

**MSCE**

**SOCIAL &**

**DEVELOPMENT**

**STUDIES**

**STUDY NOTES FOR FORM 4**

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## TOPIC 1

### MULTI – CULTURALISM

1. Explain the meaning of the term *multiculturalism*
2. Describe factors that enhance multiculturalism
3. Explain the impact of multiculturalism on development
4. Explain the negative impact of multiculturalism

- This refers to a situation where different cultures are able to co-exist, appreciating each other's cultural diversity and ensuring that there is unity
- In fact, members share fundamental values which enable them to co-exist without necessarily seeking uniformity.

#### **Factors that enhance multiculturalism**

- **Migration**  
Migration and multinational media have enhanced multiculturalism in most societies. Members are exposed to new ways of life and thought, e.g. languages, dressing pattern and consumption.
- **Politics**  
It unites people of different backgrounds by holding common political ideologies.
- **Religion**  
Religious groups have got their own beliefs and lifestyles which their members are expected to follow.
- **Race and ethnicity**  
People are grouped into races because of their physical characteristic; On the other hand, ethnicity refers to people with common cultural traditions. When these groups stay together, they can share their ideologies hence enhancing multiculturalism.

- **Trade**  
Due to globalization of markets, people move from one area to another where they come into contact with others from different cultural backgrounds.
- **Citizenship**  
People can become citizens of other countries by several means e.g. in Malawi, there are Malawians of Indian, British and Greek origin.

#### **Positive impact of multiculturalism**

- **Unity and tolerance:** It promotes peaceful co-existence i.e. respecting the rights of others; we expect them to respect us as well.
- **It promotes cooperation** by bringing together of different backgrounds
- **Improves the country's image:** If people are able to tolerate each other, they gain a lot of respect.
- **Exchange of cultures:** It leads to familiarity with different customs, languages and traditions.
- **Exchange of skills:** Countries can easily get skilled employees from other countries.
- **Taking advantage of the global market:** It allows countries to access influential networks in many countries. It also provides the potential for introducing new products and services into domestic markets.

## Negative impact of multiculturalism on development

- **Ethnic or racial rivalry**

These are groups which may not accept a set of rules aimed at peaceful co-existence. They may not want to show supremacy over others without their consent. They may even want to destroy the weaker ones.

- **Dilution of other cultures**

Some cultures may be required to operate within the laws of the country thereby diluting other cultures. Some cultural influences can also be so great that other cultures may be diluted.

- **Economic exploitation**

Less influential groups may be exploited by major ones e.g. immigrants face the problem of discrimination in work places and learning institutions.

- **It promotes discrimination**

Some groups may be discriminated based on race, ethnicity, political and religious backgrounds.

- **Expensive to promote**

Recently arrived immigrants may need government assistance e.g.

language acquisition, medical care and accommodation.

## Factors that help to manage multiculturalism

- The nation should show equal respect and give people of all cultures equal opportunity to flourish.
- There should be equal treatment in education, employment opportunities, promotion and appointment to public offices.
- There should be social justice and equal access to political power even to minority communities.
- The institutions of the state i.e. the army, the police should be impartial and insulated against ethnic, racial and religious pressures.
- Members should be encouraged to take an open-minded view of their cultural identity.
- Cultural communities should transmit their cultural heritage e.g. languages, religion and histories.
- All people should accept the basic structures and principles of societies e.g. the constitution.

## TOPIC 2

### UNIONS AND ASSOCIATIONS

1. Identify unions and associations for citizens
2. Explain the roles of unions and associations
3. Examine the benefits of joining unions and associations

#### **UNION**

It is a membership-based civil society organization formed by a group of workers to promote and protect their rights; union is characterized by action and participation.

#### **Examples of unions are**

- a. Civil Servants Trade Union (CSTU)
- b. Teachers' Union of Malawi (TUM)
- c. Malawi Congress of Trade Union (MCTU)
- d. The Journalists Union of Malawi (JUMA)
- e. Nurses Union of Malawi (NUM)

#### **Roles of Unions**

- To sensitize workers on their rights related to their occupation
- To negotiate with employers for revision of workers' salaries.
- Promoting, protecting and defending the rights of their members.
- To bargain for fair minimum wages for workers in consistent with prevailing economic conditions
- To lead in industrial actions if bargaining with employers proves a failure.

#### **Examples of industrial actions**

- **Stay-away:** This is where union members do not get involved in normal duties to pressurize employers to accept their demands.
- **Procession:** This is where workers mobilize each other into a group and parade through the streets

demonstrating their grievances to their employers through placards

- **Sit-in:** This is where workers report for duty at work places but collect themselves at an open place, staying away from work-related activities.
- **Go-slow:** This is where employees put pressure on their employers by reducing the amount of their daily productivity.

#### **ASSOCIATION**

This is a membership-based civil society institution that comprises people who are involved in activities that reflect the same objectives.

#### **Examples of associations**

- a. Tea Growers' Association
- b. National Association of Smallholder Farmers in Malawi (NASFAM).
- c. Tobacco Growers Association of Malawi
- d. Herbalist Association of Malawi
- e. Independent Schools Association of Malawi
- f. Football Association of Malawi
- g. Minibus Owners Association of Malawi

#### **Roles of associations**

- To mobilize, educate and organize members towards the improvement of their activities
- Promoting, protecting and defending the rights of their members.

- Influencing government decisions and policies on matters affecting the lives of members.
- Uniting their members and creating a friendly society.

**Benefits of joining unions and associations**

- It ensures protection against unfair dismissal
- It ensures better wages and salaries
- It ensures better working conditions
- It ensures access to credit and pension schemes
- It ensures maternity protection
- It ensures fair prices of commodities

## TOPIC 3

### NATIONAL SERVICE

1. Explain the meaning of the term *national service*
2. Explain the importance of national service
3. Describe case studies on national service
4. Suggest ways in which citizens can participate in national service activities

#### **National service**

This is an arrangement where people render their voluntary services to aspects of development for their own lives. The main principle here is 'self-help.' In Malawi, examples are MASAF and Youth Week.

#### **Examples of national service**

- Youth week of Malawi
- Teaching adult literacy classes
- Sweating in the street and market
- Helping in the hospital

#### **The importance of national service**

- It encourages a spirit of self-reliance as communities make full use of locally-available resources to implement their projects.
- It fosters cooperation in the sense that by working together, there is demonstration of unity.
- It encourages development of individual initiative since the local community is involved in initiating, planning, designing and implementing a project.
- It makes people develop a hard-working spirit since they aim

at achieving a common aim within a specified time-frame.

- It promotes the spirit of volunteerism and patriotism
- It encourages honesty and integrity
- It fosters a hard-working spirit
- It encourages discipline and respect for others.
- It encourages wise management of economic environmental and human resources in the community.
- It promotes leadership skills

#### **Ways in which citizens can participate in national service**

1. By cleaning in hospitals and other public places.
2. By working on community projects such as construction of classroom blocks for free.
3. By offering to help in providing relief assistance for free during national disasters
4. By assisting the orphans and the needy in the community for free.
5. By offering to serve in the military or police for free in the interest of national security.

## TOPIC 4

### INTERNATIONAL ORGANISATIONS THAT FOSTER DEVELOPMENT

1. Identify international organizations that foster development
2. Identify types of development work which international organizations undertake

International organisations are organisations that have international membership scope and they present worldwide.

#### **Examples of international organisations**

- World Bank
- European Union (EU)
- Japanese International Cooperation Agency (JICA)
- Canadian International Development Agency (CIDA)
- African Development Bank
- International Development Bank
- International Monetary Fund (IMF)

#### **Types of organisations**

These organisations are categorized

##### **1. Multilateral Organisations**

- These are organisations formed by multiple countries working together on a given issue.

#### **Examples of multilateral organisations**

- World Bank
- European Union
- OPEC Fund for International Develop
- Saudi Funds for International Development

##### **2. Bilateral organisations**

They are organisations that receive funding from the government in their home countries and use the funding to help developing countries.

#### **Examples of bilateral organisations**

- Japanese International Cooperation Agency (JICA)
- Canadian International Development Agency (CIDA)
- Norwegian Agency for Development Cooperation
- Swedish International Development Agency
- Germany International Cooperation
- Danish International Development Agency (DANIDA)

##### **3. Non – Governmental Organisations (NGOs)**

- World Vision International
- Plan International
- Action Aid.
- Cheshire Homes
- National Red Cross Society
- Various orphan care organisations found in the country etc.

#### **Role and importance of international organisations**

- Promoting infrastructural development by building schools, roads and airports.
- **Transfer of technical expertise:** International organisations come into a country with people who have professional expertise in areas like health, education, modern technology, politics etc.
- **Capacity building** They provide capacity building to coordinate institutions and beneficiaries by empowering the people concerned.
- **Provision of economic opportunities**

<p>International organisations support local communities with financial assistance for initiating small enterprise projects.</p> <ul style="list-style-type: none"><li>• <b>Providing advocacy and civic education</b> They help in providing awareness among the members of the public on issues that affect their lives.</li><li>• <b>Initiating and strengthening bilateral relations:</b> In most cases, the donor country and the recipient end up forging ties</li></ul>	<p>for the smooth implementation of a particular project.</p> <ul style="list-style-type: none"><li>• <b>Bridging the gap between the rich and the poor</b> By providing basic necessities like potable water, the organisations try to ensure that everyone enjoys quality life.</li><li>• <b>Globalization</b> The interaction between the originating country and the recipient may involve exchange of information, culture, technology and others.</li></ul>
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## INTERNATIONAL CONVENTIONS ON HUMAN RIGHTS

1. Describe conventions for protecting human rights for special groups
2. Describe institutions that deal with human rights for special groups

### Conventions for protecting human rights for special groups

#### A. International conventions on women and girls

##### 1. The Convention on the Political Rights of Women

- It was originally agreed at the United Nations in 1953 but Malawi signed it in 1966.
- It focuses on the rights of women to vote, to be eligible for education and to hold public offices.

##### 2. The Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW)

It was originally agreed at the UN in New York in 1981 and Malawi endorsed it in 1987.

#### B. International conventions on the protection of refugees and the stateless people

1. The 1951 UN Convention Relating to the Status of Refugees
2. The 1967 Protocol Relating to the Status of Refugees
3. The 1954 Convention Relating to the Stateless People
4. The 1961 Convention on the Reduction of Stateless Persons
5. The 1969 AU Convention Governing the Specific Aspects of Refugees Problems in Africa
6. The 1984 Cartegian Declaration

Special clauses include the right to:

- Acquire and maintain property and retain custody of children.
- Fair disposition of property after marriage dissolution.
- Be protected from sexual abuse, harassment and violence.
- Be free from discrimination in work places.

### Local institutions that deal with the rights of special groups

#### 1. The Ombudsman

To investigate cases of alleged human rights violations or cases of injustice.

#### 2. Malawi Human Rights Commission

- It promotes the rights of women and children
- It promotes academic freedom
- It protects the rights of prisoners and refugees

#### 3. Malawi Human Rights and Resource Centre (MHRRC)

- It provides training on issues of human rights
- It provides information and document on human rights
- It provides projects grant for human rights

#### 4. Foundation for Human Rights (NGO)

It provides fundraising services for promoting human rights.

### International institutions that deal with the rights of special groups

#### 1. Amnesty International

<p>It focuses in human rights</p> <p><b>Functions</b></p> <ul style="list-style-type: none"><li>• It campaigns to free prisoners of conscience</li><li>• To end political killings and disappearances</li><li>• To lobby for the abolition of death penalty</li><li>• To ensure prompt and fair trial that for all political prisoners</li><li>• To ensure free education to all children worldwide.</li><li>• It opposes human rights abuses by opposition groups</li></ul> <p><b>2. The Human Rights Watch</b></p> <ul style="list-style-type: none"><li>• It promotes the rights of women and children</li><li>• Promotes human academic freedom</li><li>• It protects rights of prisoners and refugees</li></ul> <p><b>3. International Red Cross and Red Crescent Movement</b></p>	<p>It is an international humanitarian movement which helps the victims of wars and natural disasters.</p> <p><b>Functions</b></p> <ul style="list-style-type: none"><li>• Visiting prisoners of war</li><li>• Tracing and reuniting family members separated by war.</li><li>• Providing assistance to those affected by war.</li><li>• Providing relief aid to people affected by conflicts or natural disasters.</li><li>• Providing medical treatment to wounded soldiers in the battle field.</li></ul> <p><b>4. United Nations High Commissioner for Refugees (UNHCR)</b></p> <p>It safeguards the rights and wellbeing of refugees.</p>
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## SUSTAINABLE DEVELOPMENT

1. Explain the meaning of the term *sustainable development*
2. Explain the importance of sustainable development
3. Describe essential conditions for sustainable development
4. Describe national and international sustainable development initiatives

### Meaning of sustainable development

- Sustainable development refers to the careful use of resources and the environment without compromising the ability of the future generation.
- The major focus of attention is that humanity must not take more than the nature can replenish.

### Importance of sustainable development

- It helps to improve the people's living standards and quality of life
- It helps to control environmental issues such as climate change.
- It ensures continuous supply of resources for people which leads to decent lives
- It promotes socio – economic development of a country.
- It ensures efficient and effective use of resources.

### Conditions favourable for sustainable development

- **Policy and legislative measures**  
Countries should formulate development policies and put laws that will promote sustainable use of resources. The Malawi Parliament passed the Environmental Education Act in 1996.
- **Peace and security**  
This helps development initiatives to succeed if there is peace.
- **Use of appropriate technology**

Appropriate technology makes use of readily available resources and spares.

- **Gender equality**  
Men and women, boys and girls should be involved in development plans and projects.
- **Education and awareness**  
There is need to make people change their ideas, attitudes and behaviours. If people are educated, they can know the benefits of good sustainable environmental management and consequences of misuse of resources,
- **Community participation**  
Individuals, the community non-governmental organisations and the private sector need to play a role in the management of resources.
- **Interdependence**  
It is necessary to acknowledge our common interests so that each decision or action taken has full knowledge and consequences that can arise.
- **Responsibility and accountability**  
People must learn to achieve development without harming the environment for the sake of the future generation.
- **Diversification**  
There should a variety of ways of generating income for the developments to succeed in the country. The development projects should support each other when one fails.

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| <ul style="list-style-type: none"><li>• <b>Availability of resources</b><br/>Financial and non-financial resources e.g. trained personnel help in implementing environmental protection.</li></ul> <p><b>Environmental management and consequences of misuse of resources</b></p> <ul style="list-style-type: none"><li>• <b>Participation</b><br/>Individuals, the community non-governmental organisations and the private sector need to play a role in the management of resources.</li><li>• <b>Interdependence</b></li></ul> | <p>It is necessary to acknowledge our common interests so that each decision or action taken has full knowledge and consequences that can arise.</p> <ul style="list-style-type: none"><li>• <b>Responsibility and accountability</b><br/>People must learn to achieve development without harming the environment for the sake of the future generation.</li><li>• <b>Resources</b><br/>Financial and non-financial resources e.g. trained personnel help in implementing environmental protection.</li></ul> |
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## DEVELOPING NATIONS

1. Explain the meaning of the term *developing nation*
2. Identify common characteristics of developing nations
3. Describe development challenges facing Malawi
4. Analyse the role of donors in developing nations
5. Identify donor countries to Malawi

Developing nations are those that lag behind the developed nations in terms of indicators of development

### **Common characteristics**

- **Poverty**  
They lack of economic resources and a large proportion of the population depends on inadequate incomes. This results in high infant and maternal mortality rates, malnutrition and diseases.
- **Dependence on agriculture**  
Most people are either subsistent or semi-subsistent farmers. As a result, food insecurity is very common.
- **Rapid growth of towns**  
Many people migrate to towns with a belief that they can easily earn a living there. This results in squatter settlements on the outskirts of the cities and towns, street trading, begging, crime and prostitution.
- **High population growth**  
Due to reduced health care, most families fail to control the number of children in their families.
- **Economic weaknesses**  
Due to high dependence on agricultural exports, their economies are often affected by risks and uncertainties.
- **Dependence on foreign aid**  
The developing nations find this as the only way of funding their development programmes.
- **High debt levels**

Many developing nations owe a lot of money to external countries.

- **Instability**  
Many of them are plagued by conflicts which often arise due to competition for resources which are often insufficient.
- Lack of capital
- Inadequate social services
- Rapid growth of towns which leads to the growth of squatter settlement in towns.

### **Specific development challenges in Malawi**

#### **a. Education**

- Boys are more likely than girls to reach the later stages of primary school let alone secondary school.
- The number of pupils who continue up to secondary school is very low.
- Pass rates at certificate level are very low.
- The teacher-pupil ratio especially at primary school is very high.
- Lack of qualified teachers.
- High school drop out
- Lack of teaching facilities
- Lack of teaching and learning materials.
- Low adult literacy rate

#### **b. Health**

- Infant mortality rates are higher as compared to other countries.
- The nutritional status of children has not improved at recognizable levels.
- Diseases related to drinking of dirty water are very common.
- There is an increase in the number of AIDS cases.
- There is an acute shortage of qualified staff.

#### c. Agriculture

- Use of primitive farming technologies
- Lack of agricultural inputs
- Food insecurity
- Shortage of agricultural land
- There is continuous cultivation on marginal lands like hilly areas and river banks due to shortage of land.
- There is soil erosion and land degradation due to pressure on land. There is food insecurity.

#### d. Trade and commerce

- It is difficult to promote micro and medium businesses.
- High unemployment levels.
- There is a limited export base as the country mainly depends on tobacco.

### The role of donors in economic development

Malawi depends on aid from other countries in order to bridge the gap between government's revenue and the money that the country needs for development.

### Types of donors

#### 1. Bilateral donors (Foreign Governments)

This is the kind of assistance from one country to another. Malawi's

bilateral partners include Libya, Kuwait, China and America.

#### 2. Multilateral donors (International Agencies)

These draw funding from their member countries and give funding to developing countries either directly or by supporting specific projects. Examples are World Bank and International Monetary Fund.

#### 3. Charities (Non-governmental organisations)

These offer aid to help in development. They normally give small amounts of aid either directly to groups or individuals working on projects at grassroots level in local communities.

### Positive role of donors

- They provide funding for development initiatives e.g. supplementing the national budgets.
- They provide technical assistance in form of high level manpower.
- They help in human resource development e.g. providing scholarships for individuals to study in developed countries.
- They help in promotion of good governance by demanding conditions like transparency and accountability for developing countries to get aid.

### Negative role of donors

- **Perpetuating dependence:** People's ability to provide for themselves is undermined by massive aid as people take aid as a solution to their problems.
- **They promote neo-colonialism:** This is the influence of wealthier countries on poor countries e.g. the policy of privatization, free market

economy. These policies have caused hardships in many countries.

- They direct countries on how to spend the money hence making them channel their money on non-priority areas.
- Many donors overlap in their works and this makes beneficiaries fail to manage and coordinate the aid they receive.

#### **Donor countries to Malawi**

- UK
- USA
- China
- Germany
- Denmark
- Italy etc.

## TOPIC 9

### ECONOMIC POLICIES

1. Explain the meaning of the term *economic policy*
2. Describe different types of economic policies
3. Explain the importance of economic policies for a developing nation
4. Explain the meaning of the term *economic sustainability*
5. Describe the role of citizens in economic sustainability
6. Explain indicators of economic sustainability

Economic policies refer to actions taken by government in order to influence or control the behaviour of the economy.

#### **Types of economic policies**

##### **1. Macro-economic policies**

They are set of actions that government takes designed to affect the whole economy.

##### **2. Micro-economic policies**

They are set of actions that government takes designed to affect the specific sectors of economy such as specific industries or products.

#### **Goal of economic policy**

##### **1. Economic growth**

This is a general desire that the incomes of all citizens and companies should be increasing over time.

##### **2. Full employment**

The purpose of this goal is that every person who is working age and wants to work should be able to find a job.

##### **3. Price stability**

It helps to prevent increases in the general price levels known as inflation.

##### **4. Poverty alleviation**

It aims at reducing poverty in a country.

#### **Importance of economic policies for developing countries**

- It helps to create an environment for investment of enterprises which leads to economic growth
- It helps to keep inflation under control to ensure price stability of goods at a market.
- It helps to reduce government's interference on the market
- It stimulates trade for meaningful economic development

#### **Economic stability**

It is about identifying various strategies that make it possible to use available resources to their best advantages in order to provide long term benefits.

Or it is the use of various strategies for employing existing resources optimally so that a responsible and beneficial balance can be achieved over a long term.

#### **Roles of citizens in economic development**

- Reducing economic wastes by using economic resources efficiently
- Having preference of quality rather than quantity
- Leading sustainable lifestyles by reducing the use of resources, e.g. walking instead of driving.

**Indicators of economic sustainability**

- Reduced levels of waste production from households and industries
- Reduced reliance on those resources whose use produces

environmentally unfriendly by-products.

- Increased efforts to replace used resources by individuals, households, businesses and other stakeholders.

## TOPIC 10

### PERSONAL FINANCES

1. Explain the meaning of the term *personal finances*
2. Describe ways of managing personal finances

Personal finances are all financial decision activities of an individual such as budgeting, insurance, savings, investing and others.

#### **Ways of managing finances**

- a. Budgeting
- b. Savings
- c. Investment

#### **Budgeting**

It is a process of creating a plan on how to spend the money.

Or it is an estimate of what and how one wants to spend money in a given period of time.

#### **Importance of budgeting**

- It helps to make a spending plan for one's money
- It helps one to have enough money for the things he/she needs and that are important
- It helps to control debts
- It helps to achieve one's financial plans
- It directs one on how to spend money
- It determines one's success
- It helps to control over-expenditure

#### **Factors which must be considered when budgeting**

- Listing down all the previous expenditures. This forms the starting point for current budgeting.
- Keeping receipts of our budgeting

- Creating an expenditure plan for the forthcoming month
- Prioritising your expenditure and a budget.
- Sticking to your budget
- When spending, think before you do

**Some of the priorities** that one must consider include:

- Basic necessities like food and utilities
- Reducing your debts as low as possible
- Settle your debts
- Budget for savings and have a clear vision of the goals you want to achieve

#### **Results of lack of budgeting**

- Financial distress or Lack of financial freedom
- Over indebtedness
- Over consumption of money
- Negligible personal and household development
- Dependency on payday loans (katapila)

#### **Savings**

- Savings refer to amount of money that people keep for future use. Or it refers to the amount of income that one keeps for future use. It is advisable that one must save at least 10% of his/her income.

#### **Importance of saving**

- It helps to save money for future uncertainties, e.g. sicknesses

- It is the life cycle motive – anticipated future expenses during old age
- The improvement motive – it is a key to personal development and asset building
- Saving for investment – multiplier effect which means wealth building
- Saving for good education

#### **Different ways through which people can save and invest**

- Saving through property
- Having savings account in the commercial banks
- Opening fixed deposit account in the commercial banks
- The stock market – shares, treasury bonds and others
- Collective savings – village banks
- Individuals borrow working capital for their microenterprises. There are banks that target helping poor people, e.g. FINCA.

#### **Investment**

- This means putting money into an asset or bank saving account with an aim of gaining a profit for future use. It includes buying and selling of financial and physical assets.

#### **Importance of investment**

- It gives peace of mind as one is assured that he/she has something in times of need.

- It may serve as security for a loan.
- It can be sued for a long term savings
- It helps to serve money for major purposes
- It earns return on idle resources because money invested gets interest.
- It can be used as emergency fund.

#### **Different ways through which people can save and invest**

- Saving through property
- Having savings account in the commercial banks
- Opening fixed deposit account in the commercial banks
- The stock market – shares, treasury bonds and others
- Collective savings – village banks
- Individuals borrow working capital for their microenterprises. There are banks that target helping poor people, e.g. FINCA.

#### **Financial institutions where people can invest or save their money**

- Commercial Banks, e.g. National Bank of Malawi and Standard Bank
- Deposit Taking Microfinance Institutions
- Savings and Credit Cooperatives (SACCO)
- Treasury bonds with the Reserve Bank of Malawi

**TOPIC 11****FINANCIAL INSTITUTIONS**

1. Explain the meaning of the term *financial institution*
2. Identify financial institutions in Malawi
3. Describe the services offered by financial institution
4. Explain factors that hinder prospective customers from accessing financial Services
5. Describe challenges people face when dealing with financial institutions in Malawi
6. Assess the contributions of financial institutions to development in Malawi

Finance refers to the money needed to support an activity or a project.

Financial institutions are institutions that provide financial services for their clients or members.

#### **Examples of financial institutions in Malawi**

1. Banks
  - Central or Reserve Bank
  - Commercial Banks
2. Credit reference bureaus
3. Insurance companies
4. Microfinance institutions
5. Credit unions

#### **Bank**

Bank is an institution which collects funds from the general public and organisations, safeguards them and makes them available to owners when needed. There are two main groups of banks such as:

- Commercial banks
- Central banks

#### **Commercial banks**

They are banks that accept deposits, make loans and provide security of money to their customers. The commercial banks in Malawi include:

- a. National Bank of Malawi
- b. Standard Bank
- c. First Capital Bank

d. FDH

#### **Their duties**

- They provide cash to customers when needed.
- They make loans and accept deposits from their customers
- They collect payments on behalf of their customers
- They arrange foreign for exporters and importers
- They pay credits on behalf of their customers
- Lending money to customers and charging them interest.
- They allow customers to transfer money from their account to someone else.
- They offer cheques which is a useful way of paying bills.
- They give advice to customers.
- They change foreign currency.

#### **Central or Reserve Bank of Malawi (RBM)**

It is the financial wing of the government being at the centre of the money market.

#### **Functions**

- It issues legal tender currency in Malawi
- It acts as a banker to commercial banks in Malawi

- It acts as a banker and advisor to the Malawi Government.
- It promotes sound economic structures in Malawi
- It promotes existence of money and capital market
- It looks after government's money. As such:
  - ✓ It raises money for government.
  - ✓ It pays back the money which government borrows from other institutions.
  - ✓ It looks after money received from taxation and other sources.
- It stores the nation's foreign currency and establishes rules for foreign exchange (forex).
- It supervises banking systems in the country to ensure financial stability.
- It predicts financial implications of some government policies.

### Credit Reference Bureaus

They are information solutions agencies that determine the credit worthiness of a person or an entity.

### Functions of Credit Reference Bureaus

- They provide details about an individual's past track record with credit
- They help money lenders to quantify the risk of lending to a given applicant.

### Stock exchange

This involves the buying and selling of shares in businesses. The shares can generate profit or loss depending on how business is progressing.

### Functions of Stock exchange

- Bringing together buyers and sellers of stocks or shares for investments to change hands.

### Building societies

These are mainly involved in lending money to people to buy property. The loans are called **mortgages**.

### Insurance companies

These protect people against risks e.g. Accidents.

### Functions of insurance companies

- They provide cover for events that may happen. They are risk bearers.

### Microfinance institutions

These are owned by members with the aim of providing financial services e.g. SACCO

### Functions of microfinance institutions

- Keeping money for low income groups

### Services offered by financial institutions

- Providing current account
- Providing loan account
- They set insurance policies
- They run pension schemes
- They offer investment plans
- They facilitate monetary payments and transfers
- They offer currency exchange
- They offer e-banking or m-banking services

### Factors that hinder prospective customers from accessing financial Services

- **Unavailability of financial service institutions:** There are few financial institution to cater for all Malawians
- Most of them are in urban areas.
- It is very difficult for business people to get the loan that they need to start up business.
- The banks follow a set of modalities some of which are very difficult e.g.

Experience, business plan, education level.

- Lack of training for first time business people.
- Collateral: They demand security (collateral) from the applicant.
- They demand a guarantor (someone who will pay if the applicant defaults).
- **High interest rates** which discourage prospective customers.
- **High bank charges:** Interest rates in many developing countries are very high.

#### **Challenges that people face when dealing with financial institutions in Malawi**

- They do not disclose information on charges
- Poor customer care by some staff that do not treat their clients with respect.
- Financial fraud (illegal withdrawing of money by bank workers from depositors' accounts.

#### **Contributions of financial institutions**

- They help in regulating (controlling) the economy e.g. Increasing and decreasing of interest rates.
- They provide loans hence promoting economic growth of countries.
- They encourage the spread of self-reliance and responsibility.
- They encourage a sense of empowerment to the disadvantaged groups e.g. Women, people with disabilities.
- Other financial institutions e.g. credit unions provide benefits to people who cannot be served by the main banking institutions.
- They provide jobs to many people
- They promote saving culture among the rural people
- They provide insurance to enable investment in high risks business ventures by removing uncertainties.
- They provide liquidity to cater for the unexpected needs for cash by businesses and households
- They purchase government securities to enable it raise more money for its activities

## TOPIC 12

### FINANCIAL SERVICE CONSUMERS

1. Describe the rights of financial service consumers
2. Explain the responsibilities of financial service consumers
3. Describe the procedure in lodging a complaint against a financial institution
4. Explain the meaning of the term *market forces*
5. Explain how market forces affect the financial industry

Financial service consumers are economic activities or products provided to consumers by financial institutions such as banks, insurance companies and other financial service providers.

**Right of financial service consumers**

- a. Right to clear and easy to understand information about financial products.
- b. Right to be protected (right to safety). To be protected from hazardous products at the market.
- c. Right to disclosure of the cost and other related charges of financial products. To know the costs of the products that one incurs.
- d. Right to complain or right to be heard and right to voice
- e. Right to redress or remedy. It is about seeking monetary compensation for the fault products.
- f. Right to service or right to receive courtesy and respectful treatment. They should get appropriate response form the service providers.

**Right of financial service consumers**

- a. Choosing a registered and licensed financial institution.
- b. Being alert to customer information, such as SMS financial report.

- c. Making prompt repayments of loans
- d. Giving correct information including own identity.
- e. Keeping financial documents safe, e.g, ATM card

**The procedure in lodging a complaint against a financial institution**

### MARKET FORCES

### DEMAND AND SUPPLY

**Demand** refers to the quantity of goods based on the buyers' wish. The higher the price, the lower the quantity demanded.

**The demand for money**

There are three main variables that determine the demand for money  
Interest rates:

- The higher the interest rates, the lower the demand for money.  
Average prices of goods and services
- The higher the average prices of goods and services, the more the money required to purchase them hence more demand.
- Real incomes: The higher the real income, the less the demand for money, e.g. a K1 0 in 2007 ha: less buying power than a K10 in 1997.

## Supply

This refers to the quantity of goods that sellers are able to sell at any given price.

## The supply of money

This is the money currently in circulation outside the banking system plus deposits in the banks.

The supply can be affected by the following factors:

- Discount rate: This is the interest rate that the Central bank charges when commercial banks want to borrow money from it. By

lowering the discount rate, member banks can make increased loan from the central bank.

- Using reserve requirement or reserve ratio: This is the minimum ratio of cash reserves to the deposits that the central bank requires commercial banks to hold. The lower the reserve ratio, the more the money will be in supply.
- Open market operations: This is when the central bank sells securities to people or organisations on an open market. This makes the money in supply to be less.

## TOPIC 13

### POPULATION POLICY

1. Identify key elements of population policies of Malawi
2. Explain the factors that influenced the development of population policies in Malawi
3. Identify practices that affect the implementation of the population policy in Malawi
4. Identify programmes for implementing the Malawi population policy
5. Explain the importance of involving all stakeholders in the implementation of the population policy

Policy is a statement issued by government to control the actions of people.  
Therefore, population policy refers to an attempt of government to reduce growth of population by reducing fertility rate.

The population policy of Malawi was formulated in 1994. This coordinates national policy and development planning.

#### **Key elements or priority areas of population policy**

There are **four** priority areas of population policy such as:

- 1. Advocacy, information, education and communication**

The main goal is to promote advocacy, IEC and behaviour change relating to development issues.

- 2. Coordination of population programmes and capacity building**

It enhances coordination of population and development programmes.

- 3. Data collection, analysis and dissemination**

It aims at enhancing generation, dissemination and use of socio – economic data.

- 4. Mainstreaming of population and issues in development planning**

The goal is to promote the integration of population issues such as family planning, empowerment of youths and women in development programmes

#### **The factors that influenced the development of population policies in Malawi**

The main factors affecting the policy are as follows:

- 1. High fertility rate**

fertility rate is the number of children that a woman at the child bearing age expects to have. In Malawi, fertility rate is so high.

- 2. Rapid population growth**

The Malawi's population is growing rapidly which bring other social and environmental problems.

**3. Unemployment**

There are high unemployment levels in Malawi due to rapid population growth.

**4. Increasing pressure on social services**

There is high demand for social services due to rapid population growth. For example, there is overcrowding in schools, hospital and public transport.

**5. The growing pressure on natural resources**

Due to population growth, there is a serious environmental degradation by careless cutting down of trees and continuous land use.

**6. High dependence burden**

Dependence burden is the number of children below the age of 18 whose depend on the few economically productive people. This results into socio – economic problems as there are more neglected and poor children.

**Practices which affect the implementation of the population policy**

**a. Religious beliefs**

Some religions prohibit their members from accessing family planning and contraceptive services.

**b. Polygamy**

Polygamy results into having many children born per couple.

**c. Initiation ceremonies**

Some initiation ceremonies encourage early sex and teenage pregnancies.

**d. Widow inheritance**

A brother of a deceased person marries a widow to continue bearing children.

**e. Widow cleansing**

This is where a brother to a dead man has sex with a widow to allow the spirit of a deceased person rest in peace. This spreads HIV and AIDS and unplanned pregnancies.

**f. Moral decay**

Moral decay such as prostitution, rape, incest and defilement lead to unplanned pregnancies and the spreading of HIV and AIDS.

**Ways of eradicating practices that affect the implementation of the population policy**

**1. Women empowerment**

Women and girls should be sent to schools and colleges so as to stand on their own for their daily livelihood. They should also be given chance to control economic resources such as running businesses for their own self – reliance.

**2. Public awareness campaign**

People should be sensitized on the effects of some cultural practices that affect the population growth.

**3. By changing or eliminating some cultural practices**

It is important that faith – based, community and other stakeholders to eliminate bad cultural practices.

**4. Use of legislation or laws**

This is about using law enforcement to eliminate some bad cultural practices.

## 5. Changing people's attitudes

This will help women and children to be involved in decision making.

### Goals of a population policy

#### 1. Demographic and family planning.

- To achieve lower population growth.
- To lower fertility, infant and maternal mortality.
- To reduce adolescent marriages and unwanted teenage pregnancies.
- To slow down high rate of urbanization.

#### 2. Information, education and communication

- To enhance programmes which increase awareness of the population problem and facilitate information about contraceptives
- To improve access, quality, efficiency and vocational relevance of primary schools.
- Systematically integrate population education in formal school system.

#### 3. Gender and development

- To improve the status of women and youths in all spheres of life
- To ensure food security and adequate nutrition to mothers and children.

#### 4. Research and environment

- To improve collection, analysis and dissemination of population data.
- To promote environmental education among various population groups.

## 5. Employment

- To improve entrepreneurial, managerial and other relevant skills for the country's labour force for the self-employment.
- To increase productive employment and more equitable distribution of resources

### Strategies use in the successful implementation of a population policy

#### 1. Information, education and communication

It is about increasing awareness at national and household levels about the relationships between population, available and family wellbeing.

#### 2. Research and environmental strategies

It is about gathering information on cultural, social economic and demographic related issues that help in the implementation of a population policy.

#### 3. Family planning service delivery

It is about accessing family planning programmes delivered in the communities. It is also about messages about limiting the family size.

#### 4. Gender and development strategies

It involves supporting all initiatives women that increase women participation in development programmes, e.g. employment.

#### 5. Advocacy strategies

It involves actively supporting the policies that bring about change.

### **Programmes for implementing the Malawi population policy**

- 1. Safe motherhood programmes**  
They aim at reducing illness and death among pregnant mothers and infants.
- 2. Reproductive health programmes**  
The programmes provide services such as family planning, counseling and safe delivery. They also provide services like post – natal and pre – natal care.
- 3. Information, education and communication programmes**  
They aim at enhancing the ability of couples to exercise their basic

right to decide on the number and spacing of children.

#### **4. Gender programmes**

They help in addressing gender issues.

#### **5. Advocacy programmes**

They are programmes that support a particular cause or issues.

### **Importance of involving all stakeholders in the implementation of the population policy**

- It ensures effective implementation of the population policy.

**TOPIC 14****POPULATION GROWTH**

1. Explain the meaning of the term *population control*
2. Identify ways in which nature controls population growth
3. Identify ways in which human beings can control population
4. Explain the importance of controlling population growth

Population control means regulation of the country's population size by either natural or man-made ways.

#### **Ways of controlling population growth**

There are two main ways of controlling population growth such as:

- a. Natural ways
- b. Human or man-made ways

#### **Natural ways**

- Epidemics: Many diseases like TB, cancer, HIV/AIDS, heart disease, cause premature deaths, in addition, some outbreaks like cholera kill many people.
- Infant mortality: Many premature deaths are those of infants before they reach their first birthday. These may be caused by diphtheria, measles and whooping cough.
- Natural disasters: Some parts of the world suffer from
  - ✓ Earthquakes,
  - ✓ Volcanic eruptions
  - ✓ Mudflows.
  - ✓ Drought: This is common where rainfall is unreliable. This is common in Africa, South of the Sahara desert and in the horn of Africa. It causes starvation since the food from the previous harvest may have been eaten.
  - ✓ Floods and mudflows: This is most serious in Asian countries. In 1991, there were flash floods in Mulanje Mountain.

#### **Man-made ways**

- Wars: These affect civilians including the elderly, women and children. More serious deaths occur when one side in a war would like to wipe out the entire tribe/race (genocide).
- Family planning: In countries like China where the population is very high, people are only allowed to have one child.
- Controlled migration: provision of jobs to people in their local areas limit the unnecessary migration to far and different regions in search for jobs.

#### **The importance of controlling population growth**

- It helps to reduce overcrowding in public places such as schools, markets, hospitals, public transport etc.
- Helps to preserve both plant and animal species.
- It helps to reduce unemployment levels
- It helps to reduce pressure on social services.
- It helps to reduce pressure on environmental resources
- It helps to reduce cases of food insecurity due to shortage of agricultural land and insufficient food supply.

## TOPIC 15

### DISCRIMINATION

1. Explain the meaning of the term *discrimination*
2. Identify factors that contribute to discrimination
3. Analyse cases of discrimination
4. Describe the effects of discrimination on the community
5. Explain the efforts being put in place to curb discrimination

Discrimination refers to any exclusion, restriction or preference which has the purpose of nullifying or impairing the recognition, enjoyment or exercise on equal footing of human rights.

Or it refers to giving less favorable treatment to certain groups of people due to their characteristics and other factors.

#### **Factors that contribute to discrimination**

##### **a. Racism**

This involves treating one group of people less favourably than the other because of their physical characteristics

##### **b. Ethnocentrism**

This is mainly based on the ancestry and cultural heritage where one group judges the other as being inferior e.g. the Hutus and the Tutsis in Rwanda,

##### **c. Nationalism**

This refers to the patriotic feelings and principles that go with being a citizen of the country. Foreign migrants are often seen as people who have come to exploit the best of the country e.g. the Germans against the Jews.

##### **d. Gender preferences**

This occurs mainly in political, economic, social and cultural fields where in most cases women are

sidelined due to their biological make-up

##### **e. Religion**

It divides people of different religious values and beliefs.

##### **f. Disability**

People with physical or mental disability are viewed as non-productive in the society. As such, they may have problems in accessing education or employment

##### **g. Ill health**

Chronic diseases and epidemics such as HIV/AIDS have caused people to be discriminated. In most societies, most service providers are reluctant to offer services to such people

##### **h. Economic status**

Poor people are treated badly by those who are rich.

##### **i. Education**

Well educated people disregard those who are below them in education levels.

##### **j. Politics**

Some people may be discriminated because of holding different political ideologies.

#### **Case studies of discrimination**

##### **1. Apartheid in South Africa**

This was due to racial discrimination which resulted in great inequalities in income between the blacks and the whites.

It also led to inequalities in training, promotion and entrenchment. There was also unequal distribution of assets like preventing the black Africans from owning land.

## 2. Caste system in India

Caste refers to specify a group of people having a specific social rank. This system is closely connected with Hinduism in India and classifies the Hindus into four groups in hierarchical order. The members of each group believe they are descendants of one ancestor. The four basic groups include:

- Brahmins who are the priests and the learned class.
- Kshatriyas who are rulers, warriors and property owners.
- Vaishyas who are traders or deal with commercial livelihoods.
- Shudras who are labourers.
- The untouchables who do not belong to any of the caste groups and were historically not allowed in temples and other public places. Their jobs include toilet cleaning toilets and garbage (rubbish) removal hence the 'untouchable'.

## 3. Racism in America

The Ku Klux Klan is a white most influential supremacist organization in the USA which believes that blacks are inferior to the whites and aims at keeping America white. They also believe that people of different races should be separated hence discourage inter racial marriages. The Ku Klux Klan is involved in

racial crimes. For example, in March, 1997, a 13 year old black boy who rode his bicycle in a white neighbourhood was attacked and left brain damaged. In addition, in 1981, a black man was chained and dragged to his death by a pick-up truck in Texas.

### Organisations and legal instruments addressing discrimination

- **The UN's Universal Declaration on Human Rights:** This was adopted and proclaimed by the UN's General Assembly on 10<sup>th</sup> December 1948. The Malawi Human Rights Commission: It offers advice on human rights and provides civic education and promotion of human rights.
- **Malawi Council for the Handicapped (MACOHA):** It offers education and training in disability awareness and campaigns for people with disabilities to enjoy all human rights without any form of discrimination.

### Effects of discrimination in the community

- It retards development as it prevents the marginalized people from engaging in productive occupations for the betterment of entire society.
- It brings about instability and violence as the victims want their views to be heard.
- It may cause terrorism as those discriminated against want to revenge through terror attacks.
- It increases poverty because discrimination leads to unfair

distribution of resources and opportunities.

- It leads to absenteeism and low morale at a work place which lowers productivity.
- It leads to disunity and lack of cooperation in the society.
- On the individual, it can affect one's career, academic performance or potential.
- It can lead to physical or emotional withdraw from friends, family and co-workers.
- In the society, there can be instability, retarded development and poverty.

### **Efforts to curb discrimination**

- Ratification of human rights declarations by nations: The UN charter recognizes that everyone is entitled to all human rights without discrimination of any kind.
- Entrenchment of a bill of rights in the constitution: Being the most supreme law of the land, everyone must conform to the constitution.
- Establishment of institutions that promote human rights.

## TOPIC 16

### GOVERNMENT OF MALAWI

1. Describe the composition of the government of Malawi
2. Explain the composition and functions of each organ of the Central Government
3. Describe how the Central Government sources its revenue
4. Describe the composition and functions of Local Government
5. Explain ways through which local government sources its revenue
6. Describe the functions of various statutory corporations in Malawi
7. Explain ways through which statutory corporations source their revenue
8. Compare systems of governments in Africa and the world

#### **Composition of the Central Government**

1. **The legislature:** the body which comprises the president and members of parliament.

#### **Functions of legislature**

- Representing interests of the people of Malawi.
- Debating legislation proposed by parliament.
- Amending, accepting or rejecting new laws and existing ones.
- Approving budgets before they are passed.

2. **The executive**

This is the organ of government which comprises the president, vice president(s), ministers and deputy ministers in a body called **cabinet**.

#### **Functions of the executive**

- To decide objectives and how to achieve them. The strategies for achieving these objectives are known as **policies**.
- It drafts laws for consideration by parliament.

3. **Judiciary**

This organ comprises law officers and law courts.

#### **Functions of judiciary**

- To ensure that laws passed by parliament are kept.
- To ensure that everybody respects the constitution.
- To settle disputes among individuals

#### **Sources of revenue for Central Government**

- Income taxes
- Customs and Excise duty Custom duties (taxes imposed on imports)
- Miscellaneous departmental receipts
- Loans
- Government's commercial activities from statutory corporations, e.g. water boards.
- Donor aid
- Rent payments from civil servants who occupy in government's houses.
- Road taxes and fines imposed by law courts
- Privatization programmes (sale of state enterprises).

#### **The Local Government in Malawi**

Local government is where power, authority and responsibilities of central government are transferred to lower and more local levels of

decision-making. This is called **decentralization**.

#### **Why decentralisation is necessary**

- Development programmes are tailored according to the needs of the local community.
- It provides an opportunity for many citizens to take an active part in government hence strengthening democracy.
- It encourages mobilization of local resources i.e. Human, natural and financial.

#### **The history of Local Government in Malawi**

- The system was initially set up by the colonial regime in form of chiefs' council in the traditional authorities.
- Those councils were responsible for local development then later education.
- During the one-party rule, it was dominated by single-party politics.
- After the return of multiparty in 1994, institutions of local government were revived.
- In 1998, cabinet approved the Malawi decentralization policy and parliament passed the local government act.

#### **Objectives of the new Local Government system**

- to create a democratic environment and institutions for governance and development at local level.
- to make public services more efficient and cost-effective.
- to promote accountability and good governance at local level so that it is able to reduce poverty.
- to mobilize the masses for socio-economic development

**NB:** to coordinate service delivery, the office of the district commissioner has been merged with that of the local/district council to form a structure called **assembly**.

#### **Dimensions of decentralization**

1. **Administrative:** this involves transfer of authority and responsibility for managing resources to local government authorities.
2. **Political:** this involves transferring of policy and legislative powers from central government to elected sub-national and local councils.
3. **Fiscal:** this refers to transfer of authority and responsibility of raising and spending revenues from central to local communities.

#### **Functions performed by the Local Government**

- Promoting and consolidating local democratic institutions and democratic participation.
- Promoting infrastructural and democratic development plans at various levels.
- Maintaining peace and security in the district in conjunction with the national police service.
- Mobilizing resources within and outside the government.
- Making by-laws to facilitate its functions.
- Performing other functions e.g. Birth, death and marriage registrations.

#### **Composition of Local Government institutions**

##### **1. Elected members**

- The local government is divided into wards each under a councilor

- The councilors then elect a chairperson and a vice chairperson.
- In a city or municipal council, these are known as mayor or deputy mayor.
- These hold their positions for a five year term.

## 2. Non-voting members

- Traditional authorities form the local area.
- Members of parliament who represent the local government area in the national assembly.
- Five people appointed by the elected members to represent special groups.

## 3. The chief executive

This person serves as secretary to the assembly and is responsible for implementing the assembly's decisions.

## Sources of revenue for Local Government

- From within the local government e.g. Property rates i.e. Land, buildings
- Fees and licences e.g. Maize mills and bottle stores.
- Service charges e.g. refuse collection and burial services.
- Income generating activities e.g. running a rest house.
- Revenue transfers from Central Government
- From non-governmental organisations.
- Loans
- Produce Cessi: These are taxes paid by people who sell the produce at the local markets.

## Statutory corporations

These are state enterprises or parastatals by an Act of Parliament

## Examples of statutory corporations in Malawi

1. Agricultural Development And Marketing Corporation (ADMARC)
2. Blantyre Water Board
3. Malawi Institute of Education
4. Malawi Development Corporation.
5. ESCOM
6. Malawi Broadcasting Corporation (MBC)
7. University of Malawi
8. Mzuzu University
9. Malawi Housing Corporation
10. Tobacco Control Commission (TCC)
11. Malawi National Examinations Board (MANEB)
12. Malawi Institute of Education (MIE)
13. Malawi Bureau of Standards (MBS)
14. Air Malawi
15. Central Region Water Board
16. Malawi National Library
17. Export Council of Malawi E.t.c.

## Functions of some statutory corporations

1. Electricity Supply Commission of Malawi
  - Building and maintaining power plants.
  - Distributing and supplying electricity.
  - Investigating new or additional facilities for supplying electricity.

- |   |  |
|---|--|
| <p><b>2. Malawi Development Corporation</b></p> <ul style="list-style-type: none"><li>• To develop agricultural, commercial, industrial and mineral resources.</li><li>• To formulate projects for the promotion or expansion of new or existing enterprises.</li><li>• To train citizens of Malawi how to manage and expand a project</li><li>• To provide loans</li><li>• To invest money in various enterprises.</li></ul> <p><b>3. Export Promotion Council</b></p> <ul style="list-style-type: none"><li>• To promote the export of agricultural products.</li><li>• To make available exporters information and statistics on the exporters market.</li><li>• Organize and operate trade fairs organized abroad.</li><li>• Arrange for representation by exhibitors at trade fairs organized abroad.</li></ul> <p><b>4. Small Holder Sugar Authority</b></p> <ul style="list-style-type: none"><li>• Promote sugar, coffee and tea schemes.</li></ul> | <ul style="list-style-type: none"><li>• To control and supervise the growing of tea coffee and sugar.</li><li>• To provide training for the growers.</li><li>• To organize transport for collection of crops for marketing.</li><li>• To give credit and recover money by deducting from goods sales.</li></ul> <p><b>5. Malawi National Library Service</b></p> <ul style="list-style-type: none"><li>• To promote, establish, equip, manage and maintain libraries in Malawi</li></ul> |
|---|--|

**Sources of revenue for statutory corporations**

1. Loans from institutions and organizations within and outside Malawi.
2. Bills and subscriptions paid by customers and clients.
3. Government grants and donations from international institutions
4. Rents and royalties from the sale of their properties
5. Interests from bank account

## TOPIC 17

### GOOD GOVERNANCE

1. Identify principles of good governance
2. Describe roles of various institutions that enhance good governance

#### **Good governance**

This refers to the exercise of political, economic and administrative authority in the management of the country's affairs in a proper manner.

#### **Types of governance**

1. **Economic:** This involves decision-making processes that affect the country's economic activities and its relationship with other economies.
2. **Political:** This involves making decisions that may lead to policy formulation.
3. **Administrative:** This is the system of policy implementation.

#### **Institutions that exercise good governance**

##### **1. The state**

This is exercised by political and public institutions by establishing an enabling environment for development at all levels.

##### **2. The Private sector**

This covers governance in private enterprises active in the market place such as traders, banks and manufacturers. These are sources of employment, income generation, enterprise development and economic growth.

##### **3. The civil society**

These include community development organisations, media outlets, trade unions and charity organisations.

#### **Principles of good governance**

- **Participation**  
This is to ensure that economic priorities are based on needs of the people concerned. Members of the community should be given equal opportunity to place questions and express preferences on final outcomes during decision-making.
- **Transparency**  
This is about sharing information and acting in an open manner. Enough information should therefore be provided for all concerned to understand and monitor what is happening. It also allows stakeholders to gather information that may be critical in uncovering abuses.
- **Accountability**  
This involves officials answering to stakeholders on how they discharge their responsibilities and how they respond to criticisms.
- **Rule of law**  
This entails equal protection and punishment under the law.
- **Separation of powers**  
It involves the three branches of government that work independently from each other to prevent the abuse of power.
- **Responsiveness**  
The institutions should serve all stakeholders.
- **Effectiveness and efficiency**  
This requires the procedure of meeting the demands of the people while making best use of resources.

It looks at the ability to look at goals and how to achieve them.

### **Institutions that promote good governance**

- **The Legislature (parliament)**  
This body enacts laws of the country. Discussions which are made in parliament should therefore reflect wishes of the people.
- **The judiciary**  
It has the responsibility of interpreting, protecting and enforcing all laws of the country. This is possible if it is done in an independent and impartial manner.
- **The Electoral Commission**  
It ensures free, independent and transparent elections of people to public offices.
- **The Audit offices**  
They ensure that they enhance credibility of financial statements by considering fraud (misappropriation of assets). In this way, accountability and

transparency and accountability are ensured.

- **Human rights organisations**  
They protect and investigate violations of human rights.
- **The office of the Ombudsman**  
It investigates cases where it is alleged that a person has suffered injustice.
- **The Anti-corruption Bureau**  
This checks the abuses of office, authority or power for private gains.
- **Civil society organisations**  
They help in social mobilization of the public to check abuses. It also raises awareness about corruption. It also provides checks and balances on government power.
- **Office of the Director of Public Procurement**  
It provides professional, efficient monitoring and oversight function on all public procurement matters.
- **The media**  
Independent media help in promoting transparency and accountability.

## TOPIC 18

### TAXATION

1. Explain the process of registering for tax
2. Explain the importance of registering for tax
3. Assess the importance of keeping business records for tax purposes
4. Describe the importance of declaring and paying correct amount of tax
5. Explain importance of tax audit
6. Describe tax offences and penalties
7. Explain the meaning of the terms *tax exemption* and *tax incentives*
8. Identify different forms of tax exemptions and incentives
9. Explain the meaning of the term *tax agreement*
10. Examine the impact of tax agreements on national development
11. Describe the role of taxation in development
12. Identify challenges of revenue collection that affect sustainable development

#### **The process of registration of tax**

- The registration of tax involves completing an appropriate application form for the specific tax that one will be paying such as VAT registration form and withholding tax registration form.

2. It makes it easy for MRA officers to access one's business records for purposes of verifying tax obligations.
3. It helps one to his or tax liability.
4. It helps one's business to avoid penalties for non-compliance

#### **Importance registering for tax**

- It enables the tax collecting body to improve its efficiency in tax collection due to availability of business records
- It enables the business to access bank loans and enjoy other benefits which nonregistered business cannot enjoy
- It also helps to avoid breaking tax laws
- It helps one to be able to pay their tax and make as contribution to national development.

#### **Importance of declaring and paying correct amount of tax**

1. It helps revenue collecting agencies as MRA to collect the right amount of tax for nation development.
2. It helps one to make their fair contribution to nation development.
3. It helps one's not to suffer due to payment of interest, penalties and other punishment.
4. It gives the one the moral right to demand better social services from government

#### **Importance of keeping business records for taxing purposes**

1. Good financial records make it easy and faster to complete one's business activity statement and other tax obligations when they are due.

#### **A tax audit**

A tax audit is an examination of an organisations or individuals tax return to verify that the financial information is being reported correctly.

#### **Importance of tax audit**

1. It is strategy to fight against tax payers.
2. It is a quick check on business to establish that they are registered
3. It offers opportunity for newly established business to receive advice on payment of amounts due to records that are maintained.
4. It enables Malawi Revenue Authority to maximize tax collected from businesses operating in the country.

#### **Tax exemption and incentives**

- Tax exemption refers to monetary exemption which reduces taxable income **while**.
- Tax incentives are all measures that provide for a more favorable tax treatment of certain activities or sectors in order to encourage economic activities.

#### **Forms tax exemption and incentives**

##### **1. Tax holidays**

These are temporary exemptions of new firms or investments from certain specified taxes

##### **2. Special zones**

It concerns geographically limited area in which qualified firms can be collected.

##### **3. Investment tax credit**

It's about deduction of a certain fractions of investments from tax liability.

##### **4. Investments allowance**

It involves deduction of a certain fraction of an investment from profits.

##### **5. Tax exemption on salaries**

It's when some officers and individuals are privileged to enjoy tax exemption on either the salary or allowance. For example in Malawi the president, members of parliament ministers and

diplomats do enjoy such privileges as provided in their conditions of services

##### **6. Duty exemption on selected inputs**

Some NGOs religious organisations and charities are among the institutions entitled to import vehicles and other items duty free.

#### **Tax agreement**

It is an arrangement between jurisdictions or countries meant to address duplication regarding the issues of taxation.

#### **The impact of tax agreement on national development**

- They provide equal taxation treatment to investors in the concerned countries
- They an environment that stimulate foreign direct investment and encourages ventures.
- They contribute new common projects that benefit the nation economic outcomes of the countries.
- They encourage tourism and bilateral trade between countries.
- They create more opportunity for growth of existing businesses and formation of new ones.
- They facilitate movement of capital and technology as well as encouraging joint investment of countries.

#### **The role of taxation in national development**

- It means mobilizing revenue from the private to public sector.
- It helps government to provide various social services to citizens.

- Tax revenue helps in provision infrastructure development such as roads.
- Taxation can also be used to stimulate economic activities through various tax incentives
- Taxation can also be used to control to inflation and spending in economy through appropriate tax incensement or reduction.

### Challenges of revenue collection that affect sustainable development

These include:

1. **Smuggling of goods** through undesignated entry points resulting in massive loss revenue.
2. **Under-invoicing**: some importers declare force invoice to pay less duty ion imported goods, this result in massive loss of revenue for the government.

3. **Under-declaration of goods**: some importers fail to declare all goods brought into a country to avoid paying duty on some of their imports.
4. **Lack of appropriate technology**: such as detecting machines to curb smuggling.  
This compromises capacity of revenue officers to maximize on duty collection on imports
5. **A growing of informal sector in the economy**: it is very difficult to tax due to lack of documentation and proper registration. E.g. street vending.
6. **Under valuation by officers**  
Some revenue officers connive with importers to facilitate payment of less duty on imports through under valuation

## TOPIC 19

### GENDER AND ENVIRONMENT

1. Describe indicators of gender balance
2. Describe indicators of gender balance
3. Appreciate the importance of gender balance in development

This refers to the achievement of equality and equity (fairness) between men and women in terms of status in the society, opportunities, access to resources and benefits as well as all human rights.

#### **Indicators of gender balance**

- **Equity and equality in education**  
Both males and females should have access to education irrespective of gender. Both should enjoy high education, enrolment and retention rates. The curricular should also be gender sensitive.
- **Equality and equity in health care and related services**  
There should be accessible, affordable and available primary health care services to both sexes. Men and women should be able to make decisions about their own health as well as reproductive behaviour.
- **Equality and equity in environmental management**  
Both men and women should be involved in accessing and owning land. They should also be present at all levels of policy-making and project formulation on natural resources and environmental issues.

- **Equality and equity in economic opportunities**

Both men and women should have access to employment as well as promotion.

- **Equality and equity in power and decision-making**

Both should have equal power in Central Executives of political parties as well as private and government organisations.

- **Equality and equity before the law and human rights**

There should be no laws that discriminate individual because of sex. People should enjoy their rights in terms of culture, religion or socio economic status.

#### **Gender Platform of Action**

This is a powerful agenda for women empowerment which seeks to promote and protect full enjoyment of all human rights and fundamental freedoms of all women throughout their life cycles.

#### **Gender Platform of Action has two main aims:**

- To accelerate the implementation of the strategies for the implementation of women's rights
- To remove all obstacles to women's active participation in all spheres of life.

### **Some of the gender platforms of action**

1. The Beijing Platform of Action: This was adopted at the Fourth World Conference on women that was held in China in September 1995.
2. The Malawi National Platform of Action: Adopted by the Malawi Government in 1997.

### **Roles of the gender platforms of action**

- To ensure full enjoyment by women and girls of all human rights and fundamental freedoms.
- To take effective actions against violations of their rights.
- To recommend measures to eliminate all forms of discrimination against women and the girl-child.
- To encourage women to participate fully in actions towards gender equality.
- To help promote women's economic independence by

ensuring their access to economic resources.

- It results in respect for other people's ideas as no one in the society will be held insubordination for being male or female.

### **Importance of gender balance in development**

1. It promotes economic development as it maximizes skilled human resources.
2. It promotes equal participation in development work as both men and women are taking part.
3. It leads to equal access to economic resources like credit.
4. It results in respect for other people's idea as no one in society will be held insubordination because of being male or female.
5. It ensures that women have equal access to health care and other health related issues.
6. It ensures equal participation in decision making

## TOPIC 20

### POPULATION AND SOCIAL BEHAVIOUR

1. Identify institutions that deal with guidance and counseling of HIV and aids patients and guardian
2. Explain the methods used for guiding and counseling HIV and aids patients and guardians
3. Explain the importance of counseling and guiding HIV and aids patients and guardians
4. Explain the consequences of lack of guidance and counseling for HIV and aids patients and guardians

#### **Guidance and counseling on HIV/AIDS**

This refers to the face to face communication between the one with the problem (client) and the one trying to solve the problem (counselor).

#### **Institutions that offer guidance and counseling**

##### **a. Public and private hospitals**

They provide information on HIV/AIDS blood screening and treatment of AIDS-related illnesses.

##### **b. Non-governmental organisations** like Banja la Mtsogolo.

##### **c. Drop-in centres**

These are mostly community-based and aim at raising public awareness towards HIV/AIDS.

##### **d. Religious organisations**

They mainly encourage home-based care. Examples are ADRA and CADECOM.

##### **e. Youth organizations**

#### **Types of guidance and counseling**

##### **1. Preventive counseling**

This is offered to two groups of people i.e.

- Those who have not yet gone for HIV/AIDS test but whose behaviour puts them at risk.

- Those that have tested HIV positive to help them to look after their health and avoid spreading the disease.

##### **2. Supportive counseling**

This is offered to patients, guardians and family members to solve the many problems the disease creates and make decisions about the future. Supportive counseling can be offered at the following times:

##### **a. Pre-test counselling**

First of all, the client needs to be:

- Given facts about AIDS-
- Told why the test should be taken.
- Informed about his/her right to refuse.
- Assured of complete confidentiality. Allowed to think and make decisions.

**NB:** All this is done to prepare the client psychologically to accept the results easily.

##### **b. Post-test counselling**

- The counselor releases the results whether positive or negative.

- Those who are HIV negative are counseled on how they can avoid becoming infected.
- For those who are HIV positive, the counselor needs to be empathetic, tactful and understanding when breaking the news. Such clients need to be counseled on their sexual lifestyles and types of food. They are also advised not to bear children.

#### 1. Continuous counseling

This is long term support and advice given to the client at the clinic or at home. This should be done from time to time to enable them cope with the situation.

#### Importance of guidance and counseling on HIV/AIDS patients

- It helps individuals to reflect on their fears, feelings and worries.
- It helps individuals to examine behaviour that put them at risk of HIV/AIDS infection.
- Encourages HIV/AIDS patients to become more independent and confident.
- Enables individuals to look at realistic solutions to problems concerned with HIV/AIDS infection.
- Helps people to come to terms with AIDS and lead a positive and useful life.
- Offers hope and affirmation.
- **Plays a significant role in the fight against HIV/AIDS in the country.**
- Helps people to understand the relationship between sexually transmitted diseases and acquisition of HIV/AIDS.

#### Consequences of lack of guidance and counseling

- The patient may not cope with the shock of being told that he/she is HIV positive
- He/she will continue to have feelings of anxiety, fear, depression, anger and grief
- The patient will not be able to change his/her attitudes and behaviours thus putting his/her life as well as that of others at risk
- The patient may withdraw into a solitary place, unable to cope with the reality of the disease the loneliness may make him/her to think of committing suicide or develop mental disorders.
- The patient may lose hope and look at his/her future as doomed.

#### Caring for HIV/AIDS patients

- **Physical care**
  - They need to eat nutritious food and drink plenty of fluids.
  - They should neither take alcohol nor tobacco.
  - They should avoid catching further infection.
  - Family members should help them with chores as the patient needs a lot of rest.
  - They should do physical exercise to keep fit.
  - Personal hygiene should be observed.

#### 2. Emotional and material support

- Family members need to spend a lot of time with them to chat, listen and share their feelings and concerns.
- Family members need to put the patient's financial and business affairs in order.

<ul style="list-style-type: none"> <li>• Financial resources need to be provided to them.</li> </ul> <p><b>3. Spiritual and moral support</b></p> <p>People should come and pray with them, sing religious songs and preach to them. This gives them hope of life after death.</p> <p><b>Methods of caring and guiding for STIs and HIV and AIDS patients</b></p> <ul style="list-style-type: none"> <li>• Hospital – based care</li> <li>• Home – based care</li> </ul> <p><b>Hospital – based care</b></p> <p>It a support and treatments offered to patients by medical experts while at the hospital.</p> <p><b>Importance of hospital-based care</b></p> <ul style="list-style-type: none"> <li>• The patient may be provided with medication and full nursing care.</li> <li>• Some related diseases such as skin rashes, fever, diarrhea are instantly treated.</li> <li>• In hospitals, patients are prevented from catching further infection.</li> <li>• They can be counseled and guided on how to live longer.</li> <li>• Relatives are given advice on how to care for the patient.</li> </ul> <p><b>Home – based care</b></p> <ul style="list-style-type: none"> <li>• It is a support and treatment that patients get while in their homes</li> </ul>	<p>by their guardians. This is done under the prescriptions of the medical doctors.</p> <p><b>Importance of home-based care</b></p> <ul style="list-style-type: none"> <li>• Congestion is avoided unlike in hospitals.</li> <li>• Other relatives and members of the community also take responsibility to support the patient.</li> <li>• It is easy for the patient to practice hygiene.</li> <li>• They can eat nutritious food of their choice.</li> <li>• Relatives are given advice on how to care for the patient.</li> </ul> <p><b>Ways of avoiding infection when caring for HIV/AIDS patients</b></p> <p>Guardians are advised to:</p> <ul style="list-style-type: none"> <li>• Wash their hands after attending the patient.</li> <li>• Clean any cuts or wounds the patient might have with a bandage or clean cloth.</li> <li>• Wash any blood-stained items with disinfectants with plenty of soap or in hot water.</li> <li>• Wear gloves or plastic papers to cover their hands when washing the patient especially when either of them has wounds.</li> </ul>
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## TOPIC 21

### POPULATION AND SOCIAL BEHAVIOUR

1. Explain the causes of drug and substance abuse
2. Describe the effects of drug and substance abuse on the individual and family
3. Analyse the impact of drug and substance abuse on development

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| <ul style="list-style-type: none"> <li>• Drug and substance abuse refers to the use of drugs and substances that are not legalized for any purpose.</li> <li>• Alcohol, tobacco and other illicit drugs such as marijuana (chamba) are some of the commonly abused drugs.</li> <li>• Drug and substance abuse can lead to substance dependence (addiction).</li> </ul> | <ul style="list-style-type: none"> <li>• It can lead to infertility and weakened immune system.</li> <li>• It can lead to loss of relation through death.</li> <li>• It costs a lot of money since the family will be spending on medication.</li> <li>• It leads to loss of jobs</li> <li>• It causes violence and insecurity which scares investors.</li> <li>• It leads to serious financial problems as abusers squander a lot of money.</li> <li>• It leads to loss of morals as the abusers engage in irresponsible behaviours</li> <li>• It leads to poor performance in school.</li> <li>• It leads to divorce in a family</li> <li>• It leads to illness and death.</li> <li>• It leads to addiction</li> </ul> |
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#### **Causes of drug and substance abuse**

- Lack of mental or emotional resources against stress.
- Low tolerance for frustration.
- The need for immediate relief of stress.
- Peer pressure.
- Lack of adequate family support.
- Excessive unsupervised free time.
- Growing up in an environment of drug and substance abuse.

#### **Effects of drug and substance abuse the individual and family**

- It impairs judgment so that one is likely to hurt themselves, have trouble with the law or do poorly at school or work.
- It puts one at risk of getting sexually transmitted diseases, unwanted pregnancies.
- It damages major organs such as liver, lungs, increasing the risk of cancer, high blood pressure, respiratory failure as well as madness.

#### **4. Impact of drug and substance abuse on development**

- Loss of skilled or well-trained people due to death or injuries.
- It can create pressure on social services since a lot of money will be needed to buy medicine for such patients.
- It leads to distortion of the age-structure since it is common among teenagers.
- There is an increase in juvenile delinquency since most young people are prone to committing offences.

- There are increased orphanages in the sense that drug and alcohol cut short lives of many people.
- There is low participation in development work as drug users miss more work days.
- Increased expenditure on health care as the government spends more money to care for victims of drug and substance abuse.
- Wastage of resources as many youths become very lazy
- High crime rates which scares investors

#### **Ways of avoiding effects of drug and substance abuse**

- Taking medicines according to prescriptions
- Resisting peer pressure.
- Seeking information on the appropriate use of drugs
- Parents should not be using drugs themselves but instead guide and counsel their children.
- Conduct civic education campaigns and literacy programmes.
- Engaging oneself in productive occupations.

## TOPIC 22

### RESPONSIBLE PARENTHOOD

1. Explain the meaning of the term responsible parenthood
2. Identify qualities of responsible parenthood

Responsible parenthood refers to the fulfillment of one's obligations as a parent.

**Qualities of responsible parenthood**

- **Sense of responsibility for pregnancy**  
You should take good care of pregnancy by eating balanced diet for the wellbeing of the unborn baby.
  - **Sense of humour**  
This encourages a healthy dialogue between children and their parents.
  - **Flexibility**  
Responsible parents are open-minded and able to listen to the views of their children.
  - **Good modeling**  
They should be role models in conduct and ambitions. They set good example in actions, speech and general behaviour.
  - **Provision of basic needs**
- Responsible parents should provide the basic needs for the general wellbeing of their children.

  - **Willingness to engage in positive communication with children**  
Good parents talk to their children in a friendly manner in whatever the circumstances.
  - **Ability to identify good qualities of children**  
This helps parents to take advantage of those qualities to make the family more productive and self-reliant.
  - **Empowerment**  
Good parents should nurture independence, personal responsibility and encourage self-reliance in their children.

## TOPIC 23

### UNIVERSAL MORALS AND VALUES

1. Identify social and ethical values for international life
2. Describe the importance of social and ethical values for international cooperation

#### **Social value**

This is a practice, idea or belief that people belonging to a particular group or society hold in respect or high esteem e.g. unity.

#### **Ethical value**

This is the general idea, practice or belief which influences the way a particular group of people or society consider good or bad.

#### **International social and ethical values**

- **Appreciation of other people's culture**  
It is a right that everyone has to freely participate in the cultural life of their community it is also necessary to appreciate other people's practices. This includes language, food, dressing and cultural beliefs and practices.
- **Respect for other people's rights**  
The legal provision in the UN charter states that people are free to enjoy and practice their rights. They should however ensure that they do not infringe on other people's rights,
- **Racial/ethnic equality**  
There is need to respect other people's identity i.e. whether black or white
- **Respect for a rule of law**  
It is important to respect a rule of law of whatever a country where one is staying.
- **Freedom of worship**  
Everyone has the right to change religions or practice it publicly or privately.

- **Respect for the rule of law**

It is important to be conversant with the existing laws of a particular community and to observe and respect them accordingly

- **Respect for international health**

There are certain infectious diseases that a person traveling outside a country not have at the time of travel to avoid spreading to that particular country

- **Respect for international immigration requirements**

Every traveler must possess valid travel documents e.g. passport, visa. Immigration requirements also specify what to carry and what not to.

- **Sympathy and empathy**

Sympathy means understanding someone else' bad situation and showing that one is sorry. Empathy means the ability to understand other people's feelings and problems.

#### **Importance of social and ethical values to international cooperation**

- It promotes cultural exchange through encouragement for respect and appreciation of each other's culture.
- It promotes international security
- It assists in fighting against discrimination
- It motivates people to provide humanitarian assistance to the poor and the war victims.
- It promotes multiculturalism as people live together harmoniously.

## TOPIC 24

### INTERNATIONAL PEACE INITIATIVES

1. Identify international peace initiatives
2. Explain the successes and failures of international peace initiatives

#### International organisations that assist in conflict resolution

##### 1. The League of Nations

It was formed soon after the First World War to promote world peace.

##### 2. The United Nations Organisation

It was founded after the end of the Second World War and almost all countries are its members.

##### 3. The Security Council

This organ of the UNO focuses on conflict resolution.

##### 4. The International Court of Justice

It makes legal decisions where there are disputes between countries.

#### International peace initiatives

##### 1. The Versailles Peace Treaty and the League of Nations

In 1919, a year after the end of the First World War, Britain, France and USA met in Paris to agree on terms which Germany was forced to sign.

##### 2. The United Nations Organisation

It was set up in 1945 towards the end of the Second World War. In 1952, the UN prepared a report

called 'agenda for peace' which set out the organisation's objectives.

#### Peace initiatives in the Middle East

- One was in 1978 called 'camp David' where USA took the lead in assisting leaders of Israel and Egypt to sign a treaty.
- In 1993, leaders of Israel and Palestine signed the 'declaration of Principles.'

#### Peace initiatives in the democratic republic of Congo

- Since 1988, DRC has been fighting against rebels.
- In 1999, the warring groups agreed on a cease fire and signed the 'Lusaka peace accord.' this has however been broken several times.

#### Why the peace initiatives have not been successful

- The causes of conflicts have been complicated to resolve.
- The UN has limited diplomatic resources to achieve peace.

## TOPIC 25

### SOCIAL JUSTICE

1. Identify organisations that promote social justice internationally
2. Explain the role of international organisations in promoting social justice
3. Assess the successes and failure of international organisations that promote social justice
4. Describe the importance of promoting social justice in the world
5. Explain the role of the international court of justice
6. Examine the role of the international police (Interpol) in promoting social justice
7. Describe the role of amnesty international in promoting social justice
8. Analyse the role of the united nations in promoting social justice
9. Explain the role of the international criminal court in promoting social justice

Social justice is when everyone in the society is treated fairly and their rights are respected.

#### **Importance of social justice**

- Ensures equal opportunities for all.
- Citizens can easily participate in decision-making.
- It creates peace and security.
- Resources are allocated fairly.

#### **Causes of social injustice in Africa and the world**

- **Poverty:** Most people in developing countries do not have enough food, clean water supply, are illiterate and do not have adequate health facilities. These conditions can promote social injustice.
- **Cultural and social practices:** Outdated customs e.g. Chokolo, kusasa fumbi have negative effects on the individual.
- **Discrimination:** This involves selective treatment of individuals based on certain characteristics e.g. Colour, race, ethnic background. **O oppression:** This is where a person is prevented from doing or saying something freely.

#### **Principles of social justice**

- Like cases to be treated alike e.g. Rewarding people according to their achievements.
- Different cases to be treated differently.
- Observing principles of natural justice e.g. Use of the same principles all over the world.

#### **Some common forms of social injustice**

- Bribery and corruption.
- Favouritism and nepotism.
- Underpaying workers.
- Discrimination against various groups.

#### **Effects of social injustice**

##### **A. On the individual and the community**

- One becomes bitter and resentful.
- One may lose confidence and develop inferiority complex.
- One may not work hard.
- It can lead to disobedience of society's rules and opting to crime.

**B. In Africa and the world**

- Lack of development.
- Poverty.
- Conflict.
- Oppression of minority groups.

**Eradicating social injustice in the school and the community**

- Leaders must set examples in respecting rights of all.
- Everyone must participate in decision-making and opposing views must be respected.

**TOPIC 26****SOCIAL SERVICES**

1. Explain the need for safeguarding the environment in the provision of social services
2. Explain the need for caring for social service
3. Describe critical issues related to the provision of social services
4. Explain how critical issues in the provision of social services affect development
5. Describe the work of renowned people in the provision of social services

**The need for safeguarding the environment in the provision of social services**

Environmental conservation contributes to smooth provision of social services in the following ways:

- It ensures availability of resources which are needed in the provision of social services, e.g. timber needed for the construction of classroom blocks.
- It ensures that social services are protected from damage.
- It ensures a clean social service environment which is attractive and user-friendly.

**Critical issues related to the provision of social services**

- a. **Type of social services:** every community needs different social services for the achievement of socio-economic development.
- b. **Availability of social services:** in most cases, the social services are available in urban areas,
- c. **Quality of social services:** in most cases, people in rural areas are not provided with good quality services. E.g. In most rural schools, the infrastructure are of bad quality, the personnel is not well qualified and health facilities are of poor quality as well. Iii.
- d. **Accessibility of social services:** though the services are available,

the easiness with which to get them matters most. In rural areas, they are far apart.

- e. **Affordability of social services:** not most people can manage to pay for the social services,
- f. **Care for social services:** this is the responsibility of the local community. Lack of care for social services leads to deterioration of social services and compromises their quality in the community.

**Effects of the critical issues in the provision of social services on development**

- If more and more services are increasingly made available only to people in certain areas and not others, people in the deprived areas may start feeling bad about those bringing the social services.
- If only influential people in the society and all those who are well to do are able to access social services, the rest of the people feel helpless.
- When social services are inadequate, productivity can go down as more people will be unable to contribute.

**Importance of caring for social services**

- It ensures sustainable use of social services in the community.
- It reduces further damage of services which reduces maintenance costs.

- It ensures readily accessibility of social services when needed.
- It helps to improve people's living standards and quality of life.

### **Renowned people in the provision of social services**

<b>Hastings Kamuzu Banda</b>	<ul style="list-style-type: none"> <li>• He worked towards the provision of quality education and health care in Malawi, e.g. he founded Kamuzu Academy, University of Malawi and Central Hospitals..</li> </ul>
<b>Winnie Madikizela Mandela</b>	<ul style="list-style-type: none"> <li>• She fought against apartheid.</li> <li>• She chose to assist the needy</li> </ul>
<b>Jimmy Carter</b>	<ul style="list-style-type: none"> <li>• He formed the Foundation of Habitat for Humanity which provides affordable housing to needy populations.</li> <li>• He was a president of USA</li> </ul>
<b>Henry Dunant</b>	<ul style="list-style-type: none"> <li>• He was a Swiss whose ideas led to the formation of the Red Cross in 1963.</li> <li>• This was after he had witnessed the bloody battle of Solferino Italy, between Austria and the Franco-Sardinian alliances.</li> </ul>
<b>Mother Theresa</b>	<ul style="list-style-type: none"> <li>• She was a nun who was born in Albania.</li> <li>• She devoted her life to caring for the poor.</li> <li>• From 1948, she worked in Calcutta, India.</li> <li>• Jimmy carter</li> <li>• He was the US president from 1977 to 1981.</li> <li>• His deep commitment is on social justice and human rights.</li> <li>• He also formed the habitat for humanity which is dedicated to the elimination of sub-standard housing by making a decent shelter.</li> </ul>
<b>Jairos Jiri</b>	<ul style="list-style-type: none"> <li>• He was a Zimbabwean who worked hard to relieve the suffering of the disabled in his country by founding the Jairos Jiri association for the rehabilitation of the blind and the disabled.</li> </ul>
<b>Florence Nightngale</b>	<ul style="list-style-type: none"> <li>• She is remembered as a pioneer of modern nursing and reformer of hospital sanitation methods.</li> </ul>

**TOPIC 27****WORLD COOPERATION**

1. Identify areas of world cooperation
2. Describe factors that foster world cooperation
3. Identify prominent personalities that have contributed in facilitating world cooperation
4. Describe international interventions to promote and preserve world cooperation
5. Explain the importance of world cooperation

World cooperation means the interaction of persons or groups of people who represent various nations in pursuit of a common goal.

Or it refers to the mutual understanding and willingness of countries of the world to be united and assist each other in any matter they are capable of doing that.

**Areas of world cooperation**

Countries cooperate when dealing with challenges which cannot be dealt with by one country only. International effort is required to combat some global issues such as:

- Epidemics
- Terrorism: terrorism is the act of causing death and terror or intimidation among the large populations by means of high level violence and criminal activities such as mass bombing and plane hijacking.
- Refugee crisis
- International conflict/wars
- Weapons of mass destruction
- Climate change
- World population growth
- Loss of bio-diversity
- Global poverty

**Factors that contribute to world cooperation**

- a. **Economic interdependence of nations**

This is enhanced by formation of organisations such as Common Market for Eastern and Southern Africa (COMESA), Economic Community for West African states (ECOWAS).

**b. Ratification of international protocol**

Countries that ratify (accept) international protocols work closely together in making sure that they comply with the treaty they have signed. Examples are rights of the Child, CEDAW.

**c. Establishment of international organisations such as UN and AU**

which work to solve challenges which affect many countries.

**d. Common political ideologies**

Similarity in economic and political beliefs: With the end to the cold war, most countries in the world are now capitalists.

**e. Organized common sporting activities**

It fosters the spirit of international friendship and cooperation as people of different backgrounds all over the world gather and celebrate together.

**International interventions to promote world cooperation**

- Establishment of international protocols e.g. Geneva Convention

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| <p>for the Treatment of Prisoners of War.</p> <ul style="list-style-type: none"> <li>• Establishment of the United Nations Organisation.</li> </ul> | <ul style="list-style-type: none"> <li>• Establishment of the African Union.</li> <li>• Establishment of regional organisations e.g. Association of South East Asian Nations.</li> </ul> |
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### **Some prominent personalities that have helped in world cooperation**

<b>Personalities</b>	<b>Their achievements</b>
<b>Dr Hastings Kamuzu Banda</b>	<ul style="list-style-type: none"> <li>• He did not only lead Malawi to independence but broke the Federation of Rhodesia and Nyasaland.</li> </ul>
<b>Mahatma Gandhi</b>	<ul style="list-style-type: none"> <li>• He led in peaceful protests in India that eventually led to the granting of independence to Indians in 1947.</li> <li>• He also tried to unite the two rival groups in India thus the Hindus and the Muslims which led to his assassination in 1948.</li> </ul>
<b>Kwame Nkrumah</b>	<ul style="list-style-type: none"> <li>• He made Ghana to be the first British colony to be independent.</li> <li>• He also fought for the independence of the rest of African countries.</li> </ul>
<b>Dr. Nelson Mandela and Desmond Tutu</b>	<ul style="list-style-type: none"> <li>• Nelson Mandela spent 27 years in prison in order to ensure that the apartheid regime in South Africa is brought to an end.</li> <li>• Desmond Tutu worked with Mandela to fight against apartheid in South Africa. Apartheid is a form of racial segregation in South Africa.</li> </ul>
<b>Henry Kissinger</b>	<ul style="list-style-type: none"> <li>• The American Secretary of State (1971-1973).</li> <li>• During his time, America reestablished relations with China</li> <li>• He negotiated for a ceasefire to the Arab-Israel war of 1973.</li> <li>• He also brought to an end the Vietnam war.</li> </ul>
<b>Martin Luther</b>	<ul style="list-style-type: none"> <li>• He was a black American who fought for an end to racial discrimination in USA from the 1950s.</li> <li>• He believed in racial harmony against racial segregation</li> </ul>

### **Importance of world cooperation**

- For countries to work together to ensure peace in the world.
- To increase people's understanding of each other's culture.
- It promotes socio-economic development among the countries.
- It makes it easier for countries to solve problems that affect them