

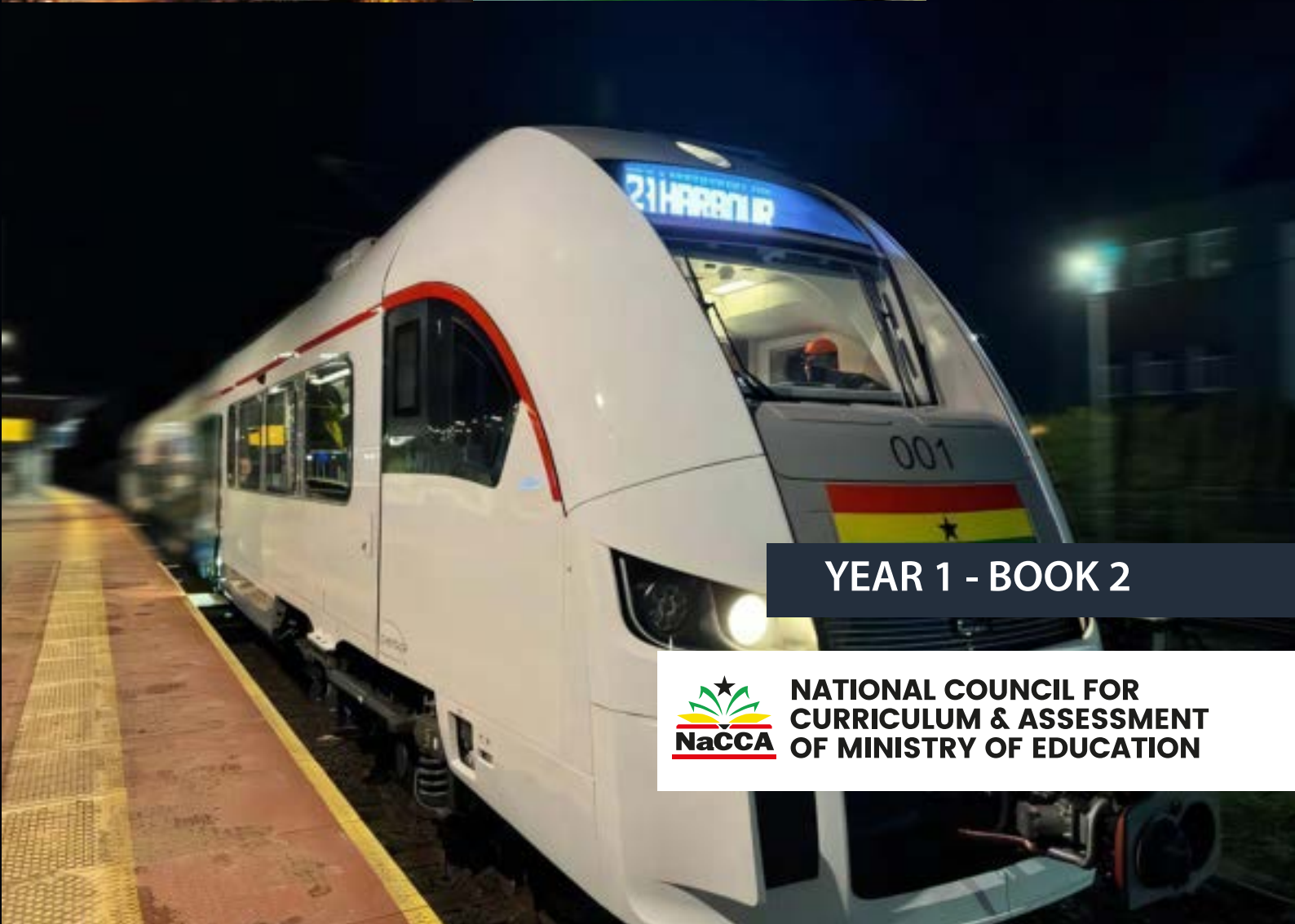


MINISTRY OF EDUCATION

ECONOMICS

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

ECONOMICS

For Senior High Schools

Teacher Manual

Year One - Book Two



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

ECONOMICS TEACHERS MANUAL

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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 Economics 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 Economics is:

Philosophy: The next generation of economic decision-makers will be empowered with effective analytical, research, and societal problem-solving skills and be resourceful and responsible citizens by undertaking economic instructions in a friendly learner-centered environment with a practical component supported by skilled teachers employing technological tools in solving sustainable local and global economic issues.

Vision: The vision of the curriculum is to equip economics learners with the 21st century skills, and effective analytical, research, and societal problem-solving skills needed in rational decision-making and economic policy analysis necessary for efficient resource management in everyday life.

SUMMARY SCOPE AND SEQUENCE

S/N	STRAND	SUB-STRAND	SENIOR HIGH SCHOOL								
			YEAR 1			YEAR 2			YEAR 3		
			CS	LO	LI	CS	LO	LI	CS	LO	LI
1.	Consumers' Rational Decision Making	Introduction to the Subject Economics	1	2	4	1	1	3	-	-	-
		Demand for Goods and Services	1	1	3	1	1	2	1	1	2
		Consumer Behaviour	1	1	2	1	1	2	1	1	2
2.	Firms' Innovative Decision Making	Production of Goods and Services	2	2	5	2	2	5	2	2	5
		Supply of Goods and Services	1	1	2	1	1	2	1	1	2
		Market Analysis	1	1	2	1	1	2	1	1	2
3.	Price Analysis and Prediction in the Modern Economy	Price and Equilibrium Analysis	1	1	2	1	1	2	1	1	2
4.	Government Economic Policy, Money, Agriculture and Trade	Macroeconomic Variables (GDP, Inflation, Unemployment, Exchange Rate)	1	1	2	2	2	4	2	2	4
		Concept of Money, Financial Institutions and Public Finance	1	1	2	1	1	4	1	1	3
		Agriculture, Industrialisation, and Trade	2	2	4	2	2	4	2	2	4
Total			12	13	28	13	13	30	12	12	26

Overall Totals (SHS 1 – 3)

Content Standards	37
Learning Outcomes	38
Learning Indicators	84

SECTION 5: SUPPLY

Strand: **Firms' Innovative Decision-Making**

Sub-Strand: Supply of Goods and Services

Learning Outcome: *Use relevant information from the environment to explain the meaning, types and the law of supply.*

Content Standard: Demonstrate understanding of basic supply concepts.

INTRODUCTION AND SECTION SUMMARY

Section five covers the firms' innovative decision-making, focusing on the supply of goods and services. The concept of supply in economics refers to the quantity of goods or services that producers are willing and able to offer for sale at various prices during a specified period. It is a fundamental concept in microeconomics and plays a crucial role in determining market outcomes and resource allocation. At its core, the concept of supply is driven by the behaviour of producers or suppliers in response to changes in prices and other factors. Understanding the concept of supply is essential for analysing market dynamics, predicting changes in prices and quantities and informing decision-making by producers, consumers and policymakers. It is anticipated that at the end of the section, learners will be able to use relevant information from the environment to explain the meaning, types and the law of supply.

Teachers should note that the concept of supply of goods and services is linked to Agricultural Science, Business Management and Social Studies.

The weeks covered by the section are:

Week 13: Supply and Types of Supply

Week 14: The Law of Supply

SUMMARY OF PEDAGOGICAL EXEMPLARS

This section presents four different pedagogies to the teacher. These are experiential learning, case study, building on what others say and think-pair-share. In experiential learning pedagogy, the teacher is expected to assist learners in role-playing/dramatising or visit a local market or school canteen to have an appreciation of market interactions and the supply of goods and services. Also, the case study pedagogy enables the teacher to use real-world situations or scenarios, often called "cases", as the basis for learning and teaching. In this method, the teacher should allow students to explore and analyse specific instances or examples that reflect the complexities of the concept of supply and the various types of supply.

In collaborative learning, the teacher is expected to allow the learners to brainstorm in mixed ability and gender groups, pose an open-ended question and encourage learners to build on each other's ideas by asking follow-up questions. Finally, think-pair-share is a cooperative teaching-learning strategy in which learners work together on a given problem or question. The learners will first have to individually think about the question or problem at stake, and discuss/share their thoughts or answers with a neighbour before settling on a final answer, which they will share with the entire class.

It must be indicated that teachers apply these pedagogies based on the abilities and learning styles of the learners in the class.

Note:

- **Approaching Proficiency (AP)** refers to learners who have a low ability to perform a given learning task and need extra support from teachers and peers to be able to undertake the given task.
- **Proficiency (P)** refers to learners who have a clear understanding of a given learning task and possess the ability to undertake the given task without much support from teachers. Such learners will need a little more advanced tasks from the AP.
- **High Proficiency (HP)** refers to learners who demonstrate a high level of understanding of a given learning task and show the ability to undertake the learning task with ease. Such learners need more advanced learning tasks and little guidance or supervision during instructional sessions.

ASSESSMENT SUMMARY

The assessments in this section cover levels 1 to 4. The level 1 item requires that learners demonstrate foundational knowledge and functional understanding of the content in this section. The teacher is expected to ask questions that will enable learners to be able to recall and reproduce concepts and content. Teachers should note that the level 2 items require that the learner do a basic application of concepts and skills about the content in this section. The teacher is expected to use funnel and probing questions in this regard. The teacher is supposed to use level 3 and 4 items to promote strategic thinking and complex reasoning in the learners. The teacher is supposed to ask leading and hypothetical questions.

The teacher should use multiple strategies such as discussion, class exercise, homework and case study (Refer to teacher assessment manual).

The teacher must avert his/her mind to the varied abilities of the learners in the class and design various assessment strategies to meet the needs of each learner in the class.

Week 13

Learning Indicator(s): Describe supply and identify the types of supply.

Theme or Focal Area: Supply and Types of Supply

Definition

- **Producers:** A producer is an individual or entity that creates, manufactures or supplies goods or services to meet the demands of consumers in the market
- **Market:** It is a system or structure that facilitates the interaction between buyers (demand) and sellers (supply) to determine prices and allocate resources.
- **Decision-making:** It is the process of selecting the best course of action from among different alternatives to achieve a desired outcome.
- **Budgeting:** Budgeting is the process of creating a plan for how you will spend and manage your money over a specific period, typically a month, quarter, or year.
- **By-Product:** The term "by-product" typically refers to a secondary or incidental product that is produced in the process of manufacturing or producing a primary product. By-products often result from the extraction, processing, or refinement of raw materials and may have value or utility, even though they are not the primary focus of production.
- **Short-run:** This refers to a period during which some factors of production are fixed or constrained, meaning they cannot be easily varied or adjusted in response to changes in demand or market conditions
- **Long-run:** Long-run refers to a period during which all factors of production can be adjusted or varied in response to changes in demand or market conditions

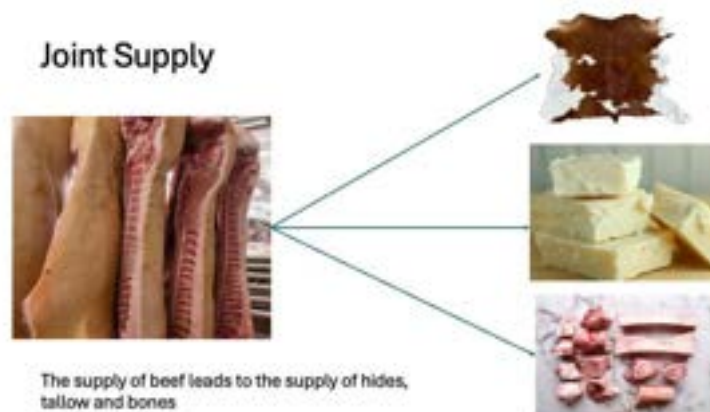
Introduction

Supply refers to the amount of a particular good or service that producers or sellers are prepared and capable of providing for purchase at different prices over a specified timeframe. It represents the relationship between the price of a product and the quantity that producers are willing to produce and bring to the market. Supply could happen within a timeframe, that is, short-term or long-term. Understanding the concept of supply can be valuable for individuals or households, firms or businesses and the government or the State. The knowledge of supply helps to make informed decisions and navigate economic choices in the everyday life of the consumer such as decision-making and budgeting. The following are the types of supply:

- **Derived Supply:** Derived supply refers to the quantity of a good or service that is produced because of the demand for another related good or service. For example, the supply of car tyres is derived from the demand for automobiles.



- *Joint Supply*: Joint supply occurs when the production of one good or service leads to the simultaneous production of another good or service. For instance, the production of beef leads to the joint supply of beef by-products such as hides, bones and tallow.



- *Competitive Supply*: Competitive supply arises when producers can switch resources or production between different goods or services based on relative prices and profitability. For example, farmers may choose to allocate land for either wheat or corn production based on market conditions.



- *Complementary Supply*: Complementary supply exists when the production of one good is closely related to the production of another good. For example, the production of ink cartridges is complementary to the production of printers.



Examples of products supplied by Ghana:

1. Ghana is one of the world's leading producers of cocoa beans. The supply of cocoa from Ghana refers to the quantity of cocoa beans that Ghanaian farmers and cooperatives are willing to sell in the international market at different prices.

2. Ghana is also a significant producer of gold. The supply of gold from Ghana represents the amount of gold that mining companies in the country are willing to sell to domestic and international buyers at various price points.
3. Ghana produces various agricultural products, including palm oil, shea butter, yams and vegetables. The supply of these products refers to the quantity that local farmers and agribusinesses are willing to provide to the domestic and export markets at different price levels.
4. The electricity supply in Ghana refers to the quantity of electrical power that the national utility company, the Electricity Company of Ghana (ECG) and other private power producers are willing to generate and distribute to consumers and businesses at different tariff rates.
5. The textile and garment industry in Ghana produces a range of clothing items. The supply of textiles and garments represents the quantity that local manufacturers and exporters are willing to provide to retailers and international buyers at various price points.

These examples demonstrate the diversity of goods and services that Ghana produces and supplies to both domestic and international markets, contributing to the country's economy and trade.



Supply of fruits and vegetables



Supply of transport services

Learning Tasks

1. During your visit to the local market, school canteen or a nearby shop, investigate how sellers are willing and able to sell their products. All learners must be encouraged to actively participate in this task. The environment should be disability friendly.
2. Discuss how individuals, firms and governments sell. Learners should be guided to ensure that the discussion is progressive, starting from:
 - a. the definition of supply
 - b. the explanation of supply
 - c. the explanation of types of supply
 - d. the differences between the types of supply using real-world examples

Note:

- a. Support should be given to learners who may find it difficult to define supply by asking probing questions, using peer collaboration, etc. to help them partake in all activities. They should also focus on the activities of sellers at the school canteen or nearby market.
- b. Learners who grasp the concept of supply are given some level of support by encouraging learners to think deeply about the content, ask questions and make connections between different ideas and perspectives to explain the meaning of supply by paying attention to the keywords in the definition.
- c. The learners who show a high level of understanding are given advanced content and depth of study to discuss the types of supply using real-world examples.

Pedagogical Exemplars

Experiential learning:

Visit a local market or school canteen or a nearby shop/Role play a local market or school canteen/watch a video of a local market screen. In small groups, learners share their experiences to define supply.

1. Teachers should provide multiple pathways to learners approaching proficiency to be able to define supply (AP).
2. Teachers should offer opportunities to learners at proficiency for their application of knowledge acquired from the drama to explain the meaning of supply (P).
3. Teachers should encourage reflective learning practices by asking learners with high proficiency to critically apply the knowledge acquired in explaining supply using real-world scenarios (HP).

Case Study

In mixed-ability groups, discuss various types of supply using various real-world examples.

Sample case study for joint supply

1. *Case 1: “Consider the Jubilee Oil field operated by Kosmos Energy, located in the Western Region, which is rich in hydrocarbon reserves. The extraction process yields both crude oil and natural gas as by-products.”*
2. *Case 2: “In Ejura, situated in the Ashanti Region of Ghana, cattle raising is a prominent activity. The main focus of this ranch is to raise cattle for the dual purposes of meat and leather production.”*
 - a. The teacher moves from group to group and gives targeted support and feedback to learners less confident in identifying the types of supply from the case study. The teacher should provide additional learning materials (pictures) to aid in the case study analysis (AP).
 - b. The teacher encourages learners’ reflection on the explanation of the types of supply by asking probing questions to guide learners who demonstrate a clear understanding of the different types of supply (P).
 - c. The teacher assists learners who show a high level of understanding of the types of supply to engage in extended thinking by differentiating between the types of supply using real-world examples (HP).

Key Assessment

DoK Level 2: Skills of conceptual understanding

Explain the concept of “supply”.

DoK Level 3: Extended Thinking

With the use of relevant illustrations, distinguish between the types of supply.

Week 14

Learning Indicator(s): *State the law of supply.*

Theme or Focal Area: **The law of supply**

Definition

Law: In the context of economics, the term "law" typically refers to a fundamental principle or rule that describes a regularity or pattern observed in economic behaviour or relationships.

Introduction

The Law of Supply is an economic principle that describes the relationship between the price of a good or service and the quantity supplied by producers in each market.

The Law of Supply can be stated as follows: *"All things being equal, when the price of a product goes up, producers are willing to supply more of that product and when the price goes down, they are willing to supply less."*

Supply schedule/ table: A supply schedule is a table that shows the quantity supplied of a good or service at different prices. The schedule lists the price of the good or service on the left side of the table and the quantity supplied on the right side. Each row in the table represents a different price and each column represents a different quantity supplied at that price. The supply schedule is used to create a supply curve, which shows the relationship between price and quantity supplied.

Example:

The Supply Schedule for Rice

Price of Rice	Quantity (Cup of Rice)
1	8
2	16
3	24
4	32
5	40

When the price of a cup of rice was GH¢ 1, the quantity supplied was 8 cups but when the price increased to GH¢3, the quantity supplied also increased to 24 cups of rice. A further rise in price to GH¢ 5 resulted in the quantity supplied of rice increasing to 40 cups. This confirms the law of supply that a higher price leads to a higher quantity supplied. The above supply schedule can be used to draw the supply curve as shown below.

Supply curve: A supply curve is a graphical representation of the relationship between price and quantity supplied. It is created by plotting the data from a supply schedule on a graph. The price is plotted on the vertical axis and the quantity supplied is plotted on the horizontal axis. The supply curve is usually upward-sloping, meaning that as the price of a good or service increases, the quantity supplied of that good or service increases.

decreases, the quantity supplied by producers will decrease. This is because lower prices may result in reduced profitability, making it less attractive for producers to allocate resources or engage in production.

4. Time Horizon

The Law of Supply is more applicable in the short run, as the time frame influences how quickly producers can adjust their production levels in response to price changes. In the long run, other factors, such as technology and capacity, may also play a significant role in supply decisions.



Examples:

1. Ghana is one of the world's top cocoa producers. When international cocoa prices increase due to factors like high demand or supply shortages in other cocoa-producing countries, Ghanaian cocoa farmers may increase their cocoa production to take advantage of the higher prices. This increase in supply helps meet the global demand for cocoa and contributes to Ghana's export revenue.
2. Ghana began producing oil offshore in 2010. When global oil prices rise, Ghanaian oil companies may increase their drilling and production efforts to capitalise on the higher profits. Conversely, during periods of low oil prices, they may reduce production to avoid losses.
3. Ghana is a major producer of Shea butter, which is used in various cosmetic and food products. As demand for Shea butter increases in international markets, Ghanaian Shea butter producers may expand their operations and supply to meet the rising demand.
4. Gold is an essential export commodity for Ghana. When the price of gold rises on the international market, gold mining companies in Ghana may intensify their mining activities and supply more gold to the global market to benefit from higher profits.
5. Ghana has a thriving poultry industry. When the demand for poultry products such as chicken and eggs increases, poultry farmers in Ghana may ramp up their production to meet the rising demand and supply more poultry products to the domestic market.

These examples illustrate how Ghanaian producers respond to changes in prices and demand by adjusting their supply levels. The Law of Supply influences various sectors of Ghana's economy, from agriculture and mining to manufacturing and exports.

Learning Tasks

1. Discuss the law of supply.
2. Divide learners into small groups and provide each group with index cards labelled with different goods or services and corresponding prices to create a supply schedule.
3. Use the supply schedule to derive the supply curve.
4. Explain the supply function through the law of supply.

Note:

- a. Support should be given to learners who find it difficult to state the law of supply by providing frequent feedback, encouraging peer support and using visual aids and other hands-on materials to enhance understanding and engagement to help them participate in all activities. They should also focus on their personal experience where applicable.
- b. Learners who understand the concept are given some level of support by encouraging and motivating learners to plot a supply curve with a given supply table/schedule.
- c. The learners who show a high level of understanding are allowed to pursue independent study projects using the supply function to examine the law of supply.

Pedagogical Exemplars

Collaborative Learning and Think-Pair-Share

Discuss in mixed ability and gender groups using previous knowledge acquired to explain how the law of supply is derived and state it clearly.

1. Learners, who are not actively participating or have low confidence in stating the law of supply (AP), should be supported by teachers through the provision of visual aids and other hands-on materials, frequent feedback and peer support. They must be encouraged to use their personal experience to perform tasks.
2. For learners who show clear understanding and ability to perform tasks (P), the teacher should minimise support by encouraging and motivating learners to plot a supply curve with a given supply table/schedule.
3. Learners who show a high level (HP) of understanding are given the opportunity by teachers to pursue independent study projects using the supply function to examine the law of supply and analyse the key points of the law of supply.

Key Assessment

DoK Level 1: Skills of conceptual understanding

State the law of supply.

DoK Level 2: Skills of conceptual understanding

Explain the law of supply.

DoK Level 3: Extended Thinking

Construct the supply curve using the data below:

Price of Rice	Quantity (Cup of Gari)
1	5
2	10
3	15
4	20
5	25

DoK Level 4: Extended Thinking

1. Using real-world examples, analyse the key points in the law of supply.
2. Examine this supply function ($Q_s = 50 + 0.25P$) using the law of supply.

Section 5 Review

The lessons taught in section five focused on the concept of the supply of goods and services. It dealt with the definition, types and law of supply. The teacher applied varied pedagogical skills and assessment techniques subject to the abilities of the learners to achieve the learning indicators for each week.

Week 13 dealt with the definition of supply. There was also an explanation of the types of supply with relevant examples. By the end of the week, using experiential learning and case study pedagogies, learners would have gained knowledge of the meaning of the concept of supply and explain the various types of supply with relevant examples.

Week 14 focused on the law of supply. It further looked at some key points in the statement of the law of supply. By the end of the week, using building on what others say and think-pair-share pedagogies, learners would have gained knowledge of the law of supply and explain the key points in the law of supply using real-world examples.

Teaching and Learning Resources

- **Week 13:** Textbooks, Computers, Internet, Search engines, such as Google etc., ICT Lab, Pens and Exercise books
- **Week 14:** Textbooks, Exercise books, Internet, Computer Lab, Markers and Search engines, such as Google etc.

Additional Reading

- Teacher Assessment Manual and Toolkits for Curriculum Trial Handbook for Teachers
- Economics curriculum
- Economics PLC Handbook
- Textbooks

SECTION 6: MARKET

Strand: **Firms' Innovative Decision-Making**

Sub-Strand: Market Analysis

Learning Outcome: *Use relevant information from the environment to examine the concept of the market and its types.*

Content Standard: Develop the skills needed in market analysis.

INTRODUCTION AND SECTION SUMMARY

Section six covers the firms' innovative decision-making focusing on market analysis. The content focuses on the definition of the concept market and the identification of the types of markets. The concept of a market is fundamental in economics, representing the arena where buyers and sellers come together to exchange goods, services or resources. It serves as the mechanism through which supply and demand interact to determine prices and allocate resources efficiently. Overall, the concept of a market provides a framework for understanding how economic transactions occur, how prices are determined and how resources are allocated within an economy. It is a central concept in economic analysis and plays a crucial role in shaping economic behaviour, outcomes and policy decisions. It is anticipated that at the end of the section, learners will be able to use relevant information from the environment to explain the meaning of the concept market and identify its types.

Teachers should note that the concept of production of goods and services is linked to entrepreneurship in social studies.

The week covered by the section is:

Week 15: Concept of Market and its types

SUMMARY OF PEDAGOGICAL EXEMPLARS

This section presents two different pedagogies to the teacher. These are experiential learning and building on what others say. In experiential learning pedagogy, the teacher is expected to assist learners to role-play, dramatise or visit various markets in the community. In building on what others say, the teacher is expected to brainstorm in mixed ability and gender groups, pose an open-ended question and encourage learners to build on each other's ideas by asking follow-up questions.

It must be indicated that teachers apply these pedagogies based on the abilities and learning styles of the learners in the class.

ASSESSMENT SUMMARY

The assessments in this section cover levels 1 to 3. Teachers should note that the level 1 items are supposed to enable learners to demonstrate the ability to recall and reproduce basic concepts and demonstrate basic understanding. The teacher is expected to ask closed and open-ended questions. The level 2 items require that the learner do a basic application of concepts and skills about the content in this section. The teacher is expected to use funnel and probing questions in this regard. The teacher is supposed to use level 3 items to promote strategic thinking and complex reasoning in the learners. The teacher is supposed to ask leading and hypothetical questions.

The teacher should use multiple strategies such as discussion, class exercise, homework and case study (Refer to teacher assessment manual).

The teacher must avert his/her mind to the varied abilities of the learners in the class and design various assessment strategies to meet the needs of each learner in the class.

Week 15

Learning Indicator(s): *Explain the concept of a market and identify the types of markets.*

Theme or Focal Area: **Market and its types.**

Definition

Market: A market is a system or environment or a set of arrangements where buyers and sellers interact to exchange goods, services or resources. It is a mechanism that facilitates the voluntary exchange of products and services between buyers (consumers) and sellers (producers) based on mutual agreement and pricing.

Introduction

In a market, buyers express their demand for goods or services by being willing to pay a certain price and sellers offer their supply of goods or services at a specific price. The interaction between demand and supply sets the equilibrium price, at which the quantity demanded by buyers matches the quantity supplied by sellers, resulting in a stable market condition.

Markets play a fundamental role in the functioning of economies and are essential for resource allocation, price discovery, competition and economic growth. They are shaped by various factors such as consumer preferences, production capabilities, technological advancements, government policies and global economic conditions.

Markets can exist in various forms, including physical locations (e.g., local farmers' markets or shopping malls) or virtual platforms (e-commerce websites). They can be local, national or international, depending on the scope of exchange.

Forms of markets refer to the different arrangements or structures through which goods, services or resources are exchanged between buyers and sellers. There are two forms of markets which are:

1. *Physical Markets:* Physical markets involve face-to-face transactions between buyers and sellers in a physical location. Examples include traditional markets, farmers' markets, retail stores, shopping malls, Melcom, etc.
2. *Online Markets:* Online markets operate on Internet platforms, facilitating virtual transactions between buyers and sellers. E-commerce websites like Jumia Ghana (jumia.com.gh), Zoobashop (zoobashop.com), Melcom Online (melcomonline.com) etc. are examples of online markets.

Types of Market

1. *Product Market:* In this type of market, tangible goods are bought and sold. It includes markets for consumer goods (e.g., food, electronics, clothing) and industrial goods (e.g., machinery, raw materials).
2. *Service Market:* Service markets involve the exchange of intangible services. Examples include markets for healthcare services, financial services, housing services, education and professional services.
3. *Labour Markets:* Labour markets involve the exchange of labour services between job seekers and employers. Job fairs, online job portals and recruitment agencies are common forms of labour markets.
4. *Virtual Markets:* Virtual markets are entirely online platforms or communities where participants buy, sell and trade virtual goods or digital products. Examples include virtual gaming economies and virtual goods marketplaces.
5. *Black Market:* Black markets involve illegal or unauthorised trading of goods, services or currencies, often evading government regulations.

Examples

1. *Makola Market:* Located in Accra, Makola Market is one of the largest and busiest markets in Ghana. It is a vibrant hub for various goods, including fresh produce, textiles, clothing, electronics and household items.
2. *Kejetia Market:* Kejetia Market is situated in Kumasi and is one of the largest markets in West Africa. It offers a wide range of products, from food and clothing to handicrafts and electronics.
3. *Techiman Market:* Located in Techiman, this market is known for its agricultural products, particularly the trading of yams and other tubers, fruits and vegetables.
4. *Tamale Central Market:* Located in Tamale, this bustling market offers a diverse range of products, including foodstuffs, clothing, handicrafts and livestock.
5. *Takoradi Market Circle:* Situated in Takoradi, this market is a central trading hub for various goods, serving the local community and businesses.
6. *Jumia Market:* This is an online marketplace operated by Jumia, one of Africa's leading e-commerce platforms. It is a platform where sellers can list their products for sale and customers can browse and purchase a wide variety of goods online. The marketplace offers a range of products, including electronics, fashion items, home appliances, beauty products and more. It allows sellers from different countries to connect with buyers across Africa, making it easier for people to access products they might not find locally.



A physical market at Kumasi



A mall at Kasoa



Learning Tasks

Discuss what happens in the markets you have visited/ watched/role-played. During the discussion, focus on:

1. Listing the markets in and around the school.
2. Explain the various markets you have visited/ watched/ role played.
3. Discussing the various forms of market.
4. Citing examples of online and physical markets.
5. Discussing the various types of markets.

Note:

- a. Learners who are approaching proficiency should be offered flexible learning pathways and additional support to ensure that they can describe a market within a community without any difficulty.
- b. Learners who understand the concept are required to creatively apply their knowledge and skills to explain the market and identify the two forms of markets.
- c. The learners who show a high level of understanding are allowed to foster a culture of reflective practice where they can reflect and explain the types of markets.

Pedagogical Exemplars

Experiential Learning:

1. Use the school canteen or a nearby market in mixed gender and mixed ability groups to explain the market, compare buyers to sellers and stress the fact that there must be an exchange.
2. With the help of the Internet, visit the website of some selected Ghanaian online markets e.g., Jumia or explore the market through social media e.g., WhatsApp status, TikTok, Facebook, IG, etc. to explain the online type of market and make references to the visit to the school canteen or the nearby market to explain the physical type of market.

Building on what others say

Brainstorm in mixed ability and gender groups, pose an open-ended question on the identification of the various types of markets and encourage learners to build on each other's ideas by asking follow-up questions.

1. Learners who have a low ability to describe a market within a community should be supported by teachers through diverse perspectives and cultural references in the lesson to make learning more inclusive and meaningful (AP).
2. For learners who show clear understanding and ability to explain a market and identify the forms of a market, teachers should encourage them to share their knowledge, skills and perspectives and provide constructive feedback to their peers (P).
3. Learners who show a high level (HP) of understanding are given the opportunity by teachers to explore ethical dilemmas and societal impacts related to explaining the types of markets.

Key Assessment

DoK Level 1: Skills of conceptual understanding

List the different types of markets in and around the school.

DoK Level 2: Strategic reasoning

1. Explain the term market and give examples.
2. Describe your experience during your visit to a nearby market.
3. Explain the types of markets using examples.

DoK Level 3: Extended Thinking

Distinguish between online and physical markets.

Section 6 Review

The lessons taught in section six are focused on the concept of the market and its types. It brought to the fore the central role that a market plays in bringing buyers and sellers together to exchange goods, services or resources whether online or at a physical location. The session ends with an identification and explanation of the types of markets. The teacher applied varied pedagogical skills, specifically experiential learning and building on what others say and assessment techniques subject to the abilities of the learners to achieve the learning indicators for the week.

Teaching and Learning Resources

- **Week 8:** Textbooks, Computers, Internet, Search engines such as Google etc., ICT Lab, Pens and Exercise books.

Additional Reading

- Teacher Assessment Manual and Toolkits for Curriculum Trial Handbook for Teachers
- Economics curriculum
- Economics PLC Handbook
- Textbooks

SECTION 7: PRICE

Strand: **Price Analysis and Prediction in the Modern Economy**

Sub-Strand: Price and Equilibrium Analysis

Learning Outcome: *Use relevant information from the environment to discuss pricing.*

Content Standard: Demonstrate knowledge and understanding of the price of goods and services in the economy.

INTRODUCTION AND SECTION SUMMARY

Section seven covers pricing and factors that affect the pricing of goods and services in the economy. It focused on how pricing is done in the Ghanaian market. The learning outcome of the section is to enable learners to use relevant information from their environment to discuss pricing. Specifically, it is expected that learners use their everyday life experiences to define price and identify the various factors that determine pricing.

Teachers should note that the concept of price is linked to Business Studies.

The weeks covered by the section are:

Week 16: Price

Week 17: Factors that affect pricing in the economy

SUMMARY OF PEDAGOGICAL EXEMPLARS

This section presents two different pedagogies to the teacher. These are building on what others say and experiential learning. In building on what others say, the teacher is expected to use the learners' knowledge acquired from demand and supply to explain the price.

In experiential learning, the teacher is expected to ask learners why they will be willing to pay a certain price for a good but will not pay a different price for that same good at a given point in time all things being equal. The teacher is to task the learners in mixed-ability and gender groups, to take a walk to the school canteen/nearby market/shops and ask the sellers what they consider when pricing their goods. Why that particular price for what they sell? Teachers should consider the needs of all learner ability groups, as well as the accessibility of all disabilities in any learner when applying the proposed pedagogy.

Note:

- **Approaching Proficiency (AP)** refers to learners who have a low ability to perform a given learning task and need extra support from teachers and peers to be able to undertake the given task.
- **Proficiency (P)** refers to learners who have a clear understanding of a given learning task and possess the ability to undertake the given task without much support from teachers. Such learners would need a little more advanced task from the AP.
- **High Proficiency (HP)** refers to learners who demonstrate a high level of understanding of a given learning task and show the ability to undertake the learning task with ease. Such learners need more advanced learning tasks and little guidance or supervision during instructional sessions.

ASSESSMENT SUMMARY

The assessments in this section cover levels 1 to 4, with each level having one item. The teacher is expected to use formative assessment during the lessons and assess the learners based on their abilities. The teacher is supposed to use level 3 and 4 items to promote strategic thinking and complex reasoning in the learners. The teacher is supposed to ask leading and hypothetical questions.

The teacher should consider the needs of all learner ability groups when applying the proposed assessment.

The teacher should use multiple strategies such as discussion, class exercise and dramatisation (Refer to teacher assessment manual).

Week 16

Learning Indicator(s): *Describe price in the economy.*

Theme or Focal Area: **Price**

Definition

Price: Price is the monetary value or amount of money or rate that is assigned to a good, service, resource or asset in the market.

Introduction

Price represents the cost that a buyer must pay to acquire the item or service from a seller. Prices are a fundamental aspect of an economic system and play a crucial role in resource allocation, market coordination and decision-making by producers and consumers. When there is a high demand for a particular product or service and a limited supply, prices tend to rise. On the other hand, when demand is low relative to supply, prices tend to fall. This process of supply and demand interaction helps to establish an equilibrium price, where the quantity demanded equals the quantity supplied.

It facilitates the exchange of goods and services between buyers and sellers. In a market economy, prices are crucial for determining what and how much is produced and consumed. They allow buyers and sellers to communicate information about the value of goods and services, helping to allocate resources efficiently.

Prices are used to determine the value of assets such as stocks, real estate and commodities in financial markets. Investors make decisions based on the current and expected future prices of these assets. It guides the allocation of resources by signalling where there is a higher demand or scarcity. When prices rise, it signals that more resources are needed in that sector to meet demand, prompting producers to increase production.

Examples:



Price tags on varieties of bags of rice which impact consumer choice

Learning Tasks

1. Discuss price. During the discussion, keep content on:
 - i. the definition of price
 - ii. the explanation of how prices of goods and services are determined
 - iii. the application of prices of goods and services in an individual's decision-making

Note:

- a. Guidance should be given to learners who are less confident in understanding the concept of price to define price from their personal experience.
- b. Learners who show a clear understanding of the concept of price should be stretched to explain how prices of goods and services are determined.
- c. Learners who demonstrate a high level of understanding should be engaged in critical and complex thinking to demonstrate how the prices of goods and services can influence an individual's decision-making.

Pedagogical Exemplars

Building on What Others Say:

In a whole class discussion, apply the knowledge acquired from demand and supply to explain price.

1. The teachers should provide targeted support for learners who may be struggling to understand price. They should be supported to use their everyday life experiences and other relevant illustrations to explain price (AP).
2. Teachers should offer the opportunity to learners who may grasp the understanding of the concept of price easily to proceed and explain how prices of goods and services are determined (P).
3. Teachers should encourage reflective learning practices by asking learners to critically reflect on the application of prices of goods and services to the individual's decision as a buyer or a seller (HP).

Key Assessment

DoK Level 1: Skills of conceptual understanding

Define price.

DoK Level 2: Skills of conceptual understanding

Explain the concept of price.

DoK Level 3: Extended Thinking

Investigate how prices of goods and services are determined in the market.

DoK Level 4: Extended Thinking

- 1 Analyse how prices of goods and services are applied in the decision-making of the individual.
- 2 Analyse how decisions taken by individuals are determined by the price of goods and services in the market. Illustrate your answer with examples of specific goods and services.

Week 17

Learning Indicator(s): *Discuss the factors that affect pricing in the economy.*

Theme or Focal Area: **Factors that affect pricing in the economy**

Introduction:

The prices of goods and services are influenced by various factors, including scarcity, durability and usefulness. Understanding these factors helps businesses and consumers alike make informed decisions about pricing, purchasing and resource allocation in the economy.

1. *Scarcity:* Scarcity refers to the limited availability of a particular good or service relative to the demand for it. When something is scarce, it tends to be more valuable because people are willing to pay more to obtain it. The basic economic principle of supply and demand comes into play here: when the supply of a product is limited, but demand is high, prices tend to rise. Conversely, when supply exceeds demand, prices typically fall. For example, rare gemstones like diamonds are priced higher due to their scarcity compared to drinking water.
2. *Durability:* Durability refers to how long a good can last without depreciating in quality or functionality. More durable goods often have higher prices because consumers can use them for an extended period, spreading the cost over time. Manufacturers may also invest more in producing durable goods, which can lead to higher production costs and, consequently, higher prices. Additionally, durable goods may retain their value better in the resale market, further contributing to their higher prices. For instance, high-quality furniture made from solid wood tends to be more expensive than furniture made from cheaper materials because it lasts longer and maintains its aesthetic appeal.
3. *Usefulness:* Usefulness refers to the degree to which a good or service satisfies consumer needs and wants. The more useful a product is perceived to be, the higher its demand tends to be, which can drive prices up. Products that offer unique features, solve specific problems or provide significant benefits to consumers are often priced higher due to their perceived value. Conversely, goods with limited usefulness or those that are easily replaceable may have lower prices. For example, smartphones with advanced features and capabilities command higher prices because they offer users a wide range of functionalities and conveniences.

Learning Task

Investigate the factors that determine the prices of goods and services in the economy. During the investigation, focus on:

1. the identification of the basic factors that determine the prices of goods and services
2. the explanation of the basic factors that determine the prices of goods and services

Notes:

- a. Support should be given to learners who may find it difficult to identify the factors that affect the prices of goods and services by asking probing questions, using peer collaboration, etc. to help them partake in all activities. They should also focus on the activities of buyers and sellers at the school canteen or nearby market.
- b. Learners who grasp the concept are given some level of support by encouraging learners to think deeply about the content, ask questions and make connections between different ideas and perspectives by using personal experiences to explain the factors that determine the prices of goods and services.

- c. The learners who show a high level of understanding are given advanced content and depth of study to analyse the factors that determine the prices of goods and services in the economy.

Pedagogical Exemplars

Experiential Learning:

In mixed-ability and gender groups, take a walk to the school canteen/nearby market/shops or watch a video of market interaction between sellers and buyers fixing price or role-play the concept of price. During the visit to the canteen or market, ask the sellers what they consider when pricing their goods. After watching the video or role play, ask learners why they will be willing to pay a certain price for a good but will not pay a different price for that same good at a given point in time all things being equal.

1. Teachers should encourage peer support to learners to identify the factors that determine the prices of goods and services (AP).
2. The teachers should offer opportunities for the application of personal experiences in explaining the factors that determine the prices of goods and services (P).
3. The teacher engages learners in analysing the factors that determine the prices of goods and services in the economy (HP).

Key Assessment

DoK Level 1: Skills of conceptual understanding

List the three factors that determine prices in the economy.

DoK Level 2: Skills of conceptual understanding

Explain the three basic factors that affect pricing decisions.

DoK Level 4: Extended Thinking

Analyse how the pricing of goods and services is determined.

Section 7 Review

The lessons taught in section seven are limited to price and basic factors that affect pricing of goods and services in the economy.

Week sixteen was to define price by relating it to the learner's existing knowledge. By the end of the week, learners would have been able to define price in their own words without having to memorise the definition.

The seventeenth week looked at the factors that affect pricing of goods and services in the economy. The learners by the end of the week would be able to identify, explain and apply without difficulty the three basic factors of pricing in their decision as buyers or sellers.

Teaching and Learning Resources

- **Week 16:** School canteen or shop or nearby market, Exercise books, Marker, Projectors and Computers
- **Week 17:** School canteen or shop or nearby market, Pens, exercise books, Marker, Whiteboard, Computers and Projectors

Additional Reading

- Teacher Assessment Manual and Toolkits for Curriculum Trial Handbook for Teachers
- Economics curriculum
- Economics PLC Handbook
- Textbooks

SECTION 8: ECONOMIC SYSTEMS AND MACROECONOMIC VARIABLES

Strand: **Government Economic Policy and Trade**

Sub-Strand: Macroeconomic Variables (GDP, Inflation, Unemployment, Exchange Rate)

Learning Outcome: *Examine the meaning and the type of ownership and control of resources and fundamental macroeconomic variables in the local and global economy.*

Content Standard: Demonstrate knowledge and understanding of ownership and control of resources and fundamental macroeconomic variables.

INTRODUCTION AND SECTION SUMMARY

Section eight of the Economics Teacher Manual covers the economic system and the fundamental macroeconomic variables. It focuses on the ownership and control of scarce resources in economies, as well as the main macroeconomic indicators. The learning outcome of the section is to examine the meaning and the type of ownership and control of resources and fundamental macroeconomic variables in the local and global economy. Specifically, it is expected that learners demonstrate knowledge and understanding of the ownership and control of resources and fundamental macroeconomic variables.

Teachers should note that the concept of economic system and macroeconomic variables are linked to Government.

The weeks covered by the section are:

Week 18: Economic System

Week 19: The Fundamental Macroeconomics Variables

SUMMARY OF PEDAGOGICAL EXEMPLARS

This section requires hands-on activities where learners engage in practical ways of understanding how societies answer the three questions of what to produce, how to produce and for whom to produce. Hence Initiating talk for learning and experiential learning should dominate the lessons. All learners, irrespective of their gender, economic background and learning ability should be encouraged to participate fully. Initiating talk for learning is used once in this section. The teacher in using this pedagogy is expected to introduce the three types of ownership and control of resources. He or she is also expected to divide students into three main groups and allow them to debate on which one is best. The teacher is expected to use any search engine to identify countries that practise the types of ownership and control of resources.

Experiential learning is also used once in this section. In using this pedagogy, the teacher is expected to assist learners in demonstrating changes in the price of a particular commodity to explain inflation. The teacher is also expected to show a video or pictures of the major foreign currencies used by Ghanaian traders to describe the exchange rate and use examples of relatives and friends of learners who have completed school without jobs or have acquired some skills but are not practising but just home to explain unemployment.

Consider different groups of learners in the class when facilitating this section. That is, offer learners approaching proficiency the opportunity to make oral presentations when explaining economic systems and outlining the macroeconomics variables. Then, extend activities for the gifted and talented or

highly proficient learners to explain the application of the economic system and the fundamental macroeconomic variables.

ASSESSMENT SUMMARY

The concept in this section requires learners to demonstrate conceptual understanding, including their real-life applications. Hence, the assessment should largely cover all the levels of DOK so that learners approaching proficiency and highly proficient learners will not be left out. Teachers should use a variety of formative assessment strategies, such as oral, written, reports and home tasks, to gather information about learners' progress and give prompt feedback to them.

The level 1 items require that the learner recalls or reproduces concepts about the content in this section. The teacher is expected to relate concepts to daily life experiences and real-world examples. The level 2 items require that the learner do a basic application of concepts about the content in this section. The teacher is expected to use probing questions in this regard. The teacher is supposed to use level 3 items to promote strategic thinking and complex reasoning in the learners. The teacher is supposed to ask leading and hypothetical questions. The level 4 items in this section are designed to help learners demonstrate extended thinking and complex reasoning. The teacher is supposed to use analytical and speculative questions to achieve this target.

Week 18

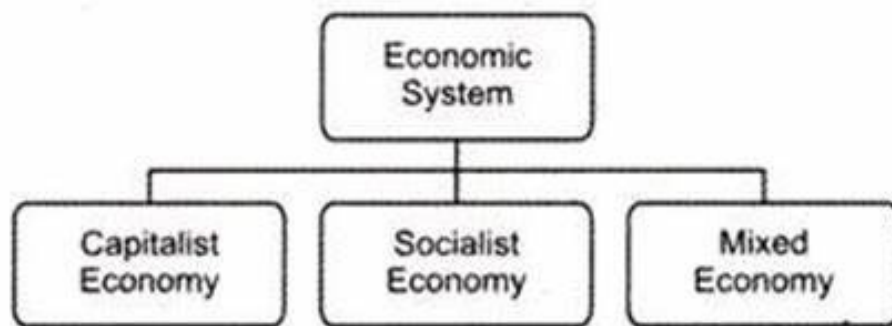
Learning Indicator(s): Determine the types of ownership and control of resources in the local and global economy.

Theme or Focal Area: **The Economic System**

Definition

Economic System: The way society tries to answer the three fundamental questions is summarised by a concept known as the economic system. An economic system is a set of organisational and institutional arrangements established to answer basic economic questions. It defines how scarce resources are owned and controlled in an economy.

Introduction



Different societies solve economic problems differently. The way scarcity is solved in a social environment constitutes an economic system. Economic systems are characterised by the ownership and control of resources (i.e. who owns and controls the resources and who decides what to produce and how to produce it). That is, who makes the various economic decisions? It must be noted here that some of the resources are collectively owned (i.e. government and others are individually owned). Deriving from these criteria, three main economic systems can be identified. These are capitalism, socialism and a mixed economic system.

1. *Market Economy (Capitalism):* In a market economy, most economic decisions are made by private individuals and businesses. The forces of supply and demand determine prices, production and resource allocation. Private property rights and the pursuit of individual self-interest are key features of this system. Government intervention is limited and markets are generally free from extensive regulations. The United Kingdom practises this economic system.
2. *Planned Economy (Socialism/Communism):* In a planned economy, the government or a central authority controls and plans the production, distribution and allocation of resources. The goal is to achieve economic equality and social welfare. The state may own and operate key industries and resources and there is less emphasis on private ownership and profit-driven motives. North Korea and China practise socialist economic systems.
3. *Mixed Economy:* Most economies in the world are mixed economies, combining elements of both market and planned economic systems. In a mixed economy, both the private sector and the government play significant roles in resource allocation and economic decision-making. Ghana, Nigeria and most African countries practise a mixed economic system.

Examples:

1. The United Kingdom is an example of a market economy. Private individuals and businesses make economic decisions and prices for goods and services are determined by the interaction

of supply and demand. Businesses compete in the market to offer products and services and consumers make choices based on their preferences and purchasing power.

2. North Korea is an example of a planned economy. The government controls and plans the production, distribution and allocation of resources. The state owns and operates major industries and the government makes decisions on what goods and services will be produced, in what quantities and at what prices.
3. Ghana is an example of a mixed economy. The country combines elements of both market and planned economic systems. Private businesses operate in various industries and the government provides public services such as health care and education. The government also regulates certain sectors to ensure fair competition and consumer protection.

Learning Tasks

1. Discuss the types of economic systems.
2. Which countries are regarded as capitalist, socialist and mixed economies?
3. Debate on which type of ownership of resources is better.

Note:

- a. Learners who may find it difficult to understand the meaning of economic systems should be assisted in connecting the concept of economic systems to the practices of different countries. Focus content on the explanation of the meaning of economic system.
- b. Learners who grasp the understanding of economic systems are allowed to use their knowledge to identify types of economic systems and countries in the world that practise each of the economic systems.
- c. Learners who show a high level of understanding of economic systems and can identify the types should design critical thinking exercises that challenge them to explain the identified forms of economic systems.

Pedagogical Exemplars

Initiating Talk for Learning:

Introduce the three types of ownership and control of resources. Divide students into three main groups and allow them to debate which one is better. Use any search engine to identify countries that practise the types of ownership and control of resources. Brainstorm how the choice of a type of ownership or control of resources affects the economic situation of the countries identified.

Note:

1. Teachers should provide targeted support for learners who may be struggling to understand economic systems. They should be supported to use the practices of different countries to explain economics (AP).
2. Teachers should offer the opportunity to learners who may grasp the understanding of economic systems to apply their knowledge in identifying the types of economic systems and the countries in the world that practise each of the economic systems (P).
3. Teachers should encourage learners who show a high level of understanding of economic systems to design critical thinking exercises that challenge them to explain the identified forms of economic systems (HP).

Key Assessment

DoK Level 1: Reproduction/Recall

Define economic system.

DoK Level 2: Skills of conceptual understanding

1. Outline the three types of economic systems.
2. For each of the economic systems identify 2 countries practising it.

DoK Level 3: Strategic Reasoning

1. Differentiate among the three types of economic systems.
2. Compare and contrast the features of the three types of economic systems.

WEEK 19

Learning Indicator(s): *Explain the meaning of the fundamental macroeconomic variables.*

Theme or Focal Area: **The Fundamental Macroeconomic Variables**

Definition

Macroeconomics: Macroeconomics deals with the study of the overall economy and its large-scale performance. It focuses on the behaviour and interactions of major economic aggregates.

Introduction

The fundamental macroeconomic variables are the key measures used to assess the overall health and performance of an economy. These variables help economists and policymakers to analyse economic trends, formulate policies and make informed decisions. The main fundamental macroeconomic variables include:

- *Gross Domestic Product (GDP):* GDP is the total value of all goods and services produced within a country's borders during a specific period, usually a quarter or a year. It is one of the most important indicators of economic activity and provides a measure of a country's overall economic output.
- *Unemployment Rate:* The unemployment rate measures the percentage of the labour force that is unemployed and actively seeking employment. It is a critical indicator of the health of the labour market and the level of economic opportunity in a country.
- *Inflation Rate:* Inflation measures the percentage increase in the general price level of goods and services over time. A moderate and stable inflation rate is generally considered healthy for the economy, while high or unpredictable inflation can have adverse effects.
- *Exchange Rates:* Exchange rates represent the value of one currency relative to another. They play a crucial role in international trade and capital flows and can impact a country's competitiveness in global markets.
- *Government Budget Deficit/Surplus:* The government budget deficit or surplus reflects the difference between government spending and revenue. A deficit occurs when government spending exceeds revenue, while a surplus occurs when revenue exceeds spending.
- *Trade Balance (Balance of Payments):* The trade balance measures the difference between a country's exports and imports of goods and services. A positive trade balance (exports exceeding imports) leads to a trade surplus, while a negative balance (imports exceeding exports) results in a trade deficit.

Macroeconomics deals with the study of the overall economy and its large-scale performance. It focuses on the behaviour and interactions of major economic aggregates.

Examples:

1. In 2023, Ghana's unemployment rate was 14.7 per cent. This means that 14.7 per cent of the labour force was unemployed and actively seeking employment during that period.
2. In April 2023, Ghana experienced an inflation rate of 41.2 per cent. This indicates that, on average, the general price level of goods and services increased by 41.2 per cent compared to the previous year.
3. In 2022, Ghana's GDP was approximately 72.84 billion US dollars. This represents the total value of all goods and services produced within Ghana's borders during that year.

Learning Tasks

1. Discuss the inflation and unemployment situation in the country.
2. Research Ghana's current budget and identify the inflation rate, unemployment and GDP.
3. Use the national budget (either by projecting or printing out) to explain national income.
4. List the major trading currencies in Ghana.

Note:

- a. Learners who are less confident in understanding the concept should be guided to use smaller manageable steps to be able to list the fundamental macroeconomic variables.
- b. Learners with a strong understanding of fundamental macroeconomic variables should be encouraged to outline examples for each fundamental macroeconomic variable.
- c. Learners at a highly proficient level of understanding the fundamental macroeconomic variables should be allowed to design critical thinking learning exercises that challenge them to explain the fundamental macroeconomic variables.

Pedagogical Exemplars

Experiential Learning:

Demonstrate changes in the price of a particular commodity to explain inflation. Show a video or pictures of the major foreign currencies used by Ghanaian traders to describe the exchange rate. Use examples of relatives and friends of students who have completed school without jobs or have acquired some skills but are not practising but just home to explain unemployment.

Note:

1. Teachers should break down complex tasks into smaller manageable steps for learners who are struggling to grasp the understanding of the fundamental macroeconomic variables to be able to identify the variables (AP).
2. Teachers should encourage learners with a deep understanding of the fundamental macroeconomic variables to provide real-world examples to enhance their understanding of the variables (P).
3. Teachers should allow learners with extensive knowledge of fundamental macroeconomic variables to explain the variables (HP).

Key Assessment

DoK Level 1: Reproduction/Recall

List the macroeconomic variables.

DoK Level 2: Skills of conceptual understanding

Match the Ghana Cedis to the respective foreign currency to explain the exchange rate

DoK Level 3: Strategic Reasoning

1. Explain the macroeconomic variables using examples.
2. Explain the unemployment rate.

DoK Level 4: Extended Thinking

Apply knowledge of increased changes in prices of provisions such as milo, milk, biscuits, gari, sugar, tin fish or toiletries, including washing soap, bathing soap and washing powder, to explain inflation.

Section 8 Review

The lessons taught in the section are limited to the economic systems and the fundamental macroeconomic variables.

Week 18 lesson focused on the economics systems. The lesson helps learners to understand how societies or nations answer the three basic economic questions of what to produce, how to produce and to whom to produce. Learners were able to determine the ownership and control of scarce resources.

Week 19 looked at fundamental macroeconomics. Learners after the lesson understood GDP, inflation, exchange rate, unemployment rate, government budget deficit and surplus, as well as trade balance, as the main indicators for checking the health or performance of every economy in the world.

Teaching and Learning Resources

- **Week 18:** Markers, Whiteboard, Computers, Internet, Projector, Paper, Printer and ICT lab
- **Week 19:** Markers, Whiteboard, Computers, Internet, Projector, Paper, Printer and ICT lab

Additional Reading

- Teacher Assessment Manual and Toolkits for Curriculum Trial Handbook for Teachers
- Economics curriculum
- Economics PLC Handbook
- Textbooks

SECTION 9: MONEY AND FINANCIAL INSTITUTIONS

Strand: **Government economic policy and trade**

Sub-strand: Concept of money, financial institutions and public finance

Learning Outcome: *Use relevant information from the environment to discuss the concept of money and financial institutions in an economy.*

Content Standard: Demonstrate knowledge and understanding of the concept of money and financial institutions in an economy.

INTRODUCTION AND SECTION SUMMARY

Section nine covers the concept of money and financial institutions in an economy. It focused on the meaning of money, the key functions of money (that is, medium of exchange, a unit of account, a store of value and standard of deferred payment) and the types of money (that includes currency and Digital Money) and the types of financial institutions. The learning outcome of the section is to enable learners to use relevant information from the environment to discuss the concept of money and financial institutions in an economy. It is expected that learners use their everyday life experiences to define money, state the key functions of money, describe the various types of money and identify the various types of financial institutions to everyday life and societal challenges.

Teachers should note that the concepts of money and financial institutions are linked to business studies.

The weeks covered by the section are:

Week 20: The Concept of Money

Week 21: The Types of Financial Institutions

SUMMARY OF PEDAGOGICAL EXEMPLARS

This section presents two different pedagogies to the teacher. These are building on what others say and experiential learning. Building on what others say was used to engage learners to discuss the concept of money. In using experiential learning pedagogy, the teacher is expected to assist learners in embarking on a study tour to a nearby financial institution such as a bank, insurance company, etc. to give them first-hand information on financial institutions. 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. However, teachers should make considerations and accommodations for different learning groups. That is, offer opportunities to learners who may struggle (approaching proficiency) to make oral presentations on the concept of money. Then, extends activities for the highly proficient learners to use real-life examples to explain the types of financial institutions.

ASSESSMENT SUMMARY

The assessments in this section cover levels 1, 2 and 3 of the DOK. The level 1 items require that the learner recalls or reproduces concepts about the content in this section. The teacher is expected to relate concepts to life experiences and real-world examples. The level 2 items require that the learner do a basic application of concepts and skills about the content in this section. The teacher is expected to use funnel and probing questions in this regard. The teacher is supposed to use level 3 items to promote strategic thinking and complex reasoning in the learners. The teacher is supposed to

ask leading and hypothetical questions. The teacher should use multiple strategies such as discussion oral/written presentations, class exercises, home tasks, etc. (Refer to teacher assessment manual) to gather information about learners' progress and give prompt feedback to them.

Week 20

Learning Indicator(s): *Explain the concept of money in an economy.*

Theme or Focal Area: **The Concept of Money**

Definition(s)

- **Barter system:** The Barter system is a method of exchanging goods and services directly for other goods and services. This method does not use money in exchange.
- **Currency:** Currency is any form of money that is in circulation. It can be physical, like coins and banknotes or it can be electronic, like credit and debit cards.
- **Banknotes:** Bank notes are a form of paper currency that is issued by a central bank or government. They are legal tender, meaning they can be used to pay for goods and services.
- **Coins:** Coins are a type of physical currency that is made of metal and has a monetary value. They are generally smaller than bank notes and they can be made from a variety of metals, including copper, nickel, silver and gold.

Introduction



Ghana's Currency Notes

Money is a medium of exchange, a unit of account and a store of value that facilitates transactions and serves as a measure of economic value. It plays a crucial role in modern economies by enabling the exchange of goods and services, facilitating economic transactions and representing the value of assets, labour and goods. Money comes in various forms, including physical currency (coins and banknotes) and digital forms (electronic money, digital currencies).

Key Functions of Money

1. *Medium of Exchange:* Money serves as a widely accepted medium for buying and selling goods and services. It eliminates the need for barter, where goods are directly exchanged for other goods, making transactions more efficient.
2. *Unit of Account:* Money provides a standard unit of measurement to express the value of goods, services, assets and debts. It enables easy comparison and assessment of economic values.

3. *Store of Value*: Money allows individuals and businesses to store wealth and purchasing power over time. Unlike perishable goods, money can be saved and used in the future for consumption or investment.
4. *Standard of Deferred Payment*: Money enables debts to be repaid over time. Contracts and loans are denominated in a specific currency and money is used to settle these obligations.

Types of Money include

1. *Currency*: Physical coins and banknotes issued by governments and central banks. In Ghana, the currency is the Ghana Cedi (GH¢).
2. *Digital Money*: Money stored electronically and accessed through digital means. This includes digital payment methods, such as online banking, mobile money and electronic fund transfers.
3. *Central Bank Money*: The reserves held by commercial banks at the central bank. It includes both physical currency in vaults and electronic reserves.
4. *Cryptocurrencies*: Digital or virtual currencies that use cryptography for security. Examples include Bitcoin and Ethereum.

Examples of how money is used in the economy:

1. Sarah goes to Melcom and buys groceries worth GH¢100, using cash. The money acts as a medium of exchange, allowing her to pay for the goods she purchases.
2. Michael opens a savings account at a bank and deposits GH¢ 5,000. The money serves as a store of value, and he earns interest on his savings over time.
3. A small business owner, David, borrows GH¢50,000 from a bank to expand his business. The bank provides the money as a loan and David repays it over time with interest.
4. Jane pays her monthly utility bills, including electricity and water bills, totalling GH¢ 400. The money is used to settle her financial obligations to utility companies.
5. The Ghanaian government allocates funds to build a new hospital facility, with a budget of GH¢20 million. The money is used for the construction and operation of the healthcare facility.
6. Kwame uses MTN mobile money to pay for his Uber service, transferring GH¢50 to the driver through a mobile payment app.
7. Adwoa purchases goods online using Bitcoin, a digital cryptocurrency, as a form of payment.

Learning Tasks

1. Explain money using examples.
2. Discuss the role money plays in your everyday life as senior high school learners.
3. Explain the various forms of money in our modern economy.

Note:

- a. Learners who still need to improve their knowledge of the meaning of money should be guided to watch videos and pictures of different currencies to help them explain the definition of money.
- b. Learners who have a comprehensive understanding of the meaning of money should be encouraged to explain the key functions of money in the modern economy.
- c. Learners who have an exceptional understanding of the concept of money should be allowed to design critical thinking learning exercises that will challenge them to explain the types of money in the economy.

Pedagogical Exemplars

Building on What Others Say

- Show a video of barter systems to give a brief history of money. Use cash of any amount to explain the meaning of money in the modern economy.
- Give more time to learners approaching proficiency. Learners should be encouraged to be responsible and respectful citizens.

Note:

1. Teachers should break down complex tasks into smaller manageable steps by showing videos and pictures of different currencies for learners who are struggling to grasp the understanding of the meaning of the definition of money (AP).
2. Teachers should give opportunities to learners who have a comprehensive understanding of the meaning of money to discuss the key functions of money in the modern economy (P).
3. Teachers should allow learners who have an exceptional understanding of the concept of money to brainstorm the types of money (HP).

Key Assessment

DoK Level 1: Reproduction/Recall

Define money in your own words.

DoK Level 2: Skills of conceptual understanding

1. Explain the meaning of money.
2. Explain at least two functions of money to you as a learner.

DoK Level 3: Strategic Reasoning

1. Differentiate between two types of money in the modern economy.
2. Explain the current relationship between barter and cash in the modern Ghanaian economy

Week 21

Learning Indicator(s): Describe the types of financial institutions.

Theme or Focal Area: **The Types of Financial Institutions**

Definition(s)

- **Bank:** A bank is a financial institution that provides a range of services, such as accepting deposits, making loans and providing financial advice.
- **Insurance:** Insurance is a financial product that protects against losses or damages. There are many different types of insurance, including health insurance, life insurance, property insurance and auto insurance.

Introduction

Financial institutions are organisations that facilitate the flow of funds within the financial system and provide various financial services to individuals, businesses and governments. These institutions play a crucial role in the economy by intermediating between those who have surplus funds (savers and investors) and those who need funds (borrowers).

Financial institutions offer a wide range of financial products and services, including:

1. **Depository Institutions:** These are institutions whose main source of funds is cash deposits from customers.
 - *Banks:* Commercial banks, savings banks and credit unions accept deposits from customers and provide loans and other financial services.
 - *Thrift Institutions:* Savings and loan associations (S&Ls) and savings banks focus on providing mortgage loans and other consumer loans.
2. **Non-Depository Institutions:** These are institutions that do not collect cash from customers but sell securities or insurance to raise funds.
 - *Insurance Companies:* Offer insurance policies that protect individuals and businesses against financial losses.
 - *Investment Companies:* Mutual funds and exchange-traded funds (ETFs) pool funds from investors and invest in a diversified portfolio of assets.
 - *Brokerage Firms:* They facilitate the buying and selling of securities, such as stocks, bonds and other financial instruments, on behalf of clients.
 - *Central Banks:* The central bank of a country serves as the nation's monetary authority and implements monetary policy. It regulates the money supply, interest rates and currency issuance.
 - *Investment Banks:* They engage in underwriting new securities issuance, mergers and acquisitions and other corporate financial services.
 - *Pension Funds:* They manage retirement funds for individuals and invest in various financial assets to provide returns during retirement.
 - *Microfinance Institutions:* These provide financial services, including small loans and savings accounts, to low-income individuals and small businesses in developing countries.

Examples of financial institutions in Ghana:

- GCB Bank Limited
- Advans Ghana Savings and Loans
- Enterprise Life Assurance Company
- Ghana Leasing Company Limited
- Bank of Ghana



Depository Financial Institutions in Ghana.

Learning Tasks

1. Discuss the functions of the various Financial Institutions in Ghana.
2. List examples of depository and non-depository institutions in Ghana.

Note:

- a. Learners who find it difficult to understand the meaning of financial institutions should be allowed to watch videos of the activities of financial institutions to help them describe financial institutions.
- b. Learners who have a deep understanding of the meaning of financial institutions should be encouraged to identify the types of financial institutions.
- c. Learners who have an extensive understanding of the meaning of financial institutions should be allowed to develop critical thinking learning exercises that will challenge them to explain the types of financial institutions in the Ghanaian economy.

Pedagogical Exemplars

Experiential Learning:

In a small mixed ability and gender group, embark on a study tour to a nearby financial institution such as a bank, insurance company, etc. or watch a video of a stock exchange market or a bank or insurance company to discuss financial institutions.

Learners become sensitive to the inter-relatedness of the various spheres of life, groups and individuals during and after the study tour or after watching the videos. Learners learn honesty from the financial institution.

Note:

1. Teachers should offer direct instructions and scaffolding learning to learners who are struggling in performing simple descriptions of tasks. They must be encouraged to watch videos to help them perform tasks (AP).
2. Teachers should give learners who exhibit clear understanding and ability to perform tasks the opportunity to identify the types of financial institutions in the Ghanaian economy (P).
3. Teachers should motivate learners who show a high level of understanding and ability to perform tasks to explain with examples the types of financial institutions in the Ghanaian economy (HP).

Key Assessment

DoK Level 1: Reproduction/Recall

1. Describe a financial institution.
2. Name the two types of financial institution

DoK Level 2: Skills of conceptual understanding

Explain the meaning of financial institutions.

DoK Level 3: Strategic Reasoning

Explain the different functions of the two types of financial institutions.

Section 9 Review

The lessons taught in section nine are limited to the concept of money and financial institutions in an economy. It focused on the meaning of money, the key functions of money, the types of money and the types of financial institutions. Week 20 was to stimulate the learners' interest by relating the lesson to happenings in their everyday lives. The lessons of the week included the meaning, the key functions and the types of money. By the end of the week, learners would have been able to define money in their own words without having to memorise the definition. Learners would have also been able to state the functions of money. Learners would have also been able to describe the various types of money.

The next week (week 21) looked at the types of financial institutions. The learners by the end of the week would be able to identify, explain and differentiate without difficulty the types of financial institutions. The learners would have been willing to participate in the tour to a nearby financial institution or watch a video of a stock exchange market or a bank or insurance company to have first-hand information.

Teaching and Learning Resources

- **Week 20:** Marker, Whiteboard, Internet, Projectors
- **Week 21:** Marker, Whiteboard, Internet, Projectors, Permission letter, Computers, CDs (recorded video), School bus

Additional Reading

- Teacher Assessment Manual and Toolkits for Curriculum Trial Handbook for Teachers
- Economics curriculum
- Economics PLC Handbook
- Textbooks

SECTION 10: AGRICULTURE, INDUSTRY AND TRADE

Strand: **Government economic policy and trade**

Sub-strand: Agriculture, Industrialisation and Trade

Learning Outcome: *Employ relevant information in the environment to examine agricultural activities and their importance.*

Content Standard: Demonstrate understanding of the role of agriculture and industry.

INTRODUCTION AND SECTION SUMMARY

Section ten covers Agriculture, Industrialisation and Trade. Agriculture is the practice of cultivating plants, raising animals and other activities related to the production of food, fibre and other goods needed for human consumption and use. Industry refers to the sector of the economy that involves the production of goods through manufacturing, processing and various forms of production in factories. Trade is the exchange of goods and services between individuals, businesses, countries or regions. The section focused on the importance of agriculture, the importance of industry and the features of domestic trade. The learning outcome of the section is to employ relevant information in the environment to examine agricultural and industrial activities and their importance. Specifically, it is expected that learners understand the importance of agriculture and industry, as well as features of domestic trade and relate the concepts to everyday life and societal challenges.

Teachers should note that the concepts of demand are linked to agricultural science, geography and business studies.

The weeks covered by the section are:

Week 22: The Importance of Agriculture to the Ghanaian Economy.

Week 23: The importance of Industry to the Ghanaian Economy.

Week 24: The Features of Domestic Trade.

SUMMARY OF PEDAGOGICAL EXEMPLARS

This section presents three different pedagogies to the teacher. These are project-based learning, collaborative learning and building on what others say. Project-based learning was used twice. In using this pedagogy, learners visited the school farm or watched a video on agriculture or a nearby poultry farm and then discussed the importance of agriculture. Again, learners were tasked to visit a nearby market and collect data on market women who sell in other markets in different towns. Collaborative learning is used to discuss the importance of industry to the Ghanaian economy. Building on what others say is used to discuss the features and examples of domestic trade. Teachers should consider the needs of all learner ability groups when applying the proposed pedagogy.

ASSESSMENT SUMMARY

The assessments in this section cover levels 2 and 3 of the DOK. The level 2 items require that the learner do a basic application of concepts and skills about the content in this section. The teacher is expected to use funnel and probing questions in this regard. The teacher is supposed to use level 3 items to promote strategic thinking and complex reasoning in the learners. The teacher is supposed to

ask leading and hypothetical questions. The teacher should use multiple strategies such as discussion oral/written presentations, class exercises, home tasks, etc. (Refer to teacher assessment manual) to gather information about learners' progress and give prompt feedback to them.

Week 22

Learning Indicator(s): Describe the importance of agriculture to the Ghanaian economy.

Theme or Focal Area: **The Importance of Agriculture to the Ghanaian Economy**

Definition(s)

- **Environmental Sustainability:** Environmental sustainability means to create and maintain conditions under which humans and nature can exist in productive harmony and that permit fulfilling the social, economic and environmental needs of present and future generations.
- **Agriculture:** Agriculture is the practice of cultivating plants, raising animals and other activities related to the production of food, fibre and other goods needed for human consumption and use.

Introduction



Mechanised /Commercial farm

Agriculture is one of the oldest and most fundamental human activities, dating back thousands of years and remains a crucial component of modern society. It is a primary industry that provides food and raw materials to economies. Agriculture plays a crucial role in the Ghanaian economy, contributing significantly to the country's development, employment, food security and export earnings. For example, in the year 2022, agriculture contributed to Ghana's GDP by 19.57%.

Importance of Agriculture in Ghana

1. **Employment and Livelihoods:** Agriculture provides jobs for a significant portion of Ghana's population, especially in rural areas (In 2021, 39.49% of the employees in Ghana were active in the agricultural sector). Many Ghanaians are engaged in farming activities, either as small-scale subsistence farmers or as employees in larger agricultural enterprises. Agriculture serves as a source of income and livelihood for millions of people, helping to alleviate poverty and reduce unemployment.
2. **Food Security:** Agriculture is the primary source of food production in Ghana. It plays a crucial role in ensuring food security.
3. The sector contributes to the availability of staple crops, such as maize, rice, yam, cassava and other food items essential for the domestic consumption of Ghanaians. A strong agricultural sector is vital for maintaining stable food prices and reducing the country's dependence on food imports.

4. *Rural Development:* Agriculture contributes to rural development by generating economic activities, improving infrastructure and promoting social well-being. Agricultural production stimulates local markets, fosters rural trade and drives the development of agribusinesses and ancillary industries. This, in turn, helps to enhance rural incomes, reduce urban migration and improve the overall quality of life in rural communities.
5. *Export Earnings:* Ghana is known for its agricultural exports, which contribute to foreign exchange earnings and boost the country's balance of trade. Commodities, such as cocoa, cashew nuts, shea butter, fruits and vegetables, are exported to international markets. The revenue generated from agricultural exports helps to finance imports, support economic growth and diversify the country's export base.
6. *Environmental Sustainability:* Agriculture in Ghana can be practised in harmony with the environment, promoting sustainable land and natural resource management. Embracing sustainable agricultural practices, such as conservation agriculture organic farming, agroforestry, etc., can help protect soil fertility, conserve water resources, preserve biodiversity and mitigate the impact of climate change.

Examples of Agriculture practices:

1. Agricultural technologies, including mechanisation
2. Production of improved crop varieties, i.e. maize, okro, cassava,
3. Irrigation systems
4. Fishing and Aquaculture/Fish Farming
5. Animal husbandry/ Livestock Rearing
6. Poultry Farming

Learning Task

1. Discuss what you observed in the school farm or the video.
2. Explain how you can start backyard farming at home.
3. Explain how important agriculture is to you as a learner.
4. Discuss how agriculture can lead to economic development in Ghana.

Note:

- a. Guidance should be given to learners who may struggle to identify agriculture activities or practices in Ghana by breaking down complex concepts into smaller and more digestible parts.
- b. Learners who understand the concept are given some level of support by encouraging them to ask probing questions, seek out information and construct their understanding of the importance of agriculture to the individual or themselves.
- c. The learners who show a high level of understanding are allowed to pursue independent study projects on how agriculture is important to the Ghanaian economy.

Pedagogical Exemplars

Project-based Learning:

Visit the school farm or watch a video on agriculture or a nearby poultry farm to discuss agriculture. Encourage learners to tolerate one another during and after the lesson.

Note:

1. Learners who are not actively participating or are less confident in identifying agriculture activities or practices in Ghana (AP) are given scaffolding support by the teacher.
2. For learners with a clear understanding and the ability to perform tasks (P), minimal teacher support is given through encouraging and motivating learners to use critical thinking skills, problem-solving abilities and thought-provoking questions that require deep analysis of how agriculture is important to the individual.
3. Learners who show a high level (HP) of understanding are allowed to explore and discover the importance of agriculture to the Ghanaian economy.

Key Assessment

DoK Level 2: Extended Thinking

1. Describe some of the agricultural practices in Ghana.
2. Explain the importance of Agriculture to you as a senior high school learner.

DoK Level 3: Extended Thinking

Explain the importance of agriculture to the economy of Ghana.

Week 23

Learning Indicator(s): Describe the importance of industry to the Ghanaian economy.

Theme or Focal Area: **The Importance of Industry to the Ghanaian Economy.**

Definition(s)

- **Industry:** Industry refers to the sector of the economy that involves the production of goods through manufacturing, processing and various forms of production in factories.
- **Economic growth:** Economic growth refers to the increase in the value of goods and services produced by an economy over time.

Introduction: Industry encompasses all the activities that transform raw materials, components or resources into finished products that are used or consumed by individuals or other businesses.

Industrial activities involve the use of machinery, technology and human labour to create products on a large scale. Industries can range from traditional manufacturing and heavy industries to modern technology-based sectors. Industry plays a significant role in the Ghanaian economy, contributing to economic growth, job creation, export earnings and technological advancement. For example, the mining sector is a major source of foreign exchange earnings and it employs many people. The manufacturing sector is also growing and it contributes around 20% of GDP. The oil and gas industry is another important sector and it is estimated to contribute around 5% of GDP.

Importance of Industry in Ghana

1. *Economic Growth:* The industrial sector is a major driver of economic growth in Ghana. Industrial activities, such as manufacturing, construction, mining and energy production, contribute to the country's Gross Domestic Product (GDP) and stimulate economic development. The expansion of industries leads to increased production, improved productivity and enhanced competitiveness, resulting in overall economic growth.
2. *Job Creation:* The industrial sector provides employment opportunities for a significant number of Ghanaians. Industries employ skilled and unskilled labour across various sectors, contributing to job creation and reducing unemployment rates. The growth of industries, particularly manufacturing, can absorb surplus labour from the agricultural sector and facilitate the transition to higher productivity and higher-paying jobs.
3. *Value Addition and Export Diversification:* Industry enables value addition to raw materials and agricultural products, contributing to export diversification and reducing dependence on primary commodities. By processing raw materials into finished goods, Ghana can capture a larger share of value in the production chain and increase export earnings. Industrial products, such as textiles, garments, processed foods, chemicals and machinery, can be exported to international markets, generating foreign exchange.
4. *Technological Advancement:* The industrial sector promotes technological advancement and innovation in Ghana. Through research and development activities, technology transfer and investment in machinery and equipment, industries can improve production processes, increase efficiency and enhance product quality. Technological progress in industries leads to productivity gains, economic efficiency and the ability to compete globally.
5. *Infrastructure Development:* Industrialisation drives infrastructure development in Ghana. To support industrial activities, there is a need for robust transportation networks, reliable power supply, telecommunications systems and adequate water and sanitation facilities. The establishment of industries often necessitates the construction of industrial parks, factories,

warehouses and supporting infrastructure, which contribute to the overall development of the country's infrastructure.

6. *Income Generation and Poverty Reduction:* The industrial sector generates income and contributes to poverty reduction by providing higher-paying jobs and income-generating opportunities. Industrial activities with higher productivity and value addition can lead to higher wages and better living standards for workers. Increased income levels contribute to improved access to basic services, education, health care and other essential needs.
7. *Economic Resilience and Trade Balance:* A diverse and robust industrial sector enhances Ghana's economic resilience and reduces vulnerability to external shocks. By producing a wide range of manufactured goods and industrial products domestically, the country can reduce import dependency, enhance self-sufficiency and improve its trade balance. A strong industrial base enables Ghana to withstand fluctuations in global commodity prices and trade dynamics.
8. *Skills Development and Human Capital:* Industrialisation promotes skills development and human capital formation. As industries require a skilled workforce, they create opportunities for training, technical education and capacity building. Through industrialisation, Ghana can develop a pool of skilled workers, technicians, engineers and professionals, which can contribute to the overall development of the country and support other sectors of the economy.

Examples:

Primary sector

1. *Mining and Extractive Industries:* These industries involve the extraction and processing of natural resources such as minerals, oil, gas and coal.

Secondary sector

1. *Manufacturing Industry:* This sector involves the production of physical goods using raw materials or components. Examples include the automobile industry, textile industry, electronics industry and food processing industry.
2. *Construction Industry:* This sector is involved in the construction of buildings, infrastructure and other structures. It includes residential, commercial and public construction projects.
3. *Pharmaceutical Industry:* This industry is engaged in the research, development and production of pharmaceutical drugs and medications.
4. *The agro-processing industry:* This refers to the processing of agricultural products into finished goods. This includes activities such as milling, canning and packaging.

Tertiary sector

1. *Information Technology (IT) Industry:* The IT industry focuses on the development, production and maintenance of software, hardware and related services.
2. *Tourism industry:* This sector includes hotels, restaurants, tour operators, transportation providers and other businesses that cater to visitors.



An Agro-processing Industry

Learning Tasks

1. Mention some known industries in Ghana.
2. Discuss the activities of the industries mentioned.
3. Discuss the importance of Industry to the growth and development of the Ghanaian Economy and present your answers to the class in groups.

Note:

- a. Learners who may struggle with the identification of the activities of industries in Ghana should be assisted to incorporate diverse perspectives and cultural references into the lesson.
- b. Learners who grasp the understanding of the lesson are allowed to apply their knowledge to the identification of the types of industries in Ghana.
- c. Learners who show a high level of understanding of the lesson should design critical thinking exercises that challenge them to explain the importance of industries to the Ghanaian economy.

Pedagogical Exemplars

Collaboration learning:

Divide the students into a number of mixed-ability and gender groups and task them to discuss the importance of industry to the Ghanaian economy and present to the class. Encourage learners to be tolerant of one another and respect one another's views.

1. Teachers should provide targeted support such as visual aids for learners who may be struggling to understand the activities of industries in Ghana (AP).
2. Teachers should offer the opportunity to learners who may grasp the understanding of the lesson easily for the application of their knowledge and experiences to enable them to identify the types of industries in Ghana (P).
3. Teachers should encourage learners who show a high level of understanding of the lesson to design critical thinking exercises that challenge them to state the importance of industries in the Ghanaian economy (HP).

Key Assessment

DoK Level 1: Reproduction/Recall

Identify the activities of industries in Ghana.

DoK Level 2: Skills of conceptual understanding

1. Explain the types of industries in Ghana.
2. Choose one Ghanaian industry from the primary, secondary or tertiary sector. Describe the activities and explain the importance of them to the Ghanaian economy.

DoK Level 3: Strategic Reasoning

Explain the importance of industry to the Ghanaian economy. Illustrate your answer with examples from each industry sector.

Week 24

Learning Indicator(s):

1. *Identify the features of domestic trade.*
2. *Cite examples of domestic trade.*

Theme or Focal Area: **The Features of Domestic Trade**

Definition

Trade: Trade is the exchange of goods and services between individuals, businesses, countries or regions.

Introduction



Domestic Trade: *Kaneshie Market in Accra.*

Domestic trade refers to the exchange of goods and services within the boundaries of a country between individuals, businesses and government entities. It is an essential component of the overall economic activity within a nation from retail sales to wholesale distribution and industrial supply chains.

Features of Domestic Trade

1. *Geographical Scope:* Domestic trade is confined to a country's geographical boundaries. It involves transactions that occur within a nation's borders and does not involve cross-border trade.
2. *Currency:* Domestic trade typically involves transactions conducted using the country's national currency. In Ghana, for example, domestic trade transactions are denominated in Ghanaian Cedis (GH ₵).
3. *Regulatory Environment:* Domestic trade is subject to the laws and regulations of the country in which it takes place. Governments may enact policies and trade regulations to facilitate or regulate domestic trade activities.
4. *Market Structure:* Domestic trade includes both wholesale and retail markets. Wholesale trade involves the sale of goods in large quantities from manufacturers or distributors to retailers or other businesses. The retail market refers to the businesses that sell goods directly to consumers.

5. *Variety of Goods and Services*: Domestic trade covers a wide range of goods and services, from consumer goods such as clothing and electronics to industrial products and professional services.
6. *Contribution to GDP*: The value of domestic trade is an important component of a country's Gross Domestic Product (GDP), which measures the overall economic output within a nation's borders.

Domestic Trade is Essential for Several Reasons

1. It facilitates the efficient allocation of resources within a country, allowing goods and services to reach consumers and businesses efficiently.
2. It supports economic growth by creating demand for goods and services, leading to increased production and employment opportunities.
3. It contributes to the government's revenue through taxation on trade transactions.
4. It enables consumers to access a variety of goods and services from different regions of the country, fostering competition and consumer choice.

Learning Tasks

1. Visit a nearby market and collect data on market women who sell in markets in different towns.
2. Present your outcome and discuss domestic trade based on the reports generated.

Note:

- a. Learners with low ability to identify features of domestic trade should collaborate with peers for support.
- b. Learners who can understand domestic trade should easily perform tasks that require higher-order thinking skills to explain the features of domestic trade.
- c. Learners who are highly proficient in understanding domestic trade should use reflective learning practices to explain the importance of domestic trade.

Pedagogical Exemplars

Project-Based learning:

- Form mixed ability and gender groups and task them to visit a nearby market and collect data on market women who sell in other markets in different towns. Present your outcome and discuss domestic trade based on their report.
- Learners should respect individuals of different beliefs, religions and cultures as they embark on the data collection exercise.

Note:

1. Teachers should allow peer support for learners approaching proficiency in identifying the features of domestic trade (AP).
2. Teachers should assign tasks that require higher-order thinking skills to learners at the proficient level in explaining the features of domestic trade (P).
3. Teachers should encourage reflective learning practices by asking learners who are highly proficient to critically discuss the importance of domestic trade from analysed data collected from a nearby market (HP).

Key Assessment

DoK Level 1: Reproduction/Recall

Outline at least two (2) features of domestic trade.

DoK Level 2: Skills of conceptual understanding

1. Explain at least two (2) features of domestic trade.
2. Explain domestic trade based on the data collected and state the importance.

Theme or Focal Area: Examples of Domestic Trade

Domestic trade includes:

1. *Retail Trade*: The sale of goods directly to individual consumers through brick-and-mortar stores, supermarkets, department stores, convenience stores and online platforms within a country.
2. *Wholesale Trade*: The purchase of goods in bulk from producers or manufacturers and their subsequent resale to retailers, businesses or institutional customers within the country.
3. *E-commerce*: Online platforms and marketplaces that facilitate the buying and selling of goods and services within the domestic market. Examples include online retailers, classified websites and auction platforms.
4. *Local Markets*: Traditional markets, farmers' markets and bazaars where vendors sell a variety of goods such as fresh produce, handicrafts, clothing, electronics and household items to local consumers.
5. *Business-to-Business (B2B) Trade*: Trade that occurs between businesses within the same country, involving the sale and purchase of raw materials, components, machinery and other goods required for production or further resale.
6. *Services Trade*: The exchange of various services within the domestic market, including professional services (legal, accounting, consulting), healthcare services, hospitality services, transportation services and telecommunications services.
7. *Government Procurement*: The purchase of goods and services by government entities from domestic suppliers and contractors. This includes procurement for infrastructure projects, public services and defence-related requirements.
8. *Direct Sales*: Direct selling companies that market and sell products directly to consumers within the country through independent representatives or consultants. Examples include companies involved in cosmetics, wellness, home care and personal care products.
9. *Franchise Trade*: The operation of franchised businesses within a country, where individuals or entities obtain the right to use a recognised brand and business model to sell products or services to local consumers.
10. *Financial Services*: The provision of financial services within the domestic market, including banking services, insurance services, investment services and financial advisory services offered by domestic financial institutions.

Learning Tasks

1. Observe your school environment and mention examples of domestic trade around your school.
2. Discuss how different they are from each other.

Note:

- a. Learners approaching proficiency should be guided to use smaller manageable steps to identify examples of domestic trade in the school environment.
- b. Learners at a proficient level of understanding of domestic trade should be encouraged to make independent enquiries into the examples of domestic trade in the town of the school.
- c. Learners at a high proficient level of understanding should be allowed to design critical learning exercises that challenge them to evaluate the examples of domestic trade in Ghana.

Pedagogical Exemplars**Building on What Others Say**

- In small groups, discuss the examples of domestic trade.
- Pay attention to learners approaching proficiency.

Note:

1. Teachers should break down complex tasks into smaller manageable steps for learners approaching proficiency to enable them to identify examples of domestic trade in the school environment (AP).
2. Teachers should encourage proficient learners to make independent enquiries into the discussion of the examples of domestic trade in the town of the school (P).
3. Teachers should allow learners with high proficiency to design critical learning exercises that challenge the learners to evaluate the examples of domestic trade in Ghana (HP).

Key Assessment**DoK Level 1: Skills of conceptual understanding**

1. Outline at least three (3) examples of domestic trade in the school environment.
2. State at least two (2) examples of domestic trade in the town of the school.
3. Identify five (5) examples of domestic trade in Ghana.

Section 10 Review

The lessons taught in section ten are limited to agriculture, industrialisation and trade in an economy. It focused on the importance of agriculture, the importance of industrialisation and the features of domestic trade. Week 22 was to stimulate the learners' interest in agriculture by relating it to happenings in their societies. The lesson of the week included the agriculture activities and the importance of agriculture. By the end of the week, learners would have been able to identify agricultural activities and state the importance of agriculture to Ghana's economy. The following week (week 23) looked at the importance of industrialisation in Ghana. The learners by the end of the week would be able to identify industrial activities, explain the types of industries in Ghana and outline the importance of industrialisation to Ghana's economy. The last week (week 24) looked at the features and examples of domestic trade. The learners by the end of the week would be able to outline the features of domestic trade and also be able to come up with examples of domestic trade in the country. The learners would have been willing to participate in the class discussion and visit the nearby farm and market or watch a video on agriculture and market to have first-hand information about the lessons.

Teaching and Learning Resources

- **Week 22:** Marker, Whiteboard, Internet, Projectors, Permission letter, Computers, CDs (recorded video), School bus
- **Week 23:** Markers, Whiteboard, Internet, Projectors or TVs, Recorded videos, School bus, Computer, ICT lab, Exercise book, CDs or pen drives
- **Week 24:** Markers, whiteboard, projectors, nearby market, recorded videos

Additional Reading

- Teacher Assessment Manual and Toolkits for Curriculum Trial Handbook for Teachers
- Economics curriculum
- Economics PLC Handbook
- Textbooks

ACKNOWLEDGEMENTS

Special thanks to Professor Edward Appiah, Director-General of the National Council for Curriculum and Assessment (NaCCA) and all who contributed to the successful writing of the Teacher Manuals for the new Senior High School (SHS), Senior High Technical School (SHTS) and Science Technology, Engineering and Mathematics (STEM) curriculum.

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