**THIRD TERM E-NOTES FOR S.S.S. TWO FOODS & NUTRITION**

**WEEK ONE TO WEEK TWELVE**

**SCHEME OF WORK**

|  |  |
| --- | --- |
| **WEEKS** | **TOPICS** |
| 1 | Convenience foods: meaning of Convenience foods, types and uses, advantages and disadvantages, factors to consider when choosing convenience foods |
| 2 | Preservation of foods: meaning/reasons for preserving foods, causes of food spoilage, classification of foods according to moisture content i.e. perishable, semi-perishable and non-perishable. |
| 3 | Methods of preserving foods: drying, low temperature/high temperature, uses of chemicals, canning and bottling, fermentation, smoking e.t.c. |
| 4 | Storage of foods: meaning, types, post harvest storage, storage of prepared foods at home, methods of post harvest storage |
| 5 | Storage of roots and tubers: methods e.g. barns, pit storage, modern methods of storing yams and tubers, storage of legumes, fruits and vegetables, home storage of food stuffs. |
| 6 | Practical on storage and preservation of foods: drying, smoking, salting |
| 7 | Practical on bottling of fruits and vegetables e.g. onions, pineapple, mango (jam making) |
| 8 & 9 | Consumer education: principles of Consumer education, consumer agents, how to gather information about Consumer education, government agencies, their regulations and functions, community programmes, consumer practices e.g. adulteration, misbrandment, falsification. |
| 10 | Budgeting: important terms, e.g. income, needs and expenditure, factors that affects budgeting, bulk purchasing, importance of buying foods in bulk, meaning of shopping list, factors to consider when budgeting for food |
| 11 & 12 | Revision and Examination |

**WEEK: ONE**

**TOPIC: CONVENIENCE FOODS**

**SUB-TOPIC: FACTORS TO CONSIDER WHEN CHOOSING CONVINIENCE FOODS**

**CONTENT**

**CONVENIENCE FOODS**

Convenience foods are prepared food that have been preserved or processed to reduce or eliminate the time of preparation and cooking that may be required. They are answer for the busy home maker who wishes to prepare a meal quickly. Some of these foods are pre cooked and need only to be heated before serving; they are usually sold in packets tin and bottles. Fruits vegetable, meat, fish and cereals are available in convenience form. The term convenience is therefore applied to the form in which the food is obtained. Flour, a bottle of pickles are more easily carried home and more easily carried home and more convenient to store than the ingredients in their fresh form.

**TYPES OF CONVENIENCE FOODS**

* **QUICK- FROZEN FOODS:** These are food already cleaned, trimmed and then kept in a frozen condition e. g. meat, pies, poultry fish, cutlets, fillets, fish cakes and fish fingers.
* **CANNED FOODS:** These are foods that have been subjected to some processing and then hermitically sealed in cans e. g. sardines, corn beef, tomato purees, milk etc.
* **DEHYDRATED FOODS:** These are foods in which the moisture content has been drastically reduced e. g. potato flakes, soups, sauces (sweet and savory) instant tea, coffee and chocolate.
* **PACKED FOODS:** These are foods in which the moisture content has been drastically usually at the final stage of consumption and need no further cooking e. g. sand-wishes, ready cooked cereals, Cakes and biscuits etc.

**USES OF CONVENIENCE FOODS**

* Some of them are used as a main dish.
* They are used as flavouring.
* They are used to improve the nutritive quality of the food.

**FACTORS TO CONSIDER WHEN SELECTING CONVENIENCE FOOD**

* It should suit the occasion intended for.
* Consider the storage facilities available.
* Avoid buying fake products.
* The cost must be considered.
* Check expiry date.

**ADVANTAGES OF CONVENIENCE FOODS**

* It saves time and energy.
* It is easy to carry about.
* It is a good choice for an inexperienced cook.
* It saves the house wife embarrassment when an unexpected visitor arrives.
* It is available in or out of season.
* It is easy for the house wife to store and handle.
* It makes cooking faster.

**DISADVANTAGES OF CONVENIENCE FOODS**

* Some of them are very expensive.
* Some of the nutrients may have been destroyed by the processing method.

***Evaluation:***

* ***What are convenience foods?***
* ***State the uses of convenience foods***
* ***What are the factors to be considered when choosing convenience foods?***

***Assignment: make a list of 5 convenience foods, check the manufacturing and expiry date and their trade mark names. Record your findings***

**WEEK: TWO**

**TOPIC: PRESERVATION OF FOODS**

**SUB-TOPIC: S CAUSES OF FOOD SPOILAGE**

**CONTENT**

**PRESERVATION OF FOODS**

Food commodities contain various nutrients which are useful to the human body for the performance of its various functions. Unfortunately this reason also makes food easily susceptible because these nutrients which are useful to man are also useful to micro- organisms which grow on our food, consume them and make the left over unfit for human consumption.

Hence, food preservation is the caring for or treating food in such a way that it will be kept in good condition for a long period of time.

**REASONS FOR PRESERVING FOOD**

* To prolong its shelf life.
* To prevent its spoilage to prolong its shelf life.
* To avoid wastage especially when they are in season.
* To allow foods in off- season to be used.
* To have a variety of food available for an emergency situation.
* To eliminate the purchase of food when they are most expensive.
* To introduce variety into the family menu.

**CAUSES OF FOOD SPOILAGE**

Food spoilage usually refers to undesirable changes taking place in food which eventually leads to rejection and therefore to wastage. The following are causes of food spoilage;

* Actions of micro-organisms e. g. bacterial yeast and moulds.
* Insect.
* Food enzymes.
* Chemical reactions in the food.
* Physical changes due to freezing burning, drying, pressure and so on.

**CLASSIFICATION OF FOOD SPOILAGE**

***Food can be classified into three major groups***

* **PERISHABLE FOOD OR HIGH MOISTURE FOODS:-** These are foods which begins to spoil almost immediately unless preserved in some ways because of their high water content. Examples of such foods are milk, meat, fish, sea foods, fruits and vegetables.
* **SEMI- PERISHABLE FOODS OR INTERMEDIATE MOISTURE FOODS:**- These are foods which can be kept for sometimes before going bad. Their water content is low. Examples of such foods are root vegetables and tubers.
* **NON- P-ERISHABLE FOODS OR LOW MOISTURE FOODS:**- These are foods which can be kept for a reasonably long period without getting spoilt due to their low water content. Examples are nuts, dried legumes and cereals.

The moist obvious difference between foods in these three groups is their water content which is high in perishable foods. The firm covering foods such as nuts, cereals and legumes also offers protection.

***Evaluation:***

* ***state the principle underlying food preservation***
* ***Mention causes of food spoilage***
* ***Explain perishable foods with examples***

***Assignment:***

***mention and explain types of home drying.***

**WEEK: THREE**

**TOPIC: METHODS OF PRESERVATION OF FOODS**

**SUB-TOPIC: CAUSES OF FOOD SPOILAGE**

**CONTENT**

**METHODS OF FOOD PRESERVATION**

There are different methods of preserving foods. However the type of method used depends on the nature of the food, length of preservation required, the facilities available and the type of dish to be prepared. The different methods of food preservation are:-

1. **DRYING:** This is the process by which the water content of the food is reduced. Both food enzymes and micro- organisms require water for action and growth, therefore the removal of water from the food creates an unfavourable environment for their actions, hence they are unable to cause food spoilage.

Examples of food preserved by drying are legumes, cereals, meat and fish. There are different types of drying.

* ***Solar drying***: - This is drying by mere spreading the food stuff in the sun on a mat or concrete floors e. g. cassava, maize, melon etc.
* ***Oven drying:*** - This is drying by putting the food in pre- heated oven or enclosed chamber e. g. melon, legume.
* ***Freeze drying:*** - The water content of the food stuff is frozen and then sublimed under vacuum. Heat is supplied by conduction or radiation. Example of food dried by these methods is, fish, meat and vegetables.
* ***Roller drying:*** - The liquid or slurry to be dried is uniformly applied on a hot rotating stainless steel drum or roller. As the drum rotates, the food dries and is scraped of by a knife. Example are potato flakes, cocoa- oats, yam flakes etc.
* ***Vacuum drying:*** - Water is removed by creating vacuum. Heat is supplied by condition or radiation. Example, milk.
* ***Tunnel drying:*** - Fried food placed in conveyor belt or perforated trays and passed through a warm air tunnel. Example, vegetables.
* ***Spray drying:*** - Liquid is forced through a small nozzle in the form of a spray into a hot chamber, the spray mixes with the warm air and the water is evaporated while a fine powder is produced. Examples of foods preserved by this method are milk, egg white, bournvita, cocoa beverages.

**FACTORS AFFECTING THE RATE OF DRYING**

* The efficiency of the drying equipment.
* The method of arrangement of the foodstuff on the drying material. e. g. tray, mat, concrete floor in relation to the heat source or medium.
* The physical and chemical properties of the foodstuff.
* The amount of surface area of the foodstuff exposed to the dry air or heat.

1. **LOW TEMPERATURE TREATMENT**: This is keeping the food at a low temperature by freezing below O C in the freezer and chilling at a higher temperature in the refrigerator. E. g. fish, meat, milk fruits, vegetables.
2. **HIGH TEMPERATURE TREATMENT**: This is the application of heat to food stuff to destroy the food enzymes and micro- organisms. It could be by pasteurization- to destroy only the pathogenic micro- organism with minimum effect on the nutritional properties of the food. Usually at a temperature below 100oc e. g. milk.
3. **USES OF CHEMICAL:** This is the addition of chemical to food to inhibit the action of food enzymes, Create an unfavourable environment for the growth of micro- organisms and also prevent chemical reaction from taking place in the food.

There are three types of chemical preservation.

* Natural chemical
* Synthetic
* Antibiotic

The natural chemical preservatives are the chemical that are present naturally in the food substance themselves or in other natural substance that interact with the food. Examples of natural preservatives are vinegar, salt, sugar, phenols and Aldehydes. Examples are synthetic chemical preservatives are benzoic acid; nitrites butylated hydroxy toluene (BHT) Examples of antibiotics are – theabendazole, Nisin and tetracyclines.

1. **CANNING AND BOTTLING:** This is keeping food aseptically in cans or in bottles. The food is sterilized and scaled in the vacuum or in the presence of inert gases and them in cans or bottles. E. g. fruit juices, meat, fish, beverages, etc.
2. **IRRADIATION:** This is involves the use of radioactive element like cobalt, to destroy micro-organism and food enzymes e.g. potato, yam tuber and onion.
3. **FERMENTATION**: This very old method of preserving food is still being practiced. It involves the decomposition of some of the food component to produce acid. The acid so produced will reduce the pH of the food and hence make the food unfavourable to the mirco- organisms. Example of food preserved by fermentation are locust beans seed, (iru) melon paste (ogiri) and wines .Other product of fermentation in the foods are cheese, pitto, fermented fish, fermented plantain, garri and corn paste/ dough.
4. **SMOKING:** This is drying of food stuff over a fire or heated charcoal, the smoke produced contains some aldeheydes and phenols which have a strong bacteria effect e. g. fish, meat.

***Evaluation:***

* ***State and explain the various types of drying***
* ***State four factors affecting the rate of drying***

***Assignment:***

***Write comprehensive note on the use of synthetic and antibiotic methods of chemical drying***

**WEEK: FOUR**

**TOPIC: STORAGE OF FOODS**

**SUB-TOPIC: STORAGE OF PREPARED FOODS AT HOME**

**CONTENT**

**STORAGE OF FOOD**

Food storage refers to the keeping of the food for sometime before ultimate use. There are two aspects to food storage namely

* Post- harvest storage- This is the storage of crops immediately after harvesting from the farm.
* Storage of the prepared or food at home.

**THE CHOICE OF STORAGE TO BE USED IS INFLUENCED**

**BY THE FOLLOWING FACTORS:**

* The nature of food stuff.
* The facilities available in the house.
* The length of storage required.
* The ultimate use of the food stuff.

**METHOD OF POST- HARVEST STORAGE METHOD**

* **RHOMBUS:** In Nigeria for instance common method for grain storage is Rhombus which is a large flask shaped or cylindrical container having capacities for up to 2000 kilograms or grains depending on the size. The nature of the building materials which could be woven grass, Mud or a mixture of these as well as the size and the shape of the rhombus depend on the local culture and tradition.
* **GRANARY OR MUD SLIDE:** Another common storage method that is practiced in many African countries at traditional level is the use of the compound house into the wall of the house with materials such as clay mixed with grass and juice or some local fruit and tree bark. Granaries are mounted on storage or low platform to prevent running water during the rains, or water from coming into contact with the storage and its content. This method has advantage of being able to store large quantity of gains, especially shelled or threshed, keep storage temperature as uniform and constant as possible while preventing infestation by rodent, insect and other pest. However its construction may be too time consuming while adequate ventilation is difficult and gains have to be properly dried before putting in storage. A smaller form of the granary is the crib or barn used for the unshelled maize.
* **CRIB:** Cribs are built with stick, raffia palm, bamboos and similar material, usually material on the farm. Cribs are simple and easy to construct and use and there or saving of time of use since commodities can quickly be transferred into the storage from the field. The inside of crib is well ventilated and this allows the storage, of gain with a relatively higher moisture content than for safe storage since drying is possible while the gains are in storage. Good ventilation also prevents accumulation of heat which could be damaging to the grain and enhance microbial spoilage and insect infestation. Cribs can however be easily destroyed by termites which limits their live span. Stored grain is also prone to insect infestation and exposed to pilferage.
* **HUTS:** Placed in a platforms built over a bearth, heat, generating from the fire- place penetrates the grains and hence assists in reducing moisture content. The smoke thus generate creates an unfavourable condition for the insects and pests to thrive. This method is usually used for maize yet to be dehulled.
* **JUTE BAGS:** Jute bags can also be used to tore threshed and shelled grains which are then stored either inside the compound house or on the ceiling. The storage environment must be kept clean at all times to prevent attack from insect’s pest and rodents. Jute – bags method is convenient to use while bags can be marked for easy identification of grains belonging to different people or those stored at different times. Extra effort is required to make the storage environment rat- proof and prevent insect infestation by fumigation.
* **SUSPENDED ON TREES:** Have grains packages and suspended on trees. This promotes good air circulation and consequent aeration of the stored cereal grains can be used. The most common modern method of storing cereal is in specially constructed silos.

***Evaluation:***

* ***What is storage of food***
* ***Explain the methods of post harvest storage***

***Assignment:***

***Explain 6 methods of home storage of food stuffs.***

**WEEK: FIVE**

**TOPIC: STORAGE OF ROOTS AND TUBERS**

**SUB-TOPIC: HOME STORAGE OF FOODSTUFF**

**CONTENT**

**METHODS OF STORING ROOTS AND TUBERS**

* **BARNS:** This method is used for storage for the yams. This involves the use of a small hut, built near the compound house or on the farm inside which yams are arranged on shelves. The yams are then protected from the ray of the sun by covering the structure with banana and plantain leaves. Stored in the barns, allows for good ventilation at the stored yams while sprout can be easily observed and removed before they cause any serious physiological damage to the stored commodity.
* **PIT STORAGE:** Yam can also be stored in underground pits in which large open trenches are dug on the farm which are lined with plantain or banana leaves before the yams to be stored, are arranged inside the trenches. The storage is then covered with leaves and the chick’s layer of the soil which will rhyme with the ground. Underground storage is a useful method for storage in temperature areas for the protection of the yams from very cold weather. Storage in underground pits is relatively cheap and simple to use. The limitation of this method are that this yam are susceptible to spoilage by soil micro flora, pest and rodents, sprouting and accumulation of heat all which result in physiological and structural degradation of the flesh tissue.
* **ON FOOT**: Cassava- the storage is rarely practiced because its storage life is very short usually not more, than 24 to 36 hours due to relatively high moisture content and enzymes activities compared to yam. On the foot is the common method for storing cassava left on the plant in the farm un- harvested until they are needed. The method is easy cheap and simple to use, but lead to wastage of farm land since such farms cannot normally be put to effective use while the cassava remain in the farm. A lot of physiology and microbiological deterioration will occur leading to losses and wastages.

**MODERN METHOD OF STORING YAMS & TUBERS**

Some of the modern methods for storing tubers include the use of anti- sprouting chemicals which prevent tubers from germinating and ionizing radiation. Examples of some anti sprouting chemical are maleic hydrazide tertreachlointrobenzene and naphthalene acetic acid etc.

**STORAGE OF LEGUMES, FRUITS AND VEGETABLES**

**LEGUMES:** Like cereal, legumes are stored after drying them to very low moisture content. They are usually stored in jute bags which are then arranged in dry airy stores. The bags can be sprayed with insecticide and fungicides. The store should be rat proof.

**FRUITS AND VEGETABLES**: Fruits and vegetables can be stored by the following:-

* Controlled atmosphere storage.
* Reduces temperature.
* Dehydration (drying).
* Concentration.

**HOME STORAGE OF FOOD STUFF**

* **CEREALS:** - Are stored in tight containers and dry peppers are usually added to the cereals before covering. The peppers act as a fumigant and therefore prevent weevils from attacking the cereals.

* **LEGUMES:** - Legume are stored in the same way as cereals in the home, they can also be stored in jute bags and kept on a raised plat form to prevent damage and attacks by rats.
* **FRUITS AND VEGETABLES:** - At home they can be stored by syruping or salting. In this method, the fruit or vegetable is first washed and then blanched and kept in sugar or salt solution. In the case of fruits, they peeled, washed and shredded before preserving in syrup or brine. Oranges can be stored by the following;
* Store in baskets in an open airy place.
* Storing in the lowest (bottom) compartment of the refrigerator.
* Putting them on trays in an open airy- space.
* **FISH, POULTRY AND MEAT:** - These can be stored in the homes in the following ways:
* ***Freezing***: Here the fish, poultry or meat is first washed, trimmed and cut and packaged in polythene bags and tied properly before putting in the freezer.
* ***Drying***: This method is usually applied to fish and meat. The fish or meal is properly trimmed and cut into desired sizes. They are then salted before ready in the sun to dry.
* ***Smoking***: The method similar to drying. The fish or meat is first washed and cut into desired sizes. It is then salted before spreading on a wire gauze place over a fire or heat charcoal. The heat generated penetrates the fish or meat produced also contains some aldehydes and phenols which further imparts special flavour to the fish or meat.
* ***Refrigerating***: - In some cases the fish or meat are put in wire cages and hung over the fire place. The heat produced during cooking dries the fish or meat. Such fish or meat can be in the wire cages for a considerable length of time without spoiling.

***Evaluation:***

***Differentiate between storage and preservation of food***

* ***Outline the factors that influence choice of storage methods***

***Assignment:***

* ***List out the ways by which fish, poultry and meat and can be stored in the home***

***Students are to get their materials and ingredients ready for practicals on preservation of yams and tubers.***

**WEEK: SIX**

**TOPIC: PRACTICALS ON STORAGE AND PRESERVATION OF FOODS**

**CONTENT**

* ***Drying***
* ***Smoking***

**WEEK: SEVEN**

**TOPIC: PRACTICALS ON BOTTLING OF FRUITS AND VEGETABLES**

**CONTENT**

***Oninons, pineaple, mango (jam making)***

**WEEK: EIGHT & NINE**

**TOPIC: CONSUMER EDUCATION**

**SUB-TOPIC: GOVERNMENT AGENCIES THEIR REGULATIONS & FUNCTIONS**

**CONTENT**

**CONSUMER EDUCATION**

**PRINCIPLE OF CONSUMER EDUCATION**

Consumer education can be defined as the process of enlightening the public about their right as food purchases are concerned. It is the process of helping individuals become informed with the information they require in order to know their rights as consumers, discern or judge information and consume intelligently within their means or available resources.

**AIMS OF CONSUMER EDUCATION**

* To enlighten the public (consumer) about their rights as food purchase are concerned
* To educate the public about various;
* Laws that govern the manufacture and sales of food.
* Standards that manufacturer of food must comply with.
* Sanitary practice that will be following in food handling at all stages until its final consumption.
* To give awareness about activities of various agencies (both federal and state) that work toward protecting the safety of food.

**IMPORTANCE OR ADVANTAGES OF CONSUMER EDUCATION**

* It enables the consumer to know his/her rights.
* it enables the consumer to discern or assess consumer information, so that he can interpret the available information about the goods and services he is buying e.g. expiring dates weights, brand name e.t.c.
* It enables the consumer to know how and where to buy the goods and services needed.
* It enables the consumer to obtain the best valve for his money.
* It enables the consumer to eliminate waste in consumption
* It can safeguard consumer from dangerous and inferiors good and services, and other unfair selling practices.

**THE RIGHTS OF THE CONSUMER**

***The consumer has the following rights.***

* The right to safety whatever goods and services made available to the consumer should be safe for consumption.
* The right to be educated and informed about the goods and services he is paying for. The consumer needs to be educated and informed about issues relating to what he is consuming. Appropriate information should be supplied by manufacturer.
* The right to choose4 what he want: The consumer should not be forced to accept undesirable goods and services.
* The right to speak: the consumer should be allowed to express his/her views about the available goods and services.
* The right to satisfy – whatever goods and services made available to the consumer should be safe.
* The right to be informed about goods and services in details before buying.
* The right to choose what is needed want
* The right to express views about the available goods and services.
* The right to seek for redress.
* The right to buy from any shop.
* The right to be heard.
* The right to demand for demonstration of use for large equipment.
* The right to bargain.
* The right to healthy environment
* The right to legal protection
* The right to educate a seller or producer.

**CONSUMER AGENTS**

***These are the people involved in the distribution network of goods. They include the following.***

* **Manufacturer:** these are people who produce goods from the consumers. Their products are mostly packed in food packed substances such as cellophane, tins, bottles, plastics, foil e.t.c.
* **Major distributors:** these are people who buy in large quantities direct from the industries. These distributors sell to the sub-distributors.
* **Sub-distributors or wholesalers:** they buy goods from major distributors of manufactured goods or from manufacturers and sell them to retailer. They buy in bulk or whole, hence they are referred to as wholesaler. Wholesaler also passes information from retailers to manufacturers. They assist in decongesting the warehouse of the manufacturer and therefore give room for new production.
* **Retailer:** they buy in small quantities from the wholesalers and sell to consumers. In order to satisfy the wants of individual customers, retailers have to buy and stock small quantities of a variety of goods. They also have a direct contact with the consumer and therefore help in bringing the feeling and complaint of consumers to the manufacturers through the wholesalers. At times retailer can also be inform of hawkers and sales agent.
* **Consumers:** these are the final people that purchase goods for the sole purpose of making use of them. Without the consumers, the retailer, wholesaler and manufacturer would not be able to dispose of their goods and hence there would be no production. The retailer, wholesaler and manufacturer should at all times put the consumer’s interest in mind and they should listen to their complaints and comments.

**GOVERNMENT AGENCIES AND REGULATION**

***These are various government bodies with the formulation of food standards and laws, their enforcement and implementation. Examples of government agencies are:***

* Codex Alimentation Commission - an international body (World Food Agency)
* Standard Organisation of Nigeria SON – National body
* Food and Drug Administration (FDA)
* National Agency for Food and Drug Administration and Control (NAFDAC)

**CODEX ALIMENTATION COMMISSION**: This is the world organisation that controls the standard of foods and drug would wide. All countries are expected to be members of this body. The commission is jointly sponsored by the food and Agriculture Organisation (FAO) and the world health organisation (WHO)

**STANDARD ORGANISATION OF NIGERIA (SON)**

***It is a division of the federal ministry of trade and industries set up in 1970. Its functions are:***

* To formulate standards for the products (manufactured foods) produced within and imported into Nigeria.
* To design, establish and approve standard in respect of metrology (weights and measures). Material commodities, structures and processes for the certification of products in commerce and industrials.
* To standardize methods and products of industries throughout the country
* To provide the necessary measures for quality control of raw materials nd products in conformity with standard specification.
* To ensure that manufacturers adhere to government policy and standardization.

**FOOD AND DRUG ADMINISTRATION (FDA):**

***It is set up in 1974 under the Federal Ministry of Health. Its functions are:***

* Formulates standard for foods and drugs in Nigeria.
* Makes provision for the appointment of Food Inspecting Officer (FIOs) who monitors the activities of food manufacturers, supermarkets and restaurants and ensure that the set standards and laws are followed.
* FIOs prevent the sale of adulterated and misbranded food items to the consumers.

**NATIONAL AGENCY FOR FOOD AND DRUGS ADMINISTRATION AND CONTROL (NAFDAC)**

***Nafdac functions:***

* To prohibit the sale of any food or drugs prepared under unsanitary conditions
* Check fake advertising of foods and drugs
* Ensure that manufactures maintain approved standard with respect to foods and drugs
* To monitor the activities of food establishments such as hotels, restaurants, cold- rooms market and food manufacturing companies and enforce proper environment and personal hygiene.
* To prohibit the sale of goods that are poisonous or unfit for human consumption

**THE PRICE INTELLIGENCE AGENCY**

This was established in 1976 as research arm of the price control board. It was formed to uncover all forms of mal-practice engaged in by suppliers, manufacturers and importers towards endangering the rights of consumers. This Agency works as a watchdog of the price, control board and has the following objectives:

* To study continuosly and interprete price movement and their relationship to other development in the national economy.
* To map out measures for the regulation of prices in various sectors of economy and for the control of hoarding. Hoarding is one of the measure through which seller increase the prices of their commondities.
* To check and also supervise the sale price maintenance
* To cooperate with similar board to obtain continuously the factory price at goods imported into Nigeria so that it can regulate the prices of these internally.

**SOME CONSUMER PRACTICES**

**DEFINITION OF TERMS**

* **FOOD STANDARDS:** are body of rules and regulations governing the manufacture and sale of food items in any given country or locality. It also includes specification that must be conformed to by all products.
* **HIRE PURCHASE:** is when by agreement between buyer and a seller, a certain proportion of the cost of product id deposited and the balance is expected to be paid on regular instalment basis until it is liquidated. The goods do not belong to the buyer until he or she complete the payments. The goods can be seized from the buyer if he or she defaults in the instalmental payment.
* **CREDIT PURCHASE:** is when part of the cost of the product is paid with the promise that the balance will be paid either by monthly or at once. The goods belong to the buyer immediately and are taken away.
* **IMPULSE BUYING:** is an act of buying goods by merely seeing them without being planned or budgeted for. Some goods are bought because of the attractive package or display without thinking whether one really needs them or not. Such purchasing is often unwise and expensive.
* **ADULTERATED FOODS:** this is when food is;
* Filthy, putrid or decomposed
* Produced under insanitary conditions
* Contains any substance dangerous to health which might have been concealed by either colouring or flavouring.
* Produced from a dead animal e.g. ***suya***
* Any valuable ingredient has been omitted or subtituted in whole.

***Evaluation:***

* ***state 5 rights of consumers***
* ***state and explain the types of consumer agents***
* ***what are the aims of consumer education***

***Assignment:***

* ***state 2 government agencies of consumer education and their functions***

**WEEK: TEN**

**TOPIC: BUDGETING**

**SUB-TOPIC: FACTORS TO CONSIDER WHEN BUDGETING**

**CONTENT**

Budgeting is the process of preparing a budget. Household budget is a plan for future expenditures of a given household. Budgeting is the act of planning how to spend the net income in such a way that individual concerned will not run into any financial embarassement before the next income. It is the process whereby all the expenses to be made are listed and cost known. Good budgeting leads to wise management or use of a family income. Poor budgeting leads to wasteful expenditure of income.

**BUDGETING TERMS**

* **Family Income:** The incomes of a family include the money and other economic resources available to the family for meeting their needs.
* **Money Income:** is the total amount of money which the family has at a given period. It is the purchasing or buying power of a family at a given period.
* **Gross Income:** is the total amount of money from a person’s income.
* **Net Income:** is the amount of money that remains after deductions, such as tax, water rate and levies.
* **Budget:** is the plan of how to spend the family income. The budget is normally prepared based on the net income.
* **Expenditure:** is the amount of money spent on the goods and services which the family needs.
* **Needs:** the family needs are grouped into two; primary needs which are the needs that the family cannot do without or postponed. They food, shelter, clothing. Secondary needs are those needs which the family can do without e.g buying a pair of new shoes, utility, furniture e.t.c.

**IMPORTANCE OF FAMILY BUDGET**

* It helps the family to make wise decision about expenditure
* It helps the family to spend money on what they really need
* It prevents wasteful spending of family money
* It helps the family to see how they spend their money
* It helps to prevent impulsive buying
* It helps to train children on the use of money.

**FACTORS TO CONSIDER IN PREPARING A BUDGET**

* The family net income
* Family needs
* The nature of the capital expenditure planned for
* The taste and value of the family
* The number of dependant of the family or family size
* The season of the year
* Inflation.

**FOOD BUDGETING**

Food budgeting is the process of planning and preparing how the money allocated for food in the family budget is to be spent. This will enable the house wife provide a balance menu for the family.a food budget includes the list of all the food items to be purchased and the cost implication.

**FACTORS TO CONSIDER WHEN BUDGETING FOR FOOD**

* The amount allocated for food
* The taste of the various members of the family
* The nutritive requirement of the family as dictated by the composition of the family and their health
* The types of food in season
* Availabilty of substitutes to the various food stuffs and ingredients
* Storage facilities available in the house
* The relative price of commondities in different markets so as to know where they are cheapest
* The keeping quality of the foodstuffs.

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**BULK PURCHASING**

Bulk purchasing is the practice of buying goods (including food) in large quantities with a view to storing them at home.

**ADVANTAGES**

* It is economical and saves money
* It saves time and energy
* It enables the homemaker to buy food in season.
* It is very useful for food management in large families
* It ensures that food is always in the house.

**DISADVANTAGES**

* It can take much of the family income and prevent purchase of other needed commodities.
* One kind of food purchased in bulk is monotonous to the family diet.
* Lack of proper storage and management of food can lead to wastage.
* Poor quality foodstuffs purchased in bulk will spoil in storage.

**WISE BUYING PRACTICES**

* Make a good shopping list
* Keep to the shopping list when buying
* Ensure that there are adequate storage facilities for the foodstuff to be purchased.
* Buy foods that are in season
* Judge the quality of food before buying
* Judge values of food before buying
* Make bulk purchases whenever possible
* Compare values and prices in different stores

***Evaluation***

* ***What is bulk purchasing***
* ***state 5 wise buying principles***

***Assignment:***

* ***list and explain 8 terminologies used in budgeting***

**WEEK: ELEVEN**

**TOPIC: REVISION**

**WEEK: TWELVE**

**TOPIC: EXAMINATION**