

SENIOR SECONDARY SCHOOL

SOCIAL STUDIES

COMPLETE STUDY NOTES FOR FORM 3

EASY TO READ AND UNDERSTAND

SYLLABUS BASED NOTES

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TOPIC 1

CULTURE AND CHANGE

- Culture is the peoples' way of life
- Culture can also be defined as a way of life for an identified group of people who share common customs, beliefs and traditions among others
- Culture is very complex. It includes knowledge, beliefs, arts, morals, laws, customs and other capabilities and habits observed by a person as a member of the society.
- There are a thousand of ethnic groups in the world each with different culture
- Cultural differences in the world can be observed through people's beliefs, customs, way of dressing, music, housing as well as food.
- Countries in Europe and North America represent **Western culture**. Examples of these countries include USA, Britain, Canada, France, Portugal, Germany and Holland among others
- Countries in Asia on the other hand represent the **Eastern Culture**. Examples of these countries include India, China, Pakistan, Arabia, Japan Singapore among others
- Countries in Africa represent **African culture**

COMMON CHARACTERISTICS OF EASTERN CULTURE

- ***Family Structure***
 - Eastern cultures are characterized by extended families and joint families.
 - Joint families consist of more than one married couple living in the same house.
- ***Food and eating habits***
 - The staple food for eastern societies is rice. Herbs and spices are a universally popular component of their dish in all eastern societies.
- ***Hospitality and greetings***

Hospitality is the relationship between the guest and the host and it includes the reception and entertainment of visitors or strangers.

 - Honoring guests is priority number one; guests are given more than enough (excessive quantity) to eat.
 - Strangers are welcome and treated as visitors sent by a god in eastern culture.
 - If you are invited for a dinner the host pays for it.
 - Greeting a female by kiss is not allowed even a hand shake is not allowed in other countries like Saudi Arabia in the eastern culture
- ***Marriage practices***
 - In some societies marriage is arranged by elders and spouses do not show their affection in public
- ***Major common religions***
 - The major common religions in eastern culture include Islam, Hinduism and Buddhism.
 - The worship of ancestral spirit is also common in China and Japan
- ***Dressing styles***
 - In societies where Islam is dominant, women are supposed to cover their face and hair

- Women also wear long garments from head to feet and men wear long sleeved one piece dress that covers the whole body. Other people dress in the western way
- **Collectivism**
Eastern culture promotes collective values over individual values. Thus, the interests of the social group or society take precedence over those of the individual.

COMMON CHARACTERISTICS OF WESTERN CULTURE

1. Family structure

- Western cultures are characterized by nuclear and single parent families.
- Nuclear families consist of the parents and their unmarried children living together
- Single parent families are also common in western culture

2. Food and preparation

- Westerners like eating rice, bread and pasta. Meat and vegetables also form part of their diet.
- Westerners like to eat outside their houses or home like in hotels, restaurants and motels

3. Hospitality and greetings

- Westerners respect privacy. Unlike in eastern culture strangers are treated with caution and visitation is upon invitation or prior notification.
- Greeting with a kiss is allowed if arrangements have been made to eat out everyone pays for the meal.

4. Marriage practices

- Arranged marriages in a thing of the past and public display of affection/love is common

5. Major common religions

- The major common religion is Christianity. Atheists are also common in western culture. Atheists are people who do not believe in god.

6. Dressing styles

- Men put on shirts and trousers or suits. Women wear dresses, skirts, blouses, suits and trousers sometimes.

7. Language

- Western culture has many languages such as English, French, Portuguese and Dutch

8. Individualism: Western culture promotes individual values over collective values. The interests of the individual take precedence over those of the social group or society.

COMMON CHARACTERISTICS OF AFRICAN CULTURE

(a) Extended family systems: The extended family system has been the basic family structure in almost all African cultures. Brothers, sisters, uncles, aunties, nephews, nieces and in-laws make the clan, village and kraal.

(b) Marriage: Marriages in most African Societies entails a union between two extended families. Payment of lobola is also allowed especially in patrilineal system. Polygamy is as well allowed in mist African societies.

(c) African Traditional Religion: This is essentially the collection of indigenous religious beliefs and practices of Africans.

(d) Musical instruments: Musical instruments are made from simple local materials. These are usually easy to manipulate using hands, mouth and feet.

(e) Bantu languages: Most people in sub-Saharan Africa, particularly in west, south and east Africa speak related languages called Bantu.

(f) Hospitality: It is common in typical traditional African societies to offer free food, water and accommodation to strangers.

THE MAJOR IMPACT OF WESTERN AND EASTERN CULTURES ON MALAWIAN AND AFRICA CULTURE

1. Change in family structure

- The coming of Westerners have made Malawians and Africans to adopt nuclear and single parent families. Easterners have made Malawians and Africans to adopt extended families.
- Extended families in eastern culture live in the same house. In African countries, extended families live together in the same place called homestead or compound.

2. Coming of various forms of religion

- The coming of easterners and westerners brought with them new religions.
- Christianity has been introduced from western culture. Islam, Buddhism and Hinduism have also been introduced from eastern culture.

3. Dissolution of traditional religions

- The coming of westerners and easterners have made Malawians and Africans to abandon their traditional religions. This is because foreigners convinced Africans that their religion such as worship of ancestral spirits was evil.

4. Review of certain beliefs and practices.

- Some of the beliefs such as arranged marriages, the ritual of fisi and considering women as just wives have all been reviewed with the coming of people from east and west.

5. Copying of western and eastern ways of preparing food

- Africans like putting spices and herbs in their foods and they prepare using western recipe books because of the coming of westerners and easterners

6. Copying of music and dance.

- Western music such as jazz, disco, country and western, R & B is very popular in many African countries and the musical instruments used are also similar because of the coming of westerners and easterners.

7. Copying of western and eastern languages

- The coming of eastern and western culture have made Africans to copy western languages such as English and French which are commonly used in classes for learning. Swahili language has also been copied from eastern culture and it is mostly spoken in east Africa.

8. Urbanization

- Before the coming of westerners and easterners, most Africans lived in villages rather than in towns. The colonialists developed towns as centers of business, industry and administration. Many people moved from villages to towns in search of jobs. Modern towns in Africa are built like towns in Europe because of the impact of westerners

9. Copying modern ways of living.

- Western countries are considered as being highly developed as such their way of living is taken as modern and this has made most African to copy their way of life. For example,

most African women are encouraged to start business and gainful employment and arranged marriages are phasing out in Africa.

10. Emergence of individualism and collectivism values:

- With the coming of westerners, the interest of individuals take precedence over those of the social group or society. On the other hand, easterners have incorporated the interests of social group or society in many African societies.

THE INFLUENCE OF THE AFRICAN CULTURES ON MALAWIAN CULTURE.

- ✓ Interaction between Malawian and people from different parts of Africa has resulted into significant cultural influences on Malawian culture
- ✓ Some of them are:
 - The use of borrowed words from other African languages is becoming common. For example, the word 'ndege' meaning aero-plane from Kiswahili is used in all languages in Malawi.
 - Adoption of certain dressing styles from other parts of Africa
 - Malawian music is being blended with kwaito from South Africa and Kwasakwasa, soukous and Ndombolo from the Democratic republic of Congo.

WESTERN CULTURE AND RELIGION

- Western culture was developed through the emergence of **Christianity**. **Christianity** originated among the Jews as a Jewish sect in Israel. Later, it grew in size and influence the whole Europe and it was then declared as a state religion in the Roman Empire during the late fourth Century.
- **Christianity** is based on the life and the teachings of Jesus Christ contained in the New Testament of the Bible. Christianity played a prominent role in shaping the western civilization because for long time, society and politics were not detached from the church.

EASTERN CULTURE AND RELIGION

- The eastern world is more diverse than the west.
- The following are some of the examples of the eastern religion:

(a) Islam:

- It is the Second largest religion in the world after Christianity. It is a monotheistic religion that developed in Mecca, Saudi Arabia in the Seventh Century.
- Islam does not separate the state from religion. An Islamic community is governed by the religious laws. A collection of religious laws which guide Muslims in the practical living of their daily lives is called Sharia (Islamic law).

(b) Hinduism:

- It is the dominant religion in India and the third largest in the world with about one billion followers.
- It is a fusion or synthesis of various Indian cultures and traditions with diverse roots and no single founder.

- Hinduism is a traditional way of life. It refers to the eternal duties all Hindus have to follow regardless of caste, class or sect such as honesty, refraining from injuring living beings, purity, goodwill, mercy, patience generosity etc.

(c) Buddhism:

- It is non-theistic (not involving a belief in a God of gods) religion based on a variety of traditions, beliefs and practices.
- It is based on the teachings of Siddhartha Gautama, who is commonly known as the “Buddha” meaning the “awakened one”.

(d) Sikhism:

- It is a monotheistic religion founded in the Punjab in India by Guru Nanak.
- The central teaching in Sikhism is the belief in the concept of the oneness of God (vahiguru) who is shapeless, has no gender timeless and cannot be seen with the physical eye.

(e) Shinto:

- It is the indigenous polytheistic (belief in many Gods and goddess) religion of Japan.
- Shinto is the ancient traditional religion of Japan and there are no formal rituals for membership.

AFRICAN CULTURE AND RELIGION

- Religion has been part and parcel of African culture from ancient times.
- Religion played an important role in bringing about political change. For example, Chiefs could be deposed at the command of the ancestral spirits.
- **African traditional religion:** It is the collection of the various religious beliefs and practices in African societies that share some common features.
- They worship the Supreme God through consultation with lesser deities and ancestral spirits.

THE INFLUENCE OF CULTURE ON RELIGION.

- **Religion** can be influenced in many ways by different cultures resulting in considerable changes in some of its original aspects.
- When members of a particular culture convert to a religion, they **transfer** some of their cultural elements into the new religion. This is also true for exotic religions in Africa such as Christianity and Islam in which indigenous practices have been incorporated.
- Thus, every **religion** is a product of a particular culture and its beliefs are shaped within that cultural context.

CULTURAL PRESERVATION

- Refers to the safe keeping of the cultural heritage of a group or a society by protecting it from loss, damage or destruction.

TANGIBLE AND INTANGIBLE ASPECTS OF CULTURE THAT NEED TO BE PRESERVED

- **Tangible (material elements of culture)** refers to cultural aspects which can be touched such as work of artisan, buildings and paintings.

- **Intangible** (non-material elements of culture) refers to what is felt, known and experienced such as Customs, beliefs, traditions and norms

STRATEGIES THAT CAN BE USED TO PRESERVE MALAWIAN CULTURE

1. Holding cultural events

- Many places and occasions should be created where people can listen to traditional music, hear poetry and participate in singing and dancing.
- These may include national holidays, weddings, funerals and parties.

2. Provision of education and awareness programs

- The people should be aware of their cultural diversity.
- This can be done through civic education of the community and learning about culture in schools.

3. Through use of books to document cultural heritage of the society

- Books can be used in schools and in the community to disseminate information about elements of cultural heritage.

4. Reproducing cultural heritage that decay over time.

- Manuscript and other forms of cultural heritage should be reproduced as this preserve information at the same time increases access to current and future generation.

5. Through policy and legislation

- Policy and legislation can help to control the influx of imported cultural products. Instead nations can broadcast programs that have their cultural elements in them on radios and televisions.

6. Building cultural infrastructure such as museums, theaters and art galleries.

- These will store and exhibit objects illustrating the past. Museums and art galleries provide appropriate storage and display environments for objects of the past.

7. Maintaining Traditional Chains of command

- In most African societies, kings, chiefs and clan leaders are supposed to play an important role in cultural preservation.
- Modern governments should maintain cultural identities by ensuring that local leaders take part in preserving culture and development.

8. Cooperation with international organization like UNESCO

- Cooperating with UNESCO can be helpful in documentation, analysis of oral traditions, restorations and conservation of national monuments.
- Cooperation with Western countries helps in marketing African arts and crafts or music to westerners.

9. Use of folktales and proverbs and promoting the work of artisan

These represent beliefs, practices and traditions of every section of African society. People should be encouraged to use them

10. Reproducing manuscripts and other items that contain vital cultural information:

- Manuscripts and other movable cultural heritage such as artefacts are subject to loss and decay.
- One of the most important ways of ensuring indefinite preservation of manuscripts is to reproduce them. This can also increase access to current and future generations.

IMPORTANCE OF PRESERVING CULTURE

1. *It promotes identity of the concerned people*

- Culture provides ways of acting, dressing and handling of conflict. In this way, culture helps to give a sense of identity to people

2. *Creation of opportunities for cultural tourism:*

- Preserving culture can help to attract more tourists who may have the desire to enjoy unique cultural products.
- These tourists bring foreign exchange into the country and so help in satisfying foreign currency requirements for the economy.

3. *It promotes understanding of other cultures*

- This is true because various groups of people make up the world. This being the case, it is important to understand the objects and customs that every group of people values.

4. *It promotes cultural sustenance*

- Preserving culture make it to live long. This is especially true with tangible cultural heritage such as pieces of art and buildings

5. *It allows the passing on of culture to the other generation*

- Preserving culture makes it easy to be passed on to the other generation.
- This may include pass on customs, initiation ceremonies, chains of command and traditions

6. *Creation of employment opportunities.*

- Cultural preservation can help to create employment opportunities for many people and this can help to reduce levels of unemployment.

CONSTRAINTS (CHALLENGES) FACED IN PRESERVING CULTURE

(a) *Modernization*

- Many people recognize the important role played by culture and have tried to promote it.
- However, there is a clash between culture and modernization. People's ways of life have changed to keep in touch with modern trends. This makes preservation of culture difficult.

(b) *Changing in ideologies between generations*

- Ideologies refer to ideas or beliefs that are held by particular group of people
- Changing views have resulted in contrast in views between the generations making young people regard traditional beliefs as being old fashioned and hence become impatient with them.
- Traditional practices are seen to be in conflict with modern ideas.

(c) *Resistance by new generations*

- Cultural preservation involves the passing on of cultural practices from one generation to the next.
- The new generation may not accept the traditions that are passed to them. This makes cultural preservation to be difficult.

(d) *The influence of the media*

- There has been a revolution in information technology. It is now possible for people anywhere in the world to have access to vast store of ever-changing information.

- Advancement in technology has made the beaming of all sorts of messages and images to almost all corners of the world. This shows an extremely different society.
- Respect for decency and morality has gone down and it is difficult to compromise the two

(e) *The need for change*

- Some cultural practices can hinder the social and economic development of the country. Such cultural practices need to be dropped.
- For example cultural practices that encourage the spread of HIV/AIDS

(f) *Lack of resources*

- The preservation of culture needs resources both human and material.
- Financial resources become handy in financing performances, documentation and building of museums
- Human resources can help to work in museums and help in writing books lack of resources makes cultural preservation difficult.

WAYS IN WHICH CULTURE CAN CONTRIBUTE TO DEVELOPMENT

a) *Culture promotes unity*

- Understanding and respecting culture of other people brings about peace. In this way development can be enhanced due to unity

b) *Culture promotes tourism*

- Culture may lead to creation of tourism. Cultural tourism bring revenue to the country through tourists

c) *It creates employment*

- Trade like art and crafts if promoted can be a source of employment for many people. It also creates jobs for the local residents, others can work in hotels

CULTURAL PRACTICES WHICH HINDER DEVELOPMENT IN MALAWI

a. *The ritual of fisi*

- This hinders development because it gives the man the right to have sexual intercourse with a newly initiated girl to bring her to adulthood. This may spread STIs including HIV/AIDS

b. *Initiation ceremonies*

- These hinder development because they take away boys and girls away from school to be taught appropriate behaviors and customs.
- This may make them regard these highly than education and encourage girls into early marriages.

c. *The belief in witchcraft*

- This may prevent people from succeeding as they may fear of being bewitched if they become prosperous.

TOPIC 2: RIGHTS OF SPECIAL GROUPS

- Special groups of people are those people who share certain characteristic or traits, biological, social and others.
- People are considered to belong to special groups because the nature of their characteristics demand special consideration or treatment, which they would be denied if they were to be considered along with people who do not share such traits.

EXAMPLES OF SPECIAL GROUPS OF PEOPLE

- Refugees
- Women
- Children
- Old people (the aged)
- People with disability
- Prisoners
- Accused persons
- Workers
- Stateless people

FACTORS USED TO IDENTIFY PEOPLE AS BELONGING TO SPECIAL GROUPS

- a) **Biological make up** - This regards people like women and children
- b) **Legal states as citizen** - This regards people like accused, suspects or prisoners
- c) **Social status** - This include people such as people with disabilities and women
- d) **Geographical location** - This include people like refugees
- e) **Cultural factors** - This includes people who belong to a particular ethnic or racial group
- f) **Professional** -This includes people like migrant workers

EXAMPLES OF SPECIAL GROUPS OF PEOPLE

1. *Women and girls*

- Women and girls belong to special groups of people because of Domestic violence and sexual harassment. Violence such as rape, defilement and incest.

2. *Children*

- According to UN, a child is a person who is not yet 18 years old.
- Children belong to special group or are vulnerable because of their low level of maturity, and their young age and also because of their dependency on parents or legal guardians.

3. *People with disabilities*

- People with disabilities are regarded as being unproductive, risky and offering non-competitive skills and they are taken as academically incompetent
- Some of the forms of disabilities/biological challenges include deafness, dumbness, blindness, physical deformity and mental retardation

4. *Refugees*

- A refugee is a person who has been forced to leave his or her native country to seek protection elsewhere because of famine, war, natural disasters among other reasons.
- People from the host country may abuse refugees and some of the biased perception against refugees include: failure to provide for their needs, forced labor, forced marriages, forced nationalities, forced allegiance, poor education and health care service.

5. *Accused people and prisoner*

- An accused person is one who is being suspected to have committed a crime and is waiting to be proven guilty or innocent by a court of law.
- The thinking that prisoners and accused persons are like beasts exposes them to several abuses and these include; starvation, poor health facilities, contact with relatives and legal services, torture of prisoners

6. *Stateless people*

- Stateless people are those who upon renouncing their citizenship to a particular country have not yet been granted citizenship by another country.
- These belong to special group because of the following problems that they face: forced citizenship, forced marriages, denied access to public services and discrimination in work places

7. **Women**

- Women are said to belong to special groups because they are subjected to biases based on social constructions of their roles and their status

REASONS WHY DOMESTIC VIOLENCE AGAINST WOMEN IS NOT USUALLY REPORTED IN DEVELOPING COUNTRIES

- Women are afraid of being divorced or afraid to end their marriage
- Women are afraid of standing on their own, in the event that the husband is arrested
- Lack of knowledge on human rights issues. They don't know their rights
- Cultural stand on violence against women. In some cultures it is allowed.
- Women don't know where to report
- Love for their husbands and children. They don't want to lose them.

ABUSES THAT MAKE WOMEN AND GIRLS TO BELONG TO SPECIAL GROUP OF PEOPLE

a) *Forced early marriages*

- Young girls especially in rural areas often do not have a say, when it comes to choosing their marriage partners. Their relatives may decide when and who they should marry these are forced marriages
- Some society force women into early marriages in order to respect certain traditional rites others are forced in marriage because of poverty

b) *In ability to acquire or retain property*

- This is where women are not able to inherit land or other property from their parents or from their deceased husbands

c) *Lack of education*

- The right to education is a fundamental right for both, boys and girls. Some countries have succeeded in ensuring that as many girls as boys go to school but others have not.

d) *Sexual harassment in the work place and school*

- Women face sexual harassment in work places. This may be inform of teasing and jokes from male colleagues, comment on the woman's physical characteristics or invitation to have sexual relationship with male bosses in return for job security or promotion or other perks.

e) *Inequalities*

- Sometimes women are denied economic opportunities because; they are regarded as less capable as compared to men
- Sometimes the payment may not be equal with men through they have same qualification

REASONS WHY MOST GIRLS FAIL TO CONTINUE WITH THEIR EDUCATION:

- a) Poverty as some parents force young girls to get married in order to get bride price money.
- b) Schools are far apart and girls have to walk long distances and in wild place, parents fear for the safety of the girls
- c) Cultural practices entice young girls into early marriages
- d) Education for boys is seen as more important than that for girls
- e) Domestic work which girls do before going to school make them tired and give up school

BIASED PERCEPTIONS THAT MAKE CHILDREN TO BELONG TO SPECIAL GROUP OF PEOPLE

a) Sexual exploitation

- This is where children are enticed with money or other opportunities by adults in order to have sexual experience with them

b) Child labour

- This is where a child is given work that is hazardous to the child's health and work that interfere with the child's education and the development of the child. And also giving work that is exploitive all these are child labour.

c) Victims of divorce/orphanage

- Children depend on their parents for their needs up to the time when they are ready to resume responsibility

d) Decision making

- Age and maturity of children make them not to participate in decisions that affect their lives. Decision passed concerning children usually reflect adult needs/wishes or aspirations. This makes children to belong to special group

ABUSES THAT MAKE PEOPLE WITH DISABILITIES TO BELONG TO SPECIAL GROUP OF PEOPLE

a) Lack of employment

- People with disabilities are regarded as being unproductive, risky and offering non-competitive skills.
- This makes employers not to employ them where they are competing with normal people. This makes disabled people not to improve economically

b) Denied access to education

- People with disabilities are taken as academically incompetent. This makes disabled people to be denied access to education.

c) Considered to be unfit to get married

- The biological characteristics of the people with disabilities make others regard them as being unfit to get into marriage and manage marriage affairs. Usually they are not free to choose who to marry but experience shows that disabled people are capable to manage their families just like normal people

d) Biased priorities

- This is where the needs of disable people are met after those of normal people for example during war, serving people may start with normal people and end with disable people.
- During natural disasters such as famine or floods first priority may be given to people without disabilities and later people with disabilities.

FORMS OF DISABILITIES/BIOLOGICAL CHALLENGES

- Deafness
- Dumbness
- Blindness
- Physical deformity
- Mental retardation

REASONS THAT MAKE REFUGEES BELONG TO SPECIAL GROUP OF PEOPLE

a) Failure to provide for their needs

- The host country may fail to provide resources to refugees. This may be so because the host country may have few for its citizens.

b) Forced labour

- It is very unlikely for refugees to find employment even where they stay long. If they are lucky enough to get employed, the pay is not in agreement with their skills.
- Sometimes refugees are forced to work without pay or in return for protection given to them.

c) Forced marriages

- Sometimes, refugees are forced into marriage. This may involve those who are young and old; this is a violation of their rights because their choice of marriage partner is violated.

d) Forced nationalities

- Sometimes, the host country may force refugees to abandon their nationalities in return for the asylum offered.
- This happens usually where the host country regards the refugee in question to be more valuable and contribute more.

e) Forced allegiance

- Refugees may be forced to join politics for the benefit of the host country. The host country may force refugees to do this in return for asylum granted to them

f) Poor education and health care service

- In some cases refugees stay in the host country for a short period, because of this, the host country may not be willing to provide adequate education and descent health care just like native citizens.

ABUSES THAT MAKE ACCUSED PEOPLE AND PRISONERS TO BELONG TO SPECIAL GROUP

a) *Starvation*

- This is where prisoners are not given enough to eat. Weak characters may die of such environments.

b) *Denied access to medical health facilities*

- Health priority in most case is given to a free person than a prisoner. This being the case, many prison environments do not have adequate health facilities as a means of effecting punishment on prisoners.

c) *Denied bail, visit by relatives and friends and legal representation*

- Sometimes prisoners are stopped from seeing their friends, relatives and lawyers. This is because some societies regard a prisoner as being less human and should be condemned

d) *They may be subjected to torture*

- This torture may take the following forms; beatings electric shocks or other physical assaults.
- It may also take the form of sleep deprivation as a punishment for the crime or for the police to extort information

WORKERS

- These are people who are employed and receive wages or salary
- Workers are exposed to various forms of ill-treatment and abuse which require special human rights to address

ABUSES AND ILL – TREATMENTS THAT WORKERS MEET

a) *They are subjected to low wages*

- Most workers are paid wages or salary that is not consistent with their skills, experience and qualification.
- Workers who are working in estates and domestic services are commonly subjected to low wages in Malawi

b) *They are subjected to hazardous work environment*

Some work places expose workers to environments that are dangerous to their health. This is especially true to workers working in manufacturing industries.

Workers need special human rights to protect them from such exposure

c) *Lack of legal mechanism to represent workers' rights*

Some employers prohibit workers from being involved in unionism because of the following reasons

- They are afraid that workers would become arrogant
- They are afraid that unionism may lead to high wage bill demand
- They are afraid that unions may lead to low productivity

Most governments discourage a demonstration of workers' rights through unionism

(d) They are subjected to unfair dismissals

Most workers may be dismissed from work by their employers without following dismissal procedures and without terminal benefits

MINORITIES

- These are people who belong to a group that is smaller than the main group in a society. Minorities meet various forms of abuses that need special protection

ABUSES THAT MINORITIES MEET

i. Cultural discrimination

- This is where minorities may be under pressure to use other languages or adopt other people's cultural practices

ii. Seizure of their land

- Sometimes the best land may be taken away from minorities by major groups. For example the original inhabitants of USA were the red Indians but they were pushed out of their land by major groups

iii. They may be persecuted

- This is where minorities are persecuted because they have different belief from the major groups. For example the Jews in Europe have been frequently persecuted and the Jehovah Witnesses in Malawi were also persecuted

iv. They are victims of genocide

- Genocide is a deliberate killing of a large group of people. This is a violation of people's rights
- Minorities may be wiped out by major groups in the country. For example the Rwandan genocide where the minority ethnic group (the Tutsi) were wiped out by the majority (the Hutu)

STATELESS PEOPLE

- These are people who upon renouncing their citizenship to a particular country have not yet been granted citizenship by another country.
- One may be forced to renounce citizenship because of the following reasons
 - Intermarriages: that is parents belong to different countries
 - One is married to a person who is a citizen of another country and the two must reconcile their citizenship
 - The host country may have accepted application for citizenship

ABUSES THAT STATELESS PEOPLE MEET AS THEY ARE WAITING TO BE GRANTED CITIZENSHIP OF ANOTHER COUNTRY

- a) They may be forced to acquire citizenship in order to be protected in the host country
- b) They may be forced to get married in order to be protected
- c) They may be denied access to public services such as medical attention

- d) They may be discriminated in work places and training institutions

CHARACTERISTICS OF SPECIAL HUMAN RIGHTS

a) They are need based

- This means that human rights are necessary because of human needs. They are not mere claims, wishes, desires or assertions.
- It also means human rights are necessary for the enjoyment of human life and for the achievement of human progress

b) Universality

- Human rights are universal or are for all people. This means that everyone is entitled to them
- It also means human beings must be treated equally in the enjoyment of human rights.

c) In advancement of human dignity

- This means human rights are consistent with human worth and dignity. Violation of human rights is an infringement or violation of human dignity.

d) Peace oriented

- This means human rights are formulated to promote tolerance, solidarity and peace
- Peace is promoted when human beings respect each other's dignity and fulfill their moral and other duties to each other

e) Morally forceful

- This means special human rights are there to promote social justice.

TYPES OF HUMAN RIGHTS

Human rights are classified into *three* main categories

1.Civil and political rights

- These are rights which aim at safeguarding civil and political participation for everyone
- They are known as “first generation” of human rights because they were first to be formed or first to exist

EXAMPLES OF CIVIL AND POLITICAL RIGHTS

- The right to nationality
- The right to privacy
- The right to information
- Freedom of thought
- Freedom of expression
- Freedom of association
- The right to be arbitrarily deprived of liberty

2.Economic, social and cultural rights

- These rights emphasize on the socio-economic and cultural development and security of every person
- They are called the second generation human rights because they came into effect after the civil and political human rights

EXAMPLES OF ECONOMIC, SOCIAL AND CULTURAL RIGHTS

- The right to adequate standard of living
- The right to enjoy one's culture
- The right to education
- The right to minimum fair wages
- The right to enjoy the highest attainable standards of health
- The right to enjoy the benefits of scientific progress and its application

3.Solidarity or interdependence human rights

- These are human rights that aim at fostering cooperation and helping each other
- They are referred to as the third generation human rights because they came into effect after the other two groups of human rights

EXAMPLES OF SOLIDARITY OR INTERDEPENDENCE HUMAN RIGHTS

- Right to form and join trade unions for the protection of interests
- The right to strike or engage in peaceful demonstration
- The right of trade unions to establish national federations and to join international trade unions
- The right to trade unions to function freely

INTERNATIONAL LEGAL INSTRUMENTS FOR PROMOTING AND PROTECTING SPECIAL HUMAN RIGHTS

These are international instruments that bind most world nations and regional legal instruments which bind and are observed by a specific number of nations belonging to a particular region

Forms in which legal instruments appear

1.Treaty

- This is an international agreement between two or more governments
- For example the SADC Treaty and the North Atlantic Treaty Organization (NATO)

2.Convention

- This is a treaty intended to bind and be observed by most countries.
- For example: the Convention on the Rights of the Child (CRC) by the UN

3.Covenant

- This is a more specific treaty intended to bind and to be observed by more states
- For example the United Nations International Covenant on Civil and Political Rights

4.Protocol

- This is an additional agreement intended to be part of the treaty that is already in force.

- For example: The additional Protocol to the International Covenant on Civil and Political Rights

5.Declaration

- This is a set of principles declared as desired standards for states and other parties but not intended to be binding
- For example: the Declaration of the Rights of the Child

6.Recommendation

- This is the set of standards suggested to be followed by states in order to realize agreed standards or those in a convention.
- For example: the International Labour Organization (ILO) Recommendation no 119 on the termination of employment

SOME OF THE LEGAL INSTRUMENTS FOR THE PROMOTION AND PROTECTION OF HUMAN RIGHTS

1.The Convention on the Rights of Children

- This was adopted by the General Assembly of the United Nations on 20 November 1989
- This convention recognize any person under the age of 18 as a child

The rights of the child are aimed at achieving the following objectives

- a) Facilitating the survival, development, participation and protection of the child
- b) Facilitating intra-and inter-generation fairness

EXAMPLES OF HUMAN RIGHTS IN THE CRC

- The right to a name
- The right to nationality
- The right to know and be raised by parents
- The right to be protected from exploitation

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

- This legal instrument was adopted and opened for signature, ratification and accession by the General Assembly in December 1979. It came into effect on 3 September 1981
- The convention affirms the equality of rights and respect for human dignity in accordance with article 1 of the Universal Declaration of Human Rights.

EXAMPLES OF RIGHTS OF WOMEN AS CONTAINED IN CEDAW

- The right to marriage
- The right to regulate fertility
- The right to inheritance of property
- The right to equal employment and pay
- The right to have access to equal economic opportunities
- The right to be protected from all forms of abuse, cruelty, discrimination and exploitation

3. Standard minimum rules for the treatment of prisoners

- The legal instrument was adopted by the General Assembly on May 13, 1977 and affirms the basic right of prisoners to be treated with all the dignity accorded to other human beings
- The rules highlight the importance of separating categories of prisoners in terms of men and women, adult offenders and juvenile offenders, untried prisoners and convicted prisoners and prisoners convicted of debt and civil offenders from those imprisoned for criminal offences.

EXAMPLES OF RIGHTS OF PRISONERS

- The right to adequate health
- The right to use suitable clothing and beddings
- The right to nutritious value and to adequate health and strength
- The right to exercise and sports
- The right to be heard
- The right to have access to information

4. The convention against discrimination in education

- This was adopted on 14 December 1960 by the general conference of UNESCO.
- It was effected on 22 May, 1962. This convention says that everyone has the right to education

5. The convention concerning discrimination in respect of employment and occupation

- This was adopted on June 25, 1958 by the General Conference of ILO and was affected on 15 June 1960.
- This convention encourages various states to form policies that would lead to equal opportunities and treatment in respect of employment and occupation

The rights of people with disabilities

- The right to education
- The right to adequate standards of living
- Freedom of association
- Right to marry a partner of one's choice
- The right to own property
- The right to have children

6. Body of principles for the protection of all persons under any form of detention or imprisonment

This legal instrument was adopted by the general Assembly resolution 43/173 of 9 December 1988.

Examples of rights of detained people

- The right to access information
- The right to be tried by a court of law
- The right to have legal representation
- The right to proper food, accommodation and medical care

7. Rights of people living with HIV/AIDS: They have the following rights:

- The right to make decisions on reproduction
- The right not to be subjected to medical or scientific experiments without informed consent
- The right to equal access to education
- The right to equal protection and equality before the law
- The right to keep their HIV-positive status private and confidential
- The right to medical treatment and care from the health service providers.

THE IMPORTANCE OF PROTECTING THE RIGHTS OF SPECIAL GROUPS.

- It helps to ensure equal access to humanitarian assistance in conflicts or natural disasters
- It helps in building politically and socially more stable and inclusive societies in which everyone exercises their rights on equal footing and freely express and pursue their legitimate aspirations
- It offers effective and more realistic means of preventing conflicts including sectarian conflicts within societies
- It promotes participation of otherwise disadvantaged groups in decision making processes through inclusive policies that are inherent in rights of special groups.
- It enables special groups to have a share of the benefits of development and economic progress on equal footing with the rest of the society
- It helps to ensure that there is universal enjoyment of human rights by all regardless of the physical, biological and social differences that make special groups

CHALLENGES/PROBLEMS FACED IN THE IMPLEMENTATION OF LEGAL INSTRUMENTS

1. Lack of cooperation from the government

- Government officials may react negatively to reports of human rights violation and they may deny that cases of human rights violation exist in the country. For example the government may deny that child labour exist in estates

2. Corruption

- Organs that deal with human rights violations may themselves fall prey to corruption. They may protect other violations and expose others.
- Those protected may involve relatives, friends and rich people who pay huge sums of money for the protection

3. Social attitude

- The attitude the society may have on special groups may contribute to challenges in implementing legal instruments.

- For example, people with disabilities may be seen as useless, infidels and condemned, women may be discriminated and prisoners may be seen as beasts and not worthy living. These may be a challenge.

4. Lack of civic education

- Lack of civic education for both the special groups and members of the society may also pose a challenge to the implementation of legal instruments.
- Members of the special group may not know their rights and may not therefore know when their rights are violated. The society may not know the rights of special group and violate them out of ignorance

5. Lack of material and financial resources

- Material and financial resources are needed to deal with ever increasing cases of human rights violations. The money is needed to pay the human resource working under legal instruments.

6. Lack of human resources

- The human resource includes people who are well trained in human rights issues. These are needed to help in implementing legal instruments and investigating cases of human rights violation

HUMAN RIGHTS VIOLATIONS

- ❖ Human rights violations is an infringement on person's rights.

LOCAL FORMS OF HUMAN RIGHTS VIOLATION

- a) Detention without trial
- b) Ethnic violence
- c) Religious violence
- d) Political persecutions
- e) And killing of convicts whilst in detention
- f) Rape cases

- ❖ International forms of human rights violation. These are also called crimes against humanity by United Nations. They are committed by either the government, groups of people or individuals.

EXAMPLES OF INTERNATIONAL FORMS (WORLD WIDE) OF HUMAN RIGHTS VIOLATION

- | | |
|--------------------------------------------------------------------|----------------------------------------------------------------|
| a) Genocide | f) Trafficking of people for prostitution/ forced prostitution |
| b) Willful killing of prisoners of war | g) Drug trafficking |
| c) Torture of prisoners | h) Slavery |
| d) Terrorism | i) Female genital mutilation |
| e) Use of prisoners for biological experiments or organ transplant | j) Child labour |
| | k) Discrimination |

INTERNATIONAL FORMS OF HUMAN RIGHTS VIOLATION

1.Child Labour

- ❖ Child labour is giving work to the child that is not of economic benefit to the child, work that interferes with child's education and work that is hazardous to the child's health.
- ❖ In Malawi, child labour is common in homes, where children are employed as domestic servants and also in tobacco and tea estate

2.Slavery

- ❖ Slavery is an act of owning a person legally and making him or her to work for the owner without payment.
- ❖ A slave is a person who is legally owned by another person and works for the owner without payment
- ❖ Slavery is an international form of human rights violation because it makes people to work without payment. This is a bad act as it violates the rights of a person involved

3.Female genital mutilation (female circumcision)

- ❖ This is the removal of female genital parts especially the clitoris (clitoris dichotomy). This practice is bad and is common in Africa and can be done at any age but victims are adolescent girls.

Reasons Why Female Genital Mutilation Is Practiced In Some African Countries

- a. Because of cultural reasons
 - b) To increase fertility
 - c) To reduce sexual pleasure so as to encourage the girls to remain faithful to their husbands
 - d) To mark transition stage to womanhood
 - e) For religious reasons
- ❖ The practice is bad as it has serious effects on the health of females concerned
 - ❖ The practice may affect the ability of women to have children and can damage female sexual organs. It can also lead to death if not carried properly

4.Genocide

- ❖ This is the deliberate killing of a large group of people
- ❖ This is common in areas of ethnic diversity and victims are usually minorities.
- ❖ Examples of genocide is the Rwandan genocide where over 800 000 Tutsi were killed by Hutu led army, the extermination of Jews in Nazi occupied Europe in 1930 and 1940s and the killing of 1 million educated city dwellers by the Khmer Rouge in Kambodia in 1970s

5.Discrimination

- ❖ This is a selective treatment of individuals based on certain characteristics such as religious or political affiliation, race, personal relationship or ethnic background
- ❖ Examples include ill-treatment of blacks by whites in southern states of USA. Martin Luther ended discrimination in USA

- ❖ Another example is racial discrimination in former South Africa (apartheid) Nelson Mandela ended this discrimination.

6. Forced prostitution

- This is where women and girls are forced into sexual activities for money.
- Women may be promised economically rewarding jobs in western countries only to be forced into prostitution.
- The money generated from selling their bodies is handed over to their agents this is a violation of women's rights

7. Terrorism

- ❖ This is a situation where individuals or groups of people resort to use of violence to meet their demands, especially those which are political in nature.

Forms of terrorism include:

- a) Bombings
- b) Hijacking
- c) Kidnapping
- d) Shooting
- For example, the bombing of the USA twin tower on 11th September 2001

8. Torture of prisoners

- This refers to cruel treatment of prisoners
- Freedom from torture is a fundamental human right but prisoners are tortured in many parts of the world

Forms of torture include:

- a) Beatings
- b) Electric shocks
- c) Physical assaults (attacks)
- d) Deprivation of sleep and food
- Amnesty international is an organization that deal with right of prisoners

LOCAL PROTECTIVE MEASURES AGAINST HUMAN RIGHTS VIOLATIONS

a) Establishment of the national compensation Tribunal

This was aimed at hearing out complaints and compensating victims of politically motivate human rights violation

b) The establishment of the office of ombudsman

This is where people go to report or complain about cases of social injustice and human rights violations

c) The law commission

This helps to in interpretation and amendments of the national constitution

d) The human rights commission

This helps individuals and institutions on human rights related issues

INTERNATIONAL PROTECTIVE MEASURES AGAINST HUMAN RIGHTS VIOLATIONS

1.Establishment of international court of Justice

This is the international court established by UN that aims at trying international violations of human rights.

Cases that can fall under International Court of Justice

- a) Border disputes
- b) Occupation of another's territory
- c) Extradition of international criminals
- d) Drug and human trafficking

2.Amnesty international

- This is an independent international human rights watch dog established in order to investigate and report cases of human rights violations all over the world.
- Amnesty identifies cases of human rights violations, verifies them through investigation and publishes them as a condemnation and for institutions for appropriate interventions

3.International red cross

- ❖ This is an international organization that helps people who are suffering as a result of war, floods, outbreaks of diseases and other problems needing humanitarian intervention.
- ❖ In Muslim countries the red cross is called international red crescent because they don't recognize the significance of the cross but their activities are the same with red cross

WORKS OF RED CROSS

- a) Assisting victims of conflicts by providing medical care, food, shelter and clothing
- b) Tracing and reuniting missing family members who have been separated by war
- c) Giving relief aid to those who are without food, shelter due to conflicts
- d) Providing assistance those disabled by war.
- e) Visiting prisoners of war

4.Human rights watch

- It was formed from the merging of two organizations: the Helsinki Watch which monitored human rights abuses in Soviet Union and the American Watch which was established to monitor abuses in Central America
- Human rights watch is responsible for conducting investigation into human rights violations in many countries

- It supports the rights of women and children but has particular interest in promoting academic freedom, human rights responsibilities for corporations and in protecting the rights of prisoners and refugees.

WORKS OF HUMAN RIGHTS WATCH

- a) Banning use of child soldiers
- b) Campaigning against the use of land mines
- c) Frees prisoners of conscious
- d) Ensures prompt and fair trial of political prisoners
- e) Campaigns for abolition of the death sentence
- f) Encourage human rights education

Human rights watch has paid workers while the Red Cross has voluntary workers

5.Special tribunals

These are courts established by the UN Security Council for trying cases involving suspected breaches of the four 1949 Geneva conventions with regard to acts committed against protected persons or property.

Crimes that fall under special tribunals

- a) Willful killing of prisoners
- b) Torture or inhuman treatment
- c) Biological experiments
- d) Willful causing of suffering or injury to body or health
- e) Extensive destruction of environment
- f) Willful deprivation of prisoner of war right to fair trial

Examples of special tribunals

- a) The international criminal tribunal for the former Yugoslavia
- b) The international tribunal against the 1990 Rwandan Genocide
- c) The South African truth and reconciliation commission

TOPIC 3: TAXATION

- **Taxation** is a compulsory financial contribution to support government

TYPES OF TAXES

(a)Direct taxes:

- These are paid directly to the government by the individual tax payers.
- Income tax and estate duty are examples of direct tax.

(b) Indirect tax:

- These are collected by intermediaries who turn over the proceeds to the government.
- They are imposed on expenditure such as customs and excise duty and value added tax(VAT)
- Indirect taxes are levied on traders such as importers and exporters, wholesalers as well as traders.

INSTITUTIONS RESPONSIBLE FOR TAXES IN MALAWI

- ✓ Malawi Revenue Authority (MRA)
- ✓ Reserve Bank of Malawi(RBM)
- ✓ Ministry of finance
- ✓ National Assembly(parliament)
- ✓ Ministry of justice

ROLES AND RESPONSIBILITIES OF INSTITUTIONS RESPONSIBLE FOR TAXES

a) Malawi Revenue Authority:

- ✓ It is an agency of the government under the ministry of finance responsible for assessment, collection and counting for tax revenues.
- ✓ It was established by an act of parliament in 1998 to improve on the functions previously carried out by the Department of customs and excise and the ministry of finance.
- ✓ **The following are some of the roles and responsibilities of Malawi Revenue Authority:**
 1. Assessment, collection and receipt of specified revenue
 2. Promoting voluntary tax compliance to the highest degree possible
 3. Improvement of standard of services given to tax payers with a view of improving efficiency and effectiveness and maximizing revenue collection.
 4. Taking measures as may be required to counteract tax fraud and other forms of fiscal evasion
 5. Advising the minister of finance on matters of revenue policy and matters relating to the administration and collection of revenue
 6. They perform any other tax related issues as directed by the minister of finance

b) Reserve Bank of Malawi (RBM):

- ✓ It is the central bank of Malawi. It was established in July 1964 and started its operations in June 1965 in Blantyre.
- ✓ **The following are some of the roles and responsibilities of RBM**
 1. Formulating monetary policies and maintaining price stability as to minimize inflation: This is done by controlling money supply growth using four major policy instruments; open market operations, Liquidity reserve requirement, Discount rate and repurchase arrangement.
 2. Issuing legal tender currency in Malawi. The RBM is the only institution that is legally authorized to produce statements that can be used as final means of payment for goods and services within the borders of the country.
 3. Preserving the value of the kwacha both externally and internally. The RBM ensures that the exchange rate is stable at all times.
 4. Maintaining government accounts and managing government domestic debt
 5. Acting as a banker to other banks in Malawi
 6. Acting as a lender of last resort for financial institution. This helps to alleviate liquidity pressure in the financial system and this is done by lending to banks through the discount window.

7. Establishing money and capital markets. The RBM is the authority responsible for regulating and supervising the proper functioning of money and capital markets.
8. Supervising banks and other financial institutions to protect their liquidity equity base and ensure their overall viability and stability.
9. To promote development and economic growth in Malawi. This can be done by implementing several measures designed to influence the money supply and availability of credits, interest rates and exchange rates
10. Collecting and analyzing economic data from the financial and other sectors for research and policy purposes.

(b) Ministry of finance:

- ✓ The ministry of finance comprises the treasury and the Accountant Generals Department (AGD) and closely work with the following institutions; RBM, MRA, Financial intelligence Unit (FIU), the local Development Fund (LDF).
- ✓ **The following are some of the roles and responsibilities of the ministry of finance;**
 1. To prepare revenue and expenditure estimates for every financial year
 2. To monitor all revenues and expenditure in government departments
 3. Drafting revenue policies
 4. Mobilizing financial and other resources for development
 5. Initializing debate on proposed changes to tax laws
 6. Presenting to cabinet for approval proposed tax changes.

(d) National Assembly (parliament):

- ✓ Parliament is the organ/ branch of government that is responsible for making laws of a country. Tax is a law, hence mandatory and contravening the law is punishable under the laws of Malawi. Parliament is headed by the speaker.
- ✓ **The following are some of the roles and responsibilities of the Parliament.**
 - 1.To make and repeal laws
 - 2.To receive, amend, accept or reject government bills and private bills
 - 3.Debate and vote on motions in relation to any matter including impeachment of the president/vice president

d) Ministry of Justice:

- ✓ The Ministry of Justice and constitutional affairs is an integral part of the executive branch of government. It belongs to a legal sector.
- ✓ The following are some of the roles and responsibilities of the ministry of Justice
 1. Drafting legislation and vetting contracts, agreements and other legal instruments on behalf of government.
 2. Ensuring the proper prosecution of persons accused of crime
 3. Providing sound legal advice to all ministries and departments of all government.
 4. Conducting civil litigation on behalf of the government
 5. Providing legal aid to deserving members of the public who cannot afford the cost of private legal representation.
 6. Providing efficient administration of deceased estates

STAGES FOLLOWED IN FORMULATING AND CHANGING TAXES

- ✓ The following are some of the stages that are followed when formulating and changing taxes:
- (a) **Development of an idea.** The idea can be generated from different groups such as lobby groups, the media, public service, companies, government, individuals and others.
- (b) **Debate by interest groups:** Once ideas have been generated, interest groups in this case Malawi Revenue Authority and revenue Policy Division of the ministry of finance debate on the ideas to establish their viability for consideration.
- (c) **Discussion by the cabinet.** This is the third stage which involves the minister of finance presenting the idea to the cabinet where it is discussed. Once approved by the cabinet, the tax proposal is included in the budget statement for presentation to parliament.
- (d) **Drafting of a bill by the ministry of Justice.** The tax proposal is then referred to the ministry of Justice to draft a bill for presentation to parliament.
- (e) **Debate and adoption by parliament:** Once the bill is presented to parliament, it is debated by members of the parliament. If the bill is adopted, it is sent to the president for ascent of approval. When it is approved by the president, the bill becomes a law and is subsequently gazette.
- (f) **Implementation by MRA:** The Malawi Revenue Authority starts using the law once it is gazatted.

THE ROLES OF DIFFERENT INSTITUTIONS IN FORMULATING AND CHANGING TAXES

- (a) **Malawi Revenue Authority:** Submits tax proposals to the ministry of finance for consideration.
- (b) **Malawi Confederation of Chambers of Commerce and Industry (MCCI):** Propose Changes to different taxes by making written submissions to the minister of finance for consideration.
- (c) **Ministry of Justice:** Drafts tax bills to be sent to parliament for debate and adoption into law.
- (d) **Ministry of finance:** Drafts the proposed changes and presents the same to the cabinet for discussion and approval.
- (e) **National assembly:** Debates and adopts or rejects proposed tax laws.

THE ROLE OF CITIZENS IN FORMULATING AND CHANGING TAXES.

- ✓ Citizen's main role in formulating and changing taxes is **to attend consultative meetings that are conducted to get views from various stakeholders on tax proposals.**
- ✓ Through consultative meetings, citizens can participate in the debate and submit their proposal on various taxes.

WAYS OF COLLECTING TAX

(a) Pay As You Earn (PAYE) /payroll tax

- ✓ It is a method of collecting income tax in advance.

- ✓ This method is applicable to individuals who earn their income from employment and is deducted and remitted to MRA by employer. Deduction is made before an employee gets his/her pay.

(b) Withholding tax:

- ✓ Is the amount of tax retained by one person when making payments to another person in respect of goods supplied or services rendered by the payee.
- ✓ It is the amount of tax taken from a person's income and paid directly to the government by the employer.
- ✓ It applies to specific payments including payment that is to be included in calculating the chargeable income of an employee, commissions, payment to contractors, payment in respect to supply of goods to the government and its institutions.

(c) Corporate tax:

- ✓ This is a tax placed on the taxable profits of a firm.
- ✓ Corporate taxes are levied against profits earned by businesses during a given taxable period.
- ✓ The rate of corporate tax in Malawi is at 30% of the taxable income.

(d) Turnover tax:

- ✓ Is a simple tax on the gross income of small business.
- ✓ Businesses that pay turnover tax are exempted from VAT.
- ✓ Turnover tax rate in Malawi is currently at 2%.

(d) Value Added Tax (VAT):

- ✓ This is a consumption tax that is levied on taxable goods and services imported into or supplied in Malawi.

(e) Estate duty:

- ✓ A tax that is imposed on deceased estates. It is calculated based on the wealth of an individual at the time of death.

(f) Fringe benefits tax:

- ✓ Charged on fringe benefits paid by the employer to its employees such as soft loans.
- ✓ For example, when an employee gets a soft loan from their employer at an interest lower than the commercial rate, the resulting difference is considered to be a saving and therefore, a fringe benefit and is taxable at the lowest rate ruling on the formal market for loans.

(g) Property tax: It is paid by anyone who owns property such as land, a house, a car etc.

(h) Non-resident tax: It is the final tax payable by persons not resident in Malawi on any income arising from as source within Malawi.

TAXPAYERS' RIGHTS

- ✓ Every tax payer has the right to:
 - To know their tax obligations in advance
 - To apply for help if you cannot pay fully
 - To pay no more than the correct amount of tax and to be refunded for any excess amount paid

- To be treated with respect, impartiality, fairness and equity
- Privacy and confidentiality
- To seek relief from a spouse debt.

TAXPAYERS' RESPONSIBILITIES

- To be honest and truthful in declaring tax liability
- To register and obtain tax identification number and notify MRA of any changes in details
- To cooperate and assist MRA officers in tax matters
- Pay tax as assessed by MRA on time
- To report about tax evasion to MRA, police officer or any other government agency
- Keep sufficient records and books for the required retention period
- Understand and appreciate the risks of non-compliance or tax evasion.

IMPORTANCE OF TAXES

- ✓ Redistribution of wealth from the rich to the poor
- ✓ Encourage or discourage certain activities such as domestic companies from competition with the foreign companies
- ✓ Expenditure control: Tax may be used to regulate the amount of spending in the economy
- ✓ Raising revenue for the government for:
 - Provision of infrastructure such as roads and bridges
 - Provision of safe drinking water
 - Payment of civil servant salaries
 - Financing presidential, parliamentary and local government elections

TOPIC 4: DEVELOPMENT

- ☞ It is a sustained elevation of an entire society and its social systems towards a better or more humane life.
- ☞ It is also a deliberate attack on the chief evils of the world today such as poverty, slums, illiteracy, malnutrition, crime, diseases and abuse of rights among others.
- ☞ Development can also mean the transformation of the society as it aims at acceleration of economic growth, reduction of inequality, eradication of absolute poverty and increasing literacy levels among other things.

OBJECTIVES OF DEVELOPMENT OR IMPORTANCE OF DEVELOPMENT

- (a) It increases the availability and widens the distribution of basic life-sustaining goods such as food, shelter, health and protection
- (b) It improves the living standards of the people through provision of high incomes, more jobs, better education and great attention of humanistic values.
- (c) It provides the necessary conditions for the improvement in the quality of life.

- (d) To help to expand the range of social and economic choices available to individuals and nations. This is done by freeing people from external dependence

DIMENSIONS OF DEVELOPMENT OR ASPECTS OF DEVELOPMENT

☞ Development can be best understood by carefully examining its components that are closely interlinked. Thus, Development is said to be multidimensional.

There are four dimensions/aspects of development these are:

1.Social development

- ✓ This is development in the general wellbeing of people and their society.

2.Economic development

- ✓ This is economic growth combined with improvement in the living standards of people.

3.Political development

- ✓ This is how control, power and authority are acquired and exercised so as to benefit those who are governed.

4.Technological development

- ✓ This is development in the application of knowledge or science to production that helps to expand the potential productivity of resources.

MAIN ACTORS IN DEVELOPMENT

Actors in development are people who can take part in the development of the country.

*There are **five** main actors in development these are:*

1. The Individual
2. The Family
3. The Community
4. The Government
5. The International Community Or Organization

The following are some of the activities which each actor can be involved in to develop the country

1. The individual

- ☞ The individual participate in development by being involved in community development projects
- ☞ Individuals also participate in development by being involved in elections, attending political rallies and voting in elections

2. The family

- ☞ The family participates in development by ensuring adequate nutrition for all family members

- ☞ The family also participate in development by ensuring that there is gender equality in the family
- ☞ It also participate in development by making use of development programs such as sending children to school and going to the hospital when sick.

3. The community

- ☞ They participate in development when they come up with community development projects
- ☞ When they ensure community participation in development work
- ☞ When the community also ensure transparency and accountability in community projects

4. The government

- ☞ The government participates in development of the country by providing public services such as schools and hospitals
- ☞ The government also participates by respecting the rule of law and human rights
- ☞ The government also funds community development programs and ensure transparency and accountability

5. International organizations

- ☞ The international community participate in the development of a country through provision of loans, and donations
- ☞ The international community provides expertise in development and funding.

SOCIAL DEVELOPMENT

- ☞ Social development is the general wellbeing of the people within a social setting.
- ☞ Social development aims at improving the living standards of people. Social development cannot be achieved if there is no economic development

INDICATORS OF SOCIAL DEVELOPMENT

There are two types of indicators of social development

1. Educational indicators
2. Health indicators

EDUCATIONAL INDICATORS OF SOCIAL AND ECONOMIC DEVELOPMENT

a) Adult literacy rate

- ☞ This is the percentage of people aged 15 and above who can read and write.
- ☞ High adult literacy rate indicates socio-economic development because education is important for development as it provides skilled and semi-skilled labour force.

b) School enrolment ratio

- ☞ This is the number of children who have enrolled in primary or secondary school, expressed as a percentage of the number of school going age in the population.
- ☞ High school enrollment ratio indicates socio-economic development because it indicates that many children are attending education.

c) School dropout rate

- ☞ This is the percentage of students who drop out of school before completing a particular school cycle like primary or secondary school.

- ☞ Low school drop-out rate indicates development in a country.

IMPORTANCE OF EDUCATION IN DEVELOPMENT

- ☞ It helps in providing skilled and semi-skilled labour force that is needed for the production of goods and services
- ☞ Well educated people contribute efficiently to development of the country
- ☞ Education affects fertility levels of women. The more educated the woman is the less the number of children she is likely to have because of time spend at school and the subsequent work commitment.

HEALTH INDICATORS OF SOCIO-ECONOMIC DEVELOPMENT

1.Percentage of population with access to safe water

- ✓ Safe water is important for good health, if many people have access to safe water it indicate social development

2.Percentage of population with access to sanitation

- ✓ This refers to the number of people who have facilities for waste disposal such as good pit latrines and flush toilets.
- ✓ If many people have access to sanitation it indicates development because this prevents diseases

3.Infant mortality rate

- ✓ This is the number of children who die before reaching one year of age, expressed per 1000 live births in a given year. High infant mortality rate indicate no development.

4.Maternal mortality ratio

- ✓ This is the number of women who die during pregnancy or child birth, expressed per 100,000 live births

5.Life expectancy at birth

- ✓ This is the number of years a person is expected live based on statistical probability. High life expectancy at birth indicates social development
- ✓ Good health is important to development because only health people can contribute to development of the country

ECONOMIC DEVELOPMENT

Definition

- ☞ Is economic growth combined with improvements in the living standard of people
- ☞ Economic growth refers to the increase in the amount of goods and services produced in a country in a year.

INDICATORS OF ECONOMIC DEVELOPMENT

a) Low Crime rate

- ☞ Low crime rate in the country indicates economic development. High crime rate such as armed robberies indicates no economic development in a country.

b) Good Infrastructure development

- ☞ The presence of social and economic infrastructure indicates socio-economic development.

- ☞ For example the presence of schools, hospitals, good roads and banks
- c) ***Growth or increase in GNP and GDP (Gross National Product and Gross Domestic Product)***
 - ☞ GDP refers to the total value of output produced from domestic economy.
 - ☞ GNP refers to the total domestic and foreign output claimed by residents of the country.
 - ☞ Growth in GNP and GDP indicates economic development.
- d) ***Increase in GNP per capita***
 - ☞ This refers to the total output from both domestic and foreign economy of the country divided by the total population of the country.
 - ☞ If GNP per capita is high it indicates economic development.
- e) ***Low unemployment levels***
 - ☞ It refers to the number of people who have access to jobs.
 - ☞ If many people have access to job opportunities this indicates socio-economic development.
 - ☞ High unemployment levels indicates no socio-economic development
- f) ***Distribution of income or consumption***
 - ☞ Equal distribution of income and resources among individuals and households indicates socio-economic development of a country.
- g) ***Human development Index (HDI):*** This is a statistical measure used to gauge a country's level of human development. HDI was developed to create more human alternative to GDP. Whereas HDI measures the well-being of citizens. GDP measures economic output.
- h) Other indicators may include: *good standards of living, good transportation such as railway, water and road transportation and good communication to link the buyer and the seller.*

EXAMPLES OF SOCIAL DEVELOPMENT INITIATIVES IN OUR COMMUNITY

- a) Construction of school blocks by the community
- b) Construction of roads, bridges and boreholes by the community
- c) Construction of hospitals and clinics in the community

FACTORS THAT CONTRIBUTE TO ECONOMIC DEVELOPMENT OF A COUNTRY

1. Market liberation

- ☞ This refers to the removal of barriers to trade.
- ☞ If barriers are removed more actors will come on the market place to do business, the more the people and companies involved in doing business the more the people who share in the economic development

2. Privatization

- ☞ This is the process of moving activities from public sector to private sector.
- ☞ This encourage private ownership of productive resources. This means that wealth is not just owned by the government but also ordinary people.
- ☞ This also leads to more profits and competition on the market place.

3. Industrialization

- ☞ This is the process of expanding the country's capacity to produce secondary goods and services.

- ☞ This creates more jobs for the people and increase activities for earning money leading to economic development.

4.Import substitution

- ☞ This is the attempt to replace imports with domestically produced goods through a policy that builds on industrialization.
- ☞ This encourages the people to buy domestically produced goods and it promotes or sustains local industries leading to economic development

5.Taxation

- ☞ This is the money that the government collects from individuals and companies.
- ☞ This money can be used to finance public services for example building schools, hospitals, roads these leads to socio-economic development.
- ☞ Low taxes attracts a lot of investors in the country

6.Peace and stability

- ☞ This attracts investors in a country. When there is no war and robberies.
- ☞ This is important for economic development because investors would not want to invest their resources in areas where their investments would be insecure.

7.Urbanization

- ☞ This refers to the economic and demographic process involved in the growth of towns and cities.
- ☞ Growth of cities makes people to migrate from rural areas to urban areas to work in industries this leads to economic development.

8.Availability of resources

- ☞ Financial and non-financial resources are both needed for economic development to take place.
- ☞ Financial resources are needed in providing for public services, non-financial services such as educated human resources and natural resources are all needed for economic development to take place.

9.Management of resources

- ☞ Good management of financial and natural resources as well as human resources leads to economic development.
- ☞ Where there is poor management of resources economic development cannot take place.

ADVANTAGES AND DISADVANTAGES OF PRIVATIZATION

Advantages

- a) Private companies make a lot of profit and there is competition among private companies
- b) It brings revenue to the government

Disadvantages

- a) If the government is not careful companies may end up in the hands of foreigners
- b) Many people lose jobs when companies have been privatized

POLITICAL DEVELOPMENT

- ☞ Politics is about control, power and authority.
- ☞ Power and control refers to the ability to cause others to change their behavior and do what the power holder wants
- ☞ Authority refers to the right to enforce obedience.
- ☞ Is how control, power and authority are acquired and exercised so as to benefit the majority of those who are governed

INDICATORS OF POLITICAL DEVELOPMENT IN A COUNTRY

1. Political awareness and citizen participation

- ☞ In a politically developed society citizens are aware of political developments taking place in their societies and they actively participate in them.
- ☞ Citizens participation can be in the following forms voting in elections, debating issues, attending civic or community meetings

2. Political tolerance

- ☞ This involves accepting other people's views even when one does not agree with them
- ☞ In a politically developed society people who are not in power are given chance to air out their views and are allowed to organize themselves and speak out.

3. Availability of political institution

- ☞ In a politically developed society there are political institutions like parliament, political parties which are active. For example frequent parliamentary sessions. These help to check what the government is doing.

4. Ability to choose own leaders

- ☞ The people are given chance to elect leaders of their choice in a politically developed society.
- ☞ The elected officials are chosen and removed in office in a free and fair manner.

5. Transparency and accountability

- ☞ In a politically developed society leaders are held accountable to people. Those who are in power do what the people who elected them into power wants.
- ☞ Transparency is about being open and accountability is about being answerable to the people

6. Respect for the rule of law

- ☞ In a politically developed society no one is above the law, not even the president. Everyone is required to obey the law and there is equal protection and punishment before the law.

7. Multiparty system of government

- ☞ In politically developed society, many parties participate in elections. The opposition parties help to check activities of the winning party.
- ☞ In Malawi many parties take part in elections this indicates political development

8. Respect for the protection of human rights

- ☞ In politically developed country human rights of citizens are respected and protected.

- ☞ Human rights include freedom of expression, freedom of association and freedom of assembly

9. Control of abuse of power

- ☞ In a country that is politically developed, efforts are made to control abuse of power by those who are in authority. The most common abuse of power is corruption.

EFFECTS OF POLITICAL DEVELOPMENT ON THE LIVES IF THE PEOPLE

- a) It increases awareness of people in political affairs affecting them
- b) People know their rights and respect the rights of others
- c) It leads to increased participation in development work
- d) It leads to increased participation in parliamentary and local government elections
- e) Citizens are able to organize and promote their own legal interests without the interference government.

MAJOR POLITICAL DEVELOPMENTS IN MALAWI SINCE 1993

- ☞ In February 1963, Malawi known as Nyasaland by then attained self-governance and Kamuzu Banda became the first Prime Minister
- ☞ On 6th July, 1964, Nyasaland attained independence and changed its name to Malawi
- ☞ In 1971, all other political parties in Malawi were banned except for MCP (Malawi Congress Party) this made Malawi a one party state. In the same year Kamuzu was made the life president of Malawi Congress Party of Malawi
- ☞ On 8th March 1992, the Catholic Bishops wrote and circulated a pastoral letter entitled “Living Our Faith” which openly criticized the Kamuzu Banda Government
- ☞ In June 1993, a referendum was held in Malawi to decide on whether to introduce multiparty system of government or not. Following the referendum the constitution of Malawi was amended to allow for the formation of other parties. Other political parties that were formed include Alliance for Democracy (AFORD) United Democratic Front (UDF) Malawi Democratic Party (MDP) and UMFD
- ☞ On 17th May 1994, multiparty Parliamentary and Presidential elections were held in Malawi. Following the general election the President of UDF Bakili Muluzi was elected Presidential winner of the elections with 47.16 % votes, Kamuzu Banda was second with 33.45% votes and Chakufwa Chihana was third with 18.90% votes. During this election there were 177 constituencies. UDF won 85 seats, MCP 56 and AFORD 36
- ☞ In 1999 another multi-party general election was held in Malawi and Bakili Muluzi was re-elected president of Malawi.
- ☞ In 2004, another multi party general election was held. Bingu Wamthлика was elected as the presidential winner but later on in 2005 he damped UDF and formed his Democratic Progressive Parry.

- ☞ In 2009 another general election was held and Bingu Wamthalika was re-elected as Presidential winner but in 2011, Bingu Wamthalika died while still in office. Mrs Joyce Banda the vice president by then was sworn in as the president of Malawi
- ☞ In 2014 Malawi held the first tripartite election. Following the election Professor Bingu Wamthalika was elected the president of Malawi.

TECHNOLOGICAL DEVELOPMENT

Definition of Technological Development

- Is development in the application of knowledge or science to production that helps to expand the potential productivity of resources
- Technology is application of knowledge or science to production
- In order to produce things in any society there is need for resources and these resources are called Factors of Production

*The factors of production are classified into **three** main groups*

- a) **Land** – this includes natural resources, such as mineral deposits, water, fish, climate and soil
- b) **Labour** – this includes all kinds of physical and mental power of human beings
- c) **Capital** – this refers to society's stock of physical assets such as machinery and social infrastructure comprising such as roads, railways and airports.

INDICATORS OF TECHNOLOGICAL DEVELOPMENT

- (a) Mechanization of agriculture: Increased use of farm machinery for different farm operations by farmers is an important indicator of technological development.
- (b) Space exploration: The ability by human beings to undertake space exploration activities using both manned and unmanned spacecraft's is an indicator of advances in technological development.
- (c) Modernization of transport systems such as trains, modern cars, railways, aeroplanes among others signifies technological development.
- (d) Increased access to modern information and communication technology such as cellphones, computers, radios, money cards indicate the presence of technological development.

POSITIVE EFFECTS (ADVANTAGES) OF TECHNOLOGICAL DEVELOPMENT

1. Easy communication

- ☞ With the introduction of telephones, cell phones and computers. Communication of people throughout the world is very fast and efficient.
- ☞ For example internet helps to access information anywhere in the world, televisions help to know what is happening in other countries without being physically there, radios help to entertain, educate and inform the masses.

2.Fast transportation

- ☞ With technological development there is fast transportation of people as well as goods and services.
- ☞ For example, aero planes, cars and bicycles has made transportation of people goods and services to be fast.

3.Easy trade

- ☞ Technology has significantly changed business practices, it has knocked down all geographical boundaries in a way that there is no need for a middleman in business, buyers and sellers can easily be connected. Technology has made trade to be easy.

4.Improved health

- ☞ Technology has introduced sophisticated equipment like the x-ray and scanning machine. These have helped for diseases to be diagnosed and treated in time

5.Improved agricultural production

- ☞ Technology has introduced hybrid varieties and the new irrigation methods which have improved agricultural productivity. This ensures food security in Malawi.

6.Better understanding of the environment

- ☞ Technology is also allowing better understanding of the environment to avoid environmental degradation.
- ☞ For example use of solar energy help to avoid environmental damage of using fossil fuel to satisfy the increasing global demand for energy

7.Increased access to education

- ☞ Technology is creating new and better ways of educating people in general People are able to enroll in a program abroad without being physically there because of the internet, radios, computers and televisions

NEGATIVE EFFECTS OF TECHNOLOGICAL DEVELOPMENTS (DISADVANTAGES OF TECHNOLOGICAL DEVELOPMENT)

1.Technology leads to loss of jobs

- ☞ The introduction of new machines means more work will be done by machines this make many people to lose their jobs.

2.Introduction of inappropriate technologies

- ☞ Sometimes technologies that are introduced are not appropriate to conditions in developing countries.
- ☞ For example, there is lack of trained human resource that is people who can operate and maintain the machines.

3.Cost of new technologies

- ☞ It is impossible for developing countries to catch up with the fast changing technologies as most of them are too expensive to be replaced now and again.
- ☞ Many people are poor they cannot afford to buy new machines now and again.

4.Reduced moral standards

- ☞ Some technological advancement like the television and the internet lead to reduction in the moral standards of young children because they are exposed to programs that are morally bad on TVs and internet.

5. Some technologies damage the environment

- ☞ The gasses coming from factories, burning of fossil fuels and car exhaust damage the environment and leads to global warming

6. Some aspects of technological development raise ethical questions

- ☞ For example; biotechnological innovations that change the nature of plant species to produce stronger crops raises ethical questions.

FACTORS THAT CONTRIBUTE TO TECHNOLOGICAL DEVELOPMENT

1. Research and innovation: Research plays a role in the development of new technologies and in making further modification to existing technologies to suit new challenges. Innovation offers added value for end users by providing better and functionality than previous options.

2. Raising awareness

- ☞ The people in the country and the leaders must be civic educated and be convinced of the importance of technological development.
- ☞ The people and the leaders must view the effective use of technological advancement as a key to successful and sustainable development

3. Adopting appropriate technologies: It is important to match or adapt technologies to the local needs and conditions for effective use and this can help to spur technological development.

4. Cooperation between technologically advanced countries and developing countries.

- ☞ The most important way developing countries get access to technology is through having a link with other countries that are technologically advanced

5. Quality of vocational or technical training. High quality of vocational and technical training helps to ensure that students acquire relevant knowledge and skills needed for specific technologies. This creates conducive environment for new technologies.

6. Adopting policies that are conducive for technological development.

- ☞ A policy and regulatory environment that promotes rapid diffusion, adoption and efficient use of new technologies is very important
- ☞ For example a free trade policy would help in bringing about technological development such as removing restriction on foreign technology imports

7. Developing physical and local technology support infrastructure

- ☞ These are important in helping in the effective use and diffusion of technological information.
- ☞ It is necessary to develop networks and institutions that can tap into information about technology and market trends worldwide and locally.
- ☞ Some of the institutions that help in effective use and diffusion of technology include:
 - Universities through their research activities
 - Information Technological Centers (ITC)
 - Standards, testing and quality control institutions
 - Research and development institutions

8. Investing in human resources

- ☞ This is important in taking advantage of the potential of new technology. Schools and workplaces need to provide education and training in the use of technological developments there is need therefore of well-trained human resource.

9. Matching solutions to local problems

- ☞ This involves matching technology with local needs of the country. Technology need not be promoted for the sake of promoting it.
- ☞ Technology should not be hurried or introduced just for the sake of introducing it but it should be appropriate to the local conditions to which it is being applied.

MILE STONES IN TECHNOLOGICAL DEVELOPMENT

1. The introduction of aero planes in 1903 by two brothers Ovrville and Wilbur Wright
2. The introduction of the first manned space craft on April 12, 1961
3. The introduction of television in 20th century but television viewing started in 1950s
4. The introduction of by a man known as Guglielmo Marconi radios. The first wireless telegraph was produced in 1985 and the first regular radio broadcast began in 1920
5. The introduction of the first peddled bicycle in 1839 by Kikpatrick Macmillan
6. The introduction of credit cards in the 20th century
7. The introduction of a computers by J.P. Eckert and J.W. Mauchly

TOPIC 5: EMPLOYMENT

- ✓ Employment is the condition of having a regular paid work, or the work in which one is engaged and to which one devote time.

TYPES OF EMPLOYMENT

(a) Formal employment:

- ✓ This is where people work for an employer which may either be a company or an individual.
- ✓ Examples of formal employment are teaching, nursing, commercial farming, lawyers, journalism, driving etc.

(b) Informal employment:

- ✓ It involves Jobs people have set up themselves and therefore work for themselves or their families.
- ✓ Examples of informal employment are shoe shining, brick laying, subsistence farming, running taxi bicycles (Kabaza)

Meanings of the following terms:

- **Pension:** Refers to an income for retirement or payments a person receives upon retirement.
- It is a regular payment made during a person's retirement.
- **Pensioner/retiree:** a recipient of a retirement pension
- **Pension scheme:** It is a way of saving for one's retirement so that you have income after you stop working or to provide an income for the dependents if the member dies.

FEATURES OF A PENSION

- It has an element of service or work including self-employment
- It follows the given conditions
- It is a regular payment
- It involves retirement from service through any of the fragilities such as being too old, too ill or death.

TYPES OF PENSION SCHEMES

(a) Defined contribution (DC) plan or money purchase plan:

- It is a plan in which a member receives, at retirement, the pension that can be bought through the company based on the value of contributions the employee and the employer made, with interest.
- The member and employer contributions are fixed as a percentage of salary and the accumulated contributions are increased with interest to the date of retirement.
- In Malawi, contributions are prescribe and the employer is obliged to pay 10 percent of an employee's salary and the employee pays 5percent. There are no set benefits (not promise fixed benefit at retirement).
- The end benefit is based exclusively on the contributions paid and investment earnings of the fund itself as well as the cost of purchasing an annuity at retirement.

(b) Defined Benefit (DB) Plan:

- In a Defined plan, employers provide employees a specific retirement benefit based on salary, age and years of a service.
- It promises to pay members a certain fixed monthly benefit/amount of retirement income for life. The pension amount/benefit is based on a formula which takes into account a member's level of earnings (wages/salary history) towards retirement and length of pensionable service as well as predetermined accrual rate such as 2% for instance.
- Defined benefits are more advantageous to employees who spend many years working for a simple employer and most government prefer DB funds.

DIFFERENCES BETWEEN DEFINED BENEFIT AND DEFINED CONTRIBUTIONS

Defined benefit scheme	Defined contribution scheme
<ul style="list-style-type: none">• Retirement benefits are based on a formula that takes period of services and salary history into account	<ul style="list-style-type: none">• Retirement pension is unknown. Accumulated employees and employer contributions plus investment income is used to purchase
<ul style="list-style-type: none">• Employee contribution rate is fixed while employer contribution rate is variable	<ul style="list-style-type: none">• Both employee and employers contribution are fixed

<ul style="list-style-type: none"> • An employer carries investment risk 	<ul style="list-style-type: none"> • An employee carries investment risk
<ul style="list-style-type: none"> • Valuation of liabilities by an actuary is needed 	<ul style="list-style-type: none"> • No actuarial valuation needed. Only annual bonus allocation is used to get the value of pension funds.
<ul style="list-style-type: none"> • Withdraw benefits are not attractive 	<ul style="list-style-type: none"> • Withdraw benefits are attractive

PROCEDURES IN DEFINED CONTRIBUTION SCHEMES

1. Either an individual alone, or an employee and the employer make contributions into the plan usually based on a percentage of the employee's annual earnings or just an amount in Malawi kwacha.
2. Each participant has an individual, separate account to which contributions are allocated.
3. While a member is working; the fund is usually invested in stocks and shares, along with other investments, with the aim of growing it over the years before he/she retires.
4. Normally, when the employee retires, they can take some of the pension as a cash lump sum and then convert the rest into a retirement income(also known as annuity)

IMPORTANCE OF A PENSION SCHEME

- Pension plans serve as a means of financial stability and security after retirement and provide a regular income to a member on retirement.
- When people come to retire they experience a reduction in income. A pension income makes up for some of this loss of income in retirement so that they are able to live comfortably and not to have to worry about financial problems.
- Pension schemes can provide protection in the form of lump sums and pensions to dependents in the event of death of a member of a pension scheme.
- Contributions made to a pension plan by both the employer and employees are tax deductible. So pension is also a source of government revenue.
- Investment incomes generated by the pension fund may lead to infrastructure development in the country.
- Pension funds relieves pressure on government social services and cash transfers by taking care of the elderly people who can fend for themselves after retirement.
- Pension funds help to attract and keep competent employee

CONDITIONS IN TRANSFERRING PENSION BENEFITS FROM ONE PENSION FUND TO ANOTHER

- A pension transfer takes place when a member of a pension scheme (pension pot) transfers his or her accrued pension rights from one scheme to another.
- The following are some of the conditions:
 - (a) Where you can transfer your pension pot to:** you can transfer your pot to another registered pension scheme or non-Malawian pension scheme that is qualifying recognized overseas pension scheme.
 - (b) Transferring pensions in payment:** A person can transfer your pension pot if it is already paying a pension. For example, this might happen because your employer is reo-organizing their company pension schemes.

CONDITIONS FOR ACCESSING/RELEASING PENSION BENEFITS

- ✓ **A member can access his or her pension when:**
 - A member reaches retirement age, which is 60. Unless ones retirement is due to ill health
 - A member has retired on basis of years of service which is 20years working for the same employer
 - A member is totally and permanently disabled or has a terminal illness. The member is incapacitated as certified by a medical practitioner registered with the medical council of Malawi.
 - A member has left or is about to leave Malawi permanently. He or she gets 40% of the amount payable on the grant of the application. The balance is paid twelve month from the date of the first payment only if the trustee is satisfied that the member has left Malawi permanently.
 - A member has died. Pension or superannuation savings can also be paid on the death of the member.
 - The member has permanently left the service of the employer for whatever reason and the member has not secured another employment for a period of more than six months

PROVISIONS OF THE PENSION ACT (2011)

- ✓ In 2011, the legislature in Malawi passed the pension Act 6 of 2011 and the employment amendment act of 27 of 2010 side by side to specifically resolve some application problems.
- ✓ The following are some of the provisions of the pension act(2011):
 - All employees must be on a pension scheme
 - Prescribes minimum contributions rates(10% employer, 5% employee)
 - Outlines conditions for accessing pension benefits
 - Outlines conditions for paying death benefits
 - Preservation and portability provision
 - Mandatory life insurance

- Creates rights for members

RIGHTS OF A PENSION BENEFICIARIES (MEMBERS)

✓ **The following are some of the rights of pension beneficiaries:**

- Rights and entitlements of members or beneficiaries under fund rules
- Obligations of members and employers to pay contributions
- Request information about the fund or member entitlements in the fund.
- Access meaningful, accurate and complete information and demonstrably written in a manner that enhances member understanding of the pension scheme.
- Nominate beneficiaries for his/her death benefits
- Transfer benefits to an approved unrestricted fund
- Communication on annual member statements and staff presentations by trustees or administrators
- Make an inquiry into or a complaint about the operation or management of the fund in relation to him or her
- Lodge complaint with the pension fund if an employer deducts contributions but does not pay the monies over the fund or to the administrator
- Have a valid copy of the rules of the fund which sets out the rights and obligations of the members
- Receive a pension upon retirement
- Be protected by the manager of the pension scheme by reporting to the registrar of any occurrences which in the managers view could affect the rights of the member under the pension plan

RESPONSIBILITIES OF PENSION BENEFICIARIES

- Obligations of a member to pay contributions whether the minimum pension contribution of 5% or that agreed with the employer.
- Request information about the fund of his entitlements in the fund such as tax deductions from the contributions, if a pension scheme is registered /licensed or not, fund rules and their amendments
- To understand and monitor pension plan
- Seeking an employment based pension scheme from the employer
- Provide the scheme with accurate personal details and those of his or her beneficiaries.
- Apply to switch/transfer pension benefits from one pension fund to another registered unrestricted fund when he/she stops working for employer or fails to secure a job within 6 months.

TOPIC 6: **POPULATION**

CHARACTERISTICS OF POPULATION CHANGE.

- Population of an area can either increase or decrease
- The population of the world has been increasing over the years
- Some countries have been experiencing a decline in their population
- Population change can be defined as the difference in the size of the population between the end and the beginning of a given period of time.
- Population change is equal to the algebraic sum of natural population change and net migration including corrections
- Natural population change is the number of live births minus the number of deaths.
- Net migration is the number of immigrants minus the number of emigrants.

What is census

Is the enumeration of the population, normally done at regular intervals.

INFORMATION INCLUDED IN CENSUS

- a) The population of males and females
- b) The population density of the various parts of the country
- c) The religions of the people
- d) The language used in house holds
- e) Most common source of energy
- f) Literacy levels among adults

FACTORS THAT LEAD TO POPULATION CHANGE

a) *Birth rate*

- ✓ This refers to the number of live births in one year for every 1000 births.
- ✓ High birth rate increase the population while low birth rates has the potential of decreasing the total population of a country

Factors influencing birth rate

(i) Fertility rate: Is the average number of children a woman actually produces during her reproductive period. In Malawi, the average number of children each of these women is expected to bear is 6 and this is largely responsible for rapid population growth.

(ii) Value of Children: In some cultures, children are regarded as a source of labour thereby affecting the birth rate.

(iii) Urbanization: People in urban areas have better access to family planning services and tend to have fewer children than those living in rural areas where children are need to perform essential tasks.

(iv) Age at marriage: Women normally have fewer children when their age at marriage is 25 or older

(v) **Educational and employment opportunities for women:** Birth rate tends to be low when women have access to education and paid employment outside the home....**why?**

Reflect please,,,,,,

b) Death rate

- ✓ This refers to the number of deaths in one year per 1 000 of population.
- ✓ High death rate decreases the population.
- ✓ Low death rate may increase the population of the country.

c) Natural disasters

- ✓ These have the impact of killing many people within a short period of time. For example floods, volcanic eruptions, earthquakes and famine.
- ✓ Natural disasters have an effect of reducing the population of a place

d) Epidemics

- ✓ These are contagious diseases that spread very fast and kill so many people within a small space of time. An example is HIV and AIDS.
- ✓ Epidemics reduce the population at a faster rate

e) Wars

- ✓ These reduce the population of the countries involved in wars. Wars reduce population through deaths of civilians and other people flee to other safe countries.
- ✓ This increases the population of the host country and reduces the population of the country where the people are coming from.

f) Migration

- ✓ This is the movement of people from one area to settle in another area. This can occur within the country or across boundaries. Emigration is the movement of people from their country to another country.
- ✓ Immigration is the entry of people into the country from other countries. Emigration reduce the population while immigration increase the population of the country

g) Unemployment,

- ✓ This is lack of jobs due to high population growth. Unemployment makes the people to move to areas where there is job creation.
- ✓ This increases the population in areas where there is more job creation and decreases the population of the areas where there is no job creation.

Other factors are accessibility to financial resources and political and religious reasons.

FACTORS THAT AFFECT FERTILITY RATE IN MALAWI

- Sex preference
- Cultural expectations – most cultures expect a family to be large
- Most females start having kids as early as when they are 18 years this gives them long child bearing life span
- The period between birth is very small, sometimes less than two years

TRENDS IN POPULATION

- ✓ **Trends** in population growth refer to the current general pattern or direction of change in the population
- ✓ **The trends in Malawian population** can be summarized as follows:
 - **High birth rate**
 - **High fertility rate**
 - **High death rate**
 - **High annual population growth rate**

EFFECTS OF POPULATION GROWTH

1. *Pressure on resources*

- ✓ High population growth exerts pressure on natural resources such as land, forest, water and other social service institutions such as schools, hospitals and markets

2. *Promote poverty*

- ✓ This is true because high population growth make people to scramble for a few available resources.
- ✓ Most of the families fail to provide for the needs of their families. It also promotes land degradation

3. *Loss of human resources*

- ✓ This is because lack of food or poverty results into unhealthy population which cannot contribute to development.
- ✓ Malnutrition may also lead to high deaths rates. Some human resource will also be lost through migration in search of resources.

4. *Unemployment*

- ✓ This is because with high population growth, not all the people will have a chance of securing a job.
- ✓ This is because the population grows faster than the rate of job creation. The higher the population the more the number of people looking for jobs.

5. *Overcrowding*

- ✓ Population growth increases the population density of an area. This makes it easy for diseases to spread fast in an area because of population growth.
- ✓ For example there will be overcrowding in schools and hospitals, this can increase the spread of diseases.

6. *Increase in crime*

- ✓ High population growth creates high unemployment levels and the provision of social and economic services and security is also reduced.
- ✓ This increases crime rates because people struggle to provide for their needs as a result they engage in criminal activities to provide their needs.

EFFECTS OF POPULATION DECLINE

- The benefits of a decreasing and aging population include:
 - (a) It leads to reduced pressure on resources or less demand of resources as the amount of land and resources per person will be higher.
 - (b) It ensures the availability of employment opportunities as the available labour and resource supplies exceed reduced demands.
 - (c) It leads to improved standard of living due to improvements in personal income
 - (d) Lower crime rate as older communities are law abiding and less inclined to commit crimes.

IMPACT OF POPULATION GROWTH ON DEVELOPMENT

- It lowers the quality of social services in an area such as education and health due to overcrowding. This leads to illiteracy and diseases
- It leads to loss of peace due to increased crimes. This scares official investors
- It promotes poverty since people fail to provide for their needs. People who are not health cannot contribute to development
- Promotes illnesses and diseases due to overcrowding in areas. People who are not health cannot contribute to development
- Leads to environmental degradation due to pollution and deforestation

POPULATION CONTROL

- These are efforts to slow population growth through actions to lower fertility.
- It can also mean the regulation of a country's population size by any natural or manmade factor

CONTROLLING POPULATION GROWTH

a) Natural methods

These include the following:

- Epidemics such as HIV/AIDS, yellow fever, meningitis, Ebola virus
- Drought – a prolonged dry spell without rains can kill many people
- Famine – scarcity of food cause death of many people
- Natural death – every human being will one day die and people are really dying every day

b) Man-made ways/methods

These include:

- Wars – these kill many people
- Family planning – this is the most advocated way of controlling the population
- Use of contraceptives

IMPORTANCE OF CONTROLLING POPULATION GROWTH

- a) Reduces overcrowding and this also reduces the spread of diseases
- b) Avoids environmental degradation
- c) Ensures availability of resources such as land resources

- d) Reduces unemployment levels since the rate of population will match job creation
- e) Makes the provision of social services such as health care, education, roads and water to be improved
- f) Promotes food security since there is enough land to grow crops
- g) Reduces rate of urbanization

TOPIC 7: PREJUDICE AND DISCRIMINATION

- **Prejudice** comes from the word ‘pre-judge’ which means passing judgment before knowing the evidence.
- **Prejudice** refers to the unfounded beliefs including any unreasonable attitude that is unusually resistant to rational influence.
- Prejudice can be based on gender, political opinion, social class, age, disability, religion, race, language and other personal characteristics.
- **Discrimination** Is unequal treatment of equal
- It denies social participation or human rights to categories of people based on prejudice.
- Is the exclusion, restriction or preference which has the purpose of nullifying the recognition and enjoyment on equal footing of human rights in one’s life.

FORMS OF DISCRIMINATION

1. Racial discrimination

- ☞ This involves treating one group of people less favorably than the other because of their physical characteristics.
- ☞ Racism is rooted in the belief that some races are superior to others
- ☞ A good example of discrimination based on racism is what the Ku Klux Klan in America was doing. The Ku Klux Klan strongly believed that blacks are inferior to whites. Because of this they discouraged interracial marriages
- ☞ Another example is the apartheid era in former South Africa where blacks were ill-treated by whites

➤ *Ethnicity/Ethnocentrism (tribalism)*

- ☞ This is the discrimination of other people on the basis of ancestry and cultural heritage.
- ☞ It is a belief that other ethnic groups of people are superior to other ethnic groups. This may cause hatred among different ethnic groups.
- ☞ Ethnocentrism may also foster the spirit of cooperation and camaraderie which helps the people from the same group to work together to achieve a common goal.
- ☞ A good example of discrimination based on ethnocentrism is the Rwandan genocide where the majority Hutu killed over 800,000 minority Tutsi in a genocide

➤ *Nationalism*

- ☞ A national is a citizen or a subject of a specific country
- ☞ Nationalism is the patriotic feeling (love) that people have for their country. This makes foreigners to be seen as threats by citizens

- ☞ The movement of people from their own culture to other places exposes them to discrimination.
- ***Gender preferences/inequalities***
 - ☞ This leads to sex discrimination. Sex discrimination occurs when a person is treated less fairly than the other because of their sex, marital status or because they are pregnant.
 - ☞ For example women or men may fail to get employment just because they are male or female. This usually occurs in politics, economic, social and cultural fields
- ***Religion***
 - ☞ Religion in its nature is supposed to teach values of tolerance and non-discrimination and respect for human rights, but the teachings of other religions discriminate against its members.
 - ☞ For example in Hindu religion discrimination is part of their religion (case study on caste system in Hindu religion)
- ***Cultural attitude***
 - ☞ Different cultures have different norms and beliefs. Those who fail to follow these norms or codes are punished. This may lead to discrimination.
 - ☞ For example some cultures may reject a girl who is found pregnant outside marriage and some consider a man who has joined *Gule Wamkulu* as an adult and those who have not joined as children
- ***Ageism***
 - ☞ This is discrimination based on the age of someone. Some people are discriminated because they are old.
 - ☞ For example, they may be accused of witchcraft
- ***Economic status***
 - ☞ Some people may be discriminated against because they come from poor families or rich families
 - ☞ For example a person may be refused access to credit facilities such as loan because a person is poor
- ***Ill-health***
 - ☞ Many people are discriminated against because of their poor health status.
 - ☞ For example HIV/AIDs patients may face discrimination in work places and in hospitals when they want to receive treatment.
- ***Political intolerance***
 - ☞ This is where people face discrimination because of holding different political ideologies.
 - ☞ For example a person in Malawi may be discriminated because of belonging to opposition MCP party or DPP ruling party
- ***Disability discrimination***
 - ☞ This is where people are discriminated against because of their physical and mental abilities.
 - ☞ People with disabilities face discrimination in education, employment and access to premises

RELATIONSHIP BETWEEN PREJUDICE AND DISCRIMINATION

- Prejudice and discrimination can exist separately but are most **often mutually reinforcing**.
- Discrimination sometimes occurs as a result of prejudice or when a prejudice is translated into action.
- For example, someone who says “only their tribe is intelligent” is clearly prejudiced, and when he/she refuses to hire people from other tribes believing that they are not as intelligent as their own tribe is certainly practicing discrimination.

CAUSES OF PREJUDICE AND DISCRIMINATION

- (a) **Ignorance or lack of knowledge** about the other groups in society due to lack of interaction.
- (b) **Irresponsible behavior by political and religious leaders.** Most people get their views by listening to the views of politicians, religious leaders and other people who have some form of influence over them. When these leaders make hate speeches against certain groups of people, it promotes prejudice and discrimination.
- (c) **Fear of what seems strange or unknown about the other groups** of people hence prejudging and discriminating them.
- (d) **Fear of competition:** People exclude others such as foreigners from securing jobs, doing businesses and other opportunities in order to remove or reduce competition such as xenophobic violence
- (e) **Selfishness:** Dominant social groups may discriminate against other groups because of selfishness so as to enjoy concrete gains such as economic control.
- (f) **Conformity to the norms of a group:** Some people practice discrimination due to fear that members of their group will punish them for accepting the outside group.
- (g) **Influence of the media:** The media can promote prejudice and discrimination by disseminating stereotypical messages about certain groups of people.
- (h) **Ethnocentrism:** This is the tendency by individuals to view groups outside their own as different. It leads to prejudice and discrimination because members of the same group are more likely to view other groups as inferior and it creates conflicts between different groups.
- (i) **Desire to perpetuate control:** some people particularly the ruling class may use discrimination in order to prolong their stay in power using divide and rule.

EFFECTS OF PREJUDICE AND DISCRIMINATION

- i) Victims of prejudice and discrimination may develop a low self-esteem by believing what is being said about them.
- ii) The victims develop hatred and anger directed both outwardly at those holding prejudices against them and inwardly for having the supposed traits that attract such prejudices.
- iii) Prejudice and discrimination can create an obstacle to social and economic progress of a society as women and other minorities cannot fully and freely contribute to national development.

- iv) Resentment and conflict: Those being discriminated against may refuse to submit to the wishes of the discriminators and may resort to violence, terrorism and violence.
- v) In schools, prejudice and discrimination may affect one's career and academic performance at school
- vi) It leads to decreased energy and stress related ailments (diseases)
- vii) Socially and emotionally it can lead to anger, anxiety, depression, fear and guilt of the concerned person.
- viii) It may lead to self-blame, feeling of isolation and drug and substance use and abuse
- ix) It can lead to physical and emotional withdrawal from friends, family and co-workers
- x) At work place it can affect the organizational costs due to absenteeism
- xi) At work place it can also lead to low morale, decreased productivity and it can tarnish the image of the organization
- xii) On the community discrimination, it can lower the development of the community and create social instability, crime and insecurity
- xiii) Discrimination between human beings on the grounds of race, ethnicity and nationalism is an obstacle to friendly relationship

TOPIC 8: GENDER ISSUES IN MALAWI

What is gender?

- Is the physical and social condition of being male or female.
- What is sex? a biological condition of being male or female. Any person is born either male or female not both.

GENDER ROLES OF MEN IN MALAWIAN FAMILIES

- a) Being the breadwinner for the family
- b) Digging at the funeral
- c) Growing cash crops
- d) Taking Care Of Animals
- e) Fishing
- f) Growing cash crops

GENDER ROLES FOR WOMEN

- a) taking care of children
- b) taking care of the sick
- c) cooking for the family
- d) crying at the funeral
- e) fetching water and firewood

LAWS AND POLICIES THAT ARE GENDER BIASED OR DISCRIMINATORY IN MALAWI

1.The wills and inheritance act

- ✓ This is gender biased because it fails to protect the widow and children from the rampaging relatives of the deceased in most African countries
- ✓ Soon after the death of the husband the relatives of the dead man descends on the property leaving the wife and children helpless.

2.Citizenship act or laws

- ✓ This act is gender biased because it states that upon marrying a foreigner the woman loses her Malawian citizenship unless she renounces the citizenship of her foreign husband on the first anniversary.
- ✓ This does not happen to a man who has married a foreign woman. This is discrimination based on sex.

3.Suspension of a pregnant girl from school

- ✓ This is gender biased because it is only the pregnant girl who is suspended from school leaving the boy responsible for the pregnancy to continue with school.

4.Religious laws

- ✓ These are gender biased because in some religions women are not allowed to take leading roles such as preaching or becoming pastors and because women are only looked at as mothers and wives in some religions

5.Maternity leave

- ✓ This states that women who are pregnant should be given three months paid maternity leave.
- ✓ Women face problems in getting employment because employers feel that at a certain time a woman will need maternity leave on top of annual leave they get. Employers fear that this may be costly to the organization and this leads to discrimination of women in getting jobs

6.Marriage laws

- ✓ These are gender biased because men are allowed to marry more than one wife even without the consent of the wife but women are not allowed to do that in most African societies.
- ✓ It would be better for the laws to legalize only one wife or the laws should allow the parties to agree at the time of marriage if the marriage will end up in a polygamous marriage.

7.Travel regulations

- ✓ These are gender biased because women are not given travel document and allowed to travel to other places without the concert of the husband in some African countries.
- ✓ This does not happen to a man. This limits the freedom of a woman

8.Support of children born out of wedlock

- ✓ The laws of many African countries states that if a woman has a child out of wedlock, the woman should receive financial support from the father of the child.

- ✓ This is gender biased because the support is not regularly updated and is not enough for the child's upkeep. For example in Malawi in 1999 it was at K250 per month.

LAWS THAT HAVE BEEN REVISED TO ACHIEVE GENDER BALANCE

With gender balance some of the rules and regulations have been revised, some of them include

i. Dress act

- ✓ This has been revised and it is possible for women now to wear clothes appropriate for the task they are doing

ii. Wills and inheritance act

- ✓ This has been revised to improve women's access to property of their dead husbands.
- ✓ The law now gives the widow entitlement to all household property and two-fifths of the rest of his property.

iii. Anti-discriminatory laws

- ✓ Laws that discriminated against women in education have been revised.
- ✓ For example girls can do any course at the university unlike in the past when they were not allowed to do certain courses like engineering

iv. Equality in education

- ✓ The government is now ensuring gender equality in education.
- ✓ There is equality in enrollment of girls and boys and equal treatment for both boys and girls in education.

SOME OF THE THINGS THAT THE GOVERNMENT IS DOING TO IMPROVE EDUCATION FOR GIRLS

- 1.Re-admission of pregnant girls after delivery
- 2.Revision of the school and teacher training curricula to be gender sensitive
- 3.School fees for girls were abolished for two years
- 4.Provision of scholarships to girls for them to stay in school.
- 5.Establishment of organizations that deals with girls education

INSTITUTIONS IN MALAWI THAT PROMOTE GENDER EQUITY AND GENDER EQUALITY

- (a) Ministry of gender, children and social welfare
- (b) Department of gender Affairs
- (c) The donor community
- (d) The work of Non-Governmental Organization (NGOs)

CONVENTIONS ON GENDER IN MALAWI

- A Convention is an agreement between countries covering particular matters, especially one less formal than a treaty.
 - A treaty is an agreement under international law entered into by actors in international law, namely sovereign states and international organizations.
 - The following are some of the conventions regarding gender in Malawi:
- (a) **Convention of the Elimination of all forms of Discrimination Against Women (CEDAW)**

- ✓ It was ratified on 17th March, 1987
- ✓ It sets out internationally accepted standards for achieving equal rights for women.

(b) Protocol to African Charter on Human and people's rights on the Rights of Women in Africa

(c) The national platform of Action

- ✓ It calls for integration of gender perspectives in all national development policies and programmes

(d) National gender Policy:

- ✓ This was launched by government in 2000 and was developed after a consultation period.
- ✓ The policy aims to raise awareness of gendered matters, legal rights of women, economic empowerment of women among others.

GENDER ISSUES IN MALAWI

- A gender issue is a belief, attitude, practice or policy which affects the social construction of gender behavior.
- A lot of gender issues arise when one sex feels that their needs are not being met or that there is unfair treatment.
- The following are some of the gender issues in Malawi:

1. *Girls access to education*

- ✓ This is a critical issue to development because in most African countries, education and training for boys is seen as more important than education for girls.
- ✓ For example in Malawi about 70% of women are illiterate compared to 52% of men.
- ✓ This is also a gender issue because some traditions force young girls into early marriages or practices that lead to early pregnancies these prevent girls from continuing with school.

WHY MOST GIRLS FAIL TO CONTINUE WITH THEIR EDUCATION IN MOST AFRICAN COUNTRIES

- a) Poverty which make most girls drop out of school because they cannot pay school fees and because parents want bride price
- b) Early marriages which force girls to drop out of school
- c) Traditional/Cultural practices which force them into early marriages
- d) Domestic work which they do before reporting for school this makes them arrive at school late and tired. Girls fail to concentrate and drop out of school
- e) Early pregnancies which come because of early sex force them to drop out of school
- f) Education for girls is not valued in most African societies
- g) Girls walk long distances to school because schools are far apart, this make them tired and drop out of school

2. *Gender and violence*

- ✓ This is a critical issue because violence against women is common in most African countries.
- ✓ Violence against women refers to any act by men which may result into physical, psychological or sexual suffering in women.

- ✓ Violence may be in form of sexual abuse, economic abuse and physical abuse to women.

FORMS OF GENDER VIOLENCE THAT OCCUR IN MOST AFRICAN SOCIETIES

b) Sexual violence

This occurs in form of rape, incest, defilement, unwelcome sexual comments and request for sexual favors from those in authority in order to give promotion.

c) Physical abuse

This occurs when the wife is being beaten without reasons or through wife battering.

d) Economic abuse

This occurs when the husband refuses the wife from getting or keeping the job or from doing business, snatching away productive property like businesses or land at the death of her husband and taking her money without her consent.

e) Psychological/Emotional abuse

This includes calling women bad names, making them feel bad about themselves, controlling who they see or talk to.

REASONS WHY MOST WOMEN FAIL TO REPORT CASES OF GENDER VIOLENCE IN MOST AFRICAN COUNTRIES

- a) Women do not know where to report cases of gender violence
- b) Most women depend on their husband for financial support, they are afraid of staying alone in the event that the husband is arrested
- c) They lack knowledge of their rights, they don't know that it is their right to report cases of gender violence
- d) Some women are afraid of losing their marriage (divorce) and afraid of losing their children
- e) Cultural practices and religious beliefs force them to remain quiet and obedient to their husbands

3. Gender and Health

- ✓ This is a critical issue to development because women do not enjoy their right to physical and mental health in most African countries.
- ✓ This is also an issue because there are some cultural practices and customs which force girls into early marriages and early sexual experience leading to spread of STIs and unwanted pregnancies.
- ✓ Gender and health is also an issue because many women lack power when it comes to their reproductive health, their husbands just dictate on them.
- ✓ For example women cannot decide on the number of children they want to have.

4. Gender and marriage

- ✓ This is a critical issue because the payment of lobola in most patrilineal societies gives the husband the right to ill-treat the wife because the man thinks he has bought the woman.
- ✓ This is also a critical issue in development because most girls in most African countries are brought up to be quiet and obedient to their husbands and parents this subjects them to gender violence

5. Gender Power and decision making

- ✓ This is a critical issue because women are underrepresented in most public offices despite the move towards democratization.
- ✓ For example there were only 17 female MPs out of 193 in 1999 election yet women command 52% of electoral vote.
- ✓ Women also suffer discrimination when it comes to giving promotions, remunerations and employment hiring.

6. Gender and Environment

- ✓ This is one of the critical issues to development because natural resources are being depleted and women are the ones who suffer most because they walk long distances in search of water and firewood if the environment is depleted.
- ✓ This is also an issue because women are not involved in decision making and policy formulation concerning the environment yet women are the ones who are affected by the effects of environmental mismanagement.
- ✓ Women also play an important role in agricultural sector but their productivity is hampered due to lack of resources and extension services

7. Gender and employment

- ✓ This is a gender issue critical to development because there are many women in most African countries who are not employed compared to men.
- ✓ This is because women receive less education in most African countries. This makes them to fail to access jobs.

8. Gender, the law and human rights

- ✓ This is a gender issue because women in most African countries face barriers to enjoyment of their rights although both women and men are entitled to equal rights and equal justice under the law.

Reasons why most women face barriers to enjoyment of their rights

- a) Because of cultural practices which discriminate against women such as “fisi”
- b) Because of religious beliefs which force women to be obedient and faithful
- c) Lack of knowledge and recognition of their rights
- d) Because of their social and economic status
- e) Because of discriminatory laws in particular countries

EFFECTS OF GENDER BIASES ON DEVELOPMENT

- a) It slows down the development of the country, community and the people in general as some other people with skills are sidelined in participating the mainstream development
- b) Biased promotions: Stereotypical views regarding gender can cause supervisors to engage in the illegal practice of passing a person over for promotion due to gender
- c) Lost productivity: Victims of gender discrimination lose motivation and morale necessary to perform their jobs effectively thereby leading to a loss in productivity.
- d) Destructions: Those discriminated against may feel such strong resentment and loss of self-worth that they resort to destruction as a way to get back at the discriminatory employer.

- e) It promotes unequal access to opportunities such as education, employment and business opportunities as well as economic resources such as credits
- f) It leads to sexual harassment and violence against women
- g) It leads to population growth and poverty
- h) It also leads to ineffective development programmes since women do not take part

WAYS OF ACHIEVING GENDER BALANCE

1. Through civic education programmes on gender issues

- ✓ This should dwell on the evils of gender bias and the goodness of gender equality. Women should also be taught about their rights

2. Through normative action or positive discrimination

- ✓ This refers to discrimination which is carried out in order to reverse a negative trend. The unprivileged sex is given more opportunities.

3. Promoting women's political rights and participation by government

- ✓ This refers to making laws that safeguard and promote the rights of women.

4. Economic empowerment of women:

- ✓ For Malawi to reach gender equality, there is need to put in place structures which will empower women if Malawi is to achieve gender equality which is also imperative to the development of this country.

5. Through offering equal opportunities in education, employment and access to credit facilities

6. Encouraging the media, especially newspapers and radios to incorporate positive gender messages

7. Banning all initiation ceremonies and changing cultural attitude of female inheritance of property and early marriages of girls.

8. Changing attitudes towards gender

TOPIC 9: THE GOVERNMENT AND ELECTIONS

THE GOVERNMENT

- ❖ Is a group of persons running the state according to a given constitution.
- ❖ The constitution is a legal document that describes how a country or state should be governed.
- ❖ The government can also be defined as the machinery that runs day today activities of the state.

THE STATE

- ❖ The state is an organized political community acting or living under one government.
- ❖ The state is also the system which makes and enforces decisions of a country.
- ❖ The state is normally but not always, under one government. The state that is under one government is called a nation-state
- ❖ The government can change from time to time but the state does not change. For example in Malawi there was the government of MCP then of UDF and now DPP

FUNCTIONS AND DUTIES OF THE STATE

a. Providing defense and security

- ✓ It is the duty of the state to defend its people and territory from external and internal threats through the Malawi Defense force and the Malawi Police Service respectively.

b. Maintaining law and order

- ✓ The state should make sure that there is law and order in the country and this is done through the works of the police.

c. Creating a conducive environment for its citizens

- ✓ The state has the responsibility to create conditions of peace and general stability so that citizens carry out their political, economic, social and cultural activities without threats.

d. Treaty making

- ✓ The state has a duty of making treaties with other international bodies on behalf of its citizens.

e. State obligations to its citizens

State obligations to its citizens may include:

- ✓ Facilitating development

f. International relations

- ✓ The state makes agreements and treaties with other nations or state and international organizations on behalf of the people. In this respect the state sends to other countries representatives who are referred to as ambassadors or high commissioners.
- ✓ For example Malawi is a signatory of the Beijing Platform of Action which is about gender balance and a member of Amnesty international which is about respect of human rights

THE PRESIDENT

- ❖ The president is the head of state and government normally chosen by the people to serve for a period of time.
- ❖ Every nation-state or country has a head of state (president). Some have a King or a Queen as head of state.

ROLES or RESPONSIBILITIES or DUTIES OF THE PRESIDENT

- 1. To defend and uphold the constitution as the supreme law***
- 2. To appoint the cabinet ministers and commissions of inquiry.***
- 3. To convene and preside over meetings of the cabinet***
- 4. To sign death warrants***

5. *Creating programs to improve the welfare of the nation*

6. *To be commander-in-chief or leads the armed forces and has power to declare war.*

7. *Representative of the people*

- ✓ The president represents the people in the country. When other heads of state visit the country, they call on him or her.
- ✓ The president also represents the people when he goes to other countries. He can negotiate or sign agreements on behalf of the people

8. *To give honours*

- ✓ The president is supposed to give honours to brave and hardworking people in recognition of their distinguished services they have done.
- ✓ For example the president awards diplomas and degrees to students who are graduating from universities.

9. *Power to pardon*

- ✓ The president has the power to pardon convicted offenders. He can do this by ordering the immediate release of the convicts or by reducing their sentences.
- ✓ For example on the Independence Day 6th July the president orders for the release of some convicts.

10. *Giving the opening and closing speech in the national assembly.*

The president also assents to the bills passed by parliament so that they become laws of the country

Other responsibilities include appointing Malawi's ambassadors to other countries, and convening cabinet meetings to discuss important issues.

SYSTEMS OF GOVERNMENT

- ❖ Systems of government can be classified into different types depending on powers given to different parts of the government.
- ❖ A system of government is the way a country is being governed.
- ❖ The constitution of each country spells out what powers are given to the central government or national government and what powers are given to regional or local government
- ❖ There are **three** main systems of government in relation to powers of each part of government. These are:

1. *Unitary system*

- This is the system where the central or national government is given superior powers to govern over regional or local governments.
- Sometimes the central government can delegate some powers to regional or local governments. Examples include Malawi, South Africa and Kenya

2. *The federal system or federation*

- This is where both the central and regional governments are given powers to govern (power is divided into central and regional governments).

- The businesses of the government are divided between central and regional provinces. Examples of federal include India, Nigeria, Canada and Australia, South Africa, Israel.

CHARACTERISTICS OF FEDERAL SYSTEMS

- Federal system is mostly composed of a number of states forming a nation or different states under one nation
- Each federal unit is independent of the other however, the central government is the sovereign state.
- Each state can be considered as a regional government and holds some regional powers. For example they can be given powers to make policies regarding tax, schools and hospital services.
- There is a supremacy of the constitution
- The constitution of the federal is written and rigid

3. Confederation

- This is where separate independent nation-states are linked together to cooperate in certain ways. The central government is weak.
- The European Union is a good example of confederation

4. REPUBLIC

- Is the system of government where all people are equally subjected to the law regardless of their status in society.
- It is a form of government which is not a monarchy, and in which representatives normally form a parliament or a national assembly.
- In a republican government, the people elect the government. Examples of republican governments include Malawi, Kenya, Zambia and South Africa among others. A monarchy is not a republic.

Types of government include the following:

b) Monarchy

This is where the king or Queen is the head of state and government. Botswana is a good example.

c) Democracy

This is the type of government by the people, for the people and of the people. The system of government where the people are involved in the running of the government.

d) Autocracy

This is the type of government where one man or a group of people such as an ethnic group has the powers to rule the country.

ELECTIONS

What is an election?

- Is a situation where the citizens are able to choose who will represent them both in the national assembly and local government.
- An election is a procedure for choosing officers or making binding decisions concerning policy by vote of those formally qualified to participate

FUNCTIONS OF ELECTIONS.

- 1.They help to decide the contests.
- 2.They provide means of filling public offices or help in deciding specific policy measures
- 3.They give sense of satisfaction to participants in the election of leaders.
- 4.They give the government support base and a sense of legitimacy among the people

TYPES OF ELECTIONS

The types of elections and the time when the government is supposed to hold each type of election

1.General election

- ✓ A type of election held throughout the country to fill a number of public offices.
- ✓ In Malawi general elections are held every five years to choose president and Members of Parliament (MPs)

2.Primary elections

- ✓ This election is held at a party level to choose nominees for public office. Primary elections are held before general elections.
- ✓ Primary elections in Malawi are limited to registered party members

3.Run-off elections

- ✓ Held when no candidate wins a clear majority in the general elections. They are held between two candidates who have many votes.
- ✓ Run-off elections are also held when contesting candidates have equal number of votes.

4.By-elections

- ✓ Held when a public office has been vacated due to death, resignation, retirement or closing of the floor of a Member of Parliament.

5.Local elections

- ✓ Held at a local level to fill a wide variety of offices.

- ✓ Local government elections where councilors are chosen is a good example of local elections in Malawi

6.Referendum

- ✓ Held when an issue is submitted directly to a popular vote.
- ✓ Malawi held a referendum in 1993 to decide on whether to introduce multi-party system or not.

7.Direct elections

- ✓ In a direct election members of the electorate vote directly for the candidate of their choice. Depending on the agreed rules the one with many votes wins the election. A good example is general elections in Malawi.

8.Indirect election

- ✓ Held to limit popular vote. This is where elections are decided by a special electoral body (Electoral College) whose members are directly elected. It is common in USA

9.Tripartite elections:

- ✓ It is an election that involves holding three different elections concurrently; i.e the presidential, Parliamentary and local government elections as was the case in Malawi, 2014.

THE ELECTORAL PROCESS

The following are different components of the electoral process in Malawi

1. Districting

- This is the establishment of exact geographical boundaries of territorial constituencies.
- A constituency is represented by its own elected member of parliament
- Demarcation of constituency boundaries depend on the following
 - a) Population density
 - b) Ease of the communication
 - c) The geographical features of an area
 - d) Wishes of the people

2. Registration

- This is the placing of the name on a list of eligible voters in advance of elections. This makes the person to be identified as being able to cast a vote.
- Those who are eligible are those who are Malawian citizens and are 18 years and above.
- A person who is eligible to register as a voter is supposed to register only once and this can be done in one of the following areas
 - a) Where one is residing
 - b) Where one was born
 - c) Where one is employed
 - d) Where one does business
- The registration process is monitored by a party that is sponsoring the candidate through representative

- Registration period should not be less than 14 days and should end not less than 21 days before the day of voting

3. Qualifying for office and nomination of candidates

- For a person to run as the president, Member of Parliament or councilor, the following are the requirements
 - a) Must be a resident of Malawi and owes no allegiance to a foreign country.
 - b) Must be aged 21 years and above for a person to contest as Mp and 35 years and above for one to stand as a president
 - c) Must be a registered voter
 - d) Must have no criminal records involving dishonesty and moral turpitude within the last seven years
 - e) Must not belong to or serve in the defense force, the Malawi police or in the prison service
- Candidates may run in elections as nominees of political parties or as independent candidates
- In Malawi presidential candidates are nominated through conventions and parliamentary candidates are nominated through primary elections at constituency level

4. Campaigning

- All political parties have the right to campaign. Campaign aims at achieving the following
 - a) To make many people vote in an election
 - b) To appeal to the public to vote for the candidate into power
- Usually campaign is done on political rallies and other social gatherings. Campaign can also be done using radios, Televisions, newspapers and door to door canvassing. It is also possible to do campaign through public opinion polls
- In Malawi every candidate is given a campaign period of two month and ends 48 hours before the opening of the polls on the first day polling day.
- Campaign are not allowed in places like
 - i) Military units
 - ii) Police stations
 - iii) Public institutions and work places during normal working hours
 - iv) Education institutions during learning hours
- ✓ At a registration centre within the radius of 100 m, no form of campaign material should be exhibited

5 establishment of polling stations

- Polling stations are places where people go to cast their votes. Polling stations are established by the body that takes care of elections. Pooling stations have got officers whose duty is to administer the proceedings at polling stations
- Duties of polling station officers include
 - a) Helping people to cast their vote

b) Counting votes at the end of voting process

- Political parties monitor the process through their designated representatives. These check ballot boxes and polling booths before the people start voting

6. The vote and voting process

- Voters use ballot papers when voting in Malawi. Ballot papers are pieces of papers used by voters to choose a preferred candidate. Voting can be by ballot papers, voting machines or computer punch card.
- A person is supposed to vote only where one got registered. But alternative arrangements can be made in special circumstances.
- In Malawi voting starts at 6 o'clock in the morning and closes at 6 o'clock in the evening of the same day

9. Tabulating, reporting and certifying results

- After the voting process, the counting of votes begins at the designated polling stations. This is done by election officials in the presence of authorized party representatives. During this time, media coverage is extensive and unofficial results are announced and the media project the probable winner.
- The election results and the winners are certified by designated public officials. If there is a small difference, a recount can be done
- In Malawi, soon after closing the voting exercise, the presiding officers order and open the counting of the votes in the presence of other officials and political party representatives.
- Results from the other polling stations are added and the Malawi Electoral Commission (MEC) certifies election results.

10. International observation

- This refers to verification of various stages of election by international organizations, foreign governments and foreign personalities duly recognized for the purpose of elections.
- The following are duties of international election observers:
 1. They help to monitor and verify that the electoral body does not take sides in the administration of elections
 2. They help to verify and monitor the impartiality and that the decisions passed by the electoral body have got backing of the constitution
 3. They help to verify and monitor the registration process
 4. They observe the course of campaigning
 5. They monitor the voting process
 6. They monitor and verify the determination of the results of election at all levels
 7. They observe access and use of media by contesting parties
 8. They bring irregularities to the electoral body

11. Complaints and appeals

- If there are complaints after elections, complaints have to be submitted in writing to the polling stations officials. If the lower fails to solve it, it has to be brought to the attention of the commission and the commission shall take necessary measures to correct the irregularity.

- If not satisfied with the decision passed by the commission, appeals can always be made to the high court.

THE ROLES OF VOTERS IN ELECTRAL PROCESS

1. Getting registered as a voter: A voter needs to register for them to be able to vote on the day of elections.
2. Going to the polling station on the day of election to cast their votes.
3. To give true information so as to get registered and to register only once
4. To attend civic education activities taking place in their area
5. To report on cases of irregularity to electoral staff
6. Not to start or incite violence(to make peace before, during after elections)
7. To verify with the commission that they have been registered

THE MALAWI ELECTORAL COMMISSION (MEC)

- This is the body that looks after elections in Malawi. Members of the electoral commission are known as **commissioners**.
- Commissioners are appointed by the president in close consultation with parties represented in the parliament.
- The commission chairperson who is nominated by the Judiciary service commission and other commissioners are not less than six
- The commissioners are expected to make policies for the commission and this is done through
 - a) Commissions meeting
 - b) Committees of the commission which are formed to make the commission more effective
- *Commission committees may include:*
 - a) Finance and administration
 - b) Registration and demarcation of constituency and wards
 - c) Mass media committee
 - d) Legal affairs
 - e) Statistics and research and campaign monitoring
- A committee of the Electoral Commission can be composed of commissioners only or by commissioners and other people deemed fit by the commission
- Commissioners are supposed to exercise their powers free from external forces

FUNCTIONS OF THE ELECTORAL COMMISSION OR HOW THE ELECTORAL COMMISSION ENSURES THAT THE ELECTIONS ARE FREE AND FAIR.

1. Demarcation of constituencies and wards

- ❖ The electoral body is responsible for supervising demarcation of constituency and wards and deciding the number of constituencies and wards to have for the purpose of elections.
- ❖ This is done depending on the population density of the area, geographical features, ease of communication and wishes of the people.

2. Registration of voters

- ❖ The electoral body makes sure that voters register before the elections. They make sure that those who are 18 years and above and those that are Malawians are the ones who have registered.
- ❖ They also produce voter registers, establish registration centers and direct registration process.

3.Receiving nomination of candidates

- ❖ The electoral body appoints returning officers to receive nomination of candidates.
- ❖ It makes sure that the candidate contesting of the position of the President, MP or councilor has the necessary qualifications like being a Malawian, being 21 years and above and not having criminal records among others

4.Monitoring campaign news and broadcast

- ❖ They monitor campaign news and broadcast and determine campaign period.
- ❖ This ensures a free and fair elections if all contesting candidates and parties have equal access to media coverage. They also decide where campaign cannot be done.

5.Establishing polling stations

- ❖ These are places where people go to cast their vote. The electoral body ensures that these are enough and that there are enough polling station officers to help the people to cast their vote.

6.Producing and distributing voting materials

- ❖ The electoral commission makes sure that there are enough voting materials like ballot papers, ballot boxes in all polling stations for a free and fair election.
- ❖ They also determine voting period and provide security during the process.

7.Determining or declaring results

- ❖ The electoral body receives results from polling stations and adds them up.
- ❖ They also decide/declare the winner at the end of voting and counting of votes. They also receive and act on complaints and appeals.

OTHER DUTIES OF THE ELECTORAL COMMISSION

- a) They establish security conditions necessary for the conduct of every election*
- b) The electoral commission also provides civic education programmes and promote public awareness on electoral matters through the media*
- c) They conduct research into electoral matters and publish results of such research*
- d) They organizing political debates to ensure that elections are free and fair in the country*

TOPIC 10: PEACEFUL CO-EXISTENCE

- Peaceful co-existence refers to the ability of people to live together in one society in peace and harmony.
- It is a situation where people of different races, ethnic groups, sex, religious beliefs, and political viewpoints live side by side and in harmony.

PRINCIPLES OF PEACEFUL CO-EXISTENCE

- ✓ The following are the five globally accepted principles of peace.
- 1. Mutual respect for each other's territorial integrity and sovereignty:**
 - ✓ Each country has its own identity and it's the duty of each to respect the others integrity and sovereignty.
 - ✓ A powerful country should not impose its will and obligation on weak states.
- 2. Mutual non-aggression:**
 - ✓ The principle of respect for each other's territorial integrity and sovereignty can be implemented only if the powerful and developed states allow the weak and developing to develop and prosper.
 - ✓ Use of aggression by one country against another violates the principles of morality and needs to be condemned.
 - ✓ When conflicts arise, the principle states that these should be settled peacefully through negotiations or arbitration.
- 3. Mutual non-interference in each other's internal affairs:**
 - ✓ No state has any right to interfere in the affairs of another state.
 - ✓ Powerful nations need not to interfere in the internal affairs of other nations and this can help to promote peace amongst nations.
- 4. Equality and cooperation for mutual benefit:**
 - ✓ This principle states that each nation whether powerful or weak should treat other nation's equally.
 - ✓ This promotes peace based on equality and mutual benefit among nations which helps to promote cooperation between them, strengthening the path of international trade and development
- 5. Peaceful coexistence**
 - ✓ It is the basis of world peace; instead of war, it encourages disarmament where all nations would develop by following the path of peaceful coexistence.
 - ✓ These move to promote democracy and human rights.

FORMS OF VIOLENCE IN THE HOME, SCHOOL AND COMMUNITY.

- ✓ Violence is the intentional use of physical force or power against oneself, another person or against a group or community which either result in injury, death, psychological harm or deprivation.
- (a) Violence in the schools**
 - Rape and robbery
 - Stealing
 - Damaging property deliberately
 - Parental alcoholism
 - Child sexual abuse by teachers
 - (b) Violence in homes (domestic violence)**

- ✓ Domestic violence refers to acts of interpersonal violence between adult intimate partners and these may include;
 - Physical abuse such as beatings and forced sexual activity including sexual intercourse
 - Emotional/psychological violence such as verbal insults/foul languages, control of economic decisions, social isolation
 - Sexual abuse such as incest, rape, touching someones private parts without approval,
 - Economic violence such as property grabbing, not allowing your spouse to get employment, deprivation of resources, withholding money, affection, food, health care or other needed care.

(c) Violence in the community.

- Rape and incest
- Intimate partner violence beating of a spouse/assault
- Force marriage and abduction
- Cutting of body parts
- Fights over different religious and political views
- Fights over ownership of land
- Football hooliganism/crowd violence
- Gangsterism: Organized groups of robbery, armed carjacking
- Murders and kidnappings
- Post-election violence
- Child labour

WAYS OR PREVENTING VIOLENCE IN THE HOME, SCHOOL AND COMMUNITY

(a) Transparency, accountability and openness:

- ✓ This is a strong mechanism of preventing conflicts as everyone is aware and informed of the actions and motives of others.
- ✓ No one therefore has any reason and justification to start violence

(b) Inclusion:

- ✓ To prevent conflict, inclusion of everyone in all processes at all stages is very important as they feel their importance once involved in the decision making process.

(c) Mutual respect and tolerance:

- ✓ Mutual respect and respect of others ensures a lasting peace and permanent resolution of a conflict

(d) Contact and dialogue:

- ✓ where two or more entities are always prepared to negotiate and achieve a win-win situation, conflict is prevented

(e) Early warning systems:

- ✓ This involves identifying signs of conflicts process before they become violent so that they are dealt with before they reach an extreme stage.

- (f) Using peace keeping structures** such as arbitrators, law enforcers are used to maintain peace and conflict
- (g) Respect for human rights:** In most cases, conflicts arise due to lack of respect for human rights, it is therefore important to develop a culture of respect for human rights.
- (h) Reporting gender based violence to relevant authorities** such as the police, faith based leaders etc.
- (i) Promoting gender empowerment of women in their communities**

TOPIC 11: INTERNATIONAL CONFLICTS

- ❖ International conflicts refers to disagreements within or among countries which eventually seek the intervention of the international community

CAUSES OF INTERNATIONAL CONFLICT

1. Disagreements over boundaries or territories / border disputes

- ❖ This is where one country may decide to occupy a territory which the other believes belongs to it.
- ❖ In Africa the main recent example of conflict of this include the war between Ethiopia and Eritrea.
- ❖ Malawi and Tanzania over the boundary of Lake Malawi.

2. Control of governments

- ❖ This involves struggles to control territory that do not involve changing borders. They are conflicts over which governments will control entire states.
- ❖ Most conflicts surrounding control of territory are caused by individual lust for power and wealth for example, Mobutu Seseseko in DRC, Robert Mugabe in Zimbabwe.

3. Religious differences

- ❖ Religious differences may spark a conflict. This is especially true where different groups hold different beliefs.
- ❖ In Malawi for example, there are conflicts between Quadria and Soukutu Muslim sects over certain Muslim rites.
- ❖ Good example of conflicts based on religious difference in the middle East conflict between Israel's and Palestinians where each group is claiming sovereignty over Jerusalem according to the historic interpretation of the Bible and Quran respectively.
- ❖ In Nigeria, Christians are fighting against Muslims over the introduction of Sharia law which is supported by Muslims and being rejected by Christians.

4. Ethnic differences

- ❖ Ethnic rivalry may cause conflicts. This is very common in multi-ethnic societies.
- ❖ One ethnic group may just impose its superiority over another or one group may reject another ethnic group or ethnic group may want its independent territory.
- ❖ A good example of ethnic conflict took place from 1991-1992 in Yugoslavia where its people including Serbs Croats, Bosnians and Albanians fought a series of war against each

other. However, there was a religious element as well as Serbs and Croats are Christian while Bosnians and Albanians are Muslims.

5.Conflicts over ideological differences

- ❖ Sometimes differences in ideas can lead to conflicts.
- ❖ Countries pursuing different ideologies can come into conflict if they see that their ideological beliefs are threatened and this is associated with naval or military power such as democracy in South Korea and communism in North Korea

6.Differences in social and economic status(conflict over scarce resources)

- ❖ This is where countries and groups of people fight over minerals, oil or fuel reserves and other economic opportunities.
- ❖ For example the conflicts in Nigeria by Boko Haram.

EFFECTS OF INTERNATIONAL CONFLICTS ON DEVELOPMENT

a) Migration of people or creation of refugees problem

- ✓ People leave their original places to settle in other areas where there are no conflicts

b) Famine and food insecurity

- ✓ This is because many people do not concentrate on farming because they keep on being displaced

c) Low industrial development

- ✓ Because the government spend money on buying war materials than law materials

d) Low literacy rates

- ✓ Because displaced people or refugees are only provided with basic education

e) Creation of a violent society

- ✓ People who have grown up in a violent society turn to be violent as well

f) Loss of life

- ✓ This is people die as soldiers or innocent civilians leaving behind widows and orphans

g) Destruction of property

- ✓ Important building, land and other social services may be disrupted when there are conflicts in the country. Those destroyed may take time to be replaced.

h) Effect on country's infrastructure through the destructions of property such as roads, bridges etc.

i) Difficulty in maintaining economic growth due to affected macroeconomic policies during conflicts and tourism falls.

j) Effect on production due to rise in cost of production and product innovation.

k) Limitation of human rights

- ✓ Some human rights such as freedom of expression, freedom of assembly, freedom of movement may be limited when there are conflicts in the country

CONFLICT RESOLUTION

- ❖ It means reconciling or bringing together the two conflicting sides.

STRATEGIES FOR CONFLICT RESOLUTION

a) Use of peaceful negotiation or contact and dialogue

- ❖ This is where the two conflicting sides engage in contact and dialogue in order to resolve their conflicts.
- ❖ Negotiation does not involve a third party but the two parties that are in conflict discuss and find means of resolving their conflicts

b) Use of mediation (external mediation)

- ❖ This is where negotiations have failed and the conflicting parties have decided to involve a third party or person to help to resolve the conflict
- ❖ External mediators may be a representative from another country if the conflict is an international one or it may be a renowned international figure such as the head of state or an international organ such as SADC or UN

c) Use of arbitration

- ❖ This is another process of resolving conflict which involves a third party in resolving the conflict.
- ❖ In arbitration the third person acts as a judge in the process of conflict resolution.
- ❖ The arbitrators after listening the to parties that are in conflicts, the arbitrator judges who is on the wrong.

d) Use of sanctions or embargo (A government order imposing a trade barrier)

- ❖ This is where punishments are imposed on countries which are found to be on the wrong. The punishments may be inform of denied aid.

e) Use of peace keepers or peace enforcers

- ❖ These are people who are trained to help maintain peace in countries where there are conflicts. Peace keepers may be soldiers from other countries

TOPIC 12: THE REFUGEES CRISIS IN AFRICA AND THE WORLD

Meanings of the following terms:

- **A refugee** :Is a person who has been forced to leave their country to foreign country in order to seek safety and preserve freedom from problems or dangers such as war, political oppression, and religious persecution.
- **Asylum seeker (asylees)**: Is a person who fled from their country often for political reasons or war but is not accepted yet as a refugee.
- **Stateless persons**: Is a person who is not considered as a national or citizen by any state under the operation for its law.

REASONS WHY PEOPLE ARE DISPLACED AS REFUGEES

1. Civil wars
2. International wars
3. Problems relating to bad governance in individual countries
4. Natural disasters such as famine, floods, drought and volcanic eruption

AREAS WHERE REFUGEES ARE CONCENTRATED

- All over the world, there are millions of people who are moving from one area to settle in another as refugees.
- Refugees settle either in camps where they get special attention from humanitarian organizations or they are integrated into the social system of the host country living and working alongside the host citizens.
- According to UNHCR, there are well over 11 million refugees in the world today. Most of these people are in three continents of Africa (North), Asia (South) and Europe (Middle East).

MAJOR AREAS WHERE REFUGEES ARE CONCENTRATED IN AFRICA AND IN THE WORLD

1. Angola
2. Democratic Republic of Congo
3. Somalia
4. Sudan
5. Sierra Leone, Liberia and Guinea
6. Sri Lanka
7. Yugoslavia
8. Afghanistan
9. Middle East

IMPACT OF REFUGEES IN THE WORLD

- It can be very difficult for a country when large numbers of refugees arrive, the refugees may settle in urban areas or remote centres.
- The problem of refugees brings a number of other related problem such as:

(a) Economic impacts:

- Refugees compete with the local citizens for scarce resources and therefore put pressure on such resources as land, water etc.
- It puts pressure on the national public and social welfare budget.
- Refugees bring and can provide their new skills and knowledge that can be utilized to the benefit of local people by working and contributing to the host economy
- Presence of refugees can create employment opportunities thereby benefiting the local population.
- Presence of the refugees can attract development agencies to the host areas.

(b) Environmental impacts

- Deforestation and firewood depletion as timber and charcoal would be needed for construction and cooking respectively
- Increased environmental degradation including land degradation, soil erosion and decreased soil fertility.
- Unsustainable ground water extraction thereby making the host community's water supply to be compromised
- Water pollution due to poor human wastes disposal leading to lack of portable water.

(c) Social Impacts

- The presence of refugees in hosting areas has potential social impacts on ethnic balance as well as social conflict
- In refugee-affected and hosting areas, there may be inequalities between refugees and non-refugees that give rise to social tension.
- Serious social integration problems and cultural differences and resentment about a lot of things such as dressing, food etc.
- Occurrence of conflicts due to differences in their values and beliefs
- Security problems and increase in crime rate
- The host community may however benefit from assistance programs such as infrastructure and welfare.
- Infectious diseases: Refugees may carry with them from their original homes a number of infectious diseases such as TB, Cholera, Ebola and HIV/ Aids which may not have been a problem in the host country.

(d) Political and security impacts

- Their presence accelerates existing internal conflicts in the host country
- Insecurity (cross – border criminal activities): Refugee camps can be dangerous where people find ways of taking revenge on their enemies. Sometimes refugees use the safety of refugee camps to trade in firearms for smuggling back into their own country
- Large numbers of refugees bring security problems too. Most refugees either learn criminal activities in order to survive or are already criminals even from their original countries. Those fleeing a war may take a lot of arms which may be used for committing armed robberies in the host country.

CONVENTIONS FOR THE PROTECTION OF REFUGEES AND STATELESS PERSONS

1. The 1951 UN convention relating to the status of Refugees
 - It is the cornerstone of today's international refugees protection
 - It is the only international agreement that covers the most important aspects of life of a refugee.
 - It is a key legal document in defining who the refugees is, the rights of people granted asylum and the legal obligations, duties of the states towards refugees and asylum seekers.
2. The 1967 protocol relating to the status of Refugees
 - This additional agreement(protocol) removed the geographical and temporal(time) limitations written in the original 1951 Refugee convention under which mainly Europeans involved in events occurring before 1st January, 1951 could apply to the for the refugee status.
 - This protocol broadens the scope to create capacity to respond to new refugees.
3. The 1954 Convention relating to the status of the stateless persons
 - This convention recognizes the international legal status of stateless persons and demands that they enjoy human rights without discrimination
 - It also states that they should have access to travel documents, identity papers and acceptable standards of humane treatment.
4. The 1962 convention on the reduction of statelessness
 - This is an international agreement which recognizes that the problem of statelessness could be prevented or reduced through the passage of nationality legislation and universal birth registration in countries around the world.
 - This convention allows for stateless people to acquire citizenship in those countries they are linked to through birth or descent.
5. The 1969 African Union Convention governing the specific aspects of refugees' problems in Africa

- It is a regional treaty based on the 1951 refugees' convention.
- It came up with a broader definition of refugees

6. The 1984 Cartagena Declaration

- It is the regional treaty adopted by a group of Latin American governments
- It expanded the concept of refugee as “persons who flee their countries because their lives, safety or freedom have been threatened by generalized violence, foreign aggression, internal conflicts, massive violation of human rights or other circumstances which have seriously disturbed public order”.

PROBLEMS/CHALLENGES FACED DURING THE IMPLEMENTATION OF CONVENTIONS FOR THE PROTECTION OF REFUGEES AND STATELESS PERSONS

(a) Inadequate financial, material and technical resources. These constraints force states to abide by their international legal obligations only under the most difficult and burdensome circumstances.

(b) The principle of “non-refoulement” enriched in the convention is often violated. The convention recognizes the right to seek asylum but does not oblige states to provide it and hence some governments restrict the flow of asylum seekers into their countries and detaining and refusing to resettle them and force them to return home.

(c) There are still some countries that have not yet acceded or ratified to the three conventions

(d) Conditions of conflicts may also hinder the delivery of protection and prevent the return of refugees to their homes.

(e) The emergence of a number of complex and interconnected global issues such as population growth, urbanization, food and energy, climate change makes the task of protecting and assisting the most vulnerable people increasingly complicated.

(f) Rigid and regional approaches to deal with refuge crisis: The Geneva definition of refugees did not consider several problems encountered by African refugees and was too narrow in the African context.

(g) There is declining financial and material resources for refugee programs in Africa from developed countries and this is making the implementation of the conventions difficult in many developing countries.

TOPIC 14: SOCIAL AND ECONOMIC PROBLEMS

- Social economic problems (macro-economic problems) arise when the economy does not satisfactorily achieve the economic goals of full employment, stability, balance of trade economic growth.
- Social economic problems are the effects of economic downturn or declining economy which may be caused by widespread failures in financial regulations and supervision.

EXAMPLES OF SOCIAL-ECONOMIC PROBLEMS

(a) Unemployment:

- ✓ It is a major economic and social issue as it causes serious economic decline as the standard of living is reduced.
- ✓ It arises when factors of production that are willing and able to produce goods and services are not actively engaged in production.
- ✓ Unemployment is a problem because:
 - Less output is produced hence the economy is less able to address the scarcity of the problem.
 - The owners of unemployed resources receive less income and hence have lower living standard.

(b) Stagnant growth:

- ✓ Arises because the supply of aggregate production is not increasing at a desired pace or is even declining.
- ✓ Lack of growth in the economy exists if total population does not keep pace with population demand hence living standards decline.
- ✓ For example, Malawi remains a low income developing country and was ranked 170th out of 186 countries in the United Nations Human Development index of 2013. It has a GDP, per capita of only US\$268, far below the average

(c) Inflation:

- ✓ This is the rate at which the general level of prices for goods and services is rising in an economy over a period of time.
- ✓ Inflation reflects a reduction in the purchasing power per unit of money. The chief measure of price inflation is the inflation rate, the annual percentage change in general of price index i.e. over 12months (Consumer Price Index (CPI) and Producer Price Index (PPI) over time.

(d) Devaluation:

- ✓ It is a reduction in the value of a currency with respect to those goods, services or other monetary units with which that currency can be exchanged.
- ✓ It is actually a monetary policy tool of countries that have a fixed rate or semi-fixed exchange rate. For instance, the Kwacha was devalued by almost 50% against the world major currencies in May, 2012.

(e) Over-indebtedness:

- ✓ This is a situation in which borrowers including individuals, companies and countries have borrowed money than they are able to pay back.

- ✓ It implies an absolute or complete liability. For example, Malawi's external debt as a percentage of GDP in September 2012 increased to 27.75% from 14.3% in March 2012.
- ✓ The pace at which the national indebtedness is increasing is a cause for concern.

DEVALUATION

- ✓ It refers to a deliberate downward adjustment of the value of a country's currency, relative to another currency, group of currencies or standard (i.e. dollar).
- ✓ Depreciation is used to describe a decrease in currency's value in relation to other currency benchmarks due to market forces (supply and demand) not government or central bank policy actions.
- ✓ The opposite of devaluation is revaluation.
- ✓ The lower the currency value encourages exports and discourages imports thereby improving the country's trade deficit and imbalances.
- ✓ However, the average citizen of a country suffer from higher prices of imported goods and overseas travel costs.

OBJECTIVES OF DEVALUATION (NEEDS FOR DEVALUATION OR CAUSES OF DEVALUATION)

- To relieve an unfavourable balance of trade and stabilize the economy
- Correcting the price distortions and to make commodity prices, especially the prices of farm products, rise in terms of domestic money.
- To raise national income and per capita income and achieve higher standards of living
- Close the development gap
- To attract more foreign tourists and to make it more expensive for the country's own citizens to visit foreign countries.
- Restriction on commodities as well as capital flows as in government policies on high tariffs on imports.

EFFECTS OF DEVALUATION

- **A devaluation of the exchange rate will make exports more competitive and cheaper to foreigners.** This tends to bring more foreign currency into the country that devalued its currency and to increase the amount of debt that other nations owe that country.
- **Devaluation means imports will become expensive and this will reduce demand for imports.** Due to devaluation, the price of imported goods in terms of foreign currency goes up. So the prices of the commodities are increased because of increase in the price of imported machinery and raw materials. The imports are thus reduced
- **Devaluation could cause higher economic growth** due to higher exports and imports and this can cause higher Real GDP and inflation.
- **Inflation is likely to occur due to expensive(higher) imports**

- **Another risk of devaluation is psychological** as devaluation is viewed as a sign of economic weakness, the credit worthiness of the nation may be jeopardized.
- **Foreigners find it cheaper to invest in devaluating country** so it tends to increase the investment of foreign capital
- When a country devalues its currency, **it becomes more expensive for that country to pay off outstanding debts owed in other currencies.**
- **Devaluation protects domestic industries from the pressure of foreign competition**

OVER-INDEBTEDNESS/UNSUSTAINABLE DEBT

- ✓ The inability of individuals or households or country to repay all debts fully and on time.
- ✓ This is a situation where a consumer is unable to pay all his/her financial obligations timely as agreed in a credit agreement or where total debt repayments exceed net income after living expenses have been paid for.
- ✓ A household, individual or country is over-indebted if its income, over an extended period is not sufficient to service the debt on time and provide for the expenses, despite a reduction in the standard of living.

CAUSES OF OVER-INDEBTEDNESS

- Deterioration of economic conditions in form of low economic growth or economic stagnation, increase in unemployment, inflation and higher expenses and lower or untimely income flows
- Fierce competition among credit providers
- Riskier lending such as persuasive sales techniques, quicker disbursements and relaxing assessment of repayment capacity
- Lack of financial industry standards (code of conduct)
- Lack of transparency on client indebtedness such as late arrival of credit bureau and multiple clients borrowing from multiple institutions
- Irresponsible borrowing
- Decrease in income following a job loss, divorce or illness, increase in expenses due to expanding family
- Excessive finance and collection charges
- Uneducated and ignorant borrowers leading to unproductive and wasteful expenditure of loans.

EFFECTS/ IMPLICATIONS OF OVER-INDEBTEDNESS

- Farmers are dispossessed of their land by money-lenders
- Causes deterioration in households social and economic well-being, thus leading in the long term to social exclusion and poverty
- Increases financial crisis, in which businesses are weakened by their bankrupt clients' failure to pay.

- It can result into the employees resigning to gain access to retirement funds in order to pay for living costs and outstanding debt. Employees can also resort into theft at the workplace to pay for living costs.
- It causes substantial increase in the number of evictions and homelessness as well development of squatter settlement.
- Increased employee stress, resulting in increased mental and physical absenteeism and reduced productivity levels.
- Low standards of health for farmers as a result of burden of over-indebtedness

CREDIT REFERENCE BUREAU (CRB)

- ✓ These are institutions that collect, consolidate and process information relating to credit history of persons in order to facilitate exchange of such information among user institutions on their clients repayment history and current debt profiles.
- ✓ Credit Bureaus are information brokers, providing creditors with reliable relevant and comprehensible data on the repayment habits and current debt of their credit applicants.

ROLES OF CREDIT REFERENCE BUREAU (CBR) IN CONTROLLING OVER-INDEBTEDNESS

- They enable lenders to lend to more and better risk clients
- They reduce the borrowing cost by forcing creditors to be more competitive for good borrowers.
- Credit bureaus reduce moral hazard by developing a credit culture where they operate as borrowers become aware that credit market becomes aware of their credit history and rewards or punishes them accordingly.

TOPIC 14: COURTSHIP AND MARRIAGE

- ❖ Courtship is the process by which a girl and a boy who have fallen in love get to know and understand each other with the intention of marrying
- ❖ It is a period during which prospective marriage partners get to know and understand each other before marriage.

TYPES OF RELATIONSHIP DURING COURTSHIP

*There are **two** types of relationships during courtship:*

1. Sexual relationship

- ❖ This is where the partners involve sex in knowing each other. This is strongly condemned by many religious bodies much as partners regard sexual activities as part of knowing each other

2.Romantic relationship

- ❖ This is the most upheld characteristic of courtship .The partner do not engage themselves in sexual activities. Instead the get more acquainted to each other

WAYS OF COURTING

There are two ways of courting

a) Direct approach

- *There are two ways under direct approach*
 1. A boy sees a girl he likes the girl and may talk to the girl himself
 2. A boy may write a letter which is given to the girl by himself
- If the response from the girl is positive the two may start courting

b) Through a friend or relative: some people may feel shy to talk to the person they are attracted to and so they may use intermediaries such as a friend or relative. Thereafter, they may arrange to have a meeting to start courting so as to cement the relationship

c) Using social media: Some social individuals may exchange photos and discuss possibilities of having a romantic relationship through social media such as Facebook or whatsapp

IMPORTANCE OF COURTSHIP

- 1.This is the period when the partners know and understand each other before marriage.
- 2.It helps partners to make an informed decision on whether to proceed into marriage or not
- 3.It helps to strengthen ones relationship as partners spend time together and find solutions to their differences
- 4.It helps prospective marriage partners to know each other's values and interests.
- 5.It enables the couple to lay a foundation for the kind of marriage they want to have
- 6.It enables the couple to know family members from both sides.

BASIC STEPS TOWARDS COURTSHIP

- ❖ The process of courtship would involve the following stages

1.Encounter

- ❖ This is the first meeting of the partners before they start courting

2.Attraction

- ❖ This is where the partners feel drawn to each other and start nursing love feelings

3.Communication

- ❖ This is a point where a boy proposes love to a girl

4.Courtship

- ❖ Once the girl has given a positive answer, the couple starts courting.

MARRIAGE (also known as Matrimony or wedlock)

- ❖ This is defined as the legal union between a man and a woman living as husband and wife.
- ❖ It can also be defined as the socially or culturally and legally recognized union between a man and a woman as husband and wife.
- ❖ It is one of the most serious commitments that people can make.

FACTORS THAT ARE CONSIDERED WHEN CHOOSING MARRIAGE PARTNERS OR QUALITIES OF A PARTNER WORTHY MARRYING

- ❖ There are some important things that one needs to know about one's partner. Some of them include the following:

1.Character/Personality/Appearance

- The person one marries should not only have good looks and character but that two partners characters should suit each other. This is because marriage success does not depend on looks alone.
- A marriage partner should have good character or personality. He or she should be friendly, kind, gentle and loving.

2.Religious faith or background

- It is also important to know the religious faith of one's partner. This is especially important where one partner is supposed to adopt the religious faith of the other.
- It is also important to know if one's partner holds very strong religious views and if at all one will be affected by the view of his or her partners.
- The partners also need to agree on which faith they are going to adopt and which faith the children will be brought up in.

3.Education background

- It is important for partner to consider their education background although it is very possible for marriage to survive well even in situations where the couple has different education background.
- Couples with similar educational backgrounds are likely to have more in common. This may help to build a strong marriage because it helps in taking away some conflicts and suspicions as both partners share the same past.

4.Health status

- It is important to know the health status of one's partner before marriage. The period of courtship helps partners to know if one of them has serious health problems or not.
- If they are there, one may decide whether to continue with the affairs or not depending on the degree of the health problem. For example if one partner is HIV positive.

5.Skills and knowledge

- It is important to know the skills and knowledge of one's partner.

- In the case of a man, he should be able to build a house, bans and fences among others.
- A woman should be able to grow crops, prepare food in the best way, and look after children among the notable things.

6.Trustworthiness

- ✓ it is extremely important to choose a marriage partner that can be trusted

7.Respectfulness

- ✓ It is important to choose somebody who will respect you for the rest of your life.

8.Ability to initiate a conversation

- ✓ A good marriage partner should easily strike a conversation.

WAYS OF PREPARING FOR MARRIAGE

- Engagement marks the end of courtship and the start of the period when the couple prepare for their marriage. Engagement takes place when the prospective marriage partners are satisfied that there is enough love between them.

The following factors should be considered before getting into marriage;

1.Taking a pre-marriage mentoring lesson: It is important for prospective marriage partners to explore their questions about marriage from a seasoned couple.

2.Abstinence from pre – marital sex

- Courtship should not involve sexual activities. It should only aim at helping the partners to know and understand each other very well.
- Premarital sex should be avoided as it can make the girl get pregnant and be forced into early marriages. Another danger of premarital sex is that it may lead to the contraction of sexually transmitted infections (STIs) including HIV/AIDS before marriage.

3.Having a Long period of courtship

- This is very vital as it helps the partners in many ways. It helps them to know each other well. It also helps them to prepare for the next chapter in their lives.

4.Building a home

- Before marriage, the partners should identify a suitable place to live.
- This is where they will raise their children and make decisions as regard their marriage life.

5.Going for HIV/AIDS testing and counselling

- The most common way through which HIV/AIDS spreads is by having unprotected sex. Since married people are allowed to have sex, they should know their HIV/AIDS status before marriage.
- Knowing their HIV/AIDS status can help them to decide whether to continue with marriage plans or terminate it. And should they get married where one is HIV/AIDS positive, they can also decide as to whether to have protected sex or not.

6.Ensuring a sound financial base.

- Modern life relies heavily on money. This being the case, partners should marry when they are sure of the continuous flow of money into the family.
- Partners should make sure that one of them is employed or is involved in income generating activities. The money will be used to buy food, clothes, pay medical bills among others. Its demand will be even higher when children are born as money will be needed to pay for their education.

WAYS OF GETTING INTO MARRIAGE

There are a number of ways through which people celebrate marriages

1.Traditional or customary celebration

- Through traditional marriage celebration, when a boy has identified a woman as a potential marriage partner, he informs his uncle or aunt who form a delegation to propose to the bride's family officially. If they agree on the marriage proposal, they set a day to celebrate the marriage.
- In some societies, both family members share a chicken. This symbolizes that they will help the partners to solve their conflicts.
- In the past marriages were arranged by parents. Parents when they saw that their child was mature enough to get married, they started looking for a potential partner.
- Sometimes young boys and girls would be betrothed to each other long before they become mature enough.

2.Christian marriage

- Couples who have a Christian marriage still have the traditional engagement ceremony. Once the engagement has taken place, preparation for wedding can start. The church is given notice of the wedding. Announcement for the wedding is made in the church three times and this is called '**Calling the Banns**;
- Anyone with objections to the marriage is free to say so with valid reasons. Once the banns have been called three times, the ceremony can go ahead.
- The wedding day becomes a great source of feasting and entertainment.
- On the wedding day the couple promises to stick to each other through thick and thin in presence of the priest or reverend.

3.Muslim marriage

- The marriage ceremony is officiated in mosque where the bridegroom signs a contract with a bride's father or guardian before two male Muslim witnesses. This is followed by a reading from Quran and counselling of the couple for them to understand the importance of marriage.

4.Civic Marriage

- Marriage that takes place without any religious affiliation and meets the legal requirements of the state.
- This is done at civic council and it can be officiated by either a mayor or chairman of the council.

5.Elopement

- This is where a man and a woman arrange secretly to get married many people make such arrangement because the marriage is done in a secret way.

This may be due to

- a. Same might have earlier objected to the marriage plans of the concerned partners
- b. One or both of the partners may be already marriage

6.Cohabitation

- This is where a situation where a man and a woman may live together without being officially married. They may even decide to have kids yet they are not officially married.
This may be due to the following reasons:
 - a. The partners may regard courtship as taking too long and involving
 - b. Premarital sex may make the girl pregnant and this force the couple to live together so as to provide security to the child to be born
 - c. Cultural practices as it is believed that in some societies, cohabitation is welcome among the masses
 - d. It may be out of the choice of the concerned couple

FACTORS THAT HELP TO PRESERVE MARRIAGE

- It is said that in the past, marriage lasted the whole of people's lives today, many marriage end in divorce.
- Divorce is the legal separation of a wife and husband.
- *The following are some of the factors that can help so that divorce does not happen*

1.Honesty

- This requires partners to be truthful and frank enough to each other. Issues should be discussed openly between them without withholding some information.
- Discussing problem openly helps partners to avoid problem in their later life. For example, if one of the partners has a child or was involved in a nasty thing, it is good for the person to tell his or her partner other than the partner learning about it from a different source.
- If it is a child, tell the other partner of the child and explain the nature of the relationship that brought the child.

2. Free choice of marriage partner

- Marriage partner should not be chosen by parent. This brings problem later on. Apart from that, it is infringement of one's right to a choice of marriage partner.
- In a situation where a marriage partner has been chosen by parent, it is possible that the two do not love each other and may fail to understand and know each other as they are denied of courtship.

3.Fidelity or faithfulness

- Infidelity is where a married person is having extra sexual activities outside marriage
- Infidelity is the only condition in most societies for the breakup of marriage. So to avoid break up of marriages, it is advisable for partners to remain faithful and loyal to each by being Fidelity

4.Forgiving and Forgetting

- Disagreements are likely to arise wherever there are people even in marriage where adequate preparation was made. The source of disagreement may be financial expenses, the use of family planning method, the keeping of extended family dependents among others.
- But what is important is that whenever there is a conflict, the partners should discuss the problem. The guilty partner should offer an apology and offended should accept it. If this does not happen, it may lead to separation

5.Perseverance

- There are many hard and trying moments in marriage where people regard breakup as imminent and the only solution However, during such moments, partner should not make snap decisions they should look at problem as part of life and try to withstand them.

6.Mutual care and support

- Partner should show that they care for each other. This can be by buying different items for each other and the family. During sickness, they should look after each other properly. In short mutual care should be show in time of difficulties

7.Communication

- Everywhere communication is vital. Lack of communication may lead to the generation of a lot of problem. In a marriage, communication breakdown may occur when
 - a. One of the partner tries to mislead the other
 - b. One of the partner does not respond to dialogue
 - c. One of the partner uses the language which is not acceptable to the other
 - d. One of the them is not being frank

8.Tolerance: the secret to making long-lasting, happy and rewarding to both partners is to exercise tolerance: this involves partners accepting each other's feelings, opinions, habits and beliefs that are different from their own provided there is true love and affection between them.

IMPORTANCE OF MARRIAGE

There are a number of reasons why marriage is regarded as an important aspect in one's life and these are

1.Procreation

- ✓ This means to bear or have children this is important as it ensures a continuation of human race children in a family strengthen the bond of love between parents

2.Child development and protection

- ✓ Marriage ensures a safe haven where children are born and brought up.
- ✓ It is generally accepted that children brought up in families where both parent are living together, socially develop quite well.

3.Gives room for partnership

Marriage offers a lifelong partnership. Most people meet difficulties in their married life so in a good marriage a husband and a wife may turn to each other in time of difficulties

4.Creation of new relations: marriage brings together not only spouses but also their respective families into a new kind of relationship.

FACTORS THAT PROMOTE GOOD MARRIAGE RELATIONSHIP

(a) **Mutual respect:** When there is respect between a wife and a husband, the relationship is good and this leads to successful marriage

(b) **Mutual trust:** A marriage in which each spouse can be trusted fully is more likely to last long. Trust is a valuable asset in every relationship.

(c) **Communication:** Communication enables spouses to express their needs, wants and concerns to each other and this helps in strengthening the relationship for a lasting marriage.

(d) **Tolerance:** Marriage partners have differences which emanate from their growing up in different families. These differences call for a certain degree of tolerance between them so as to build a successful relationship.

(e) **Spending time together regularly:** couples can spend their time together by shopping, walking, dining out, playing games etc. this can help them become closer and therefore improve their marriage relationships.

(f) **Attention:** This provides satisfaction and promotes good marriage relationship

(g) **Honesty**

(h) **Empathy,**

(i) **Acceptance,**

(j) **Commitment**

TOPIC 14: SECURITY

- Security is the protection of a person, property, organization or country against threats or harm.
- It involves taking additional measures to guarantee safety against threats such as theft, crime and foreign attacks.

THE ROLES OF THE POLICE IN THE PROVISION OF INTERNAL SECURITY

- **Internal security** is the act of keeping peace within the borders of a sovereign state or other self-governing territories by upholding the national law and defending against internal security threats.
- In Malawi, **the police service** is an organ of the executive arm of government that is mandated by the constitution to provide for the protection of public safety and the rights of persons in Malawi.
- The following are some of the **roles** of the police in the provision of internal security
 - ✓ Establishing physical presence in all places to deter criminals from committing their evil acts.
 - ✓ Upholding and enforcing the law impartially and protecting life, liberty, property, human rights and dignity of the members of the public
 - ✓ Promoting and preserving public order
 - ✓ Preventing and controlling terrorist activities, breaches of communal harmony, militant activities and other situations affecting internal security
 - ✓ Protecting public property, violence or any kind of attack
 - ✓ Preventing crimes and reducing the opportunities for the commission of crimes by taking preventing actions and measures as well as by aiding and cooperating with other relevant agencies in implanting due measures for prevention of crimes.
 - ✓ Providing help to people in situations arising out of natural or man-made disasters and to provide active assistance to other agencies in relief and rehabilitation measures
 - ✓ Aiding individuals who are in danger of physical harm to their person or property and providing necessary help and to afford relief to people in distress situations
 - ✓ Arresting criminals and suspects and interrogating them
 - ✓ Collecting intelligence relating to matters affecting public peace and all kind of crimes including social offences, extremism
 - ✓ Confronting, handling and managing various situations of conflict between different contending groups, parties or individuals.

THE ROLES OF THE ARMY IN THE PROVISION OF SECURITY

- ❖ The military or the army is mandated to perform their roles of defending the country against external attacks and to assist the police when they are overwhelmed by internal security threats that they are not able to handle.
- ❖ **The following are some of the roles of the army in provision of security;**
 - (a) Carrying out miscellaneous civil contingency duties such as search and rescue, air ambulance provision etc.
 - (b) To uphold the sovereignty and territorial integrity of the country
 - (c) To guard the country against threats of safety of its citizens by force of arms
 - (d) To offer technical expertise to civilian so that they carry out their duties amicably in times of emergency
 - (e) To perform duties outside the country as may be required of them by the treaties that their country is involved in.
 - (f) Performing other duties as may be assigned to them from time to time such as search and rescue, air ambulances and executive air transport.

IMPORTANCE OF SECURITY

- ✓ The provision of security to all citizens is important for legitimacy and effectiveness in establishing the rule of law
- ✓ The provision of security by state institutions enables the survival of a country as a sovereign state
- ✓ Security provision is a necessary condition for attracting foreign investment in that it creates peace, stability, confidence and an attractive investment climate for investors.
- ✓ Provision of security helps to prevent entry of illicit goods such as fire arms and illegal immigrants into the country
- ✓ Security leads to increased economic activities as citizens who want to invest their money are assured of the safety of their businesses from armed robberies.
- ✓ Provision of security promotes the country's good image as a tourist destination.

TOPIC 14: CORRUPTION AND THE LAW

- ✓ Corruption can be defined as the misuse of official power or position for illegitimate personal gain.

FORMS OF CORRUPTION

(a) **Bribery:** It involves direct or indirect giving or offering of money or something to a public office in order to obtain undue favour. For example, giving a bribe in order to have a criminal released, to influence voters in an election, to pass through a check point with a consignment of illegal goods.

(b)Extortion: It involves getting money or other resources from somebody through coercion, violence or threats.

(c) Embezzlement: This is theft or misappropriation of public resources by public officers to whom such resources are entrusted. For example, a lawyer could embezzle funds from clients trust accounts, a government employee could embezzle funds meant for social services such as buying of drugs and books

(d) Nepotism: This is when an office holder prefers to give undue advantage to friends, relatives and people of the same ethnic group by giving them good jobs(irrespective of their qualification) and better social services.

(e) Favouritism: the practice of giving special treatment to a person or group of people on such issues as promotion and distribution of resources etc.

FACTORS THAT PROMOTE CORRUPTION IN A COMMUNITY

(a) Absence of strong institutions of accountability, such as the media, civil society groups and anti-corruption body

(b) Having leaders who are corrupt

(c) Poverty as many people find it difficult to support their families on what they earn and hence indulging in corruption

(d) Lack of stiff punishment for those involved in corruption

(e) Lack of moral values such as those of handwork and integrity hence easily involved in corruption.

(f) Desire to live an expensive lifestyle that does not match with their income.

EFFECTS OF CORRUPTION

(a) It endangers public security; for example illegal immigrants are corruptly allowed entry on border check-points and passports issued to foreigners, there will be increased armed robberies, terrorist activities and other crimes.

(b) It may lead to political instability as people may become discontented and stage strikes, protests and demonstration

(c) It increases poverty by denying the poor access to quality public social services and economic opportunities

(d) It leads to loss of government revenue for social services

(e) It leads to low productivity because competent people are left out

(f) People lose confidence in public services

(g) Leaders and other public officers lose respect due to their corrupt behavior.

ESTABLISHMENT OF THE ANTI-CORRUPTION BUREAU (ACB)

- In 1995, the parliament passed the corrupt practices Act(CPA) to serve as a key legal instrument in the fight against corruption
- The act under section 4(1) establishes the Anti-corruption Bureau, which is headed by a Director
- The director and deputy director are both appointed by the president subject to confirmation by the Public Appointments committee of Parliament (PAC).
- The director submits reports to the president and to the minister regarding the general conduct of the affairs of the Bureau.
- The Bureau began its full operations in 1998.
- The ACB is an autonomous body that exercises its functions and powers independent of the direction or interference of any other person or authority
- On 16th April, 2004, the corrupt practices Act was amended giving the ACB increased powers to carry out its work of controlling corruption in Malawi.
- As a result of the amendment, the Act provides for the investigation of cases not only for corruption but for other offenses that come to light during the course of investigating corruption.

REASONS WHY ANTI-CORRUPTION BUREAU WAS ESTABLISHED.

- The ACB was established to lead the nation in the fight against corruption. This was done after noticing that corruption existed at all levels of the society that it was getting worse soon after the adoption of the new democratic dispensation in 1993.
- The mission of ACB is to prevent, reduce and eliminate in all its forms in order to enhance the socio-economic well-being of all the people of Malawi

FUNCTIONS OF THE ANTI-CORRUPTION BUREAU IN CURBING CORRUPTION

- (a) Taking necessary measures for the prevention of corruption in public and private bodies by
 - Educating member of the public on the dangers and evil effects of corruption on the society
 - Soliciting public support in the fight against corruption and to disseminate information on the activities of the Bureau
 - Advising the public bodies and private bodies on the ways and means of preventing corrupt practices
- (b) Receiving and handling complaints, reports or any information of alleged or suspected corrupt practice or offense under the corrupt practices Act
- (c) Investigating any alleged or suspected offense under the Corrupt practices Act
- (d) Prosecuting any offense under the corrupt Practices Act
- (e) Investigating the conduct of any public officer which in the opinion of the Bureau may be connected with or conducive to corruption and to report to the appropriate authority.

(f) Investigating any offense under any written law disclosed in the course of investigating alleged or suspected corrupt practice or offense under the Corrupt practices Act.

THE ROLES OF THE PUBLIC IN CURBING CORRUPTION

- (a) Cooperating with ACB by testifying in a court of law in order to secure conviction for those involved in corruption
- (b) Reporting cases of corruption to the ACB to ensure those involved are arrested and prosecuted
- (c) Resisting or rejecting corruption in order to discourage the malpractice
- (d) Educating others about corruption and its evil effects on society.

TOPIC 15: SOCIAL INJUSTICE IN A FRICA

- This is a situation where people are treated unfairly and their rights are not respected
- It is a product of social inequality that occurs in a society.

EXAMPLES OF CASES OF SOCIAL INJUSTICE AT SCHOOL AND IN THE COMMUNITY

- a) Corruption
- b) Favoritism
- c) Nepotism
- d) Preference for one ethnic group over another
- e) Preference for one gender over the other
- f) Discrimination against people with disabilities, old people and ex-prisoners
- g) Bribery

CAUSES OF SOCIAL INJUSTICE (CASES OF SOCIAL INJUSTICE)

1. Poverty

- ✓ This means lack of basic needs such as food, shelter and clothing. This happens in society divided between the poor and the rich, poverty may be seen as a result of social injustice.
- ✓ This is because some people control more resources than they need, or failure for the rich to share what they have with the poor.

2. Corruption

- ✓ This involves giving or receiving money or other forms of gratification in order to win favours.
- ✓ It also means use of one's office/authority for personal gains
- ✓ For example a contractor giving money to a government officer in order to win a contract with the government. Or an officer selling company assets to relatives or to himself at a cheap price

3. Discrimination

- ✓ This is a selective treatment of individuals based on certain characteristics such as race, religion, ethnic background and religious affiliation.
- ✓ If a company only employs people who belong to a particular tribe, that company is said to be practicing ethnic discrimination and if a school only enrolls students who are not HIV positive, the school is said to be practicing discrimination which is a form of social injustice

4. Oppression

- ✓ This is a case where one person is prevented from speaking or doing something freely.
- ✓ For example the Apartheid in former white ruled South Africa and the colonial government system in Africa were both based on oppression method of administration. Blacks were not free to do some of the things

5. Cultural and social practices

- ✓ Some cultural practices discriminate against its own people.
- ✓ For example the ritual of fisi and widow cleansing affect the health and welfare of women in a particular society.

6. Poor governance

- ✓ This can also be a cause of social injustice in countries where the government is not following the rule of law and respect for human rights

7. Tribalism: It is one of the major causes of social injustice because it limits opportunities for those who belong to other tribes.

8. Unequal distribution of resources

- ✓ Unequal distribution of resources is both form of social injustice and a cause for social injustice because of its effects on the standard of living of those affected.

SOCIAL INJUSTICE IN SELECTED AFRICAN COUNTRIES

(a) Poverty in Somalia: Poverty in Somalia has inevitably increased since the collapse of the central government in 1991 and the onset of civil war.

(b) Racial discrimination in South Africa:

(c) Oppressive regime in Uganda:

- ✓ In 1971, General Idi Amin overthrew the elected government of Milton Obote and declared himself president of Uganda.
- ✓ He began terrorizing the general public through the various internal security forces he organized such as the state bureau and public safety unit whose main purpose was to eliminate those who opposed his regime.

(d) Corruption in Nigeria:

- ✓ Corruption in Nigeria is pervasive throughout all levels of society, from petty corruption to cases of high level government officials embroiled in scandals concerning the oil and gas industries.
- ✓ Historically Nigeria is known for massive looting of public funds by leaders.

EFFECTS OF SOCIAL INJUSTICE

1. People who have been treated unfairly are bitter and resentful. This may lead to loss of confidence and development of inferiority complex.

2. It may lead to crime

This is because people have been treated unfairly feel oppressed. They may feel that there is no reason of working hard and obeying the laws of the society and instead they may resort to criminal activities

3. It slows down development

People who have been treated unfairly may not be willing to contribute to development of the country or community

4. It may lead to oppression of minority

This is true because in most cases social injustice is done to minority groups of people. This is a violation of the rights of minorities

5. It may lead to poverty of other people

This is because social injustice makes people not to work hard to find their needs. This is because of the social injustices which they face in their community. This may lead to poverty.

6. It may result into conflicts

People who have been treated unfairly are always bitter and may use violence to achieve their needs or to see that justice is followed.

WAYS OF ERADICATING SOCIAL INJUSTICE

1. Setting up organizations that deal with social injustice
2. Dealing with poverty as a root cause of social injustice
3. Equal treatment and sharing of resources in the community
4. Leaders should set examples in respecting and protect rights of all the people
5. By tolerating the views of those who disagree and making sure that all groups of people participate in decision making.

TOPIC 16: SOCIAL SERVICES

SOCIAL SERVICES INSTITUTIONS

- Are institutions that provide services to the people such as education services, health care services, security services, spiritual services, transport services, communication services, electricity services, sanitary services and recreation services among others.

Examples of social services institutions found in the country and the services they provide

- a) Schools – they provide education services
- b) Hospitals/clinics – they provide medical care/health care services
- c) Police stations – they provide security services
- d) Post offices – they provide postal and telecommunications services
- e) Roads – they provide transport services
- f) Churches and Mosques – they provide spiritual and are places of worship and moral support
- g) Community halls – they provide recreation and entertainment

Type of services that each of the social service institution mentioned above.

- a) Schools - provide education services
- b) Hospitals/clinics – provide health care/medical care
- c) Places of worship e.g. churches and mosques - These provide spiritual services to the people
- d) Post offices – provide communication and postal services
- e) Police stations – provide security services
- f) Community centres – provide recreation/entertainment services

COMMUNITY PARTICIPATION IN THE PROVISION OF SOCIAL SERVICES

- This is the creation of opportunities to enable all members of a community to actively contribute towards the provision and care of social services for their own benefit.
- Community participation occurs when a community organizes itself and takes responsibility for managing its problems related to provision and care for social services.

COMMUNITY MOBILISATION

- It is an attempt to bring both human and non-human resources together to undertake development projects in order to achieve sustainability
- It can be viewed as a process which begins a dialogue among members of the community to provide an avenue for everyone to participate in decisions that affect their lives.

WAYS OF MOBILIZING COMMUNITY PARTICIPATION IN THE PROVISION AND CARE FOR SOCIAL SERVICES.

(a) Conducting awareness campaigns:

- ✓ Raising awareness among community members about the problems they are facing or the social services they are lacking and the role they can play in offering the solution is very important.
- ✓ This can be done through songs, using social gathering, the mass media such as tvs, radios etc

(b) Organizing meetings to sell the idea about community participation:

- ✓ This requires articulating the issues that require their attention and support in a manner and language that the community would easily understand.

(c) Meeting community leaders to solicit their support:

- ✓ When the leader is in support of a particular initiative, people are easily convinced that it is good for the community and so it becomes easy to win their support and cooperation.

(d) Creating partnerships with existing community organizations:

- ✓ This can help to take advantage of the pre-existing structures to disseminate information about community participation and care for social services.

PROVISION AND CARE FOR SOCIAL SERVICES IN BOTSWANA, MALAWI, KENYA AND MOZAMBIQUE

(a) Electricity

Country	% of population with access to electricity by year		
	2000-2004	2009	2010-2014
Botswana	39.6%	45.4%	23.0%
Kenya	14.5%	16.1%	23.0%
Malawi	4.8%	9.0%	8.7%
Mozambique	7.1%	11.7%	12.0%

- Access to electricity in Mozambique is slightly higher than in Malawi. About 12 percent of Mozambicans have access to electricity. But just like in Malawi and Kenya, most of the people connected to electricity are in the urban areas.

(b) Access to water and sanitation.

- Access to improved water source refers to the percentage of the population using an improved drinking water source.

- The following table explains the situation regarding access to improved water sources in Malawi, Mozambique, Kenya and Botswana according to the World Bank report of 2014.

Country	% of population with access to Improved water sources		
	2010	2011	2013
Botswana	93%	93%	97%
Kenya	53%	54%	62%
Malawi	79%	81%	35%
Mozambique	34%	34%	49%

- According to the statistics in the table above, Botswana has the highest percentage of its population that has access to improved water sources at 97% as of 2012 followed by Malawi at 85%.
- **Sanitation** generally refers to the provision of facilities and services for the safe disposal of human waste.
- Malawi is the worst performer on access to sanitation facilities at 10% compared to Botswana 64%, Kenya 30% and Mozambique 21%.
- The vast majority of those without improved sanitation are poorer people living in rural areas.

(C) Housing

- Housing and shelter are important indicators to access living conditions of a population. According to the 2008 population and housing census, 61.7% of people in Malawi live in traditional housing built using locally available materials such as sand, clay, mud, unburnt bricks and are grass-thatched.
- Housing challenges are not as big as in Malawi, Kenya and Mozambique due to its small population.

(d) Transport and communication:

- The modes of transport on which Malawi, Mozambique, Botswana and Kenya depend for transporting people, goods and services include: land (roads and railways), water and air transport.
- In all of the four countries, roads are mostly used means of transport. Water transport is used in Malawi on Lake Malawi and Kenya and Mozambique in the Indian Ocean. Botswana is the only country that does not use water transport. However, all the four countries have railway lines linking other countries in the region mainly to facilitate movement of goods.

(e) Health:

- Health care is extremely important for every country and it is a priority for most African countries. Generally, Botswana is doing well in terms of health indicators (maternal

mortality rate, physicians per every 1,000 people, the under-five mortality rate) partly because of its small population.

- Botswana and Kenya are relatively wealthier than Malawi and Mozambique.

(f) Education:

- The provision of education is treated as a priority for most African countries. This is why many of these countries have adopted universal primary education as a policy direction in order to increase access.
- Generally, Botswana has the best scores in all the education indicators followed by Kenya.
- Botswana has 95% primary school completion rate; 95% youth literacy rate, a primary school pupil-teacher ratio of 25:1 and a secondary school pupil-teacher ratio of 13:1.
- Malawi on third position with 74% completion rate for primary school, 72% youth literacy rate and a pupil ratio of 74:1 in primary and 42:1 pupil-teacher ratio in secondary school. This means that Malawi needs to do more in order to compete favorably with Botswana and Kenya.

HOW THE PROVISIONS AND CARE FOR SOCIAL SERVICES CONTRIBUTE TO THE DEVELOPMENT

1. **Education** - Helps in the provision of semi- skilled and skilled labour that is needed in the production of goods. Education also helps to raise the living standards of people and boost production there by contributing to development
2. **Water and good sanitation** helps in the development of a country because its only health people who can contribute health labour force and increase production level.
3. **Security services** are important because they insure peace and stability in a community and a country.
 - This makes domestic and foreign investors to invest their resources in the area because they feel secured.
4. **Adequate transportation, communication and electricity** services are important for the smooth running of businesses. Transportation of goods and communication services are important in linking traders.
 - Electricity is important for production activities. Big production industries would not invest where electricity is not available.
5. **Provision of housing** helps to provide accommodation to the growing population of the country.
6. **Electricity** is an essential service that plays a vital role in economic and social development of a nation as many industrial production processes require electricity supply to run machinery and to have reduced production costs.
 - Stable electricity is therefore essential for the growth of the industrial sector.

WAYS OF MISUSING SOCIAL SERVICES

a) Through theft

This is stealing items from institutions such as hospitals and schools for personal gains

b) Vandalism

This is a deliberate destruction or damage to property. People remove road signs, telephone wires and poles or break school and hospital windows

c) Negligence

An example of negligence of public services is when buildings, roads and bridges fall into disrepair.

REASONS FOR MISUSE OF SOCIAL SERVICES

a) Poverty

Theft in schools and hospitals is as a result of poverty, the people do not have money to buy food and other items thus why they steal to find money

b) Lack of financial resources for maintenance

Very few service providers have money to maintain their buildings and services

c) Negative attitude

Many people do not have ownership spirit of social services they feel the property do not belong to them but to the government as a result they don't maintain them or steal.

d) Ignorance/lack of appreciation

People vandalize social services because they don't know how important the social services are to the country. For example how telephone wire and books are in schools

e) Political influence

Sometimes people destroy social services because they were erected during a previous regime. They believe the existing government should provide their own social services.

WAYS HOW A CITIZENS CAN WISELY USE THE AVAILABLE SOCIAL SERVICES

- a) Queuing in an orderly manner for services
- b) Receiving only enough of the services – not taking more than enough or extra
- c) Respecting rights of others when receiving the services
- d) Protecting infrastructure such as schools and hospitals
- e) Guarding against theft and vandalism
- f) Through civic education about the importance of social services and how to care for them

WAYS IN WHICH CARE FOR SOCIAL SERVICES IS BENEFICIAL TO A COUNTRY.

- a) Improves the standard of living for the citizens by reducing their poverty.
- b) Ensures good quality of social services

- c) Promotes production of goods
- d) Promotes effective use of national wealth.

IMPACT OF POPULATION GROWTH ON SOCIAL SERVICES

- a) Population growth increases demand for social services as more people will need more social services For example more schools, Hospitals, police stations etc
- b) It lowers the quality of services as teachers will have to deal with large classes, students learning under trees and students will have to walk long distances to access the schools. All these lower to quality of education
- c) Lower the quality of health services. This is because there will be more people in need of medical attention, access to safe water and sanitary services. This may lead to sicknesses and death of many people.
- d) There will be strain on the ability to maintain peace and stability/security because the increase in population will need more law enforcers.
- e) Population increase will result in transport, communication and housing services to be in short supply.

TOPIC 17: GENDER ISSUES IN AFRICA

- Gender issues are the cause of the discrepancies in the way males and females are treated.
- They are problems affecting the situation of women or girls that harm equality between women and religion. They include culture, religion, poverty, access to education and health services.

EXAMPLES OF GENDER ISSUES IN AFRICA

(a) Gender and culture/religion:

- Some religious beliefs reinforce gender stereotypes and justify the subordination of women such that some gender biases are directly related to religion.
- Religion and culture are often erroneously used as justification and an excuse for perpetrating and perpetuating discrimination against women in many African countries.

(b) Gender and rights of women:

- In some African countries, women are denied the right to own property or inherit land among others.

(c) Gender, peace and security: women voices are rarely heard in peace negotiations and post-conflict resolutions.

(d) HIV/AIDS and reproductive health:

- Early and unwanted childbearing, HIV and other sexually transmitted infections (STIs) and pregnancy-related illnesses and deaths account for a significant proportion of the burden of illness experienced by women in Africa.
- Many women are unable to control decisions to have sex or negotiate safer sexual practices, placing them at great risk of disease and health complications.

(e) Gender, politics and governance:

- The issue of women's participation in politics is a serious gender issue. Few women are present in African politics.
- Women's lower levels of income and education, combined with long hours of paid and unpaid work, make it difficult for women to be involved in the political process.

(f) Gender and education:

- More than two thirds of adult illiterates in Africa today are women while 12million girls in sub-Saharan Africa have never gone to school.
- This is evidenced by institutional exclusion of females from education, low literacy rates and low educational enrolment for girls.

(g) Gender and marriage:

- Africa has the highest incidence rates of child marriage. Most children married under the age of 18 are girls.

(h) Gender and poverty:

- In many countries in Africa, there has been a significant increase in the percentage of female-headed households.
- This is attributed to male migration, the deaths of males in civil conflicts and wars among others.

Other gender issues in Africa are, gender based violence, Gender and employment, Gender and assets(land and property) ownership, Gender and access top financial services and markets, Gender and access to information and technology.

WAYS OF ACHIEVING GENDER BALANCE IN AFRICA

(a) Normative or affirmative actions:

- This involves applying some quota opening space for women's political participation. For example, some countries like Burkina Faso, Uganda, and Rwanda have constitutional provisions reserving seats in national parliament for women so as to ensure gender balance.

(b) Women empowerment:

- Empowering women can be done economically, educationally and politically through promoting women's and girls' economic rights and opportunities such as employment and poverty reduction.

(c) Financing:

- Financial resources are necessary to achieving gender equality.
- Programs that benefit girls and women in education, health care, enforcing laws relating to equal pay and property rights, monitoring inequality in the work place, investing in infrastructure such as roads and wells that reduce women's loads and time burdens all require adequate funds.

(d) Legislation:

- Laws must be created to address domestic and gender-based violence.
- Property and inheritance laws can be reformed to give women greater access to land and property.

(e) Engaging boys and girls:

- Ending gender based violence will mean changing cultural concepts about masculinity and that process must actively engage women, whether they are policy makers, parents, spouses or young boys.

(f) Education:

- Equal education for boys and girls is a powerful way to combat gender discrimination and bring lasting change for women in developing countries.
- Education and training to girls delays the age at which a woman marries and provides an alternative opportunity other than marriage.

CONVENTIONS ON GENDER IN AFRICA

- A convention is an agreement between countries covering particular matters, especially one less formal than a treaty.

International conventions or treaties on gender

- **Convention on the Elimination of All forms of Discrimination Against women (CEDAW).** CEDAW is the most authoritative UN human right instrument to protect women from discrimination. It is the first international treaty to comprehensively address women's rights in politics, health care, education, economics, employment etc.
- **Declaration on the Elimination of Violence against Women:** It was proclaimed by UN General Assembly resolution of 20th December, 1993. It states that all state parties,

in accordance with national legislation. Should prevent, investigate and punish acts of violence against women.

- **The Beijing Declaration and platform of action:** The platform identifies critical areas action needed to empower women and ensure their human rights includes women and poverty, education and training of women, women and health, violence against women among others.
- **The United Nations Security Council Resolutions 1325,1820,18880 and 1890:** These were developed to promote and protect the rights of women in conflict and post-conflict situations.

SADC Declaration on gender and Development: It was adopted in South Africa in 2008. It aims at eliminating Gender Based Violence at every level.

- **The African Union protocol to the African charter on Human and people's rights on the rights of women in Africa (Maputo protocol) of 2013:** The protocol guarantees comprehensive rights to women including the right to take part in the social and political process equally with men, to control of their reproductive health and to end female genital mutilation.
- **The African Union solemn Declaration on gender equality in Africa (ECA).**
 - ✓ It was declared in 2004. It reflects the concern on the negative impact on women and development of African countries of issues of HIV/AIDS, conflict, poverty, violence against women, women's exclusion from politics and decision making among others.
 - ✓ It resolved on measures to combat HIV/AIDS pandemic and provide support to those affected; full participation and representation of women in the prevention, resolution and management of conflicts among others.
- **The Dakar African platform for Action for advancement of women (1994).**
 - ✓ This was arrived at in Dakar, Senegal. It focuses on women, women's rights, social change, human rights advancement and women's status.

EFFECTS OF GENDER BIAS ON DEVELOPMENT.

- **Gender bias is an obstacle to sustainable development and a primary cause of poverty and population growth.** Discrimination against women causes population growth and poverty by preventing hundreds of millions of women from obtaining the credit, education, training, health services etc.
- **Gender bias keeps population growth rates high** because it denies women routes to economic security other than children bearing.
- **Gender bias promotes unequal access of women and girls to opportunities** such as education, employment and business.

- **Gender bias makes it difficult for the economy to expand** since it makes difficult for women to get jobs and losing out on the potential human resource that would lead to industrial growth.
- **Gender bias promotes sexual harassment and violence against women/gender based violence.** Because of the inequality in the society, women suffer a lot of evils including rape, beatings and harassment in all areas whether at work or market.

TOPIC 17: PEOPLE AND THE ENVIRONMENT

EFFECTS OF NEGATIVE ATTITUDES TOWARDS THE ENVIRONMENT

- ✓ Attitude is a settled way of peoples thinking or feeling about certain idea, object or person
 - ✓ Attitudes are based on person's cultural and social values as well as experiences
 - ✓ The following are some of the negative attitudes towards the environment
- Environmental pollution (air, water and land pollution) due to in appropriate waste disposal**
 - Overfishing**
 - Deforestation**
 - Bush fires**
 - In appropriate agricultural practices**

EFFECTS OF POSITIVE ATTITUDE TOWARDS THE ENVIRONMENT

- ✓ A positive attitude towards nature can be defined as making a right decision or attempt to improve the state of the environment
 - ✓ The following are some of the positive attitude towards the environment
- Afforestation and re-afforestation:** Afforestation is establishment of a forest or a stand of trees in an area where there was no forest before [by natural seeding coppice, or root suckers] or artificially by client seeding or planting.
 - Fish management:** Refers to ways of protecting fishery resources so that sustainable exploitations are possible or to ensure the continued productivity of the resources.
 - Forest management:** It involves providing a forest the proper care so that it remains healthy and vigorous and provides the products and the amenities the land owner desire
 - Land management:** This refers to the way land resources includes soil, animals and plants are used for the production of goods to meet changing human needs while ensuring the long-term productive potential of these resources and the maintenance of their environmental function.

TOPIC 18: CLIMATE CHANGE

- **Climate change** refers to a long-term change in the statistical distribution of weather patterns.
- It is a change in statistical properties of the earth's systems when considered over periods of time.

SOCIO-ECONOMIC IMPACT OF CLIMATE CHANGE

(a) Climate change leads to economic losses:

- ✓ Many countries including Malawi depend on natural resources such as agriculture, forestry, tourism, energy, fisheries among others.
- ✓ These resources are damaged by climate change hence affecting the economy of the country.
- ✓ For example, when rain fails there is less maize and tobacco production which are main staple and export crop respectively, therefore creating economic problems as well as impact on local food security.

(b) Biodiversity loss and damage to ecosystem:

- ✓ Thousands of species risk extinction from disappearing habit, changing ecosystems and hence affecting the tourism industry among others.

(c) Threats to forests: climate change leads to increased risks of fires due to more frequent and extended dry periods.

(d) Shortage of water:

- ✓ Climate change also impacts on people ability to access clean and enough water.
- ✓ More droughts and flooding have an impacts on rivers and lakes which supply drinking water to people and animals and thus the well-being of the people can be affected among others.

(e) Destruction of buildings and other infrastructures:

- ✓ Climate change also leads to violent and stronger storms and this can lead to the destruction of social services like schools as well as infrastructure like roads and bridges which can affect the social-economic aspects of an individual and the country at large.

COMMON WEATHER RELATED EVENTS OR DISASTERS IN MALAWI

(a) Flooding/flush floods associated with heavy rains: common areas affected are Phalombe, Machinga, Dedza, kalonga, Nsanje, Mangochi

(b) Erratic rains and drought:

(c) Tropical cyclones (violent winds): More common to southern region. Why?

(d) **Pest infestation** especially army worms and red locusts (commonly affecting mangochi, machinga, Nsanje and Balaka)

TOPIC 19: DISASTER RISK MANAGEMENT

Meanings of the following terms:

- **Disaster:** It is a serious disruption of the functioning of a community or a society involving widespread human, material, economic or environmental losses and impacts which exceeds the ability of the affected community or society to cope using its own resources.
- **Risk:** It is the probability of harmful consequences or expected losses resulting from interactions between natural or human induced hazards and vulnerable condition.
- **Disaster risk:** This is potential disaster losses in lives, health status, livelihoods, assets and services, which could occur to a particular community or a society over some specified future time period.

Disaster risk = Hazard * Vulnerability/ Capacity

- **Vulnerability:** A set of conditions resulting from physical, social, economic and environmental factors, which increase the susceptibility of a community, households and individuals to the impact of disasters
- **Hazard:** A potentially dangerous event, substance, human activity or condition that may cause loss of life, injury or other health impacts, property damage as well as environmental damage.
- **Coping capacity:** The ability of people, organizations and systems, using available skills and resources, to face and manage adverse conditions, emergencies or disasters.
- **Disaster Risk Management (DRM):** It is the ongoing process by which stakeholders plan for and reduce the impact of disasters, react during and immediately after a disaster and take steps to recover after a disaster has occurred.

TYPES OF DISASTERS

(a) **Climatic disasters:** These are climate-induced natural disasters such as floods, drought and famine

(b) **Geomorphologic disasters:** These are disasters happening as a result of naturally occurring processes and conditions such as earthquakes, volcanoes, landslides, hurricanes, tsunamis etc.

(d) **Biological disasters:** These are disasters caused by the exposure of living organisms to germs and toxic substances produced by these germs such as epidemics, locust plague, and army worm infestation.

(e) **Man-made disasters:** Disaster events caused directly and principally by one or more identifiable deliberate or negligent human actions such as terrorism, chemical spill and plane crash.

COMMON DISASTERS AFFECTING MALAWI

(a) Earth quake and earth tremors:

- An earth quake is the shaking and vibration at the surface of the earth resulting from underground movement along a fault plane or volcanic activity.
- Malawi is prone to earthquakes because it lies along the East African Rift valley. This is an area that has a lot of tectonic activities due to the presence of fault zones.

Factors that increase vulnerability to earthquake and earth tremors

- ✓ Buildings that are close to or on faults/joints
- ✓ Houses that are poorly designed and constructed
- ✓ Lack of earthquake safety knowledge
- ✓ Topography and loose soil structure

(b) Drought:

- This is a temporary reduction in water or moisture availability that is significantly below the normal or expected amount for a specified period.
- Droughts occur when a long period of abnormally dry weather leads to a severe water shortage.

Factors that increase vulnerability to drought disaster

- ✓ Lack of potable drinking water sources
- ✓ No well-established irrigation system
- ✓ Overdependence on rain-fed system
- ✓ Use of shallow wells
- ✓ Limited livelihood opportunities
- ✓ Limited water sources
- ✓ Deforestation

(c) Famine:

- This is a widespread scarcity of food that results in starvation, malnutrition and increased mortality.
- Famine not only kills masses of people, they also destroy livestock which people depend upon as food and for their livelihood, extending the impact.

Factors that increase vulnerability to famine

- ✓ Poverty
- ✓ Closed political regime that does not openly declare famine disaster

- ✓ Inadequate logistics for food distribution
- ✓ Poor management of resources
- ✓ Lack of disaster preparedness
- ✓ Breakdown of traditional safety nets.

(d) Cyclones:

- It is a violent storm characterized by high winds rotating about a calm center of low atmospheric pressure.
- Cyclones can cause extensive damage and result in death or injury cause by flooding, collapsing buildings etc.

Factors that increase vulnerability to tropical cyclones

- ✓ Poverty
- ✓ Lack of insurance protection
- ✓ Lack of early warning systems
- ✓ Lack of disaster preparedness

(e) Disease epidemics:

- An epidemic is the rapid spread of infectious disease to a large number of persons in a given population within a short period of time.

Factors that increase vulnerability to disease epidemics

- ✓ Increased population density
- ✓ Migration
- ✓ Lack of information on prevention
- ✓ Lack of disaster preparedness
- ✓ Unhealthy living conditions
- ✓ Poverty
- ✓ Cultural practices
- ✓ Inadequate medical facilities

(f) Landslides:

- It is the downward movement of soil rocks or debris resulting from naturally occurring vibrations, changes in water content etc.,
- Sudden and rapid landslides are the most dangerous because of lack of warning and the speed at which material can travel down the slope as well as the force of its resulting impact.

Factors that increase vulnerability to landslides

- ✓ Deforestation
- ✓ Cultivation on already fragile slopes
- ✓ Building settlements at the base of steep slopes on mouths of streams from mountain valleys
- ✓ Lack of awareness and understanding of landslides.

(h) Floods:

- Flood is a temporary covering of land by water, usually as a result of heavy rainfall. It is a natural process that occurs when the quantity of water in a watershed exceeds the capacity of stream, river and lake.

Factors that increase vulnerability to floods

- ✓ Building houses close to rivers or in low lying areas
- ✓ Lack of awareness of the flood hazard by the local communities
- ✓ Poor building materials and house design
- ✓ No protective wall, embankment or tress
- ✓ Overgrazing and deforestation
- ✓ Cultivation along river banks.

(i) Pest infestation:

- This refers to the occurrence of one or more species in an area or location where the numbers and impact are at intolerable levels.

Factors that increase vulnerability to pest infestations

- ✓ Lack of disaster preparedness
- ✓ Poor agricultural practices
- ✓ Lack of agricultural extension workers to assist farmers when there is pest infestation disaster
- ✓ High cost of pesticides
- ✓ Lack of knowledge of dangerous pest species
- ✓ Poor communication to facilitate timely information delivery to authorities about pest infestation.

THE EFFECTS OF DISASTERS ON INDIVIDUALS, COMMUNITIES AND NATIONS

(a) Individuals

- ✓ Injuries and loss of life

- ✓ Loss of home as certain types of disasters may lead to the destruction of people's homes
- ✓ Loss of food and income: after disasters people go hungry due to destroyed food supplies, and crops.
- ✓ Psychological trauma as disasters can be traumatic for individuals following scenes of destruction and deaths of friends and loved ones.
- ✓ Loss of personal property as certain disasters may destroy their properties.

(b) Nations

- ✓ Insurance losses and rising premiums leading to economic stress
- ✓ Disruption of economic activities leading to loss of production and reduced revenue collection for the government.
- ✓ Disruption of social services due to damaged infrastructure, reduced capacity and overstretched resources
- ✓ Loss of investor confidence due to disruption of economic activities
- ✓ High levels of damage to public infrastructure and increased cost of rehabilitation

(c) Communities

- ✓ Loss of means of substance for the affected communities
- ✓ Spread of infectious diseases due to degradation of sanitary confidence
- ✓ Population displacement as people abandon their homes and seek shelter elsewhere due to disasters
- ✓ Disruption of social services such as health and education
- ✓ Destruction of social services infrastructure such as school blocks, power lines, roads, railways and bridges.

PREVENTIVE AND MITIGATION MEASURES FOR DIFFERENT TYPES OF DISASTERS

(a) Preventive and mitigation measures for drought

- ✓ Encouraging farmers to use drought tolerant crops and livestock
- ✓ Developing household, community and national drought contingency plans
- ✓ Practicing conservation farming to improve water holding capacity of the soil
- ✓ Taking efficient water-use methods in the home to reduce wastage
- ✓ Practicing and intensifying irrigation farming method
- ✓ Conducting civic education campaigns to increase public awareness and understanding on drought in order for them to develop more resilience
- ✓ Promoting the culture of promoting trees as a climate change adaptation strategy to mitigate the effects of drought.

(b) Preventive and mitigation measures for floods

- ✓ Ensuring that houses are built on elevated areas
- ✓ Constructing raised buildings or houses
- ✓ Land-use planning especially discouraging settlements and construction of key installation in hazard prone areas
- ✓ Encouraging people to take insurance cover for the protection against floods
- ✓ Conducting civic education campaigns to increase awareness and understanding about floods
- ✓ Encouraging people to plant trees in catchment areas and along river banks to control flooding
- ✓ Constructing river bank embankments, dykes, storm drains and dams to control flooding.

(c) Preventive and mitigation measures for earthquakes and earth tremors

- ✓ Advising people to hang heavy items and glassware such as pictures and mirrors away from beds, chairs and any place where people sit or sleep. These can easily fall off and cause injuries
- ✓ Advising people living in earthquake prone areas to build their houses using light materials so that they do not get seriously injured when collapsing
- ✓ Enforcing the policy to ensure adherence to building codes during construction so that houses can withstand the shaking due to earthquakes
- ✓ Sensitizing children on earthquakes and providing them with psycho-social support to reduce trauma

(d) Preventive and mitigation measures for famine

- ✓ Advising households to reduce food wastage
- ✓ Adopting and intensifying irrigation farming to counter food shortage
- ✓ Advising people to diversify foodstuffs to ensure their survival in times of staple food shortage.
- ✓ Developing household and community contingency plans
- ✓ Encouraging people to take insurance cover to be protected from the effects of famine
- ✓ Conducting civic education campaigns to increase awareness and enhance preparedness for famine in order to reduce vulnerability

(g) Preventive and mitigation measures for landslides

- ✓ Advising people to protect their home and community by planting ground cover on slopes
- ✓ Avoiding cultivation on already fragile land

- ✓ Avoiding building settlements near steep slopes, close to mountain edges, near drainage ways or along natural erosion valleys
- ✓ Building channels or deflection walls to direct the mudflow around buildings when a land slide occurs.
- ✓ Conducting civic education campaigns to increase public awareness and understanding of landslides
- ✓ Developing a disaster communication plan
- ✓ Identifying safe places for evacuation during landslides

(h) Preventive and mitigation measures for a tropical cyclone

- ✓ Having insurance cover for protection
- ✓ Putting in place cyclone early warning systems
- ✓ Developing community and household contingency plans
- ✓ Encouraging people to develop a culture of listening to the radio, watching television or reading news for weather update
- ✓ Mobilizing resources for relief operation in case the cyclone disaster occurs
- ✓ Advising each family to have a disaster supply kit that should include such things as first aid, water, food and clothing
- ✓ Advising those in prone areas to identify a safe place for evacuation in case of a cyclone surge

(i) Preventive and mitigation measures for disease epidemics

- ✓ Ensuring rapid detection of cases of epidemic-prone diseases to avoid a disaster
- ✓ Developing effective risk communication strategy for timely response to any disease outbreak
- ✓ Public health experts should collect information to detect and monitor emerging disease threats and protect people by advising them to observe precautionary measures
- ✓ Conducting civic education campaigns to increase public awareness on prevention and treatment
- ✓ Making sure that those showing signs of the disease seek diagnosis and treatment immediately from any nearest health facility
- ✓ Separating and quarantining those who already have the disease if it is highly contagious
- ✓ Encouraging people to develop a culture of seeking medical attention every time they are sick or when they are attacked by a strange disease.

(j) Preventive and mitigation measures for pest infestation

- ✓ Training and deploying more agricultural extension workers in the rural areas
- ✓ Putting in place mechanisms for early detection of pests
- ✓ Making sure that pesticides are more affordable
- ✓ Replant crops in all fields destroyed by pests
- ✓ Develop a pest infestation disaster communication plan

- ✓ Conduct civic education to raise awareness of different pests and what must be done when spotted.

ADVANTAGES OF MANAGING DISASTER RISKS OVER MANAGING DISASTERS

Disaster risk management	Disaster management
<ul style="list-style-type: none"> ✓ It prevents risks from turning into disasters and therefore saves property and human life from damage ✓ Managing risks is less expensive than rebuilding and repairing damages caused by hazards that have already occurred ✓ Reduces the impact of disasters by enhancing resilience capacity of communities and households ✓ It is easy for communities, households and individuals to recover from the effects of the increased coping capacity to withstand the impact 	<ul style="list-style-type: none"> ✓ Only carried out after a disaster has occurred and therefore does nothing to prevent the cost of damage to property and human life ✓ It is very expensive to bear the cost of rebuilding and repairing damages caused by hazards that have already occurred ✓ It only responds to the effects of the levels of vulnerability of communities and households to various disasters ✓ Recovery is difficult because of the extensive damage caused due to lack of coping capacity to withstand the impact

TOPIC 20: GLOBAL ISSUES AND CHALLENGES

- **A global issue/challenge** is an event of concern or problematic occurrence that may happen in one place or worldwide but its impact is everywhere or in several places worldwide.
- These are issues that affect almost everyone in the world whether they live in a rich or poor country.

SOME OF THE GLOBAL ISSUES AND THEIR CHALLENGES IN THE 21ST CENTURY

1.Epidemics

- These are diseases that spread very fast and kill many people.
- Infectious disease have spread widely worldwide due to mobility. In Africa the infectious disease of HIV/AIDS and many others have spread and are responsible for almost 300 million illnesses and more than 5 million deaths a year.
- An outbreak of diseases pose a great threat on development.
- This is one of the global issue because it cost a lot of money for medicines to deal with an epidemics. The money could have been used for other developments activities

2.Terrorism and conflicts

- Is the unlawful practice of using violent and intimidating methods against persons or property to meet ones demands.
- It is also called the use of terror for political ends.
- Terrorist use violence to spread fear or to gain publicity for their cause. They often work as individuals or small groups. There plans are made in the strict secrecy. An example is the 11 September 2001 attack on USA. Examples of terrorists groups include Hamas based in the Gaza, Hizballa and al-Queda net works.

3.Environmental problems/issues

- A number of environmental issue now affect the world some of the major environmental problems affecting the world now include pollution, Ozone layer depletion, deforestation, climate change among others,. These are global issues and challenges.

4.Poverty

- It is defined as living on less than one US dollar a day. There are many people who are living in poverty. Poverty carries with it high levels of illiteracy, child deaths, malnutrition and diseases.
- In areas where there are high incidents of poverty economic development tends to be low. This is because a lot of people are not able to contribute to economic development due to limited capacity to do so.
- About 11 million children die in a year because of poverty due to lack of food. This is also one of the global issues and the challenges is to reduce poverty levels in the world

5.The problems of refugees

- The problem of refugees is a global issue because the problem of refugees has environmental, social and economic impact on a country. Refugees are of every race and religion and are found in every part of the world.
- The people flee their countries because of religion, war, politics and other reason. They exert pressure on resource in other countries. They exert pressure on resources in other

countries. This is a global issue the challenge is to find ways of reducing the number of refugees.

6.Proliferation of weapons of mass destruction

- These are weapons that are capable of killing a lot of people at one time.
- Weapons of mass destruction include, nuclear weapons, chemicals and biological weapons and land mines. These have effects that do not recognize national boundaries, thus affecting more people than intended.
- Proliferation of weapons of mass destruction is one of the global issues and the challenge is to control countries from making these weapons.

7.Economic globalization

- This refers to the economic integration of economies around the world through trade and financial flows and movement of people.
- Factors that have affected economic globalization include; Improvement in the technology of transportation and communication through internet, telephones, airplanes and Movement of goods, people and information is faster.

8.Rapid population growth.

- In most developing countries there is rapid population growth. Due to rapid population growth resources are becoming scarce.
- With time, the earth may not be able to support the growing population in terms of resource which will be need for daily survival this is a global issue.

IMPLICATIONS OF GLOBAL ISSUES AND CHALLENGES ON DEVELOPMENT

(a) Population growth:

- Rapid population growth make more difficult to provide essential social services including education and health care to youthful populations as well as the provision of housing, transport, sanitation and security.
- Rapid population growth also contributes to the problems of unemployment, poverty, illiteracy, child and maternal mortality and malnutrition.

(b) Poverty:

- Poverty is associated with increase in hygiene and diet diseases, crime rate, homeless people, risk of conflicts and wars, mass emigration of population and overall low economic development.

(c) Epidemics:

- An outbreak of diseases poses a threat on development as a lot of money will be needed to buy medicines to deal with epidemic thus diverting money that could have been used for other development activities.

- Epidemics kill a lot of people within a short period of time which robs development of its labour resources.

(d) The problem of refugees:

- It has environmental, social and economic impact on a country, some of the impacts include;
 - a. Leads to increase in population size and this increase the number of job seekers.
 - b. It cost the host country a lot of money to maintain refugees.
 - c. Fast spread of diseases as some refugees may carry with them some communicable diseases.
 - d. Increased across border criminal activities because some refugees come into the host country as thieves

(e) Economic globalization:

- ✓ **The following are the positive impacts of economic globalization**
 1. It has helped to increase level of international trade which helps in bringing goods and services that a country cannot produce.
 2. It has also helped to provide capital to fuel economic growth.
 3. It has also helped to increased levels of employment.
 4. It helps in promoting exchange of ideas, skills and culture

NEGATIVE IMPACT OF GLOBALIZATION OF ECONOMIES ON DEVELOPMENT.

1. It benefits the already wealthy countries of the world, but not the developing countries.
2. It only benefits those countries where labour is cheap to exploit the poverty of the people in these countries.
3. It has resulted in brain drain in developing countries as the high educated move to developed countries in search of economic well-being.
4. Developing countries become dumping places for goods from rich countries
5. Developing nations concentrate on issues at global level instead of issues of local interest

(f) Environmental Challenges:

- ✓ Environmental challenges have **negative** impact on development. Climate change, soil erosion, desertification and the loss of species damage the quality of human life and the ability of human being to manage the environment sustainability for future generations.

SOME OF THE EFFORTS THAT ARE BEING TAKEN TO DEAL WITH GLOBAL ISSUES AND CHALLENGES.

1. Demining mine fields in other countries e.g Angola and Mozambique.
2. Setting targets for reducing poverty at international level.
3. Scientists are developing vaccines which would reduce incidents of epidemic diseases.
4. Scientists are also developing medicine for prolonging life for people with HIV/AIDS.
5. Formation of International Organization such as COMESA and SADIC to strengthen their competitiveness in sorting out different issues and challenges such as problems with conflicts and refugees.
6. Countries and Cooperating to form groups which can represent their views at international conferences which discuss world trade.