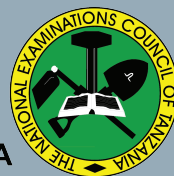




THE UNITED REPUBLIC OF TANZANIA  
MINISTRY OF EDUCATION, SCIENCE AND TECHNOLOGY  
NATIONAL EXAMINATIONS COUNCIL OF TANZANIA



**CANDIDATES' ITEM RESPONSE ANALYSIS  
REPORT ON THE CERTIFICATE OF SECONDARY  
EDUCATION EXAMINATION (CSEE) 2023**

**COMMERCE**



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# **CANDIDATES' ITEM RESPONSE ANALYSIS REPORT ON THE CERTIFICATE OF SECONDARY EDUCATION EXAMINATION (CSEE) 2023**

## **061 COMMERCE**

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## TABLE OF CONTENTS

FOREWORD .....	iv
1.0 INTRODUCTION .....	1
2.0 ANALYSIS OF THE CANDIDATES' PERFORMANCE IN EACH QUESTION .....	2
2.1 Question 1: Multiple Choice Items .....	2
2.2 Question 2: Entrepreneurship.....	11
2.3 Question 3: Business Communication .....	15
2.4 Question 4: Business Management .....	21
2.5 Question 5: Production.....	26
2.6 Question 6: Entrepreneurship.....	31
2.7 Question 7: Taxation.....	34
2.8 Question 8: Insurance.....	39
2.9 Question 9: International Trade .....	43
2.10 Question 10: Domestic Trade .....	49
2.11 Question 11: Warehousing Management .....	54
3.0 ANALYSIS OF CANDIDATES' PERFORMANCE PER TOPIC .....	59
4.0 CONCLUSION.....	59
5.0 RECOMMENDATIONS.....	59
Appendix.....	61



## **FOREWORD**

The Candidates' Item Responses Analysis Report (CIRA) for Commerce subject in the Certificate of Secondary Education Examination (CSEE), 2023 has been prepared to provide feedback to teachers, students, parents, policy makers, education administrators, school managers and other education stakeholders about candidates' performance in the Commerce subject. The feedback will serve as a guide to identify appropriate measures for improving the students' teaching and learning processes and environment which will eventually raise the students' performance in future examination.

The analysis provided in this report shows the reasons for the candidates' good performance in the Commerce subject. Some of the identified reasons include; ability to interpret the need of questions and sufficient knowledge of the subject matter. Furthermore, the report provides reasons for weak performance shown by the candidates. Such reasons include misinterpretation of the questions, insufficient knowledge of the examined subject matter and poor command of the English language. The candidates also lacked the skills to organize and present their responses.

The National Examinations Council of Tanzania (NECTA) expects that, all educational stakeholders will use this report to identify areas of weaknesses in order to improve the students' performance 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. Said Ally Mohamed**  
**EXECUTIVE SECRETARY**

## 1.0 INTRODUCTION

This report shows the candidates' performance in the Commerce subject in the Certificate of Secondary Education Examination (CSEE) conducted in November 2023. The Commerce examination paper consisted of eleven (11) questions distributed into sections A, B and C.

Section A, consisted of ten (10) multiple choice items composed from different topics and six (6) matching items composed from one topic. This section carried a total of 16 marks. Section B, consisted of six (6) short answer questions which carried a total of 54 marks. Section C, which carried a total of 30 marks, consisted of three (3) essay questions carried a total of 30 marks, from which the candidates were required to attempt any two questions.

A total of 13,581 candidates sat for the Commerce paper in the Certificate of Secondary Education Examination (CSEE) in the 2023, out of these candidates, 10,974 (80.80%) candidates passed the examination while 2,607 (19.20%) candidates failed. However, the results of 37 candidates were withheld due to various reasons but they were included in the analysis of candidate's performance per question.

The CSEE 2023 performance has decreased by 3.12 per cent when compared to the CSEE 2022 whereby a total of 10,601 (83.92%) candidates passed and 2,032 (16.08%) failed. The candidates' results are summarized in the following Table.

### Candidates' Performance in Commerce CSEE 2022 and 2023 by Grades

Year	Grades				
	A	B	C	D	F
2022	224	896	4,960	4,521	2,032
2023	101	536	4,484	5,853	2,570

The analysis of the candidates' performance in individual question is presented by indicating the number and percentages of candidates who

attempted the question and their scores. Sample extracts of both correct and incorrect responses from some of the candidates' scripts are provided for clarification and emphasis key issues in the analysis.

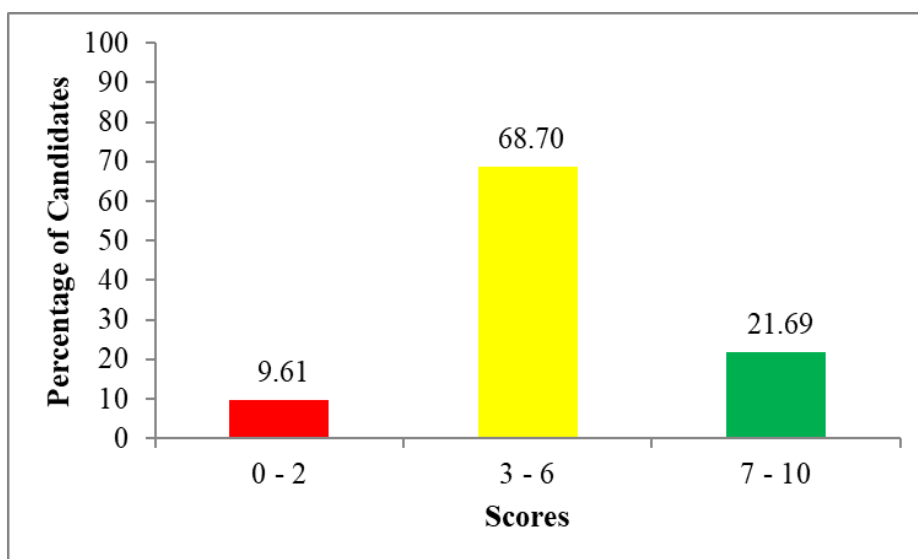
The candidates' performance in this report is categorised as good, average and weak. It is considered good if the candidates scored from the percentage range of 65 to 100 per cent, average performance if percentage range from 30 to 64 per cent and weak performance if percentage range from 0 to 29 per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

## **2.0 ANALYSIS OF THE CANDIDATES' PERFORMANCE IN EACH QUESTION**

### **2.1 Question 1: Multiple Choice Items**

The question consisted of ten (10) multiple choice items (i) – (x). Each item carried 1 mark, making a total of 10 marks. The candidates were required to choose the correct answer from the five given alternatives in each item by writing the letter of the correct response in the answer booklet(s) provided. The items were composed from various topics namely: *Taxation, Production, Entrepreneurships, Economic Basics, Business Units, Commerce Basics, Finance, Warehousing Management and Transportation.*

The question was attempted by all 13,581 (100%) candidates, out of whom 2,946 (21.69%) candidates scored from 7 to 10 marks, 9,330 (68.70%) candidates scored from 3 to 6 marks and 1,305 (9.61%) scored from 0 to 2 marks. Figure 1 summarises the candidates' performance in question 1.



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

Figure 1 shows that, the general candidates' performance was good since 12,276 (90.39%) candidates scored from 3 to 10 out of the allocated marks. The analysis of the items is presented as follows:

In item (i), the candidates were required to identify three main systems of taxation. The item intended to test the candidates' awareness on the main systems of taxation. The item was: *Which one of the following represents three main systems of taxation?*

- A Proportional tax, regressive tax and direct tax*
- B Progressive tax, proportional tax and indirect tax*
- C Progressive tax, proportional tax and regressive tax*
- D Proportional tax, income tax and regressive tax*
- E Progressive tax, proportional tax and export tax*

The correct response was *C: progressive tax, proportional tax and regressive tax*. The candidates who chose this correct alternative had adequate knowledge of the three systems of taxation namely progressive, proportional and regressive. The candidates who selected incorrectly responses *A: proportional tax, regressive tax and direct tax*, were unaware that, direct tax is not a system of taxation but a type of tax levied on the incomes and property of individuals, companies or organisations. On the other hand, the candidates who opted for the

distractor *B: progressive tax, proportional tax and indirect tax* failed to understand that, indirect tax is a type of tax imposed on consumption of goods or services and not a system of taxation. Furthermore, the candidates who selected the incorrect alternatives *D: proportional tax, income tax and regressive tax*, *E: progressive tax, proportional tax and export tax* failed to understand that, income tax is a tax imposed on individuals or entities (taxpayers) in respect of their income or profits while export tax is a tax levied on exports of certain products.

In item (ii), the candidates were required to identify the examples of tertiary production from a set of economic activities. The item intended to test candidate's ability to understand levels of production and economic activities carried in each level of production. The item was; *Which set of economic activities is an example of tertiary production?*

- A Hair dressing, baking bread and banking*
- B Hotel keeping, banking and growing grapes*
- C Teaching, banking and transporting*
- D Car manufacturing, hair dressing and banking*
- E Copper mining, oil refining and hotel keeping*

The correct response was *C: teaching, banking and transporting*. The candidates who responded correctly knew that, tertiary production involves the provision of services that firm support the distribution of finished goods and services such as teaching, banking and transporting. The candidates who opted for the incorrect alternatives, *A: hair dressing, baking bread and banking* failed to recognise that *baking bread* is an example of secondary production because it is a mixture of flour, water, salt, yeast and other ingredients extracted from extractive industries. The candidates who opted for alternative *B: hotel keeping, banking and growing grapes*, were wrong since growing grapes is an example of primary production because grapes are extracted directly from land (farm). The candidates who chose *D: car manufacturing, hair dressing and banking* failed to understand that, car manufacturing is an example of secondary production which process raw materials extracted from extractive industries into final products. Lastly, the candidates who incorrectly opted for *E: copper mining, oil refining and hotel keeping* lacked the knowledge to know that copper mining is an example of

primary production as it involves the extraction of raw materials from land whereas oil refining is an example of secondary production because it is a process for transforming crude oil into marketable products such as fuels, lubricants, and kerosene.

In item (iii), the candidates were required to identify a characteristic derived by Masyanga (an entrepreneur) who bought large stock of maize despite the speculation of fall in price in the near future. The item was: *Madam Masyanga is an entrepreneur dealing with buying and selling of maize. Despite the speculation of fall in price in the near future, she had decided to buy large stock of maize. Which characteristic of entrepreneurship derived Masyanga to buy bulk stock?*

- A *Creative and imaginative thinking*
- B *Capacity and willingness to assume risks and uncertainty*
- C *Willingness to work hard and adopt new challenges*
- D *Commitment, determination and perseverance about possible risks*
- E *Innovative and willingness to adopt new challenges*

The correct answer was *B: capacity and willingness to assume risks and uncertainty*. The candidates who opted for the correct response had adequate knowledge of the characteristics of a successful entrepreneur. The candidates understood that, Madam Masyanga as an entrepreneur assumed all business risks and uncertainty of buying large stock irrespective of change in price in the near future. The candidates who opted for *A: creative and imaginative thinking*, failed to understand that, in creative and imaginative thinking an entrepreneur deals with idea generation, opportunity searching, problem-solving and innovation rather than buying large stock of products. Those who opted for the incorrect distractor *C: willingness to work hard and adopt new challenges*, failed to know that, by buying large stock does not implicate that an entrepreneur is willing to work hard and adopt new changes but it is a risk taking. On the other hand, the candidates who opted for *D: commitment, determination and perseverance*, lacked understanding that, an action of buying large stock of maize done by Madam Masyanga does not make her being committed, determinant and perseverance but it is risk taking. The candidates who chose *E: innovative and willingness to adopt new challenges*, were wrong since

innovation involves the improvement of existing products while willingness to adopt new challenges given an entrepreneur opportunity to try new things and take calculated risks in order to stay ahead of the competition with other entrepreneurs.

In item (iv), the candidates were required to choose a factor that lead to the change in quantity demanded while other factors remain constant. The item was; *Which factor lead to the change in quantity demanded while other factors remain constant?*

- A Change in population*
- B Change in taste and fashion*
- C Change in weather condition*
- D Change in income*
- E Change in price of commodities*

This item evaluated the candidate's ability to identify the factors for change in quantity demanded from factors for change in demand. The correct response was *E: change in price of commodities*. The candidates who opted for it were aware that, change in quantity demanded is influenced by price of commodities only while other factors such as change in population, income and others remain constant. The candidates who indifferently opted for other alternatives *A: change in population*, *B: change in taste and fashion*, *C: change in weather condition* and *D: change in income*. They failed to distinguish change in demand and change in quantity demanded because both alternatives are the factors for change in demand but not factors for change in quantity demanded.

In item (v), the candidates were required to identify a feature which is not for major partner. The item intended to test the candidates' understanding of the features of major partners in partnership business major partners in particular. The item was; *the following are the features of major partners in partnership business except:*

- A they contribute capital to the business*
- B they are under 18 years of age*
- C they are 18 and above years old*
- D they share profit or loss generated by the business*
- E they actively take part in management of the firm*

The correct response was *B: they are under 18 years of age*. The candidates who chose the right response were able to differentiate the features of major partners from those of minor partners. The candidates, who chose the incorrect response *A: they contribute capital to the business*, failed to note that, all partners contribute capital to the business except a quasi partner. Quasi partner does not contribute any capital to the business but allows a firm to use his/her name only as a partner. The candidates who opted for *C: they are 18 and above years old*, did not know that all major partners should be 18 years old or above. Furthermore, the candidates who chose *D: they share profit or loss generated by the business*, did not realize that, major partners share profit or loss generated in profit or loss sharing ratio agreed in partnership deed. They failed to know that, all types of partners have a right to share a profit or loss except quasi partners. Furthermore, the candidates who wrongly opted for *E: they actively take part in management of the firm*, failed to recognise that major partners perform different activities including the management of business.

In tem (vi), the candidates were required to identify the problem faced by Mr. Mangino who had a bag of maize and wanted to exchange it with rice and in the process, he met with Mr. Nyasa who had a bag of rice but needed beans. The item intended to evaluate the candidates understanding on the limitations of barter trade. The item was, *Mr. Mangino had a bag of maize and he needed to exchange with rice. In the process, he met Mr. Nyasa who had a bag of rice but needed to have some beans and not maize. Due to this, the exchange could not take place. Which problem was faced by the two individuals in accomplishing the transaction?*

- A Lack of double coincidence of wants*
- B Lack of measure of value*
- C Lack of store in value*
- D Indivisibility*
- E Bulkiness of the commodities*

The correct response was *A: Lack of double coincidence of wants*. The candidates who responded the item correctly understood that, during a barter trade system, the exchange could take place only if wants



coincided/matched without doing so barter trade couldn't take place. The candidates who opted for the incorrect response *B: lack of measure of value*, failed to understand that, according to scenario there was no problem of deciding how much quantity of commodity to be exchanged with other commodity but the wants did not coincide/match. The candidates who opted for *C: lack of store in value*, were incorrect because it could be a problem if exchange could take place but exchange couldn't take place because wants did not coincide. Furthermore, the candidates who opted *D: indivisibility*, failed to realise that, the commodities which were required to be exchanged hadn't a divisibility problem because if exchange could take place it could involve a bag of maize and rice which were already divided in terms of bags. Finally, the candidates, who chose *E: bulkiness of the commodities*, were wrong since if the exchange of the two commodities such as bag of maize and rice could take place it wouldn't a problem of transporting it from one place to another. All the alternatives except A, were the limitations of barter trade but they did not match with the scenario as it intended to measure.

In item (vii), the candidates were required to identify a part of a cheque presented by Nance who bought goods worth TZS 50,000,000/= from Lazaro and paid him by cheque. The item tested the candidates' understanding on the parties to a cheque. The item stated that; *Nance bought goods worth Tsh. 50,000,000/= from Lazaro and she paid him by cheque. Which part to a cheque is presented by Nance?*

*A Drawer*

*B Drawee*

*C Endorsee*

*D Payee*

*E Endorser*

The correct response was *A: drawer*. The candidates who chose this response knew that, Nance (buyer) is the one who writes and signs the cheque and issuing the payment order. They were aware that, Nance (drawer) as an account holder authorises the bank to make the payment from her bank account. The candidates who opted for *B: drawee*, failed to grasp that, drawee is the bank or financial institution upon which the cheque is drawn. It is the institution responsible for honoring the cheque and making the payment to the payee. The candidates who chose *C: endorsee*, were wrong because endorsee is a person to whom a cheque is endorsed or transferred for payment. The candidates who selected

alternative *D: payee*, was incorrect since payee is an individual or entity named on the cheque as the intended recipient of the payment. Moreover, the candidates who chose *E: endorser*, did not know that, endorser is a person who writes at the back of the cheque for purpose of transferring the right to receive the payment to another person.

In item (viii), the candidates were required to determine the selling price of juice mixer bought for TZS 500,000/= by Miss Masakala from wholesaler and she wanted to make a profit of 20 percent. The item intended to test the candidates' ability to compute business calculations. The item stated; *Miss Masakala bought a juice mixer worth TZS 500,000/= from the wholesaler for resell and she wanted to make a gross profit of 20 percent. How much will be the selling price?*

A TZS 100,000/=

B TZS 400,000/=

C TZS 375,000/=

D TZS 625,000/=

E TZS 600,000/=

The correct response was *D: TZS 625,000/=*. The candidates who opted for this response could apply a proper formula for calculating selling price of a juice mixer. They were aware that, selling price is the summation of gross profit and cost price. Hence they took  $(20/80 \times 500,000/=) + 500,000/=$ . The candidates who opted for the incorrect option A: *TZS 100,000/=*, failed to apply the correct formula as they took gross margin percentage times cost price of a juice mixer  $(20\% \times 500,000/=)$  while those who selected the incorrect responses B: *TZS 400,000/=*, failed to recall the correct formula for computing instead they used  $500,000 - (20\% \times 500,000/=)$ . The candidates who opted for C: *TZS 375,000/=* mistaken a formula for computing the selling price hence they took cost price minus margin percentage times cost price  $500,000 / = - (25\% + 500,000/=)$ . Furthermore, the candidates who opted for alternative E: *TZS 600,000/=* lacked knowledge for computing the value of selling price they took gross markup percentage times cost price plus cost price  $(20/100 \times 500,000/=) + 500,000/=$ .

In item (ix), the candidates were required to identify a source of capital of TZS 2,000,000 for Mr. Kyanga who plans to establish hardware in his village with estimated initial capital of TZS 4,000,000 of which he had

only TZS 2,000,000/=. The item tested the candidates' knowledge of the sources of capital for entrepreneurs. The item was; *Mr. Kyanga plans to establish hardware in his village with estimated initial capital of TZS 4,000,000 of which he has only TZS 2,000,000. Which other source of capital will he use to obtain the remaining TZS 2,000,000?*

- A Selling of shares*
- B Opening current account*
- C Obtaining debenture*
- D Buying government bonds*
- E Trade credit*

The correct response was *E: Trade credit*. The candidates who responded it correctly knew that, trade credit is one of the short term sources of business finance to entrepreneurs. They knew that, Mr. Kyanga can enter into contract with a supplier to supply goods to him on credit and payment for goods is made in future after selling the goods. Those who opted for the incorrect response *A: Selling of shares*, selling of shares is a source of capital for the companies and not for sole traders. The candidates who chose *B: opening current account*, could not realise that the trader can open current account to facilitate payment of creditors and receiving cash from customers. The candidates who chose *C: obtaining debenture*, were unaware that it is also a source of capital to companies (short term loans) not fit for sole proprietors. Furthermore, the candidates who chose *D: buying government bonds* were wrong because it is a form of capital investment.

In item (x), the candidates were required to identify the circumstances through which business owners opt to use water transport in transporting the goods. The item was; *under which circumstances do business owners opt to use water transport in transporting the goods?*

- A When flexibility of the modes of transport is required*
- B When goods are bulky and moved between distant continents*
- C When goods are needed for urgent use from distant continents*
- D When goods are perishable and urgently needed*
- E When the cost of transport is less over short distance*

The correct response was *B: when goods are bulky and moved between distant continents*. The candidates who responded it correctly understood that, water transport is appropriate for transporting bulky goods over a long distance between contents. The candidates who opted for *A: when*

*flexibility of the modes of transport is required*, failed to know that the only mode of transport that is flexible is road transport. This is because it is accessible to all regions and it is easy to change the direction and routes rather than water transport which is accessible to areas of water bodies only. Alternative *C: when goods are needed for urgent use from distant continents*, was incorrect because water transport is a slowest mode of transport compared to other means of transportation. Therefore, it is not appropriate for transporting the goods that are needed for urgent use. Goods which are needed for urgent use from distant continents is better to be transported by air transport because it is the fastest mode of transport.

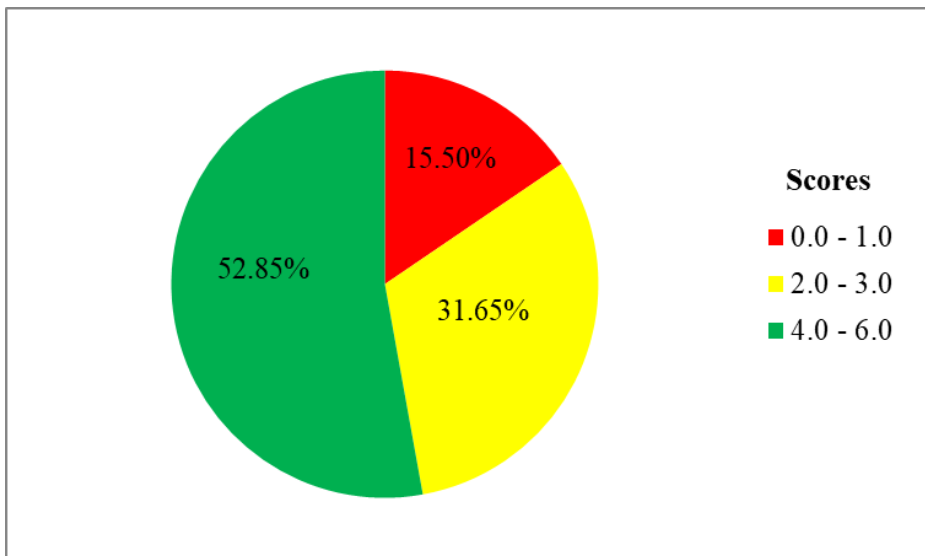
Moreover, the candidates who opted for *D: when goods are perishable and urgently needed*, were incorrect meanwhile water transport is slowest mode of transport therefore this mode of transport is suitable for durable goods only because it takes long time without destruction or decay. Therefore, air transport is appropriate for perishable and urgently need goods because it is the fastest mode of transport. Distractor *E: when the cost of transport is less over short distance*, was incorrect due to the fact that water transport is cheaper over long distance.

## **2.2 Question 2: Entrepreneurship**

The question consisted of six (6) matching items. Each item carried 1 mark, making a total of 6 marks. The items were set from the topic of *Entrepreneurship*. The candidates were required to match the descriptions of entrepreneurial skills in List A with the appropriate skills in List B by writing the letter of the correct response in the answer booklet (s) provided. The question was presented in table form as follows:

<b>List A</b>	<b>List B</b>
(i) <i>An inner desire to do something new.</i>	A <i>Communication skills</i>
(ii) <i>An ability to assess the situation and make the right choice which can improve the business.</i>	B <i>Systematic planning skills</i>
(iii) <i>An ability to influence employees to perform their activities effectively and efficiently.</i>	C <i>Information seeking skills</i>
(iv) <i>An ability of gathering data regarding various business opportunities.</i>	D <i>Initiative skills</i>
(v) <i>An ability to identify difficulties in the society and come up with new and creative ideas to solve such difficulties.</i>	E <i>Decision-making skills</i>
(vi) <i>An ability to develop and use the logical step by step strategies and be able to attain the goals.</i>	F <i>Persuasion skills</i>
	G <i>Problem-solving skills</i>
	H <i>Basic business skills</i>

The question was attempted by 13,581 (100%) candidates out of whom 7,177 (52.85%) scored from 4 to 6 marks, 4,299 (31.65%) scored from 2 to 3 marks and 2,105 (15.50%) scored from 0 to 1 mark. The overall performance in this question was good since 84.50 per cent of the candidates performed well. Figure 2 summarises the candidates' performance in question 2.



**Figure 2:** *The Percentage of Candidates' Performance on Question 2*

Item (i) required the candidates to identify an inner desire to do something new. The correct response was *D: Initiative skills*. The candidates who matched it correctly knew that, with initiate skills the entrepreneurs come out with unique ideas of producing new products or services. However, some of the candidates failed to match the items with a correct response because they failed to differentiate between the term innovation from initiative. Hence, they matched it with *B: Systematic planning skills*. These candidates failed to realise that, systematic planning skills requires an entrepreneur to develop and use the logical step by step strategies and be able to attain the goals. Furthermore, some of the candidates incorrectly matched *E: Decision-making skills* since they failed to know that in this skill an entrepreneur makes the strategic and operational judgements.

Item (ii), the candidates were required to identify an ability to assess the situation and make the right choice which can improve the business. The correct response was *E: Decision-making skills*. The candidates who matched it correctly understood that, an entrepreneur should possess necessary skills for making informed judgements after gathering facts and data and taking into account for business excellence. On the other hand, analysis shows that, some candidates matched the item with *G: Problem-solving skills* as they failed to

realise that, problem-solving skills involves an ability to identify difficulties in the society and come up with new and creative ideas to solve such difficulties. Moreover, some of the candidates thought that, an entrepreneur assesses the situation and makes the right choices through planning, hence incorrectly matched it with *B: Systematic planning skills*.

Item (iii), the candidates were required to match an ability to influence employees to perform their activities effectively and efficiently. The correct response was *F: Persuasion skills*. The candidates who matched it correctly understood that, the entrepreneur should have the skills to influence their employees to perform their activities effectively and efficiently. However, some candidates responded it incorrectly by matching it with *A: Communication skills*. These candidates could not realise that an entrepreneur must be a good communicator while sharing the ideas and thoughts with their investors, clients, and many other people while advertising and promoting a business. In addition, other candidates wrongly matched it with *H: Basic business skills* since they failed to note out that, an entrepreneur should possess basic business skills and ability to influence his/her employees to perform business effectively and efficiently.

Item (iv), required the candidates to identify an ability of gathering data regarding various business opportunities. The correct response was *C: Information seeking skills*. The candidates, who matched it correctly, knew that, entrepreneurs should have ability to use different ways of discovering business opportunities such as market research and trade exhibition. Moreover, the candidates who responded it incorrectly by matching *G: Problem-solving skills* failed to realize that, problem-solving skills involves the ability to identify difficulties in the society and come up with new and creative ideas to solve such difficulties

Item (v), required the candidates to identify an ability of knowing difficulties in the society and come up with new and creative ideas to solve such difficulties. The correct response was *G: Problem-solving skills*. The candidates who chose this correct response understood that,

an entrepreneur must possess ability to study some of the problems in the society and be able to use them as business opportunities. The candidates who responded incorrectly by choosing *E: Decision-making skills* were unaware that, in decision making skills an entrepreneur should make well informed judgments after gathering facts and data and taking into account for the sake of business excellence. Moreover, the candidates who incorrectly matched it with *D: Initiative skills*, were unable to differentiate between initiative and decision making skills. They were unaware that, with initiative skills, an entrepreneur can initiate new ways of producing products while decision making skills help to make well informed judgments after gathering facts.

Item (vi), required the candidates to match an ability to develop and use the logical step by step strategies to attain goals. The correct response was *B: Systematic planning skills*. The candidates who matched it correctly understood that, an entrepreneur should firstly set goals and the strategies for achieving the planned goals. On contrary some candidates responded it incorrectly by matching it with *D: Initiative skills* since they did not know that, through initiative skills entrepreneurs come up with new techniques for either producing or improving goods and services. Further analysis shows that few candidates wrongly matched it with *G: problem solving skills*, as they failed to realise that, it involves identifying difficulties in the society and developing creative ideas to solve them.

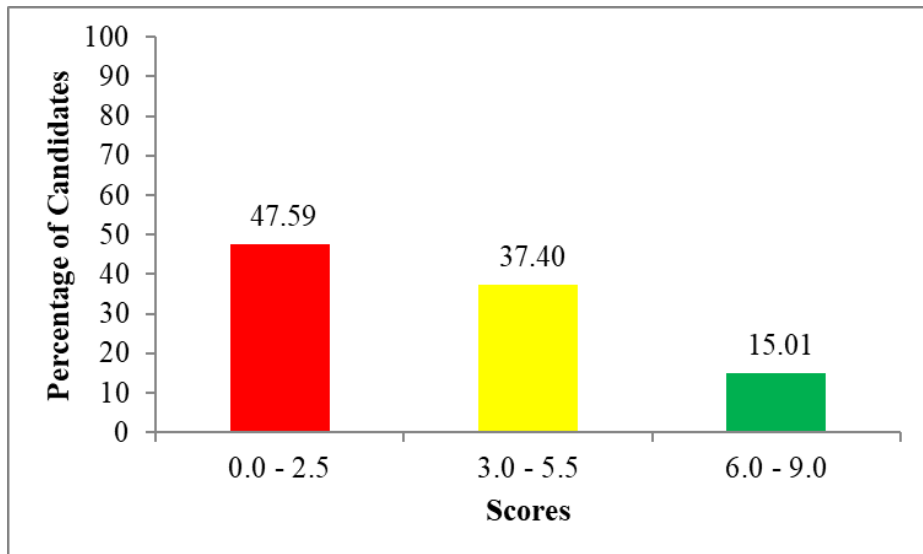
### **2.3 Question 3: Business Communication**

This was a short answers question which consisted of two parts (a) and (b). In part (a), the candidates were required to explain briefly four benefits of using written communication in business while in part (b), the candidates were required to explain two factors that may hinder the effectiveness of written communication in a business.

A total of 13,581 (100%) candidates attempted this question. Out of these, 6,463 (47.59%) candidates scored from 0 to 2.5 marks, 5,079 (37.40%) candidates scored from 3 to 5.5 marks and 2,039 (15.01%)



candidates scored from 6 to 9 marks. A summarized performance for this question is shown in figure 3.



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

A total of 6,463 (47.59%) candidates performed poorly in this question since their scores ranged from 0 to 2.5 marks. They had inadequate knowledge of the benefits of written communication in a business and the factors that hinder its effectiveness. Some candidates could mention only two benefits of business communication in part (a) without clarifying them. Others explained only one correct factor that hindering the effectiveness of written communication in business in part (b). Hence, the main issue behind poor performance was lack of sufficient explanations to meet the demand of the question.

In addition, the candidates 1,465 (10.79%) who scored 0 mark on this question in both part (a) and (b) failed to meet the requirement of the question. For example, in part (a), some candidates explained the importance of transport such; as *it facilitates the flow of goods from producers to final users, it facilitates the transfer of goods from the area of surplus to scarcity area* instead of benefits of written communication in business.

Further analysis from the candidates' scripts revealed that, in part (b), the candidates explained the factors for change in demand such as *changes in population, weather condition, taste and fashion, change in income, change in price of substitute goods* instead of suggesting the factors hindering the effectiveness of written communication in a business. These candidates were unaware that; written communication can be used for future reference apart from being cheaper compared to oral communication especially when sending messages over a long distance. More benefits include some of electronic forms of communication such as fax is suitable for urgent messages over long distance. These candidates also, failed to understand that effectiveness in written communication can be hindered by many factors such as poor preparation by the sender, inconvenient timing, when either sender or receiver lacks reading and writing skills and lack of common language shared by a sender or receiver, when either a sender or receiver suffer from physical disabilities such as blindness and others. Extract 3.1 is a sample of incorrect response from a script of a candidate.



In part (b) a candidate mentioned the factors to consider before choosing a media of advertising instead of the factors that hinder effectiveness of written communication in part (b).

A total of 5,079 (37.40%) candidates performed moderately by scoring 3 to 5.5 marks. The majority of these candidates were able to provide partial explanations on four benefits of written communication in part (a). Others were able to answer part (b) correctly but failed to explain the benefit of written communication as required in part (a). Also, some of the candidates partially attempted part (b) and left part (a) unanswered. Further analysis from the candidate's scripts revealed that, some of them were able to mention only points in both part (a) and (b) without providing any clarification were also grouped as average performers.

Furthermore, the analysis shows that, some candidates' performance was good since, 2,039 (15.01%) candidates performed well. Those candidates met the requirements in part (a) as they explained the benefits of written communication in business and the factors that hinder the effectiveness of written communication in part (b). The correct responses provided by these candidates justifies that, they had sufficient knowledge on both subject matters examined. Extract 3.2 is a sample of correct response from a candidate who scored high marks.

03.a) i. Written communication is used for further reference.  
The documents and means used in business communication, for example: letters and emails can be used by the two parties for further reference when a need arises or has arisen.

ii. Written communication can be used for information that has a high level of confidentiality.  
Confidentiality means the need for secrecy. Some means can not be used for confidential messages and this is where written communication comes in so as to ensure there is a high level of secrecy.

iii. Written communication is less costly. Written communication reduces cost that are used in other forms of communication. For example: for oral communication to take place by use of phone one needs to pay a particular amount to obtain the service. This is expensive compared to writing a letter.

iv. Written communication is a greater source of evidence before the court of law.  
When there is a need for justification before law on business matters the better source is written communication as it contains written documents which act as proof of an event or contact.

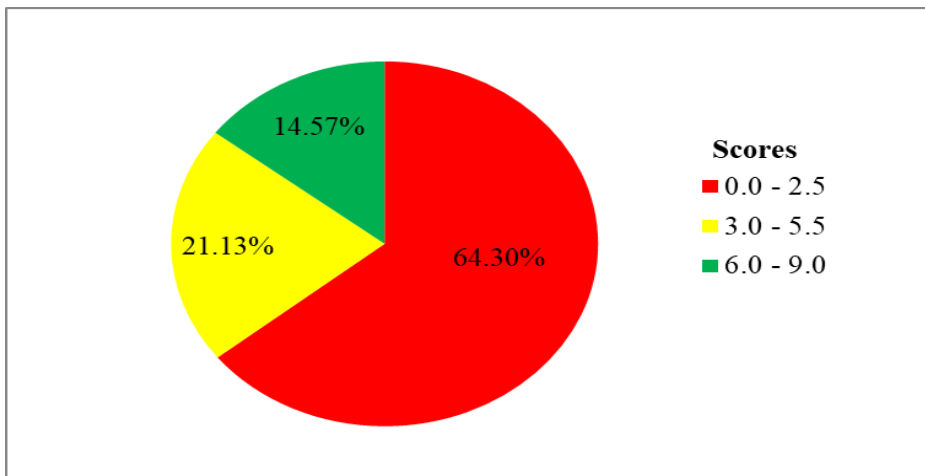
03b)	<p>i. <u>Illiteracy</u></p> <p>The incapability to read and write is what is referred to as illiteracy. Illiteracy can hinder effectiveness of written communication in a business. If one of the parties or both lack knowledge on how to read and write. That means they will fail to access some business document and might even incur losses due to it.</p> <p>ii. <u>Time element</u></p> <p>One of the things that may hinder effectiveness of written communication is time. Written document for example; letters. Take a long time to reach the intended person. This is very inappropriate for urgently needed information. Hence time can reduce the effectiveness of written communication.</p>
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**Extract 3.2:** A sample of the candidate's correct response to question 3

## 2.4 Question 4: Business Management

The question had two parts (a) and (b). In part (a), the candidates were required to explain the principles of management which can be used to facilitate different activities in running a Company. In part (b), they were required to differentiate the following concepts; (i) Business management from business ethics (ii) Span of control from scalar chain.

The question was attempted by 13,581 (100%) candidates. The analysis shows that, 1,979 (14.57%) candidates scores ranged from 6 to 9 marks, 2,869 (21.13%) candidates scored from 3 to 5.5 marks and 8,733 (64.30%) candidates scored from 0 to 2.5 marks. Generally, the candidates' performance on this question was average, as it is summarised in Figure 4.



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

A total of 8,733 (64.30%) candidates had weak performance because they gave irrelevant responses. For example, in part (a), the candidates explained aids trade (auxiliary services) such as *transportation, communication, advertising, insurance, banking and warehousing* instead of four principles of management which can be used to facilitate different activities in running a Company. Similarly, in part (b), the candidates copied some words from other questions especially question 2 and used them to differentiate the management concepts examined. Furthermore, other candidates failed to differentiate the function of management from the principles of management. Hence, they explained the function of management such as *staffing, controlling, planning and directing* instead of principles of management.

Moreover, some candidates provided few correct responses but failed to provide more clarifications, hence they scored low marks. The responses provided by some of the candidates justified that, they had insufficient knowledge of business management topic. In part (a), they failed to know that the principle of management includes division of work, unity of direction, unity of command, scalar of chain, authority and responsibility, discipline, remuneration of personnel, order, equity, Espirit de corps, initiative and stability of tenure. In part (b), they did not know that, business management is the process of administering and controlling the affairs of business organisation so as to achieve goals while business ethics means socially accepted moral principles

governing business activities. The candidates also failed to know that, span of control means the number of people directly controlled by one person while scalar of chain orders flows from the top to the lowest level in an organisation. Extract 4.1 is a sample of candidates' incorrect response.

4.	@ Explain the Principles of Management which can be used to Facilitate different activities in running a Company.	
	i) Organizing.	
	This means that in the management they must Organize all the workers in each place and each party so this is a good way.	
	ii) Planning. is	
	This also is the One of the principle of Management in the business because the director must plan to do something new with the workers in the management.	
	iii) Directing	
	This is the principle of Management which can help the business people to closed on his or her Management.	
	iv) Controlling.	
	This also is the major principle of Management which help must be followed because in the management the leader must control and directing the workers in a good way.	



4	1/ Differentiate the following terms:-	
	2/ Business management From business ethics.	
	This was the management which control and guide	
	well the management in the business and it the workers	
	It is well Organized while While Business ethics also	
	They can plan to do something well in the business.	
	1/ Span of control From scalar chain.	
	This means that the span control of the business	
	can	

**Extract 4.1:** A sample of the candidate's incorrect response to question 4

Extract 4.1, a candidate explained the function of management in part (a) instead of the principles of management while in part (b), a candidate copied some words from question examined instead of differentiating management concepts asked.

On the other hand, some of the candidates with average performance whose scores ranged from 3 to 5.5 marks could answer correctly part (a) of the question by explaining at least three principles of management but failed to differentiate the management concepts in part (b). Further analysis shows that, a few of them outlined the correct four principles of management in part (a) and failed to differentiate any concept in part (b).

Furthermore, the candidates who performed well scored from 6 to 9 marks, justifying that, they had adequate knowledge of the subject matter examined. In part (a), most of them explained well four principles of management such as; *division of work, unity of direction, unity of command, scalar of chain, authority and responsibility, discipline, remuneration of personnel, order, equity, Espirit de corps, initiative, stability of tenure*. The candidates also differentiated well the management concepts in part (b). The variation of marks among them depended on the number of correct points and the clarity of the explanations given. Extract 4.2 is a sample of candidates' correct response.

4. a)

y Division of labour and responsibility

This principle of management in a company states that the work and delegation of work should be according to efficiency of the workers (for example) workers should be divided in each work separately to ensure efficiency and productivity.

ii) Unity of command.

This principle of management in a company states that, the power should be given to one person whereby all employees/workers should have one supervisor where they listen to him/her only in the company.

iii) Principle of Equity.

This principle of management in a company states that, all workers and employees in the business firm should be treated equally without favouring anyone (for example; finance employee and sales employee should all be given same rules and restrictions).

iv) Principle of Order.

This principle of management in a company states that, the business supervisors / manager should effectively order to the employees - or workers to ensure that work / delegation of work is done by the workers to ensure efficiency of workers, increase in production and effective delegation of duties.

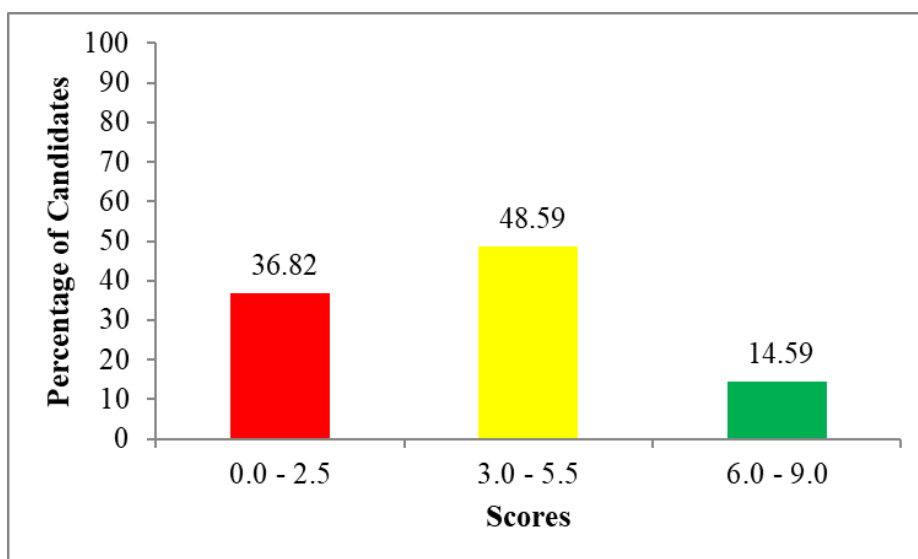
4.	b)	
		<p>4. Business management refers to the coordination and administration of the business by the owners/ managers of the business so that to ensure increase in efficiency and minimisation of loss and risks.</p> <p>WHILE</p> <p>Business ethical refers to the ethical values or ways in the business, or how employees, proprietor and workers conduct or practice in the business of which business ethics should conduct with respect of each other, fairness of people in the business.</p>
		<p>14. Span of control refers as one of the principle of management which includes the managers of supervisors should have a span control / clear control over their workers so that work could be done</p> <p>WHILE</p> <p>Scalar chain is a principle of management which states that work within the business should be done by workers by listening / adhering to two - supervisors starting from the top supervisor to the least / lower supervisor in delegation of work. This principle delegates principle of unity of command.</p>

**Extract 4.2:** A sample of the candidate's correct response to question 4

## 2.5 Question 5: Production

The question had two parts (a) and (b). In part (a), the candidates were required to identify a type of production conducted by Ms. Mayasa who produces snacks and juice for sale. In part (b), the candidates were required to explain five advantages of the type of production they identified in part (a).

The question was attempted by 13,581 (100%) candidates out of whom 5,001 (36.82%) candidates scored from 0 to 2.5 marks, 6,599 (48.59%) candidates scored from 3 to 5.5 marks and 1,981 (14.59%) candidates scored from 6 to 9 marks. The general performance in this question was average since 63.18 per cent of candidates performed moderately. The overall candidates' performance on this question is summarised in Figure 5.



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

The analysis shows that, the candidates with high marks from 6 to 9 demonstrated sufficient knowledge of the types of production practiced by Ms. Mayasa who produces snacks and juice for sale in part (a). They also provided the reason for a type of production they identified. The candidates knew that, Ms. Mayasa was involved in indirect production because she was producing snacks and juice for sale and not for her personal consumption. In part (b), the candidates explained at least three advantages of indirect production. Extract 5.1 is a sample of a correct response from one of the candidates who performed well in question 5.

5a)	Type of production she involved with is Indirect production because she only produce those snacks and juice for sale and not for his/her consumption.	
6)	1) Increase living standard of people; People who engage themselves in Indirect production they intend to earn a living through selling their products.	
	ii) Help to satisfy people's needs and wants; Indirect production gives customers a chance to choose on the product they want this in turn help to satisfy their own needs and wants.	
	iii) Increase government revenue; Many indirect production are registered by the government this help the government to collect taxes easily and hence increase it's revenue.	
	iv) Help to provide job opportunities; Many people who engage themselves in Indirect production they don't work themselves. Instead they employ some people to assist them hence they get jobs.	
	v) Increase international relationship; Indirect production aimed to produce good for sale, so when this goods are sold to other countries through export trade they increase	

**Extract 5.1:** A sample of the candidate's correct response to question 5

On the other hand, 6,599 (48.59%) candidates who had average performance by scoring 3 to 5.5 marks, could identify a correct type of a production undertaken by Ms. Mayasa but failed to state the reason for their answer in part (a). In addition, in part (b), most of the candidates highlighted the advantages of indirect production but failed to explain them correctly. Some of them gave one or two disadvantages

only with some relevant explanations. Moreover, some candidates attempted correctly one part of the question but failed in the other.

Further analysis shows, 5,001 (36.82%) candidates performed poorly in this question as their scores ranged from 0 to 2.5 marks. These candidates identified a type of production undertaken by Ms. Mayasa without stating the reason for their answer in part (a) while others explained one advantage of indirect production in part (b).

On the other hand, 1,089 (8.02%) candidates who scored zero marks lacked knowledge as they could not answer correctly any part of the question. Furthermore, analysis shows that, one of the candidates responded to part (a) of the question by stating that Ms. Mayasa is involved in a sole proprietorship instead of a type production that is undertaken by Ms. Mayasa. Hence, they failed to differentiate a form of business ownership from types of production. The candidates were unaware that, Ms Mayasa is undertaking indirect production because her production of juice and snacks was for sale and not for her personal consumption. In part (b), some of the candidates explained the characteristics of sole proprietorship instead of advantages of indirect production. For example, one of the candidates responded part (b) by giving answers like, *it is owned by one person, it needs small amount of capital, easy to form and no profit or loss sharing*. The responses given by these candidates justifies that, they did not have inadequate knowledge of production topic. They were unaware that, direct production encourage specialisation, increases the quality of production, builds competitive advantages, job creation, reduces interdependency. Extract 5.2 presents a sample of the candidates' incorrect response to question 5.

54/ The type of production she is involved in and given reason	
i) types of production:	
• Direct production and	
• Indirect production.	
ii) Reason of production:	
a/ Land: the land of production are combination and information satisfy during production of land premium of car cows, mangoes and other we have a combine the land.	
b/ Labour: This point of labour to the production are the process of satisfy human want for production of the labour activities for sale production.	
a/ Capital: the process of production communication to the capital of the product to the direct production of capital from one person to another capital.	
d/ Entrepreneur: is the own of the business to the entrepreneurship person of production activities to the combine of people production for sale entrepreneurs of direct production.	

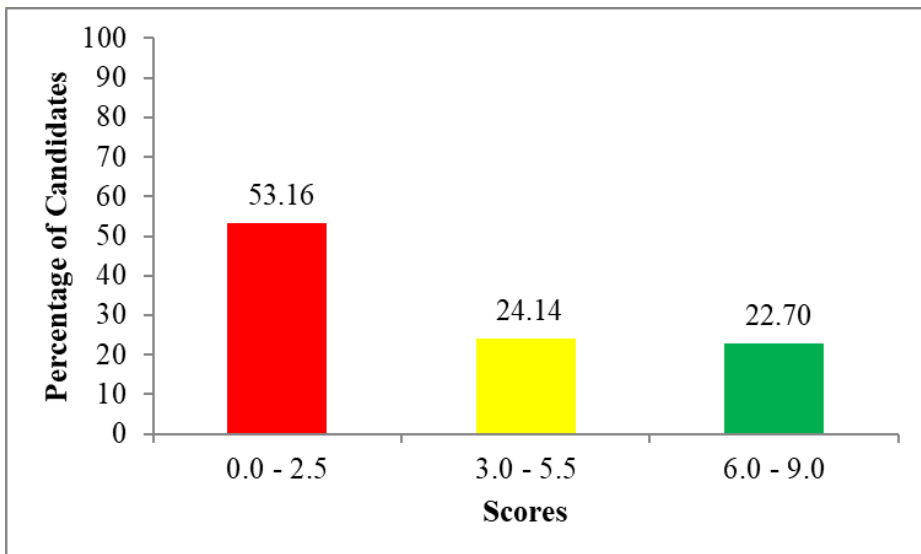
**Extract 5.2:** A sample of the candidate's incorrect response to question 5

As can be observe in extract 5.2, a candidate highlighted all two types of production instead of one type in part (a) while in part (b), a candidate explained the factors of production instead of the advantages of indirect production.

## 2.6 Question 6: Entrepreneurship

The candidates were required to explain in brief three internal and external motivational factors to an entrepreneur.

A total of 13,581 (100%) candidates attempted this question. Out of these 7,220 (53.16%) candidates scored from 0 to 2.5 marks, 3,279 (24.14%) candidates scored from 3 to 5.5 marks and those candidates who scored from 6 to 9 marks were 3,082 (22.70%). The overall performance on this question was average since 46.84 per cent of candidates scored from 3 to 9 marks. Figure 6 summarises the performance of candidates on question 6.



**Figure 6:** *The Percentage of Candidates' Performance on Question 6*

A total of 7,220 (53.16%) candidates had weak performance as their scores ranged from 0 to 2.5 marks. They explained either one internal or external motivation factor. Other reasons for weak performance included misinterpretations of the questions, inadequate knowledge of the concepts examined and poor mastery of English language.

The candidates who scored zero failed completely to explain any of the three correct internal and external motivational factors to entrepreneurs. For example, most of the candidates explained the importance of



motivation to entrepreneurs by giving points such as; *it increases the performance, it encourages innovation and invention, create jobs, it enables an organisation to meet desired goals* instead of explaining internal and external motivation factors. Further analysis from the candidates' scripts revealed that, some candidates copied some words from question number two which related to skills that entrepreneurs should possess. These candidates wrote *systematic planning skills; initiative skills* as they did not know that internal motivation includes *desire to do something new, work freely and independently, educational background, achieving what one wants to have in life and a desire to be recognized for one's contribution*. On other hand, external motivation factors include *financial assistance, government assistance, motivation from successful entrepreneurs, encouragement from big business owners, availability of resources and political stability*. An example of incorrect response is presented in extract 6.1

6. To explain three internal and external factors for the motivation to an entrepreneur	
i. Difference in technology: there for it led motivation of internal and external in the entrepreneur in the society.	
ii. Difference in Currency: there for another factor which led the motivation of internal and external of entrepreneur in the society of people in the	
iii. Difference in natural resource: there for internal and external factors which led the motivation to an entrepreneur in the society.	

**Extract 6.1:** A sample of the candidate's incorrect response to question 6

Extracts 6.1 shows incorrect response from one of the candidates who explained the reasons for international trade instead of explaining three internal and external motivation factors to entrepreneurs.

On the other hand, 3,279 (24.14%) candidates scored from 3 to 5.5 marks were able to mention and explain at least one internal and external

motivation factors to an entrepreneur. Besides, there were some candidates mentioned and explained either three internal or external entrepreneur motivation factors. Moreover, others mentioned both internal and external factors without any explanations.

Despite poor performance in this question, a total 3,082 (22.70%) candidates scored high marks which ranged from 6 to 9. Most of them explained three internal and external motivational factors to entrepreneur, though some candidates did not score full marks because some explanations to some factors were not clear due to lack of clarity in their responses. Generally, the candidates' responses indicated that they had understood the requirements of the question. Extracts 6.2 is a sample of correct responses from a script of a candidate.

6.	(i) Desire to do something new	
	A person may be motivated to do something new in the business sector hence he or she may gather all necessary resources to start and run up the business which is entrepreneurship activity	
	(ii) Desire to work freely and independent	
	A person may be influenced internally to work freely and independent hence he or she may decide to start up a certain business which is being described as entrepreneurial activity.	
	(iii) Educational background	
	The educational background of an individual may influence him or her to start up an entrepreneurial activity due to the skills and knowledge which one has attained throughout the course of study in his/her education process. for example, business studies	

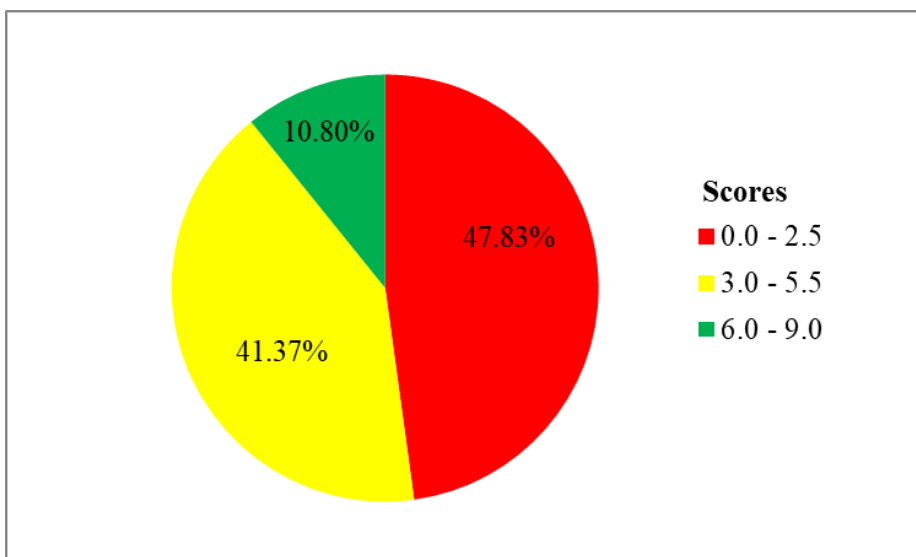
(iv) Financial assistance	
Presence of financial assistance from financial institutions and other sectors may motivate an individual to start up an entrepreneurial activity and having the aim of generating profit from the business conducted at a certain period.	
Forexample; Provision of loans to people	
6. (v) Motivation from successful entrepreneurs	
A person may be externally motivated by the successful entrepreneurs in the business sector and hence a person may establish and run out business so as to obtain profit. Forexample; Motivation from Bakhresa	
(vi) Availability of resources	
If the resources to start and run up a business are around then that person may be externally motivated to start up a certain business and aim profit from the business establish. Forexample; Availability of capital and power	

**Extract 6.2:** A sample of the candidate's correct responses to question 6

## 2.7 Question 7: Taxation

The question consisted of two parts, (a) and (b). In part (a), the candidates were required to describe four features of indirect tax while in part (b), they were required to explain in brief five principles of taxation that guide tax authority in collection of tax.

A total of 13,581 (100%) candidates attempted the question out of whom 1,467 (10.80%) candidates scored from 6 to 9 marks, and 5,618 (41.37%) candidates scored from 3 to 5.5 marks and 6,496 (47.83%) candidates scored from 0 to 2.5 marks. The candidates' performance was average as shown in Figure 7 whereby, 52.17 per cent of candidates scored 3 to 9 marks.



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

A total of 6,496 (47.83%) candidates scored low marks (0 to 2.5). These candidates scored low marks due to lack of knowledge on the features of indirect tax and the principles guiding tax authority in tax collection. The candidates also revealed poor understanding of the requirements of the question. From the analysis it was noted that, the candidates who scored from 0.5 to 2.5 got more marks in part (b) than in part (a). Nevertheless, in part (a), the candidates failed due to misinterpretation of the demand of the question. For example, one of the candidates provided the general reasons for taxation instead of the features of indirect tax. For instance, some of them gave answers such as *it discourages the consumptions of harmful goods, it is a source of government revenue* and *it distributes income* instead of features of indirect tax. Others explained four examples of tax imposed on goods or services such as *Value Added Tax, Ad volorem tax, specific tax* and *import tax* instead of the feature of indirect tax.

As for part (b), the candidates failed to explain the principles of taxation as they misinterpreted the demand of the question hence they explained the principles of insurance such as *subrogation, utmost good faith* and *proximate cause*. Extract 7.1 is a sample of incorrect response on question 7.

7	(a) The four feature of indirect tax .	
	(i) Income tax give to the Government	
	(ii) Vat	
	(iii) Export tax	
	(iv) Regressive tax .	
	(b) principle of taxation that guide tax authority in collection of tax .	
	(i) Double coincidence of wants	
	(ii) Measure of Value	
	(iii) Presence of White house (store)	
	(iv) Bulkness of the Commodities	

**Extract 7.1:** A sample of the candidate's incorrect response to question 7

The candidate, in part (a), mentioned some types of direct and indirect tax and one system of taxation instead of describing four features of indirect tax. In part (b), the candidate mentioned the limitations of barter trade instead of explaining in brief five principles of taxation that guide tax authority in collection of tax.

Further analysis indicates that, 5,618 (54.16%) candidates who scored 3 to 5.5 marks, attained average performance as they partially answered the question. Some candidates succeeded to explain at least three features of indirect tax in part (a) and two principles of taxation in part (b). Other mentioned correct five principles of taxation but could not explain them well. Furthermore, the candidates' responses show that most of the candidates attempted part (b) of the question correctly and failed to answer part (a).

A few candidates 1,467 (10.80%) scored high marks that ranged from 6 to 9 marks. These candidates understood the requirements of the question and had sufficient knowledge of the features of indirect tax and the principles of taxation. They explained the features of indirect tax in part (a) and the principles of taxation in part (b). However, the scores differed among the candidates due to the quality of explanations of the given points. The candidates understood the features of indirect tax and those of direct tax in part (a). Similarly, in

part (b) the candidates explained the principles that guide any tax authority in tax collection. Extract 7.2 is a sample response from one of the candidates who scored high marks to question 7.

7.	a) THE FOUR FEATURES OF INDIRECT TAX.	
	(i) It is imposed on goods and services.	
	Indirect tax it is imposed on goods and services and not on people's income. For example, value added tax is a consumption tax; therefore, it is imposed on goods and services.	
	(ii) It is Regressive in nature.	
	Indirect tax it is Regressive in nature. This means that the low income earners are taxed highly than their incomes and the high income earners are taxed low. Therefore, it leads to poor economy and inequality.	
	(iii) It is free from Tax Incidence.	
	Indirect tax it is free from tax incidence. This means that it is less to tax burden. People are refusing from paying tax; therefore, indirect tax is free from tax burden. Simple tax payers do not feel tax burden.	
	(iv) It is free from tax evasion.	
	Indirect tax it is also free from tax evasion. This means that people are not enabled to use the legal ways of paying tax or refusing to pay less tax in the country.	

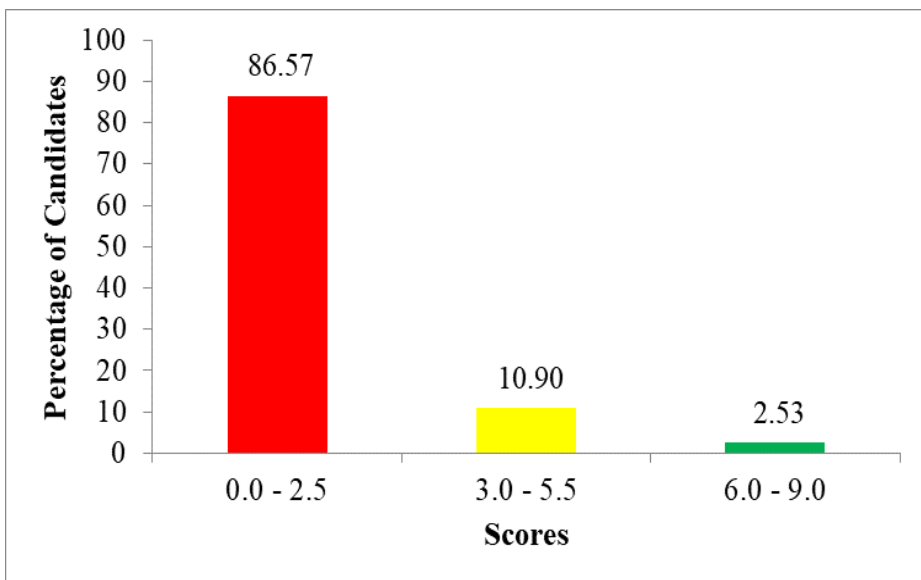
7. b) THE FIVE PRINCIPLES OF TAXATION.	
(i) <u>Equity (fairness).</u>	
A good tax must be fair to all income levels means that the low tax income earners must pay low tax and high income earners must pay high income people should pay tax according to their income means that foreexample (PAYEE) pay as you earn.	
(ii) <u>Simplicity (convenient)</u>	
A good tax must convenient means that the method of collecting tax it should be simple so that tax payers should be attracted and not refusing to pay tax this is through good ways of collecting tax to people.	
(iii) <u>Certainty</u>	
A good tax must be well known / exactly well known this means that the tax collectors and the tax payers must well know how much to pay and how much to collect hence certainty the amount of paying and collecting tax should be well known, to both.	
(iv) <u>Economy</u>	
The cost of collecting tax must be relatively low and all incomes must received to the government hence stabilize the economy hence social and economic development in the country.	

**Extract 7.2:** A sample of the candidate's correct responses to question 7

## 2.8 Question 8: Insurance

The question consisted of two parts, (a) and (b). In part (a), the candidates were required to distinguish endowment policy from whole life policy while in part (b), the candidates were required to suggest two main factors to consider in determining the amount of premium to be paid in endowment policy.

This question was attempted by 13,581 (100%) candidates. The analysis of the performance shows that, 344 (2.53%) candidates scored from 6 to 9 marks, 1,480 (10.90%) candidates scored from 3 to 5.5 marks and finally 11,757 (86.57%) candidates scored from 0 to 2.5 marks. A summary of the candidates' performance is presented in Figure 8.



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

Generally, the candidates' performance was weak on this question since 86.57 per cent scored 0 to 2.5 marks.

A total 11,757 (86.57%) candidates had weak performance after having scores which ranged from 0 to 2.5 marks. These candidates failed to understand the concepts examined from insurance topic and hence, they provided irrelevant responses in both parts (a) and (b) of the question. For example, in part (a), one of the candidates explained the importance



of insurance by giving points such as *it provides compensation, it improves the standard of living of people, and increasing national income* instead of distinguishing endowment policy from whole life insurance policy.

On other hand, in part (b), some of the candidates explained procedures of taking out insurance such *filling in proposal form, making an inquiry* instead of explaining two main factors to consider in determining the amount of premium to be paid in endowment policy. In addition, some candidates explained the forms of insurance such as *marine insurance, accident insurance, fire insurance* instead of distinguish endowment from whole life insurance policy in part (a). In part (b) some candidates mentioned factors to consider before choosing a mode of transport such as *nature of products* and *cost of the modes of transport, weight of goods*. The responses provided by the candidates justified that, they had inadequate knowledge of the insurance concepts examined. These candidates failed to understand that, premium for endowment policy are paid for a specific period according to the contract while in whole life policy are paid until the death of the insured person. The candidates also failed to know that, an endowment policy starts to accrue its surrender value earlier than whole life policy. Furthermore, the candidates failed to understand the number of applicants, age of person, health of the insured and risk level are among the factors in determining the amount of premium. Extract 8.1 is an example of a candidate's incorrect response to question 8.

08.	(a) Endowment policy it have lack of store of value while life policy it have a store of value.	
	(i) Endowment policy it have lack of store of value while life policy have a measure of value.	
	(ii) Endowment policy it have lack of double coincidence of wants while life policy it have a coincidence of wants.	
08.	(b) the factor to consider in determining the amount of premium to be paid in endowment policy	
	(i) Running business smoothly; the amount of premium to be paid in endowment policy it help to running the business smoothly.	
	(ii) Help to reduce deficiency balance of payment; Also it help to reduce the deficiency balance of payment during business period.	

**Extract 8.1:** A sample of the candidate's incorrect response to question 8

In extract 8.1, a candidate explained the limitations of barter trade system in part (a) instead of distinguishing endowment policy from whole life insurance policy. While in part (b), (i) the candidate explained importance of aids to trade and (ii) advantage of restrictions in international trade.

The candidates with average performance whose scores that ranged from 3 to 5.5 marks, provided at least two correct differences between endowment policy and whole life insurance policy in part (a). In part (b), they explained one factor to be considered when determining premium under whole life insurance policy. In addition, some candidates provided factors to consider in determining premium in part

(b) but partially differentiated endowment policy from whole life insurance policy in part (a).

On top of that, 344 (2.53%) candidates who scored high marks (from 6 to 9 marks) understood the requirement of the question and were able to differentiate endowment policy from whole life insurance in part (a). The candidates also, explained the factors to be considered in determining the amount of premium in whole life policy insurance. These candidates were able to differentiate the factors that determine whole life insurance policy from the general factors to be considered in determining the amount of premium by the insurer. However, those who were awarded full marks depended on the relevance of their explanations. Extract 8.2 is a sample of a correct response from one of the candidates.

08 a)	i. Endowment policy is only calculated for a period of time within ones life span for example; 4 years.	
	WHILE	
	Whole life policy is calculated until the applicant for the insurance policy passes away	
	ii. Endowment policy; the applicant can also have access to the amount that is paid after the period of time also known as insured value	
	WHILE	
	Whole life policy is only enjoyed and accessed by the dependants of the deceased person.	
	iii. Endowment policy is terminated by the end period of the policy	
	WHILE	
	Whole life policy is terminated by the death of the insured applicant only	

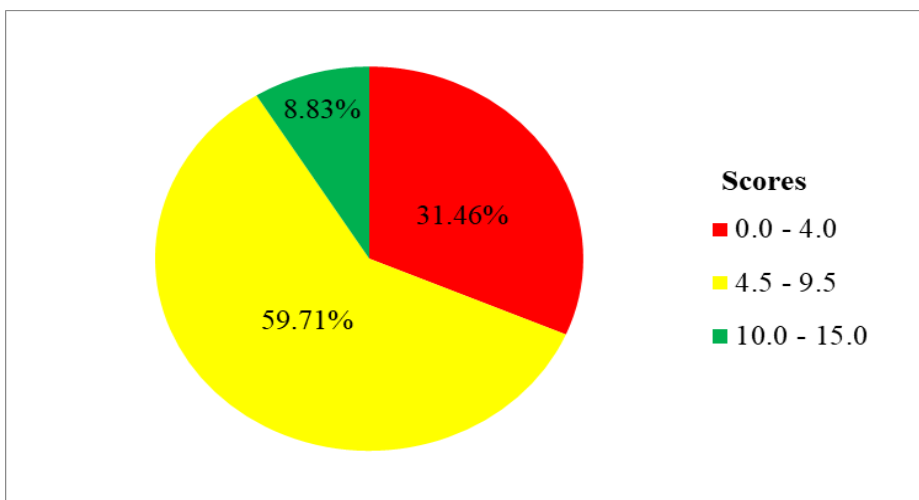
	<p>iv, Endowment policy is not only ment for the dependants of applicants but also the applicant themselves for example: Retirement WHILE Whole life policy is specifically ment for the dependants of the applicant right after his or her death</p>	
08.	<p>b) i. Age of the client The clients age must be considered in endowment policy. That is the ones who have a greater age will pay a greater premium as their chance of survival is less and those with a less age will pay a less premium as their chance of survival is greater.</p>	
	<p>ii. Number of applicant In the presence of a large number of applicant the premium payed will be less as there would be a great collection of premium for each applicant while in the presence of less applicants then a larger premium will be collected or will be paid.</p>	

**Extract 8.2:** A sample of the candidate's correct response to question 8

## 2.9 Question 9: International Trade

The candidates were required to explain six points on how the challenges facing international trade can be avoided.

This question was attempted by 12,128 (89.30%) candidates. Out of these 1,070 (8.83%) candidates scored from 10 to 15 marks, 7,242 (59.71%) scored from 4.5 to 9.5 marks and while 3,816 (31.46%) candidates scored from 0 to 4 marks. The summary of performance in the question is presented in Figure 9.



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

The overall candidates' performance was good on this question because 68.54 per cent scored from 4.5 to 15 marks.

The candidates with high marks provided correct responses as they explained well the challenges facing international trade and how can they be avoided. In addition, some candidates scored high marks for identifying and explaining the few challenges than the required six points. However, the candidates' scores differed based on the quality of their explanation and the number of correct points. Extract 9.1 is a sample of a correct response from a candidates' script.

Q9:	<p>International trade is the type of trade that is conducted beyond the country's boundaries. It is sometimes known as foreign trade. It is branched into import trade and export trade. International trade is associated with many problems. The problems which hinder international trade can be avoided in different ways. The following is how the challenges facing international trade are avoided:</p> <p>Use of a common language; in international trade people tend to use their national languages and this makes it difficult for trade to take place. Thus in order to remove this challenge then there must be an agreed language that will be used by all countries in the world while conducting international trade and this will remove language barriers. For example: Use of English language in trade.</p> <p>Use of common medium of exchange; or currency; In international trade it becomes difficult to conduct trade since there is no common currency that will be used for exchange and thus international agencies should decide on the common currency to be used by all the nations in the world in the process of international trade. For example: Use of US dollars as the common currency of exchange.</p> <p>Removal of some import and export restrictions; some countries have a lot of import and export restrictions such as trade agreement, tariffs and qualitative restrictions and this</p>
	<p>Less documentations and formalities; international trade is accompanied with a lot of documents and formalities which lead to delay in delivery of goods and services. Therefore in order to remove the challenge of too much documentation and formalities then the country should reduce the number of documents used in export and import trade so as to enable international trade to be conducted smoothly.</p>

	<p>Fixed price of commodities in the world's market; the international trade is challenged with the frequent global market changes in price of commodities and thus it makes international trade hard to conduct therefore in order to overcome this challenge there must a fixed price of commodities in the global market for international trade to be conducted well. For example; a price of a car is \$500 dollars then it must be fixed until prior notice.</p> <p>Improvement of transport networks; also international trade is challenged by the distance in between the countries trading. In order to overcome the challenge of distance, every country must improve its transport networks so that they be accessible to all the countries and avoid delay in delivery thus there must be and improvement of transport networks so as remove the challenge of distance. For example; improvement of roads, airplanes and water networks.</p> <p>Conclusively; International trade must be conducted since it has a lot of advantages to various countries. Some of the advantages are; proper utilization of resources, availability of wide choice of commodities, assistance during natural calamities, division of labour and specialisation and creation of employment opportunities.</p>	
09:	<p>and avoid delay in delivery thus there must be and improvement of transport networks so as remove the challenge of distance. For example; improvement of roads, airplanes and water networks.</p> <p>Conclusively; International trade must be conducted since it has a lot of advantages to various countries. Some of the advantages are; proper utilization of resources, availability of wide choice of commodities, assistance during natural calamities, division of labour and specialisation and creation of employment opportunities.</p>	

**Extract 9.1:** A sample of the candidate's correct response to question 9

A total of 7,242 (59.71%) candidates had average performance as their scores ranged from 4.5 to 9.5 marks. Some of these candidates explained some few ways to avoid the challenges in international trade. However, others were able to mention the correct challenges but failed to provide the ways forward to the challenges mentioned.

A total 3,816 (31.46) candidates performed poorly in the question as their scores ranged from 0 to 4 marks. This performance was attributed to inadequate knowledge of the subject matter examined. Some of them misinterpreted the question by explaining protectionism policies in international trade by giving points such as *tariff*, *total ban*, *devaluation of currencies* and *quotas*. Further analysis shows that, other candidates explained the limitations of barter trade such as *lack of measure of value*, *lack of double coincidence of wants*, *lack of store of values*, *indivisibility* instead of suggesting how the challenges facing international trade can be avoided.

Moreover, other candidates explained the problems facing traders such as *lack of capital*, *poor location*, *lack of education among the traders*, *poor government support*. The candidates were unaware that, the challenges such as distance can be avoided by engaging in international trade with nearby countries. Also, the language problem can be avoided by hiring language translators or learning the language. Furthermore, the candidates failed to understand that, production of similar goods can be avoided by every country producing different products with high quality basing on the availability of resources, comparative advantages and climatic condition. Extract 9.2 shows a sample of incorrect response from a script of one of the candidates in question 8.



9.	<p>International trade, is the trade which deals with buying and selling of goods across the boundary of the country. The following are the challenges facing international trade to be avoided.</p> <p>Different in natural resources, during the international trade, the challenges which facing international trade is different in natural resources, during this trade people they face the different natural resources.</p> <p>Different in climatic condition, also this trade is facing the challenges of climatic condition, during the month the different climatic condition appears and this challenge facing international trade to be avoided because of this reasons.</p> <p>Different in human skills and productivity, and the international trade deals with the trade across the boundary of the country and the challenge which facing international trade to be avoided in different in human skills and productivity.</p> <p>Surplus production, also the surplus production this was the production which was the challenges facing international trade and to be avoided because of this reason of surplus production.</p> <p>Low comparative advantage, this trade which deals with buying and selling of goods across the boundary of the country and during the given reason that was the one of the challenge facing international trade.</p> <p>Uneven distribution of capital and technology, also this is the challenge facing international trade to be avoided on the country by this reason uneven distribution of capital and technology was the main challenges facing the international trade.</p>	
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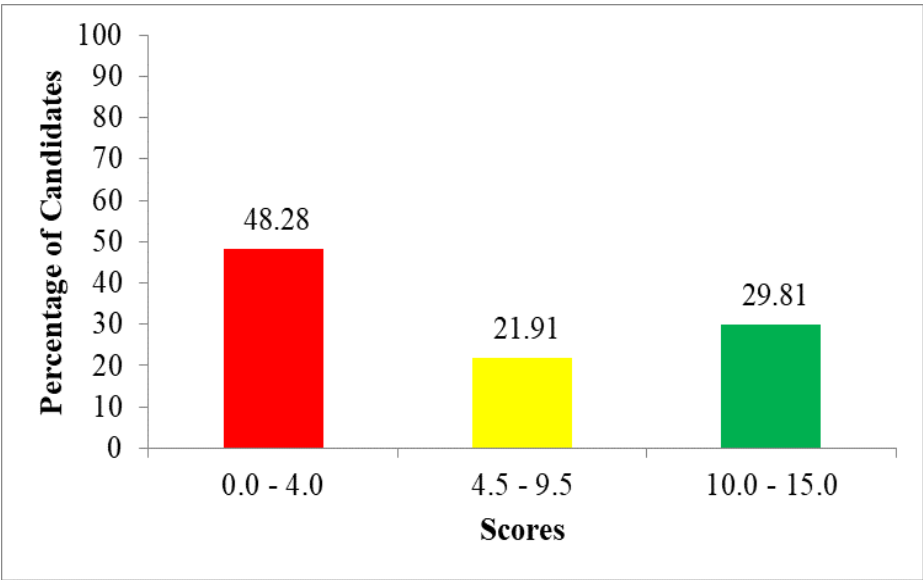
**Extract 9.2:** A sample of the candidate's incorrect response to question 9

As can be observed in extract 9.2, candidate explained reasons for international trade instead of the how the challenges facing international trade be avoided.

**2.10 Question 10: Domestic Trade**

The candidates were required to suggest six arguments against the elimination of wholesalers in the channel of distribution.

The question was attempted by 5,640 (41.53%) of the candidates, out of these 1,681 (29.81%) candidates scored 10 to 15 marks, while 1,236 (21.91%) candidates scored 4.5 to 9.5 marks. Furthermore, 2,723 (48.28%) candidates scored 0 to 4 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 on Question 10*

Analysis shows that, 1681 (29.81%) candidates with high scores argued well against the elimination of wholesalers in the channel of distribution as they provided relevant introductions and conclusions in their responses. The candidates argued that, the wholesalers should remain in the channel of distribution by considering their importance, ability and capacity to offer certain services which cannot be offered by retailers.

The candidates were able to differentiate the services offered by the wholesalers but not offered by retailers in the channel of distribution. good performance was attributed by better understanding of the requirement of the question, adequate knowledge of wholesale trade and good mastery of essay writing skills. Extract 10.1 is a sample of the correct responses from one of the candidates who performed well in question 10.

10.	Wholesalers are the traders who buy goods in large quantities from the producers or manufacturers and sell them in relatively large quantities to the retailers. This process is referred to as wholesaling. Wholesalers are involved in channel of distribution as one of the Merchant Middlemen and they shouldn't be eliminated in the channel of Distribution due to the functions they perform. The following are the functions of the wholesalers	
	They help to link the producers and the retailers. The Wholesaler bridges the gap between the producers and the retailers by buying goods in large quantities from the Manufacturers and sell them in relatively large quantities to the retailers. They tend to offer credit facilities to the retailers. For example, the general merchandise wholesalers sell their goods to the retailer all over the country.	
	They provide transport facilities. The wholesalers help in transportation of goods from the Manufacturer to his/her premises and helps in transportation of the goods and services from his/her premises to the Retailers premises. They offer delivery and transport services for example, wagon/ truck wholesalers and cash and carry wholesalers who offer delivery services to the retailer.	
	They provide storage facilities. The wholesalers help to provide storage of the goods that are surplus produced from the Manufacturer. The Wholesalers normally	

10.	have warehouses that help to store the goods that are surplus until when they are needed in the market for sale. For example, Many wholesalers have warehouses in their shops which provide storage facilities.
	They advertise goods. The wholesaler helps in advertising the goods produced by the Manufacturers to the retailers so as to encourage them to buy the products. They create awareness to the public on the available goods and services in the market for exchange. This helps to create demand of the products. For example, They advertise through mass media such as, television, radios and others.
	They help to add value to the products. Wholesalers tend to add value to the product so as to increase its quality and to attract more customers. The Wholesalers are normally the ones who perform activities such as, blending, grading, standardizing, breaking the bulk and others. This helps to improve product quality so as to create its demand.
	They help in stabilisation of prices. The Wholesalers helps to prevent the rise of prices or fall of prices in the future. This is by having warehouses which store goods or raw materials until when they are needed in the market for distribution and consumption. This helps to prevent the fall of price and Rise of prices in the future since goods will be normally supplied at the market or in the economy.
10.	Conclusively, Wholesalers play a great role in chain of distribution from the manufacturers to the retailers. Some of the importance of wholesalers in the economy is that they improve the living standard of people, creates employment opportunities, increases government revenue, provides people with quality goods and services and provides income to people or Individuals in the country.

**Extract 10.1:** A sample of the candidate's correct response to question 10

A total 1,236 (21.91%) candidates had average performance as their scores ranged from 4.5 to 9.5 marks. These candidates had partial understanding of the elimination of wholesalers in the channel of distribution. Some provided few correct points, while others mentioned correctly the relevant points but failed to clarify them.

Furthermore, the 2,723 (42.28%) candidates who scored low marks from 0 to 4 performed poorly due to misinterpretation of the question and inadequate knowledge of the subject matter. In addition, they provided insufficient number of correct points with unrelated explanations. Their scores varied from each individual on the basis of clarity of the contents (points) and the number of correct points included.

The candidates who scored zero mark explained the circumstances in which the wholesalers can be eliminated from the channel of distribution. The circumstances explained were; *when the manufacturers have own shop, when the manufacturers have own transportation, presence of large scale retailers, when wholesalers deal with goods needed after sales services* and others instead of explaining the arguments against the elimination of wholesaler in the distribution channel.

Moreover, some candidates explained that wholesalers should be eliminated due to the following reasons; *they diluting goods, selling of defective goods, false advertisement, overcharging the customers*. Further analysis of the candidate's scripts revealed that, some of them explained the parties involving in the distribution channel such as *wholesalers, producers, retailers and final consumer*. These candidates failed to understand that, wholesalers provide link to manufacturers and retailers, provides warehousing facilities, provides financial assistance, stabilize the price, add value to the products and brand/grade the goods. Extract 10.2 is a sample of an incorrect response from a script of a candidate in question 10.

10	<p>Warehouses in this are huge houses which are used for storing of goods and commodities. There are different types of warehouse. There is private warehouse, public warehouse and bonded warehouse. The following are the importance of Bonded warehouse to both importers and government.</p> <p>Starting with government</p> <ul style="list-style-type: none"> <li>- help is getting revenues; through the taxes imposed by the people who come to store their goods in the warehouse for future uses of the commodities in the business.</li> <li>- helps in storing of the national food; the government may store the national food in order they can be used in the future in presence of drought in the environment.</li> <li>- helps in storification for different raw materials; this encourages national industries to keep production the number of goods according to the availability of raw material.</li> </ul> <p>Coming to the importers</p> <ul style="list-style-type: none"> <li>- help in storification of goods; they store goods on behalf of the people. This helps the people to do work freely without being afraid of ending out of product.</li> <li>- Security of the goods; the goods are secured properly. This helps the people to do their works without fearing the security of the goods.</li> <li>- helps in adding value to some commodities; some commodities they increase value when they are stored for a long period of time. Example beer, wines and E.T.C.</li> </ul>	
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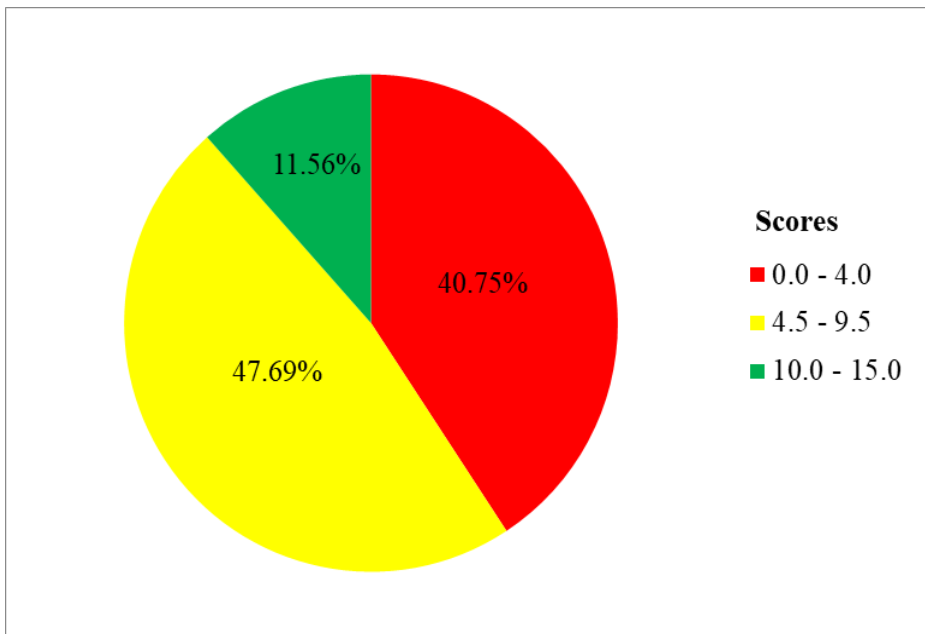
**Extract 10.2:** A sample of a candidate's incorrect response to question 10

In extract 10.2, a candidate explained the importance of wholesaler instead of suggesting arguments against the elimination of wholesaler in distribution channel.

### 2.11 Question 11: Warehousing Management

The candidates were required to use three points in each part to justify that “Bonded warehouse is important to both importers and the government.”

The question was attempted by 9,384 (69.10%) of the candidates, out of whom 1,085 (11.56%) candidates scored 10 to 15 marks, while 4,475 (47.69%) candidates performed average as they scored 4.5 to 9.5 marks. Furthermore, 3,824 (40.75%) candidates scored 0 to 4 marks. The overall performance in question 10 was average. The summary of this performance is presented in Figure 10.



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

The candidates who scored high marks understood the importance of the bonded warehouse therefore, they explained the importance of bonded warehouse to both importers and the government. However, most of

these candidates did not score full marks because of some discrepancies in their responses, especially the benefits of bonded warehouses to the government. The correct point explained by the majority on the benefits to the government was the source of government revenue. Some candidates explained the general functions of warehousing, instead of being specific to the government and importers. They failed to know that, apart from being a source of government revenue, bonded warehouses help the government to control prohibited products, collect statistical records concerning with import and export and reduce the rate of tax evasion. Majority of the candidates had good essay writing skills where they included introduction, main content and the conclusion in their responses. Extract 11.1 is a sample of a correct response from a script of a candidate.

11.	<p>Bonded warehouse is a warehouse that is used to store the imported goods until the payment of the custom duty. Bonded warehouses are normally owned by the government and mainly located near ports or harbours. Bonded warehouse have importance to both importers and the government. It benefits the government plus the importers. The following are the importance of bonded warehouses to the importers;</p> <p>Preparation of goods for sale; bonded warehouses enable importers to prepare goods for sale while they are still in the warehouse. Importers tend to break the bulks, degredating and standardisation in the bonded warehouse as the way of preparing the goods imported goods for sale once they are out the bonded warehouse.</p> <p>Improve the quality of goods; Some goods once stored for a long time, they tend to improve their quality and therefore once the importers store their imported goods in the warehouse they tend to improve the quality of those goods which are stored and thus it makes the goods to be of higher qualities. For example; Tobacco and wine.</p>	
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Selling of goods while in bond; also a bonded warehouse enables importers to sell their goods while still they are in the bonded warehouse and this enables the importers to obtain money to pay as custom duty so as to released with their goods. Therefore bonded warehouse is important to importers since it enables the importers to sell their imported goods while they are still in the warehouse.

Also the following are the importance of bonded warehouses to the government; Increase government revenue; bonded warehouse act as a source of government revenue to the through the duties paid by the importers for their imported goods thus through bonded warehouse and its payment of duties it increases the income of the government.

Checks on prohibited and harmful goods; bonded warehouse enables the government to get a chance to check on the imported goods whether they are harmful or not whether prohibited in the country or not and this is possible since the goods stay in the warehouse until the duties are paid by the importers.

Documents verification; bonded warehouse enables the government to verify different documents that were issued during the importation of goods. It enables the government to verify if the documents used were illegal documents or legal documents thus it is through the bonded warehouse that documents used in importation process can be verified.

Conclusively bonded warehouse may also have some limitations or disadvantages such as the following; It may store expired goods. If goods are kept for a long time, it may damage some goods if they are not properly kept, Increase cost of the product and complicated formalities.

**Extract 10.1:** A sample of the candidate's correct response to question

A total 4,475 (47.69%) candidates scored from 4.5 to 9.5 marks. The candidates in this category had partial knowledge of the importance of bonded warehouse to both importers and the government. The analysis shows that most of these candidates highlighted the importance of bonded warehouse to importers but failed to explain its importance to the government. However, few candidates failed to differentiate between the importance of bonded warehouse to both importers and the government from the general importance of warehousing. For example, a response from one of the candidates was: *preparation of goods for sale, selling of goods when they are in the bonded warehouse, it provides employment opportunities; it creates place utility and price stabilisation*. The first two points were correct importance of warehousing to importers, but the rest were the general importance of warehousing. Others highlighted the correct points with irrelevant explanations to some of the points.

Furthermore, the analysis shows that 3,824 (40.75%) candidates had weak performance. These candidates had insufficient knowledge of warehousing, particularly the importance of bonded warehouse to both importers and the government. Some candidates identified the importance of bonded warehouses, but they failed to distinguish them with those which suit the importer, and those appropriate to the government.

In addition, the analysis shows that, some candidates explained the importance of bonded warehouse to the society instead of the importer and the government. Few of the candidates explained the importance of warehouse to the society by giving points like; source of employment opportunity, improvement of living standard and buying goods at fair price instead of the importance of bonded warehouse to importer and the government. Furthermore, some candidates explained the qualities of a good warehouse such as *security, proper equipment, good trained personnel, good location*. They were unaware that, duty paid installments, preparation of goods for sale and financial assistance are among the importance of bonded warehouse to the importers. They were supposed to know that bonded warehouses help the government to collect revenue, to check smuggling, controlling importation, and reducing tax evasion. Extract 11. 2 presents incorrect responses from one of the candidates.

11	<p>Bonded warehouse, is the type of warehouse that is used to keep things for another use.</p> <p>The following are important to both importers and government.</p> <p>By starting with importers.</p> <p>Help to keep good for another purpose, The bonded warehouse it keep good for a long time and its not expired because of good weather and good are not staying closer.</p> <p>It supervised by security, Bonded warehouse it supervised by the security who look for the thing that is mistaken in the warehouse. This is the importance of importers.</p> <p>It stays in a good area, The good stay in a good place that every thing its stays in their places and it thing that have been protected by the owner of the company.</p> <p>By ending with government importance.</p> <p>It is in good infrastructure, Goods stays in a good infrastructure because government use to keep their goods that why the environment it is very smart and clear.</p> <p>It is safely for different goods, Good are safely because there is security who supervise the whole house that is used for keeping good for government people.</p>
11	<p>It is in good security, Government like to keep the goods in bonded warehouse because there is good security like cameras in every corner that can watch things in the society.</p> <p>Generally, This are the importance of importers and government of Bonded warehouse we must understand properly.</p>

**Extract 11.2:** A sample of the candidate's incorrect response to question 11

Extract 11.2, a candidate explained the qualities of a good warehouse instead importance of bonded warehouse to the importer and government.

### 3.0 ANALYSIS OF CANDIDATES' PERFORMANCE PER TOPIC

The performance of the candidates in different topics was analysed and categorized as good, average and weak. The analysis shows that the topics which had good performance were: *Multiple choice items from various topics* (90.39%), *International Trade* (68.54%) and *Entrepreneurship* (65.67%). On other hand, six (6) topics with average performance include; *Production* (63.18%), *Warehousing Management* (59.25%), *Business Communication* (52.41%), *Taxation* (52.17%), *Domestic Trade* (51.72%) and *Business Management* (35.70%). Furthermore, one (1) topic *insurance* (13.43%) had weak performance attributed by poor English Language proficiency among the candidates. Other reasons were insufficient knowledge of the insurance topic, misinterpretation of the requirements of the questions and repetition of the points in their responses. The analysis of candidates' performance per topic is summarised in the Appendix.

### 4.0 CONCLUSION

The analysis of candidates' performance of 061 Commerce in the Certificate of Secondary Education Examination (CSEE) 2023 shows that, 10,974 (80.80%) candidates passed and 2,607 (19.20%) failed. The performance has decreased by 3.12 per cent compared to the CSEE 2022 whereby a total of 10,601 (83.92%) candidates passed and 2,032 (16.08%) failed. Such decline in performance is attributed to incompetency demonstrated by some of the candidates in answering the questions, improper use of English language and their inability to organize key points in their answers.

### 5.0 RECOMMENDATIONS

For more improved performance of candidates in commerce subject in the future, it is recommended that:

- (a) Teachers should use discussion as teaching method where, students will discuss different life insurance policies and then present them in front of other students; this will help and make all students participate actively throughout the learning process.

- (b) Teachers should continue to guide students to master English language through conducting debates and monitoring the English speaking campaigns in schools.
- (c) Teachers should continue to guide students to read more text books to improve their knowledge in all topics especially those in which they scored low and averagely such as Production, Warehousing Management, Business Communication, Taxation, Domestic Trade, Business Management and Insurance.
- (d) The teachers may invite the guest speakers from insurance companies during teaching and learning to assist them in emphasizing different life insurance policies.
- (e) Students should be advised to form group discussions under the guidance of teachers who will provide the groups with questions for discussion from the topics which had average and poor performance. Furthermore, by using guiding questions, teachers are encouraged to organize study tours for students to learn by seeing or observing key issues of interest to topics with poor and average performance.
- (f) Lastly, teachers should prepare and give more exercises to students on topic with weak performance (insurance). Furthermore, they should mark those exercises in order to know the learners' progress as well as to identify areas of weakness. This will enable teachers to give feedback to learners as well as to show how the errors or mistakes can be corrected.

## Appendix

The summary of Candidates' Performance by Topic in the CSEE 2023

S/N	Topic	Question Number	Percentage of Candidates who Scored 30 per cent or Above	Remarks
1.	Taxation, Production, Entrepreneurship, Economics Basics, Business Units, Commerce Basics, Finance, warehousing Management and Transportation	1	90.39	Good
2.	International Trade	9	68.54	Good
3.	Entrepreneurship	2 & 6	65.67	Good
4.	Production	5	63.18	Average
5.	Warehousing Management	11	59.25	Average
6.	Business Communication	3	52.41	Average
7.	Taxation	7	52.17	Average
8.	Domestic Trade	10	51.72	Average
9.	Business Management	4	35.70	Average
10.	Insurance	8	13.43	Weak

