



MINISTRY OF EDUCATION

Business Management for Senior High Schools

TEACHER MANUAL



NATIONAL COUNCIL FOR
CURRICULUM & ASSESSMENT
OF MINISTRY OF EDUCATION

MINISTRY OF EDUCATION



REPUBLIC OF GHANA

Business Management

for Senior High Schools

Teacher Manual

Year Two



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

BUSINESS MANAGEMENT TEACHER 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



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Introduction

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

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

This Teacher Manual for Business Management is a single reference document which covers all aspects of the content, pedagogy, teaching and learning resources and assessment required to effectively teach Year Two of the new curriculum. It contains information for all 24 weeks of Year Two including the nine key assessments required for the Student Transcript Portal (STP).

Thank you for your continued efforts in teaching our children to become responsible citizens.

It is our belief that, if implemented effectively, this new curriculum will go a long way to transforming our Senior High Schools and developing Ghana so that we become a proud, prosperous and values-driven nation where our people are our greatest national asset.

Scope and Sequence

Business Management - Summary

S/N	STRAND	SUB-STRAND	YEAR 1			YEAR 2			YEAR 3		
			CS	LO	LI	CS	LO	LI	CS	LO	LI
1	Managing Businesses and the Legal Framework of Businesses	Forms of Business	1	1	5	0	0	0	0	0	0
		Functional Areas of Man- agement	1	1	9	4	4	9	2	2	4
		Legal Environment of Busi- ness and Risk Management	0	0	0	2	2	4	0	0	0
2	Glocal Busi- ness	International Business and E-Business	1	1	4	2	2	3	1	1	3
		Business Development	1	1	4	0	0	0	1	1	3
Total			4	4	22	8	8	16	4	4	10

Overall Totals (SHS 1 – 3)

Content Standards	16
Learning Outcomes	16
Learning Indicators	48

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The writing team was made up of the following members:

National Council for Curriculum and Assessment	
Name of Staff	Designation
Eric Amoah	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)
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 Agbalenyo	Senior Research, Planning, Monitoring and Evaluation Officer
Abigail Birago Owusu	Senior Research, Planning, Monitoring and Evaluation Officer

National Council for Curriculum and Assessment	
Name of Staff	Designation
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
Samuel Amankwa Ogyampo	Corporate Affairs Officer
Seth Nii Nartey	Corporate Affairs Officer
Alice Abbew Donkor	National Service Person

Subject	Writer	Designation/Institution
Additional Mathematics	Dr. Nana Akosua Owusu-Ansah	University of Education Winneba
	Gershon Kwame Mantey	University of Education Winneba
	Innocent Duncan	KNUST Senior High School
Agricultural Science	David Esela Zigah	Achimota School
	Prof. J.V.K. Afun	Kwame Nkrumah University of Science and Technology
	Issah Abubakari	Half Assini Senior High School
	Mrs. Benedicta Carbilba Foli	Retired, Pope John SHS and Minor Seminary
Agriculture	Esther Fobi Donkor	University of Energy and Natural Resources, Sunyani
	Prof. Frederick Adzitey	University for Development Studies
	Eric Morgan Asante	St. Peter's Senior High School
Automotive and Metal Technology	Dr. Sherry Kwabla Amedorme	Akenten Appiah Menka University of Skills Training and Entrepreneurial Development (AAMUSTED)
	Kunyuuri Philip	Kumasi Senior High Technical School
	Emmanuel Korletey	Benso Senior High Technical School
	Philip Turkson	G E S
Electrical and Electronics Technology	Walter Banuenumah	Akenten Appiah Menka University of Skills Training and Entrepreneurial Development (AAMUSTED)
	Akuffo Twumhene Frederick	Koforidua Senior High Technical School
	Gilbert Second Odjamgba	Ziavi Senior High Technical School

Subject	Writer	Designation/Institution
Building Construction and Woodwork Technology	Wisdom Dzidzienyo Adzraku	Akenten Appiah Menka University of Skills Training and Entrepreneurial Development (AAMUSTED)
	Michael Korblah Tsorgali	Akenten Appiah Menka University of Skills Training and Entrepreneurial Development (AAMUSTED)
	Dr. Prosper Mensah	CSIR-FORIG
	Isaac Buckman	Armed Forces Senior High Technical School
	Firmin Anewuoh	Presbyterian College of Education, Akropong-Akuapem
	Lavoe Daniel Kwaku	Sokode Senior High Technical School
Arabic	Dr. Mohammed Almu Mahaman	University for Development Studies
	Dr. Abas Umar Mohammed	University of Ghana
	Mahey Ibrahim Mohammed	Tijjaniya Senior High School
Art and Design Studio and Foundation	Dr. Ebenezer Acquah	University of Education Winneba
	Seyram Kojo Adipah	GES - Ga East Municipal Education Directorate
	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
	Angela Owusu-Afriyie	Opoku Ware School
Aviation and Aerospace Engineering	Opoku Joel Mintah	Altair Unmanned Technologies
	David Kofi Oppong	Kwame Nkrumah University of Science and Technology
	Sam Ferdinand	Afua Kobi Ampem Girls' Senior High School
Biology	Paul Beeton Damoah	Prempeh College
	Jo Ann Naa Dei Neequaye	Nyakrom Senior High Technical School
	Abraham Kabu Otu	Prampram Senior High School
Biomedical Science	Dr. Dorothy Yakoba Agyapong	Kwame Nkrumah University of Science and Technology
	Davidson Addo	Bosomtwe Girls STEM SHS
	Jennifer Fafa Adzraku	

Subject	Writer	Designation/Institution
Business Management	Ansbert Baba Avoles	Bolgatanga Senior High School
	Dr. Emmanuel Caesar Ayamba	Bolgatanga Technical University
	Faustina Graham	Ghana Education Service, HQ
Accounting	Nimako Osei Victoria	SDA Senior High School, Akyem Sekyere
	Emmanuel Kodwo Arthur	ICAG
	Bernard Adobaw	West African Examination Council
Chemistry	Awumbire Patrick Nsobila	Bolgatanga Senior High School
	Paul Michael Cudjoe	Prempeh College
	Bismark Kwame Tunu	Opoku Ware School
	Michael Amissah	St. Augustine's College
Computing and Information Communication Technology (ICT)	Raphael Dordoe Senyo	Ziavi Senior High Technical School
	Kwasi Abankwa Anokye	Ghana Education Service, SEU
	Osei Amankwa Gyampo	Wesley Girls High School, Kumasi
	Dr. Ephriam Kwaa-Aidoo	University of Education Winneba
	Dr. Gaddafi Abdul-Salaam	Kwame Nkrumah University of Science and Technology
Design and Communication Technology	Gabriel Boafo	Kwabeng Anglican Senior High Technical School
	Joseph Asomani	Akenten Appiah Menka University of Skills Training and Entrepreneurial Development (AAMUSTED)
	Phyllis Mensah	Akenten Appiah Menka University of Skills Training and Entrepreneurial Development (AAMUSTED)
Economics	Dr. Peter Anti Partey	University of Cape Coast
	Charlotte Kpogli	Ho Technical University
	Salitsi Freeman Etonam	Anlo Senior High School
Engineering	Daniel Kwesi Agbogbo	Kwabeng Anglican Senior High Technical School
	Prof. Abdul-Rahman Ahmed	Kwame Nkrumah University of Science and Technology
	Valentina Osei-Himah	Atebubu College of Education

Subject	Writer	Designation/Institution
English Language	Esther Okaitsoe Armah	Mangoase Senior High School
	Kukua Andoh Robertson	Achimota School
	Beatrice Antwiwaa Boateng	Oti Boateng Senior High School
	Perfect Quarshie	Mawuko Girls Senior High School
French	Osmanu Ibrahim	Mount Mary College of Education
	Maurice Adjetei	Retired, CREF
	Mawufemor Kwame Agorgli	Akim Asafo Senior High School
General Science	Dr. Comfort Korkor Sam	University for Development Studies
	Robert Arhin	SDA Senior High School, Akyem Sekyere
Geography	Raymond Nsiah-Asare	Methodist Girls' High School
	Prof. Ebenezer Owusu-Sekyere	University for Development Studies
	Samuel Sakyi-Addo	Achimota School
Ghanaian Languages	David Sarpei Nunoo	University of Education Winneba
	Catherine Ekua Mensah	University of Cape Coast
	Ebenezer Agyemang	Opoku Ware School
Government	Josephine Akosua Gbagbo	Ngleshie Amanfro Senior High School
	Augustine Arko Blay	University of Education Winneba
	Samuel Kofi Asafua Adu	Fettehman Senior High School
History	Dr. Anitha Oforiwah Adu-Boahen	University of Education Winneba
	Prince Essiaw	Enchi College of Education
Management in Living	Grace Annagmeng Mwini	Tumu College of Education
	Dorcas Akosua Opoku	Winneba Secondary School
Clothing and Textiles	Jusinta Kwakyewaa (Rev. Sr.)	St. Francis Senior High Technical School
	Rahimatu Yakubu	Potsin T.I Ahmadiyya SHS
Food and Nutrition	Ama Achiaa - Afriyie	St. Louis SHS
	Lily-Versta Nyarko	Mancell Girls' Senior High Technical School
Literature-in-English	Blessington Dzah	Ziavi Senior High Technical School
	Juliana Akomea	Mangoase Senior High School

Subject	Writer	Designation/Institution
Manufacturing Engineering	Benjamin Atribawuni Asaaga	Kwame Nkrumah University of Science and Technology
	Dr. Samuel Boahene	Kwame Nkrumah University of Science and Technology
	Ali Morrow Fatormah	Mfantsipim School
Mathematics	Edward Dadson Mills	University of Education Winneba
	Zakaria Abubakari Sadiq	Tamale College of Education
	Collins Kofi Annan	Mando Senior High School
Music	Pros Cosmas W. K. Mereku	University of Education Winneba
	Prof. Emmanuel Obed Acquah	University of Education Winneba
	Joshua Amuah	University of Ghana
	Benjamin Ofori	CRIG Primary School, Akim Tafo
	Davies Obiri Danso	New Juaben Senior High School
Performing Arts	Dr. Latipher Amma Osei Appiah-Agyei	University of Education Winneba
	Prof. Emmanuel Obed Acquah	University of Education Winneba
	Chris Ampomah Mensah	Bolgatanga Senior High School
Core Physical Education and Health	Dr. Mary Aku Ogum	University of Cape Coast
	Paul Kofi Yesu Dadzie	Accra Academy
Elective Physical Education and Health	Sekor Gaveh	Kwabeng Anglican Senior High Technical School
	Anthonia Afosah Kwaaso	Jukwa Senior High School
Physics	Dr. Linus Kweku Labik	Kwame Nkrumah University of Science and Technology
	Henry Benyah	Wesley Girls' High School, Cape Coast
	Sylvester Affram	Kwabeng Anglican Senior High School
Christian & Islamic Religious Studies	Dr. Richardson Addai-Mununkum	University of Education Winneba
	Dr. Francis Opoku	Valley View University College
	Dr. Francis Normanyo	Mount Mary College
	Dr. Haruna Zagoon-Sayeed	University of Ghana
	Kabiru Soumana	GES
	Seth Tweneboa	University of Education Winneba

Subject	Writer	Designation/Institution
Religious and Moral Education	Anthony Mensah	Abetifi College of Education
	Joseph Bless Darkwa	Volo Community Senior High School
	Clement Nsorwineh Atigah	Tamale Senior High School
Robotics	Dr. Eliel Keelson	Kwame Nkrumah University of Science and Technology
	Isaac Nzoley	Wesley Girls' High School, Cape Coast
Social Studies	Mohammed Adam	University of Education Winneba
	Simon Tengan	Wa Senior High Technical School
	Dr. Adwoa Dufie Adjei	University Practice Senior High School
	Dr. Isaac Atta Kwenin	University of Cape Coast
Spanish	Setor Donne Novieto	University of Ghana
	Franklina Kabio-Danlebo	University of Ghana
	Mishael Annoh Acheampong	University of Media, Art and Communication
Technical Support	Benjamin Sundeme	St. Ambrose College of Education
	Dr. Isaac Amoako	Atebubu College of Education
	Eric Abban	Mt. Mary College of Education

SECTION 1: DECISION MAKING, DELEGATION AND BUSINESS COMMUNICATION

Strand: Managing Business and the Legal Framework of Businesses

Sub-Strand: Functional Areas of Management

Learning Outcomes

1. Explain decision-making and its processes and identify the levels of decision-making in organisations
2. Explain the principles of delegation, its challenges and ways of making it effective in organisations
3. Exhibit knowledge and skills in communicating effectively in organisations

Content Standards

1. Demonstrate knowledge, understanding and application of decision-making skills in organisations
2. Demonstrate knowledge and understanding of delegation
3. Demonstrate understanding and application of effective business communication skills in organisations

Hint



- Assign **Group Project Work** for the academic year by **Week 2**. The Group Project Work should be submitted by **Week 7**. See **Appendix A** of this section for more details on the structure of the group project work.
- Assign **Portfolio Assessment** for the Academic year by **Week 3**. Portfolio should be submitted by **Week 22**. See **Appendix B** of this section for more details on the structure of the individual portfolio assessment.
- Assign **Class Exercise** in **Week 5**. Ensure to use a blend of items of different DoK levels from the key assessment.
- Conduct **Mid-Semester Examination** for the semester by **Week 6**. The Mid-Semester Examination must be marked and recorded into the student's transcript portal. See **Appendix C** of this section for sample Table of Specification and how to conduct the mid-semester examination.

Introduction And Section Summary

This section explores the crucial areas of decision-making, delegation and communication within business management. Learners will understand and apply decision-making processes, recognise various decision-making levels and implement effective strategies. They will explore the principles of delegation, identify challenges and learn to delegate tasks efficiently. Additionally, learners will develop effective business communication skills that could be applied to ensure clear and concise interactions with colleagues and within organisations. By mastering these areas, learners will be well-equipped to understand managerial responsibilities and how to foster a collaborative work environment. This section is linked to subjects like Organisational Behaviour, Leadership and Human Resource Management, highlighting the interdisciplinary nature of business education. Overall, learners will gain a comprehensive understanding of how these core management functions intersect and influence organisational success.

The weeks covered by the section are:

Week 1: *Meaning, importance and steps of decision making*

Week 2: *Types of decision making and management levels and the decisions they take*

Week 3: *Meaning of Delegation, its principles and processes*

Week 4: *Benefits, limitations and ways to effective delegation*

Week 5: *Meaning, importance and process of business communication*

Week 6: *Forms/types and channels of business communication*

Week 7: *Barriers to business communication and ways to effective business communication*

Summary of Pedagogical Exemplars

Teachers should employ a variety of instructional strategies to cater to diverse learning needs. For decision-making teachers may use case studies, simulations and other methods to help learners understand and apply concepts. In teaching delegation, role-playing exercises can illustrate principles and challenges. For communication skills, incorporate group discussions, presentations and writing assignments. Differentiation is key: provide additional support through targeted interventions for those needing extra help, while offering advanced projects or leadership roles for gifted and talented learners to deepen their understanding. Essential assessments will focus on learners' ability to explain and apply decision-making processes, demonstrate effective delegation strategies and exhibit strong communication skills. For gifted learners, introduce complex scenarios requiring strategic decision-making and opportunities to lead team projects, fostering higher-order thinking and advanced problem-solving skills. This approach ensures all learners are challenged appropriately and can demonstrate their proficiency in these essential management functions. To support teachers in their approach to differentiation, this manual sometime refers to learners as approaching proficiency (AP), proficient (P) or working at a high level of proficiency (HP).

Assessment Summary

Assessment in this section should incorporate a variety of levels to comprehensively evaluate learners' understanding and skills. It should also include both formative and summative methods to gauge learners' understanding and skills. For example, teachers may use quizzes and short tests to assess basic knowledge of decision-making processes, principles of delegation

and communication skills, recording the accuracy of responses in the transcript. Case studies and role-playing exercises where learners demonstrate their understanding by applying concepts to specific scenarios and evaluate their ability to connect theory with practice. Teachers may utilise group projects and strategic decision-making exercises and allow learners to devise and justify their approaches to complex problems, assessing and recording their strategic reasoning and problem-solving skills. Encourage advanced learners to engage in extended projects or leadership roles that require critical analysis and innovative solutions, evaluating their ability to think critically and reason deeply. Teachers should employ a variety of assessment strategies across Levels 1 to 4 to gather information about individual learner's performance, including scores, feedback and progress over time. The strategy ensures a balanced assessment approach, fostering continuous improvement and holistic learner development.

The following is a summary of the mandatory assessments to be conducted in this section and recorded into the **Student Transcript Portal (STP)**. These assessments are:

Week 1: *Gamification*

Week 2: *Group Project Work*

Week 3: *Portfolio*

Week 4: *Peer-editing/assessment*

Week 5: *Class Exercise*

Week 6: *Mid Semester*

Week 7: *Case Study*

Refer to the “**Hint**” at the key assessment for each week for additional information on how to effectively administer these assessment modes. Always remember to score learners' work with rubric/marking scheme and provide prompt feedback to learners on their performance.

WEEK 1

Learning Indicator: *Explain decision-making, its importance, types and tools*

FOCAL AREA 1: DECISION MAKING AND ITS IMPORTANCE

Meaning of Decision Making

Decision making is a structured process that involves making choices by identifying the need for a decision, gathering relevant information, assessing alternative resolutions and selecting the best option to achieve desired outcomes.

Importance of Decision Making

Decision-making is a critical aspect of personal and professional life and influences the outcomes and overall success of organisations.

Listed below are some of the reasons why decision making is important to organisations.

1. **Achieving Goals:** Effective decision-making helps business organisations in setting and achieving goals. It involves selecting the best course of action to reach desired objectives.
2. **Problem Solving:** Decisions are often made to resolve problems. Good decision-making skills enable individuals to tackle challenges efficiently and find viable solutions.
3. **Efficient Resource Management:** Decision-making involves the allocation and management of resources such as time, money and effort. Wise decisions ensure optimal use of resources, reducing waste and maximising productivity.
4. **Risk Management:** Every decision carries a certain level of risk. Effective decision-making includes assessing potential risks and making choices that minimise negative impacts while maximising benefits in organisations.
5. **Effective Leadership and Management:** In leadership roles, decision-making is crucial for guiding teams and organisations. Leaders must make strategic decisions to drive growth, innovation and competitive advantage.
6. **Promotes Personal Growth and Development:** Making decisions fosters personal growth by encouraging critical thinking, responsibility and learning from outcomes. It helps individuals become more confident and self-reliant as they work to achieve organisational goals.
7. **Building Relationships:** Decision-making often involves considering the needs and perspectives of others. Effective decisions can strengthen relationships and build trust within teams, families and communities.
8. **Good Time Management:** Timely decision-making prevents procrastination and delays. It ensures that actions are taken promptly, leading to better time management and increased efficiency in organisations.

Tools for Decision Making

Decision-making tools are essential for managers and business leaders to analyse options, forecast outcomes and make informed choices. Some of the tools used for decision making include:

1. **SWOT Analysis:** SWOT analysis is a tool used to assess the internal and external factors affecting organisations. It involves analysing the Strengths, Weaknesses, Opportunities and Threats of an organisation/team and is useful for strategic planning and identifying areas for improvement.
2. **Decision Matrix (or Weighted Scoring Model):** This is a decision-making tool that helps prioritise a list of options based on multiple criteria. Each criterion is assigned a weight according to its importance and each option is scored against these criteria. The weighted scores are then calculated by multiplying the scores by the weights and the total weighted score for each option is determined by summing these products. The option with the highest total weighted score is typically considered the best choice, providing a systematic and quantitative approach to decision-making.
3. **Pareto Analysis:** Pareto Analysis, also known as the 80/20 Rule, is a decision-making tool used to prioritise issues, tasks, or decisions based on their impact. It is based on the principle that 80% of problems or effects come from 20% of causes. To use Pareto Analysis, you first list and categorise all the problems or tasks. Then, you quantify and rank them by their impact, such as cost, frequency, or importance. By focusing on the top 20% of causes that contribute to 80% of the problems, you can address the most significant issues more effectively and improve overall efficiency and effectiveness in decision-making. This tool helps to identify the most important factors in a situation, allowing for targeted problem-solving and resource allocation.
4. **Cost-Benefit Analysis:** Cost-Benefit Analysis (CBA) is a decision-making tool that compares the total expected costs of an option or project against its total expected benefits. By quantifying these factors in monetary terms, CBA helps determine whether the benefits outweigh the costs, providing a clear basis for making informed decisions. It is particularly useful for assessing the financial viability and potential return on investment of proposed actions. This method ensures that resources are allocated efficiently to projects with the highest net positive impact.
5. **The Delphi Method:** The Delphi Method is a structured decision-making tool that gathers insights from a panel of experts through multiple rounds of anonymous surveys. Each round refines the responses, aiming to achieve a consensus on complex issues. This method helps in reducing bias, improving the accuracy of predictions and making well-informed decisions.
6. **Root Cause Analysis:** Root Cause Analysis (RCA) is a problem-solving tool used to identify the underlying causes of issues. By systematically investigating and analysing contributing factors, RCA aims to address the root causes rather than just the symptoms, ensuring more effective and lasting solutions. Techniques like the 5 Whys and Fishbone Diagram are commonly used in RCA.
7. **PEST Analysis:** Analyse external macro-environmental factors (**Political, Economic, Social and Technological**) that could impact the organisation. Useful for strategic planning and market analysis.

Learning Task

1. Explain the meaning of decision making.
2. Describe the importance of decision making.
3. Describe three tools to support decision making.

Pedagogical Exemplars**Initiating talk for learning**

1. Present different scenarios (For instance, a manager with decision options to take or personal life decision scenarios relatable to learners, etc.) and ask learners to choose between the options
2. After making their choices, encourages learners to explain their choices and the reason behind it the choices they made.
3. Use the activity to transition learners to the concept of decision making and engage them in a whole-class discussion to come out with the explanation of decision making
4. In a mixed-ability and mixed-gender groups, assist learners to discuss and present their ideas on the importance of decision making and the tools used in decision making.
5. As learners discuss in their groups, move round to support learners who may struggle to participate in the discussion (AP and P learners) and task HP learners to add more points to the discussion
6. Consolidate the presentations of the group by providing further explanations and adding more importance to decision making where necessary.

Key Assessment**Level 2**

1. Explain decision making
2. Explain at least three reasons why decision making is important.

Level 3: How relevant is decision making to the survival and growth of business organisations?

FOCAL AREA 2: TYPES OF DECISIONS

Types of Decision Making

A central responsibility of management is making decisions, supported by a clearly defined process. To ensure the smooth daily operation of the business, managers must make a variety of judgments. Let's examine a few different kinds of decisions.

1. **Strategic Decisions and Routine Decisions:** Decisions made by management during the organisation's daily operations are known as routine decisions. Typically, it is not necessary to evaluate, analyse, or thoroughly research these choices. However, the company's strategic decisions are the crucial ones. These are typically made by higher and intermediate management and often pertain to the company's policies or long-term strategy. As a result, strategic decisions require careful consideration and analysis, as they impact the routine decisions made on a daily basis.
2. **Programmed Decisions and Non-Programmed Decisions:** Programmed decisions are related to repetitive tasks and follow a standard approach. These decisions are typically made by lower management. Examples include approving employee leave, purchasing replacement parts and other routine actions that adhere to a set protocol. Non-programmed decisions, on the other hand, arise from unstructured problems that are not regular or everyday occurrences. There is no established protocol or method for handling these matters and they often have a significant impact on the company. Upper management is responsible for making these decisions. For example, the decision to open a new branch office is a non-programmed decision.
3. **Policy Decisions and Operating Decisions:** Policy decisions are tactical decisions related to the firm's planning and policy, typically made by the company's senior management. These decisions require extensive investigation and have a long-term impact on the business. The decisions needed to implement policy decisions are called operating decisions. These choices help put the goals and policies established by upper-level management into action and are often made by lower and intermediate management. For example, if the company declares a bonus issue, the policy decision determines this. However, how the bonus is calculated and applied is an operating decision.
4. **Organisational Decisions and Personal Decisions:** An organisational decision is one made by an executive in their official capacity on behalf of the organisation. Employees may be delegated the authority to make these decisions. Conversely, a decision is considered personal if it is made by the executive in their personal capacity and has no impact on the business. These personal decisions are clearly not transferable.
5. **Individual Decisions and Group Decisions:** Individual decisions are made by someone in their official capacity. These decisions are crucial in smaller organisations with an authoritarian management style. On the other hand, group decisions are made collectively by the executives and staff of the company. For example, the board of directors makes decisions as a group.

Learning Task

1. State four types of decisions
2. Explain three types of decisions

Pedagogical Exemplars

Structuring talk for learning

1. Show a video or display charts on the types of decision making for learners to watch write down their observations
2. Ask learners to identify the types of decision making contained in the video or charts
3. Assist learners to explain the various types of decision making by drawing relevant real-life examples to support the concepts (AP and P learners)
4. Make room for learners to ask questions for clarification

Activity Matching Game

1. Put learners into balanced gender and ability groups
2. Present to each group two sets of flash cards or well cut out papers, with the first set having the description of the types of decisions and the second set containing the types of decisions.
3. Ask the groups to discuss and match the descriptions to the types of decisions. Move round to encourage the AP and P learners to participate in the activity. The HP learners should be encouraged to peer-teach their colleagues as well as identify other types of decision-making they know.

Key Assessment

Level 2: Explain at least three types of decisions in business organisations

Level 3: Differentiate between

- a. Programmes and non-programmes decisions
- b. Organisational and personal decisions
- c. Individual and group decisions

Hint



- The recommended mode of assessment for Week 1 is **gamification**. Do well to use a blend of items of different DOK levels from the key assessment.
- The activity involves matching key terms with their descriptions. Flashcards can be created by cutting hard papers, cardboard, flip charts, cement papers and other materials for the game. Also, normal play cards can be purchased and pencil used to write the terms and descriptions on them for the activity matching game.

WEEK 2

Learning Indicator: *Identify management levels and the decisions they make and the steps in the decision-making process*

FOCAL AREA 1: MANAGEMENT LEVELS AND THE DECISIONS THEY TAKE

Management levels and the decisions they take

Management within an organisation typically operates at different levels, each with distinct responsibilities and decision-making roles. Below is an overview of the main levels of management and the types of decisions they commonly make:

1. Top-Level Management (Strategic Management)

- a. **Roles:** Executives, senior managers, directors and the board of directors.
- b. **Decisions**
 - i. Setting organisational goals and strategic direction.
 - ii. Formulating long-term plans and policies.
 - iii. Deciding on mergers, acquisitions and major investments.
 - iv. Allocating resources across the organisation.
 - v. Establishing corporate culture and values.

2. Middle-Level Management (Tactical Management)

- a. **Roles:** Department heads, branch managers and division managers.
- b. **Decisions**
 - i. Developing and implementing departmental plans and policies.
 - ii. Translating strategic goals into tactical plans.
 - iii. Coordinating and supervising lower-level managers and staff.
 - iv. Allocating resources to various departments.
 - v. Managing budgets and schedules for projects.

3. Lower-Level Management (Operational Management):

- a. **Roles:** Supervisors, team leaders and first-line managers.
- b. **Decisions**
 - i. Overseeing day-to-day operations and staff activities.
 - ii. Implementing procedures and work schedules.
 - iii. Handling employee performance and discipline.
 - iv. Making routine decisions related to production, customer service and logistics.
 - v. Ensuring compliance with organisational policies and procedures.

Each level of management is crucial, and their decisions impact the overall performance and direction of the organisation. This is how these decisions typically align with the management hierarchy:

- **Strategic Decisions:** Made by top-level management, focusing on long-term goals and broad organisational policies.
- **Tactical Decisions:** Made by middle-level management, translating strategic goals into actionable plans and coordinating resources.
- **Operational Decisions:** Made by lower-level management, dealing with daily operations and specific tasks necessary for achieving tactical goals.

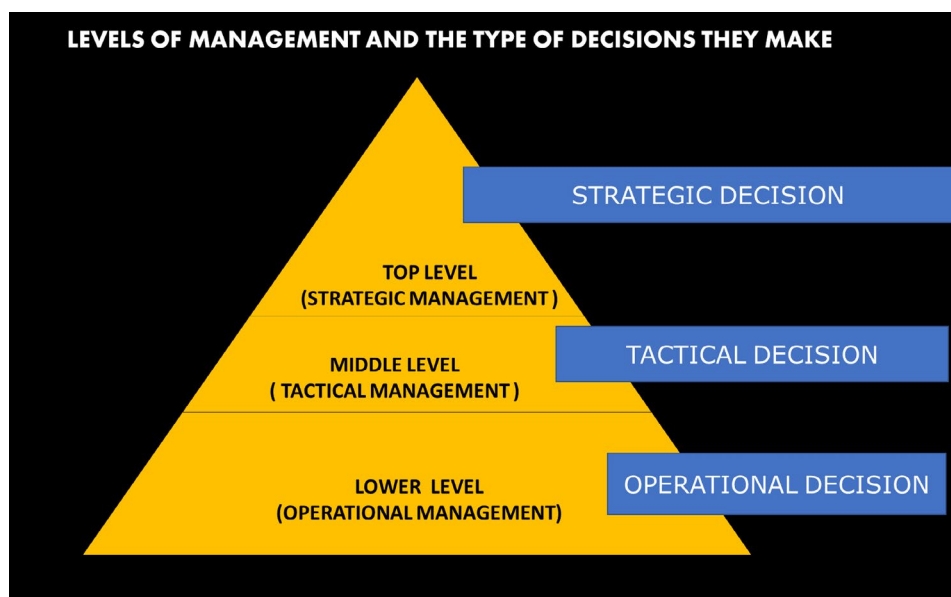


Figure 1: Levels of management and the types of decisions they make

Learning Task

1. Discuss the three main management levels in organisation.
2. Explain management levels and the decisions taken at each level.

Pedagogical Exemplars

Structuring talk for learning

1. Organise learners into small mixed-ability and mixed-gender groups
2. Using real-life relatable examples to learners on the decisions they take at their various levels. For instance, decisions their parents take at their level for the family, decisions their elder/younger siblings or relatives take and the decisions they take themselves at their level
3. Display charts showing the three main levels of management in an organisation for learners to observe in their groups
4. Ensure the chart is clear for learners to see properly the management levels
5. Task learners to identify the three management levels as shown on the chart. Ensure all learners participate actively in the activity. Provide enough time for AP learners to complete the task.

6. In a whole class discussion, support learners to identify and discuss the roles of each management levels and the decisions each level take in the organisation

Key Assessment

Level 1

1. State the three main levels of management
2. State at least two of the decisions taken by management

Level 2: Explain the following decisions taken by management

- a. Strategic decisions
- b. Tactical decisions
- c. Operational decisions

Level 3: Strategic thinking

1. Describe the three main management levels and identify the decisions they take and why they take those decisions in an organisation.
2. Use a concept map to illustrate the management levels and the decisions they take in organisations.

FOCAL AREA 2: STEPS IN THE DECISION-MAKING PROCESS

Decision-Making Process

1. **Identifying the Need for a Decision:** Recognise and clearly define the problem or opportunity that requires a decision. This involves understanding the context and the specific need for action.

Example: A manager at a retail company notices a decline in sales and identifies the decision to investigate and address this issue to improve profitability.

2. **Gathering Information:** Collect relevant data and information from various sources. This may include internal data, such as sales reports and employee feedback and external data, such as market trends and competitor analysis.

Example: The manager gathers data on customer buying patterns, reviews recent sales reports, conducts customer surveys and examines market research to understand why sales are declining.

3. **Identifying Alternatives:** Develop a list of possible alternatives or solutions to address the problem or capitalise on the opportunity. This step involves brainstorming and considering a wide range of options.

Example: The manager considers several alternatives, such as launching a marketing campaign, introducing new product lines, offering discounts, or enhancing customer service.

4. **Weighing the Evidence:** Evaluate each alternative by analysing its potential impact, feasibility, risks and benefits. This may involve using decision-making tools like SWOT analysis, cost-benefit analysis and decision matrices.

Example: *The manager performs a cost-benefit analysis of each alternative, assessing the potential increase in sales, the costs involved, and the risks associated with each option.*

5. **Choosing Among Alternatives:** Select the best alternative based on the evaluation. This involves making a judgment call on which option is most likely to achieve the desired outcome.

Example: *After careful analysis, the manager decides to launch a targeted marketing campaign and introduces a new line of eco-friendly products, as these options show the highest potential for boosting sales and aligning with customer preferences.*

6. **Taking Action:** Implement the chosen alternative by developing a plan and executing the necessary steps. This involves allocating resources, assigning tasks and setting timelines.

Example: *The manager develops a detailed marketing plan, secures budget approval, collaborates with the marketing team to design the campaign and coordinates with suppliers to introduce the new product line.*

7. **Reviewing the Decision and Adjusting where Necessary:** Monitor and evaluate the outcomes of the decision. This involves assessing whether the decision achieved the desired results and if not, adjust the decision again to achieve the desired outcome.

Example: *After the marketing campaign and product launch, the manager tracks sales performance, gathers customer feedback and reviews the overall impact on the business. The manager then evaluates the success of the decision and notes areas for improvement in future campaigns.*

Learning Task

1. Outline the steps in the decision-making process
2. Explain the steps in the decision-making process

Pedagogical Exemplars

Collaborative learning

1. Start the lesson with a simple decision-making game. For example, present learners in mixed-ability and mixed-gender groups with flash cards or pieces of paper bearing each of the steps involved in the decision-making process.
2. Ask learners in their various groups to arrange the steps of the decision-making process outlined on the flash cards or pieces of papers in sequential order.
3. Let individual groups move to other groups to see how their colleagues have arranged the flash cards on the steps of decision making.
4. Allow the groups to share experiences of their observation of other groups work and present their own work to the class.
5. Support groups who were less successful to re-evaluate their proposed steps and try again (AP and P learners)
6. Ask learners to continue to work in their groups and explain the various steps involved in the decision-making process

7. HP learners should be tasked further to analyse the steps involved in the decision-making process.

Key Assessment

Level 2: Sequentially outline the steps involved in the decision-making process

Level 3

1. Analyse the steps involved the decision-making process
2. The fourth step in the decision-making process is ‘weighing the evidence’. Explain what is involved in this step of the decision-making process.

Level 4: Case Study

Adoganga Company Ltd, a leading player in the automobile industry in Ghana, has experienced significant growth in the domestic market. The company’s innovative designs and commitment to quality have earned it a strong reputation and a loyal customer base. Now, the CEO, Mr. Adoganga, is considering an opportunity to expand the business internationally. A market analysis has identified Southeast Asia as a promising region due to its rapidly growing economy and increasing demand for automobiles. However, entering a new international market comes with challenges such as understanding local regulations, cultural differences, competition and logistics.

1. What are the reasons why Adoganga Company Ltd. wants to expand?
2. Apply the steps in the decision-making process to analyse the situation and justify your recommendation to the CEO, Mr. Adoganga on whether or not the company should expand.

Hint



*The Recommended Mode of Assessment for **Week 2** is **Group Project Work**. The Group Project Work should be given in the **2nd Week** and learners are expected to submit their work by the end of the **8th Week** in the first semester of the academic year. See **Appendix A** of this section for more details on the structure of the group project work*

WEEK 3

Learning Indicator: *Explain delegation and outline its principles, limitations and steps involved in the process of delegation*

FOCAL AREA 1: MEANING OF DELEGATION AND ITS PRINCIPLES

Meaning of Delegation

Delegation is the process by which a manager or leader assigns responsibility and authority for specific tasks or decisions to an employee or team member while retaining overall accountability for the outcome. It involves entrusting another person with the power to act on behalf of the manager, making decisions and carrying out duties that contribute to achieving organisational objectives.

Principles of Delegation

1. **Clear definition of task:** This principle says that the task and responsibility to be delegated must be clearly defined so that the delegate will properly understand the expected outcome to be achieved
2. **The principle of unity of command:** The principle of unity of command states that each employee should receive instructions and be accountable to only one supervisor. This principle aims to create a clear line of authority and responsibility within an organisation.
3. **The principle of parity of authority and responsibility:** The principle of parity of authority and responsibility states that when responsibility is delegated, there must be equal amount of authority including resources given so that the delegate can perform the task and complete it successfully.
4. **The principle of absoluteness of responsibility:** The principle of absoluteness of responsibility states that a manager or leader retains ultimate responsibility for the tasks and activities of their employees, even when those tasks are delegated.
5. **The scalar principle:** The scalar principle involves assigning tasks and responsibilities based on the organisation's hierarchical structure. This implies that in delegation, duties and responsibilities ought to be assigned in a clear and unbroken chain of command, starting at higher levels to the lower levels.
6. **The principle of effective communication:** This principle involves the delegator maintaining open lines of communication with the delegatee throughout the period of delegation in order to provide guidance where necessary.
7. **The principle of trust and confidence:** This principle states that the delegator should demonstrate trust in the delegatee's abilities and show confidence in their capacity to complete the task.
8. **The principle of accountability and feedback:** This principle states that the delegator should establish a system for accountability and provide constructive feedback on

performance. Set up regular review meetings to discuss progress, provide feedback and make any necessary adjustments.

9. **The principle of matching tasks to skills:** This principle of delegation requires that the delegated task should be within the capabilities of the delegatee so that they can have the ability to be able to perform the task and completely it successfully.

Learning Task

1. Explain the concept of delegation
2. List the principles of delegation
3. Explain the principles of delegation

Pedagogical Exemplars

Role-play

1. Create a scenario on delegation for learners to role-play in class for observation. Within each group assign roles such as a manager and a secretary to learners to role-play an act which involves the manager delegating part of the work to the secretary to perform.
2. Be mindful not to create stereotypes where males are managers and females are secretaries.
3. Let learners infer from the role-play to come out with their observations and use that activity to transition to the concept of delegation
4. Ask learners to brainstorm the meaning of delegation and guide them to understand the concept of delegation well.

Group work

1. In an all-inclusive class discussion, ask learners to think-pair-share on what rules or principles should guide delegation to make it effective in organisations.
2. Based on learner's responses, guide them to discuss the various principles of delegation.
3. Encourage all learners especially the AP and P learners to participate in the discussion. Where they have issues talking off mind, provide them the opportunity to write their ideas on paper and reading to the class
4. In an open discussion session, encourage individuals to fully participate irrespective of their background

FOCAL AREA 2: PROCESS OF DELEGATION

The Steps Involved in the Delegation Process

1. **Identify the Task:** Identify and clearly define the task or responsibility to be delegated
2. **Choose the Right Person:** Select the team member or staff with the necessary knowledge, skills and competencies to perform the task to be assigned
3. **Assign the Task:** Communicate clearly the task, desired expectations and deadlines to the team member who is selected to execute the delegated task

4. **Grant authority and resources:** Provide the delegatee with the necessary authority and resources including training and guidance needed to complete the task. Make sure they know what decisions they can make independently.
5. **Establish Accountability:** Clearly define the team member's responsibility and accountability for the task
6. **Monitor Progress:** Regularly check-in on the team member's progress through regular check-ins, meetings, reports and provide feedback
7. **Provide Feedback and Evaluation:** Evaluate the performance of the team member's performance and provide constructive feedback. Discuss what went well and what could be improved next time.
8. **Follow up:** Verify that the task has been completed to the desired standard and reward or correct performance where possible



Figure 2: Steps in the decision making process

Learning Task

1. Outline sequentially the processes of delegation
2. Discuss the processes of delegation

Pedagogical Exemplars

Building on What Others Say

1. Ask learners to individually write on a sticky pad or piece of paper a task/responsibility they would like to delegate to a subordinate if they were busy as a manager in particular organisation of their choice
2. Ask them to describe the steps they would take to delegate that task to the subordinate

3. Let learners summarise their steps in a flow chart on their papers or sticky pads and exchange with their colleagues for observation. Move round to support AP learners to think and come out with some points for the activity
4. In an all-inclusive class discuss, allow learners to read out their colleagues work to the class for constructive feedback
5. As learners present the work of their colleagues, offer opportunity for other learners to build onto their ideas,
6. Consolidate the ideas of learners by using a flow-chart or info-graphs to illustrate the processes of delegation
7. Take time to explain the steps involved in the delegation process to learners and ask for clarification where necessary

Key Assessment

Level 2: Use a flow chart to illustrate the delegation process

Level 3: Explain the steps involved in the delegation process

Level 4: The Sales Manager at TechWave Solutions, a company that provides innovative software solutions to businesses oversees a team of sales representatives who are responsible for different regions. The company has been experiencing rapid growth and with it, the volume of work has increased significantly. As the end of the quarter approaches, the manager realises that multiple high-priority tasks that require attention, including strategic planning and meeting with key clients. One of the critical responsibilities is preparing the quarterly sales report for the executive team, which includes analysing sales data, identifying trends and making recommendations for future strategies. The manager decides to delegate this task to one of the most reliable and skilled sales representatives.

1. Explain delegation and cite examples from the case that constitute delegation
2. Advise the sales manager on how to effectively apply the process of delegation to achieve the organisational goals.

Hint



*The Recommended Mode of Assessment for **Week 3** is **Portfolio Assessment**. The portfolio assessment should be given in the **3rd Week** and learners are expected to submit their work by the end of the **22nd Week** in the second semester of the academic year. Refer to **Appendix B** for the structure of the portfolio.*

WEEK 4

Learning Indicator: *Explain delegation and outline its principles, limitations and steps involved in the process of delegation.*

FOCAL AREA 1: BENEFITS OF DELEGATION

Benefits of Delegation

Delegation is a powerful tool that can lead to a more dynamic, efficient and motivated organisation, fostering a positive work environment and promoting growth. Benefits of delegation include:

1. **Increased Productivity:** When tasks are delegated appropriately, managers can focus on higher-level strategic planning and decision-making, while employees handle operational tasks. This leads to an overall increase in productivity.
2. **Increased Efficiency:** Delegation allows tasks to be distributed among employees based on their skills and expertise. This ensures that work is completed more quickly and efficiently than if one person were handling everything.
3. **Skill Development:** By delegating tasks, managers give employees opportunities to learn new skills and take on more responsibility. This helps in professional development and prepares employees for higher-level roles in the future.
4. **Improved Morale and Motivation:** Employees feel trusted and valued when they are given important tasks. This boosts their morale and motivation, leading to higher job satisfaction and better performance.
5. **Better Time Management:** Delegation helps in better time management by ensuring that tasks are handled by the most appropriate people. Managers can use their time more effectively for planning and other critical activities.
6. **Effective Decision Making:** With delegation, decision-making authority is spread out, which can lead to faster and more effective decisions as employees closer to the action can make informed choices.
7. **Enhances team performance:** Delegation fosters collaboration, innovation and collective achievement of organisational goals.

Learning Task

1. State the benefits of delegation to an organisation
2. Analyse the benefits of delegation to an organisation

Pedagogical Exemplars

Peer-editing

1. Put learners in mixed-ability and mixed-gender groups and assign them to discuss and put down notes/points on the benefits of delegation

2. Move round the groups to support them as they discuss the benefits of delegations. Ensure that some learners do not dominate the discussion to the disadvantage of the AP and P learners. Learners that are HP should be motivated to add more points to their groups.
3. Ask the groups to exchange their works with other groups for them to critique and provide constructive feedback
4. Provide a criteria for learners a guide to use to evaluate the work of their colleagues
5. Let the individual groups present their work using PowerPoint or a flip chart to the whole class
6. Provide further explanations to enhance learners understanding of the lesson and add more points on the benefits of delegation where learners points are insufficient

Key Assessment

Level 1: List at least 3 benefits a business can gain from effective practice of delegation

Level 3: In what ways can delegation be beneficial to a business organisation and analyse how?

FOCAL AREA 2: LIMITATIONS OF DELEGATION AND HOW TO ENSURE EFFECTIVE DELEGATION

Limitations of Delegation

Despite the numerous benefits of delegation to organisations, there are also limitations or challenges associated with its practice which organisations need to be aware of and some of them include:

1. **Fear of Loss of control:** Delegating tasks may mean relinquishing some control over the outcome. Managers might feel a loss of control over the work process and outcomes when they delegate tasks, as they rely on others to complete them.
2. **Dependence on others:** Delegation relies on team members' skills, knowledge and work ethic and that can create bottlenecks and vulnerabilities, especially if those individuals are absent or leave the organisation.
3. **Risk of mistakes:** Delegated tasks may not be completed correctly or to standards
4. **Resistance to Delegate:** Some managers may resist delegating tasks due to a belief that they can do the work better or faster themselves, or due to a lack of trust in their team members' abilities
5. **Employee Resistance to Accept Delegated Task:** Employees may resist taking on additional responsibilities due to fear of failure, lack of confidence, or perceived unfairness in task distribution
6. **Lack of Accountability:** Without proper follow-up and monitoring, delegation can lead to a lack of accountability, where employees might not take full responsibility for their tasks.
7. **Difficulty in delegating high-priority tasks:** Leaders may find it hard to delegate critical or high-priority tasks to subordinates
8. **Time-consuming:** Delegation requires time to assign, monitor and follow up on tasks.
9. **Inadequate Resources:** Delegation may require resources that are not available.

How to make Delegation Effective

Effective delegation is essential for organisational efficiency and employee development. Below are some of the key ways to delegate effectively:

1. **Understand What to Delegate:** Identify tasks that can be delegated, considering their complexity, importance and the potential for employee development. Routine, time-consuming tasks are often good candidates for delegation.
2. **Choose the Right Person:** Match tasks with employees' skills, experience and interests. Ensure the person you choose has the capacity and capability to handle the task.
3. **Communicate Clear Instructions and set expectations:** Clearly explain the task, its objectives, deadlines and any specific requirements. Provide context and outline the desired outcomes.
4. **Offer Authority, Support and Resources:** Empower employees with the authority and ensure access to necessary tools, training and support for them to perform the delegated task.
5. **Avoid Micromanaging:** Trust your employees to do the job. Resist the urge to control every detail. Allow them to work independently and use their judgment.
6. **Encourage Feedback:** Foster an environment where employees feel comfortable providing feedback. Listen to their suggestions and concerns and make adjustments as needed.
7. **Acknowledge Efforts and Successes:** Recognise and appreciate the hard work and achievements of your team. Positive reinforcement boosts morale and encourages future efforts.
8. **Follow Up:** After the task is completed, review the results together. Discuss what went well and what could be improved. Use this feedback to refine your delegation process.
9. **Develop a Delegation Plan:** Create a structured plan for delegation. Outline which tasks will be delegated, to whom and the timelines for completion. Regularly review and update this plan.

Learning Task

1. Discuss the limitations of delegation
2. Explain the how to make delegation effective

Pedagogical Exemplars

Use of Case Study

1. Present a case study or scenario capturing the limitations or challenges of delegation with respect to an organisation for learners to analyse in balanced ability and gender groups
2. The content of the case study should cater for AP, P and HP learners in terms of the level of complexity (i.e. all level of learners should have the opportunity to make some analyses in the case)
3. Task learners to analyse the case and tease out the limitations or challenges to effective delegation and write their findings on a flip chart or a paper

4. Let the various groups make a presentation of their work to the whole class for constructive feedback
5. Consolidate the groups presentation by providing further explanations to enhance learner's understanding of the lesson

Collaborative Learning

1. Working in balanced gender and ability groups, ask learners to discuss ways mitigating the limitation of delegation and make delegation effective in organisations
2. Move round the groups to provide support to learners as they discuss in their groups
3. Provide opportunity for learners to present their ideas on a flip chart to the whole class for constructive feedback
4. Let other groups ask questions after the presentation of each group
5. Provide further explanation to enhance learners understanding of the ways to effective delegation.

Key Assessment

Level 2

1. Explain at least three limitations to effective delegation in a business organisation
2. Explain at least three ways to effective delegation in a business organisation

Level 4: At TechWave Solutions, the manager faced significant challenges with delegation due to a lack of trust in the team's abilities. They believed only they could complete tasks correctly, fearing a loss of control and worrying that the work would not meet their standards. Additionally, the manager saw training employees as overly time-consuming, which made them reluctant to delegate. Micromanagement led to inefficiencies, overwhelming their workload. Employees sensed the manager's lack of confidence in them, feeling undervalued and demotivated, which decreased productivity and morale. Resistance to delegation was also an issue, as some employees hesitated to take on new responsibilities, fearing failure or unfair task distribution. This created a stagnant work environment where innovation was stifled and growth opportunities were missed. The lack of delegation hindered team development and adaptability, ultimately affecting the company's performance, long-term success, as well as employee satisfaction and retention.

1. What were the main reasons the manager at TechWave Solutions, struggled with delegation?
2. How did the manager's lack of delegation impact the productivity and morale of the team at TechWave Solutions?
3. In what ways could the manager have addressed concerns about delegation to improve the work environment and team performance?
4. What role did employee resistance play in the delegation issues at TechWave Solutions and how could the manager have managed this resistance effectively?

Hint



*The recommended mode of assessment for Week 4 is **peer-assessment**. Ensure to use a blend of items of different DoK levels from the key assessment and provide learners with a checklist to help them peer-assess each group's work.*

WEEK 5

Learning Indicator: *Explain business communication, its importance, processes and forms/types.*

FOCAL AREA 1: MEANING AND IMPORTANCE OF BUSINESS COMMUNICATION

Meaning of Business Communication

Business communication refers to the exchange of information within the units and departments of an organisation, between different organisations, or between an organisation's customers or stakeholders that is geared towards achieving business objectives. It encompasses various forms such as verbal, non-verbal, written and visual communication.

Importance of Business Communication

Communication plays a crucial role in achieving business objectives in an organisation. Below are some key reasons why communication is important in business organisations

1. **Ensures Alignment with Organisational Goals:** Effective communication ensures that all employees understand the organisation's vision, mission and strategic goals. This alignment helps everyone work towards the same objectives.
2. **Provides Clarity and Direction:** Clear communication provides employees with a clear understanding of their roles, responsibilities and the tasks they need to complete. This clarity helps in avoiding confusion and ensures that everyone knows what is expected of them.
3. **Enhances Customer Satisfaction:** Clear and effective communication with customers helps in understanding their needs and expectations. This leads to better customer service, higher satisfaction and loyalty, which are crucial for achieving business objectives.
4. **Increases Productivity:** Effective communication helps in giving clear instructions and feedback which helps employees to understand tasks and goals, reducing errors while increasing efficiency and productivity
5. **Facilitates Informed Decision Making:** Access to accurate and timely information through effective communication enables better decision-making at all levels of an organisation. This leads to more strategic and effective actions towards achieving business objectives.
6. **Promotes Coordination and Collaboration:** Good communication fosters collaboration among different departments and teams. It ensures that everyone is on the same page, facilitating coordinated efforts towards common goals.
7. **Facilitates Problem Solving and Conflict Resolution:** Open lines of communication allow for the early identification and resolution of problems and conflicts. This proactive approach prevents small issues from escalating and affecting the achievement of business objectives.
8. **Promotes Employee Engagement and Motivation:** Regular and transparent communication keeps employees informed and engaged. When employees understand

how their work contributes to an organisation's success, they are more motivated and committed to their tasks.

9. **Building a Positive Organisational Culture:** Communication helps in building and maintaining a positive organisational culture. A culture of openness, trust and mutual respect enhances employee morale and productivity.

Learning Task

1. Explain business communication
2. State the importance of business communication.
3. Explain five reasons why business communication is important within organisations.

Pedagogical Exemplars

The teacher introduces the lesson of the day by providing a general overview of learning outcomes and major activities. The teacher may choose from the following exemplars to deliver the lesson.

Talk for learning

1. Lead class discussion on the concept of business communication and ask learners to brainstorm its meaning
2. In a whole-class discussion, encourage learners to identify and explain the importance of communication to business organisations.
3. Encourage AP learners to mention at least two, P learners at least three and HP learners at least four reasons why business communication is important.
4. Ask learners to use mind maps to summarise what they have learnt in the lesson.

Role-play

1. Create real world business communication scenarios for learners to role-play. These could include a manager delivering an update to team members, chairing a meeting, carrying out an interview, negotiating a discount, handling a complaint.
2. Organise learners in mixed-ability and mixed-gender groups and assign roles across the group considering learners' strengths. Groups should plan their role play in order to demonstrate effective communication.
3. Groups to share their role plays with the class for feedback and discussion.
4. Learners to reflect on their observations and make notes on why these examples of communications are important to organisations.

Use of Videos and group work

1. Show a short video or info-graphs on business communication in an organisation for learners to watch or observe.
2. Based on the video or info-graphs, learners think-pair-share to come out with the meaning and importance of communication in business, linking to the scenario they have observed.
3. Learners to share their ideas with the whole class for feedback and wider discussion.

Key Assessment

Level 1: State three reasons why communication is important to business organisations.

Level 3: Analyse four reasons why it is important for management and employees of organisations to adopt effective business communication in their organisation.

FOCAL AREA 2: THE PROCESSES OF BUSINESS COMMUNICATION

Business Communication Process

The process of business communication involves several key steps to ensure that information is effectively shared and understood within an organisation. Below is a sequential outline of the steps involved in the processes of business communication.

The processes involved in business communication can be simplified into the following key steps:

1. **Idea Formation:** The sender identifies the message or information they need to communicate.
2. **Encoding:** The sender translates the idea into a clear, understandable format, such as words, images, or gestures.
3. **Channel Selection:** The sender chooses the appropriate medium to convey the message, such as email, phone call, meeting, or report.
4. **Transmission:** The sender sends the encoded message through the selected channel.
5. **Reception:** The receiver gets the message through the chosen communication channel.
6. **Decoding:** The receiver interprets and tries to understand the message.
7. **Feedback:** The receiver provides a response to the sender, confirming receipt and understanding of the message or asking for clarification.
8. **Follow-up and Evaluation:** The sender ensures that the recipient has understood the message correctly and takes any necessary actions based on feedback. Evaluate the communication process and make improvements for future interactions.

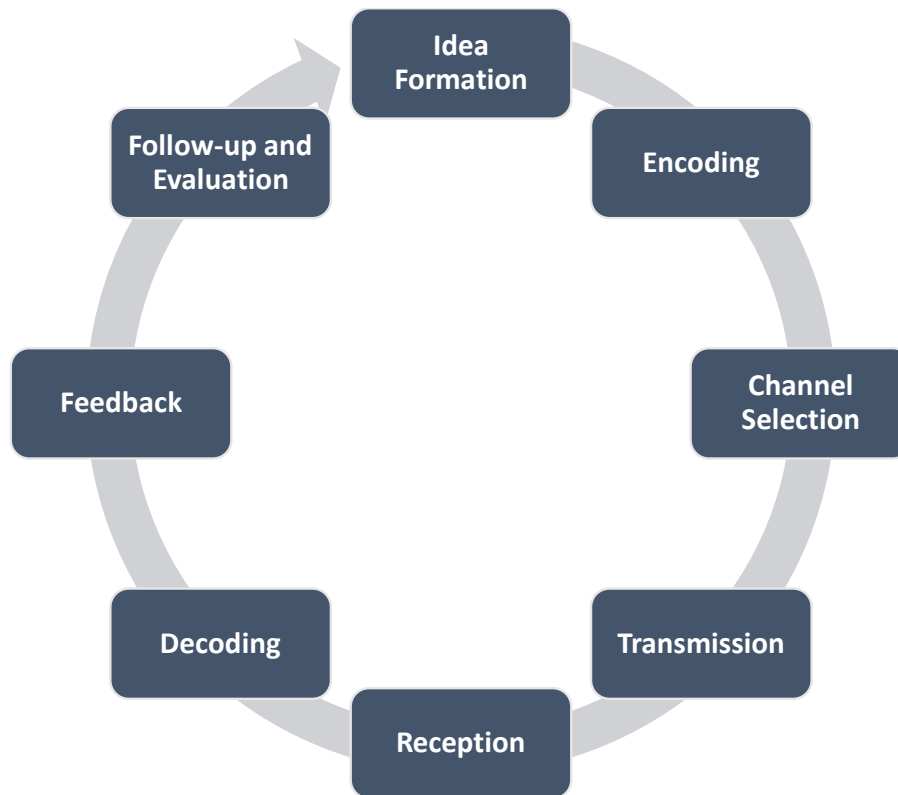


Figure 3: *Business communication process*

Learning Task

1. Outline the steps in the processes of business communication.
2. Analyse the processes involved in business communication.

Pedagogical Exemplars

Group Work

1. Put learners into balanced gender and ability groups
2. Present learners with a scenario on a real-life example related to a manager or employee of an organisation who intends to communicate within the organisation (For instance, a manager intends to communicate new policies to various departments, decides to use memo to convey the message and afterwards, follow up to departmental managers to find out whether team members understood the new policies or not)
3. Ask the groups to discuss and identify the steps involved in the communication process in the scenario created
4. Allow the individual groups to present their work to the whole class for constructive feedback
5. Provide opportunity for learners to ask questions for clarification where necessary

Key Assessment

Level 2: Outline the steps involved in the processes of business communication using a flow chart

Level 3: Explain how a manager can apply the business communication process in order to achieve business objectives.

Hint



*The recommended mode of assessment for Week 5 is **class exercise**. Ensure to use a blend of items of different DoK levels from the key assessment.*

WEEK 6

Learning Indicator: *Explain business communication, its importance, processes and forms/types*

FOCAL AREA 1: FORMS/TYPES OF BUSINESS COMMUNICATION

Types/Forms of Communication in Business

The terms “types” and “forms” of business communication refer to different ways and methods through which information is exchanged within an organisation and with external parties. Below are some of the types/forms:

1. **Verbal Communication:** Communication using words, spoken or written. It could be oral communication or written communication. Examples include; Face-to-face conversations, phone calls, speeches, presentations, emails and letters.
2. **Non-Verbal Communication:** Communication without the use of words, conveyed through gestures, body language, facial expressions and vocal tones. Examples include; Eye contact, posture, hand movements, facial expressions and tone of voice.
3. **Visual Communication:** Communication using visual elements like images, graphs, charts, diagrams, symbols and videos. For instance, using infographics, presentations, charts, graphs, icons, symbols and videos used to convey information visually.
4. **Formal Communication:** Structured and official communication exchanged within formal settings and through established channels. It could be Vertical Communication (Upward or Downwards), Horizontal or Diagonal Communication. Examples include, Official meetings, reports, memos, policies, contracts and presentations delivered in a formal manner.
5. **Informal Communication:** Casual and unofficial communication exchanged spontaneously without strict rules or protocols. Examples, Casual conversations, social gatherings, informal meetings and interactions in informal settings like break rooms.
6. **Internal Communication:** Communication within an organisation among its employees, departments, or teams. Examples include; emails between colleagues, team meetings, messages on intranet platforms, memos circulated within departments.
7. **External Communication:** Communication between an organisation and external parties, including clients, customers, suppliers, stakeholders and the public. Examples include; customer service calls, marketing emails to clients, press releases to media and social media posts for public engagement.

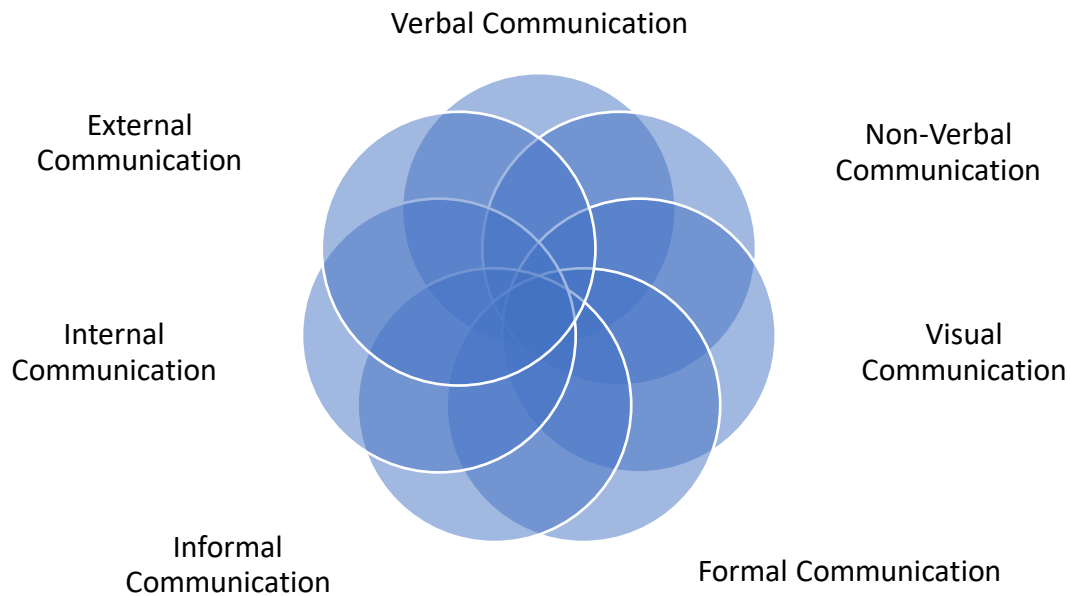


Figure 4: *Types/Forms of business communication*

Learning Task

1. List the types/forms of communication in business organisation
2. Discuss the types/forms of communication in business organisation

Pedagogical Exemplars

Experiential Learning (Role-play and Practical Activities)

1. Put learners in mixed-ability and mixed-gender groups and assign them various types of communication to role-play in class colleagues to observe
2. Ask learners to identify the types of communication observed in the role-plays
3. Guide learners to explain the types of communication citing practical real-life examples that relatable to learners
4. Present learners with samples of organograms to demonstrate the flow of communication. This will enhance AP and HP learners understanding
5. Other materials such as letters, memos, diagrams, symbols, etc. should be made available in the lesson to help learners grasp the concepts

Key Assessment

Level 2: Differentiate between the following types of communication in business

- a. Verbal and non-verbal communication
- b. Formal and informal communication
- c. Internal and external communication

FOCAL AREA 2: CHANNELS OF BUSINESS COMMUNICATION

Channels of Business Communication

Channels of business communication refer to the various methods or pathways through which information is exchanged within an organisation and with external parties.

Table 1: Channels of communication

Type of Communication	Channels of Communication
Verbal Communication	Oral Communication: Includes face-to-face conversations, phone calls, video conferences, meetings and presentations. Written Communication: Involves emails, letters, reports, memos and text messages.
Non-Verbal Communication	Body Language: Gestures, posture, facial expressions and eye contact. Paralanguage: Tone of voice, pitch, volume and speaking speed. Space and Distance: Proxemics, or the use of personal space. Touch: Haptics, or the use of touch in communication.
Visual Communication	Graphs and Charts: Used to represent data and statistics visually. Images and Videos: Utilised for illustrations, demonstrations and storytelling. Infographics: Combines text, images and data to convey information succinctly. Signage and Symbols: Used for wayfinding and conveying specific messages quickly.
Formal Communication	Downward Communication: Information flows from higher levels of the organisational hierarchy to lower levels (e.g., directives, instructions, policies, etc.). Upward Communication: Information flows from lower levels to higher levels (e.g., reports, feedback, suggestions). Horizontal Communication: Information flows between peers or colleagues at the same organisational level (e.g., coordination, collaboration).
Informal Communication	Grapevine Communication: Informal, unofficial communication channels within an organisation (e.g., water cooler conversations, rumour mills).
Internal Communication	Employee Communications: Internal newsletters, bulletins, intranet posts and internal social media. Team Communications: Updates, meetings and collaboration tools used within teams.
External Communication	Customer Communication: Emails, customer service interactions, social media posts and advertising. Public Relations: Press releases, media interviews and public statements. Supplier and Partner Communication: Emails, meetings and contracts.

Learning Task

1. List the channels of communication in business
2. Identify and explain the channels of communication in business

Pedagogical Exemplars

Experiential Learning

Role-play

1. Assign learners different roles (e.g., manager, employee, customer, etc.) and have them communicate using different channels.
2. In an all-inclusive-class discussion, assist learners to identify and discuss the various communication channels in the role-play

Digital Learning/Case Study

1. Divide learners into groups and assign each group a specific communication channel to research and present on.
2. Encourage multimedia presentations where learners can use various media (e.g., PowerPoint, videos, posters) to present their findings.
3. Provide case studies of companies using different communication channels.
4. Facilitate discussions on the pros and cons of the channels used in each case study.

Practical Activity

1. Set up different communication stations around the classroom (e.g., email station, phone call station, face-to-face meeting station).
2. Have learners rotate through the stations, practicing communication through each channel.
3. In a whole class discussion, let learners discuss the observations and feelings about the various channels seen at the stations set in the classroom
4. Provide further explanation to enhance learners understanding of the channels

Key Assessment

Level 2: Classify at least four channels of communication according to the following types of communication:

- a. Verbal and non-verbal communication
- b. Formal and informal communication
- c. Internal and external communication

Level 3: Innovate Tech Ltd., a leading software firm, excels in diverse communication methods to achieve business objectives. The company uses **letters** and **emails** for formal correspondence with clients and stakeholders and **infographics** and **pictures** in presentations to convey complex data. They also used **symbols** to convey the company's culture and brand to the market. The company also trained their marketing staff on how to use the **sign language** to market their products. In the period where official communication delayed, staff engaged in grapevine

discussions to share gist. The company also make use of **memos** for internal communication and employees usually submit progress of work through **reports**. The company's structured **flow of communication** between superiors and subordinates ensures clarity. Official channels like the intranet and newsletters are used for **official communication**. Regular updates and meetings with other businesses, clients and stakeholders maintain robust external communication, aligning operations and achieving objectives.

1. Identify and explain the various channels of communication used by the business to achieve its objectives
2. In what ways would you say the company has been successful and why?

Hint



*The Recommended Mode of Assessment for Week 6 is **Mid-Semester Examination**. Teachers are expected to develop assessment tasks to cover **Weeks 1 – 5** for the mid-semester examination and the scores must be recorded into STP. Ensure to use a blend of items of different DoK levels from the key assessment. See **Appendix C** for more details on the structure of the mid-semester examination.*

WEEK 7

Learning Indicator: *Explain the channels of business communication, the barriers and ways of making communication effective*

FOCAL AREA 1: BARRIERS TO BUSINESS COMMUNICATION

Barriers to Business Communication

Barriers to business communication are obstacles or challenges that hinder the effective exchange of information within an organisation or between parties. Below is outline of common barriers to effective communication in business.

1. **Language Barriers:** In language or jargon can lead to misunderstandings and misinterpretations.
2. **Physical Barriers:** Distance, noisy environments and poor technology infrastructure can impede communication effectiveness.
3. **Perceptual Barriers:** Differences in perception, biases, or preconceived notions can affect how messages are received and understood.
4. **Cultural Barriers:** Diverse cultural backgrounds may lead to varying communication styles, norms and values, impacting clarity and effectiveness.
5. **Emotional Barriers:** Emotional states such as stress, anxiety, or lack of trust can hinder open and honest communication.
6. **Organisational Barriers:** Hierarchical structures, bureaucratic processes and poor communication policies can restrict the flow of information.
7. **Technological Barriers:** Issues with communication tools, software, or connectivity can disrupt or delay message delivery.
8. **Personal Barriers:** Personal traits like poor listening skills, ego, or reluctance to communicate can hinder effective exchanges.

Learning Task

1. State barriers hindering effective business communication
2. Explain the barriers hindering effective business communication

Pedagogical Exemplars

Initiating Talk for Learning

1. Play an audio or video with interruptions or noise on it affecting the passage of information for learners to note their observations
2. Ask learners to individually write at least two barriers they think can hinder or affect business communication on a flash card, sticky pad or on any piece of paper

3. Randomly call learners to present their ideas to the class for feedback. AP learners should be encouraged to think-pair-share with their colleagues. HP learners should be made to justify their ideas as they present

Whole-class Discussion

1. In an all-inclusive class deliberations, guide learners to explore and come out with more barriers that affect effective business communication
2. Add more barriers to the ones learners have mentioned where necessary and take time to assist learners to understand how these barriers affect communication

Key Assessment

Level 2

1. Explain at least three barriers to effective business communication
2. Explain technological barriers to effective business communication and cite examples
3. Differentiate between physical barriers and language barriers to effective business communication

Level 4: XYZ Logistics faced numerous communication challenges: language differences among international teams led to misunderstandings in shipment instructions, exacerbated by poor technological infrastructure causing frequent email delays. Cultural norms also clashed, affecting team dynamics and decision-making. Additionally, hierarchical structures stifled feedback, hindering innovation and customer responsiveness. These barriers collectively paralysed operations, resulting in missed deadlines, dissatisfied clients and ultimately, financial losses. XYZ Logistics' inability to overcome its challenges led to its eventual closure.

Analyse the communication barriers that affected XYZ Logistics and explain to the company why that contributed to the eventual closer of the business.

FOCAL AREA 2: WAYS TO MITIGATE BARRIERS AND MAKE BUSINESS COMMUNICATION EFFECTIVE

Ways to Mitigate Barriers and make Business Communication Effective

The following are various ways to adopt to mitigate the barriers and enhance effective communication:

1. **Active Listening:** Encourage active listening practices to ensure understanding and retention of information.
2. **Clarity and Conciseness:** Use clear and concise language to avoid misunderstandings.
3. **Feedback Mechanisms:** Implement regular feedback mechanisms to confirm understanding and address issues promptly.
4. **Cultural Sensitivity Training:** Provide training to increase awareness and understanding of cultural differences.
5. **Use of Appropriate Channels:** Choose the right communication channels for different types of messages and audiences.
6. **Improving Technology:** Invest in reliable and user-friendly communication tools and infrastructure.
7. **Open Communication Culture:** Foster an organisational culture that values openness, transparency and the free flow of information.
8. **Reduce Information Overload:** Focus on the most important points to avoid overwhelming your audience with so much information to digest or understand
9. **Continuous Improvement on communication skills:** Participate in training and development sessions to enhance skills and competencies in communicating effectively.
10. **Manage Conflicts Effectively:** Conflicts affect smooth communication in business and therefore conflicts should be managed effectively

Learning Task

1. State the ways to effective business communication
2. Explain the ways to effective business communication

Pedagogical Exemplars

Collaborative Learning

1. Using the pyramid discussion, ask learners to pair with an elbow partner in class
2. Ask them to think-pair-share some of the barriers they think can affect smooth communication flow in business organisations
3. Allow time for learner to discuss and let the group pair with the next group and share their ideas together

4. The group again should pair with another group to share what they have discussed in the previous groups. As the process continues the number of groups reduces while increasing the size of the groups learners are joining.
5. The process continues until one large group where the teacher invites learners to share what they have learnt on the barriers to effective communication
6. Consolidate learner's ideas and add more barriers to effective communication where necessary.

Key Assessment

Level 2: Explain at least three ways or strategies to adopt to improve business communication

Level 3

1. In what ways can business organisations mitigate barriers and enhance effective communication within and outside the organisation?
2. Carefully read the case below and answer the question that follows.

XYZ Logistics faced numerous communication challenges: language differences among international teams led to misunderstandings in shipment instructions, exacerbated by poor technological infrastructure causing frequent email delays. Cultural norms also clashed, affecting team dynamics and decision-making. Additionally, hierarchical structures stifled feedback, hindering innovation and customer responsiveness. These barriers collectively paralysed operations, resulting in missed deadlines, dissatisfied clients and ultimately, financial losses. XYZ Logistics' inability to overcome its challenges led to its eventual closure.

Analyse the communication barriers that affected XYZ logistics and explain to the company why that contributed to the eventual closer of the business. (15 Marks)

Hint



- The recommended mode of assessment for Week 7 is **case study**. Refer to **Question 2** of Assessment Level 3 under the key assessment for an example of a case study.

The following mandatory key assessments should be conducted and recorded into the Students Transcript Portal of each learner.

- **Group Project Work** should be assigned in **Week 2** and collected from learners in **Week 8**
- **Individual Portfolio** should be assigned in **Week 3** during first semester and collected from learners in **Week 22** in the second semester
- **Class Exercise** should be conducted latest in **Week 5** and the records made available for the STP.
- **Mid-Semester Examination** should be conducted in **Week 6**, with scores promptly recorded in the student portal.

SECTION 1 REVIEW

Over the past 8 weeks, this section has covered crucial aspects of decision-making, delegation and business communication within organisational management. Learners were introduced to decision-making processes, levels of decision-making and their practical applications. They explored the principles of delegation, identified common challenges and learned strategies for effective task delegation. Furthermore, learners developed essential business communication skills, focusing on clear, concise and effective interactions within an organisation.

Throughout these lessons, differentiation ensured that all learners, regardless of their starting point, achieved the intended learning outcomes. Quizzes and short tests assessed basic recall of concepts, while case studies and role-playing exercises facilitated skills of conceptual understanding. Group projects and strategic decision-making exercises helped learners develop strategic reasoning and advanced projects allowed gifted learners to demonstrate extended critical thinking and reasoning. By the end of this section, each learner should have a comprehensive understanding of decision-making processes, effective delegation and proficient communication skills, ready to apply these in real-world organisational contexts.



APPENDIX A: STRUCTURE OF THE GROUP PROJECT WORK

Assessment Task

Develop a business communication strategy for any identified local business.

Task Description: Learners are tasked with developing a communication strategy for a small local business in their community. The project should include research on the business's current communication methods (both internal and external) and suggestion of various forms of communication strategies and how the business can use them to be effective in communication. Learners should also present conclusions and recommendations in a report and give a group presentation to the class.

Marking Scheme/Rubrics (25 Marks)

Criteria	Marking/Scoring Guide	Marks Allocation
Introduction	Allocate 1 mark each when learners include the following key areas in their introduction write-up. Name of the business Location of the business The main activity of the business	Total Marks: $1 \times 3 = 3$ (Maxi. marks = 3)
The business current communication methods	Allocate 1 mark each when learners identify any of the following business communication methods. Phone calls, Emails Meeting Letters Memos Social media, etc. Consider any other communication methods learners may identify which are not include in the list above.	Total Marks: (1×4) (Maxi. marks = 4)
Suggestion of business communication strategies to the business and how they can be used	Identification of various communication strategies. Consider the following communication strategies and any relevant ones that learners may mention: emails, phone calls, memos, letters, meetings, social media, press releases, feedback forms, etc. How these communication strategies can be used effectively to promote the business. For example: <i>Emails:</i> Use personalised, professional emails for updates, marketing, and client engagement to build relationships. <i>Phone calls:</i> Facilitate direct communication to resolve issues, follow up with clients, and strengthen rapport.	Allocate 1 mark for each strategy identified. (Maximum marks 6) Allocate 1 mark for each use of a communication strategy identified. (Maximum marks 6) Total Marks: $6 + 6 = 12$

	<i>Memos:</i> Share concise, actionable updates internally to ensure clarity and alignment. <i>Letters:</i> Use formal letters for stakeholder communication, proposals, and client acknowledgments. <i>Meetings:</i> Conduct well-planned meetings to discuss progress, make decisions, and maintain effective collaboration. <i>Social media:</i> Leverage platforms to engage with audiences, promote products, and enhance brand visibility. <i>Press releases:</i> Announce business milestones, product launches, or achievements to media outlets for public awareness. <i>Feedback forms:</i> Collect and analyse feedback from employees and customers to improve services and operations, etc.	
Conclusions	Allocate 1 mark each if learners include in their conclusion the following: Summary findings of the communication strategies the business is using Suggested strategies that can enhance the business communication Essence of communication for the business	Total marks: 1 x 3=3
Recommendations	The following are some suggestions on how to maintain effective communication in business learners may recommend: Using the appropriate channels to communicate Setting communication protocols by establishing clear guidelines for communication within the business Being mindful of cultural differences and adapt communication styles accordingly. Leveraging on technology for effective communication Encouraging feedback Accept any other relevant recommendation that learners may make regarding how the business can maintain effective communication.	Allocate 1 mark per each suggestion made. Maximum marks =3.
Total Marks		25

How to Administer

Put learners into mixed-ability and mixed-gender groups and communicate the project task to learners. Offer groups the opportunity to ask questions for clarification and be available to provide guidance to learners throughout the period of the project work

Feedback

Discuss with learners their general performance in the project work and open opportunity for them to discuss their challenges as well measures to adopt to improve learning next time. Also, target the individual groups to discuss with them the groups' strengths and areas that need improvement as reflected in the project results, etc.

Date for submission

Learners are expected to submit the project work in the **8th week** of the semester. Learners with special needs can be allowed a few days or an extra week to submit their work.



APPENDIX B: STRUCTURE OF THE INDIVIDUAL PORTFOLIO

Learners must compile and submit a comprehensive portfolio that represents their work for the entire academic year. The portfolio should include a selection of exercises/assignments, project work, reflective pieces, and both mid-semester and end of semester examination papers.

Structure and Organisation of the Portfolio

As part of the structure of the portfolio assessment, learners must ensure the following information has been provided

1. **Cover Page with**
 - a. Learner's name
 - b. Class
 - c. Subject
 - d. Period/date, etc.
2. Table of Contents which has the list of items included with page numbers.
3. Brief description/background of items such as background information for each included artefact, etc.

Learners' work to be included in the Portfolio

1. Class exercises/assignments
2. Project works
3. Lesson reflections
4. Field reports
5. Case study analysis
6. Mid-semester examination papers
7. End of semester examination papers, etc.

Mode of Administration for Portfolios

1. Clearly explain the purpose of the portfolio and its various components to the learners. Provide examples and templates for each section to guide them in their work.
2. Set up regular review sessions, every 4 weeks, to monitor learners' progress. During these checkpoints, they offer feedback and guidance to help them improve their portfolios.
3. Share the scoring rubrics with the learners and *thoroughly explain* how their work will be evaluated.

Set the final due date for portfolio submission in Week 22 of the academic calendar. Offer a grace period for learners to make revisions based on the final feedback they receive.

Mode of Submission/Presentation

1. Clearly inform all learners of the final deadline for portfolio submission to ensure that all work is completed and submitted on time.
2. Learners should organise their portfolios in a clear and logical manner, with each section clearly labelled and easy to access.
3. Learners may submit their portfolios either in physical form or via the school's online submission system.
4. For digital submissions, learners should upload their portfolios either as a single file or in well-organised folders within the online platform.
5. Ensure the portfolio contains all required components: assignments, projects, quizzes, tests, reflective pieces, mini-research work, as well as mid-semester and end of semester examination papers

Feedback Strategy

1. Schedule regular meetings to review learners' progress, set new goals, and make any necessary adjustments to their learning strategies.
2. Provide helpful comments throughout the learning process to support learners' development. Ensure that learners clearly understand how to use this feedback to continually improve their work and achieve better results.

Scoring rubric/ Marking scheme

Learner's pieces of work	Items	Marks per Item	Total Marks
<i>Assignments/Exercises</i>	2	1 mark each	2 marks
<i>Projects Works (Individual/ Group)</i>	2	1.5 marks each	3 marks
<i>Lesson Reflections (1st and 2nd Semesters)</i>	2	2.5 marks each	5 marks
<i>Field Reports</i>	1	2 marks	2 marks
<i>Case Study Analysis</i>	2	2 marks	2 marks
<i>Mid-Semester Examination Papers</i>	2	2 marks each	4 marks
<i>End of Semester Examination Paper</i>	1	2 marks	2 marks
Total Marks			20 marks



APPENDIX C: STRUCTURE OF THE MID-SEMESTER EXAMINATION

WEEK 6- MID-SEMESTER EXAMINATION

Nature

1. Cover content from weeks 1-5 taking into consideration Depth of Knowledge (DOK) levels.
2. Resources
 - a) Answer booklets
 - b) Learning Material
 - c) Teacher Manual
 - d) Assessment Toolkit
 - e) Smart devices/computers (where questions are modelled online)
3. The test should include
 - a) Section A: Multiple choice questions (30 questions)
 - b) Section B: Fill in the blanks (20 questions)
4. Time: 60 minutes
5. Total Score: 50 marks to be scaled down to 20 marks for submission.
6. Provide a Table of Specification

Assessment strategy

- a) Multiple choice questions
- b) Fill in the blank's questions

Assessment Tasks

This mid-semester examination comprises Section A (30 multiple choice questions) and Section B (20 fill in the blanks questions). All questions are to be answered by learners within 60 minutes. Each question attracts 1 mark if correctly answered.

SECTION A: Multiple Choice Questions

Carefully read the case below and answer questions 1 – 4.

Tech Company Ltd. is a growing start-up specialising in software solutions. Recently, the marketing team discovered a discrepancy in the sales figures presented to a major client. The sales manager, Alex, must address the issue promptly and clearly in an email to the client while maintaining the company's professional image. The situation requires effective communication to resolve the issue and preserve client trust.

1. The primary objective of Alex's email to the client is to...
 - A. apologise for the discrepancy.
 - B. clarify the sales figures and provide a solution.
 - C. inform the client about internal team changes.

- D.** offer a discount for future purchases.
2. Which of the following should Alex include in the email to ensure the client fully understands the solution to the discrepancy?
 - A.** A detailed breakdown of the corrected sales figures
 - B.** A list of all company policies on sales
 - C.** An explanation of the marketing team's strategy on sales
 - D.** An introduction to the new software features on sales
 3. Which of the following should be avoided in the email to maintain trust with the client?
 - A.** Apologising for the inconvenience caused
 - B.** Blaming external factors for the mistake
 - C.** Offering a concrete plan to prevent similar issues
 - D.** Providing a clear and accurate explanation of the discrepancy
 4. In addressing the sales discrepancy, what should Alex highlight to reassure the client of TechCo's reliability?
 - A.** The company's growth over the past year
 - B.** The company's track record with other clients
 - C.** The investment in new technology and tools
 - D.** The team's expertise in handling complex data

SECTION B: Fill in the Blanks Questions

1. Effective delegation involves assigning tasks and.....clearly to team members.
2. The person who delegates the task is known as the....., while the person who executes the delegated task is known as the

Refer to Teacher Manual Section 1, Week 1-5 and Learner Material Section 1 for more examples of assessment tasks for the mid-semester examination.

How to Administer

1. Provide clear instructions and resources needed for the tasks.
2. Prepare a table of test specifications or blueprints (see table of specification below).
3. Write the test items.
4. Ensure questions are of the similar level of difficulty.
5. Provide time allocation for the completion of the test and assign marks to each of the questions (Give additional time for learners with SEN).
6. Clarify any doubts about the assessment task.
7. Control the environment to prevent cheating.
8. Mark and record learner's results into their transcript and provide feedback.

Refer to Teacher Assessment Manual and Toolkits pages 66-67 for more information on how to administer MCQs as an assessment strategy.

Marking Scheme Rubrics (Scale the total marks to 20)

a) Correct answer to MCQs (1 mark per question)

1. B
2. A
3. B
4. B

b) Correct answer to fill in the blanks (1 mark per question)

1. Effective delegation involves assigning tasks and **authority** clearly to team members.
2. The person who delegates the task is known as the **delegator**, while the person who executes the delegated task is the known as the **delegatee**.

Providing Feedback

1. Discuss assessment questions with learners after the mid-semester
2. Identify the areas that were answered well and areas that needs improvement
3. Communicate individual results to learners and record into their transcript
4. Ask learners to review their own work and do the corrections
5. Engage individual learners to set targets for the end of semester examination, etc.

TABLE OF SPECIFICATION

Weeks	Focal Area(s)	Type of Questions	DoK Levels				Total
			1	2	3	4	
1	Decision making, its importance and processes	Multiple Choice	1	2	1	-	4
		Fill in the Blanks	2	2	1	-	5
2	Types of decision making and management levels and the decisions they take	Multiple Choice	2	2	2	-	6
		Fill in the Blanks	1	2	1	-	4
3	Delegation, its principles and processes	Multiple Choice	2	2	2	-	6
		Fill in the Blanks	1	2	1	-	4
4	Benefits, limitations and ways to effective delegation	Multiple Choice	2	2	2	-	6
		Fill in the Blanks	1	2	2	-	5
5	Business communication, its importance and processes	Multiple Choice	2	2	2	-	6
		Fill in the Blanks	1	2	1	-	4
	Total		15	20	15	-	50

SECTION 2: LAW OF CONTRACT

Strand: Managing Business and the Legal Framework of Businesses

Sub-Strand: Legal Environment of Business and Risk Management

Learning Outcome: Interpret and apply concepts and theories in the Law of Contract to enforce the smooth operations of businesses within the legal environment

Content Standard: Demonstrate knowledge and understanding of the Law of Contract

INTRODUCTION AND SECTION SUMMARY

Welcome to the Law of Contract section of the teacher manual. This section spans three weeks (Weeks 8-10) and aims to equip learners with a comprehensive understanding of contract law, a fundamental aspect of business operations. By engaging with real-life case studies, group discussions and expert insights, learners will explore the meaning, elements, types, vitiation and discharge of contracts. This section will equip learners with the knowledge and skills to navigate around the legal environment of business.

At the end of this section, learners will be able to define a contract and identify its essential elements such as offer, acceptance, mutual assent, intention to create legal relations and certainty of terms, legality, capacity, consideration, etc. Learners will also analyse how contracts can be vitiated and the conditions under which they can be discharged, applying contract law cases to real-world business scenarios.

The weeks covered by the section are:

Week 8: *Meaning of Contract and Elements of Contract (Offer and Acceptance, Mutual Assent, Intentions to Create Legal Relations, Certainty of Terms, Consideration and Capacity to Contract)*

Week 9: *Elements of Contract (Legality, Formalities and Possibilities of Performance) and Types of Contract*

Week 10: *Vitiation of Contracts and Discharge of Contracts*

SUMMARY OF PEDAGOGICAL EXEMPLARS

Teachers should utilise a variety of teaching methods, including Case-Based Learning (CBL), group discussions and virtual trips to courts, digital learning, managing talk for learning, role-play, group work, etc. Differentiation is key: mixed-ability and mixed-gender groups allow for collaborative learning where all learners can contribute. These pedagogies should be applied to appropriately meet the learners' needs of all learners (AP, P and HP learners) so as to enable them to understand the law of contract properly. For gifted and talented learners, additional content can include deeper analysis of complex contract cases and advanced legal theories

through project work. This approach ensures that all learners are challenged appropriately and can apply their knowledge to real-world business scenarios

ASSESSMENT SUMMARY

Assessments should include a mix of recall questions, case study analyses, group presentations and written reports to evaluate learners' understanding of contract law. Use formative assessments during group discussions and case studies to provide immediate feedback and guide learning. Summative assessments can include tests on key concepts, individual analysis of contract scenarios and group projects. Record learners' performance based on their foundational knowledge and functional understanding of the law of contract. You are encouraged to administer the recommended assessments each week, carefully record the results, and submit them to the Student Transcript Portal (STP) for documentation. The assessments are;

Week 8: *Questioning*

Week 9: *Short quizzes*

Week 10: *Group presentation*

Refer to the “**Hint**” at the key assessment for each week for additional information on how to effectively administer these assessment modes. Always remember to score learners' work with rubric/marking scheme and provide prompt feedback to learners on their performance.

WEEK 8

Learning Indicator: *Explain a contract and its elements*

FOCAL AREA 1: MEANING AND ELEMENTS OF A CONTRACT

This focal area focuses on the meaning of a contract and promise and also discusses some elements of a contract. The elements covered in this focal area are Offer and Acceptance, Mutual Assent, Intentions to Create Legal Relations and Certainty of Terms. The second focal area touched on some other elements of a contract.

Meaning of Contract

A contract is a legally binding agreement between two or more parties that is enforceable by law. It is a mutual exchange of promises or commitments between the parties involved. In a contract, each party agrees to do something (or refrain from doing something) in exchange for a benefit. For instance, a contract can be a sale agreement where one party promises to deliver goods or services and the other party promises to pay for them.

Differences Between a Contract and a Promise

It is important to state that a contract is different from a promise. A contract is a legally binding agreement between two or more parties that creates mutual obligations enforceable by law. A promise can be defined as a voluntary declaration or assurance made by one party to another, committing to perform a specific action, fulfil an obligation, or refrain from doing something, often based on trust, moral obligation, or personal integrity. Contracts are enforceable by law. If one party fails to fulfil their obligations, the other party can seek legal remedies such as damages or specific performance. Promises, in general, are not enforceable by law unless they meet the criteria of a contract (offer, acceptance, consideration and mutual intent to be bound).

Elements of a Contract

1. **Offer and Acceptance:** A contract cannot come into existence until an offer has been made by one party and accepted by another party. An offer is a clear and definite proposal made by one party (the offeror) to another (the offeree) indicating a willingness to enter into a contract on certain terms. Acceptance is an unqualified agreement to the terms of the offer. The acceptance must be communicated to the offeror and must mirror the terms of the offer exactly. An offer can be oral, written or implied by conduct; it must be clear, definite and unequivocal; it may be specific or general just in the case of (*Carlill vs. Carbolic smoke ball co.*) and; it must be communicated to the offeree before it can be accepted. Every contract starts with an offer and in the absence of an offer, there is no contract.

Case Example: “Taylor vs. Laird” 1856

Case: *Taylor/plaintiff, who is a seaman navigated a ship that was deserted in the middle of the sea, home to the owner (Laird/Defendant) without his prior notice and insisted on a fee. The owner (Laird/Defendant) of the ship refused to pay and the seaman sued.*

Judgement Held: *The court ruled that Taylor (plaintiff or seaman) could not claim a fee since the owner (Laird/owner or defendant) was not informed of the services and therefore*

can accept or reject to pay the fee. The court relied on the fact that Tailor/plaintiff/seaman did not make any offer to Laird/defendant/owner of the ship for his acceptance before navigating the ship back home and therefore, the contract was void.

2. **Mutual Assent:** Mutual assent, also known as a “meeting of the minds,” occurs when both parties to the contract have a common understanding and agreement on the essential terms of the contract. This ensures that both parties are on the same page regarding their expectations and obligations. For instance, Adjoa agrees to design a website for Kofi for GHS 5,000. They discuss and agree on the website’s features, timeline and payment schedule. This implies that both Adjoa and Kofi have a mutual understanding and agreement on the project’s specifics, indicating mutual assent.

Case Example: Raffles vs. Wichelhaus (1864)

Facts: *Raffles and Wichelhaus entered into a contract for the sale of cotton to be shipped from Bombay to Liverpool. The agreement specified that the cotton would arrive on a ship called “Peerless.” However, there were two ships named “Peerless,” each departing at different times. Raffles intended the cotton to be shipped on the earlier “Peerless,” while Wichelhaus expected it to arrive on the later “Peerless.” When the cotton arrived on the earlier ship, Wichelhaus refused to accept and pay for it.*

Court Judgment: *The court held that there was no mutual assent because both parties had a different understanding of a key term of the contract—the ship “Peerless.” Without a mutual understanding or “meeting of the minds” regarding this essential term, the contract was deemed void and unenforceable.*

The case of Raffles v. Wichelhaus illustrates the importance of mutual assent in contract formation. A contract is valid only when both parties share a common understanding of the essential terms. If there is a significant misunderstanding, as in the case of the two ships named “Peerless,” mutual assent is not achieved and the contract cannot be enforced.

3. **Intention to Create Legal Relations:** For a contract to be enforceable, the parties involved must explicitly or implicitly declare their intention for the contract to be legally binding. This intention allows the court to enforce the contract and uphold the obligations of each party in case of default. In business transactions, the intention to create legal relations is generally presumed, whereas in social or domestic arrangements, it is usually not. For example, promises made between family members, such as a husband promising his wife a birthday gift, typically do not result in legally binding contracts. However, certain family agreements can create legal intentions depending on their nature. In summary, the agreement between the parties must be subject to legal action if any issues arise.

Case Example: Balfour v. Balfour (1919)

Facts: *Mr. Balfour was a civil engineer working for the government in Ceylon (now Sri Lanka). During his leave in 1915, he and Mrs. Balfour returned to England. Mrs. Balfour had developed rheumatic arthritis and was advised to stay in England for her health. As Mr. Balfour was about to sail back, he promised to send Mrs. Balfour £30 a month until she could return to Ceylon. They later drifted apart and Mr. Balfour wrote to Mrs. Balfour suggesting they remain apart. Mrs. Balfour sued him for the monthly payments. She initially received a decree nisi and alimony from a lower court judgment.*

Court Judgment: *Mr. Balfour appealed the case in 1919. The appeal court held that there is a rebuttable presumption against an intention to create a legally enforceable agreement when the agreement is domestic. The court ruled that there was no intention to create a*

legal relationship in this case. Therefore, the agreement was not legally enforceable. The court noted that since the promise was a social agreement, it did not constitute a valid offer.

4. **Certainty of Terms:** The formation of a contract depends on a meeting of the minds or consensus as to the terms of the proposed contract. The terms of the contract must be clear, certain and unambiguous. All essential elements such as price, quantity, quality and timing must be specified. Certainty ensures that there is no confusion about the obligations and rights of each party. For example, Efua contracts with a builder to construct a two-bedroom house for GHS 150,000. They detail the construction materials, design specifications, completion date and payment milestones. The clarity and specificity of the terms ensure that both Efua and the builder understand their obligations, reducing the potential for disputes.

Case Example: Scammell v. Ouston (1941)

Facts: *Ouston agreed to buy a van from Scammell and, in exchange, to trade in an old van and pay the balance on “hire-purchase terms.” The contract did not specify the details of the hire-purchase terms, such as the duration of payments, interest rates, or the total amount payable. Scammell and Ouston later disagreed on these terms, leading to a dispute.*

Court Judgment: *The court held that the contract was void due to uncertainty. The lack of specific and clear terms regarding the hire-purchase arrangement meant there was no consensus on the essential elements of the contract. Without clear and unambiguous terms, the contract could not be enforced.*

The case of Scammell v. Ouston highlights the necessity for certainty in the terms of a contract. A contract is only enforceable when all essential elements are clearly defined and agreed upon by both parties. Ambiguities or omissions in critical terms like price, quantity, quality and timing can render a contract void due to uncertainty. This ensures that both parties fully understand their obligations and rights, preventing confusion and disputes.

Learning Task

1. Discuss the meaning of Contract
2. Differentiate between a contract and a promise
3. Discuss the following elements of contract (Offer and Acceptance, Mutual Assent, Create Legal Relations and Certainty of Terms)

Pedagogical Exemplars

Case-Based Learning (CBL)

1. Begin the class by briefly introducing the concept of contracts and their importance in everyday transactions using stories or scenarios like:

A school plans a trip to a national park and the teacher, Mr. Adjei, announces that learners who submit a permission slip and GHS 50 by Friday will be able to go on the trip. Kofi hands in his slip and money on time, but on the day of the trip, the school bus is overbooked and Kofi is told he cannot go. Kofi is disappointed and argues that he had an agreement with the school.

Activity

- a. Use this scenario to introduce the concept of a contract. Ask learners to discuss whether Kofi and the school had a contract and what elements are present.
 - b. Create a classroom debate where learners argue whether Kofi is entitled to a refund or compensation for missing the trip.
 - c. Link the discussion to learners differentiating between a **contract** and **promise**
2. After the above activity, use a PowerPoint presentation or any other means to detail each element of a contract for the lesson (Offer and Acceptance, Mutual Assent, Intentions to Create Legal Relations and Certainty of Terms)
 3. Include real-life examples and ask learners to identify the elements in each example.
 4. In mixed-gender and mixed ability groups, divide learners into small groups (3-5 learners per group) where applicable.
 5. Hand out the sample case study to each group.
 6. Provide **AP** and **P** and **HP** learners a checklist and guiding questions to help them analyse the case.
 7. Allow groups to read and discuss the case study, identifying the elements of a contract within it.
 8. Encourage learners to use the checklist to ensure they cover all aspects.
 9. Have each group present their findings to the class.
 10. Facilitate a discussion, highlighting key points and addressing any misunderstandings.

Key Assessment**Level 1**

1. Define what is meant by “offer” in the context of a contract
2. What is “mutual assent” in a contractual agreement?
3. List four key elements of a contract
4. Explain the term “intention to create legal relations

Level 2

1. Describe the difference between an “offer” and an “invitation to treat” with an example.
2. Explain how “mutual assent” is achieved in the formation of a contract.
3. Discuss why “certainty of terms” is important in a contract.

Level 3

1. Given the scenario where Ama agrees to buy Kwame’s car for GHS 20,000, but later Kwame wants to change the price, what are the implications for the contract? Analyse the situation.
2. If two friends agree to share the cost of a holiday but one friend later changes their mind, is there a legally binding contract? Justify your answer with reference to intention to create legal relations.

Level 4

1. Evaluate the role of “offer and acceptance” in the digital age, where contracts are often formed through email or online platforms.
2. Debate the statement: “A contract without mutual assent cannot be considered valid.” Provide examples to support your argument.

Take Home Assignment**Case Study: The Digital Marketplace Contract Dispute**

Kwame and Ama are entrepreneurs in Ghana. Kwame runs a business selling handmade furniture online, while Ama manages an interior design company. They met at a local business conference and discussed a potential partnership where Kwame would supply custom-made furniture for Ama’s clients. They exchanged emails discussing the terms of the agreement.

In an email from Ama to Kwame, Ama expresses interest in purchasing a variety of custom-made furniture items over the next year. She mentions an initial order of 20 dining tables at GHS 1,000 per table, with delivery in three months. Ama states that if the initial order is satisfactory, she will place further orders for chairs and other items.

In response Ama’s email, Kwame confirms the price and delivery timeline for the dining tables. He also mentions that he will provide a 10% discount on future orders if Ama is happy with the initial batch. Kwame states that a formal contract will be sent for Ama’s signature.

In a follow-up email from ama to Kwame, Ama agrees to the terms and asks for confirmation of the exact specifications and materials for the dining tables. She also requests a sample table to be delivered within a month for approval before the bulk order is completed.

A month later, Ama receives the sample table and is dissatisfied with the quality of the materials used. She emails Kwame, expressing her concerns and requesting changes. Kwame responds, saying that the materials used were agreed upon and that any changes would incur additional costs and delay the delivery.

Ama argues that the exact specifications were not clearly defined in their email exchange and insists that the contract terms need to be renegotiated. Kwame believes that they have a binding contract based on their email agreement and that Ama is obliged to proceed with the order under the original terms.

Questions

1. Critically evaluate the role of “offer and acceptance” in the formation of the contract between Kwame and Ama. Was there a clear offer and acceptance? Provide reasons for your conclusion.
2. Analyse the concept of “mutual assent” in this case. Do you think both parties had a clear mutual understanding of the contract terms? Justify your response with examples from the email exchange.
3. Examine the importance of “intention to create legal relations” in this scenario. Did Kwame and Ama demonstrate a clear intention to be legally bound by their agreement? Support your argument with evidence from the case study
4. Discuss the element of “certainty of terms” in the context of the dispute over the material quality. Were the terms of the contract sufficiently certain and clear? How might the lack of clarity affect the enforceability of the contract?

5. Reflect on how digital communication (e.g., emails) impacts the formation and interpretation of contracts. What challenges arise from using emails to form contracts and how can these challenges be mitigated?

Answers to guide teachers in addressing the questions in the case study

1. *In the case study, Ama's initial email can be considered an offer, specifying the desire to purchase 20 dining tables at GHS 1,000 per table. Kwame's response confirming the price and delivery timeline and mentioning a formal contract, can be seen as an acceptance of the offer. However, the offer and acceptance were contingent upon Ama's approval of the sample table, which introduces ambiguity. Therefore, while there was an offer and acceptance, the conditional nature of Ama's final approval of the sample table complicates the formation of a clear, unambiguous contract.*
2. *Mutual assent requires a clear and common understanding of the terms by both parties. In this case, the mutual assent is questionable due to the lack of clarity regarding the exact specifications and materials for the dining tables. Ama's request for confirmation of specifications and a sample table for approval indicates that the parties had not reached a full agreement on these critical details. The dissatisfaction with the sample table further demonstrates that there was no mutual understanding of the quality and specifications expected.*
3. *Both parties demonstrated an intention to create legal relations. Ama's initial detailed email outlining her requirements and Kwame's response confirming the terms and mentioning a formal contract indicate a serious intent to enter into a binding agreement. However, the intention to create legal relations may be undermined by the conditional nature of Ama's approval of the sample table, which suggests that the agreement was not fully finalised until this condition was met.*
4. *The terms of the contract were not sufficiently certain and clear, particularly regarding the exact specifications and materials for the dining tables. Ama's request for confirmation of these details and the subsequent dissatisfaction with the sample table highlight the ambiguity in the agreement. This lack of clarity can significantly affect the enforceability of the contract, as courts may find it difficult to determine the precise obligations of each party without well-defined terms. The ambiguity regarding the materials used could lead to the contract being deemed void for uncertainty.*
5. *Digital communication, such as emails, can facilitate the swift formation of contracts but also introduces challenges related to clarity and formality. Emails may lack the precision and comprehensive detail of formal written contracts, leading to misunderstandings and disputes. In this case, the email exchange lacked detailed specifications and a formal signed contract, contributing to the conflict. These challenges can be mitigated by:*
 - a. *Ensuring that all critical terms and specifications are clearly outlined and agreed upon in writing.*
 - b. *Following up on email agreements with formal written contracts that are signed by both parties.*
 - c. *Using digital tools to create and sign formal agreements, ensuring that all parties have a clear and enforceable record of the contract terms.*

FOCAL AREA 2: ELEMENTS OF CONTRACT (CONSIDERATION AND CAPACITY TO CONTRACT)

This lesson is a continuation of the teaching and learning of the elements of contract from Lesson 1 which focused on Offer and Acceptance, Mutual Assent, Create Legal Relations and Certainty of Terms. It was interactive and exciting to look at the legal elements around the formation of valid contracts. This lesson continues with other elements of contracts which focuses on Consideration and Capacity to Contract.

Consideration

Consideration is the price paid by one party to secure the obligation of the other party in a contract. Contracts are enforceable only if they are formalised, under seal, or supported by consideration. This means that each party must provide something of value in return for the benefit received. Consideration can be classified as executed (performed), executory (to be performed), or past (previously given). In law, past consideration is not enforceable. Valid consideration must be legal, real, sufficient and not past.

Case Example: *Glassbrooke v. GCC (1925)*

Facts: During a coal mine strike, the police were duty-bound to protect the mine and proposed mobile units for protection. The mine owner requested stationary police on the premises and promised to pay for this extra service. The police complied, but the mine owner later refused to pay, arguing that the police were simply performing their public duty.

Court Judgment: The court held that although the police were required to provide protection, they had discretion in how it was provided. Since the police went beyond their normal duties by stationing officers on the premises instead of using mobile units, the extra protection was considered good consideration. Therefore, the mine owner was obligated to pay for the additional police protection as promised.

Types of Consideration in Contracts

1. **Executed Consideration:** Executed consideration is consideration that has already been provided by either one party or both parties at the time the contract is made. Let's say, Kwame agrees to pay GHS 50 to Ama if she delivers a book to him. Ama delivers the book immediately and Kwame is yet to pay her the GHS 50. The consideration (the book delivery) is executed by Ama.

Sample Case: *Carlill v. Carbolic Smoke Ball Co. (1893)*

Facts: The Carbolic Smoke Ball Company advertised that they would pay £100 to anyone who used their product according to the instructions and still contracted influenza. Mrs. Carlill used the smoke ball as directed but contracted influenza and claimed the £100.

Judgment: The court held that there was a binding contract because Mrs. Carlill had performed the required act (using the smoke ball and contracting influenza), which constituted executed consideration. The company's promise to pay £100 was enforceable because it was a unilateral contract completed by Mrs. Carlill's actions.

2. **Executory Consideration:** Executory consideration is consideration that is to be provided at a future date. For illustration, if Frank promises to pay Mary GHS 50 next month if she agrees to deliver a book to him next week. Both Frank's and Mary's promises are executory since the actions are to be performed in the future.

Sample Case: R v. Clarke (1927)

Facts: The government of Western Australia offered a reward for information leading to the conviction of certain criminals. Clarke provided the information but admitted he had forgotten about the reward at the time he gave the information.

Judgment: The court held that Clarke could not claim the reward because his information was not provided in exchange for the reward offer; he had no intention to accept the offer at the time he provided the information. This case highlights that both promises (the government's offer and Clarke's information) must be executory and intended to be exchanged.

3. **Past Consideration:** Past consideration is something that was provided before the agreement was made. Generally, past consideration is not valid because it was not given in exchange for the promise. For instance, Adwoa helps Yaw move his furniture and a week later, Yaw promises to give Ama GHS 50 for her help. Since Adwoa's help was provided before Yaw's promise, it is considered past consideration and is generally not enforceable.

Sample Case: Re McArdle (1951)

Facts: Mrs. McArdle made improvements to a house and, after the work was done, the beneficiaries of the house signed a document promising to pay her for the improvements. The payment was never made and Mrs. McArdle sought to enforce the promise.

Judgment: The court held that the promise to pay was not enforceable because the consideration (the home improvements) was past consideration, provided before the promise was made. Past consideration is not valid consideration in forming a contract.

These cases and examples illustrate the different types of consideration and the conditions under which they are enforceable in contract law

Capacity to Contract

Contractual capacity refers to the legal ability of a person, whether artificial (such as a corporation) or natural (an individual), to enter into a binding contract. Generally, parties are free to enter into any contract they desire unless they lack the capacity to do so. The law prohibits certain individuals from entering into contracts, including:

1. **Minors/Infants:** Individuals under the age of 18.
2. **Drunken Persons:** Those who are intoxicated.
3. **Insane/Mad People:** Individuals who are mentally incapacitated.
4. **Third Parties:** Those who are not directly involved in the contract (privity of contract).
5. **Enemy Aliens:** Nationals of a country at war with the contracting country
6. **Undischarged Bankrupts:** In some jurisdictions, undischarged bankrupts have limited capacity to contract.

However, minors are allowed to enter into contracts for necessities (such as books, clothing, food and shelter), beneficial contracts (like education and apprenticeship) and beneficial contracts of service.

Case Example: Nash v. Inman (1908)

In this case, Nash, a seamstress, entered into a contract with Inman, a learner and minor, to sew eight waistcoats. Inman later refused to pay and Nash sued him. The court ruled that the

waistcoats were luxuries, not necessities and therefore, the contract was void and unenforceable. If the waistcoats had been limited to one or two, the court might have enforced the contract, as it would have constituted necessities, for which Inman had the contractual capacity to enter into

Learning Task

1. Discuss consideration and its types as an element of contract citing real case examples
2. Discuss capacity to contract and explain the categories of people prohibited from entering into contracts citing real case examples

Pedagogical Exemplars

Group Work/Case-Based Learning

1. Briefly make a short presentation on the meaning of consideration and capacity to contract.
2. Divide the class into smaller groups where each group will be assigned a case to analyse. See sample case below.
3. Provide each group with the case materials, including the scenario description and guiding questions. For example:
 - a. *What constitutes consideration in this case?*
 - b. *Is the consideration executory, executed, or past?*
 - c. *Do the parties have the legal capacity to enter into the contract? Why or why not?*
 - d. *How would you resolve any disputes based on the legal principles?*
4. Allow enough time for each group to read and examine the case after which each group presents their case analysis to the class.
5. Facilitate a class discussion on the presentations.
6. Ask probing questions to deepen understanding and explore different perspectives.
7. Ask learners to think of real-life situations where they have encountered issues related to consideration and capacity to contract.
8. Discuss how the principles learned can be applied to these real-world scenarios.
9. Have learners write a brief reflection on what they learned from the case analysis.
10. Encourage them to consider how understanding these elements can help them in future personal and professional situations.
11. Recap the main concepts of consideration and capacity to contract.
12. For the sake of **AP** and **P** learners, highlight the importance of clear terms and understanding the legal capacity of parties in forming contracts.
13. Provide additional cases or scenarios for learners to analyse individually, reinforcing the concepts learned in class.

Sample case

Title: *The Bicycle Dilemma*

Setting: *In the vibrant town of Sunyani, Ghana, known for its bustling markets and close-knit neighbourhoods, lives a young, enterprising teenager named Kwame. At the age of 17, Kwame is known for his entrepreneurial spirit and his knack for fixing and selling old bicycles.*

Characters:

Kwame: *A 17-year-old teenager with a passion for business and bicycles.*

Ama: *A local teacher who needs a bicycle to commute to her new job.*

Mr. Mensah: *A wise and respected elder in the community, often sought for advice on various matters.*

The Story:

One sunny afternoon, Ama, a local teacher, was walking through the market when she spotted Kwame's bicycle stand. She had just been assigned to teach at a new school that was quite far from her home and she needed a reliable means of transport. She approached Kwame, who was busy tightening the bolts on a bright red bicycle.

"Hello, Kwame," Ama greeted with a warm smile. "I see you have some wonderful bicycles here. I need a sturdy bike to commute to my new school. How much for that red one?"

Kwame looked up, smiled and said, "Hello, Ama! This red bike is GHS 300. It's in great condition and perfect for long rides."

Ama examined the bike and said, "It looks great! I'll take it. But I only have GHS 200 on me right now. Can I give you the GHS 200 now and the remaining GHS 100 next week?"

Kwame thought for a moment and agreed. "Alright, Ama. GHS 200 now and you can pay the rest next week. Here's the bike."

Ama happily handed over GHS 200, took the bike and promised to return with the remaining GHS 100. The following week, she came back and paid Kwame the remaining GHS 100. Both were satisfied with the transaction.

As time went on, Kwame's business continued to thrive. One day, Mr. Mensah, the wise elder, approached Kwame with a proposition.

"Kwame," Mr. Mensah began, "I see you're doing well with your bicycle business. I have an old tricycle at home. If you can fix it up and sell it, I'll give you a share of the profit."

Kwame was excited and agreed to the deal. He took the tricycle, fixed it up and sold it for GHS 400. Mr. Mensah, true to his word, gave Kwame GHS 100 as his share of the profit

Key Assessment

Level 1

1. Define the term "consideration" in the context of contract law.
2. List three types of consideration.
3. Who are the parties typically involved in a contract?
4. Name two categories of people who do not have the capacity to contract.
5. What is meant by "executed consideration"?

Level 2

1. Explain the difference between executed and executory consideration.
2. Identify and explain the type of consideration in the following scenario: Ama agrees to pay Kofi GHS 100 next week if he mows her lawn tomorrow.
3. Discuss why mentally incapacitated individuals are considered to lack the capacity to contract.

Level 3

1. Analyse the following scenario and determine if a valid contract exists: John, who is 16 years old, agrees to sell his bicycle to Mary for GHS 200. Mary pays GHS 200, but John decides he wants to cancel the contract the next day.
2. Create a scenario involving a contract with executory consideration and describe the potential legal issues that could arise.
3. Evaluate the impact of intoxication on the capacity to contract by analysing the following scenario: Kwame signs a contract to sell his car while he is heavily intoxicated. The next day, he wants to void the contract.
4. Compare and contrast the enforceability of contracts made by minors and mentally incapacitated individuals.

Hint

*The recommended mode of assessment for Week 8 is **questioning**. Refer to the key assessment for this week for more sample assessment tasks covering different DoK levels for week's assessment on questioning.*

WEEK 9

Learning Indicator

1. *Explain a contract and its elements*
2. *Explain types of contracts and how contracts may be vitiated and discharged*

FOCAL AREA 1: ELEMENTS OF CONTRACT

In this week, we are going to continue with the teaching and learning of the elements of contract. The previous week was exciting as learners were engaged through interactive class discussions. In the first lesson of this week, we are going to explore these elements of contract:

1. Legality

2. Formalities

3. Possibilities of Performance

1. **Legality:** Legality is a fundamental element of a valid contract, ensuring that the contract's subject matter and terms are lawful and do not violate public policy and law. For a contract to be enforceable, it must have a legal purpose. Legality of contract include:
 - a. **Legal Purpose:** The contract must be formed for a lawful purpose. Contracts formed for illegal activities, such as committing a crime, fraud, or any action that violates laws or regulations, are void and unenforceable. For example, a contract to sell illegal drugs or to commit a crime would be considered void due to illegality.
 - b. **Compliance with Laws and Regulations:** The terms and performance of the contract must comply with applicable laws and regulations. This includes local, state and federal laws that govern the subject matter of the contract. For instance, a contract involving the sale of alcohol must comply with liquor licensing laws and regulations.
 - c. **Public Policy:** The contract must not be contrary to public policy. Even if a contract is not illegal per se, it can still be unenforceable if it goes against established societal values and norms. Contracts that restrain trade, promote unethical behaviour, or involve unfair or unconscionable terms can be deemed against public policy and thus unenforceable. An example is a non-compete agreement that is excessively restrictive in terms of duration or geographic scope, which may be invalidated by courts for being against public policy.
 - d. **Contracts Involving Regulated Activities:** Certain activities are heavily regulated and contracts related to these activities must adhere to specific legal requirements. Examples include contracts involving gambling, insurance, financial services and healthcare. Such contracts must meet regulatory standards and often require licenses or permits for the parties involved.

Consequences of Illegality: If a contract is found to be illegal or against public policy, it is typically void and unenforceable. Neither party can enforce the contract or seek damages for breach of contract. Courts generally refuse to assist either party in recovering any benefits conferred under an illegal contract, following the principle of “in pari delicto” (both parties equally at fault).

Severability: In some cases, if a specific provision of a contract is illegal, courts may sever the illegal part and enforce the remainder of the contract, provided that the illegal provision does not go to the essence of the contract. This is known as the doctrine of severability and is applied to preserve the enforceable parts of a contract while discarding the illegal elements.

2. **Formalities:** Formalities refer to the specific requirements and procedures that must be followed for certain types of contracts to be legally valid and enforceable. While many contracts can be formed orally or through informal means, some contracts require adherence to specific formalities, which can include written documentation, signatures, witnesses and notarization. Here are the key aspects of formalities in contract law:
 - a. **Written Contracts:** Some contracts must be in writing to be enforceable. This requirement is often dictated by statutes, such as the Statute of Frauds. Examples include contracts for the sale of real estate, contracts that cannot be performed within one year and contracts for the sale of goods over a certain value, etc.
 - b. **Signatures:** A written contract typically needs to be signed by the parties involved to indicate their agreement to the terms. Electronic signatures are also generally accepted as valid.
 - c. **Witnesses:** Some contracts require the presence of witnesses to attest to the signing of the document. This is common in wills, certain real estate transactions and other important legal documents.
 - d. **Notarisation:** Some contracts may require notarisation involves a notary public who verifies the identities of the parties signing the contract and witnesses signing. This provides an additional level of authentication and is often required for documents related to real estate transactions, powers of attorney and certain affidavits.
 - e. **Compliance with Statutory Requirements:** Certain statutes and regulations impose formal requirements for specific types of contracts. Failure to comply with these requirements can render a contract void or unenforceable. For example, consumer protection laws may require specific disclosures or written agreements for certain types of consumer transactions.
3. **Possibilities of Performance:** Possibility of performance is a crucial element of a contract, referring to the requirement that the obligations stipulated in the contract must be capable of being performed. For a contract to be valid and enforceable, it must be possible for the parties to fulfil their respective obligations under the terms of the agreement. Possibility of performance include:
 - a. **Physical Possibility:** The tasks or actions required by the contract must be physically possible to perform. For example, a contract to deliver goods that do not exist or to perform a task that is impossible due to physical laws would not be enforceable. An example would be a contract requiring someone to lift an impossibly heavy object.
 - b. **Legal Possibility:** The performance of the contract must be legal. Contracts requiring actions that are illegal or against public policy are not enforceable. For example, a contract to sell illegal drugs or to engage in illegal activities like smuggling would be void.
 - c. **Factual Possibility:** The circumstances surrounding the contract must allow for its performance. If an unforeseen event (like a natural disaster or the destruction of the

subject matter) makes performance impossible, the contract might be voided under the doctrine of impossibility or frustration. For example, if a performer is contracted to give a concert and the venue is destroyed by fire before the concert date, performance would be factually impossible.

- d. **Economic Feasibility:** While economic feasibility is not strictly a legal requirement, it affects the likelihood of performance. If the costs of performance become prohibitively expensive, it may impact the contract's viability. For example, a supplier may contract to provide materials at a fixed price, but if the cost of materials skyrockets due to an unforeseen market condition, fulfilling the contract might become economically impractical.

Learning Task

Discuss the following elements of contract

1. Legality of contract
2. Formalities of contract
3. Possibility of performance

Pedagogical Exemplars

Whole-class Discussion

1. Ask learners to share with the larger class some activities in the country that are deemed illegal and against the law. For instance, murder, armed robbery, fraud, etc. Encourage AP learners to contribute to the discussion since this is common knowledge
2. Use their examples to transition into discussion of the element of legality of contract. Task HP learners to cite examples beyond the common examples of legality. Also, use contract case examples to help learners understand the concept well
3. Engage learners in an all-inclusive class discussion to interact on formalities of contract. Cite examples that help all learners to understand the element of formalities
4. Engage learners to think-pair share on the element of possibilities of performance. Provide opportunity for learners to give their own examples or scenarios to support the concept of possibility of performance. For instance, contract to dry the sea, contract to prevent rainfall, unable to perform a contract due to huge financial constraints, etc.
5. Cite examples that will help them gain the foundational and functional understanding of the concept.

Key Assessment

Level 2: Explain the following elements of contract

- a. Legality of contract
- b. Formalities
- c. Possibilities of Performance

FOCAL AREA 2: TYPES AND CLASSIFICATIONS OF CONTRACT

Types of Contracts

1. **Express Contracts:** These are contracts where the terms are explicitly stated by the parties, either orally or in writing. For example, a written agreement to purchase a car specifying the price, delivery date and other terms. It is characterised by clear and specific terms; mutual understanding; can be easily proved and enforced.
2. **Implied Contracts:** These are contracts created by the actions, conduct, or circumstances of the parties, indicating a mutual intention to contract or imposed by law to prevent unjust enrichment even if there is no intention to form a contract. For example, a patient receiving treatment from a doctor implies an agreement to pay for the services. It is characterised by not explicitly in a stated form but inferred from behaviour or situation.
3. **Unilateral Contracts:** This is when one party makes a promise in exchange for the other party's performance. For example, a reward contract where one party promises to pay if the other party finds a lost item. It is characterised by only one party makes a promise; the contract is formed upon performance by the other party.
4. **Bilateral Contracts:** This is a contract where both parties exchange mutual promises. For example, a job offer where the employer promises to pay and the employee promises to work. It is characterised by mutual obligations; the contract is formed when promises are exchanged.

Classifications of Contract

Contracts can be classified based on their **performances** and **enforceability**

1. Contracts based on Performance

- a. **Executed Contracts:** Contracts are said to be executed when all parties have fulfilled their contractual obligations. For example, a completed sale of goods where payment has been made and goods have been delivered. It is characterised when it is fully performed; nothing remains to be done by either party.
- b. **Executory Contracts:** Contracts are said to be executory when some or all of the contractual obligations are yet to be performed. For example, a lease agreement where future rent payments are still due. It is characterised by ongoing performance; future obligations remain.

2. Contracts based on Enforceability

- a. **Valid Contracts:** A valid contract is one that meets all the essential elements (offer, acceptance, consideration, legality, capacity, consent, etc.) and is enforceable by law. For example, a legally binding sales contract. It is characterised by legally binding and enforceable; parties can seek legal remedy for breach.
- b. **Void Contracts:** A void contract is one that lacks one or more essential elements or involves illegal activities, making it unenforceable from the beginning. For example, a contract for illegal drug sale. It is characterised by activities that are not legally binding; treated as if it never existed.
- c. **Voidable Contracts:** A voidable contract is one that is valid at face value but can be voided or terminated by one party due to certain conditions, such as duress or misrepresentation. For example, a contract signed under coercion. It is characterised by a situation when one party has the option to enforce or void the contract; remains valid until rescinded.

- d. **Unenforceable Contracts:** An unenforceable contract is one in which it is valid in essence but cannot be enforced due to technical reasons, such as not being in writing when required by law. For example, an oral agreement for the sale of land, which typically must be in writing. It is characterised by situation when it cannot be enforced in court due to specific legal deficiencies.

Learning Task

1. Discuss the types of contracts
2. Discuss the classification of contracts

Pedagogical Exemplars

Initiating talk for learning

1. Use initiating talk for learning to cover key explanations of the types of contracts.
2. Incorporate multimedia presentations (slides or videos) to illustrate the different types of contracts so as to make the content more engaging
3. Let learners make group presentations based on their observations from the video presentation.

Problem-Based Learning

1. In mixed ability and mixed gender grouping, present learners with legal case studies that require identifying and analysing the classification of contracts on the basis of performance and enforceability
2. Encourage learners to teach each other about specific contract classifications in their various groups
3. Let learners make group presentations based on their discussions

Key Assessment

Level 1

1. State two contracts that are based on performance
2. Mention four main types of contracts

Level 2

1. Explain the 4 main types of contracts with at least one example each
2. Explain at least three classifications of contracts based on performance with one example each
3. Explain at least three classifications of contracts based on enforceability with one example each

Hint



The recommended mode of assessment for Week 9 is **short quizzes**. Refer to the key assessment for this week for more sample assessment tasks covering different DoK levels for week's assessment.

WEEK 10

Learning Indicator: Explain types of contracts and how contracts may be vitiated and discharged

FOCAL AREA 1: VITIATION OF CONTRACTS AND ITS CONSEQUENCES

Explanation of Vitiating of Contracts

Vitiating of a contract refers to situations where a contract becomes invalid or unenforceable due to certain defects or issues that undermine its integrity. These defects can affect or weaken the legitimacy of the contract and make it void or voidable.

Key Factors Leading to Vitiating

1. **Misrepresentation:** This occurs when one party provides false information or omits crucial facts, leading the other party to enter into the contract based on incorrect assumptions or reliance on the wrong information given.
Example: A seller falsely claims that a car has never been in an accident to persuade a buyer to purchase it.
2. **Duress/Coercion:** When one party is forced or threatened into entering the contract against their free will.
Example: A person is threatened with physical harm unless they sign a contract.
3. **Undue Influence:** This happens when one party exerts excessive pressure or influence over the other, often exploiting a position of power or trust.
Example: A caregiver pressures an elderly person into changing their will in the caregiver's favour.
4. **Mistake:** This is where both parties share a fundamental misunderstanding about a key aspect of the contract.
Example: Both a buyer and a seller mistakenly believe that a painting is an original when it is actually a replica.
5. **Lack of Capacity:** One or more parties do not have the legal capacity to enter into a contract, such as being a minor, mentally incapacitated, or intoxicated/drunk.
Example: A contract signed by a minor without the necessary legal exceptions.
6. **Illegality:** The contract involves actions that are illegal or against public policy.
Example: A contract for the sale of prohibited drugs or the murder of a person.
7. **Frustration:** A contract may be vitiated when an unforeseen event makes it impossible to perform the contract. When a contract is frustrated, it is automatically terminated and the parties are released from their obligations.

Case Example: Imagine John buys a piece of land from Mary after she assures him it is suitable for building a house. Later, John discovers that the land is actually a protected wetland

where construction is prohibited. In this case, the contract might be vitiated due to Mary's misrepresentation.

In summary, vitiation of contract refers to the invalidation or nullification of a contract due to defects such as misrepresentation, duress, undue influence, mistake, lack of capacity, or illegality. These defects undermine the contract's integrity, making it unenforceable or voidable.

Consequences of Vitiating Contracts

When a contract is vitiated, it means there are fundamental problems or defects that render the contract invalid or unenforceable. Below are some primary consequences when contracts are vitiated:

1. **Contract becomes Void or Voidable:** A void contract is treated as if it never existed. Neither party is bound by its terms and they have no obligations to each other under this contract. A voidable contract is initially valid and enforceable but can be declared void by one of the parties if they choose. Usually, the affected party (e.g., the party misled by misrepresentation) has the right to void the contract.
2. **Rescission:** Rescission is the cancellation of the contract, with the aim of restoring the parties to their original positions before the contract was made. Any benefits or money exchanged under the contract are returned to the respective parties. This process aims to undo the contract as if it never happened.
3. **Compensation for Losses:** In some cases, the party suffering from the vitiation may be entitled to compensation for any losses incurred. The court may award damages to the affected party to cover any financial losses resulting from entering into the invalid contract.
4. **Release from Obligations:** Both parties are released from any future obligations under the contract. They no longer have to perform any duties or tasks stipulated in the invalidated contract.
5. **Legal Consequences:** Depending on the nature of the defect (e.g., fraud, misrepresentation), there may be legal consequences for the party at fault. The at-fault party may face legal actions, penalties, or other sanctions as determined by the court.
6. **Specific Performance:** The court may order specific performance, requiring the party to perform their obligation.
7. **Reformation:** The court may reform the contract to reflect the parties' true intentions. The parties' intention if not clear during the time of contract can lead to the courts facilitating to set the terms and conditions again for the parties.

Case Example: Imagine a person buys a house based on the seller's false claim that the house is free from structural defects. Later, the buyer discovers significant issues with the house's foundation.

This case can attract any of the above consequences.

Learning Task

1. Analyse the factors or ways leading to vitiation of contracts
2. Discuss the consequences when contracts are vitiated

Pedagogical Exemplars

Case Study

1. Present a case study on vitiation of contracts for learners to analyse either individually or groups
2. Let them come out with their findings in the case and present to the class for discussion
3. Guide them citing specific examples from the case to come out with the explanation of vitiation of contracts and factors that lead to vitiation of contracts
4. Take time to explain key terms in vitiation of contracts (vitiation, voidable, void, rescission, obligations, etc.) for learners understanding most especially AP and P learners.

Whole-class Discussion

6. In an interactive class discussion based on several examples of vitiation of contracts, ensure learners analyse the consequences of vitiation of contracts
7. AP and P learners can encouraged to explain the consequences whiles the HP learners are tasked further to make an analysis of the consequences of vitiation of contracts
8. Cite more practical examples of vitiation of contract cases to aid the class discussion.
9. Provide opportunity for learners to give their own examples or scenarios of vitiation of contract and the consequences.

Key Assessment

Level 2

1. In what ways can a contract be vitiated?
2. How does misrepresentation lead to the vitiation of a contract?
3. Explain the difference between a void and a voidable contract.

Level 3

1. What are the consequences for the parties involved when a contract is vitiated due to duress?
2. Evaluate the effectiveness of rescission as a remedy for vitiation of contract and suggest alternative remedies that might be more appropriate in certain situations.

Level 4: Analyse a scenario where a contract might be vitiated due to undue influence. What are the legal implications for the party exerting the influence?

FOCAL AREA 2: DISCHARGE OF CONTRACTS

Discharge of Contract

Discharge of contract refers to the termination of a contract. This means that both parties have been released or freed from their obligations and responsibility created in the contract. There are several ways contracts may be discharged and some of them include:

Ways to Discharge a Contract

1. **Performance:** The contract is discharged when all parties fulfil their obligations as agreed. For instance, you hire a painter to paint your house and they complete the job to your satisfaction, the contract is discharged by performance.
2. **Agreement:** The parties agree to end the contract, either by mutual consent or by creating a new contract that replaces the old one. For example, if both parties agree to cancel a contract for a service that is no longer needed, the contract is discharged by agreement.
3. **Frustration:** The contract is discharged when an unforeseen event makes it impossible to fulfil the contract and neither party is at fault. For example, if a band is hired to perform at an outdoor event and a sudden natural disaster makes the venue inaccessible, the contract is discharged by frustration.
4. **Breach:** The contract is discharged if one party fails to fulfil their obligations and the breach is significant enough to justify termination. For instance, if a contractor does not complete the work as specified in the contract, the other party may consider the contract discharged due to breach.
5. **Operation of Law:** Certain legal events can automatically discharge a contract, such as bankruptcy or changes in the law that make the contract illegal. For example, if a new law prohibits the production of a product specified in a contract, the contract is discharged by operation of law.
6. **Novation:** The original contract is replaced by a new contract, with the agreement of all parties involved, effectively discharging the original contract. For example, if a tenant transfers their lease to a new tenant and the landlord agrees, the original lease is discharged by novation.

Learning Task

1. Explain discharge of contracts
2. State the ways that can lead to the discharge of contracts
3. Discuss the ways that can lead to the discharge of contracts

Pedagogical Exemplars

Managing Talk for Learning

1. Provide scenarios in questions form for learners to think and reflect on, that would lead to the teaching and learning of discharge of contract. For instance, a learner contracting a seamstress to sew a pair of uniform and after the work is done by the seamstress, payment

is made by the learner and the pair of uniform collected. What would happen to the contract?

2. From the real life scenarios created on the discharge of contract, guide learners to think-pair share the explanation of discharge of contract
3. Manage the class interactions in a manner that will create opportunity for shy learners to also contribute while not limiting learners that are vocal

Group work

1. Put learners in balanced gender groups and ask them to discuss various ways that can lead to the discharge of a contract
2. Move round the group to support all learners including the AP, P and P learners. Encourage the P learners to provide support to colleagues who struggle to contribute during the group discussion
3. Ask the various groups to summarise their discussions on a flip chart or paper for presentation
4. Let the groups present their ideas to the class and allow for other groups to critique constructively
5. Consolidate the presentations of the various groups by providing clarity and adding more points to the ways a contract can be discharged.

Key Assessment

Level 1

1. What does it mean to discharge a contract?
2. Name one way a contract can be discharged.
3. What happens to the obligations of the parties when a contract is discharged?

Level 2

1. How does the discharge of a contract by performance differ from discharge by agreement?
2. Explain what is meant by discharge of a contract due to frustration with an example.
3. What are the legal effects of discharging a contract due to a breach?

Level 3

1. Analyse the impact of the discharge of a contract by novation on the original contracting parties and the new party.
2. Discuss the conditions under which a contract can be discharged by operation of law and provide examples of such conditions.
3. Evaluate the pros and cons of discharging a contract through mutual agreement compared to discharge by performance.

Hint



*The recommended mode of assessment for Week 9 is **group presentation**. Refer to **Appendix D** of this section for a sample task and marking rubrics for a group presentation.*

SECTION 2 REVIEW

This section reviews all lessons taught over the last three weeks on the Law of Contract. Learners should have gained a comprehensive understanding of the fundamental principles of contract law, including the definition and essential elements of a contract: offer, acceptance, mutual assent, intention to create legal relations, certainty of terms, consideration, capacity to contract, legality, formalities, possibilities of performance, etc. Learners should have also gained foundational knowledge on the types and classification of contracts as well as how contract may be vitiated and discharged. Through differentiated pedagogical approaches, all learners should have engaged in group discussions, analyses of case studies and virtual court trips, project work, etc. allowing them to apply theoretical knowledge in law of contract to practical real world situation. Gifted and talented learners should have explored more complex contract cases and advanced legal theories. By the end of this section, all learners should be able to analyse the elements of contract, types and classification of contracts, vitiation and discharge of contract.



APPENDIX D: TASK AND RUBRICS FOR GROUP PRESENTATION

Task: Discuss and present on four ways under which a contract can be discharged. (16 Marks)

Marking Scheme/Rubrics (16 Marks)

Criteria	Excellent (4 Marks)	Very Good (3 Marks)	Good (2 Marks)	Fair (1 Mark)
Identification of the ways a contract may be discharged	Learners identifies any 4 of the following ways a contract may be discharged: Identification of the ways a contract may be discharged By Performance By Agreement By Frustration By Breach By Operation of law By Novation, etc. Accept from learners any other correct way a contract may be discharged that is not in the list.	Learners identifies any 3 of the following ways a contract may be discharged: Identification of the ways a contract may be discharged By Performance By Agreement By Frustration By Breach By Operation of law By Novation, etc. Accept from learners any other correct way a contract may be discharged that is not in the list.	Learners identifies any 2 of the following ways a contract may be discharged: Identification of the ways a contract may be discharged By Performance By Agreement By Frustration By Breach By Operation of law By Novation, etc. Accept from learners any other correct way a contract may be discharged that is not in the list.	Learners identifies any 1 of the following ways a contract may be discharged: Identification of the ways a contract may be discharged By Performance By Agreement By Frustration By Breach By Operation of law By Novation, etc. Accept from learners any other correct way a contract may be discharged that is not in the list.
Discussion of the ways a contract may be discharged	Learners explains 4 ways a contract may be discharged. Look out for the following keywords in their explanation: By performance (when both parties execute the contract) By agreement (both parties mutually agree to end contract)	Learners explains 3 ways a contract may be discharged. Look out for the following keywords in their explanation: By performance (when both parties execute the contract) By agreement (both parties mutually agree to end contract)	Learners explains 2 ways a contract may be discharged. Look out for the following keywords in their explanation: By performance (when both parties execute the contract) By agreement (both parties mutually agree to end contract)	Learners explains 1 way a contract may be discharged. Look out for the following keywords in their explanation: By performance (when both parties execute the contract) By agreement (both parties mutually agree to end contract)

	By frustration (unforeseen events such as death and other natural disasters lead to the discharge of contract) By breach (Where party fails to perform the obligation) By operation of law (Changes in law automatically ending a contract) By novation (the original contract being replaced by a new contract), etc.	By frustration (unforeseen events such as death and other natural disasters lead to the discharge of contract) By breach (Where party fails to perform the obligation) By operation of law (Changes in law automatically ending a contract) By novation (the original contract being replaced by a new contract), etc.	By frustration (unforeseen events such as death and other natural disasters lead to the discharge of contract) By breach (Where party fails to perform the obligation) By operation of law (Changes in law automatically ending a contract) By novation (the original contract being replaced by a new contract), etc.	By frustration (unforeseen events such as death and other natural disasters lead to the discharge of contract) By breach (Where party fails to perform the obligation) By operation of law (Changes in law automatically ending a contract) By novation (the original contract being replaced by a new contract), etc.
Collaboration and team work	Learners exhibit 4 of these: Contributing to the group Respecting the views of others Tolerating others Assigning roles among team members, etc.	Learners exhibit 3 of these: Contributing to the group Respecting the views of others Tolerating others Assigning roles among team members, etc.	Learners exhibit 2 of these: Contributing to the group Respecting the views of others Tolerating others Assigning roles among team members, etc.	Learners exhibit 1 of these: Contributing to the group Respecting the views of others Tolerating others Assigning roles among team members, etc.
Communication Skills	Showing 4 of any of the following skills: Audible voice Keeping eye contact Paying attention to audience Engaging the audience with interaction Use of gestures, etc.	Showing 3 of any of the following skills: Audible voice, Keeping eye contact Paying attention to audience Engaging the audience with interaction Use of gestures, etc.	Showing 2 of any of the following skills: Audible voice, Keeping eye contact Paying attention to audience Engaging the audience with interaction Use of gestures, etc.	Showing 1 of any of the following skills: Audible voice, Keeping eye contact Paying attention to audience Engaging the audience with interaction Use of gestures

SECTION 3: BUSINESS RISK AND INSURANCE

Strand: Managing Business and the Legal Framework of Businesses

Sub-Strand: Legal Environment of Business and Risk Management

Learning Outcome: Analyse risk management and how to mitigate business risk through insurance

Content Standard: Demonstrate knowledge and understanding of Business Risk and Insurance

Hint



Conduct End of Semester Examination by the end of Week 12. See Key Assessment in Week 12 of this Section for sample Table of Specification and how to conduct the end of semester examination.

INTRODUCTION AND SECTION SUMMARY

In today's rapidly changing global economy, understanding business risk and risk management is essential for learners aspiring to become informed business leaders and decision-makers. These concepts form the backbone of strategic planning and operational resilience in any organisation. As such, teaching these topics requires an innovative approach that goes beyond traditional lectures and textbooks. This section therefore incorporates a range of differentiated strategies such as collaborative learning, digital learning, role-play, case studies, multimedia presentations and other effective assessment strategies to teach and evaluate learner's knowledge and understanding of business risks, types of business risk, risk management and insurance in business. Teachers are required to deploy these strategies to create an interactive class environment that supports the development of learner's skills and competencies in business risk management.

The weeks covered by the section are:

Week 11: *Business Risk and Types, How to Manage Business Risk, Insurance and its Principles*

Week 12: *Types of Insurance, Insurance Policies and Importance of Insurance*

SUMMARY OF PEDAGOGICAL EXEMPLARS

Teaching business risk and insurance through differentiated pedagogies involves using various instructional strategies to accommodate diverse learning styles. Collaborative learning encourages learners to work in mixed-ability and mixed-gender groups, fostering the exchange of ideas and enhancing problem-solving skills. Digital learning, such as surfing the internet and creating multimedia presentations, allows learners to explore concepts independently and

present their findings creatively, making complex topics more accessible and engaging. Deploying role-play exercises enable learners to have deeper understanding of insurance concepts and using case studies to analyse real-life business situations helps learners apply theoretical knowledge to practical contexts, enhancing their critical thinking and decision-making skills. By integrating these strategies, teachers create an inclusive and dynamic learning environment that not only deepens learners' understanding of business risk and insurance but also prepares them the business world.

ASSESSMENT SUMMARY

The assessment strategy for this section ensures a balanced evaluation of recall/reproduction, skills building, strategic reasoning and extended critical thinking abilities of learners. Regular feedback and documentation in the transcript facilitate ongoing improvement and holistic learner development. The assessment strategy employs a tiered approach to gauge learners' comprehension of business concepts with each question being assigned a Depth of Knowledge (DoK) level to support differentiation. Level 1 recall questions, short oral answers, short written essays and discussions offer insights into foundational knowledge. Level 2 skills building questions progress to short essays or oral presentations, evaluating learners' ability to articulate concepts. Level 3 strategic reasoning questions, administered through essay prompts or case studies assess learners' strategic reasoning and deeper understanding of concepts. Teachers are encouraged to administer the recommended assessments each week, carefully record the results, and submit them to the Student Transcript Portal (STP) for documentation. The assessments are;

Week 11: *Report writing*

Week 12: *End of first semester examination*

Refer to the “**Hint**” at the key assessment for each week for additional information on how to effectively administer these assessment modes. Always remember to score learners' work with rubric/marking scheme and provide prompt feedback to learners on their performance.

WEEK 11

Learning Indicator: *Explain business risk, identify the types of business risks and how to manage risk*

FOCAL AREA 1: BUSINESS RISK AND ITS TYPES AND HOW TO MANAGE BUSINESS RISK

Business risk is a threat to businesses and can have a significant impact on an organisation's financial performance, growth and long-term sustainability. Effective risk management involves identifying, assessing and mitigating these risks to minimise potential losses and maximise opportunities. It is therefore important for learners to be aware of the risks associated with businesses as well as develop skills in how to manage these risk for the survival and growth of businesses.

Meaning of Business Risk

Business risk refers to the potential for financial loss or harm to an organisation's assets, reputation, or profitability due to uncertainties and unexpected events that affect its operations. Example, a company may face reduced sales and profitability during a recession or lose assets due to fire outbreak.

Types of Business Risk

1. **Market risk:** Changes in market conditions, demand, or competition can lower the profits and fortunes of a company
2. **Credit risk:** Default or non-payment by customers or debtors can dwindle the efficient operations of business.
3. **Operational risk:** Disruptions to business operations, such as supply chain issues or technology failures.
4. **Financial risk:** Risks related to financial management, investments, or funding.
5. **Strategic risk:** Risks associated with poor business strategy, planning, or decision-making.
6. **Compliance risk:** Non-compliance with laws, regulations, or standards can have adverse effect on the operations of business due to sanctions and other legal actions against the business
7. **Cybersecurity risk:** Risks related to data breaches, hacking, or other cyber threats.
8. **Environmental risk:** Risks related to environmental factors, such as natural disasters or climate change.
9. **Political risk:** Risks related to political instability, changes in laws, or government actions.
10. **Reputational Risk:** These risk associated Risks that damage a company's reputation, affecting customer trust and loyalty. For example negative publicity about a company can damage its reputation.

Meaning of Risk Management

Risk management is the process of identifying, assessing and taking steps to minimise or control potential problems that could negatively affect an organisation or project. This involves understanding what risks exist, how likely they are to happen and what impact they could have, then taking actions to prevent or reduce these risks.

How to Manage Business Risks Effectively

1. **Risk Assessment and Analysis:** Systematically scanning to identify all potential risks that could affect the business and assessing the potential impact and likelihood of the occurrence of each risk.
2. **Diversification:** Diversify the range of products or services offered to reduce dependence on any single revenue stream. Also, expand the business into different markets or geographical regions to spread risk
3. **Insurance:** Transfer risk to insurance companies to mitigate potential losses by insuring the business against risks such as theft, accidents, injuries, fire and other natural disasters
4. **Risk Avoidance:** Businesses can manage risk by totally eliminating or avoiding risky activities or investments.
5. **Risk Mitigation:** Implement controls and safeguards to reduce risk likelihood or impact. Prepare for natural disasters, cyber-attacks and other emergencies with detailed recovery procedures
6. **Strong Internal Controls:** Develop clear policies and procedures to ensure consistent and efficient operations. Regularly conduct internal and external audits to identify and rectify weaknesses.
7. **Legal and Regulatory Compliance:** Ensure to comply with laws and regulations relevant to the business and implement programmes to ensure adherence to legal requirements and industry standards.
8. **Implement Technology and Cybersecurity:** Utilise technology to enhance efficiency and reduce operational risks as well as implement robust cybersecurity practices to protect against breaches and cyber-attacks on the business database
9. **Financial Management:** Institute effective financial management systems and control in order to maintain adequate cash reserves to handle unexpected expenses or downturns. Also, monitor and manage debt levels to avoid over-leveraging and financial strain.

Learning Task

1. Explain Business Risk
2. Identify and discuss the types of business risk
3. Explain Risk Management
4. Discuss ways of managing business risk

Pedagogical Exemplars

Collaborative Learning

1. Ask learners to share personal experiences where they faced a risk, such as deciding whether to study or go out with friends before an exam or taking up an activity.
2. Let learners discuss the consequences and outcomes of the risk they faced.
3. Transition the discussion to risks in business and engage learners in an open class discussion to come out with the explanation of business risk

Digital Learning/Scenario Analysis

1. With the aid of digital tools such as computers and internet, learners surf the internet on types of business risk
2. Move round the class to provide assistance to learners who may struggle to research on the internet for the information (AP and P learners)
3. Let learners summarise in their own words their understanding of findings gotten from the internet on the types of business risk
4. Present different scenarios for learners to identify and discuss possible business risks that may affect the operations of businesses. For instance, a scenario on fire burning the production plants of a company, a company intending to launch a new product, a company with many debts, etc. to analyse and identify the types of risk associated with the situations. These scenarios will help enhance the AP and P understanding quickly
5. Engage learners to discuss the various ways to manage business risk

Key Assessment

Level 1

1. What is meant by the term “business risk”?
2. Define operational risk in your own words.

Level 2

1. Explain what it means to manage risk in a business context.
2. Why is it important for businesses to identify potential risks?
3. Describe three different strategies businesses can use to mitigate risk

Level 3

1. Propose innovative strategies for managing emerging risks such as cybersecurity threats and environmental risks.
2. Evaluate the impact of market risks on a company entering a new geographic market.
3. Discuss how technological advancements can create new types of business risk.

Level 4: Develop a scenario-based analysis of how reputational risk can influence shareholder value over time.

FOCAL AREA 2: MEANING OF INSURANCE AND ITS PRINCIPLES

In the previous lesson for the week, we looked at business risk, types of business risk and how to manage risk. Insurance was one of the ways of managing risks in businesses. This lesson therefore focuses on the meaning of Insurance and its Principles.

Meaning of Insurance

Insurance is a financial protection plan between an individual or entity (the insured) and an insurance company (the insurer) in which the insured pays regular premiums in exchange for the insurer's promise to compensate them for specific financial losses or damages that may occur under certain conditions.

Principles of Insurance

Insurance operates on several fundamental principles that ensure fairness, reliability and legal enforceability. Understanding these principles helps in grasping how insurance works and why it is structured in certain ways.

1. **Principle of Utmost Good Faith (Uberrima Fides):** Both the insurer and the insured must act honestly and disclose all relevant facts.

Example, when applying for health insurance, the applicant must disclose any pre-existing medical conditions truthfully.

2. **Principle of Insurable Interest:** The insured must have a financial interest in the subject matter of the insurance. This means they must suffer a financial loss if the insured event occurs.

Example, you can insure your own house against fire, but you cannot insure your neighbour's house because you do not have an insurable interest in it.

3. **Principle of Indemnity:** Insurance is meant to restore the insured to their original financial position before the loss occurred, without allowing them to profit from the insurance.

Example, if your car is damaged in an accident, the insurance will cover the repair costs, but not more than the car's value.

4. **Principle of Contribution:** If the insured has multiple insurance policies covering the same risk, they cannot claim the full amount from each policy. Instead, each insurer will contribute to the loss proportionately.

Example, if you have two health insurance policies, both insurers will share the cost of the medical expenses proportionately.

5. **Principle of Subrogation:** After compensating the insured for a loss, the insurer acquires the legal rights to pursue recovery from third parties responsible for the loss.

Example, if your car is damaged due to another driver's negligence, your insurer can pay for the repairs and then seek reimbursement from the negligent driver or their insurer.

6. **Principle of Loss Minimisation/Mitigation:** The insured must take reasonable steps to minimise the loss or damage to the insured property.

Example, if a pipe bursts in your home, you are expected to take immediate action to stop the water flow and minimise damage, such as turning off the main water supply.

- 7. Principle of Causa Proxima (Proximate Cause):** The cause of loss must be closely connected to the event covered by the insurance policy. The insurer is liable for losses directly resulting from the insured risk.

Example, if an insured ship sinks due to a storm (covered peril), the insurer will compensate for the loss, but if it sinks due to improper maintenance (not covered), the insurer may deny the claim.

Learning Task

1. Explain the meaning of insurance
2. State the principles of insurance
3. Discuss the principles of insurance

Pedagogical Exemplars

Insurance Role-play Scenario

1. Create an insurance role-play scenario and assign to learners to act out for the whole class observation. For instance, someone has a car accident and needs to file for a claim. One learner can act as the owner of the car, the other insurance company manager or agent, etc.). The role-play should include acts that captures aspects of the principles of insurance
2. Ensure learners understand their clear roles and responsibilities to act out
3. Let individuals watch the role-play, note their observations and share with the larger class. Encourage every learner to participate most especially AP and P learners since the activity is practical
4. Drive the class discussion to the explanation of insurance and the principles of insurance
5. Take time to explain technical terms such as subrogation, indemnity, claim, premium, proximate cause, to the understanding of learners.

Key Assessment

Level 1

1. What is insurance?
2. What is premium in insurance?
3. State at least four principles of insurance

Level 2: Explain three principles of insurance to the manager of a business organisation

Level 3

1. How does the principle of contribution apply if you have multiple health insurance policies?
2. How would an insurer use the principle of causa proxima to decide on a claim?

Hint



The recommended mode of assessment for Week 11 is **report writing**. Refer to **Appendix E** of this section for a sample task and marking rubrics for the assessment.

WEEK 12

Learning Indicator: *Discuss types of insurance, policies and the importance of insurance to businesses*

FOCAL AREA 1: TYPES OF INSURANCE AND INSURANCE POLICIES

Insurance is a crucial aspect of financial planning and risk management. It provides protection against unforeseen events and financial losses. Understanding the various types of insurance and insurance policies is essential for both individuals and businesses. This section will explore the different types of insurance and the policies associated with them, focusing on their importance and relevance to the Ghanaian context.

Types of Insurance and Insurance Policies

1. **Life Insurance** is a type of insurance that provides a financial benefit to a designated beneficiary upon the death of the insured person. Life insurance serves as financial protection for the insured person's family or dependents in the event of their death. It helps ensure that loved ones are financially supported after the insured's passing. Key policies under Life insurance are:
 - a. **Term Life Insurance:** This policy provides coverage for a specified term, such as 10, 20, or 30 years. If the policyholder dies within the term, the beneficiaries receive a death benefit. It is typically more affordable than permanent life insurance.
 - b. **Whole Life Insurance:** This policy offers lifelong coverage with a fixed premium and a cash value component that grows over time. It combines a death benefit with a savings component.
 - c. **Endowment Policies:** These policies pay out a lump sum after a specific term or upon the policyholder's death, whichever comes first. They are often used as a savings vehicle for future financial goals.
2. **Health Insurance** is a type of insurance coverage that pays for medical and surgical expenses incurred by the insured individual. Health insurance covers various medical costs, including hospitalisation, doctor visits, surgeries, prescription medications and laboratory tests. Some plans include coverage for preventive services such as vaccinations, screenings and wellness visits. Again, other health insurance plans provide coverage for mental health services and treatment for substance abuse disorders. Some policies under Health Insurance are:
 - a. **Individual Health Insurance:** Covers medical expenses for illnesses and injuries for an individual or a person. It can include hospitalisation, outpatient services and prescription drugs.
 - b. **Group Health Insurance:** Typically provided by employers, this policy covers a group of people under one contract. It often offers broader coverage and lower premiums compared to individual health insurance.

c. **National Health Insurance Scheme (NHIS):** In Ghana, NHIS provides basic healthcare coverage to citizens, aiming to make healthcare accessible and affordable.

3. **Property Insurance** is a type of insurance that provides financial reimbursement to the owner or renter of a structure and its contents in the event of damage or theft. This insurance protects the physical structure of the property, including the home and attached structures (e.g., garage, porch). Also, it covers personal belongings inside the property, such as furniture, appliances, clothing and electronics.

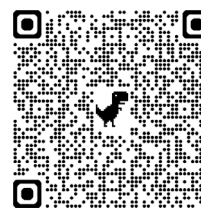


Figure 5: Picture illustrating property insurance

Some policies include:

- a. **Homeowners Insurance:** Covers damages to a home and its contents due to risks like fire, theft and natural disasters. It also provides liability coverage for accidents that occur on the property.
 - b. **Renters Insurance:** Protects tenants against loss or damage to personal belongings within a rented property. It may also include liability coverage.
4. **Automobile Insurance** is a type of insurance coverage that provides financial protection against physical damage or bodily injury resulting from traffic collisions and other incidents involving vehicles. This insurance covers bodily injury and property damage that the insured driver causes to others. It includes legal defence costs if the insured is sued. Also, it pays for repairs or replacement of the insured vehicle if it's damaged in a collision with another vehicle or object. It covers damage to the insured vehicle from non-collision incidents, such as theft, vandalism, fire, hail, or hitting an animal. In addition, it protects the insured driver if they are involved in an accident with a driver who has insufficient or no insurance coverage.

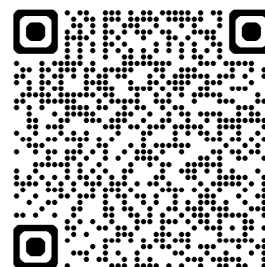


Figure 6: Picture illustrating automobile insurance

Some policies under this are:

- a. **Third-Party Insurance:** Mandatory in Ghana, this policy covers damages and injuries caused to third parties in an accident. It does not cover the policyholder's vehicle.
 - b. **Comprehensive Insurance:** Provides coverage for both third-party damages and the policyholder's vehicle. It includes protection against theft, fire and other risks.
5. **Business Insurance** encompasses various types of insurance policies designed to protect businesses from financial losses related to unexpected events or risks.



Figure 7: *Picture illustrating business insurance*

Insurance Policies under business are:

- a. **General Liability Insurance:** Covers legal expenses and damages resulting from claims of bodily injury, property damage, or personal injury caused by the business's operations, products, or services.
- b. **Property Insurance:** Protects business property, including buildings, equipment, inventory and fixtures, against damage or loss due to fire, theft, vandalism, or other covered perils.
- c. **Commercial Auto Insurance:** Provides coverage for vehicles used in business operations, including liability for bodily injury and property damage caused by business-owned vehicles.
- d. **Workers' Compensation Insurance:** Covers medical expenses, lost wages and rehabilitation costs for employees injured or ill due to work-related activities. It also provides benefits to dependents of workers who die from work-related incidents.
- e. **Business Interruption Insurance:** Compensates for lost income and helps cover operating expenses if a covered peril (such as fire or natural disaster) disrupts business operations.
- f. **Professional Liability Insurance (Errors & Omissions Insurance):** Protects professionals (e.g., doctors, lawyers, consultants) against claims of negligence, errors, or omissions in services provided to clients.
- g. **Cyber Liability Insurance:** Covers expenses related to data breaches, cyberattacks and other cyber threats that result in loss of data, business interruption, or liability to third parties.

6. **Travel Insurance** is insurance designed to protect travellers from financial losses and assist with medical expenses incurred during domestic or international trips. It covers trip cancellation or interruption costs due to illness, injury, or natural disasters. Travel Insurance further includes coverage for extra expenses like accommodations and meals due to travel delays caused by weather or airline issues. The policy types under travel insurance are:

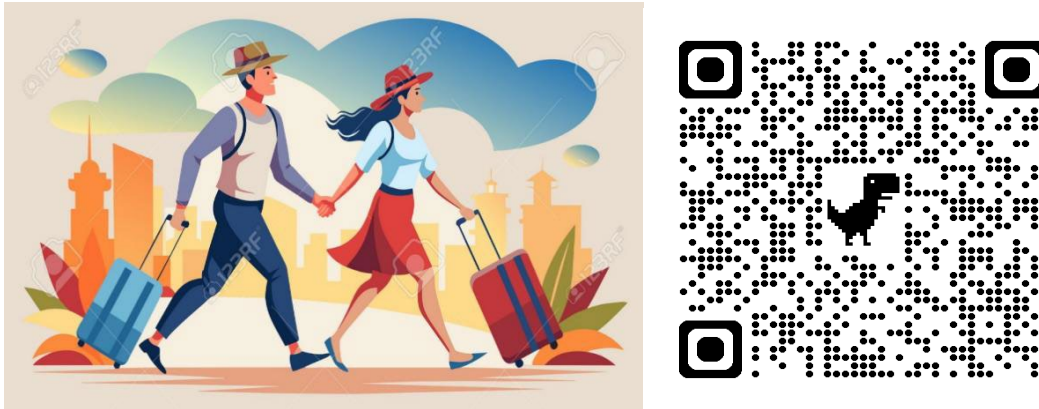


Figure 8: Picture illustrating travel insurance

- a. **Single Trip Insurance:** Provides coverage for medical expenses, trip cancellation, lost luggage and other risks associated with a single trip.
- b. **Multi-Trip Insurance:** Offers coverage for multiple trips within a specified period, usually a year. It is ideal for frequent travellers.



Figure 9: Types of insurance at a glance

Key Components of Insurance Policy

An insurance policy is a contract between the insurer and the insured, outlining the terms and conditions of the coverage. Some key components of an insurance policy include:

1. **Policyholder Information:** Details of the person or entity purchasing the insurance, including name, address and contact information.

2. **Insurer Information:** Details of the insurance company providing the coverage.
3. **Coverage Details:** A description of the risks covered by the policy, including the scope and limits of coverage.
4. **Premium:** The amount the policyholder must pay for the insurance coverage, including payment frequency (e.g., monthly, annually).
5. **Deductible:** The amount the policyholder must pay out-of-pocket before the insurer pays for a covered claim.
6. **Policy Term:** The duration of the coverage, specifying the start and end dates.
7. **Exclusions:** A list of risks or events not covered by the policy.
8. **Claims Process:** Instructions on how to file a claim, including required documentation and timelines.
9. **Policy Renewal:** Information on how to renew the policy at the end of the term.
10. **Cancellation Terms:** Conditions under which the policy can be cancelled by either the insurer or the policyholder.

Learning Task

1. Discuss the types of Insurance
2. Discuss insurance policies and key components of insurance policies

Pedagogical Exemplars

Differentiated Instruction

1. Start with a discussion or presentation on the basic concepts of insurance
2. Use multimedia tools and visual aids (slides, videos) to introduce and illustrate basic insurance concepts like types of insurance, policy components and how insurance works.
3. Divide learners into mixed-ability, mixed-gender groups and assign each group a specific type of insurance (e.g., life insurance, health insurance, property insurance). Have them research their assigned type, prepare a presentation and explain key aspects to the class.
4. Present case studies related to insurance claims or scenarios involving different types of insurance. Guide learners through analysing the cases, identifying policy coverage and discussing outcomes.
5. Create role-play scenarios that simulate insurance interactions (e.g., filing a claim, negotiating coverage). Tailor scenarios to different skill levels and follow each activity with debriefing sessions to discuss outcomes and lessons learnt.
6. Invite insurance professionals to speak or conduct workshops. Allow learners to interact, ask questions and learn first-hand from industry experts.
7. Use online videos, interactive quizzes and simulations to reinforce understanding of insurance types and policies. Provide digital resources that cater to different learning levels, encouraging independent exploration.
8. Assign projects where learners can dive deeper into specific types of insurance. Provide choices in how learners present their findings (e.g., reports, presentations, infographics).

9. Gather feedback from learners on their learning experiences with insurance topics.

Key Assessment

Level 1: Multiple Choice Questions

1. Which type of insurance primarily covers medical expenses?
 - a. Life Insurance
 - b. Health Insurance
 - c. Property Insurance
 - d. Automobile Insurance
2. Insurance that provides coverage for damages to a home is known as:
 - a. Life Insurance
 - b. Health Insurance
 - c. Property Insurance
 - d. Automobile Insurance
3. Which insurance protects against financial loss due to death?
 - a. Life Insurance
 - b. Health Insurance
 - c. Property Insurance
 - d. Automobile Insurance
4. Coverage that reimburses for lost, stolen, or damaged personal belongings during travel falls under:
 - a. Life Insurance
 - b. Health Insurance
 - c. Property Insurance
 - d. Automobile Insurance
5. Insurance that covers damages to a vehicle in an accident is known as:
 - a. Life Insurance
 - b. Health Insurance
 - c. Property Insurance
 - d. Automobile Insurance

Test learners understanding using True/false statements on basic insurance terminology. For instance

Statement	True/False
Deductibles are the out-of-pocket expenses paid by the insured initially.	
Premiums are periodic payments made by the insurer to the insured.	
Liability insurance covers losses resulting from damage or injury to others.	
A policyholder owns an insurance policy and can make claims under it.	
Underwriters assess risks and set premiums and coverage terms for policies.	

Also, employ Matching Option where learners match the correct type of Insurance by filling in the corresponding letters (A, B, C, D) in the table. See sample below:

Matching Options	Types of Insurance
1. Covers damages to a vehicle in an accident.	
2. Provides coverage for damages to a home.	
3. Protects against financial loss due to death.	
4. Covers medical expenses.	

Options for Matching

- A. Life Insurance
- B. Homeowners Insurance
- C. Health Insurance
- D. Automobile Insurance

Level 2

Assess understanding of learners of the types of insurance and insurance policies using a Word Search Puzzle

Words Across

1. The amount paid by the policyholder for insurance coverage. (*Premium*)
2. Insurance that provides coverage for medical expenses. (*Health*)
3. A document detailing the terms and conditions of an insurance agreement. (*Policy*)
4. A financial cushion against unexpected events. (*Protection*)
5. Insurance type that covers damage or loss to vehicles. (*Auto*)
6. A legal requirement in many regions for drivers. (*Mandatory*)
7. The financial benefit given to the beneficiary upon the policyholder's death. (*Life Insurance*)
8. The process of receiving compensation for a loss under an insurance policy. (*Claim*)

Words Down

9. A limitation in insurance policies that outlines specific situations not covered. (*Exclusion*)
10. A key benefit of having insurance, reducing anxiety over potential losses. (*Peace of Mind*)
11. The practice of managing risk by transferring it to an insurer. (*Risk Management*)

12. The process of negotiating with the insurer for compensation. (*Settlement*)
13. Insurance that covers property damage or theft. (*Property*)
14. Fraudulent claims increase these for everyone. (*Costs*)
15. Savings component included in some life insurance policies. (*Corpus*)

Words to Find:

Premium	Health	Policy	Protection
Auto	Mandatory	Life Insurance	Claim
Exclusion	Peace of Mind	Risk Management	Settlement
Property	Costs	Corpus	

P R E M I U M X H W A
 E E Q L P A U T O L C
 A L L C H A I M E E O
 C E I N S U R A N C E
 E O A R T O P C X E R
 O C T O R P M E H P T
 F L P O L I C Y O T A
 M A N D A T O R Y P R
 M A N A G E M E N T O
 E R P R O T E C T I O
 X S E T T L E M E N T

Word Puzzle on Insurance

FOCAL AREA 2: IMPORTANCE AND CHALLENGES/LIMITATION OF INSURANCE

This focal area focus on the teaching and learning of the importance and limitations associated with taking insurance policies. For senior high school teachers, imparting knowledge about the importance of insurance can empower learners with the tools they need to navigate financial risks and make prudent decisions in their personal and professional lives.

Importance of Insurance

The importance of insurance cannot be overstated. It provides essential financial protection, promotes peace of mind and plays a vital role in risk management. Below are some of the importance of insurance:

1. **Peace of Mind** Having insurance coverage offers peace of mind, knowing that there is a safety net in place for various risks. This sense of security allows individuals to focus on their daily activities without constantly worrying about potential financial setbacks.
2. **Risk Management** Insurance is a critical tool for managing risk. By transferring the financial burden of potential losses to an insurance company, individuals and businesses can mitigate the impact of unforeseen events. This is particularly important for businesses that face risks such as property damage, liability claims and business interruptions.
3. **Encourages Savings** Some insurance policies, like life insurance and certain health insurance plans, have a savings component. These policies not only provide coverage but also help in building a financial corpus over time, encouraging disciplined saving habits.
4. **Legal Requirements** In many cases, insurance is a legal requirement. For example, auto insurance is mandatory in most countries to ensure that drivers can cover the costs associated with accidents. Similarly, employers are often required to provide workers' compensation insurance to protect employees in case of work-related injuries.
5. **Social and Economic Stability** Insurance contributes to the overall stability of society by providing a mechanism to cope with losses. It helps maintain economic stability by preventing individuals and businesses from falling into financial distress due to unexpected events. Insurance companies also play a significant role in the economy by investing premiums in various sectors, thereby fostering economic growth.
6. **Support for Education** For educators, understanding insurance can help in teaching learners about financial literacy and risk management. By incorporating lessons on insurance into the curriculum, teachers can prepare learners to make informed decisions about their financial futures.

Challenges/Limitations of Taking Insurance Policies

While insurance provides essential protection against various risks and uncertainties, it is important to be aware of its challenges and limitations. Some of the challenges and limitations of insurance include:

1. **Cost of Premium:** Insurance premiums can be expensive, particularly for comprehensive coverage or policies with lower deductibles. This can make it challenging for individuals and small businesses to afford adequate insurance. Insurance premiums can increase over time due to factors such as inflation, increased risk, or claims history, making it difficult to maintain consistent coverage.
2. **Coverage Exclusions and Limitations:** Insurance policies often contain exclusions that outline specific situations or events that are not covered. These exclusions can leave policyholders unprotected in certain scenarios. For example, health insurance may have limits on certain treatments or procedures and property insurance may have caps on the amount reimbursed for damages.
3. **Complexity of Policies:** Insurance policies can be complex and filled with legal jargon, making it difficult for policyholders to fully understand the terms and conditions. The process of filing a claim can be complicated and time-consuming, requiring extensive documentation and communication with the insurer.
4. **Moral Hazard and Adverse Selection:** The presence of insurance can sometimes lead to riskier behaviour by policyholders, who may feel less incentivised to avoid losses because

they are covered by insurance. Insurers may face adverse selection, where individuals with higher risk are more likely to purchase insurance, leading to a pool of policyholders that is riskier than the general population.

5. **Delayed Payouts:** The time it takes for insurance companies to process claims and make payouts can be lengthy, causing financial strain for policyholders who need immediate assistance.
6. **Lack of Flexibility:** Insurance policies may lack flexibility in terms of coverage options and may not adapt well to changing circumstances or needs of the policyholder. Some policies may have stringent renewal terms and changes in the policyholder's health, lifestyle, or risk profile can affect their ability to renew coverage.
7. **Fraud and Misrepresentation:** Fraudulent claims and misrepresentation by policyholders and sometimes insurers can lead to increased costs for insurers, which are often passed on to consumers through higher premiums. Insurers themselves may sometimes engage in unethical practices, such as misleading marketing or denial of legitimate claims, which can erode trust in the insurance industry.

Learning Task

1. Discuss the importance of taking insurance policy
2. Analyse the challenges and limitations of insurance policies

Pedagogical Exemplars

Case Study

1. Present a sample case study on an individual, business entity or any organisation benefitting from an insurance policy. Also, include in the case some challenges or limitations the encountered either taking the insurance policy or getting a claim
2. The case study should contain content that meets the various learning needs of learners such as the AP, P and HP. There should be higher level of content analysis where HP learners can think higher.
3. Put learners in balanced gender and ability groups to read and make analysis of the case and come out with the importance of insurance, its limitations and challenges
4. Move round the class to encourage AP and P learners to participate during the class discussion.
5. Allocate time for learners to present their group work to the whole class for constructive feedback.
6. Ask them to summarise their points and illustrate them on a concept map and display it to the class for a gallery walk.

Assessment Levels

Level 1

1. State 3 importance of insurance to businesses?
2. What is meant by 'delayed payouts' in insurance?

Level 2

1. Explain how health insurance provides financial protection
2. Explain at least three importance of insurance to businesses
3. Describe four limitations of insurance to businesses
4. What are some of the challenges associated with high insurance premiums?
5. How does insurance contribute to risk management?

Level 3

1. Analyse the benefits of insurance in maintaining economic stability.
2. Evaluate the challenges of delayed pay-outs and their impact on policyholders.
3. Analyse the effects of fraud and misrepresentation on the insurance industry.

Hint

- The Recommended Mode of Assessment for Week 12 is **End of Semester Examination**.
- Teachers are expected to develop assessment tasks to cover **Weeks 1 – 12** for the end of semester examination and the scores must be recorded into STP.
- See **Appendix F** for more details on the structure and how to administer end of semester examination

SECTION 3 REVIEW

This section is a review of the lessons taught in Weeks 11 and 12. The section introduced learners to the concept of business risk, types of business risk, how to manage risk including insurance. Learners were introduced to the principles, types, policies and importance of insurance to businesses through interactive pedagogical strategies. These strategies enable learners to develop communication, collaboration, critical thinking and problem-solving skills. Various assessment strategies such as oral presentation, written short-essays and case studies were structured to cater for all the varied abilities of learners. These assessments were classified under the DoK level 1– 4. By the end of the section, learners acquired foundational and functional knowledge in business risk and insurance.



APPENDIX E: SAMPLE TASK AND RUBRICS FOR REPORT WRITING

Task: Write a 2-page report on the risks associated with any identified business and suggest ways to manage those risks for the successful operation of that business. (20 Marks)

Marking Scheme/Rubrics (20 Marks)

Criteria	Excellent (4 marks)	Good (3 marks)	Satisfactory (2 marks)	Needs Improvement (1 mark)
Introduction	Learners include in the introduction all these 4 areas: The business name Describes the business and its activities Provides the definition of business risk (Business risk is the uncertainty affecting a company's financial performance) State the importance of managing business risk (Managing business risk ensures stability, growth, profitability and business continuation)	Learners include in the introduction any 3 of these: The business name Describes the business and its activities Provides the definition of business risk (Business risk is the uncertainty affecting a company's financial performance) State the importance of managing business risk (Managing business risk ensures stability, growth, profitability and business continuation).	Learners include in the introduction any 2 of these: The business name Describes the business and its activities Provides the definition of business risk (Business risk is the uncertainty affecting a company's financial performance) State the importance of managing business risk (Managing business risk ensures stability, growth, profitability and business continuation).	Learners include in the introduction any 1 of these: The business name Describes the business and its activities Provides the definition of business risk (Business risk is the uncertainty affecting a company's financial performance) State the importance of managing business risk (Managing business risk ensures stability, growth, profitability and business continuation).
Identification of the types of risks	Accurate identification of at least 4 types of risks associated with the business: Market risk Operational risk Financial risk Political risk Environment risk, etc.	Accurate identification of at least 3 types of risks associated with the business: Market risk Operational risk Financial risk Political risk Environment risk, etc.	Accurate identification of at least 2 types of risks associated with the business: Market risk Operational risk Financial risk Political risk Environment risk, etc.	Accurate identification of at least 1 type of risks associated with the business: Market risk Operational risk Financial risk Political risk Environment risk, etc.

Explanation of the types of risks	Explanation of at least 4 types of risks associated with the business. Look out for the following keywords in the explanation of the types of risks Market risk (arises from fluctuations/ changes in market prices, consumer demand or competitive pressures impacting profitability) Operational risk (Occurs due to process failures, human errors, technology breakdowns disrupting business operations) Financial risk (occurs due to the business inability to manage financial obligations, including to fluctuations in interest rates, cash shortages and debts, etc.) Political risk (stems from changes in government policies, laws, regulations or instability affecting business operations) Environment risk (Involves threats from environmental factors such as natural disasters, climate change, etc.) etc.	Explanation of at least 3 types of risks associated with the business. Look out for the following keywords in the explanation of the types of risks Market risk (arises from fluctuations/ changes in market prices, consumer demand or competitive pressures impacting profitability) Operational risk (Occurs due to process failures, human errors, technology breakdowns disrupting business operations) Financial risk (occurs due to the business inability to manage financial obligations, including to fluctuations in interest rates, cash shortages and debts, etc.) Political risk (stems from changes in government policies, laws, regulations or instability affecting business operations) Environment risk (Involves threats from environmental factors such as natural disasters, climate change, etc.) etc.	Explanation of at least 2 types of risks associated with the business. Look out for the following keywords in the explanation of the types of risks Market risk (arises from fluctuations/ changes in market prices, consumer demand or competitive pressures impacting profitability) Operational risk (Occurs due to process failures, human errors, technology breakdowns disrupting business operations) Financial risk (occurs due to the business inability to manage financial obligations, including to fluctuations in interest rates, cash shortages and debts, etc.) Political risk (stems from changes in government policies, laws, regulations or instability affecting business operations) Environment risk (Involves threats from environmental factors such as natural disasters, climate change, etc.) etc.	Explanation of at least 1 type of risks associated with the business. Look out for the following keywords in the explanation of the types of risks Market risk (arises from fluctuations/ changes in market prices, consumer demand or competitive pressures impacting profitability) Operational risk (Occurs due to process failures, human errors, technology breakdowns disrupting business operations) Financial risk (occurs due to the business inability to manage financial obligations, including to fluctuations in interest rates, cash shortages and debts, etc.) Political risk (stems from changes in government policies, laws, regulations or instability affecting business operations) Environment risk (Involves threats from environmental factors such as natural disasters, climate change, etc.) etc.
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Identification of risk management strategies	Identification of at least 4 risk management strategies for the business: Insurance Risk mitigation Risk diversification Legal compliance Risk assessment analysis, etc. Accept from learners any other correct risk management strategy that is not in the list.	Identification of at least 3 risk management strategies for the business: Insurance Risk mitigation Risk diversification Legal compliance Risk assessment analysis, etc. Accept from learners any other correct risk management strategy that is not in the list.	Identification of at least 2 risk management strategies for the business: Insurance Risk mitigation Risk diversification Legal compliance Risk assessment analysis, etc. Accept from learners any other correct risk management strategy that is not in the list.	Identification of at least 1 risk management strategy for the business: Insurance Risk mitigation Risk diversification Legal compliance Risk assessment analysis, etc. Accept from learners any other correct risk management strategy that is not in the list.
Explanation of risk management strategies	Explanation of at least 4 risk management strategies for the business: Insurance (Transfer the financial impact of risk to an insurer in exchange for premium payments and compensation) Risk mitigation (Minimises, controls or take preventive/proactive measures to prevent risk) Risk diversification (Spread business risk by having multiple investments to reduce the impact of a single risk on the business)	Explanation of at least 3 risk management strategies for the business: Insurance (Transfer the financial impact of risk to an insurer in exchange for premium payments and compensation) Risk mitigation (Minimises, controls or take preventive/proactive measures to prevent risk) Risk diversification (Spread business risk by having multiple investments to reduce the impact of a single risk on the business)	Explanation of at least 2 risk management strategies for the business: Insurance (Transfer the financial impact of risk to an insurer in exchange for premium payments and compensation) Risk mitigation (Minimises, controls or take preventive/proactive measures to prevent risk) Risk diversification (Spread business risk by having multiple investments to reduce the impact of a single risk on the business)	Explanation of at least 1 risk management strategy for the business: Insurance (Transfer the financial impact of risk to an insurer in exchange for premium payments and compensation) Risk mitigation (Minimises, controls or take preventive/proactive measures to prevent risk) Risk diversification (Spread business risk by having multiple investments to reduce the impact of a single risk on the business) Legal compliance (Ensures adherence to legal standards to avoid fine, lawsuits, or reputational damage to the business)

	Legal compliance (Ensures adherence to legal standards to avoid fine, lawsuits, or reputational damage to the business) Risk assessment analysis (Involves systematically identifying and analysing risks to make informed decisions, etc.	Legal compliance (Ensures adherence to legal standards to avoid fine, lawsuits, or reputational damage to the business) Risk assessment analysis (Involves systematically identifying and analysing risks to make informed decisions, etc.	Legal compliance (Ensures adherence to legal standards to avoid fine, lawsuits, or reputational damage to the business) Risk assessment analysis (Involves systematically identifying and analysing risks to make informed decisions, etc.	Risk assessment analysis (Involves systematically identifying and analysing risks to make informed decisions, etc.
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APPENDIX F: STRUCTURED FOR END OF FIRST SEMESTER EXAMINATION

WEEK 12 – END OF FIRST SEMESTER EXAMINATION

Nature:

1. Cover content from weeks 1-12 taking into consideration Depth of Knowledge (DOK) levels.
2. Resources:
 - a) Answer booklets
 - b) Learning Material
 - c) Teacher Manual
 - d) Assessment Toolkit
 - e) Smart devices/computers (where questions are modelled on line)
3. The test should include
 - a) Section A- Multiple Choice Questions
 - b) Section B- Essay questions
 - c) Section C- Case Study
5. Time: 120 minutes
7. Total Score: 100 marks to be scaled down to 60 marks for submission.
8. Provide a Table of Specification

Assessment strategy

1. Multiple Choice Questions
2. Essay
3. Case Study

Refer to Teacher Assessment Manual and Toolkits page 31-38, 83-86 and 93-97 for more information on how to use objectives, essays and case study as assessment tools.

Assessment Tasks

The End of Semester Examination consist of three sections:

Section A : 40 multiple choice questions for 40 marks (All questions are to be answered)

Section B : 3 essay questions (Learners are expected to answer any 2 questions for 20 marks each making 40 marks)

Section C : Compulsory case study question for 20 marks

Section A: Multiple Choice Questions – 40 marks (Answer all)

Carefully read the case below and answer questions 1 - 3

Case: “Tailor vs. Laird” 1856: Tailor/plaintiff, who is a seaman navigated a ship that was deserted in the middle of the sea, home to the owner (Laird/Defendant) without his prior notice and insisted on a fee. The owner (Laird/Defendant) of the ship refused to pay and the seaman sued.

1. The main issue in the case of Tailor v. Laird was whether
 - A. Laird could reclaim the ship from Tailor.
 - B. Tailor had breached any maritime laws.
 - C. Tailor had the right to refuse the navigation task.
 - D. Tailor was entitled to payment for navigating the deserted ship.
2. In Tailor v. Laird, what legal concept is central to the dispute between Tailor and Laird?
 - A. Breach of contract
 - B. Contractual capacity
 - C. Criminal liability
 - D. Negligence liability
3. What was Laird’s defence against Tailor’s claim for payment?
 - A. Laird had already paid Tailor for similar services.
 - B. Tailor did not complete the navigation successfully.
 - C. The ship was not worth the payment.
 - D. There was no prior agreement or notice about Tailor’s services.

Section B: Essay- 40 marks (Answer only 2 questions)

Describe the three main management levels and identify the decisions they take at each level (9 marks)

Section C: Case Study – 20 marks (Compulsory)

Carefully read the case below and answer the questions that follows.

Sarah owns a small bakery, “Sweet Delights,” which has been thriving for the past three years. Recently, the bakery faced an unexpected fire that caused significant damage to the kitchen and inventory. Fortunately, Sarah had purchased a comprehensive property insurance policy for her business. The policy covered damages from fire, theft, and natural disasters. Sarah filed a claim with her insurance company and provided all necessary documentation, including the damage assessment report and proof of loss. After reviewing the claim, the insurance company approved the payout to cover the repair costs and replacement of damaged equipment and supplies. This financial support allowed Sarah to quickly restore her bakery and continue serving her customers.

1. What type of insurance did Sarah have for her bakery, and what events did it cover?
2. What steps did Sarah take to ensure her insurance claim was processed efficiently?
3. Reflect on the potential consequences for Sarah if the insurance company had denied her claim. How would this have affected her business?

Refer to the Teacher Manual Section 1-3, Week 1-12 and Learner Material Section 1-3 for more examples of assessment tasks for the end of first semester examination.



Note

The questions put under the various sections are just examples of assessment task under MCQs, essay and case study. Teachers are expected to develop 40 objective questions that will carry 40 marks, essay questions that will carry 40 marks and a case study question that will carry 20 marks.

Marking Scheme Rubrics (100 marks - Scale the total marks to 60)

MCQs:

Correct answer to objective test questions (1 mark per question)

1. D
2. A
3. D

Essay Test:

Criteria	Excellent (3 Marks)	Satisfactory (2 Marks)	Need Improvement (1 Mark)
Identification of the levels of management	Learners identify the 3 main levels of management: Top level management Middle level management Lower/operational level management.	Learners identify any 2 of the main levels of management: Top level management Middle level management Lower/operational level management.	Learners identify any 1 of the main levels of management: Top level management Middle level management Lower/operational level management.
Description of the levels of management	Learners explain the 3 main levels of management. Lookout for the keywords used in the description: Top level management (focuses on setting long term objectives, organisational policies and overall strategic direction. Middle level management (Acts as a bridge between top and lower management by executing plans and coordinating departmental activities	Learners explain any 2 of the main levels of management. Lookout for the keywords used in the description: Top level management (focuses on setting long term objectives, organisational policies and overall strategic direction. Middle level management (Acts as a bridge between top and lower management by executing plans and coordinating departmental activities	Learners explain any 1 of three main levels of management. Lookout for the keywords used in the description: Top level management (focuses on setting long term objectives, organisational policies and overall strategic direction. Middle level management (Acts as a bridge between top and lower management by executing plans and coordinating departmental activities

	Lower/operational level management (Manages the day-to-day operations and directly oversees employees to ensure tasks are completed efficiently.	Lower/operational level management (Manages the day-to-day operations and directly oversees employees to ensure tasks are completed efficiently.	Lower/operational level management (Manages the day-to-day operations and directly oversees employees to ensure tasks are completed efficiently.
Decisions the Levels of Management takes	Identifies the various decisions all the 3 levels of management take: Top level management takes strategic decisions Middle level management takes tactical decisions Lower/operational level management takes operational decisions.	Identifies the various decisions any 2 levels of management take: Top level management takes strategic decisions Middle level management takes tactical decisions Lower/operational level management takes operational decisions.	Identifies the various decisions any 1 level of management takes: Top level management takes strategic decisions Middle level management takes tactical decisions Lower/operational level management takes operational decisions.

Total Marks= 9

Section C: Case Study

Question	Performance Criteria for Allocation of Marks	Total Marks
1. What type of insurance did Sarah have for her bakery, and what events did it cover?	- 1 mark for identifying the type of insurance (property insurance) - 1 mark for identifying that the insurance is comprehensive - 1 mark for listing covered events (like fire, theft, and natural disasters) - 1 mark for mentioning the insurance coverage (business equipment and supplies)	4
2. What steps did Sarah take to ensure her insurance claim was processed efficiently?	- 1 mark for identifying that Sarah filed the claim promptly - 1 mark for identifying that Sarah provided documentation (damage assessment report) - 1 mark for identifying that Sarah included proof of loss - 1 mark for identifying that Sarah cooperated with the review process with the insurance company	4
3. Reflect on the potential consequences for Sarah if the insurance company had denied her claim. How would this have affected her business?	- Allocate 2 marks per each point discussed on the potential consequences for Sarah if the insurance company had denied her claim. If Sarah's insurance claim had been denied, the financial strain would have been substantial. These three would be the resulting consequences; Sarah would have needed to repair the costs for the kitchen and the replacement of damaged equipment an inventory out of her own pocket. This could have resulted in significant debt or even forced Sarah to take out a loan.	6

	It could have led to temporary or permanent closure of her bakery without the financial resources leading to loss of regular customers and revenues In the long term, the denial of the claim could have damage Sarah's reputation as customers are likely to go to competitor, etc.	
Total Marks		14

How to Administer

1. Provide clear instructions and resources needed for the tasks.
2. Prepare a table of test specifications or blueprints (see table of specification below).
3. Write the test items.
4. Ensure questions are of the similar level of difficulty.
5. Provide time allocation for the completion of the essay and assign marks to each of the questions (Give additional time for learners with SEN).
6. Clarify any doubts about the assessment task.
7. Control the environment to prevent cheating.
8. Mark and record learners results into their transcript and provide feedback.

Refer to Teacher Assessment Manual and Toolkits pages 25-29, 66-67 and 74-76 for more information on how to use MCQs, essays and case study as assessment tools.

Providing Feedback

1. Discuss assessment questions with learners after the end-of-semester
2. Identify the areas learners did well and areas that needs improvement
3. Communicate individual results to learners and record into their transcript
4. Ask learners to review their own work and do the corrections, etc.

TABLE OF SPECIFICATION

Weeks	Focal Area(s)	Type of Questions	DoK Levels				Total
			1	2	3	4	
1	Decision making, its importance and processes	Multiple choice	1	2	1	-	4
		Essay	-	1	-	-	1
2	Types of decision making and management levels and the decisions they take						
		Multiple choice	1	1	1	-	3
		Essay	-	-	1	-	1

Weeks	Focal Area(s)	Type of Questions	DoK Levels				Total
			1	2	3	4	
3	Delegation, its principles and processes	Multiple Choice	1	1	1	-	3
		Essay	-	-	-	-	-
4	Benefits, limitations and ways to effective delegation	Multiple Choice	1	2	-	-	3
		Essay	-	-	1	-	1
5	Business communication, its importance and processes	Multiple Choice	1	2	-	-	3
		Essay	-	-	-	-	-
6	Forms/Types and channels of business communication	Multiple Choice	1	2	-	-	3
		Essay	-	-	-	-	1
7	Barriers and ways to effective business communication	Multiple Choice	2	1	-	-	3
		Essay	-	-	-	-	-
8	The law of contract and its elements	Multiple Choice	1	1	1	-	4
		Essay	-	-	1	-	1
9	Elements of contract	Multiple Choice	2	1	1	-	4
		Essay	-	-	-	-	-
		Case Study	-	-	-	-	-
10	Vitiation of contracts and discharge of contracts	Multiple Choice	1	2	1	-	3
		Essay	-	-	1	-	1
11	Business risk and types, how to manage business risk and the principles of insurance	Multiple Choice	1	2	1	-	4
		Essay	-	-	-	-	-
12	Type of insurance, insurance policies and importance of insurance	Multiple Choice	1	2	1	-	4
		Essay	-	-	1	-	1
		Case Study	-	-	1	-	-
			14	20	14	-	48

Summary

Multiple Choice Questions – 40 questions

Essay – 5 Questions, Answer a minimum of three questions

Case Study – 1 Compulsory Question

SECTION 4: INTERNATIONAL BUSINESS

Strand: Global Business

Sub-Strand: International Business and E-Business

Learning Outcome: *Explain approaches to international business*

Weeks 13 and 14

Content Standard: Demonstrate knowledge and understanding of the approaches to international business

Learning Outcome: *Assess the essence of international trade, its bases, restrictions and the documents used*

Weeks 15, 16, 17 and 18

Content Standard: Demonstrate knowledge and understanding of Domestic and International Trade

Hint



- Assign **Individual Project Work** for the academic year by **Week 14**. The Individual Project Work should be submitted by **Week 18**. Refer to **Appendix H** of this section for a sample task and rubrics for individual project work.
- Conduct **Mid-Semester Examination** for the semester by **Week 18**. The Mid-Semester Examination of Second Semester must be marked and recorded into the student's transcript portal. Refer to **Appendix I** of this section for more details on the structure of the mid-semester examination.

INTRODUCTION AND SECTION SUMMARY

In year one, learners were taught international business, its importance and the operations of multinational corporations. This section builds on learner's previous knowledge of international business and introduces them to the approaches to international business including franchising, joint venturing and licensing, wholly owned subsidiary. Learners will also have the opportunity to explore the differences between domestic and international trade, basis for international trade, documents, reasons and restrictions for international trade. Learners understanding of these concepts through differentiated teaching, learning and assessment strategies will help build their global literacy and foundational knowledge for further studies or field of work.

The weeks covered by the section are:

Week 13: *Franchising and joint venturing approaches to international business*

Week 14: *Licensing and wholly owned subsidiary approaches to international business*

Week 15: *The meaning and differences between domestic and international trade, the reasons and basis for international trade*

Week 16: *Documents used in trading and documents used in international trade*

Week 17: *Various restrictions in international trade*

Week 18: *Reasons for restrictions in international trade, benefits and challenges of international trade*

SUMMARY OF PEDAGOGICAL EXEMPLARS

In this section, various pedagogical strategies have been adopted to help learners grasp the concepts easily. Teachers are expected to engage learners in mixed-ability and mixed-gender groups to work collaboratively on analysing cases on international businesses and making presentations through electronic and non-electronic means. Also, ensure cross-cutting issues such as GESI, SEL, ICT and Differentiation are incorporated to create a conducive learning environment for learners to study. The use of videos, role-play and resources persons have also been suggested in the manual for teachers to consider using in order to meet the diverse needs of learners. To support teachers in their approach to differentiation, this manual sometime refers to learners as approaching proficiency (AP), proficient (P) or working at a high level of proficiency (HP).

ASSESSMENT SUMMARY

Learners are assessed on all levels of the DoK using various assessment strategies. Assessment at various levels is to help identify the strengths and weaknesses of learners in order to help them. Teachers should employ a variety of assessment strategies to gather information about individual learner's performance, including scores, feedback and progress over time. The strategy ensures a balanced assessment approach, fostering continuous improvement and holistic learner development. Teachers should employ a variety of assessment strategies across Levels 1 to 4 to gather information about individual learner's performance, including scores, feedback and progress over time. The strategy ensures a balanced assessment approach, fostering continuous improvement and holistic learner development. The following is a summary of the assessments to be conducted in this section and recorded into the **Student Transcript Portal (STP)**. These assessments are:

Week 13: *E-assessment*

Week 14: *Individual Project Work*

Week 15: *Test of practical knowledge*

Week 16: *Role-play*

Week 17: *Discussion*

Week 18: *Mid Semester Examination*

Refer to the **“Hint”** at the key assessment for each week for additional information on how to effectively administer these assessment modes. Always remember to score learners' work with rubric/marking scheme and provide prompt feedback to learners on their performance.

WEEK 13

Learning Indicator

Explain the following approaches to international business

- *franchising*
- *joint venturing*
- *licensing*
- *wholly owned subsidiary*

In the first year, learners were taken through aspects of international business which included its meaning, importance and the operations of multinational corporations. This lesson is therefore a progression of previous learning and focuses on the approaches to international business.

FOCAL AREA 1: FRANCHISING AS AN APPROACH TO INTERNATIONAL BUSINESS

This focal area is centred on franchising and the learning will explore its advantages and disadvantages as an approach to international business.

Explanation of franchising

Franchising as an approach to international business involves a company (the franchisor) expanding its brand and business operations into foreign markets by granting local entrepreneurs or businesses (the franchisees) the rights to operate under its brand name and use its business model. This approach leverages the franchisee's local market knowledge, resources and investment to facilitate rapid and cost-effective global expansion.

Key Elements of Franchising in International Business

1. **Franchisor:** The original business owner or company that owns the brand, business model and intellectual property. Provides the franchisee with the rights to operate a business using its established systems, trademarks and support services.
2. **Franchisee:** The local business owner or entrepreneur who purchases the rights to operate under the franchisor's brand. Invests their own capital to set up and manage the business according to the franchisor's guidelines and standards.
3. **Franchise Agreement:** A legal contract that outlines the terms and conditions of the franchise relationship, including the duration, fees, royalties, territory and obligations of both parties. The agreement ensures that the franchisee adheres to the franchisor's established business practices and standards.

Advantages of Franchising as an Approach to International Business

1. **Rapid Market Expansion:** Franchising enables companies to expand quickly into new markets without bearing the full cost and risk of opening new locations themselves. By leveraging the resources and local knowledge of franchisees, companies can establish a

presence in multiple locations simultaneously. This is especially beneficial in international markets where local expertise can help navigate cultural and regulatory differences.

2. **Reduced Financial Risk:** Franchising minimises the financial risk for the franchisor as the franchisee typically provides the capital needed to open and operate the new unit. This risk-sharing model allows the franchisor to grow its brand and business footprint without significant capital investment, reducing the financial burden and exposure associated with direct expansion.
3. **Local Market Knowledge:** Franchisees bring valuable local market knowledge and expertise, which can enhance the franchisor's ability to succeed in diverse markets. Franchisees, being local entrepreneurs, understand the nuances of their market, including consumer preferences, local regulations and competitive dynamics. This local insight can help tailor the franchised business to better meet the needs of the local market.
4. **Operational Efficiency:** Franchising allows the franchisor to maintain operational efficiency and quality control through established systems and processes. Franchisors provide franchisees with a proven business model, comprehensive training and ongoing support. This ensures that the franchise operates consistently and upholds the brand's standards, leading to operational efficiency and customer satisfaction.
5. **Brand Recognition and Market Penetration:** Franchising helps build brand recognition and achieve market penetration more effectively. As franchisees open new locations, the brand becomes more visible and accessible to a broader audience. This increased market presence can enhance brand recognition and loyalty, driving overall business growth.
6. **Economies of Scale:** Franchising can lead to economies of scale in areas such as marketing, purchasing and training. With a larger network of franchisees, the franchisor can negotiate better terms with suppliers, allocate marketing costs more efficiently and standardise training programmes. These economies of scale can result in cost savings and improved profitability for both franchisors and franchisees.
7. **Enhanced Innovation and Adaptability:** Franchisees can contribute to innovation and adaptability by providing feedback and suggesting improvements based on their local experiences. The diverse perspectives of franchisees operating in various markets can lead to innovative ideas and practices that enhance the overall business model. Franchisors can leverage this feedback to adapt and improve their offerings, ensuring continued relevance and competitiveness.

Disadvantages of Franchising as an Approach to International Business

1. **Loss of Control:** Franchisors have limited control over day-to-day operations of franchisees. While franchisees must adhere to the franchisor's standards and procedures, they have a degree of operational autonomy. This can lead to inconsistencies in service quality, customer experience and adherence to brand standards, potentially harming the brand's reputation.
2. **Quality Control Issues:** Ensuring consistent quality across all franchise locations can be challenging. Differences in local management practices, levels of experience and commitment to the brand can result in varying levels of service and product quality. These inconsistencies can negatively impact the brand's image and customer satisfaction.
3. **Conflict and Misalignment:** Potential for conflicts between franchisors and franchisees. Disagreements can arise over issues such as fees, territory rights, marketing strategies and

operational practices. Such conflicts can strain relationships and disrupt business operations, requiring legal or mediation interventions.

4. **High Initial and Ongoing Costs:** High initial and ongoing costs for both franchisors and franchisees. Franchisors incur significant costs in developing and supporting the franchise system, including training, marketing and administrative expenses. Franchisees face high initial investment costs and ongoing fees, which can be burdensome, especially if profits do not meet expectations.
5. **Dependency on Franchisees:** The franchisor's success is heavily dependent on the performance of franchisees. If franchisees fail to operate successfully, it can negatively impact the franchisor's revenue and brand reputation. Poor-performing franchisees can also lead to a decline in overall market presence and customer trust.
6. **Complexity of International Operations:** Managing international franchise operations can be complex and resource intensive. Expanding into foreign markets involves navigating different legal, regulatory and cultural landscapes. Ensuring compliance with local laws, adapting to cultural differences and managing logistics can be challenging and costly for both franchisors and franchisees.
7. **Intellectual Property Risks:** Risk of intellectual property theft or misuse. In international markets, protecting intellectual property (IP) such as trademarks, proprietary processes and brand identity can be difficult. Franchisees might misuse or improperly handle the franchisor's IP, leading to legal disputes and potential loss of proprietary advantages.

Pedagogical Exemplars

The teacher introduces the lesson of the day by providing a general overview of learning outcomes and major activities. The teacher may choose from the following exemplars to deliver the lesson.

Think-pair-share

1. Let learners think-pair-share on the meaning, basic concepts of franchising and its key components.
2. Use charts and diagrams to explain the franchisor-franchisee relationship and financial model.
3. Pairs to feed back to the class on their definitions as part of a whole class discussion.

Collaborative learning

1. Teachers to present case studies covering the advantages and disadvantages of franchising through slides or videos. Include examples of successful franchises like McDonald's, Subway and KFC.
2. In mixed ability and mixed gender groups, encourage learners to discuss the content of the slides, videos and case studies.
3. Let learners from the various groups make oral presentations of the outcome of the discussions to the whole class.
4. Highly proficient (HP) learners and proficient (P) learners should be tasked to support approaching proficient learners (AP) during discussions and lead the feedback to the class.

Teachers could assign an extension task to HP/P learners to consider other examples of franchises.

Key Assessment

Level 2: Describe the meaning and key elements of franchising as an approach to international business

Level 3: Explain at least five advantages and disadvantages of franchising as an approach to international business

FOCAL AREA 2: JOINT VENTURING AS AN APPROACH TO INTERNATIONAL BUSINESS

This focal area looks at joint venturing and its advantages and disadvantages as an approach to international business.

Explanation of joint venture

Joint venturing involves two or more parties forming a partnership to combine their resources, expertise and capabilities to achieve common business objectives in a foreign market. These parties can be companies, governments, or individuals from different countries. The joint venture (JV) can take the form of a new entity, a partnership, or a strategic alliance.

Key Features of Joint Venturing

1. **Shared Ownership:** The participating entities share ownership of the joint venture, with each party contributing capital, technology, know-how and other resources.
2. **Shared Risks and Rewards:** Both parties share the financial risks and rewards of the joint venture. Profits and losses are typically distributed based on the ownership stakes.
3. **Collaborative Management:** The management of the joint venture is typically a collaborative effort, with each party having representation in decision-making processes.
4. **Defined Objectives and Scope:** Joint ventures are usually formed with specific objectives and a clear scope of work. These objectives can range from product development and market entry to research and development and large-scale projects.
5. **Fixed Duration or Long-Term Arrangement:** Joint ventures can be established for a specific project with a fixed duration or as a long-term business arrangement.

Advantages of Joint Venturing as an Approach to International Business

1. **Market Entry and Expansion:** Partnering with a local company provides invaluable insights into the local market, consumer behaviour, regulatory environment and cultural nuances. This local expertise helps tailor products and services to meet market demands more effectively. In addition, local partners often have existing distribution networks and relationships with suppliers, retailers and customers. Leveraging these networks can accelerate market penetration and reduce the time needed to establish a market presence.
2. **Resource Sharing:** Joint ventures allow companies to pool financial resources, reducing the financial burden on each partner. This shared investment can fund large-scale projects,

research and development and market expansion activities. It is worth noting that each partner brings unique technology, expertise and intellectual property to the joint venture. This combined knowledge can lead to innovation, improved products and more efficient processes.

3. **Risk Sharing and Mitigation:** The financial risks associated with entering a new market or undertaking a large project are distributed between the partners. This risk-sharing model reduces the exposure for each company and makes high-risk ventures more feasible. Furthermore, joint ventures allow companies to diversify their risk across different markets and projects. This diversification can protect against market-specific downturns or project-specific challenges.
4. **Access to New Markets and Customers:** Joint ventures facilitate entry into new geographic markets that may be difficult to penetrate independently. This geographic diversification can open up new revenue streams and growth opportunities. Again, local partners often have established customer bases and brand loyalty. Collaborating with a local partner can provide immediate access to these customers, enhancing market reach and sales potential.
5. **Regulatory and Compliance Advantages:** Understanding and complying with local regulations can be challenging for foreign companies. A local partner can help navigate regulatory requirements, obtain necessary permits and ensure compliance with local laws. Joint ventures can also mitigate political and legal risks by involving local stakeholders. This local involvement can improve relations with government authorities and reduce the risk of regulatory challenges.
6. **Innovation and Synergy:** The combination of different strengths, capabilities and perspectives can lead to innovative solutions and synergies. This collaboration can result in new products, services and business models that neither partner could have developed independently. Besides, joint ventures can enhance research and development capabilities by combining the R&D resources and expertise of both partners. This can accelerate the development of new technologies and products.
7. **Operational Efficiency:** Joint ventures can achieve cost savings through shared resources, economies of scale and streamlined operations. These efficiencies can reduce operational costs and improve profitability. Additionally, partnering with a local company can enhance supply chain management by utilising local suppliers, reducing transportation costs and improving supply chain resilience.

Disadvantages of Joint Venturing as an Approach to International Business

1. **Complexity and Conflict:** Joint ventures involve managing operations and decision-making processes collaboratively, which can be complex, especially when the partners have different management styles, corporate cultures and strategic priorities. In addition, disagreements between partners can arise over various issues, such as resource allocation, profit-sharing, strategic direction and operational control. These conflicts can hinder the joint venture's performance and lead to its premature dissolution.
2. **Loss of Control:** In a joint venture, each partner has a say in the decision-making process. This shared control can lead to slower decision-making and difficulties in implementing strategies quickly and efficiently. Furthermore, partners may have to compromise on their individual business strategies and practices to align with the joint venture's goals. This loss

of autonomy can be particularly challenging for companies used to making independent decisions.

3. **Profit Sharing:** Profits generated by the joint venture must be shared between the partners, which can reduce the overall financial benefits for each party compared to operating independently. Partners may have different financial goals and expectations, leading to disagreements over profit distribution and reinvestment of earnings into the joint venture.
4. **Cultural and Operational Differences:** Differences in corporate cultures can create misunderstandings and friction between partners. For example, one partner may have a more hierarchical structure, while the other may have a more collaborative approach. On the other hand, integrating different operational processes and systems can lead to inefficiencies and challenges in streamlining operations. This can impact productivity and the overall effectiveness of the joint venture.
5. **Integration Challenges:** Combining different systems, processes and technologies can be challenging and time-consuming. Ensuring compatibility and efficiency requires significant effort and resources. Again, integrating the workforce from different companies can lead to issues related to communication, alignment of objectives and morale. Employees may struggle to adapt to new management styles and organisational cultures.
6. **Regulatory and Compliance Risks:** Operating in multiple jurisdictions exposes the joint venture to different legal and regulatory requirements. Ensuring compliance with all applicable laws can be complex and costly. Joint ventures in certain countries may face political and economic instability, which can affect the business environment and increase risks related to regulatory changes, currency fluctuations and government intervention.
7. **Financial and Operational Risks:** Establishing and maintaining a joint venture requires significant financial investment and ongoing operational costs. If the joint venture does not perform as expected, these costs can lead to financial strain for the partners. The success of the joint venture depends on the performance and cooperation of both partners. If one partner fails to meet expectations or faces financial difficulties, it can negatively impact the joint venture's operations and profitability.

Pedagogical Exemplars

The teacher introduces the lesson of the day by providing a general overview of learning outcomes and major activities. The teacher may choose from the following exemplars to deliver the lesson.

Digital Learning/Collaborative learning

1. Arrange learners in mixed ability and gender groups. With the aid of digital tools, assist learners to research the concept of joint venturing as an approach to international business. Teachers could cite examples such as Sony Ericsson to give context to their activity.
2. Teachers to model appropriate search engines and source materials.
3. Guide learners in their groups to expand their research to include the advantages and disadvantages of joint venturing as an approach to international business.
4. Provide technical assistance to learners who struggle to use the digital tools (AP and P).
5. Each group to summarise their findings on flip charts or flash cards. Allow learners to present their work to the larger class for constructive feedback.

Key Assessment

Level 2: Explain the meaning and the key elements of joint venturing as an approach to international business

Level 3: Analyse five advantages and disadvantages of joint venturing as strategy to international business

Hint



*The recommended mode of assessment for Week 13 is **e-assessment**. Ensure to use a blend of items of different DoK levels from the key assessment for the week. Refer to **Appendix G** of this section for tips on how to develop an e-assessment using Google Forms*

WEEK 14

Learning Indicator

Explain the following approaches to international business:

- *licensing and*
- *wholly – owned subsidiary*

In Week 13, learners discussed franchising and joint venturing (including their advantages and disadvantages) as approaches to international trade. This week is a continuation of the teaching and learning of the approaches to international trade. However, the week will focus on licensing and wholly owned subsidiary approaches to international trade.

FOCAL AREA 1: LICENSING AS AN APPROACH TO INTERNATIONAL BUSINESS

In this lesson, we are going to delve into the teaching and learning of licensing as an approach to international business.

Explanation of Licensing as an Approach to International Business

Licensing is a strategic approach to international business where a company (the licensor) allows a foreign company (the licensee) to produce and sell its products, use its brand name, or utilise its intellectual property (such as patents, trademarks, or technology) in exchange for royalties or a fee. This method provides a way for companies to expand their market reach without the need to invest heavily in foreign operations. Below are key elements of licensing:

Key Elements of Licensing

1. **Licensor:** The company that owns the intellectual property or product.
2. **Licensee:** The foreign company that receives the rights to produce and sell the licensor's products or use its intellectual property.
3. **Intellectual Property:** The licensor's patents, trademarks, technology, brand name, or proprietary knowledge.
4. **Royalties/Fees:** Payments made by the licensee to the licensor, often based on a percentage of sales or a fixed fee.

Advantages of Licensing as an Approach to International Business

1. **Low Investment and Risk:** Licensing allows companies to enter foreign markets without the need to invest heavily in infrastructure, manufacturing facilities, or distribution networks. The licensee typically handles these aspects, reducing the financial burden on the licensor. In addition, the financial risks associated with market entry, such as economic fluctuations, political instability and cultural differences, are largely borne by the licensee. This mitigates the risk for the licensor.

2. **Market Entry and Expansion:** Licensing enables companies to quickly enter new markets by leveraging the licensee's existing production and distribution capabilities. This speed-to-market can be crucial in competitive industries. Besides, the licensee, being a local entity, possesses in-depth knowledge of the local market, including consumer behaviour, regulatory requirements and cultural nuances. This expertise can enhance market penetration and success.
3. **Revenue Generation:** Licensing generates a steady stream of income through royalties and fees, providing a reliable revenue source without significant operational involvement. Royalties are typically a percentage of sales, aligning the interests of both parties. Again, licensing allows companies to monetise their intellectual property, such as patents, trademarks and proprietary technologies, without directly engaging in production or sales activities.
4. **Focus on Core Competencies:** By licensing out non-core activities, companies can focus on their core competencies, such as research and development, innovation and strategic planning, while the licensee handles manufacturing and distribution. Furthermore, licensing can lead to greater operational efficiency as companies can allocate their resources more effectively, concentrating on areas where they have the most expertise and competitive advantage.
5. **Brand Recognition and Market Presence:** Licensing agreements can enhance brand visibility and recognition in international markets. Successful licensees promote the licensor's brand, increasing its global presence and reputation. Additionally, by partnering with local firms, licensors can achieve deeper market penetration, reaching consumers more effectively than if they operated independently.
6. **Compliance and Regulatory Advantages:** The licensee is typically responsible for complying with local regulations, standards and legal requirements. This reduces the complexity and burden of regulatory compliance for the licensor. Licensing can help overcome trade barriers and restrictions that might otherwise impede market entry. Local licensees can navigate these challenges more effectively than foreign companies.
7. **Strategic Partnerships:** Licensing can help establish and strengthen strategic partnerships with key players in international markets. These alliances can provide valuable market insights, distribution channels and local support. Successful licensing agreements often lead to long-term relationships, fostering mutual growth and collaboration over time.

Disadvantages of Licensing as an Approach to International Business

1. **Loss of Control:** The licensor has limited control over the licensee's operations, which can lead to inconsistencies in the production, quality and marketing of the licensed products or services. This lack of control can affect the brand's reputation and market perception. On the other hand, the success of the licensing agreement heavily depends on the licensee's performance. If the licensee fails to effectively market or sell the products, it can negatively impact the licensor's revenue and market presence.
2. **Intellectual Property Risks:** Licensing involves sharing intellectual property with the licensee, which increases the risk of IP theft, misuse, or unauthorised use. Protecting intellectual property in foreign markets can be challenging and costly. Additionally, by sharing proprietary technology or know-how, the licensor may inadvertently enable the licensee to become a competitor, especially if the licensee uses the knowledge gained to develop similar products independently.

3. **Market and Brand Risks:** Ensuring consistent quality standards across different markets can be challenging. If the licensee does not maintain the required quality standards, it can harm the licensor's brand reputation. Also, improper use of the brand by the licensee, such as poor marketing strategies or inadequate customer service, can lead to brand dilution and negatively affect the brand's value.
4. **Regulatory and Legal Challenges:** Licensing agreements must comply with the legal and regulatory requirements of both the licensor's and the licensee's countries. Navigating these complexities can be time-consuming and expensive. In addition, enforcing the terms of the licensing agreement, particularly intellectual property rights, can be challenging in foreign jurisdictions. Legal disputes may arise, requiring significant resources to resolve.
5. **Cultural Differences:** Differences in business culture, practices and consumer behaviour between the licensor and licensee can lead to misunderstandings and operational inefficiencies. Adapting the product or service to fit the local market's cultural preferences and needs can be difficult. Failure to do so can result in poor market acceptance and performance.
6. **Limited Long-Term Benefits:** Licensing agreements are often limited in duration. Once the agreement expires, the licensor may lose the market presence it had built through the licensee, unless a renewal or a new agreement is reached. After the expiration of the licensing agreement, the licensee might have gained enough knowledge and market understanding to continue operating without the licensor, potentially becoming a competitor.
7. **Dependency Risks:** Relying heavily on a single licensee for market entry and expansion can be risky. If the licensee faces financial difficulties or strategic changes, it can severely impact the licensor's market position.

Learning Task

1. Explain licensing as an approach to international business.
2. Discuss the advantages of licensing as an approach to international business.
3. Analyse the disadvantages of licensing as an approach to international business

Pedagogical Exemplars

The teacher introduces the lesson of the day by providing a general overview of learning outcomes and major activities. The teacher may choose from the following exemplars to deliver the lesson.

Collaborative Learning and Case Studies

1. In mixed ability and mixed gender groups, lead learners in a discussion on the meaning and explanation of the key elements of licensing as an approach to international business. Teachers could cite examples such as LEGO, Disney etc. to give context to these discussions.
2. Present case studies covering the advantages and disadvantages of licensing as an approach to international business.
3. Encourage learners to discuss the content of the presented case studies.
4. Let learners from the various groups make oral presentations of the outcome of the discussions to the whole class. Highly proficient (HP) learners and proficient (P) learners

should be tasked to support approaching proficient learners (AP) during discussions and lead the presentation.

Key Assessment

Level 1: State three advantages and three disadvantages of licensing in the context of international trade

Level 2

1. Explain the meaning of licensing as an approach to international business
2. Explain the key elements of licensing as an approach to international business.

Level 3

1. How can a small company benefit from licensing its technology to a foreign partner?
2. Analyse four disadvantages associated with licensing as a strategy for international expansion.

FOCAL AREA 2: WHOLLY-OWNED SUBSIDIARY AS AN APPROACH TO INTERNATIONAL BUSINESS

This focal area looks at the concept of wholly-owned subsidiaries as an approach to international business and examines how a wholly-owned subsidiary is established, its advantages and disadvantages as an approach to international business.

Explanation of Wholly-Owned Subsidiary as an Approach to International Business

A wholly owned subsidiary is a company whose entire stock is owned by another company, known as the parent company. This approach involves the parent company establishing or acquiring a fully controlled business entity in a foreign market. This strategy allows the parent company to retain complete control over the subsidiary's operations, policies and strategic direction.

Establishing a Wholly Owned Subsidiary

1. **Greenfield Investment:** The parent company builds a new operation from the ground up in the foreign market. This involves acquiring land, constructing facilities and hiring local staff. This method allows the company to design operations to its exact specifications but requires significant time and capital investment.
2. **Acquisition:** The parent company purchases an existing company in the foreign market. This provides immediate market access and operational capabilities but may involve integration challenges and higher initial costs.

Advantages of Wholly-Owned Subsidiary as an Approach to International Business

1. **Full Control:** The parent company maintains complete control over the subsidiary's operations, strategic decisions and management practices, ensuring alignment with corporate goals and standards.

2. **Protection of Intellectual Property:** Unlike joint ventures or licensing agreements, a wholly owned subsidiary allows the parent company to better protect its intellectual property and proprietary technology.
3. **Brand and Quality Consistency:** The parent company can ensure that its brand and product quality are consistent across all markets, helping to maintain its reputation and customer trust.
4. **Profits Retained:** All profits generated by the subsidiary are retained within the parent company, potentially leading to higher overall profitability compared to shared ventures.
5. **Gain Market Knowledge:** Over time, the parent company can gain in-depth knowledge of the foreign market, which can be used to refine strategies and enhance competitiveness.

Disadvantages of Wholly-Owned Subsidiary as an Approach to International Business

1. **High Costs and Investment:** Establishing a wholly owned subsidiary requires substantial capital investment for infrastructure, staffing and operations. This method also involves higher ongoing operational costs.
2. **Risk Exposure:** The parent company assumes all the risks associated with the subsidiary's operations, including economic fluctuations, political instability and market changes.
3. **Cultural and Regulatory Challenges:** Navigating a foreign market's cultural, legal and regulatory landscape can be complex and requires significant local expertise and adaptation.
4. **Integration and Management Challenges:** Integrating the subsidiary into the parent company's overall operations and managing it effectively across different time zones and cultural contexts can be challenging.
5. **Exit Barriers:** Exiting the market, if necessary, can be difficult and costly due to the substantial investments made and the potential need to divest assets or shut down operations.

Pedagogical Exemplars

The teacher introduces the lesson of the day by providing a general overview of learning outcomes and major activities. The teacher may choose from the following exemplars to deliver the lesson.

Digital Learning

1. Organise learners into small mixed-ability and mixed-gender groups
2. With the aid of digital tools such as desktop, laptops, smart phones/tablets, guide learners to carry out online research on wholly owned subsidiary as an approach to international business. Teachers to model appropriate search engines and sources.
3. Ask learners to discuss in their groups and summarise their findings on the meaning, advantages and disadvantages of wholly owned subsidiary as international business. Encourage learners to research examples of wholly owned subsidiaries operating in the international market to give context to their learning.
4. Support learners who may struggle to use the internet with digital devices (AP and P learners). Task the HP learners to make analyses of their findings as they discuss in their groups as well as support their colleagues to understand the concepts.

5. Have each group present their findings to the class, highlighting the meaning, advantages and disadvantages of wholly owned subsidiary.

Key Assessment

Level 2: Explain the meaning and establishment process of a wholly owned subsidiary.

Level 3

1. Write an essay discussing at least four advantages and disadvantages each of a wholly owned subsidiary as an approach to international business with relevant real-world examples.
2. Evaluate how a technology company can benefit from using a wholly owned subsidiary to enter a foreign market?
3. Analyse the potential risks associated with establishing a wholly owned subsidiary in a politically unstable country.

Hint



- The Recommended Mode of Assessment for Week 14 is **Individual Project Work**.
- The Individual Project Work should be given in the **14th Week** and learners are expected to submit their work by the end of the **18th Week** in the first semester of the academic year.
- Refer to **Appendix H** of this section for a sample task and rubrics for individual project work

WEEK 15

Learning Indicator: *Differentiate between domestic and international trade and outline the basis and documents used in international trade.*

FOCAL AREA 1: DIFFERENTIATE BETWEEN DOMESTIC AND INTERNATIONAL TRADE

Meaning of Domestic Trade

Domestic trade is the exchange of goods and services within the borders of a country. It refers to the buying and selling of goods and services within a country's borders, involving transactions between businesses, governments and individuals. Domestic trade is also known as **internal** or **national trade**.

Meaning of International Trade

International Trade refers to the exchange of goods, services and capital between different countries. This type of trade allows nations to expand their markets for both goods and services that otherwise may not have been available domestically. International Trade is also known as *Foreign Trade*.

International trade involves

1. **Importing:** Buying goods or services from another country.
2. **Exporting:** Selling goods or services to another country.
3. **Entrepot trade:** Importing goods for re-export to another country.

Differences Between Domestic and International Trade

1. **Geographical Scope:** Domestic trade occurs within the borders of a single country while international trade involves trade between different countries across national borders.
2. **Currency:** Domestic trade transactions are conducted in the national currency of the country, but international trade transactions often involve multiple currencies, requiring currency exchange and managing exchange rate risks.
3. **Regulations:** Domestic trade is governed by the country's internal laws and regulations however, international trade is subjected to international laws, treaties, trade agreements and customs regulations.
4. **Transportation and Logistics:** Domestic trade generally involves shorter transportation distances and simpler logistics. In the case of international trade, it involves longer transportation distances, more complex logistics and international shipping regulations.
5. **Market Knowledge:** Businesses typically have a good understanding of local market conditions, consumer preferences and cultural nuances in domestic trade. But international trade requires knowledge of different markets, consumer behaviours and cultural differences in various countries.

- 6. Risk Factors:** Risks are primarily related to the national economy and local market conditions in the case of domestic trade, whereas international trade includes additional risks such as political instability, currency exchange risk and differences in legal systems.
- 7. Trade Barriers:** Domestic trade generally faces fewer trade barriers such as tariffs whereas international trade is often subjected to tariffs, quotas and other trade barriers imposed by governments.
- 8. Economic Impact:** Domestic trade directly affects the national economy, contributing to GDP and employment within the country while international trade influences the global economy and affects the trade balance, economic growth and development of the countries involved.

Table 2: *Differences between domestic trade and international trade*

Feature	Domestic Trade	International Trade
Definition	Exchange of goods and services within a single country	Exchange of goods and service between different countries
Scope	Internal or national	Foreign or global
Currency	Single currency	Multiple currencies
Regulations	National laws and policies	International laws, agreements and tariffs
Transportation	Shorter distances, simpler logistics	Longer distances, complex logistics
Market Understanding	Better local market understanding	Requires understanding diverse markets
Risk Factors	National economic risks	Political, currency and international trade risks
Barriers to Entry	Fewer barriers, easier entry	Higher barriers, complex entry
Economic Impact	Contributes to national GDP	Influences global economy, trade balance

Examples of Transactions in Domestic and International Trade

1. Domestic Trade

- a. A local furniture manufacturer sells chairs and tables to retail stores within the same country.
- b. A national telecommunications company provides internet and phone services to consumers and businesses within the country.
- c. A domestic e-commerce platform sells products to customers nationwide, offering home delivery and local pick-up options.
- d. A construction company builds homes and commercial properties within the country and sells or leases them to local buyers and businesses.
- e. A national hospital chain provides medical services to patients across different states or regions within the country.
- f. A university offers courses and degrees to learners from various parts of the country.

- g. A local film production company releases movies in theatres across the nation.

2. International Trade

- a. A Ghanaian company exporting gold and other minerals to Europe.
- b. An electronics company based in Japan exports televisions and smartphones to the United States, Europe and other international markets.
- c. A steel manufacturing company in Germany imports iron ore from Brazil to produce steel products.
- d. A German car manufacturer exports luxury cars to dealerships in China, the United States and the Middle East.
- e. A pharmaceutical company in Switzerland exports medications and vaccines to various countries worldwide.
- f. A Saudi Arabian oil company exports crude oil to refineries in Japan, South Korea and India.
- g. A US-based software company licenses its software to businesses and government agencies in Europe and Asia, providing technical support and updates remotely, etc.

Learning Task

1. Explain domestic trade and international trade, giving examples of transactions in each form of trade.
2. Discuss the differences between domestic trade and international trade.

Pedagogical Exemplars

The teacher introduces the lesson of the day by providing a general overview of learning outcomes and major activities. The teacher may choose from the following exemplars to deliver the lesson.

Talk for learning

1. Present both domestic and foreign manufactured products (physical products or pictures, videos, etc.) for learners to observe and classify them according to products that are produced in Ghana and those products produced outside Ghana.
2. Ask learners to write individually and share with a colleague and to the larger class how Ghana is able to import or buy products from other countries. Move round the class to support AP learners to participate in the activity while tasking the HP learners to justify their responses
3. Use the activity to zoom into the concept into domestic and international trade.
4. Engage learners to think-pair share the meaning of domestic and international trade. Task them to further provide examples of domestic and international trade

Group Work/Digital Learning

1. Arrange learners in mixed ability and gender groups and ask them to discuss the differences between domestic and international trade.

2. Each group should prepare a slide presentation or write their points on a flip chart or paper for presentation
3. Ask the various groups to present their ideas to the class for constructive feedback
4. Consolidate the presentations of groups by providing clarity and adding more points to enhance the understanding of learners on the differences between domestic and international trade.
5. Teachers to move around the group supporting all learners to engage and asking questions to check understanding.

Key Assessment

Level 1

1. What is domestic trade?
2. What is foreign trade?

Level 2

1. Summarise five differences between domestic trade and international trade.
2. Explain why domestic trade is generally subject to fewer regulations compared to international trade.
3. Describe three features of international trade.
4. Why do international trade transactions often face higher transportation cost compared to domestic trade transactions?

Level 3

1. Discuss how cultural differences can impact international trade but are less of a concern in domestic trade
2. Analyse four major differences between domestic trade and international trade

FOCAL AREA 2: INTRODUCTION TO INTERNATIONAL TRADE

Lesson 1 in this week dealt with the introduction to international trade where learners were taught the meaning and differences between domestic trade and international trade through differentiated interactive pedagogical approaches. This second lesson of the week is exciting as well as we are going to have interactive discussions on the reasons and basis for international trade.

Basis for International Trade

The basis for international trade refers to the underlying principles or economic theories that explain why countries trade with each other. These theories provide a framework for understanding how trade benefits countries. The basis for international trade includes:

Comparative Advantage: Comparative advantage refers to the ability of a country, individual, or firm to produce goods or services at a lower opportunity cost than others. A country has a comparative advantage in producing goods if it can produce them at a lower opportunity cost

compared to another country. It is the foundation of international trade theory developed by economist David Ricardo.

Example: Suppose Country A can produce both cars and computers. It takes Country A 10 units of resources to produce one car and 20 units to produce one computer. Country B, on the other hand, requires 15 units of resources to produce one car and 30 units to produce one computer. Despite having an absolute disadvantage in both cars and computers, Country A has a comparative advantage in cars because it sacrifices fewer computers to produce cars compared to Country B.

Absolute Advantage: Absolute advantage refers to the ability of a country, individual, or firm to produce goods or services more efficiently (using fewer resources such as labour, capital, time, etc.) than another entity. This concept was introduced by Adam Smith and suggests that specialisation and trade can benefit all parties involved by allowing each to focus on what they can produce most efficiently. The concept of **competitive advantage** was proposed by Michael E. Porter

Example

Table 3: Table on absolute cost advantage

Country	Resources per Car	Resources per Computer
Country A	10 units	30 units
Country B	15 units	20 units

Analysis of Example: From the table above, Country A requires 10 units of resources to produce 1(one) car, while Country B requires 15 units of resources to produce the same one car. Therefore, Country A has an absolute cost advantage in producing cars because it uses fewer resources per car than Country B. In the production of computers, Country A requires 30 units of resources to produce 1(one) computer while Country B needs 20 units of resources to produce 1(one) computer. Therefore, Country B has absolute cost advantage over Country A when it comes to producing computers.

The Basis for International Trade: According to the principle of absolute advantage, Country A should specialise and focus on producing cars while Country B should specialise and focus on the production of computers since they are efficient in the production of these commodities. This specialisation allows Country A to maximise its production output in cars and potentially export surplus to Country B or other markets and Country B maximises its production output in computers and export surplus to Country A. This leads to international trade.

Competitive Advantage: Competitive advantage refers to the ability of a firm or entity to generate greater value for customers compared to its competitors. It is often based on factors such as quality, price, innovation, brand reputation and customer service. Unlike comparative and absolute advantage, which focuses on production efficiencies, competitive advantage emphasises the ability to outperform competitors in the market. It involves strategies that enable a company to differentiate itself and attract customers, ultimately leading to increased market share and profitability.

Example: Company X has a competitive advantage in the smartphone market because it offers innovative features, superior build quality and excellent customer service compared to its competitors. These factors allow Company X to charge higher prices while maintaining strong customer loyalty and market demand.

Reasons for International Trade

The reasons for international trade refer to the practical motivations or drivers that prompt countries to engage in trade with each other. It emphasises the real-world motivations and goals that lead countries to participate in international trade. Below are some of the reasons:

1. **Access to Resources:** Different countries have different natural resources (e.g., oil, minerals, timber) that others lack or have in limited supply. For instance, Ghana has fertile lands for the production of cocoa when compared to the US whilst the US are farther advanced in technology than Ghana.
2. **Technological Differences:** Countries with advanced technology and innovation can produce high-tech goods that other countries need. For instance, the United States exports medical devices and software due to its advanced technology sector.
3. **Taste for Variety of Goods:** Consumers in one country may demand products that are produced in another country, leading to trade. For instance, European countries import tropical fruits that cannot be grown in their climate.
4. **Market Expansion:** Businesses seek to expand their markets beyond domestic borders to increase sales and profits. Example, a German car manufacturer exports cars to various countries to increase its market share.
5. **Political and Economic Relationships:** Bilateral and multilateral trade agreements reduce trade barriers and encourage trade. The European Union allows free trade among its member countries.
6. **Risk Diversification:** By trading with multiple countries, businesses can diversify their markets and reduce economic risk. Example, a company that exports to various countries can mitigate the impact of an economic downturn in any single market.
7. **Specialisation:** Countries can focus on industries where they are most efficient, leading to better resource allocation. By so doing, they have to engage in international trade to sell their products to other countries and buy from other countries what they need but do not have. Example, Brazil focuses on agriculture and exports products like coffee and soybeans.
8. **Efficient Resource Utilisation:** International trade allows countries to utilise their resources more effectively by exporting surplus and importing needed goods. Example: Saudi Arabia exports surplus oil and imports food products.

Learning Task

1. Discuss the basis for international trade
2. Analyse the reasons for international trade

Pedagogical Exemplars

The teacher introduces the lesson of the day by providing a general overview of learning outcomes and major activities. The teacher may choose from the following exemplars to deliver the lesson.

Trade Simulation Games

1. Create profiles of some countries. The profile of each country should contain the following:

2. Name of the country
3. Initial resources available (e.g., units of labour, capital, etc.)
4. Production capability per unit of resource (e.g. 1 unit of labour produces 3 apples or 1 car)
5. Ensure the production capability of these countries varies so that learners can see the differences among countries and their areas of specialisation in production
6. Divide the class into balanced gender and ability groups and assign each group a country..
7. Give each group their country profile and production capability information to calculate
8. Let the groups assign roles among themselves. For instance, President of the country, Minister of Finance who is responsible for collating the calculations, Minister of Communication who will present the groups work, etc.
9. Let the groups calculate their initial production of goods based on the available resources and production capability. For instance, if 10 units of labour can produce 1 car, how many cars can a country produce with 100 labour, etc.). Give different products for learners to calculate and record on paper.
10. Encourage AP learners to participate in the groups as you move around the class. The HP learners can peer teach colleagues as well as begin to analyse the implication of their assigned country's production capabilities with respect to different products
11. Let the representatives of the groups present their work to the class
12. Use their presentation to transition to the discussion of comparative advantage, absolute advantage and competitive advantage as basis for international trade.
13. Leveraging on learners' discussion on the basis of international trade, guide them to come out with the reasons why it is important for international trade
14. Have learners write a reflection of what they have learnt in the lesson on paper and share with a colleague. Call for random reading of learner's reflection.

Key Assessment

Level 2

1. Why do countries engage in international trade?
2. Explain the following basis for international trade:
 - a. Comparative advantage
 - b. Absolute advantage
 - c. Competitive advantage
3. What is the implication when a country has a comparative advantage in producing a good?

Level 3

1. How can international trade benefit consumers in a country?
2. Analyse four reasons why countries engage in international trade?
3. Analyse how a country's factor endowments (natural resources, labour, capital) influence its trade patterns.

4. Use the table below to analyse and determine which country has an absolute cost advantage over the other in the production of cars and computers.

Country	Resources per Car	Resources per Computer
Country A	10 units	30 units
Country B	15 units	20 units

Hint



The recommended mode of assessment for Week 15 is **test of practical knowledge**. Refer to **Question 4** of Assessment Level 3 under the key assessment in lesson 2, for an example of a task for the assessment.

WEEK 16

Learning Indicator: *Differentiate between domestic and international trade and outline the basis and documents used in international trade.*

In previous lessons, learners were introduced to international trade where they discussed the differences between domestic and international trade and the basis and reasons for international trade. In this week's lessons, learners will be exposed to documents used in trade including international trade.

FOCAL AREA 1: DOCUMENTS USED IN TRADING

Documents used in Trading

1. **Letter of Enquiry:** A letter of enquiry is a document sent by a potential buyer to a supplier asking for information about products, prices, availability and terms.
2. **Material Requisition Form:** A document used to request the supply of raw materials or components needed for production or other purposes within a company.
3. **Quotation:** A quotation is a document provided by a supplier to a potential buyer, detailing the prices and terms for specific goods or services.
4. **Purchase Order (PO):** An order is a formal request from a buyer to a supplier to purchase goods or services as per the agreed terms.
5. **Invoice:** An invoice is a document sent by a supplier to a buyer, detailing the goods or services provided and requesting payment.
6. **Debit Note:** A debit note is a document sent by a buyer to a supplier indicating a return of goods received or requesting a reduction in the amount payable due to discrepancies.
7. **Credit Note:** A credit note is a document sent by a supplier to a buyer acknowledging that a certain amount has been credited to the buyer's account, usually due to returns or overcharges.
8. **Receipts:** A receipt is a document issued by a seller to a buyer acknowledging that payment has been received for goods or services.
9. **Cheques:** A cheque is a written, dated and signed document that directs a bank to pay a specific amount of money to the bearer or the entity named on it.
10. **Invoice:** A document sent by the supplier to the buyer, detailing the goods or services provided and requesting payment.
11. **Delivery Note:** A document that accompanies a shipment of goods, listing the items delivered and their quantities. It confirms the delivery of goods to the buyer.
12. **Goods Received Note (GRN):** A document used by the buyer to confirm the receipt of goods ordered. It verifies that the delivered items match the purchase order, etc.

Learning Task

1. State the documents used in trade.
2. Explain the documents used in trade.

Pedagogical Exemplars

The teacher introduces the lesson of the day by providing a general overview of learning outcomes and major activities. The teacher may choose from the following exemplars to deliver the lesson.

Collaborative Learning

1. Divide learners in small balanced gender and ability groups
2. Ask learners to discuss in their groups and present a list of documents that are used for trading
3. Present sample copies (internet downloaded copies or improvised designed samples or actual copies) of some documents such as cheques, receipt, invoice, delivery note, requisition, etc. used in trade for learners to observe and note down their observations.
4. The printed documents should be clear for all learners to be able to see the features.
5. Task learners to share their observations on the features of the sample documents to explain how the documents are used in trade.
6. Ask targeted questions that will encourage HP learners to provide detailed explanations of the documents and what they are used for. Provide prompts for AP and P learners to support them to also give explanations of the meaning of some of the documents they have observed
7. Provide detailed explanations of the meaning of the documents and what they are used for in trading where necessary to scaffold the activity for AP learners.

Key Assessment

Level 1: State at least seven documents used for trading

Level 2: Compare and contrast the following documents:

1. Purchase order and materials requisition form
2. Debit note and credit note
3. Invoice and quotation
4. Receipt and cheque

FOCAL AREA 2: DOCUMENTS USED IN INTERNATIONAL TRADE

These documents are essential in international trade to ensure that transactions are legal, transparent and compliant with the regulations of the countries involved. They help facilitate the smooth movement of goods across borders, ensuring that all parties understand their rights and obligations.

Document used in International Trade

1. **Letter of Credit:** A letter of credit is a document issued by a bank guaranteeing that a buyer's payment to a seller will be received on time and for the correct amount, reducing the risk of non-payment in international trade transactions.
2. **Bill of Lading:** A bill of lading is a document issued by a carrier to acknowledge receipt of cargo for shipment. It serves as a shipment receipt when the carrier delivers the goods at the destination and outlines the terms for transporting the goods. It provides proof of shipment and details the terms and conditions under which the goods are transported.
3. **Consular Invoice:** A consular invoice is a document required by some countries, signed by the consul of the importing country stationed in the exporting country. It certifies the value, quantity and nature of the shipment. Its purpose is to verify the value and origin of the goods and to ensure that the goods comply with the regulations of the importing country.
4. **Certificate of Origin:** A certificate of origin is a document declaring the country where the goods were manufactured. It is often required by customs authorities to determine whether the goods are eligible for import or subject to duties.
5. **Certificate of Insurance:** A certificate of insurance is a document issued by an insurance company certifying that shipment is insured against loss or damage during transit.
6. **Export License:** An export license is a government document that authorises the export of specific goods in specific quantities to a particular destination. It is required for goods that are controlled or regulated.
7. **Import License:** An import license is a document issued by a government authorising the import of certain goods into its country. It is required for goods that are subject to import restrictions.
8. **Shipping Note:** A shipping note is a document prepared by the shipper that provides detailed instructions to the carrier about the handling and delivery of the shipment.
9. **Airway Bill:** An airway bill is a document issued by an airline to acknowledge receipt of cargo for shipment by air. It serves as a contract of carriage and a receipt for the goods.
10. **Inspection Certificate:** An inspection certificate is a document issued by an independent third-party inspection company/agency verifying that the goods meet the specified quality and quantity requirements. Its purpose is to assure the buyer that the goods meet the agreed-upon standards and specifications.
11. **Customs Declaration:** A customs declaration is a document submitted by the importer or exporter to customs authorities detailing the goods being imported or exported, including their nature, value and origin.

Learning Task

1. State the documents used in international trade.
2. Explain the documents used in international trade.

Pedagogical Exemplars

The teacher introduces the lesson of the day by providing a general overview of learning outcomes and major activities. The teacher may choose from the following exemplars to deliver the lesson.

Matching Game Activity

1. Create two sets of cards or pieces of paper. Each card or piece of paper of the first set should bear a single name of a document used in international trade whilst each card or piece of paper of the second set bears the description of each document set. For example,
2. Set A - Cards or pieces of paper with names of documents used in international trade (e.g. purchase order, invoice, bill of lading, certificate of origin, import license, export license, etc.)
3. Set B – Cards or pieces of paper with the explanations or descriptions of each trade document (e.g. Document declaring the country where the goods were manufactured)
4. Divide the class into small groups bearing in mind gender and ability balance
5. Explain to learners that they need to match each international trade document name with its corresponding explanation
6. Distribute the two sets of cards to the various groups to match and allow time for this activity
7. Let the groups display their work for other groups to come and have a glance and afterwards they present their work to the class
8. Allow the groups to ask each other questions based on the presentations
9. Ask targeted questions that will encourage HP learners to provide detailed explanations of the documents and what they are used for. Provide prompts for AP and P learners to aid them to also give explanations to the meaning of some of the documents they have observed
10. Provide detailed explanations of the meaning of the documents and what they are used for in international trade where necessary to reinforce learners' understanding.

Key Assessment

Level 2

1. Differentiate between an import license and an export license.
2. Explain the purpose of an airway bill as a document used in international trade.

Level 3

1. Explain the purpose of at least 5 documents used in international trade and how they facilitate compliant transactions.
2. Role-play a transaction involving an importer and a foreign supplier discussing relevant trade documents and how these documents would be used to facilitate their transactions.

Hint

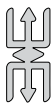


*The recommended mode of assessment for Week 16 is **role-play**. Refer to **Question 2** of Assessment Level 3 under the key assessment in lesson 2, for an example of a task for the role-play.*

WEEK 17

Learning Indicator: *Analyse the various restrictions in international trade, the reasons for restrictions and explain the benefits and challenges of international trade*

In previous lessons, learners were taken through the various documents used in domestic and international trade through experiential learning strategies. The exposure to these documents equipped learners with the knowledge and skills to be able to differentiate among documents used for trade. Learners were also taught the reasons and basis why countries engage in international trade. However, there are circumstances that will lead to countries restricting trade with other countries. In this week's lessons, learners will be engaged through interactive discussions to look at the various reasons for restricting international trade.



Note

There is only one focal area for this week which focuses on various restriction in international trade. In the **1st lesson** of the week, learners should begin their analysis of the case study presented in the pedagogy to identify and explain the various restrictions in international trade. In the **2nd lesson** of the week, learners are to prepare slides or use flip charts to make a presentation of their work on restrictions in international trade for constructive feedback.

FOCAL AREA 1: RESTRICTIONS IN INTERNATIONAL TRADE

International trade restrictions are policies implemented by governments to regulate and control the flow of goods and services across borders. Some of these restrictions include:

1. **Tariffs:** Tariffs are taxes imposed by a government on imported goods and services. They can be ad valorem (a percentage of the value) or specific (a fixed fee per unit). The primary purpose of tariffs is to protect domestic industries from foreign competition by making imported goods more expensive. This encourages consumers to buy domestically produced products. They can also provoke retaliatory tariffs from other countries, leading to trade wars that disrupt global supply chains.
2. **Quotas:** Quotas are limits on the amount or quantity of a specific product that can be imported or exported during a given timeframe. Quotas protect domestic producers by controlling the volume of foreign goods entering the market, preventing market saturation and maintaining price stability. Quotas can create shortages or surpluses, leading to higher prices for restricted goods. They can also lead to inefficiencies as companies rush to import within quota limits and can foster smuggling or black-market activities if demand exceeds supply.
3. **Trade Embargoes:** Trade embargoes are official bans on trade with specific countries, usually imposed for political or non-political reasons. Embargoes are used to exert economic and political pressure on governments to change policies or behaviour or to prevent the importation of a particular product into a country. They can target entire economies or specific sectors. Embargoes can severely limit access to goods and services, leading to shortages and economic hardship in the targeted country. They can also affect

companies and consumers in the imposing country by restricting access to markets and resources.

4. **Subsidies:** Subsidies are financial support provided by governments to domestic industries to help them compete against foreign imports. They can take the form of direct cash payments, tax breaks, or low-interest loans. Subsidies lower production costs, allowing domestic companies to offer products at a cheaper price relative to foreign products. This will help control and reduce the quantity of foreign products into a country since local industries have more competitive edge than foreign industries.
5. **Import Licenses:** Import licenses are government-issued permits required for the importation of certain goods. They help control the entry of products that might be harmful or otherwise undesirable. A country can decide to reduce the number of licenses issued to importers for the importation of certain products or raise the standard high for the acquisition of import license. Import licenses can add administrative burdens and costs for businesses, delaying shipments and reducing the efficiency of supply chains. They can also be used as a protectionist tool, limiting competition from foreign companies.
6. **Export Controls:** Export controls are regulations that limit the export of certain goods, technologies, or information, particularly those with military or dual-use potential. These controls are designed to protect national security, prevent the proliferation of weapons and sensitive technologies and comply with international treaties. Exporters must obtain government authorisation, often in the form of export licenses, for controlled items. The controls are usually based on lists of items that are subject to restrictions. Export controls can limit companies' ability to access international markets, especially in high-tech industries. They can also strain diplomatic relations if countries perceive them as unfair barriers.
7. **Technical Barriers to Trade (TBT):** Technical Barriers to Trade are regulations, standards, testing and certification procedures that products must meet to be sold in a particular market. TBTs ensure the safety, quality and compatibility of products, protecting consumers and the environment. TBTs include labelling requirements, performance standards and conformity assessment procedures. They often require products to meet specific technical specifications. While TBTs promote safety and quality, they can also act as non-tariff barriers that impede trade by increasing compliance costs and requiring technical modifications to meet local standards.
8. **Trade Sanctions:** Sanctions are measures imposed by one or more countries against a targeted country, group, or individual to restrict trade and economic transactions. They are used to achieve political, economic, or security objectives and can range from comprehensive trade embargoes to targeted measures like asset freezes and travel bans.
9. **Anti-Dumping Duties:** These are duties/tariffs imposed on foreign imports believed to be of inferior quality and priced below fair market value. The purpose of imposing anti-dumping duties on goods dumped into a country is to protect domestic industries from unfair competition, market distortion and consumption of bad products.
10. **Sanitary and Phytosanitary Measures (SPS):** SPS measures are regulations to protect humans, animals and plants from diseases, pests, or contaminants. They are particularly relevant in agriculture and food trade. SPS measures ensure food safety and prevent the spread of diseases and pests that could harm agriculture or ecosystems. These measures include quarantine requirements, inspections and testing. They must be based on scientific principles and risk assessments. SPS measures can restrict imports of agricultural products

and increase compliance costs, but they are essential for maintaining health and safety standards. However, if not properly justified, they can be perceived as protectionist tools.

Learning Task

1. Identify various restrictions in international trade.
2. Prepare a group presentation on how restrictions are applied in international trade.

Pedagogical Exemplars

The teacher introduces the lesson of the day by providing a general overview of learning outcomes and major activities. The teacher may choose from the following exemplars to deliver the lesson.

Collaborative learning

1. Lead a whole class discussion on the different restrictions to international trade.
2. Invite learners to share their interpretations of each type of restriction.
3. Encourage participation from all learners.
4. Record learners' definitions on flash cards or flip charts and display around the classroom.

Case Study and Group Presentation

Lesson 1*

Develop a case study with real-life trade restrictions scenarios for learners to analyse.

The case study should cater to learners of all abilities. For instance, it should contain content that allows AP and P learners to identify and explain some simple trade restrictions. The case study should also give P/HP learners the opportunity to carry out in-depth analysis and critical thinking that requires further reasoning and come out with more restrictions used in international trade.

Put learners into mixed-ability and mixed-gender groups bearing in mind SEN learners and present the case study on the various restriction in international trade for learners to read and analyse in their groups.

Manage learner's group discussions and ensure every learner is participating. Be mindful fast learners do not dominate the group discussions, however, encourage them to support their colleagues to understand the case.

Ask all learners to take note of their group discussions and summarise their points. Also, learners nominate a secretary to collate the group's ideas.

Lesson 2*

Provide time for each group to make a presentation of their ideas to the class for feedback.

Provide clearer explanations of the restrictions of international trade to enhance learner's understanding of the concepts.

*Suggested division of time but this can be flexible depending on the cohort

Key Assessment

Level 1

1. What is a tariff?
2. Summarise three types of restrictions used in international trade.

Level 2

1. How do quotas differ from embargoes in terms of trade restrictions?
2. Explain the concept of subsidies and give an example.
3. Why might a government implement anti-dumping duties?
4. Discuss five types of restrictions countries can adopt to control international trade.

Level 3

1. Analyse how technical barriers to trade (TBT) can affect international trade relations?
2. Discuss the potential economic impacts of comprehensive trade sanctions on a country's economy.

Hint



*The recommended mode of assessment for Week 17 is **discussion**. Refer to **Question 4** of Assessment Level 2 under the key assessment for an example of a task for learners' discussion.*

WEEK 18

Learning Indicator: *Analyse the various restrictions in international trade, the reasons for restrictions and explain the benefits and challenges of international trade.*

Last week's lessons were exciting as learners were engaged in group discussions through case study analysis on the various restrictions countries can adopt and apply to control trade. This week's lesson also promises to be interesting as learners will progress to gaining knowledge and understanding of the reasons why restrictions are necessary in trade. We will discuss the benefits and challenges of international trade in this week to equip learners with the functional understanding of how international trade can be beneficial as well as challenging to countries.

FOCAL AREA 1: REASONS FOR RESTRICTIONS IN INTERNATIONAL TRADE

Reasons for Restricting International Trade

Restrictions in international trade are implemented for a variety of reasons, often reflecting the economic, political and social objectives of governments. Below are some reasons:

1. **Protecting Domestic Industries:** Governments may impose trade restrictions to protect young or emerging industries that are not yet competitive on an international scale. This allows these industries to grow and become more established before facing foreign competition. Restrictions such as tariffs and quotas can protect domestic industries from unfair competition posed by foreign companies that might dump products at below-market prices.
2. **Safeguarding National Security:** Export controls and restrictions on sensitive technologies help prevent the proliferation of weapons and ensure that military or dual-use goods do not fall into the hands of adversaries. By reducing reliance on foreign goods, countries can maintain greater control over essential sectors critical to national security, such as energy, agriculture and technology.
3. **Protecting Public Health and Safety:** Sanitary and Phytosanitary Measures (SPS) is put in place to prevent the spread of diseases, pests, or contaminants that could harm humans, animals, or plants. Ensuring food safety and public health is a priority. Technical Barriers to Trade (TBT) are also regulations and standards implemented to ensure that imported goods meet safety and quality standards, protecting consumers from harmful or substandard products.
4. **Encouraging Domestic Employment:** By restricting imports, governments can support local industries and preserve domestic jobs. This is especially important in sectors facing stiff international competition. Restrictions like embargo on certain foreign products and grant of subsidies to local industries will help boost local industries hence creating domestic employment opportunities fostering economic development.
5. **Responding to Political and Diplomatic Concerns:** Trade Sanctions are used as a tool to pressure countries to change policies or behaviours, such as human rights violations or aggressive military actions. Sanctions can isolate a country economically and diplomatically.

Countries may impose trade restrictions in response to unfair practices by trading partners, aiming to force them to change their policies or reach a negotiation.

6. **Revenue Generation:** Tariffs are sources for revenues to government. For some countries, especially developing ones, tariffs on imports are a significant source of government revenue. These funds can support public services and infrastructure development.
7. **Promoting Fair Trade Practices:** Anti-dumping duties and countervailing measures are imposed to counteract the negative effects of dumping and foreign subsidies, ensuring fair competition for domestic producers. Restrictions help enforce intellectual property rights, preventing the illegal distribution and sale of counterfeit goods that can harm domestic industries.
8. **Environmental Protection:** Trade restrictions can be used to enforce environmental standards, preventing the importation of products that do not meet sustainability criteria or contribute to environmental degradation.
9. **Cultural and Social Considerations:** Restrictions may be placed on the import of cultural goods that could undermine or dilute a country's cultural heritage and identity. Trade restrictions can reflect social and ethical standards, such as banning products that violate labour rights or animal welfare standards.
10. **Promoting Economic Stability:** Trade restrictions can help manage a country's balance of payments by reducing imports and encouraging exports, thus improving foreign exchange reserves and stabilising the economy.

Learning Task

1. State the reasons for restricting international trade.
2. Analyse the reasons for restricting international trade.

Pedagogical Exemplars

Peer-editing

1. Put learners in mixed-ability and mixed-gender groups to discuss and write the reasons why countries adopt restrictions to control international trade.
2. Move round the groups to support learners as they discuss in their groups. Encourage learners to take part especially the AP and P learners.
3. Ask the various groups to exchange their works with other colleagues for review and feedback.
4. Present a checklist for the groups to use to review their colleagues work.
5. Let the groups present their work to the whole class for constructive feedback.

Key Assessment

Level 2: Explain four reasons why countries adopt policies to restrict trade.

Level 3: Analyse how trade restrictions support economic stability in a country.

FOCAL AREA 2: THE BENEFITS/IMPORTANCE AND CHALLENGES OF INTERNATIONAL TRADE

Benefits/Importance of International Trade

International trade provides a wide range of benefits and are important to countries, businesses and consumers, driving economic growth and improving quality of life. Some of these benefits include:

1. **Economic Growth and Development:** Trade increases GDP by allowing countries to specialise in their most efficient goods and services, attracting foreign investment and boosting productivity.
2. **Access to Variety of Goods and Services:** It offers consumers a broader selection of products at competitive prices, improving affordability and quality.
3. **Efficient Resource Allocation:** By focusing on comparative advantage, countries can use resources more efficiently by producing what they can produce best for sale to other countries and buy from other countries what they cannot produce efficiently increasing overall economic welfare.
4. **Economies of Scale:** Businesses can expand production for larger international markets, reducing costs and encouraging innovation and research.
5. **Employment Opportunities:** Trade creates jobs in export industries and promotes skill development through exposure to international markets.
6. **Enhanced Political and Economic Relations:** It fosters economic interdependence and cooperation, reducing conflict and encouraging global collaboration on shared challenges.
7. **Innovation and Technology Transfer:** Trade facilitates the exchange of technology and competitive pressure, driving innovation and productivity improvements.
8. **Increased Market Access:** Businesses can expand beyond domestic borders, increasing revenues and reaching diverse customer bases.
9. **Improved Quality of Life:** Trade ensures the availability of essential goods and services, contributing to better living standards and cultural exchange.
10. **Environmental Benefits:** Trade can promote efficient resource use and the exchange of green technologies, supporting sustainable development.

Challenges of International Trade

International trade, while offering numerous benefits, also presents several challenges. These challenges can impact economies, businesses and consumers in various ways. Some of these challenges include:

1. **Trade Barriers:** Trade barriers include tariffs, quotas and non-tariff barriers such as regulatory standards and import licenses. These barriers can increase the cost of goods, limit the quantity of goods that can be traded and complicate the trading process.
2. **Fluctuations in Currency Exchange Rates:** Fluctuations in currency exchange rates can affect the cost and profitability of international transactions. Volatility in exchange rates can lead to uncertainty in pricing and profits, making it difficult for businesses to plan and budget.
3. **High Transportation and Logistics Cost:** International trade involves transporting goods over long distances, often across multiple countries. High transportation costs, delays and logistical complexities can increase the overall cost and risk of trading internationally.
4. **Political and Economic Instability:** Political instability, economic crises and changes in government policies in trading partner countries can disrupt trade. Such instability can lead to sudden changes in trade regulations, increased risk of non-payment and interruptions in supply chains.
5. **Regulatory Compliance and Standards:** Different countries have varying standards and regulations for products, including safety, health and environmental standards. Businesses must navigate complex regulatory environments and ensure compliance with multiple standards, which can be costly and time-consuming.
6. **Intellectual Property Rights:** Protection of intellectual property (IP) rights varies across countries. Weak IP protection in some countries can lead to issues such as counterfeiting and intellectual property theft, which can harm businesses and innovation.
7. **Cultural Differences:** Differences in language, customs, business practices and consumer preferences can pose challenges. Misunderstandings and miscommunications can occur, leading to difficulties in negotiation, marketing and customer relations.

Learning Task

1. Discuss the benefits/importance of international trade.
2. Discuss the challenges of international trade.

Pedagogical Exemplars

Group work

1. Organise learners in balanced gender and ability groups.
2. Using the Jigsaw strategy, assign some of the groups to discuss the benefits of international trade and other groups discuss the challenges of international trade.
3. Move round the class to support learners as they work in their groups.
4. Allow groups who discussed benefits and the group that discussed the challenges of international trade to present their ideas to the whole class.
5. Give opportunity for groups to ask questions for the presenting group to respond. Encourage the AP and P learners to take the task of presenting their work to build up their communication skills.
6. Consolidate the presentations by bringing to clarity explanations that will further enhance the understanding of learners.

Key Assessment

Level 2

1. Explain how international trade can lead to economic growth in a country.
2. Discuss two ways in which international trade can create job opportunities.

Level 3

1. Evaluate at least four benefits of international trade.
2. Analyse three challenges of international trade

Level 4: Evaluate the impact of recent international trade restrictions on Ghana's economy. In your answer, consider how these restrictions have altered the landscape of imports and exports in Ghana, and discuss the short and long-term effects on the country's economic growth.

Hint



- The Recommended Mode of Assessment for Week 18 is **Mid-Semester Examination** for the second semester.
 - Teachers are expected to develop assessment tasks to cover **Weeks 13 – 17** and different Dok levels for the mid-semester examination and the scores must be recorded into STP.
 - Refer to **Appendix I** for more details on the structure of the mid-semester examination.
- The following mandatory key assessments should be conducted and submitted for the transcript of learners.
- **Individual Project Work** should be assigned in **Week 14** and submitted by learners in **Week 18**; the scores should be made available to be recorded into the student portal. Refer to **Appendix H** of this section for a sample task and rubrics for the individual project work.
 - **Mid-Semester Examination** for the second semester should be conducted in **Week 18**, with scores promptly recorded in the student portal. Refer to **Appendix I** of this section for more details of the structure of the mid-semester examination.

SECTION 4 REVIEW

The section gave learners the opportunity to explore franchising, licensing, joint venturing and wholly owned subsidiary approaches to international business. Again learners, through differentiated teaching and learning acquired knowledge on the differences between domestic and international trade, the documents used in trading including those used in international trade. Learners delved further into the basis, reasons and restrictions in international trade. In the section, learners were made to do group discussions, analyse case studies, peer-edit as well as make presentations for constructive feedback. These strategies enabled learners to develop communication, collaboration, critical thinking and problem-solving skills. Various assessment strategies such as oral presentation, written short-essays and case studies were structured to cater for all the varied abilities of learners. These assessments were classified under the DoK level 1– 4. By the end of the section, learners should have acquired foundational and functional knowledge in international trade.



APPENDIX G: HOW TO CREATE QUIZZES USING GOOGLE FORMS FOR E-ASSESSMENT

Summary Steps to Create Quizzes Using Google Forms

1. **Access Google Forms:**
 - Open a browser and sign in with your Google account.
 - Go to [Google Forms](#) and create a new form or select **Blank Quiz** by clicking on the “+” button to create a new form.
2. **Set Up Your Quiz:**
 - Name your quiz and enable quiz mode by going to **Settings > Quizzes** and toggling “Make this a quiz.”
 - Choose whether to release scores immediately or later
3. **Add Questions:**
 - Add questions using the + button, choose a question type (multiple choice, short answer, paragraph, etc.), input the question, and set answer options.
 - Assign correct answers and points through the **Answer Key**.
4. **Step 4: Add scoring (optional)**
 - Click on the three dots next to each question.
 - Select “Add grading” to set point values.
5. **Customize Quiz:**
 - Adjust colour themes, add images, videos, and sections for better organization.
6. **Preview and Test:**
 - Use the **Eye** icon to preview the quiz and test it yourself.
7. **Share the Quiz:**
 - Use the **Send** button to share via email, link, or embed code.
8. **Review Responses:**
 - Access responses under the **Responses** tab and optionally export data to Google Sheets.
 - Manually grade short answers if needed and release scores.

Tips for Effective Quizzes:

- **Randomize questions and options** to prevent cheating.
- **Provide feedback** for correct and incorrect answers during quiz creation.
- **Keep questions clear** and concise to avoid confusion.
- Use **visuals** where applicable to enhance understanding.



APPENDIX H: INDIVIDUAL PROJECT WORK

Task: Research and present a project report on trade restriction policies adopted and applied by the government of Ghana in the last 15 years and their impact on the Ghanaian economy. (20 Marks)

Marking Scheme/Rubrics (20 Marks)

Criteria	Excellent (4 marks)	Good (3 marks)	Satisfactory (2 marks)	Needs Improvement (1 mark)
Introduction	Learners include in the introduction all these 4 areas: Cover page containing the title of the project work Explanation of trade restrictions (Government-imposed measures or policies designed to regulate, limit or control international trade between countries.) Examples of trade restrictions (tariffs, quotas, embargoes, etc) Purpose of trade restrictions (Trade restrictions are implemented to protect domestic industries, safeguard jobs and promote national security.)	Learners include in the introduction any 3 of these areas: Cover page containing the title of the project work Explanation of trade restrictions (Government-imposed measures or policies designed to regulate, limit or control international trade between countries.) Examples of trade restrictions (tariffs, quotas, embargoes, etc) Purpose of trade restrictions (Trade restrictions are implemented to protect domestic industries, safeguard jobs and promote national security.)	Learners include in the introduction any 2 of these areas: Cover page containing the title of the project work Explanation of trade restrictions (Government-imposed measures or policies designed to regulate, limit or control international trade between countries.) Examples of trade restrictions (tariffs, quotas, embargoes, etc) Purpose of trade restrictions (Trade restrictions are implemented to protect domestic industries, safeguard jobs and promote national security.)	Learners include in the introduction any 1 of these areas: Cover page containing the title of the project work Explanation of trade restrictions (Government-imposed measures or policies designed to regulate, limit or control international trade between countries.) Examples of trade restrictions (tariffs, quotas, embargoes, etc) Purpose of trade restrictions (Trade restrictions are implemented to protect domestic industries, safeguard jobs and promote national security.)

Research on Trade Restrictions Adopted by Ghana	Identification of 4 key trade restriction policies implemented in Ghana for the past 15 years. Examples include: Tariffs on specific goods, Quotas Embargoes Anti-dumping duties Subsidies Import licensing, etc.)	Identification of 3 key trade restriction policies implemented in Ghana for the past 15 years. Examples include: Tariffs on specific goods, Quotas Embargoes Anti-dumping duties Subsidies Import licensing, etc.)	Identification of 2 key trade restriction policies implemented in Ghana for the past 15 years. Examples include: Tariffs on specific goods, Quotas Embargoes Anti-dumping duties Subsidies Import licensing, etc.)	Identification of 1 key trade restriction policy implemented in Ghana for the past 15 years. Examples include: Tariffs on specific goods, Quotas Embargoes Anti-dumping duties Subsidies Import licensing, etc.)
How Ghana applied the trade restrictions to control trade	Learners cite 4 case examples to support how Ghana applied trade restrictions to control trade. Examples include:	Learners cite 3 case examples to support how Ghana applied trade restrictions to control trade. Examples include:	Learners cite 2 case examples to support how Ghana applied trade restrictions to control trade. Examples include:	Learners cite 1 case example to support how Ghana applied trade restrictions to control trade. Examples include:
	Tariffs on specific goods (Ghana imposed tariffs on imported rice to protect local farmers and promoted domestic agriculture production)	Tariffs on specific goods (Ghana imposed tariffs on imported rice to protect local farmers and promoted domestic agriculture production)	Tariffs on specific goods (Ghana imposed tariffs on imported rice to protect local farmers and promoted domestic agriculture production)	Tariffs on specific goods (Ghana imposed tariffs on imported rice to protect local farmers and promoted domestic agriculture production)
	Quotas (Ghana government imposed limited fish imports to safeguard local fishing industries and maintain sustainable marine resources)	Quotas (Ghana government imposed limited fish imports to safeguard local fishing industries and maintain sustainable marine resources)	Quotas (Ghana government imposed limited fish imports to safeguard local fishing industries and maintain sustainable marine resources)	Quotas (Ghana government imposed limited fish imports to safeguard local fishing industries and maintain sustainable marine resources)

How Ghana applied the trade re-strictions to control trade	Embargoes (Banned poultry imports temporarily to boost domestic production and address health concerns.) Anti-dumping duties (Imposed higher duties on used electronics such as fridges and very old cars to prevent dumping of harmful goods into the country.) Subsidies (Provided subsidies to cocoa farmers to enhance export quality and maintain global competitiveness Import licensing (Enforced licensing on hazardous chemicals to regulate and ensure environmental safety.), etc.	Embargoes (Banned poultry imports temporarily to boost domestic production and address health concerns.) Anti-dumping duties (Imposed higher duties on used electronics such as fridges and very old cars to prevent dumping of harmful goods into the country.) Subsidies (Provided subsidies to cocoa farmers to enhance export quality and maintain global competitiveness Import licensing (Enforced licensing on hazardous chemicals to regulate and ensure environmental safety.), etc.	Embargoes (Banned poultry imports temporarily to boost domestic production and address health concerns.) Anti-dumping duties (Imposed higher duties on used electronics such as fridges and very old cars to prevent dumping of harmful goods into the country.) Subsidies (Provided subsidies to cocoa farmers to enhance export quality and maintain global competitiveness Import licensing (Enforced licensing on hazardous chemicals to regulate and ensure environmental safety.), etc.	Embargoes (Banned poultry imports temporarily to boost domestic production and address health concerns.) Anti-dumping duties (Imposed higher duties on used electronics such as fridges and very old cars to prevent dumping of harmful goods into the country.) Subsidies (Provided subsidies to cocoa farmers to enhance export quality and maintain global competitiveness Import licensing (Enforced licensing on hazardous chemicals to regulate and ensure environmental safety.), etc.
Identification of the economic impact of the trade restrictions in Ghana	Identification of 4 impact of trade restrictions on the Ghanaian economy. Example; Protection of local industries from foreign competition Job creation Promotion of industrialisation, Improved trade balance Limited variety and quality of goods Trade retaliation from other countries, etc.	Identification of 3 impact of trade restrictions on the Ghanaian economy. Example; Protection of local industries from foreign competition Job creation Promotion of industrialisation, Improved trade balance Limited variety and quality of goods Trade retaliation from other countries, etc.	Identification of 2 impact of trade restrictions on the Ghanaian economy. Example; Protection of local industries from foreign competition Job creation Promotion of industrialisation, Improved trade balance Limited variety and quality of goods Trade retaliation from other countries, etc.	Identification of 1 impact of trade restrictions on the Ghanaian economy. Example; Protection of local industries from foreign competition Job creation Promotion of industrialisation, Improved trade balance Limited variety and quality of goods Trade retaliation from other countries, etc.

Conclusions and Recommendations	Summary of the key findings of the research and recommendations. Learners include all these 4 areas:	Summary of the key findings of the research and recommendations. Learners include any 3 of these areas:	Summary of the key findings of the research and recommendations. Learners include any 2 of these areas:	Summary of the key findings of the research and recommendations. Learners include any 1 of these areas:
	Summary list of the trade restrictions adopted by the government of Ghana	Summary list of the trade restrictions adopted by the government of Ghana	Summary list of the trade restrictions adopted by the government of Ghana	Summary list of the trade restrictions adopted by the government of Ghana
	Summary of the impact of these restrictions on the economy	Summary of the impact of these restrictions on the economy	Summary of the impact of these restrictions on the economy	Summary of the impact of these restrictions on the economy
	Recommendations suggesting future government actions to enhance Ghana economic stability and global trade relations	Recommendations suggesting future government actions to enhance Ghana economic stability and global trade relations	Recommendations suggesting future government actions to enhance Ghana economic stability and global trade relations	Recommendations suggesting future government actions to enhance Ghana economic stability and global trade relations
	List of references	List of references	List of references	List of references



APPENDIX I: STRUCTURE FOR THE MID-SEMESTER EXAMINATION

WEEK 18 – MID-SEMESTER EXAMINATION

Nature:

1. Cover content from weeks 1-5 taking into consideration Depth of Knowledge (DOK) levels.
2. Resources:
 - a) Answer booklets
 - b) Learning Material
 - c) Teacher Manual
 - d) Assessment Toolkit
 - e) Smart devices/computers (where questions are modelled on line)
3. The test should include:
 - a) Section A: Multiple choice questions (30 questions)
 - b) Section B: Fill in the blanks (20 questions)
4. Time: 60 minutes
5. Total Score: 50 marks to be scaled down to 10 marks for submission.
6. Provide a Table of Specification

Assessment strategy

- a) Multiple choice questions
- b) Fill in the blank's questions

Assessment Tasks

This mid-semester examination comprises Section A (30 multiple choice questions) and Section B (20 fill in the blanks questions). All questions are to be answered by learners within 60 minutes. Each question attracts 1 mark if correctly answered.

SECTION A: Multiple Choice Questions:

1. Which of the following best defines “tariffs”?
 - A. Agreements to reduce trade barriers
 - B. Grants provided to foreign businesses
 - C. Subsidies imposed on imported goods
 - D. Taxes imposed on imported goods.
2. Which of the following is a common benefit of international trade?
 - A. Access to a wider variety of good and services
 - B. Higher prices for consumers
 - C. Increased tariffs

D. Reduced competition**SECTION B: Fill in the Blanks Questions:**

1. The document issued by a bank guaranteeing that a buyer's payment to a seller will be received on time and for the correct amount is called a _____.
2. The document that provides a detailed list of goods being shipped and serves as evidence of the contract of carriage is known as a _____.

Refer to the Teacher Manual Section 4, Weeks 13-17 and Learner Material Section 4 for more assessment tasks examples.

How to Administer

1. Provide clear instructions and resources needed for the tasks.
2. Prepare a table of test specifications or blueprints (see table of specification below).
3. Write the test items.
4. Ensure questions are of the similar level of difficulty.
5. Provide time allocation for the completion of the test and assign marks to each of the questions (Give additional time for learners with SEN).
6. Clarify any doubts about the assessment task.
7. Control the environment to prevent cheating.
8. Mark and record learner's results into their transcript and provide feedback.

Refer to Teacher Assessment Manual and Toolkits pages 25-29, 66-67 and 74-76 for more information on how to administer MCQs as an assessment strategy.

Marking Scheme Rubrics (Scale the total marks to 20)

- a) Correct answer to MCQs (1 mark per question)
 1. D
 2. A
- b) Correct answer to fill in the blanks (1 mark per question)
 1. The document issued by a bank guaranteeing that a buyer's payment to a seller will be received on time and for the correct amount is called a **letter of credit**.
 2. The document that provides a detailed list of goods being shipped and serves as evidence of the contract of carriage is known as a **bill of lading**.

Providing Feedback

1. Discuss assessment questions with learners after the mid-semester
2. Identify the areas that were answered well and areas that needs improvement
3. Communicate individual results to learners and record into their transcript
4. Ask learners to review their own work and do the corrections
5. Engage individual learners to set targets for the end of semester examination, etc.

TABLE OF SPECIFICATION

Weeks	Focal Area(s)	Type of Questions	DoK Levels				Total
			1	2	3	4	
13	Franchising and joint venturing approaches to international business	Multiple Choice	1	3	1	-	5
		Fill in the Blanks	2	2	1	-	5
14	Licensing and wholly owned subsidiary approaches to international business	Multiple Choice	1	3	2	-	6
		Fill in the Blanks	1	2	1	-	4
15	Domestic and international trade	Multiple Choice	1	3	2	-	6
		Fill in the Blanks	1	2	1	-	4
16	Documents used in international trade	Multiple Choice	2	3	1	-	6
		Fill in the Blanks	1	1	2	-	4
17	International trade restrictions	Multiple Choice	2	3	2	-	7
		Fill in the Blanks	1	1	1	-	3
	Total		7	15	8	-	30

Summary:

Multiple choice questions: 20

Fill in the blank's questions: 10

SECTION 5: HUMAN RESOURCE MANAGEMENT

Strand: Managing Business and the Legal Framework of Businesses

Sub-Strand: Functional Areas of Management

Learning Outcome: Explain the principles and practices of Human Resource Management, including its functions and the processes involved in recruitment and selection.

Content Standard: Demonstrate knowledge and understanding of Human Resource Management.

Hint



- Assign Homework to learners in **Week 20** and learners are expected to submit their works within 2–3 days. Refer to **Appendix J** for sample task and rubrics for home work.
- Conduct **End of Second Semester Examination** by the end of **Week 24**. Refer to **Appendix L** of this section for sample Table of Specification and how to conduct the end of second semester examination.

INTRODUCTION AND SECTION SUMMARY

This section introduces learners to the functional areas of Human Resource Management (HRM) which will help develop their knowledge and functional skills related to how organisations manage their workers to achieve goals and objectives. Learners will be taught the various functions of HRM including Human Resource Planning, Recruitment and Selection, Orientation and Placement, Training and Development, Human Resource Information Management, etc. By the end of this section, learners will also gain knowledge and functional understanding of labour and industrial relations, where they will explore industrial disputes and industrial actions, the causes, consequences and how to settle or resolve industrial disputes. The section also challenges learners to discuss and make presentations on the role of the government of Ghana in industrial relations as well as how to make labour efficient and effective in organisations in the country. This aspect of the lesson will develop learner's interest and commitment to developing Ghana as they grow to take up leadership positions. To achieve learning outcomes, various pedagogical strategies and assessments have been suggested to support effective teaching and learning.

The weeks covered by the section are:

Week 19: *Meaning and functions of Human Resource Management (Human Resource Planning and Recruitment and Selection)*

Week 20: *Functions of Human Resource Management (Compensation and Benefit & Training and Development)*

Week 21: *Functions of Human Resource Management (Orientation and Placement & Performance Management)*

Week 22: *Functions of Human Resource Management (Health and Safety & HR Information Management)*

Week 23: *Labour and Industrial Relations*

Week 24: *Collective Bargaining, the Role of Government in Labour Relations and Factors that contribute to Labour Efficiency in Organisations.*

SUMMARY OF PEDAGOGICAL EXEMPLARS

There are different kinds of learners with varied learning abilities i.e. Approaching Proficiency, Proficient and the Highly Proficient learners in a classroom. To make room to meet these varied learning needs of learners, the section suggests various differentiated teaching and learning strategies. As teachers, we are expected to adopt and deploy other pedagogical strategies depending on the concepts taught in the lesson to cater for every learner's needs. In this section, case studies are used to analyse industrial relations in the work environment, group work to engage learners in mixed-ability and mixed-gender groups to discuss the functions of HRM and make presentations building learner's collaboration and communication skills. Other strategies such as digital learning, the use of resources persons, peer-editing and whole-class discussions are as well suggested and illustrated in the pedagogical exemplars to demonstrate how they can be effectively used during teaching and learning to achieve learning outcomes.

ASSESSMENT SUMMARY

Assessment in this section takes into consideration all the DoK levels which helps to evaluate comprehensively learners' understanding of Human Resource Management as a functional area in Management. Teachers are expected to conduct these assessments deploying various assessment strategies such as case studies, essays, objectives, practical activity, project works, quizzes, etc. to measure learners' understanding and skills of concepts learnt in the section. The section also encourages formative assessment where learner's performances would be documented into their transcripts and feedback given to them to improve learning. Teachers are expected to conduct weekly assessments, record the marks and enter scores of the mandatory assessments into the **Student Transcript Portal (STP)**. These assessments are:

Week 19: *Poster assessment*

Week 20: *Home work*

Week 21: *Essay*

Week 22: *Multiple Choice Questions*

Week 23: *Interview*

Week 24: *End of Semester Examination*

Refer to the **“Hint”** at the key assessment for each week for additional information on how to effectively administer these assessment modes. Always remember to score learners' work with rubric/marking scheme and provide prompt feedback to learners on their performance.

WEEK 19

Learning Indicator: *Explain Human Resource Management, its functions and describe the processes involved in recruitment and selection*

FOCAL AREA 1: HUMAN RESOURCE PLANNING AS A FUNCTION OF HRM

Meaning of Human Resource Management (HRM)

Human Resource Management (HRM) is the strategic approach to effectively managing an organisation's workforce to achieve its goals and objectives. It involves a range of practices and policies that aim to maximise employee performance and satisfaction, fostering a productive and harmonious work environment. The functions of Human Resource Management include Human Resource Planning, Recruitment and Selection, Training and Development, Orientation and Placement, Performance Management, Health and Safety.

Human Resource Planning (HRP)

Human Resource Planning (HRP) is a strategic process that identifies an organisation's current and future human resource needs and develops plans to meet those needs by ensuring that the right number of employees are engaged to occupy the right positions capable of effectively and efficiently completing assigned tasks to achieve organisational overall objectives. It is a critical component of strategic HR management and involves anticipating future HR needs and preparing to meet those needs to avoid talent shortages or surpluses.

Importance of Human Resource Planning

1. Ensures adequate staffing in an organisation.
2. Helps to achieve the strategic goals of an organisation.
3. Improves productivity.
4. Reduces labour cost.
5. Reduces labour turnover.
6. Enhances talent management.
7. Promotes employee development.
8. Enhances organisational agility to changes.

Steps Involved in the Human Resource Planning Process

1. **Analysing Organisational Objectives:** Analysing the organisation's short-term and long-term goals and aligning HR plans with overall business strategies and objectives.
2. **Assessing Current Human Resources:** Conduct a detailed inventory of the current workforce, including skills, qualifications, experiences, performance and demographics. Define job roles and responsibilities to understand the skills and competencies needed for each position through job analysis.

3. **Forecasting HR Demand:** Predicting future HR needs based on business plans, market trends and economic conditions considering factors such as expansion, technological changes and new projects.
4. **Forecasting HR Supply:** Estimating the availability of qualified candidates, both internally and externally by analysing labour market trends and potential sources of talent.
5. **Gap Analysis:** Comparing the forecasted HR demand with the current HR supply and identifying gaps between the current workforce and future needs, including shortages or surpluses of specific skills or positions.
6. **Developing HR Strategies:** Formulating strategies to address identified gaps, such as recruitment, training, succession planning and retention programmes. Developing action plans for workforce reduction if necessary, such as layoffs or early retirement schemes.
7. **Implementing HR Plans:** Executing the strategies and action plans developed to meet HR needs. Coordinating efforts across departments to ensure alignment and effectiveness.
8. **Monitoring and Evaluation:** Continuously monitoring the implementation of HR plans and strategies. Evaluating the outcomes against objectives and making adjustments as needed to improve effectiveness.

Learning Task

1. Explain the meaning of Human Resource Management
2. Describe Human Resource Planning as a function of HRM
3. Discuss the importance and process of HRP

Pedagogical Exemplars

Collaborative Learning

Activity 1

1. Ask learners to think-pair share the meaning of Human Resource Management
2. Invite learners to share their work and lead discussions to agree on a class definition.
3. Expand discussion to the functions of Human Resource Management and invite learners to share their ideas on the key functions of HRM in an organisation.

Activity 2

1. Move the lesson on to Human Resource Planning as a function of HRM.
2. Guide learners through a whole-class discussion to come up with the explanation of Human Resource Planning and its importance.
3. Organise learners in mixed ability and gender groups and task them to outline the steps in human resource planning process using flow charts.
4. Move around the groups, checking understanding and engagement.
5. Reconvene the class to review each of the steps and encourage each group to present a step in the process, gaining consensus on definition and order.

Key Assessment

Level 2: Describe the steps involved in the HRP process.

Level 4: Critically evaluate the long-term implications of poor HRP on organisational performance and competitiveness

FOCAL AREA 2: RECRUITMENT AND SELECTION AS A FUNCTION OF HRM

Recruitment and Selection

Recruitment and selection are key components of the Human Resource Management process aimed at attracting, identifying and hiring the best candidates for a job to meet an organisation's staffing needs.

Recruitment

Recruitment is the process of attracting, identifying and encouraging potential candidates to apply for job vacancies within an organisation. It involves creating a pool of qualified applicants from which the organisation can select the most suitable candidates.

Key Activities/Components of Recruitment

1. **Job Analysis:** Understanding the requirements of the job, including the skills, experience and qualifications needed.
2. **Job Description:** Creating a detailed description of the job duties, responsibilities and requirements.
3. **Sourcing Candidates:** Identifying potential candidates through various channels such as job postings, social media, recruitment agencies, employee referrals and campus recruiting.
4. **Employer Branding:** Promoting the organisation as an attractive place to work to attract top talent.
5. **Advertising:** Using various media (online job boards, company website, newspapers, etc.) to advertise job openings.
6. **Selection**
7. Selection is the process of choosing the most suitable candidates from the pool of applicants generated through the recruitment process. It involves assessing candidates' qualifications, skills and fit with the organisational culture to make a hiring decision.

Key Activities/Components of Selection

1. **Initial Screening:** Reviewing applications and resumes to shortlist candidates who meet the job criteria.
2. **Screening Interviews:** Conducting preliminary interviews to further assess candidates' suitability.
3. **Assessment Tests:** Administering tests to evaluate candidates' skills, abilities and personality traits relevant to the job.

4. **In-Depth Interviews:** Conducting detailed interviews (e.g., behavioural, technical, panel) to assess candidates' competencies and cultural fit.
5. **Background Checks:** Verifying candidates' employment history, qualifications, references and, if necessary, conducting criminal background checks.
6. **Decision Making:** Comparing candidates' qualifications, reviewing interview performance and selection criteria to make a final hiring decision.
7. **Job Offer:** Extending an offer to the selected candidate, including details on salary, benefits and other terms of employment.
8. **Onboarding:** Integrating the new hire into the organisation through orientation and training programmes.

Steps Involved in the Recruitment and Selection Process

1. **Job Analysis:** Identify the job requirements and responsibilities.
2. **Job Description:** Create a job description outlining the job duties, skills and qualifications.
3. **Job Advertisement:** Advertise the job through various channels, such as job boards, social media, or employee referrals.
4. **Application Collection:** Collect applications from interested candidates.
5. **Application Screening:** Review applications to ensure candidates meet the minimum qualifications.
6. **Shortlisting Applications:** Select candidates to move forward to the next round, based on their qualifications and experience.
7. **Conducting Interviews:** Conduct interviews with shortlisted candidates, either in-person, phone, or video.
8. **Conducting Assessment Tests:** Administer skills assessments, personality tests, or other evaluations to further evaluate candidates.
9. **Reference Checks:** Verify candidates' previous work experience and check professional references including background.
10. **Final Selection:** Choose the best candidate for the job offer.
11. **Job Offer/Appointment of Candidate:** Extend a job offer to the selected candidate, including salary, benefits and other employment details.
12. **Onboarding and Integration:** Welcome the new employee and provide necessary training, orientation and mentorship to integrate the new employee into organisational system.
13. **Monitoring and Evaluation:** Monitor employees' performance, provide guidance and constructive feedback to improve performance.

Learning Task

1. Explain recruitment and selection
2. Identify the key activities in recruitment and selection
3. Outline the steps in the process of recruitment and selection

Pedagogical Exemplars

Whole-class discussion

1. Ask learners in an all-inclusive class discussion to explain how the school gets new prefects to occupy the various student leadership positions.
2. Ask probing questions to transition learners' discussion to recruitment and selection in organisations. For instance,
3. How do organisations get employees to occupy the various job vacancies to achieve organisational goals?
4. What term would you give to the processes involved in getting a new employee into an organisation? etc.
5. Target these questions to all learners most especially the AP and P learners and redirecting to the HP learners where AP and P learners struggle to provide accurate responses. Do this strategically to avoid learner's feeling like they have not succeeded.
6. Engage learners to discuss the meaning of recruitment and selection and its key activities/components
7. Take time to explain key concepts such as job analysis, job specification, job description, screening, etc. to the understanding of learners
8. Let learners imagine a job and develop their own job description and job specification. Templates for these documents could be provided to help scaffold the activity alongside real life examples.
9. Through interactive sessions, let learners think pair-share the processes involved in recruitment and selection in an organisation. Let learners infer from their knowledge of the processes involved in getting prefects into leadership positions to attempt the activity.
10. Display a chart to illustrate the steps in the recruitment process ask learners to seek for clarification where they have doubts.

Key Assessment

Level 1

1. State four key activities/components of recruitment
2. State four key activities/components of selection

Level 2

1. Differentiate between recruitment and selection
2. Outline the steps involved in recruitment and selection using a flowchart.

Level 3

1. Analyse the steps involved in the recruitment and selection process
2. ABC Company Ltd. distributes building materials in the Greater Accra Region, Ghana. The company intends to open branches across the regions of the country and therefore needs to employ staff with the requisite skills to occupy various positions in the new branches.

As the Human Resource Manager, explain how you would apply the recruitment and selection process to employ the required staff into the various branches of the company when they are opened across the regions.

Hint



*The recommended mode of assessment for Week 19 is **poster assessment**. Refer to **Question 2** of Assessment Level 2 under the key assessment in lesson 2, for an example of a task for the poster assessment.*

WEEK 20

Learning Indicator: *Explain Human Resource Management, its functions and describe the processes involved in recruitment and selection*

FOCAL AREA 1: COMPENSATION AND BENEFIT AS A FUNCTION OF HRM

Compensation and Benefit

Compensation and benefits are crucial components of human resource management aimed at attracting, motivating and retaining employees. They represent the total rewards that an employee receives in exchange for their work.

Compensation

Compensation refers to the direct financial remuneration that employees receive in exchange for their work. This includes salaries, wages, bonuses, commissions and incentives.

Types

1. **Base Salary/Wages:** The fixed regular payment made to employees, typically expressed as an annual salary or hourly wage.
2. **Bonuses:** Additional financial rewards given for meeting specific performance targets or achieving exceptional work.
3. **Commissions:** Payments made to employees based on the amount of sales they generate, often used in sales roles.
4. **Incentives:** Financial rewards tied to specific performance outcomes or objectives, such as productivity targets or project completion.

Purpose

1. **Attract Talent:** Competitive compensation helps attract skilled and talented employees to the organisation.
2. **Motivate Performance:** Performance-based compensation structures incentivise employees to achieve their goals and improve productivity.
3. **Retain Employees:** Adequate and fair compensation reduces turnover by making employees feel valued and fairly compensated for their work.
4. **Ensure Fairness:** Structured compensation systems help ensure pay equity and consistency across the organisation.

Benefits

Benefits refer to non-monetary rewards provided to employees as part of their overall remuneration package. These benefits enhance the overall value of employment and contribute to employees' well-being and job satisfaction.

Types

1. **Health and Wellness Benefits:** Includes health insurance, dental and vision care, wellness programmes and employee assistance programmes (EAPs).
2. **Retirement Benefits:** Pension plans and other retirement savings programmes.
3. **Paid Time Off:** Vacation days, sick leave and parental leave.
4. **Work-Life Balance Benefits:** Flexible work schedules, remote work options and childcare assistance.
5. **Financial Benefits:** Life insurance, disability insurance and tuition reimbursement.

Purpose

1. **Enhance Job Satisfaction:** Comprehensive benefits contribute to overall job satisfaction and well-being.
2. **Attract Talent:** Generous benefits packages make organisations more attractive to potential employees.
3. **Improve Employee Retention:** Benefits that support employees' health, financial security and work-life balance help retain top talent.
4. **Promote Employee Health:** Health and wellness benefits contribute to a healthier workforce, reducing absenteeism and increasing productivity.
5. **Support Diversity and Inclusion:** Benefits like flexible work arrangements and childcare assistance help create a more inclusive workplace.

Key Differences between Compensation and Benefits

Aspect	Compensation	Benefits
Nature	Direct financial payment	Indirect non-monetary rewards
Components	Salary, wages, bonuses, commissions, incentives	Health insurance, retirement plans, paid time off, wellness programmes, etc.
Purpose	Primarily to reward and motivate performance	Primarily to enhance overall well-being and job satisfaction
Flexibility	Usually fixed and performance-based	Often more flexible and varied
Tax Implications	Generally taxable as income	Some benefits may be tax-advantaged (e.g. health insurance, retirement contributions)
Attraction and Retention	Attracts and retains staff through direct financial rewards	Attracts and retains staff through enhancing quality of life and work-life balance

Integration of Compensation and Benefits

While compensation and benefits are distinct, they are often integrated into a comprehensive total rewards package for employees. This is to help fairly reward employees and motivate them to give their best in working towards achieving organisational goals.

Learning Task

1. Discuss the meaning of compensation, its types and purposes in HRM
2. Discuss the meaning of benefits, their types and purposes in HRM
3. Identify the key differences between compensation and benefit

Pedagogical Exemplars

Case study

1. Present a case study where learners analyse a company's compensation and benefits strategy
2. Guide learners to explain compensation and benefit as a function of HRM
3. Identify the types and purposes of compensation and benefit as cited in the case for further discussions
4. In a whole-class discussion, assist learners to identify the key differences between compensation and benefit.
5. Engage learners to cite practical and real-life examples of compensation and benefit packages to enhance learner's understanding
6. HP learners should be tasked to research on more compensation and benefit packages for organisations
7. AP and P learners should be encouraged to make contributions in class by providing prompts that aid them with ideas to contribute

Key Assessment

Level 2

1. Summarise the differences between compensation and benefit. You may present your answers in a table.
2. Explain three types of compensation packages a company can adopt

Level 3: You are the HR manager at a growing start-up company. What compensation and benefits packages would you put in place to attract and retain top talent while managing limited resources?

FOCAL AREA 2: TRAINING AND DEVELOPMENT AS A FUNCTION OF HRM

Training and Development

Training and development are a crucial function of Human Resource Management (HRM) focused on improving the performance, skills and knowledge of employees. It plays a significant role in ensuring that employees are well-equipped to meet the current and future demands of their roles and contribute effectively to the organisation's goals.

Training

Training is a systematic process aimed at enhancing the skills, knowledge and competencies of employees to perform specific tasks or jobs effectively. It is typically short-term and focused on the immediate needs of an organisation.

Types of Training

1. **Orientation Training:** Introduces new employees to the company culture, policies and procedures.
2. **On-the-Job Training:** Employees learn by doing, under the supervision of experienced colleagues.
3. **Technical Training:** Focuses on specific technical skills required for a job, such as using software or machinery.
4. **Soft Skills Training:** Enhances interpersonal skills, communication, teamwork and leadership abilities.
5. **Compliance Training:** Ensures employees are aware of legal and regulatory requirements relevant to their roles.
6. **Safety Training:** Educates employees about workplace safety protocols to prevent accidents and injuries.

Development

Development focuses on the long-term growth and career advancement of employees. It is broader than training and involves enhancing an employee's potential to take on future roles and responsibilities.

Types of Development

1. **Leadership Development:** Programmes aimed at preparing employees for leadership and managerial roles.
2. **Career Development:** Supports employees in planning and progressing their careers within the organisation.
3. **Professional Development:** Encourages continuous learning and skill enhancement relevant to an employee's profession.
4. **Succession Planning:** Identifies and prepares high-potential employees for future key roles in the organisation.

Importance of Training and Development

1. **Builds Future Leaders:** Prepares employees for leadership and critical roles, ensuring organisational sustainability.
2. **Supports Organisational Change:** Equips employees with the skills to adapt to changes and drive innovation.
3. **Fosters Loyalty and Reduces Turnover:** Employees are more likely to stay with an organisation that invests in their development.
4. **Improves Organisational Performance:** A skilled and developed workforce contributes to better overall performance.
5. **Enhances Job Satisfaction:** Employees feel more competent and confident in their roles.
6. **Addresses Skill Gaps:** Ensures employees have the necessary skills to meet organisational demands.
7. **Promotes Innovation:** Encourages continuous learning and adaptation to new technologies and processes.

Training and Development Process

1. **Needs Assessment:** Identify the skills, knowledge and competencies required and the gaps or training needs that need to be addressed.
2. **Design Training Package:** Develop a training and development plan that addresses the identified needs. Training can be done through workshops, seminars, e-learning, on the job, etc. Develop training materials, manuals and resources for the training.
3. **Implementation:** Deliver the training and development programmes by choosing qualified trainers or facilitators to lead the sessions.
4. **Evaluation:** Assess the effectiveness of the training and development programmes. Collect feedback from participants on the training experience and measure changes in performance, knowledge and skills. Use evaluation results to improve future training and development efforts.

Challenges in Training and Development

1. Problems of identifying needs accurately
2. Reluctance of employees to participate in training programmes
3. Inability to transfer learning from training into the performance on the job
4. Time and resource constraints
5. Limited support from management for training programmes
6. Irrelevant training models not necessary for employees

Learning Task

1. Explain the concepts of training and development
2. Discuss the types of training and development and why they are important.

3. Discuss the challenges involved in offering training and development and the training and development process

Pedagogical Exemplars

Use of resource person

1. Identify a resource person to interact with learners on the function of training and development in HRM. This could be a representative of the college HR department, a professional from another organisation or a teacher or lecturer.
2. The resource person could come to the class or join learners via zoom or other online means. Task learners to prepare questions to ask as part of the discussion.
3. Moderate the presentation by the resource person to allow learners ask questions
4. Suggest questions that you think will help enhance understanding to AP and P learners to ask the resource person (Note that this can be done when learners are not willing to ask questions). Encourage HP learners to come out with their own questions
5. Ask learners to take notes of the salient points in the presentation.
6. Learner to summarise their notes in their own words and submit as a short report.

Key Assessment

Level 1

1. State three types of training and three types of development
2. State four challenges of training and development

Level 2

1. Describe the training and development process
2. Explain three reasons why training and development is important to an organisation

Hint



- The Recommended Mode of Assessment for **Week 18** is **Homework**. Learners are expected to submit it within **2 – 3 days** and the scores recorded into the STP.
- Refer to **Appendix J** of this section for sample task and rubrics for the homework.

WEEK 21

Learning Indicator: *Explain Human Resource Management, its functions and describe the processes involved in recruitment and selection*

FOCAL AREA 1: ORIENTATION AND PLACEMENT AS A FUNCTION OF HRM

Orientation and Placement

In HRM, orientation and placement are integrated to create a seamless onboarding experience that ensures new hires are not only welcomed and informed but also placed in positions where they can thrive.

Orientation

Orientation is the process of introducing new employees to an organisation, its culture, policies and their specific roles within the company. It is the initial step in the onboarding process and helps new hires acclimatise to their new work environment.

Objectives of Orientation

1. **Acclimatisation:** Helping new employees understand the company culture and values.
2. **Information Dissemination:** Providing necessary information about the company's policies, procedures and benefits.
3. **Role Clarity:** Clearly explaining job roles, expectations and responsibilities.
4. **Integration:** Facilitating social integration within the team and the broader organisation.
5. **Importance of Orientation**
6. **Reduces Anxiety:** Helps new hires feel more comfortable and less anxious about their new roles.
7. **Improves Retention:** A positive onboarding experience increases the likelihood that new employees will stay with the company longer.
8. **Boosts Productivity:** Well-oriented employees are likely to become productive more quickly.
9. **Enhances Engagement:** New hires who understand their role and the company's culture are more likely to be engaged and motivated.

Placement

Placement involves assigning new employees to specific jobs that match their skills, qualifications and career aspirations. It ensures that employees are in roles where they can perform effectively and grow professionally.

Objectives

1. **Skill Utilisation:** Ensuring that employees' skills and competencies are effectively utilised.

2. **Job Satisfaction:** Matching employees with roles that align with their interests and career goals to enhance job satisfaction.
3. **Organisational Efficiency:** Placing employees in positions where they can contribute most effectively to the organisation's goals.

Importance of Placement

1. **Optimises Talent Utilisation:** Ensures that employees are in roles where they can perform best, maximising their potential.
2. **Increases Job Satisfaction:** When employees are well-matched to their roles, they are more likely to be satisfied and motivated.
3. **Enhances Organisational Performance:** Proper placement contributes to the overall efficiency and effectiveness of the organisation.
4. **Reduces Turnover:** Employees who feel well-placed are less likely to leave the organisation.

Learning Task

1. Explain orientation and placement as a function of HRM
2. Discuss the objectives of orientation and placement
3. Discuss the importance of orientation and placement in an organisation

Pedagogical Exemplars

Structuring talk for learning

1. Introduce the lesson by asking learners to share their views on how they got to know the school rules and regulations, the library, dining hall, classrooms, nature of the courses in the school and other relevant information about the school when they report for the first time.
2. Use learners expected responses such as “orientation programmes conducted by the school, seniors and colleagues showing us the various facilities of the school” and other information to link to the concept of orientation and placement in organisations
3. Show a short video of an orientation and placement programme for learners observe and note their points in their note/exercise books
4. Ask learners to think-pair share the meaning of orientation and placement and their objectives in organisations
5. Use probing questions that relates to learners' experiences in order to motivate AP and P learners to take part in the class activity. For instance,
6. What is the meaning of orientation for first years?
7. What is the objective of conducting orientation for first year students?
8. Use your knowledge of school orientation to explain orientation in an organisation for a newly recruited employee.
9. Extend questions to HP learners to explain what orientation and placement means. Consolidate learners' responses by assessing learners' responses to know whether AP, P and HP learners all understand the concept of orientation and placement

10. Engage learners to discuss the objectives and importance of orientation and placement in organisations.

Key Assessment

Level 1: State three objectives of orientation and three objectives of placement to an organisation

Level 2

1. Differentiate between orientation and placement
2. Explain three reasons why effective orientation and placement programmes are important in an organisation

Learning Indicator: *Explain the components of Performance Management and its importance*

FOCAL AREA 2: PERFORMANCE MANAGEMENT

Performance Management

Performance Management is a continuous process within Human Resource Management (HRM) that involves the planning, monitoring and evaluation of employee performance to ensure organisational goals are met effectively and efficiently. It encompasses a range of activities designed to improve individual and organisational performance.

Components of Performance Management

1. **Performance Planning:** Establish clear, measurable and achievable goals for employees that align with organisational objectives. Define performance expectations and standards of excellence. Create individual development plans (IDPs) to support employee growth and address skill gaps.
2. **Performance Monitoring:** Schedule regular meetings between managers and employees to discuss progress and provide feedback to improve performance.
3. **Performance Evaluation:** Conduct formal periodic performance appraisals or reviews (e.g., annually, semi-annually) to formally evaluate employee performance. Gather feedback from peers, subordinates and other stakeholders for a comprehensive assessment of performance of employees against set goals.
4. **Performance Improvement:** Provide training programmes, coaching and mentoring to help employees overcome performance challenges/deficiencies and enhance capabilities.
5. **Recognition and Reward:** Offer financial incentives and bonuses for outstanding performance. Also, provide non-monetary rewards such as recognition, awards and career advancement opportunities to motivate employees who do well.
6. **Performance Documentation:** Maintain detailed records of performance appraisals, feedback and improvement plans for individual employees.
7. **Importance of Performance Management**

8. **Enhanced Employee Performance:** Continuous feedback and support help employees improve their performance and productivity.
9. **Improved Employee Engagement:** Clear goals and regular recognition increase employee engagement and job satisfaction.
10. **Career Development:** Performance management helps identify career development opportunities, fostering employee growth and retention.
11. **Alignment with Organisational Goals:** Ensures that individual efforts contribute to the overall success of the organisation.
12. **Helps Organisations to take Data-Driven Decisions:** Performance data provides insights for making informed HR decisions, such as promotions, rewards and training needs.

Challenges in Performance Management

1. **Bias and Subjectivity:** Performance evaluations can be influenced by biases and subjectivity, leading to unfair assessments.
2. **Resistance to Feedback:** Employees may resist feedback, especially if it is perceived as negative or not constructive.
3. **Inconsistent Implementation:** Inconsistent application of performance management processes across departments can lead to discrepancies.
4. **Time-Consuming:** Performance management can be time-consuming, requiring significant effort from managers and HR.
5. **Changing Business Goals:** Rapid changes in business goals can make it difficult to keep performance management aligned with current priorities.

Best Practices for Effective Performance Management

1. **Set Clear and Achievable Goals:** Ensure that goals are specific, measurable, achievable, relevant and time-bound (SMART).
2. **Provide Continuous Feedback:** Regularly communicate with employees about their performance, offering constructive feedback and praise.
3. **Train Managers:** Equip managers with the skills and tools needed to conduct effective performance evaluations and provide support.
4. **Use Technology:** Leverage performance management software to streamline the process and ensure accurate tracking.
5. **Foster a Feedback Culture:** Create a culture where feedback is valued and viewed as an opportunity for growth.
6. **Align with Organisational Strategy:** Continuously align performance management practices with the evolving goals and strategy of the organisation.

Learning Task

1. Explain performance management and identify its importance
2. Analyse the challenges of performance management
3. Discuss best practices for effective performance management

Pedagogical Exemplars

Case Studies

1. Put learners into mixed ability and mixed gender groups.
2. Present detailed case studies of performance management systems within organisations that have either been successful or unsuccessful to the groups to study.
3. The case studies should contain varied levels of difficulties that give room for the AP and P learners to deduce certain basic concepts while challenging HP learners to do further analysis to make meaning out of abstract content/text.
4. Encourage learners to analyse the cases, identify key components of performance management and the challenges of performance management.
5. Use group discussions and presentations to facilitate deeper understanding of performance management as a function of HRM and identify the strengths and weaknesses of the practices outlined in their case study.
6. Let learners discuss the importance and effective performance management and make group presentations for constructive feedback.

Key Assessment

Level 2: Identify three challenges of performance management and describe ways to effectively address them to achieve organisational goals.

Level 4: Case Study: StellarTech Inc.'s Performance Management System

StellarTech Inc., a rapidly growing technology firm, has implemented a comprehensive performance management system to maintain high productivity and employee satisfaction. The system includes collaborative goal setting and tailored individual development plans (IDPs) to align employee and organisational objectives. Regular check-ins and an open-door feedback policy foster continuous improvement and support. Performance evaluations at StellarTech involve bi-annual reviews and 360-degree feedback, utilising key performance indicators (KPIs) for thorough assessments. The company also emphasises employee development through dedicated mentors and regular training sessions. High performers are recognised with financial bonuses and public acknowledgment, with clear pathways for career progression. Despite the robust system, StellarTech faces challenges in ensuring fair evaluations, with some employees perceiving feedback as criticism rather than constructive. Maintaining consistency in performance management practices across different departments is also a struggle and the process demands significant time and effort from managers and employees alike.

StellarTech's performance management system highlights the importance of aligning goals, continuous feedback and recognising high performance. However, issues such as bias, feedback resistance, consistency issues and the time-intensive nature of the process remain areas for improvement in the company regarding performance management.

1. What are the main goals of StellarTech Inc.'s performance management programme?
2. Identify the components of performance management used by StellarTech Inc.
3. Identify and analyse the challenges StellarTech Inc. is facing based on the implementation of its performance management strategies.

4. Suggest best practices for effective performance management to address the challenges faced by the company.

Hint

*The recommended mode of assessment for Week 21 is **essay**. Ensure to use a blend of items of different DoK levels from the key assessment.*

WEEK 22

Learning Indicator: *Explain Human Resource Management, its functions and describe the processes involved in recruitment and selection*

FOCAL AREA 1: HEALTH AND SAFETY AS A FUNCTION OF HRM

Health and Safety

Health and Safety in the workplace refers to the policies, procedures and practices put in place to protect employees, visitors and other stakeholders from harm, injury, or illness while on the job. It is a critical aspect of organisational management, ensuring a safe and healthy work environment.

Components of Workplace Health and Safety

1. **Safety Policies and Procedures:** Develop clear policies outlining safety protocols and expectations. Establish procedures for responding to emergencies, such as fires, chemical spills, or natural disasters.
2. **Risk Assessment:** Identify potential hazards in the workplace through regular inspections and assessments. Evaluate the likelihood and severity of risks associated with identified hazards. Implement measures to mitigate or eliminate risks.
3. **Training and Awareness:** Provide employees with training on safety protocols, equipment use and emergency procedures. Regularly update training programmes to reflect new risks, regulations and best practices.
4. **Safety Equipment and Resources:** Ensure employees have access to necessary PPE, such as helmets, gloves, goggles and masks. Use clear signage to highlight hazards and safety information.
5. **Monitoring and Evaluation:** Establish a system for reporting and investigating accidents and near-misses. Conduct regular safety audits and inspections to ensure compliance and effectiveness of safety measures. Review and improve safety practices based on feedback and incident analysis.
6. **Health Promotion:** Implement programmes that promote physical and mental health, such as fitness programmes, stress management workshops and healthy eating initiatives.

Challenges in Implementing Health and Safety Programmes

1. **Limited Resources or Budget:** Small or medium-sized enterprises may not have the resources or budget to invest in comprehensive health and safety programmes for its employees.
2. **Difficulty in Ensuring Employee Compliance:** Encouraging employees to follow safety protocols and procedures can be difficult. Some employees may not take safety seriously or may feel that safety measures hinder productivity.
3. **Keeping Up with Regulations:** Staying current with changing health and safety regulations and standards can be time-consuming, resource-intensive and difficult.

4. **Difficulty Addressing Mental Health Issues:** Mental health and stress are increasingly recognised as important health and safety issues. However, addressing these issues can be complex and require specialised resources and organisations may not be equipped to recognise mental health issues and address them immediately.
5. **Balancing Productivity with Safety:** There may be a perceived trade-off between productivity and safety. Managers may feel pressure to prioritise productivity over safety, which can compromise health and safety standards.
6. **Inadequate reporting and incident investigation:** In some organisations, incidents are not reported for further investigations to ascertain the root cause.

Importance of Effective Health and Safety Programmes

1. **Reduced Accidents and Injuries:** Fewer workplace incidents leading to a safer work environment.
2. **Enhance Productivity:** When there are less workplace incidents, workers are safe and sound to work hence increased productivity.
3. **Legal Compliance:** Avoidance of fines and legal issues related to non-compliance with safety regulations.
4. **Enhanced Employee Morale:** A safe work environment boosts employee morale and job satisfaction.
5. **Lower Costs:** Reduction in costs associated with medical expenses, workers' compensation and loss of productivity due to workplace accidents.
6. **Improved Organisational Reputation:** A strong safety record enhances an organisation's reputation with customers, clients and potential employees.

Learning Task

1. Explain health and safety as a function of HRM
2. Analyse the challenges of practicing health and safety in organisations
3. Discuss the importance of health and safety programmes in organisations

Pedagogical Exemplars

Individual Learning Activity

1. Ask learners to complete a quick writes activity to list health and safety considerations in the classroom and at home on a piece of paper and exchange with their elbow partner/colleague.
2. Move around the class targeting AP learners and supporting with examples or question prompts. For learners who have difficulty writing this could be adjusted to a discussion task.
3. Let learners share their colleagues' work with the larger class. Ensure to take a maximum sample responses from learners across the class and of differing abilities. Encourage those learners less confident to share with the class.

Whole class discussion

1. Ask learners to think-pair share the meaning of health and safety relating to the work environment citing examples.
2. In an all-inclusive class discussion, ask learners to think-pair share health and safety measures a HRM depart can put in place to promote workers' safety.
3. Task the HP learners to give more examples through probing.
4. Guide learners to discuss the components and challenges of health and safety in the workplace.
5. Ask learners to individually reflect and write at least two reasons why health and safety measures at the workplace are important.
6. Let them share their points with the class for constructive feedback.
7. Consolidate the points of learners by shaping their points and providing clarity where necessary.
8. Ask each learner to reflect, write and share with a colleague at least two key things learnt from the lesson.

Key Assessment

Level 1: State three components of health and safety in organisations.

Level 2

1. Why is regular risk assessment crucial in maintaining workplace safety?
2. What challenges might HR managers face in implementing and maintaining health and safety programmes?

Level 3

1. How does HRM contribute to creating a safe and healthy work environment?
2. How can inadequate reporting and incident investigation impact workplace safety?
3. Analyse the benefits of implementing health and safety programmes in organisations.

FOCAL AREA 2: HR INFORMATION MANAGEMENT (HRIM) AS A FUNCTION OF HRM**HR Information Management (HRIM)**

Human Resource Information Management (HRIM) is a critical function of Human Resource Management (HRM) that involves the collection, storage, management and analysis of employee data and HR processes. HRIM utilises information systems and technology to support various HR activities and enhance the efficiency and effectiveness of HR operations.

HRIM Tools

HRIM tools are software applications and systems that help organisations manage and analyse HR data, automate HR processes and improve decision-making. Some of these tools include:

1. **Payroll Systems:** Automates payroll processing, including wage calculations, tax deductions and employee payments. Examples, ADP, Gusto, Paycom, etc.
2. **Time and Attendance Systems:** Tracks employee work hours, attendance and leave management. Examples, Kronos, TSheets, Replicon, etc.
3. **Performance Management Systems:** Tracks and evaluates employee performance, sets goals, provides feedback and conducts performance reviews. Examples, BambooHR, Lattice, 15Five, etc.
4. **Compensation Management Systems:** Manages employee compensation, including salary structures, bonuses and incentives. Examples, PayScale, CompXL, Salary.com, etc.
5. **HR Analytics Tools:** Provides insights into HR data, such as workforce trends, turnover rates and performance metrics, to support strategic. Examples, Visier, PeopleInsight, Qlik, etc.
6. **Onboarding Systems:** Streamlines the onboarding process for new hires, including document management, training schedules and integration into the company culture. Examples, BambooHR, WorkBright, ClearCompany, etc.
7. **Offboarding Systems:** Manages the exit process for departing employees, including final paychecks, return of company property and exit interviews. Examples, HR Acuity, Offboard, ExitPro, etc.
8. **Learning Management Systems (LMS):** Manages employee training and development, including course administration, tracking and reporting. Examples, Moodle, Cornerstone OnDemand, TalentLMS, etc.
9. **Applicant Tracking Systems (ATS):** Manages the recruitment and hiring process, from job postings to tracking applicants and scheduling interviews. Examples, Greenhouse, Lever, Jobvite, etc.

Benefits of using HRIM Tool

1. **Increases Efficiency:** Automates routine HR tasks, freeing up HR professionals for more strategic activities.
2. **Improved Data Accuracy:** Ensures accurate and consistent data management, reducing errors.
3. **Enhances Accessibility of HR information:** Provides easy access to HR information for employees and managers, enhancing transparency.
4. **Enhances Data-Driven Decisions:** Supports strategic decision-making with detailed analytics and reporting.
5. **Enhanced Security and Confidentiality:** HR tools help to protect HR data limiting access to unauthorised people.

Learning Task

1. Explain HR information systems (HRIM)
2. Describe the tools used in HRIM.
3. Discuss the benefits of HRIM tools.

Pedagogical Exemplars

Digital Learning/Collaborative Learning

Activity 1

1. Put learners in mixed-ability and mixed-gender groups and assign them with computers/tablets with internet connectivity.
2. Ask learners to research the concept and purpose of HR Information Management. Teachers to model use of appropriate search engines and sources. Move around the class to support learners who may struggle to use the digital tools to
3. Ask learners to summarise their findings in their own words and present to the class for feedback.

Activity 2

1. Assign learners with a category of HRIM tools and task them research them using the internet
2. Learners to make notes on the purpose and benefits, together with examples of systems and how they are used. A worksheet could be provided to scaffold the activity and examples provided as prompts for AP learners.
3. Engage the groups to discuss and present their findings.
4. Bring each group's learning together by leading a whole class discussion on the benefits of HR information management.
5. Provide further explanation on the benefits of HR information management to enhance learners' understanding. Encourage contributions from all learners.

Key Assessment

Level 1

1. Identify three tools of HRIM.
2. State four benefits of HRIM tools.

Level 2: Explain the purpose of the following HRIM tools.

1. Payroll Systems
2. Compensation Management Systems
3. Performance Management Systems
4. Onboarding Systems

Hint



The recommended mode of assessment for Week 22 is **multiple choice questions**. Ensure to develop MCQs to cover levels 1 – 3.

WEEK 23

Learning Indicator: Explain Labour and Industrial relations including collective bargaining processes

FOCAL AREA 1: LABOUR AND INDUSTRIAL RELATIONS

Meaning of Industrial Relations

Industrial Relations (IR) refers to the relationship between employers, employees and the government and the institutions and associations through which such relationships are mediated. It involves the study and management of collective bargaining, labour laws, trade unions and employer-employee relations. The aim of industrial relations is to maintain harmonious relationships in the workplace to improve productivity and achieve organisational goals.

Trade Unions

Trade Unions are organisations formed by workers to protect their interests, improve their working conditions and advocate for their rights and benefits. These unions serve as a collective voice for employees, enabling them to negotiate with employers on issues such as wages, working hours, benefits, job security and workplace safety. Trade Unions are also known as **Labour Unions**.

Examples of Trade Unions in Ghana include Ghana National Association of Teachers (GNAT), Health Service Workers' Union (HSWU), Public Services Workers' Union (PSWU), General Agricultural Workers' Union (GAWU), Teachers and Educational Workers' Union (TEWU), Railways Workers' Union (RWU), Ghana Private Road Transport Union (GPRTU), Ghana Medical Association (GMA), Trade Union Congress (TUC).

Trade Union Congress (TUC) of Ghana

The Trade Union Congress (TUC) of Ghana is the foremost umbrella organisation for trade unions in Ghana. Established in 1945, the TUC plays a central role in coordinating the activities of various affiliated trade unions and representing workers' interests at both national and international levels. Through collective bargaining, advocacy, support and public education, the TUC plays a vital role in promoting fair labour practices and improving the working conditions of Ghanaian workers.

Functions/Role of Trade Unions

- 1. Engage in Collective Bargaining:** Trade unions negotiate with employers on behalf of their members to secure favourable terms and conditions of employment. This process, known as collective bargaining, covers issues such as pay rates, working hours, benefits and workplace policies.
- 2. Organising and Representing Members:** Unions bring members together and represent them in discussions and negotiations with employers, as well as in grievance and disciplinary procedures. They ensure that members' rights are protected and that their concerns are addressed.

3. **Advocacy and Protecting Workers' Rights:** Trade Unions advocate for labour laws and policies that benefit and improve working conditions of workers. They also ensure that employers comply with labour laws and regulations to prevent their members from being intimidated.
4. **Providing Support and Services:** Unions provide various support services to their members, including legal advice, training, career development opportunities and welfare benefits.
5. **Grievance/Dispute Resolution:** Unions help resolve disputes between workers and employers through mediation, arbitration and other conflict resolution mechanisms.
6. **Supporting Industrial Action:** Organising strikes, boycotts, or other forms of protest to achieve union objectives
7. **Providing Training and Education:** Organising courses, workshops and resources to enhance members' skills and knowledge.

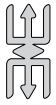
Employers' Association

An employers' association is an organisation representing the interests of employers in negotiations with trade unions, government bodies and other stakeholders. These associations provide a collective voice for employers, advocate for business-friendly policies and offer support and services to their members.

Key Functions of Employers' Associations

1. **Collective Bargaining:** Employers' associations engage in collective bargaining on behalf of their members, negotiating with trade unions on issues such as wages, working conditions and employment terms. This helps ensure consistent and fair agreements across industries and reduces the burden on individual companies.
2. **Advocacy and Lobbying:** These associations advocate for policies and legislation that benefit employers, such as labour laws, tax policies and regulatory reforms. By influencing government policies, they create a more favourable business environment.
3. **Legal Support:** Employers' associations provide legal advice and support to their members, helping them navigate complex labour laws and regulations. This reduces legal risks and ensures compliance with employment laws.
4. **Training and Development:** Offering training programmes and professional development opportunities for employers and their staff. This enhances the skills and knowledge of the workforce, leading to improved productivity and competitiveness.
5. **Research and Information:** Conducting research on labour market trends, economic conditions and industry-specific issues. This helps to provide members with valuable insights and data to inform their business decisions.
6. **Dispute Resolution:** Assisting in resolving industrial disputes through mediation, arbitration and other conflict resolution methods. This helps maintain industrial peace and prevents disruptions to business operations.
7. **Networking:** Facilitating networking opportunities among members through conferences, workshops and events. Enables employers to share best practices, collaborate and build strategic partnerships.

Examples of Employers' Association in Ghana include Ghana Employers' Association (GEA), Association of Ghana Industries (AGI), Chamber of Mines, Ghana National Chamber of Commerce and Industry (GNCCI), Private Enterprise Federation (PEF), Ghana Chamber of Telecommunications.



Note

Ghana Employer's Association is the umbrella association of all the employer's associations in Ghana, representing the interests of employers across various sectors. It was established in 1959.

Learning Task

1. Explain what is meant by "Industrial Relations".
2. Discuss the meaning and functions of Trade Unions.
3. Discuss the meaning and functions of Employer's Associations.

Pedagogical Exemplars

Group Discussion

1. In an all-inclusive class discussion, ask learners to identify any employers associations they know and share what they know about them (for example their role or function).
2. Probe further for learners to identify any association of workers or trade unions they know of and who they represent. For instance, GNAT, NAGGRAT, GMA, etc.
3. Divide the entire class into two main balanced gender and ability groups, where applicable.
4. Write on a flash card or pieces of paper 'Employers' Association Group' and 'Trade Unions' and assign one to each group.
5. Using the jigsaw strategy (where the two groups discuss different aspects of the lesson and share back with the class for the benefit of all learners), engage learners in their groups to complete the following activities
6. Employers' Association Group: Discuss the meaning of industrial relations, Employers' Association including examples and their functions.
7. Trade Unions: Discuss the meaning of industrial relations, Trade Unions including examples and their functions.
8. Move around the groups to check understanding and ask prompt questions to engage AP learners.
9. Allow learners to use the internet for additional information to support their discussion. Teachers to model use of the internet as a search tool where required.
10. Let the groups present their ideas to the class for constructive feedback.
11. Provide further explanations to enhance learners' understanding of the concepts.

Key Assessment

Level 1

1. What is a trade union?
2. What is the primary purpose of a trade union?
3. List four examples of trade unions in Ghana.

Level 2

1. Differentiate between a trade union and an employers' association.
2. Describe three benefits of being a member of an employers' association

Level 3

1. Explain three functions of trade unions.
2. Explain three functions of employers' associations.

FOCAL AREA 2: COLLECTIVE BARGAINING

Meaning of Collective Bargaining

Collective bargaining is the process through which employers and a group of employees negotiate and agree upon the terms and conditions of employment. This process is typically conducted through representatives of the employees, usually trade unions or labour unions and representatives of the employer. The goal of collective bargaining is to reach a collective agreement that regulates working conditions, wages, hours, benefits and other aspects of workers' compensation and rights.

Key Components of Collective Bargaining

1. **Negotiation:** The core of collective bargaining involves negotiation between the representatives of employees (unions) and employers. Both parties discuss and negotiate various aspects of employment to reach a mutually agreeable solution.
2. **Collective Agreement:** The outcome of collective bargaining is a collective agreement, also known as a labour contract. This legally binding document outlines the terms and conditions agreed upon during the negotiation process.
3. **Bargaining Units:** A bargaining unit is a group of employees with a clear and identifiable community of interest. Unions represent these units during negotiations.
4. **Good Faith Bargaining:** Both parties are expected to participate in the bargaining process with honest intentions and a willingness to reach an agreement. This includes sharing relevant information and avoiding unfair practices.
5. **Mediation and Arbitration:** If negotiations reach an impasse, a neutral third party (mediator) may be brought in to help facilitate the discussion. Arbitration, where an arbitrator makes binding decisions, may be used if mediation fails.

Process/Stages of Collective Bargaining

1. **Preparation:** Both parties prepare for negotiations by gathering information, defining objectives and selecting negotiation teams.
2. **Setting Ground Rules:** Initial meetings are held to discuss issues, establish ground rules and present demands or proposals.
3. **Proposal:** Both parties present their proposals and demands. These can include changes in wages, working conditions, benefits and other employment terms.
4. **Bargaining:** Active negotiations take place, with both parties discussing, compromising and making concessions to reach an agreement.
5. **Agreement:** Once both parties agree on the terms, a collective agreement is drafted, reviewed and signed.
6. **Implementation:** The agreed-upon terms are implemented and both parties are responsible for adhering to the conditions outlined in the agreement.

Importance of Collective Bargaining

1. **Improved Working Conditions:** Through collective bargaining, employees can negotiate better wages, benefits and working conditions, leading to a more motivated and satisfied workforce.
2. **Conflict Resolution:** The process includes mechanisms for resolving conflicts, which helps maintain a positive work environment.
3. **Industrial Harmony/Peace:** Collective bargaining helps prevent industrial disputes by providing a structured process for resolving differences between employers and employees.
4. **Employee Representation:** It ensures that employees have a voice in decisions affecting their work lives, promoting fairness and democracy in the workplace.
5. **Stability and Predictability:** Collective agreements provide clear guidelines for both parties, reducing uncertainty and promoting stable labour relations.
6. **Increased Job Security:** Collective bargaining can lead to stronger job security provisions, protecting workers from unfair dismissals and layoffs.
7. **Protecting both workers' and employers' rights:** Collective bargaining ensures workers' rights are protected, including the right to organise strike and participate in union activities. It also helps employers to take corrective measures to discipline recalcitrant employees that intend to disrupt productivity and defy work rules.

Challenges in the Collective Bargaining Process

1. **Resistance from Employers:** Some employers may resist collective bargaining, fearing increased costs or loss of control of workers.
2. **Internal Union Conflicts:** Conflicts within unions, such as leadership disputes or differing opinions, can hinder collective bargaining efforts.
3. **Economic Constraints:** Economic conditions may limit the ability of employers to meet union demands.
4. **Communication Issues/Breakdowns:** Poor communication between union representatives, members and employers can hinder collective bargaining.

5. **Complexity of Issues:** Collective bargaining often involves complex issues, making it difficult to reach agreements.
6. **Time-Consuming Process:** Collective bargaining can be a time-consuming process, delaying resolution of issues.
7. **Limited Resources:** Unions may face limited resources, including funding, expertise and personnel, hindering collective bargaining efforts.

Learning Task

1. Explain collective bargaining in the context of employer-employee relations.
2. Analyse the process/stages of collective bargaining
3. Discuss the importance and challenges of collective bargaining

Pedagogical Exemplars

Role-play

1. Create a scenario on collective bargaining between a trade union and employers for learners to role-play in class for observation. For instance, industry workers negotiating with their employers to increase their salaries by a certain percentage and provide protective clothing for their work.
2. Let learners write their observations and share with the class after the role-play. Target the AP and P learners for them to give you the responses. This is to enable them to participate in class and say the things they observed in the role-play
3. Link learners' contributions to the concept of collective bargaining and engage them to think-pair share its meaning
4. Assist learners to identify the key components of collective bargaining. Target questions to HP learners to motivate them to come out with the components of collective bargaining for the benefit of all learners
5. Task learners to imagine the stages that are involved in the collective bargaining process and share with the class. Assist to shape learners' ideas to enhance their understanding of the stages/process involved in collective bargaining
6. Discuss the importance or benefits and challenges of collective bargaining
7. Ask learners to reflect and share with the class key things they have learnt from the lesson.

Assessment Task

Level 1

1. What is collective bargaining?
2. Who are the main participants of collective bargaining?
3. What is the main goal of collective bargaining

Level 2

1. Explain how collective bargaining benefits employees.
2. Describe the stages involved in collective bargaining.

Level 3

1. What is the impact of collective bargaining agreements on the workforce and employers. Use examples to support your answer.
2. Interview some selected workers such as nurses, teachers, non-teaching staff and other civil servants, to gather insights on their experiences and perspectives regarding industrial relations within their respective organisations.

Hint

- The recommended mode of assessment for Week 23 is **interview**. Refer to **Question 2** of Assessment Level 3 under the key assessment in lesson 2, for an example of an interview task.
- Refer to Appendix K of this section for a sample interview guide for to aid learners conduct the interview.

WEEK 24

Learning Indicator: Explain Labour and Industrial relations including collective bargaining processes.

FOCAL AREA 1: INDUSTRIAL DISPUTES AND ACTIONS

Industrial Disputes

Industrial disputes refer to conflicts between employers and employees or between different groups of employees, often concerning issues such as wages, working conditions, job security and other employment terms. These disputes can lead to various industrial actions taken by either party to express their grievances or push for their demands.

Examples of an industrial dispute include; teachers and nurses going on strike to demand for pay increase and better conditions of services, a technology company announces mass layoffs, leading to a lockout as employees demand job security guarantees, etc.

Causes of Industrial Disputes

1. **Wages and Benefits Disputes:** Disputes over salary increases, bonuses and other benefits.
2. **Working Conditions Disputes:** Conflicts regarding safety, work hours and other conditions of employment.
3. **Job Security Disputes:** Concerns about layoffs, contract terminations and job stability can lead to industrial disputes.
4. **Management Policies Disputes:** Disagreements over changes in company policies, management styles and operational decisions.
5. **Union Recognition Disputes:** Disputes over the recognition and role of trade unions within the workplace. This can occur where employers do not recognise the union of workers at the work place.
6. **Discrimination Disputes:** Disputes as a result of unfair treatment or discrimination at the workplace

Industrial Actions

Industrial actions refer to collective measures taken by employees, trade unions, or employers to enforce demands, express grievances, or support a cause during a labour dispute. These actions are aimed at exerting pressure on the other party to negotiate and address the issues at hand.

Recent examples in Ghana could be used to give real world context, for example the nationwide strike over pension funds in 2022, or the strike against Sunon Asogli Power in 2023 following the dismissal of three union leaders.

Types/Forms of Industrial Actions

1. **Strike:** Strikes are a form of industrial action where employees stop working to press for their demands or express grievances. Example, factory workers walking off the job to demand higher wages. Types of strikes include:
2. **Sit-In/Down Strike:** Employees remain at their workplace but refuse to work. For instance, office workers stay at their desks without performing any tasks to protest changes in management policies.
3. **Slowdown or Go-Slow Strike:** Employees deliberately reduce their pace of work. Example, construction workers slowing down their work rate to put pressure on the employer for better safety measures.
4. **Wildcat Strike:** A strike that is unauthorised by the union and often occurs spontaneously. Example, factory workers walking out without union approval to protest sudden changes in work shifts.
5. **General Strike:** A widespread strike involving workers from various industries and sectors. Nationwide strike by public workers to protest against government austerity measures.
6. **Political Strike:** Employees strike to protest against government policies or actions. A political strike usually involves workers from specific sectors directly affected by the political issue.
7. **Sympathy Strike:** Employees strike in support of workers from another company or sector who are on strike. Example, teachers striking in support of healthcare workers protesting for better safety measures, etc.
8. **Work-to-Rule:** Employees perform their duties exactly as per the job description, refusing to take on additional tasks or work overtime. Example, teachers following only the basic requirements of their job, refusing to stay after hours or participate in extracurricular activities.
9. **Picketing:** Employees gather outside their workplace to protest and dissuade others from entering. Example, retail employees standing outside their store with signs to protest unfair labour practices.
10. **Lockout:** An employer's action of temporarily closing the workplace or preventing workers from entering during a dispute. Example, a company shutting down operations in response to employees' demands for better working conditions.

Consequences of Industrial Disputes

1. **Economic Impact:** Loss of productivity, revenue and potential profits for companies. Financial strain on employees due to loss of wages during strikes or lockouts.
2. **Social Impact:** Strain on employee-employer relationships and overall workplace morale. Disruption of services, affecting customers and the broader community.
3. **Legal Consequences:** Potential for legal action if disputes violate labour laws or contractual agreements.
4. **Reputational Damage:** Negative publicity and damage to the company's reputation, affecting future business prospects and employee recruitment.

Settlement of Industrial Disputes

When industrial disputes occur, the next action to take is to find ways to resolve them for a peaceful work environment. Below are the major ways of resolving industrial disputes:

1. **Negotiation:** Direct discussions between employers and employees or their representatives to reach a mutual agreement.
2. **Mediation:** Involvement of a neutral third party to facilitate discussions and help reach a settlement.
3. **Arbitration:** A neutral third party makes a binding decision based on the evidence and arguments presented by both sides.
4. **Conciliation:** A third party helps the disputing parties to resolve their differences but does not impose a decision.
5. **Court Intervention:** Legal proceedings to resolve disputes that cannot be settled through other means.

Learning Task

1. Explain the meaning of industrial disputes and industrial actions.
2. Analyse the causes of industrial disputes
3. Describe the types of industrial actions.
4. Discuss the consequences of industrial disputes and how these disputes can be resolved or settled.

Pedagogical Exemplars

Use of Case Studies

1. Present a scenarios or sample case studies on industrial disputes for learners to read and analyse. The case can be on real industrial issues in the country that learners can easily refer to them. For instance, strikes in the country by CLOSSAG, teachers, nurses, doctors, etc.
2. Case studies could take different formats for example, a written summary, a news report, video or a research prompt to cater to the needs of different learners. Within their analysis, tasks should be progressive to allow AP learners to have some success. Prompt questions should allow learners to identify and summarise the key points from the provided information before progressing to further analysis where learners could be asked to consider the wider implications of the case.
3. Using the case studies, engage learners to explain the concept of industrial disputes and industrial actions.
4. Citing from the case, let learners discuss further the causes of industrial disputes and the types of industrial actions in the work environment.
5. Support learners to discuss and share with the larger group the consequences of industrial disputes and how to settle or resolve these disputes for constructive feedback
6. Provide feedback on learners' presentations and to enhance their understanding

7. Ask learners to reflect and share the key concepts they have learnt in the lesson.

Key Assessment

Level 1

1. What is an industrial dispute?
2. Give an example of industrial action.
3. Identify two causes of an industrial dispute.
4. What is a strike in terms of industrial action?

Level 2

1. Describe three types of strikes
2. Explain four consequences of industrial disputes

Level 3: Analyse the potential long-term effects of unresolved industrial disputes on employee morale and organisational culture

Level 4: Propose a plan for a company to manage industrial actions proactively and minimise their impact.

FOCAL AREA 2: ROLE OF THE GHANA GOVERNMENT IN LABOUR RELATIONS AND FACTORS THAT CONTRIBUTE TO LABOUR EFFICIENCY IN ORGANISATIONS

Role of Ghanaian Government in Labour Relations

1. The government of Ghana plays a significant role in shaping and regulating labour relations within the country. This involvement is essential for promoting fair labour practices, protecting workers' rights and ensuring industrial peace. Here are the key roles the Ghanaian government plays in labour relations:
2. **Enactment of Labour Laws:** The government enacts laws and regulations that govern labour relations, ensuring that both employers and employees adhere to fair practices. Key legislation includes the Labour Act, 2003 (Act 651), which consolidates and updates all existing laws relating to labour. The Labour Act sets out provisions on employment contracts, working hours, minimum wage, health and safety standards and dispute resolution.
3. **Enforcement of Labour Laws:** Government agencies are responsible for enforcing labour laws and regulations to ensure compliance and protect workers' rights. The Labour Department and the Fair Wages and Salaries Commission (FWSC) oversee the implementation and enforcement of labour laws and wage policies.
4. **Promoting Collective Bargaining:** The government supports and promotes collective bargaining by providing a legal framework and support for negotiations between employers and employees or their representatives. The Labour Act encourages the formation of trade unions and employers' associations to facilitate collective bargaining and improve labour relations.

5. **Providing Training and Education:** The government provides training and educational programmes to enhance the skills and knowledge of workers, union representatives and employers regarding labour laws and best practices. Workshops and seminars conducted by the Labour Department and other agencies help stakeholders understand their rights and responsibilities.
6. **Mediation and Arbitration Roles:** The government resolves industrial disputes by:
 7. Acting as a mediator through negotiation to resolve labour disputes for a peaceful work environment in the country
 8. Acting as arbitrator and based on findings, make binding decisions to resolve conflicts.
Example: The National Labour Commission (NLC) plays a critical role in resolving industrial disputes through mediation, arbitration and adjudicate
9. **Protecting Workers' Rights:** The government implements policies and programmes to protect vulnerable workers, such as child labour laws, maternity leave policies and anti-trafficking regulations. The government also works to prohibit employment discrimination based on race, disability, etc.
Example: The Ministry of Employment and Labour Relations (MELR) works to enforce child labour laws and provide protections for pregnant and nursing mothers.

Factors that Contribute to Labour Efficiency in Organisations

Labour efficiency is essential for the productivity and profitability of any organisation. Several factors contribute to enhancing labour efficiency. Understanding and optimising these factors can help organisations improve their overall performance.

1. **Assigning Clear Duties and Responsibilities to Employees:** One of the ways to make employees efficient in the performance of their duties is when they know exactly the task to perform without any ambiguity. It is therefore important to define and assign specific duties to employees to perform and hold them accountable.
2. **Employee Training and Development:** Skilled employees can perform tasks more efficiently and with higher quality. Ongoing training programmes keep employees updated with the latest skills and technologies.
3. **Safe and Comfortable Work Environment:** A safe and comfortable work environment reduces accidents and increases morale.
4. **Effective Organisational Leadership:** Strong leadership guides employees and aligns their efforts with organisational goals. Managers who provide clear instructions and constructive feedback help employees perform better.
5. **Efficient Supervision:** Proper supervision ensures that tasks are completed correctly and on time. Supervisors who monitor progress and address issues promptly maintain workflow efficiency.
6. **Provision of Motivation and Incentives:** Motivated employees are more engaged and productive. Providing recognition and rewards for good performance boosts morale and efficiency. Incentives such as bonuses and overtime encourage employees to meet and exceed performance targets.

7. **Adoption of Advanced Technology:** Using modern technology and automation enhances productivity and reduces manual effort. Automated production lines can increase employees' output and reduce errors.
8. **Provision of Proper Work Tools and Equipment:** Providing the right tools and equipment helps employees to perform and complete their assigned tasks efficiently. Organisations that do not have adequate tools for staff end up achieving less productivity.
9. **Effective Communication:** Effective communication ensures that employees understand their tasks and expectations. Regular team meetings to discuss goals and address concerns. Giving employees feedback of their performance helps identify and resolve issues quickly hence increase in productivity.

The National Tripartite Committee (NTP) and National Labour Commission (NLC) of Ghana

Both the National Tripartite Committee (NTC) and the National Labour Commission (NLC) play pivotal roles in the labour relations landscape in Ghana. Each institution has distinct functions and responsibilities, but both contribute to maintaining industrial harmony and addressing labour-related issues.

Table 4: Table on National Tripartite Committee and the National Labour Commission

The National Tripartite Committee (NTC)	The National Labour Commission (NLC)
Purpose The NTC was established to facilitate dialogue and collaboration among key stakeholders in the labour sector, including the government, employers and employees. Composition The NTC is composed of representatives from: The Government of Ghana (typically represented by the Ministry of Employment and Labour Relations). Employers' organisations (such as the Ghana Employers' Association). Workers' organisations (such as trade unions). Functions Setting and reviewing the national minimum wage Conflict resolution Recommending policies to government	Purpose The NLC is an independent statutory body responsible for ensuring compliance with labour laws, resolving disputes and promoting fair labour practices. Composition The NLC is headed by a chairperson and includes commissioners appointed by the President of Ghana. Its members are usually experts in labour relations, law and management. Functions Dispute Resolution Enforcement of labour laws by investigating complaints and taken actions Mediation and Arbitration services Promotion of fair labour practices

Learning Task

1. Explain the role of the Ghanaian government in labour relations
2. Evaluate the factors that contribute to labour efficiency in organisations
3. Discuss the National Tripartite Committee (NTC) and National Labour Commission of Ghana (NLC)

Pedagogical Exemplars

Group Work and Presentation

1. Put learners into mixed-ability and mixed-gender groups (5-7) where applicable
2. Using Jigsaw, assign topics to each of the group to cover:
3. the role of government in labour relations
4. factors that contribute to labour efficiency in organisations
5. Each group to research their topic and makes notes from their discussions. Move around the groups to encourage everyone one to participate. Encourage the AP and P learners to take part in the discussion and note their points down. Prompt cards for discussion, questions or model definitions could be provided to help scaffold the activity.
6. Let all the groups that discussed the role of government in labour relations to form one group and consolidate their points or ideas. Similarly, groups that discussed factors that contribute to labour efficiency in organisations should also collate their ideas as one entire group.
7. Allocate time for the groups to present their ideas to the class for constructive feedback from colleagues. The presentation will help other groups to learn from their colleagues the other aspect of the lesson they discussed.
8. As the groups take feedback after their presentation, ask targeted questions that initiate high level thinking responses from the HP learners
9. Add on to the ideas of learners where necessary and offer opportunity for them to ask questions for clarification.

Slides Presentation

1. Prepare a presentation on the National Tripartite Committee (NTC) and the National Labour Commission (NLC) for learners
2. Give opportunity to learners to contribute their knowledge about these two institutions or ask questions for clarification.

Reflection

1. Ask learners to reflect and complete a quick writes activity on two concepts they learnt from this week and how this has helped them to understand labour and industrial relations.
2. Randomly select learners to share their ideas and views with the larger class.

Hint



- The Recommended Mode of Assessment for Week 24 is **End of Semester Examination** for the second semester.
- Teachers are expected to develop assessment tasks to cover **Weeks 13 – 24** for the end of semester examination and the scores must be recorded into STP.
- Refer to **Appendix L** of this section for more details on the structure of the end of semester examination.

SECTION 5 REVIEW

This final section of the TM covered Weeks 19 to 24. The section was very interactive, interesting and made effective use of differentiated pedagogical strategies and appropriate assessment to meet the varied needs of learners. By the end of this section, learners are expected to be equipped with the foundational knowledge and functional skills on how organisations manage their workforce to achieve organisational goals and objectives. In this section, learners would have discussed the broad function of HRM including human resource planning, recruitment and selection, orientation and placement, training and development, health and safety, human resource information management, etc. Again, the section provided opportunity for learners, through case study analysis, to discuss industrial disputes and industrial actions in order to gain insights about the key actors in the work environment and their relationships.



APPENDIX J: SAMPLE TASK AND RUBRICS FOR HOMEWORK

Task: You are the HR manager at a growing start-up company. Identify and explain at least four feasible compensation and benefits packages you would put in place to attract and retain top talent while managing limited resources. (8 Marks)

Marking Scheme/Rubrics (8 Marks)

Criteria	Excellent (4 marks)	Good (3 marks)	Satisfactory (2 marks)	Needs Improvement (1 mark)
Identification of employee compensation and benefits packages	Identifies 4 compensation and benefits packages. Examples include; Base salary Overtime pay Performance based bonuses Incentives Health insurance Retirement plans, etc.	Identifies 3 compensation and benefits packages. Examples include; Base salary Overtime pay Performance based bonuses Incentives Health insurance Retirement plans, etc.	Identifies 2 compensation and benefits packages. Examples include; Base salary Overtime pay Performance based bonuses Incentives Health insurance Retirement plans, etc.	Identifies 1 compensation and benefits package. Examples include; Base salary Overtime pay Performance based bonuses Incentives Health insurance Retirement plans, etc.
Explanation of employee compensation and benefits packages	Explains 4 compensation and benefits packages. Examples include; Base salary (Fixed pay employees receive regularly for performing their primary job duties) Overtime pay (Extra compensation for hours worked beyond regular work schedules) Performance based bonuses (Additional pay tied to achieving specific individual, team or organisational performance goals)	Explains 3 compensation and benefits packages. Examples include; Base salary (Fixed pay employees receive regularly for performing their primary job duties) Overtime pay (Extra compensation for hours worked beyond regular work schedules) Performance based bonuses (Additional pay tied to achieving specific individual, team or organisational performance goals)	Explains 2 compensation and benefits packages. Examples include; Base salary (Fixed pay employees receive regularly for performing their primary job duties) Overtime pay (Extra compensation for hours worked beyond regular work schedules)	Explains 1 compensation and benefits package. Examples include; Base salary (Fixed pay employees receive regularly for performing their primary job duties) Overtime pay (Extra compensation for hours worked beyond regular work schedules)

	Incentives (Rewards like cash, trips or items to motivate and boost employee productivity) Health insurance (Coverage for medical expenses, ensuring employees' and dependent's access to healthcare services) Retirement plans (Savings programmes like pensions to support employees when they are on retirement), etc.	Incentives (Rewards like cash, trips or items to motivate and boost employee productivity) Health insurance (Coverage for medical expenses, ensuring employees' and dependent's access to healthcare services) Retirement plans (Savings programmes like pensions to support employees when they are on retirement), etc.	Performance based bonuses (Additional pay tied to achieving specific individual, team or organisational performance goals) Incentives (Rewards like cash, trips or items to motivate and boost employee productivity) Health insurance (Coverage for medical expenses, ensuring employees' and dependent's access to healthcare services) Retirement plans (Savings programmes like pensions to support employees when they are on retirement), etc.	Performance based bonuses (Additional pay tied to achieving specific individual, team or organisational performance goals) Incentives (Rewards like cash, trips or items to motivate and boost employee productivity) Health insurance (Coverage for medical expenses, ensuring employees' and dependent's access to healthcare services) Retirement plans (Savings programmes like pensions to support employees when they are on retirement), etc.
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APPENDIX K: SAMPLE INTERVIEW GUIDE

Task: Interview some selected workers such as nurses, teachers, non-teaching staff and other civil servants, to gather insights on their experiences and perspectives regarding industrial relations within their respective organisations.

Section	Questions	Extended Responses
Opening Questions	Could you please introduce yourself and tell me a little about your role in your organisation?	
	How long have you been working in your current position?	
	How would you describe your overall experience working as a [nurse/teacher/civil servant, etc.]?	
Industrial Relations	How would you define industrial relations within your workplace?	
	Do you feel that your organisation maintains a positive relationship with its employees?	
	Are you a member of any workers' union or professional association? If yes, which union?	
	What are the key functions of your union?	
	Has your organisation engaged in collective bargaining? If so, how has this impacted your work environment and conditions?	
	Have you experienced any conflicts or disputes in the workplace? If yes, how were these conflicts addressed?	
Closing Questions	What are the key challenges you face in terms of industrial relations within your organisation?	
	How do you think these challenges can be addressed?	
Conclusion	Thank the interviewee for their time and insights.	



APPENDIX L: STRUCTURE FOR END OF SECOND SEMESTER EXAMINATION

WEEK 24 – END OF SECOND SEMESTER EXAMINATION

Nature:

1. Cover content from weeks 13-24 taking into consideration Depth of Knowledge (DOK) levels.
2. Resources:
 - a) Answer booklets
 - b) Learning Material
 - c) Teacher Manual
 - d) Assessment Toolkit
 - e) Smart devices/computers (where questions are modelled on line)
3. The test should include
 - a) Section A- Multiple Choice Questions
 - b) Section B- Essay questions
 - c) Section C- Case Study
4. Time: 120 minutes
5. Total Score: 100 marks to be scaled down to 60 marks for submission.
6. Provide a Table of Specification

Assessment strategy

1. Multiple Choice Questions
2. Essay
3. Case Study

Refer to Teacher Assessment Manual and Toolkits page 25-29, 66-67 and 74-76 for more information on how to use objectives, essays and case study as assessment tools.

Assessment Tasks

The End of Semester Examination consist of three sections :

Section A : 40 multiple choice questions for 40 marks (All questions are to be answered)

Section B : 3 essay questions (Learners are expected to answer any 2 questions for 20 marks each making 40 marks)

Section C : Compulsory case study question for 20 marks

Section A: Multiple Choice Questions – 40 marks (Answer all)

1. Industrial relations refer to the relation between.....
A. customers and employees.

- B. employers and employees.
 - C. employers and suppliers.
 - D. government and employees.
2. Which term refers to the process of negotiation between employers and a group of employees aimed at reaching agreements that regulate working conditions?
- A. Arbitration method
 - B. Collective bargaining
 - C. Contracting agreement
 - D. Mediation period

Section B: Essay- 40 marks (Answer only 2 questions)

Analyse at least three potential risks associated with establishing a wholly-owned subsidiary in a foreign country.

Section C: Case Study – 20 marks (Compulsory)

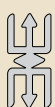
Carefully read the case below and answer the questions that follows

Case: Industrial Action at Horizon Manufacturing

Horizon Manufacturing, a mid-sized factory, recently faced an industrial action initiated by its workers. Employees were dissatisfied with the management's refusal to increase wages despite a significant rise in profits. The union representing the workers organised a strike demanding a 15% pay raise and better working conditions. After three weeks of halted production, management offered a 10% increase, but workers refused, leading to negotiations mediated by the government. Eventually, both parties agreed on a 12% raise and improvements in safety protocols. The industrial action, while resolving some issues, caused financial losses for the company and strained relations between workers and management.

1. What were the main causes of the industrial action at Horizon Manufacturing?
2. Analyse the impact of the industrial action on Horizon Manufacturing's long-term employee relations.
3. Synthesise the lessons learned from this case. How can Horizon Manufacturing prevent similar industrial actions in the future while maintaining profitability and worker satisfaction?

Refer to the Teacher Manual Section 4-5, Week 13-24 and Learner Material Section 4-5 for more examples of assessment tasks for the end of semester examination



Note

The questions put under the various sections are just examples of assessment task under MCQs, essay and case study. Teachers are expected to develop 40 objective questions that will carry 40 marks, essay questions that will carry 40 marks and a case study question that will carry 20 marks.

Marking Scheme Rubrics (100 marks – Scale the total marks to 60)

MCQs:

Correct answer to objective test questions (1 mark per question)

1. B
2. B

Essay Test:

Criteria	Excellent (3 Marks)	Good (2 Marks)	Fair (1 Mark)
Identification of potential risks associated with establishing a wholly-owned subsidiary in a foreign country.	Learners identifies 3 potential risks associated with establishing a wholly-owned subsidiary in a foreign country. Examples include; Political risks Economic risks Legal and regulatory risk Security risks Reputation risks Operational risks, etc,	Learners identifies 2 potential risks associated with establishing a wholly-owned subsidiary in a foreign country. Examples include; Political risks Economic risks Legal and regulatory risk Security risks Reputation risks Operational risks, etc,	Learners identifies 1 potential risk associated with establishing a wholly-owned subsidiary in a foreign country. Examples include; Political risks Economic risks Legal and regulatory risk Security risks Reputation risks Operational risks, etc,
Analysis of potential risks associated with establishing a wholly-owned subsidiary in a foreign country.	Learners analyse 3 potential risks associated with establishing a wholly-owned subsidiary in a foreign country. Examples include;	Learners analyse 3 potential risks associated with establishing a wholly-owned subsidiary in a foreign country. Examples include;	Learners analyse 3 potential risks associated with establishing a wholly-owned subsidiary in a foreign country. Examples include;
	Political risks (Frequent government changes, corruption or conflict may disrupt operations cause, expropriation of assets)	Political risks (Frequent government changes, corruption or conflict may disrupt operations cause, expropriation of assets)	Political risks (Frequent government changes, corruption or conflict may disrupt operations cause, expropriation of assets)
	Economic risks (Currency fluctuations, inflation, unstable economies reduce profitability while sanctions or trade restrictions hinder financial transactions and market)	Economic risks (Currency fluctuations, inflation, unstable economies reduce profitability while sanctions or trade restrictions hinder financial transactions and market)	Economic risks (Currency fluctuations, inflation, unstable economies reduce profitability while sanctions or trade restrictions hinder financial transactions and market)

	Legal and regulatory risk (Unpredictable legal frameworks, weak enforcement, or arbitrary policy changes can increase compliance costs, contractual disputes and operational uncertainty)	Legal and regulatory risk (Unpredictable legal frameworks, weak enforcement, or arbitrary policy changes can increase compliance costs, contractual disputes and operational uncertainty)	Legal and regulatory risk (Unpredictable legal frameworks, weak enforcement, or arbitrary policy changes can increase compliance costs, contractual disputes and operational uncertainty)
Analysis of potential risks associated with establishing a wholly-owned subsidiary in a foreign country.	Security risks (Civil unrest, terrorism, or poor infrastructure can endanger employees, damage assets and disrupt supply chains and business operations)	Security risks (Civil unrest, terrorism, or poor infrastructure can endanger employees, damage assets and disrupt supply chains and business operations)	Security risks (Civil unrest, terrorism, or poor infrastructure can endanger employees, damage assets and disrupt supply chains and business operations)
	Reputation risks (Operating amid corruption or associating with oppressive regimes damage brand image, reduces stakeholder trusts and risks international consumer boycotts)	Reputation risks (Operating amid corruption or associating with oppressive regimes damage brand image, reduces stakeholder trusts and risks international consumer boycotts)	Reputation risks (Operating amid corruption or associating with oppressive regimes damage brand image, reduces stakeholder trusts and risks international consumer boycotts)
	Operational risks (Poor infrastructure, labour shortages and supply chain disruptions impede efficiency, increase costs and limit operational sustainability in volatile environments), etc.	Operational risks (Poor infrastructure, labour shortages and supply chain disruptions impede efficiency, increase costs and limit operational sustainability in volatile environments), etc.	Operational risks (Poor infrastructure, labour shortages and supply chain disruptions impede efficiency, increase costs and limit operational sustainability in volatile environments), etc.

Section C: Case Study

a) Identification of the causes of the industrial action (3 marks)

Allocate 1 mark each to the following two areas:

- Refusal of management to increase wages
- Poor working conditions
- Employees perception of inequity and unfair treatment

b) The impact on long-term employee relations (4 marks)

Allocate 1 mark each to the following:

- Trust erosion between workers and management
- Reduction in collaboration and teamwork among employees

- Long-term consequences such as lingering resentment and low morale in employees
- Increased union influence

c) Synthesis of lessons learned and recommendations for prevention (8 marks)

Allocate 1 mark to the following

Lessons learned in the case (4 marks):

- Proactive communication is essential
- Regular wage reviews are important
- Addressing workers safety concerns is crucial
- The need for effective dispute resolution strategy, etc,

Recommendations (4 marks):

- Management should implement proactive communication strategies
- Wage policies should be linked to performance
- Improvement of working conditions of employees
- Continues engagement and collaboration among management and employees, etc.

Total Marks = 15

How to Administer

1. Provide clear instructions and resources needed for the tasks.
2. Prepare a table of test specifications or blueprints (see table of specification below).
3. Write the test items.
4. Ensure questions are of the similar level of difficulty.
5. Provide time allocation for the completion of the essay and assign marks to each of the questions (Give additional time for learners with SEN).
6. Clarify any doubts about the assessment task.
7. Control the environment to prevent cheating.
8. Mark and record learner's results into their transcript and provide feedback.

Refer to Teacher Assessment Manual and Toolkits 25-29, 66-67 and 74-76 for more information on how to use MCQs, essays and case study as assessment tools.

Providing Feedback

1. Discuss assessment questions with learners after the end-of-semester
2. Identify the areas learners did well and areas that needs improvement
3. Communicate individual results to learners and record into their transcript
4. Ask learners to review their own work and do the corrections, etc.

weeks	Focal Area(s)	Type of Questions	DoK Levels				Total
			1	2	3	4	
13	Franchising and joint venturing approaches to international business	Multiple choice	1	2	1	-	4
		Essay	-	1	-	-	1
14	Licensing and wholly owned subsidiary approaches to international business	Multiple choice	1	1	1	-	3
		Essay	-	-	1	-	1
15	Domestic and international trade	Multiple Choice	1	1	1	-	3
		Essay	-	-	-	-	-
16	Documents used in international trade	Multiple Choice	1	2	-	-	3
		Essay	-	-	1	-	1
17	International trade restrictions	Multiple Choice	1	2	-	-	3
		Essay	-	-	-	-	-
18	Reasons for international trade restrictions, benefits and challenges of international trade	Multiple Choice	1	2	-	-	3
		Essay	-	-	-	-	1
19	Human resource planning & recruitment and selection functions of HRM	Multiple Choice	2	1	-	-	3
		Essay	-	-	-	-	-
20	Compensation and benefit & training and development functions of HRM	Multiple Choice	1	1	1	-	4
		Essay	-	-	1	-	1
21	Orientation and placement & performance management functions of HRM	Multiple Choice	2	1	1	-	4
		Essay	-	-	-	-	-
		Case Study	-	-	1	-	1
22	Health and safety & HR information management functions of HRM	Multiple Choice	1	2	1	-	3
		Essay	-	-	1	-	1
23	Labour and industrial relations	Multiple Choice	1	2	1	-	4
		Essay	-	-	-	-	-
24	Collective bargaining and the role of government in labour relations	Multiple Choice	1	2	1	-	4
		Essay	-	-	1	-	1
			14	20	14	-	48

Summary

Multiple Choice Questions – 40 questions

Essay – 5 Questions, Answer a minimum of three questions

Case Study – 1 Question

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