THE NATIONAL EXAMINATIONS COUNCIL OF TANZANIA



EXAMINERS' REPORT ON THE PERFORMANCE OF CANDIDATES CSEE, 2014

061 COMMERCE (For School Candidates) THE NATIONAL EXAMINATIONS COUNCIL OF TANZANIA



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061 COMMERCE (School Candidates) *Published by* National Examinations Council of Tanzania, P.O. Box 2624, Dar es Salaam, Tanzania.

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FOREWORD

The Certificate of Secondary Education Examination (CSEE) marks the end of the four years of secondary education. It is a summative evaluation which among other things shows the effectiveness of the education system in general and education delivery system in particular. Essentially, the candidates' responses to the examination questions is a strong indicator of what the education system was able or unable to offer to the candidates in their four years of secondary education.

This Examiners' Report on the Performance of Candidates in Commerce for the CSEE 2014 has been prepared so as to provide feedback to students, teachers, parents, policy makers and the public in general on the performance of the candidates.

The analysis presented in this report is intended to contribute towards the understanding of some of the reasons behind the performance of candidates in Commerce subject. Thus the report highlights some of the factors that made the candidates perform well in some of the questions. Such factors include managing to identify the task of the questions, ability to adhere to the questions demands and enough knowledge and skills on concepts related to the subject. On the other hand, the report highlights the factors that made candidates to score low marks in some of the questions. Such factors include lack of knowledge and skills on the concepts related to the subject, misconceptions, inability to identify the question demand and inability to express themselves in English Language. The feedback provided will enable the educational administrators, school managers, teachers and students to identify proper measures to be taken in order to improve candidates' performance in future examinations administered by the Council.

The National Examinations Council of Tanzania will highly appreciate comments and suggestions from teachers, students and the public in general that can be used for improving future Examiners' Reports. Finally, the Council would like to thank all the Examination Officers, Examiners and all who participated in the preparation of this report. We would like also to express sincere appreciation to all staff members who participated in analysing the data used in this report.

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Dr. Charles E. Msonde

EXECUTIVE SECRETARY

1.0 INTRODUCTION

This report analyses the candidates' performance in Commerce examination for the candidates who sat for Certificate of Secondary Education Examination (CSEE) in 14th November 2014. This paper was attempted by both school and private candidates.

The paper consisted of ten (10) questions categorized into three sections, namely section A, B and C. Section A consisted of 2 (two) questions each carried 10 marks. Section B consisted of four (4) short answer questions each carried 10 marks. Section C consisted of four (4) essay questions each carried 20 marks. Questions in section A and B were compulsory while in section C candidates were required to answer only two questions.

A total of 17,358 candidates sat for this examination. The results show that 5,952 candidates (34.29%) passed with the following grades: grade A 5 (0.03%), grade B⁺ 332 (1.9%), grade B 929 (5.4%), grade C 1,666 (9.6%) and grade D 3020 (17.4%). However a total 11,404 (65.7%) candidates failed the examination by obtaining the following grades: grade E 4,683 (27%) and 6,721 (38.7%) obtained grade F. This performance shows an increase of 4.8 percent of the candidates who passed the examination in 2014 as compared to 2013 Examination where 29.49 percent of the candidates who sat for the examination passed and (70.51%) percent failed.

The performance of the candidates in each question is categorized as good, average and weak. The pass rate for each question was 30 percent and above of the marks allocated. The candidates who scored an average of 50 to 100 percent fall under good category, those who scored from 30 to 49 percent fall under an average category while those who scored from 0 to 29 percent fall under weak category. The candidates' performance is summarized in the appendix attached where by green colour represents good performance while yellow and red colours imply average and weak performance respectively.

This analysis presents the requirements of each question, the performance of candidates and the reasons for their performance. Some extracts obtained from the candidates' examination scripts are inserted to illustrate the reported cases.

2.0 Analysis of Performance of Candidates in Each Question

1.1 Question 1: Multiple Choice

This question consisted of ten (10) multiple choice items which were composed from various topics of the syllabus. The topics involved were; *Marketing, Business Units, Trade document Transportation and Production*. The question had a total of ten (10) marks and each item carried 1 mark.

The question was attempted by 98.1 percent of the candidates of which 4 percent scored a 0 mark, 75.3 percent scored from 1 to 4 marks and 20.7 percent scored from 5 to 9 out of 10 allotted marks. Generally the performance in this question was good.

The items which were well performed by most of the candidates were (i), (iii), (vi), (ix) and (x). This shows that the candidates had adequate knowledge on topics in which they were sat from hence managed to identify the correct responses from the distractors given. Items which were not answered correctly by most of the candidates were (iii), (v) and (viii).

In item (iii), the candidates were required to identify a method used by the government to protect customers from the following five given alternative.

- A Fixing minimum prices
- *B Fixing maximum prices*
- C Fixing minimum profits
- D Fixing maximum profits
- *E* Fixing minimum and maximum prices

Most of the candidates opted for (A) *Fixing minimum prices* which was not correct response instead of (B) *Fixing maximum prices*. These candidates were attracted by the words minimum prices they failed to differentiate between minimum price and low prices therefore they assumed that customers can be protected when the

prices of the goods and services are low. The low prices did not mean the same as minimum prices. Candidates who opted for (C) *Fixing minimum profits* thought that if goods are sold at minimum profits customers can buy them at low price but goods can be sold at minimum price while its price is too high. Furthermore, candidates chose (D) *Fixing maximum profits* did not know that it is not the task of the government to set the amount of profits the seller can get from selling goods or services. Also those candidates who opted for (E) *Fixing minimum and maximum prices* failed to realise that the government normally fix minimum prices and maximum prices to protect both customers and producers.

In item (v), the candidates were required to identify the best alternative from the given list of alternatives on a document which is used by a buyer to get information from the seller. The question was: *Which one of the following documents is used by a buyer together information from the seller?*

- (A) An order
- (B) An invoice
- (C) A statement
- (D) A delivery note
- (E) An inquiry

Majority of the candidates opted for a wrong alternative (C) *A* statement instead of (E) *An inquiry*. These candidates failed to differentiate different documents and their functions as used in trade particularly in home trade. Candidates who chose (A) *an order* failed to realize that an order is prepared by the buyer requesting the supplier to deliver a certain goods at their prices indicated therein and it is prepared when the buyer is satisfied with the information obtained from an inquiry. Candidates who opted for (B) *an invoice* failed to recall the meaning of an invoice and compared it with the demand of the question, an invoice act as a notification prepared by a seller and dispatched to the buyer requiring him/her to pay for the goods supplied to him/her. Furthermore, candidates who opted for (D) *a delivery note* confused the uses of an inquiry form that of delivery note. Delivery note is issued to the buyer by the seller to provide her/him with the

details of the goods ordered and the buyer has to sign to show that the goods have been received while an inquiry is issued by the seller to a prospecting buyer to allow him/her to get information on the goods or services he/she intends to buy.

In item (viii), the candidates were required to choose from the given alternatives the function of a debit note. The question was *A debit note is used to correct*

- (A) Undercharge on an invoice
- (B) Overcharge on an invoice
- (C) Undercharge on a statement
- (D) Overcharge on a statement
- (E) Undercharge on an order

The correct answer was A undercharge on an invoice but most of the candidates chose B overcharge on an invoice which is not correct because it defines a credit note. This shows that those candidates who opted for such option were confused by the two terms debit note and credit note with the description given in alternative A and B hence failed to differentiate the definitions of the terms. Candidates who opted for (C) related the response with one of the document used in home trade called statement of account which is sent by the seller to the buyer giving a summary of all transactions that a seller had with a buyer over a specified period of time while those who opted for (D) also had an idea on the documents used in home trade but they failed to realize that, the document is already stated in the stem of the question the task was only on its uses. The candidates who opted for (E) failed to differentiate an order from an invoice. Therefore all who responded wrongly to the question lacked knowledge on the meaning of different documents used in home trade.

1.2 Question 2: Matching Items

The question consisted of ten (10) matching items. These items were drawn from the topics import and export trade. The candidates were required to match the descriptions in column A with the terminologies in Column B by writing the letter of the correct response besides the item number in the answer booklet provided.

This question was attempted by 98.1 percent of the candidates from which 22.1 percent scored 0 mark, 66.9 percent scored from 1 to 4 marks while 11 percent scored from 5 to 10 allotted marks. The general performance was average. The items which were wrongly answered by most of the candidates were (i), (vi), (vii) and (ix).

In item (i), the candidates were required to identify *a document* which is used by an importer to request an exporter to supply the *listed goods*. Most of the candidates responded incorrectly by matching it with B *letter of inquiry* instead of C *Indent* which was the correct response. They confused the uses of letter of inquiry from the use of indent.

In item (vi), the candidates were required to identify a document sent in advance of the goods being exported to enable the importer to prepare the payment of duty before the arrival of goods. The correct answer was "O" *proforma invoice* but the majority of the candidates matched it with the term "K" *consular invoice*. Such candidates were attracted by the word invoice hence failed to differentiate the terms. Proforma invoice is an ordinary invoice which does not bill the buyer to pay, it only helps the buyer to prepare the payment for the goods while a consular invoice is a document issued by a representative of the consulate of the importing country before goods leave the country of origin. It shows that the price quoted for the goods imported is fair to both parties. Others candidates who opted for "I" *Letter of Credit* were attracted by the word *to pay* which appeared in the meaning of both terms letter of credit and proforma invoice.

In item (vii), the candidates were required to identify the correct response for the sentence *a document from an importer's bank requesting a bank in a foreign country to pay an exporter on behalf of the importer.* The correct response to be matched with the sentence was "I" *Letter of credit*, but most of the candidates

matched it incorrectly with "F" *Letter of hypothecation*. These candidates failed to differentiate the two terms due insufficient knowledge on documents used in international trade.

In item (ix), the candidates were required to match the statement which read a document authorizes sale of goods in a foreign country if the payment on bill of exchange could not be obtained from the importer with a correct response which was "F" Letter of hypothecation. Majority of the candidates responded by writing "T" Letter of credit which was not correct. These candidates failed to recall the meaning of the term "Letter of hypothecation" hence they confused it with "Letter of credit".

1.3 Question 3: Stock Administration and Business units

The question had two parts (a) and (b). In part (a) candidates were required to complete the given table with correct figures from item (i) to (vi). In part (b) candidates were required to calculate:

(i) Current ratio (ii) Quick ratio

(iii) Debtor's as percentage to sales and (iv) Creditor's as percentage to purchases from the data given.

This question was attempted by 98.1 percent of the candidates out of which 41.8 percent scored a 0 mark, 47.2 percent scored from 0.5 to 4.5 marks and 11 percent scored from 5 to 10 marks. The general performance in this question was weak.

The candidates who performed poorly in both parts (a) and (b) of the question failed to recall and use correct formula in calculating the required answers due to lack of knowledge. Those who scored 0 mark failed to apply correct formulae and to perform simple mathematics of adding or subtracting numbers for example, some of the candidates presented wrong formulae in all items in part (a) as (i) *"owners equity = current liabilities – liabilities*

= 30,000 - 180,000

=150,000

- *(ii)* Working capital = current assets + owners equity
- *(iii) Fixed Assets = current assets current liabilities*
- *(iv) Current liabilities = owners equity + long term liabilities."*

This indicated that they totally lacked knowledge and skills on the items tested. Among the candidates who scored a 0 mark, some copied the question without completing the table, others were only able to compute working capital correctly hence scored 1 out of 10 allotted marks. Likewise some candidates managed to show correct formulae but they failed to apply them in calculating the required items.

The problems which have been noted to majority of the candidates who score a 0 mark in part (b) (i) and (ii) were: failure to identify current assets and current liabilities from the information given, application of incorrect formulae, and poor knowledge in simple mathematics. Apart from that, others candidates who scored a 0 mark had skipped the question which was compulsory. Extract 3.1 is a sample of an incorrect answer from one among the candidates who applied incorrect formula in item (i) and (ii) and copied some of the figures from the data given from the question as the answers for item (iii) and (iv).

03:	(b) (1) 1 Current ration - Othing Stock + Purchases.
	current ration - 600,000 + 800,000.
-	Larrent ration - 1400,000
<u>°3</u> [(bX11)! Quick hation = auchators & auch atbank
	Quick rathe = 100,000 +600,000
	Quick lation = 700,000.
031	(b)(111)] Dobtor's us a percentages to sale = 800,000.
0.37	(b)(12)1 creditoris as a precentages la purcheses= 200,000

Extract 3.1

Extract 3.1 presents a sample of incorrect response from a candidate who scored a 0 mark.

However, the candidates who managed to score at least 2 marks performed well in item (iii) and (iv) in part (b). They had knowledge and skills on how to calculate debtors as percentage to sales as well as creditors as percentage to purchases. In this case the issue was to identify the appropriate formulae since all data were shown in the description of the question. Extract 3.2 presents a sample of one among the candidates who scored low marks because he/she applied wrong formulae both in part (a) and (b) and Extract 3.3 shows a sample of response from a candidate who completed the table with incorrect figures in part (a) and also attempt only one part in part (b) of which he/she failed to apply the correct formula resulting into incorrect answer.

Extract

3.2

30 1/ Solytony
Choners Equity = Notal Asserts
Q and Q a
Opners equity = 360,000.
Working capital = Total ausets - Istal liability Looiking, capital = 360,000 - 210,000 Looiking capital = 150,000
iii/ tixed=usets=Coorking capital longtan
Frace curets = 75000 - 901000 traced webs = (15000)
1) Current lightlikes = Oloner-equity - Currentaller Current lightlikes = 375,000 - 120,000 Current lightlikes = 255,000
$\frac{\sqrt{2}}{2}$ \sqrt

30 10/ Soluboro Jong term lizibilities = Owner equity - Currept Jabilities Jong term Jicibilities= 300,000-195000
Tong term Trabilities = 105,000 3 (D) / Current ration = Coporpor : 200,000
$\frac{1}{2} = \frac{1}{2} = \frac{1}$
Durch ratio = 6:1 iii/ 4000,000, Som. Debtors as percentage to sales = 1,000,000
Debbr as percentage. 70 sales = 10000
10/ Credelors as a percentage to purchases = 800,000
Creditors as a percentage topurchases=8000

Extract 3.2 shows a sample of poor response from one among the candidates who failed to apply appropriate formulae to answer the question in part (a) and (b).

Extract 3.3

_3(0)	Tixed	Current	Longtein	lurred	OUNDERJ	working
	Ass of		liabilities	lichilites		
	300,000	60000	180000			10 10 and 10
	mar ao	120,000	90,000	W 11000	37,000	75000
	490,000	180,000	WR40000	191000	Secred	45000
						·
		^				
3(4)	$ \hat{u} $	uprent	16:18			
	- C					
		Spice.	- Cailist	bank		
		6000	10 - 100	000 <u>= 520</u>	CL	
		· Carr	- Carl At a - 100 ent patio			

Extract 3.3 represent a responses from one among the candidates who scored a 0 mark. He/she completed the table with incorrect figures and attempted only one item in part (b).

The candidates with an average score in this question were able to compute item (ii), (iv) and (v) in part (a) and (iii) and (iv) in part (b) correctly.

The high scores ranged from 6 to 10 marks. Those who scored 10 out of 10 allotted marks, were able to compute correct responses to be filled in the table in part (a) by providing the correct response from item (i) to (vi) as *shs* 150,000, 30,000, 390,000, 45,000, 240,000 and 225,000 respectively. They also managed to calculate ratios and percentage required in part (b) correctly using appropriate formulae. Others who scored from 7 to 8 marks performed well in all items in part (a) with exception of item (i) and (vi) and scored full marks in part (b). Extracts 3.4 and 3.5 illustrate samples of candidates' good responses in part (a) and (b)

17							
7.							
\overline{a}	FIXED	CURRENT	LONGTERM	CURRENT	OWNER'S	WORKING	
	ASSETS	★SSET1	LIABILITIES	LIABILITES	EQUITY	CAPITAL	
	300,000	60,000	180,000	30,000	1150,000	12 30,000	
				iv			
	112390,000	120,000	90,000	45,000	375,000	75,000	
			VÌ				
	480,000	240,000	225,000	195,000	300,000	45,000	

Extract 3.4

Extract 3.4 illustrates a sample of a good response from one among the candidates who managed to complete the table with the correct figures in part (a).

Extract 3.4

(b)i Current Ratio	
Current Ratio - Current Asset	
Current Liability	
Current Ratio=	
Current Assets = Stock + Debrow + Cash at Bank	
= 600,000 + 200,000 + 10L,000	
= 900,0001.	
Current Liabilities = Creditors = 600,000	
Current Rabin = 3 900,000	
1 0	
. Current Ratio=3:2 or 115	
(ii) Quick Ratio	
Queck Ratio= Current Asiels - stock.	
Current Liabilities	
0	
= 900,000 - 600,000	
600,000 = 300,000 =1/ 1:200 0.5 600,000 3	
= 300,000 = 1 1:2 or 0.5	
& CO, OV	
Quick Ratio: 1:2 or 0.5	
hill) Deptars as percentage to Calas	
bill) Debtors as porcentage to Sales = Debtors x100 Sales = 2091999 x (08 = 20%.	
Solar	
Ιι συριφον	
- Debtois as 1/ to Sales = 20%	
- Destais as in to sales = 2010	
bir). Creditor as percentage to purchaser = Creditors × 100	
<u>= Creditors X 100</u>	
Purchases	
= 600,ppv x (po 890,ppv = 75%.	
8941.pop = 75%	
Creditors as to to purchases=75%	

Extract 3.5 indicates the candidate managed to compute current ratio, quick ratio, debtors as percentage to sale and creditors as percentage to purchases in part (b).

1.4 Question 4: Scope of Commerce and Production

The question had two parts; (a) and (b). In part (a) the candidates were required to enumerate five ways in which the community benefits from learning business studies while in part (b) the candidates were required to state five differences between direct and indirect production. The question was attempted by 98.1 percent of the candidates whereby, 21.4 percent scored a 0 mark, 67.7 percent scored from 0.5 to 4.5 marks and 10.9 percent scored from 5 to 10 marks. Generally the performance was average.

Candidates who managed to score 5 marks and above were able to enumerate at least two ways in which the community benefits from learning business studies in part (a) and managed to differentiate direct production from indirect production in part (b). However some candidates in this group failed to score full marks due to some weakness such as providing partial answers. Extract 4.1 indicates one of the correct answers in part (a) as drawn from one of the candidates' scripts.

Five ways in which the community benefit from learning business studies:

- (i) To understand basic terminologies used in business as well as various contracts which might take place in the business.
- *(ii) To understand and being aware of the role of business in society.*
- (iii)To acquire skills and knowledge that will help to identify and exploit business opportunities in the society.
- *(iv)* To acquire skills that is important in business performance evaluation.

In extract 4.1 the candidate was able to enumerate five ways in which the community benefits from learning business studies correctly.

Other candidates who performed poorly in part (a) misinterpreted the question and responded on the ways which can enable the candidates to perform well in business studies hence provided responses like: "By making revision, by making exercise and by studying books". Others responded on the points which look like the advantages of business to the society hence provided the point: help to increase love, help to visit other country and bring buyer and seller friends." Some of the candidates wrote irrelevant responses which did not relate with the question such as: "profoma invoice document, importer's bank good certificate or origin, it prepared by a diplomat the showing pices". Extract 4.2 shows a sample of poor response from one of the candidates who answered the question contrary to its demand.

Extract 4.2

A Enginerate five ways in which community	
Senefits from Leaning Susmess studies	
By maling Revision	
By malang exercise	
By Studying Sooks	

Extract 4.2 indicates a sample of a poor response from a candidate who responded on the ways to improve the performance in business studies instead the ways in which the community benefits from learning business studies.

Furthermore, other candidates had an idea of what was asked but they presented their answers in illogical way in both part (a) and (b). Extract 4.3 represents poor responses from one of the candidate who understood the question but failed to present the answer correctly in part (a)

4,	a Enginerate' five ways in which the community benefits From lea
	ming business studies
	il It supported people in the make inghis pro ht inthe
	busines
	ii/ II can good a open han in the group of apphyed
	in the business
	in' They can increased in the higher notage in the bisiness
	IV/ It can supported people when increased in the namey
	1) They people it ean buyer and seller in the equal

Extract 4.2

Extract 4.2 illustrates poor response from a candidate who failed to presents the answer in good English language though he/she had an idea of the requirement of the question.

In part (b) the candidates were required to differentiate direct production from indirect production. This part was averagely done by most of the candidates. Some candidates managed to provide the correct response as per demands of the question. Their responses were: production in direct production is not for exchange while production in indirect production is for exchange, in direct production goods produced are of low quality compared to that of indirect production, limited use of modern inputs is observed in direct production but in indirect production there is great use of modern inputs, production is usually in small scale in direct production while in indirect production, production is usually in large quantity and specialization is not possible in direct production due to the number of labour involved but specialization and division of labour is possible in indirect production in production process. Extract 4.3 presents a sample of good response from a candidate who had sufficient skills and knowledge about direct and indirect production.

f. (b)	> Direct production aims at benefiting substinence, while,
	indirect production ains at selling/trading.
	> Direct production is done by individual to family big, while & indirect involves a good number of worker
	while & indirect involves a good number of worker
	> Direct production involves the use of poor tools
	while indirect production involves use of wochines.
	>Direct production is small usale, while indirect production is large usale.
	production is large scale.
	> Direct production involve use of unall capital, while,
	indirect production inviolues the use of large capital.

Extract 4.3

Extract 4.3 depicts one of the correct answers extracted from the script of one the candidate who managed to state clearly the difference between direct from indirect production.

However, some candidates who performed poorly in this part had insufficient skills and knowledge on the sub topic tested. Some of them failed to differentiate production from direct services whereby direct services is a branch of production hence, differentiated production from direct services. They also cited out some auxiliary services which falls under commerce as a branch of production. Such auxiliary services mentioned were insurance, transportation, warehousing and banking of which they counted them as indirect production which was incorrect. Furthermore other candidates pointed out some examples of direct services providers such as doctors, teachers, lawyers and police as direct production. In addition, some candidates stated some features of sole proprietorship and that of partnership. Such candidates did not understand the demands of the question. Extract 4.4 shows a sample of response from a candidate who performed poorly in all parts (a) and (b).

Extract 4.4

4	ay 27 Tran uport
Q4	in Money
LA.	12) Marketing
- Q.L	ENT Insuarance
14	vy Internation trade
and, and	
	by direct indirect
	-Incourage specilization Jafe mode of tradsport
- 91	- Incourage transfer- An invoice
	He has limited lightly does not limited tiability
- 124	tre tte does not make & decivion
-	te makes decision with other co-partner
	with other co-partner - He did not are business
20.	-He business basun has un limited legal life
	Limited legal life

Extract 4.4 illustrates the response from a candidate who performed poorly by writing different commercial terms in part (a) and irrelevant points in part (b) from which some of them were drawn from a business units topic.

1.5 Question 5: Whole Sale Trade and Production

The question had two parts (a) and (b). In part (a) candidates were required to explain services that are rendered by middlemen to producers in the chain of distribution while in part (b), they were required to mention factors that may inhibit entrepreneurial development in a country.

The question was attempted by 98.1 percent of the candidates of which 44.6 percent scored 0 mark, 51.5 percent scored from 0.5 to 4.5 marks and 3.9 percent score from 5 to 8 marks out of 10 allotted marks.

Candidates who scored a 0 mark failed to understand the question in part (a) hence related the word services from the question with different services that can be offered to the public. This made such candidates to explain the services such as "protection and security, education, equal rights, doctors who treat people and engineers who construct buildings." Others drew a channel of distribution chart and mentioned the parties that are involved in the distribution channel such as manufacturer/producer, wholesaler, manufacturers' shops, large scale retailer and the final consumer of which were incorrect. Majority of the candidates in this category explained the services rendered by retailers to the final consumers. Extract 5.1 is a sample of poor response from a candidate who had a negative conception on the question.

Extract 5.1

5(9) (1) Protection and Security; This in the	
chain a distribution it is shown by when	
there is policement and military. So in	
this case there is protection and Security	
to the producers.	
(2) Education where as it is given all	
In Schools but even the producers are	
given out the rightfull education.	
(3) Equal rights; This is Shown to the	
prescence of lacoyer who make Sure that	
no one is above the law thats why	
everybody is equal.	
(4) Dactors who seens their Medical treat	
ment. The doctors are there so that they	
can treat who ever in the chain of	
can treat who ever the the change	
distribution is ill or Sich. (5) Engineers; These Rople construct or	
build up certain buildings in the chain	
build up certain buildings the the cruce	
of distribution. So these People give att	
engerteuring Services.	
V	

Extract 5.1 is a sample of poor response from one among the candidates who perceived the word "services" in different way as used in the question. He/she mentioned the direct services providers.

Candidates who scored from 1 to 3 out of 5 allotted marks failed to explain the services correctly and others were able only to mention the services without giving explanations. Those who scored 4 marks managed to explain four points correctly as reducing the number of risks, act as a source of information, provide transport facilities and offer storage facilities but they failed to explain other services such as offer advice to producers, looking for the market for the products and branding the goods. Extract 5.2 present a sample of relatively good answer from one of the candidates.

Extract 5.2
5 as Services which are rendered by the middlemen
Wholosofler to producers are."
· Preparation of read marked. The middlemen
prepere the market to the manufacturer
prepere the market to the manufacturer in the chain of distribution.
· Market survey. The middlemen carries market
sumer that is mother an behalt of
the manufacturers.
· Reducing the nike. The manufacture is reduced
his rik where by the middlemen buy at large
· Reducing the risks. The manufacture is reduced his rick where by the middlemen buy at large and reduce the nik of goods to become out of
date.
. Storage faultifies. The wholeseller can spore a
huge variety at goods that make the many
huge variety of goods that make the many facture to have no need of such a huge
ware house.
· Advice to the manufacturer produces. The
middlemon provides advice to the producers
on the good needed quality and type after
niddleman provider advice to the producers en the goods needed quality and type after carriging market survey.

Extract 5.2

Extract 5.2 presents a sample of relatively good response from a candidate who managed to explain briefly four services out of five such as storage facilities, source of information, offer transport facility and reducing him from number of risks.

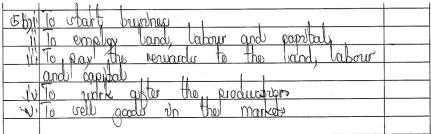
On the other hand, some candidates who scored a 0 mark in part (b) mentioned some of the characteristics of an entrepreneur such as a decision maker, independent, hard-working, and a risk taker instead of mentioning factors that may inhibit entrepreneurial development in a country. Others candidates mentioned the functions of an entrepreneur as *to start business, to employ other factors of production such as land, labour and capital, to look after production, to sell the goods, to pay other factors of production*

and to be responsible in profits and losses instead of mentioning factors that may inhibit entrepreneurial development in a country.

Similarly, other candidates responded on the factors of production such as *land*, *labour*, *capital and entrepreneur* while some candidates misinterpreted the question and responded on some factors that facilitate general development in a country such as *by stopping corruption in a country*, *opening business companies to create employment*, *government ensure availability of different services for example transportation and communication and government to supply work*.

Candidates who scored low marks managed to mention at least two factors that inhibit entrepreneurial development in a country. Majority of the candidates in this group mentioned lack of skills and knowledge and poor government support. These points attracted these candidates because it was easy to associate them with the reality. Most of the citizens lack entrepreneurial skills due to low level of education.. Extract 5.3 illustrate a sample of a candidate who provided poor response in part (b) due to misinterpretation of the question.

Extract 5.3



Extract 5.3 is a sample of responses from a candidate who wrote some functions of entrepreneur instead of the factors that inhibit entrepreneurial development in a country.

1.6 Question 6: Insurance and Production

The question had two parts; (a) and (b). In part (a) candidates were required to outline five factors which may determine the amount of premium paid by an insured and in part (b) candidates were required to give five ways in which land is useful as a factor of production. The percentage of candidates who attempted this question were 98.1 of which 34.7 percent scored a 0 mark, 62.1 percent scored from 0.5 to 4.5 marks, and 3.2 scored from 5 to 8 marks which was the highest marks in this question. This question was generally poorly performed since 82.3 percent of the candidates scored below 3 out of 10 allotted marks.

Part (a) of this question was skipped by most of the candidates and few who attempted it scored a 0 mark because they responded by mentioning some of the documents used in insurance such as policy, cover note and certificate of insurance instead of outlining the factors used to determine the amount of premium to be paid by an insured. These candidates either did not understand the question or lacked knowledge or both.

In addition some candidates outlined the procedures to be undertaken by a customer who wish to take insurance a contract with insurance company. This shows that such candidates didn't understand the question therefore they decided to write from their own perceptions. Likewise, some candidates mentioned the principles of insurance

There were also some candidates who managed to outline at least two out of five factors required. Some of these factors include *the value or sum of the property insured the place where the property is located, and the age of the property.* Other factors to consider were: the *statistical records, level of precaution and the type of risk to be insured.* Those factors were outlined by majority of the candidates who attempted this part. Extract 6.1 demonstrates a sample of a poor response presented by one of the candidates who performed poorly in part (a).

Extract 6.1
6. 4 Down. by examplying and salcellate after
the number prof the preminen in a spear
- Cover note
- nourane certificate
- Policy in the invance as in greenent bets
Tagen and the and the and

Extract 6.1 is a sample of responses from a candidate who failed to outline the factors used to determine the amount of premium to be paid instead he/she mentioned some documents used in insurance.

Despite of poor performance in part (a) some candidates managed to score at least 3 out of 5 marks allotted in this part. Some managed to mention five factors correctly but failed to provide correct explanations to some of such factors. Moreover, others outlined only three factors with correct explanations. Extract 6.2 present a sample of a candidate with relatively correct answer.

Extract 6.2

6 (a) is Age of the person	
If a person has is well matured then the rate	
of acceidents will be low also the premium will	
be low but for young people will have high	
premium because of high rate of accident.	
Contraction of the second s	
Level of precaution.	
If there is well precaution facilities than the	
rate of premium will be low, and if not then	
the rate will be high.	
y Value of the property / subject matter.	
If the subject matter has a high value then the	
premium to be paid will be high compared	
premium to be paid will be high compared to low Volved properfies.	
i Geographical location.	
If a person is tiving in urban areas then the	
change chance of accelerat will be high and he	
will pay more premium than those in rural areq	
vij statistical data	
If a person has bed at history of accidents	
then he will pay more premium than the	
other with good Kictorical data.	

Extract 6.2 indicates the responses one of the candidate who managed to mention all factors correctly though some explanations were incorrect to some of the points.

Part (b) was attempted by majority of the candidates but their performance was poor too because they failed either to understand the task on the question or they did not have sufficient knowledge on what the question demanded them to do. Most of the candidates thought that they were required to list other factors of production apart from land therefore they mentioned labour, capital and entrepreneur and give the reward on each factor such as wage, interest and profit respectively. Similarly some candidates who misinterpreted the question mentioned the ways in which land can be made fertile for crop production. Nevertheless, some of the candidates outlined the feature of land as *it is a gift from God, immovable asset and its value always increases.* Extract 6.3 shows a sample of incorrect response from one of the candidates who misinterpreted the question.

Extract	6.3
---------	-----

6		
	To outline fire factor which may determine the	
	amount of premium paid by an insured	
(1)	Taxation	
(ແ)	capital	
(ilu)	Income	
11/	tovernment revenue	
N/	Enfeprenuour	
b	Fire ways in which land is useful as a factor of	production
U	Po use good arca	
ம	To use good rops	
(HD		Many crop
(10)		
(1)	To find the Good area DI prowing that crop	r

Extract 6.3 shows a sample of poor answer from one of the candidates who outlined points on how land can be made fertile for crop production instead of mentioning the ways in which land is can be used as a factor of production.

On the other hand, some candidates who scored from 3 to 5 allotted marks in part (b) were able to provide at least not less than three ways required in the question correctly. Some of the answers provided include provision of space on which production takes place, raw materials, water for production and all major source of energy. Extract 6.4 a shows relatively good responses of candidates who managed to meet the requirement of the question.

Extract 6.4

· · · · ·
6. (b) i, Land provides a space on which
we construct industrias, factories
and manufacturers to produce gode
in Land providas basic raw materials
to be used in constructive and
manufacturing industries in their
works / process
ili, Land provides a space on which
in frastructures like roads for tran
sportation of goods and services
from one place to another are
Constructed.
in Land provides source of power to
be used in inductives and foctories
Such as Hydro electric power ener
9
v, Land as a factor of production provi
de a space on which acricultural
proctices takes place and production
of agriculture takes place.

In extract 6.4 the candidate managed to give relatively correct response to the question, this shows that, a candidate had sufficient knowledge on the factors of production particularly land.

1.7 Question 7: Marketing and Management and Organization

The question had two parts, (a) and (b). In part (a) the candidates were required to discuss by giving five relevant points to support the roles played by sales promotion in commerce while in part (b) the candidates were required to describe six possible ways which a manager can use to motivate his employees to work hard and create business for the hotel.

The question was attempted by 67.4 percent of the candidates out of which 22.1 percent scored 0 mark, 71 percent scored from 0.5 to 5 marks, 6.7 percent scored from 5.5 to 10 marks and only 0.2 percent scored from 10.5 to 12 out of 20 allotted marks. The

highest score in this question was 12 marks. This was among the least opted question.

Some candidates who attempted this question failed to either understand its requirements or lacked skills and knowledge on the subtopics examined or both. Party (a) was highly skipped by a good number of candidates.

Some candidates who scored a zero mark discussed some of the points which relate with disadvantages of sales promotion such as reduction of the quality of goods and increase the price. In addition, other candidates discussed some of the points which are related to the advantages of sales promotion to sellers of the commodities such as to get: income and capital which were incorrect.

Moreover, candidates who scored low marks were able to provide partial explain on labour and taxation which were correct responses but failed to give clear explanations on such points. This can be attributed to poor understanding of the question and incompetence on the subtopic of advertisement together with poor use of English Language. Extract 7.1 describes a response from a candidate whose explanations based on the importance of commerce.

Extract 7.1

Fal Commerce is the study of the way
a man processes the distribution and exch
ange of goods and services to satisfy
burgan watter They are Ewo Eype of
Commerce which are Trade and Ailt
s man organises the distribution and exch ange of Goods and Semices to satisfy homan warte. They are two type of Commerce which are Trade and Ailt o trade. The following which follows
are moortant OF Commerce.
Commerce help people to get money.
ILS Erve Ehroug Commerce help peo
ple to get money in distribution and
exchange of goods and Services in au-
nation or Coontry.
Commerce help our country to get m
o Erade. The Following which Follows are Important OF Commerce. Commerce help people to get money. Its true throug Commerce help peo- ple to get money in distribution and exchange of goods and Services in ar- nation or Country. Commerce help our Country to get m oney. Commerce as whence have set distri button of goods and exchange make our Country, to get money through tax
button OF goods and exchange make out
Country, to get money through tax which are collected in the marke
which are collected in the marke
ting .
Commerce bring development. These Commerce bring development. These Commerce bring development in our Coun try or nation through goods and service s which air Found In the marke
Commerce bring developmente in our con
try or nation through goods and struce
5 which air Found in the marker
to and developmente means is the a
Lo better or advanced grage in a diff
Comparer Samera Le Chalace
These Capperer Spired technology in
the Sale promotion OF 92000 and Se
whiles to the whole southing
Commerce Spread technology. These Commerce Spread technology. These Commerce Spread technology in the Sale promotion OF goods and St Nices to the whole Societies by osung their technology or their memory ability
their minney ability

Extract 7.1 indicates a poor response from one of the candidates who misinterpreted the question by responding to the importance of commerce instead of the important roles played by sales promotion in commerce.

Some candidates who fall under the category of poor performers in this part listed down the importance of commerce because they were attracted by the words "important roles in commerce' from the question hence instead of giving roles played by sales promotion they provided roles of commerce. Furthermore, other candidates wrote meaningless sentences which were also presented in poor English Language as extract 7.2 below illustrates.

Extract 7.2

7.	Sales promotion ! This cyline hade it can be app
(a)	lived cultie author place in this are they trade it
(Can applyed in the primotion it can more inthe appli-
	gud in the short in the morey they Can moves in the
	people in the good in the Inder in the by good in this
	place: They unputance inthe sales prinction in the
	Commerce 'en this applyed in the business.
	It can supported in the moves higher number
	in the good : This in the supported in this gud it cay.
	mores in the higher number in this people it can be
	make 'cultre higher proht in this place it can make
	In the another guil in the time.
	It can supported in the increased big money
	in the short perior of time : In this process they can
	buyes unthe good with promotion of can be supported
	In the increased in the light big number in the both 1
	A mancy in the Supported in the another problems in
	Uties people it can make in the business in this dace
	Et can inchrates people: This it can beaupon
	ted in the people it can more in the higher number
	is this place it can make "in the 'another gud in this
	they people it can set in the las money in core
	bury it can more in this place in the buyer
	in this while supported in the uncreased in the
	money in this group Off people it an le applyed
	Weller business in the princhan.
	They can not choose in the people ! This proces,
	It can be supported mine and mir people it can
	make 'm the another good while they peoplet
	Can und unrey in this they can giving the good
	In the promotion in this people it can be enjoyed in
	the another life this in the Supported in the reaple

Extract 7.2 illustrates the poor response from one of the candidates who wrote irrelevant sentences.

However, there were some candidates who manage to discuss three points correctly among the following: *revenue to the government, lowers price and creation of employment.* They managed to discuss the points correctly because it is to relate the high sales caused by sales promotion with paying tax to the government from such sales. Also it was easy for the candidates to discuss the point of lower price because probably the experienced from different advertisement/ market that when goods are sold at promotion are sold at price below their normal selling price. Other correct responses which were not discussed by most of the candidates were: *high quality of the product, price stability and affordable prices.* Extract 7.3 shows a candidate who mentioned at least three points correctly even though some of the descriptions were not correct.

Extract 7.3

LAUA	let 7.5	
٦ ۲	Sales promotion plays important roles in tomm	
	erce. To children by geving fire relevant points.	
	0 3	
	Jales promotion! Is the process of buy good	
	or sell goods in Low quarterities tot	
	day you see plants plate to 2000 and not	
	the fustry four well be dell for uthousands	
	allording to your self self promotion it help many prople because they buy go many goo	
	many prople because they buy so many goo	
	\mathbf{U} to the moment \mathbf{U}	A
	Relevants points	
	To get income! When you dell goods by promotion you will get income becase	
	promotion you wall get meaning becase	1
	many people they come and to buy that	1.0
	commodition for few quartities	
	Also To get capital income, When use sel	
i	the goods we get many capital income	,
	to the government because many people they bigg	
	That (Dmmoduly	
	To get Labour Also when use sell comm	14
	To get Labour Atio when we stell comm odding you will get a tabour becase the ere are so many people come to buy	
	ere are so many people come to buy	

Also Government revenue." When we are sell comm	
odely to promotion the government revenue io	
as be large becose of many people come	
to buy boodust was a promotion	
Also Taxafrom: XIso to sell good like a	
Promotion you should pay the faxation be	
Louise taxation is very important to the	
auntry	-
By concluding! Whe see that this all are imp	
ortant roles of commerce. When you abl pr	
omotion and it very important because p	
eople or the deller was get many money by	
selling a commoduly	

Extract 7.3 shows a sample of answer from a candidate who managed to respond on the question by mentioning 3 points out of 5 required correctly but failed to provide correct descriptions. The points mentioned were; taxation, government revenue and labour.

In part (b), some candidates misunderstood the question. Instead of describing possible ways which the manager can use to motivate his employees to work hard and create business for the hotel they explained the functions of management such as *co-coordinating*, staffing. controlling and planning. directing. organizing. Furthermore, other candidates explained the qualities of a good manager as he must be cooperative and trustworthy. Others explained on how a manager looks like in appearance. In addition to that some candidates explained on the factors which encourage managers in performing their business as "peace, harmony, respect, cooperation, love, and rules and regulation". Extract 7.4 shows a sample of a poor response from one of the candidates who responded on management functions instead of the possible ways in which a hotel manager can motivate his employees.

Extract 7.4

12AU A		use only
07.(5)	Manager, this is the person who are	
	responsiply in plaching the Managed for	
	action, In order the Employees to be motivate of to work hard and create putness for the	
	I to work hard and create morners for the	
	heter Manuare manager must follow the follow	
	ng passibly ways.	
	Ilanning, first of all Mawazo nust ha	-
	up planning in what way live can conduct the	
	hotel buttings, and where It can be a good	
	location for that business.	
ļ	Organizing Second must look out and	
	Organizing The engloyexs in order to do the	
	Stagging and know overy ingloykes and his speci	
	altor.	
	Staffing third Maware must group.	-
	ing The ungloykes to groups I department Their	
	can halp thim to check and must grouping	
	according to their Specificad. Directing, After Staffing / grouping	· · ·
	live ching, After Staffing / grouping	
	unit show all the department how to work	
	hard and give out the rule of covery departur	
	Controlling Action Developer all	
	Controlling After directing all Employees in Anxir department unst chack	
	Up how work done and chert if jules and	
	requestion are fillowed by each employees to	
	Insure thy work hard in the hatel.	
	Courdinating, lastly the managet	
	must crute workers cooperation by create	
_	different sports in the noted that can half	
	all workers to know rach other and create	
	good cooperation and Unit among, threm selve	<u>.</u>
		~

Extract 7.4 indicates a poor response from a candidate who explained the functions of management such as planning, controlling, staffing, directing and coordinating instead of explaining ways of motivating workers working in a hotel.

Candidates who performed relatively well managed to describe ways through which managers can motivate his/her employees. Some of these ways include opportunities for promotion and further training, increase in wages, provision of social services, further training, increase in wages, well defined schedule detailing the working shift of the staff and overtime hours together with recognition. Extract 7.5 illustrates a sample of relatively good answer from a candidate who tried to explain the ways in which a hotel manager can motivate his employees.

Extract 7.5

7	b) Mawazo the manager can do the follo wing to increase motivete his employees.	
	i)	
<u> </u>	Dewonding the best worker. In our society people worker of and so he can motivate other worker by giving awards to the best hardworking This will make other employee to work as hand as his fellow so as they can get the award too.	·
	In our spiriety people Harkhard and it he	
	to the wat bord vertice This will make other	
	employee to work on mad on his selled in	
	as they can get the gward too.	
	i) By Taking some for further cause. By taking some of the complayer for short causes this will enable him the sorker to	
L	By taking some of the employee for stort	
	courses this will enable him the worker to	
	get more experience and when they work they will use the knowledge the got to increase the rate of their bard working.	
	the rate of their bard working.	
	iii) By advicing his worker on the best mothed that will enable them produce more and so improve their bard working them. Manazu advice them for example that they should reive	
	mothed that will enable them produce more and	
	so improve their hand verking then Manazu	
	advice them for example that they should leive	
	for the great and they should be very quick	
	for the great and they should be very quick by doing this he motivate his employees to hard work and by so doing create business.	
	in) By Increasing their Salaries.	
	By My Manazo Mema decision to increase	
	ND By Increasing their Salarries. By Mr Manazo Mema decision to increase his employees salarries This will makelie	
	his worker employees to in a very condent	
	they are paid at a good prise to it will	
	incy are para at a goat pro 120 if with	

Extract 7.5 illustrates relatively good response presented by one of the candidate who describing the ways in which hotel manager can motivate his employees.

1.8 Question 8: Production and Business Units

The question had two parts; (a) and (b). In part (a) the candidates were required to describe five factors that should be considered before establishing new industries while in part (b) the candidates were required to explain five benefits enjoyed by the public.

The question was attempted by candidates 61.2 percent of the candidates of which 9.1 percent scored a 0 mark, 56 percent scored from 0.5 to 5 marks, 29.8 percent score from 5.5 to 10 marks. 4.7 percent scored from 10.5 to 15 marks and only 0.4 percent scored from 15.5 to 19.5 out of 20 allotted marks. This question was poorly done since 92.9 percent scored below 10 of out 20 allotted marks.

Majority of the candidates (92.9%) failed to score half of the marks allotted. In part (a) most of the candidates lacked skills and knowledge on the question and hence deviated from the requirements of the question by explaining the factors of production such as land, labour, capital and entrepreneur. Some mentioned different type of goods produced from different industries while others explained on types of industries such as extractive, constructive and manufacturing industry because the failed to identify the task and the word industries which found in the question attracted them to respond on the types of industries. In addition some candidates who scored a 0 mark in this part explained on the points which relate to some of the steps necessary to be observed before establishing new industries such as: registration, insurance, viable environment, management and security which did not answer the question. Some candidates also went astray by mentioning the factors to be considered when choosing means of transport. Extract 8.1 reveals one of the incorrect responses from one of the candidate and Extract 8.2 presents a poor response from a candidate who explained some steps follow before establishing new industries.

Extract 8.1

8.0)	Inclushies. Are the movement or people from one place to
0	mother play. The following are the factors that should be considere
o	d before establishing new industries, which are the distance speed
	and urgency, Accuracy, and cost of production.
	Cost of production There are the insured by the
L	hip-owner to an exporter acknowledging receipter of goods that are
	the current fair that in a foreign country if the payment on the
	oill of exchange cannot be obtained from the importer,
	Distance Three are the one factors that should
6	re considered before establishing new industries which he can
	use to motivate his employees to work hard and create business
	or circumstance the distance will dishonour a chique Uneven
I I	if the drawer has enough money in his account.
	Speed and Urgency, These are the factors that
J	thould be considered before establishing new industries which are
	the issued by the ship-owner to an exporter acknowledging
	receipts of goods that are the current fair that in a
	Foreign country if the payment on the bill of exchange can
	not be obtained from the importer of the industries.
	Accuracy, These are the one factory that sho
ļļ	ud be considered before establishing new industries which he can
ļ	use to motivate his employees to work hard and create business
	For circumstance the distance will dishonous a cheque uneven
	if the drawer has enough money in his account.
	Therefore, industries Are the movement of
Y	people from one place to another place. Ju thuse are the factors
	that should be considered before establishing new industries of
+	he wuntry orledy motivined.
	-

Extract 8.1 is a sample of a poor response from a candidate who mentioned some factors to be considered before choosing means of transport such as distance, speed/urgency and accuracy on which he/she copied some of the sentences from question 2 and 9 (b).

Extract 8.2

18 AJ Industries in the pleuse where manufactured	
4 good way take place before the hun of selling. There are some falters that must be followed before establishing new industries	
Selling. There are some sulties thad must be	
tollowed before esteublishing you industries	
and this D. as fillows:-	
To know the place where the industries may go	
to be established this is among of the feedur	
to be established tuis is among of the feedur that may be courrideral the place of establishi	
ug THE tudiyhes must be very for four the	
place where people live.	
To make sure that then I a stubble manage-	
the week to estublish The moust know	
the management of that meluting are stuble so that to reduce conflict betwee employer	
so may to really conflict betwee earlinger	
und employee of the modulies going to suffer for the leas.	
suffer for not was,	
To get even gh sccenity before establishing.	
the judishes must know make sure there there	
have enough security to protect employees	
and the machine to be taken by theft.	
(\$ 1) To wake sup have been register by the government	
before the tudusties being estubistical must	
make sure than this mobilities have been	
registered in a government so that to	
perform his achoches.	
To get the ruscirance before to estudishing	
the melutions the management of theil	
inclustices must get the insurance from the	
Insurance company so trad may computate	
when they are suffer less.	
14 this partir and well followed boefor to estublish the x or inclustics the development	
estublish the x or inclustics the development	
may come very rapid to meliordual and	
herbural burd.	

Extract 8.2 illustrates a sample of a poor response from a candidate who explained some steps to be followed before establishment of new industries instead of the factors.

On the other hand, most of the candidates who score from 5 to 9 out of 10 marks allotted in this part were able to describe at least that three factors are to be considered before establishing new industries such factors include *availability of raw materials, cheap labour, good infrastructure, presence of market, power supply* while others were explained more than three points correctly. These factors were explained by majority because they are key factors to be taken into account before establishing an industry. The correct points which were not described by majority of the candidates were: *room for expansion, government policy and cost of land*.

In part (b) the candidates who scored a 0 mark lacked knowledge on public companies. They responded to the question wrongly by explaining different type of companies and documents necessary for the formation of the companies. Furthermore, others explained on the advantages of non-governmental organization and governmental organization to the public. Extract 8.3 shows a sample of the response from a candidate who failed to meet the requirements of the question.

Extract 8.3

8	D public companies are the companies wh
	rch are set aside by the government.
	The following are the benefits from public
	Companies :
	public companies used to provide services
	in Low cost to the consumer and this ensure
	Constant availability of the services to the whole
	Sparty tren poor people
	public companies used to carry out servic
	es which are too rulky to be carried by pri
	vate sectors Like millitary activities
	public companies also carry out somese
	rvices which are more essential to the Pu
	blic and private Sector cannot carry since
	It is in high coast Like water services
	and railway services.
	public companies didnet aimed to make
	profit this made them to provide services
	In very Low cost and therefore to ensur
	e constant suggly of services even to the
	POOR PECPLE.
	Also public companies ensure availabil
	ity of basic services to the people whe

Extract 8.3 is a sample of a poor response from a candidate who responded on non-profit making organization instead of the benefits enjoyed by the public companies.

The candidates who performed well in part (b) managed to explain the benefits enjoyed by the public companies such as *limited liability, economies of scale, issuing several types of shares, large capital base, continuity, free transfer of shares and management by directors.* Extract 8.4 illustrates a relatively good response from a candidate who managed to explain four benefits out of the required five.

Extract 8.4

All Benesties of public companies public companies de those companies unde reached companies that are based on the number of members. There members are of minimum of even and have no maximum number such that Still they obtain their capital sthrough issuen of Shares. This public companies enjoys the following benefits: Large tripital bena expansion. Nue to capital obtained from shores this companies can expand from reason to capital obtained for enjoys they and and gets high profits through they continue on expanding. The continue on expanding. And exist for many years cuch that the ut fais and gets high profits through these companies are no direct conhold are the ut fais of the company expected the ballers have no direct conhold are the ut fais at the chare holder as chare holders have no direct conhold are the ut fais at the company copectual these with pre frience shares ' there holders have no direct conhold are the ut fais at the company copectual these with pre frience shares ' there holders have those inder the companies members policy timited liabi till due to there proved inder the companies of scale. These is the idual these company the company of prover the not liability. Alexi of the company is percently those with pre frience shares ' contained frability of the company of percently these will pre frience thares is the idual ampanies members policy timited liabi till due to there percent is direct of percents also hence by during termony form of Losses from the company. Form of Losses from the company is the idual ion where by during termony to percents is buying resulting to reduction of poly termony buying resulting to reduction of poly termony buying resulting to reduction of poly termony to hold the cohich enable these company is the buying during termony and these enjoys to hard some difference the company termony to buying during the section of the proves to buying termole these company to the the preduction of the preduction of the proves to		
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\$161	Efficiency due to skilled Labours. This
	companies employ skilled Labours such
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	rage the directors as well as members.
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	themselves due to members due not have
	direct control over the affans of the
	company here an lead to ineffloring
	of the company here collapses.

Extract 8.4 demonstrate a sample of good answer from one of the candidates who managed to explain the benefits enjoyed by public companies correctly.

1.9 Question 9: Wholesale Trade and Banking

This question had two parts (a) and (b). In part (a) candidates were required to justify the existence of wholesaler in a commercial system such as that existing in Tanzania and in part (b) they were required to describe circumstances that a bank will dishonor a cheque even if the drawer has enough money in his account.

This question was attempted by 66.3 percent of the candidates out of which 10.2 percent scored a 0 mark, 33.1 percent scored from 0.5 to 5 marks, 39.5 percent scored from 5.5 to 10 marks, 16 percent scored from 10.5 to 15 marks and only 1.2 percent scored from 15.5 to 19.5 out of 20 allotted marks. Generally the performance in this question was good.

The candidates with high scores in this question had sufficient skills and knowledge on the subtopic. In part (a) the candidate who performed well managed to identify the task and responded on it accordingly by explaining the reasons for the existence of wholesaler in a business. Some candidates managed to explain the reasons such as source of information, provide financial help to both manufacturers and retailers, storage facility, provide transport facilities and the existence of small scale retailers. However some of them failed to explain some of the reasons correctly and therefore failed to score full marks. Similarly, other candidates explained only two points out of five and mentioned the rest without explanations. Extract 9.1 presents good answer from one of the candidates who performed well in part (a).

Extract	9.1
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9 as a wholeseller is a trader who buy goods in harge quartity direct from the products and cell them in small quartity to the tetrahers. The commercial system that existing in Janzania a wholesellor cannot be clinic nated due to the following teasons.	
quartity direct from the producers and cell them in	
small quantity to the retailers. The commercial system	
that existing in Tanzania a wholesellor cannot be dimi	
nated due to the following reasons.	
The wholeseller provides a ready marked to the	
The wholeselfer provides a ready marked to the manufacturer. That the wholeselfer by alle to carry out	
He market research and provide the inhormation to the market research and provide the inhormation to the manufactures on the needs of goods in the	
the manufactures on the needs of goods is the	
market.	-
They have good strage failifies. The usholisefters	
are having a good strage facilities ampared to the retailers that can store a huge amount of goods for a long time that it is have to eliminate them.	
retailers that can store a huge amount of goods	
For a long time that it is hard to eliminate them.	
They Fingering the retailers. The vehaleselber fing	
ness the retailer by offering them credits is hup	
ng of good from them. That improves the phancial	
They financing the retailers. The wholeselfers financing the retailers. The vehaleselfers financing the retailers the provident in them in them. That improves the financial situation of the retailers. So it is hard to eliminate	
thom.	
They are able to carry out market research. The tinancial position at the wholeselles allows him	•
Financial position of the inholeseller allows him	
to carry out warked research. The provates internation	
to the manufactures on the dentand of good khere	
to carry out marked research. The provides internation to the manufactures on the dentand at good khere by refailers can not do so. They offer varied of choices to the retailers.	
They offer varied of charces to the retailers.	
The wholedler are able to store variety of goods from different manufactures. That the retailers are	
trom different manufactures. That the retailer are	
supplied with variety of goods. That they can	
hack of growth of large seale retailers. The	
hack of growth of large scale retailers the hack of growth of large scale retailers who hack of growth of large scale retailers who can buy direct from the manufacturers hinder	
can buy direct from the manutadurers hinder	

the wholesellers a chance to be eliminated from	
the chain of doith bution.	
Lack of manufactures retail outlet that can	
supply goods direct to the retailers. This also	
make the wholeseller imperiale to be eliminated	
from the chain of abtribuction.	
Lack of formation of refailer cooperatives that	
can buy direct from the manufactures. This	
also prevotes the usary that the undereller	
can not be eliminated from the chain of	
dotabution.	
Ond those are the citeum stances underwhich	
a wholeseller, cannot be eliminated from the	
chain et distribuction in Tanzanta.	

Extract 9.1 demonstrates a good response extracted from the script of a candidate who managed to justify why wholesalers cannot be eliminated.

The candidates who performed poorly in part (a) did not understand the requirements of the question. This made some candidates to list the parts which are normally involved in channel of distribution such as *producer*, *wholesaler*, *large scale retailer*, *small scale retailer and final consumer*. Moreover, others responded negatively by explaining why wholesaler can be eliminated. Some of the incorrect responses provided by those candidates were: *if the manufacturer sells directly to retailers*, *if retailers have large capital to operate their business and if good of manufacture are branded and standardized*. Other candidates skipped this part and answered part (b) only.

Extract 9.2

r		
9 a.	labolerater : Le ci prison vi un vigianization	
	which buys good in bulky from produced or manufacturers	
	and sett them in relative small quantity to retailers. Whote	
	saler performs dyreitht runchions such as financing, Price stability	
	lationa, the produing strange transportation etc. Wholesales helps	
	to Bridge up the grip between retailers and Manufacture to com-	
	dete distribution chand. Although it is argued a subviewder	
	can not be eliminated But be can be eliminated through duper-	
	ent while . The following are the ways in which can eliminate the httpalesaler from dutribution shannels.	
	The rollowing are the ways in which can eliminate	
	the kilbalesaler from distribution shappels.	
	Presence of Large scale retailers - These are the	
	retailers who buy goods from producers in large quantities and	
	sell them to in smill quantities to small side retailers large	
	scale relaters params all the functions such as ichologister. Then	
	the inhotesciller cap be etiminated by ninoducing large scale	
	relad without offering the channel of distribution	
	Producers performing the function of wholesalar-	
	relait without appeding the channel of distribution Produces performing the function of wholesalat- Another way in which wholesale can be eliminated without	
	appedice the channel of charabeticn is through produced period	
	iming the function of wholesaler such is financing relations,	
	Storage, liconsportation etc. Through this wholes also may be	
	replaced by producers and led to their elimination	
	Manufacturing setting directly to related - Also	
	le uppleicher men be eliminated 11 manutanteur ceup park l	
	goods in small quantities and sell them directly to refeaters in	
	Small graphes and there would be no neer of whoresolar	
	in the channel of distribution. Enhance the wholesale will be	
	eliminated from channel of distribution.	
	Producers or Manufacturers to sell directly to the	
	final consumer. Wholesaler may also be eliminated if Manufa-	
	durer them serves self their product in small quantities dir-	
	elly to the usal consider, without passing though the	<u> </u>
	elly to the final concurrer. without passing through the wholescales it can contribute to the elimination of	1.
	wholescles in the distribution (hannel.	
	By concluding - http://www.eastly.be. eliminated	
	from the channel of distribution through the above ways	
	mentioned without affect the channel of distribution	

Extract 9.2 shows a sample of a response from a candidate who responded on the reasons for eliminating wholesaler instead of justifying the reasons for the existence of wholesaler.

However, majority of the candidates who performed well in part (b) managed to describe circumstances under which a bank will dishonor a cheque even if a drawer has enough money in his account. Such circumstances are if: *a drawer instructed the drawee* (bank) not to honour the cheque, the cheque has an error on it, the cheque is a stale, cheque is posted-dated and the cheque is not signed by the drawer or if the signature differs from the specimen held by the bank. Extract 9.3 is a sample of a good response from a candidate who performed well.

Extract 9.3

9.6. Dishonoured cheque reper	
to the cheque which the	
Bank repured to pay the	
payments against it due to	
various reasons or Circumsistance	
as follows	
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is error in a cheque a Bank hay _	
refuse to pay the payment example	
15 the amount in figure dèffer _	
wither the amount in words they	
May coade the Bank to dicheran	
a cheque.	

9.5. If the drawer orderd the
Bank to repuse to pay the money
to any payee, the Bank may
distance a chaque to any
body presenting it across He
counter and can not be payable
to any one except the drawer
if it is post-dated chaque
means that it shows the later
date, the Bank may dishonour
a cheque is it is presented before
a cheque if it is presented before Its date on a cheque, thus postdated
cheque can not be paid to any
one across the over counter!
If It is stale cheque means
that the it being presented
after six monte than date on
if the bank can not make the
payment on such circumerstance
to that the chaque may be distant
to problem in srq nature may
lead the Bank to discenser adeque
especially where the signature
of drawer has problems the
Bank can not make, the
payment against it and It hay
be distincioned choque
Death of the drawer, may
leade the Bank to data honour the
cheque, hence after the death
of the drawer no body we can
be the owner of the cheque

9. 5. Han the drawer who is dead	
thus may loads Bank to dishonour	
a cheque	
Actually the cheque is the	
means of payment which draws	
on a bank and payable on demanded	
It is master used to transfer more	
form one parson to another especially	
in current account.	

Extract 9.3 is a sample of a good response provided by the candidate who managed to describe the circumstances under which a cheque can be dishonoured even if the drawer has enough money in his account.

On other hand, candidates who performed poorly in part (b) did not understand the question and also had insufficient knowledge on banking topic. Some of them related the question with parties of cheque, hence responded by explaining on *drawer*, *drawee* and *payee* which were incorrect responses. Moreover, some candidates understood the question but they had explained only one point as different points, the point was, if the cheque has an error on it. They described it as three points: *when there is: different name, different amount and different in shillings*. The other problem noted was poor mastery of English language, for example one candidate intended to write if a cheque had been lost but wrote it as *when the cheque is kupotea*.

Other candidates with low marks described the quality of good money due to poor interpretation of the question. Probably they were attracted by the word money from the question. The responses provided were: acceptability, portability, divisibility, scarcity and durability. Extract 9.4 displays a sample of incorrect response provided by one of the candidates whose responses based on the qualities of good money but provided incorrect descriptions.

Extract 9.4

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b. Attoriey is writhing which is	s uppertud
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or exchange und payments al	debit <
The following which are cordin	matences
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Portability this due to pr	eservice
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That society to mapping that at	IPN Alar

Extract 9.4 is a sample of a poor response given by one of the candidates who performed poorly by mentioning qualities of good money with incorrect descriptions.

1.10 Question 10: International Trade and Business Units

The question had two parts (a) and (b). In part (a) the candidates were required to explain methods used by a country to control imports and in part (b) candidates were required to critically analyse the disadvantages associated with sole proprietor ships.

The question was attempted by 55.6 percent of the candidates of which 13.8 percent scored 0 marks, 41.9 percent scored from 0.5 to 5 marks, 27.2 percent scored from 5.5 to 10 marks, 14.3 percent scored from 10.5 to 15 marks and 2.8 percent scored from 15.5 to 20 allotted marks. Generally the performance was average.

The candidates who scored high marks in part (a) were able to explain the methods used to control imports. Majority of them explained correctly at least three or more methods. The methods which were explained by most of the candidates were: *total ban*, *fixing import quotas, imposing heavy import duties and exchange control*.

Candidates who scored all 10 allotted marks managed to explain other methods like devaluation, government protection and provision of subsidies for home producers. Others who failed to score full marks interchanged the explanation on fixing import quotas with that of total ban. Extract 10.1 demonstrates a sample of goods answers as presented by one of the candidates with high scores.

Extract 10.1

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ling imports that is the purchases from outside
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tixing import quotes. The country sometimes fixes the amount of a commodity to be imported from the outspete country to as to control
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Onal those dre the ways used by the
country to partial the amount of impo
It's trom outside countries.

Extract 10.1 represent a sample of goods response from a candidate who managed to explain the methods used to control import such as exchange control, total ban, devaluation, fixing import quota and tariffs.

Despite good performance in this part, some candidates performed poorly because they had poor knowledge on import trade. Also some of them failed to understand the question and therefore explained on the documents used in import trade like bill of lading, certificate of origin, consular invoice, and other commercial terms like an order point and invoice which were not the correct responses to the question. Other candidates understood the question but they failed to present their responses correctly. Extract 10.2 depicts a sample of poor response from a candidate who failed to identify the task on the question and also lacked skills on the topics tested in both part (a) and (b). In part (b) (i) the candidate's explanations were about company while the question was about sole proprietorship and point number (ii) the candidate had an idea but failed to present it correctly. The point was supposed to be sole proprietor suffered business losses by him/herself.

Extract	10.2	

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	motorvilucles and bolovies or tracks.				
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-	document that signed by a shiper to				
	to the importer many business activitie				
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101	(b) Pisaduantages of associated sole trader				
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	owned by one person the is very				
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	IL Durbu- 1 in chick at this involue at				
	Individual included: this involve of Some one to set fall is economically				
	and the business could than into a				
	Loss.				

In extract 10.2 the candidate explained the documents used in home and foreign trade such as bill of lading, invoice and an order point in part (a) moreover, the information provided by the candidate in part (b) was also wrong.

In part (b), majority of candidates managed to respond to the question accordingly. This was probably caused by the fact that sole proprietorships are performed by many people in their environment and candidates have enough experience on the weaknesses associated with sole proprietorships. The candidates who performed well managed to analyse the disadvantages as: *unlimited liability, legally no distinction between the owner and the business, difficult to raise capital, overworked and lack of managerial skills.* Extract 10.3 below provides a sample of a candidate's good response in part (b) of the question.

Extract 10.3

10 W DIADVANTAGES OF SOUT PROPRICTORSHIP
A solo prepridor is a priser Ne contributes.
and runs his own business. Histles easiest form
or business unit interms & pormation and disolution. The
dis advantage of sole proprietorship are:-
dis adminitione of sole proprietorship are:- Over loaded by duties Asole proprietor has a diadat
age of there are bodied by all duties such as purchase
on stock and stock administration thus blong monotonous
" Supper all the losses. A colo proprietor suppers all
the losso, by himself thus leading to ban kiniping.
L' supper all the losses. A colo proprietorsuppers all the losses by himself thus leading to bankline pey. Thus purtnerships are better than sole proportors.
this untimited lability. This means that incose
chains debts that the busines has and there aren
with the funds in the business, individual properties
of the proprietor will be sold for to pay mont a dobt
Poor decision making. One person car notaling
decisions may load to dective a the business
decisions may lead to destruction of the business
Insupplicient punds. The sources which enable
Insupplicient punds. The sources which enable The proprietor to get capital are periand alundant provide much fund thus bieng a dement of establishing
provide ruch fund this bieng a dement of establish
k sole propriedante bullitest
Conclusively is colo proprietors also enpryone
Conclusively is colo proprieters also enpryone reducintage of privacy and profits thus making people
the preser under taken sole proprietorship business.

Extract 10.3 shows a sample of a good response from one of the candidates who managed to analyse the disadvantages associated with sole proprietorship.

The candidates who scored a 0 mark explained the points which were contrary to the demands of the question due to either poor knowledge, misconception of the concepts or both. Some candidates demonstrated their weaknesses by explaining some of the advantages of sole proprietorships instead of the disadvantages. Their responses were: *enjoying all business profits, easy to make decision* and *small amount of capital which is required to start a business.* Moreover, other candidates responded on disadvantages of partnership and their responses were: *profit is shared by all, decision made with other co-partners,* and *the business has unlimited liabilities.* Extract 10.4 is a sample of poor response from a candidate who mixed the advantages of partnership with advantages of sole proprietor ship.

Extract 10.4

10- Critiany analyse five clisodyantages associated with tale proprietorship. The totawing are the clisodyantage associated ated sole proprietorship. The business have unlimited liability they are having their time unlimited in business between of their low business they are cloing by the same associated Clisted by their own business. The mate associated by the same associated by the another associated with another country this mate them not having the Improvement. He enjoye and they and profit he always getting small by and profit he course does not close a the enough business. Clisted by their court they are overchanged with another and they and profit he always getting small by and profit he course does not close a the enough business. Client they are the fift and suffer and the losses been not all the profit he course does not close a the enough business. Client they are the fift and suffer and the losses been not all the profit he course does not close a the enough business. Client they are too the have are bot doing their business they are the larger they are having the large number of people they are having the large number of people which an out get (nough money to pays them because of the larges hus Mer of people in the business (reate employee for the number of people they are having the large number of people which an out get (reate employee for the number of people ther more of their first and loss how make a their transaction of their pathers are the first and loss how and business for another possible of new he and an indenent for another possible of new he and the business for another possible of new he and the business for another possible of new he and the business for another possible of new he and the first and lass how make he and the business for another possible of new he and the business for another possible of new he and the business for another possible of new he and the first and loss how make he and the make this with the another and he ano		
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Extract 10.4 illustrates poor response from a candidate who mixed disadvantages of partnership with advantages of sole proprietorships.

3.0 CONCLUSION

The analysis of the candidates' performance in the CSEE 2014 Commerce subject indicates that the general performance of this examination was average.

The analysis indicates that the candidates performed well in the questions which were composed from the topics of *Wholesale Trade, Banking and Transportation*. Their good performance was contributed by their ability to identify the task of the questions, sufficient skills and knowledge demonstrated by the candidates on the commercial concepts.

Moreover, the topics with an average performance were: *Import and Export Trade, Production, Business Units and The Scope of Commerce.* The candidates had partial knowledge on these topics tested. However, the performance of the questions from the topics of *Stock Administration, Insurance, Marketing and Management and Organisation* was poor. The reasons for poor performance in those topics were inability to identify the tasks of the questions, poor knowledge and skills on the concepts, incompetency on simple calculations, misconception on the concepts and misinterpretation of the questions. The candidates' performance in each topic is summarised in the attached Apendix.

It is expected that the feedback provided in this report will enable the education stakeholders to take appropriate measures to improve the performance of Commerce subject in the future.

4.0 **RECOMMENDATIONS**

In order to improve candidates' performance in future the following are recommended:

- (a) Candidates should carefully read the examination questions so as to identify their requirements.
- (b) Teachers should guide students on how to identify and respond on the questions.

- (c) Some candidates have shown poor mastery of English Language, basing on this fact; candidates and teachers are advised to initiate/develop various programmes which will help to improve students' English Language skills.
- (d) Candidates should be encouraged to read various commercial textbooks and reference books to broaden their knowledge.

Appendix

S/N	Topics	Question Number	Percentageofcandidateswhoscored an average of30 % or above	Remarks
1	Marketing, Business Units, Trade, Transportation and Production.	1	61.1	Good
2	Wholesale Trade and Banking	9	53.2	Good
3	Import trade and Business Units	10	41.6	Average
4	The Scope of Commerce and Production	4	32.9	Average
5	Import and Export Trade.	2	31.7	Average
6	Stock administration and Business Units	3	23.5	Weak
7	Production and Business Units	8	23.2	Weak
8	Wholesale trade and Production	5	22.7	Weak
9	Insurance and production	6	17.7	Weak
10	Marketing and Management and Organization	7	4.5	Weak

Analysis of candidates' performance question wise