



Republic of Zambia

Ministry of Education

COMMERCE

TEACHING MODULE

FORM 1 - TERM 1



Prepared by Curriculum Development Centre
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Table of Contents

© Curriculum Development Centre 2025	iii
Authors	iv
Coordinators	iv
Preface	x
Acknowledgement	xi
INTRODUCTION	1
TOPIC: COMMERCE	Error! Bookmark not defined.
Introduction	2
General Competence:	2
Introduction to Commerce	2
Introduction	2
Specific Competence: Show understanding of the importance of Commerce.	3
Key Terms	3
Learning Activities:	3
Learning Activity 1	3
Describing Commerce: (Trade and Aids to Trade)	3
Methodology:	3
Steps:	Error! Bookmark not defined.
Content Tips	4
Learning activity 2:	5
Discussing the importance of Commerce	5
Methodology:	5
Steps:	Error! Bookmark not defined.
Content Tips:	Error! Bookmark not defined.
Learning activity 3:	6
Identifying career prospects in Commerce (Entrepreneur, Marketer, Economist...)	6
Methodology:	6
Steps:	Error! Bookmark not defined.
Content Tips:	Error! Bookmark not defined.
Expected Standard- The understanding of the importance of Commerce shown accordingly	7

Summary	7
TOPIC: PRODUCTION	Error! Bookmark not defined.
Introduction	8
General Competence(s):	8
Sub-Topic 1- Stages of Production	8
Introduction:	8
Specific Competence: Demonstrate knowledge of stages of production	9
Key Terms	9
Learning Activities	9
Learning Activity 1 Explaining production	9
Methodology:	9
Steps:	Error! Bookmark not defined.
Content Tips:	Error! Bookmark not defined.
Learning activity 2: Describing needs and wants	10
Methodology:	10
Steps:	Error! Bookmark not defined.
Content Tip	11
Learning activity 3:	11
Methodology:	11
Steps:	Error! Bookmark not defined.
Content Tip	12
Methods of Production	12
Learning activity 4: Discussing the stages of production (primary, secondary and tertiary)	13
Methodology:	13
Steps	13
Content Tips:	Error! Bookmark not defined.
Learning activity 5: Researching on linkages in the stages of production	14
Methodology	15
Steps:	Error! Bookmark not defined.
Content Tips:	Error! Bookmark not defined.
Expected standard	15
SUMMARY	16
Sub Topic 3: Specialisation	16

Introduction	16
Specific Competence: Exhibit understanding of the importance of Specialisation to trade	16
Key words	16
Learning Activities:	16
Learning activity 1: Explaining Specialisation	17
Methodology:	17
Steps:	Error! Bookmark not defined.
Content Tips:	Error! Bookmark not defined.
Learning activity 2:	18
Methodology:	18
Steps:	Error! Bookmark not defined.
Content Tips:	Error! Bookmark not defined.
Learning activity 3: Discussing various forms of Specialisation (nation, region, individual, process...)	19
Methodology:	19
Steps:	Error! Bookmark not defined.
Content Tips:	Error! Bookmark not defined.
Learning activity 4:	20
Methodology:	20
Steps:	Error! Bookmark not defined.
Content Tips:	Error! Bookmark not defined.
Learning activity 5: Explaining the linkage between Specialisation and Trade	21
Methodology:	21
Steps:	Error! Bookmark not defined.
Content Tips:	Error! Bookmark not defined.
Expected Standard- The importance of Specialisation to trade exhibited accordingly	22
Summary	22
The Topic highlighted on the following	Error! Bookmark not defined.
Sub Topic: Factors of Production	22
Introduction:	22
Specific Competences: Demonstrate knowledge on the use of factors of production	23
Key Terms	23
Learning Activities	23

Learning Activity 1: Explaining factors of production (Land, Capital, Enterprise, Labour, Technology)	23
Learning Activity 2: Discuss the rewards of factors of production	23
Methodology	23
Steps:	Error! Bookmark not defined.
Content Tips:	Error! Bookmark not defined.
Learning activity 3: Demonstrate the use of factors of production in productive activities	25
Methodology	25
Steps:	Error! Bookmark not defined.
Content Tips:	Error! Bookmark not defined.
• Land (natural resources): a workshop building provides work space and a nearby forest for the supply of wood.	25
Expected standard: Knowledge of stages of production demonstrated accordingly	26
Specific competence: Apply technological factors of production in production processes	26
Learning Activities:	26
Learning Activity 1: Identifying Technological factors of production (information technology, automation, machinery...)	26
Methodology	26
Steps:	Error! Bookmark not defined.
Content Tips	27
Learning Activity 2: Researching on the benefits of technological factors of production	27
Methodology:	27
Steps:	Error! Bookmark not defined.
Content Tips:	Error! Bookmark not defined.
Learning Activity 3: Demonstrating use of technological factors in production processes	28
Methodology:	28
Steps:	Error! Bookmark not defined.
Content Tips	29
Expected Standard - Technological factors of production applied accordingly	30
Summary	30
Sub Topic: Production and the environment	31
Introduction	31
Specific Competence: Practice environmental management strategies in production processes. ...	31

<i>Learning activities:</i>	31
Key words:.....	31
Learning Activity 1: Stating the effects of production on the environment	32
Methodology:.....	32
Steps:	Error! Bookmark not defined.
Content Tips:	Error! Bookmark not defined.
Learning Activity 2: Investigating possible solutions to the environmental effects	33
Methodology:.....	33
Steps:	Error! Bookmark not defined.
Content Tips:	Error! Bookmark not defined.
Learning Activity 3: Practising possible solutions to the effects of production on the environment	34
Methodology:.....	34
Content Tips:	Error! Bookmark not defined.
Expected Standard- Environmental management strategies in production processes practiced appropriately.....	35
Summary	36

Preface

The **Commerce Teaching Module** has been developed in response to the introduction of the **Competence-Based Curriculum (CBC)**, a transformative initiative aimed at enhancing education quality and relevance.

This teaching module is designed to support teachers in effectively delivering Commerce lessons under the new curriculum. Its primary objectives are to; bridge the gap created by the absence of approved textbooks and equip teachers with practical skills and assessments tailored to learners' needs and levels

As the Ministry of Education, we acknowledge the challenges associated with transitioning to a new curriculum. Consequently, this module reflects our commitment to providing teachers with structured guidance, suggested activities, and formative and summative assessments aligned with the CBC's objectives.

While this module serves as a foundational resource, we encourage teachers to supplement it with their own research and innovations to address potential gaps during implementation. The suggested activities and assessments are designed to foster practical and critical thinking skills in learners, ensuring relevance and adaptability across diverse school contexts.

Teachers are encouraged to tailor these suggestions to their unique classroom dynamics and explore alternative approaches when necessary. We hope this module will empower teachers to navigate the new competence-based curriculum with confidence, inspiring and equipping learners with essential competencies, knowledge, skills, and attitudes.

Joel Kamoko (Mr.)

Permanent Secretary- Educational Services
MINISTRY OF EDUCATION

Acknowledgement

The Commerce Teaching Module for Form one term one has been developed through a consultative and participatory process. Teachers and lecturers from Colleges of Education were accorded an opportunity to be part of the development of this teaching module. Other stakeholders such as civil society organisations and cooperating partners also participated in one way or the other. I would, therefore, like to express our profound gratitude to all for the financial and technical input to the successful development of this teaching module.

Finally, I would like to say thank you and appreciate the commitment and hard work of the staff at the Curriculum Development Centre in ensuring the successful and completion of the module development process.

Charles Ndakala, (Dr.)
Director – Curriculum Development
MINISTRY OF EDUCATION

INTRODUCTION

The Commerce Teaching Module for Form One Term One comprise of topics from the 2024 Syllabus. The content and activities have been sequenced to introduce the learners to the subject and to set a firm groundwork for them to acquire the competences that set the foundation for the subject and at the same time provide direction to the Business and Finance career path.

The suggested learning activities are designed in such a way that they promote cognitive and technical skills of the learners. Teachers should therefore ensure that learners are actively engaged in the learning activities as stipulated in the module for mastery of the competences.

Note: Teaching methodology and learning environment:

Learner centred methodologies and strategies are key to Competence Based Curriculum

Learning environment – for effective learning, it is important to state the learning environment in which learning will take place. The following are the learning environments that can be used:

Natural Environment – which can be outdoors such field trip

Artificial Environment - which can be indoor (classroom) such as guest speakers

Technological Environment – use of virtual platforms such as videos

The learning Environment should be selected in relation to the teaching methodology.

The module provides:

- Proposals of different learner centred teaching methodologies. However, you are free to explore many other methodologies to suit your local environment as well as resources available.
- An example of a methodology with the strategy and the learning environment to illustrate how the learning activity can be conducted in a competence-based Curriculum.
- **Content Tip:** which consolidate and summarise the learners' responses and the teacher's content. It emphasises on facts and principles being covered in the learning activities.

Assessment

- Assess learners during lessons through observation and after the topic through class exercises, home works and assignments

TOPIC 1: COMMERCE

Introduction

Commerce is trade and aids to trade. It gives knowledge about the world of business and economic activity that is a cornerstone of national development. Commerce plays a vital role in the economy, as it enables businesses and individuals to acquire the goods and services they need to survive and thrive. In addition, it creates employment, generates revenue and creates wealth. Learners therefore, learn about trade processes and how aids to trade facilitate these processes and at the same time recognizing these aids as industries that are part of trade and their linkages.

The topic has one subtopic and one competence with three (3) learning activities. The teacher is expected to facilitate a learning process that allows learners to explore and discover concepts under this topic on their own.

General Competence:

- Analytical thinking
- Critical thinking
- Communication skills
- Creative and Innovation
- Problem solving
- collaboration

Introduction to Commerce

Introduction

This topic introduces the subject to the learners, explaining how it links to real life and the world of business. It spells out the concept of trade and how it is done, which is the centre of human activity worldwide and enables a learner to explore the career prospects that this subject opens.

Commerce is therefore trade and aids to trade and is concerned with the distribution of goods and services to satisfy human needs and wants. Whenever goods are produced, they are supposed to be moved from the place of production to the place of consumption where consumers are. In other words, this is called the chain of distribution of goods and services and is facilitated by services such as Transport, Warehousing, Advertising, Banking, Insurance and Communication.

Specific Competence: Show understanding of the importance of Commerce.



Key Terms

- **Commerce** – trade and aids to trade.
- **Trade** - buying and selling of goods and services.
- **Aids to trade** - activities that help trade to take place.
- **Good** - tangible product that is bought or sold.
- **Service** – intangible product that is bought or sold.
- **Home trade**- trade done within a country and is divided into retail and wholesale trade.
- **Foreign trade**- the buying and selling of goods and services between two or more countries and is divided into imports and exports.

Learning Activities:

- Describing Commerce: (Trade and Aids to Trade)
- Discussing the importance of Commerce (to an individual, nation and the world)
- Identifying career prospects in Commerce (Entrepreneur, Marketer, Economist...)



Learning Activity 1 Describing Commerce: (Trade and Aids to Trade)

Methodology:



Class discussion, role-play,

Steps:

1. Let the learners do the role play on what happens at the market or a market scenario in the artificial environment (classroom) or any applicable environment.
2. Ask learners to describe or say what they observed in the role play.
3. Ask prompt questions which will lead to what the lesson is all about
4. Write the learners' responses on the board
5. Relate the learners' responses to content by offering constructive feedback and acknowledge learners' achievement (teacher and learner dialogue or discuss)
6. Let the learners Describe Commerce: (Trade and Aids to Trade)

OR

- Choose a suitable learner centred methodology (for example Class discussion, case study)

- Select the learning environment in relation to the teaching methodology – (Natural environment (outside), Artificial environment (classroom), Virtual environment (technological))



Content Tip:

- **Commerce:** Trade and Aids to Trade or all activities that help the distribution of goods and services from the producer to the consumer.
- **Trade:** buying and selling of goods and services with the aim of making profit.
- Trade can be done within the country (home trade) and between or among countries (foreign trade).
- **Home trade:** trade done within a country and is divided into retail and wholesale trade.
- **Retail trade:** selling of goods in small quantities. The person who sells goods in smaller quantities is called a retailer.
- **Wholesale:** selling of goods in bulk (large quantities). The person who sells goods in large quantities is called a wholesaler.
- **Foreign trade:** trade between two or more countries and is divided into imports and exports.
- **Exports:** goods going out of the country while imports are the goods coming into the country.
- The purpose of commerce aims at organising the most efficient distribution of goods and services to satisfy the human needs and wants
- **Aids to trade** are systems which facilitate trade to take place referred to as commercial services. They include all activities concerned with the distribution of goods and services and raw materials or partly finished products at all stages of production. The aids to trade are:
 - **Banking** – provides finances for the customers who are in need of money through loans and overdrafts and keep money for customers by accepting deposits from sales. It also facilitates payments, through credit transfers, standing orders, discounting bills of exchange, electronic fund transfers and direct debit
 - **Insurance** – mitigates risks in trade by providing compensation to those that suffer financial losses as a result of fire, damage or risks insured against. It also covers claims from third parties such as employers' liability and public liability
 - **Advertising** – allows businesses to find market for their goods. It persuades potential customers to buy goods and services available on the market thereby increasing the sales and profit.
 - **Warehousing** – provides storage of finished goods awaiting demand or orders from the customers since some goods are seasonal or raw materials awaiting procession.

- **Transport** – facilitates the movement of goods and workers from one place to the other. This can be by road, rail, sea and air.
- **Communication** – enables contact between suppliers and customers. It helps to settle queries or payments or any other business transaction to take place through telephone, cellular phone, Electronic-mail, telex, fax, internet, letter, data post.



Learning Activity 2: Discussing the importance of Commerce

Methodology:



Class discussion, Group work QPN

Steps:

1. Ask learners to imagine the world without commerce.
2. Facilitate the discussion on the world without commerce.
3. Discuss the learners' responses
4. Put learners into three groups, one group to discuss the importance of commerce to an individual, another to a nation and the third to the world (note: if the number of learners is too big, 2 or more groups can discuss on one topic)
5. Allow the learners to present what they discussed in their respective groups
6. Extract the importance of commerce from what was presented and relate it to the content tips, while addressing misconceptions.

OR

- Choose a suitable learner centred methodology (for example Class discussion, role-play, case study)
- Select the learning environment in relation to the teaching methodology – (Natural environment (outside), Artificial environment (classroom), Virtual environment (technological))



Content Tip:

Importance of commerce to individuals

- Provides individuals with employment opportunities, access to goods and services, financial benefits, improved standard of living and personal development...

Importance of Commerce to the Nation

- Provides nations with economic growth (Job creation, revenue generation), International Trade (imports and exports of essential goods, global market access), Improved living standards (access to goods and services, increased consumer choice, improved health care and education) ...

Importance of Commerce to the Global world

- Provides global world with job creation and poverty reduction (employment opportunities, poverty reduction, improved living standards), Innovation and technological advancements (innovation, technological advancement, E-Commerce)



Learning activity 3: Identifying career prospects in Commerce (Entrepreneur, Marketer, Economist...)

Methodology:

Research, Class discussion, QPN

Steps:

1. Ask learners to research on career prospects in Commerce.
2. Let learners present their findings
3. Discuss the identified career prospects in commerce and relate them to those in the content tips.
4. Clear misconceptions.

OR

- Choose a suitable learner centred methodology (for example Class discussion, role-play, case study)
- Select the learning environment in relation to the teaching methodology – (Natural environment (outside), Artificial environment (classroom), Virtual environment (technological))



Content Tip:

Career Prospects in Commerce

- Commerce is a field that offers a number of career prospects. After studying this field, the following are some of the career prospects:

Marketer, Entrepreneur, Business manager, Project manager, Financial manager, Business administer, Insurance broker/experts, Procurement/purchasing officer, Production manager, Accountant, Trade Analyst, An Economist ...

Expected Standard- Understanding of the importance of Commerce shown accordingly

Assess learners during lessons through observation and after the topic through class exercises, home works and assignments



Assessment

Class exercise

1. Describe the main categories of Commerce.
2. Describe how a farmer benefits from commercial services.

Home work

1. Discuss how Zambia benefits from Commerce.
2. Discuss how the world benefits from commerce.
3. In relation to aids to trade give examples of how companies support trade in Zambia.

Assignment

1. Choose one career prospect in Commerce and explain how Commerce as a subject would help you attain that.
2. With an aid of a diagram, explain the meaning of commerce.



SUMMARY

This topic covered Description of Commerce: (*Trade and Aids to Trade*), the importance of Commerce (*to an individual, nation and the world*) and career prospects in Commerce (*Entrepreneur, Marketer, Economist...*)

TOPIC 2: PRODUCTION

Introduction

Production is the process by which goods and services are created to satisfy human wants and needs. It has been a basis of economic development in many countries. While production has led to unprecedented economic growth, improved living standards, and technological advancements, it has also brought about severe environmental consequences that continue to affect our country and the world at large today. Production includes industry, which is both primary (obtains raw materials from nature), secondary industry (processes raw material into finished products), commerce and services.

The advent of production introduced heavy machinery and advanced manufacturing processes that to a great extent increased efficiency and output. Factories have become the centres of economic activity. The production of goods and services has a significant impact on the environment during the extraction, processing and transportation of raw materials as well as the manufacturing and disposal of products.

The topic will look at the Stages of Production, Specialisation, Factors of Production and Production and the Environment. It has five competences with nineteen learning activities. The teacher is expected to facilitate a learning process that allows learners to explore and discover concepts under this topic on their own.

General Competences:

- Analytical thinking
- collaboration
- Communication skills
- Creativity and Innovation
- Critical thinking

Sub-Topic 1- Stages of Production

Introduction:

The Stages of Production are the different levels at which goods and services are produced from raw materials to final product. The three main Stages of Production are primary, secondary and tertiary.

This topic will explore the stages of production, thereafter, describes what needs and wants are and how these can be met in the modern society. The topic will further discuss the stages of production and how they depend on each other.

Specific Competence: Demonstrate knowledge of stages of production



Key Terms

- Production: creation of goods and services that meets the needs and wants of consumers.
- Goods: tangible or things we can see, feel and touch (original, standard, sub- standard and counterfeit)
- Services: intangible or things we cannot see, feel or touch.
- Consumer: a person who buys goods for own use or the end user
- Primary production: stage at which raw materials are provided
- Secondary production: (industry) stage at which raw materials are converted into semi or finished product
- Tertiary production: the distribution stage of goods and provision of services

Learning Activities

- Explaining production
- Describing needs and wants
- Discussing the methods of production (*direct and indirect*)
- Discussing the Stages of production (*Primary, Secondary and Tertiary*)
- Researching on linkages in the stages of production



Learning Activity 1 Explaining production

Methodology: Inquiry Based Learning



Discussion

Steps:

1. Allow learners to discuss in pairs how shoes are made (processes).
2. Let them present the processes that take place before making shoes or clothes (production).
3. Relate the learners' responses to the three stages of production and offer constructive feedback while acknowledging learners' achievement (teacher and learner dialogue or discuss)

OR

- Choose a suitable learner centred methodology (for example Class discussion, role-play, case study)
- Select the learning environment in relation to the teaching methodology – (Natural environment (outside), Artificial environment (classroom), Virtual environment (technological))



Content Tip:

- Production is the provision of goods and services to satisfy human needs and wants.
- Production covers all activities which contribute to the satisfaction of consumers’ demand for goods and services or needs and wants.
- Industry includes primary (obtains raw materials from nature) and secondary (processes raw material into finished products) and Tertiary (provides service).
- Direct service; provides personal and public services to individual citizens such as education provided by the teachers/lecturers, health care provided by nurses and doctors or any health provider, legal advice provided by the lawyers, security provided by police officers/soldiers and entertainment provided by the artists.



Learning activity 2: Describing needs and wants

Methodology: Inquiry based learning



Discussion

Steps:

1. Let every learner be a producer.
 2. Ask the learners to individually write on a piece of paper a good or product they would produce.
 3. Learners to share their responses.
 4. Facilitate the discussion by asking the learners why they chose the good or product to be produced.
- Help them to understand human needs and wants and that production is based on consumer demand of goods and services.
or
 - Choose a suitable learner centred methodology (for example Class discussion, role-play, case study)
 - Select the learning environment in relation to the teaching methodology – (Natural environment (outside), Artificial environment (classroom), Virtual environment (technological))



Content Tip:

- Production is based on consumer demand for needs and wants

Needs

- Items that satisfy basic requirements of man only in order to survive and maintain personal wellbeing (water, food, shelter, clothes and air)

Wants

- These refers to goods and services that people desire to have but are not necessary for their survival or wellbeing.
- They differ from one person to another depending on various factors.
- These are the things that we need in order to improve the quality or standard of our life or to live a more meaningful, enjoyable and luxurious life. We can do without them. For example; car, television, aeroplane, refrigerator, etc.
- All the things which we need in our day to day life in order to satisfy human needs and wants are called goods and services.
- Goods are the physical or the tangible things that we can see, touch, and weigh or measure.
- They are a key part of economic activity, including production, consumption and trade.
- Examples of goods includes vehicles, furniture, clothes, electronic gadgets, artworks, jewellery etc.
- **Services** on the other hand refers to the work done by other people, they are intangible (we cannot see them or touch them).
- They are action efforts or performances provided by one part to another to satisfy a need or want or expectation
- Examples of services include education, medical treatment, entertainment/recreation, security, financial services, transportation, tourism, consultancy and advisory services.
- They play a vital role in many industries and economies around the world.



Learning activity 3: Discussing the methods of production (direct and indirect)

Methodology:



Case study and inquiry based

Steps:

(note: use any of the two scenarios)

1. Let one learner read out the case study given:
Mr. Jongjijo has a five hector maize field and a tractor to cultivate his field whilst Mr. Chankina has a one Lima maize field and uses simple tools to cultivate. From these two who is growing maize for own use or for sale? Why should the maize be sold?

2. Ask learners to bring out the key points from the case study.
or
1. Show the learners two charts one with a small backyard garden or a subsistence kind of farming and another with a big farm.
2. Facilitate the discussion by asking questions which leads to the concept of direct and indirect production.

OR

- Choose a suitable learner centred methodology (for example Class discussion, role-play, case study)
 - Select the learning environment suitable for the teaching activity in relation to the teaching methodology chosen (Natural environment, Artificial environment, Virtual environment)



Content Tip:

Methods of Production

Direct Production

- This refers to the process of creating goods or services without involving anyone.
- The producer is responsible for all aspects of the production process from raw material to finished products.
- In other words, this is the production of goods for one's own use/consumption.
- It is usually done on small scale/subsistence level without the need for exchange/trade.
- It directly satisfies one's needs and wants such as a farmer who grows only enough maize or keeps enough live stock for his own consumption.
- If people were to provide all that they need by themselves, they would be little or no need for trade as they may be self-sufficient.

Indirect Production

- This is the process of producing goods for the benefit of others or for sale.
- It involves trading of what has been produced so as to obtain what one cannot produce or does not have.
- Therefore, it depends on trade and makes people to specialise in one field so as to sell their value.
- This is the most common type of production in the modern society, where few people satisfy their needs directly by themselves.
- People usually engage in one particular occupation which they are best suited and sell their products or labour in exchange of the goods or services they need.
- For example, a farmers sell their farm products to other people to obtain other products or services they don't produce.



Learning activity 4: Discussing the stages of production (primary, secondary and tertiary)

Methodology: Inquiry based learning and collaborative learning

Steps

1. Pose a question: how maize is grown and turned into mealie meal to reach the final consumer?
2. Allow learners to bring out their responses
3. Relate these responses to either primary production, secondary production and tertiary production.

OR

- Choose a suitable learner centred methodology (for example Class discussion, role-play, case study)
- Select the learning environment suitable for the teaching activity in relation to the teaching methodology chosen (Natural environment, Artificial environment, Virtual environment)



Content Tip:

Production whether direct or indirect can be placed into three stages. These are primary, secondary and tertiary production.

Primary Production

- This is the first stage of production.
- It is concerned with the extraction of natural resources from nature or the ground.
- These are either above or underground.
- The term natural resources include: - the minerals underground, fish in the water, trees in the forest, animals in the wild and fertile soil and good climate.
- Primary Production includes:
 - **Mining:** The extraction of minerals, metals and other geological resources underground.
 - **Fisheries:** In line with aquaculture.
 - **Forestry:** Harvesting of timber and other forestry products in the forest.
 - **Agriculture:** Faming, livestock and other agricultural activities.
- Most of the outputs of the primary production are in raw or unusable form.
- Generally, the products obtained at this stage have to go to the secondary to process them in more useful goods.

- Farm products such as apples, water melons, oranges and guavas can be eaten straight from the farm

Secondary Production

- Second stage of production that converts raw materials into semi-finished or finished product or goods.
- It consists of manufacturing and construction industries
 - **Manufacturing Industries**
 - This is the transformation or turning of raw materials into useable products such as the making of shoes, biscuits, vehicles, clothes, blankets, television sets and radios.
 - In some cases, the raw materials are turned into semi manufactured goods in one factory and then sent to another factory to be finished into a better and more complex product. For example, a steel industry makes steel and sends it to the car-manufacturing factory to manufacture car parts before they are assembled into a car.
 - **Construction**
 - This includes building of infrastructure such as roads, bridges, housing units and other construction works.
 - This process uses both products from the primary and secondary industries to assemble or build a house, bridge or dams.
 - The builder for example uses rocks extracted by quarrying, cement extracted by mining, timbers extracted by forestry, steel, paint, roofing sheets, window glasses and nails obtained from manufacturing and many others to build a house.

Tertiary Production

- This is the third and final stage of production.
- It involves the provision of services that helps in the transfer of finished goods from the factory to the consumer.
- There are two services involved. The first one is the commercial services (aids to trade) which involves storing of goods, transporting, advertising, insuring, providing finance and selling/marketing them. The second one is the are direct services, which plays an indirect role.
- For instance, the services of the doctor, policemen, nurses, musicians, artists, lawyers, architects/engineers and sportsmen may appear to be insignificant from the process of production and distribution of goods, but they are not.
- Doctors and nurses, for instance, make important contribution to production, by making people health, strong and ready to work. They indirectly aid production, tourism; hospitality, travel and other tourism related activities.



Learning activity 5: Researching on linkages in the stages of production

Methodology

Research, Class discussion, QPN, group work

Steps:

1. Ask the learners to investigate a situation where low production of goods or where raw materials are not available at primary production in the production process?
2. Allow learners to present their findings from their research.
3. Facilitate the discussion leading to the linkages in the stages of production.
4. Consolidate and summarise the discussion by giving correct explanations on how low production of goods at primary stage can affect both secondary and tertiary stages.

OR

- Choose a suitable learner centred methodology (for example Class discussion, role-play, case study)
- Select the learning environment suitable for the teaching activity in relation to the teaching methodology chosen (Natural environment, Artificial environment, Virtual environment)



Content Tip:

The linkages between the stages of Production

- Primary and secondary: Raw materials from primary production are used as inputs for secondary production.
- Secondary and tertiary: Finished goods from secondary production require tertiary services for distribution, marketing and sales.
- Tertiary, primary and secondary: Tertiary services support the entire production process, from primary extraction to secondary manufacturing.
- All in all, the three stages of production form a continuous process with each stage building upon the previous one to create a comprehensive production process.

Expected standard: Knowledge of stages of production demonstrated accordingly



Assessment

a) Class exercise

Explain production in relation to the activities practiced in your community

b) Home work

Learners to find out about the things in life that they can do without (luxuries) and those they cannot do without (necessities) in order to survive

c) Assignment

Research the linkages on the three stages of production on maize from the time it is grown, up to the time it is converted into mealie meal and reaches the final consumer.



SUMMARY

Production takes place in three stages, from the raw materials to finished goods and services. All the three stages play a vital role in the smooth flow of the production process.

Sub Topic 2: Specialisation

Introduction

This is the process of focussing or concentrating on producing only one product by a company or an individual. In other words, it is the concentration on a specific area of expertise or activity/task or occupation or on a narrow range of work within a particular occupation by an individual/region for which their ability or resources best suits them, such as teachers, doctors, nurses, lawyers, engineers and farmers. It does not only apply to individuals but also to countries/regions producing goods or services for which they are best suited for or for which they have an advantage on, such as Zambia specialises in copper production, Botswana for beef production and Angola in Petroleum products. In Zambia, regions like Eastern province specialises in groundnut production, Southern and Central provinces in maize production and Western in rice production. This allows division of labour to take place and leads to greater skill and efficiency amongst workers and increased output.

Specific Competence: Exhibit understanding of the importance of Specialisation to trade



Key words

- Division of Labour: separation of work into specialized tasks to increase efficiency.
- Expertise: Specialized knowledge or skills acquired through experience or training
- Specialist: An individual with specialized skills or knowledge.
- Generalist: An individual with broad non specialized knowledge or skills

Learning Activities:

- Explaining Specialisation

- Exploring the drivers of Specialisation (Division of labour, Government Policies, Technology...)
- Discussing various forms of Specialisation (*nation, region, individual, process...*)
- Researching on real life scenarios on the benefits and challenges of Specialisation
- Explaining the linkage between Specialisation and Trade



Learning activity 1: Explaining Specialisation

Methodology:

Guest Speaker (Class discussion, role-play, Group work)

Note to the teacher: (inform the guest for the lesson to prepare way in advance.

Brief the guest speaker about the objective of the visit and orient them in a way that they bring out specialisation).

1. Invite a resource person who has specialized or has a skill in a particular field to speak about his/her experience.
2. Request learners to take notes of important points
3. Ask some learners to present their observations or key points from the guest speaker's presentation
4. Use responses from the learners to relate to the content tips.

OR

- Choose a suitable learner centred methodology (for example Class discussion, role play, case study)
- Select the learning environment in relation to the teaching methodology – (Natural environment (outside), Artificial environment (classroom), Virtual environment (technological))



Content Tip:

- Specialization refers to the process where a company or person concentrates on a specific product.
- It takes place at different levels eg specialisation by factory, by country/ firm, or by region...
- It is basically done to achieve a great degree of efficiency, productivity and experience
- A business is said to be specialized when it is producing a product in which it is an expert



Learning activity 2: Exploring the drivers of Specialisation (Division of labour, Government Policies, Technology...)

Methodology:



Class discussion, QPN, role-play

Steps:

1. Split the class into groups to investigate how they influence specialisation.
2. One group to investigate Division of labour, another Government Policies, and the third one Technology...
3. Learners to present their findings.
4. Consolidate their findings with the content in the content tips.

OR

- Choose a suitable learner centred methodology (for example Class discussion, role play, case study)
- Select the learning environment in relation to the teaching methodology – (Natural environment (outside), Artificial environment (classroom), Virtual environment (technological))



Content Tip:

Drivers of Specialisation

- **Comparative advantage:** means that an entity can produce a good or service more efficiently than another which leads to increased production and lower costs, market access allowing for trade and exploitation of these advantages, and resource availability which can influence which goods a region or entity is best positioned to produce efficiently. All contributing to the focus on producing a limited range of goods to maximize productivity and gain economic benefits.
- **Division of Labour:** Enables workers to focus on specific tasks leading to efficiency and productivity. It requires that workers collaborate amongst themselves leading to skilled and motivated work force.
- **Technology:** Allows more efficient production methods such as computerization, communication and Information Management.

- **Government policies:** can influence and encourage businesses to specialize in specific industries or sectors, for example trade agreements and policies, subsidies and regulations (tax breaks)



Learning activity 3: Discussing various forms of Specialisation (nation, region, individual, process...)

Methodology:



Class discussion, QPN

Steps:

1. Split the learners according to the 10 provinces of Zambia or any other applicable way
2. Let the learners discuss about the most common economic activity/activities done in the ten provinces and why.
3. Let learners present what came out in their discussion such as types of goods mainly produced in each province.
4. Facilitate the discussion and clear any misconceptions. Probe further so that learners can bring out various specialisation at individual, national and regional level.

OR

- Choose a suitable learner centred methodology (for example Class discussion, roleplay, case study)
- Select the learning environment in relation to the teaching methodology – (Natural environment (outside), Artificial environment (classroom), Virtual environment (technological))



Content Tip:

Specialization takes place at different levels depending on several factors. These factors could be government policies, technological factors and the division of labour. Specialisation can be done at individual, national or regional level:

- **Individual:** specialization where an individual concentrate on producing a single product or service.
- This can be as a result of ones' skills, expertise and efforts on a specific area or profession.

- Leads to increased productivity, efficiency and success in that particular field. For example, a teacher who specialises in teaching commerce and Principles of Accounts, a doctor who specialises in children's health or hearts problem.
- **Nation**: refers to different countries concentrating on producing specific goods or services based on their unique resources skills and comparative advantage. For example, a country like Zambia is specialised in copper mining because it has copper as a natural resource.
- **Region**: where a region specialises in producing a specific good because of the various conditions in that region such as available raw materials, climatic conditions ... For example, the Middle East as a region produces oil.



Learning activity 4: Researching on real life scenarios on the benefits and challenges of Specialisation

Methodology:

Research

Note: learners to be given the research activity before the actual day for the lesson.

Steps:

1. Let learners research on real life scenarios on the benefits and challenges of Specialisation
2. Allow learners to present their research findings before the class.
3. Consolidate on the learners' findings and address the misconceptions

OR

- Choose a suitable learner centred methodology (for example Class discussion, role play, case study, field trip)
- Select the learning environment in relation to the teaching methodology – (Natural environment (outside), Artificial environment (classroom), Virtual environment (technological))



Content Tip:

Benefits of Specialisation to an individual, nation or region

- increases efficiency and productivity which may result in higher production
- promotes expertise in a specific field
- makes countries to concentrate on products which are dominant in that particular nation leading to efficiency and higher productivity

- benefits from trade and export opportunities as a result of competitive edge

Challenges

- It can be boring doing the same type of work every day and that may lead to loss of quality and low productivity.
- leads to overdependence on one sector and may result in economic collapse should that industry weakens.
- Difficult for workers to switch careers or find employment especially in volatile markets



Learning activity 5: Explaining the linkage between Specialisation and Trade

Methodology:



Discussion, QPN

Steps:

1. Ask learners to list 5 products which are produced in Zambia and products which are imported.
2. Allow learners to present what they have written.
3. Facilitate the discussion why some products are imported instead of producing them within.
4. Emphasise on the linkages of specialisation to trade by bringing out how nations benefits from specialisation through trade for example, OPEC nations exporting oil to non-oil producing nations

OR

- Choose a suitable learner centred methodology (for example Class discussion, role-play, case study)
- Select the learning environment in relation to the teaching methodology – (Natural environment (outside), Artificial environment (classroom), Virtual environment (technological))



Content Tip:

- Specialization is the practice of focusing on producing a specific good or service, while trade is the exchange of goods and services between nations. Specialization and trade are closely related because specialization is the basis for trade, and trade increases specialization.

- **Specialization:** Countries specialize in producing goods and services that they are best at. This can be done by concentrating on their resources, such as time, money, and capital.
- **Trade:** Countries trade their specialized goods and services with other countries for goods and services they need. These drivers interact together to support each other, leading to increased specialization and Trade.
- **Benefits:** Specialisation and trade allow countries to increase their output, save resources, and become more productive. Many countries, for example, specialise in producing the goods and services that are native to their part of the world, and they trade them for other goods and services. specialisation is thus the basis of global trade, as few countries have no enough production capacity to be completely self-sustaining.

Expected Standard- The importance of Specialisation to trade exhibited accordingly



Assessment

Class exercise

1. Discuss Specialisation
2. Explore the drivers of specialisation (Division of labour, Government Policies, Technology...)

Home work

1. Discuss various forms of specialisation (*nation, region, individual, process...*)
2. Explain the linkage between specialisation and trade.

Assignment 1.

In what ways does Zambia benefit from specialisation. Give examples where necessary.



SUMMARY

Specialisation is a process where an individual, an organisation, a nation or even a region concentrate on producing a particular good or service, or a particular aspect of industry or work. It promotes efficiency and increases productivity. It has economic risks as well if not balanced well.

Sub Topic 3: Factors of Production

Introduction:

Factors of production are inputs used to produce goods and services. They play a crucial role in the production of goods and services and economic development. Those who control the factors of production often enjoy the greatest wealth in society. Generally, there are four factors of production. These are land, capital, labour and enterprise. These depend on each other in the

production of goods and services. Another additional factor and the fifth one is technology. Technology has been because it improves efficiency and productivity.

Specific Competences 1: Demonstrate knowledge on the use of factors of production



Key Terms

- **Factors of production:** are inputs used to produce goods and services
- **Reward:** benefit of owning factors of production (rent, interest, profit, wage or salary)
- **Land:** all natural resources including land itself
- **Capital:** man made resources that initiate productive activities (money, machinery, raw materials)
- **Enterprise:** ability to organise resources to start and run a business
- **Labour:** human effort both skilled and unskilled used to produce goods/services
- **Technology:** application of scientific knowledge to improve production

Learning Activities

- Explaining factors of production (*Land, Capital, Enterprise, Labour, Technology*)
- Discuss the rewards of factors of production
- Demonstrating the uses factors of production in productive activities



Learning Activity 1: Explaining factors of production (Land, Capital, Enterprise, Labour, Technology)

Learning Activity 2: Discuss the rewards of factors of production

*NOTE: These two learning activities have been merged as they cannot be discussed in isolation

Methodology

Inquiry based learning and case based learning



Case study

You live in an area where there are enough natural resources/raw materials, customers, a lot of unemployed people (both educated and uneducated), enough space which is not used by anyone. You have been encouraged to start a business so that you can produce most of the goods and services which are on demand in that area using the available resources, at a minimal cost, and using the savings or other sources of funding.

Steps:

1. Ask the learners to read through the case study.
2. Using the case study, ask the learners to list the resources they have to start up a business in their community.
3. Learners to make presentations about their findings and the benefits
4. Consolidate and summarise the findings emphasizing on the factors of production and their rewards.

OR

- Choose a suitable learner centred methodology (for example Class discussion, role-play, case study)
- Select the learning environment in relation to the teaching methodology – (Natural environment (outside), Artificial environment (classroom), Virtual environment (technological))

**Content Tip:****Capital**

- This includes financial resources, buildings, machinery and all man made assets required to operate a business.
- Capital is created by humans and can be in business for a long time.
- The providers of capital are known as investors
- The reward for capital is interest

Labour

- This is human effort or energy used in the production of goods and services.
- It can be skilled or unskilled labour.
- Labour is limited in supply.
- The providers of labour are called workers
- The reward for labour is wages or salary

Land

- This includes all kinds of natural resources found on earth and underground such as buildings, minerals underground, and rocks of the crust, fish in the water, trees and all other natural resources.
- The providers of land are referred to as land owners
- The reward for land is rent/rates

Enterprise

- This is the ability to organise the other factors of production to start and run a business
- For production to take place, someone must have the idea and the skill to organise, direct and control the production process.
- This decision involves risks and a special skill.
- The provider of enterprise is an entrepreneur
- The reward for enterprise is profit

Technology

- This is a facilitator of the factors of production.
- It has a big impact on the business in terms of both updating existing products and finding new ways of manufacturing products.
- Technology benefits business as it allows them to produce higher quantities, makes products more consistent and more cost effective.
- Some of the rewards for technology are increased productivity, cost reduction, quality improvement...



Learning activity 3: Demonstrate the use of factors of production in productive activities

Methodology

Interactive learning (demonstration), role play

Steps:

1. Pose a question: How would the factors of production be used in the manufacturing of furniture?
2. Split learners in groups
3. Ask the learners to demonstrate how each factor of production is used in the manufacturing of furniture (role play)
4. Consolidate and summarise the findings emphasizing on the factors of production and their rewards.

OR

- Choose a suitable learner centred methodology (for example Class discussion, role-play, case study)
- Select the learning environment in relation to the teaching methodology – (Natural environment (outside), Artificial environment (classroom), Virtual environment (technological))



Content Tip:

- Land (natural resources): a workshop building provides work space and a nearby forest for the supply of wood.
- Labour: Skilled and unskilled workers operate machinery, assembles furniture, administrative staff may assign some people to clean the work shop
- Capital: resources provided by the owners to buy Machinery (saws, drills and sanders), Equipment and materials are used to make furniture.

- Entrepreneurship: The owner innovates designs, risk taking and management skills and ensures high quality products.
- Technology: Computer, software and tools used for designing enables efficient production process of furniture

Expected standard: Knowledge of stages of production demonstrated accordingly



Assessment

Class Activity

1. Describe how the rewards for the factors of production are achieved.

Assignment

1. Which factors of production would you combine to produce a good of your choice?

Specific competence 2: Apply technological factors of production in production processes

Learning Activities:

- Identifying technological factors of production (*information technology, automation, machinery...*)
- Researching on the benefits of technological factors of production
- Demonstrating use of technological factors in production processes



Learning Activity 1: Identifying Technological factors of production (information technology, automation, machinery...)

Methodology



Discussion, Question and Answer, group work

Steps:

1. Ask learners to bring out the old ways of producing goods (e.g. maize, cassava, furniture).
2. Put learners into groups.
3. Start by having each group identify writing technological factors of production.

4. Let each group present what they have written.
5. Relate what learners have presented to the ones identified in the module (Content Tips).

OR

Choose a suitable learner centered methodology and select a suitable learning environment (problem solving, experiential learning...)



Content Tip:

- **Renewable Energy Technologies:** There are now various sources of energy used in the production process such as solar panels and wind turbines that provide sustainable power sources for production.
- **Information Technology (IT):** Information Technology plays a key role in production. Throughout the production process computer hardware, software, networks, and telecommunications are used to improve production.
- **Artificial Intelligence (AI):** Artificial Intelligence is nowadays heavily used to perform tasks like problem-solving, decision-making, and analysis in production using computer systems.
- **Advanced Manufacturing Technologies:** there are now innovations that are used to improve the manufacturing processes such as photocopying, scanning, sensors, 3 Dimension (3D) printing, Internet of things (IOT), and Computer Numerical Controls (CNC) machining that improve manufacturing processes.
- **Automation:** control systems, such as computers or robots, are now used to handle different processes and machinery, reducing the need for human workers.
- **Machinery:** there are also physical devices and equipment used in manufacturing and other production processes, which improve productivity e.g. conveyor belts, branding machines.



Learning Activity 2: *Researching on the benefits of technological factors of production*

Methodology:



Discussion, research

Steps:

1. Put learners in pairs.

2. Let them think and share their findings on the benefits of technological factors of production.
3. Relate what learners have presented to the ones outlined in the module (Content Tip).

OR

- Choose a suitable learner centred methodology (for example Class discussion, role-play, case study)
- Select the learning environment in relation to the teaching methodology – (Natural environment (outside), Artificial environment (classroom), Virtual environment (technological))



Content Tip:

- **Increased Efficiency:** Technological factors of production such as Automation and advanced machinery can increase efficiency in the production processes, reducing the time and effort required to produce goods and services.
- **Cost Reduction:** By using advanced technologies, businesses can reduce labour costs and minimize waste, leading to overall cost saving.
- **Improved Quality:** Technological advancements often lead to better-quality products.
- **Improved Innovation:** Advanced technologies encourage innovation, allowing businesses to develop new products and services.
- **Global Reach:** Technological factors of production like the internet and e-commerce platforms allow businesses to reach a global audience, expanding their market potential.
- **Sustainability:** Technological factors of production using renewable energy technologies such as solar, wind turbines and bio-energy production methods help businesses reduce their environmental impact and promote sustainability.



Learning Activity 3: Demonstrating use of technological factors in production processes

Methodology: Experiential learning

Field trip, discussion,

Note: teacher to make arrangements for this lesson in advance

Steps:

1. Arrange a virtual (video) or physical tour to a modern manufacturing factory or any production unit activity (agricultural field, poultry...) to share experiences on how technology has transformed the production process.
2. Let learners take note of their observations
3. Learners to make presentations.
4. Relate the presentations to the module (content tips) and consolidate key points.

OR

- Choose a suitable learner centred methodology (for example Class discussion, role-play, case study)
- Select the learning environment in relation to the teaching methodology – (Natural environment (outside), Artificial environment (classroom), Virtual environment (technological))



Content Tip:

1. Information Technology (IT)

Example: A retail company uses IT systems to manage stock.

- **Process:** IT systems track stock levels in real-time, automatically records stock when levels are low, and provide insights into purchasing trends.
- **Benefit:** This ensures that the company maintains actual stock levels, reduces waste, and meets customer demand efficiently.

2. Automation

Example: An automotive manufacturer uses robots.

- **Process:** Robots perform repetitive tasks like welding, painting, and assembling car parts.
- **Benefit:** This increases production speed, reduces human error and labour costs.

3. Machinery

Example: A food processing plant uses specialized machinery.

- **Process:** Machines mix ingredients, cook food, and package the final products.
- **Benefit:** This improves the consistency and quality of the food products while speeding up the production process.

Example: An e-commerce platform uses AI for product recommendations.

- **Process:** AI analyzes data and browse history to suggest products that the customer is likely to buy.
- **Benefit:** This increases sales and improves customer satisfaction by providing a tailored shopping experience.

4. Advanced Manufacturing Technologies

Example: A technological company uses 3D printing for prototyping.

- **Process:** Designers create digital models, which are then printed as exact copies.
- **Benefit:** This allows for rapid prototyping and testing, reducing the time and cost of developing new products.

5. Renewable Energy Technologies

Example: A factory uses solar panels to power its operations.

- **Process:** Solar panels convert sunlight into electricity, which is used to run machinery and lighting.
- **Benefit:** This reduces energy costs and promotes sustainability in times of load shedding.

Expected Standard - Technological factors of production applied accordingly



Assessment

Class exercise 1. Explain the technological factors of the production process

Homework 1. Describe the benefits of technological factors on production
2. Describe the negative effects of technological factors on production

Assignment

1. Describe how a manufacturing firm can use technological factors on production.
2. Ask learners to do a small project using simple locally available material to make a modern production process such as drip irrigation.



SUMMARY

The factors of production are important resources needed in the production of goods and services. These include land, capital, labour, enterprise and technology. The rewards of the factors of

production are rent, interest, wages or salary and profit are motivational to individuals and organisations to participate in economic activities. Technology as a factor of production plays an important role in the production process ranging from automation, machinery, renewable energy, artificial intelligence and information technology which have led to efficiency, quality and speed of producing goods and services.

Sub Topic 4: Production and the Environment

Introduction

Production can have negative effects on the environment. Technological factors of production can worsen the impact if not well handled. It is therefore important to handle production processes well to mitigate the negative effect. Management and other stake holders' interventions can minimize the impact.

This topic enables learners to explore ways and strategies of minimizing the impact of production on the environment.

Specific Competence: Practice environmental management strategies in production processes.

Learning activities:

- Stating the effects of production on the environment (*pollution, littering, deforestation...*)
- Investigating possible solutions to the environmental effects (*Applying acceptable waste management methods, tree planting, public awareness, community involvement, 3 Rs...*)
- Practising possible solutions to the effects of production on the environment (as indicated above)



Key words:

- **Environment:** is the external surroundings in which we live, work, and interact.
- **Technological factors:** refer to the various technologies, tools and systems that are used to design, develop and deliver products, services and processes
- **Environmental management strategies:** are plans and actions taken to reduce the negative impact of human activities on the environment.
- **Sustainability:** ability to maintain or support a process, systems or activity over time without depleting natural resources or causing harm to the environment.



Learning Activity 1: Stating the effects of production on the environment

Methodology:



Discussion, question and answer, research

Steps:

1. Allow learners to explore the effects of production on the environment.
2. Make appropriate groups of learners.
3. Start by having each group write the effects of production on the environment on a piece of paper.
4. Let each group present what they have written.
5. Relate what learners have presented to the ones identified in the module (Content Tips).

OR

- Choose a suitable learner centred methodology (for example Class discussion, role-play, case study)
- Select the learning environment in relation to the teaching methodology – (Natural environment (outside), Artificial environment (classroom), Virtual environment (technological))



Content Tip:

- **Littering:** is the act of throwing or depositing waste such as trash, garbage or debris (plastics, paper, glass, metal) in a public place without permission. It harms the environment by polluting the air, harming wildlife, contaminate the soil and contribute to climate change.
- **Air Pollution:** Factories release large amounts of substances such as sulphur dioxide, nitrogen oxides which contribute to air pollution. This can lead to respiratory problems, acid rain, and contribute to climate change.
- **Climate Change:** The burning of fuels for energy and industrial processes releases large amounts of carbon dioxide and other greenhouse gases, driving global warming and climate change.
- **Water Pollution:** Industrial processes often discharge substances, including heavy metals and chemicals into rivers, lakes and dams. This can harm aquatic life and contaminate drinking water sources.
- **Soil/Land Degradation:** The use of harmful chemicals and improper waste disposal can lead to soil contamination, reducing its fertility and affecting crop production.

- **Deforestation:** To meet the demands for raw materials and space for factories, forests are often cleared, leading to loss of different species of plant and animals and disruption of ecosystems.
- **Resource Depletion:** Over-extraction of natural resources such as minerals, fossil fuels, and water can lead to their depletion, endangering future supplies.
- **Waste Generation:** Industrial production generates large amounts of waste and can persist in the environment for centuries, contributing to pollution.



Learning Activity 2: Investigating possible solutions to the environmental effects

Methodology:



Discussion, Question Pause Nominate (QPN), group work, research

Steps:

1. Allow learners to investigate possible solutions to the environmental effects caused by mass production on their own.
2. Put learners in groups.
3. Start by having each group write on a piece of paper the solutions to the environmental effects of production on the environment.
4. Let each group present what they have written.
5. Facilitate the discussion by relating what learners have presented to the ones identified in the module (Content Tip).

OR

- Choose a suitable learner centred methodology (for example Class discussion, roleplay, case study)
- Select the learning environment in relation to the teaching methodology – (Natural environment (outside), Artificial environment (classroom), Virtual environment (technological))



Content Tip:

Possible solutions to the environmental effects

- **Waste Management and Recycling:** Improving waste management practices and promoting recycling can reduce the amount of waste that ends up in disposal sites and reduce pollution (3Rs: Reduce, reuse and recycle).
- **Reforestation/Tree planting;** this could reduce the adverse effects of climate change

- **Renewable Energy Sources:** Shifting from electricity generated systems to renewable energy sources such as solar, wind mills, and hydroelectric power that can reduce gas emissions and reliance on non-renewable resources.
- **Adopting Cleaner Technologies:** Implementing advanced technologies that produce fewer pollutants and utilize resources more efficiently can significantly reduce environmental impacts.
- **Sustainable Resource Management:** ability to maintain resources (water, minerals, trees) over a period of time without depletion or causing harm to the environment.
- **Regulation and Legislation:** Governments can enforce strict environmental regulations and provide incentives for businesses to adopt sustainable practices. This includes setting emission limits and requiring environmental impact assessments.
- **Corporate Social Responsibility (CSR):** Encouraging companies to adopt CSR practices can lead to more environmentally conscious decisions, such as reducing pollution, good waste management.
- **Public Awareness and Education:** Educating the public about the environmental impacts of production.
- **Eco-friendly Transportation:** Promoting the use of eco-friendly transportation methods, such as electric vehicles and public transport, can reduce emissions from transportation related to industrial activities.



Learning Activity 3: Practising possible solutions to the effects of production on the environment

Methodology:

Experiential learning

Steps

1. Let learners practice the possible solutions on the effects of production on the environment. E.g. picking litter and place it in designated places, community clean up, planting trees, recycling and pollution control by not burning waste.
2. Facilitate the discussion by emphasising on the use of dustbins for dumping litter, the three Rs and other solutions to avoid the effects of climate change.

OR

- Choose a suitable learner centred methodology (for example Class discussion, role-play, case study)
- Select the learning environment in relation to the teaching methodology – (Natural environment (outside), Artificial environment (classroom), Virtual environment (technological))



Content Tip:

The following are the possible solutions to be practiced:

- **Adopting Cleaner Technologies:** learners to practice advanced technologies that produce less pollution and utilize resources. E.g. learners should opt to use paper bags instead of plastic bags.
- **Reforestation/Tree planting;** Learners to plant trees which could reduce the adverse effects of climate change e.g. Masuku trees or any other local trees.
- **Renewable Energy Sources:** Learners to encourage parents to use renewable energy sources such as solar, windmills, and hydroelectric power can reduce greenhouse gas emissions and reliance on non-renewable resources like hydro-electricity.
- **Waste Management and Recycling:** Learners to improve waste management practices by creating waste bins. Students can also educate their peers by promoting recycling by initiating a recycling program and educating their peers about the use of paper bags instead of plastics.
- **Sustainable Resource Management:** Utilizing resources more sustainably, such as reducing water by making sure water spillage and wastage is avoided in the environment.
- **Corporate Social Responsibility (CSR):** Learners to initiate programs where they go round the community picking up plastics and other pollutants thereby leading to more environmentally conscious practices.
- **Public Awareness and Education:** learners to educate their peers in and out of class about the environmental impacts of production and irresponsible waste disposal and promoting sustainable practices.
- **The Green Agenda:** Learners can turn a neglected piece of land in school into a vibrant green space and make a beautiful garden with flowers.
- **Clean up:** Learners can initiate a clean-up program around the school.
- **Create a Recycling Collection Centre:** Learners to set up a recycling collecting centre where all plastics thrown away can be put and later sold for recycling.

Expected Standard- Environmental management strategies in production processes practiced appropriately.



Assessment

Class exercise

1. Demonstrate the need for factors of production.
2. Explain the effects of production on the environment

Homework

1. Investigate how the factors of production depend on each other
2. Investigate possible solutions to the environmental effects on production
3. Describe possible solutions on the effects of production on the environment

Assignment

1. Describe how a manufacturing firm can implement environmental management strategies that can be practiced in the production processes.



SUMMARY

Production can have negative effect on the environment and society. Some of these effects are; air pollution, water pollution, soil/land degradation, deforestation, climate change, resource depletion, waste generation and littering.

Although the environmental effects of production can be of a great concern to society, there are solutions to these effects. They include adopting cleaner technologies, reforestation/tree planting, renewable energy sources, waste management and recycling, sustainable resource management, regulation and legislation, corporate social responsibility, public awareness and civic education.

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