MINISTRY OF EDUCATION

NATIONAL SOCIAL STUDIES ASSCOCIATION

Social Studies

for Senior High Schools

Year 3



Opoku Afriyie Prince
Prof Ebenzer Owusu Sekyere
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Ghana Education Service (GES)











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FOREWORD

Ghana's new Senior High School Curriculum aims to ensure that all learners achieve their potential by equipping them with 21st Century skills, knowledge, character qualities and shared Ghanaian values. This will prepare learners to live a responsible adult life, progress to further studies and enter the world of work. This is the first time that Ghana has developed a Senior High School 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.

The Ministry of Education is proud to have overseen the production of these Learner Materials which can be used in class and for self-study and revision. These materials have been developed through a partnership between the Ghana Education Service, teacher unions (Ghana National Association of Teachers-GNAT, National Association of Graduate Teacher -NAGRAT and the Pre-Tertiary Teachers Association of Ghana- PRETAG) and National Subject Associations. These materials are informative and of high quality because they have been written by teachers for teachers with the expert backing of each subject association.

I believe that, if used appropriately, these materials 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.

Haruna Iddrisu MP
Minister for Education

SECTION

1

ENVIRONMENTAL POLICIES AND LAWS IN GHANA AND THE REGULATORY AUTHORITIES RESPONSIBLE FOR ENFORCING THEM



KNOWLEDGE OF ENVIRONMENTAL SUSTAINABILITY, PROTECTION, LAWS, AND POLICIES IN GHANA

INTRODUCTION

This section provides an overview of Ghana's environmental laws, the institutions responsible for enforcing them, and the challenges these institutions face. It is designed to build understanding of Ghana's environmental policies and laws, and how it is implemented. The aim is to develop a sense of responsibility and the ability to contribute to sustainable environmental management.

It builds on what was studied in **Year 2**, including the importance of the environment to humankind, the human activities that destroy it, their effects on people, and the need to protect the environment both today and for the future.

KEY IDEAS

- Environmental agencies face major limitations in funding, staffing, and technical tools that hinder effective monitoring, enforcement, and service delivery.
- Ghana's environmental governance is guided by the Environmental Protection Agency Act, 1994 (Act 490) and other sector-specific laws.
- National policies like the National Environmental Policy (2014) and the National Climate Change Policy promote sustainable development.
- Poor law enforcement, limited public awareness, and political interference undermine compliance and reduce public trust in environmental governance.
- The Environmental Protection Agency (EPA) is the primary regulatory body, responsible for monitoring, compliance, and permitting processes.
- The Metropolitan, Municipal, and District Assemblies (MMDAs) play a local role in environmental sanitation, waste management, and enforcement of environmental laws.

ENVIRONMENTAL LAWS AND POLICIES IN GHANA

Meaning of Environmental Laws and Policies

Environmental laws and policies in Ghana are rules and plans made to protect the environment and natural resources like land, water, forests, and air. These laws help prevent

pollution, protect plants and animals, and make sure that development projects do not harm the environment.

One of the main laws is the Environmental Protection Agency (EPA) Act of 1994, which created the EPA to oversee and manage environmental issues in the country. Another important law is the Environmental Assessment Regulations of 1999, which requires companies to do an Environmental Impact Assessment (EIA) before starting any big project. This helps find out if the project could harm the environment and how to prevent or reduce that harm.

Ghana also has national policies such as the National Environmental Policy and the National Climate Change Policy, which guide how the country should care for the environment. Ghana is also part of international agreements like the Paris Agreement, which aim to fight climate change and protect the earth. These laws and policies work together to support sustainable development. This means using natural resources wisely for the benefit of both present and future generations.

Key Differences Between Environmental Policy And Environmental Law

Table 1.1

Aspect	Environmental Policy	Environmental Law
Definition	A set of goals and principles guiding environmental decisions	A body of legally binding rules to protect the environment
Nature	Strategic, aspirational, and guiding	Legal, binding, and enforceable
Purpose	To outline what should be done for environmental protection	To mandate what must be done, with legal consequences
Legal Status	Often not legally binding	Legally binding and enforceable by law
Formulated by	Governments, agencies, NGOs, organisations	Legislatures, courts, and regulatory authorities
Flexibility	More flexible and easily updated	More rigid; changes require formal legal processes
Enforcement	Implemented through programmes, incentives, or plans	Enforced through courts, penalties, and regulatory bodies
Scope of Influence	Can shape future laws and regulations	Provides direct control and regulation

Ghana's Environmental Legal System

Ghana has a set of laws and rules that help protect the environment. These laws have changed and improved since Ghana became independent in 1957. The main goals are to protect nature, use resources wisely, and make sure people live in a clean and healthy environment.

One of the most important laws is the Environmental Protection Agency Act of 1994 (Act 490). This law created the Environmental Protection Agency (EPA), which is the main organisation that looks after the environment in Ghana. Along with other laws and policies, this act helps guide how the country protects its land, water, animals, and natural resources.

Key elements of Ghana's environmental legal framework

Ghana's environmental laws cover different areas:

1. **Protecting and managing forests**

   Laws like the Forests Act and the Timber Resources Management Act help protect Ghana's forests and regulate how trees are cut and used. The Forestry Commission is the main agency responsible for managing our forests. They work alongside the Environmental Protection Agency (EPA) when forest activities affect the environment.

2. **Keeping wildlife safe**

   In the area of wildlife protection, Ghana has rules that protect animals and their natural habitats. The Wildlife Conservation Regulations and the Wildlife Resources Management Act are used to stop illegal hunting and preserve endangered species. The Wildlife Division of the Forestry Commission oversees this work, with help from the EPA when needed.

3. **Taking care of rivers, lakes, and other water sources**

   For water resources management, Ghana's laws make sure that rivers, lakes, and underground water are used wisely and kept clean. The Water Resources Commission Act gives power to the Water Resources Commission (WRC) to manage and protect water bodies. The EPA also plays a role, especially in controlling pollution in water bodies.

4. **Managing mining activities**

   In the field of mining and mineral extraction, laws like the Minerals and Mining Act make sure mining is done safely and in a way that protects the environment. The Minerals Commission oversees the regulation of mining activity starts, but before any mining starts, the EPA must approve it through an Environmental Impact Assessment to check for harm to the environment.

5. **Handling waste and keeping places clean**

   Waste management and sanitation are mostly handled by local government authorities, known as Metropolitan, Municipal, and District Assemblies (MMDAs). They manage waste collection and public sanitation. The EPA, on the other hand, helps monitor hazardous and electronic waste, while the Ghana Standards Authority sets safety rules for how waste should be handled.

6. **Dealing with climate change**

   When it comes to climate change, Ghana has a Climate Change Policy to guide the country in reducing harmful emissions and adapting to changes in the weather. The

EPA, especially through its Climate Change Unit, works with other bodies like the Ministry of Environment and the Energy Commission to promote clean energy and other solutions to climate problems.

7. **Checking how new projects affect the environment (Environmental Impact Assessments)**

   Finally, Ghana uses Environmental Impact Assessments (EIAs) to check the possible effects of new projects like factories or road constructions before they are built. This is required by law under the Environmental Assessment Regulations. The EPA is the main agency that reviews and approves these assessments to ensure that the environment is protected before any major project begins.

Key objectives of Act 490 (Environmental Protection Agency Act) of Ghana

The following are the key objectives of Act 490 (Environmental Protection Agency Act) of Ghana, which established Ghana's Environmental Protection Agency (EPA).

1. **To protect and improve the environment and safeguard public health**.

   The EPA aims to ensure that environmental quality is maintained or enhanced, to reduce pollution and other harmful effects on human health.

2. **To formulate environmental policies and regulations.**

   The agency is tasked with the responsibility of developing and enforcing laws, regulations, and guidelines that promote sustainable environmental management.

3. **To coordinate environmental activities and programs across sectors.**

   The EPA serves as the main body that coordinates actions and initiatives related to environmental protection among various government agencies, industries, and communities.

4. **To monitor and assess environmental conditions**.

   Regular monitoring of air, water, and soil quality is conducted to detect and respond to pollution and environmental degradation.

5. **To promote environmental education and awareness.**

   Raising public awareness about environmental issues and encouraging responsible use of the environment are two of their key objectives.

6. **To regulate and control pollution and hazardous substances.**

   The EPA sets standards and enforces regulations to control emissions, waste management, as well as the use of the use of hazardous chemicals.

7. **To ensure sustainable development and natural resource management.**

   The agency supports policies that balance economic growth with conservation and sustainable use of natural resources.

8. **To advise the government on environmental matters.**

   The EPA acts as a technical advisor to the government on environmental policies and strategies.

Key Issues the Environmental Policies Seek to Address

Ghana faces various environmental challenges that impact people's health, the land, and natural resources. To address these, the government has introduced policies focused on environmental protection, better waste management, and sustainable use of natural resources. The key issues these policies seek to address are explained below.

1. **Stop illegal mining that damages land and water bodies.**

   Illegal mining, known as galamsey, is a major problem in Ghana. It pollutes rivers with harmful chemicals like mercury, making the water unsafe to use. It also destroys farmlands, which affects food production and the livelihoods of farmers.

2. **Address poor waste management, especially plastic pollution in cities.**

   Many urban areas in Ghana do not have effective systems to manage waste. Plastics are often dumped in open spaces or into drains, leading to flooding and pollution. This not only harms the environment but also poses serious health risks to people.

3. **Reduce deforestation and protect Ghana's forests and wildlife.**

   Forest products are being destroyed at a very fast rate for wood, farming, and development. This destroys the natural habitats of many animals and plants, thereby reducing rainfall, and worsening climate change by increasing carbon dioxide concentration in the air.

4. **Control coastal erosion that affects communities near the sea.**

   Rising sea levels and strong tidal waves are washing away parts of Ghana's coastline. This damages homes, roads, and farmlands, putting coastal communities in danger and affecting their way of life.

5. **Reduce the effects of climate change on farming and water supply**.

   Changes in the weather patterns, like irregular rainfall and higher temperatures, are making farming more difficult. Water sources are drying up, and this can lead to lower crop yields and food shortages.

6. **Reduction in Air pollution from cars and factories**

   With more vehicular exhaust and industrial emissions, harmful gases and smoke are being released into the air. This pollutes the environment and causes health problems, especially in big cities.

7. **Stopping land degradation caused by bad farming practices**.

   When farmers over-cultivate a piece of land or engage in harmful farming practices such as continuous cropping, the soil loses its nutrients. This makes it harder to grow crops and can lead to hunger and poverty, especially in rural areas.

8. **Protect traditional knowledge about caring for the environment**.
   Indigenous communities in Ghana have valuable knowledge about using natural resources wisely. By protecting this knowledge, the country can find better ways to manage the environment for future generations. Eg. Not going to farm or visit riverside on certain days.

Activity 1.1

1. In pairs, write a list of the key environmental laws and policies that we have studied.
   Using small pieces of paper/Post-it notes, write down the key features of each law and then gather as a class to identify the following
   a. What do the laws and policies have in common?
   b. What are the key problems facing the Ghanaian environment?
2. Go back into your pairs and explain the objectives of Act 490 by selecting one policy and prepare an explanation on it. You could present this to each other or to the class.

Activity 1.2

1. In groups of 3-5 choose one local environmental issue (e.g., poor sanitation, illegal mining, bush burning, deforestation, waste dumping, polluted water bodies).
2. Use the internet or other resources if you have access to them (community members, newspaper reports etc.) to research the issue and consider the following questions:

1. Which environmental law or policy applies to the issue?
2. How is it being enforced?
3. How is it supposed to work?

3. Visit the site to observe the issue firsthand. Take notes, photos (if permitted), and interview at least one community member or local authority (e.g., Assembly member, Zoom lion officer, EPA official, Forestry Commission rep). Be guided by these questions.
   a. Which environmental law or policy applies to the issue?
   b. How is it being enforced?
   c. How is it supposed to work?
4. Summarise your group's work on a manila card or visual board with:
   - Title of the law(s)

- Community issue investigated
- What you observed
- Photos or drawings (if available)
- Your group's opinion: Is the law effective? Why or why not?

5. Display your work around the classroom. Walk around to read other groups' work and leave comments.
6. Write a summary in your notebook evaluating the importance or effectiveness of the environmental policies you have studied. If you want a challenge, can you give some suggestions on what you think may work more effectively and justify your thoughts?

Activity 1.3 Evaluating the Environmental Protection Act (Act 490) through a Real-Life Lens

1. Debate on the motion *"The Environmental Protection Act, 1994 (Act 490), has been effective in addressing Ghana's current environmental challenges, such as illegal mining (galamsey), plastic waste pollution, and deforestation."*
2. Form two groups, one 'for' and one ' against ' the motion.
3. Use online sources and news articles to find the following:
   a. The role of Act 490 in regulating illegal mining (galamsey) activities.
   b. How well the EPA has enforced plastic waste regulations.
   c. The impact of the Act on deforestation and land degradation.
   d. Put your findings together and prepare for the debate.
   e. Your arguments must be supported with real-life case studies, local news, NGO reports, or government responses related to these environmental problems.
4. After the debate, reflect on how the Act affects your everyday life and your community, considering the following guide.
   a. How do I see the effects (positive or negative) of Act 490 in my environment (e.g., water pollution, air quality, illegal dumpsites)?
   b. If I were a policymaker or EPA officer, what changes would I make to strengthen the Act?
   c. How can I, as a citizen, use what I learned to act or educate others about environmental protection?
5. End the activity with a class action plan or community awareness campaign idea, such as:
   a. Creating posters or social media content to educate the public on parts of Act 490.

b. Writing a letter to a local assembly or the EPA about an environmental issue observed in the community.

c. Organising a cleanup or tree-planting event to demonstrate civic responsibility.

REGULATORY AUTHORITIES RESPONSIBLE FOR ENFORCING THE ENVIRONMENTAL LAWS AND POLICIES IN GHANA

Governmental Bodies Are Responsible for Protecting the Environment

In Ghana, several governmental bodies are responsible for making sure environmental laws and policies are followed. These regulatory authorities help protect the country's natural resources, manage waste, control pollution, and promote sustainable development. Below are some the bodies and their roles in protecting the environment.

1. **Ministry of Environment, Science, Technology, and Innovation (MESTI)**



Figure 1.1: Logo of Ministry of Environment, Science, Technology, and Innovation (MESTI)

The Ministry of Environment, Science, Technology, and Innovation (MESTI) is responsible for protecting the environment in Ghana. It creates laws, plans, and policies to help the country grow in a clean and sustainable way. MESTI works with other groups like the Environmental Protection Authority and the Forestry Commission to make sure everyone follows the same goals. It also provides funding, training, and works with other countries to support science, technology, and environmental protection in Ghana.

2. **Environmental Protection Authority (formerly Agency)**



Figure 1.2: EPA logo

Before January 2025, the Environmental Protection Agency (EPA) oversaw keeping Ghana's environment safe. It looked at how projects affect the environment, controlled pollution, managed waste, and made sure rules were followed. In 2025, it became the Environmental Protection Authority, with more power to enforce the law. Now it can check businesses, give warnings, and fine those who break the rules. It also now handles things like pesticides, harmful waste, e-waste, and climate change.

3. **Water Resources Commission (WRC)**



Figure 1.3: Logo of Water Resources Commission (WRC)

The Water Resources Commission (WRC) was set up in 1996 to take care of Ghana's water resources. It makes sure that the use of water from rivers, lakes, and underground sources is safe and sustainable. The WRC gives out licences for using water, checks water quality, and gives advice on how to prevent water pollution. It works with diverse groups like farmers, industries, and government services to manage water properly. The WRC also helps make and enforce water policies to protect water for both people and the environment.

4. **Forestry Commission of Ghana**



Figure 1.4: The logo of the Forestry Commission

The Forestry Commission works under the Ministry of Lands and Natural Resources. It oversees taking care of Ghana's forests, wildlife, and timber industry. It makes sure that forest laws are followed, trees are replanted, and timber is used in a sustainable way. The Commission also helps protect animals and plants. It has three main parts: Forest Services, Wildlife, and Timber Industry Development. These groups work together to stop illegal logging, protect nature, and manage the timber trade in Ghana and abroad.

5. **Minerals Commission**

The Minerals Commission helps to manage the way Ghana's minerals (like gold and bauxite) are taken from the ground. They make sure mining companies follow the rules so that the environment is not severely damaged. They check that mining does not pollute rivers, destroy forests, or harm people's health.

Figure 1.5: The Logo of Minerals Commission

6. **Ghana Standards Authority**

The Ghana Standards Authority makes sure that products and services meet safe and healthy standards. They help protect the environment by checking that factories and companies use materials and methods that do not pollute the air, land, or water. They also create rules for how waste should be managed safely.

Figure 1.6: Logo of Ghana Standards Authority

ROLES AND RESPONSIBILITIES OF THE REGULATORY BODIES

Regulatory bodies play a key role in ensuring that industries and organisations operate within established legal and ethical frameworks. These bodies are responsible for developing, implementing, and enforcing regulations that protect public interests, promote fair practices, and maintain safety and compliance across various sectors. Let us look at some of the roles they play, starting from the Environmental Protection Authority, the Ministry of Environment, Science, Technology and Innovation, Forestry Commission and Minerals Commission.

Environmental Protection Authority

The Environmental Protection Agency (EPA) of Ghana is the government body responsible for protecting and improving Ghana's natural environment**.** Here are some of the roles they play:

a. **Checking Pollution:** The EPA makes sure factories and businesses do not release harmful waste into the air, water, or land. They monitor pollution levels to keep the environment clean and safe. For example, the EPA monitors factories in places like Tema to make sure they do not dump harmful chemicals into the nearby rivers or release too much smoke into the air.

b. **Giving Permits:** Before companies start big projects like building factories or mining, the EPA checks if these projects will harm the environment. They give permission only if the project follows the environmental rules**.** For example, before a company can start mining in places like Obuasi, the EPA checks the project to ensure it will not damage the environment and only gives permission if it meets safety rules.

c. **Environmental Education:** The EPA teaches people and communities about how to protect the environment. They spread information on ways to reduce pollution and save natural resources. The EPA does this by organising programmes in schools and communities to teach people how to reduce plastic waste and protect water sources.

d. **Waste Management:** The EPA sets rules on how to handle and dispose of waste properly, so it does not pollute the environment or cause health problems. For example, the EPA sets rules for how hospitals should dispose of medical waste safely so that it does not contaminate the soil or water.

e. **Protecting Natural Areas:** The EPA helps protect forests, wetlands, and wildlife areas by making sure these places are not destroyed or polluted by human activities. For example, the EPA works to protect the Kakum National Park by ensuring that logging companies do not cut down too many trees or harm the wildlife there.

The Ministry of Environment, Science, Technology, and Innovation

Here are some of the roles of the Ministry of Environment, Science and Technology Innovation in protecting our environment.

1. **Creates and oversees Ghana's environmental policies and laws**

   The government, through the Ministry of Environment, Science, Technology, and Innovation, creates rules and laws that protect the environment. These laws help to control pollution, manage natural resources like water and forests, and stop people from harming the land. The Ministry makes sure that these rules are followed by everyone, including companies and individuals.

2. **Supervises other environmental agencies such as the EPA**

   The Ministry is like the "boss" of other environmental groups, such as the Environmental Protection Agency (EPA). It checks to make sure these agencies are doing their work well, like stopping pollution and protecting natural areas. If any agency needs help or guidance, the Ministry provides support and direction.

3. **Represents Ghana in international environmental agreements**

   The Ministry speaks for Ghana at international meetings where countries come together to talk about the environment. It signs agreements that help fight problems like pollution and climate change. For example, Ghana has joined global efforts to reduce plastic waste and protect forests, and the Ministry makes sure the country keeps its promises.

4. **Leads Ghana's fight against climate change**

   The Ministry works hard to protect Ghana from climate change. It creates plans to stop too much carbon from entering the air and supports projects like planting trees, using solar energy, and saving water. It also helps communities that are suffering from floods, droughts, and changing weather.

5. **Supports research on environmental solutions**

   The Ministry supports scientists and researchers who are trying to find new ways to solve environmental problems. For example, they might study how to turn waste into energy or how to grow food without harming the land. This research helps the country find better and safer ways to protect the environment.

6. **Educates the public about environmental protection**

   The Ministry teaches people about how to care for the environment. It shares information through TV, radio, school programs, and community events. People learn how to keep their surroundings clean, save water, plant trees, and reduce waste.

7. **Secures funding for environmental projects**

   The Ministry looks for money from both Ghana's budget and international partners to support environmental projects. This money helps to build clean water systems, plant

forests, clean up waste, and support clean energy. Without this support, many good environmental programs would not happen.

Forestry Commission

The Forestry Commission plays a lot of roles in protecting the environment. Here are some of them discussed below.

1. **Manages Forest Reserves and Protected Areas**

   Forestry departments are responsible for taking care of forest reserves and protected areas. These places are important because they help protect wildlife, plants, rivers, and the environment. For example, a national park with rare animals like elephants or leopards needs to be carefully managed so that people do not harm the animals or cut down the trees. The department makes sure that only safe and allowed activities, like eco-tourism or research, can happen in these areas.

2. **Issues Permits for Timber Harvesting**

   Cutting down trees for timber is only allowed if a person or company has a permit. The forestry department gives out these permits after checking if the area can be harvested without causing too much damage. This helps control how many trees are cut and ensures that forests are not destroyed. For example, a logging company may apply for a permit to cut trees in a certain part of the forest. If the area is suitable, the department may allow them to harvest a limited number of trees in a controlled way.

3. **Combats Illegal Logging and Deforestation**

   Illegal logging means cutting trees without permission. It is one of the biggest threats to forests. Forestry officers work to stop this by patrolling forest areas, using drones or satellite images, and arresting people who break the law. Deforestation, which is the clearing of forests for farming or construction, is also controlled to protect the environment. For example, if someone tries to clear a forest to build houses without approval, the forestry department can stop them and take legal action.

4. **Promotes Sustainable Forest Management**

   Sustainable forest management means taking care of forests so we can use them today without harming them for future generations. It involves using forest resources wisely and making sure the forest can grow back and stay healthy. This includes actions like planting new trees after cutting some down, protecting animals that live there, and working with local people to care for the forest.

5. **Implements Reforestation Programmes**

   Reforestation means planting new trees in places where forests were removed. This helps to fix the damage caused by cutting down too many trees. The forestry department usually plans and carries out these tree-planting activities. They also ask for help from schools, local people, and companies.

Minerals Commission

Here are some of the roles the Minerals Commission plays in protecting the environment:

1. **Regulates mining operations**

   This means making rules for how mining should be done. The goal is to make sure mining is safe and does not harm people or the land. For example, miners must use special tools and follow safety rules to avoid accidents.

2. **Issuing of mining permits and licences**

   Before mining starts, miners need permission called permits or licences. Sometimes there are problems, like delays or wrong paperwork, which make it hard for miners to get these permits. For example, a miner may have to wait months for a permit before they can start digging.

3. **Ensures environmental compliance in mining activities**

   Mining companies must follow rules to protect the environment. Officials check that miners do not pollute water, air, or soil and that they follow safety steps. For instance, miners should not dump waste into rivers to keep the water clean.

4. **Monitors the rehabilitation of mined lands**

   After mining is finished, the land needs to be fixed or cleaned up. This can mean planting trees or making the land safe again. Officials watch to make sure this happens properly. For example, after mining, the company must plant trees to replace the ones cut down.

5. **Addresses issues related to small-scale mining**

   Small-scale mining is done by individuals or small groups, often with fewer resources. Sometimes it causes problems like unsafe work or pollution. Officials help solve these problems and support safer practices. Officials teach small miners how to work safely and avoid polluting nearby water.

The Role of the Youth in Contributing Towards Environmental Sustainability in Ghana

The youth have a key role to play in protecting the environment in Ghana. As the country faces problems like pollution, deforestation, and climate change, young people can help by learning more about these issues and acting. With their energy, ideas, and growing interest in the environment, they can lead efforts to make Ghana cleaner and greener. Here are some of the roles the youth can play to protect the environment.

1. **Spreading Awareness About the Environment**

   Young people in Ghana can help others understand why protecting the environment is important. They can do this by talking to their friends, joining school clubs, organising events, or sharing information on social media. When more people know about problems like pollution, climate change, and deforestation, they are more likely to take action to help the environment.



Figure 1.7: Some youth creating awareness on plastic pollution.

2. **Creating New Ideas and Green Businesses**

Ghanaian youth have great ideas that can solve environmental problems. Some young people have started businesses that recycle plastic, make clean energy, or farm in ways that protect nature. These green businesses help keep the environment clean and create jobs. Young people can lead the way with smart, eco-friendly solutions.



Figure 1.8: Youth in a greenhouse project.

3. **Helping in Community Clean-Up and Tree Planting**

The youth are already taking part in activities like cleaning up streets, planting trees, and protecting water sources. These simple actions help make the environment better and healthier for everyone. When young people get involved in these projects, they also encourage others in the community to join and work together.



Figure 1.9: Ghanaian youths embarking on a clean and waste collection exercise.

4. **Speaking Up for the Environment in Government**

   Youth voices are important in making laws and decisions about the environment. When young people talk to leaders, attend meetings, or join youth groups, they can ask for better rules to protect nature. They can also make sure the government listens to the ideas and needs of the younger generation.

5. **Using Social Media to Support the Environment**

   Young people in Ghana are using platforms like WhatsApp, TikTok, Instagram, and Twitter to talk about environmental issues. They can share videos, pictures, and messages to teach others and get more people involved. Social media helps youth connect, share ideas, and act even when they are in various parts of the country.

Activity 1.4 Solving Environmental Pollution in Our School (Group Project)

Imagine that you are a member of your school's Youth Environmental Club. During a recent school assembly, the headmaster raised concerns about growing environmental pollution around the school. This includes littering, poor waste disposal, open burning, blocked drains, noise during break times, and stagnant water causing bad smells and mosquito breeding. Your club is now challenged to identify a key environmental pollution problem in the school and design and implement a practical, low-cost, and sustainable solution to address it. Gather into small groups to complete the following tasks:

1. Conduct an Environmental Pollution Audit: Walk around the school compound (classrooms, canteen, washrooms, playground, drains, etc.) and observe several types of environmental pollution. Design a chart or table to collate the data.
   a. Look for signs of
      - Litter (plastic, paper, food waste, wrappers)
      - Blocked or dirty drains (water pollution)
      - Smoke or bad smells (air pollution)
      - Noise (e.g., loudspeakers or shouting)
      - Stagnant water or unsanitary areas

- Record Your Observations: Use this simple checklist or chart to record.
- Type of pollution
- Location
- Frequency
- Source(s)

b. Discuss the following: what do you think is the biggest issue in your school? What has helped you make that decision?

c. What laws/ policies that we have studied would cover the environmental issues in your school?

2. Brainstorm possible solutions in your group. Ideas may include:
   - Setting up labelled bins for different waste types
   - "Quiet Zones" during study periods
   - Student-led clean-up campaigns
   - Drainage cleaning days
   - Peer education/awareness posters or dramas

   a. Choose ONE Key Problem and ONE Main Solution that:
      - you can do with the available resources.
      - you can continue even after your group finishes)
      - is suitable for your school environment.

3. Create an Action Plan and do the following

   a. Define specific steps.

   b. Decide how to get others involved (posters, announcements, incentives, etc.)

   c. Create an awareness campaign or project launch using a presentation.

   d. Present this to your classmates and allow time for feedback.

4. Evaluate your group's proposal after the presentations and feedback: what would you do to amend your plan/ proposal and why? What role can the youth play in improving our local e?

CHALLENGES ENVIRONMENTAL REGULATORY BODIES FACE IN ENFORCING ENVIRONMENTAL LAWS AND POLICIES IN GHANA

Challenges in the Enforcement of Environmental Laws and Policies

Environmental regulatory bodies in Ghana, such as the Environmental Protection Agency (EPA), face several challenges in their efforts to enforce environmental laws and policies. These challenges limit their ability to effectively protect the environment and ensure sustainable development. Some of the key challenges include:

a. Inadequate Funding

Environmental agencies in Ghana often do not have enough money to do their work properly. Because of this, they cannot carry out regular inspections, buy modern tools, or run important environmental programmes. The lack of funds also makes it hard for them to teach people about the environment or work in areas that need more help. As a result, some parts of the country do not get the attention they need, and the laws are not fully enforced everywhere.

b. Limited Technical Capacity

Lack of skilled workers and limited access to modern technology makes it hard to monitor and enforce environmental rules effectively. Without enough experts in environmental science, data analysis, and law, agencies have trouble checking if companies follow the rules or acting quickly when problems happen. This gap in skills and tools makes it harder to protect the environment properly.

c. Weak Coordination

Environmental agencies often do not work well together. This leads to confusion about who is responsible for what which leads to wasted efforts, and important problems being missed. Without clear communication and shared plans, these agencies cannot respond effectively to environmental issues. This lack of coordination makes their work less efficient and less effective.

d. Political Interference

Politics can get in the way of how environmental agencies do their jobs. Sometimes, political leaders ignore expert advice or stop enforcement of environmental laws for their own interests. This makes the agencies seem biased and less trustworthy. This makes people lose confidence in their decisions.

e. Limited Public Awareness

Many citizens in Ghana lack basic environmental literacy, which limits their understanding of the importance of compliance and sustainable practices. Without widespread awareness, community support for enforcement is weak, and civic

engagement in monitoring or reporting violations remains low. This disconnect undermines efforts to build an environmentally conscious society.

f. Corruption and Bribery

Corruption in and around environmental agencies makes it hard to enforce the rules properly. Bribes and favouritism let wrongdoers avoid punishment, which encourages others to break the rules too. This weakens the agencies and makes people less likely to act responsibly.

g. Weak Environmental Laws

Some of Ghana's environmental laws are old or unclear, which makes them hard to enforce. People who harm the environment can find legal loopholes to avoid punishment. Without strong, updated laws, it is hard for agencies to act or deal with new environmental problems.

h. Limited Coverage in Remote Areas

Many enforcement efforts do not reach rural or protected areas because of poor roads and other challenges. As a result, these places are not regularly checked, and harmful activities often go unnoticed. This puts important natural areas at serious risk.

Ways to Address the Challenges Faced by Regulatory Bodies

Regulatory bodies help set rules, ensure compliance, and protect the public in many areas. However, they face challenges like limited resources, fast-changing technology, political pressure, and global complexities. Solving these problems is key to making sure they work well. The following are the ways of addressing the environmental regulatory challenges.

a. Provision of Adequate Funding

Environmental agencies need enough money to do their jobs well. With better funding, they can hire more staff, improve facilities, and carry out their duties more effectively to protect the environment.

b. Staff Training and Tools

Providing regular training and up-to-date equipment helps officers work more efficiently. Well-trained staff are better prepared to inspect sites, collect data, and enforce environmental laws.



Figure 1.10: Environmental regulatory Training for some personnel of the EPA

c. Better Cooperation Between Agencies

One sure way to address some of the challenges facing the regulatory bodies is better cooperation among them. When the different agencies work together in an organized way, they can avoid repeating tasks and fill in gaps. This teamwork leads to stronger and more unified environmental protection.

d. Stronger Environmental Laws

The regulatory bodies can function effectively if they have stronger environmental laws. For this reason, old or unclear laws should be updated to deal with today's environmental problems. Clear and modern laws make it easier to punish offenders and respond to issues like pollution, climate change, and illegal mining.

e. Public Awareness Campaigns

Environmental regulatory bodies need the support of the people to function effectively. For the people to play this role well, they need to be educated on some environmental issues. Teaching the people about the importance of protecting the environment encourages them to follow the rules. When people understand the impact of their actions, they are more likely to support environmental efforts.

f. Using Technology for Monitoring

Modern tools such as drones, satellites, and mobile applications are transforming the way we track environmental changes. These technologies allow for real-time data collection, enabling faster, more precise, and highly efficient monitoring. Hence, for the environmental regulatory bodies to function effectively, these modern technologies should be provided.



Figure 1.11: An example of an environmental sensor

g. Involving Local Communities

Local communities in Ghana can support environmental regulatory bodies by acting as local monitors, reporting harmful activities like illegal mining and deforestation, and promoting environmental awareness through education and clean-up campaigns. They can also contribute by preserving traditional conservation practices like keeping sacred groves, enforcing taboos, and punishing offenders. When communities take part in protecting their environment, they feel more responsible for it.



Figure 1.12: Local people supporting the fight against illegal mining (galamsey)

h. Fighting Corruption

To protect the environment and gain public trust in regulatory bodies, it is important that rules are applied fairly and equally to everyone. Corruption, such as taking bribes to allow illegal mining, logging, or dumping of waste, harms nature and makes it harder to enforce environmental laws. When officials or companies break the rules, they should be made to face the law and punished accordingly. By fighting corruption, we can create a cleaner, safer environment that benefits all, now and in the future.

Activity 1.5 Challenges in Enforcing Ghana's Environmental laws and policies

Read the scenario below and answer the questions below.

You are part of a team of environmental researchers, and you aim to identify and explain at least three major challenges that make it difficult to enforce environmental laws in Ghana. As researchers, we explore the root causes of these challenges and consider how they affect the environment and society. If possible, your teacher will have invited a resource person into the classroom for you to interview as part of your research.

1. Discuss what you already know or have heard about environmental problems and law enforcement in Ghana. ***Refer to what you learnt in year two on the interaction between man and the physical environment.***
2. Use a combination of the following sources to gather information:
   - Your textbook and class notes
   - Internet searches (e.g. EPA Ghana, Ministry of Environment, news reports)
   - Interviews or quotes from local authorities or community members (if possible)
   - Examples from your community or personal experience

3. Some examples of challenges are:
    a. Lack of resources
    b. Poor public awareness
    c. Weak enforcement systems
    d. Corruption or political interference
    e. Limited community involvement
4. For each challenge identified, write down:
    a. A clear explanation of the issue
    b. Real-life examples (from news, your community, etc.)
    c. Suggestions for how it can be addressed.
5. Prepare a short group presentation to share your findings with the class.
    a. You may use posters, drawings, or PowerPoint slides to make your points clear.
    b. Each team member should contribute to the presentation.
6. Reflect on the following:
    a. Which challenges were mentioned most often?
    b. How can young people help improve environmental law enforcement?
    c. What role should the government, communities, and individuals play?

Activity 1.6

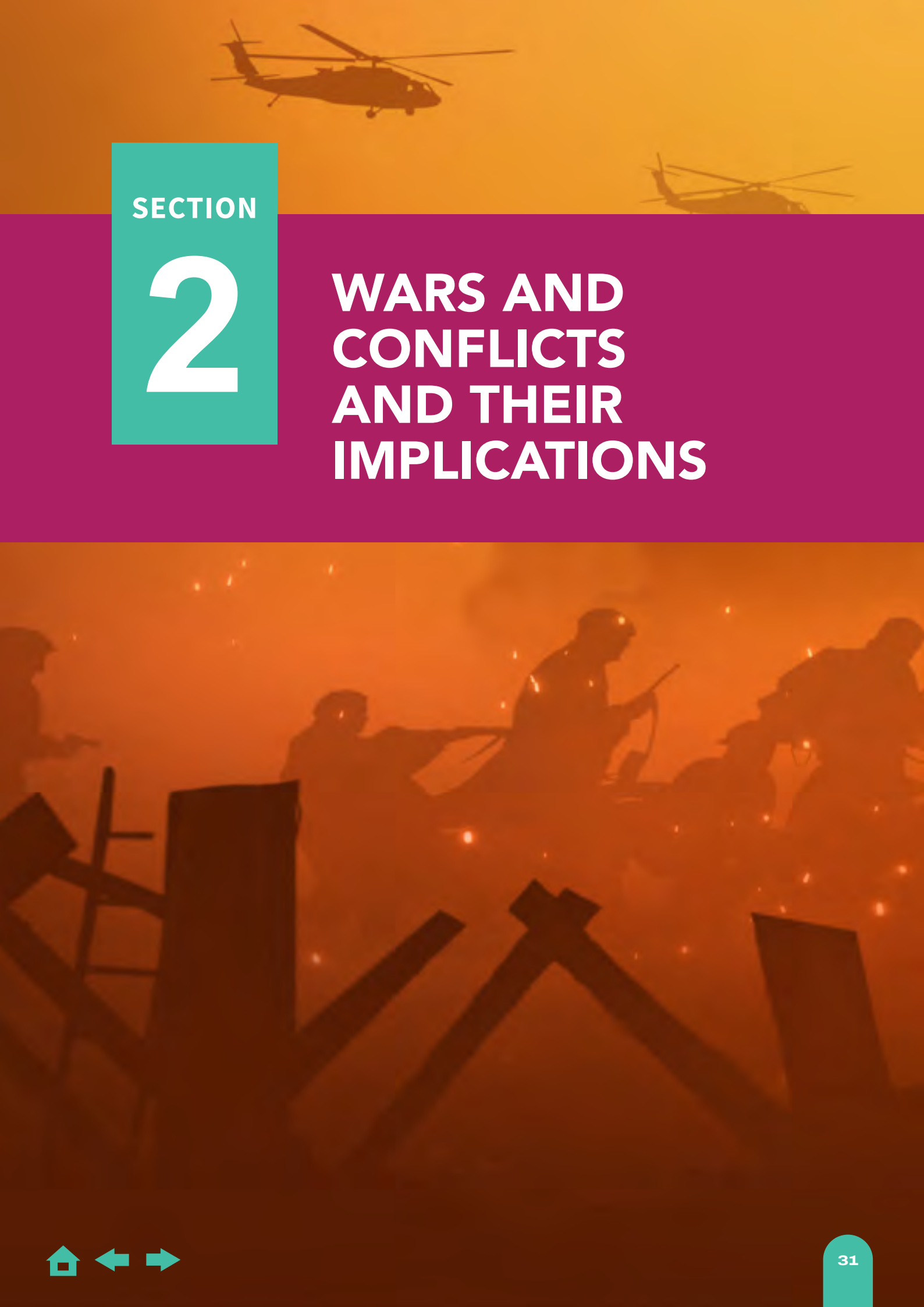
1. Work in a pair to think about how you could educate your wider community on the laws and policies governing environmental protection in Ghana. Consider the following questions:
    a. What is the main barrier to your local community adopting environmental awareness?
    b. How can you overcome these barriers?
    c. What mode of education would work best and why? Social media? Newspapers? Community events?
2. Come up with a slogan or hashtag that you think will help fuel an education and outreach campaign and share it with the class.

EXTENDED READING

- https://weadapt.org/organisation/ghana-environmental-protection-agency/
- https://ir.parliament.gh/bitstream/handle/123456789/1819/ENVIRONMENTAL%20PROTECTION%20AGENCY%20ACT%2C%201994%20%28ACT%20490%29.pdf?sequence=1&isAllowed=y

REVIEW QUESTIONS

1. Analyse the differences and similarities between environmental policy and environmental law.
2. Evaluate how the roles of different regulatory authorities complement or overlap in the enforcement of environmental laws and policies in Ghana. Use specific examples to support your analysis.
3. Examine how the Environmental Protection Agency (EPA) contributes to the resolution of waste management and plastic pollution challenges in Ghana.
4. Explain five (5) major challenges environmental regulatory bodies face in enforcing laws in Ghana?
5. How does the Minerals and Mining Act promote environmental protection?



SECTION

2

WARS AND CONFLICTS AND THEIR IMPLICATIONS

WARS AND CONFLICTS AND THEIR IMPLICATIONS ON THE WORLD

INTRODUCTION

In the 20th century, two world wars changed history. Most fighting happened in Europe, but Africa was also affected. Many African soldiers were forced to fight, and colonies provided food, minerals, and labour. After the wars, people in Africa began to demand freedom from colonial rule. This section looks at what caused the wars, how Africa was involved, and how these events shaped the continent's future.

In Basic 8, conflict was explored, including how it occurs in homes, schools, communities, and across the country. Its effects were examined, along with the importance of maintaining peace. This section takes a broader view, focusing on violent conflict around the world and its impact on Africa and Ghana.

KEY IDEAS

- African people and resources were used to help in the wars, even though the wars were in Europe.
- It caused a sizeable increase in weapons and technology and new inventions.
- It ended in 1991 when the Soviet Union broke apart, leaving the U.S. as the most powerful country in the world.
- It happened because of two different beliefs: capitalism and communism.
- it helped speed up decolonisation, as new countries gained independence and chose sides.
- The Cold War started after World War II, around 1945, between the United States and the Soviet Union.
- The wars had various stages, from the start of fighting to peace at the end.
- The wars hurt Africa's development, but also helped start the fight for independence.
- The World Wars happened because powerful countries wanted more land and control.

CAUSES AND STAGES OF THE FIRST AND SECOND WORLD WARS AND THEIR IMPLICATIONS FOR AFRICA'S DEVELOPMENT

Continents and Countries Involved in the First and Second World Wars

1. **World War I**

By 1914, the countries of Europe were divided into two camps that would oppose one another during the First World War. The main Allied Powers were Britain, Russia, and France. The main Central Powers were Germany, Austria-Hungary, and the Ottoman Empire. Soon, the war spread to other continents.

Most of the fighting took place in Europe, where countries like Germany, France, and the United Kingdom were involved. But the war also reached other continents. In Asia, battles occurred in areas controlled by European powers. In Africa, European colonies became battle zones as countries fought over land and control. North America joined when the United States entered the war in 1917. In Oceania, countries like Australia and New Zealand joined the fight to support the British Empire.

The main countries on one side, called the Allied Powers, were the United Kingdom, France, Russia (until 1917), Italy, the United States, and Japan. Smaller countries like Serbia and Belgium were also involved. The other side, known as the Central Powers, included Germany, Austria-Hungary, the Ottoman Empire (which is modern-day Turkey), and Bulgaria.



Figure 2.1: A map showing the countries that took part in World War I and the divisions

2. **World War II**

World War II lasted from 1939 to 1945 and was even more global than the first. Again, most of the battles happened in Europe, but major fighting also took place in Asia, especially because of Japan's attacks in China and other Asian countries. In Africa, especially North Africa, there were large battles between German, Italian, and Allied forces. North America played an important role when the United States joined the war in 1941. Oceania also joined in, with Australia and New Zealand fighting, especially against Japan. South America mostly stayed out of the war, but a few countries gave support to the Allies.

The main Allied Powers in World War II were the United Kingdom, the Soviet Union (which included Russia), the United States, China, and France. Other countries, like Canada, India, Australia, and many African colonies, also helped. The Axis Powers were Germany, Italy, and Japan, supported by countries like Hungary, Romania, and Bulgaria.



Figure 2.2: A map showing the divisions and the countries that fought during World War II

Activity 2.1. Mapping the World at War: Tracing Global Involvement in WWI and WWII"

1. Using the maps below perform the following activity:
    a. Identify the main alliances involved in the World War I and World War II
    b. What key treaties or agreements shaped the alliance?
    c. Was there a country that switched sides? Why?
    d. What might have happened if certain countries had stayed neutral?"

e. How did the alliances impact the war's direction?

f. Using internet search compare WWI/WWII alliances with today's global alliances like **NATO**, **UN**, **G7**, or **BRICS**.

g. Are there similar tensions today that resemble those before the world wars?

h. Present your findings to the class for discussion.



Figure 2.3: Blank world map 1914



Figure 2.4: Blank world map 1939

CAUSES OF THE FIRST AND SECOND WORLD WARS

The First and Second World Wars were two big global conflicts that changed the path of history. These wars were caused by many factors or causes, which are put under remote and immediate.

Long-Term (Remote) Causes

Here are some of the remote or long-term causes of world War I

a. **Militarism**

Many countries in Europe were building up their armies and weapons. This race to have the strongest military made things tense. Nations believed having a powerful military showed national strength and pride, and they were ready to go to war if needed.

b. **Alliances**

Countries made agreements to protect each other. For example, Germany, Austria-Hungary, and Italy were part of the Triple Alliance, while France, Russia, and Britain formed the Triple Entente. These alliances meant that if one country was attacked, its friends would join the fight too. This turned small conflicts into big wars.

c. **Imperialism**

European countries were competing to control colonies and resources in places like Africa and Asia. This created arguments and rivalries, as each country wanted to grow its empire and power.

d. **Nationalism**

People had strong pride in their country, and many ethnic groups wanted their own nations. For example, the Slavic people in Austria-Hungary wanted independence. Nationalism caused tension as countries tried to prove they were better or stronger than others.

Immediate (Short-Term) Causes of World War I

Below are some of the immediate or short-term causes of World War I

a. **Assassination of Archduke Franz Ferdinand**

The direct cause of World War I was the killing of Archduke Franz Ferdinand of Austria-Hungary on June 28, 1914. He was shot by Gavrilo Princip, a Serbian nationalist, in the city of Sarajevo. This event started a chain of actions that led to war.



Figure 2.5: Picture of Archduke Franz Ferdinand of Austria-Hungary

b. **Austria-Hungary's Ultimatum**

After the assassination, Austria-Hungary gave Serbia a list of strict demands. Serbia agreed to most, but not all, of them. This made Austria-Hungary angry and ready to act.

c. **Declaration of War**

On July 28, 1914, Austria-Hungary declared war on Serbia. Because of alliances, other countries got involved quickly. Russia supported Serbia, and Germany supported Austria-Hungary. This made the situation worse very quickly.

d. **Involvement of Other Countries**

Soon, more countries joined the fight due to the alliances that we have already learned about above. Germany declared war on Russia and France. Britain entered the war when Germany invaded Belgium. What started as a local conflict quickly became a world war

Causes of World War II (1939–1945)

World War II started because of several long-term (remote) problems and one major short-term (immediate) event. Let us discuss the remote causes, then later the immediate.

Remote Causes of World War II (1939–1945)

Some of the remote causes included:

a. **Treaty of Versailles**: After World War I, Germany was forced to sign the Treaty of Versailles in 1919. The treaty was very harsh. It took away land, limited Germany's army, and made it pay a lot of money. Many Germans were angry and wanted revenge.



Figure 2.6: Leaders who were present during the signing of the treaty

b. **Rise of Dictators**: During the 1930s, powerful leaders like Adolf Hitler (Germany), Benito Mussolini (Italy), and Emperor Hirohito (Japan) came to power. They wanted to expand their countries and did not care about peace. Hitler especially wanted to make Germany strong again.



Figure 2.7: Some World Dictators during the Second World War

c. **Failure of the League of Nations**: The League of Nations was created to keep peace after World War I, but it was weak. It did not stop Japan from invading Northeast China (1931), or Italy from attacking Ethiopia (1935), or Hitler from breaking the rules of the Treaty of Versailles.

d. **Policy of Appeasement:** Britain and France allowed Hitler to take over land like Austria and Czechoslovakia, hoping to avoid war. Instead of stopping him early, this made Hitler more confident to keep going.

e. **Expansionism and Militarism:** Germany, Italy, and Japan wanted to take over more land. They built up their armies and prepared for war. Japan invaded China, Italy invaded North Africa, and Germany prepared to take more of Europe.

Immediate Causes of World War II (1939–1945)

Now let us turn our attention to the immediate causes. They include

i. **German Expansionism:** Germany broke the Treaty of Versailles by rebuilding its army, which was not allowed. In March 1938, Germany took over Austria (called the Anschluss), and in March 1939, it took control of the rest of Czechoslovakia. Germany also began demanding land from Poland, especially the city of Danzig.

ii. **Nazi-Soviet Pact:** In August 1939, Germany and the Soviet Union signed a deal called the Nazi-Soviet Pact. They agreed not to fight each other and secretly decided to divide Eastern Europe between them. This gave Germany the confidence to attack Poland without fear of Soviet resistance.

iii. **Invasion of Poland:** On September 1, 1939, Germany invaded Poland. As a result, Britain and France declared war on Germany on September 3, 1939. This marked the official start of World War II in Europe.



Figure 2.8: Soldiers marching during the invasion of Poland

Ghana's Involvement in World War II

At the time of World War II (1939–1945), Ghana was known as the Gold Coast and was a British colony. Because of this, Ghana automatically became involved in the war as part of the British Empire. Here is how Ghana got involved:

i. **Support for the British War Effort:** Since the Gold Coast was under British rule, it had to support Britain in the war. This included sending soldiers, resources, and money to help fight against the Axis Powers (Germany, Italy, and Japan).

ii. **Ghanaian Soldiers in the War:** Thousands of men from the Gold Coast joined the British Army, especially in the Royal West African Frontier Force (RWAFF). Ghanaian troops fought in East Africa against Italian forces in Ethiopia and Somalia. They also served in Burma (now Myanmar) in Asia, where they helped fight Japanese forces. These soldiers faced harsh conditions and showed great bravery, even though they were not treated equally.

iii. **Economic and Material Contributions:** Ghana also helped the war effort by providing resources such as cocoa, a major crop used to make chocolate for soldiers, Gold, which helped fund the British war effort, timber, and rubber, which were used for equipment and weapons.

The war broke the myth of white superiority. Many soldiers came back with current ideas about freedom and equality after seeing life in other countries. This helped inspire the fight for independence. The war also brought changes to the economy and society, as more people began to see how unfair colonial rule was.

Key Events Before and During WWI and WWII

Let us look at the key events before these wars, starting from World War I, then to World War II

1. **Key Events Before and During World War I (1914–1918)**

   The road to World War I began long before the fighting started. In 1882, Germany, Austria-Hungary, and Italy formed the Triple Alliance to support one another. In response, Britain, France, and Russia created the Triple Entente in 1907. These two rival groups increased tension in Europe and made it easier for a small conflict to turn into a large war.

   In June 1914, the assassination of Archduke Franz Ferdinand of Austria-Hungary in Sarajevo set off a chain of events. Austria-Hungary declared war on Serbia, and because of the alliances, more countries got involved. When Germany invaded Belgium, Britain declared war, and soon, Europe was at war.

   In 1915, the Ottoman Empire joined the Central Powers (Germany and Austria-Hungary), which widened the war. That year, the Gallipoli Campaign began, an Allied attempt to attack the Ottoman Empire from the south. It ended in failure and heavy loss of life.

   By 1916, the war had become a deadly stalemate, especially on the Western Front, where soldiers fought from trenches. Two of the bloodiest battles, namely, the Somme and Verdun, happened this year. Both sides suffered massive casualties, but little ground was gained.

   In 1917, the war took a major turn. The United States joined the Allies, providing fresh troops and supplies. Meanwhile, the Russian Revolution forced Russia to leave the war, changing the balance of power.

   In 1918, Germany launched a final attack to win the war before American forces could fully arrive. The offensive failed, and the Allies pushed back. The fighting ended on November 11, 1918, when an armistice (peace agreement) was signed. After four years of destruction and millions of lives lost, World War I finally ended.

2. **Key Events Before and During World War II (1939–1945)**

   As indicated, World War II began in the 1930s, when Adolf Hitler came to power in Germany. He started rebuilding Germany's military and aimed to expand German territory. In 1938, the Munich Agreement allowed Germany to take over part of Czechoslovakia, showing how aggressive its goals were.

   In 1939, Germany invaded Poland, which caused Britain and France to declare war. This marked the official start of World War II. By 1940, Germany had quickly taken control of much of Western Europe, including France. Britain stood strong during the Battle of Britain, where German planes tried but failed to defeat British forces. Around this time, Italy joined the war on the side of Germany and the Axis Powers.



Figure 2.9: Leaders of the Allied Powers

In 1941, Germany attacked the Soviet Union, opening a major new front in the east. Later that year, Japan attacked Pearl Harbour, bringing the United States into the war. This made the conflict truly global.

Between 1942 and 1943, the war began to turn in favour of the Allies. Two important victories were the Battle of Stalingrad in the Soviet Union and the Battle of El Alamein in North Africa. In the Pacific, Allied forces slowly began pushing back Japan.

In 1944, the D-Day landings in Normandy (France) marked a major step in freeing Europe from Nazi control. Soon after, Paris was liberated, and Allied forces moved deeper into German-held territory.

In 1945, with Soviet troops closing in on Berlin, Hitler died by suicide. Germany surrendered in May. A few months later, the United States dropped atomic bombs on the Japanese cities of Hiroshima and Nagasaki. Japan surrendered in August, bringing the war to an end.

3. Ghana's Involvement in the World Wars

Though far from the main battlefields, the Gold Coast (now Ghana) played a key role in both World Wars. In World War I, Gold Coast soldiers fought in East Africa, helping to defeat German colonies.

In World War II, Ghanaian troops were sent to Burma (now Myanmar) to fight Japanese forces in difficult jungle conditions. The 82nd West African Division, which included soldiers from the Gold Coast, was known for its bravery and skill in the Republic of the Union of Myanmar Campaign. Their efforts show that the wars affected people all over the world, not just in Europe or Asia. Ghana's contribution was a key part of the global effort to defeat the Axis powers.

How Key European Alliances Brought About WWI and WWII

Alliances played a key role in both World War I and World War II, turning regional conflicts into global wars. Countries formed partnerships for protection and strength, but these same alliances often pulled nations unwillingly into large-scale fighting. Here are some discussed below:

World War I Alliances

Before World War I began, the major powers in Europe had formed two opposing alliances. One side was the Triple Alliance, and the other Triple Entente.

a. **Central Powers Alliance/Triple Alliance**

The Central Powers were one of the two main alliances during World War I, and they fought against the Allied Powers. This group was formed to support each other politically and militarily during the war. Members of the Central Powers were Germany, Austria-Hungary, the Ottoman Empire (modern-day Türkiye), and Bulgaria. These countries joined forces out of shared interests and to protect their empires. Their alliance played a leading role in how the war spread across Europe, the Middle East, and parts of Africa and Asia.

b. **The Triple Entente**

The Triple Entente, also known as the Allied Powers, was a group of countries that included Britain, France, and Russia, with later support from Italy, Japan, and the USA. These countries joined together to fight against Germany, Austria-Hungary, and their allies during World War I. Later, countries like Italy, Japan, and the United States joined the Entente powers, which became known as the Allied Powers.

These alliances were supposed to keep the peace by making countries feel safer. But instead, they made the situation more dangerous. When Austria-Hungary declared war on Serbia in 1914, the alliance system caused other countries to quickly take sides. As a result, a small conflict between two countries turned into a global war involving many nations around the world.

c. **Relevance to Ghana**

The defeat of Germany in World War I had a direct impact on West Africa. One of Germany's African colonies, German Togoland, was invaded by British and French forces in 1914. Following Germany's defeat in 1918, the League of Nations mandated the territory to be divided between Britain and France. The British-administered western part of Togoland was later integrated with the British Gold Coast colony. This integration laid the groundwork for its inclusion in modern Ghana. In 1956, a plebiscite was held, and the people of British Togoland voted to join the Gold Coast, which became independent Ghana in 1957.

World War II Alliances

During World War II, two major alliance groups emerged, namely, the Axis Powers and the Allied Powers.

a. **Axis Powers Alliance:** The Axis Powers were the main group that fought against the Allied Powers during World War II. They wanted to take over more land and control other countries by using force. The Axis Powers included Nazi Germany (led by Adolf Hitler), Fascist Italy (led by Benito Mussolini), and Imperial Japan (led by Emperor Hirohito and military leaders). These countries worked together to try to control parts of Europe, Africa, and Asia. Their attacks on other nations and breaking of peace agreements helped start and spread World War.



Figure 2.10: Leaders of the Axis Forces

b. **The Allied Forces:** The Allied Forces in World War II were countries that joined together to fight Germany, Italy, and Japan. The main Allied countries were Britain, France, the Soviet Union, the United States, and China. They worked as a team to stop the spread of war and bring peace. Even though they were different, they helped each other and were able to defeat the Axis Powers. This showed how working together can help solve big problems.



Figure 2.11: The flags of the two forces.

Ghana's Lesson

Although the Gold Coast (now Ghana) was far from where most of the fighting happened, it was still involved in the war because it was part of the British Empire. This shows how global alliances can pull in countries, even if they were not part of the main reasons for the war. For Ghana, the war taught an important lesson — the need to make smart and careful partnerships with other countries. After gaining independence, Ghana used this lesson to create a foreign policy that focused on peace, working with others, and protecting its own interests.

Activity 2.2 Alliances and Loyalty – What Would You Do?

You and your friends are working together on an important school project. One of your friends, Alex, is responsible for a big part of the project but has not been putting in much effort. The deadline is coming, and Alex asks for your help to complete his part. You must decide whether to support Alex and help him, even though it might affect your own work and stress level, or to refuse and focus on your own part.

Activity Instructions

1. Form small groups of 4-5 learners.
2. Each group discusses the following questions:
    a. Should you always support a friend, no matter what he or she does? Why or why not?
    b. What could be the long-term consequences of refusing to help Alex?
    c. What might happen if you always help your friends, even when it causes you problems?
    d. How can you balance helping a friend and taking care of your own responsibilities?
    e. How does this scenario relate to the alliances formed during World War I and II?
    f. How did the different alliances form? What was driving them?
    g. In pairs, reflect on the implications of the World Wars for present-day issues and potential actions for a more peaceful future.

Activity 2.3

1. Choose one major war, either the First World War or the Second World War
2. With your friend, research the war using the internet, the school library or books provided by your teacher.
3. In your research, find the following:

a. What were the main causes and key events (stages) of the war?

b. How did the war affect Africa (e.g., colonial rule, independence, economy)?

c. How are the lessons applicable to today's world, especially in Africa?

4. Share your findings with your group members and compare answers
5. Prepare a poster and present your findings to the whole class for discussion
6. Compare the differences and similarities in your findings
7. Use your findings to complete the table below.

Guiding Question		Your Answer
Colonial Rule	How did World War II weaken European control and increase resistance in African colonies?	
Economy	In what ways did the war affect Africa's economy and create post-war economic challenges?	
Independence Movements	How did WWII contribute to the rise of African nationalism and the push for independence?	
Connections between the colonial rule, the economy, and independence	What connections did you notice between colonial rule, the economy, and independence?	
Relevance to Africa	How does this history shape Africa's present?	

8. Come together as a class and present a paper to your school editorial board on the title ''**No World War III Lessons Learnt**''

ORIGIN, NATURE, AND IMPACT OF THE COLD WAR

The Origin and Nature of the Cold War

The Cold War began after World War II, around 1947, and ended in 1991. It was not a war with direct fighting, but a time of strong tension between two powerful countries. The United States (USA) and the Soviet Union (USSR).

Ideological Conflict (Capitalism vs. Communism)

The main cause of the Cold War was the difference in their ideas. The USA supported capitalism and democracy, where people have freedom and choose their leaders. The USSR believed in communism, where the government controls most things, and there is usually only one political party. After the war, both wanted to shape the world in their own way. The USA tried to stop communism from spreading, while the USSR wanted to spread it. This led to mistrust and competition, which became known as the Cold War.

The Cold War was called "cold" because the USA and USSR never fought each other directly in battle. Instead, they competed in many other ways. One major way was through an arms race, where both countries built many powerful nuclear weapons, trying to be stronger than the other. They also had a space race, competing to send satellites and people into space.

Again, both countries supported different sides in wars in other countries. These are called proxy wars. Examples included the Korean War and the Vietnam War. The USA would support one side, and the USSR would support the other.

Spying (also called espionage) was also common. Each country had secret agents trying to find out what the other was planning. Propaganda was used to promote each side's ideas and make the other side look bad. Does this ring a bell in your ears concerning the ongoing war between Russia and Ukraine?

Causes of the Cold War

The Cold War was a lengthy period of tension and rivalry between the United States (USA) and the Soviet Union (USSR) after World War II. Although they had worked together to defeat Nazi Germany, they became enemies soon after the war ended. Several key reasons led to the Cold War which include the following:

1. **Differences in Ideology:** The main cause of the Cold War was the difference in beliefs and political systems between the USA and the USSR. The USA believed in capitalism and democracy, where people have the freedom to vote, own property, and run businesses. The USSR believed in communism, where the government controls everything, and there is usually only one political party. Each side wanted to spread its system to other parts of the world, which created tension.
2. **Mistrust After World War II:** The USA and the USSR were on the same side during World War II, but they did not trust each other. The USSR was angry because the USA took too long to help fight in Europe, which made the war harder for the Soviet Union. The USA did not trust the USSR because it was forcing other countries in Eastern Europe to become communist. At the Yalta Conference in early 1945, the leaders agreed to divide Germany and allow free elections in Eastern Europe, but the USSR did not keep its promise. At the Potsdam Conference a few months later, the new leaders of the USA and UK met with Stalin again. They argued about what to do with Germany, and the USA told Stalin about a powerful new weapon the atomic bomb. These arguments made the mistrust even worse and helped start the Cold War.
3. **The Spread of Communism:** After the war, the Soviet Union began taking control of countries in Eastern Europe and spreading communism. The USA feared that

communism would spread to more countries in Europe, Asia, and beyond. To stop this, the USA followed a policy called containment, which aimed to stop the spread of communism.

4. **The Iron Curtain and Division of Europe:** Europe was divided after World War II. Western Europe was mostly democratic and supported by the USA, while Eastern Europe became communist under Soviet control. This division was known as the Iron Curtain. The USA and its allies saw this as a threat to peace and freedom.
5. **Nuclear Weapons and the Arms Race:** The USA was the first country to develop and use the atomic bomb. After, the USSR also developed nuclear weapons. Since then both sides began building large numbers of weapons in what became known as the arms race. This made each side more suspicious and fearful of the other.
6. **Propaganda and Rivalry for World Influence**

   Both the USA and USSR used propaganda to promote their ideologies and criticise the other. They competed for influence in Asia, Africa, and Latin America. Each tried to gain allies and control over newly independent countries by offering aid, military help, or political support.

Early Events That Started the Cold War

After World War II ended in 1945, two superpowers remained standing: the United States and the Soviet Union. Though they had worked together to defeat Nazi Germany, the peace quickly soured. These countries had quite different ideas about politics and society, as indicated earlier under the causes of the war.

Tensions rose in early 1946 when American diplomat George Kennan sent his famous "Long Telegram" from Moscow, arguing that the Soviet Union aimed to expand its power and must be contained. That same year, British Prime Minister Winston Churchill warned of an "Iron Curtain" descending over Eastern Europe, dividing the democratic West from Soviet-controlled East. Below are some of the early events that marked the Cold War.

1. **Iron Curtain Speech (March 5, 1946)**: British leader Winston Churchill said that an "iron curtain" had fallen across Europe—meaning the Soviet Union was cutting off Eastern Europe from the West. This speech made people in the West realise Soviet influence was expanding.
2. **Truman Doctrine (March 12, 1947):** U.S. President Harry Truman announced that the U.S. would support countries resisting Soviet control to contain the spread of Communism around the world. This idea became known as the Truman Doctrine and is often seen as the official Cold War starting point.
3. **Marshall Plan (1947):** The U.S. offered billions of dollars to rebuild Europe and stop communism from spreading. The Soviet Union refused and set up its own economic system in Eastern Europe.
4. **Berlin Blockade and Airlift (1948–1949): The** Soviets blocked all supply roads into West Berlin in an effort to combat the impact of Marshall Aid, which was having a positive effect on the economy of West Berlin. West Berlin was supported by the USA and the UK but was within an overall Soviet-controlled area of Germany, which worried the Soviet leader, Josef Stalin. In response, Western Allies flew in tons of

food, medicine, and fuel for a year. This bold action ended the blockade and made the U.S. look strong.

5. **Formation of NATO (April 1949):** Western countries created the NATO alliance, a military partnership led by the U.S. In response, the Soviets set up the Warsaw Pact. This formalised the division of the world into two opposing blocs.

Stages of the Cold War

The stages of the Cold War show how the conflict between the United States and the Soviet Union developed and changed from 1947 to 1991. Below are the stages.

1. **Early Cold War (1947–1960)**

   After World War II, the United States and the Soviet Union became enemies. The U.S. helped countries to stop the spread of communism and gave money to rebuild Europe. When the Soviets blocked roads into West Berlin, the U.S. and its allies flew in food and supplies. This was called the Berlin Airlift. Later, in the Korean War, the U.S. supported South Korea, while the Soviets and China helped North Korea. During this time, two military groups were formed: NATO in the West and the Warsaw Pact in the East.

2. **Crisis and Stand-Off (1960–1962)**

   Tensions grew when a U.S. spy plane (the U-2) was shot down over the Soviet Union. In 1961, East Germany built the Berlin Wall, dividing families and the city. The world's scariest moment came in 1962 with the Cuban Missile Crisis. Soviet missiles in Cuba almost triggered a nuclear war. Eventually, both sides stepped back.

3. **Détente and Agreements (1963–1979)**

   After that near-disaster, both sides tried to slow down the tension. They signed important agreements like the SALT treaties to limit nuclear weapons and agreed on peaceful ties through the Helsinki Accords. Despite relaxed relations between leaders, conflicts continued in places like Vietnam, where the U.S. fought to stop communism from spreading.

4. **Ghana's Involvement**

   During the Cold War, Ghana was not directly involved in the conflict between the United States and the Soviet Union, but it was influenced by it, especially after gaining independence in 1957. Under the leadership of Dr Kwame Nkrumah, Ghana adopted a non-aligned stance, choosing not to fully support either side but instead accepting help from both. Nkrumah developed close ties with the Soviet Union and other socialist countries, receiving support for major projects like the Akosombo Dam, while also welcoming aid from the West.

   During the height of Cold War tensions, Ghana became a strong voice for peace, African unity, and anti-colonialism, hosting international conferences and promoting cooperation. After Nkrumah was overthrown in 1966, Ghana's foreign policy shifted to a more pro-Western approach, though it remained part of the Non-Aligned Movement. Overall, Ghana used the Cold War period to strengthen its global relationships, promote

peaceful diplomacy, and support development without becoming deeply involved in the superpower rivalry

Second Cold War (1979-1985)

Between 1979 and 1985, Cold War tensions rose again after the Soviet Union invaded Afghanistan in 1979. The United States, under President Reagan, increased military spending to challenge the Soviet Union. Reagan also launched the Strategic Defence Initiative, nicknamed "Star Wars," which aimed to create a missile defence system. These actions made the arms race between the two countries even more intense.

Ghana's Connection

During the Second Cold War, Ghana was not directly involved in the conflict but was affected by its global impact. The Soviet invasion of Afghanistan and the increased tensions between the superpowers influenced world politics, including in Africa. Ghana, under different governments during this period, continued to navigate its position carefully, maintaining ties with both Western and Eastern countries. The global focus on military spending and conflicts affected aid, trade, and political support that Ghana received, as the country worked to develop amid these challenging international tensions.

End of the Cold War (1985–1991)

Despite the tensions, divisions and factions, the Cold War finally ended and below are some of the events and factors that helped.

a. **Gorbachev's Reforms**

When Mikhail Gorbachev became Soviet leader in 1985, he introduced glasnost (openness) and perestroika (restructuring). Glasnost allowed people to speak freely and criticise the government. Perestroika made the economy more flexible by allowing some private businesses and reducing central control. These reforms aimed to revive the Soviet Union but instead exposed its weaknesses and encouraged independence movements across Eastern Europe.

b. **Fall of the Berlin Wall (1989)**

On November 9, 1989, East German officials unexpectedly opened the border between East and West Berlin. Overwhelmed guards allowed crowds to cross, and people began tearing down the Berlin Wall. This peaceful event symbolised the collapse of the Iron Curtain and sparked movements to end communist governments across Eastern Europe.

c. **Collapse of the Soviet Union (1991)**

Reforms and political unrest weakened Soviet authority. In August 1991, a failed coup by hardliners against Gorbachev accelerated the fragmentation of the Union. Boris Yeltsin led resistance from atop a tank in Moscow. By December, most republics had declared independence. On December 25, 1991, Gorbachev resigned, and the Soviet Union officially dissolved, marking the end of the Cold War

Ghana's Connection

During this global shift, Ghana was still under its longstanding policy of non-alignment and maintained its stance of neutrality. As a founding member of the Non-Aligned Movement, Ghana continued promoting African unity, disarmament, and peaceful cooperation on the world stage

Although Ghana was less directly involved in Eastern Europe's changes, it welcomed the global trend toward self-rule and democracy. Ghana's leaders saw the collapse of the Soviet Union and communist control as like Africa's own fight against colonial rule. They believed that just as African nations had struggled to free themselves from outside domination, other countries also deserved the right to choose their own paths. Ghana supported this idea: that every nation should be free from interference and able to make its own decisions.

Activity 2.4

1. In a pair, define and explain the term "Cold War", feeding back to the class.
   Consider: *Why might a 'Cold War' be so worrying for political leaders when there is no actual fighting? How could it impact a country?*
2. The pairs within the classroom should each take a different cause of the Cold War and explain the following (using the internet or textbooks for extra research if needed).
   a. What was the event?
   b. Who were the main people involved?
   c. Why did it lead to rising tension?
3. Feedback your research to the class and fill in the table below as you listen to other pairs.
4. Come to a conclusion about which was the most important cause and justify your reason.

Cause	Dates	Main People	What happened?	Why did it cause tension to rise?
Difference in ideology				
Mistrust after WW2				
Spread of Communism				
Division of Europe				
Which was most important? Why?				

Activity 2.5

1. In small groups, using the internet, library, learning material or interviewing a veteran, research and present the main stages of the Cold War, such as those listed below.
   a. Early tensions (1945–1949)
   b. Confrontation and crises (1950s–1962: Korean War, Cuban Missile Crisis)
   c. Détente (1970s)
   d. Renewed tensions (1980s)
   e. Collapse of the Soviet Union (1991)
2. From your findings, find out the following.
   a. What happened during the Cold War?
   b. What legacy does it leave today?
   c. What lessons can be learned to avoid future conflict?

IMPACT OF THE COLD WAR AND CONTEMPORARY GLOBAL ISSUES

The Cold War and ongoing global issues have had lasting effects on Africa. These impacts can be seen socially, politically, and economically.

1. **Political Impact**

   During the Cold War, African countries became a battleground for the United States and the Soviet Union, which wanted to spread their different political ideas. As African nations gained independence from colonial powers, both superpowers tried to influence their new governments. For example, the USSR supported socialist governments in Ethiopia and Angola, while the USA supported leaders in Zaire (now the Democratic Republic of Congo) and Kenya. This outside involvement caused many internal conflicts and civil wars. In Angola, for instance, the Cold War powers supported different sides in a long civil war that lasted for decades. As a result, political stability and peace were difficult to achieve in many parts of Africa.

2. **Economic Impact**

   The Cold War also affected African economies. Both the USA and USSR gave money, weapons, and technical help to win the support of African countries. However, this aid was often focused on political gain rather than real economic development. In some cases, countries were given loans and aid without proper planning, which led to debt and poor use of resources. For example, large projects like roads or factories were sometimes built to please foreign governments, but they did not help the local

people much. Also, wars and unrest made it hard for African countries to grow their economies, as businesses closed and people fled their homes. Many countries ended up relying too much on foreign aid instead of building strong local economies.

3. **Social Impact**

   The Cold War led to many social problems in Africa. One major problem was civil war, often supported by Cold War powers. These wars caused millions of people to die or become refugees. For example, in Mozambique, the civil war lasted for 15 years, destroying schools, hospitals, and homes. In countries like Rwanda, foreign support for certain ethnic groups increased tensions and later contributed to major conflicts like the 1994 genocide. Education and health systems were also affected because the money was often spent on weapons instead of on schools or clinics. As a result, many African people did not get the basic services they needed.

Contemporary Global Issues and Africa

Africa today is facing many challenges that come from global problems. These issues affect the lives of millions of people across the continent and make it harder for African countries to grow and develop. The main global issues affecting Africa include climate change, health crises, economic struggles, and lack of access to modern technology.

1. **Climate Change**

   Today, climate change is one of the biggest challenges facing Africa. Changes in weather patterns are causing more droughts and floods, which hurt farming and food supply. For example, in countries like Kenya and Ethiopia, farmers are losing crops due to long dry seasons. This makes it hard for people to feed their families and earn a living. Most African countries do not have enough money or modern technology to deal with climate problems. As a result, millions of people are at risk of hunger, poverty, and displacement due to environmental issues.

2. **Global Health Issues**

   Africa also faces many health problems that slow down development. Diseases like malaria, HIV/AIDS, and recently COVID-19 have killed millions and caused economic losses. Many African countries have weak health systems with too few doctors, nurses, and hospitals. For example, during the Ebola outbreak in West Africa (2014–2016), thousands died because there were not enough resources to control the disease quickly. Poor healthcare means people cannot work or attend school, which affects the entire economy and slows down progress.

3. **Global Economy**

   The global economy affects African development in many ways. Most African countries export raw materials like oil, gold, and coffee. When world prices drop, these countries lose income. For example, when oil prices fell in 2020, countries like Nigeria and Angola lost billions of dollars. In addition, many African nations still carry heavy debt from loans they took during or after the Cold War. Paying back these debts means less money for education, health, and infrastructure. This slows down development and keeps people in poverty.

4. **Technology Gap**

   Many African countries are still behind in using modern technology. Access to the internet, digital tools, and advanced machines is low in many areas. For example, in rural parts of Africa, people may not have smartphones or computers, which limits learning and business opportunities. This technology gap makes it harder for African countries to compete in the global economy. Without good access to information and communication tools, it is also harder for young people to get jobs or improve their skills.

   To conclude, the Cold War left Africa with deep social, political, and economic challenges. These problems were made worse by war, foreign influence, and poor planning. Today, new global issues continue to shape Africa's development. However, with peace, strong leadership, and fair global support, African countries have the chance to overcome these challenges and build a better future

Ghana's Experience

Ghana provides a good example of how the Cold War influenced development in Africa. As the first country in sub-Saharan Africa to gain independence in 1957, Ghana attracted attention from both the U.S. and the USSR. Below are some of the ways the wars influenced Ghana

1. **Ghana received aid from both sides to support development**: Under President Kwame Nkrumah, Ghana aimed to develop rapidly. To do this, the country accepted financial and technical help from both the West and the East. This strategy of engaging both sides helped Ghana fund large-scale projects.
2. **The Akosombo Dam project showed Ghana's non-aligned approach**: One of Ghana's most important projects, the Akosombo Dam, was supported by both American funding and Soviet technical advice. This showed that Ghana was not taking sides in the Cold War but instead using its position to benefit from both blocs.
3. **Cold War tensions contributed to political instability in Ghana**: In the 1970s and 1980s, Ghana faced political unrest, military coups, and economic challenges. Some of this instability was influenced by changing Cold War politics and shifting foreign support. As global alliances changed, Ghana's internal politics were affected.
4. **Ghana's economic policies changed with the global political climate:** During Nkrumah's rule, Ghana followed a socialist economic model with strong state control. But in later years, especially in the 1980s, Ghana shifted towards market-based reforms influenced by Western ideas and support from institutions like the International Monetary Fund (IMF) and the World Bank.

Contemporary Global Issues Shaped by Cold War Legacies

Many of the global problems we face today were influenced by the Cold War, a prolonged period of tension between the United States and the Soviet Union that lasted from the late 1940s to the early 1990s. During this time, the world was divided into two sides, each supporting different political and economic systems. Even though the Cold War ended, its impact is still felt today. Here are some of the impacts explained:

a. Nuclear Proliferation

Nuclear proliferation means more countries getting nuclear weapons, and this has become a big global problem. It started during the Cold War, when the United States and the Soviet Union built large numbers of nuclear weapons to show their power. This made nuclear weapons seem like a way to be strong and respected. After the Cold War, some countries like India, Pakistan, and North Korea began developing their own nuclear weapons, and people also worry that terrorist groups could get them. The world has tried to stop the spread of nuclear weapons through agreements like the Non-Proliferation Treaty (NPT), which encourages countries to reduce or not build nuclear weapons. But the Cold War's legacy still makes it hard for countries to fully trust each other, and some believe they need nuclear weapons to protect themselves if powerful countries still have them.

Ghana is committed to stopping the spread of nuclear weapons and supports using nuclear energy only for peaceful purposes. It has signed and ratified important treaties like the Peli Ndaba Treaty and the Comprehensive Nuclear-Test-Ban Treaty, showing its promise not to build or test nuclear weapons. Although Ghana has not yet ratified the Treaty on the Prohibition of Nuclear Weapons, it still actively supports it and works with the UN and other groups to promote a world free of nuclear weapons. These efforts highlight Ghana's dedicated support for peace, disarmament, and safety in Africa and beyond.

Table 2.1: Summary Table of Ghana's Action on Nuclear Weapons Proliferation

Treaty / Initiative	Ghana's Status	Entry Dates	Key Commitment
Treaty of Peli Ndaba (African NWFZ)	Signed April 1996, ratified Jun 2011	In force July 2009	Prohibits nuclear weapons/ activities; supports peaceful nuclear use under IAEA safeguards
Comprehensive Nuclear-Test-Ban Treaty (CTBT)	Signed Oct 1996, ratified 2011	—	Permanent ban on nuclear explosive testing
Treaty on the Prohibition of Nuclear Weapons (TPNW)	Signed Sep 2017, not yet ratified	Entered into force Jan 2021	Legal prohibition on development, stockpiling, use, or threat of nuclear weapons

b. International Organisations and Alliances

The structures of major global institutions like the UN, World Bank, and IMF were shaped by the power dynamics after World War II and during the Cold War. The UN Security Council gave permanent membership and veto power to five countries namely, the US, UK, France, USSR/Russia, and China, reflecting the powerful nations of that time. This setup is still in place and often seen as outdated.

Similarly, the World Bank and IMF use a voting system based on how much money countries contribute, which has long favoured Western countries like the US and Europe. After the Cold War, NATO expanded into Eastern Europe, including former Soviet allies. This move has been viewed by Russia as a threat and is linked to recent conflicts like the

one in Ukraine. NATO has also shifted from focusing only on defending Europe to taking part in global military operations in places like Afghanistan, Libya, and the Balkans.

After the Cold War, the UN expanded its peacekeeping missions, and Ghana took a leading role by contributing troops to support global peace. Thanks to its stable politics and well-trained military, Ghana has sent peacekeepers to conflict zones in Africa, such as Liberia, Côte d'Ivoire, and the DR Congo, as well as to places like Lebanon in the Middle East. These efforts have earned Ghana international respect and strengthened its reputation as a dedicated supporter of global peace and security through the UN.

c. Emerging Great Power Competition

The growing rivalry between the United States and China is starting to look like the Cold War, but with key differences. Instead of a clear military divide, today's competition is shaped by deep economic ties, global trade networks, and a race for control over technology and digital systems. At the same time, the world is no longer led by just one superpower. Countries like India, Brazil, Turkey, and Russia are becoming more influential, leading to a more complex and shared global power structure where decisions are shaped by many players, not just a few.

In today's changing global environment, Ghana is taking a practical approach to foreign policy. It continues to work closely with its traditional Western partners while also building stronger relationships with China and other rising powers. This balanced strategy helps Ghana find more development opportunities, strengthen its economy, and have a bigger voice in regional and global affairs.

Proxy Conflicts and Failed States

Many regions are still dealing with the effects of Cold War interventions, which have left behind instability and conflict. Weapons from those times continue to spread and fuel violence in some areas. In contrast, Ghana has remained peaceful and stable, standing out among its neighbours who face more serious challenges. This makes Ghana an important source of peace and stability in the region.

Cyber Warfare and Information Conflict

Spying between countries has changed since the Cold War. Back then, it involved secret agents, but today it mostly happens online through hacking, stealing data, and tracking internet activity. Just like in the past, false information is still used as a weapon, with fake news and online lies spread to confuse people and influence politics. Ghana, as its digital economy grows, is also facing these modern threats. Cyberattacks and online misinformation can harm its people, economy, and security. To stay safe, Ghana needs strong cybersecurity and better ways to deal with digital dangers.

EXTENDED READING

- https://www.historyforkids.net/world-war-ii.html
- https://simple.wikipedia.org/wiki/Cold_War

REVIEW QUESTIONS

1. Analyse the long-term global effects of the First and Second World Wars by explaining how they changed national borders, international relations, economies, and societies. Provide examples to support your explanation. (DOK 3)
2. Explain the political, economic, and military reasons why alliances were formed during World War I and World War II. Use examples to show how these motivations influenced the alliances. (DOK 3)
3. Gather information from various sources to create a clear timeline of major events before and during World War I and World War II and explain how these events led to the start and end of each war. (DOK 3)
4. How did World War I and World War II reshape national borders, international relations, economies, and societies around the world?”(DOK3)

SECTION

3

LEGAL FRAMEWORKS



A BASIC LOOK AT THE LAWS AND LEGAL SYSTEMS IN GHANA THAT HELP MAKE SURE PEOPLE ARE TREATED FAIRLY AND JUSTLY

INTRODUCTION

Fairness and social justice are important for a peaceful and equal society. In Ghana, some people still face discrimination, unfair treatment, or limited access to justice. This section explains why fairness and justice matter and how the law can be used to protect human rights. It also shows how legal processes can help people speak up and support a fairer Ghana for all.

This section builds on what was taught in Year Two about law enforcement mechanisms in Ghana. While the earlier lessons focused on institutions that maintain law and order, this section shifts the focus to how justice is delivered through Ghana's legal and court systems. It moves from understanding law enforcement to exploring how legal institutions ensure fairness, protect rights, and uphold the rule of law in the country.

KEY IDEAS

- Appeals can be made to higher courts if a party is not satisfied with the judgment.
- It reviews administrative decisions to prevent abuse of power and protect citizens' rights.
- Justice in Ghana is administered through a structured legal system made up of various courts and legal institutions.
- Legal representation is provided, and both parties are given the chance to present evidence and arguments.
- The judiciary acts as a check on the powers of the government to ensure its actions are lawful and constitutional.
- This role helps maintain the balance of power and strengthens the rule of law in Ghanaian democracy.
- Through judicial review, the courts promote transparency, accountability, and fairness in public administration.

LEGAL FRAMEWORK IN GHANA

Legal Concepts

a. Constitutional Provisions

Constitutional provisions are the basic rules and principles found in the 1992 Constitution of Ghana. This Constitution is the highest law in the country. It sets out how the country should be governed, describes the roles and powers of government institutions, and protects the rights of all citizens. Every other law in Ghana must follow what the Constitution says. Some important constitutional provisions related to justice include:

Article 125: Says that justice comes from the people and must be carried out in the name of the Republic.

Article 127: Ensures that the judiciary (the courts and judges) is independent and free from outside influence.

Article 140: Sets up the High Court and explains what kinds of cases it can handle.

Articles 33 and 130: Allow people to go to court if their basic human rights are being violated.

Article 19: Promises fair trials for anyone accused of a crime.

These laws help ensure that, justice is fair, independent, and protects the rights of everyone in Ghana.

b. Legislative Instrument (LI)

A Legislative Instrument (LI) is like a detailed guide that helps people understand and follow the main laws made by Parliament. Sometimes, when a big law is passed, it may be too broad or general to use directly in everyday situations. That is where an LI comes in. It gives clear instructions and rules on how to carry out the law in real life.

An LI is written by someone who has been given the power by Parliament, like a Minister or a government agency, based on a law that already exists (called an Act). It includes things like steps to follow, deadlines, or punishments if the law is not followed.

For example, if Parliament passes a law called the Education Act, an LI might explain the rules about school uniforms or how much parents need to pay for exam fees, etc.

The key points in the Legislative instruments are legal power and purpose. The Legal Power makes LIs legally binding, which means people must follow them.



Figure 3.1: A legislative instrument in Ghana's Parliament

However, they cannot go against the Constitution or the main laws passed by Parliament. The purpose, on the other hand, is to help make big or general laws easier to understand and use in everyday life.

In the justice system, some important legal instruments (LIs) include Courts Instrument, 2020 (LI 2411), which sets up different divisions within the High Court. Supreme Court Rules, 1996 (CI 16), which explain how cases should be handled in the Supreme Court.

High Court (Civil Procedure) Rules, 2004 (CI 47): These rules guide how civil cases are managed in the High Court and Legal Aid Commission Regulations, 2018 (LI 2363), which explain how people can apply for and receive legal aid.

c. Executive Instrument (EI)

An Executive Instrument (EI) is a legal directive issued by the President or a Minister under authority granted by the Constitution or an Act of Parliament. EIs are tools for exercising executive authority and are typically employed in situations requiring immediate or specific administrative action. In the context of justice administration, Executive Instruments play a significant role. Relevant examples include the following.

i. The establishment of commissions of inquiry to investigate matters of public interest or concern.
ii. The declaration of restricted or security zones, often in response to national security threats. The appointment of judicial officers, particularly in provisional or emergency contexts.
iii. The implementation of emergency measures, such as curfews or movement restrictions, during national crises like pandemics or natural disasters.
iv. Executive Instruments are not laws on their own, but they have the same power as laws. However, they must follow the rules set out in existing laws and the Constitution.



Figure 3.2: An example of an executive instrument

Structure of the Judicial Systems of Ghana

Ghana's judicial system is based on the 1992 Constitution and follows a hierarchical structure, with the Supreme Court at the top. The system is made up of both superior and lower courts, each with specific roles and responsibilities. Here is a breakdown of the structure:

1. **Supreme Court:** The Supreme Court is the highest court in Ghana and the final place to appeal any case. This means that once the Supreme Court decides, no other court can change it. It is made up of the Chief Justice and at least nine other judges, also known as Justices. The Supreme Court has the power to interpret and enforce the

Constitution, so it handles important cases involving constitutional matters. It also hears appeals from the Court of Appeal and has supervisory power over all the other courts in the country. All other courts must follow the decisions made by the Supreme Court.



Figure 3.3: Supreme Court Justices

2. **Court of Appeal:** The Court of Appeal is the second-highest in Ghana. It includes the Chief Justice and at least fifteen other judges. This court hears appeals from the High Court, Regional Tribunals, and Circuit Courts. When someone is not satisfied with a decision from one of these lower courts, they can take the case to the Court of Appeal. The Court of Appeal usually hears cases in panels made up of three judges. Just like the Supreme Court, its decisions must be followed by all the lower courts.



Figure 3.4 Appeal Court in Kumasi

3. **High Court:** The High Court deals with many types of civil and criminal cases. It has the power to hear cases for the first time, especially those related to human rights issues. In addition, the High Court supervises lower courts to make sure they are following the law correctly. The High Court is also divided into different sections,

called divisions, which handle specific kinds of cases. These include the Commercial Division (for business matters), the Human Rights Division (for rights and freedoms), the Labour Division (for work and employment issues), the Land Division (for land disputes), the Criminal Division (for serious crimes), the Financial and Economic Crime Division (for money-related crimes), and the Probate and Administration Division (for matters like wills and inheritance).



Figure 3.5: A scene of court proceedings

4. **The Lower Courts and related bodies in Ghana's judicial system**

   a. **Circuit Courts:** Circuit Courts are part of the lower courts and handle a wide range of cases. In criminal matters, they can hear cases except for those where the punishment is death or life imprisonment. In civil cases, Circuit Courts deal with claims that are worth up to GH¢50,000. They also handle landlord and tenant disputes and family issues such as divorce, except when the divorce is based on customary law. These courts play a key role in settling common legal problems faced by the public.

   b. **District Courts:** District Courts have more limited powers than Circuit Courts. In criminal matters, they can only handle offences where the punishment is up to two years in prison. In civil cases, they deal with matters that involve amounts up to GH¢20,000. They are also responsible for handling juvenile cases involving young offenders, as well as family-related issues like child custody and maintenance. These courts help resolve everyday disputes quickly and at the community level.



Figure 3.6: A District Court

c. **Specialised Courts**

i. **Commercial Courts:** Commercial Courts are a special division within the High Court that handles complicated business and financial disputes. These courts aim to resolve commercial matters more quickly and efficiently. They follow faster procedures to help businesses settle issues without lengthy delays, making them important for Ghana's economic activities.

ii. **Family Courts:** Family Courts focus on matters related to family life, such as marriage, divorce, child custody, and child maintenance. These courts encourage the use of alternative dispute resolution (ADR), where families can settle issues without going through long trials. They also use child-friendly processes to ensure that children involved in the cases are protected and treated with care.

iii. **Juvenile Courts:** Juvenile Courts deal with cases involving children under 18 who conflict with the law. These courts do not focus on punishing children, but rather on helping them change their behaviour and reintegrate into society. To protect the identity of the minors, the proceedings are kept private. The goal is to rehabilitate rather than punish**.**

iv. **Traditional Adjudication:** Traditional adjudication refers to settling disputes through customary methods led by chiefs and other traditional leaders. Although not formally part of the main court system, this method is legally recognised. Traditional authorities use customary law to resolve issues such as family disputes, land conflicts, and other minor matters within communities. This system is especially useful in rural areas where access to formal courts may be limited.

The Court Structure

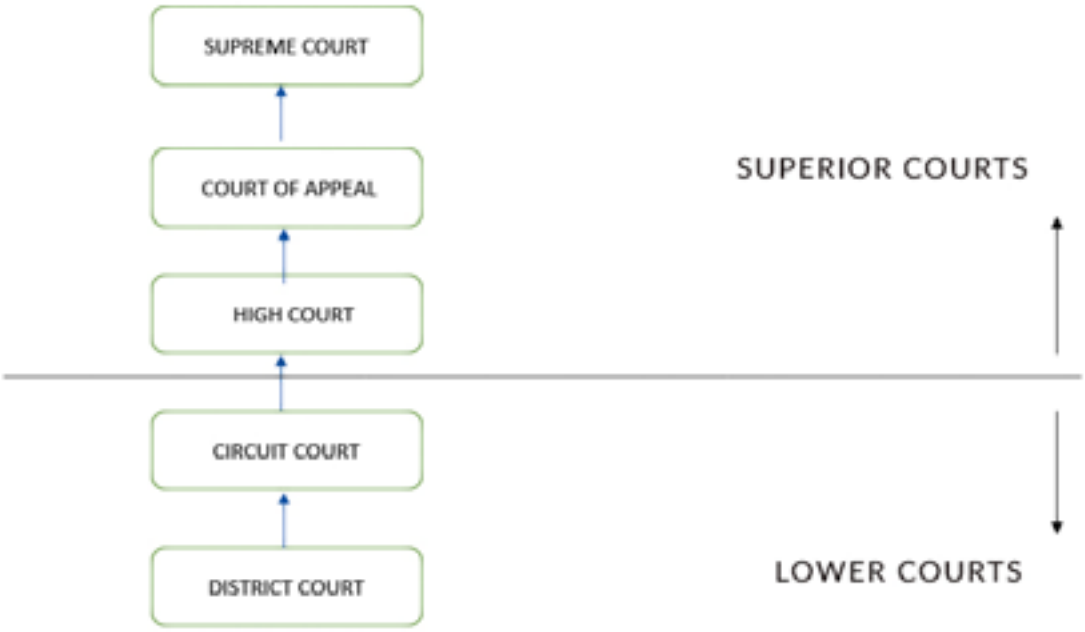


Figure 3.7: The structure of Ghana's Judiciary

Legal Proceedings and Court Hierarchy in Ghana

In Ghana, the legal system is made up of various levels of courts, each with its own role. Legal proceedings are the steps taken when someone wants to take a case to court, whether it is a civil case (like land or family issues) or a criminal case (like theft or assault). These steps help make sure that cases are heard fairly and properly. The courts are arranged in a hierarchy, starting from the lower courts (like the District and Circuit Courts) to the higher ones (like the High Court, Court of Appeal, and Supreme Court). Each court handles several types of cases, and people can appeal to a higher court if they are not satisfied with a decision. This system helps to make sure that justice is served for everyone.

1. **Civil Proceedings:** Civil cases usually begin when a person (the plaintiff) files a writ of summons or an originating notice of motion in court. This document starts the legal action and must be served on the other party (the defendant), along with a statement of claim explaining the plaintiff's case. The defendant then responds by filing a notice of appearance and a statement of defence.

    a. Before the trial begins, the court holds a pre-trial conference to manage the case. During this stage, both parties identify the key issues, exchange documents (called discovery), and may answer written questions called interrogatories. The court may also encourage them to settle the matter through Alternative Dispute Resolution (ADR), like mediation or negotiation.

    b. During the trial, both lawyers give opening statements. The plaintiff presents their case first, calling witnesses and showing evidence. The defendant's lawyer then cross-examines the witnesses. After that, the defendant presents their own case and witnesses. Finally, both sides make closing arguments, and the judge gives a final decision, called a judgment.

    c. If the court rules in favour of the plaintiff and the defendant refuses to comply, there are ways to enforce the judgment. These include issuing a writ of fieri facias (to seize and sell the debtor's property), garnishee proceedings (to take money owed to the debtor), charging orders (to claim an interest in the debtor's property), or even committal for contempt if the debtor ignores the court's order.

2. **Criminal Proceedings:** Criminal cases begin with a police investigation after a crime is reported. If the police find enough evidence, they arrest the suspect and take a caution statement. The accused is then brought before a court for an initial appearance. For serious crimes (called indictable offences), there will be committal proceedings to decide if the case should go to a higher court. The court also considers whether to grant bail during this stage.

    At the trial stage, the case starts with an arraignment, where the charges are read, and the accused enters a plea (guilty or not guilty). The prosecution presents its case first, calling witnesses and providing evidence. The defence may cross-examine these witnesses. If the prosecution's case is weak, the defence can submit that there is no case to answer. If the case continues, the defence presents its own evidence and witnesses. After both sides make their closing arguments, the court gives a verdict (guilty or not guilty), and if guilty, passes a sentence.

3. **Appeals Process.** In Ghana's court system, if a person is unhappy with a court decision, they can appeal to a higher court. A case from the District Court can be appealed to the High Court, but the appeal must be filed within 30 days. The High Court may agree with the original ruling, change it, or overturn it. Cases from the Circuit Court can be appealed to the Court of Appeal within 21 days. The appeal can be based on either a legal mistake or a wrong decision on the facts. Appeals from the High Court also go to the Court of Appeal, and in some cases, a further appeal can be made to the Supreme Court, but only on matters of law. Permission from the Supreme Court is required unless the appeal involves a constitutional issue. Finally, appeals from the Court of Appeal go to the Supreme Court, but only if the case is of public importance or involves interpreting the Constitution. Once the Supreme Court decides, it is final and cannot be appealed any further.

Relevance of Fair and Impartial Trials in Addressing Societal Injustices in Ghana

Fair and impartial trials are important in any country that wants to treat its people equally and protect their rights. In Ghana, these trials help to fix problems like corruption, unfair treatment, and abuse of power. When the courts treat everyone fairly, people trust the legal system more and feel safe. Let us look at why fair trials matter in Ghana and how they can help solve some of the injustices in society.

1. **Protection of Individual Rights:** Fair and honest trials are important because they protect everyone's basic rights, as shown in Ghana's Constitution. These rights include the right to live, to speak freely, and to be treated fairly. A fair trial makes sure everyone is treated the same by the law, no matter who they are. It also stops people from being arrested or punished without a good reason. When the justice system works well, groups like women, children, and people with disabilities are safer from harm. If someone's rights are broken, the courts can give justice through fair decisions or compensation.
2. **Promoting the Rule of Law:** Fair trials help promote the rule of law, which means that everyone must follow the law, including those in power. When court decisions are based on clear rules and not personal bias, people can trust that they will be treated fairly. This builds public trust in the justice system. It also helps stop government officials or the police from abusing their powers. When citizens see that the law applies equally to all, it encourages a culture where people respect rules, follow the law, and believe in fairness.
3. **Addressing Historical and Structural Injustices:** Fair and impartial trials play a key role in addressing the historical and structural injustices that exist in Ghana. These injustices, often based on ethnicity, gender, or social class, have created long-term inequality in areas like education, land rights, and employment. Through fair legal processes, the courts can correct past wrongs, challenge unfair laws or customs, and ensure that all people are treated equally under the law. This helps to build a more just society where everyone has the same opportunities and protections.
4. **Promoting Equality and Fairness:** Some groups in Ghana, like women or poor people, have been treated unfairly for a long time. Fair trials help them speak up and get justice. For example, courts can stop unfair customs, like not allowing women

to inherit property. Judges' decisions can improve laws and support fairness for all. Courts also help fix problems like unfair treatment in schools or workplaces.

5. **Conflict Resolution and Social Cohesion:** Courts help solve problems peacefully. When people trust the courts, they are less likely to use violence or protest. Fair trials can bring healing between diverse groups, such as ethnic or political groups. Restorative justice, which focuses on making peace instead of just punishing, helps build unity and respect in society.
6. **Economic Development and Governance:** A fair justice system helps the economy grow. When businesses know the law will protect them, they are more likely to invest. Courts also fight corruption by making sure public officials follow the rules. This helps use the country's resources better and reduces poverty.

Ghanaian courts have played a strong role in solving today's social problems. They have helped stop environmental damage in mining areas, protected people's health and land, and supported gender equality by allowing women to inherit property. The courts have also defended the rights of informal workers and persons with disabilities. In addition, legal actions have helped fight police abuse. These examples show how fair trials are helping to create a more equal and just society in Ghana.

Activity 3.1

1. In a pair, explain the following legal framework concepts.
   a. Constitutional Provision
   b. Legislative Instrument
   c. Executive Instrument
   d. Judicial Review
2. Join with another pair and swap your explanations, marking their work for the following criteria.
   a. Clarity of explanation
   b. Specificity of key vocabulary
   c. Overall presentation of the work and completion of the task

Activity 3.2

1. Hold a class discussion around the following questions.
   a. What is the overall structure of the judicial system?
   b. Which parts are the most important and why?
2. In pairs, consider the structure of legal proceedings and the hierarchy of the court systems.

- Why do you think they are structured in this way?
- Does it seem fair and equitable?
- What problems could there be?

3. Feedback your discussion to another pair.
4. Write down your answers after the discussions in your notebook.

Activity 3.3

1. Form a small group and discuss the relevance of fair and impartial trials in addressing societal injustices in Ghana. Be guided by the following questions.
   a. Why is fairness important in a trial?
   b. How can bias in court decisions harm society?
   c. What measures help ensure justice is served equally?
2. You should then produce a short skit or poster illustrating how a fair trial can address injustices in areas such as land disputes, corruption, or discrimination.

Activity 3.4 Navigating the Tiered Court System

1. With your group members, create a detailed hypothetical legal case. This could be a criminal case (e.g., a robbery) or a civil case (e.g., a copyright dispute). Make sure the case has enough detail to allow for an appeal.
2. Work together to "walk" your case through the entire court system, from the initial complaint to a final decision.
   a. The Trial: Describe what happens in the trial court. Who presents evidence? What is the outcome (e.g., a verdict, a ruling)?
   b. The Appeal: Describe why and how the losing party would appeal the decision. Which court do they go to? What is the appellate court's job? What are they *not* doing (e.g., they are not re-trying the case)?
   c. The Supreme Court: Discuss the rare circumstances that might allow the case to be heard by the highest court. What is the court's role here, and what is the significance of its final decision?
3. Create a single diagram, flow chart, or presentation slide that visually represents the journey of your case through the court system. Your diagram should:
   a. Clearly label each court tier.
   b. Use arrows or lines to show the progression of the case from one level to the next.
   c. Include concise notes explaining the role of each court and what happens at that stage, using your hypothetical case as a clear example.

4. Present your diagram and case study to the rest of the class. Each member should take a turn explaining a different part of the court system.
5. Answer questions from your classmates about your case study and the court system in general.
6. After the class presentations, each group member will individually write a short reflection. This reflection should include:
   a. One key insight you gained about the purpose of the tiered court system.
   b. One aspect of the collaboration that was particularly effective or challenging.

ENSURING JUDICIAL OVERSIGHT AND AVENUES FOR REDRESS

Role of the Judiciary in Overseeing Administrative Actions of the Government

a. **Understanding Some Relevant Concepts**

Before we talk about what the judiciary does, it is important to understand a few key terms: judiciary, administrative actions of government, and judicial review.

i. **Judiciary:** The judiciary is the part of government that interprets the law and ensures justice is done. Think of it like a referee in a football match, he /she makes sure everyone follows the rules fairly. In Ghana, we have several types of courts, with the Supreme Court being the highest, followed by the Court of Appeal, the High Court, and lower courts.

ii. **Administrative Actions of Government (What the Government Does):** These are the decisions and actions taken by government officials or agencies, such as giving licenses, enforcing laws, or making policies. These actions affect people's daily lives and must follow the law.

iii. **Judicial Review:** Judicial review is the power that courts have to check if government actions are fair and legal. If a government decision breaks the law or treats someone unfairly, the court can change or cancel that decision. This helps protect the rights of citizens and ensures the government does not abuse its power. In short, the judiciary helps make sure the government acts within the law and treats people fairly.

iv. In sum, the judiciary means the courts and judges who make sure justice is done and explain what the laws mean. Administrative actions are the everyday decisions made by government workers, such as giving permits or creating policies. Judicial review happens when the courts check to see if the government followed the rules and did not act unfairly or break the law. This process helps protect people and keep the government honest.

b. **How the Judiciary Oversees Government Actions**

The judiciary makes sure that the government follows the rules and respects people's rights. When someone thinks a government decision is unfair or breaks the law, they can take the matter to court. The court will then look carefully at the government's action to see if it was done properly.

i. **Judicial Review:** Courts have the power to check if actions by government leaders and officials follow the Constitution and laws.
ii. **Protection of Rights:** The judiciary makes sure that government agencies do not break people's basic rights that are protected by the 1992 Constitution.
iii. **Interpretation of Laws:** Courts explain what laws and rules mean so government officials can use them the right way.
iv. **Dispute Resolution:** The judiciary settles disagreements between citizens and government agencies in a fair and unbiased way.
v. **Administrative Oversight:** Courts can cancel government decisions that are unfair, unreasonable, or go beyond the government's power.

Contemporary Applications in Ghana

In the 2020 case Republic v. High Court, Accra; Ex parte Attorney-General, the Supreme Court made clear limits on the government's power to appoint officials.

After the 2020 elections, the judiciary played a vital role in resolving electoral disputes, acting as a neutral judge between political groups. Courts have recently reviewed environmental permits in the mining industry, helping to improve responsibility and fairness in managing natural resources. Decisions by the courts on digital rights and privacy have set clear rules on how the government can monitor and collect data on people.

According to the Ghana Integrity Initiative (2023), the number of cases where courts review government actions has grown by about 30% in the last five years, showing that more people are turning to the courts to keep the government's power in check.

Judicial Remedies for Abuse of One's Rights

When someone's rights are violated in Ghana, the law offers separate ways to get help through the courts. These solutions are called writs and can be grouped into four main types: prerogative, equitable, constitutional, and statutory remedies.

1. **Prerogative Writs**
   a. **Habeas Corpus**: This writ orders authorities to bring a person who is detained before the court to check if their detention is legal. It protects people from being arrested or held without a good reason.
   b. **Mandamus**: This commands a public official or government body to do a job they are legally required to do but have refused to perform. For example, it can force an official to give you a document you are entitled to.
   c. **Prohibition:** This stops a lower court or government body from acting beyond its power or breaking the rules of fairness.

d. **Certiorari:** This lets a higher court review and cancel decisions made by lower courts or government bodies if they made legal mistakes.

e. **Quo Warranto;** This challenges whether someone has the legal right to hold a public office or use a special privilege.

2. **Equitable Remedies**

a. **Injunction:** A court order that tells someone to do something or stop doing something. It can be temporary or permanent.

b. **Declaration:** A statement from the court that explains a person's legal rights or responsibilities without ordering any action.

c. **Specific Performance**: A court order that forces someone to carry out their part of a contract.

d. **Account:** A requirement for a person to provide detailed information about money or finances.

e. **Constructive Trust:** A trust created by the court to stop someone from unfairly keeping money or property that belongs to another.

3. **Constitutional Remedies**

In Ghana, if someone believes their constitutional rights have been violated, they can directly apply to the Supreme Court under Article 2 of the Constitution. This allows the court to make important decisions about whether the Constitution has been broken.

Also, under Article 33, people can go to the High Court to enforce their fundamental human rights. If a person's rights have been harmed, the courts can order compensation to make up for the wrong done. The courts can also issue orders to stop any ongoing violation of rights, protecting people from further harm.

Additionally, if a government action is found to be unconstitutional, the courts can declare that action invalid or null, meaning it has no legal effect. These remedies help protect citizens and keep the government accountable to the Constitution.



Figure 3.8: The scene of the 2020 election petition

4. **Statutory Remedies**

   In Ghana, there are special laws that provide specific ways to protect people's rights. For example, the Children's Act, the Domestic Violence Act, and the Labour Act all include remedies to help those affected. If someone feels their rights have been violated, they can also make complaints to the Commission on Human Rights and Administrative Justice (CHRAJ), which works to protect people and investigate problems. Sometimes, people can take their cases to special tribunals like the Labour Commission or the Environmental Appeals Tribunal, which handle specific types of disputes.

   The law also allows for compensation through the Alternative Dispute Resolution Act, which helps solve problems outside of regular courts. According to the Judicial Service of Ghana (2022), the number of cases asking for judicial review has gone up by 45% from 2019 to 2022, with habeas corpus and mandamus being the most common remedies people ask for.

Conditions Required to Apply for Judicial Remedies When Your Rights Are Violated

Before someone can ask the court for help when their rights are violated, certain conditions must be met. They include the following:

1. **Standing:** One important condition is called standing, also known as locus standi. This means the person applying must have a strong reason or personal connection to the issue. Usually, the person must be directly affected by what happened. For example, if your own rights were violated, you can take the matter to court. Sometimes, someone can also represent others who were affected.
2. In cases that involve the public, such as protecting the environment or human rights, the court may allow organisations like NGOs or concerned citizens to bring the case, even if they are not personally harmed. When it comes to constitutional issues, any Ghanaian citizen can go to court to ask for the constitution to be respected and enforced, even if they are not directly affected by the problem.
3. **Exhaustion of Administrative Remedies:** Before taking a case to court, a person usually needs to try all the options available within the government or institution involved. This means they should first go through any internal appeal processes or complaint systems. For example, if someone is unhappy with a government decision, they should first complain to the relevant department or follow the steps provided to solve the issue. However, there are some exceptions. If going through those steps would clearly not help, take too long, or if it is an emergency, the court may allow the person to skip those steps and go straight to court.
4. **Timelines:** When someone wants to ask the court for help, they must do it within a certain time. For most judicial review cases, the application should be made within six months after the decision they are challenging. However, when it comes to protecting constitutional rights, the rules are more flexible, and the courts may allow cases even if some time has passed. In special situations, if the person has a good reason for the delay, the court may also allow extra time to file the case.

5. **Substantive Requirements:** To successfully ask the court for help, a person must clearly show what right has been violated. They need to provide evidence to prove how their rights were denied or abused. It is also important to name who is responsible for the violation. This could be a government agency, an official, or even a private person or company. The person must show that the issue is something the court is allowed to handle (within the court's district). Lastly, the person should clearly state what they want the court to do, such as ordering compensation, stopping an action, or protecting a right.
6. **Procedural Requirements:** When applying to the court, the correct steps must be followed. This includes filing the case in the right court and paying any required fees. If the person cannot afford the fees, they may be able to request a waiver. All the documents must be properly shared with the other parties involved in the case. Each type of legal remedy has its own set of rules, and these must be followed carefully. The applicant also needs to submit any supporting documents or sworn statements (called affidavits) to help prove their case.
7. **Threshold of Proof:** Before the court can grant a judicial remedy, the person applying must meet certain basic requirements to show that their case is serious and deserves to be heard. First, they need to present a prima facie case, which means there must be enough facts to show that their claim is reasonable and not just based on suspicion. They also need to show that they have a good chance of winning the case based on the facts and the law.

   In situations where someone is asking for an urgent or interim remedy (like stopping an action immediately), they must prove that they will suffer serious or irreparable harm if the court does not act quickly. Lastly, the court looks at the balance of convenience, which means weighing which side will suffer more harm if the remedy is either granted or denied.

   Research from the Faculty of Law, University of Ghana (2023), shows that about 40% of applications for judicial remedies are rejected because of mistakes in following the rules or failing to meet these conditions. This shows the importance of improving public understanding of legal processes and requirements.

Limitations of Legal Frameworks in Ghana and Ways of Improving Them

Ghana's laws are made to guide justice, protect people's rights, and help with good leadership. But there are some problems that make the legal system less effective. This part looks at those challenges and shares ideas on how to make the system fairer and work better.

1. **Accessibility Barriers**

   Even though the law is meant to protect everyone, many Ghanaians face challenges in accessing justice. Legal representation and court fees are often too expensive for the average person. Most courts are in big towns and cities, making it hard for people in rural areas to get legal help.

   Legal processes are also complex and filled with difficult language, which many people do not understand. In a country with many different languages, court proceedings in only a few official languages can make things even harder. On top of this, many people

do not know what their rights are or how to seek help, which prevents them from using the legal system effectively.

2. **Institutional Challenges**

   The court system itself also faces problems that make it hard to deliver justice quickly and fairly. Cases often take years to be resolved, with some civil cases lasting between 2 and 3 years. Many courts lack modern buildings, equipment, and digital tools that could help speed up the process. There are not enough judges and trained staff to handle the number of cases. As new areas of law emerge (like technology or environmental law), the courts also need experts in those fields. Additionally, concerns about political interference and corruption make some people lose trust in the fairness of the judiciary.

3. **Substantive Legal Gaps**

   Some of Ghana's laws are outdated and do not fully address modern issues. Vulnerable groups such as children, women, and people with disabilities often do not have enough legal protection. The law also does little to address collective problems that affect large groups, like environmental damage or discrimination. Sometimes, even when the court gives a judgment, there is no powerful system to make sure the decision is followed. Another issue is that customary laws can sometimes conflict with national laws, creating confusion about which rules to follow.

4. **Procedural Complexities**

   The legal system can be too formal and strict, making it hard for people to present their cases. The rules about evidence, who can take a case to court, and how it must be done are often complicated and rigid. There are very few options for group lawsuits or public interest cases, which makes it difficult to challenge broad social problems. Alternative Dispute Resolution (ADR), which could help settle issues outside court, is still not used widely or effectively. Courts also tend to interpret the Constitution in narrow ways, which can limit the protection of rights instead of expanding them.

Ways of Improving Legal Frameworks in Ghana

The following are some of the ways by which legal frameworks could be improved in Ghana.

1. **Making Justice Easier to Reach**

   To help more people get justice, Ghana can give more free legal help through the Legal Aid Commission. Mobile courts can bring justice to people in rural areas. Simple methods like mediation (talking to solve problems) should be used more, especially for small cases. Courts can also lower or remove fees for people who cannot pay. Simple steps for small claims can help people solve issues without needing expensive lawyers.

2. **Making the Justice System Stronger**

   Ghana's justice system needs to be fair and strong. Choosing judges should be open and clear so people can trust the courts. Courts also need better buildings, tools, and

technology to work faster. Judges and staff should keep learning, especially about new topics like the environment or online rights. Special courts can be set up for cases like business, technology, and the environment. Also, court decisions must be enforced properly so people get the justice they are promised.

3. **Changing and Improving Laws**

   Some of Ghana's laws are old and do not match today's needs. These laws should be updated. Customary practices (local traditions) that are fair should be included with formal laws. Laws must better protect children, women, and people with disabilities. Systems should be ready to deal with big or repeated rights violations. Ghana also needs modern laws to cover current issues like data protection and online privacy.

4. **Making Legal Processes Simpler**

   Legal steps should be easier to follow. People should be allowed to take group cases (class actions) to court when they share the same problem. It should be easier for citizens or groups to bring public interest cases. Small claims should be handled quickly and simply. Courts should allow people to challenge unfair decisions, not just illegal ones. Urgent human rights cases should be handled faster.

5. **Using Technology in the Courts**

   Technology can help the courts work better and faster. People should be able to submit documents online and attend hearings virtually. Online platforms should help citizens learn about their rights and how to get legal help. Courts can use software to manage cases and avoid delays. People should also be able to track their case progress online.

The Ghana Bar Association (2023) has suggested a five-year plan to improve the justice system. It aims to make legal services easier to access, more efficient, and modern.

Activity 3.5

1. In your notebook, write down what you think the role of the judiciary is in overseeing the administrative actions of the government.
2. Go to four other people in your class and ask them what their responses were. If you think that their response is more effective, amend your own answer accordingly.
3. Feedback as a whole class: What is the main role of the judiciary in overseeing the administrative actions of the government? Why is it important?

Activity 3.6

1. In small groups, explain the various judicial remedies for abuse of one's rights. Examples could be:

a. Habeas Corpus
b. Mandamus
c. Prohibition
d. Certiorari
e. Quo Warranto
f. Injunction
g. Declaration

2. Write down your answers in a table or chart drawn in your books.
3. Back in your groups, discuss what the conditions have to be for judicial remedies to be applied – at what point are your rights infringed, and what can you resort to?
4. Note down your answers in your book.

Activity 3.7 Strengthening Legal Frameworks

1. As a group, choose a specific legal framework to analyse. Examples might include the following.
   a. An environmental protection law.
   b. A law concerning data privacy (e.g., GDPR).
   c. Regulations on workplace safety.
   d. A law related to intellectual property.
2. Together, research and identify the key limitations and shortcomings of your chosen framework. Discuss and document the following.
   a. Are there parts of the framework that are unclear or easily exploited?
   b. Is the framework well-written but poorly enforced? What are the barriers to effective enforcement?
   c. Has the framework failed to keep up with technological advancements, societal changes, or new challenges?
   d. Does the framework fail to cover all necessary areas or exclude certain groups or activities?
   e. Has the framework created recent problems or negative effects that were not anticipated?
3. Hold a brainstorming session to generate ideas for improving the legal framework. Encourage everyone to contribute, no matter how small the idea.
4. Organise your ideas into distinct categories. This will help you structure your proposals. Potential categories could include the items listed below.
   a. Proposing specific changes to the text of the law.

   b. Suggesting new ways to monitor compliance, impose penalties, or fund enforcement bodies.
   c. Proposing the use of modern technologies to aid in compliance or enforcement.
   d. Suggesting ways to educate the public or affected groups about the law.
5. As a group, discuss and select your top three most promising and impactful suggestions for improving the framework. Be prepared to justify why these are the best solutions.
6. Work together to write a concise policy brief that outlines your findings and proposals. Your brief should include the following.
   a. Briefly describe the legal framework you chose and its purpose.
   b. Clearly and concisely explain the primary limitations of the framework (from Part 1).
   c. Detail your top three suggested improvements (from Part 2). Explain how each solution would address the identified limitations.
   d. Summarise your main points and emphasise the importance of strengthening the framework.
7. Present policy brief to the rest of the class. Each member should take a turn explaining a different section of the brief.
8. After the presentation, the rest of the class will act as a "review board." They will provide constructive feedback on your proposed solutions.
9. Following the peer review, each group member will individually write a short reflection that answers the following.
   a. What was the most significant challenge in identifying the limitations of your chosen framework?
   b. Which proposed solution from another group did you find most compelling, and why

EXTENDED READING

- https://judicial.gov.gh/jsweb/index.php/about-the-judiciary/hierarchy-of-the-courts
- https://mofep.gov.gh/sites/default/files/pbb-estimates/2023/2023-PBB-JS.pdf
- https://www.google.com/url?sa=i&url=https%3A%2F%2Fwww.youtube.com%2Fwatch%3Fv%3D-MIVTtvm7_c&psig=AOvVaw0005rJ_N986pFzvdx9Qph-d&ust=1753717002578000&source=images&cd=vfe&opi=89978449&ved=0CBQQjhxqFwoTCKjwkrmv3Y4DFQAAAAAdAAAAABA
- 1992 constitution, chapters 4, 5, 8 and 11
- https://www.youtube.com/watch?v=F1_knTxhUfg

REVIEW QUESTIONS

1. With specific examples, explain how the following key legal concepts in your own words:
   a. Law
   b. Rights
   c. Justice
   d. Constitution
   e. Judiciary
2. Describe the structure of the tiered court system and explain the main functions of each level of court.
3. Using examples of judicial remedies such as habeas corpus and mandamus, analyse how the judiciary can act as a check on the abuse of administrative power.
4. Evaluate the effectiveness of the judiciary in overseeing administrative actions of the government by discussing its strengths and limitations and suggest ways in which this oversight could be improved to better protect citizens' rights.

SECTION

4

EUROPEAN ENCOUNTER, COLONIALISM AND NEO-COLONIALISM



NEO-COLONIALISM IN AFRICA: ORIGINS AND PATHS TO RESISTANCE

INTRODUCTION

Neo-colonialism is a form of control where powerful countries continue to influence others even after independence, especially in areas like trade, politics, and culture. In Ghana, these influences began during colonial rule and still shape the country's systems today. This section builds on previous knowledge from Year 2 about the arrival of Europeans and the beginning of colonialism. It goes further to examine the roots of neo-colonialism and its ongoing impact on Ghana's economy and governance. It also highlights Ghana's efforts to resist this control through Pan-Africanism, the leadership of Kwame Nkrumah, national policies, and the work of local groups reclaiming independence.

KEY IDEAS

- Colonial powers set up economic and political systems that kept African countries dependent.
- Countries can push back by promoting self-reliance, reforming policies, and uniting around shared goals like Pan-Africanism.
- Even after independence, foreign countries still influence Africa through trade, aid, and politics.
- Neo-colonialism began during the colonial period and continues after independence.
- Neo-colonialism limits true freedom and self-rule for countries like Ghana.
- Resistance is possible through political action, local movements, and strong leadership.
- Understanding the roots of neo-colonialism helps identify ways to create lasting change and independence.

ORIGINS AND IMPACT OF NEO-COLONIALISM IN AFRICA

The Concept and Roots of Neo-Colonialism

Neo-colonialism is the idea that even after countries gained independence from colonial rule, they are still controlled in indirect ways by more powerful nations. This control often happens through things like trade, foreign aid, global businesses, or international organisations. Although these countries are officially free, they may still rely on or be influenced by former colonial powers. This section looks at where the idea of neo-colonialism comes from and how it continues the effects of colonialism in modern times.



Figure 4.1: A quote by Dr Kwame Nkrumah on neo-colonialism

Meaning of Neo-colonialism

Neo-colonialism is the continued control or influence that former colonial powers have over African countries, even after they gained independence. Unlike colonialism, where foreign countries directly ruled over African lands and people, neo-colonialism is more hidden. It happens through things like unfair trade deals, economic pressure, foreign loans, and cultural influence. Although African countries may appear politically independent, many still depend on their former colonisers for money, technology, and international support. This makes it hard for them to make their own decisions freely.

Historical Roots in Ghana

In Ghana, the idea of neo-colonialism became clear after the country gained independence from Britain in 1957. Even though Ghana was now politically free, the British and other foreign powers still had strong influence, especially over the economy. Kwame Nkrumah, Ghana's first president, was the one who introduced the term "neo-colonialism" to describe this problem. He saw that foreign companies continued to control key parts of the economy, such as mining and trade. Nkrumah believed that real independence meant not only political freedom but also economic and cultural freedom.

Key Features of Neo-colonialism

Neo-colonialism can be seen in many ways. One of the main signs is foreign control of major industries and natural resources, such as gold, oil, and cocoa. Even though these resources are found in Africa, the profits often go to foreign companies. There are also unfavourable trade agreements, where African countries export cheap raw materials but import expensive finished goods. Many countries are also heavily dependent on foreign loans and aid, which come with strict conditions that limit their freedom to make their own economic decisions. Finally, neo-colonialism includes cultural influence, where Western media, education, and lifestyles are promoted more than local languages, customs, and traditions. This weakens African identity and promotes foreign ways of thinking.

Role of International Organisations in African Economies

International organisations like the World Bank and the International Monetary Fund (IMF) play a key role in shaping the economies of many African countries, including Ghana. These organisations were created after World War II to help countries recover and to encourage global economic cooperation. They provide loans, grants, and technical advice to countries facing financial difficulties or trying to grow their economies.

The World Bank and the IMF

The World Bank helps countries by funding development projects such as roads, schools, and health services. The IMF, on the other hand, gives short-term financial help to countries facing economic crises, like high debt or inflation. However, in exchange for this support, countries must agree to follow certain rules or conditions, such as managing their budgets better or changing their economic policies.



Figure 4.2: IMF Headquarters

IMF Involvement in Ghana

In the 1980s, Ghana went through serious economic problems, so the country turned to the IMF and World Bank for help. As a condition for receiving loans, Ghana had to implement Structural Adjustment Programs (SAPs). These programs required the government to reduce spending, privatise state-owned companies, and open the economy to foreign competition. While some parts of the economy improved, like inflation and



Figure 4.3: Ghana's Finance Minister and Governor in a picture with the IMF president.

foreign investment, the changes also caused problems. Many people lost their jobs, prices went up, and important social services like healthcare and education were reduced.

History of the International Monetary Fund (IMF) in Ghana presented in tabular form, highlighting key engagements and milestones

Year	Programme Type	Details / Key Events
1966	Stand-By Arrangement (SBA)	Ghana's first IMF programme after the 1966 coup. Focused on economic stabilisation.
1969	Extended Fund Facility (EFF)	The post-Nkrumah government pursued liberal reforms; the IMF supported structural reforms.
1983	Economic Recovery Program (ERP)	Major reform post-economic collapse. SAP was introduced under PNDC (Rawlings government).
1988	Enhanced Structural Adjustment Program (ESAP)	Follow-up to ERP; focused on further liberalisation, privatisation, and fiscal reforms.
1995	Enhanced Structural Adjustment Facility (ESAF)	Aimed at continued economic stabilisation and poverty reduction.
1999	Poverty Reduction and Growth Facility (PRGF)	Replaced ESAF. Addressed social sector spending and poverty alleviation.
2003	PRGF (continued)	Supported fiscal discipline and public sector reforms under President Kufuor.
2009	PRGF / Extended Credit Facility (ECF)	Responded to macroeconomic instability post-2008 crisis under President Mills.
2015	ECF	$918 million program under President Mahama to stabilize rising debt and deficits.
2022	Request for IMF Support	Ghana officially requested IMF help due to worsening economic crisis (COVID-19 + debt).
2023	ECF ($3 billion)	The new 3-year program was approved in May 2023 under President Akufo-Addo. Focus: debt, inflation, currency stability.

Current Relationship: Today, Ghana still works closely with the World Bank and IMF. The country continues to borrow money from them and must follow certain economic conditions to qualify for these loans. For example, in 2015 and again in 2022, Ghana entered new programmes with the IMF to help deal with debt and economic challenges. These programs continue to influence how Ghana manages its economy, including taxes, spending, and public services.

Impact of Neo-colonialism on Ghana's Development

Neo-colonialism has affected Ghana's growth and progress in many ways: economically, politically, and socially.

1. Economic Effects of Neo-colonialism in Ghana

Below are some of the economic effects of neo-colonialism in Ghana

a. **Dependence on Foreign Companies and Investment:** Ghana's economy still depends heavily on foreign companies and investors. These companies often control important industries like mining and agriculture. As a result, most of the profits leave the country instead of staying to help Ghana's people and economy grow.

b. **Unfair Trade Relationships:** Ghana mostly exports raw materials like cocoa and gold, while importing expensive finished goods from wealthier countries. This creates an unfair trade system where Ghana earns less and spends more. It keeps the country in a weak economic position and limits its ability to grow its own industries.

c. **Debt from Foreign Loans:** To support its economy, Ghana often takes loans from foreign countries or global institutions. These loans build up over time and create large debts. Paying back these loans takes money away from important services like health care, education, and infrastructure.

d. **Limited Support for Local Businesses:** Because foreign businesses are so powerful, local businesses in Ghana often struggle to grow. They cannot compete with large international companies that have more money and resources. This stops local industries from developing and keeps the country dependent on outsiders.

2. Political Effects of Neo-colonialism in Ghana

Here are some of the political effects of neo colonialism.

a. **Foreign Powers Influence Ghana's Government Decisions:** Even though Ghana is an independent country, powerful nations still have a strong say in its political choices. These foreign governments may give aid or investment, but they often expect Ghana to support their political goals in return. This reduces Ghana's ability to make independent decisions that truly serve its people.

b. **Conditions Attached to Foreign Aid and Loans:** Ghana often borrows money from international organisations like the IMF and World Bank. However, these loans usually come with conditions, such as cutting government spending or privatising public services. These rules can weaken the government's control over its own economy and harm citizens who rely on public programmes.



Figure 4.4: Some Ghanaians demonstrating against high fuel prices due to an IMF conditionality

c. **Reduced Accountability to Citizens:** When Ghana's leaders focus more on satisfying foreign donors than listening to their own people, it weakens democracy. Politicians may feel pressure to follow outside instructions instead of responding to the needs of their citizens. This reduces trust in the government and limits people's voice in political decisions.

d. **Political Instability Caused by Outside Pressure:** Foreign involvement in Ghana's politics can also lead to instability in some regions. Sudden changes in foreign support or political pressure from other countries can cause Ghana's government to shift its policies quickly, leading to confusion and unrest. This makes it difficult to build long-term political plans that support national growth.

3. Social Effects of Neo-colonialism in Ghana

Here are some of the social effects of neo-colonialism in Ghana.

a. **Loss of Cultural Identity:** Foreign influence through media, education, and fashion often makes people in Ghana value Western ways of life more than their own. This can lead to a loss of traditional customs, languages, and pride in local culture.

b. **Widening Gap Between Rich and Poor:** Neo-colonialism often benefits a small group of people who work closely with foreign companies or governments. Meanwhile, many others remain poor. This increases inequality and causes social problems like unemployment, poor housing, and a lack of education.

c. **Influence of Foreign Education and Media:** Many of Ghana's schools, TV shows, and books are based on Western ideas. While some of this can be helpful, it also means that local knowledge and African history may be ignored or forgotten. This can make young people feel disconnected from their own roots.

d. **Brain Drain and Migration:** Because of limited job opportunities and poor living conditions, many skilled Ghanaians move abroad in search of better lives. This "brain drain" means Ghana loses some of its best workers, which makes it harder for the country to develop socially and economically.

Activity 4.1 Defining Neo-Colonialism and Its Roots

1. In a pair, discuss what neo-colonialism means and come up with an explanation of the concept. *Include its roots and causes in your discussion.*
2. Individually, use these ideas to produce a poster, mind map or paragraph to document your discussion and explanations.

Activity 4.2 The Role of International Organisations in African Economies

1. Choose at least three international organisations that are involved in Africa's economic development. (Examples might include the World Bank, IMF, African Development Bank, WTO, or UNDP.)
2. Investigate each organisation by visiting their official websites, reading articles, or watching videos to learn:
    a. What the organisation does globally.
    b. How it supports economic development in African countries.
    c. Specific projects or partnerships in Africa.
3. Create a simple report or poster where you explain:
    a. The name and purpose of each organisation.
    b. The economic activities or sectors they focus on in Africa (e.g., infrastructure, education, health, trade).
    c. How their work affects the lives of ordinary people or contributes to long-term growth.
4. Share your findings with your classmates through a short presentation, group discussion, or gallery walk. Also, ask your classmates what they think about the impact of these organisations. Are they helpful? Are there any challenges?
5. Reflect on what you have learned by writing a short paragraph on which organisation you think is most important for Africa's future and why.

Activity 4.3 The Impact of Neo-Colonialism on Ghana

1. In small groups, choose the three biggest impacts that neo-colonialism has had on Ghana's development (e.g. economic dependency, sociocultural influence, political interference, resource exploitation).
2. Research these impacts in depth (using the internet/ textbooks/ information from newspapers, or your teacher) to add specific details to support your findings.
3. Create a multimedia presentation to present your findings to the class. Remember to justify why you have selected the three impacts that you have and support your justifications with specific data.

POTENTIAL FOR RESISTANCE AGAINST NEO-COLONIALISM IN GHANA

Although neo-colonialism continues to influence Ghana's economy and politics, the country has several ways to push back and build greater independence. By making smart political choices and strengthening its economy, Ghana can reduce its reliance on foreign powers. This section explores how policy reforms, regional cooperation, and economic self-reliance can help Ghana resist neo-colonial control and shape its own future.

Political and Policy-Based Resistance

One way Ghana can fight against neo-colonialism is through strong political actions and smart policies. This includes working with other African countries, making laws that support local businesses, and limiting foreign control in major areas. Here are some of the ways discussed below:

a. Pan-Africanism

Pan-Africanism is the idea that African countries should work together and support each other as one united family. This unity helps reduce dependence on foreign powers because countries can share resources, knowledge, and support. Ghana has been a dedicated supporter of Pan-Africanism since it gained independence, helping to encourage cooperation between African nations. When Africa stands together, it becomes stronger politically and economically on the world stage.



Figure 4.5: Pan African Values

b. Policy Reforms

Governments can make laws and policies that protect local businesses and industries from being taken over by foreign companies. For example, they can limit foreign ownership in important sectors like oil, mining, and telecommunications. This keeps more control and profits within the country. Ghana's local content laws in the oil and gas industry are a good example. These laws require foreign companies to involve Ghanaian businesses and workers, which helps create jobs and build skills for locals.

c. Strengthening Trade Policies

Countries can create trade rules that favour African products and industries. By reducing imports of goods that can be made locally, governments protect their own businesses and encourage people to buy homegrown products. This helps build stronger economies and lessens dependence on foreign goods.

d. Promoting Good Governance and Accountability

Political leaders must be responsible and transparent. Strong laws and policies that prevent corruption and misuse of resources ensure that foreign investments truly benefit the country. When governments are accountable to their people, it's harder for outsiders to exploit the nation.

e. Regional Economic Communities

African countries can join regional groups like ECOWAS (Economic Community of West African States) to work together on trade, security, and development. These groups make it easier to share resources and negotiate better deals with foreign countries and companies. This collective strength helps reduce foreign influence.

Economic Independence and Self-Reliance

One important way to fight neo-colonialism is by building economic independence. Here are some key ways we can achieve this.

a. Diversifying the Economy

Many African countries, including Ghana, rely heavily on exporting raw materials like cocoa, gold, and oil. But this can be risky because prices on the world market go up and down, which hurts the economy. To be more independent, countries need to invest in local industries like manufacturing, farming, and technology. This means making things like clothes, electronics, and food right at home, creating jobs and making the country less vulnerable to changes in foreign markets.



Figure 4.6: Economic diversification. Picture 1

b. Reducing Dependence on Loans

Many African countries borrow money from organisations like the IMF and World Bank to fund development projects. But too much borrowing creates debt that can be hard to pay back. Instead, countries should focus on raising money internally by improving their tax systems, fighting tax evasion, and encouraging businesses to pay

taxes. This way, they can fund important projects themselves without relying too much on outside help.

c. Trade Within Africa

Trading more with other African countries through agreements like the African Continental Free Trade Area (AfCFTA) helps reduce dependence on Western markets. By buying and selling goods within Africa, countries can grow their economies together, create jobs, and reduce costs. This also strengthens African businesses and builds economic unity across the continent.



Figure 4.7: Leaders in a meeting, AFCFTA and Logo of AFCFTA

d. Supporting Small and Medium Enterprises (SMEs)

Small businesses are the backbone of the economy. Supporting local entrepreneurs through training, loans, and better access to markets helps these businesses grow. When small businesses succeed, they create jobs and reduce poverty, helping the country become more self-reliant.

e. Investing in Agriculture and Technology

Many people in Africa depend on farming. By investing in modern farming techniques and technology, countries can produce more food locally and reduce imports. Technology also helps improve industries and services, making the economy stronger and more independent.



Figure 4.8: Agricultural technology

Social and Cultural Resistance

Another way to challenge neo-colonialism is through social and cultural resistance. This means protecting and promoting our own traditions, values, and identity to stand strong against outside influences. Here are some of the ways discussed below:

a. Promoting African Values and Education

To build a strong and proud society, we need to start by understanding who we are. Teaching African history, local languages, and cultural values in schools helps young people appreciate their roots. Instead of only learning about Europe or America, students should learn about African heroes, traditions, and inventions. When TV shows, radio, and music celebrate African culture, people start to value their own identity more. This helps reduce the habit of copying Western ways and allows Africans to stand tall with pride in their culture.



Figure 4.9: African values

b. Supporting Local Creatives and Businesses

When we buy products made in Africa or watch African films and listen to local music, we help our own people grow. Supporting African designers, writers, filmmakers, and business owners creates jobs and grows the economy. It also shows that African talent is enough and valuable. This makes us less dependent on foreign products and keeps our culture strong in a global world.



Figure 4.10: Local industries

c. Encouraging Traditional Practices and Festivals

Celebrating traditional festivals, dances, and customs helps keep our culture alive. These events bring communities together, remind us of our history, and pass on important values to younger generations. When people take pride in their traditions, it strengthens cultural identity and unity.



Figure 4.11: Some traditional festivals

d. Promoting African Languages

Using African languages in schools, media, and everyday life helps keep them alive. When people speak their native languages, they connect better with their culture and history. It also makes education more accessible to those who do not speak foreign languages well, helping everyone take part in building the nation.

Youth and Civil Society Movements

Young people in Ghana play a vital role in dealing with the effects of neo-colonialism. Even though Ghana is independent, it still faces problems caused by outside countries controlling its economy and politics in subtle ways. The youth, with their energy, education, and innovative ideas, can help fight these challenges and work towards a better future where Ghana can fully control its own resources and decisions. Below are some discussed

a. Activism and Advocacy

Young people bring fresh energy, current ideas, and the courage to speak out about problems in their communities and country. Through peaceful protests, awareness campaigns, and organising events, they can demand better services, fair treatment, and honest leadership.

Civil society groups like non-governmental organisations, community clubs, and student unions can support these efforts by teaching people about their rights and encouraging them to participate in decision-making. Together, youth and civil society create a strong voice that leaders cannot ignore. For example, in Ghana, the #FixTheCountry movement united thousands of young people to protest issues such as high unemployment, poor roads, bad electricity supply, and foreign control over natural resources. Their peaceful protests and public discussions made these problems hard to ignore, forcing the government to act and listen to their demands.



Figure 4.12: Fix the country demonstration

b. The use of social media as a Tool

Social media platforms like Twitter, Facebook, Instagram, and YouTube give ordinary people a loud and clear voice. They allow Ghanaians to share their stories, report problems, and organise quickly. When someone posts a video showing corruption or poor services, it can reach millions of people within hours, even across borders. This helps shine a spotlight on issues that might be ignored by traditional media. Social media also helps young people connect, build networks, and support each other's causes from various parts of the country.



Figure 4.13: A social media campaign

c. Youth Leadership and Innovation

Many young people are not just protesting, but they are creating solutions. They start businesses, develop apps, organise community projects, and volunteer to improve their neighbourhoods. By taking leadership roles, youth show that they can be part of the solution, not just critics. When young people innovate and lead, they inspire others and build a stronger, more hopeful future.

d. Building Alliances and Partnerships

Youth groups and civil society organisations often work together with teachers, religious leaders, and even some government officials. These partnerships help strengthen their impact by bringing different perspectives and resources. When many groups unite, their voice becomes even stronger, and they can achieve bigger changes for society.

e. Encouraging Political Participation

Young people are also learning the importance of voting and being involved in politics. By understanding how governments work and who makes decisions, they can choose leaders who truly represent their interests. Encouraging youth to register to vote and participate in elections helps build a healthier democracy where everyone's voice matters.

Activity 4.4 Social Movements And Activism Which Challenged Neo-Colonial Structures

1. Conduct research into two or three social movements or activist groups that have worked to challenge neo-colonial structures or promote social justice. Use a variety of sources such as the internet, newspapers and journals. In your research, be guided by the following:
   a. What issue or injustice were they fighting against?
   b. Who was involved and how the movement was organised.
   c. What strategies they used (protests, art, petitions, legal action, social media, etc.).
   d. What outcomes they achieved or are still fighting for.
2. Write the findings of your research, capturing the actions and impact of a movement.
3. Design a poster or slide show for a class gallery walk.

Activity 4.5: Effectiveness Of Social Movements

1. In a group, put the following terms on pieces of paper and put them in a bowl.
   - Pan-Africanism
   - Policy Reforms
   - Diversifying the Economy
   - Trade within Africa
   - Promoting African Values and Education
   - Supporting Local Creatives and Business
   - Youth Activism
   - Social Media Campaigns
   - Investing in Education and Innovation
   - Transparent Government

- Reducing Dependence on Loans

2. Take turns pulling out a piece of paper. Describe and define the term to your peers and then decide as a group whether it is a form of 'ground-up' social action (for example, something that people in your community could do or the responsibility of the government and place them into two relevant piles.
3. For each of the 'government' cards, discuss as a group how social activism could help provide pressure on the government to enact this change. Think back to previous discussions on the role of democratic institutions and mechanisms within Ghana to help you with this.
4. Write down your thoughts in a table in your notebook using the table below

Form of resistance	Government responsibility or social action?	How can social action help this?
Trade within Africa		
Youth Activism		
Investing in Education	Government responsibility	People can petition or protest for their political representatives to propose or vote for more funding for education.

Reflect on what you have learned by writing a short paragraph on this question: *"Do social movements really make a difference? Why or why not?"*

Activity 4.6 Possibility Of Breaking Free From Neo-Colonial Dependence

1. In small groups, discuss whether you think Africa has the potential to break free from neo-colonial dependence and pursue a path of self-determination and sustainable development.
2. In your book, write down three actions that need to be taken by either governments or social action (or the two combined) to achieve this outcome.

EXTENDED READING

- https://youtu.be/L11Kf-kxNMo
- https://helpfulprofessor.com/neocolonialism-and-colonialism-examples/
- https://pmt.physicsandmathstutor.com/download/Geography/A-level/Notes/Edexcel-IAL/Super-power-Geographies/Case-Studies/Neocolonialism%20in%20Ghana.pdf
- Neo-colonialism: The Last Stage of Imperialism (1965), a book by Kwame Nkrumah

REVIEW QUESTIONS

1. Explain how neo-colonialism developed from the history of traditional colonialism?
2. Critically analyse examples of resistance movements against neo-colonialism in Ghana.
3. Explore and evaluate the impact of different resistance movements against neo-colonialism in Ghana.
4. Assess the challenges and opportunities Africa faces in breaking free from neo-colonial dependence.
5. Evaluate the roles of international organisations in African economies. To what extent have they supported or hindered Africa's economic independence and development?

SECTION

5

NATIONALISM, CITIZENSHIP, AND NATION-BUILDING



ADDRESSING THE CHALLENGES OF TAXATION TO PROMOTE NATION-BUILDING IN GHANA

INTRODUCTION

Taxes play a key role in how a country operates. In Ghana, tax money is used to build roads, schools, hospitals, and support many other national projects. This section explores the meaning of taxation, the sources of government tax revenue, and how taxes contribute to national development. It also examines the challenges in tax collection and discusses ways to improve the system for the benefit of all.

In Year 2, the focus was on Pan-Africanism and the rise of nationalist ideas in Africa. Pan-African ideals such as unity among African nations, pride in African identity, self-reliance, and the fight against colonialism helped inspire movements for independence across the continent. This section builds on those ideas by shifting attention to what they mean in everyday life today. While Pan-Africanism promoted shared identity and collective progress, this section looks at how citizens can contribute to nation-building through practical actions. These include paying taxes to support public services, taking part in government through voting or community involvement, and respecting civic responsibilities.

KEY IDEAS

- Citizens must play their part by paying taxes and asking how the money is being used.
- Ghana gets taxes from various sources, such as income tax, VAT, import duties, and local levies.
- Taxation means paying money to the government so it can provide services like roads, schools, and hospitals.
- Taxes help build the country by funding public services, creating jobs, and improving development.
- There are challenges with taxation in Ghana, like people not paying taxes, poor systems, and mistrust in government.
- These problems can be fixed by using digital systems, educating people, making tax rules fair, and being transparent.

THE CONCEPT AND SOURCES OF TAXATION IN GHANA

The Meaning of Taxation

Taxation means the money that people and businesses are required to pay to the government. This money, called tax, helps the government provide important services for the country.

Taxes are used to build roads, schools, and hospitals, pay workers like teachers and police officers, and provide clean water, electricity, and security. Without taxes, the government would not have enough money to take care of the country. Paying taxes is a responsibility of every citizen who earns money or runs a business. In simple terms, taxation is how everyone helps the country grow and improve.

In Ghana, the law requires people and businesses that qualify to pay taxes. For example, Article 174 of the 1992 Constitution allows Parliament to create tax laws, and the Revenue Administration Act of 2016 (Act 915) explains how taxes should be collected and managed.

The Main Purposes Of Taxation In Ghana

In Ghana, taxation is especially important for the growth and development of the country. The government uses tax money to provide services, support the economy, and improve the lives of citizens. Below are some of the main purposes of taxation in Ghana, explained in simple terms:

1. **Raising Money to Run the Government and Provide Public Services**

   The government needs money to take care of the country. Taxes help pay for important things like roads, hospitals, schools, police, and public workers. Without taxes, the government cannot provide these services for the people.



Figure 5.1: Infrastructure projects from tax revenue

2. **Protecting Local Industries by Taxing Imported Goods**

   To support Ghanaian businesses, the government adds tax to goods that come from other countries. This makes imported goods more expensive and encourages people to buy locally made products. This helps local companies grow and create jobs.

3. **Redistributing Wealth to Reduce Inequality Between the Rich and the Poor**

   Some people in Ghana are extraordinarily rich, while others are extremely poor. Taxes help balance this by making the rich pay more and using that money to support the poor through free health care, education, and other social programs. This helps reduce the gap between the rich and the poor.



Figure 5.2: Beneficiaries of Livelihood Empowerment Against Poverty

4. **Controlling the Consumption of Certain Goods (Such as Alcohol and Tobacco)**

   The government adds extra tax to harmful products like alcohol and tobacco. This makes them more expensive, so fewer people will buy and use them. This helps protect people's health and reduces unhealthy habits.



Figure 5.3: A picture of cigarettes, one of the controlled goods

5. **Stabilising the Economy During Difficult Times**

   When the economy is not doing well, the government can use tax policies to help. For example, it can reduce certain taxes to encourage spending or increase taxes to raise more money. This helps the country stay strong during tough times like inflation or a monetary crisis.

Sources of Taxes in Ghana

In Ghana, the government gets tax money from two main sources: direct taxes and indirect taxes.

1. **Direct Taxes:** Direct taxes are taxes that individuals or businesses pay straight to the government, usually based on how much money they earn. One example is Personal Income Tax. This is taken from people's salaries, especially workers in the formal sector. Employers remove the tax before paying the workers through a system called PAYE (Pay As You Earn). For example, a teacher or civil servant who earns more than a certain amount will have income tax taken from their salary every month.



Figure 5.4: Income tax rate for salary workers

Another example is Corporate Tax. This is the tax that registered companies pay on the profits they make. Companies like MTN Ghana and Fan Milk Limited pay this tax each year.

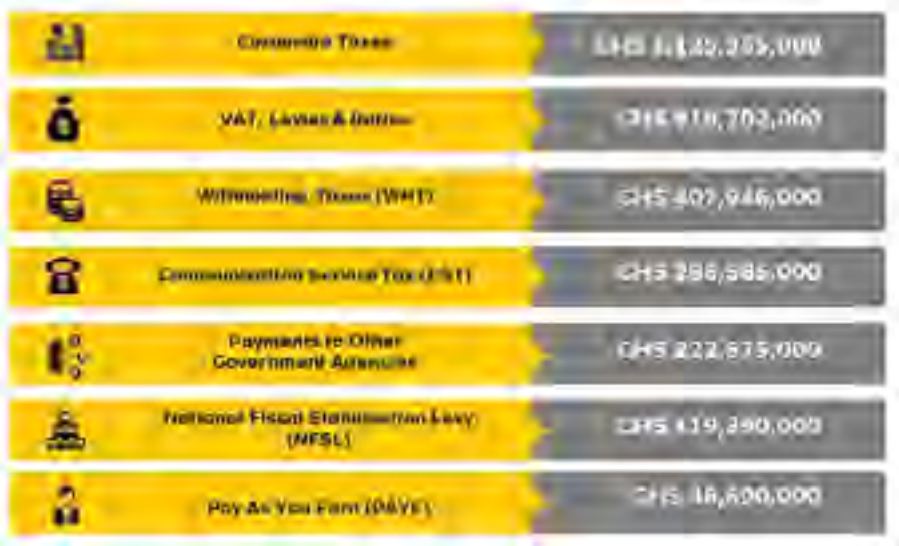


Figure 5.5: Sample of MTN tax payments

People who are self-employed or in the informal sector, such as traders, seamstresses, or food vendors, also pay tax. This is often done through a system called the Tax Stamp, which is a fixed amount paid depending on the business and location.

There is also Capital Gains Tax, which is paid when someone sells a property or investment and makes a profit. Finally, Property Tax is paid on land and buildings, usually to local government offices or assemblies.

2. **Indirect Taxes:** Indirect taxes are taxes that are included in the prices of goods and services. When people buy these goods, they pay the tax without even realising it, and the business collects it and sends it to the government. One common example is the Value Added Tax (VAT). This is a tax added to most things we buy, like clothes, food in restaurants, or electronic items. In Ghana, VAT is currently about 15%, which includes other small taxes like NHIL and the GETFund.

   Another example is Customs and Excise Duties. These are taxes paid when goods are imported into or exported out of Ghana. For instance, someone who imports a car from another country or exports cocoa will pay this type of tax.

   Also, there is the Communication Service Tax (CST). This tax is charged when people use telecommunication services, like making phone calls, sending text messages, or using internet data. For example, when you buy mobile airtime or use mobile data, part of the money goes to the government as CST.

Indirect Taxes in Ghana

Indirect taxes are added to the prices of goods and services. This means when you buy something or use a service, part of what you pay is tax. Some important indirect taxes in Ghana include the following.

a. Value Added Tax (VAT): This is a standard tax of 12.5% added to most goods and services.
b. National Health Insurance Levy (NHIL): An extra 2.5% added on top of VAT to help fund healthcare services.
c. Ghana Education Trust Fund (GET Fund): Another 2.5% added to VAT to support education in the country.
d. Communication Service Tax (CST): This tax is applied to phone calls, internet, and other telecom services.
e. Excise Duties: Special taxes on products like alcohol, cigarettes, and fuel to discourage excessive use and raise money.



Figure 5.6: Official VAT certificate and invoice

Tax Collection Methods

The government uses different ways to collect taxes from people and businesses. Some common methods include:

a. **Pay As You Earn (PAYE):** This system collects tax directly from workers' salaries.



Figure 5.7: A sample of a worker's payslip with income tax deduction

b. **Self-Assessment:** Business owners and professionals calculate and pay their own taxes.

c. **Electronic Payments:** Taxes can be paid easily through banks or mobile money platforms.



Figure 5.8: An electronic payment system

d. **Tax Stamps:** Small businesses and market traders pay tax using special stamps.



Figure 5.9: Samples of Tax stamps in Ghana

e. **Automated Customs Systems:** These systems help collect taxes on goods coming through ports and borders quickly and efficiently.



Figure 5.10: GRA officers using technology to calculate the duty of containers

Tax Authority

The main government agency responsible for collecting taxes in Ghana is the Ghana Revenue Authority (GRA). They make sure taxes are collected properly and used to support the development of the country.



Figure 5.11: Ghana Revenue Authority headquarters

The Role of Taxes in Nation-Building

The following are some of the roles played by tax revenue in nation-building.

1. **Infrastructure Development:** Taxes help build and take care of important things in the country, such as roads, bridges, and highways. For example, the Pokuase Interchange in Accra was partly paid for with money from taxes. Taxes also help build schools, hospitals, and other public buildings. They are used to provide electricity and water to homes and businesses.
2. **Poverty Reduction and Social Services:** Taxes pay for programs that help poor and vulnerable people. These include free Senior High School education, the National Health Insurance Scheme (NHIS) to help people access healthcare, school feeding programs to provide meals for students, and social support like the Livelihood Empowerment Against Poverty (LEAP) program. These services give financial help to those who need it most.
3. **Economic Development:** Taxes support the growth of the economy. They help farmers by giving subsidies and advice through extension services. Taxes also pay for building industrial parks and special economic zones where businesses can grow. Additionally, tax money funds research and current ideas that help the country develop.

4. **Public Administration:** Taxes pay the salaries of public workers like teachers, nurses, and police officers. They also fund government offices and agencies that run the country. Taxes help maintain law and order through courts, police, and national emergency services. For example, the military, police, and emergency teams rely on tax money to protect the country and keep people safe.
5. **Environmental Protection:** Taxes help the government fund programs that protect the environment. This includes cleaning up rivers, planting trees, managing waste, and controlling pollution. By using tax money, Ghana can keep its natural resources safe for future generations and improve the health of its people.
6. **Infrastructure Maintenance and Upgrades:** Besides building new projects, taxes also pay for maintaining and fixing old roads, bridges, schools, and hospitals. Regular repairs and upgrades are important to keep these services working well and safe for everyone. For example, fixing potholes on roads or upgrading hospital equipment is made possible through tax funds.
7. **Emergency Preparedness and Response:** Taxes provide money for the government to handle emergencies like natural disasters (floods, storms), health crises (like disease outbreaks), and accidents. This funding supports emergency services such as firefighters, ambulances, and disaster relief teams to act quickly and protect people's lives and property during tough times.

   So, you see, without money from taxes, the government of Ghana would not be able to provide these important services or build projects needed for the country's growth and safety.

Activity 5.1 Definition of Tax, Types, and their Importance

1. In pairs, come up with a definition of taxation, what it means and why it is implemented.
2. Research on taxation in Ghana using the table below. Match each tax type with its definition. Based on your research, identify and list one or more public services that each tax helps to fund.

Tax Type	Definition	Public Services It Supports
Income Tax		
Value Added Tax (VAT)		
Property Tax		
Import Duties		
Communication Tax		

3. Answer the following questions using the findings from your research:
   a. Which tax do you believe is the most important in Ghana, and why?

b. How do these taxes directly benefit your local community or school?

c. What would be the consequences if many people refused to pay their taxes?

4. Share and compare your completed table and answers with a partner or your group. Discuss any differences in your responses and reach a consensus on the best answers.
5. If possible, listen to a resource person explaining the role of taxes in nation-building. Ask them to clarify why taxes support our economy and society and help our nation develop.

THE IMPORTANCE OF VOLUNTARY TAX COMPLIANCE FOR EFFECTIVE GOVERNANCE

Direct taxes like income tax and property tax are important for building a fair and strong tax system in Ghana. When people choose to pay these taxes willingly, without being forced, it is called voluntary tax compliance. This benefits both the government and the people in many ways.

Here are some of the ways voluntary tax compliance helps a country.

1. **Lower Collection Costs:** When citizens pay their taxes on their own, the government does not have to spend as much money chasing people or forcing them to pay. This saves time, effort, and money that can be used for more useful things.
2. **More Money for Development.** If the majority of taxpayers honour their tax obligations voluntarily, the government gets enough money to undertake development projects. This means it can build more schools, hospitals, roads, and provide better services for every citizen. For example, in Accra, the money collected from property taxes is used for things like street lighting, waste management, and fixing of small roads
3. **Better Planning and Budgeting:** When the government can count on regular tax money through voluntary tax payment, it can make better plans and stick to its budget. This helps prevent waste and allows for long-term development of the country.
4. **Builds Trust and Good Governance:** When citizens pay their taxes voluntarily, they become part of the governing structure. They can therefore demand certain rights from the government on how their money is being used. This makes the government more responsible and accountable to the people. In addition, when citizens understand how their taxes are used, they become more interested in what the government is doing. They may start asking questions, participating in community meetings, and voting more actively in elections. This leads to a more involved and active citizenry that cares about good leadership and public service.
5. **Encourages Civic Responsibility:** Paying taxes is one of the most direct ways citizens can support their country. It shows that people are willing to play their part in building the nation and not just rely on the government to do everything. When people pay

taxes, they feel a stronger connection to their country because they are helping to fund things like roads, schools, hospitals, and clean water that benefit everyone.

6. **Reduces Corruption and Increases Accountability:** When more people are paying taxes, they naturally want to know how their money is being used. This puts pressure on the government and public officials to be honest and responsible with public funds. If citizens are paying their fair share, they expect the government to deliver quality services like good roads, reliable electricity, clean water, and healthcare. A transparent tax system where people can clearly see how much is collected and how it is spent helps reduce the chances of money being stolen or wasted.
7. **Supports Local Development**

   Direct taxes, which the government sees as more reliable, especially property taxes, play a significant role in developing local communities. In Ghana, part of the tax money collected goes to local governments through the District Assemblies Common Fund (DACF). This fund allows district and municipal assemblies to carry out development projects that meet the needs of people in their area. These projects include fixing roads, installing streetlights, managing waste collection, building community toilets, renovating schools, and improving markets. Since the money stays within the local area, citizens can see the direct results of their tax payments. This helps improve public services and living conditions at the community level.

Challenges of Taxation in Ghana

Even though taxes are particularly important, Ghana faces many problems in collecting taxes well. Some of the main challenges include:

1. **Large Informal Sector:** Many businesses in Ghana operate outside the official system. These small traders or informal workers, the majority of them, do not always keep proper records of their sales. This makes it difficult for the government to know how much tax it should pay. Because of this, many informal businesses do not pay taxes.
2. **Limited Public Education:** Many people in Ghana do not fully understand tax laws or know their responsibilities to pay taxes. Some believe tax money is not used properly, and many are unaware of the good things that taxes can pay for, like schools and hospitals. This lack of information makes people less willing to pay taxes.
3. **Administrative Weaknesses:** Some tax offices still use old or outmoded systems to collect taxes. There are not enough trained officials in charge of tax administration in Ghana. Also, many areas still do not use modern technology, which could help improve tax collection.
4. **Corruption and Mistrust:** Till now, many people think tax monies are misused or stolen by government officials. Some rich or powerful people avoid paying taxes, and there are cases where many tax officials are involved in bribery with taxpayers. This makes people lose trust and are less willing to pay taxes.
5. **Technical Challenges:** Tax laws in Ghana can be complicated and hard to understand for most people. Sometimes, tax rules change often, which confuses taxpayers. Also, the government does not have enough information about all taxpayers, making it hard to know who should pay and how much.

6. **Tax Evasion and Avoidance**: Also, some people try to hide their income with the aim of avoiding paying taxes. Some companies manipulate their accounts or use complicated ways to pay less tax. Also, because many transactions are done with cash, it is hard to track and collect the right amount of tax.



Figure 5.12: GRA task force locking up some shops of tax evaders

These challenges make it difficult for Ghana to collect enough taxes to support the country's growth and development. Hence, there is a need for all of us, as responsible citizens, to help address these challenges

Solutions to Improve Tax Administration and Compliance

Below are some of the ways by which we can address some of the challenges in tax collection in Ghana.

1. **Increase Public Education and Awareness:** Public education should be intensified. We should sensitize the people about importance taxes, how they work, and how tax money helps improve our communities. The state must make use of the radio, TV, social media, and community meetings to explain tax rules to make it simple for people to pay.



Figure 5.13: A staff member of GRA educating the public on the need to pay taxes

2. **Use Modern Technology:** Adopting modern technology is a sure way to address some of the challenges in our tax systems. The Introduction of better computer systems and

mobile platforms to make tax payment easier and faster will allow taxpayers to file returns and pay taxes online or through mobile money apps.

3. **Train More Tax Officials:** Solving the challenges in our tax systems requires qualified personnel. We should try to recruit and train highly skilled tax officials to help with tax collection and make sure the system is fair and efficient. Well-trained staff can serve taxpayers better and reduce errors.
4. **Improve Tax Laws and Simplify Procedures:** The state must make tax rules simple and flexible so that every taxpayer can understand them. Also, desist from frequent changes to tax policies to reduce confusion among taxpayers.
5. **Strengthen Enforcement Against Tax Evasion:** Enforcement of tax compliance is key to solving some of these challenges. The state must use an audit service to check those who try to evade paying taxes. The state must encourage whistle-blowers to report tax evasion and punish offenders to serve as a deterrent to people who may try to evade taxes.
6. **Increase Transparency and Fight Corruption:** The state should be accountable to the taxpayer. They should show taxpayers how their money is used by publishing clear reports. We should create strong anti-corruption measures so that people will trust the tax system.
7. **Expand Tax Collection in the Informal Sector:** The state must find ways to include small businesses and traders in the tax system, such as offering simple tax schemes or incentives for registration. Use tax stamps or flat-rate taxes that are easy for informal workers to pay.
8. **Improve Customer Service:** The customer service of the Ghana Revenue Authority must be improved and expanded to meet the needs of the customers. They should set up help centres and hotlines where taxpayers can ask questions or get help easily. Friendly service encourages people to comply with tax laws.
9. **Encourage Voluntary Compliance:** These challenges can be addressed when the state institutes some reward packages to promote voluntary compliance. We can reward honest taxpayers with benefits like discounts, certificates, or public recognition to motivate others to pay taxes willingly.

   By putting these solutions in place, Ghana can improve how taxes are collected and make sure more people honour their obligation to the state. This will help the country grow and provide better services for everyone.

Activity 5.2 Challenges of Taxation in Ghana

1. Gather into small groups and discuss why taxes are important.
   a. Why are direct taxes important?
   b. Why are indirect taxes important?
   c. Why might people resent or try to avoid paying direct taxes?
   d. Why is it still important that people pay the correct amount of tax? (Challenge: link to the issues of increased government investment to try to combat the challenges of neo-colonialism that you have recently studied.)

2. Create a short role play about a person who is reluctant to pay tax or is complaining about taxation, and a character or characters who explain why it is important.
3. Research the problems of taxation in Ghana and write down the top three challenges. Discuss with your group – why are these challenges present, and how can the government overcome them?

Activity 5.3 Tax Awareness Campaign

1. With your group members**, develop** a tax awareness campaign for your community.
2. Based on your knowledge of Ghana's tax system, brainstorm and agree on three to four key messages. These messages should be clear, concise, and easy for your audience to understand and remember.
3. Discuss and select the most effective ways to deliver your message to your target audience. Consider a mix of traditional and digital media.

   Examples: Creating posters, designing social media graphics, writing a short skit or drama, recording a short audio message or jingle, or preparing a brief presentation for a community meeting.
4. Work together to create the content for your chosen mediums.

   E.g.

   a. Design visuals that are eye-catching and include your key messages.

   b. Draft a clear and persuasive text for social media captions, flyers, or a campaign script.

   c. Write a short script for a jingle or skit.
5. Ensure your campaign uses local examples and relatable situations.
6. Share your campaign drafts with other groups or a few classmates to get feedback. Does the message make sense? Is it persuasive?
7. Your group should present your completed campaign to the class. Explain your target audience, your key messages, and the creative choices you made for each medium.

EXTENDED READING

- https://www.scribd.com/presentation/755197398/Lecture-1-Overview-of-Taxation-in-Ghana-2024
- https://www.pwc.com/gh/en/pdf/tax-facts-and-figures-2008.pdf
- https://gra.gov.gh/domestic-tax/domestic-tax-faq/
- https://gra.gov.gh/domestic-tax/domestic-tax-faq/#:~:text=Through%20the%20taxes%20we%20pay,firefighters%20and%20public%20health%20workers.

REVIEW QUESTIONS

1. Evaluate the effectiveness of different tax collection methods used by the Ghanaian government. Justify your answer with specific examples of its impact on the economy and citizens.
2. Analyse the primary tax-related challenges prevalent within your local community. Synthesise this analysis to propose a comprehensive, multi-faceted strategy that could effectively address these challenges.
3. Analyse how tax revenue is used for national development.
4. Evaluate the impact of public tax education campaigns on national development

SECTION

6

NATIONALISM, CITIZENSHIP, AND NATION-BUILDING: PRINCIPLES OF DEMOCRATIC GOVERNANCE



Democratic decision-making in Ghana and the importance of advocacy and community engagement in fostering collective action for national development

INTRODUCTION

Ghana has made great progress in building a strong democracy where people have a say in how the country is run. Decision-making is shared through elections, laws, and public discussions that allow everyone's voice to be heard. In addition, advocacy and community involvement play an important role in helping the country grow. When people work together peacefully to solve problems or share ideas, it leads to positive changes in their communities and the nation. This section looks at how decisions are made in Ghana and why speaking up and taking part in community efforts are so important for development.

This section explores how decisions are made in Ghana and highlights the importance of civic engagement and active participation in community development. It builds on knowledge from Year 2, *Section 3*, where learners examined the institutions responsible for maintaining law and order and discussed key concepts such as the constitution. Now, students will deepen their understanding by learning how citizens can play an active role in shaping decisions and contributing to national progress.

KEY IDEAS

- Advocacy and community engagement help solve local problems by allowing people to speak up and take action.
- Community involvement helps people learn, grow, and work together to build a better Ghana.
- In a democracy, everyone has the right to share their opinions and vote on important decisions.
- Leaders in a democracy must explain their actions and be responsible to the people who elected them.
- The decision that most people agree on is accepted, but everyone's views are still respected.
- When people advocate for their needs, the government can listen and create better plans to support development.

DEMOCRATIC PROCESS OF DECISION-MAKING

Meaning of the Democratic Process of Decision-Making

The democratic process of decision-making is a way in which people take part in making important choices for their country or community. In a democracy, everyone has the right to express their opinions, vote, and help choose leaders. Also, decisions are usually made based on what many people want, but the views of all individuals are respected. This process ensures fairness, equality, and accountability, as leaders must listen to the people and act in their best interest. It encourages active participation and helps build trust between citizens and the government. This makes the democratic process of decision -making very pivotal in promoting national development.



Figure 6.1: Decision-making process cycle

The Importance of Community Participation in Local Governance

Involving community members in local governance is very important, especially in Ghana. Can you think of some? Below are some areas that we will focus on:

1. **Community participation helps local leaders understand the real needs of the people:** When people take part in local meetings and openly share their views, local leaders get a clearer picture of the problems and priorities in the community. This direct communication ensures that decisions are based on actual needs, rather than assumptions or guesses. As a result, resources can be focused on what matters most to the people.



Figure 6.2: Local leaders in a stakeholder's engagement meeting

2. **It leads to better development and services in the community:** When citizens are involved in planning and monitoring projects, such as building roads, schools, or health clinics, they help make sure that these projects are useful and well done. Their participation helps prevent waste and corruption, so that government funds and efforts truly improve the quality of life of people in our communities.
3. **Community participation builds trust and accountability:** By taking part in decision-making and watching how funds are spent, community members hold their leaders responsible and accountable. This openness reduces the chance of corruption and misuse of power. When people trust their leaders, they are more likely to cooperate and support local development efforts.
4. **It gives everyone a chance to be heard:** Participation allows not just powerful groups, but also women, young people, the elderly, and those with disabilities to share their ideas and concerns. This inclusiveness ensures that development plans consider the needs of all community members, making progress fair and balanced.



Figure 6.3: People in a queue to make their voices heard in a community engagement event

5. **Working together creates stronger and more united communities:** When people join hands to solve problems and improve their environment, it builds a spirit of teamwork and shared responsibility. This cooperation reduces conflicts and promotes peace, helping the community have a united front.
6. **Encourages local ideas and solutions:** People who live in a community understand their problems better than anyone else. They often have practical and smart ideas about how to fix these challenges because they experience them every day. When community members take part in decision-making, their ideas can be used to find the best solutions that really work for the local area. This makes local government more effective and helps create changes that suit the community's needs.

Practical Ways Individuals Can Take Part in Democratic Processes to Help Community Development

People can get involved in democracy in many ways that help improve their communities and the country. Here are some practical ways individuals can participate:

1. **Voting in Local and National Elections:** Voting is the easiest and most important way to take part. By voting for local assembly members, Members of Parliament, and the President, citizens choose leaders who will work on development projects that matter to them. For example, during Ghana's general elections, citizens in communities like Tamale and Accra actively vote to select leaders who promise to improve roads, schools, and health facilities.



Figure 6.4: A Group Of People Exercising Their Voting Rights

2. **Joining or Creating Community Groups:** Many groups, called civil society organisations (CSOs), focus on important issues like health, education, and the environment. For example, SEND Ghana monitors how government money is spent in sectors like health and agriculture to ensure transparency and accountability. Similarly, the Ghana National Association of Teachers (GNAT) advocates for better education policies and support for schools.



Figure 6.5: A Youth Group Against Corruption

3. **Taking Part in Public Meetings and Discussions:** Before big projects like building roads or markets start, local leaders hold meetings to listen to the community. When people attend and share their opinions, the projects are more likely to meet their needs. For instance, in the Ashanti Region, residents have participated in town hall meetings to give feedback on road construction and waste management projects.



Figure 6.6: A community gathered in a local meeting

4. **Writing Letters or Petitions to Local Leaders:** If there are problems in the community, individuals can write letters or petitions to local government officials or Members of Parliament to ask for help and solutions. A good example is when residents of Cape Coast petitioned their assembly members to address flooding problems caused by blocked drains.



Figure 6.7: Catholic Bishop conference petitioning the president on Galamsey activities in Ghana

5. **Volunteering for Community Projects:** Helping with activities like cleaning the neighbourhood, fixing/building schools, or organising youth events shows care for the community and helps make it a better place to live. In Accra, many community members volunteer for clean-up exercises organised by local assemblies and NGOs to keep their neighbourhoods clean and healthy. Do you have some in your community? If no, lead them to do the same in your community.

The Importance of Community Participation in Local Governance in Ghana

Community participation is very important in Ghana's local governance system. It gives ordinary people the chance to take part in decisions that affect their lives and communities. Ghana's 1992 Constitution and the Local Governance Act, 2016 (Act 936) give every citizen the right to be involved in planning, monitoring, and managing development in their districts, municipalities, and metropolitan areas. When people are actively involved, development becomes more effective, fair, and sustainable.

1. **Promotes Inclusiveness and a Sense of Ownership:** When local people are involved in planning and decision-making, they feel part of the process. This makes them more likely to support and take care of community projects. For example, in the Northern Region, parents and teachers worked together to renovate a local school, which led to higher attendance and better performance. When people feel included, they take pride in what they have built and help maintain it.

2. **Improves Transparency and Accountability:** Community participation helps prevent corruption and misuse of public funds. When people attend local meetings like town hall sessions or budget hearings, they can ask questions and demand explanations about how money is spent. For example, in some districts in the Ashanti Region, community watchdog groups monitor how funds for boreholes and toilets are used. This keeps public officials honest and encourages better governance.
3. **Ensures Development Reflects Real Needs:** Local participation helps make sure that development projects solve the actual problems people face. When leaders ask the community before starting a project, they can avoid wasting resources. For instance, in a community in the Volta Region, residents were consulted on where to place a borehole, making sure it served the most people. This kind of input helps projects succeed.
4. **Builds Trust Between Citizens and Local Authorities:** When people are listened to, and their suggestions are acted on, trust is built between the community and local leaders. This improves communication and cooperation. In the Ayawaso West Municipality, for example, regular meetings between residents and assembly members have led to faster responses to drainage problems and better road maintenance.
5. **Encourages Civic Responsibility:** Involving citizens in local governance teaches people, especially the youth, to be active and responsible members of society. They learn the value of voting, volunteering, protecting public property, demonstrating bad policies and staying informed. In Cape Coast, youth groups often volunteer in clean-up exercises and public education campaigns, showing that when people are engaged, they help build a better community for all.



Figure 6.8: A group of Ghanaians in a demonstration against bad policies

Challenges of Democratic Processes of Decision-Making

Even though democracy allows citizens to take part in decision-making, there are still many challenges that can affect how well it works. These include:

1. **Low Public Participation in elections:** Many people do not take part in national elections or local meetings. This may be due to a lack of interest, poor education about their rights, or mistrust of the system. As a result, important decisions may be made without hearing the voices of most citizens. Example: In some districts in Ghana, voter turnout during local assembly elections is very low, meaning only a few people decide who becomes a leader.
2. **Influence of Money and Corruption:** Sometimes, candidates with more money can influence voters or win unfairly through vote-buying and bribery. This weakens the democratic process and leads to leaders who may not truly represent the people. For example, there have been reports of vote-buying in some parts of Ghana during elections, where voters are given money or goods in exchange for votes.
3. **Political Division and Conflict:** Democratic decisions are based on majority rule, but this can sometimes cause tension between different groups, especially when some feel left out or ignored. This can lead to political fights or even violence. For instance, areas with strong party competition and disagreements during elections can cause clashes between supporters of different political parties.
4. **Lack of Education and Awareness:** Some citizens may not fully understand how democracy works or how to take part in decision-making. This makes it easy for them to be misled or ignored. For instance, in rural areas, many people are unaware of their rights to attend local assembly meetings or how to hold leaders accountable.
5. **Slow Decision-Making:** In a democracy, leaders must listen to many different opinions before making a decision. While this is fair, it can also slow down urgent actions. For example, a local development project, like fixing a road, may take longer if leaders need to consult many groups and follow long procedures.
6. **Weak Institutions and Poor Leadership:** If local governments or public institutions are weak or not well-resourced, democratic processes may not work well, even if citizens participate. Unfortunately, in Ghana, most of our public institutions are weak due to financial and logistical constraints. Some district assemblies lack the staff or tools to follow up on community concerns, making public participation feel pointless.

Activity 6.1 The Importance of Community Participation in Local Governance

1. Conduct brief research (using the internet, textbooks, or local resources) to answer the following question: *Why is it important for individuals to actively take part in community activities?*
2. Prepare a short presentation on a poster or slide explaining at least three reasons why participating in community activities is the duty of every citizen.

3. Share your findings with your group members for discussion and feedback. Your findings should include:
   a. Three key reasons why individuals should take part in community activities
   b. One practical example of how each reason can be applied locally
   c. A catchy slogan or message that promotes community participation

Activity 6.2 The Challenges Facing the Democratic Decision-Making Process in Ghana

1. In pairs, select one benefit and one challenge of the democratic decision-making process in Ghana.
2. Using the internet, or information from your teacher, research the benefits and challenges and how they impact Ghanaians. Write your findings in your notebook.
3. Conclude by answering the question: *What are the barriers to democratic decision-making in Ghana, and how can they be overcome? Suggest possible solutions to the barriers.*

THE RELEVANCE OF ADVOCACY AND COMMUNITY ENGAGEMENT TO GHANA'S DEVELOPMENT

Meaning of Advocacy and Community Engagement

Advocacy means speaking out or taking action to support a cause, influence decisions, or change laws and policies. It is often used to push for justice, equality, and better services. Community engagement, on the other hand, involves including people, especially those directly affected, in planning, decision-making, and carrying out projects that impact their lives. When people are involved in shaping decisions, they are more likely to support and sustain them.

The Relevance of Advocacy and Community Engagement to Ghana's Development

Effective advocacy and community engagement are powerful tools that will help Ghana grow in a fair, inclusive, and sustainable way. These two approaches ensure that development is not only done for the people but also with the people. What then is the relevance of these two concepts to Ghana's quest for development? Here are some discussed below.

a. **Better service delivery:** One important area is service delivery. Health groups and civil society organisations (CSOs) have spoken and are speaking up for

better healthcare in poor communities. Because of their efforts, maternal health care has improved in places like the Northern, Upper East, and Upper West regions. Pregnant women now get better care before birth, safer delivery, and health education. Without this advocacy, these health problems might have been ignored.



Figure 6.9: Healthcare delivery in Ghana.

b. **Supports Better Policies:** Advocacy groups help make better rules and laws that really help people. They do this by running campaigns and doing research to understand what communities need. Then, they talk to leaders and decision-makers to suggest new policies or improve old ones. This way, the rules created are more useful and fairer for everyone. A good example is the Right to Information (RTI) Act, passed in 2019. This law allows people to ask for information from public offices. For years, media groups, civil society, and citizens pushed for this law. They held campaigns, wrote petitions, and used the media to explain why it was needed. Because of their hard work, the law was passed. Now, the RTI Act helps make government more open and less secretive.



Figure 6.10: Stakeholders' engagement on the implementation of the Right to Information Bill

c. **Promotes transparency and accountability:** Advocacy and community work help improve accountability in Ghana. Groups like IMANI Ghana, Occupy Ghana, and the media keep public officials responsible by exposing waste and bad leadership. They use data, research, and public meetings to ask the government to do better and be open. For example, when there is a big corruption scandal, these groups call for investigations and changes. Their work reminds the government and citizens that leaders must answer to the people.



Figure 6.11: A scene of an Accountability conference by the Controller and Accountant General Department

d. **Fosters unity:** Community engagement also helps build responsibility and unity. When people work together to fix problems, it creates teamwork and pride. For example, youth groups, churches, and local leaders often organise clean-up events in towns and cities. This helps keep places clean and healthy. More importantly, they encourage people to care about their communities. When people join in, they understand better how they can help the country grow.

e. **Encourages Citizen Participation:** When communities actively get involved in solving local problems, it encourages more people to take part in development efforts. This collective involvement often leads to stronger and more successful projects because community members understand their needs best and are motivated to see positive change. For example, in many Ghanaian towns, local residents join hands with youth groups and local leaders to organise clean-up campaigns. These events not only improve the environment but also inspire others in the community to take part in keeping their neighbourhoods clean and safe.

Activity 6.3 Relevance of Advocacy and Community Engagement

1. Form a small group. With your colleagues in your group, create a school-based decision-making scenario that requires input from multiple parties. Examples:
   - Deciding how to use school funds for improvement projects.
   - Setting new rules for student uniforms or assemblies.
   - Organising a school clean-up or community outreach programme.
2. Assign roles within the group (e.g., head teacher, student leader, PTA member, local assembly rep, civil society member, voter/student).
3. Act out a democratic process, such as:
   a. Conducting a debate in a PTA meeting on your selected topic
   b. Holding a vote after the debate
   c. Forming a committee and discussing ideas
4. After all groups perform, complete an individual written reflection on the following:
   - Has our action plan and its implementation solved our problem?
   - Are the outcomes fair, or at least acceptable for all groups in our school community?
5. Discuss the questions below as your group.
   a. How important is advocacy and community engagement in local development and improvement?
   b. How important are they in the wider context of Ghana's development?
   c. What would be the long-term impact of positive and peaceful collective action on societal development? What issues could it solve that we have learned about this year?
6. Write down your answers to the questions in your notebook.

EXTENDED READING

- https://www.graphic.com.gh/features/opinion/ghana-news-role-of-youth-in-democracy-change-catalysts-or-passive-bystanders.html?utm_source=chatgpt.com
- https://www.graphic.com.gh/features/opinion/representative-democracy-in-ghana-an-apprais-al-of-the-selection-methods-of-parliamentary-candidates-2.html?utm_source=chatgpt.com
- https://www.wvi.org/stories/ghana/empowered-and-resilient-communities-key-develop-ment?utm_source=chatgpt.com
- https://en.wikipedia.org/wiki/Ghana_Youth_Environmental_Movement?utm_source=chatgpt.com

REVIEW QUESTIONS

1. Examine the barriers and opportunities young people face in participating in democratic governance.
2. Analyse the role of advocacy and citizen-led initiatives in driving local development outcomes.
3. Analyse the effectiveness of different forms of community participation (e.g., voting, town halls, advocacy) in influencing democratic decision-making.
4. Assess the overall significance of community participation in local governance. Justify your argument with evidence.
5. Evaluate the effectiveness of democratic processes and community engagement in driving development in Ghana.

SECTION

7

ETHICS AND HUMAN DEVELOPMENT



UNDERSTANDING HOW MEDIA SHAPES DEMOCRACY IN GHANA AND THE EFFECTS OF MISINFORMATION ON PEOPLE'S LIVES

INTRODUCTION

The media helps people understand the world, especially when it comes to politics and how a country is run. It allows people to share ideas, find information, and take part in their communities. But the media can also spread false information, which can confuse or mislead people. In Ghana, the rise of digital media brings both good and bad sides. It helps people stay connected but also makes it easier for misinformation to spread.

This content builds on earlier ideas about right and wrong in Year 1 by looking at how these values apply to media in real life. It shows how the media affects democracy and explains the dangers of spreading false information. It also helps develop useful skills like checking if information is true, thinking carefully about media messages, and using media fairly and responsibly. For example, it looks at why honesty in news is important, how to avoid sharing false stories, and how to show different opinions fairly.

KEY IDEAS

- Fact-checking is a necessary skill to help verify if the information we see or hear is accurate.
- It encourages public participation by giving people a platform to express their views and engage in civic duties.
- Media literacy helps people verify content, make informed choices, and support a stronger, more responsible democracy.
- Media plays a key role in informing citizens about political issues, government actions, and national events.
- Media shape public opinion by influencing how people think and feel about leaders, policies, and social matters.
- Misinformation in the media can harm individuals, communities, and the overall trust in public information.
- When used irresponsibly, the media can spread misinformation that confuses or divides the public and harms democracy.
- Influence of Media on Democracy and Civic Engagement in Ghana.

THE CONCEPT OF MEDIA

Media refers to the different ways people create, share, and receive information. It includes tools, platforms, and systems used to communicate messages to a large number of people. These messages can be about news, ideas, culture, education, entertainment, or public announcements.

In simple terms, media is how we stay informed, learn about the world, express ourselves, and connect with others. It allows information to move from one person or group to many people, sometimes instantly, and across long distances.

Roles/Functions of the Media

The media plays a big role in our everyday lives. Whether we are listening to the radio, watching the news, reading online articles, or scrolling through social media, the media helps us stay informed, connected, and aware of the world around us. Here are some of its main functions.

1. **Sharing Information and News:** One of the most important roles of the media is to provide accurate and timely information. It tells us what's happening in our communities, across Ghana, and around the world. Through news reports, updates, and breaking stories, the media helps people stay aware of events in politics, business, education, security, and more. This flow of information is essential for making informed decisions, especially when it comes to voting, responding to emergencies, or understanding government policies. For example, when Joy News reports on a new economic policy or Citi FM provides traffic updates in Accra, they are helping the public stay informed and prepared.
2. **Educating and Engaging the Public:** The media also play an important role in education. It helps people learn about a wide range of topics from health and science to law, the environment, and civic rights. It provides documentaries, expert interviews, and talk shows that break down complex issues in ways people can understand. In addition, the media engages the public by creating platforms where individuals can express their views, ask questions, and participate in national conversations. Whether through radio phone-ins, Facebook live sessions, or community news discussions, the media gives people the opportunity to be heard. For instance, GTV airing a documentary on climate change or a panel discussion on women's rights is a great example of media educating and involving the public.
3. **Shaping Opinions and Supporting Democracy:** The media affects how people think about important issues. It shapes public opinion by showing news and stories in certain ways. Things like news reports, interviews, and social media posts can influence how people see topics like corruption, elections, or human rights. The media also helps protect democracy by exposing wrongdoings and making leaders answer for their actions. Investigative journalism and public reporting help bring problems to light and push for change. For example, when journalists report on corruption or when people use hashtags like #FixTheCountry to speak out, the media is helping the public take action and demand better leadership.

4. **Promoting Cultural Identity and Unity:** Media plays an important role in promoting and protecting Ghana's rich culture. It shows our traditional festivals, local languages, music, clothes, and values through radio, TV, newspapers, and social media. By telling stories from different parts of the country, the media helps people learn about and respect each other's cultures. This builds national pride and brings people together. Media also creates room for people from different backgrounds to understand each other better. For example, when TV3 shows the Homowo Festival or Adom FM plays highlife music, the media is helping to celebrate and preserve Ghana's cultural identity.
5. **Providing Entertainment and Relaxation:** Beyond information and education, media also entertains. It offers a variety of content that allows people to relax, laugh, enjoy music, and escape from the stresses of daily life. Entertainment comes in many forms, such as movies, TV shows, radio dramas, comedy skits, sports, music videos, and game shows. These forms of media not only bring joy but can also carry important life lessons or spark conversations about social issues. For instance, shows like Ghana's Most Beautiful combine entertainment with cultural education.

The Two Main Forms of Media

Today, the media is divided into two main forms: Traditional Media and Digital Media. Each form plays a unique role in how people communicate, learn, and stay informed. Let us explore both in more detail.

1. Traditional Media

Traditional media refers to the older, established ways people have used to communicate with large audiences. This includes newspapers, magazines, television, radio, and billboards. These media were the main sources of news, information, and entertainment before the internet became popular.

In Ghana, these media continue to play a vital role in disseminating information and providing entertainment across the country. Key examples include radio, television, newspapers, and outdoor advertising. Radio stations such as Peace FM, Joy FM, and Adom FM remain particularly popular, broadcasting in both English and local languages like Twi, Ga, Dagbani and Ewe, and serving as a crucial source of news and entertainment, especially in rural communities.

Television channels like GTV, TV3, and UTV deliver news, dramas, sports, and entertainment programs, which are accessible even without internet connectivity through satellite or antenna. Printed newspapers such as the Daily Graphic, Ghanaian Times, and The Chronicle have long been trusted sources of daily news in towns and cities. Meanwhile, outdoor advertising through large posters and billboards is a common feature in urban areas like Accra, Kumasi, Tamale, Ho and Takoradi, promoting a wide range of products and services, from telecom brands like MTN, Telecel and Airtel Tigo to political campaigns.



Figure 7.1: Newspaper stands in a Ghanaian city

2. Digital Media

Digital media refers to all forms of communication that take place through the internet or electronic devices. It plays a vital role in today's world by making it easier for people to share information, stay connected, and access a wide range of content anytime, anywhere. Common examples include social media platforms like Facebook, Instagram, TikTok, and X (formerly Twitter), where users post news, photos, videos, and ideas. Websites and blogs offer useful information on various topics, from global news on sites like BBC.com to personal tips and stories on health, lifestyle, and more. Video streaming platforms such as YouTube and Netflix provide access to educational videos, entertainment shows, and movies. Podcasts, available on apps like Spotify, offer on-the-go audio content covering everything from personal finance to current events. In addition, digital tools like email and messaging apps, including Gmail and WhatsApp, allow for instant and convenient communication. Altogether, digital media has become an essential part of everyday life, shaping how people interact, learn, and stay informed.

Imagine a Ghana where no one knows when elections are happening, what laws are being passed, or how leaders are using public funds. Scary, right? This is why the media is so important.



Figure 7.2: A sample of Digital Media

The Influence of Media in Democracy and Civic Engagement (with Examples from Ghana)

The media plays an important role in supporting democracy and encouraging citizen participation. It keeps people informed, holds leaders accountable, gives the public a voice, and helps unite communities. In Ghana, the media has helped shape public opinion, educate citizens, and promote good governance.

Here are some key ways the media supports democracy and civic engagement

1. **Sharing Information with the Public:** One of the most important roles of the media is to provide accurate and timely information. Through news programs, articles, and educational content, the media informs citizens about government policies, electoral processes, and their civic rights. It also broadcasts parliamentary proceedings and public debates, helping people understand how decisions are made. In Ghana, stations like GTV and Joy News regularly air live parliamentary sessions and political discussions, while platforms like *myjoyonline.com* and *citinewsroom.com* provide news updates and voter education during election periods.
2. **Acting as a Watchdog over Government**: The media helps protect democracy by holding leaders accountable. Investigative journalists often uncover corruption, misuse of power, and poor governance. These reports expose wrongdoings and push public officials to act responsibly. In Ghana, journalist Anas Aremeyaw Anas is well known for his undercover investigations, including the 2018 exposé on corruption in the judiciary and the Ghana Football Association. Media coverage of such stories puts pressure on authorities to take action and promotes greater accountability.
3. **Creating a Platform for Public Dialogue**: The media provides a space for citizens to discuss national issues, share opinions, and engage in public debate. Talk shows, interviews, and call-in programs allow people to express their views and hear from others with different perspectives. In Ghana, radio programs like *Kokrokoo* on Peace FM and *Eyewitness News* on Citi FM create platforms for diverse voices, while social media channels provide space for online debates on key national issues such as education reform, economic policy, and healthcare.
4. **Mobilising Citizens for Civic Action:** The media can inspire people to take part in democratic processes. Campaigns on radio, TV, or social media encourage citizens to vote, join protests, attend public forums, or support social causes. For example, in the lead-up to elections, the Electoral Commission of Ghana collaborates with media houses to run civic education campaigns on voter registration and peaceful elections. Similarly, the "#FixTheCountry" campaign gained massive traction through social media and radio platforms, calling on the government to address economic and social challenges.
5. **Promoting Transparency and Openness:** By reporting on government activities, budget use, and decision-making processes, the media helps promote transparency. In Ghana, media coverage of the National Budget reading and post-budget analyses on TV3, Joy News, and Ghana Web allow the public to better understand how national resources are being allocated. Such reporting helps citizens ask informed questions and demand accountability from their leaders.

6. **Supporting Civic Education and Awareness**: The media plays a key role in teaching people about democracy and their civic responsibilities. It helps citizens understand their rights, duties, how government works, and the importance of obeying the law. In Ghana, the National Commission for Civic Education (NCCE) works with media outlets to share information about the constitution, local government roles, and how to take part peacefully in democratic processes. Stations like Adom FM and UTV often broadcast programs and documentaries that focus on civic education.



Figure 7.3: Media men and women covering a national event in Parliament.

Activity 7.1 Exploring Media Types and Their Role in Democracy

1. In pairs, search on the internet, newspapers, library or ask your elder siblings or parents to find the types of media in Ghana.

   From your findings:

   a. List at least four examples of traditional media

   b. List at least four examples of digital media

2. Discuss the following questions.

   a. How do traditional and digital media support democracy?

   b. How can they harm democracy?

   c. Try to include real examples from Ghana or other countries to support your discussion.

3. Create a Presentation or Poster

   a. Summarise your findings in a short class presentation or poster.

b. Make sure to include
   - Your two lists of media types
   - Key points from your discussion
   - At least one example of how the media has informed or misinformed the public

4. Present your work to the class and be ready to answer questions or explain your ideas.
5. After that, reflect on the following questions.
   a. **Where do I usually get news or information about current events?**
   b. Do I check if information is true before sharing it with others?
   c. **Have I ever shared or believed something that turned out to be false or misleading?**
   d. How did I find out it was not true?
   e. What did I learn from the experience?
   f. **In what ways can I be a more responsible media consumer and sharer?** (Think about small changes you can make.)
   g. **How can I use media to support positive change in my community or country?**
   h. **Summarise your thoughts in your notebook.**

CHALLENGES OF DEMOCRACY AND CIVIC ENGAGEMENT IN THE DIGITAL MEDIA ERA

Digital media makes it easier for people to access information, share views, and join in democratic activities. But it also brings challenges that can harm democracy, especially in places like Ghana, where internet access and digital skills are still developing. The challenges include the following:

1. **Misinformation and Disinformation**

   One of the most pressing challenges is misinformation and disinformation. The rapid spread of false or misleading information online. During Ghana's election periods, for example, fake news about candidates, fabricated polling results, or doctored images often circulate on platforms like WhatsApp and Facebook. This not only misleads voters but also undermines public trust in the Electoral Commission and other democratic institutions.



Figure 7.4: An example of misinformation

2. **Creation of Echo chambers**

Echo chambers are online spaces where people mostly see opinions that match what they already believe. This happens because social media and search engines show users content they are likely to agree with. As a result, people do not see different views, which can limit open discussion and cause political or social division. In Ghana, for example, supporters of different political parties often follow media outlets or online pages that support their side. This creates separate online groups where people rarely hear other opinions, making it harder to have balanced national conversations or agree on important issues.

3. **Digital Divide**

The digital divide refers to the gap between people who have access to digital technology, the internet, smartphones, and computers and those who do not. This gap is often caused by differences in income, education, and location. In Ghana, many people in urban areas have better access to the internet and digital tools, while those in rural areas may struggle with poor network coverage, high data costs, or a lack of devices. As a result, not everyone can take part equally in online discussions, digital learning, or civic activities like e-voting, information or public consultations. This limits the full participation of all citizens in the democratic process.

4. **Cybersecurity**

Cybersecurity refers to the protection of digital systems, data, and online platforms from attacks or misuse. In the context of democracy, strong cybersecurity helps protect important information, prevent fraud, and ensure trust in digital communication. In Ghana, cybersecurity threats like hacking, fake social media accounts, and online scams can harm democratic processes. For example, during elections, fake pages pretending to be from the Electoral Commission can spread false information and confuse voters. Cyber-attacks on government websites or public databases can also damage trust in state institutions



Figure 7.5: Cyber Security Awareness Forum

5. **Media polarisation**

Media polarisation happens when media outlets strongly support one side of the political spectrum, rather than reporting in a fair and balanced way. This can lead to biased news, where facts are presented to favour a particular political party or viewpoint. In Ghana, some media houses are seen as being aligned with specific political parties. As a result, their coverage may favour certain politicians while criticising others unfairly. This can deepen political divisions, reduce trust in the media, and make it harder for citizens to get accurate and balanced information to make informed decisions in a democracy.

6. **Information overload**

Information overload happens when people get too much information at once and find it hard to know what is true or important. In Ghana, social media and digital media bring a lot of news, opinions, and videos every day. This can be overwhelming, especially when fake news or false headlines are mixed in. Many Ghanaians may find it difficult to trust sources, causing confusion and making them less interested in civic matters. Information overload can also make it harder to focus on facts and take part in democracy.

7. **Online harassment**

The final challenge is online harassment. This is when people are bullied, threatened, or insulted on the internet. This can happen to anyone, but is often faced by journalists, activists, and ordinary citizens who speak out on political or social issues. In Ghana, many people, especially women and public figures, experience online abuse that can include harmful comments or threats. This kind of harassment can scare people away from sharing their views or joining important conversations about democracy and civic life.

Ways of Overcoming These Challenges

While digital media present serious challenges to democracy and civic engagement, they are not impossible to solve. Through smart policies, education, technology, and teamwork, Ghana can turn these digital threats into opportunities. Below are key measures that can help protect and strengthen democratic participation in the digital age**.**

1. **Strengthening Regulations and Laws:** One way to address the challenges of digital media is through strong regulation. In Ghana, the enforcement of laws like the Cybersecurity Act, 2020, helps protect citizens and institutions from online threats such as hacking, impersonation, and data breaches. Introducing media literacy into school curricula can also help students recognise fake news, understand how social media algorithms work, and engage responsibly online. Additionally, the National Media Commission and other regulatory bodies can promote professional journalism by ensuring that media outlets follow ethical standards and provide fair, accurate reporting to support informed democratic participation.
2. **Using Technology to Support Civic Engagement:** Technology itself can help solve some of the problems it creates. In Ghana, platforms like Ghana Fact have been created to verify online information and stop the spread of misinformation. Expanding internet access, especially in rural areas, is also essential. More affordable data and improved digital infrastructure will help bridge the digital divide and allow more citizens to take part in online civic activities. Secure digital platforms, such as verified websites and mobile apps, can also provide safe spaces for people to engage in political discussions and access government services without fear of fraud or cyberattacks.
3. **Promoting Education and Digital Literacy:** Education plays a key role in building a more informed and responsible digital society. Teaching digital citizenship in schools can help young Ghanaians understand their rights and responsibilities online, and how to engage in respectful civic discussions. Community-based media literacy programs can reach adults, especially in rural or underserved areas, helping them use digital tools safely and effectively. At the same time, journalists and content creators should receive training on responsible digital reporting to reduce biased or harmful content in the media.
4. **Encouraging Collaboration Across Sectors:** Tackling these challenges requires cooperation between different groups. A multi-stakeholder approach involving government, civil society, media houses, and tech companies can help create policies and programs that support safe and inclusive digital spaces. Public-private partnerships can also help expand digital infrastructure and increase access to internet services and devices. On a broader level, Ghana can work with international organisations to share strategies, combat cross-border disinformation, and improve cybersecurity across regions.
5. **Creating Safe and Respectful Online Spaces:** To reduce online harassment and abuse, social media companies should work closely with local authorities to quickly report and remove harmful content. Support systems like hotlines, legal aid, and digital safety workshops can also be offered to help victims of online abuse, especially journalists, activists, and women. Promoting respectful online dialogue will help build a digital culture where everyone feels safe to participate in democratic discussions.

6. **Supporting Independent and Balanced Media:** Reducing media polarisation is essential for a healthy democracy. Ghana can support independent, non-partisan journalism through funding, training, and legal protections for media professionals. Encouraging the growth of community-based media outlets can also help ensure that a wider range of voices and views are heard, especially those from rural areas or underrepresented groups. When people have access to diverse, balanced, and trustworthy information, they are better able to make informed choices and engage actively in civic life.

Verifying The Authenticity of Media Content

Fact-Checking Strategies for Authenticating Media Content**.** The following are some of the strategies you can use to check the genuineness of media content.

a. **The 5W1H Approach:** To check if information is reliable, use the 5W1H approach by asking these key questions.

- Who shared the information, and are they trustworthy?
- What is being claimed?
- When was it published— is it still relevant?
- Where did it come from?
- Why was it created, and what is the purpose behind it?
- How was the information collected and shared?

b. **The ESCAPE:** This method is a useful way to check if information is reliable. This approach checks the following.

- Evidence – Is there proof or data to support the claims?
- Source – Who is providing the information, and can they be trusted?
- Context – Are you seeing the full picture, or just part of the story?
- Audience – Who is the message aimed at, and why?
- Purpose – Was the information created to inform, entertain, or persuade?
- Execution – How is it presented? Professionally, or in a way that plays on strong emotions?

c. **Digital Tools to Check Information**

- Use these tools to help verify whether information, photos, or videos are real. Here are some of the digital tools:
- Reverse Image Search – Use websites like Google Images or TinEye to check if a photo has been used before or taken out of context.
- Google Fact Check Explorer – A search tool that shows whether something has already been fact-checked.
- Africa Check – A fact-checking website that focuses on African news and claims.
- Ghana Fact-Check – A Ghanaian platform that checks facts and news stories.
- InVID – A tool to check if videos have been edited or misused.

- Wayback Machine – Lets you look at old versions of websites to see if something has changed over time.

d. **Simple Ways to Think Critically About Information**

- Here are some easy ways to test if what you're seeing or reading is reliable:
- Compare the information with other trusted sources to see if they say the same thing.
- Look out for things that do not make sense or seem confusing.
- Notice if the message uses strong emotions like fear or anger. It could be trying to manipulate how you feel.
- Check if photos look fake. Look at shadows, lighting, or body proportions that do not look natural.

Ways of Searching for Authentic Information from the Media

With so much content online, it is important to know how to find accurate and reliable information. Here are some simple and effective ways to search for authentic information from the media, especially in the Ghanaian context.

1. **Use Trusted News Sources:** Stick to well-known and credible media outlets such as Joy News, Citi FM, GTV, BBC, or Graphic Online. These platforms follow professional journalism standards and are more likely to provide accurate information.
2. **Check Official Websites and Social Media Pages:** For government or institutional news, visit official websites or verified social media accounts. For example, get election updates directly from the Electoral Commission of Ghana, or public health information from the Ghana Health Service.
3. **Search with Specific Keywords:** When using search engines like Google, use clear and specific keywords to narrow down results. Adding the source or date can also help filter out outdated or irrelevant content.
4. **Compare Multiple Sources:** Don't rely on just one article or platform. Look at how different outlets are reporting the same story. If multiple credible sources say the same thing, it's more likely to be true.
5. **Use Fact-Checking Tools:** Platforms like GhanaFact, Dubawa Ghana, and Africa Check are great for verifying trending claims or news stories. They research and confirm whether viral information is true or false.
6. **Read Beyond Headlines:** Sometimes headlines can be misleading. Always read the full article or watch the full video before drawing conclusions or sharing it with others.
7. **Look for Author and Publication Details:** Authentic articles usually have the name of the journalist and the date of publication. Be cautious with unsigned content or articles without clear sources.

Activity 7.2: Assessing the Challenges of Democracy and Civic Engagement in the Era of Digital Media

1. In small groups, outline the key challenges of democracy and civic engagement in our current era of digital media.
2. List the challenges in a table like the one below and then explain why each of them is a challenge to democracy and/or civic engagement.
3. Discuss how these challenges can be overcome and add your thoughts to the last column in the table.

Challenge	Why is it a challenge?	How can it be overcome?
Media Polarisation	Extreme views on both sides are discussed, and the centre ground and nuance are ignored. People tend to only read from one side of the debate.	People should make an effort to read as many different views as possible about an issue. Newspapers/ media sources should try to stay neutral.

Activity 7.3 Practising Fact-Checking

1. In a pair, use the internet to find four pieces of information on a current political topic such as climate change or a recent election or conflict (either in Africa or in the wider global sphere), Make sure two of the pieces of information are from a reputable source (using the 5Ws 1H method etc) and two are from less reputable sources.
2. Join up with another pair and swap information, but do not tell them which is the reputable information, and which is the misinformation: can your opposite pair work out which is which? Can you work out which of their sets of information is reputable or not?
3. Afterwards, reflect as a group or a class on the following questions:
   a. Was it easier to find reputable fact sources or misinformation?
   b. What did the misinformation have in common that could be a future warning for you when you are reading digital media?
   c. How could the proliferation of misinformation potentially harm the Ghanaian people?
   d. Why is it important to seek out reputable information in the digital era?

IMPACT OF FALSE INFORMATION ON THE WELL-BEING OF GHANAIANS

Understanding False Information

False information refers to any content that is not true, whether it's shared on purpose or by mistake. It can be written, spoken, or visual, and it often spreads through social media, websites, or even traditional media like radio and TV. False information can confuse people, mislead the public, or damage reputations. It shows up in different forms, depending on how and why it is created.

Types of False Information

a. **Misinformation:** Misinformation is incorrect or misleading information that is shared without realising it is wrong. For example, someone might send a message on WhatsApp about a home remedy that supposedly cures malaria, even though it has not been proven by doctors. People share this kind of information thinking it is helpful, but it can cause confusion or harm.

b. **Disinformation:** Disinformation is false information that is deliberately created and shared to mislead people or serve a particular agenda. It is not a mistake but done on purpose. For example, during elections in Ghana, some people may spread fake stories about a political candidate to damage their reputation or influence voters. This kind of false content can harm democracy and create distrust among the public.

c. **Fake News:** Fake news refers to completely false stories that are made to look like real news. They are often created to mislead people, change public opinion, or simply get attention online. For example, a post claiming that the government has suddenly banned all rice imports when it is not true. These stories can easily spread on social media and cause panic or confusion.

d. **Falsified Information:** Falsified information is when photos, videos, or audio recordings are changed to trick people. For example, someone might edit a video of a politician to make it look like they said something they never actually said. This type of content is made to mislead others and can cause confusion or damage someone's reputation.

   False information is a growing problem in Ghana. According to a 2022 report by the Media Foundation for West Africa, about 65% of Ghanaians said they had come across false information on social media platforms. During the 2020 general elections, over 500 cases of fake or misleading election-related content were recorded, showing how quickly false information can spread, especially during sensitive times.

Ways Misinformation Affects Individual Well-being

False information, whether misinformation (shared unknowingly) or disinformation (spread intentionally), has a serious impact on the well-being of Ghanaians. In today's digital age, where many people rely on social media and online platforms for news, the spread of fake or

misleading content can affect individuals, communities, and the country at large in several harmful ways, which include the following

a. **Threat to Public Health:** False health information can lead to poor medical decisions. During the COVID-19 pandemic, for example, fake claims about cures and vaccine dangers caused fear and vaccine hesitancy in parts of Ghana. This slowed down public health efforts and put many lives at risk. Similarly, misinformation about diseases like malaria, HIV, or Ebola can prevent people from seeking proper treatment.

b. **Political Instability and Distrust:** Fake news during elections can mislead voters, damage the reputation of candidates, or create unnecessary tension. In Ghana, false reports about election results or rigging have, at times, created confusion and mistrust in the Electoral Commission. This weakens faith in democratic institutions and can lead to political conflict or unrest.

c. **Economic Harm:** False information can affect businesses and the economy. For example, fake news about a company's closure or a bank crisis can cause panic withdrawals or loss of customers. It can also harm individual entrepreneurs who rely on social media for marketing, especially when false claims are made about their products or services.

d. **Emotional and Mental Stress:** Constant exposure to alarming or fake content, such as false crime stories, scams, or conspiracy theories, can create fear, anxiety, and confusion among Ghanaians. This mental pressure is especially common among those who find it hard to tell real news from fake, which can lead to feelings of helplessness and mistrust in society.

e. **Social Division and Conflict:** Disinformation often targets specific groups based on ethnicity, religion, or political beliefs. In Ghana, fake stories about certain ethnic or political groups can inflame tensions and encourage hate speech. This damages social unity and can even lead to violence or discrimination.

f. **Undermining Civic Engagement:** When people cannot trust the information they receive, they may withdraw from participating in public life altogether. Ghanaians who are unsure about what to believe may avoid voting, joining campaigns, or speaking out on issues, weakening democracy and civic participation.

Activity 7.4 The Impact of Misinformation on Individual Well-being

1. In a small group, discuss how misinformation, disinformation, fake news and falsified information can affect the individual's well-being. Why is it important that we combat this?
2. Search from the library, internet, and newspapers in small groups, discuss and outline the major challenges digital media presents to democracy and civic engagement. Consider issues such as:
   a. The spread of misinformation and fake news
   b. Cyberbullying and online harassment

c. Political propaganda and manipulation

d. Low levels of digital literacy

e. Biased content and online echo chambers

3. For each challenge, brainstorm practical solutions your group can suggest or promote. Think of actions that could work in your school, community, or even at the national level. Find a specific, real example of each challenge and explain the impact that this has had.
4. Present your findings on a mind map poster and pin it to the wall of the class.

Activity 7.5 Tackling Digital Media Challenges and Promoting Responsible Media Use

1. Create a campaign to educate your community about how to find accurate and trustworthy information in the media. Your campaign should include:
   a. A clear and catchy message or slogan
   b. 3–5 tips for identifying credible information
   c.
   d. A chosen format (poster, video, radio message, skit, social media post, etc.)
   e. Your target audience (e.g. youth, parents, local traders, etc.)
2. Share your campaign with the class. Be creative and clear about your goals and how it helps solve the problems discussed.
   a. What new information did I learn about the impact of digital media on democracy and civic life?
   b. Which challenge of digital media do I think is the most serious? Why?
   c. How confident do I feel in spotting misinformation online? What more do I need to learn?
   d. What role can I play in helping others use media more responsibly?
   e. What part of the campaign project did I enjoy the most, and what did it teach me?
   f. How has this activity changed the way I think about the media I use every day**?**

EXTENDED READING

- https://www.nccegh.org/publications/view/148-Assessing+The+Effectiveness+Of+The+Media+In+Ghana%60s+Democracy+-+2014.pdf
- https://www.researchgate.net/publication/329208212_Impact_of_Social_Media_on_Ghanaian_High_School_Students

REVIEW QUESTIONS

1. Imagine a high school student shares a false rumour online about a classmate, which quickly spreads and results in the victim experiencing anxiety and social isolation. What strategies would you use to address the harm done, educate others, and prevent future incidents?
2. Create a detailed mind map that explores the ripple effects of irresponsible media use on individuals, communities, and national development.
3. Evaluate the role of young citizens in promoting responsible digital media use.
4. Assess the major challenges facing democracy and civic participation in the digital age.
5. Critically examine the dual role of media in a democratic society and how it can both empower and mislead citizens.

SECTION

8

ENTREPRENEURSHIP, WORKPLACE CULTURE AND PRODUCTIVITY



OPPORTUNITIES FROM SOCIETAL ISSUES AND ENTREPRENEURIAL IDEAS ARE KEY TO BUILDING IMPACTFUL BUSINESSES IN GHANA

INTRODUCTION

Today, the business world is changing quickly. Entrepreneurship is no longer just about starting a business, but it is also about being creative, flexible, and able to handle challenges. As new businesses grow and older ones try to stay competitive, the connection between entrepreneurship, workplace culture, and productivity becomes more important. A positive workplace culture helps attract good employees and encourages the kind of thinking that leads to new ideas and progress. At the same time, a productive environment helps turn those ideas into tangible results.

Building on earlier lessons about basic entrepreneurship principles like taking risks, being creative and personal qualities such as confidence, hard work, and problem-solving skills, this section focuses on applying that knowledge to real business opportunities, such as turning hobbies or farming into viable ventures, showing how entrepreneurship can address real problems and supporting Ghana's economic growth.

KEY IDEAS

- Business opportunities often come from addressing local societal challenges.
- Creating detailed business plans helps guide successful business implementation.
- Entrepreneurship can be used to solve real problems in communities.
- Entrepreneurship supports economic and social development in Ghana.
- Identifying business opportunities requires understanding the needs around us.
- Leadership plays a vital role in starting and running a business.
- Legal requirements must be understood and followed in entrepreneurship.
- Turning ideas into businesses involves planning and organising resources.

BUSINESS OPPORTUNITIES EMANATING FROM SOCIETAL PROBLEMS IN GHANA

The Entrepreneurial Mindset

The entrepreneurial mindset is the way of thinking like an entrepreneur. It means being able to see problems as opportunities, take initiative, and work hard to create something valuable even when the future is uncertain. It is a way of thinking that helps you take charge, solve problems, and turn ideas into reality.

An entrepreneurial mindset can be learned by staying curious, taking action, learning from mistakes, and continuously seeking improvement.

1. **Key Characteristics of Entrepreneurial Mindset**
   People with this mindset are;
   a. Proactive: They do not wait; they take action.
   b. Creative: They think of new ideas and ways to solve problems.
   c. Resilient: They keep going, even after failing.
   d. Willing to take risks: They step out of their comfort zone.
   e. Adaptable: They can change plans when things don't go as expected.
   f. Purpose-driven: They are motivated by goals and want to make a difference.

   Note: *You do not have to own a business to think like an entrepreneur. Students, employees, and community leaders can all use this mindset to improve what they do and create new solutions.*
2. **Entrepreneurial Mindset in the Ghanaian Context:** In Ghana, the entrepreneurial mindset means finding smart and creative ways to solve everyday problems. It involves understanding the needs of local people, using limited resources wisely, and creating something valuable that helps the community.

Five Powerful Ghanaian Entrepreneurs

1. **Patrick Awuah – Ashesi University:** He saw the need for better education and strong leadership in Ghana. He founded Ashesi University to train ethical and skilled leaders who can transform society.



Figure 8.1: Founder of Ashesi University

2. **Bernice Dapaah – Ghana Bamboo Bikes:** She turned locally grown bamboo into eco-friendly bicycles. Her business promotes environmental sustainability and creates jobs, especially for women and youth.



Figure 8.2: The Woman behind the Bamboo Bicycles.

3. **Gregory Rockson – mPharma:** He tackled the challenge of expensive and inaccessible medicine. His company connects pharmacies and hospitals to make healthcare more affordable and efficient.

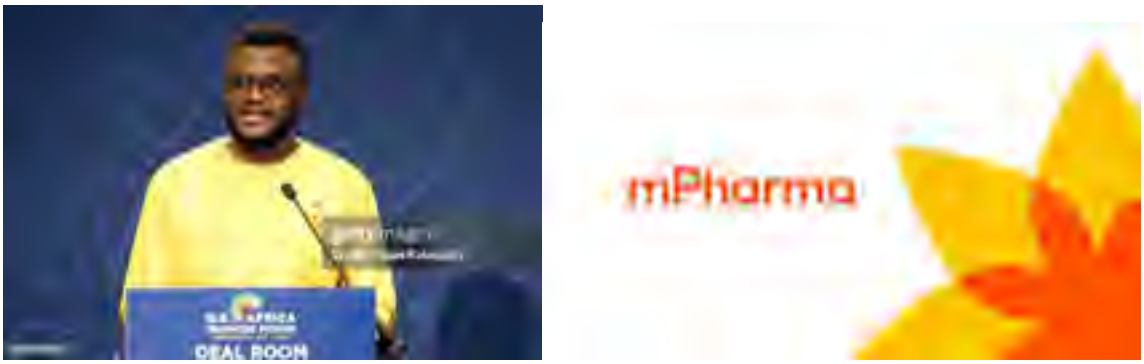


Figure 8.3: Gregory Rockson – mPharma.

4. **Bright Simons – mPedigree:** He developed a system that helps people verify the genuineness of medicines using a mobile phone. This innovation fights counterfeit drugs and protects public health.



Figure 8.4: Bright Simons mPedigree

5. **Fred McBagonluri – Academic City University College:** A leader in engineering and innovation, he focuses on training students in technology and entrepreneurship to meet the future needs of Ghana and beyond.



Figure 8.5: Academic City University College and Founder

These entrepreneurs show that in Ghana, the entrepreneurial mindset is not just about making money, but it is about solving problems, creating jobs, and driving national development. Do you want to be like them? If yes, then read about them.

Societal Problems as Business Opportunities

In Ghana, many of the challenges people face every day can be turned into business ideas. Entrepreneurs with the right mindset look at these problems and ask, "How can I solve this in a way that also creates a business?" This approach is called the problem-solution framework. It helps build businesses that make money while also improving lives.

1. **Agriculture and Food Security:** Agriculture plays a big role in Ghana's economy, but farmers face many challenges. A lot of food (about 40%) goes to waste after harvest because of poor storage and transport. There are not enough food processing factories to add value to crops. Farmers also struggle to adapt to climate change and often find it hard to reach markets. Entrepreneurs can create solutions like better storage systems, food processing services, farm-to-market delivery, or weather-smart farming tools to support smallholder farmers and reduce losses.
2. **Health and Sanitation:** Health and sanitation remain big issues, especially in rural areas. Many people can't access genuine medicine or basic healthcare. Waste is poorly managed in many communities, and clean water is still a struggle in some places. Mothers and children face serious health risks due to a lack of proper care. Entrepreneurs can build health-focused businesses such as mobile health services, clean water solutions, waste recycling, or low-cost clinics to help improve lives and make healthcare more accessible.
3. **Education:** There is a mismatch between what students learn in school and the skills needed for today's jobs. Many schools lack quality learning materials and do not provide practical or technical training. Children in rural areas face challenges accessing

digital education, and early childhood development is often overlooked. Entrepreneurs can help by offering digital learning platforms, after-school programs, teacher training services, or practical skills training centres that better prepare students for the job market.

4. **Technology and Connectivity:** Even though technology is growing fast in Ghana, many people, especially in rural areas, are left behind. Internet access is limited, and there's a need for digital tools that are made for local use. There are also concerns about cybersecurity and a lack of easy-to-use government services online. Entrepreneurs can build businesses that bring affordable internet, create local apps, teach digital skills, or offer online services that people in low-income or rural areas can actually use.
5. **Energy:** Unreliable electricity is still a problem in many parts of Ghana. Many households also lack clean and safe ways to cook. While Ghana has great potential for solar and other renewable energy sources, they are not widely used. Some areas are not even connected to the electricity grid. This creates business opportunities in solar power, clean cooking stoves, energy-saving appliances, and last-mile energy delivery solutions. Entrepreneurs can also explore how to use waste or natural resources to produce power.

Market Research and Opportunity Analysis

Before starting a business, it's important to understand the market. This means finding out who your customers are, what they need, what problems they face, and what products or services they are already using. This process is called market research. It helps you avoid guesswork and make smart decisions.

Through market research, entrepreneurs learn about customer preferences, pricing, competition, and trends. You can collect this information by talking to people, sending out surveys, observing the market, or studying reports. The more you know about your target market, the better you can meet their needs. This is called primary research. You may use surveys, interviews, focus groups and observation to gather this information. You may then go on to get some secondary research in the form of industry reports, government statistics and academic studies.

The next step is to then determine what your competitors are doing – do they already have solutions? What are their limitations? How can your product or service compete here?

The final point of information to gather is what needs might arise in this area in the future. What trends are happening – could this provide you with any opportunities? Once you have enough information, the next step is opportunity analysis. This means looking at the data and asking questions like, " Is there a gap in the market? Is there a problem I can solve better than others? Can I offer something new or improved? If the answer is yes, then that gap is your business opportunity.

For example, if you discover that people in your community struggle to access healthy food but no nearby shops are offering it, that could be an opportunity to start a small food delivery service or a local grocery store. Or, if many parents say their children don't get enough practical skills at school, you could start a weekend training program for kids.

When conducting opportunity analysis, think about the following questions:

1. **Problem Significance:** How serious and widespread is the problem?
2. **Solution Viability:** Can a practical solution be developed with available resources?
3. **Market Size:** How many potential customers face this problem?
4. **Willingness to Pay:** Will people pay for the proposed solution?
5. **Competitive Landscape:** What existing solutions exist, and what are their limitations?
6. **Regulatory Environment:** What legal or regulatory factors affect this opportunity?
7. **Social Impact Potential:** How will the solution improve lives and communities?

You will then need to validate your research through the following steps:

1. Testing the minimum viable product to see if it is desirable.
2. Conducting customer interviews and collecting feedback.
3. Conducting a pilot study in your target community.
4. Develop and then amend your ideas and products/ services.

In short, market research helps you understand the people you want to serve, and opportunity analysis helps you decide if your business idea has a real chance to succeed. When both are done well, you reduce your risk and increase your chances of building a successful business.

Case Studies of Successful Problem-Solving Enterprises in Ghana

Ghana is home to many entrepreneurs who are using innovative ideas to solve everyday problems in their communities. These businesses go beyond making profits to the creation of real change by addressing challenges in areas like agriculture, healthcare, and the environment. The case studies below highlight some of these successful problem-solving enterprises. They show how local knowledge, simple technology, and a focus on community needs can lead to strong and sustainable businesses.

1. **Agriculture and Market Access – AgroCenta:** Many small farmers in Ghana face serious problems when it comes to selling their crops. They often have to rely on middlemen, who pay them very low prices. AgroCenta solved this problem by creating a digital platform that connects farmers directly to buyers in larger markets. This way, farmers can sell their produce at fairer prices and reach more customers. As a result, many farmers have seen their incomes increase by 25% to 40%.

   The brains behind AgroCenta are Francis Obirikorang and Michael Ocansey, two Ghanaian entrepreneurs. They co-founded AgroCenta in 2015 intending to help smallholder farmers access fair markets and better prices by using technology. Their work has gained international recognition for its impact on improving agricultural supply chains and farmer livelihoods in Ghana. The success of AgroCenta came from their deep understanding of the farmers' challenges and their ability to use simple technology that works well in rural areas.



Figure 8.6: A farmer accessing the market price of produce

2. **Access to Farming Information – Farmerline:** The brain behind Farmerline is Alloysius Attah, a Ghanaian social entrepreneur. He co-founded Farmerline in 2013 to help smallholder farmers access vital agricultural information, inputs, and services using mobile technology. Growing up in a farming community himself, Alloysius understood the challenges farmers face and used that knowledge to build a platform that now supports hundreds of thousands of farmers across Ghana and beyond.

   Another challenge for rural farmers is the lack of access to reliable farming advice and quality inputs like seeds and fertilisers. Farmerline tackled this issue by building a mobile service that sends voice and text messages with important farming tips in local languages. They also help farmers get the inputs they need through a supply platform.

   So far, they have supported over 800,000 farmers with the right information and products. Their success lies in creating user-friendly tools designed specifically for farmers in remote areas, using technology that doesn't require smartphones or the internet.

3. **Healthcare Access – Redbird Health Tech:** In Ghana, many people do not have easy access to regular health checks, which are important for preventing illness. Redbird Health Tech came up with a solution by offering quick health tests (like for malaria or blood sugar) at local pharmacies. Instead of going to a hospital, people can now get tested closer to home. With over 360 partner pharmacies, Redbird is making healthcare more available to everyday Ghanaians. Their success comes from using the existing pharmacy network and offering services at affordable prices.

4. **Environment and Waste Management – Zaacoal:** Traditional charcoal, which many homes use for cooking, leads to deforestation. At the same time, coconut waste is often thrown away. Zaacoal saw an opportunity to solve both problems by turning coconut waste into clean, eco-friendly charcoal. This charcoal burns well and doesn't harm the environment like regular charcoal. Their approach helps reduce tree cutting and turns waste into something useful. Zaacoal's success is based on its focus on the circular economy, using waste to create new products and making sure its product works just as well as traditional charcoal.



Figure 8.7: Zaacoal

These examples show how Ghanaian entrepreneurs are solving real problems in smart and sustainable ways. Whether it is helping farmers, improving healthcare, or protecting the environment, each of these businesses combines local knowledge, simple technology, and a strong focus on community needs. Their stories prove that business can be both profitable and impactful.

Activity 8.1 Discussing the entrepreneurial mindset

1. Gather into a small group with your classmates and discuss the qualities of the entrepreneurial mindset. Note these down in your notebook.
2. Look at some of the case studies of successful entrepreneurs and consider some of those that we learned about in Year 2 as well. What qualities do they have in common? What do you think is the most important entrepreneurial trait? Note down and explain your answer.

Activity 8.2 Developing Business Opportunities from Societal Problems

1. Walk around your school or community, or think about everyday problems in your community (e.g., poor waste management, unemployment, transportation issues, lack of clean water, etc.)
2. Think of what you can do to solve the problem. Try to embody some of the qualities of the entrepreneurial mindset that you have been looking at.
3. Discuss your idea with your friends for discussion, explaining why your idea could help solve the problem. Use them to collect some primary market research.

4. Gather feedback and refine your idea
5. Use the suggestions and insights from your friends to improve your solution, paying attention to the following.
   a. The resources you will need,
   b. How you can make your idea sustainable.
6. Prepare to present your final proposal.

Activity 8.3: Analysing business opportunities in Ghana

1. In small groups, create a mind map of the various business opportunities that there are in Ghana.
2. Analyse these opportunities, thinking about their potential to expand. Consider any obstacles to these opportunities and how these could be overcome.
3. Present your ideas to the rest of the class – have any groups come up with similar ideas? What does this suggest about the opportunities available?

KEY COMPONENTS OF THE IMPLEMENTATION OF AN ENTREPRENEURIAL IDEA

Components of Entrepreneurial Idea Implementation

The key components of entrepreneurial idea implementation explain the process of bringing an entrepreneurial idea to life, which involves several important steps. These steps help turn a concept into a real, working business. Here are the key components.

1. **Clear Vision and Goals:** To successfully implement an entrepreneurial idea, you need to start with a clear vision and goals. This means knowing exactly what your idea is about, what problem it solves, and what you hope to achieve. Having a strong vision helps guide your decisions and keeps your efforts focused.
2. **Market Research:** Next, market research is essential. This involves studying your target customers, your competitors, and current trends in the industry. Understanding the market helps you know if there is a real demand for your idea and how you can make it better than what already exists.
3. **Business Plan:** Once you've gathered information, the next step is creating a business plan. This is a document that outlines your idea, how it will work, who your customers are, how you will make money, and the steps you need to take. A business plan acts like a roadmap, helping you stay on track and making it easier to attract investors or partners.



Figure 8.8: A Business Plan

4. **Product or Service Development:** After planning, you move into product or service development. This means creating and testing what you are going to offer, making sure it works well and meets customer needs. A good product or service is at the heart of any successful business.
5. **Funding and Resources:** You also need to think about funding and resources. This includes securing the necessary funds, tools, equipment, and personnel needed to start and run your business. Without enough resources, even the best ideas can struggle to grow.
6. **Marketing and Promotion:** Another critical component is marketing and promotion. You need to let people know about your business through advertising, social media, or other methods. If people don't know your product exists, they won't be able to buy it.
7. **Sales and Distribution:** Alongside marketing, you need a good plan for sales and distribution. This means deciding how you will sell your product and how it will reach your customers. Efficient sales and delivery systems are key to building a strong customer base.
8. **Customer Feedback and Improvement:** Listening to customer feedback and making improvements is another key part of success. By paying attention to what your customers like or don't like, you can keep improving your product or service and build stronger relationships with them.
9. **Operations and Management:** Running your business also involves strong operations and management. This includes managing daily tasks, keeping track of supplies, and ensuring smooth operations. Good management helps your business stay organised and productive.
10. **Growth and Scaling:** Finally, every entrepreneur should plan for growth and scaling. Once your business is working well, think about how to expand either by offering new products, reaching more customers, or opening in new locations. Growth helps ensure your business stays successful in the long term.

Business Concept and Strategic Planning

To successfully launch and run a business, several key elements must be carefully developed and aligned.

1. **Clear value proposition:** First, it is essential to have a clear value proposition, which explains what makes your product or service unique and why customers should choose you over competitors. Setting SMART goals, Specific, Measurable, Achievable, Relevant, and Time-bound, helps guide progress and measure success effectively.
2. **Strategic analysis:** A strong strategic analysis is also critical. This includes thorough market research, an understanding of competitors, and a SWOT analysis to identify strengths, weaknesses, opportunities, and threats.
3. **Marketing plan:** Next comes the marketing plan, which outlines your target customers, how your pricing compares to the market, which channels you'll use to deliver your product or service, and how you'll promote it to attract and retain customers.
4. **Operational planning:** Operational planning involves detailing how your product or service will be produced, how your supply chain will function, and what systems you'll use to ensure consistent quality.
5. **Financial Projection:** Finally, you will need solid financial projections, including start-up costs, revenue forecasts, break-even analysis, and cash flow projections. These financial details help determine the viability of the business and prepare for long-term sustainability.

Legal Structures for Businesses in Ghana

In Ghana, entrepreneurs can choose from several legal structures when setting up a business, each with its own features and legal implications.

1. **Sole Proprietorship:** A Sole Proprietorship is the simplest and most common form of business. It is owned and controlled by one person who makes all decisions and receives all profits. Registration is straightforward and done through the Registrar General's Department. However, the owner is personally liable for all business debts, meaning their personal assets could be at risk. This structure is often used by small-scale retailers, artisans, and local service providers.
2. **Partnership:** A Partnership involves two or more individuals who agree to run a business together and share responsibilities, profits, and liabilities. Partnerships in Ghana are typically guided by a formal agreement that outlines each partner's role and share of the business. While this structure allows for shared resources and skills, it also means that all partners are mutually responsible for the business's obligations. Examples include law firms, accounting practices, and medical clinics.
3. **A Limited Liability Company (LLC):** A Limited Liability Company (LLC) is a separate legal entity from its owners, meaning the company itself is responsible for its debts, not the individuals who own it. This structure offers limited personal liability, protecting the personal assets of shareholders. While setting up an LLC involves more complex registration and regulatory requirements, it provides a more formal and secure foundation for growing businesses. It is a popular choice for technology startups, consulting firms, and manufacturing companies.

4. **Cooperative:** A Cooperative is a business owned and managed by a group of members who work together for mutual benefit. Cooperatives are especially common in Ghana's agricultural sector, such as cocoa farming groups. They operate on democratic principles, with each member having a voice in decision-making, and profits are shared among members. This structure supports community ownership and economic empowerment.

Leadership and Team Management Skills

For any entrepreneur, strong leadership and effective team management are critical to the success of a business.

1. **Visionary Leadership:** A key quality is visionary leadership, which involves inspiring and motivating team members by setting a clear direction and purpose. Alongside this, strategic thinking is essential for planning long-term goals and solving complex problems as they arise.
2. **Communication skills:** Good communication skills play a vital role in expressing ideas clearly, listening actively, and fostering open dialogue within the team. Effective leaders must also practice sound decision-making by weighing different options, analysing potential outcomes, and making timely choices that benefit the business.
3. **Delegation:** Delegation is another essential skill, which means assigning tasks to the right team members based on their strengths and abilities, which improves efficiency and team morale.
4. **Conflict resolution:** In any team setting, conflict resolution is necessary to handle disagreements calmly and constructively, helping to maintain a healthy working environment.
5. **Adaptability:** Finally, being adaptable is very important because things in business can change quickly, like the market, what customers want, or unexpected problems. A good leader who can handle these changes and support their team during uncertain times is more likely to build a strong and successful business.

Activity 8.3 Implementing a Business Idea

1. In pairs, discuss the key components of a business plan and what an entrepreneur needs to do to ensure success in their ventures.
2. Choose a business idea (some suggestions are: a mobile food vendor, a local delivery service, or a poultry farm).
3. Complete the table below by identifying the key components needed to implement the idea.

Component	Details for Your Business Idea	Response
Business Name	What will the business be called?	
Product/Service	What will be sold or offered?	
Target Market	Who are the customers?	
Resources Needed	What equipment, tools, or materials are required?	
Capital (Money)	How much money is needed to start, and where can it come from?	
Location	Where will the business operate from?	
Legal Requirements	What licenses, permits, or regulations must be followed?	
Roles & Responsibilities	Who will do what in the business (e.g., owner, workers, suppliers)?	
Marketing Plan	How will people know about the business?	
Challenges & Solutions	What problems might come up, and how will they be handled?	

4. Share your business blueprint with the class or in small groups. Discuss what might be difficult and how to overcome those challenges.
5. Which component do you think is the most important for success, and why?

Activity 8.4 What are the key skills needed for leadership

1. In small groups, look at your business plans and list the leadership skills that you will need.
2. Critically assess your own ability in these areas – what are your strengths and your weaknesses in these skills? Perhaps your friends can help you decide.
3. In your notebook, explain what skills you currently have that will help you succeed, what you need to develop and why.

EXTENDED READING

- https://www.karllhughes.com/posts/entrepreneur-books
- https://buat.edu.in/wp-content/uploads/2022/10/e-Reading-Manual-of-Course-HSS-322-Final.pdf

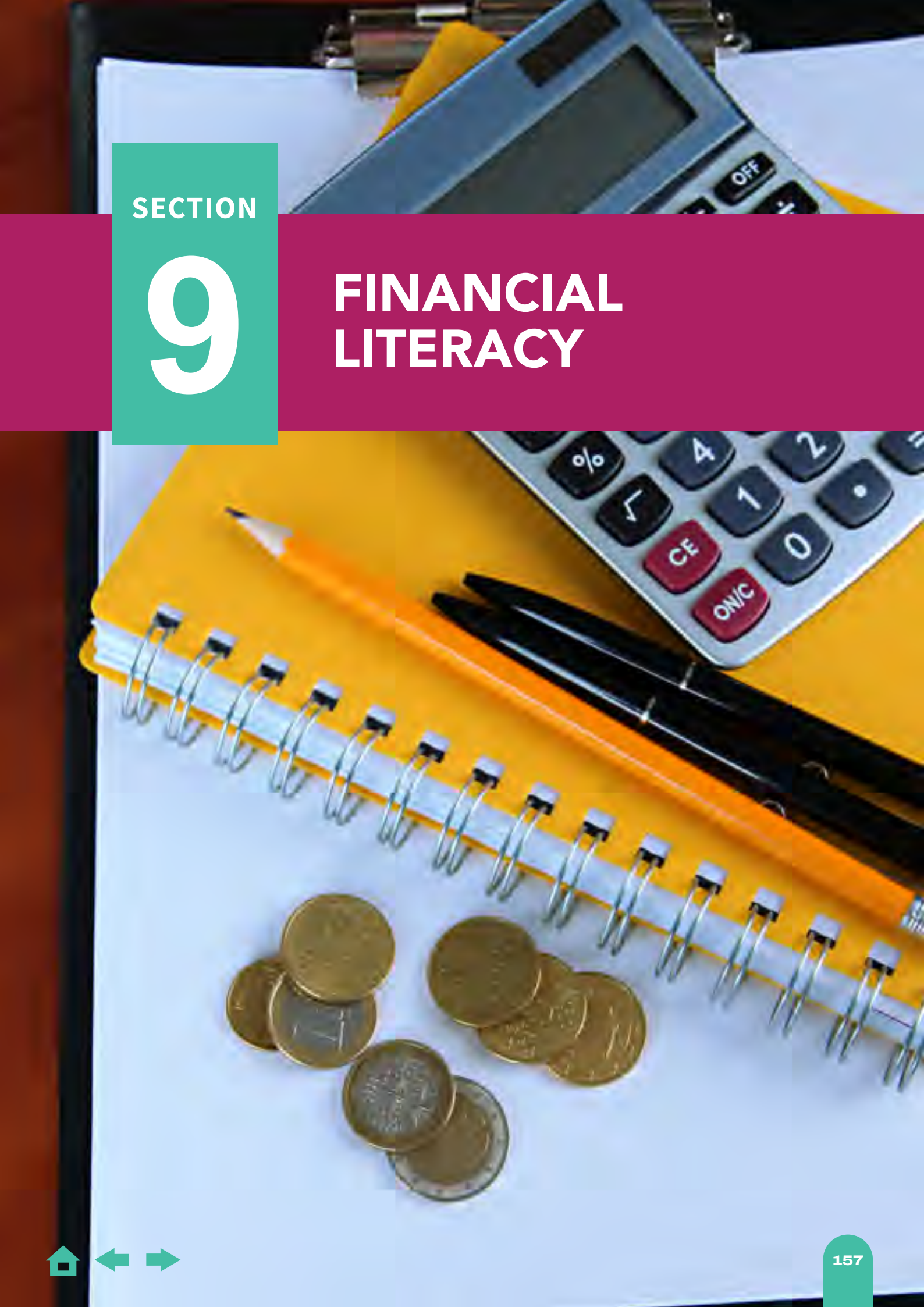
REVIEW QUESTIONS

1. As a young graduate looking to start your own business in Ghana, how can you apply the key characteristics of an entrepreneurial mindset to successfully launch your startup?
2. Select one successful Ghanaian entrepreneur and, based on their journey, apply lessons learned to outline how you would approach launching your own venture in a similar industry.
3. Imagine you are tasked with launching a product in a rural Ghanaian community. Apply your knowledge of market gaps and pain points to identify a business opportunity and justify your choice.
4. You are preparing to pitch a new business idea to potential investors. Conduct basic market research (survey, observation, or interviews) and apply your findings to refine your business concept.
5. You are the team leader for a startup in its early stages. Apply leadership and team management skills to develop an implementation plan that ensures the smooth execution of your business idea.

SECTION

9

FINANCIAL LITERACY



PRODUCTION, EXCHANGE AND CREATIVITY

INTRODUCTION

Managing money wisely is one of the most valuable life skills a young person can develop. Whether you are a student, a trader, a farmer, or a salaried worker, knowing how to plan and control your spending will determine whether you achieve your financial goals or constantly fall short.

This section focuses on the concept of budgeting: what it is, why it matters, and how to build and use one in your own life. In Ghana, many young people receive income from parents, from small businesses, or from part-time work, yet without a plan, they often find that their money runs out before the end of the month.

Year 3 now brings these foundations together by moving from saving habits to full financial planning. You will learn to create your own personal budget, use both traditional and digital tools, and apply your budgeting skills to real Ghanaian financial scenarios.

This section builds directly on what you studied in previous years

KEY IDEAS

- A budget is a written plan that tells your money where to go before you spend it
- Budgeting helps you achieve financial goals by making sure your spending matches your priorities.
- Income, fixed expenses, variable expenses, savings, and financial goals are the core building blocks of any budget.
- Common budgeting approaches include zero-based budgeting, the 50/30/20 rule, the envelope system, and paying yourself first.
- Mobile money platforms such as MTN MoMo and Telecel Cash, and local apps like ExpressPay and Mula, are practical digital budgeting tools available to Ghanaians.
- Microsoft Excel and Google Sheets are powerful tools for creating, tracking, and visualising a personal budget.
- Challenges such as irregular income, unexpected expenses, and peer pressure can affect a budget, but smart adjustments keep you on track.
- A budget is not a restriction; it is a plan that gives you freedom and control over your financial future.

THE CONCEPT OF BUDGETING AND ITS RELEVANCE TO PERSONAL FINANCE

What Is a Budget?

A budget is a financial plan that shows how you intend to use your money over a set period of time, usually a week or a month. It lists your income (the money you receive), your expenses (the money you spend), and your savings (the money you set aside for future goals). When these three things are planned together, you are able to make deliberate choices about your money rather than spending without thinking.

Think of a budget the same way you think of a school timetable. A timetable tells you which subject to study and when, so that all subjects receive proper attention and no time is wasted. A budget does the same for your money, it tells every cedi where it needs to go so that nothing is wasted and your important goals are met.

Key Budgeting Terms You Need to Know

Before creating a budget, it is important to understand the key terms used. Study ***Table 9.1*** below carefully.

Table 9.1: Key Budgeting Terms

Term	Meaning
Income	All the money you receive — pocket money, earnings from a small business, a part-time job, or support from family.
Fixed Expenses	Costs that remain the same each month, such as school fees, bus fares, or rent.
Variable Expenses	Costs that change from month to month, such as food, airtime, clothing, or entertainment.
Discretionary Expenses	Non-essential spending on things you want but do not necessarily need — for example, snacks, outings, or accessories.
Savings	The portion of income set aside for future goals or emergencies rather than spent immediately.
Financial Goal	A specific target you are saving or planning towards — e.g., buying a school bag, starting a small business, or funding further education.
Budget Balance	The difference between your total income and total spending. A positive balance means you are saving; a negative balance means you are spending more than you earn.

Why Budgeting Matters — The Relevance of Budgeting to Personal Finance

A budget is not just a list of numbers. It is a powerful tool that helps you take control of your financial life. The following are the main reasons why budgeting is important:

a. **Financial Awareness and Control:** Budgeting helps you see exactly where your money is going. Many people are surprised to discover how much they spend on small things like sachet water, airtime top-ups, or midday snacks. By writing everything down, you become aware of habits you may want to change.

b. **Goal Achievement:** A budget channels your money towards the things that matter most. If your goal is to save GHc500 to buy a second-hand laptop for your studies, a budget helps you map out how to get there step by step.

c. **Debt Prevention:** When you live within a budget, you are less likely to borrow money unnecessarily. In Ghana, borrowing from friends or using mobile money loans such as MTN Qwikloan can become a habit that is difficult to break. A budget helps you avoid this trap.

d. **Financial Security:** Budgeting allows you to build an emergency fund — a small reserve set aside for unexpected expenses such as a medical bill, a broken phone, or urgent transport costs.

e. **Preparation for the Future:** Whether your goal is to pay university fees, start a trading business, or save to buy land, budgeting from an early age builds the discipline and habits you will need to achieve bigger financial goals later in life.

Common Budgeting Approaches

Different people find different methods of budgeting more useful depending on their income and lifestyle. Table 9.2 presents four popular approaches, each with a practical Ghanaian example.

Table 9.2: Common Budgeting Approaches with Ghanaian Examples

Approach	How It Works	Ghanaian Example
Zero-Based Budgeting	Every cedi of income is assigned a specific purpose. Income minus all expenses and savings must equal zero — nothing is left unplanned.	*Ama earns GHc200 per month selling kelewele. She assigns every cedi: GHc80 food, GHc50 transport, GHc40 school materials, GHc30 savings. Total = GHc200.*
50/30/20 Rule	50% of income goes to needs, 30% to wants, and 20% to savings and debt repayment.	*Kofi receives GHc500 monthly. He spends GHc250 on essentials, GHc150 on wants (outings, data), and saves GHc100.*
Envelope System	Cash is placed in labelled envelopes for different spending categories. When an envelope is empty, spending in that category stops.	*Abena prepares envelopes for Food, Transport, Airtime, and Savings. Each receives a fixed cash amount at the start of the month.*

Pay-Yourself-First	Savings are set aside immediately when income is received — before any spending takes place.	*As soon as Kweku receives his pocket money, he sends GHc50 straight to his mobile money savings wallet before spending anything.*

A Ghanaian Case Study: Abena's Budget Challenge

Read the case study below and think about how budgeting could help Abena take control of her money.

Abena's Money Problem

Abena is an SHS 3 student in Kumasi. She receives GHc400 every month from her parents to cover her school expenses. Her fixed expenses include her school bus fare (GHc80) and a monthly contribution to her school's SRC dues (GHc20). She also spends money on food and drinks at school, airtime, and data bundles for studying.

By the third week of every month, Abena runs out of money. She often borrows from friends to pay for transport and ends up owing money at the end of each month. She wants to save towards buying a scientific calculator (GHc120) before her WASSCE exams, but says she never has anything left to save.

***The problem**: Abena has no budget. She spends as she goes and has no clear picture of where her money is going or how much she is overspending on variable and discretionary items.*

***The solution**: If Abena wrote a monthly budget, she would see exactly how much she has, what she must pay for, and where she can cut back in order to save GHc40 per month, enough to buy her calculator in three months*

Activity 9.1 Understanding Budgeting Concepts

Do this activity individually or with a partner.

1. **Choose a budgeting approach:** Look at the four budgeting approaches in Table 9.2. Which approach do you think would work best for an SHS student in Ghana? Write two to three sentences in your notebook explaining your choice and why.
2. **Identify expenses:** Read Abena's case study again. Using the terms from Table 9.1, identify at least THREE types of expenses Abena has. Write them under the correct heading (see 'a ' and 'b' below)in your notebook.
   a. Fixed
   b. Variable, or Discretionary.
3. **Pair discussion:** In pairs, discuss what you think Abena should cut back on to start saving GHc40 per month. Agree on two changes she could make and share your suggestions with the class.

4. **Think and Reflect:** Think about your own spending over the last week. Can you recall three things you spent money on? Were they needs or wants? Would a budget have changed any of those spending decisions? Write your reflection in your notebook.

CREATING A PERSONAL BUDGET

Steps to Building a Personal Budget

Creating a budget is not complicated, but it requires honesty, organisation, and regular review. Follow these steps to build your own personal budget:

a. **Step 1 —Know Your Income:** Write down all the money you receive in a month. This could include pocket money, earnings from selling goods, pay from tasks done for others, or any other source. Be accurate and realistic.

b. **Step 2 — List Your Fixed Expenses:** Write down all expenses that remain the same every month — school bus fare, fees, subscription dues, or church and mosque contributions.

c. **Step 3 — Estimate Your Variable Expenses:** Write down expenses that change from month to month — food and drinks, airtime and data, additional transport, clothing, and entertainment.

d. **Step 4 — Identify Discretionary Spending:** Be honest about money spent on things you enjoy but do not necessarily need — snacks, social outings, accessories, or extra data beyond what you need for school.

e. **Step 5 — Set a Savings Target:** Decide how much you want to save each month and towards what goal. Write this down as a fixed commitment — not whatever happens to be left over at the end.

f. **Step 6 — Check Your Balance:** Add up all expenses and savings. Subtract from your total income. If the result is zero or positive, your budget works. If it is negative, you are planning to overspend — go back and reduce variable or discretionary expenses.

g. **Step 7 — Review Regularly:** At the end of each week or month, compare your actual spending with your budget. Note where you overspent or underspent and adjust next month accordingly.

A Sample Personal Budget: Kwame's Monthly Plan

Kwame is an SHS 3 student in Accra. He receives GHc600 per month from his parents and earns an additional GHc150 per month helping his aunt sell fabric at Makola Market on Saturdays. He wants to save GHc200 per month towards buying a second-hand laptop for university. Study his budget in Table 9.3 below.

Table 9.3: Kwame's Monthly Personal Budget

Category	Planned (Ghs)	Actual (Ghs)
INCOME		
Pocket money from parents	600	600
Saturday market earnings	150	130
Total Income	**750**	**730**
FIXED EXPENSES		
School bus fare	80	80
SRC dues	20	20
VARIABLE EXPENSES		
Food and drinks at school	150	165
Airtime and data	60	75
Additional transport	40	40
Stationery and school supplies	30	25
DISCRETIONARY EXPENSES		
Weekend outings and entertainment	50	70
Personal items (hair, clothing)	50	40
SAVINGS		
Mobile money savings (laptop goal)	200	165
TOTAL EXPENSES + SAVINGS	**680**	**680**
BUDGET BALANCE (Income - Expenses - Savings)	**+70**	**+50**

What do we learn from Kwame's budget?

Kwame planned to save GH¢200 but only managed GH¢165 because his actual spending on food and entertainment was higher than planned. His budget shows exactly where the overspending happened, food (+GH¢15), outings (+GH¢20), and airtime (+GH¢15), so he can make targeted adjustments next month. He also earned GH¢20 less from the market than expected, reminding us that variable income should always be budgeted conservatively.

Challenges That Can Affect a Budget in Ghana

Even a well-made budget can be disrupted by real-life challenges. Being aware of these helps you plan for them in advance.

1. **Irregular Income:** Many Ghanaians especially young people and traders do not earn the same amount every month. Market earnings, farming income, and casual work can vary significantly. *Tip: Always budget based on your lowest expected income, not your best month.*
2. **Unexpected Expenses:** Sudden expenses such as a family emergency, a health issue, or a broken household item can throw a budget off course.

   Tip: Build a small emergency fund of at least GH¢50 to GH¢100 per month to absorb these shocks.
3. **Peer Pressure and Social Spending:** In Ghanaian communities, social obligations such as contributing to funerals, weddings, naming ceremonies, and church events can be difficult to avoid. *Tip: Include a small social contribution line in your budget so these costs do not come as a surprise.*
4. **Rising Prices (Inflation):** When prices of goods and services increase, your existing budget may no longer cover your usual expenses. *Tip: Review and adjust your budget regularly, especially when you notice prices rising at the market.*
5. **Impulse Buying:** Ghana's busy markets, roadside vendors, and the ease of mobile money payments make it tempting to spend impulsively. *Tip: Always ask yourself, 'Is this in my budget?' before spending.*

Activity 9.2 Building Your Own Personal Budget

1. Use the blank budget template below to create your own personal budget for one month. Be as honest and realistic as possible. Use Kwame's budget (Table 9.3) as a guide.

Category	Planned (GHc)	Actual (GHc)
INCOME		
Source 1: _____		
Source 2: _____		
Total Income		
FIXED EXPENSES		
Item: _____		
Item: _____		

Category	Planned (GHc)	Actual (GHc)
VARIABLE EXPENSES		
Food and drinks		
Airtime and data		
Transport		
Other: _____		
DISCRETIONARY EXPENSES		
Item: _____		
Item: _____		
SAVINGS		
Goal: _____		
TOTAL EXPENSES + SAVINGS		
BUDGET BALANCE		

2. After completing your budget, answer these questions in your notebook.
   a. Does your budget balance? Is your income equal to or greater than your total expenses plus savings?
   b. What is the single largest expense in your budget? Is there any way to reduce it?
   c. How long will it take you to reach your savings goal at your current saving rate?
   d. What is one change you could make to save an extra GHc20 per month?
3. Exchange your budget with a classmate.
4. Give each other one piece of constructive feedback on whether the budget looks realistic, and suggest one possible improvement

DIGITAL TOOLS FOR BUDGETING AND PERSONAL FINANCE

Technology has made budgeting easier and more accessible than ever before. In Ghana, learners and young workers can take advantage of a range of local and international digital tools to track spending, manage savings, and plan their financial futures.

Mobile Money Platforms as Budgeting Tools

Most Ghanaians already use mobile money daily. Beyond sending and receiving money, platforms like MTN Mobile Money (MoMo) and Telecel Cash have features that actively support budgeting.

- **Transaction History:** Checking your mobile money transaction history at the end of each week is a simple but powerful way to see what you have spent and on what.
- **Savings Wallets:** MTN MoMo's savings feature allows you to lock away a fixed amount so you are not tempted to spend it. You can set a daily or weekly auto-save amount.
- **Payment Tracking:** Using mobile money for most purchases creates a digital record that is far more accurate than trying to remember cash spending.

Ghanaian Budgeting and Finance Apps

A number of digital apps have been developed specifically for the Ghanaian market

1. **ExpressPay:** A popular Ghanaian payment and financial services app that allows users to pay bills, buy airtime, and track transactions all in one place.
2. **Mula:** A Ghanaian personal finance and expense-tracking app designed to help users manage their money, set savings goals, and monitor spending patterns.
3. **SlydePay:** A digital wallet and payment platform with built-in expense tracking, allowing users to view their spending history and manage funds conveniently.

International Budgeting Apps with Local Relevance

The following global apps are also available to Ghanaian users and offer useful budgeting features

a. **Money Manager:** A straightforward expense-tracking app that allows users to log income and expenses by category, view spending charts, and track saving progress. It works without internet once installed, making it suitable for areas with limited connectivity.

b. **YNAB (You Need A Budget):** An app built around zero-based budgeting principles, every cedi of income is given a job before spending begins. Ideal for learners who want a structured, goal-focused approach to managing money.

c. **Mint:** A comprehensive financial management app that tracks spending, sets budgets by category, and alerts users when they are close to overspending in a particular area.

Using Microsoft Excel for Personal Budgeting

Microsoft Excel, and its free alternative, Google Sheets is one of the most powerful tools available for budgeting. Unlike apps, Excel allows you to design a budget completely to your own specifications. It is also a skill that is highly valued by employers and universities.

Setting Up a Basic Budget Spreadsheet in Excel

a. **Open a new spreadsheet** and label four columns in Row 1: Category, Planned Amount (GH¢), Actual Amount (GH¢), and Difference (GH¢).

b. **Create sections** for Income, Fixed Expenses, Variable Expenses, Discretionary Expenses, and Savings, using bold headings with a coloured fill.

c. **Enter your data** under each section, listing every source of income and every expense.

d. **Use the SUM function** to total each section automatically. For example, =SUM(B3:B7) adds all values from cells B3 to B7.

e. **Create a Budget Balance row** using the formula: Total Income minus Total Expenses minus Savings.

f. **Use conditional formatting** to colour the balance cell green when you are on track, and red when you are overspending.

g. **Insert a pie chart or bar chart** to visually show how your income is divided across categories, visual budgets are much easier to review and explain to others.

Tip: *If you do not have Microsoft Excel, Google Sheets works identically and is completely free. It also saves your budget to the cloud automatically so you never lose it.*

Evaluating Budgeting Tools (Pros and Cons)

Not every tool works equally well for every person. Table 9.4 below helps you compare the main options available to Ghanaian users.

Table 9.4: Evaluating Common Budgeting Tools

Tool	Best For	Advantages	Limitations
Mobile Money (MTN MoMo, Telecel Cash)	Everyday transaction tracking	Already widely used; automatic record of transactions; savings wallet features	Cannot create detailed category budgets; requires data or airtime
ExpressPay / Mula	Ghanaian users who want a simple local app	Designed for the Ghanaian context; user-friendly; free to download	Limited advanced features; requires a smartphone
YNAB / Mint	Learners who want structured, goal-based budgeting	Powerful goal-setting and spending alerts; zero-based approach	Requires internet; may not use GHc currency natively
Microsoft Excel / Google Sheets	Detailed, fully customised budgeting	Fully customisable; powerful SUM formulas; visual charts; valued career skill	Requires basic spreadsheet skills to set up

Activity 9.3 Exploring Digital Budgeting Tools

1. With a partner, look at ***Table 9.4*** above.
   a. Discuss which budgeting tool you think is most accessible and useful for SHS students in Ghana.
   b. Consider whether most of your classmates have smartphones, reliable internet, and mobile money accounts.
   c. Write a short paragraph in your notebook justifying your choice.
2. Now, form a group with another pair and act as a financial advisory team.
   Your client, Fiifi, has received GH¢800 as a holiday gift. He wants some for enjoyment, some for school materials, and some to start saving towards a driving licence (cost: GH¢1,200). He has never budgeted before.
   Your team must:
   a. recommend one budgeting tool suitable for Fiifi,
   b. explain how he should use it, and
   c. suggest a simple split of his GH¢800 that reflects sensible priorities.

Extended Activity (if ICT tools are available)

1. Open Microsoft Excel or Google Sheets.
2. Recreate the budget you made in ***Activity 9.2*** as a spreadsheet.
3. Use the **SUM formula** to calculate your totals automatically.
4. Add a colour-coded balance row.
5. If you finish early, try creating a pie chart that shows your spending by category

Reflection: In your notebook, write three things you now know about digital budgeting tools that you did not know before this section. Write one question you still have about managing money digitally.

Activity 9.4 Solving a Real Budgeting Problem: The Market Trader's Dilemma

Background: *Maame Akua is a 19-year-old SHS graduate in Cape Coast. She has just started selling fried plantain (kelewele) and groundnuts outside her community school each evening. Her business is growing, but she struggles to separate her business money from her personal money and keeps running out of funds to restock her ingredients.*

Her monthly figures

- *Total monthly earnings from her kelewele and groundnut business: GH¢900*
- *Ingredient restocking costs (plantain, oil, spices, groundnuts): GH¢350*

- *Charcoal for cooking: GH¢60*
- *Personal expenses (food, transport, airtime): approximately GH¢200*
- *Savings goal: GH¢150 per month towards renting a small market stall (annual rent: GH¢1,800)*

In a group with 3 to 4 of your classmates, do the following.

1. Create a clear monthly budget for Maame Akua that separates her business costs from her personal spending and includes her savings goal.
2. Identify the main financial challenge she faces and suggest two practical ways she could address it.
3. Recommend one budgeting tool from Table 9.4 that is practical for her situation. Explain why it suits her specifically.
4. Calculate how many months it will take Maame Akua to reach her stall rental goal if she sticks to her savings plan. Show your working clearly.
5. Present your group's budget and recommendations to the class in 3 to 5 minutes. You may use a poster, a table drawn on the board, or a phone or computer display.

Discussion after presentations

6. Which group's budget gave Maame Akua the best chance of reaching her goal while covering all her costs? What made that plan effective?
7. The financial habits you build now, planning, saving, and spending deliberately, will follow you for the rest of your life. Whether you become a university student, a trader, a farmer, or a professional, the ability to budget effectively is a skill that will always serve you well.

EXTENDED READING

- Information on financial literacy and regulations in Ghana: Ghana Financial Intelligence Centre: https://www.fic.gov.gh/index.php
- Bank of Ghana Financial Literacy resources: https://www.bog.gov.gh/financial-literacy/
- YNAB budgeting guide for beginners: https://www.ynab.com/guides
- Google Sheets budget tutorial: search 'Google Sheets personal budget template' on YouTube.

REVIEW QUESTIONS

1. Explain the difference between fixed expenses and variable expenses. Give one example of each from the daily life of an SHS student in Ghana.
2. A young Ghanaian trader earns GHc700 in a good month and GHc450 in a slow month. Explain which figure she should use as the basis for her monthly budget, and why.
3. Compare the zero-based budgeting method and the 50/30/20 rule. Which do you think is more suitable for a student who receives irregular pocket money? Justify your answer.
4. Describe TWO challenges that could prevent a young Ghanaian from sticking to their budget and suggest a practical solution for each challenge.
5. Kofi wants to save GHc1,500 to pay for a professional certificate course. His monthly income is GHc600, and his total monthly expenses are GHc450. Create a simple budget for Kofi and calculate how many months it will take him to reach his goal.

SECTION

10 GLOBALISATION



EXAMINING THE CONTRIBUTIONS OF GLOBALISATION TO NATIONAL DEVELOPMENT AND USING ITS BENEFITS

INTRODUCTION

Globalisation is a powerful force that is changing how countries live, work, and connect. For a developing country like Ghana, it brings both good opportunities and some challenges. As goods, services, ideas, and technology move more easily across borders, Ghana has the chance to grow its economy, gain new knowledge, and build strong connections with other countries. To fully benefit from globalisation, it is important to understand how it affects the country's growth and to find ways to make the most of it.

This section explains why globalisation is important for Ghana's development and how the country can take full advantage of it. The section continues from what was learned in Year 2, where key ideas like production, exchange, creativity and challenges of local industries were explored in both local and global contexts. That earlier learning helped build a strong understanding of how goods, services, and ideas move between places. In Year 3, this knowledge is expanded by looking more closely at how globalisation affects Ghana and by exploring ways to maximise its benefits.

KEY IDEAS

- **Attracting sustainable foreign direct investment, especially in sectors like energy, ICT, and manufacturing, can drive job creation, technology transfer, and long-term economic growth.**
- **Ghana can maximise globalisation by enhancing its trade competitiveness through value-added exports, improved infrastructure, and strategic trade agreements like AfCFTA.**
- Globalisation helps Ghana trade with other countries and grow its economy.
- **Investing in education, digital skills, and innovation will empower Ghana's workforce to participate effectively in the global economy.**
- It allows Ghana to learn new technology and improve its industries.
- People in Ghana can gain better education, skills, and healthcare through global connections.
- The government needs good plans to make sure everyone benefits from globalisation.
- **To ensure inclusive development, Ghana must protect local industries, support SMEs, and channel globalisation gains into reducing inequality across regions.**

GLOBALISATION AND ITS RELEVANCE TO NATIONAL DEVELOPMENT

The Concept of Globalisation and Its Significance

Globalisation is the process by which countries become more connected through trade, communication, technology, travel, and the sharing of ideas. It means that people, businesses, and governments from different parts of the world are more closely linked than ever before. For example, a product made in one country might be designed in another and sold all over the world. Globalisation has made it easier for countries to work together and share resources, knowledge, and culture.

Key Dimensions of Globalisation

Globalisation affects different areas of life and connects countries in many ways. The following are the key dimensions of globalisation, each showing how nations and people are linked through trade, politics, culture, technology, and social interactions.



Figure 10.1: Dimensions of globalisation

1. **Economic Globalisation**: Economic globalisation refers to the growing connection of world economies through international trade, investment, and financial markets. It allows goods, services, and money to move more freely across borders. Countries can sell their products to foreign markets and attract foreign investment, which helps boost their economies. For example, a company in the United States may build a factory in India or buy products made in China. This creates economic links between nations and promotes growth.
2. **Political Globalisation:** Political globalisation involves the increased cooperation between countries through international organisations and agreements. Governments work together to solve global problems like climate change, terrorism, and pandemics. Institutions such as the United Nations (UN), World Trade Organisation (WTO), and International Monetary Fund (IMF) are examples of political globalisation. These

organisations create rules and policies that help maintain peace, promote development, and encourage fair trade among countries.

3. **Cultural Globalisation:** Cultural globalisation is the spread and exchange of ideas, values, traditions, and ways of life across different cultures. It is seen in the popularity of international music, movies, fashion, and food. For example, people around the world enjoy American fast food, watch Korean dramas, or listen to African music. This cultural mixing can increase understanding between societies, but it may also lead to concerns about losing local cultures and traditions.



Figure 10.2: Cultural globalisation

4. **Technological Globalisation:** Technological globalisation refers to the rapid sharing and spread of new technologies and innovations around the world. Thanks to the internet, mobile phones, and satellite communication, people can now connect instantly across continents. Countries can also adopt new machinery, medical equipment, and production methods more quickly than before. This helps boost development and improve access to information, education, and healthcare.



Figure 10.3: Technological globalisation

5. **Social Globalisation:** Social globalisation focuses on the movement of people and the connections between communities across the world. It includes international migration, tourism, study abroad programs, and social media interactions. People can now live, work, and communicate in different parts of the world more easily. This creates multicultural societies and strengthens global friendships, but it can also lead to challenges in managing migration and cultural differences.

Significance of Globalisation for Individuals

Globalisation not only impacts countries and businesses but also plays a major role in the lives of individuals. It influences how people work, learn, communicate, and experience the world. The following points highlight how globalisation benefits individuals in various aspects of their daily lives.

1. **Access to Diverse Products, Services, and Information:** Globalisation allows individuals to access a wide variety of goods and services from around the world. People can now buy foreign-made clothes, electronics, or food items in local stores or online. It also gives easy access to global news, entertainment, and educational content through the internet. This variety improves the quality of life and helps people stay informed and connected to the world.
2. **Expanded Employment Opportunities with Multinational Corporations:** As global companies set up offices or factories in different countries, they create new job opportunities for individuals. People can work for international businesses in areas such as technology, customer service, manufacturing, and finance. These jobs often offer better pay, training, and career growth compared to local companies, helping individuals improve their living standards.
3. **Enhanced Educational and Professional Development Opportunities:** Globalisation makes it easier for people to access education and training from institutions around the world. Individuals can now study abroad, attend online courses, or get international certifications. This helps them gain valuable knowledge and skills that increase their chances of getting good jobs and succeeding in their careers.
4. **Exposure to Different Cultures, Values, and Perspectives:** Through travel, media, and the internet, individuals are exposed to different ways of life, beliefs, and customs. This cultural exchange helps people understand and respect others from different backgrounds. It also promotes tolerance, open-mindedness, and creativity, as individuals learn from a variety of global influences.
5. **Digital Connectivity Enables Global Relationships and Networks:** Advances in technology have made it easy for individuals to communicate and build relationships with people around the world. Social media, video calls, and messaging apps help maintain friendships, create professional networks, and share ideas globally. This digital connection supports personal growth, collaboration, and the exchange of knowledge across borders.

Relevance of Globalisation to National Development

Globalisation plays a key role in shaping a country's growth and progress. It connects nations to the global economy, encourages knowledge sharing, and opens up new opportunities for development. The following points explain how globalisation contributes to national development.

1. **Economic Growth:** Globalisation helps a country grow its economy by allowing it to trade more with other nations. When a country exports its goods and services, it earns money that can be used to develop roads, schools, and hospitals. It also allows businesses to reach new markets and increase their profits. For example, a farmer in

Ghana can now sell coffee to customers in Europe or Asia. This trade brings in foreign income and strengthens the economy.

2. **Technology Transfer:** When international companies invest in a country, they often bring with them modern machines, better tools, and new ways of doing things. This is called technology transfer. It helps local industries become more productive and efficient. For instance, farmers can learn to use modern irrigation systems, or factories can use machines that make work faster and safer. In the long run, this improves the country's ability to produce high-quality goods.
3. **Job Creation:** Globalisation creates jobs in many sectors such as manufacturing, tourism, information technology, and services. When foreign companies set up factories or offices in a country, they hire local workers. This helps reduce unemployment and improves people's standard of living. Even small businesses benefit because they can supply goods or services to bigger companies. With more people working, the government collects more taxes, which can be used to develop the country further.
4. **Improved Education and Skills:** As countries become more connected, there is more exchange of knowledge and ideas. Globalisation encourages countries to improve their education systems to meet international standards. Students may also get opportunities to study abroad or take online courses from foreign universities. This helps develop a skilled workforce that can meet the demands of modern industries and compete globally.
5. **Access to Goods and Services:** Globalisation allows people to enjoy a variety of products from around the world. For example, someone in Africa can use a smartphone made in China, eat food from Europe, or wear clothes made in India. This increases choices and makes many goods more affordable due to competition. Improved access to goods and services can raise the standard of living and make everyday life more comfortable.
6. **Cultural Exchange and Development:** This cultural exchange promotes understanding, tolerance, and creativity. For example, music, movies, food, and fashion from one part of the world can influence people in another part. At the same time, local culture can also gain global recognition, which may boost tourism and creative industries like film, music, and art.
7. **Institutional Development:** To take part in the global economy, countries need strong institutions such as banks, legal systems, and regulatory bodies. Globalisation encourages governments to improve these institutions by following international standards. This can lead to better governance, less corruption, and more transparency. When systems work well, both local and foreign investors feel more confident about doing business in the country.

Opportunities Created by Globalisation

1. **Expanded Export Markets:** Globalisation has opened up international markets for Ghanaian products, allowing local businesses to sell goods like cocoa, gold, shea butter, and other non-traditional exports to consumers around the world. This not only increases revenue for the country but also encourages local industries to grow and compete globally.

2. **Foreign Direct Investment (FDI):** Through globalisation, Ghana has become more attractive to foreign investors. Multinational companies bring in capital, modern equipment, and technical expertise to sectors such as energy, agriculture, manufacturing, and telecommunications. FDI helps boost economic growth, create jobs, and improve infrastructure.
3. **Knowledge and Technology Transfer:** Partnerships with developed countries and foreign companies allow Ghana to gain access to new knowledge and advanced technologies. This helps improve productivity in areas such as agriculture, health, education, and industry. It also encourages innovation and skills development within the local workforce.
4. **Digital Economy Participation:** Globalisation has made it possible for Ghanaians to participate in the digital economy through business process outsourcing (BPO), online freelancing, and e-commerce platforms. Many young people are now working remotely for international clients or selling goods and services online, creating new income streams.
5. **Educational Advancement:** Students and professionals in Ghana now have access to a wide range of international educational resources, including online courses, academic journals, and global scholarship programs. This improves the quality of education and offers more opportunities for learning and research collaborations.
6. **Tourism Development:** Global exposure has helped promote Ghana as a tourist destination. Events like "Year of Return" have attracted many international visitors, boosted tourism and created jobs in hospitality, transport, and local crafts. The tourism sector contributes significantly to the economy and promotes Ghana's culture worldwide.
7. **Growth of Creative Industry:** Ghanaian music, films, fashion, and art are gaining recognition on global platforms. Artists and creatives are now able to reach international audiences through social media, streaming services, and global events. This not only boosts income but also strengthens national identity and cultural pride.
8. **Diaspora Engagement:** Globalisation has made it easier to connect with the Ghanaian diaspora, who contribute through remittances, skills, business investments, and networks. The knowledge and experience gained abroad are valuable assets that can help support local development and entrepreneurship.
9. **Professional Development:** Ghanaians now have access to international training, certifications, and career opportunities. This helps professionals meet global standards in fields such as healthcare, engineering, finance, and IT. Exposure to global work environments enhances skills and improves the quality of services delivered locally.
10. **Improvements in Healthcare:** Through global partnerships, Ghana can benefit from international medical research, modern equipment, and training. This has led to better healthcare practices, disease control programs, and access to life-saving treatments. Health workers can also participate in international workshops and training programs to upgrade their skills.

Ways Individuals and Nations Are Connected

Today, people and countries are more connected than ever because of globalisation. These connections happen through buying and selling goods, talking and sharing ideas, travelling, learning, and sharing cultures. Below are some ways individuals and nations interact and support each other across the world.

1. **International Trade:** Countries are linked through the buying and selling of goods and services across borders. Ghana, for example, exports cocoa, gold, and oil to other countries, earning valuable foreign exchange. At the same time, Ghana imports machinery, electronics, and fuel that support local industries and daily life. This trade creates economic ties between nations and supports development.
2. **Digital Communication:** Digital platforms like social media, email, and video conferencing allow people to connect instantly, no matter where they are in the world. Ghanaians can now communicate with friends, family, or business partners abroad with ease. Digital communication also enables access to international news, education, and job opportunities, bringing the world closer.
3. **Financial Systems:** Global financial systems connect banks and businesses across countries. International payment systems, money transfers, and foreign currency exchange allow people and companies in Ghana to receive or send money globally. This is especially important for remittances from the Ghanaian diaspora and for businesses involved in global trade.
4. **Transportation Networks:** Air travel, shipping, and road transport systems allow people and goods to move quickly between countries. Ghana's airports and seaports connect it to international markets and tourist destinations. These transportation networks support global trade, tourism, and business travel, strengthening connections between nations.
5. **Migration and Diaspora Communities:** Many Ghanaians live and work abroad, forming strong diaspora communities in the UK, USA, Canada, and other countries. These individuals maintain strong links with home through remittances, visits, investments, and cultural ties. Migration also promotes the exchange of ideas, skills, and cultural practices between countries.
6. **International Organisations:** Ghana is a member of global and regional organisations like the United Nations (UN), the African Union (AU), ECOWAS, and the World Trade Organisation (WTO). These memberships connect Ghana to international efforts in peacekeeping, trade, health, and development. Through these organisations, Ghana collaborates with other nations to solve global challenges.
7. **Cultural Exchange:** Music, film, fashion, and art cross borders and influence people worldwide. Ghanaian artists, such as musicians, filmmakers, and designers, are gaining international recognition, while Ghanaians also enjoy cultural products from other countries. Cultural exchange promotes understanding, diversity, and shared global experiences.
8. **Academic Collaboration:** Universities and research institutions in Ghana often partner with foreign institutions for research, student exchange programs, and joint academic projects. This allows students and scholars to share knowledge, gain global perspectives, and access international resources that improve education and innovation.

9. **Diplomatic Relations:** Countries maintain diplomatic ties through embassies, ambassadors, and international agreements. Ghana's diplomatic relations with other nations support trade, security, tourism, and political cooperation. Through bilateral and multilateral treaties, Ghana engages with the world to protect its interests and promote development.
10. **Global Supply Chains:** Modern production is often spread across several countries. For example, electronic devices may be designed in one country, have components made in another, and be assembled elsewhere. Ghana both contributes to and benefits from these global supply chains through exports and imports that support industries and consumers.

Global Issues and Their Impact on Ghana's Development

1. **Climate Change:** Climate change is causing major problems in Ghana. Changing rainfall patterns are affecting farming, making it harder for farmers to grow crops. Coastal erosion is damaging communities along the Gulf of Guinea. Long dry seasons reduce water levels, which affects the hydroelectric power supply. These changes are threatening food security and the livelihoods of many people, especially in rural areas.
2. **Global Economic Volatility:** Ghana's economy depends heavily on exports like cocoa, gold, and oil. When global prices for these goods fall, it affects national income. The country also faces exchange rate instability, which makes it harder to pay for imports or service the national debt. Global recessions reduce demand for Ghanaian exports, while international financial crises can disrupt investments and banking systems.
3. **Technological Disruption:** Rapid changes in technology create both opportunities and challenges. Many Ghanaians lack access to digital tools and the internet, creating a digital divide. Automation and artificial intelligence are replacing some traditional jobs, especially in factories. Ghana also faces cybersecurity threats. To keep up, the education system must quickly adjust to teach digital and tech skills.
4. **Global Health Challenges:** The COVID-19 pandemic had a major impact on Ghana's economy, tourism sector, and public health. It disrupted the supply of essential medicines and revealed gaps in the health system. Many skilled healthcare workers are leaving the country for better opportunities abroad. There is a growing need to build a stronger health system to handle future health crises.
5. **International Migration:** Many skilled Ghanaians are migrating to developed countries, leading to a brain drain. While remittances help support families and the economy, they also create dependency. Families with migrant members may face emotional and social challenges. In addition, irregular migration and human trafficking are serious issues that need stronger attention.
6. **Trade Protectionism:** Some countries put up trade barriers that make it harder for Ghana to export goods like cocoa and processed foods. At the same time, subsidised imports, especially cheap foreign food products, make it hard for local farmers to compete. Strict intellectual property rules can also limit Ghana's access to important technology. Trade wars between big economies can hurt Ghana's trade prospects.
7. **Food Security Concerns:** Rising global food prices make it harder for Ghanaians to afford basic food items. In some areas, foreign investors are buying large amounts of farmland, which can reduce land access for local farmers. Climate change is

also disrupting farming, and Ghana relies heavily on imported food, which creates vulnerability in times of global food shortages.

8. **Energy Transition:** The global shift towards renewable energy puts pressure on Ghana to reduce its use of fossil fuels. This requires large investments in solar, wind, and other green energy sources. As the world moves away from oil, the demand for Ghana's oil may fall. Ghana also faces challenges in getting the right technology and expertise for renewable energy projects.
9. **Digital Security and Privacy:** As more activities go online, Ghana is facing more cyber threats, including attacks on banks and digital platforms. There are concerns about surveillance and how people's personal data is used. The country also struggles with weak laws and systems to protect data. Disinformation and fake news on social media can mislead the public and cause social unrest.
10. **International Governance Gaps:** Ghana and many other developing countries often have limited influence in global decision-making bodies. International agreements can be hard to enforce or may not benefit all countries equally. In trade talks and financial institutions, wealthier countries often have more power, making it harder for Ghana to protect its interests on the global stage.

Activity 10.1 Explaining the significance of globalisation

1. In pairs, devise an explanation of the concept of globalisation, including specific examples in Ghana.
2. Join with another pair and discuss how globalisation is significant to individuals within different groups in Ghana.
3. Now, the small groups should join in a whole-class discussion to explain the significance of globalisation to Ghana as a whole.
4. Is globalisation more beneficial for individuals or for nations? Discuss as a class or in small groups and note down your answers in your notebook.

Activity 10.2 What are the opportunities created by globalisation?

1. Form small groups and create a range of questions to ask your peers about a) the different opportunities created by globalisation and b) how individuals and nations are connected.
2. Two small groups should join together and ask each other their questions and let each other answer. Someone should act as a scribe and note down the answers.
3. Create a copy of the table below in your notebook and take some time to fill it in based on the conversations you have just had with your classmates.

What opportunities are created by globalisation?	Which groups benefit from globalisation?	How are individuals and nations connected?

Activity 10.3 How do global issues impact Ghana's development?

1. In small groups, identify several global issues and discuss how these issues impact Ghana's development. Use as many specific examples as you can. If you have access to it, use the internet to gain some deeper research.
2. Prepare a presentation addressing these issues to inform your class about their effects on Ghana. The presentation should conclude by evaluating the significance of their impact.

GLOBALISATION AND ITS RELEVANCE TO NATIONAL DEVELOPMENT

We have already looked briefly at the opportunities and challenges provided by globalisation, so now let's look in more depth at how it can impact Ghana's development.

Ghana's Benefits from Globalisation

Globalisation has brought several benefits to Ghana, including economic growth, foreign investment, improved infrastructure, and access to global markets and ideas. These advantages have supported the country's development and integration into the global economy. Here are some of the benefits explained below.

1. **Export Market Expansion:** Globalisation has opened up international markets for Ghanaian goods, including both traditional exports like cocoa and gold, and non-traditional products such as fruits, processed foods, and crafts. Ghana now enjoys preferential trade agreements like the African Continental Free Trade Area (AfCFTA) and the African Growth and Opportunity Act (AGOA), which allow easier access to African and U.S. markets. Additionally, Ghana has started to diversify its trade partners, reducing over-reliance on a few countries. Efforts to process raw materials into value-added products, such as chocolate and refined oil, are helping the country earn more from exports.
2. **Foreign Direct Investment (FDI):** Foreign companies are investing in Ghana, bringing in much-needed capital for infrastructure projects like roads, energy, and factories. These investments often come with new technologies and knowledge that benefit local businesses. FDI also creates formal jobs for Ghanaians, especially in sectors like mining, manufacturing, and services. In many cases, foreign firms work with local suppliers, helping them improve their quality and grow their businesses.
3. **Diaspora Contributions:** Ghanaians living abroad contribute greatly to the country's development. They send money home (remittances), which helps families pay for education, healthcare, and even invest in small businesses. Many members of the diaspora return with valuable skills, experiences, and networks that they use to start businesses or support local projects. The diaspora also plays a role in promoting Ghana's culture and tourism around the world.

4. **Digital Economy Integration:** Globalisation has helped Ghana become part of the growing digital economy. The mobile money revolution has made it easier for people, especially in rural areas, to save, transfer, and receive money. E-commerce platforms have allowed small businesses to sell their products beyond their local communities. More Ghanaians are gaining digital skills, starting tech-based businesses, and finding remote work opportunities. Ghana is also tapping into business process outsourcing (BPO), providing services like customer support to international clients.
5. **International Development Cooperation:** Through global partnerships, Ghana receives financial aid, technical support, and training from international organisations and donor countries. These resources support projects in health, education, agriculture, and governance. Ghana also benefits from capacity-building programs that help institutions improve their performance. Additionally, the country participates in global development efforts, allowing it to share ideas, learn from others, and influence decisions on issues like climate change and sustainable development.

Opportunities of Globalisation

Globalisation connects countries and economies, creating opportunities such as expanded markets, innovation, cultural exchange, and global cooperation. It allows access to new resources and ideas, helping drive global growth and development. Here are some of the key opportunities it presents.

1. **African Continental Free Trade Area (AfCFTA):** Ghana can now trade more freely with 54 African countries, giving businesses access to a market of 1.3 billion people and a combined economy of $3.4 trillion. This encourages regional trade and industrial growth.
2. **Digital Economy Participation:** With growth in tech startups, mobile apps, fintech, and digital services, many young Ghanaians are creating jobs, solving problems, and accessing global markets.
3. **Green Growth Industries:** There is a growing global focus on renewable energy and climate finance. Ghana can attract investment in solar, wind, and other green technologies, while also creating jobs in eco-friendly sectors.
4. **Cultural Exports:** Ghana's music, film, art, and fashion are gaining international recognition. Global platforms provide exposure and income for creative professionals and promote Ghanaian culture worldwide.
5. **Tourism Expansion:** With more interest in eco-tourism, cultural heritage, and events like the "Year of Return," Ghana's tourism sector is growing and attracting foreign exchange and job opportunities.
6. **Value Addition to Commodities:** Instead of exporting raw cocoa or minerals, Ghana is now focusing on processing them locally (e.g., chocolate production, gold refining) to earn more value from its resources.
7. **Knowledge Economy Participation:** Globalisation encourages investment in education and research. Ghana can become a hub for quality education, innovation, and knowledge-sharing in West Africa.
8. **Diaspora Engagement:** Ghanaians living abroad contribute remittances, invest in local businesses, and bring skills and global networks that support national development.

9. **Regional Hub Development:** With a stable political climate and growing infrastructure, Ghana can position itself as a key logistics, finance, or service hub in the West African region.
10. **Global Value Chain Integration:** Ghana can become part of international supply chains by producing specific components or services (e.g. food processing, packaging, or customer support), bringing jobs and export earnings.

Challenges of Globalisation

Globalisation, despite its benefits, presents challenges such as economic inequality, environmental harm, cultural loss, and job displacement. It can also disadvantage smaller economies and local industries. Here are some of the major challenges it creates.

1. **Economic Vulnerabilities:** Ghana is exposed to global market shocks. When cocoa or oil prices fall, national income suffers, and planning becomes difficult. For example, cocoa forms about 20% of Ghana's export earnings. In 2023-2024, cocoa prices rose due to plant disease, poor weather patterns and shortages of fertiliser due to global conflicts. This led, in the long term, to inflation and economic uncertainty.
2. **Unfair Trade Practices:** Subsidised products from abroad (e.g. poultry, rice) are often sold cheaply in Ghana, harming local farmers and producers who cannot compete.
3. **Cultural Homogenisation:** The spread of foreign media and lifestyles can weaken traditional Ghanaian values, languages, and customs, especially among the youth. For example, fewer people wear traditional attire outside of festivals or special occasions.
4. **Digital Divide:** Not everyone in Ghana has access to the internet or digital tools. This creates inequality, as some benefit from digital jobs and services while others are left out.
5. **Environmental Pressures:** Foreign companies may exploit natural resources, causing pollution, deforestation, or damage to water bodies, especially in mining and oil areas.
6. **Labour Market Disruptions:** Some local industries lose jobs due to international competition or automation. For example, factory jobs may disappear if imports are cheaper or machines replace workers.
7. **Tax Avoidance:** Some multinational corporations shift profits to other countries to avoid paying taxes in Ghana, reducing revenue needed for national development.
8. **Dependency Relationships:** Heavy reliance on foreign investment, technology, or aid can limit Ghana's ability to make independent economic decisions and build self-reliance.
9. **Brain Drain:** Skilled professionals such as doctors, engineers, and academics often leave Ghana for better opportunities abroad, creating gaps in the local workforce. For example, between 2021 and 2023, thousands of nurses and doctors left Ghana to work in the UK. According to the Nursing and Midwifery Council of the UK, over 4,000 Ghanaian nurses went to work in the UK. This has led to a shortage in some areas.
10. **Sovereignty Concerns:** International trade and investment agreements sometimes restrict Ghana's ability to make its own laws or protect local industries, reducing policy flexibility.

Activity 10.4 Trading Peacefully in a Globalised Ghana

Background Scenario

In recent years, tensions have arisen between members of the Ghana Union of Traders Association (GUTA) and foreign nationals, particularly Nigerian traders operating in Ghana's retail sector. Some Ghanaian traders believe that foreign competition threatens their businesses, while others argue that it promotes the free movement of goods, services, and people. As Ghana becomes more integrated into the global economy, it is essential to find peaceful and equitable solutions that support national development and unity.

1. From the above scenario, divide your class into 4 stakeholder groups:
    a. Group A: GUTA representatives (Ghanaian traders)
    b. Group B: Foreign traders (e.g. Nigerian business owners)
    c. Group C: Ghanaian government and local authorities.
    d. Group D: Civil society organisations and globalisation advocates.
2. Each group discusses:
    a. Their perspective on the situation
    b. The challenges they face.
    c. What solutions would they propose for peaceful coexistence?
    d. How can globalisation help create opportunities for all?
3. Each group presents their concerns and solutions.
4. Reflect on the following questions after the group presentations.
    a. What did you learn about the challenges of globalisation in local contexts?
    b. How can education and awareness reduce conflicts between local and foreign traders?
    c. What role can government and civil society play in promoting peaceful coexistence?

WAYS GHANA MAXIMISES THE BENEFITS OF GLOBALISATION

Globalisation offers many opportunities, but to truly benefit, Ghana must take smart actions. The following are some of the ways Ghana is working to make the most of globalisation.

1. **Strategic Trade Policy:** Ghana promotes its non-traditional exports like fruits, handicrafts, and processed foods through trade fairs and marketing campaigns. The government also negotiates good trade deals like AfCFTA to get better access to

African markets. To protect small local industries, Ghana uses tariffs and quality control measures. Additionally, it is improving infrastructure such as ports, roads, and digital systems to make trade easier and faster. *Example:* Ghana Export Promotion Authority (GEPA) supports exporters with training and market access.

2. **Investment Promotion and Targeting:** Ghana encourages foreign companies to invest in key sectors like manufacturing and technology. These companies are asked to use local materials and train Ghanaian workers. The government also offers tax breaks or land access if the investment supports national goals. Special zones like the Tema Free Zones area offer a space for industries to grow with support. *Example:* Volkswagen assembling vehicles in Ghana is a result of targeted foreign investment.
3. **Digital Economy Development:** To participate in the digital world, Ghana is expanding internet access across the country. Programs are being set up to train people in computer and coding skills. The government supports tech hubs and start-ups to grow innovation. It also uses online systems to improve services like passport applications and tax filing. *Example:* Ghana.gov makes government services available online for easy access.
4. **Educational System Adaptation:** Ghana is changing school curricula to include skills that are useful in the global job market, like science, technology, and entrepreneurship. More focus is being placed on technical and vocational education to meet market demands. Ghana also partners with foreign universities for student exchanges and joint research. *Example:* Free SHS policy aims to improve access to secondary education, including science and technology.
5. **Cultural Industries Promotion:** Ghana supports its artists, musicians, filmmakers, and fashion designers by organising festivals and giving grants. It also protects traditional culture through museums and promotes Ghanaian culture abroad. Efforts are being made to protect the rights of artists through copyright laws. *Example:* The Ghana Music Awards and National Film Authority support local creative industries.
6. **Diaspora Engagement Strategies:** The government encourages Ghanaians living abroad to invest back home through diaspora bonds and incentives. It creates programmes for skilled returnees to share their knowledge. Dual citizenship policies allow the diaspora to contribute more easily, and they are also included in development planning discussions. *Example:* "Year of Return" helped connect the diaspora with business and cultural opportunities.
7. **Sustainable Resource Management:** Foreign companies operating in mining and oil must follow Ghana's environmental rules to reduce harm. The country is also promoting green industries like renewable energy. Exports such as cocoa and timber are being certified to show they are produced responsibly. Communities are being involved in deciding how to benefit from resources in their areas. *Example:* Ghana's Cocoa Board promotes sustainable cocoa production for international markets.
8. **Small and Medium Enterprise (SME) Support:** Ghana helps small businesses get ready to export through training and mentoring. It also provides easier access to loans and business advice. Digital platforms are promoted so SMEs can sell online and reach global customers. *Example:* NEIP (National Entrepreneurship and Innovation Programme) supports small business growth.

9. **Regional Integration Leadership:** Ghana is taking a lead role in promoting regional trade through ECOWAS and AfCFTA. It is building roads and border facilities to link with neighbouring countries. Ghana also helps keep peace in West Africa and pushes for joint industrial strategies. *Example:* The AfCFTA Secretariat is based in Accra, showing Ghana's leadership in African trade.
10. **Inclusive Growth Policies:** To make sure everyone benefits from globalisation, Ghana has programs to support the poor and vulnerable. Rural development projects bring jobs and services to less developed areas. The government is also working to include women and young people in the economy through training and funding support. *Example:* LEAP (Livelihood Empowerment Against Poverty) provides cash support to poor households.

Activity 10.5 Ghana on the World Stage

Scenario

*You are part of a youth delegation attending an international summit on **Globalisation and Sustainable Development**. At the summit, you are asked to represent Ghana and present your views on how global issues affect your country, as well as the opportunities globalisation creates.*

In groups of 3–4 members, complete the activity by doing the following tasks.

1. Identify two major global issues.
2. Discuss how each issue impacts Ghana's development – socially, economically, or environmentally.
3. Discuss at least two opportunities globalisation has created for Ghana.
4. Give examples of how individuals or communities in Ghana are connected to the rest of the world through these opportunities.
5. Present your findings to the class as if you were presenting at the summit, creating a poster to support your presentation.
6. Include real-life examples and statistics (if available).
7. After the presentations, you should write a short paragraph reflecting on one global issue they feel most connected to and how they think Ghana can respond to it.

Activity 10.6 Globalisation in Action: Ghana's Experience

***Situation:** A Ghanaian pineapple farmer joins an export programme and begins shipping fruits to Europe.*

1. What opportunities does this farmer gain from globalisation?
2. What challenges might the farmer face?
3. How does this business show the benefits of globalisation?

4. What strategies can Ghana adopt to help this farmer and other exporters to benefit from globalisation (e.g. AfCFTA, investment zones, digital innovation)?
5. How do these strategies help balance:
    - Economic competitiveness (attracting investment, growing industries)
    - Cultural preservation (protecting traditions and heritage)
    - Sustainable development (protecting the environment, creating green jobs)
6. Use this activity to discuss the benefits overall of globalisation to Ghana with a partner, considering factors such as economic competitiveness, cultural preservation, and sustainable development.
7. Rank these benefits, noting them in your notebook. Explain and justify your choice of ranking.

REVIEW QUESTIONS

1. Analyse how globalisation affects both individuals and nations and explain why it is important in today's world.
2. Examine key global issues and evaluate their impact on Ghana's social and economic development.
3. Evaluate the benefits of globalisation and analyse how it creates connections between individuals and nations.
4. How does Ghana benefit from globalisation, and why are these benefits important?
5. How is Ghana making the most of globalisation while protecting its economy, culture, and environment?

ANSWERS TO REVIEW QUESTIONS

SECTION 1

1. Comparison Table: Environmental Policy vs. Environmental Law (Differences)

Aspect	Environmental Policy	Environmental Law
Definition	A set of guiding principles or strategies for managing the environment	A system of legally binding rules to regulate environmental behaviour
Purpose	To provide direction, goals, and intentions for environmental protection	To enforce compliance and penalise violations of environmental standards
Enforceability	Not legally binding on its own	Legally enforceable through the courts
Authority	Developed by government ministries or agencies	Passed by Parliament and enforced by legal institutions
Focus	Strategic and preventive	Regulatory and corrective
Examples (Ghana)	National Environmental Policy	Environmental Protection Agency Act (Act 490), LI 1652
Implementation	Guides the planning and programming of environmental actions	Mandates action through regulations and penalties

Similarities Between Environmental Policy and Environmental Law

Similarity	Explanation
Both aim to protect the environment	They promote environmental sustainability and natural resource conservation
Can be developed by government institutions	Ministries, agencies, and Parliament are involved in their creation
Often work together	Policies may lead to the creation of laws; laws implement policy objectives
Address environmental issues	Both respond to concerns such as pollution, deforestation, and climate change

Suggested Answers to Question 2

Current environmental policies in Ghana, such as the National Environmental Policy (revised in 2014), aim to ensure a clean, healthy, and safe environment to support national development. These policies cover areas such as sustainable resource use, pollution control, biodiversity conservation, and climate change mitigation.

Effectiveness – Strengths

- **Strategic Direction:** The policies provide a comprehensive framework that guides environmental planning and decision-making at national and local levels.
- **Awareness and Education:** Environmental policies have increased awareness among the public, government, and private sector actors about the importance of sustainability and environmental protection.
- **Alignment with Global Goals:** Ghana's environmental policy aligns with international frameworks such as the Sustainable Development Goals (SDGs), the Paris Agreement, and the UN Convention on Biological Diversity, promoting global best practices.
- **Foundation for Legal Frameworks:** Policies have supported the development of environmental laws and regulations, such as Environmental Impact Assessment (EIA) procedures and permitting processes enforced by the **Environmental Protection Agency (EPA)**.

Ineffectiveness – Limitations

- **Weak Implementation and Enforcement:** Although policies are well-structured, actual implementation is often weak due to **limited financial and technical capacity**, especially at the district level.
- **Lack of Coordination:** Poor collaboration among institutions (e.g., EPA, Forestry Commission, Water Resources Commission) leads to **overlaps and inefficiencies** in policy execution.
- **Low Community Involvement:** Many policies do not adequately involve **local communities** and traditional authorities in decision-making or enforcement, affecting their impact at the grassroots level.
- **Monitoring and Evaluation Gaps:** There is inadequate data collection and performance monitoring, making it difficult to assess policy outcomes and revise approaches effectively.

Suggested Answers to Question 3

EPA's role in fighting waste management and plastic pollution challenges in Ghana

- **Public Education Campaigns:** The EPA runs public awareness campaigns to educate citizens about the dangers of plastic waste and promote proper waste disposal practices.
- **Policy and Regulation:** It supports the development and enforcement of policies, such as bans on single-use plastics and regulations promoting recycling.

- **Support for Recycling Initiatives:** The EPA collaborates with private waste management companies and NGOs to promote recycling and plastic audits in communities.
- **Environmental Permits:** The EPA requires companies that generate significant waste to obtain permits and follow waste management plans in line with national guidelines.

Suggested Answers to Question 4

- Inadequate Funding
- Limited Technical Capacity
- Political Interference
- Corruption and Bribery
- Limited Public Awareness

Suggested Answers to Question 5

- *Mandatory Environmental Impact Assessments (EIAs)*
  - Mining companies must conduct EIAs before starting operations.
  - These assessments evaluate potential environmental risks and outline mitigation strategies.
- *Rehabilitation of Mined Land*
  - Companies are required to restore mined areas after operations.
  - This includes reforestation, soil remediation, and making land usable again for agriculture or other purposes.
- *Community Engagement and Compensation*
  - The Act mandates that mining firms engage with local communities.
  - They must compensate landowners and invest in local development to reduce negative social and environmental impacts.
- *Environmental Management Plans*
  - Firms must submit detailed plans for managing waste, water use, and pollution control.
  - These plans are reviewed and monitored by the Environmental Protection Agency (EPA).
- *Penalties for Non-Compliance*
  - The Act includes strict penalties for illegal mining and environmental violations.
  - Amendments have increased fines and prison terms to deter harmful practices.

SECTION 2

1. Analysing the long-term global consequences of the First and Second World Wars by explaining how they reshaped national borders, international relations, economies, and societies

    - **Reshaping National Borders:** The First World War caused big empires like Austro-Hungary, the Ottoman Empire, Russia, and Germany to break apart. This led to new countries like Czechoslovakia, the former Yugoslavia, and Poland. After World War II, Germany was split into East and West, and many colonies in Asia and Africa started becoming independent.
    - **Transformation of International Relations:** Both wars led to the creation of new groups to keep peace. After World War I, the League of Nations was established, but it could not stop World War II. After World War II, the United Nations was formed with more power and more countries, helping countries work together.
    - **Economic Consequences:** The wars severely damaged European economies, causing a lot of destruction and debt. After World War I, the unstable economy helped cause the Great Depression.
    - **Societal Changes:** The wars had profound social impacts, including shifts in gender roles as women entered the workforce in large numbers during wartime.
    - **Global Power Dynamics and Cold War:** WWII changed the global power structure by ending European dominance and elevating the United States and the Soviet Union as superpowers. This shift led to the Cold War, which shaped global alliances, conflicts, and political ideologies for decades, influencing international relations and security policies worldwide.

2. **Explaining the political, economic, and military motivations behind the formation of alliances in WWI and WWII.**

    - **Political Motivations:** European powers formed alliances to protect themselves against rivals and maintain a balance of power. Before WWI, countries like Germany, Austria-Hungary, and Italy formed the Triple Alliance to counter the Triple Entente of France, Russia, and Britain. Similarly, in WWII, alliances like the Axis Powers (Germany, Italy, Japan) aimed to expand influence, while the Allies sought to stop aggression and protect their political interests**.**
    - **Economic Motivations:** Alliances were also driven by economic interests, such as securing resources and trade routes. For example, Japan joined the Axis to gain access to raw materials in Asia. Britain and France wanted to protect their colonial empires and trade networks. Economic competition increased tensions, pushing countries to form strategic partnerships for mutual benefit.
    - **Military Motivations:** Military security was a key reason for alliances. Countries pooled forces and agreed to defend each other against attacks. Before WWI, the complex web of military alliances created a domino effect after the assassination of Archduke Ferdinand, quickly escalating a regional conflict. In WWII, alliances allowed countries to coordinate large-scale military campaigns and share technology.

- **Response to Threats:** Alliances are often formed in response to perceived threats. For example, the fear of German militarism and expansionism led many countries to ally against Germany. Similarly, the Soviet Union initially signed a non-aggression pact with Germany (Molotov-Ribbentrop Pact) but later joined the Allies after Germany invaded in 1941.
- **Ideological Motivations (Especially WWII):** During WWII, alliances were also shaped by ideology. The Axis Powers promoted fascism and militarism, while the Allies defended democracy and opposed totalitarian regimes. This ideological divide influenced which countries joined each side and shaped their war goals.

3. Gather information from various sources to create a clear timeline of notable events before and during World War I and World War II, and explain how these events led to the start and end of each war.

World War I

- 1914: Assassination of Archduke Franz Ferdinand of Austria-Hungary — this event triggered tensions between countries.
- July 1914: Austria-Hungary declares war on Serbia, starting a chain reaction of alliances entering the conflict.
- 1917: The United States joins the war, giving the Allies more resources and troops.
- 1918: Germany signs the Armistice, ending the fighting on November 11.

Explanation: The assassination caused countries with alliances to take sides, turning a regional conflict into a world war. The entry of the US helped the Allies gain strength, leading to Germany's defeat and the war's end.

World War II

- 1939: Germany invades Poland, causing Britain and France to declare war on Germany.
- 1941: The US enters the war after Japan attacks Pearl Harbour.
- 1944: D-Day invasion by the Allies begins the liberation of Western Europe.
- 1945: Germany surrenders in May; Japan surrenders in August after atomic bombs are dropped.

Explanation: Germany's invasion of Poland showed aggressive expansion, causing the Allies to respond with war. The US's joining provided crucial support. Key military victories like D-Day helped turn the tide, and the atomic bombs led to Japan's surrender, ending the war.

4. - **National Borders:** After World War I, big empires like Austro-Hungary and the Ottoman Empire broke apart, creating new countries in Europe and the Middle East. After World War II, borders changed again. Germany was split, the Soviet Union took control of Eastern Europe, and many colonies started moving toward independence.

- **International Relations:** World War I led to the League of Nations, a group trying to keep the peace, but it was not successful. After World War II, the United Nations was created to help countries work together and avoid war. The world was divided into two main groups: the U.S. and its allies, and the Soviet Union with its allies, starting the Cold War.
- **Economies:** Both wars hurt economies, but also caused substantial changes. After WWI, many countries had money problems and depression. After WWII, the U.S. became powerful economically, helped rebuild Europe, and new industries grew. Different countries took different paths—some had free markets, others had government-controlled economies.
- **Societies:** The wars changed how people lived. After WWI, many men died, and women started working more. WWII caused even bigger changes: many people fought for rights, colonies wanted freedom, and the world focused more on human rights because of the Holocaust. Lots of people moved around, and societies had to rebuild and change.
- **Technology and Warfare:** Both World War I and World War II brought new weapons and technology, like tanks, aeroplanes, and atomic bombs. These changes made wars more destructive but also pushed forward new inventions that later helped everyday life, such as advances in medicine, communication, and transportation

SECTION 3

1. Explanation of key legal concepts

- *Law:* A set of rules made by the government that everyone in the country must follow to keep order and protect people's rights.
- *Rights:* Freedoms or protections that every person has by law, such as the right to free speech or the right to a fair trial.
- *Justice:* The idea of fairness where everyone is treated equally under the law and receives what they deserve.
- *Constitution:* The highest and most important law in a country that explains how the government works and guarantees the rights of the people.
- *Judiciary:* The branch of government made up of courts and judges that interprets laws and makes sure they are followed fairly.

2. Ghana has a tiered court system made up of superior courts and lower courts, structured to handle cases at various levels based on their complexity and seriousness.

Court System	Role	Functions

Supreme Court (Highest Court)	Final court of appeal in Ghana.	Interprets the Constitution. Hears appeals from the Court of Appeal. Has original authority in constitutional matters. Can review its own decisions under exceptional circumstances.
Court of Appeal	Intermediate appellate court.	Hears appeals from the High Court and Regional Tribunals. Reviews decisions from lower courts for legal or procedural errors.
High Court	First-level superior court with original authority in serious civil and criminal cases.	Hears serious criminal offences (e.g., murder, treason). Handles civil cases involving large sums or complex matters. Has supervisory authority over all lower courts. Issues judicial remedies like mandamus, certiorari, and habeas corpus.
Circuit Courts (Lower Courts)	Handle less serious criminal and civil cases.	Deal with offences such as assault, theft, and fraud. Handle civil cases with lower monetary value than those handled by the High Court.
District Courts (Lowest Tier)	Entry-level courts.	Handle minor civil and criminal cases. Deal with family matters, small claims, and minor traffic offences. Usually, the first point of contact for most legal disputes.

3. The judiciary plays a critical role in checking the abuse of administrative power using judicial remedies. These remedies ensure that the actions of government officials and agencies remain within the boundaries of the law and respect individual rights.

   - **Habeas Corpus:** A writ of habeas corpus is issued to ensure that a person who is detained or imprisoned is brought before a court to determine if the detention is lawful.

     Example: If a citizen is arrested without being informed of the charges or detained without trial, the judiciary can issue a writ of habeas corpus to demand their release unless legal justification is provided.

     Analysis: This remedy protects individuals from arbitrary arrest or unlawful detention, ensuring that administrative bodies like the police or immigration services do not abuse their authority.

- **Mandamus:** A writ of mandamus compels a public official or government body to perform a duty that they are legally obligated to carry out.

  Example: If a government agency fails to grant a license or pension to someone who qualifies, the court can issue a mandamus ordering the agency to act.

  Analysis: This remedy prevents inaction or deliberate negligence by public officials, ensuring that citizens are not denied their rights due to administrative delays or bias.
- Judicial Role as a Check
- Through these remedies, the judiciary ensures that:
- Administrative actions comply with the law and constitutional rights.
- Public officials are held accountable for misuse of power or inaction.
- Citizens have a mechanism to challenge unjust decisions and seek redress.

4. Evaluation of the Judiciary in Overseeing Administrative Actions

Strengths

- Checks and balances: Prevents the abuse of power by the executive and administrative branches.
- Judicial remedies: Courts can issue writs like habeas corpus, mandamus, certiorari, and injunctions to correct or stop unlawful actions.
- Independence: A constitutionally independent judiciary promotes impartial decision-making.
- Rights protection: Citizens can challenge administrative decisions that infringe on their constitutional or legal rights.

Limitations

- Limited access: Legal proceedings can be expensive, complex, and time-consuming, especially for marginalised groups.
- Judicial delays: Court backlogs often delay justice, weakening timely oversight.
- Lack of expertise: General courts may lack technical knowledge on complex administrative matters.
- Political interference: In some systems, judicial independence is undermined by government pressure or corruption.

Ways to Improve Oversight

- Enhance judicial independence: Ensure transparent, merit-based appointment and protection from political influence.
- Simplify legal access: Provide legal aid and streamline procedures to make courts more accessible.
- Digital transformation: Introduce e-courts and online case tracking to speed up proceedings.
- Specialised tribunals: Set up bodies with expertise in specific areas like tax, environment, and labour.
- Public legal education: Raise awareness of rights and legal remedies through civic education campaigns.

SECTION 4

1.

- Neo-colonialism: Indirect control by former colonial powers or foreign entities after independence.
- Forms of influence:
- Economic dependence (foreign aid, loans, trade)
- Cultural influence (education, media)
- Political pressure (foreign policy interference)
- Development from colonialism:
- After formal independence, former colonisers maintained control through corporations and institutions (IMF, World Bank).
- African economies remained tied to the export of raw materials and import of finished goods.
- Power shifted from political to economic and ideological control.

2. Movements against neo-colonialism in Ghana, Kwame Nkrumah

- Promoted Pan-Africanism and anti-imperialism.
- Nationalised industries and resisted foreign control.
- Authored Neo-Colonialism: The Last Stage of Imperialism.
- Local economic movements:
- Buy Ghana, Build Ghana encourages support for local products.
- Promotes self-reliance and reduces import dependency.
- Youth activism and NGOs:
- Occupy Ghana protests corruption and foreign exploitation.
- Civil society groups raise awareness of resource control issues.

Challenges faced

- Lack of funding and political support.
- Deep-rooted global economic structures.
- Limited long-term impact on systemic change.

3. Explore and evaluate the impact of different resistance movements against neo-colonialism in Ghana

Positive impacts

- Increased public awareness of neo-colonial issues.
- Encouraged government policies favouring local industries.
- Strengthened Pan-African ties and cooperation (e.g., ECOWAS).

Limitations

- Continued foreign dominance in key sectors.
- Economic reliance on aid and loans.

- Fragmented activism with limited political leverage.

4. The challenges and opportunities Africa faces in breaking free from neo-colonial dependence

Challenges

- High foreign debt and conditional loans.
- Foreign control over natural resources.
- Weak institutions and internal corruption.
- Unfavourable global trade systems.

Opportunities

- AfCFTA: Boosts intra-African trade and cooperation.
- Youth empowerment: Tech innovation and entrepreneurship.
- Pan-Africanism: Growing unity and shared vision.
- Economic diversification: Shift from raw exports to value-added industries.

Supportive roles

- Infrastructure funding (roads, schools, health care).
- Technical expertise and capacity-building.
- Access to global markets and trade networks.

Hindering roles: Structural Adjustment Programs (SAPs) led to the following.

- Cuts in education, health, and subsidies.
- Increased poverty and inequality.
- Debt dependency: High-interest loans reduce development capacity.
- Policy influence: External control over national economic strategies.

SECTION 5

1.
- The Ghanaian government collects taxes through income tax, which is charged on the salaries and wages of workers.
- Value Added Tax (VAT) is collected on goods and services purchased by consumers.
- Import and export duties are charged on goods brought into or sent out of the country through ports and borders.
- The government collects property rates from individuals and businesses who own land or buildings.
- Corporate tax is collected from registered companies based on their profits.
- Excise duties are charged on specific products like alcohol, tobacco, and petroleum products produced or imported in Ghana.

2. **Common Tax-Related Challenges in My Community**

- *Lack of Awareness About Taxes:* Many people do not fully understand why taxes are collected or how they benefit from them.
- *Mistrust in Government Spending:* Some community members feel that tax money is not used properly or fairly, leading to an unwillingness to pay.
- *Difficulty Accessing Tax Services:* In rural areas or low-income neighbourhoods, people may struggle to access tax offices or online systems.
- *Informal Economy:* Many small businesses or individuals work informally (without registering with tax authorities), which reduces the amount of tax collected. Etc.

Possible Solutions

- *Education Campaigns:* Organise school talks, posters, and radio programs to help people understand how taxes support things like roads, schools, and hospitals.
- *Community Transparency Meetings:* Local government can hold regular meetings to show how tax money is being used, which can build trust.
- *Mobile Tax Services:* Set up mobile units or local help centres where people can ask questions and file taxes more easily.
- *Encouraging Formal Registration:* Offer incentives like small business training or access to credit for those who register their businesses and pay taxes properly.

3.
- Tax revenue provides the government with funds to build and maintain critical infrastructure such as roads, bridges, and public transportation systems, which facilitate trade and improve citizens' mobility.
- The government uses tax money to invest in the education sector by building schools, training teachers, and supplying learning materials, which helps develop human capital for the country's future.
- Tax revenue supports healthcare services by funding hospitals, clinics, vaccination programs, and public health campaigns, improving the overall health and productivity of the population.
- Through taxes, the government can implement social welfare programs like the Livelihood Empowerment Against Poverty (LEAP) to assist vulnerable groups, reducing poverty and inequality.
- Tax funds are also used to strengthen national security by financing the police, military, and emergency services, ensuring a safe and stable environment for development.
- Environmental protection initiatives, such as sanitation services and waste management, are financed by tax revenue to promote sustainable development and improve public health.

4. Public tax education campaigns can have a significant positive impact on national development in several ways:

- **Increased Tax Compliance:** Educated citizens are more likely to understand why paying taxes is essential, leading to higher voluntary compliance and reduced tax evasion.

- **Enhanced Government Revenue:** With better compliance, the government collects more revenue, which can be used to fund infrastructure, healthcare, education, and social programs.
- **Transparency and Trust:** Campaigns help explain how tax money is used, which builds public trust in government institutions and reduces resentment or suspicion.
- **Civic Responsibility:** Tax education fosters a sense of duty and citizenship, promoting long-term national stability and participation in democratic processes.
- **Reduce Tax Evasion**: Awareness campaigns help reduce misunderstandings and discourage illegal tax avoidance.
- **Support Informed Decision-Making:** Educated taxpayers can participate more effectively in public discussions about budget priorities and government spending.

SECTION 6

1. **Examination of the barriers and opportunities young people face in participating in democratic governance**

- Lack of Political Education and Awareness: Many young people are not taught civic engagement or how government functions.
- Limited Representation: Few young people hold leadership roles or are part of decision-making bodies.
- Economic and Social Pressures: Youth may prioritise jobs or education over political engagement due to economic hardships.
- Digital Misinformation: exposure to misinformation online can create distrust or skew understanding.
- Legal and Structural Restrictions: voting age and other eligibility rules exclude many under 18.
- Adult misconceptions about the Youth: youth voices may be dismissed as inexperienced.
- Over-politicisation of national issues

2. **Analysis of the role of advocacy and citizen-led initiatives in driving local development outcomes**

Advocacy

- Raises awareness: Brings attention to local issues that may be ignored to promote development
- Influences policy and budgets: Encourages governments to allocate resources effectively
- Ensures accountability: Tracks the implementation of development promises.
- Empowers marginalised groups: Promotes inclusion in decision-making processes.

Citizen-Led Initiatives

- Community Development Projects: Citizens organise to build schools, health posts, boreholes, and roads, especially in rural areas.
- Participatory Budgeting: Some districts involve community members in deciding how local funds are used.
- Youth and Volunteer Groups: Youth groups engage in clean-up exercises, tree planting, and peer education on public health (e.g., during COVID-19).
- Traditional Leadership Engagement: Chiefs and local leaders often mobilise citizens for communal labour and conflict resolution.

Combined Impact on Development

- Improves Service Delivery: Citizens demand better infrastructure and services, prompting faster responses from local governments.
- Encourages Sustainability: When communities are involved in planning and implementation, projects are more likely to be maintained.
- Strengthens Democracy: Encourages civic participation and trust in local institutions.
- Bridges Gaps in Government Efforts: In underserved areas, community actions help fill the development void**.**

3. The overall significance of community participation in local governance. Justify your argument with evidence.

a. Voting

- Directs Influence on Leadership as citizens choose representatives who make decisions on their behalf.
- Voting determines the legitimacy and direction of democratic governance.
- Influence is mostly periodic (e.g., every 4 or 5 years).
- Voters often lack influence over policies between elections.

However, effectiveness depends on Informed Choices

- When citizens are well-informed, voting reflects real community priorities.
- When based on tribalism, misinformation, or vote-buying, it weakens democratic outcomes.

Town Hall Meetings / Community Forums

Effectiveness

- Promotes Direct Dialogue: Citizens engage directly with local leaders, express concerns, and offer suggestions.
- Increases responsiveness and accountability of elected officials.
- Builds Transparency and Trust through open fora
- Encourages trust between communities and leadership.
- However, effectiveness varies by Participation Level:

- When attendance is low or dominated by elites, diverse voices may be excluded.
- Success depends on whether leaders act on feedback received.

Advocacy and Activism

Effectiveness

- Drives Policy Change and Reform. It can push governments to revise or create laws and policies (e.g., youth or women's rights).
- Useful when voting and dialogue fail to bring results.
- Empowers Marginalised Groups **(e.g., the disabled, slum dwellers).**
- However, it requires coordination, evidence, public pressure, and sometimes media support.
- It can face resistance from authorities, especially in politically sensitive cases**.**

Participation in Local Development Committees / Assemblies

Effectiveness

- Influences Local Planning and Budgeting:
- Citizens help set priorities for district development plans (e.g., health, roads, education).
- Leads to more targeted and efficient service delivery.
- Encourages Ownership and Sustainability:
- Projects reflect community needs and are more likely to be maintained**.**

Challenges Include

- Political interference
- Low Capacity
- Sometimes participation is symbolic, and real decisions are made elsewhere.

Overall Analysis

In conclusion, no single method is sufficient alone: A combination of voting, forums, advocacy, and committee participation leads to stronger democratic influence.

4.

- Enhances Responsiveness and Accountability: Local leaders are more responsive when citizens actively voice their concerns**.** Example: In Ghana, town hall meetings and community scorecards have pressured District Assemblies to improve sanitation and road maintenance.

  Justification: When communities monitor service delivery, local governments are held accountable and perform better.

- **Improves Policy Relevance and Service Delivery:** Community input ensures that decisions reflect real, local needs.

  Justification: Citizens know their daily challenges best, so their participation leads to better-targeted solutions

- **Promotes Ownership and Sustainability:** Citizens are more likely to support and maintain projects they helped plan or implement. Example: In rural Ghana, communities that contributed labour or resources to school or clinic construction are more involved in maintaining them.
- **Strengthens Democratic Culture and Social Cohesion:** Participation builds civic awareness, unity, and trust in local institutions. Example: Community forums during local elections or development planning promote dialogue and peaceful coexistence.

  Justification: Informed, engaged citizens are more likely to defend democratic principles and collaborate on common goals.
- **Empowers Marginalised Groups:** Provides space for youth, women, and minorities to influence decisions affecting them, for example: Women's groups in northern Ghana have successfully advocated for maternal health services at local clinics.

  Justification: Inclusive governance

  - fosters equity and social justice.
  - identifies and solves local problems faster (e.g., water shortages, school dropouts) and acts swiftly.

Counterpoint & Limitation

- Sometimes people's involvement is just for show and does not really make a difference.
- Low literacy, political interference, or poor feedback loops can reduce effectiveness.

5. **Evaluate the effectiveness of democratic processes and community engagement in driving development in Ghana.**

   Ghana has made significant strides in consolidating democracy since the adoption of the 1992 Constitution. Regular elections, peaceful transfers of power, and the existence of an independent Electoral Commission have promoted political stability, an essential precondition for development. These processes have led to:

   - **Improved governance**: Competitive elections pressure political leaders to prioritise development-oriented policies to gain public support.
   - **Legal reforms and institution building:** Democratic structures have supported the creation of bodies like CHRAJ (Commission on Human Rights and Administrative Justice) and EOCO (Economic and Organised Crime Office), which aim to reduce corruption—a major barrier to development.
   - **Access to development funds:** Ghana's democratic record has made it an attractive partner for international donors and investors, resulting in increased foreign aid and Foreign Direct Investment (FDI) like:

     - Setting up a company or branch in a foreign country.
     - Buying a significant share in an existing local company.
     - Building infrastructure such as factories or offices.

However, challenges persist

- Electoral violence and political polarisation sometimes undermine democratic gains.
- Winner-takes-all politics often leads to marginalisation of opposition voices and poor continuity in development projects.

Community Engagement and Development: Community engagement has played a key role in shaping local development through the following ways.

- Decentralisation and participatory governance: Ghana's decentralisation policy, especially the creation of Metropolitan, Municipal, and District Assemblies (MMDAs), has brought development planning closer to the people. Citizens can engage through unit committees and public hearings.
- Grassroots development projects: Community-driven initiatives, such as those supported by NGOs and CBOs (Community-Based Organisations), have improved access to education, health, and water in rural areas.
- Social accountability mechanisms: Platforms like town hall meetings and community scorecards allow citizens to monitor service delivery and influence development outcomes.

Still, community engagement faces obstacles

- Low civic education and awareness reduce effective participation.
- Elite capture and politicisation of local structures can divert resources away from real community needs.
- Limited financial autonomy of local governments constrains meaningful implementation of development plans.

SECTION 7

1.
- **Support the Victim with Care and Privacy:** I would listen to the victim and encourage them to talk to a trusted adult or counsellor for help with their feelings.
- **Help the Offender Take Responsibility:** I would ask the student who spread the rumour to apologise sincerely, maybe by writing a letter, to start making things right.
- **Use Restorative Practices to Heal Relationships:** I would work with the staff to hold a meeting where both students can talk and fix the harm caused.
- **Teach the School About Responsible Media Use:** I would help organise talks or activities that explain why sharing false information is harmful.
- **Encourage Kindness and Responsibility:** I would promote a school culture where students support each other and stand against bullying or rumours.

2. Effects on Individuals

- It leads to mental health problems such as stress, anxiety, and depression
- It leads to trusting fake news or scams and creates confusion about what's true
- It leads to addiction and overuse of social media, leading to a waste of time

- It can lead to damage to your reputation as a result of posting harmful or false content
- It can lead to loss of job or school chances

Effects on Communities

- It can lead to Conflict and Division (Fighting over online opinions, creating more hate and intolerance
- Creation and spreading of panic in the community (Fake news about danger or disease
- Less Trust in Leaders (People stop listening to local authorities)
- It can lead to broken friendships

Effects on the Nation

- It can create sharp political divisions
- It could lead to mistrust in our leaders (government)
- It can cause economic harm to the states (Misinformation slows industries)
- It creates health risks to the people through fake medical tips and drugs online
- Support the Victim with Care and Privacy
- I would listen to the victim and encourage them to talk to a trusted adult or counsellor for help with their feelings.

3. - **Young people set trends and influence online behaviour s**ince many of them are active on social media, and their actions shape what is seen as acceptable or normal
   - **They help stop the spread of misinformation.**
   - **They can educate and support their peers.**
   - **They hold others accountable in respectful ways.**
   - **They help create a safer and kinder online environment b**y promoting empathy, respect, and responsibility online. Young people can make digital spaces more supportive for everyone, reducing harm and increasing trust.

4. - **Spread of Misinformation and Disinformation:** False information spreads quickly online, confusing citizens and influencing opinions based on lies. This weakens democratic decision-making and can affect elections, public trust, and social stability.
   - **Online Echo Chambers and Polarisation:** Social media algorithms often show users only content that matches their beliefs. This creates echo chambers where people are rarely exposed to different views, increasing division and reducing open, informed debate, key elements of democracy.
   - **Cyberbullying and Harassment in Civic Spaces:** Activists, journalists, and ordinary citizens may face online threats when expressing political opinions. This discourages participation and silences important voices, especially from marginalised communities.
   - **Low Digital Literacy and Civic Understanding:** Many citizens, especially younger or less-educated ones, may struggle to tell credible sources from fake

ones. This lack of critical thinking can lead to manipulation, apathy, or poor civic choices.

- **Foreign and Political Interference:** In some cases, foreign actors or political groups use digital platforms to spread propaganda or manipulate public opinion, which undermines trust in democratic systems and fair elections.

5. **How Media Empowers Citizens in a Democracy**

- **Provides Access to Reliable Information**

  Media informs citizens about policies, elections, and current events, helping them make educated choices and participate in democratic life.
- **Encourages Public Debate and Civic Engagement**
- Media platforms allow for open discussion and the exchange of diverse ideas, which are essential for a healthy democracy.
- **Gives Voice to the Marginalised**
- Independent and social media give underrepresented groups the chance to share their stories, challenge injustice, and push for change.
- **Supports Transparency and Accountability**

  Investigative journalism exposes corruption, holds leaders accountable, and strengthens trust in democratic institutions when done responsibly.

How Media Can Mislead or Harm Citizens

- **Spreads Misinformation and Disinformation**

  Inaccurate or false reporting can lead to confusion, manipulation, and poor public decision-making.
- **Promotes Sensationalism and Bias**

  The media often prioritises emotional or dramatic content over facts, which can distort public understanding and fuel division.
- **Creates Echo Chambers**

  Algorithms on digital platforms often show users only content that matches their views, limiting exposure to different perspectives and deepening polarization.
- **Undermines Trust in Institutions**

  Biased or agenda-driven reporting can lead people to distrust the media, government, and even democratic systems, weakening civic engagement.

SECTION 8

1. - Identifying opportunities in your community by keeping an eye out for problems in your community or gaps in the market.

   - Creativity and Innovation (finding new or better ways to solve a problem
   - technology.
   - Being resilient and persevering. by learning from failures, ask for feedback, and use each experience to improve your approach
   - By taking risk. Taking bold steps, but do your homework first. Test your idea on

- Having vision to set up clear goals. Have a clear vision for what you want to achieve in the next one, two and 5 years.
- Being Self-Motivated and Disciplined.
- Building networking and relationship with other young entrepreneurs, attending startup events, and seeking for mentors.
- Adaptability and Willingness to Learn. Being flexible and open to change.

2. Lessons Learned from Dr. Duffuor's/Patrick Awuah / Bernice Dapaa etc. Journey.

- In-depth Industry Knowledge
- Focus on Customer Needs
- Building a Strong Local Brand
- Networking and Strategic Partnerships
- Adaptability and Innovation
- Build a Strong Team
- Secure Funding.
- Launch Digitally First:
- Compliance and Ethics

3. An example of Business Opportunity: Solar-Powered Mobile Charging Station

Identified Market Gaps & Pain Points in Rural Ghanaian Communities

- Limited Access to Reliable Electricity
- High Cost of Fuel for Generators
- Increasing Mobile Phone Usage:
- Need for Clean Energy Solutions:

Proposed Product: Solar-Powered Mobile Charging Stations (Community-Based)

Description: A low-cost, solar-powered kiosk equipped with multiple charging ports, allowing residents to charge their mobile phones and small devices at a small fee. It could also offer related services such as;

- Mobile money transactions
- Sale of airtime/data
- LED lantern rental for nighttime use

Justification for the Business Opportunity

- Addresses a Basic Daily Need
- Low Operating Costs
- High Demand and Repeat Use
- Scalability
- Environmental Impact
- Empowerment and Job Creation

Implementation Strategy

- Pilot in One Community: Start small to test demand and operational logistics.
- Partner with Local Chiefs or Community Leaders: Ensure community buy-in and local support.
- Utilise Local Materials & Labor: Keep costs low and support the local economy.
- Offer Flexible Payment Models: E.g., "pay-as-you-use" or subscription models for families.
- Marketing: Use local radio, community events, and word of mouth to promote.

4. • Chose market research method: survey
   - Identify target audience
   - Collect and analyse data
   - Apply findings to refine the business idea
   - finalise the updated business concept
   - Ready to pitch to investors
5. • Clearly explain the startup's purpose and set specific, achievable goals for the team to follow.
   - Put together a team with the right mix of skills and experience to get the job done well**.**
   - Clearly give each team member their tasks and responsibilities so everyone knows what they need to do
   - Break the project into clear steps or phases to complete tasks in order and meet deadlines smoothly.
   - Use a flexible work method called Agile to manage the project in small steps and make improvements as we go.
   - Create a positive team environment where everyone works together, feels valued, and stays motivated.
   - Keep track of the team's progress and make changes when necessary to stay on track and improve results.
   - Get ready to grow the business by planning to hire more team members and improve the tools and systems we use.

SECTION 9

1. Fixed expenses are costs that stay the same every month, for example, a student's school bus fare or SRC dues. Variable expenses change from month to month; for example, money spent on food, airtime, or stationery may be higher in one month than another.
2. The trader should base her budget on GH¢450, her lower monthly income. This is called conservative budgeting. If she plans her spending based on her best month and then earns only GH¢450, she will not be able to cover her planned expenses. If she

budgets based on her lowest income and earns more, she simply has a positive balance to add to savings.

3. Zero-based budgeting assigns every cedi a specific purpose, which is ideal for someone who wants total control. The 50/30/20 rule works well for someone with a regular, predictable income. For a student with irregular pocket money, zero-based budgeting is more suitable because it forces planning before spending — especially important when income is uncertain. Accept well-reasoned alternative answers.
4. Possible answers include;
    - Irregular income: Always budget based on the lowest expected income; build a small emergency fund.
    - Peer pressure and social spending: Include a social obligations line in the budget so these costs are planned for rather than acting as surprise spending.
    - Inflation: Review the budget regularly and adjust estimates when prices rise.
    - Impulse buying: Use the envelope method or a mobile money savings lock to separate spending money from savings.
5. Kofi's income = GH¢600.

    Total expenses = GH¢450.

    Available for savings = GH¢150 per month.

    Months to reach GH¢1,500 = GH¢1,500 divided by GH¢150 = 10 months.

    Kofi's budget
    - Income GH¢600
    - Expenses GH¢450
    - Savings GH¢150
    - Balance = GH¢0. He will reach his goal in 10 months if he sticks to his budget.

SECTION 10

1.
    - **Individuals**
        - Access to global markets and online jobs (e.g., freelancing, remote work).
        - Exposure to different cultures, languages, and lifestyles through media and travel.
        - Access to international education and healthcare options.
        - Greater access to technology and information via the internet.
    - **Nations**
        - Increased trade and foreign investment.
        - Access to new technologies and innovation.
        - Economic growth through export markets and tourism.
        - Influence of global institutions (e.g., UN, WTO, IMF) on national policies.

- **Importance**
    - Encourages interdependence and cooperation between countries.
    - Helps nations respond collectively to global challenges like climate change and pandemics.
    - Drives economic and cultural integration across borders.

2. Examine key global issues and evaluate their impact on Ghana's social and economic development.

- **Climate Change**
    - Unpredictable weather affects agriculture and food security.
    - Increases natural disasters like floods and droughts.
- **Global Health (e.g., pandemics like COVID-19)**
    - Strains on healthcare systems.
    - Disruption of education and economic activities.
- **Inequality and Poverty**
    - Limits access to global opportunities for many Ghanaians.
    - Creates reliance on international aid and remittances.
- **Migration and Brain Drain**
    - Skilled workers leaving the country can weaken national development.
    - Remittances from abroad can help families and support the economy.
- **Economic Globalisation**
    - Competition with foreign companies can harm local industries.
    - Opportunities for Ghana to export cocoa, gold, and oil.

3. **Evaluate the benefits of globalisation and analyse how it creates connections between individuals and nations.**

- **Benefits**
    - Access to global markets boosts trade and income.
    - Technology transfer enhances productivity and innovation.
    - Cultural exchange promotes understanding and diversity.
    - Global partnerships in education, science, and business.
- **Connections Created**
    - Through international trade and multinational companies.
    - Via digital communication platforms (e.g., social media, video calls).
    - Through migration, tourism, and international students.
    - Through global organisations and development programs.

4. **Discuss the benefits Ghana derives from globalisation**

    - Increased Foreign Direct Investment (FDI): Growth in sectors like mining, oil, and telecommunications.
    - Export Opportunities: Cocoa, gold, and oil reach global markets, earning foreign currency.
    - Technology and Innovation: Adoption of digital banking, mobile money, and modern farming.
    - Tourism Boost: International visitors bring in revenue and promote cultural exchange.
    - Diaspora Contributions: Ghanaians abroad send remittances and invest in businesses at home.
    - Educational Collaboration: Ghanaian students and scholars gain access to international opportunities.

5. **Evaluate and analyse ways Ghana maximises the benefits, considering factors such as economic competitiveness, cultural preservation and sustainable development.**

Economic Competitiveness

- Investing in infrastructure (roads, ports, internet) to support trade and attract investors.
- Promoting value-added exports (e.g., chocolate instead of raw cocoa) to earn more.
- Skills development through education and vocational training to meet global job standards.

Cultural Preservation

- Promotion of local arts and heritage through tourism and festivals (e.g., Chale Wote Festival).
- Incorporation of local languages and traditions in media and education.
- Support for local industries (e.g., textiles, crafts) to maintain cultural identity.

Sustainable Development

- Environmental regulations to prevent resource overuse and pollution.
- Green energy projects (e.g., solar and hydroelectric) to reduce reliance on fossil fuels.
- Encouraging responsible business practices that protect communities and the environment.

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GLOSSARY

- **50/30/20 Rule:** A budgeting guideline that divides income into 50% for needs, 30% for wants, and 20% for savings.
- **Accountability:** Being responsible and answerable for actions or decisions, especially in governance or leadership.
- **Accountability:** being responsible for what you do and explaining your actions.
- **Accountability:** The obligation of individuals or organisations to take responsibility for their actions, to be answerable, and to explain or justify their decisions and outcomes.
- **Activism:** Taking direct and intentional action to support or oppose a social, political, economic, or environmental cause.
- **Administration:** The people and work that help run a group, office, or country.
- **Advocacy:** Publicly supporting or arguing for a cause, policy, or group, often to influence decisions or bring about change.
- **Advocacy:** the act of publicly supporting or recommending a particular cause, policy, or idea. It often involves speaking out, raising awareness, and influencing decision-makers.
- **Audiences**: The groups of people who watch, read, or listen to media content.
- **Authentic**: Real, true, and trustworthy, not fake or copied.
- **Brain drain:** The emigration of educated, skilled, or talented individuals from their home country to another, usually for better opportunities, which can harm the home country's development.
- **Broadcasting**: Sending TV or radio programs to a large public audience through airwaves or satellites.
- **Budget:** A written financial plan that shows how income will be divided between expenses and savings over a set period.
- **Budget Balance:** The difference between total income and total spending. A positive balance means money is left over; a negative balance means overspending.
- **Colonisation:** The process by which a country takes control over another area or territory, often by settling people there and exploiting its resources.
- **Conservative Budgeting:** Planning based on the lowest expected income rather than the best-case amount, to avoid overspending.
- **Committal:** The process of sending someone to jail or prison or sending a case to a higher court for trial.
- **Complexities:** Difficult or complicated parts of something that make it hard to understand or deal with.
- **Compliance**: following rules or laws or doing what you are supposed to do according to set standards.
- **Compliance:** following rules or laws.

- **Conditions:** Circumstances or factors that affect how something happens. In development or aid, conditions can also mean requirements attached to support or assistance.
- **Connectivity**: Being linked or connected (digitally, socially, etc.).
- **Conservation:** The careful use and protection of natural resources.
- **Conservation:** The careful use and protection of natural resources
- **Contemporary:** Belonging to the present time; modern or current.
- **Decentralisation:** giving power to local areas to make their own decisions.
- **Dependent:** Relying on someone or something else for support or existence. A dependent country may rely heavily on another for trade, aid, or governance.
- **Diaspora**: People living outside their homeland but keeping cultural ties.
- **Digital**: Anything related to technology that uses computers, the internet, or electronic devices.
- **Diplomatic**: Related to managing international relations or being tactful.
- **Discretionary Expense:** Spending on non-essential wants, things you enjoy but do not necessarily need.
- **Disinformation**: False information that is **spread on purpose** to mislead people.
- **Distrust**: A lack of trust or belief in someone or something, often caused by dishonesty.
- **Diversifying:** Expanding variety; making something more diverse. For example, a country diversifying its economy might develop different industries instead of relying on just one.
- **Emergency Fund:** A small reserve of savings kept aside to cover unexpected expenses such as medical bills or urgent travel.
- **Endangered:** A term used to describe animals or plants that are at risk of disappearing or becoming extinct.
- **Environment:** The natural world around us, including the air, water, land, plants, and animals.
- **Environment:** The natural world around us, including the air, water, land, plants, and animals.
- **Evasion:** breaking the law by not paying taxes
- **Evidence:** Facts, objects, or information used to prove whether someone is guilty or innocent in a court.
- **Executive Summary**: A summary of a longer report or proposal, highlighting the main points for quick understanding.
- **Falsified**: Changed or created to be false, usually to trick or deceive others.
- **Financial Goal:** A specific, time-bound target for saving or spending. E.g., saving GHc500 in three months to buy school materials.
- **Fixed Expense:** A cost that remains the same each month, such as school fees or rent.
- **Framework:** A set of rules that helps organise and guide how something should be done.

- **Framework:** A set of rules that helps organise and guide how something should be done.
- **Globalisation:** The increasing connection between countries through trade,
- **Guesswork**: Making decisions or answers based on guesses rather than facts or evidence.
- **Harassment**: Repeated, unwanted, and harmful behaviour, including online, that targets someone.
- **Homogenisation:** Making things more similar or uniform.
- **Hub**: A central place for activity or connection.
- **Impactful**: Having a strong effect or influence on something or someone.
- **Impartial:** Fair and unbiased; not favouring any side.
- **Impulse Buying:** Making an unplanned purchase driven by emotion or temptation rather than deliberate decision-making.
- **Inclusiveness**: The practice or policy of including people who might otherwise be excluded or marginalised. It emphasises equal access and participation for all.
- **Income:** All money received from any source, pocket money, business earnings, a job, or family support.
- **Inflation:** The rate at which the general level of prices for goods and services rises, decreasing the purchasing power of money.
- **Interpret:** To explain or understand the meaning of something, like laws or statements
- **Limited Liability**: A legal structure where owners are responsible for business debts only up to the amount they invested, protecting personal assets.
- **Mindset**: A person's way of thinking or their attitude toward something.
- **Misinformation**: False or incorrect information that is **shared by mistake**, not always intentionally.
- **Misleading**: Giving the wrong idea or impression, often causing people to believe something that isn't true.
- **Multi-national**: Operating in or involving several countries.
- **Neo-colonialism:** A modern form of colonisation where powerful countries influence or control less powerful countries economically, politically, or culturally without direct political rule.
- **Operational**: Related to the day-to-day functioning or running of a business or system.
- **Petition:** A formal written request, typically signed by many people, appealing to authority about a particular cause or issue. Petitions are often used to show public support and call for change.
- **Pitch**: A short presentation where someone tries to sell an idea, product, or business to investors or customers.
- **Podcasts**: Digital audio episodes, often like radio shows, that people can listen to online or download.

- **Policies:** Plans or courses of action adopted by governments, organisations, or individuals to guide decisions and achieve outcomes.
- **Pollution:** The act of making the air, water, or land dirty and harmful.
- **Prerogative:** A special right or privilege that belongs to a particular person or group, often official powers.
- **Priorities:** The things that are regarded as more important than others and should be dealt with first. Priorities help guide decisions and actions.
- **Privacy:** The state of being free from public attention or unwanted intrusion into personal matters.
- **Proposition**: An idea or plan offered for consideration or acceptance.
- **Prosecution:** The act of officially charging someone with a crime and trying to prove they are guilty in court.
- **Protectionism:** Limiting imports to protect local industries.
- **Regulatory:** making and enforcing rules or laws, especially by a government or official body.
- **Remedies:** Solutions or legal actions that a court provides to fix a wrong or enforce a right.
- **Resistance:** The act of opposing or standing against something, such as injustice, oppression, or colonisation.
- **Savings:** Money set aside from income for a future goal or emergency, rather than spent immediately.
- **Sovereignty**: A country's full control over its own affairs.
- **Startup**: A new business, often in its early stages, focused on developing a unique product or service.
- **Sustainable:** using natural resources in a way that protects them for the future.
- **Sustainable:** using natural resources in a way that protects them for the future
- **SWOT Analysis**: A tool used to evaluate the Strengths, Weaknesses, Opportunities, and Threats related to a business or project.
- **Taxation:** when the government collects money from people and businesses to pay for
- **Telecasting**: A type of broadcasting that specifically refers to sending television programs to viewers.
- **Transactions:** buying or selling something.
- **Transparency:** The quality of being open, honest, and straightforward about actions, decisions, and processes.
- **Transparent:** Open and clear; actions or processes that are easy to understand and see through.
- **Variable Expense:** A cost that changes from month to month, such as food, airtime, or transport.
- **Volatility:** Rapid or unpredictable changes, often in markets.
- **Vulnerability:** a weakness or exposure to harm.

- **Zero-Based Budgeting:** A method in which every cedi of income is assigned a purpose so that income minus all allocations equals zero.

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