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## **Topic 1. ENHANCING SELF ESTEEM**

- Is the way we feel about ourselves
- Is the opinion of oneself
- Is the way we think about ourselves
- Is the way a person sees or value himself or herself
- Is the belief and confidence of you have on oneself

### **TYPES OF SELF ESTEEM**

There are two types of self-esteem.

1. High / Positive / Healthy self esteem
2. Low / Negative/ unhealthy self esteem

### **HIGH OR POSITIVE OR HEALTHY SELF ESTEEM**

- ✓ It is a good opinion about oneself
- ✓ It is also defined as a good picture of oneself

### **CHARACTERISTICS OF A PERSON WITH POSITIVE SELF ESTEEM**

- ✓ Cooperates with others
- ✓ Make responsible decisions
- ✓ Respect other people
- ✓ Able to resist negative peer pressure
- ✓ Helps and council others
- ✓ Enthusiasm
- ✓ Is ambition and resourceful.

- ✓ Easily copes with daily problems (challenges in life)
- ✓ Empower others
- ✓ Kindness
- ✓ Set realistic goals.

### **IMPORTANCE OF HIGH SELF ESTEEM**

- ✓ It helps one to build self confidence
- ✓ It helps one to resist negative peer pressure
- ✓ It helps one to relate well with others
- ✓ Helps one to make responsible decision
- ✓ Helps one to cope up with challenges in life
- ✓ Easily cope up with stress and anxiety
- ✓ It helps one to think critically
- ✓ It helps one to work hard and achieve goals.
- ✓ It helps one to be assertive

### **NEGATIVE SELF ESTEEM/LOW SELF ESTEEM/UNHEALTHY SELF ESTEEM**

- It is a bad opinion of our-selves
- It also refers to the bad picture about one-self.

### **CHARACTERISTICS OF NEGATIVE SELF ESTEEM**

- Hopeless in life
- Does not find academics work enjoyable.

- Underrate the achievements of others.
- Pessimism.
- Is the tendency to give more attention to the bad side of situation or expect the worst possible result
- Lack of ambition in life
- Easily gives in to negative peer pressure
- Irresponsibility
- Boredom. It is state of being uninterested in doing things.
- Rudeness
- State of not being polite when doing things and even talking
- Laziness. Is always idle and not willing to do anything profitable
- Difficulty in coping with stressful situations.
- Feeling unfit to live
- Lack of purpose in life.
- Fear of expression of one's opinion.
- Uncaring and aggressiveness
- Depression.

**EFFECTS OF LOW  
(UNHEALTHY/NEGATIVE) SELF  
ESTEEM.**

- ✓ Poor performance.
- ✓ Conflicts
- ✓ Succumbing to negative peer pressure.
- ✓ Low productivity in life
- ✓ Laziness
- ✓ Leads to stress and anxiety
- ✓ Poor relation with other people.

- ✓ School drop out
- ✓ It can lead to early marriage
- ✓ Mental disorder
- ✓ Indiscipline
- ✓ It can led to contraction of STI' including HIV/AIDS.

**FACTORS THAT LOWER (CONTRIBUTE TO) SELF ESTEEM.**

**1. POOR UPBRINGING**

- ✓ Is a state where one is not provided with basic needs such as food, clothes, shelter, school fees etc.
- ✓ It is also where one is not properly guided or directed by the parents or guardians as a result leading to low self esteem
- ✓ Some families do not motivate their children .as result the children cannot achieve more in in life
- ✓ If the children are brainwashed to think that they cannot do better own their own.

**2. NEGATIVE COMMENTS**

- ✓ Negative remarks make one to be disappointed leading to low self-esteem. For example, you cannot achieve something in life or you cannot pass exams even if you can work hard.

**3. LACK OF RECOGNITION BY PEERS, PARENTS AND OTHERS**

- ✓ Is a state where one is not being noticed or identified by people in the society

- ✓ If the peers are not recognized a fellow peer friend the one rejected may start underrating himself or herself as result develop low self -esteem.

#### **4. PHYSICAL CHANGES.**

- ✓ Teenager who may not understand the physical changes taking place may feel confused, frustrated and embarrassed and that's lead to low self -esteem

#### **5. TRAUMATIC EXPERIENCES SUCH AS SEXUAL ABUSE, WAR EXPERIENCES AND OTHER NATURAL DISASTERS**

- ✓ People who have undergone such traumatic experiences have unusual fears.

#### **6. LACK OF SELF CONFIDENCE.**

#### **7. DISCRIMINATION**

- ✓ Means unequal treatment of others  
When people are treated unequally they are withdrawn from their fellow friends

#### **8. PHYSICAL EXPERIENCES**

- ✓ Some people believe they are less important because of their physical appearance.

#### **9. SOCIAL CLASS**

- ✓ People who are brought up in environment where there is abject poverty tend to have low self-esteem.
- ✓ They t think everybody knows about their poor background and so become withdrawn.

#### **10. LACK OF POSITIVE ROLE MODEL**

- ✓ Self-esteem may be destroyed by a general lack of positive role model with which a person can identify himself and herself.

#### **11. EXCESSIVE CRITISM**

- ✓ When a person is constantly reminded that he/she is not good, it results in the person feeling inadequate and may lose her self-confidence

#### **12. NEGATIVE PEER PRESURE**

- ✓ It is the external force one is involved in e.g. risky behavior such as smoking, prostitution and drug and substances abuse this leads to low self esteem

#### **13. UNEMPLOYEMENT**

- ✓ A person who is well educated but remains jobless may end up feeling helpless and worthless.

#### **14. POOR PERFORMANCE**

- ✓ When one is not able to do better in academic activities, business or any other important activities it leads to low self-esteem

#### **WAYS OF ONE'S BUILDING SELF ESTEEM**

- ❖ There are many ways by which you can build self-esteem.
- ✓ Thinking positive thoughts about yourself.
- ✓ Avoid feeling guilty when you make mistake.

- ✓ Aiming for accomplishments
- ✓ Appreciating yourself
- ✓ Setting goals
- ✓ Developing a positive self-image
- ✓ Improving your achievements
- ✓ Turning your failures into success
- ✓ Feeling of a belonging to a family or community
- ✓ Standing for one's right and responsibilities.
- ✓ Discovering one's strength and weakness
- ✓ Positive comments

#### **WAYS OF ASSISTING PEERS TO BUILD AND REBUILD SELF ESTEEM**

- ✓ Positive comments
- ✓ Celebrate their success
- ✓ Helping them to improve on their personal strengths
- ✓ Helping them to overcome personal limitations
- ✓ Constant support and re assurance
- ✓ Keep communication channel open
- ✓ Peer education (guidance and counselling)
- ✓ Helping them to improve on their self-awareness

#### **OUR ROLES IN SOCIETY**

- ✓ Taking part in choosing leaders through voting
- ✓ Taking care of public properties. E.g. school, hospital, and roads

- ✓ Paying taxes
- ✓ Taking part in self-help projects
- ✓ Attending meetings
- ✓ Accepting responsibilities
- ✓ Obeying laws
- ✓ Caring for needy people

#### **IMPORTANCE OF VALUING ONES ROLES IN THE SOCIETY**

##### **1. It helps the society to achieves it goals and aspiration**

Goals and aspiration of a society cannot be achieved if you as a member of the society do not take an active role in society

##### **2. It promotes effectiveness**

Valuing one's role in the society helps the society to fulfill its developments agenda

##### **3. It helps to build self-confidence.**

Playing your role in the society helps to build self confidence in one-self and the self - confidence one has in others.

##### **4. It promotes co-operation**

An individual cannot develop a country as different people play their roles in the society cooperation and team work among them is strengthened. This lead to active participation in any activity taking place in the society.

##### **5. It promotes sense of belong**

Participating in the activities of the society you live in, it shows you are part and parcel of that society thereby promoting sense of belonging

**6. It helps to value society as home for everyone**

Every member's role is appreciated and this helps Individuals to value the society is not for one person but communal.

**7. It helps to change lives of others**

We should value helping others as a way of playing the role of being brothers or sisters keeper. This way we directly impact on their lives change their lives for the better.

## **TOPIC 2: TIME MANAGEMENT**

- ✓ Means fixing of priorities according to time
- ✓ It is asset of priorities, practices tools and system that help you use your time to accomplish what you want.
- ✓ It also refers to effective utilization of time to achieves one goals
- ✓ Setting programmers according to time
- ✓ Using time properly

### **ASPECTS OF TIME MANAGEMENT**

Time management comprises of the following aspects

- a. Allocation time against activities
- b. What should be done first and what should be done later.
- c. How much time should be given to a task according to its importance or nature
- d. What is the right time for a task?
- e. What a task should be avoided in order to save time (to identify the activities which lead to wastage of time)

### **IMPORTANCE OF TIME MANAGEMENT (HOW IMPORTANCE IS TIME MANAGEMENT)**

- 1) It helps one to save time
- 2) It helps one to be organized
- 3) It enables one to achieve their goals
- 4) It helps in prioritization of task

- 5) It helps one to become more productive in life(it helps someone to become successful in life)
- 6) It helps to make conscious choices
- 7) It helps to find time for everything
- 8) It leads to a disciplined life
- 9) Allows you to have more free time for relaxation and rest
- 10) It helps someone to learn more
- 11) It helps one to save money

### **EFFECTS OF POOR TIME MANAGEMENT**

#### **1. FAILURE TO ACHIEVE GOALS**

One becomes unsure of what you want to achieve, e.g. if you fail to determine what time to start from home you may fail to achieve your goals of getting to school by 7:30.

#### **2. WASTEGE OF RESOURCES**

Poor time management leads to failure on the amount of resources such as time and other resources for a particular task.

This leads to wastage of resources of such as resources.

#### **3. POOR ACADEMIC PERFORMANCE**

Poor time management leads to spending much time on writing things, engaging in behavior such as beer drinking, smoking and premarital sex

As such the student's does not spend time on beneficial class assignments, this therefore, leads to late reporting to class and poor performance

#### **4. FRUSTRATION**

Mismanaging time leads to doing too many things at the same time, doing many things within a short time. This leads to incompletion of task and failure to do the task due to limited time therefore it leads to frustration

#### **5. SCHOOL DROP OUT**

Mismanaging time leads to poor performance in examination, this may lead to repeating of classes several times and later to school drop out

### **WAYS OF MANAGING TIME EFFECTIVELY**

#### **1. Planning daily activities**

Successful people always plan what they want to do in daily basis

#### **3. Following your plans**

Once you have planned your activities make sure that you follow whatever you have planned.

#### **4. Do important things first.**

Need to prioritize things

When you have two things to do which equally important.

#### **4. Do one thing at a time**

It is advisable that you should do one thing at a time.

### **SKILLS REQUIRED FOR EFFECTIVE TIME MANAGEMENT**

The following are some of the skills required for effective time management

#### **A. SETTING CLEAR GOALS**

Break you goals into discreet steps so that you can easily monitor if you are achieving your goals.

This helps to identify areas that are working and those that are not

#### **B. PRIOTISING**

Focus on urgent and important task rather than those are not important or do not move you towards your goals

#### **C. ORGANISING YOUR WORK SCHEDULE**

Once you have achieved some of the goals.

Reorganize your work by listing the remaining goals to remind you of what you need to do next.

#### **D. REVIEWING YOUR PROGRESS**

After the schedule timeframe for your activity, review your progress. Check for your success and failures.

### **EXERCISE**

*In an essay farm*

*1. Explain /ive ways af managing time*

2. Discuss *live* importance of managing time effectively

3. Discuss *live* impacts of mismanaging time effectively.

## **TOPIC 3 CAREER PLANNING**

### **A. CAREER**

Is an occupation undertaken for a significant period of person's life and with opportunities for progress.

A job that you learn to do and then do for many years

Refers to one's progress through his or her working life particularly in a certain profession or line.

### **CAREER PLANNING**

Is the continuous process of thinking about your interest, values, skills and preferences

Is a process of determine and assessing one's interest, decision and training to pursue a particular choice.

### **FACTORS TO CONSIDER WHEN PLANNING FOR CAREER.**

#### **1. LIKES AND INTEREST**

People choose a particular career because of the passion they have.

An interest is something that attract one attention and is enjoyable.

#### **2. YOUR SKILLS/APTITUDE**

Choosing a career is figuring out what your skills are.

You need to find out what you are good at.

### **3. YOUR PASSION**

Your goal should be to find a career in an area that you love that also put your skills to good use.

### **4. AVAILABLE OPPORTUNITIES AND OPENING FOR FUTURE DEVELOPMENT**

One should also focus on the future of the career one chooses.

### **5. GOOD PAY/FINANCIAL WELL BEING.**

Chooses career that will give you financial freedom.

Many people also pursue a particular career because of a good salary that they will get from it.

### **6. PERSONALITY**

Need to choose career that matches your personality. Once you find a career that fits your personality, you are more likely to enjoy and stay in that job for a longer period of time.

### **7. FAMILY VALUES**

Many parents influence their children to choose career that will enable them to take over family owned.

### **8. CULTURAL AND RELIGIOUS BELIEFS**

Some students will choose career that are in like with their cultural or religious beliefs.

## **IMPORTANCE OF SEEKING VOCATIONAL AND GUIDANCE AND COUNSELLING**

### **A. VOCATIONAL GUIDANCE AND COUNSELLING**

Is a process of helping individual to choose an occupational, prepare for it enter and progress in it.

Is a process of helping individual make the right choices and decision with regard to one's career

## **IMPORTANCE OF SEEKING VOCATIONAL GUIDANCE AND COUNSELLING**

- ✓ Helps to identify career opportunities
- ✓ Helps in making right decision about career choices.
- ✓ Helps to cope with fears and challenges related to careers.
- ✓ Helps students to identify them skills that can help them make informed decisions.
- ✓ It motivates the students to work hard and have dreams about their career choices.
- ✓ It helps students to understand the problem of unemployment and some of it causes.

## **SOURCES OF INFORMATION ABOUT CAREER AND VOCATION.**

Information about career and vocation can be obtained from the following.

1. from the internet.
2. from schools
3. from media
4. Career counsellor
5. Libraries
6. Families and friends
7. Organization.

## **JOB INTERVIEWS**

Is a process conducted to determine whether an applicant is suitable for a position of employment?

## **WAYS OF PREPARING FOR JOB INTERVIEWS**

- ✓ Prepare your curriculum vitae.
- ✓ Get as much information
- ✓ Do a research and be informed about the job title and its responsibilities.
- ✓ Think of the question that one may be asked during the interviews.
- ✓ Decide on what to wear especially decent and ironed.
- ✓ plan the day of the interview especially direction and place

- ✓ Observe hygiene, personal grooming and keep tidy appearance.
- ✓ Rehearse the interview with your peers.

## **PREPARATION ON THE DAY OF THE INTERVIEW**

- ✓ Do some excises
- ✓ dress appropriately
- ✓ Get prepared to ask the panelists questions that relate to the job.
- ✓ The applicant should avoid any arguments with the panelists.
- ✓ Arrive at the venue of the interview before the scheduled time (arrive early for the interview).
- ✓ Listen carefully to question asked and answer them clearly, confidently and honestly.
- ✓ Show respect and courtesy during interview session by keeping eye contact with the interviewer.
- ✓ Carry all the necessary documents as advised in the invitational letter.
- ✓ After interview, collect your documents and thank the interviewer or panel of interviewers.

## TOPIC 4: CHALLENGES ASSOCIATED WITH ADOLESCENCE

### GROWTH AND DEVELOPMENT

#### a. Adolescence

Is a period in life of a person when changes take place from childhood to adulthood.

Is a transition period from childhood to adulthood.

Is the period that makes a change from childhood to adulthood.

#### b. Growth

Is the increase in the size of the body

FOR EXAMPLE

#### c. Puberty

Is a period when a youth starts experiencing changes in his or her body

#### d. development

Means continuous changes in maturing or getting advanced

Refers to the process whereby the body gets more advanced and more complex

#### e. adolescent

Is a person who is developing from childhood into adulthood.

**Changes that take place in growth and development**

#### 1 physical changes

## 2. Emotional or mental changes

### 1. PHYSICAL CHANGES

These are changes that are observable

### EXAMPLES OF THE PHYSICAL CHANGES THAT OCCUR IN BOYS

- i. Growth of pubic hair
- ii. The voice becomes deep
- iii. They experience wet dreams
- iv. Enlargement of testes and penis
- v. They grow taller and heavier
- vi. Pimples appear on the face
- vii. 7. Chest grows wider
- viii. 8. body becomes oily

### PHYSICAL CHANGES THAT OCCUR IN GIRLS

- i. Development of the breasts
- ii. Growth of pubic hair under armpit
- iii. Softening of voice
- iv. Pimples may appear on the face
- v. Menstruation starts
- vi. Growth in height
- vii. 7enlargement of labia and clitoris
- viii. 8. Hips become wider

### PHYSICAL CHANGES THAT OCCUR IN BOTH BOYS AND GIRLS

- 1) Increase in body height
- 2) Development of pimples on the face
- 3) Growth of hair in the private parts, chin and armpits
- 4) Enlargement of sex organs

## **EMOTIONAL AND MENTAL CHANGES THAT OCCUR IN BOYS AND GIRLS**

- ✓ Frequent changes of the mood
- ✓ Sexual curiosity (desire to have sex)
- ✓ Keen on reading concerning about sex.
- ✓ Shyness which is more in girls than boys
- ✓ They concern more about their facial appearance
- ✓ Mental tension and anxiety
- ✓ Demand for independence or personal freedom
- ✓ Rebellious attitudes such as rudeness
- ✓ Choice of companion
- ✓ They are interested in people of opposite sex

## **RELATIONSHIP BETWEEN SELF AWARENESS AND GROWTH AND DEVELOPMENT**

- 1) Make one to prepare for its effects
- 2) Help one to prepare in advance of the challenges of growth and development

## **CHALLENGES OF GROWTH AND DEVELOPMENT (PROBLEMS ASSOCIATED WITH GROWTH AND DEVELOPMENT AND THEIR EFFECTS**

Young people experience several challenges as they are growing up

These include

1. Early marriages
2. Unplanned pregnancy(early pregnancy)
3. Prostitution

4. Drug and substance abuse
5. Anxiety and embarrassment
6. Sprit of rebellion
7. Negative peer pressure
8. Abortion
9. STI including HIV/AIDS

## **EFFECTS OF (GROWTH AND DEVELOPMENT PROBLEMS) SEXUALITY PROBLEMS**

- STI including HIV/AIDS
- Negative peer pressure
- Abortion
- Death
- Reproduction healthy complication
- School drop out
- Infertility
- Poverty
- Early marriages

## **SOLUTION TO THE SEXUALITY PROBLEMS**

**These include**

### **1. CRITICAL THINKING**

Analyzing situation and its impact

This is art of weighing decision and looking at the advantage as well as disadvantage of the particular decision before taking action

### **2. RESISTING NEGATIVE PEER PRESSURE**

Resisting force or peer pressure helps one to avoid failing into sexuality problems

### **3. SEEKING GUIDANCE AND COUNCELLING**

This is situation whereby ones consult those with vast experience in particular situation one in

### **4. ASSERTIVENESS**

This refers to knowing what you want, why you want it and being able to establish means of getting it. This helps one to focus on achieving his /her goals

### **EFFECTS OF MEDIA ON ADOLESCENTS BEHAVIOUR**

The media influence the lives of adolescent in various ways.

These media influence could be positive or negative and may boarder in healthy, wellbeing and behavior

### **POSITIVE EFFECTS OF MEDIA ON ADOLESCENTS BEHAVIOUR**

- i. Development of social skills
- ii. Exposes them to role model
- iii. Enhances creativity of the adolescents
- iv. Positive behavior changes
- v. Enhances social interaction
- vi. Media promotes reading culture in adolescents
- vii. Media helps to develop research skills which are important in academic life of a person.

### **NEGATIVE INFLUENCE OF MEDIA ON ADOLESCENCE BEHAVIOUR**

- a. Imitating harmful( risky) behavior such as smoking and drug and substance abuse
- b. Encouraging adolescents to choose wrong role model
- c. Encourage truancy which led to poor performance in school
- d. Non production in life
- e. Negative media exposure to corrupts good morals .for example watching pornography
- f. Media services have cost(are not free)

### **PEER PRESSURE**

#### **A. PEER**

*Are people of the same group/age/same status*

Is an individual who is of equal standing with others or who belong to specific societal group, sharing distinct characteristics with that group.

#### **B. PEER PRESURE**

Refers to the situation whereby adolescents in their daily undertaking influence and their counter parts of the same age

Is the influence of a social group on an individual

Is type of force to adopt a particular type of the behavior

It is when someone influences your decision around what you should do or should not do

#### **C. Peer pressure resistance**

*Is standing up for ones values and beliefs in the face of eanfliet ideas ar praetiees fram peers*

## FORMS OF PEER PRESSURE

- ✓ Positive peer pressure
- ✓ Negative peer pressure

### 1) POSITIVE PEER PRESSURE

This is good influence from friends which assists you to develop good attitudes, manners and behaviors

Is the good type of pressure in which friends push you to adopt or to do great things and to excel.

These are encouraging we get ones gets from his /her peers to do something profitable in life.

### SOME EXAMPLES OF POSITIVE PEER PRESSURE

- ✓ Working hard in class
- ✓ Doing community work.
- ✓ Joining school sporting club.
- ✓ Respecting teachers and elders
- ✓ Abstaining from sex
- ✓ Encouraging to do physical exercise
- ✓ Being nice and helpful to others
- ✓ Stopping someone from smoking, drinking

### CONSEQUENCES OF POSITIVE PEER PRESSURE

#### I. HIGH ACADEMIC PERFERFOMANCE

Good peers will help someone to work and study hard in class

This will lead to high academic performance.

## II. BULDING SUCCESFUL RELATIONSHIP

Good peers will encourage an individual to respect him or herself or others.

This helps him or her to develop successful relationship at home school and other places.

### III. SUCCESS IN SPORTS AND OTHER EXTRA-CURRICULAR ACTIVITIES

### IV. IT HELP TO PREVENT RISKY BEHAVIOURS

Good peers will discourage a person from engaging in risky behavior such as casual sex, drug and substance

This will help to prevent social and health problems such as early pregnancies, early marriages abortion and sexual transmitted diseases.

### V. HELP TO LEARN DIFFERENT SKILLS

### VI. YOU LEARN THE SPIRIT OF SHARING

#### 2) NEGATIVE PEER PRESSURE

### NEGATIVE PEER PRESSURE

Is that which influences and leads to bad behavior.

Is when friends negatively influence each other in bad ways

### GROUP OF NEGATIVE PEER PRESSURE

#### 1. Direct negative peer pressure

This is when friends ask you to do something bad

## **2. Indirect negative peer pressure**

This is when you are indirectly forced to do something bad for the sake of keeping company

### **EXAMPLES OF NEGATIVE PEER PRESSURE**

There are several examples of peer pressure. Some of them are

- i. Early sex
- ii. Prostitution.
- iii. Abortion.
- iv. Early marriages
- v. Dropping out of school
- vi. Not respecting elders
- vii. Indulging in drug and substance
- viii. Encouraging other people to smoke, use drugs, and cheat in exams.

### **CONSEQUENCES OF NEGATIVE PEER PRESSURE**

There are several negative effects of negative peer pressure. Some of them are

#### **1. Early marriages**

Because of negative peer pressure, young people engage in early sexual activities, this eventually leads to early marriages and unplanned pregnancies leading to early marriages.

#### **2. School dropout.**

Because of negative peer pressure. Many young people abscond from classes to engage in bad behaviors like smoking and early sex this eventually led to drop out from school, when they drop out from school their chances of progressing with their education become minimal

#### **3. Contraction of STI'S AND HIV/AIDS**

Bad peers pressurized individual into engaging in casual sex and prostitution, due to such behavior the individual may contract HIV AND AIDS plus other sexually transmitted diseases

#### **4. Death**

Because of the peer pressure a young person can engage in drug and alcohol substance abuse which eventually result in death.

#### **5. Mental disturbances.**

Because of negative peer pressure a young person can engage in drug and substance plus alcohol abuse which can lead to addition causing mental disturbances.

#### **6. Abortion**

Because of negative peer pressure a teenage girl can be forced to indulge in casual sex which may lead to early pregnancies .because the girl is pregnant against her wish she may eventually decide to abort

#### **7. It led to loss of identity**

#### **8. Early sex**

#### **9. Rebelling against teachers.**

**WAYS OF COPING UP WITH  
NEGATIVE PEER PRESSURE  
(TECHNIQUES FOR RESISTING PEER  
PRESSURE)**

**1. ACQUIRE SKILLS OF  
ASSERTIVENES**

Assertiveness will help you deal with negative peer pressure through assertive .one will be able to follow what his/her to do instead of copying what your friends want.

**2. DEVELOPING SELF ESTEEM**

You need to develop self-esteem by, among others things maintaining self-respect. Aiming for the best and taking after role model, this will help you to resist any form of the negative peer pressure.

**3. DEVELOP SKILLS OF SELF  
CONTROL**

You need first of all to think of the long term effects of whatever you want to indulge yourself in before you engage in any activity influenced by peers.

**4. DEVELOP SELF CONFIDENCE**

It is very easy for you to be influenced by peers and do wrong things if you lack self-confidence.

It is therefore important for you to have self-confidence.

One way of building self-confidence is by being discipline.

Peer pressure will always respect you if you have self confidence

**5. EFFECTIVE COMMUNICATION.**

You need to carry across to your values, beliefs and feelings about certain things that you like/dislike.

In order to do things property you need effective communication skills to put message across.

**6. KNOWING YOUR VALUES.**

As youth you need to know what you stand for 'knowing you values will help you to resist negative peer pressure and disregards any advice coming from your peers which in your opinion would put in your problems.

**7. AMBITION**

In order to resist peer pressure you need to set achievable goals.

You need to be an ambitious person and work towards achieving you own goals in life.

**8. CHOOSING FRIENDS WISELY.**

You need to choose friends that will influence your life positively.

Good friends will not force you to do things that you don't like.

**9. LEARN TO SAY 'NO'**

You should say no to suggestion made by peers about things that are not good for you. Do not allow any body to make decision for you.

Exercise your freedom of choice in order to cope with peer pressure.

## **10. SEEKING SUPPORT**

Get help from other people in the areas you are pressurized

These people could be teachers, parents, religious leaders, family members and friends.

## **11. BE FULLY AWARE OF NATURAL DEVELOPMENTS IN THEIR BODIES.**

If boys and girls are well informed about the developments in their bodies well in advance, they do not bother to go to their peers and seek information about sex, sexuality and reproductive health. Through knowledge helps adolescents to resist negative peer pressure because they are able to make informed decisions.

## **SOURCES OF INFORMATION FOR ADOLESCENT (SOURCES OF INFORMATION ABOUT THE CHALLENGES ASSOCIATED WITH ADOLESCENTS.**

### **a. RELIABLE SOURCES**

- i. Parents
- ii. The media
- iii. Peers
- iv. Social groups
- v. School
- vi. Healthy institution

- vii. Books
- viii. Non-governmental organizations(NGOs)

### **b. UNRELIABLE SOURCES**

- i. Peers
- ii. Community
- iii. Media

## **TOPIC 5: DECISION MAKING AND PROBLEM SOLVING.**

There is no problem that does not have a solution

### **a. DECISION MAKING**

Is the process one goes through when choosing what to do or have in life.

Is the process of making choices in which individual is confronted with several options to choose from

### **b. PROBLEM SOLVING.**

Is the implementation of decision taken

It's the provision of the solution to a problem.

## **TYPES (FORMS) OF DECISION MAKING**

There are two forms of decision making. These include.

### **i. Impulsive decision making**

(Bad/unhealthy)

### **ii. Passive decision making (Good/healthy)**

#### **a. IMPULSIVE DECISION MAKING**

(UNHEALTHY/BAD)

- ✓ This is wrong decision.
- ✓ This is wrong choice someone take.

## **EFFECTS OF IMPULSIVE (UNHEALTHY) DECISIONS**

There are several effects of impulsive (Bad) decision making. Some of these include

- i. Contraction of STI including HIV/AIDS

- ii. Failure at school.
- iii. Unwanted pregnancies (early pregnancies)
- iv. Sour relationship
- v. Dismissal at school
- vi. Poverty in families
- vii. Mental problems
- viii. Prostitution
- ix. Loss of identity

## **WHY IS IT IMPORTANT TO MAKE DECISION**

It helps people thinking critically about issues and find solution to the problem

### **b. PASSIVE DECISION MAKING**

This is right decision someone can take. For example, if someone decided to work hard at school.

## **EFFECTS OF THE PASSIVE DECISION MAKING.**

- a. High performance
- b. Good relationship
- c. Set realistic goals
- d. Resist peer pressure

## **FACTORS THAT INFLUENCE DECISION MAKING**

These include.

1. Attitude
2. Morals and values
3. Peers
4. Family
5. Society

6. Culture
7. Education
8. Religion

**SITUATION THAT REQUIRE  
DECISION MAKING AND PROBLEM  
SOLVING**

1. Sexual relationship
2. Negative peer pressure
3. Choice of career
4. Harmful cultural practices
5. Choice of friends
6. Choice of religion
7. Abortion
8. Drug and substance abuse
9. Having sugar mommy and daddy

**THE PROCESS OF DECISION  
MAKING AND PROBLEM SOLVING**

**STEP 1. IDENTIFY THE PROBLEMS**

This involves getting

**STEP 2. DEFINING THE PROBLEM**

Finding the meaning of such problem

Analyzing it in order to understand it fully

**STEP 3. FINDING THE POSSIBLE  
SOLUTION**

**STEP 4. SELECTING ONE ALTERNATIVE**

Finding the best solution that best solves the problem and then implement the choice

**STEP 4. EVALUATING THE PROCESS**

Finding out if the selected alternative has yielded the expected

**EXERCISE**

*In an essay form*

1. *Explain any **live** effects of media influence on adolescence*
2. *Discuss any **live** ways of coping with negative peer pressure*
3. *Describe any **live** situation that require decision making and problem solving*
4. *Describe any **live** skills needed for proper decision making and problem solving*
5. *Describe any **live** consequences of negative peer pressure to individual*
6. *Discuss any **live** importance of positive peer pressure to adolescents*
7. *Explain any **live** factors that influence decision making and problem solving*
8. *Explain any **live** examples of negative peer pressure*
9. *Describe any **live** examples of positive peer pressure*

## TOPIC 6: BLOOD DONATION

### A. BLOOD DONATION

- ✓ Is a process of giving blood to needy patient
- ✓ Is the process of collecting blood from donor

### B. BLOOD DONOR

- ✓ Is a person who gives blood freely to unknown person in need of the blood.
- ✓ Is a person who gives his/her blood so that it can be used to treat someone

### C. BLOOD RECIPIENT

- ✓ Is a person who receive blood from well-wishers.
- ✓ The Malawi Blood Transfusion (MBTS) is responsible for collecting safe blood and distributing it

### CHARECTERISTICS OF A BLOOD DONOR

Blood donor must have the following

- ✓ Be someone who is healthy. He/she must be free from any infections that can be transmitted to the person receiving blood.
- ✓ He/she must not taking drugs
- ✓ He/she must weigh at least 42kg.
- ✓ Be between the age 16 and 65
- ✓ Should have normal pulse rate
- ✓ He/she must not be engaged in risky behavior or sexual activities
- ✓ Should not be a pregnant women

### CHARECTERISTICS OF A PERSON WHO CANNOT DONATE BLOOD

- ✓ Feeling unwell
- ✓ Taking certain medication such as antibiotics
- ✓ Anemic
- ✓ Pregnant or have been pregnant within the previous year.
- ✓ Suffering from STI 'S such as HIV/AIDS and syphilis
- ✓ In certain medication such as: low or high blood pressure, epilepsy, heart diseases, diabetes
- ✓ Involved in risky behaviors such as prostitution

### RESPONSIBILITIES OF A BLOOD DONOR

The following are some of the responsibilities of a blood donor.

- ✓ He/she must be willing to donate blood
- ✓ He/she must be truthful when giving information about
- ✓ He/she must understand the need of the donating blood

### WHAT TO DO AFTER DONATING BLOOD

- ✓ Rest for 10 to 15 minutes
- ✓ Avoid heavy exercise
- ✓ Drink plenty of fluids
- ✓ Eat meat with high protein

### EXPECTATIONS OF THE BLOOD DONOR

The expectations of blood donor concern the information that a blood donor need to know before he/she donates blood.

The following are expectations of the blood donor

### **I. THE QUALITY OF THE BLOOD TO DONATE**

Blood donor need to expect to know how much blood he/she is to donate

### **2. WHEN TO DONATE BLOOD**

A blood donor needs to expect to know the date and the time the exercise of donating blood will take place and the condition under which blood donation will take place

### **3. WHERE TO DONATE BLOOD**

A blood donor need to know exactly the place where blood to will donated.

### **4. HOW TO DONATE BLOOD**

A blood donor expects to know the method that will be used to collect blood from his /her body

### **5. WHAT HAPPENS TO THE DONATED BLOOD**

A blood donor also expects to know exactly what happen to his/her blood when it is donated.

### **GROUPS OF PEOPLE WHO CAN DONATE BLOOD**

The following are groups of the people who can donate blood

*1. Students*

*2. Teachers*

*3. Nurses*

*4. Sports personalities*

*5. Religious leaders*

*6. Traditional leaders*

*7. Political leaders*

### **WHAT HAPPENS TO THE DONATED BLOOD**

#### **I. LABELLING**

After blood is collected it is labeled

#### **2. SORTING**

The donated blood is then separated into four essential parts.

These include

- Red blood cells
- Blood plasma
- Platelets

#### **Why the blood is separated into essential parts.**

Patients receive only the part of the blood that they really need.

#### **3. TESTING**

The blood is tested for number of the things **e.g.**

- Hepatis B
- Hepatis A
- STI including HIV/AIDS

#### **4. STORAGE**

Blood is stored in large refrigerators and freezers

## **5. DISTRIBUTION**

Blood is being distributed to hospitals and other places where it is required

### **WHERE TO DONATE BLOOD**

Blood is donated to Malawi blood transfusion services (MBTS)

### **TYPES OF THE BLOOD DONATION**

#### **A. VOLUNTEER DONATION**

This is type of the blood donation where by a person donate blood that goes to any patient in needed.

This type is encouraged by Malawi blood transfusion services

#### **B. DIRECT BLOOD DONATION**

Is when a blood donor gives blood with intention of helping family, relative or friend

The donated blood goes direct to a targeted person

#### **C. AUTOLOGOUS BLOOD DONATION**

IS the type of donation where by blood donor give blood for oneself

### **BENEFITS OF DONATING BLOOD TO THE COMMUNITY**

#### **A. MANY LIVES ARE SAVED**

When people donate blood many lives are saved. For example, lives of the babies

#### **B. IT HELPS TO KNOW YOU HEALTHY**

A Blood donation helps you know your healthy status because of series of the tests conducted before and after.

### **C. IT ENSURES THE AVAILABILITY OF BLOOD SUPPLY**

Blood donation ensures the availability of safe stable and sufficient blood in hospital, clinics and other healthy establishments

### **D. IMPROVES THE HEALTHY OF BLOOD DONOR**

When you give blood your healthy generally improves

When donating blood reduces the risk of heart

Improves fitness and you feel energized

### **E. IT BRINGS PERSONAL (JOY) SATISFICATION**

When donating blood enables you to derive a sense of satisfaction contentment and happiness knowing fully well that your blood will save someone lives.

### **F. FREE HEALTHY CHECK UPS**

Donating blood gives the donor a chance of going for free healthy checkup.

### **G. BURNS CALORIES**

Anytime you donate blood you shed out 650 kilocalories (KCLAL)

### **BENEFITS OF RECEIVING BLOOD (IMPORTANCE OF RECEIVING BLOOD)**

- ✓ It helps to maintain the level of oxygen in your body.
- ✓ It helps control bleeding
- ✓ It helps to replace blood volume in the body.
- ✓ It helps to prevent life threatening injury

### **EXERCISE 3.**

*In an essay form*

1. *Explain any **live** why it important to donate blood*
2. *Discuss any **live** qualities of a person who can donate blood*
3. *Explain any **live** expectation of a blood donor*
4. *Discuss any **live** condition that can disqualify someone to donate blood*

## **TOPIC 7: USE AND ABUSE OF**

### **PRESCRIBED DRUGS**

#### **a. DRUG**

Is any substance when taken alters the function of the body

#### **b. MEDICINE**

Are prescribed drugs

#### **c. PRESCRIBED DRUGS**

Are medicines that been given by a doctor or pharmacist for treatment of an infection or diseases.

#### **d. USE OF PRESCRIBED DRUGS**

Using drugs according to their intended purpose

#### **e. DRUG PRESCRIPTION**

Is the instruction on how to use the drugs

#### **f. ABUSE OF PRISCRIBED DRUGS**

It means using drugs beyond accepted limits.

It means using drugs for purpose of other than those they are intended for

### **TYPES OF PRESCRIBED DRUGS**

There are many types of prescribed drugs.

These drugs are used for treatment of diseases and they are frequently used in health care.

These include:

1. Antibiotics
2. Analgesics

3. Anaesthetics

4. Stimulants

5. Depressants

### **I. ANALGESICS**

These are drugs used to control pain or slow down brain activity or induce sleep

#### **EXAMPLES OF ANALGESICS**

- ✓ Codeine
- ✓ Morphine
- ✓ Paracetamol

### **2. ANTIBIOTICS**

These are drugs that cure bacterial and fungal infections

#### **EXAMPLES OF ANTIBIOTICS**

- ✓ Penicillin
- ✓ Bactrim
- ✓ Tetracycline
- ✓ Chlorophenical

### **3. ANAESTHETICS**

These are drugs used to eliminate sensation

They are most used during operation

### **4. STIMULANTS**

These are drugs that increase the activity of central nervous system.

They are used to reduce sleepiness and keep a person awake

#### **EXAMPLES OF STIMULANTS**

- ✓ Adderall
- ✓ Ritallin

## 5. DEPRESSANTS

These are drugs used with body by slowing it down.

These are drugs are common used to reduce anxiety, induce sleep and lower in habitations

### **SUITABLE PERSON WHO CAN PRESCRIBE DRUGS**

These are people who are professional in prescribing drugs

Such people include

- ✓ Medical doctors.
- ✓ Medical assistance
- ✓ Clinical officers
- ✓ Pharmacists
- ✓ Nurses

### **IMPORTANCE OF VISTING SUITABLE PERSON WHO CAN PRESCRIBE DRUGS**

- ✓ They tell amount of the drugs to take at a time
- ✓ How long you should take the drugs
- ✓ Medicines can be poisonous if prescribed by non- qualification person
- ✓ They diagnose your problem first before they prescribed drugs

### **IMPORTANCE OF USING DRUGS ACCORDING TO INSTRUCTIONS OR PRESCRIPTION**

- A. Prescription of drugs  
Refers to instruction on the use of drugs

### ***Importance of that includes***

- ✓ It prevent medical complication
- ✓ It prevent death
- ✓ It ensures quick healing
- ✓ It helps to save money because you are cured with the medicine
- ✓ It helps to avoid worsening your sickness if you use drugs according to prescription.
- ✓ It helps doctors to make informed decisions if the patient is not improving

### **OVER THE COUNTER DRUGS**

Are types of drugs that can be sold in shop without a prescription from the medical personnel

### **Examples of over the counter drugs**

- ✓ Panadol
- ✓ Aspirin
- ✓ Buffen
- ✓ Hedax

### **HOW CAN YOU HELP TO PREVENT PRESCRIBED DRUGS ABUSE**

- A. Read the information your pharmacist Provide before starting to take medication prescribed
- B. Take your medication safe as prescribed
- C. Keep all medication safe at all times and properly.
- D. Dispose all un used medications
- E. Ask your doctor or pharmacist about your medication

#### **EXCIRSE 4.**

*In an essay lorm*

1. *Explain any **live** impartanee af visiting suitable persan wha ean prescribe drugs (Explain any **live** ways haw is it impartant af gaing ta the right people far Drug prescription)*
2. *Diseuss any **live** impartanee af using prescribed drugs aeearding ta instruetian*
3. *Explain any **live** result ta a patient wha daes nat take drugs aeearding ta the prescription by daetars*

## **TOPIC 8: NON COMMUNICABLE DISEASES**

Are diseases that cannot be transmitted from one person to another

Is a diseases which is non infection and non-transmissible among people.

Are illnesses that cannot be transmitted from one person to another

\* They are also called **NON INFECCIOUS**

### **EXAMPLES OF THE NON COMMUNICABLE DISEASES**

- ✓ Cancer
- ✓ Mental illness
- ✓ Obesity
- ✓ Kwashiorkor
- ✓ Marasmus
- ✓ Ulcers
- ✓ Heart attacks
- ✓ Stroke
- ✓ Cataracts
- ✓ Alzheimers

### **TYPES OF NON COMMUNICABLE DISEASES**

The following are types of non-communicable

#### **I. CARDIOVASCULAR DISEASES**

Are diseases that can involve the heart and the blood vessels?

They are also called heart diseases

#### **Examples of cardiovascular diseases**

- ✓ Stroke
- ✓ Blood pressure
- ✓ Heart attacks
- ✓ Cardiac arrest

### **CAUSES OF CARDIOVASCULAR DISEASES**

- ✓ Smoking
- ✓ Not taking regular physical exercise
- ✓ Accumulation of cholesterol in the blood.
- ✓ Being overweight
- ✓ Eating too much fat in your diet

#### **2. CANCER**

Is the abnormal multiplication of cell in one part of the body

Is a group of diseases that involve unregulated cell growth

#### ***TYPES OF THE CANCER***

- a) Lung cancer
- b) Breast cancer
- c) Cervical cancer
- d) Leukemia(cancer of the blood)

#### **CAUSES OF CANCER**

- ✓ Tobacco smoking
- ✓ Exposure to radiation
- ✓ Lack of physical activity
- ✓ Environmental pollutants
- ✓ Obesity

#### **3. RESPIRATORY DISEASES**

Are chronic diseases that affect the respiratory system

Are types of chronic diseases which affect airways and other parts of the environment

5. Conducting awareness campaign

6 Avoid stressful situations.

#### **4. DIABETES**

It is condition when there is too much sugar in the blood.

A person suffering becomes increasingly thirsty, hungry, experiences frequent urination.

#### **WAYS OF PREVENTING NON-COMMUNICABLE DISEASES**

- ✓ Avoiding smoking
- ✓ Physical exercise
- ✓ Eating healthy diets
- ✓ Conducting awareness campaign
- ✓ Living in clean hygienic environment

## TOPIC 9: PREVENTIVE MEDICINE

Refers to all medical practices that are taken to avert and to avoid catching diseases

Refers to the medical practices that are designed to avert and avoid diseases

Are drugs that are prescribed by a medical personnel for use to avoid particular diseases

### EXAMPLES OF PREVENTIVE MEDICINES

- ✓ Screening for high blood pressure
- ✓ Washing hands after visiting toilets.
- ✓ Sleeping under mosquito nets.
- ✓ Avoid alcohol and smoking
- ✓ Doing physical exercises regularly.
- ✓ Eating a healthy diets
- ✓ HIV/AIDS testing
- ✓ Providing counseling

### TYPES OF PREVENTIVE MEDICINES

There are three main types of preventive medicines. These include

- a. Primary preventive medicine
- b. Secondary preventive medicine
- c. Tertiary preventive medicine

#### a. PRIMARY PREVENTIVE MEDICINE

Refers to all medical practices that are taken by individual to prevent contraction of the infection or development of the diseases

### EXAMPLES OF PREVENTIVE MEDICINE

- ✓ Eating balance diet

- ✓ Avoid alcohol and smoking
- ✓ Washing hands after visiting toilets
- ✓ Immunization against infection
- ✓ Avoid promiscuous behavior
- ✓ Having regular medical check ups
- ✓ Sleeping under mosquito

#### b. SECONDARY PREVENTIVE MEDICINE

Refers to all practices undertaken to detect and address an existing diseases before symptoms appear

### EXAMPLES OF SECONDARY PREVENTIVE MEDICINE

- ✓ HIV testing
- ✓ Screening for cancer
- ✓ Screening for STI'S
- ✓ Treatment of high blood pressure

\* The goal of secondary preventive medicine is to diagnose and treatment diseases or infection early

#### c. TERTIALLY PREVENTIVE MEDICINE

This refers to measures undertaken on a person who has symptoms of a particular diseases or infection.

### REASONS WHY TERTIALLY PREVENTIVE MEDICINES IS TAKEN

- ✓ To slow down the progressive of diseases
- ✓ To prevent the patient from developing complications

- ✓ To make the patient healthy again
- ✓ To prevent a damage or pain from the diseases
- ✓ To give care to the patient

**EXAMPLES OF TERTIALLY  
PREVENTIVE MEDICINE**

- ✓ Provision of the ARV'S to people living with HIV/AIDS
- ✓ Providing counseling
- ✓ Forming patient support groups

**IMPORTANCE OF PREVENTIVE  
MEDICINE**

- ✓ It helps to prevent diseases
- ✓ It lessens chances of illness
- ✓ It prolongs life of the patients
- ✓ It curd the spread of diseases
- ✓ It helps in early detection or diagnosis of diseases
- ✓ It helps to save money as one avoid going to quality of life
- ✓ It helps to prevent premature death

## **TOPIC 10: BASIC FACTS ABOUT HIV/AIDS**

### **HIV**

**H=** Human means the diseases that affect people

**I=** Immune deficiency means the viruses that reduces the body ability to resist infection

**V=** Virus is germ that cause AIDS

### **AIDS**

**A=** Acquired means got from

**I=** Immune means protected from the body is protected from many diseases by white blood cell s.

**D=** Deficiency lack of. With AIDS, there is a lack of immunity against many diseases.

**S= Syndrome** means group of different diseases and conditions that are caused by the loss of the immune system

### **POVERTY ISSUES AFFECTING THE HIV TRANSMISSION**

- ✓ Due to poverty, some women opt to use sexual intercourse for survival
- ✓ Poor access to drugs
- ✓ Lack of access to information needed to understand and prevent HIV/AIDS

### **HIV TRANSFUSION**

Are transmitted through the following

- a) Unprotected sexual intercourse with infected person

- b) Transfusion of infected blood to a healthy person.
- c) From a HIV infected mother to her children during birth
- d) Deep kissing with her infected partner in cases where the mouth has ulcers or sores
- e) Sharing of HIV infected cutting and piercing instrument like razor blade and circumcision

### **IMPACT OF HIV/AIDS ON**

#### **A. THE INDIVIDUAL**

- ✓ loss of friends and relative who die of HIV/AIDS
- ✓ Failing to report for duties
- ✓ Spending a lot of money on sickness of friends or relative who are HIV positive
- ✓ Loss of self esteem
- ✓ Poverty
- ✓ Withdrawal
- ✓ Stress and anxiety

#### **B. THE FAMILY**

- ✓ Loss of the breadwinner
- ✓ Loss of parents
- ✓ Stigmatization
- ✓ Poverty
- ✓ Young people are forced to take adult roles
- ✓ It creates widowhood
- ✓ It leads to food insecurity
- ✓ Loss of family resources
- ✓ School drop out

### **C. ON THE COMMUNITY**

- ✓ Loss of productive people in the society
- ✓ Increase number of orphans
- ✓ Loss of income
- ✓ Young people are forced to take adult role
- ✓ Loss of parents
- ✓ Self- help project are delayed because are people attending HIV PATIENTS
- ✓ Poverty
- ✓ Loss of resources

### **D. ON THE NATION**

- ✓ loss of workforce
- ✓ Slowed development
- ✓ Increase in the number of orphans
- ✓ Pressure on accessing healthy services
- ✓ Loss of financial resources

### **WAYS OF CARING FOR PEOPLE LIVING WITH HIV AIDS (PLWA)**

- ✓ Providing physical care
- ✓ Providing materials such as bedding and clothes
- ✓ Giving them spiritual support
- ✓ Helping with household chores
- ✓ Encourage them to eat balanced diet
- ✓ Giving them tender love
- ✓ Encourage early treatment of any illness

### **GROUPS OF PEOPLE WHO ARE VULNERABLE TO HIV AIDS INFECTION**

There are many groups of the people that are vulnerable to HIV AIDS infection these are called HIGH RISK GROUPS

They include

### **WHY THESE PEOPLE ARE REGARDED AS VULNERABLE TO HIV AIDS INFECTION**

#### **a) Commercial Sex workers**

They are indulge in unprotected sexual intercourse with many partners hence they are at risk of contracting **HIV/AIDS**

#### **b) Child hawkers**

These are children that sell commodities along streets, Trading Centers

#### ***They are vulnerable***

- a. They are exposed to men who take advantage of their situation to trick them with money and gifts.
- b. They are at risk of being raped.
- c. Sometimes they holding noble and respectable position in the society

#### **c) Migrant workers.**

These are people that move from their homes or countries to work in other areas.

#### ***They are vulnerable***

They often leave behind their spouses behind as result staying away from their spouses they indulge in sexual relation ship

#### **d) Truck drivers**

They are at risk of getting HIV/AIDS whenever they are engage in sexual intercourse with casual sex partners

**e) Healthy workers**

- ✓ They are often encountering with patients .some of them are HIV positive.
- ✓ They are exposed to hospital equipment's which are unsterilized

**f) Alcohol and drug users**

*They are vulnerable because*

Taking alcohol and drugs can impair judgment, decision making ability and self-control and enhances sexual desire

**g) Mobile business people**

**RIGHTS OF THE PEOPLE LIVING WITH HIV/AIDS**

- ✓ Right not to be discriminated against
- ✓ Right to marry
- ✓ Right to privacy
- ✓ Right to dignity
- ✓ Right to healthy
- ✓ Right to education
- ✓ Right to life
- ✓ Right to economic activity
- ✓ Right to association
- ✓ Right to own property
- ✓ Right to expression

**RESPONSIBILITIES OF PEOPLE LIVING WITH HIV/AIDS**

- ✓ Not deliberately infecting others
- ✓ Avoid extra marital sexual relationships
- ✓ Practicing openness
- ✓ Take medication as required

- ✓ Eat right food
- ✓ Observe personal hygiene
- ✓ Exercise regularly

**RIGHTS OF CARE GIVERS**

- ✓ Rights to safety from contamination and harassment due to handling or treating patients
- ✓ Right to have resources to enable them to assist the patients
- ✓ Right to be respected

**RESPONSIBILITIES OF CAREGIVERS**

- ✓ Ensure that rights and dignity of people living with HIV/AIDS are protected and upheld
- ✓ Honoring the right for privacy for the people living with HIV/AIDS
- ✓ Being a link person between the healthy facility, the patient and his/her family
- ✓ Helping in finding other helpers such as counselors and spiritual caregivers
- ✓ Assisting patients to live positively with HIV/AIDS
- ✓ Facilitating the process of taking children suspected to be infected by HIV to a health facility

**SKILLS REQUIRED FOR RESISTING ENGAGING IN RISKY BEHAVIOURS**

**1. ABSTAINENCE**

Refrain from sexual intercourse

It helps people to resist from engaging in risky behavior

2. **SELF CONTROL**

There is need to control ourselves from immoral behavior to avoid contracting HIV/AIDS

3. **BE FAITHFUL TO A FAITH TO UNINFECTED PARTNER**

4. **RESISTANCE TO NEGATIVE PEER PRESSURE**

5. **ASSERTIVENESS**

6. **HAVE SELF ESTEEM**

7. **EFFECTIVE COMMUNICATION**

**WAYS OF ALLEVIATING IMPACT OF HIV/AIDS ON THE COMMUNITY**

Have one sexual partner who is faithful and stick to him or her

4. **CRITICAL THINKING**

Analyzing the situation and its impact

**1. *Establishing community based care***

**2. *Intensifying HIV/AIDS education.***

## **TOPIC 11: A STIGMA AND SELF DISCRIMINATION**

### **STIGMA**

Is the act of treating people living with HIV/AIDS in a disapproval way.

#### **EXAMPLES OF STIGMA**

- ✓ Name calling
- ✓ Denying scholarship
- ✓ They are excluded from receiving free farm in puts
- ✓ They are denied health care.
- ✓ They are insulted and abused in public places.
- ✓ Denied employment
- ✓ They are forced out of their homes by family members.
- ✓ They are not excluded/not invited in social activities.

#### **SELF DISCRIMINATION**

Is act of underrating or sidelining yourself because you're living with HIV/AIDS

Refers to isolating yourself from others because of HIV/AIDS

#### **HOW STIGMA CONTRIBUTE TO THE SPREAD OF HIV AND AIDS**

##### **1. RELUCTANT TO DISCLOSE ONE HIV AIDS STATUS**

Many people who are HIV positive are not able to disclose their status to their loved ones (spouses) and this may cause spread of HIV/AIDS

##### **2. PEOPLE ARE NOT WILLING TO GO FOR HIV/AIDS TEST**

Many people may not go for HIV/AIDS test because once they are tested positive they may be insulted by the family members.

The situation hinders people to make informed decision to fight against the spread of HIV/AIDS

##### **3. DELAYING IN SEEKING TREATMENT AND OTHER FORMS OF MEDICAL CARE**

Poor quality health care is given to HIV positive patients in hospital by doctors and nurses who fear attending to them.

These patients do not get ARV medication and they get infect other because they have not given information on how to protect themselves and others at the health facilities.

##### **4. IT LEADS TO FEAR, FEAR LEADS TO UNSAFE BEHAVIOUR AND UNSAFE BEHAVIOUR LEADS TO THE SPREAD OF HIV AIDS IN THE POPULATION**

#### **EFFECTS OF STIGMA AND SELF DISCRIMINATION**

- ✓ Kicked out of the family house
- ✓ Dropping out of school for fear of insult and teasing
- ✓ It leads to low self-esteem.
- ✓ Depression (feeling of sadness that you that there is no hope in the future)
- ✓ Stress and anxiety

- ✓ Suicide attempts
- ✓ Delay in seeking treatment and other forms of medical care
- ✓ Low productive
- ✓ Low performance in class
- ✓ Anger

#### **WAYS OF ERADICATING STIGMA AND SELF DISCLIMINATION**

- ✓ Civic education to the community to have positive approach and attitude towards people living with HIV/AIDS
- ✓ Maintaining hope which is essential in fighting HIV/AIDS.
- ✓ Need to dissociate HIV/AIDS from death.
- ✓ HIV/AIDS is not an immediate death
- ✓ Need to encourage people with HIV/AIDS by citing their potential
- ✓ Staying active in a community.
- ✓ Showing client more love and care
- ✓ Seeking guidance and counseling services from care givers providers e.g. teachers healthy, workers or pastors

## **TOPIC 12:H.T.C (HIV AIDS TESTING AND COUNSELING)**

It refers to the scientific tests that are conducted to verify or confirm one's HIV status

### **COUNSELLING**

Is a dialogue between the client and the care provider

### **INSTITUTION THAT PROVIDE H.T.C (HIV TESTING AND COUNSELLING)**

#### **a. Hospital**

H.T.C is provided in private, government and mission hospital

#### **b. Drop in centers**

Simple facilities where people access H.T.C

#### **c. Non-governmental organization (N.G.O)**

They are many N.G.O that are involved in H.T.C

These include MACRO, DAPP and Project hope.

#### **d. Religious organization**

### **IMPORTANCE OF ACCESSING HIV TESTING AND COUNSELLING (H.T.C)**

- ✓ Help people to know their HIV AIDS status
- ✓ It helps to reduce anxieties, worries and fears associated with HIV/AIDS
- ✓ It helps a person to easily get other HIV/AIDS services such as PMTC (Prevention of Mother to Child) and ARV

- ✓ It helps to make informed decision regarding sex and sexual relationship
- ✓ It helps person to make effort to abstain or to have sexual intercourse. This reduce the risk of transmission of diseases
- ✓ It helps to address various issues associated with HIV/AIDS
- ✓ Helps in making plan regarding the future of children
- ✓ Helps individual to seek prompt medical help when they feel sick.

### **EXERCISE**

1. *Discuss any five importance of preventive medicine*
2. *Explain any five importance of accessing HIV/AIDS Testing and Counseling*
3. *Explain any five ways how stigma contributes to spread of HIV/AIDS*
4. *Discuss any five effects of stigma and self-discrimination to an individual.*



## **TOPIC 13: SOCIAL AND MORAL RESPONSIBILITIES IN THE COMMUNITY**

### **A. COMMUNITY**

- ✓ Is a group of people who share common interests, purpose and goals
- ✓ Is a group of people who join together for common purposes, interest and values

### **CHARACTERISTICS OF A COMMUNITY**

- ✓ They have a common goal.
- ✓ They share common cultural heritage
- ✓ They share common language.

### **RELATIONSHIP IN A COMMUNITY**

A relationship is the connection of two or more people in a community

### **TYPES OF RELATIONSHIP IN THE COMMUNITY**

#### **i. Genetic relationship (blood relationship)**

Is the type of relationship that exists between people who are the same blood e.g. mother, father, sister, aunt and brother.

#### **ii. SOCIAL RELATIONSHIP**

Is the type of relationship that exists between people of the same status, same age and same sex.

#### **iii. RELIGIOUS RELATIONSHIP**

Is the type of relationship that exist between members of the same religion.

## **NEEDS OF MEMBERS IN THE COMMUNITY**

- ✓ Food
- ✓ Healthy services
- ✓ Security
- ✓ Public amenities such as playground, community hall, potable water.

### **HUMAN WANTS**

Are things which are needed in life but person can survive without them e.g. Smartphone, car, bicycle, camera, laptop and radio

### **ROLES AND RESPONSIBILITIES OF THE MEMBERS OF THE COMMUNITY**

- ✓ Participating in development project
- ✓ Obeying leaders
- ✓ Providing guidance
- ✓ Initiating developmental project
- ✓ Caring for the needy people
- ✓ Accepting responsibilities
- ✓ Accepting responsibility

### **SOCIAL AND MORAL RESPONSIBILITIES OF THE FOLLOWING INDIVIDUALS**

#### **POLITICAL LEADERS**

- ✓ Make laws
- ✓ Articulate government policies
- ✓ Lead in development activities
- ✓ Promoting equity and equality
- ✓ Caring for less privileged people

### **RELIGIOUS LEADERS**

- ✓ Teach good morals
- ✓ Providing spiritual support and guidance
- ✓ Providing guidance and counseling

### **MEN**

- ✓ Providing security for household
- ✓ Provide shelter
- ✓ Provide food
- ✓ Pay school fees
- ✓ Pay utility bills
- ✓ Till farm

### **WOMEN**

- ✓ Prepare and serve food
- ✓ Maintaining general cleanliness of the home
- ✓ Manage family stores (granaries)
- ✓ Take care of general welfare of the children
- ✓ Till the farm

### **CHILDREN**

- ✓ Look after livestock
- ✓ Go to school
- ✓ Assist in household chores
- ✓ Till the farm.

### **STUDENTS**

- ✓ To keep the school clean
- ✓ Not to vandalize property
- ✓ To be obedient to school rules and regulations
- ✓ To be polite to others

- ✓ Caring for the learning resources
- ✓ To respect teachers and those in authority
- ✓ Not to hurt or bully others
- ✓ Write all exercises and end of term tests

### **TEACHERS**

- ✓ Demonstrate good manners to students
- ✓ Respecting students by allowing them to enjoy their human rights
- ✓ Inviting role model to give talks to the students /exposing role mode to students
- ✓ Treating all students equally
- ✓ Treating students into good citizens of Malawi

### **MORAL RESPONSIBILITIES PLAYED BY DIFFERENT MEMBERS OF THE COMMUNITY**

The following are some of moral responsibilities played by different members of the community.

#### **MEN**

- ✓ Maintain discipline of children.
- ✓ Pay dowry (lobola) for his marrying sons where patrilineal family is practiced
- ✓ Lead negotiations for marrying daughters or sons in a patrilineal society.
- ✓ Attend community meetings

#### **WOMEN**

- ✓ Maintain discipline of children
- ✓ Attend community meetings
- ✓ Prepare her daughters for marriage

- ✓ Lead negotiation for marriage in a patrilineal society.

## **CHILDREN**

- ✓ Respect and obey their parents
- ✓ Run errands for their parents

## **SOCIAL AND MORAL**

### **RESPONSIBILITIES OF CITIZENS**

Are duties citizens perform for the benefits of the community and a country.

## **EXAMPLES OF SOCIAL AND MORAL**

### **RESPONSIBILITIES**

- ✓ Respecting national values
- ✓ Political participation
- ✓ Economics participation
- ✓ Environmental management and protection
- ✓ Social participation
- ✓ Promoting equity and equality
- ✓ Sharing resources
- ✓ Caring for less privileged
- ✓ Paying taxes

## TOPIC 14: MORAL DILEMA

### A. DILEMA

This is a situation in which a person has to consider two competing before making a decision

A situation when you have to make a difficult choice between two things

### B. MORAL DILEMA

Is when you have to choose to one of two or more competing alternatives before making a decision

Is a situation where one has to make a hard decision to choose between two equally attractive alternatives

### EXAMPLES OF MORAL DILEMA

#### a. Promiscuity

Because of factors such as peer pressure and media influence adults and teenagers indulge in promiscuous behaviors such as having many sexual partners.

The dilemma adults and teenagers face is to stop their peers or continue to engage in promiscuity and suffer the negative consequences.

#### b. Unplanned pregnancies

The dilemma they may face in this situation is whether to abort the pregnancy which can lead to school dropout and additional responsibilities

#### c. Polygamy

It means having more than one wife.

Traditionally polygamy is allowed while it is not allowed in Christian religion. What can happen to polygamous marriage when the converting to Christianity .a husband is in dilemma of choosing between husband wife and Christianity.

#### d. Peer pressure

Is the influence person of the same age, status or rank have on each other.

Teenagers and adults frequently experience peer pressure as they interact with one another .they give to positive and negative peer pressure.

#### e. Teacher -Student Relationship

This refers to the relationship between a teacher and a student at school. The relationship is based on a teacher helping a student at school and in the end he gains sexual favor. If a student does not offer herself then she cannot be assisted.

#### f. Sugar MummyIDaddy

##### Sugar daddy

Is a rich person who offers gifts to young females in exchange for friendship and sexual favour.

##### Sugar mummy

Is an older rich woman who offers financial help to young males in return for friendship and sexual favours.

The dilemma is whether a young person should engage in sexual relationship and lose financial support.

#### **g. DRUG AND SUBSTANCE ABUSE**

This is habitual use of drugs and substance to change one's mood and consciousness.

People engage in drug and substance abuse to deal with frustrating situation .the dilemma is that a person faces here is to chooses between taking drug and do away with frustration or not use drugs and get frustrated.

#### **h. BROKEN MARRIAGES**

This is situation where a husband and wife have divorced .the child here is the one who is in a dilemma .the child has to choose between the two parents to live with the father or with the mother.

#### **i. SEXUAL TRANSMITTED INFECTION (STI'S)**

These are diseases that spread through sexual contact with an infected person. The person in a relationship with an infected person or end a relationship because has partner is infected.

#### **EFFECTS OF MORAL DILEMMA DUE TO:**

##### **ABORTION**

- ✓ Death
- ✓ Person may become sterile
- ✓ School drop out
- ✓ Anaemia

##### **SUGAR DADDYIMUMMY**

- ✓ Unplanned pregnancy
- ✓ Contracting STI and HIV
- ✓ School dropout
- ✓ Death

##### **STI'S**

- ✓ Death
- ✓ People may become sterile
- ✓ Person may be sick for a long period of time.

##### **POLYGAMY**

- ✓ Contracting STI and STI
- ✓ Family may be poor.
- ✓ Large families
- ✓ Death

##### **BROKEN MARRIAGES**

- ✓ Family may be emotionally disturbed
- ✓ Person may resort to crime and vandalism
- ✓ Contraction of STI'S

##### **PEER PRESSURE**

- ✓ School drop out
- ✓ Contraction of STI'S
- ✓ Vandalism
- ✓ Imprisonment

##### **SEXUAL RELATIONSHIP**

- ✓ Contraction of STI'S
- ✓ Teenage pregnancy
- ✓ School dropout.

## **WAYS OF DEALING WITH MORAL DILEMMA (POSSIBLE SOLUTION TO SITUATION OF DILEMMA IN VALUE AND ETHICS)**

- ✓ Critical thinking
- ✓ Decision making skills
- ✓ Assertiveness
- ✓ Knowing values
- ✓ Resisting negative peer pressure
- ✓ Seeking guidance and counseling
- ✓ Law enforcement
- ✓ By building self esteem

### **Civic education**

People in the society should give information on most moral issues .this will help them to make informed decision .if there is no information; people are at risk of making wrong decision.

### **Assertiveness**

A person needs to express his/her opinion or desire strongly and with confidence when the desire are expressed strongly .the person builds self-esteem.

### **Decision making**

Is action that is taken in selecting an action to take when faced with problem or situation.

A person needs to identify the problem, analyze the results and choose the opinion with the least negatives.

### **Refraining from immoral behavior**

People should learn to make right decision .this can assist them to have good behavior.

Bad behavior influences the decision of a person to be bad.

### **Resisting negative peer pressure**

Peers put pressure on one another to indulge in practices that represent moral dilemma.

In order to deal with this teenager and adults needs the skills of negative peer pressure resistance.

### **Seeking guidance and counseling**

It is important for people to seek guidance and counseling on issues. They are ignorant or not sure about .this will prevent moral dilemma.

### **Critical thinking**

Means careful thing or analyze the situation and its impact.

This helps to analyze the situation and weigh the consequences and make appropriate choices.

### **Building self esteem**

A person who has self-confidence believes in their beliefs and values .they will not get involved in action that lower their human dignity.

### **Knowing your values**

It is important to know and stand by your values

## **TOPIC 15: PEACEFUL CO EXISTENCE IN THE COUNTRY AND THE WORLD**

Is when people live together in peaceful rather than conflicts

Is when people live together peacefully

### **IMPORTANCE OF PEACEFUL CO EXISTENCE IN THE COUNTRY AND THE WORLD**

- ✓ It leads to development
- ✓ Promote mutual trust
- ✓ It helps to promote respect of human rights
- ✓ It helps to prevent suicide cases
- ✓ It led to high performance e.g. at school level
- ✓ It promote cooperation and unity
- ✓ People are able to support the needy people

### **FACTORS THAT INFLUENCE PEACEFUL CO-EXISTENCE**

- ✓ Respecting each other.
- ✓ Tolerance
- ✓ Promote gender equity
- ✓ Mutual trust
- ✓ Common goals (Aspiration)
- ✓ Patriotism
- ✓ Fair distribution of resources

### **FACTORS THAT AFFECT RELATIOSHIP IN THE COMMUNITY**

- ✓ Dishonesty
- ✓ Discrimination
- ✓ Jealousy
- ✓ Inequitable distribution of resources

- ✓ Political differences
- ✓ Stereotyping

### **FACTORS THAT CAN ENHANCE RELATIONSHIP IN THECOMMUNITY**

- ✓ Cooperation
- ✓ Mutual trust
- ✓ Love
- ✓ Peaceful conflict resolution
- ✓ Effective communication
- ✓ Honesty
- ✓ Gender sensitivity
- ✓ Sprit of forgiving and forgetting

### **FACTORS THAT AFFECTING IN THE COUNTRY AND THE WORLD**

- ✓ Gender difference
- ✓ Lack of love
- ✓ Disrespect of human rights
- ✓ Cultural differences
- ✓ Political differences
- ✓ Poverty
- ✓ Discrimination

### **FACTORS PROMOTING RELATIONSHIP IN THE COUNTRY AND THE WORLD.**

- ✓ Respect of citizens' rights
- ✓ Promoting gender equality and equity
- ✓ Equitable distribution of resources
- ✓ Tolerance



## **TOPIC 16: MORAL AND VALUES**

### **A. MORALS**

- ✓ Are principles or ideas and beliefs concerning what is right or what is wrong
- ✓ Is a guidance of what is right or wrong
- ✓ What is considered right or wrong in the society

### **B. VALUES**

- ✓ Are conviction which are considered to be of a paramount important
- ✓ Are beliefs and standard that which one regards as being important
- ✓ Is what people consider as worth

### **C. ETHICS**

- ✓ Is set rules that people use to decide what is right or wrong in the society

## **IMPORTANCE OF VALUES**

- ✓ They guide in determining how one act upon available choices or opportunities.
- ✓ Peoples values determine their decision and actions
- ✓ Values are also used to judge a situation as right or wrong

## **SOURCES OF MORALS AND VALUES**

- ✓ The family
- ✓ The school
- ✓ The community
- ✓ Religious institution
- ✓ Traditional and cultural institution

## **EXAMPLES OF PERSONAL, FAMILY AND COMMUNITY MORALS AND VALUES**

- ✓ Respect for elders
- ✓ Discipline
- ✓ Generosity
- ✓ Responsibility
- ✓ Tolerance
- ✓ Cooperation
- ✓ Honesty
- ✓ Perseverance
- ✓ Patience
- ✓ Faithfulness
- ✓ Chastity
- ✓ Hard work
- ✓ Truthfulness
- ✓ Justice
- ✓ forgiving

## **MORAL DECADENCE/DECAY**

- ✓ It is state of experiencing low moral standard
- ✓ Refers to the decline of the standard of the good and general accepted behavior.

## **CAUSES OF MORAL DECADENCE/DECAY**

### **A. NEGATIVE PEER PRESSURE**

Most young people do immoral behaviors because they are influenced by the peers. Due to peer pressure

They smoke, steal and abuse drugs in order to please other peers

## **B. THE MEDIA**

People have access to the media such as Television, Newspaper, Radio, Magazines and the internet

Many of them copy bad behavior from the media.

## **C. LACK OF RESPECT FOR ONESELF AND OTHERS**

Many people resort to immoral acts because they do not respect themselves and others people.

## **D. DRUG AND SUBSTANCE ABUSE**

Some people do immoral acts under influence of the drugs and substance such as alcohol and marijuana therefore erode community morals and values are.

## **E. LACK OF PARENTAL GUIDANCE**

Many young people engage in immoral behavior because of lack of parental guidance.

Parental have role to play in bringing up their children. They need to guide and counsel their children

## **F. POVERTY**

Is the lack of basic necessities of life such as food, shelter, and clothing

Because of poverty people resort to unauthorized ways of living thus leading to erosion of morals and values

## **G. MISUNDERSTANDING OF THE TERM DEMOCRACY**

Many people misinterpret democracy they think that democracy means free whatever one chooses .this weakens the moral standard of the society.

## **H. GREED**

It means having strong desire for wealthy or power .people engage in bad behavior because they want to have more.

## **WAYS OF IMPROVING MORALS IN THE SOCIETY**

### **1. PEACEFUL CONFLICT RESOLUTION**

This is a process whereby parties in conflict work towards finding lasting solution to settle it.

The parties involved get satisfied with what they agreed, if, they are peacefully, people end up engaging in bad practices

### **2. RESPECT FOR THE RULE OF LAW**

Citizens of a country are expected to follow the laws says

If the a person breaks the law should be tried accordingly to the legal system of a country .this helps the citizens to do what is right

### **3. SEEKING ADVICE**

People should be able to look for pieces of advices on issues that they are sure of .this helps people to do what is right.

### **4. ASSERTIVENESS**

It means communicate your feelings or thought without fear in clear manner.

This helps a person to resist negative peer pressure.

## **5. PARENTAL GUIDANCE**

Parents should teach their children in their early stages of their growth about good and accepted behavior .this will help their children In line with moral standard.

## **6. CIVIC EDUCATION**

People should be given information about what their rights and duties of a given society .these people may give in easily to peer pressure.

## **7. SELF CONTROL**

Young people must desist from any immoral behavior .self-control is one of the best ways of improving morals in a society. A person needs to master how the body responds to situation this helps a person to refrain from any unbecoming behavior.

## **8. LIVING TOGETHER**

If people of the same culture live together at one place they maintain their morals and values thereby promoting their morals and values

## **9. ENCOURAGING RIGHT ASSOCIATION**

Young people should have encouraged to associate with people of good morals and values

## **10. POSITIVE REWARDS**

Where young people have displayed good morals and values they should be praised and rewarded

## **11. FORMING CULTURAL GROUPS**

For example MUDAUKO WA ATONGA, MLHAKO WA ALOMWE gather once a year where there traditional and cultural food, dances are appreciated

## **EFFECTS OF NEGATIVE PEER PRESSURE ON MORALITY IN THE SOCIETY**

### **1. RIOTS**

Individual are forced to participants in riots just to feel they are part of the group though they know that it is wrong

### **2. STRIKES**

Participation in strikes happens sometimes due to group influence

### **3. VANDALISM**

Is the act of destroying peoples (public) property. This happens because of group identity.

### **4. FRAUD**

It is getting money by deceiving people. A person is introduced to this behind others.

### **5. CORRUPTION**

This is a practice whereby an individual influences another person to do so morally unacceptable

## 6. PROSTITUTION

This is act of engaging in sexual activities for money .most people turn prostitution because of negative peer pressure from friends.

## 7. IT LEADS TO CHEATING IN EXAMINATION

## 8. TEASING AND BULLYING

## NATIONAL AND INTERNATIONAL VALUES

### 1. FORTITUDE

Is the ability to stick to one's conviction or values

#### Importance of fortitude

- ✓ People with it cannot be easily with emotions or appearances
- ✓ It describe courage shown by a person who is suffering great pain

### 2. PRUDENCE

Is the ability apply wisdom to practical matters

#### Importance of prudence

- ✓ It helps person to foresee evil in the actions of others or situations
- ✓ It helps person to make critical observations before taking action or making decision

### 3. HONESTY

Is the ability to tell the truth, not to seal or cheat

Is the uprightness of an individual

## Importance of honesty

- ✓ It is a sign of righteousness
- ✓ It helps a person to stand for the truth
- ✓ It helps people to be reliable in any situations

## 4. INTERGRITY

It is being honest and having strong moral practices

## **TOPIC: 17: CULTURAL PRACTICES AND HIV/AIDS**

### **CULTURAL PRACTICES THAT PLACES VULNERABLE PEOPLE AT RISK OF CONTRACTING HIV/AIDS**

#### **A. CULTURE**

Is a way of life for an identified group of people who share common customs and beliefs

#### **B. CULTURAL PRACTICES**

Are things done in a particular culture

Are things that people do as part of their traditions

#### **GROUPS OF CULTURAL PRACTICES**

1. Harmful cultural practices
2. Helpful cultural practices

#### **HARMFUL (BAD) CULTURAL PRACTICES**

Are cultural practices that facilitate the spread of HIV/ AIDS and they also led to problems Such as early marriages, early pregnancy, and school drop out

#### **Examples of harmful (bad) cultural practices**

- ✓ Hyena (fisi)
- ✓ Death cleansing (kulowakufa/kusasafumbi)
- ✓ Polygamy (mitala)
- ✓ Swamping wives (chimwanamayi or chidyerano)
- ✓ Traditional male and female circumcision

- ✓ Tattooing for beatification or administration of charms
- ✓ Widow inheritance (chokolo)
- ✓ Mankhanya dance
- ✓ Mdzadi
- ✓ Bonus wives/Hlazi/nthena/mbiligha
- ✓ Gwamula
- ✓ Moto
- ✓ Beliefs about how to get cured of HIV/AIDS

#### **POLYGAMY**

Is the practice of having more than one wife

#### **How Polygamy Promote Spread of HIV/AIDS**

This practice can help in the spread of HIV/AIDS If one of the wives or husband is infected with HIV/AIDS

#### **HUSBAND AND WIFE INHERITANCE**

This is cultural practices where a brother of the deceased man is asked to inherit the wife in order to continue the welfare issues of the family.

#### **How husband Iwife Inheritance Promote Spread Of HIV/AIDS**

This is dangerous practices because the husband has died of HIV/AIDS. It means the surviving brother wife also get infected.

#### **DEATH CLEANSING (KULOWA KUFAlKUSASA FUMBI)**

This is a practice where a widow is expected to have sexual intercourse with late husband

relative in order to get rid of bad omen (evil) spirit from the family or relative

### **How Death cleansing Promote Spread of HIV/AIDS**

If any of the two who are in widow cleansing is HIV/AIDS positive the other may contract the virus.

### **BONUS**

#### **WIFEIHLAZIIMBILIGHAINTHENA**

This is where a young sister is given to a husband either as a token of appreciation for the good deeds of the husband or where the wife has failed to provide children.

#### **How Bonus Wife (mhlighalhlazilnthena) Promote Spread of HIV/AIDS**

In both cases, if the one of the people is infected, everyone else in the union also get infected

#### **SWAMPING WIVESIHUSBAND**

This is cultural practices where families exchange wives or husband in order to have sexual intercourse.

#### **How Swamping wives lhusband Promote Spread of HIV/AIDS**

If any of the members is HIV positive, then the virus will easily spread to the rest of the people.

#### **MANKHANYA DANCE**

This is dance practiced at night where men and women dance provocatively in the dark. This

arouses people to indulge in unprotected sexual activities with many partners

### **How Mankhanya Dance Promote Spread of HIV/AIDS**

If any of the people has the virus, the person they have intercourse with will get the virus

### **GWAMULA**

This is where a group of young boys invade a house where girls are sleeping and force them into sleeping with them.

#### **How Gwamula Promote Spread of HIV/AIDS**

If any of the boys or girls has HIV/AIDS, they will spread to all those they have intercourse with who will also spread the virus to many others.

### **MDZADI**

This is a practice where a girl who has given birth to outside marriage is forced to sleep with a man to cleanse her.

#### **How Mdzadi Promote Spread of HIV/AIDS**

If either the man or the girl has the virus, the other Partners is likely to get infected.

#### **TRADITIONAL MALE AND FEMALE CIRCUMISION**

Male Circumcision-This involves the removal of the foreskin of the penis.

Female circumcision- involves cutting off the clitoris.

## **How Male and Female Circumcision promote spread of HIV/AIDS**

These are dangerous cultural practices because most cases the knife or razor blade that is used may not be sterilized.

This can facilitate the spread of HIV/AIDS if any one of the person being circumcised is positive

## **MEN PREFERENCES FOR DRY SEX**

This is a tendency among some communities that women should dry the vagina with a piece of cloth before a penis penetrates into it.

This may sound good to men but it has complications, chances of bruises and cuts are high when penis enters into a dry Vagina hence increasing chances of transmitting **HIV/AIDS**

## **BELIEFS ABOUT HOW TO GET CURED OF HIV/AIDS**

Some people believe and allude that sleeping with a baby, Albino or disabled person would help them to get rid of the virus they previously had .this fuels the spread of HIV/AIDS among the victim of such practices.

## **LOW AND INCONSISTENT USE OF CONDOM**

Some culture and religion look at the use of condom as foreign practices as such they prefer not to use them. To them use of condom is associated with promiscuity (disapproving). They also feel that use of condom is against

GOD plan of procreation. This contributes to the spread of HIV/AIDS

## **WAYS OF DISCOURAGING CULTURAL PRACTISES THAT FACILITATE THE SPREAD OF HIV/AIDS**

These cultural practices may be discouraged in the following ways.

- ✓ Conducting public awareness campaign
- ✓ Promoting women empowerment
- ✓ Introducing and enforcing cultural policies and laws
- ✓ Promoting critical thinking skills

## **CULTURAL PRACTISES THAT HELP TO MITIGATE (PREVENT) THE SPREAD OF HIV/AIDS**

These are cultural practices that help to prevent HIV/AIDS

### **A. ABSTINENCE**

- ✓ This means staying away from sex.
- ✓ A person chooses not to indulge in sexual activity
- ✓ This protects a person from contracting sexually transmitted diseases including HIV/AIDS

### **B. DELAYING SEXUAL DEBUT**

- ✓ It means staying away from sexual activities for a specific period of time
- ✓ Young people are being encouraged to delay sex. They are being encouraged not to have sex for a specific period of

time or until they get married .this reduces chances of having HIV/AIDS

### **C. OBSERVING CHASTITY**

- ✓ Young people are encouraged not to have sex with anyone.
- ✓ Married adults are also encouraged to have sex only with their spouses, this particular practice greatly helps to mitigate the spread of HIV/AIDS among the young and adults.

### **D. MAINTAINING VIRGINITY**

- ✓ It means not to have sexual intercourse.
- ✓ A person should not have sexual intercourse in order to preserve one's virginity. This helps a person not to contract diseases like STI'S and HIV/AIDS

### **E. MORDERN MALE CIRCUMCISSION**

- ✓ It has been proven that male circumcision reduces the problem of HIV/AIDS transmitting from HIV positive male to HIV negative males

### **F. MONOGAMOUS MARRIAGE**

- ✓ This is type of marriage reduces the spread of HIV/AIDS so long both the husband and the wife are faithful to each other.

## **CHALLENGES FACED WHEN DEALING WITH CULTURAL PRACTISES THAT PROMOTE THE SPREAD OF HIV/AIDS**

### **1. Resistance to change (resistance by old generation )**

Many old people would not want to discuss or changes the cultural practices in their community. They try much as they can to ensure that these practices are not abandoned.

### **2. Lack of resources**

Dealing with cultural resources that promote the spread of HIV/AIDS requires resources

Lack of resources is a major challenge many organization wanting to deal with these cultural practices are facing.

### **3. Lack of cooperation from the society**

Organizations do not receive adequate cooperation from the communities in what the cultural practices are conducted.

### **4. Ignorance**

Means lack of knowledge .people in local communities do not know the link between harmful cultural practices and the spread of HIV.

They do not know that harmful cultural practices can facilitate the spread of HIV. They conducted harmful practices willingly and without regard to the consequences.

## **HOW TO ADDRESS CHALLENGES THAT OCCUR WHEN DEALING WITH CULTURAL PRACTISES THAT PROMOTE THE SPREAD OF HIV**

1. Providing civic education to those involved in the cultural practices in the dangers of such practices

2. Providing adequate resources to individual, institution and organization involved in the fight against harmful cultural practices
3. The government should also enforce laws in the constitution
4. Women economic empowerment

## **PEOPLE LIVING WITH HIV/AIDS**

### **DIFFERENT WAYS THROUGH WHICH PEOPLE LIVING WITH HIV/AIDS ARE ABUSED**

- ✓ Many of them are stigmatized
- ✓ Many widows whose husbands have died of HIV/AIDS and their children are inherited by their relatives.
- ✓ They are not attended to by the healthy caregivers
- ✓ They lose their jobs when employers discover their status
- ✓ Isolating them
- ✓ Harassment

### **PLACES WHERE ABUSE CAN BE REPORTED**

- ✓ The local religious institution
- ✓ The police station
- ✓ The social welfare offices
- ✓ The local community local leaders
- ✓ Teachers and Head teachers
- ✓ Hospital departments
- ✓ The Media

## **THE DIFFERENT WAYS OF SUPPORTING PEOPLE LIVING WITH HIV/AIDS**

- ✓ Through proper guidance and counseling
- ✓ This help them to cope up with their condition
- ✓ They should be encouraged to form social group. In these groups, they will share their experiences and information that will help them cope with challenges
- ✓ Empower people living with HIV/AIDS with jobs so that they may support themselves
- ✓ The Government should enforce policies that will protect PLWHA
- ✓ The Government should increase access to ANTI RETROVIRAL THERAPY (ARV)
- ✓ Religious institution should provide moral, spiritual and material support

## **IMPORTANCE OF CARING AND SUPPORTING PEOPLE LIVING WITH HIV/AIDS**

- ✓ It improves their quality of life
- ✓ It gives them sense of hope and sense of belonging
- ✓ It decreases stigma of living with HIV/AIDS
- ✓ It diffuse fear

## **WHAT SHOULD A PERSON LIVING WITH HIV/AIDS DO**

- ✓ They should have enough time to rest
- ✓ They should refrain from worrying too

- ✓ much
- ✓ They should ask for help when need arises
- ✓ They should take right exercises They
- ✓ should stop smoking if they do They
- ✓ should avoid taking unnecessary medicines
- ✓ They should refrain from alcohol

### **CARE GIVERS**

- ✓ Are people who provide psychological and nursing care to people with chronic illness
- ✓ Is a person who looks after a patient or a person who is living positively with HIV/AIDS

### **CHALLENGES THAT ARISE BETWEEN PEOPLE LIVING WITH HIV/AIDS AND CARE GIVERS**

- ✓ Care givers may not be willing to support them fully for fear of contracting HIV/AIDS
- ✓ Care givers are not willing to use their resources when helping HIV patients
- ✓ Inadequate knowledge on how to take care of the patient
- ✓ Myths and misconception
- ✓ Lack of cooperation by the receipt and the family members
- ✓ P.L.W.H.A do not feel loved as they are blamed by the care givers for contracting HIV/AIDS

### **HOW CHALLENGES CAN BE ADDRESSED PEACEFULLY**

#### **A. Providing civic education**

Civic education must be carried out to dispel the misconception and myths surrounding how HIV/AIDS Transmission

#### **B. Resources provision**

Caregivers do not often have resources for caring and supporting people living with HIV/AIDS

**C. Open forums should be organized to discuss how to improve the services of caregivers.**

## **TOPIC 18: SUPPORTING THE VULNERABLE PEOPLE**

### **VULNERABLE PEOPLE**

These are people that are not independent

Are those people that depend on others

### **EXAMPLES OF VULNERABLE PEOPLE**

- ✓ Widows
- ✓ Orphans
- ✓ The sick
- ✓ The poor
- ✓ People with disabilities
- ✓ The elderly
- ✓ People living with HIV/AIDS
- ✓ The aged
- ✓ The Albino

### **NEEDS OF VULNERABLE PEOPLE**

- ✓ They need basic needs
- ✓ They need love
- ✓ They need emotional support
- ✓ They need spiritual support
- ✓ They need physical support

### **WAYS OF CARING VULNERABLE PEOPLE IN THE SOCIETY**

- ✓ By providing basic needs to them
- ✓ Providing physical support
- ✓ Providing guidance and counseling to them
- ✓ Providing spiritual support

- ✓ Providing of financial resources to families caring for orphans and vulnerable people
- ✓ Show empathy to the vulnerable so that they feel wanted and loved.

## **TOPIC 19.SEX AND SEXUALITY**

### **A.SEX**

Is the state of being either male or female

Is the biological difference between male or females

### **B. SEXUALITY**

Is the total expression of who we are as human being either male or females.

### **COMPONENTS OF SEXUALITY.**

The components of sexuality

- ✓ Sexuality identity
- ✓ sexual health and reproduction
- ✓ sexual intimacy
- ✓ sensuality
- ✓ Sexualisation.

### **A. SEXUAL IDENTITY**

Is the ones understanding of who she or he is in the sense of being male or female.

Is the understanding of your physical make up and the awareness of your sex.

It compasses three sub components

- ✓ Sexual orientation
- ✓ Gender roles
- ✓ Gender identity
- ✓

#### **a. gender roles**

These are behavior considered appropriate for male or female's members.

### **C. Gender identity**

Refers to knowing whether you are male or female.

#### **h. sexual orientation**

Is the tendency of a person to be sexually attracted to another person either same sex or both sexes.

### **B.SEXUAL INTIMANCY**

Is the ability and need to be emotionally close to other people.

### **C.SEXUAL HEALTH AND REPRODUCTION.**

Refers to the capacity to reproduce and the behavior and attitudes that make sexual relationship healthy.

#### **Components of sexual health and reproduction.**

- ✓ Family planning
- ✓ Pregnancy
- ✓ sexual intercourse
- ✓ information on the prevention and controlling of STIS
- ✓ fertility and infertility
- ✓ facts about child birth

### **D.SEXUALISATION**

Is the use of sex to influence and control other people

Is the use of sex or sexuality to influence, manipulate or control other people

## **EXAMPLES OF SEXUALISATION**

- ✓ Young man deciding to have sex with a girl to punish a former girlfriend
- ✓ Use sex to escape punishment.
- ✓ Flirting (to behave as if you like somebody in a sexual way
- ✓ seduction
- ✓ Withholding sex from partner in order to punish him.
- ✓ offering money for sex
- ✓ selling products with sexual messages
- ✓ sexual harassment and abuse
- ✓ use sex in return for a job promotion

## **WAYS IN WHICH COMPONENTS OF SEXUALITY (SEXUAL IDENTITY, SEXUAL AND REPRODUCTIVE HEALTH AND SEXUALISATION) AFFECT HUMAN BEHAVIOUR**

### **A. SEXUAL IDENTITY**

- ✓ Influence people to perform duties and responsibilities in accordance with their sex. For example Females draw water ,cook food while men go for fishing and digging graves
- ✓ Influence the need to affiliate with other people either of the same sex or opposite sex
- ✓ Influence individual to dress in ways that are appropriate to their sex

### **B. SEXUAL AND REPRODUCTIVE HEALTHY**

- ✓ Influences individual to use contraceptives for birth control

- ✓ Influences individual to seek information pertaining to their reproductive health

### **C. SEXUALISATION**

- ✓ Influences seductive behavior e.g. women put on mini skirt and use make ups to seduce men
- ✓ Induces young people to begin to use sexual intercourse as a weapon of physical satisfaction without regarding to the consequences
- ✓ Influences young people to use sexual intercourse as an expression of hostility, anger, or revenge
- ✓ Induces young people to seek information pertaining to sexual intercourse

## **CHALLENGES OF SEXUALITY AMONG THE TEENAGES**

Some of the challenges may include

- ✓ Want to be independent. Sexuality motivates the adolescents to be independent of their parents. They do not want to be controlled by parents
- ✓ Becoming shy After knowing that they are males or females and they belong to specific group shyness develop among teenagers
- ✓ Developing interest in the opposite sex and possibly experiment with sex
- ✓ Unwanted pregnancies
- ✓ Drug and substance abuse
- ✓ Abortion

- ✓ School drop out
- ✓ Early sex
- ✓ Early marriages
- ✓ STI'S
- ✓ **Ohestric** fistula
- ✓ Getting pre-occupied with thoughts about sexual attractiveness. Adolescents spend a lot of time thinking and talking about friends of opposite sex
- ✓ Developing special interests in the opposite sex and possibly experiment with sex

**SKILLS THAT CAN BE USED TO OVERCOME THE CHALLENGES OF SEXUALITY**

**a) Give them sufficient and correct information about sexuality**

It is important that the adolescents should be given sufficient and correct information about sexuality for them to make informed decision on the issues concerning sexuality

**h) Properly guided and counseled on sexuality issues**

Youth need to be guided and counselled regularly

**c) Assertiveness**

Assertiveness is the art of showing strength and confidence in oneself

If the adolescents have this skill then they cannot be cheated easily by their fellow peers

**d) Effective communication**

Parents, teachers, church elders should be free to share information and experiences with adolescents concerning sex and sexuality

The youth should be allowed to ask questions so that they know the truth about experiences they undergo in their lives.

This helps the youth to get correct information rather than relying upon fellow peers

**e. Critical thinking**

It is to analyze the situation and its impact

A normal person should think twice before making a decision or any judgment

**f. Empathy**

Is the ability to understand and share another person's feelings

This skill can help to overcome challenges of sexuality

This concern and love you show to the one in a dilemma comforts her and emotionally your advice

g. Self-awareness

h. Self-esteem

i. Self-confidence

j. Condom use

k. Self-control

l. Coping with emotions

m. Negotiations skills

**n. Coping with negative peer pressure**

## **HOW LIFE SKILLS HELP TO OVERCOME PROBLEMS OF SEXUALITY**

- ✓ It helps to develop a strong body
- ✓ It helps to promote positive social and healthy behavior
- ✓ It helps to make right decisions concerning sexuality
- ✓ It helps to identify and perform roles and responsibilities
- ✓ It helps to develop right relationship

## **SOURCES OF INFORMATION ON SEX AND SEXUALITY**

### **a. COMMUNITY**

Young people learn about sexuality from the beliefs and custom of the community they live

### **h. PEERS**

Are members of the same group. Peers learn about sexuality from your peers as you interact

### **c. RELIGION**

This also gives knowledge about sexuality

Religion teaches about acceptable code of conduct such as abstinence from pre -marital sex and sticking to one sexual partner.

### **d. PARENTS**

Parents are always close to their children from birth .they socialize and teach children their conduct and norms of the society as they do this they transmit information about sexually as well

### **e. MEDIA**

Media such as television, radio newspaper, books, and magazines transmit information on sex and sexuality

### **f. PERSONAL EXPERIENCES**

Young people learn a lot about sex and sexuality by observing what goes on in their bodies as they grow up. They also learn through interaction with members of the same sex.

### **g. HEALTHY INSTITUTIONS**

Such as hospital, clinics, dispensary and healthy centers provide a lot of information on sex and sexuality

They provide information on family planning, responsible sexual practices reproduction, prevention and control of STI'S

## **IMPORTANCE OF HAVING RIGHT INFORMATION ON SEXUALITY**

- ✓ Make informed decision
- ✓ Avoid contracting HIV/AIDS and other STI'S
- ✓ It helps to understand roles of human being in the society

## TOPIC 20: SEXUAL REPRODUCTIVE HEALTHY AND HUMAN BEHAVIOUR

### A.SEXUAL REPRODUCTIVE

Is a state of complete physical, mental and social well-being in all matters relating to the reproductive system and its function and process

#### The parts of human reproductive system

#### FEMALE REPRODUCTIVE SYSTEM

##### 1. Labia Majora (Large lips)

- ✓ Are the large outer lips of the vulva

##### FUNCTION

- ✓ Enclose and protect outer external reproductive organs

##### 2. LABIA MINORA

- ✓ Inner lips of the vulva
- ✓ They lie just inside the labia majora, and surround the opening to the vagina

##### FUNCTION

- ✓ Surround the opening to the vagina and urethra preventing foreign bodies to enter the vagina to urethra.

##### 3. VAGINA (BIRTH CANAL)

- ✓ It is the muscular tube leading from the external genitals to the cervix or the uterus in the woman body.

##### FUNCTION

- ✓ The passage through which penis enter for ejaculation of sperm for fertilization.

- ✓ Passage for normal childbirth.

##### 4. CLITORIS

- ✓ The two labia minora meet at the clitoris as small sensitive
- ✓ It is covered by a **fold** of skin, called the **prepuce** which is similar to the foreskin at the end of the penis
- ✓ The clitoris is very sensitive to stimulate and can become erect

##### FUNCTION

- ✓ Clitoris is for sexual pleasure

##### 5. UTERUS (WOMB)

- ✓ The uterus is a hollow, pear shaped organ that is the home of developing fetus
- ✓ Is the part of a female person where a baby develops before it is born

##### FUNCTION

- ✓ Place for implementation and development of embryo.

##### 6. OVARIES

- ✓ One of the pair female organs where eggs develop and are stored
- ✓ Are small oval shaped glands that are located on either side of the uterus

##### FUNCTION

- ✓ The ovaries produce eggs and hormones

##### 7. FALLOPIAN TUBE

- ✓ These are two passages where the female eggs release from the ovaries

meet the sperm and get fertilized before the egg get into the uterus to attack itself.

#### FUNCTION

- ✓ It is where fertilization of an egg by a sperm normally occurs in the fallopian tube.

#### 8. CERVIX

- ✓ It is the narrow passage at the opening of the uterus
- ✓ It is a passage that opens up naturally to allow the baby to pass during child birth.

#### FUNCTION

- ✓ Place for deposition of sperm during sexual intercourse

#### 9. HYMEN

- ✓ Is a mucous membrane which completely or partially covers the vaginal opening in human females
- ✓ It breaks during the first sexual intercourse

### MALE REPRODUCTIVE SYSTEM

#### 1. PENIS

- ✓ Is the part of a man body that is used for getting rid of waste liquid and for having sexual intercourse
- ✓ Consisting of a head, glands and the shaft

- ✓ The shaft is made up of a spongy erectile tissue into which extra blood flows causing the penis to become erect

#### FUNCTION

- ✓ Penis is pipe through which sperm are released into the vagina for fertilization

#### 2. THE GLANDS OF THE PNIS

- ✓ The head of the penis

#### FUNCTION

- ✓ It points the direction for the penis to enter the vagina

#### 3. TESTES

- ✓ Are two ova shaped balls within the scrotal sacks
- ✓ One of the two round male sex organs that produce sperm

#### FUNCTION

- ✓ Produces sperms, cells and other male hormones testosterone

#### 4. SCROTUM/SCROTAL SAC

- ✓ It is the bag of skin that contains the two rounded male sex organs
- ✓ It is small sac or pouch that contains the testicles.

#### FUNCTION

- ✓ It protects testes
- ✓ It controls the temperature for the sperm production
- ✓ Hold the testicles

#### 5. EPIDIDYMIS

- ✓ Tightly coiled tubes which adhere (attached) to the surface of each testes.

#### FUNCTION

- ✓ It is where sperm which have been produced in the testes are stored
6. PROSTATE GLANDS
- ✓ It is a gland located near the base of the bladder.

#### FUNCTION

- ✓ Produce seminal fluid in which sperm swim the seminal which is deposited during ejaculation.
7. COWPERS GLAND
- ✓ Two glands located near the base of the bladder
  - ✓ During sexual arousal or before ejaculation they produce a small amount of clear alkaline fluid to neutralize the acidity in the urethra.
  - ✓ This appears at the top of the penis and may contain sperm and can cause pregnancy

#### FUNCTION

- ✓ Produce seminal fluid
8. URETHRA
- ✓ The passage located in the penis

#### FUNCTION

- ✓ Transport sperm from sperm duct to the top of the penis (urine and semen passage)
9. FORESKIN (prepuce)

- ✓ It is the piece of skin that covers the end of a boys or man penis
- ✓ It is the tissue that covers the penis
- ✓ It can be rolled back to expose the glands of the penis

#### FUNCTION

- ✓ Covers the glands of the penis

### REPRODUCTIVE HEALTHY CHALLENGES WHICH YOUNG PEOPLE EXPERIENCE

#### a. Teenage pregnancy

- ✓ Refers to the pregnancy of a person below of the age of 20

#### Impact of teenage pregnancy

- ✓ It leads to premature births
- ✓ Obstructed labour leading to caesarean birth
- ✓ Rupturing of the bladder during birth resulting in uncontrolled flow of urine

#### h. Fistula

- ✓ Is a hole between the vagina and the bladder or rectum of a woman that result in constant leakage of urine and faeces through the vagina

#### Causes of fistula

- ✓ Prolonged labour
- ✓ Abortion.
- ✓ Teenage pregnancy

#### Effects of fistula

- ✓ Uncontrolled flow of urine

- ✓ Vaginal infection, irritation or pain in the vagina
- ✓ The smell of the leaking urine and feces
- ✓ Stigma associated with the condition.
- ✓ Stress and anxiety

**c. Abortion**

- ✓ Is the removal of an embryo or foetus from the uterus in order to end pregnancy
- ✓ Due to unplanned pregnancy among most young girls. They may choose to have an abortion

**Effects of abortion**

- ✓ Damage of the cervix
- ✓ Cause fistula
- ✓ Death
- ✓ Stress and anxiety
- ✓ Perforation of the uterus

**d. Sexually transmitted infection (STI's)**

- ✓ Young people who engage in unprotected sex risk of getting infected with the diseases such as gonorrhoea, syphilis, AIDS

Effects of STI's

- ✓ Infertility
- ✓ Damage to the reproductive organs
- ✓ Cervical cancer (cancer of cervix)
- ✓ School drop out
- ✓ Death

**WAYS OF AVOIDING REPRODUCTIVE HEALTHY CHALLENGES**

**1. Abstinence**

- ✓ This is act or practice of refrain from sex.
- ✓ Young people should learn to say NO to sex without feeling guilty

**2. Practice safe sexual intercourse**

This means young people should use condom correctly and constantly when having sex.

**3. Seeking guidance and counseling**

- ✓ Many young people lack information on reproductive health issues
- ✓ They need to seek information from family members, health workers, teachers and school counselors.

**4. Obtaining entrepreneurship skills**

- ✓ Young people need to obtain entrepreneurship skills because of entrepreneurship skills they may get money to meet their daily needs and they will be busy doing activities this will delay sexual activities.

**5. Avoid drug and substance abuse**

- ✓ Drug abuse make a person engage in irresponsible sex.

**6. Keeping good company**

- ✓ Good friend will have good influence on an individual

**7. Resisting negative peer pressure**

- ✓ Resisting this force will help one to avoid falling into sexuality

**SKILLS THAT CAN BE USED TO OVERCOME REPRODUCTIVE HEALTH RELATED CHALLENGES**

**a. Assertiveness**

- ✓ Means stating your views, needs and opinion clearly, knowing what you want and taking necessary steps to achieve what you want.
- ✓ In order to overcome reproductive challenges, you need to be assertive

**h. Self esteem**

- ✓ Means the value that you place upon your self
- ✓ You need to place a high value upon yourself if you are to overcome reproductive healthy related challenges.

**c. Decision making skills**

- ✓ It is ability to make decision.
- ✓ decision making enable one to weigh the positive and negative effects .the alternative choices ,they can make ,this can help one choose abstain from early sexual involvement with opposite sex.

**d. Critical thinking**

- ✓ One who is able to think critically will not be entice by others easily. Such person can reflect on their choices seriously before they can make a decision.

**e. Peer pressure resistance**

- ✓ A person need to communicate openly and clearly what one believes to be true
- ✓ Any bad influences from others will be met with resistance

**f. Problem solving skills**

- ✓ Enable people to find remedy or solution to the challenges they are faced with.

**g. Effective communication**

- ✓ It is important to have effective communication skills so that you can communicate your feelings and experiences about reproductive health and the challenges related to it.

## **TOPIC 21 A.SEXUAL HARASSMENT**

Refers to unwelcome sexual advances, request for sexual favors and other verbal or physical conduct of sexual nature

Refers to the behaviors and words that convey sexual messages that are offensive to the person target.

### **EXAMPLES OF SEXUAL HARASSMENT**

- ✓ Forced kissing
- ✓ Flipping a girl skirt
- ✓ Touching the intimate parts of a girl or woman body.
- ✓ Request for sex
- ✓ Displaying posters, magazines or screen savers of sexual in nature

### **EFFECTS OF SEXUAL HARASSMENT**

- ✓ One may lose jobs
- ✓ Girls may drop out from school
- ✓ Contraction of STI'S
- ✓ It brings shame and humiliating to the victim
- ✓ Victim suffer stress and anxiety
- ✓ Loss of respect for the person
- ✓ It brings about conflict
- ✓ Imprisonment

### **A. INTERGENERATIONAL SEX**

Refers to the sex between people of two different generation or sex between people of different ages

### **EFFECTS OF INTERGENERATION SEX**

- ✓ Stress and depression for the partners
- ✓ Loss of respect for the elder personality the society
- ✓ Shame and guilt feelings
- ✓ Contraction of STI'S
- ✓ Teenage pregnancy
- ✓ Abortion
- ✓ Stress and anxiety
- ✓ School drop out

### **B. TRANSACTIONAL SEX**

Is the practice of exchanging sex for financial or other rewards

Are sexual relationship in which the giving a gifts or services is important factor

### **EFFECTS OF TRANSACTION SEX**

- ✓ It lowers one dignity because of misuse of sex
- ✓ Partners may not feel any affection for each other as they just there for the benefits
- ✓ It causes stress, frustration and anxiety
- ✓ It increases chances of contraction of STI'S including HIV IAIDS
- ✓ Early pregnancy
- ✓ School drop out
- ✓ It leads to separation of families
- ✓ It leads to misuse of resources

### **C. RAPE**

Refers to force somebody to have sex when they do not want to

It is the act of forcing somebody to engage in sexual intercourse

### **EFFECTS OF RAPE**

- ✓ It leads to violation of human rights of victim because it is not their choices to engage in sex
- ✓ It causes trauma, depression, stress and other psychological problems to the victim.
- ✓ It causes physical injuries to the victim.
- ✓ It leads to spread of STI'S including HIV/AIDS
- ✓ It can lower self esteem
- ✓ Unplanned pregnancies
- ✓ Imprisonment
- ✓ Abortion
- ✓ Death

### **D. INCEST SEX**

Is sexual activity of having sex with a person who is close relative.

Is the act of sexual intercourse between close blood relatives such as brother, sister, father and daughter or mother and son

### **EFFECTS OF INCEST**

- ✓ It causes family conflicts
- ✓ It can lead to breaking up of the family.
- ✓ It causes loss of respect from the society
- ✓ It causes shame and feelings of guilt for those involved
- ✓ Stigmatization and discrimination of those involved in the practice

- ✓ It spreads STI'S
- ✓ School dropout.
- ✓ Unwanted pregnancies

### **SKILLS THAT CAN BE USED TO HELP VICIMS OF INCEST, RAPE, SEXUAL HARASSMENT, INTERGENERATIONAL AND TRANSACTIONAL SEX**

- ✓ Effective communication
- ✓ Stress and anxiety management
- ✓ Guidance and counseling
- ✓ Self esteem
- ✓ Assertive
- ✓ Self-control
- ✓ Negotiation skill
- ✓ Problem solving skills

### **IMPORTANCE OF REPORTING CASES OF INCEST, RAPE, SEXUAL HARASSMENT, INTERGENERATION AND TRANSACTIONAL SEX TO APPROPRIATIES**

- ✓ The victim is assisted accordingly.
- ✓ The perpetrator is punished
- ✓ It helps in create crime free society
- ✓ Helps governments and NGO to offer civic education

### **INSTITUTION WHERE CASES OF INCEST, RAPE, SEXUAL HARRASMENT, INTERNATIONAL AND TRANSACTIONAL SEX CAN BE REPORTED TO**

- ✓ The police station

- ✓ Hospital and health centers
- ✓ Local leaders
- ✓ The media
- ✓ Human right group
- ✓ teacher and Head teacher
- ✓ Religious leaders
- ✓ Parents

## TOPIC 22: ENTREPRENEURSHIP AND THE WORLD OF WORK

### A. ENTREPRENEURSHIP

- ✓ Is the running and controlling of a person business
- ✓ Is the act of engaging in an activity that helps to bring in money through investment and profit making
- ✓ Is the production or purchasing of items that are in turn sold in order to get reasonable profits

### B. ENTREPRENEURSHIP

- ✓ Is a person who undertake to start a business using a lot of innovating or creativity
- ✓ Is a person who makes money by starting and running a business

### BUSINESS VALUE

Are beliefs and attitudes you and your staff have in common in work place

Are core principles or standards that guide the way a person does business and the things that a business stands for.

#### Examples of business values

##### a. Fairness

This means you don't overcharge your goods or services.

##### h. Innovation

This means doing differently from others but within the law

It requires you to devise your own style of selling your goods or services

It could be the way you package your goods or the extra services you give.

##### c. Team work

Activity involving the owner and the employees' they all must avoid harmoniously together.

Failure to do so the business will most certainly collapse

##### d. Transparency

Means all business activity can be accounted for transparency is business is maintained through keeping of accurate business records e.g. receipt book, invoice, cash registers, cash books, petty cash, bank statements.

##### e. Commitment

This may be a commitment to produce or sell good quality products and other initiatives that impact on lives within and outside the business.

##### f. Community involvements

This involves contributing to society and demonstrating corporate social responsibility through provision of social amenities to the people.

##### g. Empowerment

This involves encouraging employees of a business to take initiative and give out their best.

It also involves empowering employees to lead and make a decisions.

#### **h. Innovation**

Involves pursuing new ideas that can help to change the business and bring better results

#### **i. Integrity**

Means acting with honesty, sincerity and truthfulness

In this regard, a business encourages its employees to be honest, sincere and truthful to its customers.

#### **j. Safety**

In this area, a business ensures the health and of its employees and customers and provide an accident free business environments.

### **TYPES OF BUSINESS VALUES**

There are three types of business values

1. Physical values
2. Organization values
3. Psychological values

#### **Physical needs**

- ✓ Cleanliness
- ✓ Hard work
- ✓ Maximum utilization of resource
- ✓ Orderliness
- ✓ Punctuality
- ✓ Regularity
- ✓ Reality
- ✓ Timeliness

#### **Organization values**

- ✓ Accountability
- ✓ Communications
- ✓ Cooperation
- ✓ Discipline
- ✓ Efficiency
- ✓ Integration
- ✓ Standardization
- ✓ Systemization

#### **Psychological values**

- ✓ Quality of products and services
- ✓ Excellence performance
- ✓ Customers delight
- ✓ Continuous improvements
- ✓ Innovation
- ✓ Creativity

### **BUSINESS ETHICS**

Are principles and stands that determine acceptable conduct in business organization

Are the moral principles that given the decision and action within a business

The acceptability of behavior in business is determined by customers ,competitors ,interested groups, government regulators as well as the owner of the business .e.g. charging reasonable interest is an example of business ethics ;and the customers are the one who can appreciate that this company or bank charges low interest rates .

#### **Examples of business ethics**

### **1. Trustworthiness**

Is a business must be trusted by its customers, clients, shareholders and investors (regardless of circumstances).for example a business can be trusted by its customers when is providing good quality products and charging fair prices on goods and services.

### **2. Respecting customers**

Customers must be treated fairly and honestly. E.g. existing customers should not be harassed or bullied to purchase a product while potential customers should not be provided with misleading information and should not be lied to.

### **3. Respecting workers**

Employees need to be respected and treated fairly .the business should not violate employees basic rights

### **4. Community involvements**

A business should remain involved in the issues and activities of the community in which it is operating

### **5. Refraining from using child labor**

Business organizations must refrain using child labour

Not employing young person under the age of 14.

### **6. Refrain from corrupt practices**

A business must refrain from all kinds of corrupt practices e.g. bribery, fraud, kickbacks etc.

### **7. Financial probity**

A business must show integrity when dealing with money it generate

### **8. Kindness**

Being kind to customers makes them feel you care about their need and you are not just after their money.

### **9. Good behavior**

Is a business person it is good to have good morals and characters

## **IMPORTANCE OF BUSINESS ETHICS**

- ✓ Creating good business images
- ✓ Improving business awareness and recognition
- ✓ Building good relationship
- ✓ It helps to make a lot of profit
- ✓ It helps to create excellence

## **UNETHICAL BEHAVIOURS IN BUSINESS**

These are unacceptable codes and conduct in business organization

### **Examples of unethical behaviors in business**

- ✓ Using childlabour.
- ✓ Charging exorbitant prices on commodities
- ✓ Hoarding(hiding/withholding ) scarce goods

- ✓ Providing poor quality goods and services
- ✓ Dishonesty when dealing with customers
- ✓ Selling illegal goods
- ✓ Selling expired goods
- ✓ Gender bias or discrimination
- ✓ Disrespect of customers
- ✓ Disclosing customers private information

### **RESULTS OF UNETHICAL BEHAVIOUR IN BUSINESS**

- ✓ Collapse of the business
- ✓ Tarnishing image of the business
- ✓ Loss of customers
- ✓ Depletion of resources
- ✓ Violation of human rights
- ✓ Loss of sales and revenue
- ✓ Loss of profit margin
- ✓ Imprisonment

### **CORRUPT PRACTICES IN BUSINESS**

#### **Corruption in business**

Means wrong doing committed by a business, its owners, employers and clients

The misuse of entrusted power for personal or private gain

An action of secretly providing a good and services to a third party so that he or she can influence certain actions which benefit the corrupt person.

### **FORMS OF CORRUPTION IN BUSINESS**

#### **a. Bribery**

Involves paying somebody in order to get some favours the payment may be in cash or in any kind

#### **h. Craft**

Involves cash payment to someone so that award you a contract or some other favour against you competitors

#### **c. Kickbacks**

Are payments made to business by vendors in exchange for contract that overinflate the cost of the work performed at the expenses of those receiving the services and paying for the contract

#### **d. Tax evasion**

This is cunningly forging document so that you do not pay tax

#### **e. Embezzlement**

This is stealing money from the business

This is taking and using money entrusted to you illegally for you own personal use.

#### **f. Fraud**

Is gaining money or financial benefits by trick or through lies

#### **g. Extortion**

This is forcing people to give you money by issuing threats to them

Is charging excess price on commodities rather than the recommended prices

#### **h. Nepotism**

Are the practices favoring a group or who is a relative or friend when giving promotion, job, and raising salaries to employees

### **FACTORS THAT PROMOTE CORRUPTION IN BUSINESS**

There are many factors that promote corrupt practices in business. these include

#### **1. Low salaries**

Many employees find it difficult to support their families on what they earn. They are therefore tempted to engage in corrupt practices to get extra cash to meet their needs

#### **2. Greed**

Is the feeling that you want more of something than you need.

It means having strong desire for wealth or power.

People engage in corrupt practices because they want to have more.

#### **3. Low level of education**

With lower level of education work do not know the effects of some of their actions to the business financial stand

#### **4. Absence of transparency**

When tasks or function of a company are conducted in secrecy and are not open for examination, the situation becomes a breeding or fertile ground for corruption to take place

#### **5. Non-exemplary behavior from hesses (examples from the top)**

If managers of the business are known to be corrupt, then the other staff will think such actions are acceptable.

#### **6. Low moral standards**

People who lack moral values of hard work, honesty and integrity are influencing by corrupt practices

#### **7. Poor enforcement of legislation**

This is where law enforcers harass the business owners to the extent that some business actually close down

### **CONSEQUENCES OF CORRUPTION IN BUSINESS**

- ✓ Loss in business
- ✓ Loss of business resources
- ✓ Weakened development of a business
- ✓ Increase of crime in the country
- ✓ Damaged business image
- ✓ Substandard goods ,works and services
- ✓ Closure of the business
- ✓ Loss of customers
- ✓ Arrest and imprisonment
- ✓ Inefficiency in business

## **LIFE SKILLS THAT CAN HELP TO PREVENT CORRUPTION**

### **1. ASSERTIVENESS**

Assertiveness is the ability to say no to things that are not morally right.

Assertiveness will help you not engage in corrupt practices such as fraud, kickbacks, and other forms of corruption .this will further prevent you from arrest and imprisonment.

### **2. SELF CONTROL**

Is the ability to resist doing something that your mind tells you to do .it is essential attribute if you are to avoid indulging yourself in corrupt practices

### **3. SELF ESTEEM**

Is how we value ourselves

The way you feel about yourself can either be positive or negative.

Developing a positive rather than negative self-esteem can help in resisting or fighting corruption.

### **4. CRITICAL THINKING**

If you think, you are able to analyze carefully the advantages and disadvantages of every action and practices

Thus you are able to critically analyze even the consequences of getting involved in corruption.

### **5. CREATIVITY**

Involves coming up with new means of survival as you live every day. Instead of relying on corrupt practices as means of survival, be able to come up with clean and better ways of earning a living.

### **6. PROBLEM SOLVING SKILLS AND DECISION MAKING**

Preventing from engaging in corruption also requires the combined skill of problem solving and decision making .problem solving involves taking positive action once a problem arises.

If you have problem solving and decision skill you make a conscious decision not to engage in corrupt practices.

### **7. INTERPERSONAL RELATIONSHIP SKILLS**

Help to prevent from engaging in corruption these skills are love, respect and effective communication .these skills will help you to relate well with others and hence prevent you from engaging in corruption.

## **CORPORATE SOCIAL RESPONSIBILITY (GIVING BACK TO THE SOCIETY)**

It entails developing business with a positive relationship to the society

It is the continuing commitment by a business or organization to have ethically and contribute to economic development while improving quality of life of its work force, their families as well as the local community and society at large.

## **HOW A BUSINESS CAN ENGAGE ITSELF IN SOCIAL RESPONSIBILITY**

- ✓ Support the welfare of the community in which business operating from
- ✓ Provide social services to the community
- ✓ Train the community on how to operate small scale business for their gains
- ✓ Employing the local people
- ✓ Donating money or other items to charities.
- ✓ Environment care and conservation
- ✓ Offering educational scholarship to needy students
- ✓ Initiate irrigation
- ✓ Sponsoring social, cultural and sporting activities
- ✓ Serving people were are normally discriminated e.g. women

## **BENEFITS OF SOCIAL RESPONSIBILITY TO A BUSINESS**

- ✓ Improves customers attitude towards the business
- ✓ More people patronize the business
- ✓ Assurance of media coverage
- ✓ Retention of employees
- ✓ Instill hard working spirit
- ✓ The business enjoys social support from the community
- ✓ New business opportunities
- ✓ Better brand recognition
- ✓ Increased sales and customer's loyalty
- ✓ Operation cost saving

## **MANAGING A BUSINESS VENTURE**

### **A. BUSINESS PERSON**

Is a person who is engaged in buying and selling or in production of goods and services in order to earn a profit.

### **QUALITIES OF A SUCCESSFUL BUSINESS PERSON**

#### **a. Courtesy**

This means he/she is polite with his/her customers and employees in any personal or business deal. In this way he/she wins their trust and receive more customers

#### **h. Hard work**

He/she has ability to work for long hours.

He or she ensures work is completed and does not like wasting time

#### **c. Confidence**

The quality helps the business person to work with great determination even in hard circumstances.

He/she should not be changed by comment from competitors or shallow minded people who fear risks.

**d. Patience**

a person who is patient meets people and share ideas with them on how to grow his/her business

**e. Honesty**

A successful business person is honest and sincere in his /her dealing

**f. Ability to plan**

a successful business person has ability to plan and organization affairs

**g. Desire for progress**

He/she always desire to earn huge profits by expanding business activities

The desire for progress puts his/her business on the path of progress and prosperity.

**h. Leadership**

The works and subordinates work heartedly because they see leadership qualities in him /her.

**i. Foresightedness**

The successful business person has ability to foresee the future and he/she always anticipate how the demand for his /her goods services will be in future and plan how to meet such demand

**j. Willingness to take moderate risks**

Business is about taking risks for making profits

If you do not want to take risk then you cannot make profits

**k. Ability to identify and explore opportunities**

A successful business person is someone who thinks of new ways of investing and should try those new avenues

**l. Flexibility**

A successful business person should be flexible to the demands of the customers

**FINANCIAL MANAGEMENT**

Refers to the management of the finances of a business/organization in order to achieve financial objectives

It is ability to use, save and account for financial resources to achieve the objective you have set out for your business

**Key issues in financial management**

- Ci) Financial planning
- Cii) Financial decision making
- Ciii) Budget

**Financial planning**

Business management should see to it that enough funding is available at the right time to meet the needs of a business.

E.G

Money should readily available to pay employees for several months in case the business is not making profits.

### **Financial control**

It helps ensure that the business is meeting its objective.

### **Financial decision making**

The important element of financial decision making relate to investment, financing and dividends

#### **(i) Investments**

Must be financial in some way

This helps to boost the operation of the business

#### **(ii) Financial decision**

It involves how to use profits realized from the business which should be retained rather than distributed to shareholders as dividends

### **Budget**

Financial plan that gives some guide lines on how to spend or utilize household income

It is a plan for future income and expenditure

Is a plan of how much money you will have and how you will spend it.

Is a plan of expenditure given a period of time.

### **FACTORS TO CONSIDER WHEN BUDGETING**

#### **1. Know your needs and wants**

**Needs** are things we cannot do without them e.g. water, shelter, Food, medicine while **wants** are things that would like to have but are not as important such as T. V, camera, smart phone .as we budgeting needs must be given first priority as compared to wants

#### **2. Monthly income**

It is good to budget within your resources. You should consider the amount of your income

Do not budget more than what you get per month.

#### **3. Saving culture**

Sprit of not spending everything we get but keeping little something for future use.

#### **4. Time**

It is specifies the actual period the budget will cover.

#### **5. Prevailing costs**

This is current cost of each item under expenditure

#### **6. Expenses**

This is all the money paid out of the money earned such as salaries for workers, water, electricity, fuel and other utilities bills.

### **IMPORTANCE OF BUDGET**

- ✓ It gives authority to use money on planned items
- ✓ It allows the business not to over spend or under spend financial resources

- ✓ It gives a clear picture of how the business will spend money on other resources allocated
- ✓ It provide means of measuring performance of a business whether business is doing well or not

### **HOW TO MAKE A BUDGET**

- ✓ Establish the income available
- ✓ List all the expenses and their cost

### **FINANCIAL LITERACY**

Is the ability to understand how money work, how someone makes, manage, invests and uses it to help other

### **IMPORTANCE OF FINANCIAL LITERACY**

#### **a. It help to understand financial concepts**

Someone is able to understand basic financial concepts easily

These include budgeting, investments, and financial goals

#### **h. It helps to make good financial decision and choices**

It helps to provide someone with useful information concerning saving, spending and management of debt .this you are able to make decision and choices to budget and save so that you control expenses and debt throughout your life.

#### **c. It helps to respond competently to changes that affect your financial well-being**

Financial literacy helps you to easily and competently understand and respond to events that affect you and your everyday financial well being

#### **d. It helps to understand financial products**

Helps you to understand key financial products that you need throughout your life these include savings and bank accounts.

### **CASH FLOW**

It is a total amount of money that is moving in and out of a business over a certain period of time

It is a total amount of money one gets at a given period of time

### **COMPONENTS OF CASH FLOW**

- Ci) Inflows
- (ii) Out flows

#### **INFLOWS**

Refers to the money coming into the business from the customers who are buying your goods and services

#### **OUTFLOWS**

Refers to the money that is going out of the business

### **MANAGING CASH FLOWS INVOLVES TWO MAIN THINGS**

A. Increasing inflow

B. Decreasing outflow

### **Increasing inflow**

Make sure money comes into the business increase rapidly so that you can pay suppliers and buy new stocks

#### **Ways of increasing inflow**

- ✓ Selling more goods and services
- ✓ Reducing costs
- ✓ Increasing selling prices of goods and services
- ✓ Taking a loan
- ✓ Selling an asset

### **Decreasing outflow**

There is need to control money going out of the business

Always work for ways to reduce expenses because themselves an impact on input

#### **Ways of reducing outflow**

- ✓ Bank every coin
- ✓ Make a budget
- ✓ Withdraw the needed money and leave the remainder at the bank
- ✓ Avoid keeping cash at home to avoid spending it on unnecessary things

## **HOW TO MANAGE CASHFLOW**

### **a. Increasing sales**

You can do this through advertisements or offering attractive incentive such as discounts for those buying more.

### **h. Giving discounts to debtors who pay early**

#### **Importance of giving discount to debtors**

This encourage customers to pay their debts early

### **c. Tightening audit requirements**

This involves keeping accurate and comprehensive records of both the stock and cash on daily basis

### **d. Tracking cash flow results on a monthly basis**

This involves through going through the financial records to keep track of money coming into and leaving the business

## **Stock**

Refers to the supply of goods kept by a business person for sale to customers

A number of things kept ready to be sold or used

#### **Ways of managing stock**

- ✓ Have the right stock to satisfy your customers' needs
- ✓ You should not have too much little stock
- ✓ Look at sales records to find out which goods are selling fast and which ones are not

- ✓ Work out which items of stock have a high gross margin

## HOW TO MANAGE COSTS AND PROFITS

### a. Distinguish cost from profits

#### (i) Profit

Is the money used in business keeps after paying all expenses

#### USES OF PROFIT

- ✓ It can be used to boost the same business
- ✓ It can be used to venture into another business
- ✓ It can be used to sharing among stakeholders
- ✓ It can be used for personal things

#### (ii) Cost

Is the money that is used to pay for the delivery of goods and to pay for another expenses

### h. Increasing profits while reducing costs

Profits can be increased by

- ✓ Increasing number of customers.
- ✓ Increasing number of goods that customers buy
- ✓ Increase sales prices

### c. Classifying costs

A business has different costs which is used to pay for goods and paying for rent

#### Major costs

##### a. FIXED COSTS

These are costs that do not change no matter how much the business produces

Examples of fixed goods

- ✓ Rent
- ✓ Wages Salaries
- ✓ Insurance
- ✓ Interest on loan
- ✓

##### b. VARIABLE COSTS

These are costs in proportion to the amount of out produced

#### EXAMPLES OF VARRIABLE COSTS

Utility bills such as electricity bills, water bills, telephone bills and cost of advertisement

##### c. TOTAL COSTS

This is the cost of producing all output

It is calculated by adding fixed costs to variable

#### Total income

This is the amount of money available to be spent each month

It could be salaries of a husband and a wife

#### Shortfall

This is when costs are bigger than the available money

Which means you are spending more money than what you have

#### Calculating profits and loss

When it comes for a running business, profit is key objective

The more profit you make, the better for the business.

## **PROCEDURES FOR REGISTRATION OF BUSINESS FOR TAXES**

Person who wants to do business is asked to go to Malawi Revenue Authority to register for the business to pay taxes

### **1. Name of application**

The business owner needs to submit a name application to the registrar general either in person or by completing a form and submitting it to the office

### **2. Application for certificate of incorporation**

The business owner needs to apply for a certificate of incorporation at the Registrar General office in the ministry of justice

This can be done in person or by email

### **3. Registering for income tax**

The business has to register for income tax at the Malawi Revenue Authority (M.R.A)

The business is then issued with income tax number.

### **4. Obtaining a business or company seal**

Making a seal may take up to a week

### **5. Applying for a license from city council**

The licenses differ depending on the type of the business

### **6. Inspection of business premises**

The business premises are inspected by the fire, environmental, healthy, and hygiene inspectors.

### **7. Paying the requisite fee and obtaining the licenses**

The license is issued in a couple of days and sent to the business owner

### **8. Application for registration of the work**

The business owner needs to apply for registration of work place with the departments of occupation safety, healthy, and welfare in the ministry of labour.

### **9. Inspection by the ministry labour**

When a business applies for registration of its work place, offices from department of occupation safety health and welfare inspect the premises and a certificate is issued

### **10. Registering for PAYE and FRINGE BENEFITS TAX**

The business must be registered for Pay as You Earn (PAYE) Tax

## **TAX ALLOWANCES UPON STARTING A BUSINESS**

The government puts in place measures to attract foreign investors to come and invest in the country. This could be done in many ways and

one of them is by giving tax allowances to the new investors

#### **a. Investment tax allowances**

The government can allow all investors to enjoy some privileges in paying taxes

For example investors can be allowed to import heavy machine without paying custom duty.

#### **h. Initial tax allowance**

The government can allow the first machines and raw materials of a company to be imported without paying taxes. This attracts companies to come and invest in a country.

#### **c. Annual tax allowance**

The government can give a grace period of one year or more, for a company before it starts paying taxes.

This gives chance to the new business to settle down.

### **TAX**

Is amount of money paid to the government, which is based on your income or the cost of goods or services you have bought

#### **IMPORTANCE OF TAXES**

- ✓ They provide revenue for social services
- ✓ They protect industries from foreign competition
- ✓ They help discourage consumption of harmful goods
- ✓ They help to reduce inequality of incomes.

### **Types of taxes to be paid in business**

The following are some of the taxes that a business person should pay to the government

#### **a. Custom duty**

These are taxes that are paid on any goods imported into a country.

Important of custom

- a. Help to raise revenue for the government and local authorities
- b. To protect the domestic industries from predatory competitors from abroad
- c. It assist in the collection of trade statistics
- d. It also help in the implementation of the provision of trade agreements with other countries .

#### **h. Value added tax**

It is an indirect tax charged on consumption of goods and services in the country economy

Is a general tax on consumption expenditure that is levied on the value added that has been created at various stages in the production and distribution chain.

#### **c. Excise duty**

It is a neutral tax that is charged on imports and domestically produced goods in order to reduce their consumption

It is a levy imposed on manufacture, sale or use of locally produced goods such as tobacco products.

#### **d. Income lcorporate tax**

This is a levy imposed on individuals or businesses on the basis of the profit they make.

#### **e. Withholding tax**

Is an advance payment of income tax that is deducted from specifically payments

In this tax, a person making the payment deducts the tax but he/she must be a registered member with M.R.A to deduct withholding tax.

#### **f. Turnover tax**

Is tax charged on gross income from businesses

#### **g. Business profit tax**

Business pays taxes on profits

In case of losses, the loss is carried forward to be claimed when business makes a profit

In Malawi any business making at least KI08,000 Profit annually is subjected to this tax

#### **h. Passive income tax**

It is tax imposed on income from payments on business such as property, rents, bank interests, royalties, commissions.

#### **i. Pay as you earn**

Is a form of income tax levied on the income or earnings of an employee, His /her salary or wages

This is a tax for people who are employed by either government or private sector

PAYE is paid according to what you get at the end of the month.

Deduction of PAYE is done by the employer when the payments (salaries/wages) are paid

It could be weakly, fortnight or monthly, hence the term (PAYE)

#### **Advantage of PAYE to taxpayers**

- ✓ It is convenient to pay while money is available
- ✓ It is easy and cost effective to pay
- ✓ Afford the taxpayer to pay installments other than having burden to pay a lump sum at the end

#### **j. Fringe benefits tax**

Is define as any asset, services or other benefit in kind provided to an employee

#### **DETERMINATION OF TAXABLE VALUES FOR FRINGE BENEFITS TAX**

- ✓ Housing accommodation
- ✓ Motor vehicles
- ✓ School fees other related expenses
- ✓ Loans to employees

#### **k. Business profit tax**

Business pay taxes on profit .in case of loses is carried forward to be claimed when business when business make profit

#### **l. Passive income tax**

It is the tax imposed on income from payment on business such as property, rents, bank interests, royalties and commission.

**m. Capital income tax**

It is a tax charged on profits realized on the sale of non-inventory asset that was purchased at a lower price.

## TOPIC 23: FINANCIAL INSTITUTIONS IN MALAWI

Is an organization or institution that deals with money.

Is an institution that provides financial services to its clients.

These organization or institutions provide services for the smooth running of the business and provide fertile condition for investments and savings

### Examples of financial institution in Malawi

- ✓ Central bank (the Reserve bank of Malawi)
- ✓ Commercial banks
- ✓ Microfinance institution
- ✓ Building societies
- ✓ Credit union
- ✓ Stock exchange
- ✓ Insurance services

#### a. CENTRAL BANK

There is one central bank in Malawi it is the **Reserve Bank of Malawi (RMB)**

#### Function of reserve bank of Malawi

- ✓ It control how much money is in circulation in the country
- ✓ It control the amount of foreign currency in the country
- ✓ It authorizes the registration and licensing of all commercial banks and financial institutions in the country

- ✓ It authorizes the printing and reprinting of paper currency (notes)
- ✓ It controls the entry and exit of financial institution in the financial market
- ✓ It regulates and supervise the operation of the financial institutions
- ✓ It ensures the financial institutions provide services that suit the needs of different segments of consumers
- ✓ It ensures that the financial consumers have access to and use suitable financial services and products
- ✓ It ensures that consumers are financially literate and protected from possible financial abuse
- ✓ It lends money to commercial banks

#### h. COMMERCIAL BANKS

Is a licensed financial institution that provide s payments and other financial services

They offer banking services such as

- ✓ Bank accounts (savings and current account)
- ✓ Receive deposits from customers
- ✓ Transfer money from one customer's account to another on request
- ✓ Change currency
- ✓ Receive and transfer money to customers out of the country on request
- ✓ Give loans to customers
- ✓ Pay interest on customers' deposits

#### EXAMPLES OF COMMERCIAL BANKS

- a. Standard bank
- b. FDH bank

- c. Ned bank
- d. CDH bank
- e. Eco bank
- f. First capital bank
- g. NBS bank
- h. Inde bank

### **Function of commercial banks**

#### **Payments of services**

Commercial banks make payments on behalf of its customers, for example a person who has current account can write cheque and it gives it to someone who has provided goods and services to him or her.

#### **Providing opportunities for savings**

This is achieved through offering savings accounts, fixed deposits accounts

#### **Providing advances**

Commercial banks provide advances in form of loans to their customers in general and overdraft to holders of current account.

#### **Facilitating international trade**

Commercial banks help its customers make electronic payments to the foreign companies.

E.g. when you buy a car through the internet you can ask the bank to make a payment on your behalf

### **c. MICRO FINANCE**

Refers to the provision of finance services to lower income individuals, especially

underprivileged such as the poor who are denied access to the formal financial system

It include savings, money transfers, micro leasing and insurances

#### **(i) Micro credit**

These offer short term loans to its customers with repaying period of up to 36 months

#### **EXAMPLES OF MICRO CREDIT INSTITUTIONS**

- ✓ IZWE
- ✓ FINCA(Finance for international Community Assistance)
- ✓ Real people
- ✓ Concern Universal Micro finance (CUMO)
- ✓ Green wing company

#### **(ii) Deposit taking micro financing**

They open savings accounts for customers e.g. Opportunity Bank of Malawi, New Building Society (NBS).

They offer short term loans to customers.

#### **(iii) Financial savings and credit cooperation institutions**

A savings and credit cooperative (SACCO) is owned governed and managed by members.

A group of people who have the same common bond; such as working for the same employer, belonging to the same labour union or working in the same community can contribute money and start a savings and credit cooperative

(SACCO). The members can decide how their money could be used for the benefit of each other

### **Products and services offered by (SACCO)**

- ✓ Shares
- ✓ Savings
- ✓ Loans

#### **Shares**

Members contribute the capital of the business by buying the shares

This makes the members to the owners of the co-operative.

#### **Savings**

Members are encouraged to save money every month

The money can withdraw on demand.

The members agree on the minimum monthly contribution for everyone.

This helps all members to develop a saving culture

#### **Loans**

Members are given loans at an interest.

### **D. INSURANCE COMPANIES**

#### **INSURANCE**

An agreement where you pay money to a company so that it will give you a lot of money if something bad happens

Is an arrangement by which a company or the state undertake to provide a guarantee of compensation for specified loss, damage, illness or death in return for a specified premium

#### **INSURANCE COMPANIES**

Are financial institution that provide insurance cover for property and people

#### **Examples of insurance companies in Malawi**

- ✓ Old Mutual
- ✓ National Insurance of Malawi (NICO)
- ✓ Vanguard insurance
- ✓ Prime insurance
- ✓ Smile insurance

#### **Services offered by insurance companies**

- ✓ Compensation clients whose insured property is damaged or stolen
- ✓ They may also invest funds on behalf of their clients and pay bonuses periodically as agreed between them and their clients
- ✓ They may invest funds belong to pension schemes on their behalf.

#### **E. STOCK EXCHANGE**

Is a financial institution which provides facilities for traders to buy and sell stock and shares

#### **F. BUILDING SOCIETIES**

Is a financial institution that offers banking and mortgage lending.

Mortgage lending means providing loans to people for use to purchase or secure a property such as land and building

Such loans are called MORTGAGE LOANS

*Example of a building society in Malawi is the new building society.*

### **ROLES OF FINANCIAL INSTITUTIONS**

- ✓ Providing capital for business
- ✓ Promoting investments in business
- ✓ Facilitating business growth by providing loans to business to expand their products lines or increase their market share
- ✓ Facilitating the buying and selling of companies and other business

### **Ways of opening and using a personal bank account**

- ✓ Approach any bank of your choice
- ✓ Decide on the type of bank account you want
- ✓ Fill up bank account opening form.
- ✓ Give references for opening your bank account
- ✓ Submit bank account opening form and documents
- ✓ Bank officer will verify your bank account opening form
- ✓ Deposit initial amount in the newly opened bank account

### **IMPORTANCE OF PERSONAL ACCOUNT**

- ✓ Receiving monthly salary

- ✓ Sending and getting money from friend and relatives
- ✓ Getting a loan from the bank
- ✓ Instrument of saving

### **RISK TAKING IN BUSINESS AND CREATIVITY IN BUSINESS**

#### **A. RISK TAKING IN BUSINESS**

Refers to the courage to venture into the business despite the threat of business your capital

Taking business action might have undesirable consequences

#### **IMPORTANCE OF TAKING RISK IN BUSINESS**

- ✓ It leads to business success
- ✓ It exposes the business owner to new opportunities
- ✓ It helps to overcome fear of failure
- ✓ It leads to profitability
- ✓ It enables one to learn from mistakes made earlier, be more creative and solve challenges that one may face in business

#### **POSSIBLE RISK IN BUSINESS**

##### **A. Inadequate capital**

One may start business but with inadequate capital

##### **B. Administrative risks**

This is where one employs staffs who do not have skills to do the business

**c. Bad debts**

Bad debts are created by customer who does not pay for the goods and services on time

**d. Insecurity**

Starting a business in a place that is insecure and the business is profitable and danger for the business

**e. Marketing risks**

Engaging in a business where you and many others are doing the same is a risk. You face challenge of how to market your goods in a unique way.

**f. Dealing with counterfeit products**

Some unscrupulous business people may imitate your products and you have to convince your customers that your products are genuine.

**RESULTS OF RISK IN BUSINESS**

- ✓ Loss of customers
- ✓ Loss of money
- ✓ Loss of productivity

**SKILLS NEEDED FOR MITIGATING BUSINESS RISK**

**a. Decision making skills**

This is the ability to identify a challenge, analyze the situation to understand it and then make conclusions by looking keenly at the consequences for the options taken.

**h. Resilience**

Means mental ability to recover quickly from depression, illness or misfortune

This is skill that enables an entrepreneur to keep going despite the challenges one may face.

**c. Communication skills**

An entrepreneur should have the ability to communicate or express ideas clearly.

Communication enables one to approach one to invest or financial institution when one has a financial.

**d. Time management**

Time is very useful resources that is often wasted and results in losses.

This skill enables an entrepreneur to prioritize and plan the day activities in order to achieve set goals

**e. Financial skills**

In business, one needs to learn various financial skills such as bookkeeping, calculating taxes, and keeping records of daily transactions.

**f. Negotiation skills**

This is ability to discuss issues in a calm way so as to reach an agreement.

This skill is useful when solving conflicts that may arise in the business

**g. Creative thinking**

This is the use of imaginative or original ideas to solve unexpected problem such as dealing with other companies.

#### **h. Literacy and numerical skills**

An entrepreneur must possess reading and writing skills and also able to deal with numbers.

Successful business activities are operated by those who are able to understand concepts.

### **B. CREATIVITY IN BUSINESS**

Means constantly generating or coming up with new and valuable ideas and ways on how to grow a business in order to meet the demands and expectation of customers

Refers to the ability to bring new ideas into existence.

Is the ability to generate imagination or unique ideas in an economic activity

#### **IMPORTANCE OF CREATIVITY IN BUSINESS**

- ✓ It enables an entrepreneur to solve challenges that may rise in business
- ✓ It enables an entrepreneur to appeal to customers' needs and wants
- ✓ It leads to customer's satisfaction
- ✓ It leads to business growth
- ✓ It enhances competitiveness
- ✓ Helps one deal with staff by improving their welfare and motivating them to get the best out of them.

- ✓ It helps the entrepreneur to market their products in a unique way to beat the other competitors.

#### **HOW TO BE CREATIVE IN BUSINESS (WAYS OF SHOWING CREATIVE IN BUSINESS)**

- ✓ Doing research on the needs of the customers I consumers
- ✓ Identifying weakness of your competitors
- ✓ Offer different commodities under one roof.
- ✓ Learn from challenges
- ✓ The challenges that one faces in business are opportunities to look for solution in creative way.
- ✓ Be self-confident. Have the drive or confident in yourself that the business will come.
- ✓ Plan the creative ideas. Take time to plan the ideas by listening them down and coming up with a plan on how to achieve them
- ✓ Through observation
- ✓ He will to take risks

#### **JOB SEARCHING STRATEGIES**

The elaborate plans of action that are used when looking for employment

Are strategies of seeking for a job

#### **Career**

Refers to one's progress through his/her working life particularly in a certain profession or in line of work.

Refers to a job that you learn to do and then do for many years.

Refers to an person's occupation; one's occupation.

### **CAREER GOALS**

Are achievable objective that one can set in order to pursue a particular occupation or profession.

Are important objectives people set to achieve their career paths.

#### **Types of career goals**

- ✓ A long term career goals
- ✓ A short term career goals

### **A LONG TERM CAREER GOALS**

Are things that you want to do in the future or it is something you want to do in the future.

### **EXAMPLES OF LONG TERM CAREER GOALS**

- ✓ To be politician.
- ✓ To be computer programmer
- ✓ To be a teacher
- ✓ To be nurse
- ✓ To be a lawyer
- ✓ To be an accountant

### **A SHORT TERM CAREER GOALS**

Is something you want to achieve soon.

Are those goals that you want to achieve within a short period of time in your career path

### **EXAMPLES OF SHORT TERM CAREER GOALS**

- ✓ Going to college and study a degree course
- ✓ Obtain a certificate in business management

### **JOB SEEKING STRATEGIES**

There are many ways of searching for jobs .some of them are as follows

- ✓ Searching for vacancies in newspaper
- ✓ Listening to the radiotelevision advertisements
- ✓ Searching for employment opportunities using internet
- ✓ Checking for vacancies in notice board placed at labour offices or libraries
- ✓ Checking with employment bureaus
- ✓ Door to door seeking for vacancies
- ✓ Undergoing internship
- ✓ Asking the employees of a particular organization to tell you when there is vacancy.
- ✓ Volunteering

### **ORGANISING JOB SEEKING TOOLS**

There are tools which are used to seek for jobs such tools include

- a. Curriculum vitae
- b. Certificates
- c. Application letter

- d. Testimonials
- e. Referees

### A. CURRICULUM VITAE

Is a written description of your work experiences, education background and skills.

#### Importance of CV

- ✓ It helps the potential employer to screen the applicant before the interview when seeking employment
- ✓ It is systematic information about the applicant in terms of qualification and experience

#### IMPORTANT INFORMATION YOUR CV SHOULD HAVE

- ✓ Document title lheading
- ✓ Contact details
- ✓ personal details
- ✓ Academic details lqualification
- ✓ work experience
- ✓ Interest and hobbies
- ✓ Achievements
- ✓ referees

### B. APPLICATION LETTER

This is a document you send together with your curriculum vitae to provide additional information on your skills and experience.

This is also referred to as a cover letter .an individual use this to request for employment from an employer.

### C. TESTIMONIALS

This is a recommended that includes the character and ability of a person

### D. REFEREES

Is a person who can give more information about you

Referees provide information to the employer about the job applicants

### PREPARING FOR A JOB INTERVIEW

#### a. interview

is a formal meeting where a person is asked a questions to see if they are suitable for a particular job.

The meeting between the interviewer and the interviewee.

#### h. interviewer

is a person who represent the company

#### c.interviee

is a person who is seeking to be given a job

Preparation for interview involves two parts

(i)Before the interview

(ii)On the interview day

### PREPARATION BEFORE THE INTERVIEW

- ✓ Preparing for a job interview requires planning that will help to impress the potential employer
- ✓ Research the company or organization to which you have applied for a job so that you have enough information of the company.
- ✓ Reading widely
- ✓ Knowing duties of the post
- ✓ Finding good clothes
- ✓ Getting all your original certificates
- ✓ Know the interview location to avoid getting lost on the day of the interview
- ✓ Practicing the interview with a peer.

## TOPIC 24: SAVING CULTURE

### A.SAVINGS

Refers to money that has been set aside for the purposes for future.

### B.SAVING CULTURE

Refers to the habit of setting aside money or other things for future investments or use

Is a system of keeping part of which we have, be it money or other resources for future intended purposes

It is the values and knowledge associated with putting funds or money aside for use later.

### IMPORTANCE OF A SAVING CULTURE

- ✓ It helps one to understand the value of money. This enables one to be careful when spending
- ✓ It enables one saves for retirement so that one does not become a financial burden to others.
- ✓ It enables one to set aside money for unexpected expenses or emergencies
- ✓ It gives way to worthy creation account
- ✓ It helps people live longer since they do not suffer at an older age
- ✓ It promotes business activities
- ✓ It helps to generate money for retirement
- ✓ They can be used as a source of capital for a business
- ✓ They can be used to purchase asserts

## WAYS OF SAVING

The following are some of the ways of saving

- ✓ Bank account
- ✓ Investments
- ✓ Saving through cooperatives societies
- ✓ Saving using the village bank
- ✓ Saving using a money box.
- ✓ Pension scheme
- ✓ Insurance scheme

### *Saving after working*

- I. Pension scheme
- II. Insurance

### **Tips for using the saved money for the intended purposes**

- ✓ Do not keep the money in your house
- ✓ Avoid travelling with a lot of money.
- ✓ Bank the money into a fixed account.
- ✓ Do not disclose to people that you have money somewhere.

## ESSAY WRITING

An essay is short piece of writing on a particular topic or subject

### PARTS OF AN ESSAY

1. Title
2. Introduction
3. Body
4. Conclusion

#### 1. Title /heading

Is the subject or topic of writing

This is the frame from the question that you have been asked

A good essay must have a title which is short and centralized, written in capital.

\*if it is written in small letters must be underlined

\*A title must not be a mere repetition of the question to be answered.

Give an example of the question as you have

Explain five importance of the time management

Good title should be like that

#### IMPORTANCE OF THE TIME MANAGEMENT

Give an example of a common wrong title like

#### EXPLAIN FIVE IMPORTANCE OF THE TIME MANAGEMENT

#### 2. INTRODUCTION

In the introduction is where you fully state what you are going to explain in the main body of an essay.

An introduction must be kept short (it should be one paragraph only).

#### FOR EXAMPLE

Time management is the act or process of planning and exercise conscious control over the amount of time spent on specific activities. Time is very important resources equally available to everybody .it is important to use time wisely. Therefore, the aim of this essay is to explain five importance of time management

#### • You can use the following sentences to introduce your essay

1. In this essay effort will be made to describe
2. It is the purpose of this essay that seek to discuss .

3. This essay, therefore will serve to discuss

4. So it is nature of this paper to explain

### **3. BODY**

This is the physical frame of the essay that usually consists of point that is given.

Here is where you explain all the points you have been asked.

Each point or factor is explained fully in its own paragraph.

It is important to avoid mixing ideas in this part.

Each paragraph **must** contain **one** idea or point

Once a point has been raised, it should be explained and an appropriate example must give to expound it.

Use short and clear sentences as long sentences may distort the meaning

Jump a line between paragraphs

Always jump a line after one explanation

For proper boundaries of paragraphs use '**SIGNALLING WORDS /DEVICES**

These are used for logical and through flow of information

**Paragraph 1**.....use –firstly, to begin with, in the first place, primarily, first and foremost and first of all.

**Paragraph 2**..... use secondly, apart from point above, in the second place, secondly.

**Paragraph 3**..... Use thirdly, in the third place, in addition to points above, another point, next.

**Paragraph 4**..... Use last but not least, next point, furthermore

**Paragraph 5**..... use finally, lastly.

### **4. CONCLUSION**

This is where work is being winded up. Must be a short statement closing the discussion

Use the following devices.

- ✓ in conclusion,
- ✓ in summary To conclude
- ✓ to sum up
- ✓ to summarize
- ✓ all in all
- ✓ in a nutshell

✓ conclusively

## **REFERENCES**

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