



MINISTRY OF EDUCATION

Social Studies

TEACHER MANUAL

YEAR 1 - BOOK 1



NATIONAL COUNCIL FOR
CURRICULUM & ASSESSMENT
OF MINISTRY OF EDUCATION

MINISTRY OF EDUCATION



REPUBLIC OF GHANA

Social Studies

Teacher Manual

Year One - Book One



NATIONAL COUNCIL FOR
CURRICULUM & ASSESSMENT
OF MINISTRY OF EDUCATION

SOCIAL STUDIES TEACHERS MANUAL

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CONTENTS

INTRODUCTION	1
Learner-Centred Curriculum	1
Promoting Ghanaian Values	1
Integrating 21st Century Skills and Competencies	1
Balanced Approach to Assessment - not just Final External Examinations	1
An Inclusive and Responsive Curriculum	2
Social and Emotional Learning	2
Philosophy and vision for each subject	2
ACKNOWLEDGEMENTS	3
SCOPE AND SEQUENCE	10
SECTION 1: A GEOGRAPHICAL AND HISTORICAL SKETCH OF AFRICA	13
Strand: Identity, Significance and Purpose	13
Sub-Strand: A geographical and historical sketch of Africa	13
<i>Theme or Focal Area 1: Describe key geographical features of Africa and how they shaped Africa's ancient societies.</i>	15
<i>Theme or Focal Area 2: How geographical features and ecosystems influenced the development of agriculture, trade networks and settlement patterns in early African societies</i>	16
<i>Theme or Focal Area: How climate change influenced the movements and adaptations of early African populations.</i>	19
SECTION 2: CIVIC IDEALS AND PRACTICES	22
Strand: Law and Order in the Society	22
Sub-Strand: Civic Ideals and Practices	22
<i>Theme or Focal Area 1: Meaning and purpose of road safety in the Ghanaian society</i>	24
<i>Theme or Focal Area 1: The causes of road accidents, their socio-economic implications and strategies to minimise them in Ghana</i>	26
<i>Theme or Focal Area 2: Road signs and markings and their implications for road safety in Ghana</i>	29
<i>Theme or Focal Area 2: Institutions responsible for maintaining road safety, the challenges they face and how these challenges can be addressed</i>	33
SECTION 3: INDIGENEOUS KNOWLEDGE SYSTEMS	37
Strand: Ethics and Human Development	37
Sub-Strand: Indigenous Knowledge Systems	37
<i>Theme or Focal Area: Impact of indigenous technologies, such as metalworking, irrigation systems and transportation on ancient Africa</i>	39

SECTION 4: ETHICS AND HUMAN VALUES	43
Strand: Ethics and Human Development	43
Sub-Strand: Ethics and Human Values	43
<i>Theme or Focal Area: The place of ethics and ethical behaviour in the development of the individual and the Ghanaian society.</i>	45
<i>Theme or Focal Area 1: Consequences of unethical behaviour</i>	49
 SECTION 5: AFRICAN CIVILISATIONS	 53
Strand: Ethics and Human Development	53
Sub-Strand: Civilisations of Africa	53
<i>Theme or Focal Area 1: Common features of ancient African civilisations.</i>	55
<i>Theme or Focal Area 1: The origins, rise and fall of empires in the Western Sudanese region of Africa.</i>	57
 SECTION 6: REVOLUTIONS THAT CHANGED THE WORLD	 60
Strand: Ethics and Human Development	60
Sub-Strand 5: Revolutions that Changed the World	60
<i>Theme or Focal Area: Origin, the characteristics and impact of the Industrial Revolution on the African continent.</i>	62

INTRODUCTION

The National Council for Curriculum and Assessment (NaCCA) has developed a new Senior High School (SHS), Senior High Technical School (SHTS) and Science, Technology, Engineering and Mathematics (STEM) Curriculum. It aims to ensure that all learners achieve their potential by equipping them with 21st Century skills, competencies, character qualities and shared Ghanaian values. This will prepare learners to live a responsible adult life, further their education and enter the world of work.

This is the first time that Ghana has developed an SHS Curriculum which focuses on national values, attempting to educate a generation of Ghanaian youth who are proud of our country and can contribute effectively to its development.

This Teacher Manual for Social Studies covers all aspects of the content, pedagogy, teaching and learning resources and assessment required to effectively teach Year One of the new curriculum. It contains this information for the first 12 weeks of Year One, with the remaining 12 weeks contained within Book Two. Teachers are therefore to use this Teacher Manual to develop their weekly Learning Plans as required by Ghana Education Service.

Some of the key features of the new curriculum are set out below.

Learner-Centred Curriculum

The SHS, SHTS, and STEM curriculum places the learner at the center of teaching and learning by building on their existing life experiences, knowledge and understanding. Learners are actively involved in the knowledge-creation process, with the teacher acting as a facilitator. This involves using interactive and practical teaching and learning methods, as well as the learner's environment to make learning exciting and relatable. As an example, the new curriculum focuses on Ghanaian culture, Ghanaian history, and Ghanaian geography so that learners first understand their home and surroundings before extending their knowledge globally.

Promoting Ghanaian Values

Shared Ghanaian values have been integrated into the curriculum to ensure that all young people understand what it means to be a responsible Ghanaian citizen. These values include truth, integrity, diversity, equity, self-directed learning, self-confidence, adaptability and resourcefulness, leadership and responsible citizenship.

Integrating 21st Century Skills and Competencies

The SHS, SHTS, and STEM curriculum integrates 21st Century skills and competencies. These are:

- **Foundational Knowledge:** Literacy, Numeracy, Scientific Literacy, Information Communication and Digital Literacy, Financial Literacy and Entrepreneurship, Cultural Identity, Civic Literacy and Global Citizenship
- **Competencies:** Critical Thinking and Problem Solving, Innovation and Creativity, Collaboration and Communication
- **Character Qualities:** Discipline and Integrity, Self-Directed Learning, Self-Confidence, Adaptability and Resourcefulness, Leadership and Responsible Citizenship

Balanced Approach to Assessment - not just Final External Examinations

The SHS, SHTS, and STEM curriculum promotes a balanced approach to assessment. It encourages varied and differentiated assessments such as project work, practical demonstration, performance assessment, skills-based assessment, class exercises, portfolios as well as end-of-term examinations and final external assessment examinations. Two levels of assessment are used. These are:

- o Internal Assessment (30%) – Comprises formative (portfolios, performance and project work) and summative (end-of-term examinations) which will be recorded in a school-based transcript.
- o External Assessment (70%) – Comprehensive summative assessment will be conducted by the West African Examinations Council (WAEC) through the WASSCE. The questions posed by WAEC will test critical thinking, communication and problem solving as well as knowledge, understanding and factual recall.

The split of external and internal assessment will remain at 70/30 as is currently the case. However, there will be far greater transparency and quality assurance of the 30% of marks which are school-based. This will be achieved through the introduction of a school-based transcript, setting out all marks which learners achieve from SHS 1 to SHS 3. This transcript will be presented to universities alongside the WASSCE certificate for tertiary admissions.

An Inclusive and Responsive Curriculum

The SHS, SHTS, and STEM curriculum ensures no learner is left behind, and this is achieved through the following:

- Addressing the needs of all learners, including those requiring additional support or with special needs. The SHS, SHTS, and STEM curriculum includes learners with disabilities by adapting teaching and learning materials into accessible formats through technology and other measures to meet the needs of learners with disabilities.
- Incorporating strategies and measures, such as differentiation and adaptative pedagogies ensuring equitable access to resources and opportunities for all learners.
- Challenging traditional gender, cultural, or social stereotypes and encouraging all learners to achieve their true potential.
- Making provision for the needs of gifted and talented learners in schools.

Social and Emotional Learning

Social and emotional learning skills have also been integrated into the curriculum to help learners to develop and acquire skills, attitudes, and knowledge essential for understanding and managing their emotions, building healthy relationships and making responsible decisions.

Philosophy and vision for each subject

Each subject now has its own philosophy and vision, which sets out why the subject is being taught and how it will contribute to national development. The Philosophy and Vision for Social Studies is:

Philosophy: The philosophy of social studies underscores the cultivation of values and attitudes alongside acquiring knowledge of human experiences, empowering students to address local and contemporary issues or challenges, and equipping them for adult life, work, and further studies.

Vision: The vision of social studies is to nurture learners who are creative problem solvers, critical thinkers, and entrepreneurial individuals with the right values and attitudes to engage and address contemporary issues at local, national, and global levels.

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SCOPE AND SEQUENCE

Social Studies Summary

S/N	STRAND	SUB-STRAND	YEAR 1			YEAR 2			YEAR 3		
			CS	LO	LI	CS	LO	LI	CS	LO	LI
1	Identity, Significance and Purpose	A Geographical and Historical Sketch of Africa	1	1	3	-	-	-	-	-	-
		Identity and National Cohesion	-	-	-	1	1	3	-	-	-
2	Environment and Sustainability	Environmental Policies and Laws in Ghana	-	-	-	-	-	-	1	1	3
		Environmental Literacy and Sustainability	-	-	-	1	1	2	-	-	-
3	Law and Order in the Ghanaian Society	Law Enforcement Mechanisms in Ghana	-	-	-	1	1	2	-	-	-
		Wars and Conflicts and their Implications	-	-	-	-	-	-	1	1	2
		Legal Frameworks	-	-	-	-	-	-	1	1	2
		Civic Ideals and Practices	1	1	4	-	-	-	-	-	-
4	Nationalism and Nationhood	European Encounter, Colonialism and Neo-Colonialism	-	-	-	1	1	3	1	1	2
		Nationalism, Citizenship and Nation-building	-	-	-	1	1	2	2	2	4
5	Ethics and Human Development	Indigenous Knowledge Systems	1	1	1	-	-	-	-	-	-
		Ethics and Human Values	1	1	2	-	-	-	1	1	2
		Civilisations of Africa	2	2	2	-	-	-	-	-	-
		Leisure and Tourism	-	-	-	1	1	2	-	-	-
		Revolutions that Changed the World	1	1	1	1	1	2	-	-	-
		The Youth and National Development	-	-	-	1	1	3	-	-	-
6	Production, Exchange and Creativity	Economic activities in Ghana	1	1	1	1	1	2	-	-	-
		Entrepreneurship, Workplace Culture and Productivity	1	1	2	1	1	3	1	1	2
		Consumer Rights, Protection and Responsibilities	1	1	2	1	1	2	-	-	-
		Financial Literacy	1	1	3	1	1	2	1	1	2
		Globalisation	-	-	-	-	-	-	1	1	2
Total			11	11	21	12	12	28	10	10	21

Overall Totals (SHS 1 – 3)

Content Standards	33
Learning Outcomes	33
Learning Indicators	70

SECTION 1: A GEOGRAPHICAL AND HISTORICAL SKETCH OF AFRICA

Strand: **Identity, Significance and Purpose**

Sub-Strand: A geographical and historical sketch of Africa

Learning Outcome: *Use maps to describe key geographical features of Africa and how they shaped Africa's ancient societies*

Content Standard: Demonstrate understanding of the diverse geographical features and resources of Africa and their impact on early human development

INTRODUCTION AND SECTION SUMMARY

Welcome to SHS Year 1, Strand 1, Sub-strand 1, Section 1. This sub-strand is to be taught for two weeks. In this section, “**A geographical and historical sketch of Africa,**” learners are expected to explore the geographical features and historical context of Africa. The focus will be on understanding the significance of major geographic features and ecosystems within Africa, with a particular emphasis on the role of river valleys such as the Nile and Niger in supporting agriculture and dense populations through irrigation. In addition, learners will analyse the diverse agro-ecological conditions provided by the highlands and various vegetation in Africa, enabling the cultivation of a variety of crops. After studying this sub-strand, learners are expected to identify key geographical features in Ghana, locate major geographic features and ecosystems in Africa and discuss how factors like climatic conditions and resource distribution influenced settlement patterns and lifestyles in Africa. The overall performance outcome includes learners analysing the transition from hunter-gatherer societies to settled agricultural communities by role-playing different influencing factors such as technological advancements, population growth and climate change. This section also shows the interconnectedness of geography, history and social dynamics within Africa.

The weeks covered by the section are:

Week 1: A geographical and historical sketch of Africa

Week 2: A geographical and historical sketch of Africa

SUMMARY OF PEDAGOGICAL EXEMPLARS

In this section, learners will be exposed to a variety of pedagogical techniques such as interactive map exploration, problem-based learning, experiential learning and formulating historical questions. Teachers should take care to tailor the tasks to ensure that all levels of learners can access the content and be challenged and stretched. Suggestions for how to implement differentiation can be found throughout. Teachers should also take care to circulate the classroom whilst conducting the lessons, using questioning and their knowledge of the learners to ensure that the correct level of support is provided. There will be overlaps with other subjects and it is good practice to draw on these connections to help learners realise the holistic nature of education.

ASSESSMENT SUMMARY

The teacher should use a combination of formative and summative assessments based on the Depth of Knowledge (DoK) levels to monitor learners' progress and evaluate their understanding of concepts. The formative component should be given throughout the week to provide feedback and evaluate

learners' understanding of the concepts. The assessment should test learners' knowledge of Weeks 1 and 2 and their ability to apply it to real-world situations. The teacher should use a variety of question types to ensure authenticity and comprehensiveness. Learners will be assessed on basic concepts through quizzes, labeling exercises, and complex group presentations. They will also engage with specific African ecosystems through research projects, multimedia presentations, debates, and written analyses. They will be further challenged with simulation exercises, proposal development, and in-depth research projects.

Week 1

Learning Indicator(s):

1. *Describe the major geographic features and ecosystems of Africa, e.g., rivers, deserts, mountains, coastlines and vegetation.*
2. *Analyse how geographical features and ecosystems influenced the development of agriculture, trade networks and settlement patterns in early African societies.*

Theme or Focal Area 1: **Describe key geographical features of Africa and how they shaped Africa's ancient societies.**

- Geographical **features of Africa** and their significant influence on ancient societies. Africa's diverse landscape, from deserts to rainforest, shaped human development, trade routes and cultural expressions. Learners describe major geographical features like the **Nile River**, the **Sahara Desert**, the **Ethiopian Highlands** and the **Great Rift Valley**. These natural features determined where civilisations thrived, how they adapted to their environment and how they interacted with neighbouring regions.
- **Geographic Features and Ecosystems of Africa:**
 - The **Nile River** played a crucial role in supporting ancient Egyptian civilisation, while the **Congo River** facilitated trade and communication.
 - The **Sahara Desert** significantly shaped Saharan societies around oases.
 - The **Ethiopian Highlands** fostered early agriculture and cultural centres.
 - The **Swahili Coast** served as a vital link, connecting Africa to Indian Ocean trade.
 - Various types of vegetation, including savannas, rainforest and grasslands, influenced settlement patterns.
- **Impact on Ancient Societies:**
 - The fertile soil of the Nile enabled Egyptian farming, while the Ethiopian Highlands supported crops.
 - Rivers and coastlines facilitated commerce or trade and desert caravans connected different regions.
 - Mountains provided natural defence for settlements and savannas allowed for pastoralism which influenced rearing of livestock.
 - Coastal cities like Kilwa thrived through trade and cultural exchange. Kilwa traders dealt in ivory, gold, slaves and imported glass, silk and porcelain.

Learning Tasks

1. Learners who are less confident (AP) engage in simple identification exercises to match geographical features with descriptions or label maps and discuss their impact on ancient societies.
2. Learners who are secure (P) write short essays or do presentations focusing on the roles of specific features in ancient societies and their implications.
3. Learners who have mastered the content (HP) do research projects, debates or case studies exploring the interconnectedness of various geographical features and ecosystems in shaping civilisations.

4. All learners should be able to identify the location of major geographic features and ecosystems of Africa, e.g., rivers (Nile, Niger, Congo), deserts (Sahara, Namib, Kalahari), mountains (Kilimanjaro, Guinea and Ethiopian Highlands), coastlines and vegetation.

Pedagogical Exemplars

Interactive map exploration:

- With the aid of maps of Ghana, learners in small groups identify geographical features, e.g., rivers (Pra, Ankobra, Volta, etc.), mountains (Akwapim-Togo Range, Gambaga escarpment, etc.) and vegetation (savannah, forest, coastal). Provide structured guidance and support during map exploration activities. Simplify tasks for those who are less confident (AP) and ensure that the activities are achievable and build confidence in learners' ability to recognise and locate key features.
- With the aid of maps of Africa, learners identify the location of major geographic features and ecosystems of Africa, e.g., rivers (Nile, Niger, Congo), deserts (Sahara, Namib, Kalahari), mountains (Kilimanjaro, Guinea and Ethiopian Highlands), coastlines and vegetation.

Transcript: In the transcript, the teacher records learners' responses during assessments, their level of engagement during activities, their ability to analyse and interpret geographic information and any specific areas of strength or improvement for each learner based on their proficiency level.

Key Assessment:

Assessment Level 1: Learners identify geographical features in Ghana through labelling maps or answering basic questions about these features.

Assessment Level 2: Using maps of Africa, learners identify the location of major geographic features and ecosystems on a broader scale, demonstrating a deeper understanding of their significance and interconnections.

Theme or Focal Area 2: How geographical features and ecosystems influenced the development of agriculture, trade networks and settlement patterns in early African societies

Geographical features and ecosystems that significantly impacted the development of early African societies in terms of agriculture, trade networks and settlement patterns include:

1. Agriculture

- **Nile River:** The fertile soil along the Nile River allowed ancient Egyptians to practice intensive agriculture. This is because the annual flooding deposited nutrient-rich silt, which supported crops like wheat, barley and flax.
- **Ethiopian Highlands:** These rugged mountains facilitated early agriculture, especially in regions like the **Blue Nile Valley**. Crops like barley lentils, etc., were cultivated.
- **Savannas:** Grasslands provided space for pastoral farming and the herding of cattle, goats and sheep. The **Great Rift Valley** and East African savannas supported livestock.

2. Trade Networks

- **Coastlines:** Coastal regions like the **Swahili Coast** connected Africa to Indian Ocean trade routes. Cities such as Kilwa and Sofala thrived through commerce or trade with Arabia, Persia and India.

- **Desert Caravans:** The **Sahara Desert** acted as a barrier, but also facilitated trans-Saharan trade. Caravans (camels, horses, etc.) transported goods like gold, salt, ivory and slaves between North and West Africa.
- 3. Settlement Patterns**
- **Water Sources:** Settlements clustered around water sources, such as rivers, lakes and oases. The Nile Valley, Lake Victoria and Lake Tanganyika for instance, supported communities.
 - **Natural Defence:** Mountains (e.g., Ethiopian Highlands) provided natural defence for settled communities. Ancient civilisations like Axum developed in such areas.
 - **Nomadic Lifestyle:** Arid areas (e.g., Sahel, Sahara) were conducive to nomadism. Herding communities moved seasonally to find grazing land and water for their livestock.
- 4. Cultural Exchange**
- **Rainforest:** The dense equatorial rainforest in the Congo Basin fostered unique cultures. Communities adapted to forest resources engaged in trade and developed distinct artistic expressions.
 - **Trade centres:** Cities along trade routes (e.g., Timbuktu, Gao, Kilwa) became cultural centres, where ideas, languages and religious practices intermingled.

Learning Tasks

1. Learners who need support (AP) explain the geographical features and their impact on early African societies. Create a simple poster or presentation illustrating one of the ways geographical features influenced early African societies (e.g., focusing on agriculture, trade or settlement).
2. Learners who are confident with the content (P) provide more in-depth information, primary sources and case studies to challenge learners to analyse cause-and-effect relationships in respect of the geographical features and their impact on early African societies.
3. Learners who need to be stretched (HP) introduce advanced theories, multiple perspectives and encourage independent research on geographical features and their impact on early African societies. Discuss the broader implications of geographical features on societal development. Design a research project that explores how environmental factors influenced the cultural, economic and political aspects of early African societies.

Pedagogical Exemplars

Problem-based learning:

- In small groups, formulate historical questions to analyse how River valleys, like the Nile and Niger, provided fertile soil and reliable water for irrigation to enable the cultivation of crops and to support dense populations.
- Use different sources for the different levels of learners (AP, P and HP) to analyse how the highlands and vegetation of Africa offered diverse agro-ecological conditions and allowed the cultivation of a variety of crops e.g., Savanna (Groundnut, millet, etc.), Forest (kola nut, oil palm tree, etc.) and Coastal (coconut, oil palm tree, etc.).
- Learners explore historical sources to explain how geographic features, such as rivers, coastlines, deserts and mountains served as natural pathways for trade networks to flourish in early African societies, e.g., the Nile River provided a vital transportation route for trade and the Sahara Desert became a vital trade route through the development of the trans-Saharan trade.

Transcript: For the transcript, the teacher records learners' performance across these tasks, noting their ability to analyse complex relationships, draw connections between geographical features and societal patterns and critically evaluate the historical significance of these influences

Key Assessments

Assessment Level 1: Use a simple matching activity where learners match descriptions of geographical features with their influence on agriculture, trade or settlement patterns.

Assessment Level 2: Write a comparative analysis essay on how different geographical features shaped agriculture, trade networks and settlement patterns in early African societies, emphasising causal relationships.

Assessment Level 3: Develop a research-based presentation or paper analysing the interconnectedness of geographical features, agriculture, trade networks and settlement patterns in shaping early African societies, providing insights on historical developments and societal structures.

Week 2

Learning Indicator(s): *Analyse how climate change influenced the movements and adaptations of early African populations, such as the transition from nomadic hunter-gatherer lifestyles to settled agricultural communities.*

Theme or Focal Area: **How climate change influenced the movements and adaptations of early African populations.**

The climatic conditions in Africa have played an important role in shaping the distribution of resources, influencing lifestyle choices and determining settlement patterns across the continent. The following environmental factors have impacted early African societies:

1. Unpredictable Rainfall

- **Resource Availability:** Regions with reliable rainfall supported agriculture, allowing communities to cultivate crops and establish permanent settlements e.g., forest areas. Conversely, areas with erratic or insufficient rainfall necessitated nomadic lifestyles or reliance on alternative food sources e.g., Sahel areas.
- **Nile River:** The Nile River, with its annual flooding, provided fertile soil for agriculture. Ancient Egyptian civilisation thrived along the Nile due to its predictable water supply.

2. Desertification

The gradual expansion of the Sahara Desert over time forced people to migrate southward. This movement influenced cultural exchanges, trade routes and the spread of knowledge. Nomadic groups developed strategies to survive in arid regions, such as herding livestock and utilising oases

3. Fertile Lands

- **Savannas and Grasslands:** These regions supported both agriculture and pastoralism. Communities settled near rivers and lakes, where fertile soil allowed for crop cultivation.
- **Iron Age:** The availability of iron ore in certain areas facilitated technological advancements, including iron tools and weapons.

4. River Systems

- **The Nile, Niger, Congo and Zambezi Rivers** served as transportation routes, enabling trade, communication and cultural exchange. Settlements often emerged along riverbanks.
- **Fishing and Trade:** River-based economies relied on fishing, trade and access to freshwater resources.

5. Highland Areas

- **Ethiopian Highlands** provided fertile land for agriculture. The ancient kingdom of Aksum (Axum) emerged here, known for its trade, Christianity and monumental obelisks.

Learning Tasks

1. Create an explanation of how unpredictable rainfall, desertification, fertile lands, river systems and highland areas influenced early African societies. Learners who are not confident in the content (AP) should provide simplified explanations or descriptions and teachers should use simpler language and examples to support them.

2. For those are secured in their understanding (P), learners should explore deeper into the specific impacts of climatic conditions on resource distribution, lifestyle choices and settlement patterns in Africa. They should also be encouraged to explore additional details such as the significance of the Iron Age and the Nile, Niger, Congo and Zambezi Rivers in shaping early African civilisations.
3. For those that need to be challenged (HP), learners should analyse the complexities of how climatic conditions influenced societal development in Africa, considering cultural exchanges, trade routes and technological advancements. The teacher should encourage critical thinking by exploring the interconnectedness of different environmental factors and their implications on ancient African societies.

Pedagogical Exemplars

Experiential learning:

- In small groups, learners research how climatic conditions that influenced the distribution of resources, adoption of different lifestyles and patterns of settlement in Africa, e.g., unpredictable rainfall and unavailability of fertile lands caused movement of people. Teacher to circulate to ensure that those learners who are less confident are supported in the discussions.
- In a jigsaw activity, learners discuss different factors that influenced the transition from hunter-gatherer lifestyles to settled agricultural communities, e.g., technological advancements, discovery of fire, population growth and climate change. Engage proficient learners in in-depth research tasks to explore the shaded impacts of climatic conditions on lifestyle changes and settlement pattern. Challenge learners with complex research projects to analyse the multifaceted impact of climatic conditions on early African societies.

Transcript:

- Record observations on learner engagement, contributions during activities, depth of understanding demonstrated, and critical thinking skills displayed by each learner.
- Note individual learner progress, areas for improvement and unique insights shared across different proficiency levels.

Key Assessment

Assessment Level 1: How do diverse agro-ecological conditions in Africa facilitate crop cultivation? Provide examples to illustrate this.

Assessment Level 2: What factors influenced the transition from hunter-gatherer lifestyles to settled agricultural communities in Africa and how did these factors shape early societies?

Assessment Level 3: In what ways can Africa's geographical features be harnessed for development? Provide examples of how specific features have been utilised effectively.

Assessment Level 4: What strategies can be proposed for sustainable development based on Africa's geographical features, considering factors such as climate, terrain and natural resources?

Section 1 Review

This section reviews all the lessons taught for the past two weeks. A summary of what the learner should have learnt include:

- identify geographical features in Ghana
- explore the location of major geographic features and ecosystems of Africa
- analyse how River valleys, like the Nile and Niger, provided fertile soil and reliable water for irrigation, enabling the cultivation of crops and supporting dense populations
- analyse how the highlands and vegetation of Africa offered diverse agro-ecological conditions and allowed the cultivation of a variety of crops
- research how climatic conditions influenced the distribution of resources, adoption of different lifestyles and patterns of settlement in Africa, e.g., unpredictable rainfall and unavailability of fertile lands caused movement of people

Additional Reading

1. Africa: An Eyewitness Book by Yvonne Ayo. 2000.
2. The Empire of Mali by Carol Thompson. 1998.
3. The Empire of Ghana by Rebecca L. Green. 1998.

References

1. Draft SHS Social Studies Curriculum
2. Ancient Egyptian agriculture | Food and agriculture organisation of the United Nations. (n.d.). <https://www.fao.org/country-showcase/item-detail/en/c/1287824/>
3. Ayo, Y. (2000). DK Eyewitness Books: Africa: Discover the Traditional Lifestyles, Beliefs, Skills and Crafts of the People of This Vast and Ancient Continent. Penguin.
4. Thompson, C. (1998). The empire of Mali. (No Title).

SECTION 2: CIVIC IDEALS AND PRACTICES

Strand: **Law and Order in the Society**

Sub-Strand: Civic Ideals and Practices

Learning Outcome: *Analyse the causes and consequences of road accidents in Ghana and propose effective interventions to enhance road safety.*

Content Standard: Recognise and appreciate the importance of being an informed, concerned, participatory and responsible road user in the Ghanaian society.

INTRODUCTION AND SECTION SUMMARY

Welcome to SHS Year 1, Strand 3, Sub-strand 4, Section 2. This sub-strand is to be taught for three weeks. In this section, “**Civic Ideals and Practices**” examines road safety in Ghanaian society, its aim, causes, socioeconomic consequences and accident prevention. It also addresses road signs, markings and the agencies in charge of safety, as well as the issues they face and possible remedies.

Road accidents are a significant issue in Ghana and the overall performance indicator for the learning area is to develop a comprehensive understanding of road safety. This includes understanding its meaning, purpose, causes, implications and measures for minimising it. Learners should identify institutions responsible for maintaining road safety, recognise challenges they face and propose strategies to address them. This section aims to equip learners with the knowledge and skills necessary to promote road safety awareness and implement measures to reduce accidents in Ghana. Interdisciplinary connections may exist between this section and other subjects, such as geography, civic education and health education. By learning these aspects, learners can promote road safety awareness and reduce accidents.

The weeks covered by the section are:

Week 3: Civic Ideals and Practices

Week 4: Civic Ideals and Practices

Week 5: Civic Ideals and Practices

Week 6: Civic Ideals and Practices

SUMMARY OF PEDAGOGICAL EXEMPLARS

In this section, learners will be exposed to a variety of pedagogical techniques such as experiential learning, Talk for Learning, collaborative learning and problem-based learning. Teachers should take care to tailor the tasks to ensure that all levels of learners can access the content as well as be challenged and stretched. Suggestions for how to implement differentiation can be found throughout. Teachers should also take care to circulate the classroom whilst conducting the lessons, using questioning and their knowledge of the learners to ensure that the correct level of support is provided.

ASSESSMENT SUMMARY

The teacher should use a combination of formative and summative assessments aligned with the Depth of Knowledge (DoK) levels. The formative component of the assessment should be given throughout the week to monitor learners’ progress and provide feedback on areas that need improvement. Formative assessment involves continuous feedback to enhance learning, such as

quizzes or discussions on road safety concepts and proposed solutions. It encourages critical thinking and collaboration through peer reviews. Summative assessment evaluates learning outcomes after instruction, including presentations on minimising road accidents in Ghana and exams on causes and implications of road accidents. DoK Level 1 (Recall) involves quizzes that assess recall of road safety facts, while DoK Level 2 (Skill/Concept) is made up of presentations which require learners to analyse measures and propose solutions. DoK Level 3 (Strategic Thinking) involves peer reviews of road safety proposals.

Week 3

Learning Indicator(s): *Explain the meaning and purpose of road safety in the Ghanaian society*

Theme or Focal Area 1: **Meaning and purpose of road safety in the Ghanaian society**

Meaning of road safety

Road safety refers to the measures, rules and practices aimed at preventing accidents, injuries and fatalities on roads. It encompasses various aspects, including safe driving behaviours, proper road design, traffic regulations and emergency response. The goal of road safety is to create a secure environment for all road users, including pedestrians, cyclists and motorists.

Road safety in Ghana is of paramount importance for several reasons as follows:

1. **Human Lives:** The primary purpose is to protect human lives. This is because road accidents can result in fatalities, injuries and disabilities. The implementation of safety measures reduces the risk of accidents and minimises their impact.
2. **Economic Impact:** Road accidents have significant economic consequences, such as medical expenses, property damage and lost productivity due to injuries affecting individuals, families and the nation's economy.
3. **Social Well-being:** Safe roads contribute to a healthy and thriving society. This is when people feel secure while travelling; it enables them to focus on their daily activities without fear.
4. **Reducing Traffic Congestion:** Adhering to road safety rules helps prevent accidents, breakdowns and traffic jams. The reason being that when there is smooth traffic flow, it benefits every road user.
5. **Legal Compliance:** Road safety regulations are enshrined in **traffic laws** and compliance with them ensures order, accountability and fairness in road usage.
6. **Education and Awareness:** Road safety campaigns raise awareness about safe driving practices, seat belt usage, avoiding distractions and respecting traffic signals.
7. **Infrastructure Improvement:** Proper road design, maintenance and signage enhance safety. This is because well-constructed and maintained roads reduce accidents.
8. **Emergency Response:** Road safety includes post-crash care. The reason being that efficient emergency services can save lives and minimise injuries e.g., the introduction of the national ambulance service.
9. **Environmental Impact:** Safe driving practices contribute to environmental conservation by reducing pollution and resource wastage.

Learning Tasks

1. Learners who are lacking confidence in the content (AP) should focus on basic concepts of road safety and its importance in preventing accidents and injuries. The learners should create simple explanations of the key reasons for road safety in Ghana.
2. Learners should explore the economic, social and environmental impacts of road safety in Ghana. Those who are secure in their understanding (P and HP) should be encouraged to develop their details and discuss the legal compliance and infrastructure improvement aspects of road safety comprehensively.

3. Those who are very secure in the content (HP) should analyse the interconnection of different factors influencing road safety, such as emergency response and environmental impact. The teacher should encourage these learners to evaluate the effectiveness of road safety campaigns and measures in Ghana.

Pedagogical Exemplars

Experiential learning:

- Learners conduct research to explain the meaning and purpose of road safety
 - a. in groups, use visual aids and simplified language to explain the meaning and importance of road safety for those who are less confident (AP).
 - b. provide structured guidance during research tasks and presentations for those who are proficient or approaching proficiency.
 - c. engage in activities that involve critical thinking, such as analysing case studies of road accidents and their implications for those demonstrating higher levels of proficiency.
- Learners, in groups, make a class presentation of their research findings
 - a. conduct in-depth research on strategies for improving road safety in Ghana and present their findings to the class. The teacher should ensure that students who are less confident have prompts to support their research and to help them access it.
 - b. engage in independent critical analysis and reflection on the complexity of road safety issues.

Transcript:

- Record observations on learner engagement, contributions during activities, depth of understanding demonstrated, and critical thinking skills displayed by each learner.
- Note individual learner's progress, areas for improvement and unique insights shared across different proficiency levels.

Key Assessment

Assessment Level 1

1. Summarise the causes and implications of road accidents.

Assessment Level 2

2. Analyse ways to minimise road accidents.

Assessment Level 3

3. Discuss the effectiveness of road safety measures in Ghana and propose innovative solutions for improvement.

Week 4

Learning Indicator(s):

Theme or Focal Area 1: The causes of road accidents, their socio-economic implications and strategies to minimise them in Ghana

1. Causes of Road Accidents in Ghana include:

- **Poor Driving Skills:** Inadequate driving skills contribute significantly to accidents. Due to this, drivers must undergo proper training and continuous education to help reduce road accidents.
- **Mobile Phone Usage:** Talking or texting while driving distracts drivers, leading to dangerous mistakes which claim life and other resources.
- **Vehicle Breakdowns:** Malfunctioning vehicles on the road pose risks. Regular maintenance is crucial to saving lives and other resources.
- **Lack of Discipline:** Disregard for traffic rules and road signs contributes to accidents.
- **Overloading:** Vehicles carrying excessive weight are less stable and prone to accidents.
- **Speeding:** Excessive speed is a major cause of accidents. Over speeding is risky because when road users, such as drivers, motor riders, among others overspeed and come across obstacles, they lose control and are unable to take charge, resulting in fatalities.
- **Drunk Driving:** Alcohol impairs judgement and reaction time of drivers and other road users.
- **Poor Road Conditions:** Bad roads, potholes and lack of proper signage increase accident risks which claim lives and destroy other resources.

2. Socio-Economic Implications include the following:

- **Loss of Lives:** Accidents result in fatalities, affecting families and communities emotionally and economically. The lives who could have tapped the natural resources, and with the help of capital resources available, produce goods and services are lost to accidents, including the loss of breadwinners of families.
- **Medical Expenses:** Treating accident victims consumes resources and impacts healthcare systems. This situation usually affects the standard of living of some accident victims and their family members.
- **Productivity Loss:** Injuries lead to lost workdays, affecting productivity and economic growth.
- **Property Damage:** Vehicle repairs and infrastructure damage strain resources.
- **Psychological Distress:** Survivors and families suffer trauma and emotional distress.

3. Strategies to Minimise Road Accidents:

- **Road Infrastructure Improvement:** Invest in safe roads, efficient signalling systems and pedestrian-friendly zones.
- **Strict Law Enforcement:** Enforce traffic regulations, especially against mobile phone usage while driving, among others.
- **Vehicle Maintenance:** Regularly inspect and maintain vehicles to prevent breakdowns which usually cause road accidents.

- **Education and Awareness:** Conduct road safety campaigns regularly to help educate or create awareness among drivers, pedestrians and passengers.
- **Flexible Work Hours:** Encourage staggered work hours to reduce rush-hour congestion. This prevents all employees from arriving and departing simultaneously. This can also ease pressure during rush hours.
- **Invest in Non-Motorised Transport:** Develop bicycle lanes and walkways to reduce reliance on vehicles.

Learning Tasks

1. Learners discuss the causes and implications of road accidents. The teacher should consider the questions they are asking the various groups of learners within their classroom to ensure that all students are either supported or challenged in the discussion.
- Note:** Use helpful technology that can convert speech to text or use sign language interpreters to help learners who are hard of hearing or deaf or have physical challenges in writing.
2. Learners conduct case study on ways of minimising road accidents in Ghana and make class presentations. Those who are more confident should be encouraged to take leading roles in their presentations and to support those who are less confident.
 3. Learners discuss the effectiveness of road safety measures in Ghana and propose innovative solutions for improvement. Teachers should consider carefully the questions that they pose to the various groups of learners to ensure access for those who are approaching proficiency and also to enable those who have high levels of proficiency to be challenged.
 4. Analyse cases of road accidents and discuss their causes and implications. Expect those who have higher levels of proficiency to be able to confidently draw conclusions on the various causes of road accidents and to be able to support their conclusions.
 5. Discuss ways of minimising road accidents in Ghana using questioning techniques as above.

Pedagogical Exemplars

Talk for Learning: Invite a resource person (e.g., from the National Road Safety Authority [NRSA] / Motor Traffic and Transport Department [MTTD] of the Ghana police service) to give a talk on the causes and implications of road accidents.

Experiential learning: Learners watch or observe videos/pictures of cases of road accidents and discuss their causes and implications.

Project-based learning: Learners prepare oral or written presentations on ways of minimising road accidents in Ghana.

- Through the use of helpful technology, conduct in-depth research on ways of minimising road accidents in Ghana and make presentations. For physically challenged learners, ensure that all resources and locations for independent study are fully accessible.
- Through role-play and simulation exercises, demonstrate road safety scenarios, ensuring that all learners, including those who are physically challenged, can participate in modified roles. Include peer-assisted learning, pairing learners with peers who can help facilitate communication or mobility.

Transcript:

- This should reflect the adjustments and accommodations made for each learner, highlighting how they engaged with the material, their contributions and any helpful devices or technologies used.
- Note the progression of learners in understanding road safety concepts and their ability to apply this knowledge, taking into consideration the initial accessibility adjustments.
- Include observations on socio-emotional aspects, especially how learners adapt to collaboration in a diverse group and their resilience in overcoming communication or accessibility challenges.

Key Assessment

Assessment Level 1: explain the meaning and purpose of road safety.

Assessment Level 2: discuss the causes and implications of road accidents.

Assessment Level 3: prepare oral or written presentations on ways of minimising road accidents in Ghana.

Week 5

Theme or Focal Area 2: Road signs and markings and their implications for road safety in Ghana

Road signs and markings play a crucial role in ensuring road safety in Ghana. Understanding road signs and markings is essential for safe driving and drivers must adhere to these guidelines to prevent accidents and ensure road safety in Ghana.

1. Road Signs are as follows:

- a. **Regulatory Signs:** These signs provide instructions or prohibitions which include:
- **Stop Sign:** This requires drivers to come to a complete stop at intersections and yield the right of way. In other words, drivers must come to a full stop and wait until crossing vehicles and pedestrians have cleared before proceeding.
 - **Yield Sign:** This indicates that drivers must submit to other traffic. Its primary purpose is to regulate the right-of-way at intersections and ensure a smooth transition of vehicles.
 - **No Entry Sign:** This prohibits entry into a specific area or road. These signs are located at places where vehicles are not allowed to enter. It is generally erected at the end of a one-way-road to prohibit traffic entering a roadway in the wrong direction and also at each intersection along a one-way-road.
 - **One-Way Traffic Sign:** Indicates a one-way street in which traffic is travelling. It shows that drivers must not travel in the opposite direction of the one-way sign due to the risk of a head-on collision.
 - **No U-Turn Sign:** This is designed to prohibit vehicles from turning onto the other side where it may be dangerous to other vehicles.
 - **No Left/Right Turn Sign:** It is a traffic sign which restricts turning in a specific direction. It is often displayed by roadsides to help inform motorists that the road ahead on the left cannot be driven onto. This message is displayed by a black left pointing arrow with a red line passing through.
 - **No Overtaking Sign:** This sign is used to tell when drivers may or may not overtake. Thus, it prohibits passing other vehicles. This sign ends when the lines in the road change from a continuous white line to a broken line.



Source: <https://www.youtube.com/watch?app=desktop&v=oW6m7fABIGs>

- b. **Warning Signs:** These signs alert drivers to potential hazards and these include:
- **Intersection Sign:** Warns drivers to know what lies ahead or of upcoming intersections, mergers or a traffic light, and post signs to keep drivers aware of what lies ahead.
 - **Speed Bump Sign:** It indicates to drivers that there is the need to slow their speed down since bumps are ahead.
 - **Narrowed Road Sign:** Indicates or warns that the road ahead will not be wide as the road one is currently on.
- c. **Marker Signs:** Provide information about routes, junctions and alternative routes.

2. Road Markings are as follows:

- **Lane Markings:** Divide lanes and guide traffic flow. They are for proper lane discipline or preventing collisions. They are usually broken lines which are white in colour.
- **Pedestrian Crossings:** Zebra crossings and pedestrian lanes are marked paths where people can safely walk across a street or road.
- **Stop Lines:** Indicate the position beyond which vehicles should not proceed when required to stop at intersections by traffic police or other control device.
- **Center Lines:** These are either continuous or broken lines dividing or separating a road into two equal halves.
- **Edge Lines:** Define road boundaries and prevent vehicles from straying off the road.
- **Speed Humps:** Markings on speed humps alert drivers that they will need to slow their speed down.

3. Implications for Road Safety:

- **Clear Communication:** Road signs and markings provide clear instructions, reducing confusion and preventing accidents.
- **Speed Control:** Speed limit signs and road markings help control vehicle speeds, minimising collisions through engineering and speed limits.
- **Pedestrian Safety:** Crosswalk markings protect pedestrians and facilitate flow of vehicular traffic.
- **Lane Discipline:** Lane markings promote orderly traffic flow, since it has to do with which lane one is driving in.
- **Hazard Awareness:** They are warning signs which alert drivers to potential dangers or unusual conditions ahead such as curves, turn, dip, or side road.
- **Enforcement:** Violating road signs and markings can result in penalties; thereby, promoting compliance.



source: <https://www.pinterest.com/pin/road-signs-and-their-meaning-in-ghana--532409987194868154/>

Learning Tasks

1. Learners who are less confident (AP) should identify and match basic road signs to their meanings.
 - a. Focus on basic road signs and markings, their meanings and the importance of following them for road safety.
 - b. Provide simplified explanations using visual aids and real-life examples of common road signs.
2. Learners who are more confident (P) should assess understanding through discussions on the implications of road signs and markings for road safety.
 - a. Explore a wider variety of road signs and markings, including regulatory signs, warning signs and the significance of each.
 - b. Discuss the implications of different road signs and markings on driver behaviour and traffic safety.
3. Learners who have a high level of proficiency (HP) should develop road safety proposals or presentations based on their analysis of road signs and markings.
 - a. Analyse the role of road signs and markings in ensuring safe and efficient traffic flow, considering their impact on pedestrian safety, speed control and hazard awareness.
 - b. Encourage critical thinking by evaluating the effectiveness of road signs and markings in preventing accidents and guiding driver behaviour.

Pedagogical Exemplars

Experiential Learning: Search for materials (documentaries, videos, pictures) on road signs and markings and discuss their meanings.

- a. Use visual aids and interactive activities to introduce road signs and markings, such as picture matching games or flashcards.
- b. Encourage group discussions to reinforce understanding of the meanings and importance of road signs. The teacher should circulate the room during these tasks to ensure that all learners are engaged and to provide support to those who may be less secured in their understanding.
- c. Conduct group discussions on the role of road signs in promoting road safety and enhancing traffic management. Teacher to circulate the group discussions to check and support understanding as well as push those who are more secure in the content.

Collaborative learning: In mixed-ability groups, learners discuss the implications of road signs and markings for their safety as road users.

- a. Conduct hands-on activities where learners identify and interpret various road signs and markings in different contexts.
- b. Encourage independent research on best practices in road sign design and placement for optimal road safety outcome. For those learners who are not as secure in their understanding (AP), the teacher should ensure that there are some scaffolded resources which should allow them greater ease of access into the research.

Transcript:

- Record observations on learner engagement, participation in discussions, understanding of road signs and markings and application of road safety concepts
- Note individual contributions, critical thinking skills displayed, and insights shared by learners across different proficiency levels.

Key Assessment

Assessment Level 1: identify road signs and markings and discuss their meanings.

Assessment Level 2: discuss the implications of road signs and markings for their safety as road users.

Assessment Level 3: analyse how to apply road safety measures in your daily lives.

Assessment Level 4: develop road safety proposals or presentations based on their analysis of road signs and markings.

Week 6

Learning Indicator(s): *Discuss the institutions responsible for maintaining road safety, the challenges they face and how these challenges can be addressed*

Theme or Focal Area 2: Institutions responsible for maintaining road safety, the challenges they face and how these challenges can be addressed

The institutions responsible for road safety in Ghana, the challenges they face and potential solutions. By addressing these challenges collaboratively and implementing evidence-based strategies, Ghana can enhance road safety and save lives.

Institutions responsible for road safety in Ghana include:

National Road Safety Authority (NRSA):

- **Responsibility:** The NRSA is the primary institution responsible for road safety in Ghana. It oversees policies, campaigns and safety education.

Other Agencies:

- **Motor Transport and Traffic Unit (MTTU):** Enforces all road traffic laws and regulations.
- **Driver and Vehicle Licensing Authority (DVLA):** Ensures proper licensing and vehicle standards to promote good driving standards and the use of roadworthy on the roads and other public places.
- **Ghana Highways Authority:** It is responsible for the administration, control, development and maintenance of all public or national highways and related facilities.
- **Department of Feeder Roads:** Facilitates the provision and maintenance of feeder roads to enhance movement of people, goods and services.
- **Department of Urban Roads:** Handles the planning, maintenance and operation of urban road infrastructure or networks.

Challenges of maintaining road safety in Ghana:

- **Institutional Challenges:** Ineffective coordination among various agencies involved in road safety to cooperatively manage the affairs pertaining to road safety.
- **Executional Challenges:** Difficulty in the implementation of safety measures on the ground, including enforcement of regulations, coupled with financial issues and inadequate knowledge on road safety exhibited by official staff.
- **Managerial and Operational Challenges:** Inefficient management of road safety programmes, resources and wrong interpretation of safety signs and signals, or their wrong placement on the roads.
- **Attitudinal and Behavioural Challenges:** Unsafe driving and inappropriate behaviour of drivers and other motorists are rampant, promoting irresponsible road use such as indiscipline on the road, overtaking, overspeeding, encroachment, lack of respect for traffic signs, among others.
- **Research Challenges:** Inadequate and inaccurate gathering of data, reporting procedures, unqualified or inexperienced staff, outdated recording and lack of evidence-based interventions.

- **Financial and Investment Challenges:** Allocating insufficient resources for road safety initiatives and excessive corruption in state institutions in the execution of some public or state projects which are implemented incompletely and ineffectively.

Measures to Address the Challenges of road safety:

- **Collaboration:** Foster a collaborative environment involving government, stakeholders and the public to help promote effective road safety.
- **Comprehensive Strategies:** Develop and implement strategies to overcome challenges as they arise to improve road safety, including engineering safer roads and vehicles, enforcing traffic laws and educating drivers and pedestrians about road safety.
- **Human Actions and Inactions:** Address preventable road traffic injuries caused by human behaviour such as “Do not drink and drive”, “Obey the speed limit”, “Do not use cell phones when driving”, “Guard against distractions while driving”, among others.
- **Investment:** Allocate adequate funding for road safety programmes and infrastructure.
- **Flexible Work Hours:** This is when employers implement measurable goals and ensure employees understand what is expected of them so as to encourage hesitated work hours to reduce rush-hour congestion.
- **Invest in Non-Motorised Transport:** This can be made possible by providing separation between motorists and pedestrians by developing bicycle and tricycle lanes and installing crossing signals or walkways to reduce vehicle reliance.
- **Public Awareness Campaigns:** Institutions responsible for road safety are to educate the public on road safety through campaigns and media or by making road safety information more accessible.

Learning Tasks

1. Learners identify institutions responsible for maintaining law and order in Ghana. Start with an overview of the institutions responsible for road safety, simplifying the roles and challenges they face for those who are approaching proficiency (AP).
2. Learners who have more proficiency (P) discuss deeper into the specific roles of each institution, the complexities of the challenges and the potential solutions.
3. Learners who are proficient and are very secure in their content (P and HP) conduct research and present detailed reports on the specific challenges each of the institutions responsible for road safety in Ghana faces and propose basic strategies to address them.
4. Learners who are highly proficient (HP) introduce case studies, comparative analysis with other countries’ road safety institutions and advanced discussions on policy implications. Develop comprehensive action plans for improving road safety institutions in Ghana, incorporating budgeting and stakeholder engagement strategies

Pedagogical Exemplars

Initiating Talk for Learning: Learners, in groups, identify the institutions responsible for the maintenance of road safety in the Ghanaian society. With the aid of visual aids identify in their groups the institutions responsible for road safety in Ghana and give simple explanations about them.

Project-based learning: In differentiated task groups, learners research into the challenges confronting the institutions responsible for maintaining road safety. Incorporate research tasks with more depth, such as analysing specific challenges faced by each institution and proposing basic solutions for those showing proficiency and higher levels of proficiency.

Collaborative learning: In pairs, learners discuss how to address the challenges facing institutions responsible for maintaining road safety to make them effective. Encourage debates, simulations or role-plays where they address complex road safety challenges through critical thinking and collaboration.

Transcript:

- Record the participation of each learner in group activities, discussions and project presentations.
 - Note the level of understanding and engagement exhibited during collaborative learning sessions and individual assessments.
 - Document any progress observed in learners' ability to analyse road safety challenges, propose solutions and critically evaluate different strategies discussed.
 - Keep track of any additional research or outside resources learners may use to enhance their understanding of road safety institutions and related challenges in Ghana.

Key Assessment

Assessment Level 1: identify the institutions responsible for the maintenance of road safety in the Ghanaian society.

Assessment Level 2: research into the challenges confronting the institutions responsible for maintaining road safety.

Assessment Level 3: discuss how to address the challenges facing institutions responsible for maintaining road safety to make them effective.

Section 2 Review

This section is for a review of all the lessons taught for the past four (4) weeks. A summary of what the learner should have learnt include:

- conduct research to explain the meaning and purpose of road safety
- make a class presentation of their research findings on the purpose of road safety
- listen-talk on the causes and implications of road accidents
- identify cases of road accidents and discuss their causes and implications
- analyse ways of minimising road accidents in Ghana
- identify the institutions responsible for the maintenance of road safety in the Ghanaian society
- research into the challenges confronting the institutions responsible for maintaining road safety
- discuss how to address the challenges facing institutions responsible for maintaining road safety to make them effective

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SECTION 3: INDIGENEOUS KNOWLEDGE SYSTEMS

Strand: **Ethics and Human Development**

Sub-Strand: Indigenous Knowledge Systems

Learning Outcome: *Use historical sources to investigate the development and impact of indigenous technological advancements in Africa.*

Content Standard: Demonstrate understanding of indigenous technological advancement and its impact on African societies.

INTRODUCTION AND SECTION SUMMARY

Welcome to SHS Year 1, Strand 5, Sub-strand 1, section 3. This sub-strand is to be taught for one week. In this section, “**Indigenous Knowledge Systems**” we will investigate the impact of indigenous technologies, such as metalworking, irrigation systems and transportation, in ancient Africa.

The performance indicator for the learning area focuses on understanding the impact of indigenous knowledge system and indigenous technology, such as metalworking, irrigation systems and transportation in ancient Africa, particularly in metalworking, transportation and the integration of indigenous and modern technologies. The performance indicator highlights the importance of copper, iron ore and gold deposits in facilitating these skills, as well as the diverse modes of transportation used by African societies. The integration of indigenous knowledge and technology with modern innovations helps address community needs and solve practical problems, while highlighting the significant role of traditional methods and tools in contemporary African societies. This holistic understanding of technological innovation in African societies highlights the interconnectedness of science and geography and others in shaping human progress.

The week(s) covered by the section are:

Week 7: Indigenous Knowledge Systems

SUMMARY OF PEDAGOGICAL EXEMPLARS

In this section, learners will be exposed to a variety of pedagogical techniques such as technology-enhanced learning, collaborative learning and project-based learning. Teachers should take care to tailor the tasks to ensure that all levels of learner can access the content as well as be challenged and stretched. Suggestions for how to implement differentiation can be found throughout. Teachers should also take care to circulate the classroom whilst conducting the lessons, using questioning and their knowledge of the learners to ensure that the correct level of support is provided. There will be overlap with content from other subjects and teachers should take care to draw out these links to encourage learners to understand the holistic nature of education.

ASSESSMENT SUMMARY:

The teacher should use a combination of formative and summative assessments aligned with the Depth of Knowledge (DoK) levels. The formative component of the assessment should be given throughout the week to monitor learners’ progress and provide feedback on areas that need improvement. Create multimedia presentations on how the presence of copper, iron ore and gold deposits across Africa stimulated the development of metalworking skills in various regions. Discuss how rainfall and the availability of water bodies shaped the advancement of irrigation systems in parts of Africa.

Examine how early African societies utilised various modes of transportation, e.g., canoes and boats for navigating waterways, camels for traversing deserts and carts and wagons for transporting goods and people over land. Discuss how indigenous technology can be blended with modern technologies to serve as a unique tool for solving problems in the community.

Week 7

Learning Indicator(s): *Investigate the impact of indigenous technologies, such as metalworking, irrigation systems and transportation on ancient Africa*

Theme or Focal Area: Impact of indigenous technologies, such as metalworking, irrigation systems and transportation on ancient Africa

The impact of indigenous technologies on ancient Africa was profound, contributing to the development of complex societies, economic prosperity and cultural exchange. These technologies not only facilitated subsistence activities such as agriculture and fishing but also played a crucial role in the expansion of trade networks and the exchange of goods and knowledge across the continent.

Indigenous technologies played a significant role in ancient Africa, contributing to various aspects of daily life, economy and societal organisation. The following are some key indigenous technologies at the time:

Metalworking

- Ironworking was a crucial technology in ancient Africa, allowing for the production of tools, weapons and other agricultural implements. Ironworking techniques varied across different regions and time periods, with some of the earliest evidence of iron smelting dating back to around 2500 BCE in regions like the Great Lakes area and Nubia.
- Copper and Goldworking, before the widespread adoption of iron, copper and gold were also important metals worked by ancient African civilisations. Copper was used for tools, ornaments and currency, while gold was highly valued for its aesthetic properties and served as a medium of exchange in trade networks.

Irrigation Systems

- In ancient Egypt, the Nile Valley or River was central to the development of sophisticated irrigation systems. Egyptians constructed canals, dikes and reservoirs to control the river's flow and distribute water to agricultural fields during both flood and drought seasons. These irrigation systems enabled the cultivation of crops such as wheat, barley and flax which supported the growth of a prosperous civilisation.
- In regions like the Sahel, indigenous peoples developed innovative irrigation techniques to support agriculture in semi-arid environments. Techniques such as flood-recession farming and the construction of small-scale irrigation canals allowed communities to cultivate crops such as millet, sorghum and rice.

Transportation

- **Trade Routes:** -Indigenous transportation technologies facilitated the exchange of goods and ideas across Africa. Trade routes such as the trans-Saharan caravan routes connected North Africa with sub-Saharan regions, facilitating the exchange of commodities such as gold, salt, ivory and slaves. Caravans consisting of camels, donkeys and human porters transported goods across vast distances.
- **River Transport:** - Rivers like the Niger, Congo and Nile served as natural highways for transportation, enabling the movement of goods and people within and between regions. Indigenous watercraft such as canoes, pirogues and rafts were used for fishing, transportation and trade along riverine routes.

Learning Tasks

1. Learners assess how the presence of copper, iron ore and gold deposits across Africa stimulated the development of metalworking skills in various regions.
2. Learners examine ways African societies mastered techniques for smelting, forging and shaping metals, creating tools, weapons, ornaments and other objects that enhanced their daily activities with a focus on specific examples from Ghana. Those who are very secure in their understanding of the content (HP) should be encouraged to consider the issues and contexts surrounding the mastery of these techniques by perhaps drawing connections to the geography/ history of the areas.
3. Learners explore how early African societies utilised various modes of transportation, e.g., canoes and boats for navigating waterways, camels for traversing deserts and carts and wagons for transporting goods and people over land.
4. All learners should discuss how indigenous technology can be blended with modern technologies to serve as a unique tool for solving problems in the community. Prompts should be given to those students who are less confident in the content that has been explained.

Pedagogical Exemplars

Technology-enhanced learning:

- Learners create multimedia presentations on how the presence of copper, iron ore and gold deposits across Africa stimulated the development of metalworking skills in various regions.
- Learners watch documentaries on how early African societies mastered techniques for smelting, forging and shaping metals, creating tools, weapons, ornaments and other objects that enhanced their daily activities. The teacher should provide targeted questions to the various groups of learners in the room. Those who are less confident in their understanding (AP) should be asked closed questions to allow them to access the information and those who are more secure in their understanding (P and HP) should be asked more open-ended questions to stretch and challenge their understanding.

Collaborative learning:

- In small groups, learners discuss how rainfall, and the availability of water bodies shaped the advancement of irrigation systems in parts of Africa, e.g., the invention of the Shaduf in ancient Egypt. Teacher to circulate those students who may find this task difficult.
- Use primary sources to explore how early African societies utilised various modes of transportation, e.g., canoes and boats for navigating waterways, camels for traversing deserts and carts and wagons for transporting goods and people over land. Give sources that are more challenging and complex to those students who are showing a very confident grasp of the content (HP).

Project-based learning: In a jigsaw activity, learners discuss how indigenous technology can be blended with modern technologies to serve as a unique tool for solving problems in the community. Assign project-based tasks that require learners to design and implement innovative solutions inspired by ancient indigenous technologies to address modern-day challenges in Ghana and consider the level of support given to each group of learner (AP, P and HP). Ensure that those who are weaker are given more support/ more accessible resources and that those who need to be challenged are given more complex resources and questions.

Transcript:

- Record talents exhibited in the creation of multimedia presentations on how the presence of copper, iron ore and gold deposits across Africa stimulated the development of metalworking skills in various regions.
- Document how each mode of transportation was utilised, its advantages, limitations, and any innovations or adaptations made by these societies to enhance transportation efficiency.
- Document examples of metalworking techniques, tools, and artifacts developed by ancient African civilisations, and illustrate their impact on technological advancements and cultural exchange.

Key Assessment

Assessment Level 1: discuss how rainfall and the availability of water bodies shaped the advancement of irrigation systems in parts of Africa.

Assessment Level 2: examine how early African societies utilised various modes of transportation, e.g., canoes and boats for navigating waterways, camels for traversing deserts and carts and wagons for transporting goods and people over land.

Assessment Level 3: discuss how indigenous technology can be blended with modern technologies to serve as a unique tool for solving problems in the community.

Assessment Level 4: create multimedia presentations on how the presence of copper, iron ore and gold deposits across Africa stimulated the development of metalworking skills in various regions.

Section 3 Review

This section is for review of all the lessons taught for the past one (1) week. A summary of what the learner should have learnt include:

- how the presence of copper, iron ore and gold deposits across Africa stimulated the development of metalworking skills in various regions
- how early African societies mastered techniques for smelting, forging and shaping metals, creating tools, weapons, ornaments and other objects that enhanced their daily activities
- how early African societies utilised various modes of transportation, e.g., canoes and boats for navigating waterways, camels for traversing deserts and carts and wagons for transporting goods and people over land
- discuss how indigenous technology can be blended with modern technologies to serve as a unique tool for solving problems in the community

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SECTION 4: ETHICS AND HUMAN VALUES

Strand: **Ethics and Human Development**

Sub-Strand: Ethics and Human Values

Learning Outcome: *Discuss the relevance of ethics and ethical behaviour in the development of the individual and society.*

Content Standard: Appreciate the need for ethics and ethical behaviour in the Ghanaian society.

INTRODUCTION AND SECTION SUMMARY

Welcome to SHS Year 1, Strand 5, Sub-strand 2, section 4. This sub-strand is to be taught for one week. In this section, the section “**Ethics and Human Values**” explores the importance of ethics in individual and societal development, the role of ethics in Ghanaian society and the consequences of unethical behaviour.

The performance indicator for this learning area is to develop a comprehensive understanding of ethics and ethical behaviour, both at the individual level and within Ghanaian society. Learners should define ethics, provide examples, discuss their significance in personal and societal development and analyse the consequences of unethical behaviour. This section aims to foster a deeper appreciation for the role of ethics in shaping individual character, fostering social cohesion and promoting societal well-being. By exploring ethical principles and their applications in various contexts, learners gain insights into the importance of integrity, responsibility and respect in personal and professional conduct. Interdisciplinary connections may exist between this section and other subjects, such as civic education and economics, to help learners develop a holistic understanding of ethics and ethical behaviour, fostering personal integrity, social responsibility and sustainable development in Ghanaian society.

The weeks covered by the section are:

Week 8: Ethics and Human Values

Week 9: Ethics and Human Values

SUMMARY OF PEDAGOGICAL EXEMPLARS

In this section, learners will be exposed to a variety of pedagogical techniques such as play-based learning, Initiating Talk for Learning, Talk for Learning, collaborative learning and experiential learning. Teachers should take care to tailor the tasks to ensure that all levels of learner can access the content as well as be challenged and stretched. Suggestions for how to implement differentiation can be found throughout. Teachers should also take care to circulate the room whilst conducting the lessons, using questioning and their knowledge of the learners to ensure that the correct level of support is provided.

ASSESSMENT SUMMARY

The text outlines a series of assessments for learners to understand and address unethical behaviour. The first assessment focuses on explaining unethical behaviour and its immediate consequences. The second assessment aims to explain or classify the consequences of unethical behaviours, demonstrating an understanding beyond recall. The third assessment evaluates different unethical scenarios, considering long-term societal impacts. The fourth assessment involves designing solutions

or campaigns to address unethical behaviour, integrating knowledge from various sources and considering multiple perspectives. The teacher should use a combination of formative and summative assessments, focusing on the Depth of Knowledge (DoK) levels. The assessment should test learners' knowledge of Weeks 8 and 9 and their ability to apply it to real-world situations. The teacher should use a variety of question types to ensure authenticity and comprehensiveness.

Week 8

Learning Indicator(s): *Examine the place of ethics and ethical behaviour in the development of the individual and the Ghanaian society.*

Theme or Focal Area: The place of ethics and ethical behaviour in the development of the individual and the Ghanaian society.

Ethics and ethical behaviour are fundamental to both individual flourishing and the progress of the Ghanaian society. By upholding ethical principles, individuals contribute to the creation of a just, compassionate and prosperous society where the dignity and well-being of all citizens are upheld and respected.

Ethics and ethical behaviour are integral components of both individual development and the progress of the Ghanaian society.

The meanings of ethics and ethical behaviour with some examples:

Ethics

Ethics refers to a set of principles or moral guidelines that govern human behaviour. It involves distinguishing right from wrong and making decisions based on these principles. Ethics guides our actions, interactions and choices. It influences how individuals treat others, make decisions and uphold values.

Examples of Ethical Attitudes include:

- i. **Integrity:** Being honest and consistent in our actions.
- ii. **Respect:** Treating others with dignity and valuing their perspectives.
- iii. **Responsibility:** Taking ownership of individual actions and their consequences.
- iv. **Fairness:** Ensuring equitable treatment for all.
- v. **Empathy:** Understanding and considering others' feelings and experiences.

Ethical Behaviour

Ethical behaviour refers to actions that align with ethical principles. It involves making choices that are morally right and just. It is characterised by honesty, fairness and equity in interpersonal, professional and academic relationships in every activity.

Examples of Ethical Behaviour in the Workplace include:

- **Obedying Company Rules:** Following workplace policies, such as punctuality, appropriate dressing and language, among others.
- **Effective Communication:** Clear and respectful way to express thoughts, ideas and feelings with colleagues and clients.
- **Taking Responsibility:** Acknowledging mistakes and working to rectify them.
- **Accountability:** Being answerable for our actions and decisions.
- **Professionalism:** Maintaining a high standard of conduct and work quality.
- **Trust:** Honouring commitments and gaining confidence with others.

Individual Development include:

Ethics serve as guiding principles that shape the character and conduct of individuals. In the development of an individual, ethics provide a moral compass, guiding decisions and actions towards what is considered right and just.

- In the Ghanaian society, ethical behaviour is often rooted in cultural values, religious teachings and communal expectations. Individuals are encouraged to uphold virtues such as honesty, integrity, compassion and respect for others.
- Embracing ethical behaviour fosters personal growth and self-improvement. It cultivates qualities such as empathy, responsibility and accountability, which are essential for building strong interpersonal relationships and achieving success in various aspects of life.
- Furthermore, practising ethics promotes inner peace and fulfilment. When individuals act in alignment with their ethical beliefs and values, they experience a sense of integrity and authenticity, leading to greater satisfaction and well-being.

Examples of how ethics and ethical behaviour can help with personal development include:

- Moral Development:** Ethics assist individuals in developing a sense of morality, thus, distinguishing between good and wrong and influencing their decision-making. The study of ethics provides a framework for critically analysing ethical quandaries and making informed moral decisions.
- Personal Integrity:** Adopting ethical behaviour encourages personal integrity, which is the adherence to moral and ethical values even in difficult conditions. Integrity fosters trust, credibility and self-esteem.
- Ethical Decision-Making:** Ethics teaches people how to make informed judgements while considering the ethical implications of their activities. Ethical decision-making entails weighing the consequences, principles and values of a circumstance.
- Professional Development:** Ethics is essential for professional development. It helps people follow professional norms of behaviour, establish professional boundaries and uphold ethical standards in their particular industries.
- Social Responsibility:** Ethics encourage individuals to think about how their activities affect others and society as a whole. Ethical behaviour fosters social responsibility and helps to create a more just and sustainable world.

Societal Development include:

- Ethics play a crucial role in shaping the fabric of Ghanaian society. They form the foundation of social norms, laws and institutions which influence interactions between individuals and the functioning of communities.
- Ethical behaviour contributes to social cohesion and stability by fostering trust, cooperation and mutual respect among members of society. In Ghana, communal values such as Ubuntu (humanity towards others) emphasise the interconnectedness of individuals and the importance of collective well-being.
- Upholding ethical standards is essential for promoting justice, equality and the rule of law. In the Ghanaian society, adherence to ethical principles is crucial for combating corruption, promoting accountability and ensuring that all citizens have equal access to opportunities and resources.
- In addition, ethical leadership is vital for the development of Ghana. Leaders who demonstrate integrity, transparency and empathy inspire trust and confidence among the populace, leading to more effective governance and sustainable development initiatives.

- Last, but not the least, ethical conduct contributes to Ghana's reputation on the global stage. By adhering to ethical business practices, respecting human rights and promoting environmental sustainability, Ghana can attract investment, foster international partnerships and contribute positively to the global community.

Learning Tasks

1. Learners share ideas on the meanings of ethics and ethical behaviour and give examples.
2. Learners discuss the place of ethics and ethical behaviour in the development of the individual and the Ghanaian society.
3. Learners who are demonstrating confidence with the core concepts (P and HP) should discuss more complex scenarios involving unethical behaviour, examining not only direct effects but also indirect and long-term consequences. Include discussions on moral dilemmas to deepen understanding.
4. For those who are very confident (HP), introduce historical cases with complicated outcomes and task learners to explore ethical theories and the broader socio-cultural and global impacts of unethical behaviour.

Pedagogical Exemplars

Initiating Talk for Learning & Talk for Learning:

- Through thought-shower, learners share ideas on the meanings of ethics and ethical behaviour and give examples. Provide structured support during activities, breaking down tasks into manageable steps for those who are less confident with these abstract concepts.
- In groups, learners discuss the place of ethics and ethical behaviour in the development of the individual and the Ghanaian society. The teacher should circulate the room to ensure that all students can access the discussions and to challenge and stretch those who are very secure in their understanding through asking questions.

Play-based learning: In groups, learners role-play the lessons learned from stories embedded with ethical issues (e.g., Ananse stories). Support learners in leading debates or discussions, analysing the broader implications of these actions on society and ethics.

Transcript:

- A summary of the learner's engagement with the content, emphasising their level of understanding and critical thinking about the consequences of unethical behaviour.
- The complexity of tasks undertaken and the proficiency level demonstrated in analysing and evaluating these ethical concepts.
- The type of product created, reflecting learners' engagement and understanding of the material, along with any solutions or preventative measures they propose.

Key Assessments

Assessment Level 1: Explain what constitutes unethical behaviour and its most immediate consequences. Create posters or digital presentations that highlight the consequences of specific unethical behaviours.

Assessment Level 2: Explain or classify the consequences of unethical behaviours, demonstrating an understanding beyond recall. Write or make multimedia presentations that not only describe but

also evaluate the consequences of unethical behaviour. These presentations should reflect a deeper understanding and begin to explore solutions or preventative measures.

Assessment Level 3: Analyse or evaluate different unethical scenarios, considering the long-term and broader societal impacts.

Assessment Level 4: Design solutions or campaigns to address unethical behaviour, integrating knowledge from various sources and considering multiple perspectives.

Week 9

Indicator(s): *Analyse the consequences of unethical behaviour*

Theme or Focal Area 1: **Consequences of unethical behaviour**

Unethical behaviour has far-reaching consequences, affecting individuals, organisations and society. Upholding ethical standards is essential for a healthy and thriving community

Some of the consequences of unethical behavior are as follows:

a. Personal Consequences:

- **Damage to Reputation:** Unethical actions tarnish an individual's fame or esteem
- Trust is eroded, thereby, affecting personal and professional relationships
- **Legal Troubles:** Some unethical behaviours violate laws or regulations, leading to legal consequences such as fines, imprisonment, or lawsuits
- **Emotional Impact:** Guilt, shame and stress result from unethical choices, impacting mental and emotional well-being
- **Isolation:** Others may distance themselves from someone known for unethical behaviour.

b. Organisational Consequences:

- **Loss of Trust:** Unethical behaviour damages trust within an organization, causing employees, customers and stakeholders to lose confidence
- **Decreased Productivity:** Unethical actions create a toxic work environment, reducing employee morale and work output
- **Financial Losses:** Fraud, embezzlement or unethical business practices lead to financial losses and finally, folding up of businesses
- **Legal and Reputational Risks:** Organisations face legal penalties and damage to their brand fame.

c. Societal Consequences include:

- **Erosion of Social Fabric:** Widespread unethical behaviour weakens social bonds and norms
- **Inequality:** Corruption and unethical practices perpetuate disparity by benefiting a few at the expense of many
- **Environmental Harm:** Unethical practices harm the environment (e.g., pollution, deforestation, overfishing)
- **Public Health Risks:** Unethical behaviour in healthcare, food safety or pharmaceuticals jeopardises public health.

d. Long-Term Effects:

- **Cultural Decay:** Pervasive unethical behaviour erodes cultural values and norms
- **Economic Impact:** Unethical practices weaken economies by hindering fair competition and trust
- **Social Fragmentation:** Trust deficits lead to social fragmentation and polarisation.

Learning Tasks

1. Learners who are approaching proficiency in understanding the concepts (AP) identify straightforward examples of unethical behaviour and its immediate, tangible consequences. Use stories or case studies with relatable outcomes to illustrate the personal, organisational and societal impacts.

2. Learners who are confident with the concepts (P and HP) discuss more complex scenarios involving unethical behaviour, examining not only direct effects but also indirect and long-term consequences. Include discussions on moral dilemmas to deepen understanding.
3. **Note:**
 - a. To help the visually impaired learners optimise learning, use audio recordings for the stories or case studies. Braille materials or digital content accessible through screen readers could be utilised for more complex scenarios and historical cases. To help the hard of hearing or deaf to understand better, the services of sign language interpreters could be helpful
 - b. In the case of the hard of hearing or deaf learners, use visual aids such as infographics or videos with subtitles to illustrate unethical behaviour scenarios. Sign language interpreters can also assist during the lesson

Pedagogical Exemplars

Experiential Learning: Through role-play, learners enact a scenario that concludes with the statement, “*Had I known is always at last*”. Provide prompts for learners who are not as confident in the content.

Collaborative Learning: In pairs, learners discuss the consequences of unethical behaviour and make a presentation. Facilitate semi-structured role-plays that require learners to make decisions on how situations unfold and encourage open-ended discussions that require critical thinking and personal reflection on the consequences of unethical actions.

- a. For visually impaired or tactile learners, use physical objects or models to represent ethical scenarios. Technology like screen readers and Braille note-takers can support independent learning activities.
- b. Ensure that role-plays are visually accessible and use written instructions or prompts to facilitate learning among the hard of hearing or deaf learners. Text-based discussions or use of communication apps such as telegrams can facilitate participation in debates or discussions

Transcripts:

- A summary of the learner’s engagement with the content, emphasising their level of understanding and critical thinking about the consequences of unethical behaviour.
- Record the complexity of tasks undertaken and the proficiency level demonstrated in analysing and evaluating these ethical concepts.
- The type of product created, reflecting learners’ engagement and understanding of the material, along with any solutions or preventative measures they propose.

Key Assessments

Assessment Level 1: Explain what constitutes unethical behaviour and its most immediate consequences.

Assessment Level 2: Explain or classify the consequences of unethical behaviours, demonstrating an understanding beyond recall.

Assessment Level 3: Analyse or evaluate different unethical scenarios, considering the long-term and broader societal impacts.

Assessment Level 4: Design solutions or campaigns to address unethical behaviour, integrating knowledge from various sources and considering multiple perspective

Note:

- a. For visually impaired learners, encourage the creation of audio presentations or enhance digital presentations with descriptive audio to ensure accessible content creation

Section 4 Review

This section is for review of all the lessons taught for the last three (2) weeks. A summary of what the learner should have learnt include:

- the meanings of ethics and ethical behaviour and give examples
- the place of ethics and ethical behaviour in the development of the individual and the Ghanaian society
- scenarios of unethical behaviours
- the consequences of unethical behaviours and make a presentation

Additional Reading

1. Centre for African Democratic Affairs - <http://www.cafrida.org/>
2. Centre for Civic Education, Ghana - <http://www.cceghana.org/>
3. Ghana Association of NGOs - <http://www.ghanangos.org/>

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SECTION 5: AFRICAN CIVILISATIONS

Strand: **Ethics and Human Development**

Sub-Strand: Civilisations of Africa

Learning Outcome: *Use historical sources to analyse the common features of Ancient African civilisations.*

Content Standard: Demonstrate understanding of the common features of Ancient African civilisations.

INTRODUCTION AND SECTION SUMMARY

Welcome to SHS Year 1, Strand 5, Sub-strand 3, section 5. This sub-strand is to be taught for two weeks. This section aims to teach learners a comprehensive understanding of ancient “**African civilisations**”, focusing on the Western Sudanese region. Learners will analyse historical sources to identify common features such as centralisation of political power, divine status of kings, complex social hierarchies, strong communal bonds, unique agricultural techniques, diversified economies and craft specialisation. They will also trace the origins of empires like Ghana, Mali, Songhai and Kanem Bornu, examining factors that contributed to their rise and spread, as well as those that led to their eventual collapse. Examining their impact on contemporary societies, political structures, cultural practices and socio-economic systems.

The weeks covered by the section are:

Week 10: 3. Civilisations of Africa

Week 11: 3. Civilisations of Africa

SUMMARY OF PEDAGOGICAL EXEMPLARS

In this section, learners will be exposed to a variety of pedagogical techniques such as collaborative learning, project-based learning and cooperative learning. Teachers should take care to tailor the tasks to ensure that all levels of learners can access the content as well as be challenged and stretched. Suggestions for how to implement differentiation can be found throughout. Teachers should also take care to circulate the room whilst conducting the lessons, using questioning and their knowledge of the learners to ensure that the correct level of support is provided. There will be overlap between other subjects so teachers should encourage learners to draw these connections to better understand the holistic nature of education.

ASSESSMENT SUMMARY

The teacher should use a combination of formative and summative assessments based on the Depth of Knowledge (DoK) levels to monitor learners’ progress and evaluate their understanding of concepts. The formative component should be given throughout the week to provide feedback and evaluate learners’ understanding of the concepts covered in Weeks 10 and 11. The assessment should test learners’ knowledge of the concepts covered and their ability to apply it to real-world situations. Using a variety of question types aligned with DoK levels ensures authenticity and comprehensiveness.

Examples of assessment tasks include explaining trade networks or social hierarchies, writing essays on the impact of geographical diversity on ancient African civilisations, conducting research projects on religious practices on art and architecture, discussing factors leading to the fall and collapse of

Western Sudanese States, creating charts, timelines, and simulations, writing comparative essays or presentations, and designing a virtual museum exhibit or website that explores the impact of these empires on Ghana and other contemporary societies.

Week 10

Learning Indicator(s): *Discuss the common features of ancient African civilisations.*

Theme or Focal Area 1: **Common features of ancient African civilisations.**

Ancient African civilisations exhibited diverse characteristics, shaped by their unique contexts and environments. The following are some of the common features of ancient African civilisations:

a. **Geographical Diversity**

- Africa is vast, spanning diverse landscapes from deserts to savannahs, rainforests and mountains.
- Ancient African civilisations emerged in various regions, each with distinct cultural, economic and social contexts.

b. **Trade Networks**

- Ancient Africans engaged in extensive trade.
- Trans-Saharan trade connected North and West Africa, exchanging goods like gold, salt, ivory and textiles.
- Indian Ocean trade linked East Africa with Asia, facilitating the exchange of spices, textiles and precious metals.

c. **Social Hierarchies**

- Kings, nobles, priests and commoners constituted social classes.
- Slavery existed but varied in form and context.

d. **Technological Advancements**

- Iron smelting, pottery and weaving were widespread.
- Terrace farming supported agriculture.

e. **Political Organisation**

- Centralised states (e.g., Egypt) coexisted with decentralised societies (e.g., Ghana, Mali).
- Kingship, chieftaincies and councils governed.

f. **Artistic Expression**

- Sculptures, masks and pottery reflected cultural identity.
- Adinkra symbols in West Africa conveyed messages.

Learning Tasks

1. Learners discuss common political features of ancient African civilisations with the help of audio, visual or audio-visual aids and simplified language for those who are not confident with the terms (AP) e.g., centralisation of political power, divine status of kings, bureaucracy, council of elders, military base.
2. Learners who are confident with the terminology (P and HP) should explore common social features of ancient African civilisations, e.g., the existence of complex social hierarchies, strong communal bond.
3. Learners who are highly proficient with the terminology should discuss documentaries on common economic systems of ancient African civilisations, e.g., unique agricultural techniques, diversified economies and craft specialisation.

4. Highly proficient learners conduct research projects on specific ancient African civilisations to deepen understanding.

Pedagogical Exemplars

Collaborative learning:

- In small groups, learners discuss common political features of ancient African civilisations, e.g., *centralisation of political power, divine status of kings, bureaucracy, council of elders, military base*. The teacher should circulate to ensure that all learners can access the discussions.
- Learners form concentric circles to discuss common political features of ancient African civilisations, e.g., the *existence of complex social hierarchies and strong communal bonds*. The teacher should carefully consider questions to target different groups of students in order to support those who will find the concepts difficult (AP) and to stretch and challenge the students who are confident with the content (P and HP).

Experiential learning:

- Learners watch and in small groups, discuss documentaries on common economic systems of ancient African civilisations, e.g., *unique agricultural techniques, diversified economies and craft specialisation*.
- In small groups, learners observe pictures and watch documentaries on common intellectual and scientific advancements of ancient African civilisations, e.g., *development of writing skills, calendar system, record keeping, preserving bodies (mummification) and invention of the Shaduf*.
- Learners embark on Virtual Field Trips (VFTs) and discuss common arts, architectural and religious features of ancient African civilisations, e.g., *belief systems, construction of pyramids and obelisks, paintings*. Encourage those who are very confident with the content to take the lead in these discussions.

Transcript:

This should include:

- Record of assessment results for the purpose of tracking learners' progress and understanding at different cognitive levels
- Provision of qualitative feedback on learners' critical thinking skills, analytical abilities and creativity demonstrated in their responses

Key Assessment

Assessment Level 1: Task learners to complete multiple-choice items on some basic facts about ancient African civilisations. Create visual posters or compose simple essays summarising key points about ancient African civilisations.

Assessment Level 2: Using short answer test items, task learners to explain trade networks or social hierarchies.

Assessment Level 3: Write an essay on the impact of geographical diversity on ancient African civilisations.

Assessment Level 4: Conduct research projects investigating the influence of religious practices on art and architecture in specific regions.

Week 11

Learning indicator (s): *Examine the origins, rise and fall of empires in the Western Sudanese region of Africa.*

Theme or Focal Area 1: The origins, rise and fall of empires in the Western Sudanese region of Africa.

History of the origins, rise and fall of empires in the Western Sudanese region of Africa. These powerful states played a significant role in shaping the cultural, economic and political landscape of the continent. Some of the key empires are as follows:

a. Ghana Empire (c. 8th–11th century):

- **Origins:** The Ghana Empire emerged around the 8th century in what is now modern-day southern Mauritania and Mali.
- **Rise:** Ghana's power was built on control of the trans-Saharan trade routes, particularly gold and salt.
- **Fall:** By the 11th century, internal strife, external pressures and economic decline led to the weakening of Ghana. The Almoravids, a militant Islamic group, disrupted trade routes and contributed to its downfall.

b. Mali Empire (c. 13th–16th century):

- **Origins:** The Mali Empire, led by the Keita clan, gained prominence in the upper Niger valley.
- **Rise:** Mali's wealth came from gold mining, trade and control of key cities like Timbuktu and Gao.
- **Fall:** Internal conflicts, external invasions and the decline of trans-Saharan trade routes eventually led to Mali's decline.

c. Songhai Empire (c. 15th–17th century):

- **Origins:** The Songhai Empire emerged in the Niger Bend region, encompassing areas around the Niger River.
- **Rise:** Songhai's power grew through military conquests, trade and cultural achievements. Timbuktu became a center of learning and commerce.
- **Fall:** The Moroccan invasion in the late 16th century weakened Songhai, leading to its eventual collapse.

d. Impact:

- These empires were hubs of trade, connecting North Africa, Europe and sub-Saharan Africa.
- They fostered cultural exchange, scholarship and artistic achievements.
- Islam played a significant role in governance, trade and intellectual life

Learning Tasks

1. Learners trace the origins of the ancient empires of Ghana, Mali, Songhai and Kanem Bornu. For those who are less confident in their understanding of the content (AP), ensure that they have appropriate prompts and resources to refer to.
2. Learners who are confident with the content (P and HP) discuss factors that led to the rise and spread of the Western Sudanese States, e.g., leadership, role of religion, strategic location. Integrate tasks that require comparing and contrasting the empires at different points in their history for those very secure in their understanding (HP).

3. Learners who demonstrate secure understanding (HP) should examine factors that led to the fall and eventual collapse of the Western Sudanese States
4. HP learners should also explain how the legacies of Western Sudanese empires are reflected in contemporary societies.

Pedagogical Exemplars

Collaborative learning:

- In a jigsaw activity, learners trace the origins of the ancient empires of Ghana, Mali, Songhai and Kanem Bornu.
- In small groups, learners develop chronological timeline to show the origin of the empires of Western Sudanese States. Throughout both of these activities support and challenge should be provided to the teacher as they circulate the room.

Project-based learning: Learners explore sources to analyse the factors that led to the rise and spread of the Western Sudanese States, e.g., *leadership, role of religion, strategic location*. Ensure that learners who may struggle are given sources that are accessible in terms of language/ have prompts to support their comprehension. Give more complex sources to those showing more confidence.

Cooperative learning: In a graffiti wall activity, learners discuss factors that led to the fall and eventual collapse of the Western Sudanese States.

Project-based learning: In a jigsaw activity, learners create charts, timelines and simulations on how the legacies of Western Sudanese empires are reflected in contemporary societies. Provide prompts to those who may be less secure in their understanding of the content.

Transcript:

- Document each learner's participation, noting particularly effective methods of inclusion and adaptation.
- Record the levels of proficiency demonstrated through assessments, highlighting advancements in understanding, skills in research and analysis and capacities in critical thinking about historical impacts.
- Note achievements in creating accessible and inclusive project products, reflecting on the learning journey's impact on socioemotional growth, gender equality awareness and social inclusion.

Key Assessment

Assessment Level 1: describe factors that led to the fall and eventual collapse of the Western Sudanese States.

Assessment Level 2: Create charts, timelines and simulations on how the legacies of Western Sudanese empires are reflected in contemporary societies. Use assistive technology to ensure that products are accessible to all students.

Assessment Level 3: Write comparative essays or prepare presentations on the factors leading to the rise and fall of these empires. Essays should be submitted in accessible formats, with alternative assignments available for learners with specific needs.

Assessment Level 4: Design a virtual museum exhibit or website that explores the impact of these empires on Ghana and other contemporary societies. Ensure websites are compatible with screen readers and have videos captioned for deaf users.

Section 5 Review

This section is for review of all the lessons taught for the last two (2) weeks. A summary of what the learner should have learnt include:

- discuss common political features of ancient African civilisations, e.g., centralisation of political power, divine status of kings, bureaucracy, council of elders, military base
- form concentric circles to discuss common social features of ancient African civilisations, e.g., the existence of complex social hierarchies, strong communal bonds
- discuss documentaries on common economic systems of ancient African civilisations, e.g., unique agricultural techniques, diversified economies and craft specialisation
- trace the origins of the ancient empires of Ghana, Mali, Songhai and Kanem Bornu
- understand factors that led to the rise and spread of the Western Sudanese States, e.g., leadership, role of religion, strategic location
- understand factors that led to the fall and eventual collapse of the Western Sudanese States
- how the legacies of Western Sudanese empires are reflected in contemporary societies

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SECTION 6: **REVOLUTIONS THAT CHANGED THE WORLD**

Strand: **Ethics and Human Development**

Sub-Strand 5: Revolutions that Changed the World

Learning Outcome: *Assess the impact of the Industrial Revolution of the eighteenth century on the African continent.*

Content Standard: Demonstrate knowledge and understanding of the industrial revolution of the eighteenth century and its impact on the African continent.

INTRODUCTION AND SECTION SUMMARY

Welcome to SHS Year 1, Strand 5, Sub-strand 5, Section 6. This sub-strand is to be taught for one week. In this section, “ **Revolutions that Changed the World**,” learners are expected to discuss the meaning and historical context of “Industrial Revolutions”. Learners will identify and examine the major centres of the Industrial Revolution and the factors that contributed to the spread of industrialisation in Africa, and then evaluate the impact of the Industrial Revolution on global trade, transportation and communication systems, recognising both the opportunities and challenges it presented for Africa’s development. The overall performance indicator or outcome for the learning area based on this section would be to analyse and evaluate the historical context, impact and implications of the Industrial Revolution on the African continent. This involves understanding the origins, characteristics and consequences of industrialisation in Africa, as well as its connections to global trade and development.

Teachers may find that this section is linked to various subjects such as history, economics and geography. By studying the Industrial Revolution in Africa, learners can gain insights into historical processes, economic systems, geopolitical relationships and social change, making it a multidisciplinary topic with relevance across different subject areas.

The week(s) covered by the section are:

Week 12: Revolutions that Changed the World

SUMMARY OF PEDAGOGICAL EXEMPLARS

In this section, learners will be exposed to a variety of pedagogical techniques such as technology-enhanced learning, Initiating Talk for Learning, project-based learning. Teachers should take care to tailor the tasks to ensure that all levels of learners can access the content as well as be challenged and stretched. Suggestions for how to implement differentiation can be found throughout. Teachers should also take care to circulate the room whilst conducting the lessons, using questioning and their knowledge of their learners to ensure that the correct level of support is provided. There will be connections and overlap with other subjects and teachers should take care to explore these connections to emphasise the holistic nature of education.

ASSESSMENT SUMMARY

The teacher should use a combination of formative and summative assessments aligned with the Depth of Knowledge (DoK) levels to assess learners’ understanding of the Industrial Revolutions in Africa. Levels 1 and 2 involve quizzes or oral assessments to assess basic understanding and identify

key impacts. Level 4 involves written essays, group presentations, or concept maps explaining major centers and factors influencing industrialisation in Africa, evaluating its impact on global trade. Level 3 examines technological changes, discusses the implications of colonial influence and proposes future considerations. The teacher should also let learners present research papers, documentaries, or proposals outlining strategies for addressing challenges posed by the Industrial Revolution's legacy in Africa. For visually impaired learners, materials should be provided in accessible formats and assistive technologies like screen readers should be used. Physical materials should also be accessible and provide alternative ways for physically challenged learners to participate. By using a variety of question types aligned with DoK levels, the teacher ensures an authentic and comprehensive assessment.

Week 12

Learning Indicator(s): *Analyse the origin, the characteristics and impact of the Industrial Revolution on the African continent.*

Theme or Focal Area: Origin, the characteristics and impact of the Industrial Revolution on the African continent.

The Industrial Revolution refers to a transformative period in modern history when societies shifted from agrarian and handicraft-based economies to ones dominated by industry and machine manufacturing.

The Industrial Revolution brought technological advancements and economic growth. Its impact on Africa was complex. It influenced infrastructure, labour patterns and economic relationships, but also reinforced dependency and colonial exploitation. Understanding this historical context is crucial to comprehending Africa's development trajectory.

The Industrial Revolution, which began in the late 18th century in Britain, had significant effects on the African continent. We will look at the origin, characteristics and impact of the industrial revolution.

a. Origin and Spread

- The Industrial Revolution began in Britain during the 18th century and gradually spread to other parts of the world.
- It brought about significant changes in energy use, socio-economics and culture.

b. Technological Transformations

- **New Basic Materials:** Iron and steel became essential materials for industrial production
- **Energy Sources:** Innovations like coal, steam engines, electricity, petroleum and internal-combustion engines revolutionised energy production.
- **Inventions:** Machines like the spinning jenny and power loom increased production efficiency.
- **Factory System:** Factories emerged, leading to division of labour and specialisation.
- **Transportation and Communication:** Steam locomotives, steamships, automobiles, telegraphs and radios transformed connectivity.

c. Impact on Society

- **Urbanisation:** People migrated from rural areas to cities in search of factory jobs.
- **Labour Changes:** The factory system altered work patterns and social structures.
- **Economic Growth:** Increased productivity fueled economic development.
- **Dependency on Raw Materials:** European demand for raw materials (e.g., cotton, palm oil) influenced Africa and other regions.
- **Colonial Influence:** The Industrial Revolution intensified colonialism and imperialism.

Learning Tasks

1. Discuss the meaning and historical context of “Industrial Revolutions. Learners who are not as confident with the terminology/ concepts (AP) should be supported by the teacher in these discussions.
2. Learners who are confident (P and HP) should explain the origin, characteristics and impact of the Industrial Revolution on Africa.
3. Learners who demonstrate confidence (P and HP) should identify and examine the major centres of the Industrial Revolution and the factors that contributed to the spread of industrialisation in Africa.
4. Learners who demonstrate very high confidence in the concepts and content (HP) should evaluate the impact of the Industrial Revolution on global trade, transportation and communication systems, recognising both the opportunities and challenges it presented for Africa’s development.

Pedagogical Exemplars

Initiating Talk for Learning: Learners form concentric circles to discuss the meaning and historical context of “Industrial Revolutions”. The teacher should support weaker learners with guided questions to allow them to engage in the discussions.

Technology-enhanced learning: Using interactive maps, learners in groups identify and examine the major centres of the Industrial Revolution and the factors that contributed to the spread of industrialisation in Africa.

Project-based learning: In a Jigsaw strategy, learners evaluate the impact of the Industrial Revolution on global trade, transportation and communication systems, recognising both the opportunities and challenges it presented for Africa’s development. Provide prompts for those learners who are not as secure in their understanding.

Transcript:

This should include

- Summary of the learner’s engagement with the content, highlighting their level of understanding and critical thinking.
- Description of the complexity of tasks undertaken and the proficiency level demonstrated in analysing and evaluating the Industrial Revolution’s impacts.
- Details of the type of product created, reflecting the learner’s comprehension and any proposed solutions or preventive measures.

Key Assessments

Assessment Level 1 and 2: Through quizzes or oral assessments, assess basic understanding on the basic meaning of Industrial Revolutions and identify some key impacts.

Assessment Level 3: Written essays, group presentations, or concept maps with detailed explanations on major centres and factors influencing industrialisation in Africa, evaluating the impact on global trade.

Assessment Level 4: Examine the technological changes, discuss the implications of colonial influence and propose future considerations.

Assessment Level 4: Present research papers, documentaries or proposals outlining strategies for addressing challenges posed by the Industrial Revolution’s legacy in Africa.

Note:

- i. For Visually Impaired Learners, provide materials in accessible formats, such as audio descriptions or tactile diagrams on the main contents. Use assistive technologies like screen readers for digital content.
- ii. Deaf or Hard of Hearing Learners, include visual aids, subtitles in videos and sign language interpreters during lesson, discussions, or presentations.
- iii. Also ensure physical materials are accessible and provide alternative ways for physically challenged learners to participate, such as adaptive technologies or modified tasks to accommodate mobility challenges.

Section 6 Review

This section is for review of all the lessons taught for the last one (1) week. A summary of what the learner should have learnt include:

- discuss the meaning and historical context of “Industrial Revolutions”.
- identify and examine the major centres of the Industrial Revolution and the factors that contributed to the spread of industrialisation in Africa.
- evaluate the impact of the Industrial Revolution on global trade, transportation and communication systems, recognising both the opportunities and challenges it presented for Africa’s development.

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MINISTRY OF EDUCATION

SOCIAL STUDIES

For Senior High Schools

TEACHER MANUAL

YEAR 1 - BOOK 2



**NATIONAL COUNCIL FOR
CURRICULUM & ASSESSMENT
OF MINISTRY OF EDUCATION**

MINISTRY OF EDUCATION



REPUBLIC OF GHANA

SOCIAL STUDIES

For Senior High Schools

Teacher Manual

Year One - Book Two



NATIONAL COUNCIL FOR
CURRICULUM & ASSESSMENT
OF MINISTRY OF EDUCATION

SOCIAL STUDIES TEACHERS MANUAL

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CONTENTS

INTRODUCTION	1
Learner-Centred Curriculum	1
Promoting Ghanaian Values	1
Integrating 21st Century Skills and Competencies	1
Balanced Approach to Assessment - not just Final External Examinations	1
SUMMARY SCOPE AND SEQUENCE	3
SECTION 7: ECONOMIC ACTIVITIES IN AFRICA	5
Strand: Production, Exchange and Creativity	5
Sub-Strand: Economic Activities in Africa	5
<i>Theme or Focal Area: The origin and development of the earliest domestic and external forms of trade in Africa.</i>	7
SECTION 8: ENTREPRENEURSHIP, WORKPLACE CULTURE AND PRODUCTIVITY	11
Strand: Production, Exchange and Creativity	11
Sub-strands: Entrepreneurship, Workplace Culture and Productivity	11
<i>Theme or Focal Area: The importance of entrepreneurship to personal development.</i>	13
<i>Theme or Focal Area: Similarities and differences between self-employment and entrepreneurship</i>	17
SECTION 9: CONSUMER RIGHTS, PROTECTION AND RESPONSIBILITIES	20
Strand: Production, Exchange and Creativity	20
Sub-Strand: Consumer Rights, Protection and Responsibilities	20
<i>Theme or Focal Area: Types and Relevance of Consumer Rights</i>	22
<i>Theme or Focal Area 1: Meaning, importance of consumer protection and how the consumer can be protected in Ghana.</i>	26
SECTION 10: FINANCIAL LITERACY	31
Strand: Production, Exchange and Creativity	31
Sub-Strand: Financial Literacy	31
<i>Theme or Focal Area 1: Concept and Features of Financial Literacy</i>	33
<i>Theme or Focal Area: Avenues/Strategies for Ensuring Financial Security</i>	37
<i>Theme or Focal Area: Ways of ensuring sustainable use of public finances are as follows:</i>	41
ACKNOWLEDGEMENTS	46

INTRODUCTION

The National Council for Curriculum and Assessment (NaCCA) has developed a new Senior High School (SHS), Senior High Technical School (SHTS) and Science, Technology, Engineering and Mathematics (STEM) Curriculum. It aims to ensure that all learners achieve their potential by equipping them with 21st Century skills, competencies, character qualities and shared Ghanaian values. This will prepare learners to live a responsible adult life, further their education and enter the world of work.

This is the first time that Ghana has developed an SHS Curriculum which focuses on national values, attempting to educate a generation of Ghanaian youth who are proud of our country and can contribute effectively to its development.

This Book Two of the Teacher Manual for Social Studies covers all aspects of the content, pedagogy, teaching and learning resources and assessment required to effectively teach Year One of the new curriculum. It contains information for the second 12 weeks of Year One. Teachers are therefore to use this Teacher Manual to develop their weekly Learning Plans as required by Ghana Education Service.

Some of the key features of the new curriculum are set out below.

Learner-Centred Curriculum

The SHS, SHTS, and STEM curriculum places the learner at the center of teaching and learning by building on their existing life experiences, knowledge and understanding. Learners are actively involved in the knowledge-creation process, with the teacher acting as a facilitator. This involves using interactive and practical teaching and learning methods, as well as the learner's environment to make learning exciting and relatable. As an example, the new curriculum focuses on Ghanaian culture, Ghanaian history, and Ghanaian geography so that learners first understand their home and surroundings before extending their knowledge globally.

Promoting Ghanaian Values

Shared Ghanaian values have been integrated into the curriculum to ensure that all young people understand what it means to be a responsible Ghanaian citizen. These values include truth, integrity, diversity, equity, self-directed learning, self-confidence, adaptability and resourcefulness, leadership and responsible citizenship.

Integrating 21st Century Skills and Competencies

The SHS, SHTS, and STEM curriculum integrates 21st Century skills and competencies. These are:

- **Foundational Knowledge:** Literacy, Numeracy, Scientific Literacy, Information Communication and Digital Literacy, Financial Literacy and Entrepreneurship, Cultural Identity, Civic Literacy and Global Citizenship
- **Competencies:** Critical Thinking and Problem Solving, Innovation and Creativity, Collaboration and Communication
- **Character Qualities:** Discipline and Integrity, Self-Directed Learning, Self-Confidence, Adaptability and Resourcefulness, Leadership and Responsible Citizenship

Balanced Approach to Assessment - not just Final External Examinations

The SHS, SHTS, and STEM curriculum promotes a balanced approach to assessment. It encourages varied and differentiated assessments such as project work, practical demonstration, performance assessment, skills-based assessment, class exercises, portfolios as well as end-of-term examinations and final external assessment examinations. Two levels of assessment are used. These are:

- **Internal Assessment (30%)** – Comprises formative (portfolios, performance and project work) and summative (end-of-term examinations) which will be recorded in a school-based transcript.

- External Assessment (70%) – Comprehensive summative assessment will be conducted by the West African Examinations Council (WAEC) through the WASSCE. The questions posed by WAEC will test critical thinking, communication and problem solving as well as knowledge, understanding and factual recall.

The split of external and internal assessment will remain at 70/30 as is currently the case. However, there will be far greater transparency and quality assurance of the 30% of marks which are school-based. This will be achieved through the introduction of a school-based transcript, setting out all marks which learners achieve from SHS 1 to SHS 3. This transcript will be presented to universities alongside the WASSCE certificate for tertiary admissions.

An Inclusive and Responsive Curriculum

The SHS, SHTS, and STEM curriculum ensures no learner is left behind, and this is achieved through the following:

- Addressing the needs of all learners, including those requiring additional support or with special needs. The SHS, SHTS, and STEM curriculum includes learners with disabilities by adapting teaching and learning materials into accessible formats through technology and other measures to meet the needs of learners with disabilities.
- Incorporating strategies and measures, such as differentiation and adaptative pedagogies ensuring equitable access to resources and opportunities for all learners.
- Challenging traditional gender, cultural, or social stereotypes and encouraging all learners to achieve their true potential.
- Making provision for the needs of gifted and talented learners in schools.

Social and Emotional Learning

Social and emotional learning skills have also been integrated into the curriculum to help learners to develop and acquire skills, attitudes, and knowledge essential for understanding and managing their emotions, building healthy relationships and making responsible decisions.

Philosophy and vision for each subject

Each subject now has its own philosophy and vision, which sets out why the subject is being taught and how it will contribute to national development. The Philosophy and Vision for Social Studies is:

Philosophy: The philosophy of social studies underscores the cultivation of values and attitudes alongside acquiring knowledge of human experiences, empowering students to address local and contemporary issues or challenges, and equipping them for adult life, work, and further studies.

Vision: The vision of social studies is to nurture learners who are creative problem solvers, critical thinkers, and entrepreneurial individuals with the right values and attitudes to engage and address contemporary issues at local, national, and global levels.

SUMMARY SCOPE AND SEQUENCE

S/N	STRAND	SUB-STRAND									
			YEAR 1			YEAR 2			YEAR 3		
			CS	LO	LI	CS	LO	LI	CS	LO	LI
1	Identity, Significance and Purpose	A Geographical and Historical Sketch of Africa	1	1	3	-	-	-	-	-	-
		Identity and National Cohesion	-	-	-	1	1	3	-	-	-
2	Environment and Sustainability	Environmental Policies and Laws in Ghana	-	-	-	-	-	-	1	1	3
		Environmental Literacy and Sustainability	-	-	-	1	1	2	-	-	-
3	Law and Order in the Ghanaian Society	Law Enforcement Mechanisms in Ghana	-	-	-	1	1	2	-	-	-
		Wars and Conflicts and their Implications	-	-	-	-	-	-	1	1	2
		Legal Frameworks	-	-	-	-	-	-	1	1	2
		Civic Ideals and Practices	1	1	4	-	-	-	-	-	-
4	Nationalism and Nationhood	European Encounter, Colonialism and Neo-Colonialism	-	-	-	1	1	3	1	1	2
		Nationalism, Citizenship and Nation-building	-	-	-	1	1	2	2	2	4

S/N	STRAND	SUB-STRAND									
			YEAR 1			YEAR 2			YEAR 3		
			CS	LO	LI	CS	LO	LI	CS	LO	LI
5	Ethics and Human Development	Indigenous Knowledge Systems	1	1	1	-	-	-	-	-	-
		Ethics and Human Values	1	1	2	-	-	-	1	1	2
		Civilisations of Africa	2	2	2	-	-	-	-	-	-
		Leisure and Tourism	-	-	-	1	1	2	-	-	-
		Revolutions that Changed the World	1	1	1	1	1	2	-	-	-
		The Youth and National Development	-	-	-	1	1	3	-	-	-
6	Production, Exchange and Creativity	Economic activities in Ghana	1	1	1	1	1	2	-	-	-
		Entrepreneurship, Workplace Culture and Productivity	1	1	2	1	1	3	1	1	2
		Consumer Rights, Protection and Responsibilities	1	1	2	1	1	2	-	-	-
		Financial Literacy	1	1	3	1	1	2	1	1	2
		Globalisation	-	-	-	-	-	-	1	1	2
Total			11	11	21	12	12	28	10	10	21

Overall Totals (SHS 1 – 3)

Content Standards	33
Learning Outcomes	33
Learning Indicators	70

SECTION 7: ECONOMIC ACTIVITIES IN AFRICA

Strand: **Production, Exchange and Creativity**

Sub-Strand: Economic Activities in Africa

Learning Outcome: *Use historical sources to analyse the earliest domestic and external forms of trade in Africa.*

Content Standard: Demonstrate knowledge and understanding of the earliest domestic and external forms of trade in Africa.

INTRODUCTION AND SECTION SUMMARY

Welcome to SHS Year 1, Strand 6, Sub-Strand 1, Section 7. This sub-strand will be taught for two weeks (13 and 14), "Economic Activities in Africa". The focus is on examining the origin and development of the earliest domestic and external forms of trade in Africa. As a result, learners are expected to discuss the nature of trade in Africa in the historical context of "Economic activities". During week 13, learners will discuss the nature of domestic/internal and external/long-distance trade as well as the reasons for the emergence of the Trans-Saharan Trade in the African kingdom. In week 14, learners will create multimedia presentations on the effects of the Trans-Saharan trade in terms of development in Africa and discuss the legacies of early African trade in contemporary issues like fair trade and economic justice. The overall learning outcome for the learning area in this section is for learners to use historical sources to analyse the earliest domestic and external forms of trade in Africa. Teachers should ensure that all learners benefit from the content and the challenges that come with it, by moving around the classroom, providing support and using appropriate pedagogy to enhance learners' understanding

The weeks covered by the section are:

- **Week 13:** The origin and development of the earliest domestic and external forms of trade in Africa.
- **Week 14:** Effects of the Trans-Saharan Trade on African kingdoms.

SUMMARY OF PEDAGOGICAL EXEMPLARS

For this sub-strand, it is recommended that teachers use a variety of teaching strategies to engage learners and promote critical thinking. In week 13, teachers can use "Talk for learning" (think-pair-share activity) to stimulate learners' critical thinking about the nature of pre-colonial African trade and problem-based learning to enable learners to analyse and examine domestic and external trade networks or routes across Africa. Cooperative learning activities such as Fishbowl can also be used to explore the reasons for the emergence of the Trans-Saharan trade. In week 14, technology-enhanced and collaborative learning activities can be used to challenge mixed-ability groups of learners to create multimedia presentations on the impact of the Trans-Saharan trade on African Kingdoms. Additionally, collaborative learning activities such as mixed-ability or small groups can be used to discuss the legacies of early African trade on contemporary issues like fair trade and economic justice. Teachers should ensure that all learners benefit from the content and the challenges that come with it, by moving around the classroom, providing support and using appropriate pedagogy to enhance learners' understanding. It is also beneficial to draw on connections with other subjects to help learners appreciate the interconnectedness of education.

ASSESSMENT SUMMARY

In this section, it is suggested that teachers implement a balance of formative and summative assessments, balancing them in line with the learning outcomes and indicators and according to the Depth of Knowledge (DoK) levels applicable. This is to track learners' progress and not just a grasp of concepts, but also the application of their knowledge and understanding of these concepts in real-world situations. The formative assessments should be integrated into the lessons and ongoing throughout the weeks to provide feedback and assess understanding. These assessments should focus on Weeks 13 and 14, assessing/evaluating learners' ability to apply their knowledge practically. Various assessment techniques/strategies such as multiple-choice tests, matching exercises and quizzes should be used for authenticity and thoroughness on pre-colonial African trade practices, as well as open-ended questions to explain trade routes' significance and reasons for the emergence of Trans-Saharan trade. Learners will also research to analyse the effects of Trans-Saharan trade on African societies, evaluate trade ethics and propose innovative solutions or policies to address historical legacies in a real-world context.

Week 13 and 14

Learning indicator(s): *Examine the origin and development of the earliest domestic and external forms of trade in Africa.*

Theme or Focal Area: **The origin and development of the earliest domestic and external forms of trade in Africa.**

The Origin and Development of the Earliest Domestic and External Forms of Trade in Africa

Introduction

The origin and development of trade in Africa date back thousands of years, with evidence of internal trade networks and external connections with other regions.

Internal Trade:

- Originated with local communities exchanging goods through barter systems.
- Involved in commodities such as foodstuffs, livestock, minerals and craft products.
- Facilitated economic activities and cultural interactions within regions of Africa.

External Trade:

Trans-Saharan Trade:

- Connected West Africa with North Africa and the Mediterranean.
- Facilitated the exchange of gold, salt, ivory and slaves.

Factors that Influenced Trade included:

- Geographical features such as rivers, coastlines and deserts.
- Availability of resources like gold, salt and spices.
- Rise of complex societies and urban centres.
- Cultural exchange and the spread of the idea.

Development:

- Trade routes expanded over time.
- Trade networks became more sophisticated.
- Contributed to economic development and cultural diversity in Africa.

Effects of the Trans-Saharan Trade on African kingdoms

The Trans-Saharan Trade had significant effects on African kingdoms, shaping their economies, societies and political structures in various ways as follows:

- **Economic Prosperity:** African kingdoms situated along the Trans-Saharan trade routes, such as Ghana, Mali and Songhai, prospered economically due to their control over trade and taxation of goods passing through their territories. They amassed wealth from taxes levied on goods such as gold, salt, ivory and slaves, which were traded along these routes.
- **Cultural Exchange:** The trans-Saharan trade facilitated cultural exchange between North Africa and Sub-Saharan Africa. It led to the spread of Islam across the region as Muslim traders travelled along the trade routes and established commercial links with African kingdoms. This resulted in the adoption of Islamic practices, customs and architecture in many African societies.

- **Political Influence:** Control over key trade routes brought political power to African kingdoms. Kingdoms like Ghana, Mali and Songhai gained dominance in the region by controlling trade and establishing lucrative trade partnerships with North African and Mediterranean civilisations. They expanded their territories and built strong centralised states with powerful rulers.
- **Urbanisation and Infrastructure:** The wealth generated from Trans-Saharan trade contributed to the development of urban centres and the construction of infrastructure such as markets, mosques and fortifications along trade routes. Cities such as Timbuktu in Mali became renowned centres of trade, scholarship and culture, which attracted merchants, scholars and travellers from distant lands.
- **Social Changes:** The Trans-Saharan trade stimulated social changes within African societies. It created opportunities for social mobility as traders and merchants gained wealth and influence. Again, the demand for labour in trade-related activities, such as caravan transportation and urban commerce, led to the movement of people and the emergence of diverse social structures.

Learning Tasks

1. Discuss the nature of trade in pre-colonial Africa, e.g., the forms of exchanges (barter), adoption of different legal tenders and items of trade.
2. Examine domestic/internal trade and external/long-distance trade that existed in pre-colonial Africa.
3. Discuss the reasons for the emergence of the Trans-Saharan trade
4. Create multimedia presentations on the effects of the Trans-Saharan trade on African kingdoms.
5. Discuss the legacies of early African trade on contemporary issues like fair trade and economic justice.

Pedagogical Exemplars

Talk for Learning

Learners:

- Through think-pair-share, discuss the nature of trade in pre-colonial Africa, e.g., the forms of exchanges (barter), adoption of different legal tenders and items of trade (salt, Gold, cola, cloth, etc.).
 - o **Note:** Provide learners with simplified reading materials and visuals to aid understanding of the specific focal area. Teachers may want to provide scaffolding questions and sentence starters to facilitate discussion.
 - o Challenge more confident learners (HP) with leading the discussions.
- Are tasked to conduct research projects exploring lesser-known aspects of pre-colonial African trade, such as specific trade routes or cultural impacts.
 - o Those who are not confident (AP) should be given guidance on where to locate resources and information while those who are confident (P and HP) should be encouraged to use independent skills and challenging source material.

Problem-based Learning**Learners:**

- Through structured worksheets, formulate questions or form basic hypotheses about trade in pre-colonial Africa.
- Compare and contrast domestic and external trade in more depth, possibly through case studies.
 - o Provide different levels of complexity of case study to different groups of learners depending on their confidence.
 - o Those who are unsure of the content (AP) should be given a research framework.
- Conduct independent research on the economic implications of different trade practices in Africa during the pre-colonial era.
 - o Make sure teachers challenge those who are confident (P and HP) to deepen their analysis through targeted questioning and encouraging re-drafting of work.

Cooperative Learning**Learners:**

- Are provided with sentence starters and scaffolding questions to facilitate discussions on the emergence of Trans-Saharan trade.
- Analyse primary sources or engage in role-playing scenarios related to trade routes and their impact.
 - o Support those who are not confident (AP) with scaffolding for this task.
- Through debates or simulations, take on different historical figures or perspectives related to Trans-Saharan trade and debate/act on them.
 - o Differentiate the figures based on the complexity of the role and the level of knowledge needed to suit the needs of the learners.

Technology-enhanced Learning**Learners:**

- Create multimedia presentations about the effects of Trans-Saharan trade on African kingdoms, offering additional support and resources as needed.
 - o Challenge P learners to engage in more in-depth analyses of the effects of Trans-Saharan trade on African kingdoms, encouraging critical thinking and application of knowledge.
 - o Provide opportunities for HP learners to develop comprehensive multimedia projects, such as interactive timelines or virtual tours, examining the ongoing effects of Trans-Saharan trade on global economies.

NOTE:

- For Visually Impaired learners, provide opportunities for the use of materials in braille and tactile models and utilise audio descriptions for visual content
- For Hard of hearing and Hearing-impaired learners, request the use of sign language interpreters, visual aids and captions for videos and presentations

Transcript:

- Record detailed observations and assessments of learners' performance, including their understanding of content, application of critical thinking skills, communication abilities and level of engagement during various learning activities.

- Document individual learner progress, areas of growth/improvement and any remediation, accommodations or modifications made to support diverse learners throughout the learning process.

Key Assessment

Level 1: Learners undertake multiple-choice tests or matching exercises/quizzes on trade practices in pre-colonial Africa.

Level 2: Extended paragraph: discuss the reasons for the emergence of the Trans- Saharan trade.

Level 3: Research projects analysing the impact of trade on African societies and justifying their conclusions.

Level 4: Class presentation on ethical considerations of trade practices in Africa and propose innovative solutions or policies to address historical legacies in a real-world context.

Section 7 Review

This section is for review of all the lessons taught for Weeks 13 and 14. A summary of what the learner should have learnt which includes:

- discuss the nature of trade in pre-colonial Africa, e.g., the forms of exchanges (barter), adoption of different legal tenders and items of trade.
- examine domestic/internal trade and external/long-distance trade that existed in pre-colonial Africa.
- discuss the reasons for the emergence of the Trans- Saharan trade.
- create multimedia presentations on the effects of the Trans-Saharan trade on African kingdoms.
- discuss the legacies of early African trade on contemporary issues like fair trade and economic justice.

References:

1. Draft Senior High School Social Studies curriculum
2. Teacher Assessment Manual and Toolkits for Curriculum Trial Handbook for Teachers

Additional Reading

1. Wane, N. N., & Akrong, A. O. (2019). Trade, routes trade, and commerce in pre-colonial Africa. *Gender, democracy and institutional development in Africa*, 67-98
2. Gaiya, A. (2023). The Historical Evolution of West Africa's Reversal of Fortune. Available at *SSRN 4567131*
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SECTION 8: ENTREPRENEURSHIP, WORKPLACE CULTURE AND PRODUCTIVITY

Strand: **Production, Exchange and Creativity**

Sub-strands: Entrepreneurship, Workplace Culture and Productivity

Learning Outcome: *Analyse the importance of entrepreneurship and its relationship with self-employment.*

Content Standard: Demonstrate understanding of the importance of entrepreneurship and its relationship with self-employment.

INTRODUCTION AND SECTION SUMMARY

Welcome to SHS Year 1, Strand 6, Sub-Strand 1, Section 7. This sub-strand will be taught for two weeks (15 and 16), on “Entrepreneurship, Workplace Culture and Productivity” under the strand Production, Exchange and Creativity. Primarily, the focus is on (i) the importance of entrepreneurship to personal development, and (ii) the similarities and differences of entrepreneurship. The importance of entrepreneurship to personal development meaning of entrepreneur and entrepreneurship are expected to be taught in Week 15 using collaborative learning. In Week 16, the teacher is expected to among others employ mixed ability and small group activities (Collaborative Learning) to teach. Teachers should ensure that all learners benefit from the content and the challenges that come with it, by moving around the classroom, providing support and using appropriate pedagogy to enhance learners' understanding. The overall performance indicator or outcome for the learning area in this section is the importance of entrepreneurship and the similarities and differences between self-employment and entrepreneurship. Teachers are to analyse what is expected to be covered in the section and link it to various subjects to help learners gain valuable insights and skills that surpass traditional subject boundaries, fostering critical thinking, creativity and global citizenship.

The weeks covered by the section are:

- **Week 15:** Meaning of the concepts “entrepreneur” and “entrepreneurship” and the importance of entrepreneurship to personal development.
- **Week 16:** Similarities and differences between self-employment and entrepreneurship.

SUMMARY OF PEDAGOGICAL EXEMPLARS

For this sub-strand in Section 8, two main pedagogies are suggested for teachers to use a variety of teaching strategies to engage learners. In Week 15, teachers are to use talk for learning activities, where for instance, think-pair-share activity is suggested to be used to engage learners to explain/discuss the meaning of the terms “entrepreneurs” and “entrepreneurship”, debate activity to engage learners to discuss the advantages and disadvantages of entrepreneurship and think-pair-share to explain the significance of entrepreneurship to one’s personal development. In Week 16 however, collaborative learning is the main pedagogy to be used. The teacher is thus expected to task learners in mixed-ability and gender groups to discuss the similarities and differences between self-employment and entrepreneurship, undertake open-ended assignments or engage in/with independent research projects, entrepreneurial simulations or mentorship programmes with industry experts to deepen their understanding. In applying these pedagogies, the teacher should consider the needs of all learners and make sure that the use of these pedagogies is ability and GESI-inclined. It is also important to

draw on connections with other subjects related to Social Studies to help learners appreciate the interconnectedness of education.

ASSESSMENT SUMMARY

In Section 8, it is suggested that teachers implement a balance of formative and summative assessments, balancing them in line with the learning outcomes and indicators and according to the Depth of Knowledge (DoK) levels applicable. This is to track learners' progress and not just a grasp of concepts but also the application of their knowledge and understanding of these concepts in real-world situations. The formative assessments should be integrated into the lessons and ongoing throughout the weeks to provide feedback and assess understanding. These assessments should focus on Weeks 15 and 16, assessing/evaluating learners' ability to apply their knowledge practically. Various assessment techniques/strategies such as multiple-choice tests, matching exercises and quizzes should be used for authenticity and thoroughness of the terms “entrepreneur” and “entrepreneurship”, the advantages and disadvantages of entrepreneurship to personal development, the analysis of the significance of entrepreneurship to personal development as well as the similarities and differences between self-employment and entrepreneurship.

Week 15

Learning Indicator(s): *Discuss the importance of entrepreneurship to personal development*

Theme or Focal Area: **The importance of entrepreneurship to personal development.**

Meaning of Entrepreneur and Entrepreneurship

An **entrepreneur** is someone who identifies opportunities, takes financial risks and organises resources to create, develop and manage a business venture. They are often associated with innovation, as they seek out new opportunities, products or services to bring to the market. Entrepreneurs usually demonstrate vision, persistence and the ability to identify and capitalise on market opportunities, making significant contributions to the economy.

- **Entrepreneurship** refers to the process of conceptualising, launching and managing a new business venture or start-up. It also refers to the process of identifying, creating and pursuing opportunities to develop innovative ideas into successful business ventures. It involves creativity, resilience and willingness to embrace uncertainty and failure while pursuing opportunities for growth and success. Entrepreneurship encompasses various activities, including; identifying market needs, developing innovative products or services, securing funding, building a team, managing operations and navigating challenges and setbacks. Successful entrepreneurs possess a combination of skills, such as: creativity, leadership, adaptability and a strong work ethic, which enable them to seize opportunities, overcome obstacles and achieve their goals.

Importance of Entrepreneurship to Personal Development

Introduction

Entrepreneurship is not just about starting a business; but also, a powerful vehicle for personal development and growth. The following are some reasons why entrepreneurship is important to personal development:

- **Self-Discovery:** Entrepreneurship provides individuals with an opportunity to explore their passions, interests and talents. By pursuing their ventures, entrepreneurs gain a deeper understanding of themselves, their strengths and their areas for growth.
- **Resilience Building:** Entrepreneurship is inherently challenging and comes with a multitude of obstacles, setbacks and failures. However, overcoming these challenges builds resilience and perseverance in individuals. Entrepreneurs learn to adapt to change, bounce back from failures and keep moving forward despite adversity. This resilience extends beyond business challenges and positively impacts various aspects of personal life.
- **Creativity and Innovation:** Entrepreneurs are often driven by a desire to solve problems and create value for society. Entrepreneurship encourages individuals to think creatively, challenge the status quo and develop innovative solutions to pressing issues, fostering a culture of continuous learning and improvement.
- **Leadership and Management Skills:** Building and growing a business venture requires strong leadership and management skills. Entrepreneurship provides individuals with opportunities to develop skills which include communication, decision-making, delegation and conflict resolution, which are essential for personal and professional success.
- **Empowerment and Autonomy:** Entrepreneurship empowers individuals to take control of their destinies and pursue their dreams on their own terms. It offers a sense of autonomy, independence and fulfilment that may be lacking in traditional employment settings, allowing individuals to create meaningful and purposeful lives aligned with their values and aspirations.

- **Personal Growth and Fulfilment:** Finally, entrepreneurship is a journey of personal growth and fulfilment. It challenges individuals to step outside their comfort zones, embrace uncertainty and unleash their full potential. The sense of achievement and satisfaction that comes from building something from the ground up can be incredibly rewarding and transformative. Entrepreneurship allows individuals to create meaningful and purposeful lives while making a positive impact on their communities and society as a whole.

Advantages of Entrepreneurship to Personal Development

- **Self-confidence:** Successfully starting and running a business can boost self-confidence and self-esteem. Overcoming challenges, making decisions and seeing the tangible results of one's efforts can instil a sense of accomplishment and belief in one's abilities.
- **Creativity and innovation:** Entrepreneurship encourages individuals to think creatively and innovate. Developing new products, services or solutions requires creative thinking and problem-solving skills, which can stimulate intellectual growth and expand one's capacity for innovation.
- **Autonomy and self-direction:** Entrepreneurship offers individuals greater autonomy and control over their work and lifestyle. Being one's boss allows for flexibility in decision-making, work schedule and prioritisation of tasks, fostering a sense of independence and self-direction.
- **Continuous learning and skill development:** Running a business requires individuals to continuously learn and acquire new skills. Whether it's marketing, finance, sales or leadership, entrepreneurship provides opportunities for skill development and personal growth. This commitment to lifelong learning enhances employability, adaptability and personal fulfilment.
- **Networking and relationship building:** Entrepreneurship involves building networks and cultivating relationships with customers, suppliers, investors and other stakeholders. Networking provides opportunities for collaboration, mentorship and support, expanding one's social capital and enhancing personal and professional growth.

Disadvantages of Entrepreneurship to Personal Development

- **Stress and Pressure:** Entrepreneurship often involves high levels of stress, pressure and uncertainty, which can take a toll on mental and emotional well-being and hinder personal development.
- **Financial Risk:** To start and run a business entails financial risk, which includes the possibility of failure and financial loss, which can create anxiety and insecurity for entrepreneurs.
- **Work-Life Balance:** Entrepreneurs may struggle to maintain a healthy work-life balance, leading to burnout, exhaustion and neglect of personal relationships and well-being.
- **Isolation:** Entrepreneurship can be a lonely journey, especially for solo entrepreneurs, leading to feelings of isolation and loneliness that may hinder personal growth and development.
- **Lack of Stability:** Entrepreneurship is inherently unpredictable, with fluctuating income, market dynamics and business challenges, leading to a lack of stability and security that may impede personal development.
- **Skill Gaps:** Running a business requires a diverse skill set and entrepreneurs may encounter gaps in their knowledge or abilities that need to be addressed through learning, training or seeking external support.

Learning Tasks

1. Discuss the meaning of entrepreneur and entrepreneurship.
2. Discuss the importance of entrepreneurship to personal development.
3. Debate the advantages and disadvantages of entrepreneurship to their personal development.

Pedagogical Exemplars**Talk for Learning****Learners:**

- Engage in a think-Pair-Share Activity to discuss the concept of entrepreneurship. Begin with a clear, concise definition of the terms "entrepreneurs" and "entrepreneurship" using simplified language. Use visuals such as diagrams or infographics that illustrate the concepts straightforwardly. Provide real-life examples of entrepreneurs that are relatable and easy to understand, emphasising clear and basic examples to illustrate the concept.
 - o Encourage confident (P) learners to use their own words to define the terms after a brief introduction. This encourages deeper processing of information.
 - o Task P learners with finding and discussing examples of entrepreneurs and entrepreneurial activities from a variety of fields, expanding their understanding of the concept. Use more complex visuals and real-life anecdotes that challenge them to draw connections between different instances of entrepreneurship.
 - o Challenge highly confident (HP) learners to offer not just definitions but also their interpretations of the implications of entrepreneurship in different economic sectors. Task HP learners to compare and contrast entrepreneurs in diverse contexts and cultures, enhancing their critical thinking and global awareness.
- Debate on the risks involved with being an entrepreneur.
 - o Provide AP learners with a list of simple, clear points on both sides of the debate. This could include basic pros such as job creation and cons like the risk of failure. Additionally, offer scaffolding such as sentence starters or paragraphs that AP learners can use to build their arguments, reducing the stress of formulation from scratch.
 - o Allow P learners to prepare their arguments with some guidance. Provide them with resources for deeper exploration of the topic and ask them to come up with at least one original point or insight.
 - o Encourage HP learners to explore complex issues in the debate, such as the impact of entrepreneurship on societal inequalities or environmental concerns. Additionally, challenge HP to also critique the reliability and bias of sources they use.

NOTE:

- For Visually Impaired learners, provide opportunities for the use of materials in braille and tactile models and utilise audio descriptions for visual content.
- For Hard of hearing and Hearing-impaired learners, request the use of sign language interpreters, visual aids and captions for videos and presentations.

Transcript:

- Record learners' participation in discussions, debates and analyses.
- Document individual contributions to group activities.
- Note the depth of understanding demonstrated in responses at different levels of proficiency.
- Provide feedback on critical thinking skills, application of concepts and communication abilities.

Key Assessment

Level 1: In a short answer, explain the terms “entrepreneur” and “entrepreneurship”.

Level 2: In an essay, discuss the importance of entrepreneurship to one’s personal development.

Level 3: In a structured response, discuss the advantages and disadvantages of entrepreneurship to personal development.

Level 4: Research paper to analyse the significance of entrepreneurship to personal development.

WEEK 16

Learning Indicator(s): *Analyse the similarities and differences between self-employment and entrepreneurship*

Theme or Focal Area: Similarities and differences between self-employment and entrepreneurship

Similarities between Self-Employment and Entrepreneurship:

- **Independence:** Both self-employment and entrepreneurship involve individuals working for themselves, rather than being employed by others. They offer a degree of independence and autonomy in decision-making and business operations.
- **Risk-taking:** Both self-employment and entrepreneurship entail taking risks, whether financial, professional or personal. Individuals in both roles must be willing to invest time, resources and effort into their ventures, with the possibility of success or failure.
- **Creativity and Innovation:** Both self-employed individuals and entrepreneurs often need to be creative and innovative in their approach to business. They may need to develop unique products, services or solutions to meet market demands and differentiate themselves from competitors.
- **Responsibility:** In both self-employment and entrepreneurship, individuals bear responsibility for the success or failure of their ventures. They are accountable for all aspects of business management, including finances, operations, marketing and customer relations.

Differences Between Self-Employment and Entrepreneurship

- **Scale and Growth:** Entrepreneurship typically involves building scalable businesses with the potential for growth and expansion beyond individual efforts. Self-employment on the other hand may involve operating as a freelancer or sole proprietor with limited growth prospects.
- **Innovation:** While both self-employed individuals and entrepreneurs may need to be innovative, entrepreneurship often emphasises disruptive innovation and the creation of entirely new products, services or markets. Self-employment may involve offering existing services or products in a more traditional manner.
- **Business Structure:** Entrepreneurs often establish formal business entities, such as corporations or LLCs, to operate their ventures. Self-employed individuals may operate as sole proprietors or freelancers without necessarily formalising their business structure.
- **Scalability:** Entrepreneurial ventures are typically designed to be scalable, meaning they can grow and expand their operations over time. Self-employment may not always involve scalable business models and may be limited to the individual's capacity to deliver services or products.
- **Innovation:** While both self-employment and entrepreneurship may require innovation, entrepreneurship often emphasises disruptive innovation and the creation of entirely new products, services or markets. Self-employment may involve offering existing services or products in a more traditional manner.

Learning Tasks

1. Discuss the differences between self-employment and entrepreneurship.
2. Analyse the similarities between self-employment and entrepreneurship.

Pedagogical Exemplars

Collaborative Learning

Learners:

- Teachers should engage learners in mixed-ability group discussion.
 - Provide learners who need more support (AP) with a structured worksheet that includes key terms and simple explanations prior to the discussion. This will help AP learners build foundational knowledge based on which they can contribute during discussions. In the group, assign AP learners the role of note-taker or encourage them to ask prepared questions, ensuring they actively participate without the pressure of leading.
 - Encourage confident learners (P) to lead parts of the discussion, helping to guide the conversation and potentially explain concepts to AP learners. This reinforces their own understanding and builds leadership skills.
 - Task highly proficient (HP) learners with incorporating advanced concepts or theories into the discussion, such as the role of innovation in entrepreneurship versus self-employment.
- Engage learners in open-ended assignments and/or independent research projects on entrepreneurship. Consider encouraging learners to simulate being an entrepreneur.
 - Provide developing learners (AP) with a clear, step-by-step framework or checklist to help them manage their tasks effectively.
 - Challenge very competent learners (HP) with complex problems in their assignments, requiring innovative thinking and advanced application of knowledge.

NOTE:

- For Visually Impaired learners, provide opportunities for use of materials in braille, tactile models, and utilise audio descriptions for visual content.
- For Hard of hearing and Hearing-impaired learners, request the use of sign language interpreters, visual aids and captions for videos and presentations.

Transcript:

- Record learners' participation in group discussions and entrepreneurial simulation.
- Document individual contributions to group activities.
- Note the depth of understanding demonstrated in responses at different levels of proficiency.
- Provide feedback on critical thinking skills, application of concepts and communication abilities.

Key Assessment

Level 1: Provide a table listing similarities in one column and differences in another column.

Level 2: Write an essay analysing the similarities and differences between self-employment and entrepreneurship. Provide examples and real-life scenarios to support your analysis.

Section 8 Review

This section is for review of all the lessons taught for the past two weeks. A summary of what the learner should have learnt includes:

- Discuss the meaning of entrepreneur and entrepreneurship.
- Discuss the importance of entrepreneurship to personal development.
- Debate the advantages and disadvantages of entrepreneurship to their personal development.
- Discuss the similarities and differences between self-employment and entrepreneurship.

References

1. Draft Senior High School Social Studies curriculum
2. Teacher Assessment Manual and Toolkits for Curriculum Trial Handbook for Teachers

Additional Reading

1. Mueller, S., & Anderson, A. R. (2014). Understanding the entrepreneurial learning process and its impact on students' personal development: A European perspective. *The International Journal of Management Education*, 12(3), 500-511.
2. Schoon, I., & Duckworth, K. (2012). Who becomes an entrepreneur? Early life experiences as predictors of entrepreneurship. *Developmental psychology*, 48(6), 1719.
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SECTION 9: CONSUMER RIGHTS, PROTECTION AND RESPONSIBILITIES

Strand: **Production, Exchange and Creativity**

Sub-Strand: Consumer Rights, Protection and Responsibilities

Learning Outcome: *Explain the types of consumer rights and the importance of consumer protection.*

Content Standard: Demonstrate understanding of the types of consumer rights and the importance of consumer protection.

INTRODUCTION AND SECTION SUMMARY

Welcome to SHS Year 1, Strand 6, Sub-Strand 3, Section 9. This sub-strand, "Consumer Rights, Protection and Responsibilities" is to be taught for three weeks (17,18 and 19), under the strand "Production, Exchange and Creativity". It is expected that the following will be covered within the three weeks:

- **Week 17:** Meaning, Types, and Relevance of Consumer Rights
- **Week 18:** Meaning and Importance of Consumer Protection and
- **Week 19:** How the consumer can be protected in Ghana

The overall performance indicator or outcome for the learning area in this section is to explain the types of consumer rights and the importance of consumer protection and the understanding of the types of consumer rights and the importance of consumer protection will bring about the right practices in modern commerce. By upholding these principles, societies can foster healthier, more reasonable and sustainable market situations for the benefit of all stakeholders.

SUMMARY OF PEDAGOGICAL EXEMPLARS

Section 9 presents two different pedagogies to the teacher to be used to execute sub-strand on ***Consumer Rights, Protection and Responsibilities*** within Weeks 17, 18 and 19. These are cooperative learning and talk for learning. The teacher is expected to use cooperative learning to engage learners to examine the types and relevance of consumer rights. Similarly, the talk for learning pedagogy is meant to assist learners use pyramid discussion and fishbowl activities to learn about the importance of consumer protection. In all instances, the teacher is encouraged to group students in smaller mixed-ability and gender groups to perform selected activities. All learners, irrespective of their learning abilities should be encouraged to participate fully in the teaching and learning activities while providing learners with special needs and disabilities the necessary support and resources to optimise learning. However, teachers should make considerations, remediation and accommodations for diverse learners or different learning groups.

ASSESSMENT SUMMARY

In this section, it is suggested that teachers implement a balance of formative and summative assessments, balancing them in line with the learning outcomes and indicators and according to the Depth of Knowledge (DoK) levels applicable. This is to monitor learners' progress and not just a grasp of concepts but also the application of their knowledge and understanding of these concepts in

real-world situations. The formative assessments should be integrated into the lessons and ongoing throughout the weeks to provide feedback and assess understanding. These assessments should focus on Weeks 17, 18 and 19, assessing/evaluating learners' ability to apply their knowledge practically. Various assessment techniques/strategies such as multiple-choice tests, matching exercises, quizzes, discussion oral/written presentations, class exercises, home tasks, etc.

WEEK 17

Learning Indicator(s): *Examine the types and relevance of consumer rights*

Theme or Focal Area: **Types and Relevance of Consumer Rights**

Meaning of Consumer rights

Introduction

Consumer rights refer to the protections and entitlements granted to consumers in the marketplace. These rights ensure that consumers are treated fairly, have access to accurate information and are protected from fraud, exploitation and unsafe products.

Types of consumer rights

- **Right to Safety:** Consumers have the right to purchase goods and services that are safe for their intended use. This includes protection against hazardous or defective products and adequate instructions for safe usage. For example, consumers have the right to expect that electrical appliances will not cause harm due to faulty wiring. Government agencies and product safety standards regulate industries to ensure product safety.
- **Right to Information:** Consumers have the right to accurate and transparent information about products and services before making a purchase. This includes clear labelling, accurate advertising and disclosures about product ingredients, performance, pricing, warranties and terms of sale. Businesses must provide truthful and comprehensive information to enable consumers to make informed decisions.
- **Right to Choice:** Consumers have the right to choose from a variety of goods and services at competitive prices. These include the freedom to select products based on personal preferences, quality, price and other factors. Competition in the marketplace ensures that consumers have choices and access to a range of options.
- **Right to Redress:** Consumers have the right to seek compensation or resolution for grievances arising from the purchase of faulty or unsatisfactory goods and services. These include mechanisms for refunds, replacements or repairs, as well as avenues for lodging complaints and resolving disputes with businesses.
- **Right to Consumer Education:** Consumers have the right to access education and information about their rights and responsibilities in the marketplace. Consumer education programmes provide resources, guidance and support to help consumers make informed decisions, understand their rights and advocate for their interests.
- **Right to Voice:** Consumers have the right to express their opinions, concerns and complaints regarding products and services freely. These include the right to participate in consumer advocacy groups, contribute to public forums and engage in collective action to influence policies and practices that affect consumer welfare.
- **Right to Redress:** Consumers have the right to seek redress and compensation for faulty products, poor service or breaches of consumer rights. These include the right to refunds, replacements, repairs or compensation for damages or losses incurred due to defective products or unsatisfactory services. Businesses are obligated to address consumer complaints promptly and fairly.
- **Right to Privacy:** Consumers have the right to privacy and protection of their personal information when engaging in commercial transactions. Businesses must adhere to data

protection laws and regulations to safeguard consumer privacy and prevent unauthorised use or disclosure of personal data.

- **Right to Fair Treatment:** Consumers have the right to fair and equitable treatment in the marketplace, regardless of their background, identity or circumstances. This includes protection against discrimination, deceptive practices, unfair contract terms and aggressive sales tactics. Businesses must treat consumers with honesty, integrity and respect.



Source: *Leverage Edu. (2021)*

Relevance of consumer rights

The relevance of consumer rights lies in their critical role in promoting fairness, transparency and accountability in the marketplace. Consumer rights ensure that consumers are treated ethically, have access to accurate information and are protected from exploitation, fraud and unsafe products. The following are reasons why consumer rights are relevant:

- **Protection of Vulnerable Consumers:** Consumer rights protect vulnerable individuals who may be at a disadvantage in the marketplace, such as children, elderly people, individuals with disabilities or those with limited financial literacy. These rights ensure that all consumers, regardless of their background or circumstances, are treated fairly and have access to essential goods and services.
- **Empowerment of Consumers:** Consumer rights empower individuals to make informed decisions about their purchases and financial transactions. By providing access to accurate information, fair treatment and avenues for redress, consumer rights enable consumers to assert their interests, advocate their rights and hold businesses accountable for their actions.
- **Promotion of Economic Efficiency:** Consumer rights contribute to economic efficiency by fostering competition, innovation and market efficiency. When consumers have the freedom to choose from a variety of products and services at competitive prices, businesses are incentivised to improve quality, reduce costs and innovate to meet consumer preferences and demands.
- **Public Health and Safety:** Consumer rights play a crucial role in safeguarding public health and safety by ensuring that products and services meet quality and safety standards. Regulations and standards enforced through consumer rights protect consumers from hazards such as unsafe products, deceptive advertising, harmful substances and environmental pollution.

- **Prevention of Exploitation and Fraud:** Consumer rights protect consumers from exploitation, fraud and deceptive practices in the marketplace. Regulations and enforcement mechanisms prevent businesses from engaging in unfair or deceptive practices, such as false advertising, price gouging, bait-and-switch tactics or selling counterfeit goods.
- **Confidence in the Market:** Upholding consumer rights builds confidence and trust in the marketplace, fostering positive relationships between consumers and businesses. When consumers feel protected and respected, they are more likely to engage in economic transactions, contribute to economic growth and participate in the market with confidence.
- **Social Responsibility:** Businesses have a responsibility to respect and uphold consumer rights as part of their commitment to corporate social responsibility. By prioritising consumer welfare, businesses demonstrate ethical behaviour, enhance their reputation and build long-term relationships with consumers based on trust and integrity.

Learning Tasks

1. Examine the various types of consumer rights.
2. Discuss the relevance of consumer rights.

Pedagogical Exemplars

Cooperative Learning

Learners:

- Research consumer rights in differentiated task groups.
 - Support learners who need more help (AP) by providing with simplified, clear explanations of consumer rights with visual aids and real-life examples to make abstract concepts more tangible. Assign AP learners specific roles that build confidence, such as managing a checklist of rights to be discussed or posing prepared questions to the group, ensuring they feel valued and involved. Additionally, give routine check-ins to guide AP understanding and engagement, while ensuring accommodation for their pace of learning.
 - Encourage more confident learners (P) to delve deeper into each type of consumer right by comparing them to those in other countries, fostering a global perspective.
- Teachers should facilitate small group discussions on the impact of consumer rights.
 - Take care to use structured discussion formats with scaffolding such as sentence starters or paragraph frames to help AP learners articulate their thoughts clearly on the relevance of consumer rights.
 - Pair/group AP learners with HP learners in a supportive peer-learning arrangement that encourages mutual respect and learning.
 - Challenge very confident learners (HP) to critique or analyse the relevance of consumer rights in modern-day contexts, including digital consumerism. Encourage them to draw on interdisciplinary knowledge, linking legal, economic and ethical perspectives.

Group tasks: debates and Case Law analysis.

Learners:

- Engage in a debate on the necessity for consumer rights.
 - In debates, provide roles such as timekeeper or note-taker which allow AP learners to contribute effectively without the anxiety of leading arguments. For case law analysis,

guide AP learners through the process with directed questions or a guided analysis template that breaks down the legal language into more understandable parts.

- In debates, task P learners to argue from an assigned standpoint, requiring them to prepare and defend their position based on research or readings they have done. For case law, encourage P learners to identify themes and broader legal principles that influence consumer protection.
- Allow HP learners to take on complex roles in debates, such as rebutting arguments spontaneously or synthesising debate points. In case law analysis, challenge them to predict outcomes based on precedent or propose alternative legal resolutions.

Note:

- For Visually Impaired learners, provide opportunities for the use of materials in braille and tactile models and utilise audio descriptions for visual content.
- For Hard-of-hearing and Hearing-impaired learners, teachers should request the use of sign language interpreters, visual aids and captions for videos and presentations.

Transcript:

- Record learners' participation in group activities/discussions, debates and analyses.
- Document individual contributions to group activities.
- Note the depth of understanding demonstrated in responses at different levels of proficiency.
- Provide feedback on critical thinking skills, application of concepts and communication abilities.

Key Assessment

Level 1: Create an outline listing the types of consumer rights.

Level 2: Create a presentation where you explain each type of consumer right with relevant examples.

Level 3: Participate in a debate discussing the relevance and necessity of consumer rights in the modern marketplace, considering various perspectives and arguments.

Level 4: Analyse case studies illustrating the importance of consumer rights in safeguarding consumers from unethical practices or product defects.

Weeks 18 and 19

Learning Indicator(s): *Discuss the meaning and importance of consumer protection and how the consumer can be protected in Ghana.*

Theme or Focal Area 1: **Meaning, importance of consumer protection and how the consumer can be protected in Ghana.**

Meaning of Consumer Protection

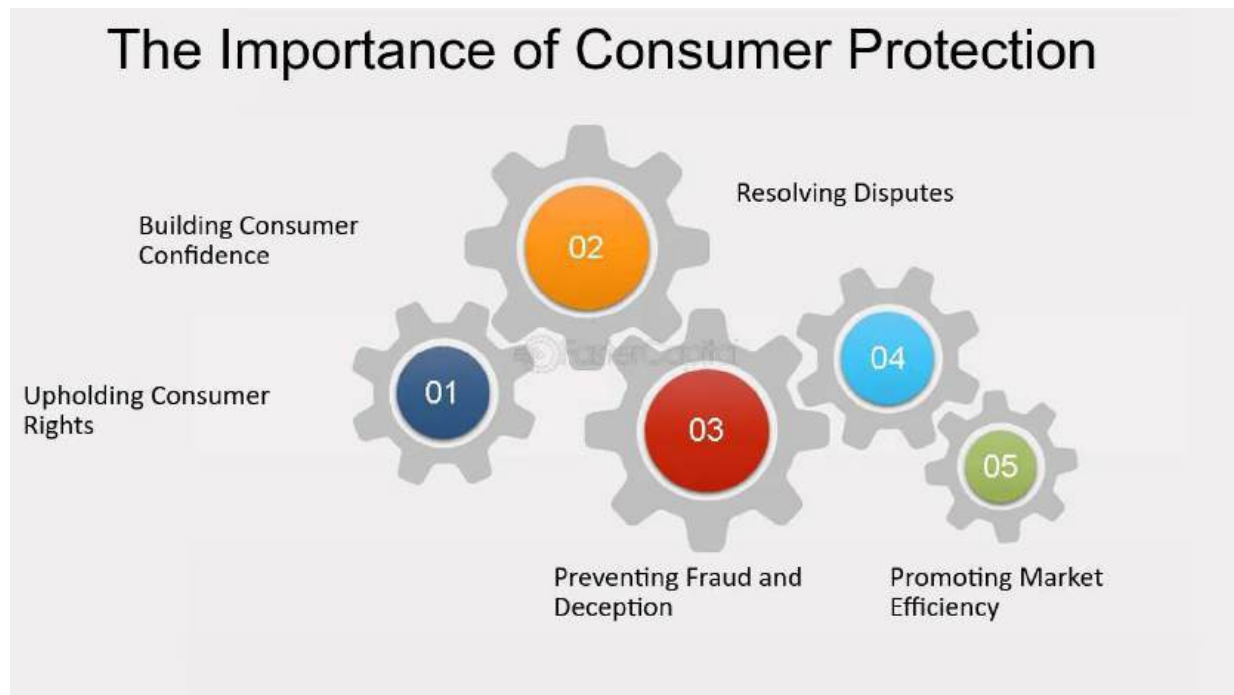
Introduction

Consumer protection refers to the measures and regulations put in place to safeguard the rights and interests of consumers in the marketplace. It encompasses various laws, policies and initiatives aimed at ensuring that consumers are treated fairly, have access to accurate information and are protected from fraudulent, deceptive or harmful practices by businesses.

Importance of Consumer Protection

Consumer protection is essential for the following reasons:

- **Ensuring Fair Treatment:** Consumer protection laws and regulations ensure that consumers are treated fairly and ethically by businesses. These include protection against deceptive advertising, unfair contract terms, aggressive sales tactics and discriminatory practices. By promoting fairness in the marketplace, consumer protection fosters trust and confidence among consumers and businesses.
- **Providing Access to Information:** Consumer protection laws require businesses to provide accurate and transparent information about products and services to consumers. This includes clear labelling, pricing information, terms of sale and disclosures about product safety, performance and warranties. Access to reliable information enables consumers to make informed decisions and avoid misleading or fraudulent practices.
- **Preventing Fraud and Deception:** Consumer protection measures protect consumers from fraudulent, deceptive or unfair practices by businesses. Regulations prohibit businesses from engaging in activities such as false advertising, bait-and-switch tactics, price gouging or selling counterfeit goods. By preventing fraud and deception, consumer protection enhances consumer confidence and trust in the marketplace.
- **Safeguarding Public Health and Safety:** Consumer protection laws and regulations ensure that products and services meet quality and safety standards to protect public health and safety. This includes regulations governing food safety, product labelling, environmental standards and consumer product safety. By setting and enforcing safety standards, consumer protection safeguards consumers from hazards such as unsafe products, harmful substances or environmental pollution.
- **Redressing Consumer Complaints:** Consumer protection mechanisms provide avenues for consumers to seek redress and compensation for grievances or disputes with businesses. This includes mechanisms such as consumer rights agencies, ombudsmen, dispute resolution services and legal remedies. By providing recourse for consumers, consumer protection ensures that individuals can assert their rights and hold businesses accountable for their actions.
- **Promoting Economic Stability:** Consumer protection contributes to economic stability and confidence by reducing uncertainty, preventing market failures and maintaining trust in the marketplace. When consumers feel protected and confident in their interactions with businesses, they are more likely to engage in economic transactions, invest in products and services and contribute to economic growth.



Source: <https://fastercapital.com/startup-topic/Importance-of-Consumer-Protection.html>

How consumers can be protected in Ghana

Introduction

In Ghana, consumer protection is facilitated through various laws, regulations and institutions aimed at safeguarding the rights and interests of consumers. The following are ways in which consumers can be protected in Ghana:

- **Consumer Protection Laws:** Ghana has enacted several laws to protect consumer rights, including the Consumer Protection Act of 2019 (Act 995). This law prohibits unfair trade practices, deceptive advertising and the sale of unsafe products. It also establishes the Consumer Protection Agency (CPA) as the regulatory authority responsible for enforcing consumer protection laws and ensuring compliance by businesses.
- **Product Standards and Regulations:** The Ghana Standards Authority (GSA) sets and enforces product standards and regulations to ensure the safety, quality and reliability of goods and services sold in the country. The GSA conducts inspections, testing and certification of products to ensure compliance with established standards and protect consumers from harmful or substandard products.
- **Consumer Education and Awareness:** The Consumer Protection Agency (CPA) and other government agencies conduct consumer education and awareness campaigns to inform consumers about their rights and responsibilities in the marketplace. These campaigns provide information on topics such as product safety, consumer rights, complaint procedures and how to avoid scams and fraud.
- **Consumer Complaint Mechanisms:** Consumers in Ghana can lodge complaints with the Consumer Protection Agency (CPA) or other relevant authorities in cases of unfair treatment, defective products, or fraudulent practices by businesses. The CPA investigates consumer complaints, mediates disputes between consumers and businesses and takes enforcement actions against violators of consumer protection laws.
- **Redress and Compensation:** Ghanaian consumers have the right to seek redress and compensation for damages or losses incurred from purchasing defective products or unsatisfactory

services. The Consumer Protection Agency (CPA) may facilitate refunds, replacements, repairs or compensation for affected consumers through negotiation, mediation or legal action.

- **Consumer Advocacy Groups:** Non-governmental organisations (NGOs) and consumer advocacy groups play a role in promoting consumer rights and interests in Ghana. These organisations raise awareness of consumer issues, provide support to affected consumers and advocate policy reforms to strengthen consumer protection laws and regulations.
- **Regulation of Financial Services:** The Bank of Ghana (BOG) regulates financial institutions, such as banks, microfinance institutions and insurance companies, to ensure the stability and integrity of the financial system and protect consumers from fraudulent or predatory practices in the financial sector.

Learning Tasks

1. Explain the meaning and importance of consumer protection.
2. Discuss how the consumer can be protected in Ghana.
3. Examine the various types of consumer rights.
4. Discuss the relevance of consumer rights.
5. Engage in debates on current consumer protection laws.

Pedagogical Exemplars

Talk for Learning

Learners:

- Engage in a Pyramid discussion about consumer rights in Ghana.
 - o Give less confident learners (AP) support such as structured prompts and clear explanations of terms, e.g., "consumer protection" before the discussion. Offer graphic organisers where they can jot down ideas as they listen to others. In the pyramid discussion, start with small groups where AP learners should share their thoughts using real-life examples provided on pieces of paper, or in manila cards. This could easily bring the AP learner into the discussion with prepared thought.
 - o Encourage confident (P) learners to think of examples of consumer issues or rights violations they have learnt about or might have experienced. Provide them with guiding questions that go deeper, such as "Why is consumer protection important in our society?".
- The findings and learning of the discussion should then be recorded in a material format such as a report or notes.
 - o To challenge HP learners, an essay could be produced that focuses on the topic of consumer rights and their importance in modern Ghana.

Talk for Learning

Learners:

- Should engage in a Fishbowl activity focusing on consumer protection in Ghana.
 - o To support weaker pupils, (AP) before the actual fishbowl activity, give a clear explanation of what a fishbowl discussion involves. Provide them with role cards and specific questions or statements to use during the discussion to explain or express their points. AP learners can take on observer roles initially, where they note down important points made by others, or simple participant roles with prepared scripts to help them engage confidently.

- o Engage confident (P) learners to participate actively in the fishbowl, bringing in personal experiences or hypothetical scenarios, and engage with peers to explore the effectiveness of different consumer protection measures.
- o Challenge highly proficient (HP) learners to take central roles in the fishbowl, possibly as moderators or as challengers, where they introduce more complex scenarios or question the efficacy of existing consumer laws critically.
- Engage in a debate about which of the institutions protecting consumer rights in Ghana is the most important.
 - o Provide AP pupils with scaffolding and sentence starters to help build their confidence.
 - o Challenge P and HP learners to extend their arguments and to directly challenge the arguments of others.

NOTE:

- For Visually Impaired learners, provide opportunities for the use of materials in braille and tactile models and utilise audio descriptions for visual content.
- For Hard of hearing and Hearing-impaired learners, request the use of sign language interpreters, visual aids and captions for videos and presentations.

Transcript:

- Record learners' participation in discussions/group activities.
- Document individual contributions to group activities.
- Document individual learners' contributions to the fishbowl activity and pyramid discussions.
- Note progress in understanding and application of consumer protection concepts across different proficiency levels.

Key Assessment

Level 1: Define consumer protection and briefly explain its importance in Ghana.

Level 2: Write an essay explaining the laws and regulations that protect consumers in Ghana. Provide examples and discuss their implications.

Level 3: Engage in role-playing scenarios where students act out various consumer protection scenarios in Ghana, applying relevant laws and regulations to resolve issues.

Level 4: Write a research paper analysing the effectiveness of consumer protection laws and regulations in Ghana.

Section 9 Review

This section is for a review of all the lessons taught for the past two (2) weeks. A summary of what the learner should have learnt includes:

- explain the meaning and importance of consumer protection
- discuss how the consumer can be protected in Ghana
- examine the various types of consumer rights
- discuss the relevance of consumer rights
- engage in debates on current consumer protection laws
- discuss ways in which a consumer can be protected

References

1. Draft Senior High School Social Studies curriculum
2. Teacher Assessment Manual and Toolkits for Curriculum Trial Handbook for Teachers

Additional Reading

1. Jacobs, W., Stoop, P. N., & Van Niekerk, R. (2010). Fundamental consumer rights under the Consumer Protection Act 68 of 2008: A critical overview and analysis. *Potchefstroom Electronic Law Journal/Potchefstroomse Elektroniese Regsblad*, 13(3)
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3. Herrine, L. (2022). What is Consumer Protection For? *Loy. Consumer L. Rev.*, 34, 1.
4. Dowuona-Hammond, C. (2018). Consumer law and policy in Ghana. *Journal of consumer policy*, 41(4), 333-354
5. Nkansah, L. A. (2015). Consumer protection in Ghana: an appraisal of the law. *Joseph Ayo Babalola University Law Journal (2015)*, 2(1), 185-200

SECTION 10: FINANCIAL LITERACY

Strand: **Production, Exchange and Creativity**

Sub-Strand: Financial Literacy

Learning Outcome: *Examine the concept of financial literacy and efficient ways of using individual and public finances and managing individual finances in ways that can ensure financial security.*

Content Standard: Demonstrate understanding of the need to be financially literate and apply it in establishing a secure personal and public financial security.

INTRODUCTION AND SECTION SUMMARY

Welcome to SHS Year 1, Strand 6, Sub-Strand 4, Section 10. This sub-strand, "Financial Literacy" is to be treated for three weeks (20, 21 and 22) under the strand, "Production, Exchange and Creativity". The focus is primarily on the meaning of financial literacy, features and ways of ensuring sustainable use of public finances. Learners are expected to discuss the concept and features of financial literacy and examine ways of ensuring sustainable use of public finances. The overall performance indicator or outcome for the learning area in this section is to examine the concept of financial literacy and efficient ways of using individual and public finances and managing individual finances in ways that can ensure financial security. The section will be drawing insights from various disciplines such as Economics and Business Studies and they will explore the essence of financial literacy and strategies to foster sustainable use of public finances.

The weeks covered by the section are:

- **Week 20:** Concept and features of financial literacy
- **Week 21:** Strategies for ensuring financial security
- **Week 22:** Ways of ensuring sustainable use of public finances

SUMMARY OF PEDAGOGICAL EXEMPLARS

This section outlines the pedagogical approaches for weeks 20, 21 and 22, where teachers are encouraged to utilise various strategies to promote understanding of learners on financial literacy. These, among others, include differentiated task groups to facilitate discussions on the concept of financial literacy, guided group work for researching its features, problem-based learning to explore financial security strategies, collaborative learning for discussing financial planning impacts, group work and problem-based activities. Furthermore, teachers are advised to incorporate talk-for-learning techniques by inviting experts/resource persons to lead discussions on avenues for financial security, ensuring accessibility for all learners. Guided discussions are also recommended to encourage active participation and comprehension, especially for learners with socio-emotional needs. Teachers should encourage learners to conduct basic research and analyse case studies to evaluate financial risks, role-play/dramatise scenarios on the implications of bad and prudent financial decisions.

ASSESSMENT SUMMARY

The teacher should use a combination of formative and summative assessments aligned with the Depth of Knowledge (DoK) levels. The formative component of the assessment should be given throughout Weeks 20 and 21 to monitor learners' progress and provide feedback on areas that need improvement.

Formative assessment involves continuous feedback to enhance learning, through explanations and discussions on the concept of financial literacy, its features and research on strategies for ensuring financial security. It encourages critical thinking and collaboration through peer reviews. Summative assessment evaluates learning outcomes after instruction, including identifying and discussing the avenues for financial security and research on strategies for ensuring financial security. DoK Level 1 (Recall) involves quizzes that assess recall to identify avenues for financial security while, DoK Level 2 (Skill/Concept) is made up of explanations on ways of ensuring the sustainable use of public finances and discussion on how lack of financial planning affects public financial security. DoK Level 3 (Strategic Thinking) involves research on cases of financial risks and present findings and DoK Level 4 includes role-play/dramatic scenarios on the implications of bad and prudent financial decisions.

WEEK 20

Learning Indicator(s): *Discuss the concept and features of financial literacy*

Theme or Focal Area 1: Concept and Features of Financial Literacy

Meaning of Financial Literacy

Financial literacy refers to the knowledge, skills and understanding that individuals possess to make informed and effective decisions about their finances. It encompasses various aspects of personal finance, including budgeting, saving, investing, borrowing, managing debt and planning for the future. Financial literacy empowers individuals to navigate financial systems, understand financial products and services and make sound financial choices that align with their goals and values.

- Financially literate individuals are less likely to fall victim to financial fraud.
- Financial literacy supports key life goals like saving for education, responsible debt usage and business management.
- Essential components of financial literacy include budget creation, retirement planning, debt management and tracking spending.
- Refers to one's ability to understand and apply important financial skills effectively, including personal financial management, budgeting, saving and investing.

Features of Financial Literacy

Financial literacy is essential for both individual and community financial management and involves several key components. These features of financial literacy have implications for the individual and community. The following are some of the features and how they can influence these areas:

Understanding of Financial Basics

- **Implications for Individuals:** Enables individuals to understand how money works, making them capable of making informed decisions about saving, investing or using credit.
- **Implications for Communities:** A community with a strong grasp of financial basics can better assess community projects in terms of cost, funding and financial sustainability.

Money Management

- **Spending and Saving:** Helps individuals to live within their means and save for the future. Communities benefit as well because economically stable individuals contribute to a stable economy.
- **Budget management:** Both individuals and community leaders need to efficiently allocate resources to avoid deficits and fund essential services effectively.

Investment Knowledge

- **For Individuals:** Understanding investments can lead to better personal wealth growth and security through diversified portfolios.
- **For Communities:** If community members are knowledgeable in investments, it can lead to more community-led economic initiatives and investments in local infrastructure or businesses that boost economic growth.

Debt Management

- **Implications for Individuals:** Knowing how to manage debt prevents personal financial crises and contributes to overall better financial health.

- **Implications for Communities:** Educated communities can make better decisions regarding public funding, loans and municipal bonds, which fund public projects without leading to unsustainable debt levels.

Risk Management and Insurance

- **For Individuals:** Helps in evaluating and mitigating personal financial risks through appropriate insurance coverage, reducing potential financial hardship.
- **For Communities:** Communities that understand risk management can plan and insure against large-scale financial risks, such as natural disasters or economic downturns, protecting public assets and community resources.

Planning and Goal Setting

- **For Individuals:** Encourages setting realistic financial goals and planning future steps, which increase the likelihood of financial success.
- **For Communities:** Effective goal setting and long-term planning ensure that community resources are allocated toward achieving sustainable growth and development.

Consumer Rights and Responsibilities

- **For Individuals:** Knowledge of consumer rights protects individuals from fraud and unfair practices, bolstering personal financial safety.
- **For Communities:** A community that knows its rights can demand transparency in public spending and accountability from elected officials, leading to better governance and community trust.



Source: Ghana Association of Bankers (GAB) (2023).

Learning Tasks

1. Discuss the meaning of financial literacy.
2. Discuss the features of financial literacy.
3. Evaluate personal risk tolerance and assess the risk-return trade-offs of different investment options.

Pedagogical Exemplars

Differentiated Task Groups on the Meaning of Financial Literacy

Learners:

- Learners should be placed in differentiated task groups to discuss the meaning of financial literacy.
 - o Supply weaker learners (AP) with simplified explanatory texts or videos about basic financial literacy concepts. Additionally, assign AP learners specific, clearer roles, such as noting down examples provided by peers or drawing simple diagrams of discussed concepts, which help them stay engaged without feeling overwhelmed.
 - o Pair AP learners with more proficient peers for support and encourage the use of "think-pair-share" to allow them time to form their thoughts with a partner before sharing with the larger group.
 - o Challenge P learners with intermediate materials that cover topics like budgeting, saving and basic investing to prepare for the discussion. Equip highly proficient learners (HP) with resources (eg., Khan Academy, Bank of Ghana's Financial Literacy Campaigns shown on TV, posters) on more complex topics such as advanced investing, economic and personal finance management. They could also review case studies involving financial decisions.

Guided Group Research on Features of Financial Literacy

Learners:

- Should engage in a group research project on the main features of financial literacy.
 - o Provide learners who are lacking confidence with guided research worksheets or focused questions to simplify the research process. They should work on defined, narrow aspects of financial literacy.
 - o Teachers should undertake periodic check-ins to help AP learners clarify concepts and provide direct feedback.
 - o For those students who need challenging (HP), expect them to analyse data, drawing inference and leading problem-solving sessions. As an extension, encourage HP learners to create comprehensive reports or proposals for improving financial education in their community or school.

NOTE: For learners with/who:

- visual impairments, provide audio descriptions of visual content
- are hard of hearing and hearing impairments, provide written transcripts of spoken content.
- physical challenges, provide accessible learning materials and resources that can be easily accessed and manipulated.
- learning disabilities, provide remediation/accommodations that cater for the unique learning needs of diverse learners, such as allowing them to demonstrate their understanding through alternative methods, such as oral presentations or visual aids.

Transcript Record (the):

- level of individual learner participation in group tasks and discussions.
- level of understanding demonstrated during assessments.
- accommodations made for diverse learning needs and abilities.
- feedback to learners on critical thinking skills, application of concepts and communication abilities.

Key Assessment

Level 1: Explain the concept of financial literacy in your words.

Level 2: Respond to structured response questions that prompt you to explain specific features of financial literacy and provide examples to illustrate their significance.

Level 3: Engage in role-playing scenarios where learners act as investors facing various investment choices, considering factors such as risk, return, time horizon and financial goals.

Week 21

Theme or Focal Area: **Avenues/Strategies for Ensuring Financial Security**

Learning Indicator(s): *Examine strategies for ensuring financial security*

Avenues/Strategies for Financial Security

Introduction

Avenues for financial security in Ghana can be looked at the individual, community and national levels

1. At the individual level, financial security can among others, be achieved through the following avenues:
 - **Savings Culture:** Developing a savings culture is essential for financial security. Setting financial goals, creating a savings plan and sticking to it can help individuals achieve their financial objectives.
 - **Investment:** Investing in quality products, purchasing in bulk and avoiding impulse buying can help individuals save money and secure their financial future.
 - **Financial Literacy:** Financial literacy is crucial for financial security. Understanding financial concepts, products and services can help individuals make informed decisions about their finances.
2. At the community level, financial security can among others be achieved through the following avenues:
 - **Transparent and Responsible Use of Public Finances:** Promoting transparent and responsible use of public finances can help ensure that resources are used efficiently and effectively, leading to improved public services and financial security for communities.
 - **Cybersecurity Policies:** Implementing and enforcing cybersecurity policies can help protect individuals and communities from financial fraud and cybercrime.
 - **Financial Inclusion:** Promoting financial inclusion can help ensure that all members of a community have access to financial services, enabling them to save, invest and manage their finances effectively.
3. At the national level, financial security can among others, be achieved through the following avenues:
 - **Regulatory Framework:** Establishing a comprehensive financial sector regulatory framework and making it workable or enforceable can help ensure that financial institutions operate in a stable and secure environment, protecting consumers and investors.
 - **Fiscal Governance:** Promoting fiscal governance (a set of rules, regulations and procedures that influence the fiscal policy preparation, approval, implementation and monitoring) can help ensure that public resources are used efficiently and effectively, leading to improved public services and financial security for citizens. Fiscal governance is explained as a set of rules, principles, regulations and procedures that influence the fiscal policy preparation, approval, implementation and monitoring.
 - **Financial Education:** Implementing financial education programmes can help improve financial literacy and financial capability, enabling individuals and communities to make informed decisions about their finances and achieve financial security.



Source: *India Today*. (2022).

How Lack/Inadequate Financial Planning Affects Individual Financial Security

Introduction

Poor financial planning significantly affects an individual's financial security, leading to a number of challenges that can have lasting impacts. The following are some key ways that poor/lack of/inadequate financial planning can negatively affect personal financial stability:

- **Lack of/inadequate Emergency Funds:** Without proper financial planning, individuals often fail to accumulate a sufficient emergency fund, leaving them unprepared for unexpected expenses such as medical emergencies, urgent home repairs or sudden loss of employment. This can force people to resort to high-interest loans, which further burden their financial situation.
- **Increased Debt and Overleveraging:** Inadequate/lack of/Poor financial planning can lead to spending beyond one's means, resulting in increased reliance on credit cards and loans. This can escalate into a debt spiral (when one continues to fall deeper and deeper into debt, even though you stay current on your payments), where individuals spend a large portion of their income on debt repayments, including high interest, leaving little for savings or other financial obligations.
- **Compromised Retirement Planning:** Without a forward-looking or progressive financial plan, saving appropriately for retirement often gets overlooked. This oversight can lead to inadequate retirement funds, potentially resulting in a lower standard of living in later years or delayed retirement.
- **Missed Investment Growth:** Effective financial planning includes identifying and seizing opportunities for investment that can grow wealth over time. Poor/lack of/inadequate financial planning might result in missed opportunities or poorly chosen investments that do not yield expected returns, impacting the ability to build wealth effectively.
- **Detrimental effect on Credit Scores:** Irregular bill payments or defaulting on loans, which are more likely without a solid financial plan, can damage credit scores. A low credit score can lead to higher interest rates on future borrowing, limited access to certain types of financial services and higher insurance premiums.

Note: Imagine your credit score as a grade for how well you manage your money. Just like how you get grades in school, your **credit score** shows how responsible you are with finances. It is a number that tells banks and lenders how trustworthy you are when it comes to borrowing money. On the one hand, a high credit score is like a grade 'A', showing that you pay your bills on time and handle money well. A low credit score, on the other hand, is like getting a grade 'D' or 'F,' indicating that you may have trouble/challenges repaying debts or managing money. Therefore, one's credit score can affect

his/her ability to get loans, rent an apartment or even get a job in the future. So, having a good credit score is important for the individual's financial reputation.

- **Overall Financial Instability:** In the absence of a well-planned financial plan, it is challenging to monitor/track and manage income and expenditures effectively. This often leads to financial instability, with fluctuating or unclear financial outcomes that can affect long-term financial health.
- **Increased Financial Anxiety:** Poor/lack of/inadequate financial management often results in ongoing stress and anxiety over money matters. This can affect not only personal well-being and relationships, but also productivity at work and overall life satisfaction.
- **Lifestyle Constraints:** Without careful planning, financial missteps can necessitate significant lifestyle changes to accommodate a reduced financial capacity, such as downsizing living arrangements, limiting leisure activities or putting off major life decisions like education or home buying.

Learning Tasks

1. Discuss strategies for ensuring financial security.
2. Discuss how lack/inadequate financial planning affects individual financial security.

Pedagogical Exemplars

Problem-Based Learning

Learners:

- Learners work on basic financial scenarios and discuss simple strategies for saving money in small groups.
 - Support less confident learners (AP) with step-by-step guides and templates for budgeting, saving, and avoiding impulse buying. Offer simplified explanations and examples to clarify concepts.
 - For learners who are displaying confidence and competence (P and HP), challenge them in the following ways:
 - Give learners tasks on complex financial scenarios that require critical analysis and strategic decision-making. Encourage in-depth research on financial market trends and advanced investment strategies.
 - Assign learners a task to create comprehensive financial plans for different life stages or financial goals, incorporating risk assessment and long-term financial security considerations.
 - Encourage P learners to explore more advanced financial concepts like investment options and retirement planning. Provide real-life case studies for analysis. Engage P learners in problem-solving tasks related to real financial challenges and have them develop strategies to address these issues as a group.

Collaborative Learning

Learners:

- Discuss basic budgeting concepts and how poor financial planning might lead to financial insecurity in small groups.
 - Provide learners who are less confident (AP) with structured discussion prompts and visual aids showing the consequences of inadequate financial planning. Offer simplified explanations and scenarios to guide group discussions.

- Provide articles or case studies for deeper insights for those learners who are displaying competence with the content (P). Engage P learners in group discussions to assess the impact of insufficient financial planning on individual security, focusing on developing preventative measures and financial strategies.
- Challenge very confident learners (HP) to examine systemic issues related to financial planning, such as economic policies or global market trends. Encourage independent research and critical evaluations.

NOTE: For learners with/who:

- visual impairments, provide audio descriptions of visual content.
- are hard of hearing and have hearing impairments, provide written transcripts of spoken content.
- physical challenges, provide accessible learning materials and resources that can be easily accessed and manipulated.
- learning disabilities, provide remediation/accommodations that cater for the unique learning needs of diverse learners, such as allowing them to demonstrate their understanding through alternative methods, such as oral presentations or visual aids.

Transcript Record (the):

- Level of individual learner participation in group tasks and discussions.
- Level of understanding demonstrated during assessments.
- Accommodations made for diverse learning needs and abilities.
- Feedback to learners on critical thinking skills, application of concepts and communication abilities.

Key Assessment

Level 1: Identify and list avenues or strategies for ensuring financial security in Ghana.

Level 2: Write an essay explaining how lack or inadequate financial planning affects individual financial security, using examples or case studies from Ghana.

Level 3: Prepare a research paper summarising key strategies for ensuring financial security in Ghana, supported by evidence and data.

WEEK 22

Learning Indicator(s): *Examine ways of ensuring sustainable use of public finances*

Theme or Focal Area: **Ways of ensuring sustainable use of public finances are as follows:**

Ways of Ensuring Sustainable Use of Public Finances at the Individual, Community and National Levels in Ghana

Individual Level

- **Promote Financial Literacy:** Encourage individuals to improve their understanding of personal finance management to make informed decisions about their finances. This can be achieved through financial education programmes, workshops and seminars.
- **Practise Responsible Spending:** Encourage individuals to spend within their means, without making impulse buying and avoid unnecessary debt.
- **Support Transparent Governance:** Hold government officials accountable for their financial decisions.
- **Promoting Savings and Investments:** Promoting a culture of saving and investments among individuals to enhance their financial security and independence.

Community Level

- **Participation Community:** Encouraging community participation in local governance and decision-making processes related to public finances. This can be achieved through community meetings, town hall events and participatory budgeting processes.
- **Transparency and Accountability:** Ensuring transparency and accountability in the management of public finances at the community level is another crucial way of ensuring sustainable use of finances. This can be achieved through regular audits of community institutions' funds, public disclosure of financial information and citizen oversight mechanisms.
- **Promote Revenue Generation:** Encourage communities to explore sustainable sources of income to reduce reliance on public funds.
- **Advocate Local Development Projects:** Ensure public funds are allocated towards projects that benefit the community as a whole.

National Level

- **Institute Strong Financial Regulations:** Implement regulations to ensure transparency, accountability, and efficiency in the use of public funds.
- **Institutional Reforms:** Strengthening institutions responsible for managing public finances, such as the Ministry of Finance, the Auditor-General's Department and the Parliamentary Committee on Finance. This can be achieved through capacity building, training and institutional reforms.
- **Invest in Infrastructure Development:** Allocate funds towards infrastructure projects that promote economic growth and benefit the population.
- **Prioritise Social Services:** Ensure public funds are directed towards essential services like health care, education and social welfare.
- **Fiscal Responsibility:** Implement fiscal responsibility laws and regulations to ensure sustainable public finances. This can include setting fiscal targets, limiting public debt and promoting fiscal transparency.

- **Decentralisation:** Implement decentralisation policies to empower local governments to manage their finances and promote local development.
- **Public-Private Partnerships:** Promoting public-private partnerships to leverage private sector expertise and resources in the management of public finances.
- **Sustainable Finance:** Promoting sustainable finance practices in the public and private sectors, such as green financing and circular economy principles, such as recycling and reuse, collaboration and innovation and product life extension. This can be achieved through capacity development for financial service regulators and providers, as well as support for Micro, Small and Medium Enterprises (MSMEs) and disadvantaged population groups in accessing green and digital finance.

Implications of Bad and Prudent Financial Decisions

Introduction

The financial decisions we make as individuals can either be positive or negative and may have their implications.

Bad Financial Decisions:

- **Debt Accumulation:** Making poor financial decisions can lead to excessive debt, whether it is through overspending on credit cards, taking out high-interest loans or living beyond one's means.
- **Financial Stress:** Accumulating debt and struggling to make ends meet can cause significant stress and anxiety, impacting mental and physical health. Financial stress can also strain relationships and lead to decreased productivity at work.
- **Damaged Credit:** Failing to make timely payments or defaulting on loans can result in a damaged credit score, making it difficult to qualify for future loans, rent an apartment or even secure employment in some industries.
- **Loss of Assets:** Making risky investments or failing to adequately protect assets can result in financial losses. This could include losing money in the stock market, foreclosure on a home or repossession of vehicles.
- **Limited Opportunities:** Poor financial decisions can limit opportunities for advancement and personal growth. For example, excessive debt may prevent someone from pursuing higher education, starting a business or investing in their future.
- **Retirement Challenges:** Neglecting to save for retirement or making unwise investment decisions can result in insufficient funds for retirement, forcing individuals to work longer than planned or rely on government assistance in old age.

Prudent Financial Decisions

- **Financial Stability:** Making prudent financial decisions promote stability and security, allowing individuals to weather economic downturns and unexpected expenses without significant hardship.
- **Opportunity for Growth:** Prudent financial decisions create opportunities for long-term growth and wealth accumulation. This could include investing in assets that appreciate over time, such as stocks, real estate or retirement accounts.
- **Improved Credit:** Responsible financial behaviour, such as making timely payments and managing debt wisely, can lead to a strong credit score. A good credit score opens doors to lower interest rates on loans, better insurance premiums and increased access to financial products and services.

- **Increased Freedom and Flexibility:** Sound financial decisions provide individuals with the freedom to pursue their goals and dreams without being held back by financial constraints. This could include travelling, starting a family or pursuing a passion project.
- **Peace of Mind:** Knowing that one's finances are in order and that there's a plan in place for the future brings peace of mind and reduces stress. This allows individuals to focus on other aspects of their lives, such as relationships, careers and personal development.
- **Estate Planning:** Create a will and establish appropriate estate planning measures to ensure that your assets are distributed according to your wishes and that your loved ones are taken care of in the event of your death.

Learning Tasks

1. Examine ways of ensuring sustainable use of public finance.
2. Invite a resource person to give a talk on avenues for financial security.
3. Research on cases of financial risks and present findings.
4. Role-play/dramatise scenarios on the implications of bad and prudent financial decisions.

Pedagogical Exemplars

Collaborative Learning

Learners:

- In small group discussions, encourage learners to collaboratively discuss and apply basic financial planning strategies.
 - Pair AP learners with P or HP learners to provide guidance and support or mix groups heterogeneously with peers at different levels. Provide clear problem-solving frameworks and guidance for approaching financial planning scenarios
- Learners discuss advanced financial planning challenges with their peers, providing insights and solutions based on their comprehension of financial principles.
 - Give learners who are confident with the concepts (HP) the autonomy within groups to explore intricate financial planning scenarios. Offer opportunities for in-depth critical analysis and strategic decision-making and encourage them to propose innovative solutions.

Talk for Learning

Inviting in a Guest Speaker

Learners:

- Engage in guided discussions/guided debriefing session after the speaker's session to reinforce key points and clarify any challenging concepts related to financial security.
 - Provide AP learners with visual aids and simplified notes to accompany the discussion. Ensure the speech is accessible to all, with clear explanations and interpretations.
 - Challenge learners who need to be stretched (HP) to formulate and pose advanced questions to the guest speaker. Provide opportunities for in-depth analysis and synthesis of financial security topics.

Case Study**Learners:**

- Evaluate different levels of financial risks in simple case studies and present their assessments to the class.
 - Give learners who are lacking confidence (AP) structured templates and basic frameworks for researching financial risks. Provide clear guidelines for presenting findings.
 - Encourage proficient learners (P) to delve deeper into case study analysis, incorporating various financial parameters and outcomes. Provide frameworks for comparing case studies effectively.

Experiential Learning**Role-Playing****Learners:**

- Learners engage in role-playing scenarios that depict basic financial decisions, allowing them to act out and understand the implications of financial choices.
 - Provide P learners with realistic and challenging scenarios that require critical thinking. Incorporate debriefing sessions to reflect on the financial decisions made.
 - Encourage HP learners to use creative and innovative approaches to role-playing. Provide opportunities for deep reflections and strategic planning.
 - HP learners should engage in sophisticated role-plays that stimulate strategic financial decision-making, encouraging them to take up leadership roles and fostering creativity in addressing complex financial challenges.

Transcript:**Record (Learners'):**

- Level of participation, engagement and contributions in discussions/group activities.
- Demonstration of understanding during role-plays and presentations.
- Accommodations made for diverse learners, including visually impaired, hard of hearing, deaf and physically challenged students.
- Individual learner progress and growth in understanding financial concepts.

Key Assessment

Level 1: Identify and list avenues for achieving financial security.

Level 2: Write an essay discussing how the lack of financial planning affects public financial security, using examples or case studies to illustrate your points.

Level 3: Research cases of financial risks in public finance and present your findings.

Level 4: Role-play/dramatise scenarios on the implications of bad and prudent financial decisions.

Section 10 Review

This section is for a review of all the lessons taught for the past two weeks. A summary of what the learner should have learnt includes:

- discuss the meaning of financial literacy
- discuss the features of financial literacy

- discuss the strategies for ensuring financial security
- examine ways of ensuring sustainable use of public finances
- invite a resource person to give a talk on avenues for financial security
- research on cases of financial risks and present findings
- role-play/ dramatise scenarios on the implications of bad and prudent financial decisions

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