



THE UNITED REPUBLIC OF TANZANIA
MINISTRY OF EDUCATION, SCIENCE AND TECHNOLOGY
NATIONAL EXAMINATIONS COUNCIL OF TANZANIA



**CANDIDATES' ITEM RESPONSE ANALYSIS
REPORT ON THE CERTIFICATE OF SECONDARY
EDUCATION EXAMINATION (CSEE) 2021**

COMMERCE



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FOREWORD

Candidates' Item Responses Analysis for Commerce subject in the Certificate of Secondary Education Examination (CSEE), 2021 has been prepared to provide feedback to teachers, students and all education stakeholders about candidates' performance in Commerce subject.

The analysis provided in this report is intended to show reasons behind the candidates' performance in the Commerce subject. These reasons include, ability to interpret the needs of question and sufficient knowledge of subject matter. Furthermore, the report shows weaknesses of candidates in attempting questions in the examination such as misinterpretation of questions, insufficient knowledge in subject matter examined and poor English language command in organizing their responses.

The National Examinations Council of Tanzania (NECTA) expects that, all education stakeholders will use this report to identify areas of weakness in order to improve performance of candidates in future examination administered by the Council.

Finally, the Council would like to thank all individuals who participated in the preparation of this report.



Dr. Charles E. Msonde
EXECUTIVE SECRETARY

1.0 INTRODUCTION

This report analyses candidates' performance in Commerce in the Certificate of Secondary Education Examination (CSEE), which was conducted in November 2021. Commerce paper consisted of ten (10) questions, which contains sections A, B and C. Section A consisted of fifteen (15) multiple choice items composed from various topics and five (5) matching items composed from one topic. This section carried 20 marks. Section B, consisted of five (5) short answers questions which carried 50 marks and section C which consisted of three (3) essay questions which carried 30 marks, from which the candidates were required to attempt any two questions.

A total of 12,689 candidates sat for the Commerce paper in the Certificate of Secondary Education Examination (CSEE). Out of these candidates, 8,468 (67.40%) passed the examination and 4,096 (32.60%) failed. However, the results of 125 candidates were withheld due to various reasons. The CSEE 2021 performance has increased by 12.45 per cent compared to the CSEE 2020 whereby a total of 7,431 (54.95%) candidates passed and 6,093 (45.05%) failed.

The analysis of the candidates' performance in individual questions is presented by indicating the percentages of candidates who attempted the questions and their scores. Sample extracts of responses from the candidates' scripts have been provided to emphasize the analysis of the candidates' responses.

The candidates' performance in this report is categorised as good, average and weak. The candidates' performance is considered as good if they scored from 65 to 100 per cent, average performance if they scored from 30 to 64 per cent and weak performance if they scored from 0 to 29 per cent. Three colours are used to denote these categories. Green colour present good, yellow present average and red, weak performance.

2.0 ANALYSIS OF THE PERFORMANCE OF CANDIDATES IN EACH QUESTION

2.1 Question 1: Multiple Choice items

The question had fifteen (15) multiple choice items (i) – (xv). Each item carried 1 mark, making a total of 15 marks. The candidates were required to choose the correct answer from among the five given alternatives in each item. The items were composed from various topics which are: *Business Units, Domestic Trade, Production, Warehousing Management, Insurance, Taxation, Marketing, Business Communication, Entrepreneurship, Economic Basics, Business Management and International Trade.*

The question was attempted by all 12,689 (100%) candidates, out of which 2,070 (16.3%) scored from 10 to 15 marks, 7,178 (56.6%) scored from 5 to 9 marks and 3,441 (27.1%) scored from 0 to 4 marks. Figure 1 summarises the candidate's performance in question 1.

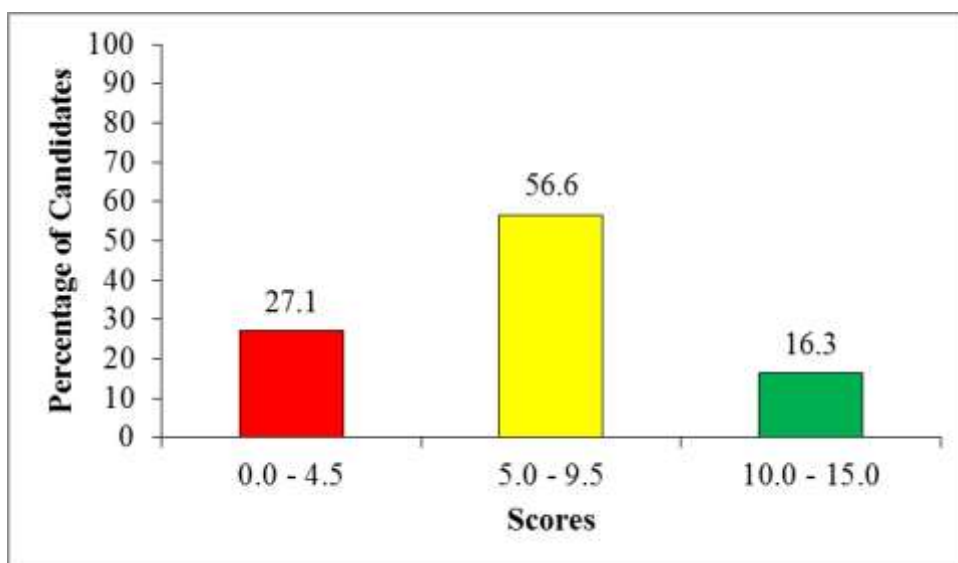


Figure 1: *The Percentage of Candidates' Performance in Question 1*

Figure 1 shows that, the general performance of the candidates in question 1 was good since 9,248 (72.9%) of the candidates scored between 4 to 15 of allocated marks.

In item (i), candidates were required to identify the name of the document issued by the registrar of the companies to empower the company to

commence business operation from the given alternatives. The question aimed to test the candidates' understanding of the documents used in companies' registration and commencement of the business. The correct response was *E Certificate of trading*. The candidates who responded correctly were aware of the documents used in the process. They identified the document issued by the registrar of the companies to allow commencement of the business. The candidates who opted for *A: Memorandum of association*, were wrong because memorandum of association is a document, which is prepared during formation of company. This document lays down and defines the powers and limitation of the company. It does not give a company license to commence business operation. Those who opted for *B: Partnership deed*, could not realise that, partnership deed is a document, which shows the agreement among the partners before the formation of a partnership.

However, the candidates who opted for *C: Articles of association* were incorrect because, the document outlines the rules and regulations for the internal organization of the company but does not guarantee a company to start its operation. Furthermore, candidates who selected *D: Certificate of incorporation* failed to differentiate certificate of trading and certificate of incorporation. They failed to understand that, a certificate of incorporation gives a legal existence but it does not empower company to commence business activities.

In item (ii), candidates were required to identify the consequences that Mr. Bukaba might face after being engaged in hire purchases. The item intended to test candidate's ability to understand the features, advantages and disadvantages of instalment selling. The correct response was *D: Once he failed to pay other instalments the seller can repossess the goods*. The candidates who opted for this alternative had sufficient knowledge about features of hire purchases agreement. They understood that, if buyer fails to pay any of the installments, the seller has the right to repossess the products. Candidates who opted for other alternatives, for example, alternative *A: He can own the property soon after payment of the first instalment*, were wrong because the alternative presents one of the advantages of deferred to Mr. Bukaba. Candidates who chose *B: He can own the property soon after payment of the last instalment*, were wrong because the buyer possess and use the product though he does not own the product. Furthermore, candidates who selected option *C: Once he failed to pay other instalments, the seller cannot*

repossess the goods, were wrong because this is consequences of deferred payment to the seller. In this case the seller has no right to take back or repossess product if buyer failed to complete payment of all instalment. The majority of candidates chose incorrect response *E: He can pay all the amount required in cash and possess the property*. They were incorrect because an alternative E, present a cash transaction and not hire purchase.

In item (iii), candidates were required to choose an example of constructive industry. The item intended to test the candidates' understanding to differentiate types of industries which are constructive, extractive and manufacturing industries. The correct answer was *C: Road making*. The candidates who opted for the correct response they understood the types of industries and their examples. They realised that, constructive industry deals with assembling of already manufactured goods to form a new product. Road making use all items produced in extractive industries and manufacturing industries hence road making is good example of constructive industry. The candidates who chose other options lacked knowledge of the types of industries. For example, the candidates who opted for *A: fishing*, *B: Lumbering* and *D: Pot making*, failed to realise that, these are examples of extractives industry, which involves extraction of raw materials direct from the land, sea or ocean. Those candidates who selected *E: Cotton spinning*, had insufficient knowledge due to fact that, cotton spinning belongs to manufacturing industries which involves changing raw material into finished goods.

In item (iv), the candidates were required to choose the type of tax that customer will pay in order to release a car from a bonded warehouse. This item aimed at evaluating candidate's ability to analyse the type of tax charged on imports and exports. The correct response was *E: custom duty*. The candidates who chose this option knew that, all imported goods are kept in bonded warehouse till custom duties are paid by the customers. The candidates who opted for alternative *A: Property tax*, did not know the meaning of property tax. This is because, property tax is a tax, which is levied on the value of the property owned by individual like assets and not charged on imported goods kept in bonded warehouse. The candidates who opted for *B: Export duty*, were wrong because they failed to realise that, export tax is part of custom duty but based exports and not imports. Those candidates who opted for alternative *C: Excise duty*, were incorrect because this tax is imposed on goods which produced within the country and for imported goods.

Moreover, the candidates who opted for *D: Value added tax*, were wrong due to the fact that, indirect tax is imposed on each stages of production.

In item (v), candidates were required to identify the main source of fund of insurance company used to pay for claims and for administration expenses. The item was set to test the candidates' understanding on sources of funds for insurance companies. The correct response was *A: Income from investments and premiums paid*. This response was opted by candidates who were aware of the sources of funds for insurance companies which are used for payment of claims or compensation and administration expenses. Meanwhile those candidates who opted for alternative *B: Income from selling of shares and debenture to insured*, were not correct because an insurance company does not engage with the selling of shares. Only joint stock companies deal with issuing shares. Candidates who selected option *C: The difference between the value insured and the actual loss*, failed to realise that, this is not a source of fund for insurance companies but the way the insurer can determine how much insured will be compensated if an item is lost or damaged. Some candidates who chose *D: Loan received from different financial institutions* and *E Income from selling of the property destroyed and loans from friends*, lacked knowledge on the sources of funds for insurance companies.

In tem (vi), the candidates were required to identify the type of production presented by the house wife who prepares a juice for her kid's consumption. The item was set to test candidates' ability to identify types of production through examples. The correct response was *D: Direct production*. Candidates who opted for this option were aware that, direct production deals with making goods/services for one's own consumption and not for sell. The candidates who opted for *A: Primary production* or *B: Tertiary production* were wrong as they failed to differentiate the types of production from the stages of production. The alternative A, presents the first stage of production which involves getting the raw materials provided by nature out of land while B: presents the third stage of production which deals with exchange and distribution of goods and services together with direct services. Furthermore, candidates who opted *C: Personal services* were wrong because a personal service is part of tertiary production which falls under direct services. Finally, candidates, who chose *E: Indirect production*, were wrong because the indirect production deals with production of goods for sale and not for one's own consumption.

In item (vii), the candidates were required to choose the correct form of tax, which is applied to employees earning different salaries but charged with the same tax rate. The correct response was *B: Proportional tax*. The candidates who opted for this alternative understood that, in proportional tax system, the tax is charged where the average rate of tax is constant at all levels. The candidates who chose *A: Tax incidence* were wrong because tax incidence is not a system of tax but it is the burden of paying tax which falls to those who pays tax. Likewise, the candidate who opted alternative *C: Progressive tax*, were wrong due to fact that, in progressive tax, average rate of tax rises in proportion to the increase in peoples' income. Moreover, candidates who opted for distractor *D: Indirect Tax*, failed to differentiate between system and types of tax because indirect tax is not a type of tax system but it is a type of tax levied on the income and property of individuals, companies and organisation. Other candidates who chose *E: Regressive tax*, failed to realise that, in regressive tax system, the rate of tax decreases as the income of tax payers' increases.

In item (viii), the candidates were required to choose element of market mix, which will satisfy the targeted market and at the same time achieve marketing objectives. The question was set to test the candidates' competences on the elements of market mix. The correct response was *D: Product, price, promotion and place*. The candidates who opted for this response had sufficient knowledge of elements of marketing mix. Candidates who opted for *A: Branding, grading, standardizing and pricing*, were wrong because they failed to identify that, manager cannot satisfy the targeted market and achieve the marketing objectives at the same time without advertising and having place for selling product. The candidates who opted for *B: Product, price, brand name and promotion*, were wrong because place is not included in the list so it will hinder manager to achieve marketing objectives. Those candidates who opted for alternative *C: Package, price, product and place*, were wrong because in the absence of promotion as element of market which includes advertising and knowing the competitors' strategies, manager cannot achieve marketing objectives and meet the targeted market. Candidates who selected *E: Brand name, package, packaging and product* were incorrect because those are the functions of marketing except product, which is the element of market mix.

In item (ix), candidates were required to identify the advantages of face to face business communication to both retailer and final customers. The item was set

to test candidates' understanding of the advantages of face to face communication. The correct response was *B: it provides immediate feedback on the message communicated*. The candidates who opted for this response were aware that, in face to face communication the sender and the receiver get feedback immediately after message has been communicated. Those candidates who opted for *A: There is no need of keeping record of the message communicated*, failed to differentiate the advantages from the disadvantages of face to face communication. The option is one of the disadvantages of face to face and not the advantage. Candidates who selected *C: It reduces unnecessary noise between the sender and the receiver*, were wrong because this is an advantage of written communication. In face to face communication, especially verbal communication, noise produced because it involves spoken communication between sender and receiver. Candidates who selected alternative *D: It promotes trust worth between the sender and the receiver* and *E The messages communicated cannot be distorted*, were wrong because in face to face communication message communicated can be misinterpreted by the sender or the receiver hence distortion of the communicated message. The two parties also cannot trust each other because no record for the communicated messages.

In item (x), candidates were required to identify a written document prepared by an entrepreneur to describe the objectives of the proposed business and the steps necessary to attain objectives. The item intended to test the candidates' ability on business documents. The correct response was *A: Business plan*. Candidates who opted for this response knew that, business plan is a written document that describes in details how a business usually a start-up, defines its objectives and how to go about achieving its goals. The candidates, who selected option *B Business idea*, were wrong because they failed to differentiate business idea from business plan. Business ideas can be interpreted into business plan and it does not describe the objectives of the proposed business and strategies to achieve that objectives. Moreover, candidates who opted for alternative *C: Business opportunity*, were wrong because business opportunity include the attractive business ideas which provides the opportunity of return of investment to the entrepreneurs. Furthermore, candidates who opted for *D: Business innovation*, were incorrect since business innovation is concerned with the introduction or development of the new product, process, technology, services, improving existing product (s). In addition, the candidates who opted for *E: Business organisation chart*, were incorrect because business organisation chart is a diagram that visually

conveys a company's internal structure. It shows the roles, responsibilities, and relationships between individuals within an entity and it does not provide the objectives of business and steps necessary to attain those objectives.

In item (xi), candidates were required to choose the factor for change in quantity demanded from the given alternatives. The item was set to test candidates' ability to differentiate those factors for change in demand and factors for change in quantity demanded. The correct response was *C: Change in price of a commodity*. The candidates who chose this alternative knew that, change in quantity demanded is the increase or decrease in quantity demanded due to change in price of commodities only. Other factors like change in fashion, population weather condition, price of substitute remain constant. Candidates who chose options *A: Change in weather*, *B: Change in fashion* and *E: Change in price of related commodities* were incorrect because those are the factors for change in demand. In addition, candidates who opted for alternative *D: Change in technology* were incorrect because change in technology influences change in supply and not change in quantity demanded.

In item (xii), candidates were required to identify how business management support business in achieving business goals. The question was composed from the topic of Business Management. It aimed at testing candidates understanding on business management in realising its business goals. The correct response was *B: It enables the management to establish business objective*. Candidates who selected alternative *A: It promotes staff creativity to increase output*, were wrong because business management alone it cannot promote staff creativity to increase output. Staffs need incentives like good working condition, good performance appraisal and recognition in order to increase efficiency in their performance. Candidates who opted for alternative *C: It can change the types of business to meet customers demand*, were also wrong. Business management cannot change types of business to meet demand of customers without conducting market research. Furthermore, candidates who selected *D: It guides business manager on how to calculate business net profit* and *E It guides business manager on how to calculate business gross profits*, were wrong because it is not the task of management to guide managers on how to calculate business gross profits and business net profit, this can be done by the organization accountant.

In item (xiii), candidates were required to identify the appropriate international trade term which fit Tanzania for payment of interest on loan.

The correct response was *D: Invisible trade*. The candidates who selected this option understood that, invisible trade deals with export and import of services only between countries. Payment of interest of loan to Canada is an example import of services to Tanzania. Candidates who selected alternative *B: Balance of trade*, were wrong because, balance of trade is the difference between visible import and visible export. On contrary, candidates who chose option *C: Deficit balance of payment* failed to meet the requirement of question due to the fact that, deficit balance of payment occurs when the difference between visible export and invisible export is less than difference between visible import and invisible import. Candidates who opted for alternative *E: Visible trade* failed to understand that visible trade deals with import and export of goods only. On the other hand payment of loan to Canada by Tanzania was for imported service.

Item (xiv), candidates were required to identify characteristics of successful entrepreneur who believed herself and her ability to achieve the goals set. The correct answer was *E: Self-confidence*. The candidates who opted for this response were competent enough to know that, Self-confidence is one of features which drive entrepreneur to succeed in entrepreneurship. However, the candidates who opted for alternatives *A: Hard working*, *B: Goal setter*, *C: Long –term commitment* and *D: Creative*, failed to meet the requirement of item as it was specific for an entrepreneur's self-believing ability to achieve the goal set.

In item (xv), the candidates were required to identify the characteristic which shows that, departmental stores and multiple shops are similar. The item aimed to evaluate candidates' ability to relate the characteristics of multiple shops with that of department stores. The correct response was *C: They all sell on cash basis and have centralised management*. Candidates who chose this response were aware that the two types of retail trade do not offer credit sales to customers and they have the same management. The candidates who selected alternative *A: They all work under one roof and one management*, failed to realize that, this is one of feature of department stores which means all shops are in one building but in multiple shops the shops are located in different locations. Moreover, candidates who opted *B: They all sells the products of one manufacturer only* were incorrect because, this reflected the characteristic of tied shops and not for department stores and multiples shops. The candidate who chose *D: They all adopt centralized buying and*

decentralized selling were wrong because the option described the characteristic of multiple shops only and not department stores. Candidates who opted for *E: They are located in different areas and each branch has its branch manager*, were wrong since the description reflects one of the features of multiple shops only.

2.2 Question 2: International Trade

This question had five (5) matching items. Each item carried 1 mark, making a total of 5 marks. The items were set from the topic of *International trade*. The candidates were required to match the meaning of international trade terms of sales (Incoterms) in Column A with the appropriate terms in Column B by writing the letter of the correct response in the answer booklet(s) provided.

The question was attempted by 12,689 (100%) candidates, out of which 9,343 (73.6%) scored from 0 to 1 mark, 2,953 (23.3%) scored from 2 to 3 marks and 393 (3.1%) candidates score from 4 to 5 marks. The overall performance in this question was weak since 73.6 per cent of candidates performed poorly. Figure 2 summarises the candidates' performance in question 2.

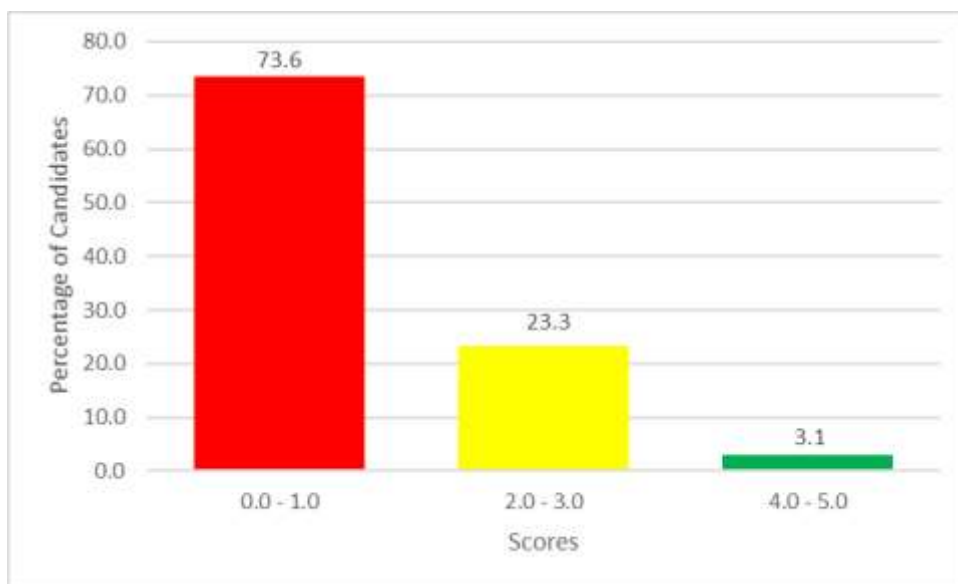


Figure 2: The Percentage of Candidates' Performance in Question 2

In item (i), candidates were required to match the price quoted to the buyer which includes carriage charges to the dock, dock handling charges and loading charges with the appropriate terms of sale. The correct response was *E: Free on board*. The candidates who answered correctly were aware that, this international trade term specifies that, the exporter delivers the goods on board or ship nominated by the importer at the named port of destination. However, the risks of loss or damage to the goods and all other risks are borne by the importer.

However, the analysis shows that, some candidates chose other options instead. The candidates who chose *B: Free on rail* and *G: Free alongside ship* failed to understand that, free on rail as international term of trade, the seller arrange to deliver the goods to the nearest railway station ready for dispatch and the buyer has to meet all other charges. On the other hand, response *G: free alongside ship*, the price quoted to the buyer will include, the cost of the goods with the cost of delivering the goods alongside the ship ready for loading and clearing goods for export. Then, the importer is responsible for loading, insurance and other handling charges.

In item (ii), candidates were required to identify the appropriate term which shows that, the price quoted to the buyer includes all costs of goods as they leave the factory. The correct response was *C: Ex-works*. The candidates who matched item correctly knew that, under this seller makes a product available at the designated location and the buyer of the product must cover the transport cost and other costs. The analysis from scripts of candidates shows that, a good number of candidates responded the item correctly. However, some candidates matched this item with *A: Loaded*, which was not correct. This is because loaded as used in international trade term means, the price also include all cost the port of destination plus all expenses of unloading cargo from the ship or board.

In item (iii), the candidates were required to specify the price charged to the buyer which includes all costs of carrying goods to the port of destination plus unloading charges. The correct response was *A: Loaded*. The candidates who opted for this response understood that, in loaded the price of the goods imported must include the cost of goods and all expenses to the port of destination which include unloading charges. On the other hand, analysis shows that, some candidates matched this item with *F: In bond*. Those

candidates failed to realise that, in bond are all costs of handling or keeping goods into the warehouse.

In item (iv), candidates were required to identify the price quoted to the buyer which includes, carriage charges to the dock, dock dues and handling charges but not include loading charges. The correct answer was *G: Free alongside ship*. Candidates who matched the item with this response were aware about international trade term of sales therefore, they managed to analyse the appropriate term from the list of responses. Some candidates incorrectly responded by matching the item with *E: Free on board*. Those candidates failed to differentiate the terms *free on board* and *Free alongside ship* specifically on loading and unloading expenses.

In item (v), candidates were required to identify the price quoted to the buyer which includes all charges incurred to bring the goods to the buyer's premises. The candidates who correctly matched this item with response *D: Franco*, realised that, this price quotation includes all expenses up to the buyer's premises such as import duties, carriage, delivery charges up to the buyer's premises and dock dues. Some candidates opted for *C: Ex-works*, these had inadequate knowledge of international trade terms of sales as they failed to differentiated Ex-works from Franco. The main difference is that, in ex-work the buyer is responsible to pay all the cost from the seller's premises to his/her premises while in Franco, the seller is responsible to deliver the goods to the buyer's premises.

2.3 Question 3: Entrepreneurship

This was a short answers question which had two parts (a) and (b). In part (a), candidates were required to provide briefly, the explanations on the benefit of being self-employed while in part (b), the problems facing people who are self-employed.

A total of 12,689 (100%) candidates attempted this question. Out of this, 6,028 (47.5%) scored from 0 to 2.5 marks, 5,210 (41.1%) scored from 3 to 6 marks and 1,451 (11.4%) candidates scored from 7 to 10 marks. Figure 3 summarises the performance in question 3.

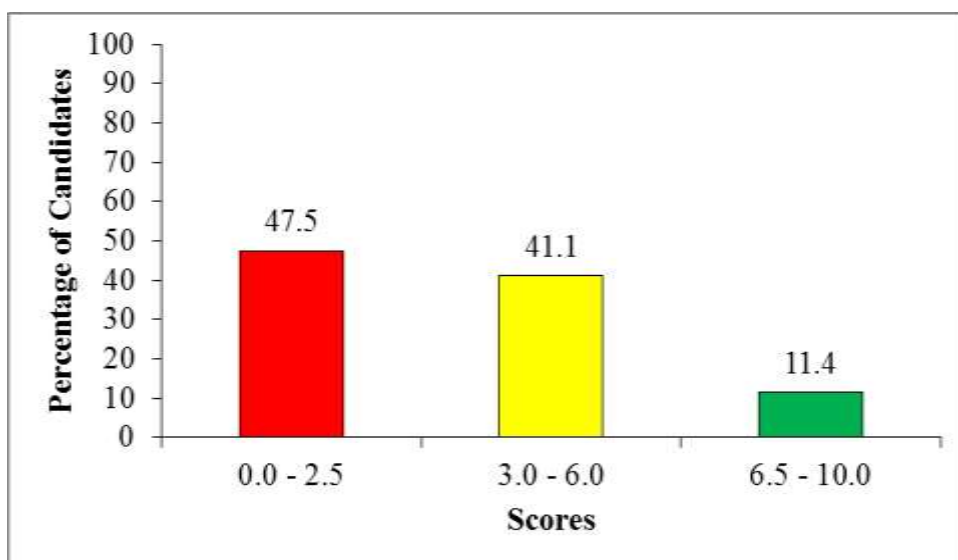


Figure 3: *The Percentage of Candidates' Performance in Question 3*

The candidates had average performance in this question. The reasons for this include the fact that, some candidates provided partial explanation in both part (a) and (b) while other candidates answered only one part of the question and skipped the other part. Furthermore, some of the candidates mentioned correct points in both parts but failed to provide any brief explanations.

Furthermore, the analysis shows that, some candidates' performance was good in sense that, 1,451 (11.4%) performed well. Those candidates met the requirements of question both in part (a) and (b) by providing the correct points and correct explanation to the mentioned points. They were also able to provide supportive examples to some of the points. The correct responses provided by those candidates in part (a) include, *enjoying profit alone, obtain job security, independent, status and pride in the society, flexible and easy decision making*. On other hand, in part (b), some candidates provided correct points like, *long working hours, uncertain income, poor decision making and shares loss alone*. However, the quality of their explanations were not worth enough to deserve full marks. The variation of the candidates' scores depending on the candidate's ability to explain the correct points. Extract 3:1 is a sample of good response from a script of a candidate who scored high marks.

2a)	Benefits of self-employed entrepreneur	
	i) Flexibility	
	- An entrepreneur who is self-employed can easily change his line of business to another line of business due to flexibility and because he makes major decisions on how to operate his or her own business hence he can change his line of business at any time. Example: a pen making business to shoe making and mending business.	
	ii) Independence	
	- A self-employed entrepreneur is independent meaning he does not depend on another person to give him instructions on what to do. He can run his own business independently without looking for orders from an employer hence this is one of the benefits of those entrepreneurs who could enjoy being self-employed.	
	iii) Financial Rewards	
	A self-employed entrepreneur enjoys all the financial rewards generated from the business because he owns the business. Therefore whenever a business gains profit, the entrepreneur benefits from it hence he enjoys all profits and other financial rewards from the business. Hence this is one of the business benefits enjoyed by a self-employed entrepreneur.	
2b)	Problems faced self-employed entrepreneur	
	i) Risk of Failure	
	- One of the problems that face the self-employed entrepreneur whereby the entrepreneur creates a fear of failure of the business due to the losses incurred in the business. He might not continue operating the business due to risk of failure especially young inexperienced entrepreneurs whereby they do not know how to take risks and face them or to learn from them and avoid them happening but due to risk of failure the business declines and the individual does not earn profit from the business.	

	(b) Decisions can be made wrongly.	
	- This problem occurs when a self-employed entrepreneur fails to make a good decision to endeavour the business into a good position once a decision is made wrong the business will not generate profit instead it will generate losses which affects the economic status of the entrepreneur since he or she has a burden of covering up the losses made in the business and poor decision making can be caused by lacking business education on how to innovate your business, how to operate your business and so forth.	

Extract 3.1: A sample of a correct response for question 3

A total of 6,028 (47.5%) candidates performed poorly in this question as their scores ranged from 0 to 2.5 marks. Poor performance caused by some candidates' misinterpretation of the question and therefore failed to meet the demands of the question. In part (a), some candidates mentioned some benefits of being self-employed like *job security, share all profit alone, easy decision making* but could not provide correct explanations to the points. This may be the result of lacking enough knowledge of subject matter being tested. For example, some of the candidates explained the benefits of entrepreneurship to the government and to the consumers of the goods instead of the benefits of self-employed to the entrepreneurs. Furthermore, those candidates failed to explain briefly, the problems faced by people who are self-employed in part (b). Instead, they explained the point which relates more to the problems faced by employed people such as *low wages, poor working conditions, conflict among the workers and the boss and sometimes the boss are not being fair*. Others explained the problem an entrepreneur can get by borrowing capital from bank and their points were *high interest, loss of individual property like house and selling goods at high price to pay interest*. They failed to realise that, the one who is self-employed faced different challenges such as uncertain income, long working hours and personal involvement. Poor English language command was also noted as the reason for poor performance. Extract 3.2 shows a sample of incorrect responses.

Qn13b) In Summary give two problems faced people who are self-employed.

Poverty: In two problem which faced people who are self-employed is poverty. This make an self-employed to get poverty because of faced people, who faced with unemployment in different business so this make that people to feel bad because of the society or country, has got poverty and their people have not self-employed.

Corruption: In this self-employed people have many corruption to their business this make people to have problems or corruption to their work, also the government can't provide to them loans, capital, land, labour and conducive places for business because are for corruption.

Qn13a) To promote employment to many Tanzania In the government Entrepreneurs their could enjoy their self employed because the have get employment to many people of Tanzania. this make an entrepreneur to enjoy their business.

To provide technology among Tanzania The graduates of Tanzania are faced unemployment to people of Tanzania because when their got technology or employment to their country they will use it for given people of Tanzania technology and also they will get loans, capital and land for starting business.

To provide goods and services to many Tanzania there people or entrepreneur their will get goods and services to their different places for example food, clothes and shelter this make entrepreneur to get unemployment to their country also to people of Tanzania.

In extract 3.2, the candidate explained the general advantages of entrepreneurship instead of the benefit of being self-employed in part (a). In part (b), the candidate mentioned the points which related to the problems that people face when looking for employment though the explanations did not match with the mentioned points.

2.4 Question 4: Finance

The question had two parts (a) and (b). In part (a), the candidates were required to explain briefly, three modern self-services banking customer will get from the bank. In part (b), candidates were required to explain two features of the fixed deposit account. The question was intended to evaluate the candidates' ability to identify modern self-service banking and features of fixed deposit account.

The question attempted by 12,689 (100%). The analysis shows that, 290 (2.3%) candidates' scores ranged from 6.5 to 10 marks, 1,293 (10.2%) scored from 3 to 6 and 11,106 (87.5%) candidates' scored from 0 to 2.5. Generally, candidates' performance of this question was weak, as it is summarised in Figure 4.

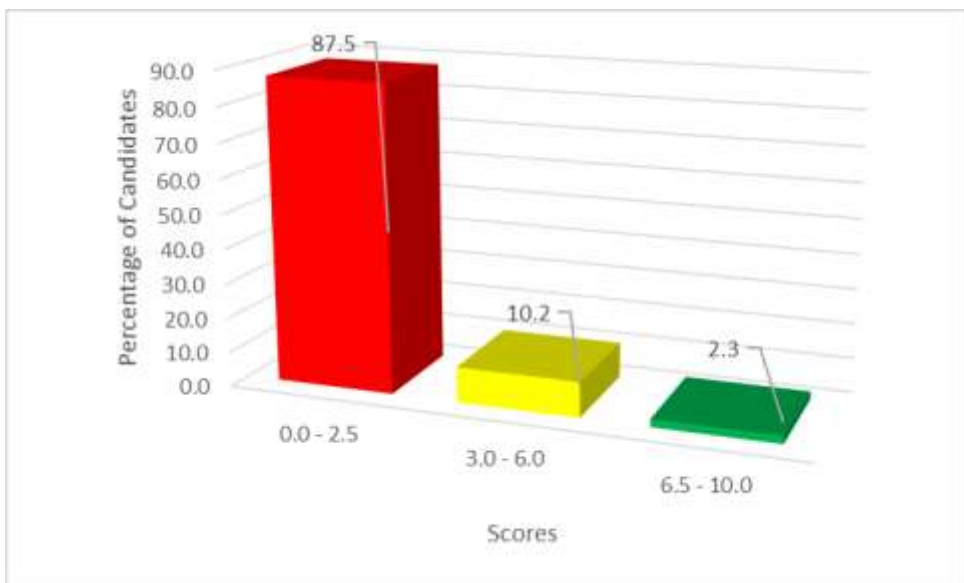


Figure 4: *The Percentage of Candidates' Performance in Question 4*

Majority of candidates 11,106 (87.5%) had poor performance (0 to 2.5 marks) in this question. The reasons for poor performance were as follows:

Some candidates explained irrelevant points in both parts (a) and (b). In part (a), they explained functions of a bank (CRDB) such as *provisions of loans, accepting deposits* from customers instead of explaining modern self-services banking offered by CRDB. This could be: *Sim Banking, Automatic Teller Machine (ATM) and Internet Banking*. Furthermore, analysis revealed that, some of the candidates explained the means of payments such as *standing order, credit transfer and money order* instead of the modern self-services banking. Moreover, in part (b), some candidates explained some features of small scale retail such as *low initial capital, they have fixed premises, easy to establish* instead of explaining features of fixed deposit account. In addition, some candidates in this category explained the condition necessary for opening account with the bank. Extract 4.2 is a sample of incorrect responses.

4	@i> <u>loan</u>	
	- This are the modern self-services banking can	
	will get from the bank of Saving account CRDB	
	bank	
	ii> <u>Salaries and wages</u>	
	- This modern self-services which banking can	
	get in the saving account Salaries for pay	
	ing people after working.	
	iii> <u>Ards and Grants</u>	
	- This are the modern self-services help to the	
	bank example Grants Bank can help people	
	by giving Grants and Bank can get profit for	
	Grants. this are the the modern self-services	
	banking you will get from the bank.	

Extract 4.2: A sample of incorrect responses for question 4.

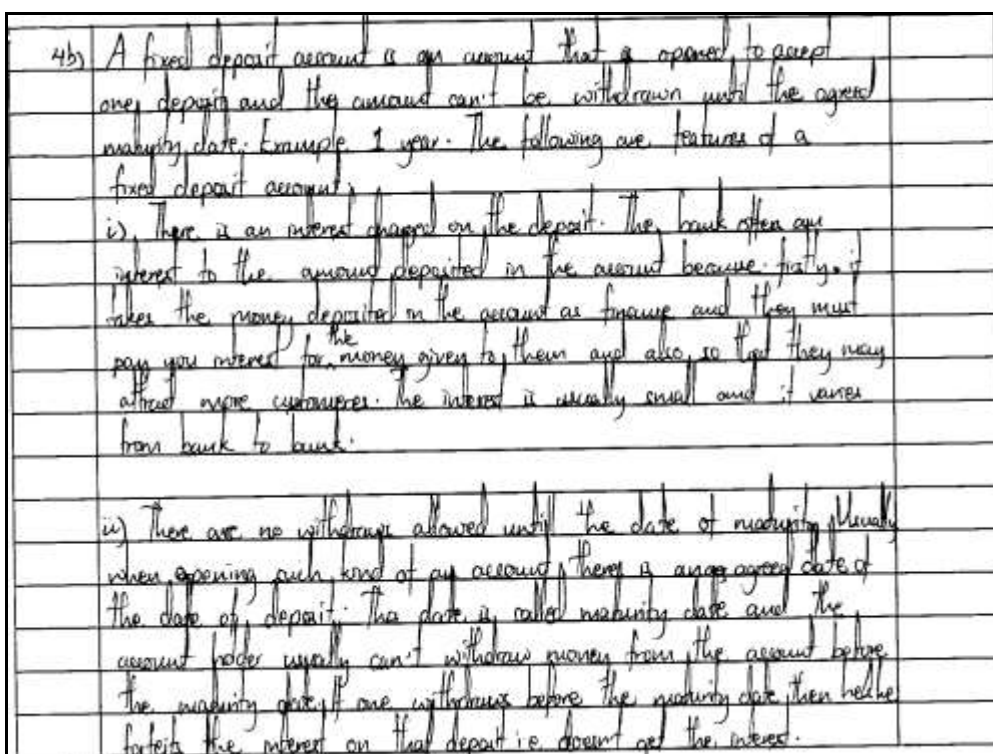
As shown in extract 4.2, candidate explained some functions of banks instead of modern self-modern banking and features of a fixed deposit account.

On the other hand, some candidates with average performance (3 to 6 marks) mentioned correct services in part (a), but partially, explained the key points. Moreover, in part (b), some candidates provided correct points with little

explanations. In addition, some candidates answered correctly part (b) of the question but they could not answer correctly part (a) and vice versa

The candidates who performed well in this question (7 to 10 marks) demonstrated sufficient knowledge on the subject matter tested. In part (a), those candidates explained three modern self-service banking offered by CRDB bank through the following points; *Automatic Teller Machines (ATM)*, *Sim Banking*, and *internet Banking*. In part (b), the candidates showed their understanding on the features of different bank accounts. They were able to differentiate those accounts by their features hence, explained the features of fixed deposit account correctly. These candidates were aware that, in fixed deposit account customers are not allowed to withdraw or deposit before the stated period of time. Also the account holders get high interest, but the account is supposed to be opened with high specific amount of money compared to other bank accounts. Extract 4.1 is a sample of correct response.

4a)	Modern self service banking trends are the new services set up by banks that enable their customers to perform their transactions on their own. The following are some of these banking services: i) Automatic Teller Machines (ATM). These are machines that perform the functions of a human teller. These machines can help one to withdraw money from his/her account by simply entering his/her PIN and following given instructions. They can also accept small deposits. All this is done by the customer without requiring assistance from a bank teller. ii) Internet banking or E-banking. These are the banking services that are done electronically online. In order to access these services an account holder must download the bank's app. Eg for CRDB it's "Benki Mwanini" app, sign in, enter password and via the app the account holder can deposit money, transfer money to other accounts, and make payments and withdraw money on his part in his electronic device. In Tanzania these services are provided by Paypa, Cellapp and CRDB "Benki Mwanini" app.
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Extract 4.1: A sample of a correct response for question 4

2.5 Question 5: Economics Basics

This question was composed from the topic of *Economic Basics*. The question had two parts (a) and (b). In part (a) the candidates were required to draw the supply curves to show a decrease in supply of maize and to state the effects of an increase in supply on equilibrium prices and equilibrium quantity. In part (b), the candidates were required to draw the supply curves to show a decrease in supply of maize and state the effect of a decrease in supply of maize on equilibrium prices and equilibrium quantity.

The question was attempted by 12,689 (100%) candidates out of which 12,571 (99.1%) scored from 0 to 2.5 marks, 116 (0.9%) scored from 3 to 6 marks and only 2 candidates scored from 6.5 to 10 marks. The general performance in this question was weak since 99.1 per cent of candidates performed poorly. The overall candidates' performance in the question is summarised in Figure 5.

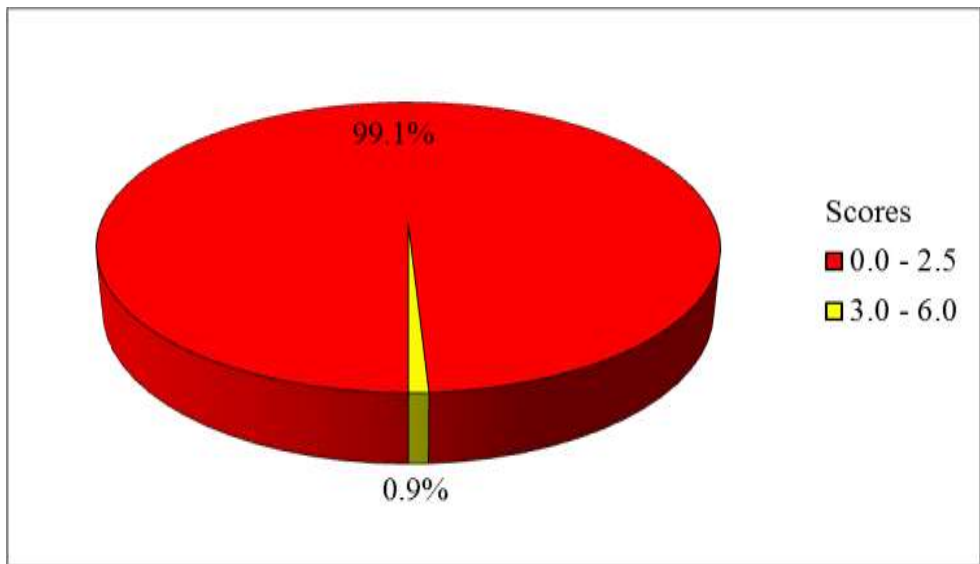
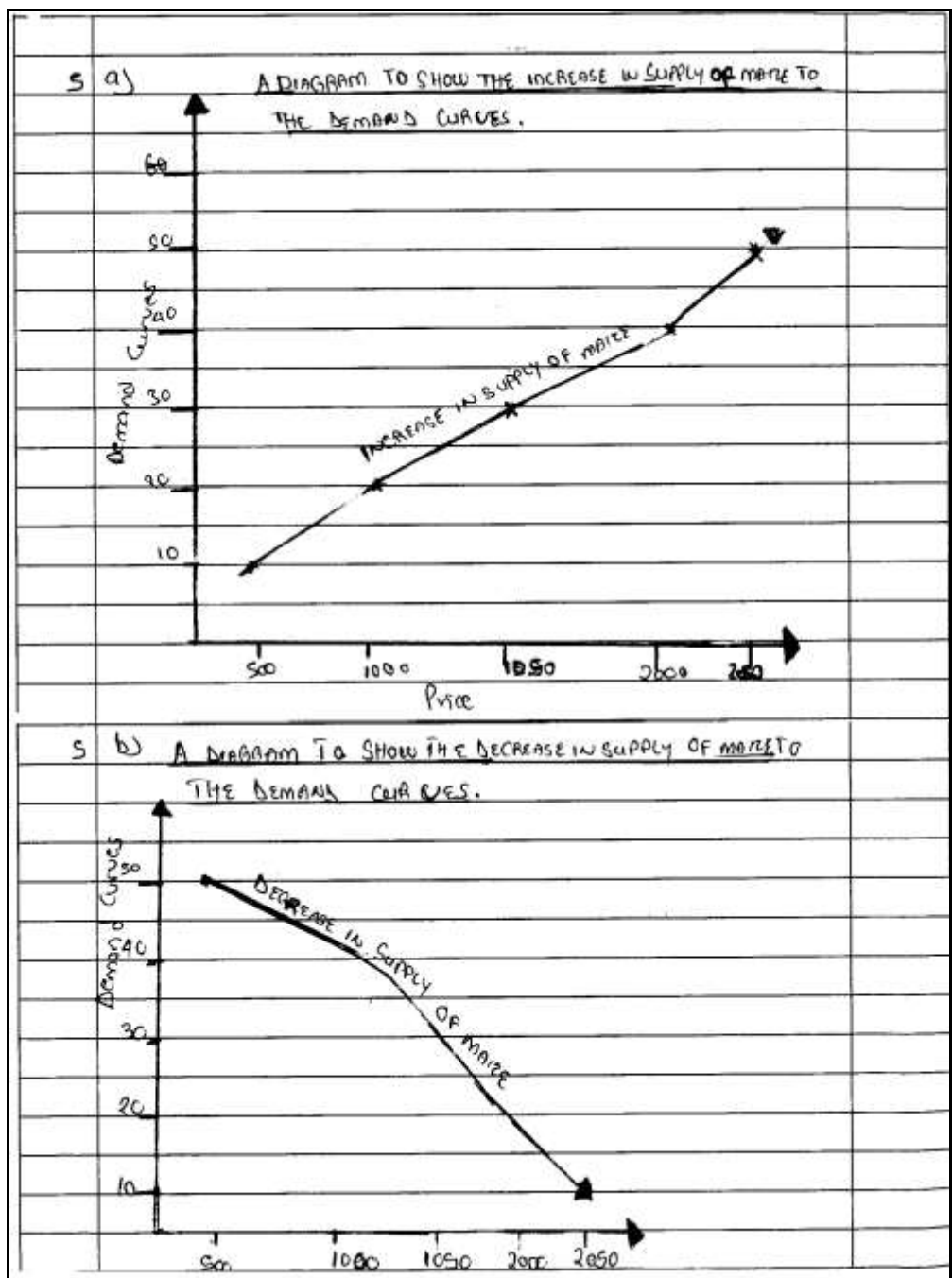


Figure 5: *The Percentage of Candidates' Performance in Question 5*

Analysis shows that, 12,571 (99.1%) candidates, who scored from 0 to 2.5 marks, had insufficient knowledge and skills of the subject matter tested. Poor performance of candidates in this question was attributed to candidates' incompetency in drawing the demand and supply curves under the given conditions. Some candidates drew the supply curves to show an increase in supply but could not draw the demand curve to support them in stating the effects of an increase in supply on equilibrium price and quantity. The same case was noted in part (b) of the question. Conversely, some candidates failed to differentiate increase in supply and increase in quantity supplied. For example, they drew the supply curve to show increase in quantity supplied instead of the curves to show the increase in supply intersected with demand curve in the same axis to assist them in answering the question. Extract 5.2 presents a sample of the candidates' incorrect response in this question.

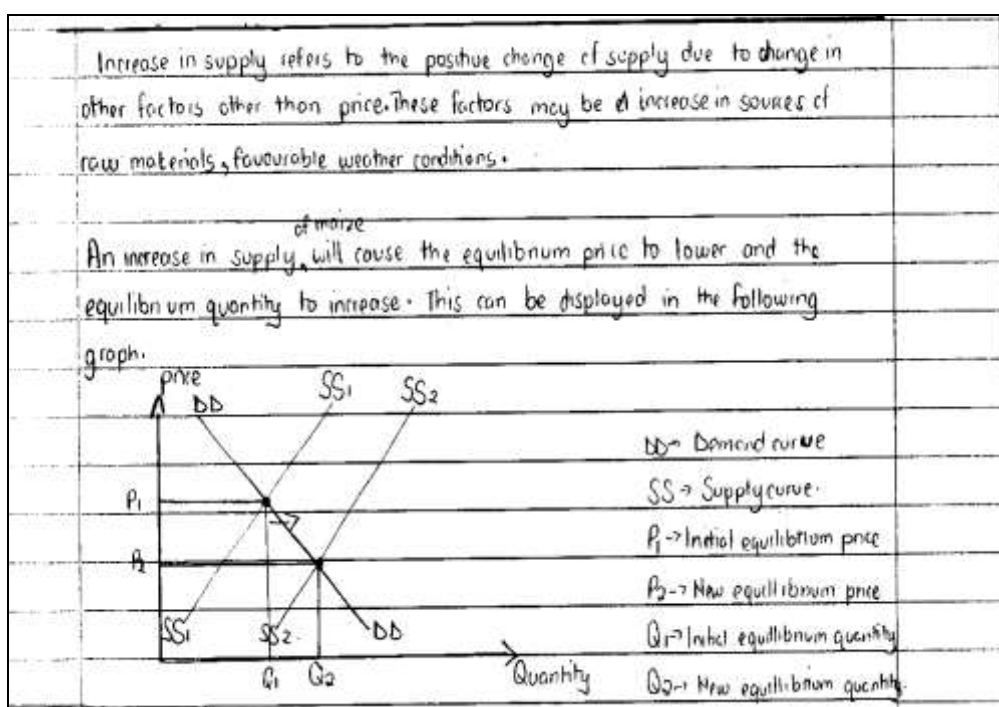


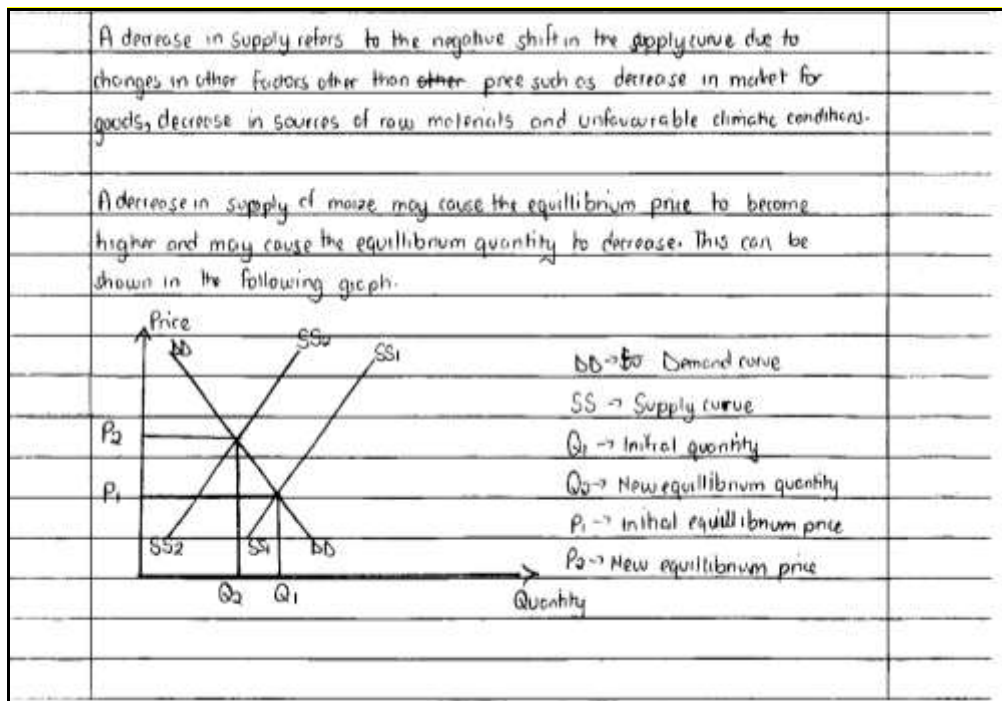
Extract 5.2: A sample of incorrect responses

In extract 5.2, the candidate drew the curve to show an increase in quantity supplied in part (a) and reversed meaning of an increase in quantity supplied by drawing the curve which incorrectly defined a decrease in supply in part (b).

Further analysis revealed that, the candidates with average performance (3 to 6 marks) were able to draw the graph in some parts but failed to explain the effects of increasing or decreasing of supply of maize. On the contrary, few candidates provided some explanations on effects but failed to label the graph as required.

Furthermore, analysis of the candidates' performance revealed that only 2 candidates performed well in this question (from 7 to 10 marks). These candidates drew the supply curves and demand curve on the same axis and provided clarification on drawn graph and stated the effects of increasing and decreasing of supply of maize on equilibrium point and equilibrium prices. They were aware of the difference between the quantity supplied and increase/increase in supply. The candidates were able to translate the effect of increase/decrease in supply on equilibrium price and quantity. Extract 5.2 is a sample of correct responses from the candidate who scored high marks.





Extract 5.2: A sample of correct response for question 5

2.6 Question 6: Warehousing Management

The question required the candidate to elaborate four types of private warehouses and advice mobile traders on the best type of warehouse which is suitable for their business.

In total, the candidates who attempted this question were 12,689 (100%). Out of these candidates, 10,271 (80.9%) scored from 0 to 2.5 marks, candidates who scored from 3 to 6 marks were 1,593 (12.6%) and those who scored from 6.5 to 10 marks were 825 (6.5%). The overall performance in this question was weak since 80.9 per cent of candidates scored from 0 to 2.5 marks. Figure 6 summarises the performance of candidates in question 6

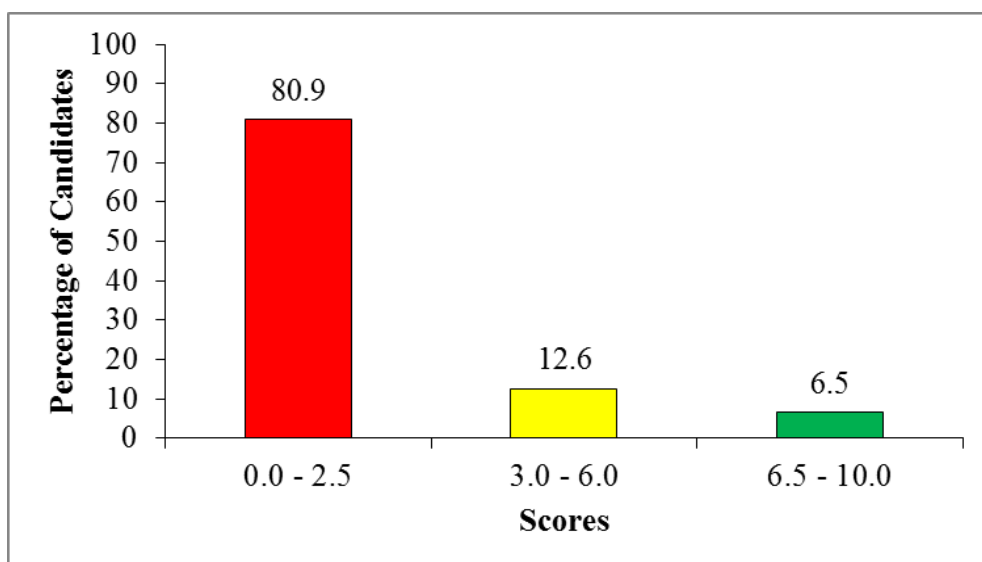


Figure 6: The Percentage of Candidates' Performance in Question 6

Analysis shows that, 10,271 (80.9%) candidates who scored from 0 to 2.5 marks managed to mention three types of warehouse such as *manufacturers' warehouse*, *wholesalers' warehouse*, and *retailers' warehouse* but failed to explain the mentioned points. This poor performance was also attributed by some candidates' failure to differentiate between types of warehouse and types of private warehouse. Some explained the types of private warehouse like *Bonded ware house*, *public warehouse* and *private warehouse*, which were not correct points. Other candidates failed completely to attempt this question due to inadequate knowledge of item tested that led them to get zero mark. In addition, some candidates mention the functions of stock administration while others explained the types of agents like *del-credere agent* and *factor agent*. Extract 6 is a sample of incorrect response from the candidate.

G	Four types of private warehouses	
	- Super market	
	- Grocery	
	- Multiple shops	
	- Departmental stores	

Extract 6.1: A sample of incorrect responses for question 6

In extract 6.1, the candidate mentioned some examples of large scale retail business in point (i), (iii) and (iv) together with point (ii) which is under small scale retail instead of explaining types of private warehouse.

The candidates who performed moderately in this question as their scores ranged from 3 to 6 marks had knowledge on the concept tested but failed to organise their explanations. For example, some candidates mentioned the correct types of private warehouses but failed to provide adequate explanation on some points. Other candidates differentiated the types of private warehouse so they interchanged the descriptions. Furthermore, the analysis shows that, some candidates explained correctly at least two types but failed to advise the mobile retailers which one is suitable for their business.

The candidates who performed well in this question were able to explain four types of private warehouses which include; *manufacturer's warehouses*, *Wholesaler's warehouses* and *retailer's warehouses*. Those candidates were aware that, manufacturer's warehouses are located close to the manufacturer's production area to facilitate storage of raw materials before being used in production and finished goods before being sold buyers. Also they understood that, in wholesalers' warehouses the owners are wholesalers who use them to store the goods they bought in bulk from producers. They were also familiar with retailers' warehouse and agents' warehouse which are all owned by individuals or a group of people. Some of the candidates were able to advice suitable private warehouse for mobile traders who do not have permanent place for doing business and place for keeping their products. The reasons for their good performance were adequate knowledge on the subject matter tested and proper understanding of the requirement of the question. Extract 6.1 shows a sample of correct responses from one of the candidates who were able to elaborate four types of private warehouses and provide correct advice to mobile traders.

5.	<p>i) <u>Retailer's private warehouse</u> These are buildings established by retailers to store their goods for selling them to their consumers. These are mainly opened by retailers who do not have enough space to store their goods and usually located nearby their shops.</p> <p>ii) <u>Wholesaler's private warehouse</u> These are buildings established by wholesalers to store their goods bought from manufacturers in order to sell them to retailers in small quantity to consumers who need these products.</p> <p>iii) <u>Manufacturer's warehouse</u> These are warehouses introduced by manufacturers</p>	
6.	<p>i) <u>in order to store their finished goods before they distribute in different places for sales purpose. These warehouses are mostly opened by manufacturers who sell goods to retailers and wholesalers.</u></p> <p>ii) <u>fruit and bin private warehouse.</u> These are warehouses introduced or established to store the goods from agriculture like crops from harvest of the ag. farmers like cereals, maize.</p> <p>- The most convenient and suitable warehouse for mobile shops is retailer's private warehouse as it is easy to sell because there is product which are in large quantity and there is small quantity so it enable quick supply.</p>	

Extract 6.2: A sample of correct responses for question 6

2.7 Question 7: Insurance

The question consisted of two parts, (a) and (b). It tested candidates' knowledge on principles of insurance and functions of cover note in insurance. In part (a), the candidates were required to describe the necessity of three principles of insurance namely indemnity principle, insurable interest, utmost good faith and insurable interest. In part (b), candidates were required to state two functions of cover note.

A total of 12,689 (100%) attempted the question of which 7,787 (61.4 %) candidates scored from 0 to 2.5 marks, 2,684 (21.1%) candidates scored from 3 to 6 marks and 2,218 (17.5%) candidates scored from 6.5 to 10 marks. The candidates' performance in this question was average as shown in Figure 7 whereby, 38.6 per cent of candidates scored from 3 to 10 marks.

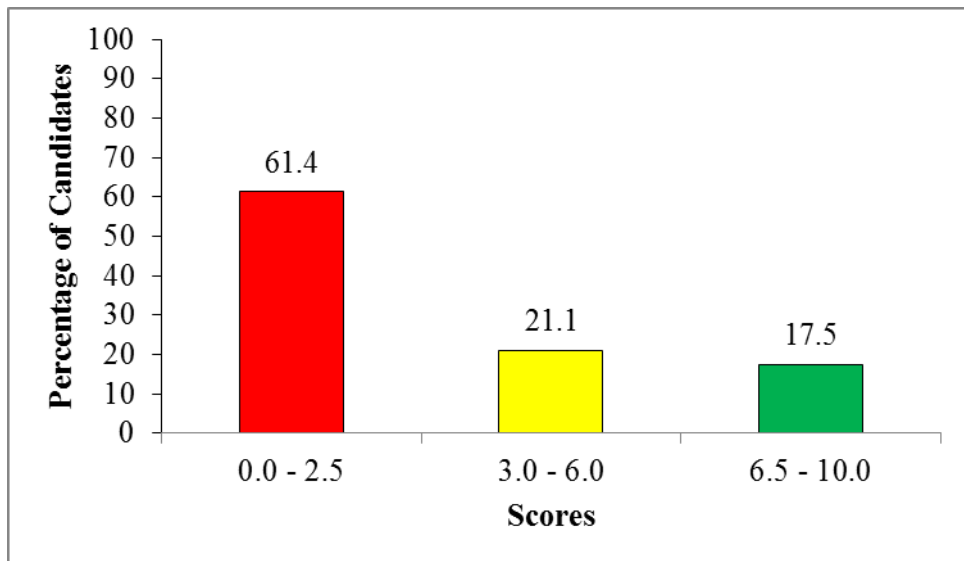


Figure 7: *The Percentage of Candidates' Performance in Question 7*

Analysis shows that, few candidates who performed well in this question (17.5%) answered the question as per requirements. In part (a), candidates explained the necessity of utmost good faith, insurable interest and indemnity principles of insurance. Most of those candidates were aware of the meaning of cover note and were able to describe the functions of cover note in part (b). They were able to explain that; cover note is issued by the insurance company after the payment of the premium by insured. It acts as a temporary protection document that is used in the period when the policy being prepared and it act as a document to evidence the contract between insurer and insured. However, the candidates' scores varied according to their ability to describe the correctly sufficient number of points.

The candidates with average scores (from 3 to 6 marks) were able to explain all three principles of insurance in part (a) and failed to state two functions of cover note in part (b). Some candidates managed to state two functions of the cover note and failed to explain three principle of insurance in part (a). Most of these candidates explained correctly the principles of utmost good faith and the indemnity but partially the principle of insurable interest. Extract 7.1 is a

sample of correct responses of a candidate who scored high marks in this question 7.

7a	<p>Insurance is a system of compensating small sums sums of money a to the people who suffer a loss, insurance has its own major principles such as utmost good faith, insurable interest and indemnity the following are the necessity of these ^{three} principles</p> <p>Utmost good faith, this insurance principle states that a person filling a proposal form should fill it with integrity he/she should not overstate or understate the value of the property to be insured, this is necessary because the premium to be paid and compensation determines on what you have written in the proposal form</p> <p>Insurable Interest, this insurance principle states that a person should insure his/her property only and he/she should not insure someone else's property, this principle is necessary because the amount of premium will not be paid by another instead it will be paid by the insured hence people should insure their own property</p> <p>Indemnity, this is a principle in which a person gets to be restored to his/her original position he/she was before the good have encountered loss, this principle is necessary because when a person incurs risk he/she gets to compensate and be restored by back to his original state</p> <p>All in all, all the principles of insurance are essential because it you ensures effectiveness of the property to be insured</p>
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7b)	Cover note is a document that is given to the insured from the insurer which act as an evidence of the contract and shows that premium have been paid, its stays 30 days until it expires its given when insurance policy is still under preparation, the following are function of cover note	
	Claim for compensation, a cover note may act as a document which may be used to claim for compensation incase any risk or loss occurs	
	Act as an evidence of contract, this document act as an evidence of the contract between the insured and the insurer, that the insurer has taken out the insurancu policy	
	All in all cover note is an essential documnt given to the insurer when applying for an insurance	

Extract 7.1: A sample of correct responses for question 7

Further analysis revealed that, candidates who scored low marks (from 0 to 2.5) lacked knowledge of the concepts tested. Some candidates explained general importance of insurance such as *compensating the insured*, *source of government security*, *provision of employment* and *providing confidence to business owners* instead of explaining the necessity of utmost good faith, indemnity and insurable interest principles of insurance (a). Others confused the principle of insurable interest with bank interest on deposit which was contrary to the demand of the item. They also copied some sentences from alternatives in question one as the necessity of the other principles. The majority of the candidates in this category did not answer part (b) of the question. It was also noted that, some candidates who attempted this part wrote some of the terms used in insurance such as double insurance, re-insurance, under insurance. Also, other candidates defined the term policy instead of the functions of cover note. However, a few candidates explained at least the necessity of the principle of insurance given while others gave a single correct function of cover note. Extract 7.2 shows a sample of incorrect responses.

7	(a) The three principles of insurance	
	(i) Contribution	
	- Is one of principle of insurance, that's need the contribution of money in insurance company, to fix the risks when happening.	
	(ii) Subrogation.	
	- Also is one of the principle of insurance that used in insurance companies.	
	(iii) Utmost good faith.	
	- Is another principle of insurance that used in insurance companies.	
	(b) Two functions of the document received.	
	(i) It used to show the amount not paid	
	(ii) It used to clear the payment	

Extract 7.2: A sample of incorrect response in question 7

Extracts 7.2 shows incorrect response from the candidate who mentioned other principles of insurance with incorrect explanations in part (a), instead of explaining the necessity of the given principles. Furthermore, the candidate gave incorrect functions of cover note. The candidate did not understand the demands of the question.

2.8 Question 8: Transportation

This question aimed to test candidate's ability to explain the importance of good transport facilities. It was essay type question.

This question was attempted by 12,437 (98%) candidates. The analysis of the performance shows that, 3,770 (30.3%) candidates scored from 10 to 15 marks, 6,895 (55.5%) scored from 5 to 9 marks and finally 1,772 (14.2%) scored from 0 to 4 marks. The summary of performance of candidates in this question is presented in Figure 8.

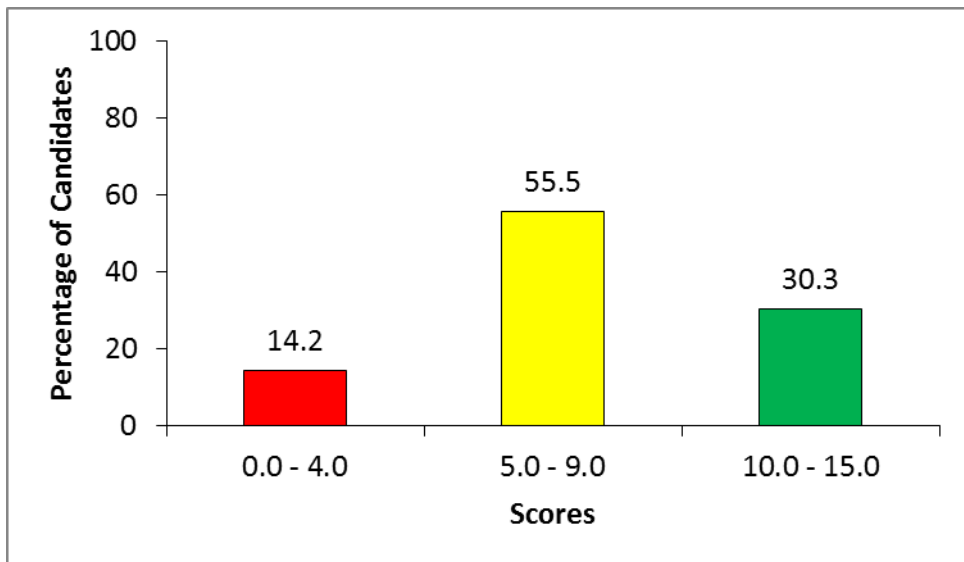


Figure 8: *The Percentage of Candidates' Performance in Question 8*

Generally, candidates' performance was good in this question since 85.8 per cent performed well. The candidates who performed well in this question were able to justify the importance of good transport facilities with vivid examples. Their answers resembled the following: *Good transport facilities it help customer to make choices, widen the market for different products and services, promote business growth, accelerate the rate of specialization, help physical movement of goods and people from one place to another, promotes economic growth, transportation facilitates provision of essential services, it provide employment opportunities and it facilitate international trade.* Extract 8.1 represents sample of responses from candidate who scored high marks.

8. Transportation is the movement of people, goods and services from one place to another. A good transport is the one that facilitates the movement of people, goods and services easily. A good transport facility in business is regarded as blood vessels in the human body. This is because good transport facilities are of importance to the business due to the following ^{reasons} ~~business~~.

It facilitates place utility. Good transport ~~eg~~ facilities satisfies place utility as it makes goods available where they are needed. For example, through good transport facilities, goods can be transferred from the places they are ~~needed~~ produced to the places where they are needed thus satisfying place utility.

Good transport facilities also tend to increase production. Good transport facilities increase production because it ensures continuous supply of goods from where they are produced to where they are needed therefore a producer is motivated to increase production.

Also, it tends to stabilize price of a certain commodity. Good transport facilities stabilize the price of a certain commodity as it ensures continuous availability of the commodity in the market ~~too~~ through continuous

8.	supplying or transporting the goods from where they are produced to the markets for selling.
	Furthermore, it creates the availability of a warehouse in a certain place. One among the factors to be considered when choosing a location of a warehouse is a place with good transportation system. Therefore good transport facilities creates the availability of a warehouse in a certain place.
	Nevertheless, good transport facilities help the labourers or workers to move from their home, to the working places easily. For example, if a worker who lives in Mbezi and works in Posta in Bar, he or she can easily move from his or her home to his or her working places through the good transport facilities.
	Lastly, it acts as a source of employment to the unemployed people. The unemployed people can be employed through the availability of good transport facilities. For example, from the good transport facilities one can be a bus driver, a conductor or any other work so as to earn a living.
	In conclusion, good transport facilities are essential in a business as seen above. Therefore the transport facilities should always be managed so as to continue bringing advantages in the businesses. This can be through proper conservation of roads, railways and other transport facilities and many other ways.

Extract 8.1 presents correct response for question 8

Candidates whose scores ranged from 4.5 to 9 marks had average performance. Some of them managed to provide a few points to the question. Others, mentioned some correct points but failed to provide relevant explanations to support their points. In addition, there were few candidates who mentioned some correct points without any explanations.

Moreover, candidates whose scores ranged from 0 to 4 marks had inadequate knowledge of importance of good transport facilities hence responded incorrectly to the question. Majority of them provided at least two correct points to justify the importance of good transport facilities in business. For example, one candidate tried to explain the importance of good transport facilities as follows: *helps in reducing wastage of time in the business, helps in avoidance of customer or loss, helps in generating good communication with customers and help in rising of the capital*. Close observation shows that, first two points mentioned were correct but last two were incorrect. Other candidates misconceived the elements of transport, mode of transport, and importance of good transport facilities. For example, one candidate wrote about the elements of transport like *unity of carriage, terminal the way and method of propulsion*, instead of explaining the importance of good transport facilities. In addition, other candidates explained the advantages of water, land and air transport interchangeably, instead of the importance of good transport facilities in business. Extract 8.2 shows candidates who provided incorrect responses.

8.	Six importance of a good transport facilities in business
	AIR TRANSPORT:
	Air transport is the transport which involve the movement of good and passenger by aeroplane.
	The following are the importance of Air transport.
	High speed; This are help when the person who travelling by using airplane it is very faster. For going any place so the air transport is going high speed than other transport like water transport, Railway transport and Road transport.
	Strategic Importance; Are help to travel at the time ended in the air transport. of the strategic importance free from physical barrier; Are the advantage of air transport are shown the free from the physical barrier to transport from one place to another.
	Useful for Agriculture; Are the help the Agriculture for Crop cultivation and keeping animal so its useful.

Extract 8.2: A sample of an incorrect response for question 8

In extract 8.2 the candidate explained advantages of air transport instead explaining importance of good transport facilities in business.

2.9 Question 9: Business Communication

This question required candidates to analyze six roles of business communication to support the argument that, business is most likely to collapse if there is no good business communication.

This question was attempted by 11,000 (86.7%) candidates. Out of this 3,428 (31.2%) scored from 0 to 4 marks while 4,871 (44.2%) scored from 4.5 to 9 marks and 2,701 (24.6%) candidates scored from 9.5 to 15 marks. The summary of performance in this question is presented in Figure 9.

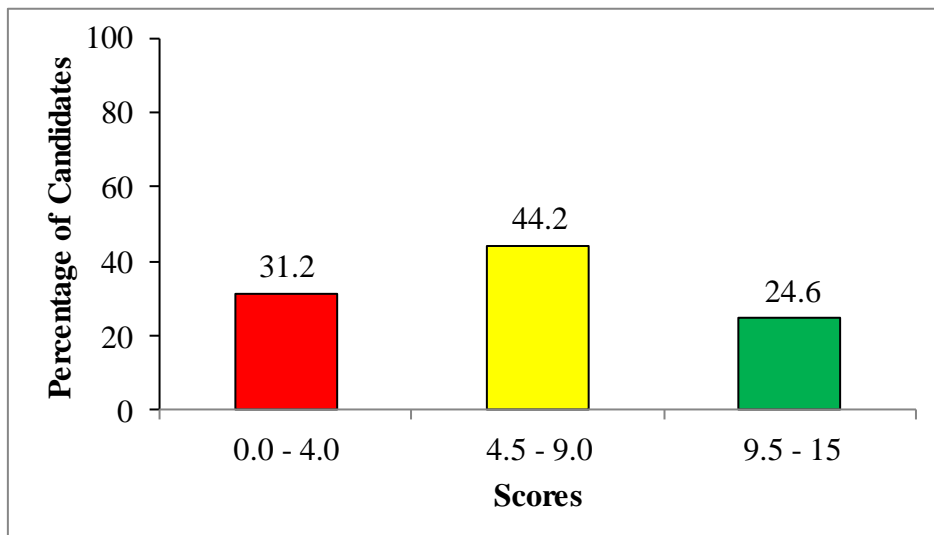


Figure 9: *The Percentage of Candidates' Performance in Question 9*

The overall candidates' performance was good in this question because 68.8 per cent scored from 4.5 to 15 marks.

Those candidates who scored high marks (from 9.5 to 15 marks) were able to analyse the roles of business communication in business. Also, they were able to link the good communication in business with business performance. For example, one candidate explained that, *good communication provides the link between producer and final consumers in a sense that, consumers can convey the message (s) about the product(s) to the producers via different channel of communication.* The candidate also explained that, *with good business communication facilities, it is possible to expand the size of market through market survey in order to identify customers' needs.* In addition, they were aware that, *good business communications can speedup flow of potential information to reach the intended person in business.*

Conversely, the candidates who scored average marks (from 4.5 to 9) were able to mention correct points with partially. Extract 9.1 shows a sample of correct responses.

9.	<p>Business communication is the transmission of message, ideas and feelings from one person to another person for business agendas. Communication can be in various forms such as face to face, audio visual and verbal communication. The following are the roles of business communication</p> <p>Facilitates making orders, Through business communication, a buyer can make orders to the seller if she/he is far from the outlets hence satisfies the buyers needs and wants.</p> <p>It increases sales, This is because the seller can communicate with his/her potential customers or available goods in the market hence creates awareness to the buyers to buy.</p> <p>It helps in conducting market research, the seller can use any form of communication to do market research so as to know on which goods are demanded more also information concerning the competitors.</p> <p>It helps the seller in persuading the customers. A seller can use good communication skills in persuading the customers to buy goods from them and face to face communication is usually preferred.</p> <p>It helps the buyer to get vital information concerning the goods. A buyer can get all the necessary information concerning the goods through communication hence providing him/her a wide range of choices.</p>
9	<p>Increases efficiency of the business, This is because through communication the producer is able to know on which goods are demanded more and hence produce more to meet the demands beyond the competitors.</p> <p>Conclusively, It is necessary for a business to have communication so as to expand their business even internationally to be recognized.</p>

Extract 9.1: A sample of correct response for question 9

The candidates with poor performance in this question scored from 0 to 4 marks. This performance was attributed to inadequate knowledge of the subject matter examined. Some of them misinterpreted question so they explained elements of communication such as *sender, messages, channel and receiver*, instead of explaining roles of business communication. Further

analysis shows that, other candidates in this category explained the barrier for effective communication which includes: *language barrier, noise, media, attitudes of the sender and receiver of the message, improper preparation of the message and inconvenience timing to both sender and receiver*. Likewise, some candidates analysed few correct responses though some of the points did not have satisfactory explanations to support their arguments. Extract 9.2 shows a sample of incorrect responses from a script of a candidate.

9.	<p>communication refers to the transfer of information skills knowledge or idea from place to person to another. Business communication refers with communicating and to do a business in effectively that we can get profit of wants. The following are the six roles of business communication which are.</p> <p>Distance. In a communication a business have to ensure that how long will it reach and how distance that can get far on it.</p> <p>Speed. When we communicating in a business we normally have the speed of the information that reach in effectively in a safe place that a business has to suffer the information.</p> <p>The cost. In the business we have the cost of finance where by the business he/she has to develop in he/she business communication.</p> <p>The size of the message. In the business that you have to transfer the information you have to get the size of which the receiver needs excellent message in order to work on it.</p> <p>The type of that media. In a business communication the media you want to become bigger example Masafi media is the media that it has reach in far because of</p>
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the type that he has chosen of it in order	
the every states have to get that chan	
nel and enjoyment	
The Accuracy of the business communic	
ation, It makes that business communication	
to get the attitude of reaching the go	
als in what to have confidence and to	
let the plans so as to specify the needs	
in a information cleared.	
Generally In a business communication	
people's or student have to support in a	
business to do and to get more and more	
needs in life and studies.	

Extract 9.2: A sample of incorrect response for question 9

In extract 9.2 candidate explained factors to be considered before choosing media of communication instead of explaining the roles of business communication.

2.10 Question 10: Entrepreneurship

The question required the candidates to explain the contribution of innovation towards business success.

The question was attempted by 1,941 (15.3%) candidates, out of which 1,048 (54%) candidates scored 0 to 4 marks, while 537 (27.7%) scored 4.5 to 9 marks. Furthermore, 356 (18.3%) candidates scored 9.5 to 15 marks). The overall performance in this question was average. The summary of this performance is presented in Figure 10.

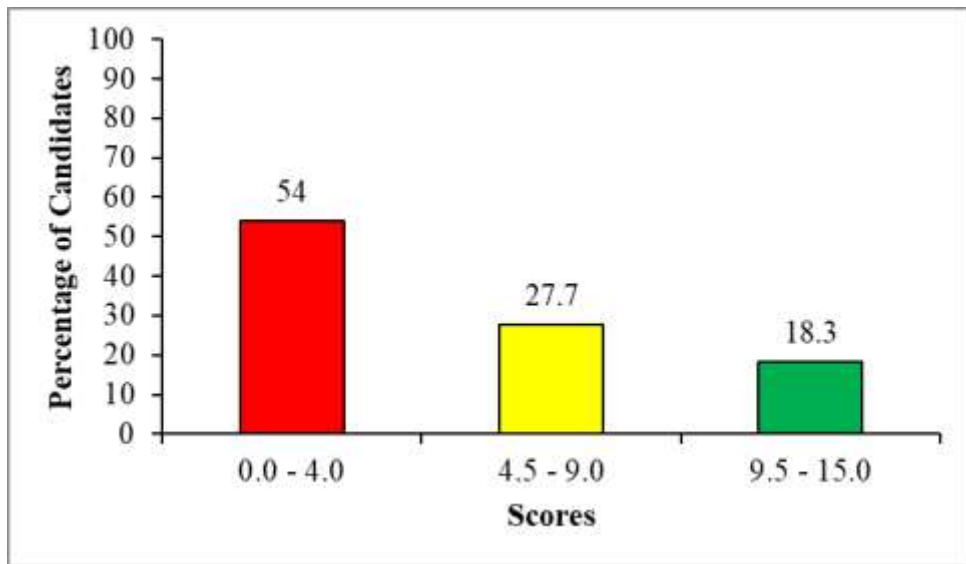


Figure 10: *The Percentage of Candidates' Performance in Question 10*

The analysis shows that few candidates 356 (18.3%) performed well in this question. Their explanation indicated that, innovation can help the company to succeed by introducing new products and improvement of existing one. The candidates also were aware that, innovation creates better understanding in and outside the organization and hence increases efficiency in business. In their responses, the candidates include the correct points like creativity and comparative advantages. However, the candidates scores differ based on the candidates' ability to explain the key points. Extract 10.1 shows candidates who provided correct responses.

10.	<p>Innovation this involves improving the goods or services that were already created and invented. Innovation comes after invention. Innovation is what is currently taking place in the world, the people are trying to improve and create new products from those that are already existing, hence below are some of the contributions of innovation towards business success;</p> <p>It helps to improve the quality of products, since innovation aims at improving the existing products by improving the products, this helps to add value and improve the quality of different goods and services and by improving the quality of goods and services this increases sales since customers will want to try out the new taste.</p> <p>It improves productivity, continuous innovation improves production activities thus there will be availability of many products in the country since there's continuity of innovating new</p>	
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10.	goods and services thus production is improved and is increased	
	It promotes competition in business, due to different innovations done by different companies and business, this stimulates competition among the business men trying to create and innovate the best products through this, the companies increase their sales and thus results to a business success.	
	It promotes investments, since innovation involves improving a product this can attract investors from different parts of the world to come and invest in your business due to the continuous improving of your products, thus through investors a business is able to reach its goal and become a success.	
	It increases the business sales, through innovation customers can become much attracted to these products, thus resulting to high demand of the innovated products in the market and this helps to improve the business sales and can contribute to the business success.	
	It promotes creativity in the business, due to continuous innovation of different goods and services this promotes more creativeness in production of goods and services, people can create more products or goods and services due to innovations, and by being creative even	

10.	the products shall attract customers and thus promote a business success	
	It reduces the business costs, through innovations that involve just adding the value of the existing products that were already created. It reduces the costs especially	
	• of advertising because once the innovated product is advertised it creates a lot of customers compared to advertising similar products which will cost more since people are already used to them	
	In conclusion there are many innovations happening in the today world of business such as creation of crystalline sugar, having a full 24 hour car service, having uber services such innovations are widely used in the country.	

Extract 10.1: A sample of correct response for question 10

Further analysis shows that, candidates who scored from 3 to 6 marks which was average performance explained at least three contributions of innovation to business. Some of the given correct answers missed good explanations to match with the key points. Others mixed some contributions of innovation with the importance of making market research toward business. Hence scored moderate marks.

On the contrary, the candidates who had poor performance (54 per cent), scored from 0 to 4 marks were able to mention some contributions of innovation to the business but could not provide relevant explanations. Also majority of the candidates failed to differentiate innovation from motivation. For example, some candidates explained the benefit of motivation instead of innovation to the business. Some incorrect points mentioned by these candidates include: *ensuring the workers with good working place, ensuring workers with good security system, paying salaries to the workers, encouraging cooperation and unity among each other*. These are the

importance of motivation and not for innovation. Extract 10.2 provide other kinds of incorrect responses from another candidate.

10	<p>Small industries, is are place where manufacturing raw material such as cotton, sisal, fruit and other raw material change into product or goods for example cotton change into clothes. Industries development is the process of use economic facton in order to growth development of industries</p> <p>The following are the contributions of innovation to words business Success.</p> <p>Availability of Raw materials, this is among of contribution of innovation to words business Success. The availability of raw materials such as cotton, sisal, Tea, Coffee and fruits it is a source of enable the contribution of innovation to words bu ness Success</p> <p>Availability of Skilled labours, this is among of contribution of innovation to words business Success. The availability of skilled labours such as mental fiet labours it is are source of enable the contribution of innovation to words business Success because are helping to produce high quality of goods.</p> <p>A Availability of good Transport system, this is among of contribution of innovation to words busi ness Success. The availability of good transport system such as Train, bus, lorry and motor car and airplane it is a source of facilitates the contribution of inno vation to word business Success because it is help to transfer commodities and raw materials in different areas</p> <p>A Availability of fund, this is among of contribution of innovation to words business Success. The availabilities of fund such as capital it help to buying the equipment which used in manufacturing products such for example of equipment is machine whi</p>	
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to help to facilitate the manufacturing of raw materials into product. That it is help to enable the contribution towards business success.	
Availability of Ware house, this is among of contribution of innovation to ward business success. The availability of ware house such as Private ware house, Public warehouse and Bonded warehouse which used to store goods in order to reduce risk bearing that it is enable the contribution of innovation to wards business success.	
Availability of area of market, this is among of contribution of innovation to ward business success. The availability of areas of market such as Super market, High per market which used to selling the product from the industries it is enable the contribution of innovation to wards business success.	
Generally, In other side the government should be provide support to small industries in order to provide the contribution of innovation to ward business in the country.	

Extract 10.1: A sample of incorrect responses for question 10

In extract 10.1, the candidate explained the factors to consider before location of industry instead of explaining contributions of innovation to business.

3.0 ANALYSIS OF CANDIDATES' PERFORMANCE PER TOPIC

The analysis of candidate's performance per topic shows that, the topics which had good performance were: *Transportation* (85.8%), *various topics covered in multiple choice* (72.9%) and *Business Management* (68.8%). Furthermore, topics which had average performance were: *Entrepreneurship* (43.5%) and *Insurance* (38.6 %). However, four (4) topics had weak performance. The topics were: *International Trade* (26.4%), *Warehousing Management* (19.1%), *Finance* (12.5%) and *Economic Basics* (0.9%). The weak performance in these topics was attributed to inadequate knowledge among candidates and misinterpretation of questions among the candidates. The summary of the performance per topic is shown in the appendix.

4.0 CONCLUSION

The analysis of candidates' performance of 061 Commerce in Certificate of secondary Education Examination (CSEE), 2021 shows that the overall candidates' performance was good as 67.40 per cent candidates passed the examination. When compared to 2020 CSEE performance the result shows an improvement of performance by 12.45 per cent. Such improvement is attributed to competency demonstrated by the candidates in attempting the questions, proper use of English language and their ability in organization of points.

5.0 RECOMMENDATIONS

For the better performance of candidates in this subject in future, it is recommended that:

- (a) Teachers should guide students on how to attempt questions, especially all topics which involve drawings and calculations such as economics basics and warehousing management.
- (b) Teachers should guide students to improve English language through conducting debates and monitoring the English speaking campaigns in schools.
- (c) Teachers should prepare more questions for the students on topics with weak performance such as economics basics and warehousing management.
- (d) Teachers should use more teaching and learning aids in all topics with weak performance. For example, use of wall chart which show the graph of demand and supply, this will make a learner to be familiar with that graph.
- (e) Teachers should guide students to read more reference books to improve their knowledge in all topics which had poor performances such as International Trade, Warehousing Management, Finance and Economics Basics.

Summary of the Candidates' Performance by Topic in the 2021 CSEE

S/N	Topic	No. of Questions	Percentage of Candidates who Scored 30 per cent or Above	Remarks
1	Transportation	8	85.8	Good
2	Business Units, Domestic Trade, Production, Warehousing Management, Insurance, Taxation, Marketing, Business Communication, Entrepreneurship, Economic Basics, Business Management and International Trade	1	72.9.	Good
3	Business communication	9	68.8	Good
4	Entrepreneurship	3	52.5	Average
		10	46	
5	Insurance	7	38.6	Average
6	International Trade	2	26.4	Weak
7	Warehousing Management	6	19.1	Weak
8	Finance	4	12.5	Weak
9	Economic Basics	5	0.9	Weak

