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Republic of Zambia
Ministry of Education

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CIVIC EDUCATION SYLLABUS
SECONDARY EDUCATION ORDINARY LEVEL
FORM 1 – 4



DEVELOPED BY THE CURRICULUM DEVELOPMENT CENTRE
LUSAKA
2024



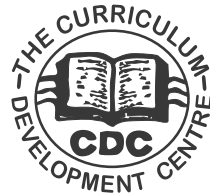
Republic of Zambia

MINISTRY OF EDUCATION

CIVIC EDUCATION SYLLABUS

ORDINARY SECONDARY EDUCATION

FORM 1- 4



Developed by The Curriculum Development Centre

2024

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VISION

Quality, life long education for all which is accessible, inclusive and relevant to individual, national and global needs

PREFACE

The Civic Education Syllabus has been reviewed by the need to provide a national age-appropriate curriculum for learners from Form 1 to 4. The syllabi aim to provide quality education that is aligned with the **Competence-Based Curriculum** and twenty first Century Skills. It also aims to impart the knowledge, skills, values and positive attitudes that are aimed at enabling learners to live and grow into productive and useful members of their communities and the Zambian society.

The syllabus has integrated necessary content/topics for Ordinary Level Secondary to provide holistic development of learners. Further, the content areas provided at this level are the same as those that will be offered at Ordinary Level Secondary School Education. This is designed to promote and support the linkage between the Ordinary Level Secondary School and Advanced Level Secondary Education.

The content/topics provided in this syllabus are aimed at facilitating holistic development of learners. The suggested activities are designed to offer hands-on experiences through learner centered approaches. Thus, the learners will develop knowledge, needed for their personal and national development.

Cross cutting themes and emerging issues such as National Values and Principles, Life Skills and Health Education, Climate Change and Financial Education have been incorporated in the syllabus to ensure that learners cultivate a mindset, that prepare them to live responsible lives and be protected from life threatening vices.

It is hoped that the syllabus will make learning at Ordinary Level Secondary School more meaningful and enjoyable as it is highly activity oriented and allow for a smooth transition from Ordinary Level Secondary School to the Advanced Level Secondary schools or tertiary Levels.



Joel Kamoko, (Mr.)
Permanent Secretary - Education Services
MINISTRY OF EDUCATION

ACKNOWLEDGEMENT

The Civic Education Syllabus has been developed through a broad-based consultation process involving several stakeholders within and outside the education system. Many individuals, institutions, and organisations were consulted to give views on the existing syllabus; and to give them an opportunity to make suggestions for the new syllabus. The Ministry of Education wishes to express heartfelt gratitude to all those who participated for their valuable contributions, which resulted in the development of this syllabus.

Many thanks go to individuals, institutions, and organisations that provided the technical and financial input for the successful development of this syllabus. These include teachers, lecturers from colleges of Education and the Universities. I am also grateful to the Directorate of Secondary Education in the Ministry of Education.

Last but not the least, I recognise the commitment and hard work of all the members of staff at the Curriculum Development Centre in ensuring that this syllabus comes to reality.



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

INTRODUCTION

The Ordinary Level Civic Education Curriculum covers an extensive range of political, economic, social, and cultural topics that are essential to Zambia's democracy. Among the topics covered are constitution, citizenship, governance, human rights, corruption, global issues, family law, and legal education.

The ultimate purpose of this syllabus is to enable school leavers to gain civic knowledge and acquire skills that are necessary for them to understand and practice their civic rights and obligations with responsibility within and outside Zambia.

Civic Education teaches learners the essential values of citizenship, how to participate in democracy, and how to become active citizens. It is through Civic Education that learners can create informed, responsible citizens who are capable of making meaningful contributions to their community and beyond.

Further, learners who receive civic education are more likely to feel a sense of civic responsibility and to participate more actively in their communities. It can also help foster a greater sense of national identity, an essential component of a thriving democracy. It also creates an awareness on Zambia's cultural diversity in order to appreciate and respect other cultures. It provides citizens with an understanding of the mechanics of democracy, our rights and freedoms, and why it is important to exercise one's rights. Civic Education also teaches individuals about their local and national government structures, the principles of democracy, as well as a citizen's responsibilities.

Rationale

The Civic Education Syllabus at ordinary level acts as a basis for further studies at Advanced Level Education or training in colleges. Furthermore, through the regular teaching of civic education, it is hoped that learners will gain the skills, values, and knowledge required to exercise their civic rights and fulfil their obligations as responsible Zambian citizens on a local, national, and international level. This major curriculum revision was therefore, acknowledged as a beneficial addition to Zambia's democratically-based educational system

Success of a democracy relies heavily on its citizens having the necessary knowledge and skills to participate in the political process. The ability of citizens to make informed decisions, including the election of their representatives and understanding laws that govern them, is the foundation for any functioning democracy. Without an informed citizenry, democracy, a democracy cannot endure.

By teaching citizens about the principles of they become more informed and knowledgeable about the issues facing their country. This makes them more likely to understand the importance of voting and participating in the political process. A well-informed populace allows for the possibility of a thriving democracy in which every individual citizen's opinion can be heard and respected.

When individuals understand the significance of their nation's past, they are more likely to participate in its future. Civic Education equips individuals with the tools they need to contribute to the development of their nation in meaningful ways. The skills and knowledge they gain through Civic Education can be used to engage in political discourse, support candidates and policies, and participate in civic activities. These activities help to build a sense of connection between citizens and their nation, creating a sense of belonging.

Civic Education also helps citizens identify with the principles of democracy and develop an appreciation for the democratic process. By understanding how democracy works, Civic Education helps citizens participate more productively in democratic decision-making. This knowledge helps to cultivate an understanding of the nation's values and ideals and contributes to a strong sense of national identity.

Instructing citizens about their nation's history and promoting participation in democracy, Civic Education fosters a sense of national identity. This connection is vital for preserving a nation's culture, ideals, and values, ensuring that citizens have a shared understanding of their nation's past and a collective vision for its future.

Structure of the Syllabus

At the beginning of each grade level for Civic Education Ordinary Level Secondary School, there are key competences and descriptors to be developed by the learners. For easy reference, the syllabus is arranged as follows; the topic, sub-topic, specific competences, learning activities, and expected standard.

Key Competencies of Civic Education

The key competencies of Civic Education are outlined at the beginning of each level in the syllabus.

Suggested Teaching Methodology

Learners are at the centre of all teaching and learning activities, and this is the primary focus of learner - centred teaching. It provides them with the chance to actively and independently engage in their education. Learners are encouraged to make an effort to comprehend tasks that the teacher facilitates. A teacher facilitates learning by building on a learner's past knowledge, skills, values, attitudes, and experiences. These experiences need to be interesting in order to guarantee effective learning. Here are a few recommended methodologies:

- Individual work
- Team work/Group work
- Question and answer
- Fieldtrips
- Exploration
- Discussion
- Inquiry
- Pairs
- Project work
- Research

Time Allocation

The standard period allocation for Civic Education for Ordinary level Secondary School has been prescribed in the Zambia Education Curriculum Framework (ZECF) of 2023. The minimum learner-teacher contact time for the Ordinary Level Secondary School is 3 hours and 20 minutes per week, translating into five (5) periods for the learning area. The duration of a single period at this level is 40 minutes.

Assessment

The four-year Ordinary Level Secondary Education program will assess learners using a range of techniques to determine their knowledge, abilities, and overall comprehension. School-based and national assessments will be formative and summative respectively.

The forms of School-Based Assessment (SBA) include research, projects, end of term examination, practical work, assignments, and assessments in class. The outcomes of the SBA will be incorporated into the planning, content, scheduling, learner groups, monitoring, and strategies for helping learners get over obstacles to learning. SBA's contribution to the final grade will vary based on the subject criteria. The Examinations Council of Zambia will administer the School Certificate Ordinary Level Examination at the conclusion of Form 4. Learners are expected to sit for summative examinations at the end of Form before proceeding to Form 5 or tertiary education.

FORM 1

KEY COMPETENCES TO BE DEVELOPED

S/N	COMPETENCE	DESCRIPTORS
1	Analytical Thinking	<ul style="list-style-type: none"> Analyse Zambia's political development from 1890 to date Analyse factors that hinder good citizenship Examine functions of Local Government Evaluate political systems in Zambia
2	Citizenship	<ul style="list-style-type: none"> Show importance of symbols of National Identity Demonstrate understanding of Civic Education Practise principles of patriotism and national identity Promote social justice Demonstrate understanding of citizenship Demonstrate understanding of the relationship between Central Government and Local Government
3	Collaboration	<ul style="list-style-type: none"> Apply knowledge of governance in real life situations Demonstrate understanding of the role of traditional rulers in the governance of the country
4	Communication	<ul style="list-style-type: none"> Demonstrate understanding of one's rights, duties and responsibilities as a Zambia citizen
5	Creativity and Innovation	<ul style="list-style-type: none"> Engage fully in civic activities
6	Critical Thinking	<ul style="list-style-type: none"> Distinguish characteristics of good governance from bad governance Analyse structure and organization of a political party
7	Digital	<ul style="list-style-type: none"> Adapt to changing business environment
8	Emotional Intelligence	<ul style="list-style-type: none"> Build stronger relationship to achieve common goals
9	Entrepreneurship	<ul style="list-style-type: none"> Create a business plan
10	Environmental Sustainability	<ul style="list-style-type: none"> Care for the environment.
11	Financial Education	<ul style="list-style-type: none"> Practise different ways of saving Show the importance of money Exhibit personal financial management
12	Problem Solving	<ul style="list-style-type: none"> Demonstrate understanding of risk management

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
1.1 INTRODUCTION TO CIVIC EDUCATION	1.1.1. Civic Education	1.1.1.1 Demonstrate understanding of Civic Education	<ul style="list-style-type: none"> • Discussing the concept of Civic Education (in line with <i>social, political, economic, cultural and environmental landscape</i>) • Explaining the goal and scope of Civic Education (<i>Governance, duties, rights and responsibilities, laws, participation ...</i>) 	<ul style="list-style-type: none"> • Understanding of Civic Education demonstrated accordingly
		1.1.1.2. Engage in civic activities	<ul style="list-style-type: none"> • Participating in the welfare of the school organisation (<i>leadership, school activities...</i>) • Explaining the importance of Civic Education (<i>promotes awareness on citizenship, rights and duties, governance, awareness of Civic Issues, citizenship participation, corruption, economic matters ...</i>) 	<ul style="list-style-type: none"> • Civic activities engaged in accordingly.

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
1.2 POLITICAL DEVELOPMENT OF ZAMBIA	1.2.1 Zambia's Political Development i	1.2.1.1 Analyse Zambia's political development from 1890 to date	<ul style="list-style-type: none"> • Creating a school profile (<i>Administrative history of the school...</i>) • Outlining the path to independence from 1890 to 1964 • Describing Zambia's political development from 1964 to date • Analysing Zambia's political development from 1890 to date 	<ul style="list-style-type: none"> • Zambia's political development from 1890 to date analysed correctly
	1.2.2 Zambia's Symbols of National Identity	1.2.2.1 Show importance of symbols of National Identity	<ul style="list-style-type: none"> • Discussing the importance of school uniform (<i>boys and girls ...</i>) • Identifying symbols of National Identity (<i>National Flag, Coat of Arms, National Anthem, Independence Day, National Motto</i>) • Showing respect to symbols of national identity (<i>Singing the national anthem, saluting the national flag ...</i>) 	<ul style="list-style-type: none"> • Importance of symbols of National Identity shown accordingly

TOPIC	SUB TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
1.3 GOVERNANCE	1.3.1. The Concept of Governance	1.3.1.1. Apply knowledge of Governance in real life situation	<ul style="list-style-type: none"> • Describing family and school governance systems. • Distinguishing government from governance • Showing understanding of the systems of governance (<i>Democracy, dictatorship, monarchy ...</i>) • Demonstrating knowledge of governance in real life situation. (<i>Participating in decision making at family, school, community level...</i>) 	<ul style="list-style-type: none"> • Knowledge on governance in real life situation applied correctly
	1.3.2. Characteristics of Good and Bad Governance	1.3.2.1 Distinguish characteristics of good governance from bad governance	<ul style="list-style-type: none"> • Distinguishing good governance from bad governance 	<ul style="list-style-type: none"> • Characteristics of good governance and bad governance distinguished correctly

TOPIC	SUB -TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
1.4 CITIZENSHIP	1.4.1 Citizenship	1.4.1.1 Demonstrate understanding of citizenship	<ul style="list-style-type: none"> • Understanding the value of a good pupil at school (<i>wearing of school uniform, follow school rules...</i>) • Demonstrating knowledge on citizen and citizenship • Explaining types of citizenship (<i>Natural and Naturalized</i>) • Practising principles of patriotism and national identity (<i>Defending your country, obeying the law, taking care of public property, paying tax...</i>) 	• Understanding of citizenship demonstrated accordingly
	1.4.2 Qualifications for Zambian Citizenship	1.4.2.1 Practise principles of patriotism and national identity	<ul style="list-style-type: none"> • Show the value of loyalty in the family and school • Describing the qualifications for Zambian Citizenship (<i>birth, descent, registration or adoption</i>) <i>Part IV of the Zambian Constitution (2016)</i> 	• Principles of patriotism and national identity practised accordingly
	1.4.3 Rights, Duties and Responsibilities	1.4.3.1 Demonstrate understanding of one's rights, duties and	<ul style="list-style-type: none"> • Identify duties, rights and responsibilities of a child at home or at school 	• Understanding of rights, duties and responsibilities of

TOPIC	SUB -TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
	of a Zambian Citizen	responsibilities as a Zambian citizen	<ul style="list-style-type: none"> Recognising one's rights, (<i>Right to life, Right to education, ...</i>) Performing one's duties and responsibilities (<i>paying tax, taking care of oneself ...</i>) 	a citizen demonstrated accordingly
	1.4.4 Factors that hinder good citizenship	1.4.4.1 Analyse factors that hinder good citizenship	<ul style="list-style-type: none"> Identifying ways that hinders one to be a responsible member of the family or school Analysing factors that hinder good citizenship (<i>poverty, ignorance, weak enforcement of the law ...</i>) 	<ul style="list-style-type: none"> Factors that hinder good citizenship analysed accordingly
	1.4.5 Special Groups	1.4.5.1 Promote social justice	<ul style="list-style-type: none"> Identifying groups of people at family or school level (<i>parents, children, dependants; teachers, administrators, learners ...</i>) Classifying special groups and their needs (<i>children, orphans, women, aged, disabled, refugees...</i>) 	<ul style="list-style-type: none"> Social justice promoted accordingly

TOPIC	SUB -TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
			<ul style="list-style-type: none"> Practicing social justice (kindness, empathy, fairness ...) 	
1.5 POLITICAL PARTIES	1.5.1 Political Party	1.5.1.1 Analyse structure and organisation of a political party	<ul style="list-style-type: none"> Describing a political party Differentiating between ruling party and an opposition party Outlining the structure of a political party (<i>National Executive Committee, Provincial Executive Committee ...</i>) Describing the functions of a political party (<i>Educate citizens, provide alternative leadership, providing checks and balances ...</i>) Dramatising a political campaign activity (meeting) 	<ul style="list-style-type: none"> Structure and organisation of a political party analysed accordingly
	1.5.2 Political Party Systems	1.5.2.1 Evaluate political party systems	<ul style="list-style-type: none"> Creating a leaner platform for campaigning (<i>running for an office; class monitor, school prefect...</i>) 	<ul style="list-style-type: none"> Political party systems evaluated accordingly

TOPIC	SUB -TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
			<ul style="list-style-type: none"> Identifying party systems (<i>One party, two party and multi-party</i>) Comparing and contrasting political party systems (<i>advantages and disadvantages</i>) Describing the history of political party system in Zambia (<i>multi party system, one party system, multi party system</i>) 	
1.6 LOCAL AND CENTRAL GOVERNMENT	1.6.1 Local Government in Zambia	1.6.1.1 Demonstrate understanding of local government	<ul style="list-style-type: none"> Examining the history of local government in Zambia (<i>Native authority, Urban authorities, Local government</i>) Examining the structure of the local councils (<i>city council, municipal council and town council</i>) 	<ul style="list-style-type: none"> Understanding of local government demonstrated accordingly
		1.6.1.2 Examine functions of Local Government	<ul style="list-style-type: none"> Examining functions of Local Government (<i>provide services. Collect rates and levies, responsible for registration...</i>) 	<ul style="list-style-type: none"> Functions of Local Government examined appropriately

TOPIC	SUB -TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
			<ul style="list-style-type: none"> Identifying sources of revenue for Local Government (<i>CDF, taxes, levies, rates, rents ...</i>) 	
		1.6.2.2 Care for the environment	<ul style="list-style-type: none"> Exploring the role of local government in caring for the environment Identifying institutions and organisations that care for the environment 	<ul style="list-style-type: none"> Environment cared for accordingly
	1.6.2 House of Chiefs	1.6.2.1 Demonstrate understanding of the role of traditional rulers in the governance of the country	<ul style="list-style-type: none"> Exploring the role of the traditional rulers in the governance of the country Illustrating the composition of House of Chiefs Identifying the roles of traditional rulers (<i>providing leadership, custody of traditional values and land ...</i>) 	<ul style="list-style-type: none"> Understanding of the role of traditional rulers in the governance of the demonstrated correctly
	1.6.3 Central Government in Zambia	1.6.3.1 Demonstrate understanding of relationship between Central Government and Local Government	<ul style="list-style-type: none"> Illustrating how stronger relationship can realised in school Examining the Organs of Central Government in Zambia 	<ul style="list-style-type: none"> Understanding of relationship between Central Government and Local Government demonstrated accordingly

TOPIC	SUB -TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
			<ul style="list-style-type: none"> • Discussing the functions of Central Government • Showing understanding of the relationship between Central and Local Government 	

TOPIC	SUB -TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
1.7 PERSONAL FINANCE MANAGEMENT	1.7.1 Money	1.7.1.1 Show importance of money	<ul style="list-style-type: none"> • Discussing the concept and value of money • Describing the characteristics of money (<i>Portability, durability, uniformity ...</i>) • Analysing the functions of money (<i>Medium of exchange, measure of value ...</i>) • Explaining the law of demand and supply • Analysing money laundering activities (<i>Fraud, deceit, false pretense ...</i>) • Evaluating different business opportunities 	• Importance of money shown accordingly
	1.7.2. Saving	1.7.2.1.Practise different ways of saving	<ul style="list-style-type: none"> • Justifying why saving is significance (<i>security, investment...</i>) • Describing the ways of saving (<i>Bank accounts, Mobile money, Village banking, pig banking ...</i>) • Practising saving using any one of ways of saving 	• Different ways of saving practised accordingly

TOPIC	SUB -TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
	1.7.3. Spending	1.7.3.1. Exhibit personal financial management	<ul style="list-style-type: none"> • Exploring the significance of practising personal financial management • Demonstrating how to manage their finances (<i>setting goals and priorities ...</i>) 	<ul style="list-style-type: none"> • Personal financial management exhibited accordingly

TOPIC	SUB -TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
1.8 RISK MANAGEMENT	1.8.1. The Concept of Risk Management	1.8.1.1. Demonstrate understanding of risk management	<ul style="list-style-type: none"> • Understanding the concept of insurance • Discussing financial risks • Identifying insurance companies (<i>ZISC, Madison ...</i>) • Showing knowledge of insurance policies (<i>Motor Car, Life ...</i>) • Identifying social security firms and their roles (<i>NAPSA, Pensions</i>) • Demonstrate understanding of risk management 	<ul style="list-style-type: none"> • Risk management demonstrated clearly

TOPIC	SUB -TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
1.9 INTRODUCTION TO ENTREPRENEURSHIP	1.9.1 Entrepreneurship	1.9.1.1 Create a business plan	<ul style="list-style-type: none"> Identifying business opportunities available Describing entrepreneurship Identifying characteristics of an entrepreneur (<i>Hard working, creativity, innovative ...</i>) Outlining the benefits of entrepreneurship to the: owner and to the community (<i>Owner: Source of income, source of employment and self-fulfilment. Community: Provide goods and services, create employment, improve standard of living</i>) Creating a business plan Carrying out a business plan 	<ul style="list-style-type: none"> Business plan created correctly
1.10 BUSINESS UNITS	1.10.1 Types of Business Units	1.10.1.1 Adapt to changing business environment	<ul style="list-style-type: none"> Discussing types of business organisations (Sole Trader, Partnership ...) Dramatising types of business organisation 	<ul style="list-style-type: none"> Change to business environment adapted accordingly

FORM 2

KEY COMPETENCES TO BE DEVELOPED

S/N	COMPETENCE	DESCRIPTORS
1	Analytical Thinking	<ul style="list-style-type: none"> Analyse process of Constitution making and adoption in Zambia Demonstrate understanding of the role of Informal Sector to National Development
2	Citizenship	<ul style="list-style-type: none"> Demonstrate understanding of the constitution Describe the role of Electoral Commission of Zambia (ECZ) Respect to human dignity Explain categories of Human rights Examine concept Bill of Rights
3	Collaboration	<ul style="list-style-type: none"> Differentiate between local and international trade Describe Regional Organisations
4	Communication	<ul style="list-style-type: none"> Interpret terms of conditions of borrowing
5	Creativity and Innovation	<ul style="list-style-type: none"> Justify significance of selecting leaders in any organisation Justify existence of International Organisations
6	Critical Thinking	<ul style="list-style-type: none"> Examine forms and types of constitution Examine structure of Zambian Constitution Demonstrate understanding of the role of Informal Sector to National Development
7	Digital	<ul style="list-style-type: none"> Use E-Banking services
8	Emotional Intelligence	<ul style="list-style-type: none"> Promote peace and non-violence in society Examine the role of United Nations in promoting peace
9	Entrepreneurship	<ul style="list-style-type: none"> Identify sources of business idea Develop a marketing plan Prepare a financial plan Consolidate components of a business plan Mobilise startup capital

10	Environmental Sustainability	<ul style="list-style-type: none">• Devise solutions in dealing with life challenges
11	Financial Education	<ul style="list-style-type: none">• Participate in paying appropriate tax• Use banking and financial services offered by commercial banks
12	Problem Solving	<ul style="list-style-type: none">• Resolve conflict in society

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
2.1 CONSTITUTION	2.1.1 Constitution	2.1.1.1 Demonstrate understanding of the Constitution	<ul style="list-style-type: none"> • Discussing the Constitution (• Describing characteristics of a Constitution (<i>be clear, be stable protects the rights of citizens...</i>) • Examining the forms and types of Constitution (<i>types : written, unwritten</i>) (<i>forms: flexible and rigid</i>) • Analysing the advantages and disadvantages of forms of Constitution 	<ul style="list-style-type: none"> • Understanding of Constitution demonstrated
	2.1.2 The Zambian Constitution	2.1.2.1 Analyse process of Constitution making and adoption in Zambia	<ul style="list-style-type: none"> • Describing the history of Constitution making in Zambia (<i>Chona constitution, Mvunga constitution...</i>) • Analysing Constitution adoption process (<i>Parliament, Referendum, Constituent Assembly ...</i>) 	<ul style="list-style-type: none"> • Process of Constitution making and adoption in Zambia analysed clearly
		2.1.2.2 Examine structure of Zambian Constitution	<ul style="list-style-type: none"> • Examining the structure of the Zambian Constitution (<i>Twenty (20) Parts and 275 Articles</i>) 	<ul style="list-style-type: none"> • Structure of Zambian Constitution examined correctly

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
	2.1.3 Importance of Constitution	2.1.3.1 Explain importance of Constitution	<ul style="list-style-type: none"> Explaining importance of Constitution (<i>promotes and protects the rule of law, is owned and guarded by the citizens, ensures democratic governance...</i>) 	<ul style="list-style-type: none"> Importance of Constitution explained correctly
2.2 ELECTIONS	2.2.1 Elections	2.2.1.1 Justify significance of electing leaders	<ul style="list-style-type: none"> Assessing the significance of selecting leaders in any organisation Explaining the meaning of Elections Establishing importance of elections Describing characteristics of a credible election Classifying the types of elections (<i>Presidential, National Assembly and Local Government</i>) Analysing the forms of elections (General and By-elections) 	<ul style="list-style-type: none"> Significance of electing leaders justified correctly

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
	2.2.2 Electoral Commission of Zambia (ECZ)	2.2.2.1 Analyse the role of the Electoral Commission of Zambia (ECZ)	<ul style="list-style-type: none"> • Describing the role of the Electoral Commission of Zambia (<i>organise, conduct and manage elections...</i>) • Discussing the Electoral Process (<i>Legislation, delimitation, voter education, registration ...</i>) • Describing the Electoral Code of Conduct of 2016 • Discussing voters' rights • Analyzing electoral malpractice in Zambia 	<ul style="list-style-type: none"> • Role of Electoral Commission of Zambia analysed correctly
	2.2.3 Electoral Systems	2.3.1.1 Examine electoral systems	<ul style="list-style-type: none"> • Examining electoral systems (<i>Single Member Plurality System/Winner Takes It All, Majoritarian System 50%+1 if not second ballot, Proportional representation system, Mixed Member Proportionality System</i>) • Explaining Zambia's electoral system (Ref <i>2016 Constitution – Electoral Process Act</i>)(Majoritarian 	<ul style="list-style-type: none"> • Electoral Systems examined clearly

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
			<i>system- Presidential and Vice President (Running mate), and First Past the Post- National Assembly and Local Government)</i>	
2.3 ECONOMIC AND SOCIAL DEVELOPMENT	2.3.1 The concept Economic and Social Development	2.3.1.1 Devise solutions in dealing with life challenges	<ul style="list-style-type: none"> • Exploring life challenges (<i>social, economical challenges</i>) • Explaining the concept Economic and Social Development • Discussing human needs (<i>Food, Shelter, Clothes, Water ...</i>) • Describing factors that affect production (<i>Land, Capital. Labour and enterprise</i>) • Explaining the importance of standards in Economic and Social Development (<i>enhanced trade, public health and safety ...</i>) 	<ul style="list-style-type: none"> • Solutions in dealing with life challenges devised appropriately
	2.3.2 The role of Informal Sector to National Development	2.3.2.1 Demonstrate understanding of the role of Informal Sector to National Development	<ul style="list-style-type: none"> • Analysing the role of Informal Sector to National Development (<i>Creation of Employment, production of goods and services ...</i>) 	<ul style="list-style-type: none"> • Understanding of the role of Informal Sector to National Development demonstrated accordingly

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
2.4 TRADE	2.4.1 Local and International Trade	2.4.1.1 Differentiate between local and international trade	<ul style="list-style-type: none"> Classifying trade (<i>Types: Local and International Forms: visible and invisible</i>) Identifying the challenges associated with Local and International Trade (<i>Poor transport, communication, smuggling ...</i>) Describing the importance of Local and International Trade Discussing the terms of trade (<i>favourable and unfavourable, balance of trade, balance of payment ...</i>) Analyzing the functions of World Trade Organisation (WTO) (<i>Enhance free flow of trade, sets rules for the regulation of international trade ...</i>) Designing a model on the chain of distribution 	<ul style="list-style-type: none"> Local and International differentiated accordingly

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
2.5 HUMAN RIGHTS	2.5.1 History of Human Rights	2.5.1.1 Promote human dignity	<ul style="list-style-type: none"> • Discussing Human Rights (<i>Claims and entitlement</i>) • Describing the historical development of Human Rights (<i>Magna Carta 1215, Charter of Mande 1222, UDHR 1948...</i>) • Outlining the significance of human dignity (<i>protection from abuse, promotion of equality and justice...</i>) 	• Human dignity promoted accordingly
	2.5.2 Categories of Human Rights	2.5.2.1 Examine categories of Human Rights	<ul style="list-style-type: none"> • Describing characteristics of Human Rights (<i>Inherent, inalienable, universal ...</i>) • Explaining categories of Human Rights (<i>Civic and political rights, economic, social and cultural rights ...</i>) • Dramatising human rights violation at home (<i>Right to Education</i>) 	• Categories of Human Rights examined correctly
	2.5.3 The Bill of Rights	2.5.3.1 Examine concept Bill of Rights	<ul style="list-style-type: none"> • Explaining meaning of the Bill of Rights • Outlining elements of the Bill of Rights • Analysing limitations of the Bill of rights 	• Concept of Bill of Rights examined correctly

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
			<ul style="list-style-type: none"> Demonstrating enforcement of the Bill of Rights 	
2.6 PEACE AND CONFLICT	2.6.1 Culture of Peace	2.6.1.1 Promote peace and non-violence in society	<ul style="list-style-type: none"> Identifying factors that hinder peace (<i>bullying, violating rules, greediness ...</i>) Exploring culture of peace Discussing ways of promoting peace (<i>Intermarriages, mutual respect, justice ...</i>) Promoting peace in different situations (<i>family, classroom, school ...</i>) 	<ul style="list-style-type: none"> Peace and non-violence in society promoted accordingly
	2.6.2 Conflict in society	2.6.2.1 Resolve conflict in society	<ul style="list-style-type: none"> Describing levels of Conflict (<i>individual, community, national and international</i>) Analysing causes of Conflict (<i>poverty, injustice, mineral exploration ...</i>) Discussing effects of conflict in society Describing conflict resolution methods (<i>counselling, mitigation, negotiation ...</i>) 	<ul style="list-style-type: none"> Conflict in society resolved appropriately

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
	2.6.3 Role of the United Nations in promoting peace	2.6.3.1 Examine the role of United Nations in promoting peace	<ul style="list-style-type: none"> Discussing the role of United Nations in promoting peace (<i>Peace-Keeping, conflict resolution ...</i>) 	<ul style="list-style-type: none"> Role of United Nations in promoting peace examined accordingly

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
2.7 REGIONAL ORGANISATION	2.7.1 Regional Organisations	2.7.1.1 Analyse roles of Regional Organisations	<ul style="list-style-type: none"> Identifying Regional Organisations to which Zambia is a member (<i>SADC, COMESA, AU...</i>) Describing the regional organisations Evaluating the structure of Regional Organisations. Discussing benefits of Zambia's membership to Regional Organisations(<i>Easy of trade</i>) 	<ul style="list-style-type: none"> Regional Organisations analysed accordingly.
2.8 INTERNATIONAL ORGANISATIONS	2.8.1 International Organisations	2.8.1.1 Justify existence of International Organisations	<ul style="list-style-type: none"> Identifying International Organisations to which Zambia is a member (<i>Commonwealth and United Nations...</i>) Describing membership and structure of International Organisations. Discussing functions of International Organisations 	<ul style="list-style-type: none"> Existence of International Organisations justified accordingly.

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
	2.8.2 Specialised Agencies of the United Nations	2.8.2.1 Demonstrate understanding of Specialised Agencies of the United Nations Organisations	<ul style="list-style-type: none"> Describing Specialised Agencies of the United Nations (<i>UNESCO, UNICEF, WHO, FAO...</i>) 	<ul style="list-style-type: none"> Understanding of Specialised Agencies of United Nations Organisations demonstrated accordingly
2.9 PERSONAL FINANCE MANAGEMENT	2.9.1 Borrowing	2.9.1.1 Interpret terms of conditions of borrowing	<ul style="list-style-type: none"> Identifying types of loans (<i>Personal, Business, salary advance, Agric. Loan, construction, Asset financing ...</i>) Describing sources of borrowing (<i>Banks and Microfinance institutions</i>) Analyzing reasons for borrowing Filing in loan application form 	<ul style="list-style-type: none"> Terms of borrowing interpreted accordingly
	2.9.2 Investment	2.9.2.1 Apply knowledge of investment in real life	<ul style="list-style-type: none"> Identifying types of investment (<i>Bond, Real Estate, stock ...</i>) Showing importance of investment Evaluating types of investment Identifying investment opportunities 	<ul style="list-style-type: none"> Knowledge of investment in real life applied accordingly

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
2.10 TAXATION	2.10.1 The Concept of Taxation	2.10.1.1 Practise paying tax	<ul style="list-style-type: none"> • Showing the significance of paying tax • Identifying taxation laws in Zambia • Explaining the role of Zambia Revenue Authority • Describing the types of taxes (<i>Pay as you earn, Value Added Tax, ...</i>) • Understanding the benefits of tax compliance and consequences of not paying tax 	<ul style="list-style-type: none"> • paying tax practised accordingly
		2.11.1 Financial Services offered by Commercial Banks	2.11.1.1 Use banking and financial services	<ul style="list-style-type: none"> • Identifying the regulator of commercial banks • Explaining documents in Banking (<i>Deposit slip, withdraw slip, invoice ...</i>) • Justifying the importance of commercial banks
2.11 BANKING SERVICES	2.11.1 Financial Services offered by Commercial Banks	2.11.1.2 Use E-Banking services	<ul style="list-style-type: none"> • Utilising the services offered by commercial banks (<i>Bank transfers, E-banking, M-Banking ...</i>) 	<ul style="list-style-type: none"> • E-Banking services used correctly

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
2.12 BUSINESS PLAN	2.12.1 Business Idea	2.12.1.1 Evaluate different investment opportunities	<ul style="list-style-type: none"> Identifying sources of business idea Discussing business ideas Identifying sources of business ideas Making a business plan 	<ul style="list-style-type: none"> Different investment opportunities evaluated accordingly
		2.12.1.2 Generate business ideas	<ul style="list-style-type: none"> Brainstorming various business ideas Selecting the best business idea by applying the Strengths Weaknesses Opportunities and Threats (SWOT) 	<ul style="list-style-type: none"> Business ideas generated appropriately
	2.12.2 Marketing Plan	2.12.2.1 Develop a marketing plan	<ul style="list-style-type: none"> Conducting market research Making a marketing plan 	<ul style="list-style-type: none"> Marketing plan developed correctly
		2.12.2.2 Prepare a financial Plan	<ul style="list-style-type: none"> Preparing profit plan Preparing cash flow plan 	<ul style="list-style-type: none"> Financial plan prepared correctly
	2.12.4 Finalising a Business plan	2.12.2.3 Consolidate components of a business plan	<ul style="list-style-type: none"> Compiling a business plan 	<ul style="list-style-type: none"> Components of a business consolidated accordingly
	2.12.5 Business Startup capital	2.12.2.4 Mobilise startup capital	<ul style="list-style-type: none"> Identifying sources of startup capital Sourcing startup capital 	<ul style="list-style-type: none"> Startup capital mobilised adequately

FORM 3

KEY COMPETENCES TO BE DEVELOPED

S/N	COMPETENCE	DESCRIPTORS
1	Analytical Thinking	<ul style="list-style-type: none"> • Assess methods used to fight corruption • Examine institutions that fight corruption • Analyse elements of family law • Analyse types of culture
2	Citizenship	<ul style="list-style-type: none"> • Take responsibility for one's action and inaction • Promote morality in society • Show respect for human dignity • Appreciate indigenous culture in Zambian society • Demonstrate knowledge of substances and their effects • Examine institutions that address Child Abuse
3	Collaboration	<ul style="list-style-type: none"> • Analyse obstacles to cultural diversity • Participate in Zambia's Societal Core values • Identify institutions that preserve cultural heritage
4	Communication	<ul style="list-style-type: none"> • Express oneself using different media
5	Creativity and Innovation	<ul style="list-style-type: none"> • Create Businesses
6	Critical Thinking	<ul style="list-style-type: none"> • Demonstrate understanding of the role of One Zambia One Nation in embracing cultural diversity in Zambia • Examine institutions that fight corruption • Demonstrate knowledge of substances and their effects
7	Digital	<ul style="list-style-type: none"> • Communicate responsibly online
8	Emotional Intelligence	<ul style="list-style-type: none"> • Demonstrate self-control • Build strong family relationships • Demonstrate the role of One Zambia One Nation in embracing Cultural diversity in Zambia
9	Entrepreneurship	<ul style="list-style-type: none"> • Compile financial record

10	Environmental Sustainability	<ul style="list-style-type: none">• Identify institutions that preserve cultural heritage
11	Financial Education	<ul style="list-style-type: none">• Practice financial discipline
12	Problem Solving	<ul style="list-style-type: none">• Demonstrate understanding of debt management

TOPIC	SUB -TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
3.1 CORRUPTION	3.1.1 Corruption	3.1.1.1 Take responsibility for one's action and inaction	<ul style="list-style-type: none"> Identifying the corrupt activities at home and school Discussing corruption Classifying types and forms of corruption (<i>Types: Petty, Grand, Political... Forms; Payment in kind, Kick back...</i>) Analysing causes of corruption (<i>social; personal greedy, economic; shortages of goods and services, political; vote buying</i>) Assessing effects of corruption in society (<i>Widespread bitterness, destroys public trust ...</i>) 	<ul style="list-style-type: none"> Responsibility for one's action and inaction taken correctly
	3.1.2 Fight against corruption	3.1.2.1 Analyse methods used to fight corruption	<ul style="list-style-type: none"> Describing methods used to fight corruption (<i>Prevention, community education, investigation and prosecution...</i>) Explaining the role of public officers, community and the youth in fighting corruption (<i>Public</i> 	<ul style="list-style-type: none"> Methods used to fight corruption analysed accordingly

TOPIC	SUB -TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
			<p><i>Officers; Zero tolerance, saying no to corruption, Community and youth; reporting cases of corruption...)</i></p> <ul style="list-style-type: none"> Assessing various methods used to fight corruption (<i>Whistle blowing, sensitization, advocacy ...</i>). 	
	3.1.3 Institutions that Fight Corruption	3.1.3.1 Recognise institutions that fight corruption	<ul style="list-style-type: none"> Evaluating institutions that fight corruption (<i>Anti-Corruption Commission, Auditor General's office...</i>) 	<ul style="list-style-type: none"> Institutions that fight corruption recognised appropriately

TOPIC	SUB -TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
3.2 DRUG AND SUBSTANCE ABUSE	3.2.1 Substance abuse	3.2.1.1 Demonstrate self-control	<ul style="list-style-type: none"> • Exploring substance abuse • Identifying categories of substances (<i>over the counter, controlled substances</i>) • Describing classifications of substances (<i>Depressants, stimulants. Hallucinogens....</i>) • Explaining reasons for substance abuse • Analysing the effects of different substances abused such as (<i>alcohol, tobacco, inhalants, cannabis, heroin, cocaine ...</i>) • Discussing effects of substance abuse on individuals, community, nation and international level (<i>Disease, crime, insanity ...</i>) • Demonstrating knowledge of substances and their effects 	<ul style="list-style-type: none"> • Self-control demonstrated accordingly.

TOPIC	SUB -TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
	3.2.2 Institutions involved in fighting substance abuse in Zambia.	3.2.1.2 Identify institutions involved in fighting substance abuse in Zambia	<ul style="list-style-type: none"> Outlining institutions involved in fighting substance abuse in Zambia (<i>Drug Enforcement Commission, Transparency International Zambia ,Zambia Police ...</i>) 	<ul style="list-style-type: none"> Institutions involved in fighting substance abuse in Zambia identified clearly
3.3 FAMILY LAW	3.3.1 Family	3.3.1.1 Build strong family relationships	<ul style="list-style-type: none"> Explaining meaning of family Discussing the importance of a family (<i>Sense of belonging, working together...</i>) Describing types of family (<i>Nuclear, Extended, Single, Child headed...</i>) Analysing types of marriage (<i>Civil/Statutory and Customary/Traditional</i>) Explaining conditions in a marriage contract (<i>Rights, Obligations ...</i>) Practicing strong family relationships 	<ul style="list-style-type: none"> Strong Family relationships built appropriately
		3.3.1.2 Analyse elements of family law	<ul style="list-style-type: none"> Outlining elements of family law (<i>marriage, divorce, death ...</i>) Discussing factors causing family crisis 	<ul style="list-style-type: none"> Elements of family law analysed appropriately

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
			<p><i>(Infidelity, poverty, health issues ...)</i></p> <ul style="list-style-type: none"> • Generating strategies for family survival in times of crisis <i>(At family and national level)</i> 	

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
3.4 CHILD ABUSE	3.4.1 Child Abuse	3.4.2 Apply ways of protecting oneself and others	<ul style="list-style-type: none"> Identifying ways of protecting oneself and others from being abused (<i>Avoid risk behaviors, being assertive, set boundaries...</i>) Demonstrating respect for human dignity Examining concept of child abuse Analysing forms of child abuse (<i>sexual abuse, child sexual harassment, sexual assault, child defilement, child marriage...</i>) Discussing ways of addressing child abuse (<i>Legislation, Community sensitization, stiff punishment on offenders</i>) 	<ul style="list-style-type: none"> Ways of protecting oneself and others from being abused applied accordingly
	3.4.3 Teenage Pregnancies	3.4.4 Promote good morals in society	<ul style="list-style-type: none"> Discussing causes of teenage pregnancies (<i>peer pressure, lack of sex education, absent parents...</i>) Analysing effects of teenage pregnancies (<i>drop out from school, suicide,</i> 	<ul style="list-style-type: none"> Good morals in society promoted accordingly

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
			<i>feeling ashamed, abortion...)</i> <ul style="list-style-type: none"> • Discussing ways of preventing teenage pregnancies (<i>peer education, counselling, abstinence...</i>) 	
	3.4.5 Institutions addressing Child Abuse	3.4.6 Examine institutions that address Child Abuse	<ul style="list-style-type: none"> • Examining institutions that address child abuse (<i>Zambia Police, Judiciary-Courts, Young Women Christian Association...</i>) 	<ul style="list-style-type: none"> • Institutions addressing child abuse examined correctly.

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
3.5 CULTURE	3.5.1 The Concept of Culture	3.5.1.1 Appreciate indigenous culture in Zambian society	<ul style="list-style-type: none"> • Demonstrating of indigenous culture in Zambian society. • Outlining components of Culture (<i>Language, Religion, Education...</i>) • Explaining characteristics of Culture (<i>dynamic, learnt, shared...</i>) • Discussing importance of Culture (<i>contributions to re-enforcing ones identity, no development without culture...</i>) • Explaining relationship between culture and human rights (<i>Article 27 of UDHR, cultural heritage, identity...</i>) 	<ul style="list-style-type: none"> • Indigenous culture in Zambian society appreciated accordingly
	3.5.2 Types of Culture	3.5.3 Analyse types of Culture	<ul style="list-style-type: none"> • Analysing types of Culture (<i>folk, popular, real...</i>) 	<ul style="list-style-type: none"> • Types of Culture analysed correctly

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
	3.5.4 Zambia's Societal Core Values	3.5.5 Participate in Zambia's Societal Core values	<ul style="list-style-type: none"> Participating in Zambia's Societal Core Values (<i>respect for elders, cooperation, hard work...</i>) Discussing Zambia's Cultural Practices (<i>respect for elders, extended family system...</i>) Identifying harmful traditional practices (<i>Early marriages, sexual cleansing...</i>) 	<ul style="list-style-type: none"> Participation in Zambia's Societal Core values achieved accordingly.
	3.5.6 Role of One Zambia One Nation in embracing Cultural Diversity in Zambia	3.5.6.1 Demonstrate understanding of the role of One Zambia One Nation in embracing cultural diversity in Zambia	<ul style="list-style-type: none"> Discussing the role of One Zambia One Nation in embracing cultural diversity in Zambia Explaining obstacles to cultural diversity (<i>Stereotyping, prejudice, ethnocentrism...</i>) Discussing impact of Global Culture on the Zambian society. 	<ul style="list-style-type: none"> Role of one Zambia one Nation in embracing cultural diversity demonstrated accordingly.
	3.5.7 Institutions that preserve Cultural heritage in Zambia	3.5.8 Identify institutions that preserve cultural heritage	<ul style="list-style-type: none"> Identifying institutions that preserve cultural heritage (<i>Museums, National Arts Council</i>) 	<ul style="list-style-type: none"> Institutions that preserve cultural heritage identified correctly

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
3.6 CIVIL SOCIETY AND MEDIA IN GOVERNANCE	3.6.1 Civil Society in Governance	3.6.1.1 Promote Civil Society Organisations in governance	<ul style="list-style-type: none"> • Promoting Civil Society Organisations in governance in Zambia • Describing Civil Society Organizations • Identifying the various classes of Civil Societies in Zambia (<i>International organization, Pressure Groups, Civic Organizations...</i>) • Explaining the conditions necessary for establishment of Civil Society Organisations • Examining the characteristics of Civil Society Organisations (<i>Non-profit making, no regulatory framework...</i>) • Analysing roles of Civil Society organisations in government (<i>defend ideals of democracy, carry out civic education...</i>) • Exhibiting knowledge on the importance of citizen participation in governance. 	<ul style="list-style-type: none"> • Civil Society organisations in governance promoted appropriately

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
	3.6.2 Media in Governance	3.6.3 Use different media to express oneself	<ul style="list-style-type: none"> • Discussing the role of media in expressing oneself • Identifying types of Media (<i>print and electronic</i>) • Explaining the role of Media in governance (<i>inform and educate, act at watch dog...</i>) • Explaining factors limiting media coverage (<i>accessibility, language limitation...</i>) • Describing the importance of freedom of the media. 	<ul style="list-style-type: none"> • Using different media to express oneself used correctly.
		3.6.4 Communicate responsibly online	<ul style="list-style-type: none"> • Exploring ways of communicating responsibly (<i>Avoid cyber bullying, respecting others...</i>) • Citing media platforms that influence adolescent behaviour (<i>TikTok, Facebook, Whatsapp ...</i>) • Debating influence of media among young people. 	<ul style="list-style-type: none"> • Online communicated responsibly

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
3.7 PERSONAL FINANCE MANAGEMENT	3.7.1 Debt Management	3.7.1.1 Practise good financial management	<ul style="list-style-type: none"> • Explaining the concept debt management (<i>Debt relief – ability to pay back</i>) • Discussing debt crisis (<i>Borrowing beyond one’s capacity</i>) • <i>Describing how debt can be managed</i> • Discussing effects of debt crisis on Zambia (<i>poor economy, Unfair international trade, debt servicing, spending loans on consumption ...</i>) • Practising financial discipline 	<ul style="list-style-type: none"> • Good financial management practised accordingly
3.8 ENTREPRENEURSHIP	3.8.1 Entrepreneurial Activities	3.8.1.1 Established Businesses	<ul style="list-style-type: none"> • Establishing a business of one’s choice based on one of the following; (<i>Producing goods and services, Buying Stock, Selling products/goods and services...</i>) 	<ul style="list-style-type: none"> • Businesses established successfully
		3.8.2 Manage financial records	<ul style="list-style-type: none"> • Recording business transactions (<i>records of sale, purchases, working capital and bank records</i>) 	<ul style="list-style-type: none"> • Financial records managed accordingly

FORM 4

KEY COMPETENCES TO BE DEVELOPED

S/N	COMPETENCE	DESCRIPTORS
1	Analytical Thinking	<ul style="list-style-type: none"> Analyse trial stages in the Zambian Legal System Justify legal institutions and organisations that promote justice Differentiate Gender roles from Sex roles Assess institutions that promote Gender Equity and Gender Equality Evaluate Zambia's National Development Plans from Independence to date Analyse Indicators of Development
2	Citizenship	<ul style="list-style-type: none"> Promote social justice in society Describe international Bill of Rights Describe Gender Equity and gender equality
3	Collaboration	<ul style="list-style-type: none"> Show understanding of gender and development in tradition and modern society
4	Communication	<ul style="list-style-type: none"> Report cases of Gender Based violence
5	Creativity and Innovation	<ul style="list-style-type: none"> Generate new ideas and actions Design a business venture
6	Critical Thinking	<ul style="list-style-type: none"> Explore legal system Critique Capital punishment Explore International Bill of Rights Analyse functions of Micro and Macro Economic Financial Institutions Distinguish criminal cases from civil cases Analyse trial stages in the Zambian Legal System Examine development planning
7	Digital	<ul style="list-style-type: none"> Analyse functions of Micro and Macro Economic financial institutions Analyse Indicators of Development
8	Emotional Intelligence	<ul style="list-style-type: none"> Value Gender Equity and Gender Equality Express empathy towards others
9	Entrepreneurship	<ul style="list-style-type: none"> Exhibit a plan for retirement

10	Environmental Sustainability	<ul style="list-style-type: none"> Evaluating Zambia's National Development Plans from Independence to present day.
11	Financial Education	<ul style="list-style-type: none"> Describe the function of Credit Reference Bureau Examine the functions of Securities and Exchange Commission of Zambia
12	Problem Solving	<ul style="list-style-type: none"> Analyse poverty in Zambia Evaluate poverty alleviation

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
4.1 LEGAL SYSTEM	4.1.1 Concept of Legal System	4.1.1.1 Demonstrate understanding of legal system	<ul style="list-style-type: none"> • Discussing concept legal system • Describing legal system • Examining elements of a good legal system (<i>comprehensive, simple certain ...</i>) • Explaining sources of law (<i>common law, customary ...</i>) • Explaining elements of a crime (<i>Wrongful act and an intention</i>) • Classifying crime (<i>Broad: Crimes of specific intent and crimes of basic intent, Specific: Misdemeanors, felonies and statutory</i>) • Distinguishing criminal cases from civil cases 	<ul style="list-style-type: none"> • Legal system understood accordingly
	4.1.2 Zambian Legal System	4.1.2.1 Analyse trial stages in the Zambian Legal System	<ul style="list-style-type: none"> • Analysing trial stages in the Zambian Legal System (<i>Pre-trial stage, trial and post-trial stage</i>) • Outlining procedure in the criminal justice process (<i>Arrest, plea, trial ...</i>) • Explaining types of sentences (<i>Life sentence.</i>) 	<ul style="list-style-type: none"> • Trial stages in the Zambian legal system analysed accordingly

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
			<p><i>Concurrent sentence, suspended sentence ...)</i></p> <ul style="list-style-type: none"> Examining factors that hinder the administration of justice (<i>corruption, political influence, undue delays ...)</i> 	
	4.1.3 Capital Punishment	4.1.3.1 Critique Capital punishment	<ul style="list-style-type: none"> Analysing Capital punishment (<i>Arguments for and against capital punishment</i>) Describing methods of executing Capital punishment (<i>Hanging, firing squad, electric chair ...)</i> 	<ul style="list-style-type: none"> Capital punishment critiqued accordingly
	4.1.4 Legal Institutions and Organisations that promote justice	4.1.4.1 Justify legal institutions and organisations that promote justice	<ul style="list-style-type: none"> Justifying legal institutions and organisations that promote justice (<i>Ministry of justice, courts of law, Legal Resource Foundation ...)</i> 	<ul style="list-style-type: none"> Legal institutions and organisations that promote justice justified correctly

<p>4.2 INTERNATIONAL HUMAN RIGHTS</p>	<p>4.2.1 International Bill of Rights</p>	<p>4.2.1.1 Explore International Bill of Rights</p>	<ul style="list-style-type: none"> • Exploring International Bill of Rights (<i>Universal Declaration of Human Rights, International Covenant on Economic, Social and Cultural Rights...</i>) • Categorising treaty based human rights instruments (<i>International Covenant on Civil and Political Rights with two optional protocols and International Covenant on Economic, Social and Cultural Rights (ICESCR)</i>) • Examining specialized human rights Instruments (<i>United Nations Covenant on the Rights of a Child (UNCRC), United Nations Convention Against Corruption (UNCAS), Convention on the Elimination of all forms of Discrimination Against Women (CEDAW) ...</i>) • Outlining the provisions of the African Charter on Human and Peoples Rights (<i>ACHPR</i>) (<i>Individual rights such as right to self-determination, Sovereignty</i>) 	<ul style="list-style-type: none"> • International Bill of Rights explored correctly
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TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
			<i>over the environment and resources. New Partnership for Africa's Development (NEPAD), Africa Peer Review Mechanism (APRM) ...)</i>	
4.3 POVERTY IN ZAMBIA	4.3.1 Poverty in Zambia	4.3.1.1 Analyse poverty in Zambia	<ul style="list-style-type: none"> • Discussing the impact of poverty in Zambia • Explaining the causes of poverty in Zambia (<i>debt burden, climate variations, poor work culture...</i>) • Measuring poverty using different perspectives (<i>income perspective, basic needs perspective, capability perspective, human poverty index</i>) • Describing the characteristics of poverty at various levels (<i>Personal and Physical status...</i>) • Analysing the effects of poverty in Zambia (<i>hunger, food insecurity, increase in crime, corruption...</i>) 	<ul style="list-style-type: none"> • Poverty in Zambia analysed accordingly
	4.3.2 Poverty Alleviation Strategies	4.3.2.1 Evaluate poverty alleviation strategies	<ul style="list-style-type: none"> • Analysing strategies to alleviate poverty (<i>improving education and health services, promoting rural electrification,</i> 	<ul style="list-style-type: none"> • Poverty alleviation strategies evaluated correctly

TOPIC	SUB-TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
			<p><i>increasing access to safe water and sanitation ...)</i></p> <ul style="list-style-type: none"> Evaluating poverty alleviation policies and their Implementation in Zambia (<i>Poverty Reduction Strategy Paper (PRSP)</i>) 	
4.4 GENDER DEVELOPMENT	4.4.1 Gender Equity and Equality	4.4.1.1 Promote social justice in society	<ul style="list-style-type: none"> Promoting social justice in society Explaining the concept Gender Describing Gender Equity and Gender Equality (<i>affirmative Action. Gender: State of being male or female</i>) Discussing how Gender Equity and Equality has advantaged both male and female children. 	<ul style="list-style-type: none"> Social justice in society promoted appropriately
		4.4.1.2 Value Gender Equity and Gender Equality	<ul style="list-style-type: none"> Adapting Gender Equity and Gender Equality Outlining historical background of Gender Equity and Gender Equality (<i>United Nations Declaration of all forms of</i> 	<ul style="list-style-type: none"> Gender Equity and Gender Equality valued accordingly.

TOPIC	SUB TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
			<p><i>discrimination, CEDAW 1967, Beijing Conference-1995, National Gender Policy-2010)</i></p> <ul style="list-style-type: none"> Identifying efforts the Zambian government has made to reduce Gender Gap between male and females at various levels (Creation of the Ministry of Gender, Gender in Development Division (GIDD)....) 	
		4.4.1.3 Assess institutions that promote Gender Equity and Gender Equality	<ul style="list-style-type: none"> Assessing institutions that promote Gender Equity and Gender Equality (<i>Parliament, Police, Anti-Corruption Commission, Nongovernmental Organisation such as CAMFED, KGS)</i> 	<ul style="list-style-type: none"> Institutions that promote Gender Equity and Gender Equality assessed correctly.
		4.4.1.4 Differentiate Gender roles from Sex roles	<ul style="list-style-type: none"> Distinguishing Gender roles from Sex roles (<i>Gender roles; Tasks and responsibilities which are differently assigned by society for males and females. Sex roles; Tasks</i> 	<ul style="list-style-type: none"> Gender roles and Sex roles differentiated correctly.

TOPIC	SUB TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
			<i>determined by biological differences: breastfeeding, child bearing...)</i>	
	4.4.2 Gender Based Violence (GBV)	4.4.2.1 Express empathy towards others	<ul style="list-style-type: none"> • Expressing empathy towards other people • Explaining forms of Gender Based Violence (<i>Physical, psychological, emotional ...</i>) • Analysing causes of GBV (<i>Jealousy, Infidelity, family negligence, lack of communication...</i>) • Discussing effects of GBV (<i>Depression, Death, Suicide, Divorce...</i>) 	<ul style="list-style-type: none"> • Empathy towards others expressed accordingly
		4.4.2.2 Report cases of Gender Based violence	<ul style="list-style-type: none"> • Identifying institutions where cases of GBV are reported • Reporting cases of GBV to relevant authorities 	<ul style="list-style-type: none"> • Cases of GBV reported accordingly

TOPIC	SUB TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
4.5 DEVELOPMENT PLANNING	4.5.1 Development Planning	4.5.1.1 Generate a development plan	<ul style="list-style-type: none"> • Describing levels of planning (individual, family, community...) • Explaining Development Planning • Examining types of Development Planning (<i>short term, medium term, long term...</i>) • Describing methods of Development Planning (<i>Centralised and decentralised</i>) • Analysing the importance of National Budgeting and Fiscal discipline in Development Planning (<i>ensuring strict control of public resources, compliance to taxation...</i>) 	<ul style="list-style-type: none"> • A development plan generated accordingly.
	4.5.2 Micro and Macro Economic Financial Institutions	4.5.2.1 Analyse functions of Micro and Macro Economic Financial Institutions	<ul style="list-style-type: none"> • Distinguishing Micro from Macro Institutions • Analysing the functions of Micro and Macro Economic Financial Institutions (<i>Micro – provision of personal loans, servings, providing rural credit banks ...Macro</i>) 	<ul style="list-style-type: none"> • Functions of Micro and Macro Economic Financial Institutions analysed correctly.

TOPIC	SUB TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
			<i>– funding of large scale projects, provision of loans, infrastructure development ...)</i>	
	4.5.3 Indicators of Development	4.5.3.1 Analyse Indicators of Development	<ul style="list-style-type: none"> Evaluating indicators of Development (<i>Gross National Product, Gross Domestic Product, Human Development Index...</i>) 	<ul style="list-style-type: none"> Indicators of Development analysed accordingly
	4.5.4 Zambia's National Development Plans	4.5.4.1 Evaluate Zambia's National Development Plans	<ul style="list-style-type: none"> Outlining Zambia's development plans (<i>Emergency Development plans, National Transitional Development plan, First National development plan...Eighth National Development plan, Sustainable Development Goals SDGs</i>) Evaluating Zambia's National Development Plans from Independence to date 	<ul style="list-style-type: none"> Zambia's National development plans evaluated correctly.

TOPIC	SUB TOPIC	SPECIFIC COMPETENCES	LEARNING ACTIVITIES	EXPECTED STANDARD
4.6 CREDIT	4.6.1 Credit Reference Bureau (CRB)	4.6.1.1 Describe the function of Credit Reference Bureau	<ul style="list-style-type: none"> Explaining the functions of Credit Reference Bureau (<i>Providing credit data and evaluating credit history to those applying for loans and credit</i>) Analysing the Credit Reporting Act of 2018 	<ul style="list-style-type: none"> Functions of CRB described correctly
4.7 INVESTMENT	4.7.1 Securities and Exchange Commissions (SEC)	4.7.1.1 Examine the functions of Securities and Exchange Commission of Zambia	<ul style="list-style-type: none"> Explaining capital markets Describing the functions of Securities and Exchange Commission of Zambia (<i>Licensing, supervision, registration ...</i>) 	<ul style="list-style-type: none"> Functions of the Securities and Exchange Commissions examined accordingly
4.8 RISK MANAGEMENT	4.8.1 Pension and Retirement planning	4.8.1.1 Exhibit a plan for retirement	<ul style="list-style-type: none"> Explaining pension Planning for retirement 	<ul style="list-style-type: none"> Plan for retirement exhibited accordingly
4.9 ENTREPRENEURS HIP	4.9.1 Dissolution of the business	4.9.1.1 Dissolve a business venture	<ul style="list-style-type: none"> Counting remaining stock Valuing business assets Liquidating assets Calculating profit or losses Calculating share of profit for each member Preparing capital refunds for members 	<ul style="list-style-type: none"> Business venture dissolved accordingly