SOCIAL STUDIES

FOR

STANDARD 8

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UNIT 1 THE SOLAR SYSTEM **Written by Zikomo Masese Banda**

The solar system refers to the sun and the planets.

The planets are: Mercury, Venus, Mars, Pluto, Earth, Jupiter, Uranus, Neptune and Saturn.

The nine planets move around the sun and obtain their energy from the sun.

The planets are at different distances from the sun.

The distance at which each planet from the sun determines how many days or months it takes to go around the sun.

Planets are scattered all around the sun. They are found at different distances from the sun.

Some of the planets go around the sun in a matter of days while others take several years.

THE CHARACTERISTICS OF THE PLANETS

- They obtain their heat energy from the sun
- They are around
- They do not produce light of their own
- Some have natural satellites which are also called moons
- They are round
- They go round the sun

Some planets are bigger or smaller than the earth:

- Mercury, Venus, and Pluto are smaller than the earth in terms of radius
- Mercury, Venus and Pluto are lighter than the earth.
- Mercury and Venus are closer to the sun than the earth
- Mercury and Venus go round the sun faster than the earth.
- The earth has life on it while the other planets do not have any living things on them

IDENTIFYING PLANETS

Largest planets

- Jupiter
- Saturn
- Uranus
- Neptune

Smallest planets

- Mercury
- Venus
- Earth
- Mars

Mercury

- Mercury is the smallest planet of the solar system

Jupiter

- Jupiter is the largest planet of the solar system.

Saturn

- Saturn is the second largest planet

UNIT 2 THE SHAPE AND MOVEMENT OF THE EARTH

The earth is spherical in shape.

It is not perfectly round but it is a little flat on the poles.

There are so many proofs that shows that the earth is round.

Some of these are:

- The eclipse of the moon
- Photographs of the earth taken from the sky (aerial photography)
- Ship's visibility on the water surface
- The earth's curved horizon
- Moving in a straight line around the world (circumnavigation)
- The appearance of sunrise and sunset
- The sky seems to touch the ground

THE EARTH'S MOVEMENT

The earth moves mainly in two ways:

- It moves round and round on its axis. This is called rotation
- It moves along its orbit round the sun. This is called revolution

ROTATION

Rotation is the movement of the earth on its axis 24 hours every day and night.

The earth rotates on its axis once in 24 hours.

The earth spines (rotates) around on its axis from west to east.

One complete rotation of the earth on its axis takes 24 hours.

Although the earth moves, we do not notice it because of its size and because atmosphere rotates with the earth.

As the earth is rotating half of the earth is facing the sun.

That half of the earth is facing the day.

The half of the earth facing away with from the sun is in darkness and so it is night.

Within the 24 hours the earth's surface experiences both day and night.

At the equator, half of the 24 hour period is day and half is night.

REVOLUTION

Revolution is the movement of the earth around the sun for 365¼ days every year.

The earth travels or revolves around the sun once every 365¼ days or one year.

The path the earth goes through to travel around the sun is called orbit.

As the earth is revolving around the sun, different seasons are formed.

Therefore seasons are caused by the revolution of the earth round the sun once every 365¼ days in an ordinary year and 366 days in a leap year.

EFFECTS OF ROTATION AND REVOLUTION OF THE EARTH

Rotation

Rotation is very important because it results in day and night.

If the earth did not rotate one half of the earth would be in darkness all the time while the other half would be exposed to the sun all the time.

Revolution

Revolution is very important because it causes changes in seasons.

There is a hot season when the sun is closer to the earth.

When the sun is far away from the earth, people experience a cool season.

UNIT 3 THE WEST AFRICAN SLAVE TRADE

CAUSES OF SLAVE TRADE IN WEST AFRICA

- British settlers in America who wanted labourers to work in their cotton and tobacco plantations
- Spaniards who wanted labourers to work as miners in their gold and silver mines: and also farmers to work in their cotton and sugar plantations in South and Central America
- The British and the Spanish wanted cheap labour

WAYS OF OBTAINING SLAVES

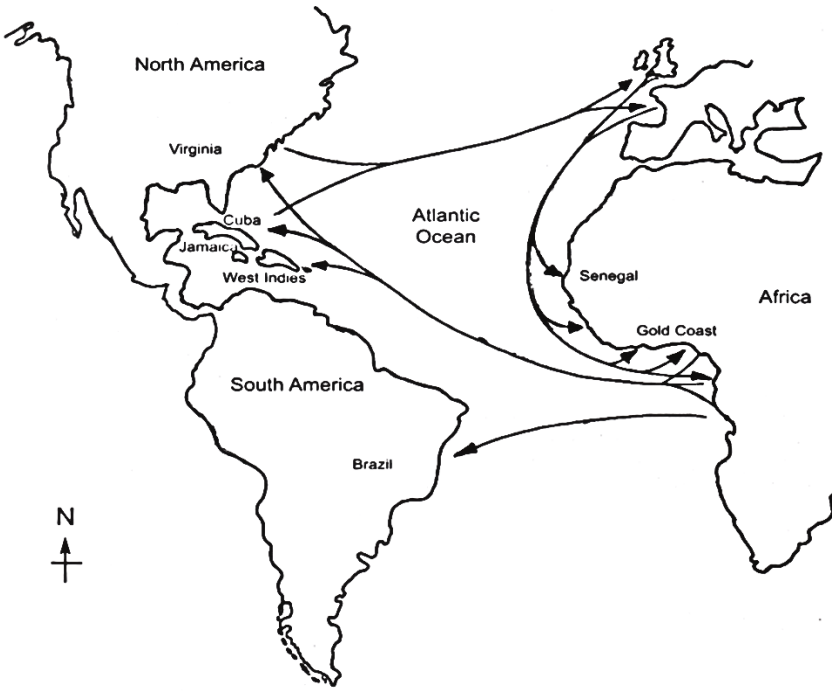
- Through chiefs who waged wars against one another and the losers were exchanged for foreign goods such as gin, rolls of cotton and gun.
- Through chiefs who sold criminals and those accused of being witches and wizards
- Through foreigners who could attack a village and took the captives away.

THE TRIANGLE TRADE

The slave trade in West Africa soon developed into what was known as the **triangle trade.**

Britain, West Africa and West Indies (now called the Caribbeans) were the trading partners which were greatly involved in the triangle trade.

It was called triangle trade because trade routes formed a triangular shape.



The ships left England for West Africa loaded with foreign goods such as cloth, guns and gin.

In West Africa, these goods were exchanged for slaves.

The ships left West Africa for America carrying slaves.

In America slaves were exchanged for raw materials such as sugar and cotton.

Thereafter, the ships returned to England carrying raw materials.

Thus completing the triangle.

THE EFFECTS OF SLAVE TRADE IN WEST AFRICA

- Villages were destroyed
- People were carried away and some were killed
- Guns and gunpowder were introduced in Africa
- Some African chieftainships were destroyed
- Many areas in Africa became depopulated
- Many slaves died on their way to America due to ill-treatment
- Africans lost their Identity in the foreign land and were treated as an inferior race.

THE ABOLITION OF THE SLAVE TRADE

In Britain many Christians felt that the slave trade was evil.

Consequently, a movement against slave trade started in England in the 18th century.

People like John Wesley, Thomas Clarkson, William Wilberforce and Granville Sharpe spoke strongly against the slave trade at public meetings, in parliament and in churches.

These people were called abolitionists because they forced government to stop slave trade.

Their influence led to the abolition of the slave trade in Europe, Africa and America.

For example:

- Britain passed a law forbidding slave trade throughout the British Empire in 1807
- Slavery was declared illegal in Britain in 1833
- France, Spain and Portugal passed laws abolishing slavery in their colonies between 1848 and 1888.
- Abraham Lincoln, the president of United States of America, declared all slaves free in his country in 1863
- The slave trade ended completely in United States of America in 1865
- The abolition of slavery in America marked the end of the slave trade in West Africa.

UNIT 4 THE PARTITION OF AFRICA

Africa did not have countries as we know them today.

It was made up of kingdoms and empires.

In the late 19th century and early 20th century, Africa was partitioned (divided) by the European nations.

The partition was not peaceful as Europeans scrambled for land.

That is why the 'Partition of Africa' is sometimes referred to as the 'Scramble for Africa'.

CAUSES OF PARTITION OF AFRICA

- Need for raw material for the industries
- Need for new markets for manufactured goods
- To spread Christianity
- Improvement in medical knowledge
- Prestige
- Exploration of Africa

REGULATIONS FOR THE PARTITION OF AFRICA

- A country had to occupy and develop the claimed land. If not developed, the claimed land could be lost to other countries.
- Quarrelling countries over areas had to settle disputes by agreeing on the matter themselves.
- All international trading centres were set free for all traders from different countries.
- Countries had to end slavery and slave trade in their colonies.

The following countries partitioned Africa:

A. **Germany**

South West Africa (Namibia), Togoland (Togo) Cameroon and Germany East Africa (Tanzania)

B. **France**

Morocco, Algeria , Mauritius, French West Africa (Senegal), Mauritania, Mali, Niger, Upper Volta (Burkina Faso), Guinea, Ivory Coast, Benin, Chad, Gabon, Tunisia, Madagascar, French Somaliland and Djibouti.

C. **Portugal**

Angola, Mozambique, Portuguese Guinea (Guinea Bissau).

D. **Italy**

Somaliland and Libya

E. Belgium

Belgium Congo (Democratic Republic of Congo)

F. Britain

Southern Rhodesia (Zimbabwe), Northern Rhodesia (Zambia), Nyasaland (Malawi), South Africa, Bechuanaland (Botswana), Swaziland, Uganda, Kenya, Nigeria, Sierra Leone, Basutoland(Lesotho), British Somaliland, Gold Coast(Ghana)

G. Spain

Rio de Oro (Western Sahara)

Ethiopia and Liberia were independent, therefore, no country colonised them.

THE EFFECTS OF PARTITION OF AFRICA

- Forced labours was imposed in certain areas where Africans were treated like slaves
- In some territories, Africans lost fertile land to the European plantations
- Colonisation sped up the spread of Christianity.

UNIT 5 GENDER EQUALITY IN SOCIETY

Roles and responsibilities of men and women in societies differ from culture to culture.

This is because each society has changed ways of doing things.

SEX

This refers to biologically determined differences between males and females.

This differences are:

- Universal
- Obvious
- Few and generally permanent and they cannot be changed

Sex is characterised by certain features for males and females.

Some of these features are: boys or men have the ability to impregnate, while girls and women can breastfeed babies.

SEX ROLES
These are biologically determined roles based on the sex.

For example:

- Males impregnate
- Females bear children
- Females breastfeed children

GENDER
Gender refers to the culturally defined aspects of being male and female.

They could be relationships, status and privileges assigned to women, men, boys and girls in a given culture or location.

It is learned through the process of socialisation.

Gender is dynamic and varies from culture and culture.

GENDER ROLES
These are activities and tasks performed by males or females as a result of socio-cultural expectations. For example, in Chikwawa it is the role of a man to cut grass for thatching huts, while in the central region this is done by women.

Gender roles change. For instance, in Malawi in the past, only males were employed as soldiers in the Army, but now there are female soldiers in the Malawi Defence Force.

GENDER EQUITY
It means being fair, socially just impartial through fair distribution of benefits and resources.

GENDER EQUALITY
It means having the same status, rights and responsibilities for women and men.

It is based on the Idea that no individual should be less privileged in opportunities or human rights.

This involves the identification and removal of underlying causes of discrimination to give everyone a chance.

GENDER INEQUALITY
This refers to the unequal distribution of roles, responsibilities and opportunities between males and females in society.

GENDER STEREOTYPE

This refers to the beliefs, attitudes and perceptions of males and females which are generally accepted as true.

IMPACT OF GENDER INEQUALITY ON SCHOOL AND SOCIETY

- Males and females may not develop skills in dealing with situations and be able to compete.
- Not all males and females may contribute effectively to development
- Boys and girls may not be motivated to go to school
- Boys and girls may repeat classes more often due to poor performance
- Boys and girls may not have confidence in themselves
- Boys and girls may not depend on themselves and have career ambitions that are focused
- Males and females may not gain knowledge and skills to make rational decisions

FACTORS THAT PROMOTE GENDER BALANCE

- Teachers ensuring equal treatment to both girls and boys.
- Equal encouragement to both boys and girls to work hard.
- Teacher using methods which are gender sensitive
- Giving equal leadership roles to both boys and girls
- Equal support in academic work to both boys and girls
- Teacher creating an environment that is gender friendly
- Giving leadership positions equally to both men and women in religious institutions
- Featuring both males and females positively in newspapers, films and television
- Sensitising people on gender.
- Parents assigning chores equally to boys and girls

THE EFFECTS OF GENDER STEREOTYPING ON DEVELOPMENT

- Discrimination occurs at work place
- Knowledgeable people may not be given the right jobs
- Jobs may not be done thoroughly due to lack of expertise.
- A lot of resources may be under-utilised or wasted
- It becomes difficult for the people to share ideas.
- It reduces initiatives, creativity and innovations.
- It demotivates high performers.

UNIT 6 CULTURE

Culture is a way of life of a given group of people.

Culture varies with tribes.

Culture assists people to interact and compete with one another.

CROSS-CULTURAL EXPRESSIONS IN DIFFERENT MEDIUMS

- Political organisation
- Language
- Initiation ceremonies
- Marriage system
- Traditional songs and dances
- Arts and craft
- Folklores

FORCES THAT INFLUENCE CULTURAL CHANGE

- Religion
- Travel
- Intermarriages
- Trade
- Colonization

These are certain organisations which promote the preservation of culture.

Organisation	How culture is promoted and preserved
Museum	Keeping artefacts which are used or explained to young generations
Health centres	Promotion of positive cultural practises e.g. family planning
School	Some traditional topics are included in the school curricular
Family	Informal education for family members on culture
Political	Use of traditional dances during rallies
Religious centres	Giving guidance and counselling on moral values

UNIT 7 GREEK CIVILISATION

GREEK CIVILISATION

The Greek Civilisation started along the Aegean and Mediterranean Seas in Greece.
Greece is a mountainous country with swift rivers.
The civilisation started around 5BC.

The Greeks lived in City States.
The most famous city states were Athens and Sparta.
The other cities were Thebes, Syracuse, Miletus and Corinth.

FACTOR THAT INFLUENCED THE GROWTH OF GRACE CIVILISATION

- Trade – Athens was a trading city state.
- Security – Sparta was a military city state
- Language – All the city states spoke the same language.
- Religion – Greeks shared a common religion.
- Games – Greeks met every four years for competition in various games near Mount Olympus.
- Love of arts – They had love for arts.
- Willingness to learn – Greeks were very open to new ideas and were ready to learn.

REASONS FOR THE DECLINE OF THE GREEK CIVILISATION

- The city states began to work independently and this weakened their unity
- The war between Sparta and Athens
- Foreign invasion by Macedonians and Persians
- Mass production of sculptures led to poor quality of products

CONTRIBUTIONS OF THE GREEK CIVILISATION TO THE MODERN WORLD

- Alphabet – the alphabet we use today was derived from Greeks
- System of government – the democracy we know today evolved from the Greeks
- Science – the Greeks were great scientists and made important discoveries in Astronomy and Mathematics
- Games – the Olympic games which are held every four years originated from the Greeks
- Architecture – most of today's arts and architecture is a reflection of the Greeks' creativity

UNIT 8 MINERAL RESOURCES OF THE WORLD

There are many different kinds of mineral resources in the world.

Some of these minerals are coal, petroleum, gold, tin, copper, diamond and aluminium.

MAJOR MINERAL RESOURCES

Mineral	Uses	World producers
Copper	• It is used in the electrical field such as manufacturing of radios, television sets, refrigerators, cookers, kettles and pans.	- USA - Russia - Chile

	• It is used in making wires, cables and so forth • Its alloy are used to manufacture tubes, taps, roofing, bearings, valves, pumps, mountings and ornaments.	- Zambia - Canada - DRC - Kazakhstan
Iron	• It is used for making steel. • The steel from the furnace is the key to almost every industry • It is used for construction of houses, bridges, ships, watches and clocks. • It is used for making utensils, iron sheets, pipes and wires for making magnets.	- Russia - Australia - Brazil - USA - China - Canada
Gold	• It is used as money (medium exchange) • It is used for manufacturing jewels such as watches and clocks • For decorative purposes such as earrings and bracelets • For alloying with other minerals e.g. copper, silver, nickel and zinc • For gilding and making gold paint used for ornamental purposes • For fountain pen nibs • For photographic materials	- South Africa - Canada - USA - Papua New Guinea - Australia - Ghana - Zimbabwe
Diamonds	• For jewellery • For cutting instruments • For making drills and abrasive • Diamond dust is used for polishing	- South Africa - Ghana - Venezuela - DRC - Brazil - Canada
Aluminium	• It is used for construction purposes such aircraft, cars, bridges, railways and flooring • For making electrical cables • For making cooking utensils • For making bottle tops • For costume jewellery	- Australia as parts of - Jamaica - Guinea - USSR - USA - Germany NB: Malawi has bauxite on Lichenya plateau on mount Mulanje but it is not mined due to inadequate electricity and environmental concerns.
Coal	• To provide heat and steam for driving industrial machinery • To produce thermal electricity • For domestic fuel in heating	- USA - China - Russia - Poland

	• For smelting iron ore • As raw material in making coal, gas and coal tar(for making tarmac roads)	- UK - India - West Germany - South Africa NB: smaller coal fields are Hwange and in Malawi at Mchenga, Ngana, Thangazi in Chikwawa district
Oil or petroleum	• For motor vehicles' fuel • For industrial power • For domestic purposes i.e. heating and lighting (paraffin) • For lubricants and greases i.e. in industry and transport • As raw materials in chemical manufacturing e.g. synthetic, textiles, candle, Vaseline and fertilizer	- Russia - USA - Norway - Libya - South Africa - Venezuela - Nigeria - China - Kuwait - Iran - United Arab Emirates
Uranium	• For generation of electric power in nuclear power stations • To propel spaceships • For military bombs and missiles	- Russia - USA - Canada - NIGER - Austria - Gabon Malawi is mining some at Kayerekera in Karonga but at a small scale

THE IMPORTANCE OF MINERALS

- They are a source of foreign exchange if exported
- They are a source of employment if exploited
- They provide raw materials to industries

SUSTAINABLE WAYS OF USING MINERALS AND THEIR PRODUCTS

- Recycling
- Re-using mineral products e.g. broken car parts
- Controlling extraction
- Using alternative sources of energy e.g. diesel from maize, ethanol from sugarcane, biogas from wastes and solar energy

UNIT 9 ROMAN CIVILISATION

Rome was founded in 753BC by Romulus hence the name Rome was named him.

The roman civilisation grew along the west coast of the Italian Peninsula.

It is located in present day peninsula of Italy.

This peninsula extended into the Mediterranean Sea.

FACTORS THAT INFLUENCED THE GROWTH OF THE ROMAN CIVILISATION

- Trade
- Strong government
- Conquest through wars
- Geographical position

FACTORS THAT LED TO THE DECLINE OF THE ROMAN EMPIRE

- The vastness of the Roman Empire made it difficult to defend and control it.
- Division of Rome into the Western and the Eastern Empire made it difficult to protect the city and other parts of the empire.
- Decline in trade
- Rampant corruption in authority
- Invasions by a number of European tribes such as the Huns, the Vandals, the Ostrogoths, Visigoths and the Franks

THE CONTRIBUTIONS OF THE ROMAN CIVILISATION TO THE MODERN WORLD

- Buildings
- Roads and bridges
- Engineering
- Government
- Arts
- Law

UNIT 10 HUMAN RIGHTS

TYPES OF HUMAN RIGHTS

Human rights are classified into three types.

These are:

- civil and political rights
- socio-economic and cultural rights

- environmental and development rights

Civil and political rights

These are called liberty oriented rights and they enable one to:

- think and have access to information
- act and choose what to do
- join in political life of their society

These rights include:

- Right to life
- Right not to be tortured
- Right to liberty and security of a person
- Right to privacy
- Right to marry and found a family
- Right to a nationality and change of one's nationality
- Freedom of expression
- Right to assembly and association

Socio-economic and cultural rights

These are security oriented rights.

These rights enable an individual to participate in the social, economic and cultural activities of a community.

They concern how people live and work together to access basic needs such as food, shelter, health care and cultural practices.

Example of social rights:

- Right to privacy
- Right to education
- Right to health care

Example of economic rights:

- Right to choose one's work including self employment
- Right to form and join union and business association

Environmental and developmental rights

These rights entitle people to live in a self and health environment.

Environmental rights include the following:

- Right to clean water
- Right to access water.

Developmental rights include:

- Right to political, economic and cultural advancement.

RESPONSIBILITIES WHEN EXERCISING ONE'S RIGHT

- Respecting oneself
- Respecting elders
- Obeying laws
- Participating in development activities
- Respecting government's and other people's property
- Taking care of the environment for the present and future use

THE RIGHTS OF SPECIAL GROUPS OF PEOPLE

i. **The rights of children**

- Right of equal treatment before the law
- Right to be given a name, family name and to a nationality
- Right to know and be raised by their parents or guardians
- Right to education
- Right to be protected from economic exploitation or any punishment that may interfere with their physical or mental development

ii. **The rights of women**

- Right to full and equal protection by the law
- Right to be employed and get promoted
- Right to acquire and maintain custody of children
- Right to be treated with respect and dignity
- Right not be discriminated against because of gender or marital status
- Right to fair distribution of property acquired jointly with a husband

iii. **The rights of the girl child**

- Right to equal access to quality education
- Right to equality
- Right to be protected from all forms of abuse and discrimination

THE FOLLOWING ARE SOME ABUSES EXPERIENCED BY A GIRL CHILD

- Used as a domestic worker with little or no pay
- Forced into early marriages
- Victim of child trafficking
- Sexual abuse

iv. **The rights of detainees**

- To be informed of the reason for detection
- To be detained under humane conditions
- To have adequate nutritional and medical treatment
- To confidentially consult a legal practitioner
- To be visited by spouses, relatives, counsellors
- To be released if such detention is unlawful

v. **The rights of people with disabilities**

- Right to employment
- Right to education and training
- Right to special care
- Right to health
- Right to have a family
- Right to association

vi. **The rights of workers or employees**

- Right to good salary
- Right to good food
- Right to good working conditions
- Right to good housing
- Right to transport to and from work

THE IMPORTANCE OF OBSERVING HUMAN RIGHTS

Human rights and freedoms can only be important if every person understands that each right and freedom goes with a responsibility.

Freedom does not mean the right to do whatever we want whether good or bad

The following are some of the responsibilities:

- Respecting of oneself
- Respecting elders
- Obeying laws

- Participating in development activities
- Respecting government's and other peoples' property
- Taking care of the environment for sustainability of natural resources
- Handling of waste disposal to ensure a clean and safe environment

BENEFITS THAT PEOPLE HAVE WHEN THEY OBSERVE HUMAN RIGHTS

- Every citizen lives peacefully
- People are able co-exit
- The community develops socially and economically
- It guarantees the continuity of respect for human dignity and equality of all people
- provides basis for justice and fairness
- It promotes democracy in a society

HUMAN RIGHTS ABUSES

- Rape
- Violence against women and children
- Religious intolerance
- Child abuse
- Detention without trial
- Denying one to attend school
- Turn music to full volume in class, homes or living quarters
- Dismissing workers without genuine reasons
- Denying education, health and right to association for people with disabilities

EFFECTS OF HUMAN RIGHTS ABUSE

- Rise in criminal activities
- An increase in conflicts in societies
- Women's and children's lives are threatened
- Development in the country is negatively affected
- Democracy is threatened

UNIT 11 TRADE AND HIRE PURCHASE

TRADE

The meaning of the term "trade"

Trade is buying and selling of goods and services.

In the past trade was through exchange of goods for goods. This was known as barter.

Modern trade is through the exchange of goods and services using money.

TYPES OF TRADE

There are two types of trade namely:

- Internal trade
- External trade.

Internal trade

This is the exchange of goods and services for money or other goods and services within a country.

For example, ADMARC buys agricultural products from farmers and sells the products to industries.

The manufacturing industries sell their products to people in Malawi.

This is internal trade or domestic trade.

External trade

This type of trade takes place between and among countries.

It is also known as international or foreign trade.

Trade between two countries is known as bilateral trade.

Trade among countries is known as multilateral trade.

IMPORTANCE OF TRADE

- It allows a steady supply of goods and services at all levels.
- It helps a country to improve its national income through customs duty and exports
- It creates employment
- It promotes relations between and among countries

FACTORS THAT AFFECT TRADE

- Resources
- Levels of income
- Transport network
- Development of tertiary industry
- Political climate
- Relationship with other countries
- Membership to international bodies

Resources

The nature of trade will depend on the type of resources available in a particular area.

For example, an area that specialises in the production of a particular commodity will trade with another area that does not have that product.

Levels of income
Trade exists when people have the buying power.

People may have the demand for a product but may not access the product if they do not have money.

For instance, Malawi may need certain resources such as petroleum, but it cannot access the product if it has low levels of income.

Transport network
Trade will be efficient if a country has good transport network.

This will help to facilitate the movement of goods to places where they are required.

Development of tertiary industry
Banking insurance and advertising services help to promote trade by providing credit services to manufacturing industries and other business enterprises.

Political climate
Trade will flourish in a country where the political climate is stable.

For example, trade within a country which is war-torn as well as with other countries becomes difficult.

Relationship with other countries
Trade will exist in a country where there is good bilateral relationships.

Membership to international bodies
Trade may be influenced by membership to international bodies such as SADC and COMESA where one of the objectives is to create improved trade between and among states.

Malawi is a member of both regional bodies.

HIRE PURCHASE
Meaning of the term “hire purchase”
Hire purchase is system of buying items by means of instalments.

It is a common way of paying for major items such as car, Furniture and computers

Hire purchase happens where a buyer cannot afford to pay the price asked for an item in a lump sum, but can afford to pay a deposit and the balance by instalments.

THE ADVANTAGES OF HIRE PURCHASE

- It allows consumers to spread the cost of expensive items over an extended period of time
- It allows the buyer to enjoy possession of goods before full payment.
- People are able to acquire a variety of assets such as vehicles, machinery, electronic equipment and many others which they could not have afforded by cash.
- The seller is able to stay in business by selling more expensive items than if people were to pay cash

THE DISADVANTAGES OF HIRE PURCHASE.

- The buyer gets things at higher price because of the interest
- The buyer becomes the rightful owner of items after a long time
- The buyer continues to pay for items even when it has been destroyed or stolen
- The buyer may run into debts due to poor planning
- The seller fails to get a full amount of money for an item immediately
- The seller may face many problems from untrustworthy buyers

UNIT 12 INSURANCE

Life has some misfortunes such as loss of property or life due to unforeseen circumstances.

In order to protect themselves from such risks, individuals or institutions take insurance policies.

INSURANCE

Insurance is a system where an individual or institution gets safeguarded against risks.

The person or institution pays monthly premiums to an insurance company.

This allows the individual or institution to be compensated in the event of the insured risk.

TYPES OF INSURANCE POLICIES

- Life insurance policy
- Life endowment insurance policy

- Medical insurance policy
- Property insurance policy

Life insurance policy
This policy is a contract between an owner and a life insurance company.

The policy promises the payment of a stated amount of money in the event of death of the insured person.

Endowment life insurance policy
This is a means of saving money.

Policy holders may use endowment policies to finance education of their children.

Medical insurance policy
A person pays an amount of money to cover the cost of medical treatment

Property insurance policy
Property insurance policy provides direct compensation to a policy holder whose possessions are damaged, destroyed or lost as a result of risks specified in the policy.

Examples of property can be vehicles, shops and household things.

THE IMPORTANCE OF INSURANCE

- It offers security against the effects of unforeseen risks (it helps people to quickly recover from damage and losses)
- It is a form of financial investment.
- It reduces uncertainty over the distribution of deceased property since the policy holder already specifies the distribution whilst alive

Insurance companies sell their policies directly or through a broker.

A broker is a person who buys and sells goods or assets for others.

An agent is a company which is in business with companies, institutions or individuals who may require insurance advice.

Premium is an amount paid for a contract of insurance.

UNIT 13 BUDGETING

A budget is a plan of expenditure over a period of time.

For instance, one can make a budget for a week, a month or a year.

TYPES OF BUDGET

- Personal or family budget
- Government or state budget
- Company or industrial budget
- Institutional budget

Personal or family budget
This type of budget is made by an individual or all family members.

Government or state budget
This type of budget is made by government or state.

Company or industrial budget
This budget is made by companies or industries

Institutional budget
This budget is made by institutions

FACTORS TO BE CONSIDERED WHEN BUDGETING

- Time
- Income
- Population
- Prevailing costs

IMPORTANCE OF BUDGETING

- It gives a clear picture of how much money would be spent
- It allows an individual not to overspend the financial resources
- It gives a chance to an individual to look for additional financial resources from other people or lending institutions
- Money is used on planned items only
- If facilitates social and economic development of a country.

UNIT 14 THE MALAWI REVENUE AUTHORITY

Every country has an institution that is responsible for managing government revenue.

In Malawi the institution that is responsible for managing government revenue is called Malawi Revenue Authority (MRA).

Malawi Revenue Authority is responsible for assessment, collection and accounting for tax revenue.

THE ROLE OF THE MALAWI REVENUE AUTHORITY

- Providing improved tax payer services
- Advising government on matters of tax policy

HOW THE GOVERNMENT RAISED ITS REVENUE

- Through income tax
- Through surtax
- Through customs duty
- Through excise duty
- Through loans
- Through donations
- Through tourism

Income tax
This type of tax is collected directly on all forms of incomes such as salaries, wages, rents, business profits and interests

Surtax
This type of tax is imposed on goods already taxed

Customs duty
This tax is collected from imported goods.

Excise duty
This tax is imposed on goods manufactured within the country considered as luxuries such as cigarettes and liquor.

Loans
Government may also borrow money from within or outside the country to assist it in carrying out its planned activities.

Donations
The government may raise its revenue through receiving money from foreign countries. The country may use the donation for developmental activities, relief services and payments for debts.

Tourism
The government has beautiful centres or places in the country that attract tourism. These centres include national parks, game reserves, Lake Malawi, hot springs and Mulanje Mountain.

When tourists visit these places, they bring in foreign currency that support the government budget.

USES OF TAXES COLLECTED BY THE MALAWI REVENUE AUTHORITY

- Providing improved health services
- Providing improved national security

CHALLENGES FACED BY THE MALAWI REVENUE AUTHORITY

- tax evasion smuggling
- tax evasion default

SOLUTIONS TO THE CHALLENGES FACED BY THE MALAWI REVENUE AUTHORITY

- carrying out advocacy campaigns
- making tax affordable

Carrying out advocacy campaigns
Advocacy means to speak publicly in support of an idea or intervention. In the case of MRA, if advocacy campaigns on the importance of paying taxes are conducted intensively, more people would understand the importance of paying taxes.

UNIT 15 THE CONSTITUTION OF THE REPUBLIC OF MALAWI

The term constitution refers to the supreme law of the land.

It contains the highest laws of the country which give powers to institutions as well as individuals to exercise authority.

For example, the constitution of the Republic of Malawi contains:

- a list of very important guidelines which the people felt were necessary for the nation
- a list of the national aims and goals
- the peoples' rights or entitlements as citizens of the country
- information about how institutions should operate

- information about how misunderstandings of the constitutions can be addressed

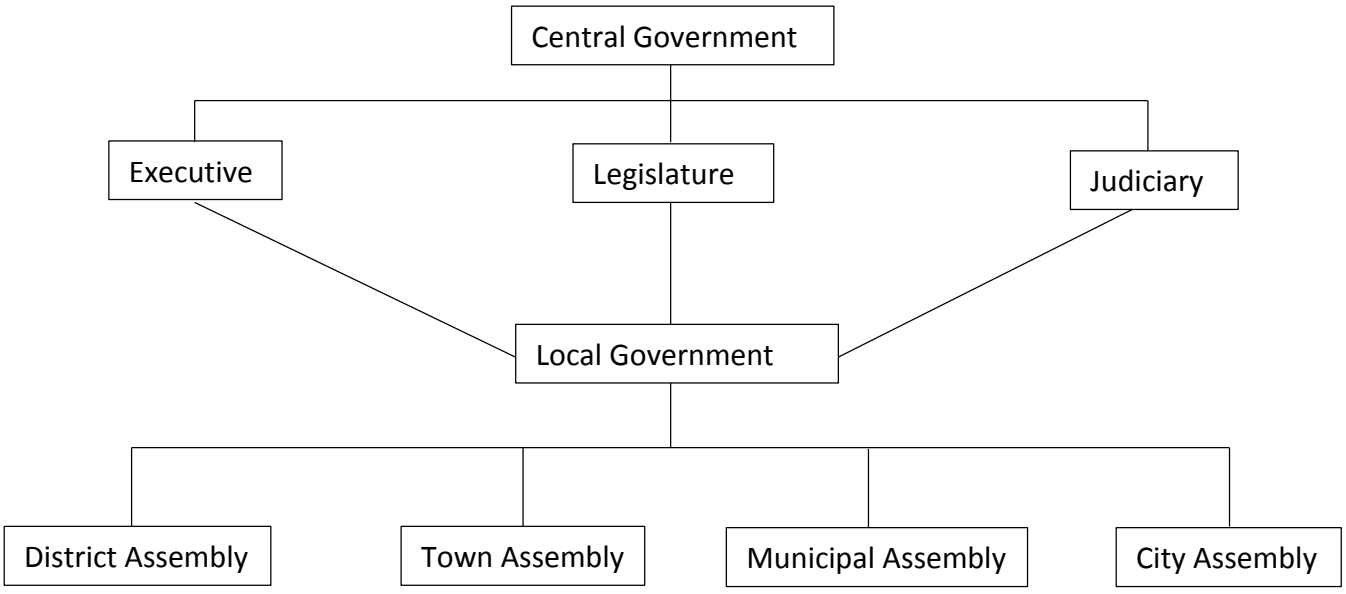
COMMON FEATURES TO ALL TYPES OF CONSTITUTIONS

- highest law – it is supreme to all other laws in the country
- authority – it gives power to government institutions and people, and no one can operate outside it
- legal protection – the constitution is protected by the courts
- Rights – it contains a set of entitlements which every individual must have.
- Establishment of government structures – it determines the establishment of government institutions.
- It defines citizenship.

FUNCTIONS OF THE CONSTITUTION

- The constitution outlines government's commitment to promote human rights
- The constitution describes the composition, personnel and codes of conduct of parliament
- The constitution establishes security institutions such as the police and the army
- The constitution serves as a guide for law makes
- The constitution assists various organs of the state to run in a legal and orderly manner
- The constitution directs the citizens to authorise and control the exercise of all legal, political authority in the country
- The constitution provides remedy to those who are affected if powers are not exercised properly
- The constitution introduces a protected system of checks and balances to ensure that no branch of the government will overshadow the other.

THE STRUCTURE OF THE GOVERNMENT OF MALAWI



a. **The central Government**

This is the level that looks into the overall running of government

It comprises the following branches:

- Executive
- Legislature
- Judiciary

Executive

This is made up of the president and cabinet ministers.

Its responsibility is to initiate and facilitate the implementation of development plans for the nation.

Legislature

This comprises members of parliament whose main function is to make laws

Judiciary

This is made up of courts and comprises the judges and magistrates whose function is to interpret laws and judge cases.

b. **The local government**

This is level that looks into the running of districts, towns, municipalities and cities.

The four areas are run through local assemblies.

The following is the composition of the local assemblies (members):

- Ward councillors
- Traditional Authorities
- Members of Parliament
- Five appointed members
- Elected chairperson

Ward councillors are elected to represent their areas called wards. These can vote during assembly meeting.

Traditional authorities (TAs) and sub TAs. These are chiefs of high positions in the area and are not allowed to vote in assembly meetings.

Members of Parliament (MPs). These are elected to represent people in a constituency and are not allowed to vote

Five members are appointed to represent the interests of special groups of people.

Each assembly has an elected chairperson from among councillors. However, the chairperson for a city and municipality is called a mayor.

THE NATIONAL SYMBOLS

- The national flag
- The national anthem
- The national coat of arms
- The public seal

i. The national flag

The national flag has three colours; black, red and green.

Black symbolises the colour of people of Malawi.

Red represents the blood which was shed by those who died during the struggle for freedom and independence.

Green represents the vegetation of Malawi.

IMPORTANCE OF NATIONAL FLAG

- It signifies self-rule of the state of Malawi.
- It helps to identify institutions that belong to government. For example, government schools, hospitals and offices.
- It demonstrates citizens' love and patriotism to the nation

ii. The national anthem

This is a song in praise of the Lord for the abundant resources provided to the nation and to ask the Almighty God to continue blessing the nation with all its necessities.

The song is sung as a prayer in important national functions and people are supposed to stand up when singing it.

iii. The national coat of arms of Malawi

This symbol is used on a number of government owned property such as the Constitution of Malawi, passports, driving licences, government documents, police and army uniforms.



The national coat of arms of Malawi

iv. The public seal

This is an official stamp which is used on very important government documents such as passports, to confirm that it has been approved by the government.



The public seal

UNIT 16 NYASALAND AS A BRITISH COLONY

THE COLONIAL PERIOD OF NYASALAND

One of the results of the partition of Africa was the establishment of colonies by various European nations.

A colony is a country under another country.

Malawi was a British colony.

FACTORS THAT LED NYASALAND TO BECOME A PROTECTORATE

- British missionaries in Nyasaland
- The scramble for Africa by European countries

British missionaries like the UMCA, Livingstonia and Blantyre, who had already established themselves around the Lake Nyasa (Lake Malawi) region did not want to be under the Portuguese. The missionaries, therefore, asked the British government to take control of the area and end the slave trade. The British government agreed to the missionaries' demand and declared a protectorate over Nyasaland on 14th May 1891. Sir Harry Hamilton Johnston was appointed commissioner and Consul General.

The scramble for Africa by European countries led to the partition of Africa.

Britain, therefore, was interested to take over Nyasaland as its territory.

HOW NYASALAND WAS ADMINISTERED AS A COLONY: 1891 – 1964
Nyasaland was a British protectorate from 1891 – 1964.

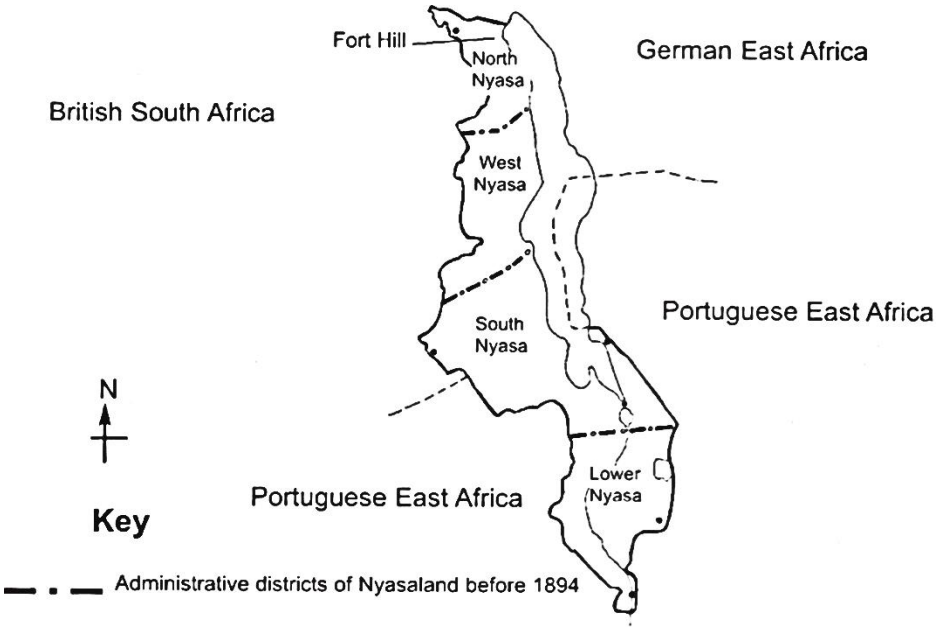
From 1953 – 1963 Nyasaland was part of the federation of Rhodesia and Nyasaland.

It was administered in the following ways:

- Zomba was established as the administrative capital of Nyasaland with Sir Harry Johnston as the first commissioner and Consul General.

WHAT JOHNSTON'S ADMINISTRATION DID FROM 1891 – 1894

- It set up four districts over the new protectorate for effective rule.
  These were: North Nyasa (present Karonga and Chitipa), West Nyasa (Rumphi, Mzimba and Nkhatabay), South Nyasa (Central Region including Mangochi) and Lower Shire (the Southern Region excluding Mangochi)
- It established defence posts at Fort Hill (Chitipa), Fort Manning (Mchinji), Fort Johnston (Mangochi) and Fort Maguire (Makanjira) in Mangochi.
  This was to prevent occupation of Nyasaland by the Germans in Tanganyika, the British South Africa Company in Zambia and the Portuguese in Mozambique.
- It established Port Herald (Nsanje) as a major port for steamers sailing from Chinde on the Indian Ocean through the Zambezi and Shire Rivers.



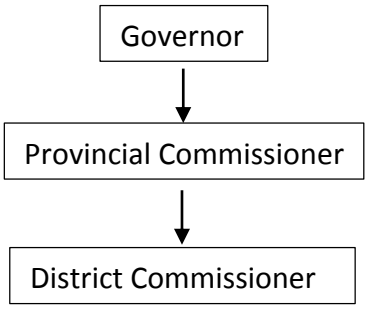
Map of Nyasaland showing district boundaries before 1894

From 1894 – 1963, the administration was improved as follows:

- Sir Alfred Sharpe was appointed by the British Government as the first Governor of Nyasaland in 1907.
- Nyasaland was later split into smaller administrative districts called BOMAs.
  This meant British Overseas Management Administration.
  Each BOMA was headed by a District Commissioner (DC).
  The BOMA had a DCs office, a police station, a prison, a public works department (PWD) for construction and maintenance of roads and buildings, an education office, an agriculture office, a hospital and other departments.
- The districts were grouped into three provinces; the North Province, the Central Province and the Southern Province, with Mzuzu, Lilongwe, and Blantyre as provincial headquarters respectively.
  Each province was headed by a Provincial Commissioner (PC).

The structure of government was as follows:

:



- Tax to be paid by every man was introduced. The money was used to build roads, schools, health facilities and other projects
- A Legislative Council (Legico) was established in Zomba. The Legico, similar to parliament, was set up to make laws of the country.
- Traditional chiefs were recognised as part of the administration. Their roles were to collect taxes and settle local disputes.

ADVANTAGES OF NYASALAND AS A BRITISH COLONY

- The slave trade was abolished because Yao and Arab slave traders were defeated.
- Trade in goods replaced the slave trade.
- Western type of education was introduced by the British missionaries.
- Cash crops such as tea, coffee and tobacco were established in the Shire Highlands.

DISADVANTAGES OF NYASALAND AS A BRITISH COLONY

- Some of the African customs and practices were lost because they were condemned by missionaries.
- Some European settlers took land from Africans for their estates especially in the Shire Highlands

- Those who stayed on European land had to work for them as tenants without pay. This system became known as *Thangata.*
- Africans could not mix freely with whites.
- Tax was introduced. Those who failed to pay tax had to work as labourers to get the money for the tax.
- Tribes were divided because of creation of new countries.

UNIT 17 THE INDEPENDENT MALAWI

Independence means governing or ruling oneself and being free from another country's rule. Nyasaland, therefore, fought for independence to free herself from British rule.

THE FIGHT FOR INDEPENDENCE OF MALAWI

The following events contributed to Malawi's achievements of self- government, followed by independence and republican status:

- The formation of Nyasaland African Congress (NAC)
- Growth of the Nyasaland African Congress 1949 – 1960 under Dr Hastings Kamuzu Banda's leadership.
- Formation of the Malawi Congress Party (MCP).

FORMATION OF THE NYASALAND AFRICAN CONGRESS (NAC)

In 1943, coloured people in Nyasaland began asking for separate schools, from those of the Africans.

They hated being classified as Africans or Natives.

Africans, therefore, decided to form the Nyasaland African Congress (NAC) in 1944.

Levi Mumba was the first chairman.

Other key people were James Sangala, Charles Mlanga, Isa Lawrence, Ellerton Mposa and Lewis Bandawe.

The objectives of the Congress were:

- To have African representation in the Legislative Council (Legico), now called Parliament.
- To ask government to provide better education for Africans rather than missionary education which was too religious. They also asked for secondary school education.
- To ask government to take over missionary hospitals which asked poor Africans to pay for the costs.
- To ask government to assist Malawian soldiers returning from the World War II and families of those who died in the war.
- To fight against discrimination and insults from Europeans.

However, the Congress became very weak because of:

- Weak leadership
- Tribalism
- Misuse of Congress money by the treasurer and chairperson like H. Tung'ande and Charles Matinga
- The death of powerful people like Levi Mumba and Issa Lawrence in Congress

GROWTH OF THE NYASALAND AFRICAN CONGRESS (1949 – 1960) UNDER DR H KAMUZU BANDA'S LEADERSHIP

A weak Congress soon became strong because of the following factors:

- In 1953, the British Government imposed the Federation of Rhodesia and Nyasaland. Salisbury (Now Harare) was made the federal capital. Most development took place in southern Rhodesia (Zimbabwe). Nyasas, therefore, became more united to fight for independence.
- Congress was now led by young and highly educated people like Kanyama Chiume, Henry Masauko Chipembere, Orton Chingoli Chirwa and Dunduzu Chisiza.

They did not want the federation because they were afraid that:

→ Nyasaland would not get self-government

→ White insults and discrimination which were very common in Rhodesia (Zimbabwe) and South Africa would be more felt in Nyasaland.

They, therefore, began demanding for a vote for Africans' self-government.

They decided to call for Dr Hastings Kamuzu Banda, a medical doctor, to lead them.

Dr Banda had already been supporting congress by providing funds, advice and encouragement.

- In 1957, Ghana became the first independent black African state with Kwame Nkrumah as a first prime minister. This encouraged educated people of Nyasaland and Dr Banda to fight for independence.
- The colonial government imposed agriculture rules in which Africans were to dig bunds to control soil erosion. The aim was to produce more food which was needed in Britain after the end of Second World War. Africans were forced to do it. Failure to do it meant paying fines or imprisonment. Congress was looked at as an answer to the issue.
- Dr Banda returned to Malawi on 6th July 1958 after staying in America, Britain and Ghana for over 30 years. He took over leadership of the Congress and it became much organised.

The following are some of the activities that Dr Banda did:

- He toured the country and appealed to the people to break what he called the 'stupid federation' and obtain self-government rule.

- He attacked agricultural laws which were very unpopular among villagers and traditional leaders.
- He addressed public rallies with shouts of 'freedom', 'ufulu', 'mtendere'.
- He raised money for the party by issuing membership cards.
- He organised a very powerful Women's League and Youth League.
- He raised money for the party by issuing membership cards.

Because of very active Nyasaland African Congress under Dr Banda, disturbances and riots started all over Nyasaland.

- The governor, Sir Robert Armitage, declared a 'state of emergency' in March 1959. Under this state of emergency, Congress was banned. Public meetings were not allowed and the police were given powers to arrest and detain people without trial.
- Dr H Banda was detained in Gweru, Zimbabwe, and many political leaders were also arrested and put in detention in Southern Rhodesia and at Kanjedza in Limbe.
- Some Africans were also killed, especially at Nkhatabay. That is why 3rd March is observed as a Martyrs' Day public holiday to remember those who died for freedom and independence.

FORMATION OF THE MALAWI CONGRESS PARTY (MCP)
While Dr Banda was in detention, Orton Chirwa founded the Malawi Congress Party, (MCP) to replace the banned Nyasaland African Congress.

Orton Chirwa handed over the leadership of the MCP to Dr Banda when he was released on 1st April, 1960.

The MCP was founded on the principles of the four corner stones of Unity, Obedience, Loyalty and Discipline.

The MCP intensified its campaign for independence.

- On 5th August 1961, the first multi-party elections were held in Nyasaland. Four political parties took part in the elections. The MCP, Christian Liberation Party, United Federal Party and Christian Democratic Party. The MCP won all parliamentary seats. Nyasaland became a self-governing state.
- 28 elected members entered the Legislative Council with high African representation for the first time.
- The governor, appointed by the Queen, was still the head of the new government.
- The Federation of Rhodesia and Nyasaland came to an end in 1963.

INDEPENDENCE 6 JULY 1964
Malawi became an independent state called Malawi on 6th July 1964.

- Dr Banda became the first Prime Minister. He came up with a cabinet composed of Henry Chipembere, Orton Chirwa, Kanyama Chiume, Harry Bwanausi, Willie Chokani and Rose Chibambo. He formed government.
- Sir Glyn Jones became Governor General as formal head of state. He represented the Queen of Britain.
- A constitution was made. It had a 'Bill of rights' to protect fundamental rights and freedoms of individuals. Public Services Commission, Judicial Service Commission and Police Service Commission were established.
- Other parties were allowed to operate.

REPUBLIC 6 JULY 1966

- Malawi became a republic on 6th July, 1966.
- Offices of Governor General and Prime Minister were abolished; the head of state and head of government became known as president.
- Dr Banda became the first President of Malawi.
- Malawi became a one party state under the MCP.
- Human rights were removed from constitution
- The authority of chiefs was recognised.

SOCIO-ECONOMIC DEVELOPMENT UNDER THE MCP 1964 – 1994

The MCP was in power from 1964 – 1994.

During the MCP, under leadership of Dr Banda Malawi developed a lot:

- ***Education*** improved considerably with opening of primary and secondary schools and teacher training colleges. The University of Malawi opened in 1965.
- ***Health services*** were improved with the building of hospitals, dispensaries and a College of Medicine
- ***Agriculture development*** took place to the extent that later on Malawi became self-sufficient in food. Agricultural development programmes and schemes were started for production of tobacco, maize, rice, beans and groundnuts. Malawi Young Pioneers training bases were opened where young men and women were trained in farming and other skills.
- ***Transport and communications*** were developed with the construction of tarred roads, railway lines and an international airport.
- ***Industrial development*** took place in Blantyre, Lilongwe, Liwonde, Nchalo, Dwangwa; hydro-electric power stations were opened up at Nkula and Tedzani water falls on the River Shire.
- ***Cultural preservation*** was enhanced by encouraging traditional dances, usually done in traditional dress or party colours.
- The capital of Malawi was moved from Zomba to Lilongwe in 1975 with the construction of a beautiful capital city.

CHANGE FROM ONE-PARTY SYSTEM OF GOVERNMENT TO MULTIPARTY SYSTEM

Malawi under the one party system of government

In spite of many socio-economic developments, the MCP became unpopular for the following reasons:

- The president, Dr Banda, became a dictator and was made life president in 1971. Nobody questioned or disobeyed him.
- Human rights were not observed such as freedom of expression and freedom of speech.
- Anyone opposing government was detained without trial, killed or disappeared without a trace.
- The Malawi Young Pioneers and the Youth League forced people to buy MCP cards, attend MCP meetings and give money or chickens during MCP meetings.
- A number of Malawians ran away to Tanzania and Zambia in fear of government persecution. They were called rebels and many of them died there. Yatuta Chisiza, Orton Chirwa, Kanyama Chiume, Henry Chipembere, Augustine Bwanausi, Willie Chokani and Rose Chibambo all ran away.
- People were forced to line up along the road to clap hands and sing in praise of Ngwazi.
- Some top senior civil servants and university lecturers were arrested without trail and dismissed from their work.

HOW MALAWI CHANGED FROM ONE PARTY SYSTEM TO MULTIPARTY SYSTEM OF GOVERNMENT

Because of the above experiences, many people turned against the MCP and wanted change.

The following events helped to change Malawi to Malawi to a multiparty system of government:

- In 1992, the Roman Catholic bishops in Malawi issued a pastoral letter to its church members. The pastoral letter was read in all catholic churches. It highlighted the injustices experienced in Malawi under the MCP. That marked the beginning of political change in Malawi.
- In support of the bishops' sentiments, Thom Chakufwa Chihana who was in Zambia came to Malawi and led a pressure group called Alliance for Democracy (AFORD) to challenge the MCP. He called for multi-party democracy and a free Malawi. He was arrested on arrival. He had a lot of support from within and outside countries and organisations
- The United Democratic Front (UDF) was another pressure group led by Bakili Muluzi which also called for multi-party democracy and observation of human rights.
- A referendum was conducted on 14th June, 1993. Malawians had to vote as to whether they wanted to stick to the one party system of government or re-introduce multiparty system of government.
- It was at this time that pressure groups became political parties.
- In 23rd May 1994, the first presidential and parliamentary multi-party elections were held. The UDF won the elections and Bakili Muluzi became the first president under the re-introduced multiparty system of government. Dr Banda accepted the elections results even before counting of the votes was over. He congratulated Muluzi and wished him well.

- A new constitution was produced in 1995 and the Bill of rights was re-introduced as well as holding of regular and free elections. The judiciary was made more independent, and emphasis was made on observance of the constitution.

THE ADVANTAGES OF MULTIPARTY SYSTEM OF GOVERNMENT

- Opposition parties are able to check on abuse of power by ruling party.
- There is freedom of speech and freedom of expression.
- Citizens are able to join parties of their own choice and people are not forced to belong to and support any party.
- Voters are able to vote out an unpopular party that is in government and vote in another party.
- Other people's views are heard.
- Human rights are observed.
- More than one party takes part in elections to form a new government.
- Voters are able to choose a candidate of their own choice to represent them in parliament.
- Dictatorship is avoided because of criticism from other parties
- There is transparency and accountability.

THE DISADVANTAGES OF MULTIPARTY SYSTEM OF GOVERNMENT

- The country may split into many groups of people who may quarrel or fight against each other because of different interests and ideologies
- Parties might disagree on important issues debated in parliament. This might slow down development.
- Parties may be based on ethnic or tribal lines which will not be for the interest of the nation.
- It takes time for the different parties represented in parliament to make decisions because of many political arguments.

UNIT 18 THE LIBERATION OF AFRICA

Liberation is a term that is used to describe national struggles that Africans staged to put pressure on colonial governments to grant freedom and independence to the people.

LIBERATION STRATEGIES USED IN AFRICA

- Negotiations
- Passive resistance
- Guerrilla wars

Negotiations
Negotiations are peaceful means of trying to sort out issues.

For example, the African National Congress (ANC) in South Africa and the Kenya National Union (KANU) in Kenya led peaceful campaigns against the whites between 1953 and 1955.

Passive resistance
Passive resistance demanded non-cooperation with the colonial government and involved peaceful demonstrations, strikes and defiance.

For example, passive resistance was used by the African National Congress (ANC) in reaction to apartheid in 1949 and it was led by Albert Luthuli.

The Nyasaland African Congress (NAC) under the leadership of Dr Hastings Banda used passive resistance in 1958 in reaction to the Federation of Rhodesia and Nyasaland.

Guerrilla wars
These were violent strategies that Africans used.

They were in form of armed struggles.

The guerrillas operated from hiding places mainly from the bush and fought for freedom and independence.

For example, guerrilla wars were used by:

- Zimbabwe African National Union (ZANU) led by Robert Mugabe and Zimbabwe African People Union (ZAPU) led by Joshua Nkomo in Zimbabwe in the 1970s.
- Mozambique Liberation Front (FRELIMO) under the leadership of Eduardo Mondlane and later Samora Machel in Mozambique between 1962 and 1975.
- Movement for the Liberation of Angola (MPLA) between 1966 and 1975 under the leadership of Agonstino Neto.

The Africans resorted to the use of these guerrilla wars because the whites did not want to give up power to them.

Some of the most brutal wars in Africa were experienced in Portuguese colonies because the Portuguese were the weakest of the colonial powers.

It was the Portuguese, therefore, who were most threatened by African liberation armies.

THE CONTRIBUTIONS OF PROMINENT AFRICAN LEADERS

A. MWALIMU JULIUS NYERERE

Julius Nyerere led Tanzanian nationalists in forming the Tanganyika African National Union (TANU)



Mwalimu Julius Nyerere

THE ACHIEVEMENTS OF NYERERE

- He led his country to independence in 1961
- He initiated changes and progress in all aspects of the national life
- He set up regional, district and village development committees to ensure that people participate fully in the planning and execution of development programmes

B. DR KWAME NKRUMAH

The architect of Ghana's independence was Dr Kwame Nkrumah.



Dr Kwame Nkrumah

THE ACHIEVEMENTS OF DR NKRUMAH

- Led his country to independence in March 1957
- He developed the agriculture industry in the country
- He developed the education, transportation and communication sectors

C. DR HASTINGS KAMUZU BANDA

In 1958 Dr Hastings Kamuzu Banda returned from England where he was studying to take the leadership of the Nyasaland African Congress founded in 1944.

The Nyasaland African Congress was banned and its leaders were imprisoned including Banda.

The banned Nyasaland African Congress was quickly reformed as the Malawi Congress party with Dr Banda as its leader.



Dr Hastings Kamuzu Banda

ACHIEVEMENTS OF DR HASTINGS KAMUZU BANDA

- He broke the federation
- He led Malawi to independence in 1964
- He developed the education, health and agriculture sectors

D. KENNETH KAUNDA

Kenneth Kaunda, an outspoken critic of federation and the racism of colonial rule since the 1950's became the president of United National Independence Party (UNIP) on his release from prison in 1960.



Dr Kenneth Kaunda

ACHIEVEMENTS OF DR KENNETH KAUNDA

- He led Zambia to independence in 1964
- He diversified economic base for Zambia to include agricultural production as well as industrial production and not just copper mining
- He developed the education sector
- He made progress in the field of health services
- He increased the employment of Zambian nationals

E. JOMO KENYATTA

Kenya became independent on 12th December 1963 under the prime ministership of Jomo Kenyatta.

One year later, the country became a republic with Kenyatta as president and Oginga Odinga as vice president.



Jomo Kenyatta

ACHIEVEMENTS OF JOMO KENYATTA

- He brought unity and harmony to Kenya
- He developed programmes of education
- He developed the agriculture sector
- He expanded and developed the tourism sector

F. NELSON MANDELA

Mandela was born at Umtata in the Transkei in 1918.



Nelson Mandela

He graduated as a lawyer at Fort Hare University College.

In June 1961, Nelson Mandela formed what was known as Unkhonto we Sizwe (The Spear of the Nation).

Unkhonto we Sizwe's objective was to disrupt the life of the country by sabotage of Government installation.

In 1963, Nelson Mandela was arrested and sentenced to life imprisonment on Robin Island.

He was released from prison in 1990 after spending 27 years in prison.

Nelson Mandela became the first black president of South Africa on 10th May 1994.

THE ACHIEVEMENTS OF NELSON MANDELA

- He became the first black president of South Africa in 1994
- He managed to bring freedom for blacks in South Africa with the end of apartheid

G. SAMORA MACHEL

Mozambicans managed to unify their liberation movements in 1962 with the formation of Fente de Liberacao de Mocambique (FRELIMO).

Eduardo Mondlane and his deputy Samora Machel led FRELIMO's struggle in Mozambique with an official declaration of war in September 1964.

However, Mondlane died in a bomb blast in February 1969.

Samora Machel took up the leadership of the liberation movement and led FRELIMO to victory and Mozambique to independence in 1975.

THE ACHIEVEMENTS OF SAMORA MACHEL

- He led Mozambique to independence
- He led the people in the task of social economic and cultural liberation
- He led the people in the creation of new structures geared to the development needs of the country
- He reorganised agriculture into producer co-operative to avoid economic exploitation of the peasants by any privileged group
- He placed emphasis on education

UNIT 19 WORLD CLIMATE AND NATURAL VEGETATION

MAJOR TYPES OF WORLD CLIMATE

Climates of the world are divided into different types depending on their characteristics.

LOCATION AND CHARACTERISTICS OF EACH TYPE OF CLIMATE

1. Equatorial climate or Tropical rainforest

It is found between 0^0 and 7^0 north or south of the equator in these areas:

- Amazon basic
- Congo river basin
- East coast of central America
- East coast of Madagascar
- Malaysia and Indonesia

CHARACTERISTICS OF EQUATORIAL CLIMATE/TROPICAL RAINFOREST

- High temperatures of about 26^0C
- Equal length of day and night
- Has very small differences of temperature 3^0C to 5^0C between the hottest and coldest months
- Rainfall is heavy over 1500mm throughout the year
- Humidity is always high

2. Tropical monsoon climate

It is found in places where strong seasonal winds called monsoon blow.

These include:

- Coastal areas of Southwest India
- Sri Lanka
- Bangladesh
- Burma
- South East Africa

CHARACTERISTICS OF TROPICAL MONSOON CLIMATE

- Reversal of winds seasonally
- Temperatures vary from 32^0C in hot season to about 10^0C in the cool season
- Three seasons are experienced
- Variable rainfall

3. Tropical Savannah climate (Tropical Continental climate)

It is found between 5^0C to 15^0C north or south of the equator.

The areas include:

- East and central Africa
- South America
- Parts of the Deccan plateau in India
- Parts of Australia

CHARACTERISTICS OF TROPICAL SAVANNAH CLIMATE

- Summers are hot around 32^0C
- Winters are cool around 21^0C
- Highest temperatures occur just before the rains begin
- Heavy rains occur in summer
- Alternating wet and dry season

4. Tropical desert climate (Hot Desert climate)

It lies between 15^0C north and 30^0C north and 15^0C south and 30^0C south of the equator.

The areas include:

- Coastal Chile and Peru
- Southern Argentina
- Southwest Africa
- North Africa
- Arabia
- Iran

- Pakistan
- Parts of California
- Parts of Mexico

CHARACTERISTICS OF TROPICAL DESERT CLIMATE

- Little or no rainfall
- Temperatures vary from 29^0C in hot season to 10^0C in cold season
- Low humidity
- Large differences between day and night temperatures

5. Mediterranean climate

It is located between 30^0 north and 45^0 north and 30^0 south and 45^0 south of the equator.

The areas include:

- Central California
- Parts of Chile
- Mediterranean coastal areas
- Parts of Iran
- Parts of South Africa
- Parts of Australia

CHARACTERISTICS OF MEDITERRANEAN CLIMATE

- Hot dry summers, mild wet winters
- High percentage of sunshine
- Heavy frost during winter

6. Tundra climate

It is found in areas like:

- Arctic Ocean border lands of North America
- Greenland and Eurasia
- Antarctic peninsulas
- Some Polar Islands

CHARACTERISTICS OF TUNDRA CLIMATE

- Has no summers
- At least 9 months average below freezing point
- Low evaporation
- Rainfall (precipitation) is usually below 250mm

VEGETATION OF THE WORLD AND ITS CHARACTERISTICS

The type of vegetation an area has is determined by the type of climate it experiences.

In Malawi there is a lot of vegetation during the rainy season while during the dry season the vegetation dries up.

Areas that receive heavy rainfall have more vegetation than areas that receive little rainfall.

TYPES OF VEGETATION

1. Tropical rainforest

This vegetation is found in areas along the equator.

CHARACTERISTICS OF TROPICAL RAINFOREST

- Heavy and thick forests
- Evergreen vegetation
- Vegetation of various types and heights

2. Savannah vegetation or Tropical grassland

It is the type of vegetation that is mainly composed of grass, with scattered trees.

It is found in many parts of the world.

This vegetation is found in areas such as:

- Areas with tropical savannah climate
- Parts of Africa
- Parts of South America
- Parts of Australia

CHARACTERISTICS OF SAVANNAH VEGETATION

- Grass is usually tall and covers large areas
- Trees are scattered
- Savannah region is a rich agricultural area
- It has many types of wildlife

3. Desert vegetation

This vegetation is found both to the north and south of the equator.

All countries with desert climate have desert vegetation.

CHARACTERISTICS OF DESERT VEGETATION

- Bare surface with scattered vegetation
- Little vegetation which has thick stems and waxy leaves while others have thorns
- Vegetation with short life span
- Sandy and stony earth surface
- Sparse population
- Little agriculture is done in Oasis

4. Mediterranean vegetation

This vegetation is found in areas that experience Mediterranean climate.

It is found in South Africa and countries along the Mediterranean region.

CHARACTERISTICS OF MEDITERRANEAN VEGETATION

- Vegetation which is shiny and waxy to conserve water during the dry season
- Vegetation which has long tap roots to get moisture from deep layers of soil

UNIT 20 ENVIRONMENTAL CONSERVATION AND MANAGEMENT

THE COMPONENTS OF THE ENVIRONMENT

- Biophysical component
- Economic component
- Political component
- Social component

a. Biophysical component

This is the main component.

All the other components depend on biophysical component

This component indicates how living things such as animals and plants interact with each other with the resources around them.

It is the life support system because it has things like trees, soil, water and other resources.

b. Economic component

This involves how people use natural and other resources in the environment.

It also deals with how people access resources such as money, resources and employment.

c. Political component

This component indicates that people have the power to make policies, rules and decisions on the resources in the environment.

d. Social component

This involves cultural practices that shape the way they interact with each other and the biophysical component of the environment.

All these components depend on each other and they do not work as individuals.

ENVIRONMENTAL CONSERVATION AND MANAGEMENT

Environmental conservation and management is the protection and proper use of natural or artificial resources and their surroundings for future use.

The resources include forests, soil and water.

FACTORS THAT CAUSE DESERTIFICATION AS ONE WAY OF MISMANAGING THE ENVIRONMENT

- Careless cutting down of trees
- Practising shifting cultivation
- Large scale bushfires
- Prolonged drought

THE EFFECTS OF DESERTIFICATION

- Reduction of cultivatable land
- Scarcity of unavailability of water for humans and animals due to little or no rain
- Extreme temperatures (the temperatures are either very hot or very cold)

CONSERVATION AND MANAGEMENT OF THE ENVIRONMENT

Environment can be conserved and managed by:

- Establishing conservation areas such as forest reserves national parks and game reserves
- Protecting rare and endangered species
- Planting more trees
- Proper disposal of wastes
- Reducing the use of machineries that emit carbon dioxide
- Using environmental friendly crop husbandry practices
- Avoiding smoking in public
- Avoiding pollution of water bodies
- Catching game from where they are facing extinction or are over-populated and relocating them elsewhere

UNIT 21 SOCIO-ECONOMIC INSTITUTIONS

Socio-economic institutions are those organisations which have been established to carry out some economic activities within the society.

SOCIO-ECONOMIC INSTITUTIONS IN MALAWI, AFRICA AND THE WORLD

There are different types of socio-economic institutions established in many parts of the world.

Some of these institutions have been established to keep and lend money to people.

Such institutions include the banks and other financial institutions.

Examples of banks in Malawi are:

- National Bank of Malawi
- NBS
- Standard Bank
- First Discount House (FDH)
- New Finance Bank
- First Capital Bank

Examples of other financial institutions in Malawi are:

- Money bureaus
- Malawi Union of Savings and Credit Cooperatives (MUSCO)
- Foundation for International Community Assistance (FINCA)
- National Association of Business Women (NABW)
- Savings and Credit Cooperatives (SACCOs)

There are also banks, forex bureaus and institutions which operate in different countries at continental or world level.

For example, in Africa there is the African Development Bank which provides loans to African countries for development purposes.

At world level, there is the World Bank which provides loans for development purposes in different sectors like agriculture, transport, education and health.

Other countries have socio-economic institutions which provide grants to developing countries to assist them with specific development activities.

For example;

1. European Union (EU) helps developing counties with different development activities such as education.

2. Germany Technical Cooperation (GTZ) helps developing in areas of health and education
3. Japanese International Cooperation Agency (JICA) helps developing countries with educational activities
4. Canadian International Development Agency (CIDA) helps developing countries in areas of education and community services
5. Swedish International Agency (SIDA) helps developing countries in areas of health and education
6. Department for International Development (DFID) helps developing countries in areas of health, education, agriculture and food security

HOW MALAWI BENEFITS FROM SOCIAL AND ECONOMIC INSTITUTIONS

In Malawi these social and economic institutions provide various forms of assistance as shown in the table below:

Socio-economic institution	Benefits to Malawi from the institution
Banks and forex bureaus	They pay tax to government and exchange currency
EU	Provides grants for various developmental activities
GTZ (GIZ)	Provides grants for developmental activities
JICA	Provides grants for education and fisheries activities
CIDA	Provides grants for education and health
SIDA	Provides grants for health and education
DFID	Provides grants for education and health
World Bank	Provides loans for development

AIMS AND FUNCTIONS OF SOCIAL AND ECONOMIC INSTITUTIONS

Socio-economic institutions	Aims	functions
Banks in a country	To help people keep their money and borrow money for various purposes	• To keep people money • To lend money to people
EU	To help developing countries with various development activities	• To provide funds for construction of schools • To supervise construction work
GTZ (GIZ)	To help developing countries with various development activities	• To provide funds for various things in health and education. For example materials and medicines
JICA	To help developing countries with various development activities	• To provide funds for construction of school blocks, dams and purchase of equipment
CIDA	To help developing countries with various development activities	• To provide funds for purchase of materials for schools and medicines for hospitals

DFID	To help developing countries with various development activities	• To provide funds for construction work, provision of teaching and learning materials and hospital requirements
World Bank		• To help countries to balance their economies • To provide funds for development in education and health
MUSCO/SACCO/FINCA		• To keep people's money and give it back later with a profit • To lend people money for generating income

COUNTRIES OPERATING SOCIO-ECONOMIC INSTITUTIONS

Socio-economic institutions	Countries operating	Conditions for the institution
EU development fund	European countries	• Grants (non-refundable) • Focus on national development activities only not individuals
GTZ (GIZ)	Germany	• Democracy • Grants (non-refundable) • Development in health and education
JICA	Japan	• Grants (non-refundable) • Development in education and fisheries
CIDA	Canada	• Development in education and health • Grants (non-refundable)
SIDA	Sweden	• Development in health
DFID	Britain	• Grants (non-refundable) • Loans refundable • Development in education, health and food security
World Bank	United States of America (USA)	• Loans refundable • Prudent management of funds • Social economic policies • Development in all sectors
FINCA	Malawi	• Lending money to Malawians to promote income generation • Profit making
MUSCO/SACCO/FINCA	Malawi	• Keeping people's money and refunding with profits • Lending out money at a profit

UNIT 22 INTERNATIONAL AND REGIONAL ORGANISATIONS

REGIONAL AND INTERNATIONAL ORGANISATIONS

World cooperation is promoted and maintained by some of the following organisations:

a. UNITED NATIONS ORGANISATIONS (UNO)

The United Nations Organisations was formed in 1945 at the end of World War 2 to promote world peace.

Its headquarters is in New York, USA.

AIMS OF UNITED NATIONS ORGANISATIONS

- To promote and maintain international peace and security through peaceful conflict resolutions and operations using military and police personnel
- To provide humanitarian aid to poor countries and those countries that are at war or facing natural disasters
- To promote respect for human rights and freedoms
- To promote friendly relations among nations

THE ORGANS OF THE UNITED NATIONS ORGANISATIONS

a. The General Assembly which is similar to parliament
b. The Security Council
c. The Economic and Social Council
d. The International Court of Justice
e. The Secretariat

SOME MAJOR UNITED NATIONS ORGANISATIONS AGENCIES THAT WORK IN MALAWI

- United Nations Development Programme (UNDP)
- United Nations Education, Scientific and Cultural Organisation (UNESCO)
- United Nations High Commission for Refugees (UNHCR)
- Food and Agriculture Organisation (FAO)
- The World Bank
- United Nations Children Fund (UNICEF)
- World Health Organisations (WHO)

b. THE AFRICAN UNION (AU)

The African Union was previously called the Organisation of African Unity (OAU) which was formed in 1963.

Its headquarters is in Addis Ababa, Ethiopia.

AIMS OF AFRICAN UNION

- To promote unity and solidarity between African member states
- To promote international cooperation between members to achieve a better life
- To promote human rights
- To defend the territorial boundaries and independence of African states
- To eliminate all forms of colonialism in Africa

c. THE EUROPEAN UNION (EU)

The European Union was previously called the European Community or European Economic Community (EEC) which was formed in 1957.

It was renamed the European Union in 1993 because the members became more united in their aims and activities.

THE AIMS OF THE EUROPEAN UNION

- To encourage trade
- To promote economic prosperity
- To create more jobs among member states
- To spread prosperity to other countries through trade
- To provide funds and skilled personnel to poorer countries for their development
- To promote democracy within and outside the European Union

d. ECONOMIC COMMUNITY OF WEST AFRICAN STATES (ECOWAS)

ECOWAS was formed in the 1970s.

THE AIMS OF ECOWAS

- To develop a common market among member states by removing trade barriers
- To bring about free movement of people
- To promote development and cooperation in agriculture, fisheries, industry, energy, transport and communications

e. THE ORGANISATION OF PETROLEUM EXPORTING COUNTRIES (OPEC)

OPEC was formed in 1960.

Its headquarters is in Vienna, Austria.

AIMS OF OPEC

- To control oil production so that producing countries are able to receive better prices
- To have a say on prices for the oil produced

THE CONTRIBUTIONS OF THE REGIONAL AND INTERNATIONAL ORGANISATIONS

THE UNITED NATIONS ORGANISATIONS

- It has helped to settle international disputes by sending soldiers and the police for peace keeping in countries experiencing wars or those quarrelling over boundaries
- It has helped to provide humanitarian aid to people during wars, floods, earthquakes, droughts, famines and cyclones.
- It has helped to promote education, science, culture and human rights through organisations such as UNESCO, UNICEF, UNDP and Amnesty International

THE AFRICAN UNION

- It has helped to resolve conflicts and wars
- It has helped Africans in South Africa to achieve independence
- It has promoted peace and cooperation among African countries
- It has promoted regular sporting activities

THE EUROPEAN UNION

- It has encouraged trade among member countries through abolition of custom duties
- It has given freedom of movement for all persons within member states
- It has allowed citizens of member states to live and work anywhere in the EU
- It has come up with the EU single currency called the 'Euro'
- It has improved the living standards of the people of Europe
- It has established a European Parliament to represent the people of Europe
- It has agreed to deal with crime and terrorism issues jointly that might affect member states
- It has become the world's biggest trading power to poor countries especially Africa and the Caribbean
- It has been assisting poor countries with funds for their development

ECONOMIC COMMUNITY OF WEST AFRICAN STATES

ECOWAS has not achieved much because the region is divided between those countries that were colonised by Britain (English-speaking) and those that were colonised by France (French-speaking).

Many of them prefer to trade directly with either Britain or France.

However, ECOWAS soldiers assisted in peace keeping operations during the civil wars in Liberia and Sierra Leone.

ORGANISATION OF PETROLEUM EXPORTING COUNTRIES

- It has assisted to control the production of oil at world level
- It has assisted to control oil prices at the international level

UNIT 23 THE COMMONWEALTH

ORIGIN OF THE COMMONWEALTH

The commonwealth was established in 1931 at Westminster, London by Britain and some of the early countries to gain independence from it.

The countries included Canada, New Zealand, Australia and South Africa.

It was originally an association of Great Britain and independent countries that were formerly under British Empire.

The association now includes independent countries that were formerly under other European colonising states

AIMS OF THE COMMONWEALTH

- To create a better understanding between people of diverse nations
- To provide a forum for heads of states to meet and discuss problems affecting the commonwealth
- To encourage cooperation on matters of trade, defence, education and technology
- To reduce the widening gap in the standards of living between the rich and poor people of the world

MEMBERS OF THE COMMONWEALTH

By 2008 there were 53 independent members of the common wealth including Malawi.

THE SECRETARIAT

This is the administrative headquarters of the commonwealth and is based in London, Britain.

The Secretariat is headed by a Secretary General who is elected by Heads of Government for no more than two four year terms.

The first Secretary General of Commonwealth was Arnold Smith of Canada from 1965 to 1975.

The Second Secretary General was Sir Shridath Ramphal of Guyana from 1975 to 1990.

The third Secretary General was Chief Emeka Anyaok from 1990 to 2000.

The fourth Secretary General was Sir Donald Mckinnon of New Zealand from 2000 to 2008.

The fifth Secretary General was Kamalesh Sharma from India from 2008 to 2012.

Kamalesh Sharma was re-elected on 1st April 2012 onwards.

RESPONSIBILITIES OF THE COMMONWEALTH SECRETARIAT

- Arranging meetings and conferences
- Disseminating information about the commonwealth
- Coordinating commonwealth affairs
- Providing various technical services

THE COUNCIL OF MINISTERS

This is a meeting of ministerial representatives from member countries.

It takes place every two years to prepare agenda for a meeting of the heads of government

THE COMMONWEALTH HEADS OF GOVERNMENT MEETING (CHOGM)

This is an assembly of the heads of governments of the Commonwealth.

THE COMMOWEALTH DEVELOPMENT COOPERATION (CDC)

This is an organisation which assists the economic development of member countries.

Its board members are appointed by the British Minister for the Department for International Development.

ACTIVITIES OF THE COMMONWEALTH

- Cooperation in trade and development
- Cooperation in sporting activities
- Cooperation in cultural activities
- Cooperation in education and science
- Cooperation in socio-economic and politics

ACHIEVEMENTS OF THE COMMONWEALTH

- Independence of countries formerly under the British Empire
- Facilitating establishment of democratic government
- Increase in trade
- Increase in technical assistance to developing member countries

UNIT 24 POLLUTION

Pollution is when a harmful substance affects the environment and causes harmful effects on the health, survival or activities of other living things.

TYPES OF POLLUTION

- Air pollution
- Water pollution
- Soil pollution
- Noise pollution

THE EFFECTS OF POLLUTION

- Human sickness
- Death of animals, wild animals, fish and other aquatic animals
- Skin irritation
- Skin rashes
- Hearing loss
- Coughs
- Bronchitis
- Infertile soils
- Reduced amount of sunshine received by plants for their growth
- Rubbish heaps become breeding ground for rats and coaches which are vectors of germs and diseases
- Ugly surroundings
- Polluted water sources

GLOBAL WARMING

Global warming is the increase in temperature across the world.

FACTORS THAT CONTRIBUTE TO GLOBAL WARMING/CAUSES OF GLOBAL WARMING

- Accumulation of gases
- Destruction of ozone layer

EFFECTS OF GLOBAL WARMING

- Scarcity of rain drought
- Melting of ice or glaciers in the polar regions
- Increase in mosquitoes in hot areas
- Increase in flooding in some parts of the world
- Increased cases of skin cancer

UNIT 25 THE FAMILY AS A SOCIAL INSTITUTION

A family is a group of people who are related either through blood, marriage or adoption.

Anyone of the following relationships may form a family:

- A husband and wife with or without children
- A single parent with children or adopted sons or daughters

TYPES OF FAMILIES

- Nuclear family
- Extended family
- Single-parent family

NUCLEAR FAMILY

This comprises a husband a wife, with or without children

The nuclear type of family is very common in Western countries.

EXTENDED FAMILY

This is the type of family in which the nuclear family includes relatives in blood and marriage such as uncles, aunts, nephews, nieces, cousins and in-laws.

This type of family is common in African communities.

SINGLE-PARENT FAMILY

This is a type of family with a single parent, with one or more children.

This family is created because of death of a marriage partner, divorce or individual choices.

This type of a family is found in all societies.

IMPORTANCE OF A FAMILY

- For bearing of children for continuation of human race
- For providing love
- For providing security
- For providing affection to children
- For providing quality food
- For providing shelter
- For providing clothes
- For providing education
- For preparing children to become the useful members of the society

ADVANTAGES AND DISADVANTAGES OF EACH TYPE OF FAMILY

ADVANTAGES OF NUCLEAR FAMILY

- Parents afford to provide good education to their children
- They afford good and quality food, shelter, clothing and other basic needs
- The family lives a healthy and happy life
- Children are provided with love and care
- Food security is maintained
- Land is properly utilised
- Parents have enough time to attend to other activities for family advancement
- Living standards improve in the family

DISADVANTAGES OF NUCLEAR FAMILY

- Less socialisation with members of other families
- Children have problems due to the death of both parents
- Minimal support to and from other relatives

ADVANTAGES OF EXTENDED FAMILY

- High socio-economic development if human resources in the family are properly utilised
- There is interdependence among family members
- Food security is assured if family human resources are well utilised

DISADVANTAGES OF EXTENDED FAMILY

- Low development if resources are not properly used
- There is minimal love, care and attention between members due to large number of members who need attention
- Dependency on an individual of high status
- Quarrels may arise due to jealousy and misunderstandings
- Parents are unable to provide basic necessities to the children due to other extended family responsibilities

ADVANTAGES OF SINGLE-PARENT FAMILY

- Helps one to develop a sense of responsibility and assertiveness

DISADVANTAGES OF SINGLE-PARENT FAMILY

- Poor health due to stress and anxiety
- Children miss parental care, love and attention of one parent
- Development may be low if the single parent is inactive
- Failure of the single parent to control wayward children

RIGHTS OF FAMILY MEMBERS

- Right to life
- Right to own property
- Right to protection
- Right to worship
- Right to adequate standard of living
- Right to work
- Freedom from torture
- Equal protection by law
- Freedom of expression
- Right to marry
- Right to education

RESPONSIBILITIES OF FAMILY MEMBERS

- Taking care of family property
- Taking care of sick members of the family
- Resolving conflicts peacefully
- Taking care of your own security
- Taking care of the environment for sustainable development

UNIT 26 MORAL VALUES

PEOPLE WHO NEED CARE

- The elderly and aged
- The sick
- The physically challenged
- Orphans
- Prisoners
- The youth and children

WAYS OF ASSISTING NEEDY PEOPLE IN THE COMMUNITY

- Providing them with food
- Providing them with security
- Providing them with medicine
- Providing them with shelter
- Providing them with education
- Providing them with income generating skills
- Providing them with care, love and affection

SOME INDIVIDUALS AND ORGANISATIONS THAT HELP THE NEEDY

- The Good Samaritan
- Community Based Organisations (CBOs)
- Malawi Council for the Handicapped (MACOHA)
- Churches (religious groups)
- Individual families
- World Vision International

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