



MINISTRY OF EDUCATION

SOCIAL STUDIES

For Senior High Schools

TEACHER MANUAL

YEAR 1 - BOOK 2



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

MINISTRY OF EDUCATION



REPUBLIC OF GHANA

SOCIAL STUDIES

For Senior High Schools

Teacher Manual

Year One - Book Two



NATIONAL COUNCIL FOR
CURRICULUM & ASSESSMENT
OF MINISTRY OF EDUCATION

SOCIAL STUDIES TEACHERS MANUAL

Enquiries and comments on this manual should be addressed to:

The Director-General

National Council for Curriculum and Assessment (NaCCA)

Ministry of Education

P.O. Box CT PMB 77

Cantonments Accra

Telephone: 0302909071, 0302909862

Email: info@nacca.gov.gh

website: www.nacca.gov.gh



©2024 Ministry of Education

This publication is not for sale. All rights reserved. No part of this publication may be reproduced without prior written permission from the Ministry of Education, Ghana.



CONTENTS

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

INTRODUCTION

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

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

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

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

Learner-Centred Curriculum

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

Promoting Ghanaian Values

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

Integrating 21st Century Skills and Competencies

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

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

Balanced Approach to Assessment - not just Final External Examinations

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

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

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

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

An Inclusive and Responsive Curriculum

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

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

Social and Emotional Learning

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

Philosophy and vision for each subject

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

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

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

SUMMARY SCOPE AND SEQUENCE

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

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

Overall Totals (SHS 1 – 3)

Content Standards	33
Learning Outcomes	33
Learning Indicators	70

SECTION 7: ECONOMIC ACTIVITIES IN AFRICA

Strand: **Production, Exchange and Creativity**

Sub-Strand: Economic Activities in Africa

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

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

INTRODUCTION AND SECTION SUMMARY

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

The weeks covered by the section are:

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

SUMMARY OF PEDAGOGICAL EXEMPLARS

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

ASSESSMENT SUMMARY

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

Week 13 and 14

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

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

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

Introduction

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

Internal Trade:

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

External Trade:

Trans-Saharan Trade:

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

Factors that Influenced Trade included:

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

Development:

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

Effects of the Trans-Saharan Trade on African kingdoms

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

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

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

Learning Tasks

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

Pedagogical Exemplars

Talk for Learning

Learners:

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

Problem-based Learning**Learners:**

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

Cooperative Learning**Learners:**

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

Technology-enhanced Learning**Learners:**

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

NOTE:

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

Transcript:

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

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

Key Assessment

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

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

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

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

Section 7 Review

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

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

References:

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

Additional Reading

1. Wane, N. N., & Akrong, A. O. (2019). Trade, routes trade, and commerce in pre-colonial Africa. *Gender, democracy and institutional development in Africa*, 67-98
2. Gaiya, A. (2023). The Historical Evolution of West Africa's Reversal of Fortune. Available at [SSRN 4567131](https://ssrn.com/abstract=4567131)
3. Conrad, D. C. (2010). *Empires of Medieval West Africa: Ghana, Mali, and Songhay*. Infobase Publishing
4. Inikori, J. E. (Ed.). (2022). *Forced migration: The impact of the export slave trade on African societies*, Vol. 6. Taylor & Francis
5. Okoth, A. (2006). *A History of Africa: African societies and the establishment of colonial rule, 1800-1915* (Vol. 1). East African Publishers

SECTION 8: ENTREPRENEURSHIP, WORKPLACE CULTURE AND PRODUCTIVITY

Strand: **Production, Exchange and Creativity**

Sub-strands: Entrepreneurship, Workplace Culture and Productivity

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

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

INTRODUCTION AND SECTION SUMMARY

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

The weeks covered by the section are:

- **Week 15:** Meaning of the concepts “entrepreneur” and “entrepreneurship” and the importance of entrepreneurship to personal development.
- **Week16:** Similarities and differences between self-employment and entrepreneurship.

SUMMARY OF PEDAGOGICAL EXEMPLARS

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

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

ASSESSMENT SUMMARY

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

Week 15

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

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

Meaning of Entrepreneur and Entrepreneurship

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

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

Importance of Entrepreneurship to Personal Development

Introduction

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

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

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

Advantages of Entrepreneurship to Personal Development

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

Disadvantages of Entrepreneurship to Personal Development

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

Learning Tasks

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

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

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

NOTE:

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

Transcript:

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

Key Assessment

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

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

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

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

WEEK 16

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

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

Similarities between Self-Employment and Entrepreneurship:

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

Differences Between Self-Employment and Entrepreneurship

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

Learning Tasks

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

Pedagogical Exemplars

Collaborative Learning

Learners:

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

NOTE:

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

Transcript:

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

Key Assessment

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

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

Section 8 Review

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

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

References

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

Additional Reading

1. Mueller, S., & Anderson, A. R. (2014). Understanding the entrepreneurial learning process and its impact on students' personal development: A European perspective. *The International Journal of Management Education*, 12(3), 500-511.
2. Schoon, I., & Duckworth, K. (2012). Who becomes an entrepreneur? Early life experiences as predictors of entrepreneurship. *Developmental psychology*, 48(6), 1719.
3. Lackéus, M. (2015). Entrepreneurship in education: What, why, when and how. *Background paper*.
4. Hisrich, R. D., Peters, M. P., & Shepherd, D. A. (2017). *Entrepreneurship*. McGraw-Hill Education

SECTION 9: CONSUMER RIGHTS, PROTECTION AND RESPONSIBILITIES

Strand: **Production, Exchange and Creativity**

Sub-Strand: Consumer Rights, Protection and Responsibilities

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

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

INTRODUCTION AND SECTION SUMMARY

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

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

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

SUMMARY OF PEDAGOGICAL EXEMPLARS

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

ASSESSMENT SUMMARY

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

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

WEEK 17

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

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

Meaning of Consumer rights

Introduction

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

Types of consumer rights

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

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

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



Source: *Leverage Edu. (2021)*

Relevance of consumer rights

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

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

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

Learning Tasks

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

Pedagogical Exemplars

Cooperative Learning

Learners:

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

Group tasks: debates and Case Law analysis.

Learners:

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

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

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

Note:

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

Transcript:

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

Key Assessment

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

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

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

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

Weeks 18 and 19

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

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

Meaning of Consumer Protection

Introduction

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

Importance of Consumer Protection

Consumer protection is essential for the following reasons:

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



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

How consumers can be protected in Ghana

Introduction

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

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

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

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

Learning Tasks

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

Pedagogical Exemplars

Talk for Learning

Learners:

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

Talk for Learning

Learners:

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

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

NOTE:

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

Transcript:

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

Key Assessment

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

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

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

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

Section 9 Review

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

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

References

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

Additional Reading

1. Jacobs, W., Stoop, P. N., & Van Niekerk, R. (2010). Fundamental consumer rights under the Consumer Protection Act 68 of 2008: A critical overview and analysis. *Potchefstroom Electronic Law Journal/Potchefstroomse Elektroniese Regsblad*, 13(3)
2. Jackson, H. E., & Rothstein, P. (2019). The Analysis of Benefits in Consumer Protection Regulations. *Harv. Bus. L. Rev.*, 9, 197
3. Herrine, L. (2022). What is Consumer Protection For? *Loy. Consumer L. Rev.*, 34, 1.
4. Dowuona-Hammond, C. (2018). Consumer law and policy in Ghana. *Journal of consumer policy*, 41(4), 333-354
5. Nkansah, L. A. (2015). Consumer protection in Ghana: an appraisal of the law. *Joseph Ayo Babalola University Law Journal (2015)*, 2(1), 185-200

SECTION 10: FINANCIAL LITERACY

Strand: **Production, Exchange and Creativity**

Sub-Strand: Financial Literacy

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

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

INTRODUCTION AND SECTION SUMMARY

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

The weeks covered by the section are:

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

SUMMARY OF PEDAGOGICAL EXEMPLARS

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

ASSESSMENT SUMMARY

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

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

WEEK 20

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

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

Meaning of Financial Literacy

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

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

Features of Financial Literacy

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

Understanding of Financial Basics

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

Money Management

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

Investment Knowledge

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

Debt Management

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

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

Risk Management and Insurance

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

Planning and Goal Setting

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

Consumer Rights and Responsibilities

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



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

Learning Tasks

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

Pedagogical Exemplars

Differentiated Task Groups on the Meaning of Financial Literacy

Learners:

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

Guided Group Research on Features of Financial Literacy

Learners:

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

NOTE: For learners with/who:

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

Transcript Record (the):

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

Key Assessment

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

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

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

Week 21

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

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

Avenues/Strategies for Financial Security

Introduction

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

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



Source: *India Today*. (2022).

How Lack/Inadequate Financial Planning Affects Individual Financial Security

Introduction

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

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

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

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

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

Learning Tasks

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

Pedagogical Exemplars

Problem-Based Learning

Learners:

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

Collaborative Learning

Learners:

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

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

NOTE: For learners with/who:

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

Transcript Record (the):

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

Key Assessment

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

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

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

WEEK 22

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

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

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

Individual Level

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

Community Level

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

National Level

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

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

Implications of Bad and Prudent Financial Decisions

Introduction

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

Bad Financial Decisions:

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

Prudent Financial Decisions

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

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

Learning Tasks

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

Pedagogical Exemplars

Collaborative Learning

Learners:

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

Talk for Learning

Inviting in a Guest Speaker

Learners:

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

Case Study**Learners:**

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

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

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

Transcript:**Record (Learners’):**

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

Key Assessment

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

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

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

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

Section 10 Review

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

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

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

References

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

Additional Reading

1. Anthony, A., Sambuli, N. & Sharma, L. (2024). *Security and trust in Africa's digital financial inclusion landscape*. Carnegie Endowment for International Peace. https://carnegieendowment.org/files/Anthony_Sambuli_Sharma_CyberFi_draft.pdf
2. Barchiche, D. et al. (2023). *Financing sustainable development: insights from Ghana, Indonesia, Mexico, and Senegal*. The Institute for Sustainable Development and International Relations (IDDRI). https://www.iddri.org/sites/default/files/PDF/Publications/Catalogue%20Iddri/Etude/202_309-ST0323-financing%20SDGs.pdf
3. Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ). (2023). *Promoting transparent and responsible use of public finances in Africa: Good Financial Governance in Africa Programme (GFG II)*. <https://www.giz.de/en/worldwide/120494.html>
4. Ghana Association of Bankers (GAB) (2023). *Financial literacy and sustainable growth in consumers' investments*. GAB. <https://thebftonline.com/2023/05/05/financial-literacy-and-sustainable-growth-in-consumers-investments/>
5. India Today. (2022). *Why do children need a financial literacy curriculum right from school?* India Today Web Desk. <https://www.indiatoday.in/education-today/featurephilia/story/why-even-children-need-a-financial-literacy-curriculum-right-from-school-2283493-2022-10-10>
6. Mensah, S., et al. (2018). *A comprehensive financial sector regulatory framework study for Ghana-Final Report*. DFID https://assets.publishing.service.gov.uk/media/5beafae540f0b667b056110a/062_Final_Report_v2.1.pdf
7. Organisation for Economic Cooperation and Development (OECD). (2024). *Fiscal governance*. OECDiLibrary. Retrieved from: <https://www.oecd-ilibrary.org/sites/657b99fa-en/index.html?itemId=/content/component/657b99fa-en>
8. Partnership for Action for Green Economy (PAGE). (2019). *UNDP PAGE Narrative Report 2018 for Ghana (DRAFT internal document)*. UNDP/GoG

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.

The writing team was made up of the following members:

NaCCA Team	
Name of Staff	Designation
Matthew Owusu	Deputy Director-General, Technical Services
Reginald Quartey	Ag. Director, Curriculum Development Directorate
Anita Cordei Collison	Ag. Director, Standards, Assessment and Quality Assurance Directorate
Rebecca Abu Gariba	Ag. Director, Corporate Affairs
Anthony Sarpong	Director, Standards, Assessment and Quality Assurance Directorate
Uriah Kofi Otoo	Senior Curriculum Development Officer (Art and Design Foundation & Studio)
Nii Boye Tagoe	Senior Curriculum Development Officer (History)
Juliet Owusu-Ansah	Senior Curriculum Development Officer (Social Studies)
Eric Amoah	Senior Curriculum Development Officer (General Science)
Ayuuba Sullivan Akudago	Senior Curriculum Development Officer (Physical Education & Health)
Godfred Asiedu Mireku	Senior Curriculum Development Officer (Mathematics)
Samuel Owusu Ansah	Senior Curriculum Development Officer (Mathematics)
Thomas Kumah Osei	Senior Curriculum Development Officer (English)
Godwin Mawunyo Kofi Senanu	Assistant Curriculum Development Officer (Economics)
Joachim Kwame Honu	Principal Standards, Assessment and Quality Assurance Officer
Jephtar Adu Mensah	Senior Standards, Assessment and Quality Assurance Officer
Richard Teye	Senior Standards, Assessment and Quality Assurance Officer
Nancy Asieduwaa Gyapong	Assistant Standards, Assessment and Quality Assurance Officer
Francis Agbalenyio	Senior Research, Planning, Monitoring and Evaluation Officer
Abigail Birago Owusu	Senior Research, Planning, Monitoring and Evaluation Officer
Ebenezer Nkuah Ankamah	Senior Research, Planning, Monitoring and Evaluation Officer
Joseph Barwuah	Senior Instructional Resource Officer
Sharon Antwi-Baah	Assistant Instructional Resource Officer
Dennis Adjasi	Instructional Resource Officer

NaCCA Team	
Name of Staff	Designation
Samuel Amankwa Ogyampo	Corporate Affairs Officer
Seth Nii Nartey	Corporate Affairs Officer
Alice Abbew Donkor	National Service Person

Subject	Writer	Designation/Institution
Home Economics	Grace Annagmeng Mwini	Tumu College of Education
	Imoro Miftaw	Gambaga Girls' SHS
	Jusinta Kwakyewaa (Rev. Sr.)	St. Francis SHTS
Religious Studies	Dr. Richardson Addai-Mununkum	University of Education Winneba
	Dr. Francis Opoku	Valley View University College
	Aransa Bawa Abdul Razak	Uthmaniya SHS
	Godfred Bonsu	Prempeh College
RME	Anthony Mensah	Abetifi College of Education
	Joseph Bless Darkwa	Volo Community SHS
	Clement Nsorwineh Atigah	Tamale SHS
Arabic	Dr. Murtada Mahmoud Muaz	AAMUSTED
	Dr. Abas Umar Mohammed	University of Ghana
	Mahey Ibrahim Mohammed	Tijjaniya Senior High School
French	Osmanu Ibrahim	Mount Mary College of Education
	Mawufemor Kwame Agorgli	Akim Asafo SHS
Performing Arts	Dr. Latipher Osei Appiah-Agyei	University of Education Winneba
	Desmond Ali Gasanga	Ghana Education Service
	Chris Ampomah Mensah	Bolgatanga SHS, Winkogo
Art and Design Studio and Foundation	Dr. Ebenezer Acquah	University for Education Winneba
	Seyram Kojo Adipah	Ghana Education Service
	Dr. Jectey Nyarko Mantey	Kwame Nkrumah University of Science and Technology
	Yaw Boateng Ampadu	Prempeh College
	Kwame Opoku Bonsu	Kwame Nkrumah University of Science and Technology
	Dzorka Etonam Justice	Kpando SHS

Subject	Writer	Designation/Institution
Applied Technology	Dr. Sherry Kwabla Amedorme	AAMUSTED
	Dr. Prosper Mensah	AAMUSTED
	Esther Pokuah	Mampong Technical College of Education
	Wisdom Dzidzienyo Adzraku	AAMUSTED
	Kunyuuri Philip	Kumasi SHTS
	Antwi Samuel	Kibi Senior High School
	Josiah Bawagigah Kandwe	Walewale Technical Institute
	Emmanuel Korletey	Benso Senior High Technical School
	Isaac Buckman	Armed Forces Senior High Technical School
	Tetteh Moses	Dagbon State Senior High School
	Awane Adongo Martin	Dabokpa Technical Institute
Design and Communication Technology	Gabriel Boafo	Kwabeng Anglican SHTS
	Henry Agmor Mensah	KASS
	Joseph Asomani	AAMUSTED
	Kwame Opoku Bonsu	Kwame Nkrumah University of Science and Technology
	Dr. Jectey Nyarko Mantey	Kwame Nkrumah University of Science and Technology
	Dr. Ebenezer Acquah	University for Education Winneba
Business Studies	Emmanuel Kodwo Arthur	ICAG
	Dr. Emmanuel Caesar Ayamba	Bolgatanga Technical University
	Ansbert Baba Avole	Bolgatanga Senior High School, Winkogo
	Faustina Graham	Ghana Education Service, HQ
	Victoria Osei Nimako	SDA Senior High School, Akyem Sekyere
Agriculture	Dr. Esther Fobi Donkoh	University of Energy and Natural Resources
	Prof. Frederick Adzitey	University for Development Studies
	Eric Morgan Asante	St. Peter's Senior High School
Agricultural Science	David Esela Zigah	Achimota School
	Prof. J.V.K. Afun	Kwame Nkrumah University of Science and Technology
	Mrs. Benedicta Carbiliba Foli	Retired, Koforidua Senior High Technical School

Subject	Writer	Designation/Institution
Government	Josephine Akosua Gbagbo	Ngleshie Amanfro SHS
	Augustine Arko Blay	University of Education Winneba
	Samuel Kofi Adu	Fettehman Senior High School
Economics	Dr. Peter Anti Partey	University of Cape Coast
	Charlotte Kpogli	Ho Technical University
	Benjamin Agyekum	Mangoase Senior High School
Geography	Raymond Nsiah Asare	Methodist Girls' High School
	Prof. Ebenezer Owusu Sekyere	University for Development Studies
	Samuel Sakyi Addo	Achimota School
History	Kofi Adjei Akraasi	Opoku Ware School
	Dr. Anitha Oforiwah Adu-Boahen	University of Education Winneba
	Prince Essiaw	Enchi College of Education
Ghanaian Language	David Sarpei Nunoo	University of Education Winneba, Ajumako
	Catherine Ekua Mensah	University of Cape Coast
	Ebenezer Agyemang	Opoku Ware School
Physical Education and Health	Paul Dadzie	Accra Academy
	Sekor Gaveh	Kwabeng Anglican Senior High Technical School
	Anthonia Afosah Kwaaso	Junkwa Senior High School
	Dr. Mary Aku Ogum	University of Cape Coast
Social Studies	Dr. Mohammed Adam	University of Education Winneba
	Simon Tengan	Wa Senior High Technical School
	Jemima Ayensu	Holy Child School
Computing and Information Communication Technology (ICT)	Victor King Anyanful	OLA College of Education
	Raphael Dordoe Senyo	Ziavi Senior High Technical School
	Kwasi Abankwa Anokye	Ghana Education Service, SEU
	Millicent Heduvor	STEM Senior High School, Awaso
	Dr. Ephriam Kwaa Aidoo	University for Education Winneba
	Dr. Gaddafi Abdul-Salaam	Kwame Nkrumah University of Science and Technology
English Language	Esther O. Armah	Mangoase Senior High School
	Kukua Andoh Robertson	Achimota School
	Alfred Quaittoo	Kaneshie Senior High Technical School
	Benjamin Orrison Akrono	Islamic Girls' Senior High School
	Fuseini Hamza	Tamale Girls' Senior High School

Subject	Writer	Designation/Institution
Intervention English	Roberta Emma Amos-Abanyie	Ingit Education Consult
	Perfect Quarshie	Mawuko Girls Senior High School
	Sampson Dedey Baidoo	Benso Senior High Technical School
Literature-in-English	Blessington Dzah	Ziavi Senior High Technical School
	Angela Aninakwah	West African Senior High School
	Juliana Akomea	Mangoase Senior High School
General Science	Dr. Comfort Korkor Sam	University for Development Studies
	Saddik Mohammed	Ghana Education Service
	Robert Arhin	SDA SHS, Akyem Sekyere
Chemistry	Ambrose Ayikue	St. Francis College of Education
	Awumbire Patrick Nsobila	Bolgatanga SHS, Winkogo
	Bismark Tunu	Opoku Ware School
	Gbeddy Nereus Anthony	Ghanata SHS
Physics	Dr. Linus Labik	Kwame Nkrumah University of Science and Technology
	Henry Benyah	Wesley Girls High Sschool
	Sylvester Afram	Kwabeng Anglican SHS
Biology	Paul Beeton Damoah	Prempeh College
	Maxwell Bunu	Ada College of Education
	Ebenezer Delali Kpelly	Wesley Girls' SHS
	Doris Osei-Antwi	Ghana National College
Mathematics	Edward Dadson Mills	University of Education Winneba
	Zacharia Abubakari Sadiq	Tamale College of Education
	Collins Kofi Annan	Mando SHS
Additional Mathematics	Dr. Nana Akosua Owusu-Ansah	University of Education Winneba
	Gershon Mantey	University of Education Winneba
	Innocent Duncan	KNUST SHS
Intervention Mathematics	Florence Yeboah	Assin Manso SHS
	Mawufemor Adukpo	Ghanata SHS
	Jemima Saah	Winneba SHS
Robotics	Dr. Eliel Keelson	Kwame Nkrumah University of Science and Technology
	Dr. Nii Longdon Sowah	University of Ghana
	Isaac Nzoley	Wesley Girls High School

Subject	Writer	Designation/Institution
Engineering	Daniel K. Agbogbo	Kwabeng Anglican SHTS
	Prof. Abdul-Rahman Ahmed	Kwame Nkrumah University of Science and Technology
	Valentina Osei-Himah	Atebubu College of Education
Aviation and Aerospace Engineering	Opoku Joel Mintah	Altair Unmanned Technologies
	Sam Ferdinand	Afua Kobi Ampem Girls' SHS
Biomedical Science	Dr. Dorothy Yakoba Agyapong	Kwame Nkrumah University of Science and Technology
	Jennifer Fafa Adzraku	Université Libre de Bruxelles
	Dr. Eric Worlawoe Gaba	Br. Tarcisius Prosthetics and Orthotics Training College
Manufacturing Engineering	Benjamin Atribawuni Asaaga	Kwame Nkrumah University of Science and Technology
	Dr. Samuel Boahene	Kwame Nkrumah University of Science and Technology
	Prof Charles Oppon	Cape Coast Technical University
Spanish	Setor Donne Novieto	University of Ghana
	Franklina Kabio Danlebo	University of Ghana
	Mishael Annoh Acheampong	University of Media, Art and Communication
Assessment	Benjamin Sundeme	St. Ambrose College of Education
	Dr. Isaac Amoako	Atebubu College of Education
Curriculum Writing Guide Technical Team	Paul Michael Cudjoe	Prempeh College
	Evans Odei	Achimota School

