

THE NATIONAL EXAMINATIONS COUNCIL OF TANZANIA



**CANDIDATES' ITEMS RESPONSE ANALYSIS FOR
ACSEE 2015**

152 COMMERCE

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**152 COMMERCE
(School Candidates)**

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Table of Contents

FOREWORD.....	iv
1.0 INTRODUCTION	1
2.0 ANALYSIS ON INDIVIDUAL QUESTIONS.....	2
2.1 Paper one.....	2
2.1.1 Question 1: Insurance.....	2
2.1.2 Question 2: Wholesale Trade	9
2.1.3 Question 3: Production.....	16
2.1.4 Question 4: Transport and Communication	22
2.1.5 Question 5: Advertising.....	29
2.1.6 Question 6: Warehousing	34
2.1.7 Question 7: The Scope of Commerce.....	39
2.1.8 Question 8: Banking.....	46
2.2 Paper 2.....	51
2.2.1 Question 1: Business Units.....	51
2.2.2 Question 2: Foreign Trade	56
2.2.3 Question 3: Organization and Management of Business.....	61
2.2.4 Question 4: The Business Office	67
2.2.5 Question 5: Taxation.....	72
2.2.6 Question 6: Contract of Sales	76
2.2.7 Question 7: Marketing.	81
2.2.8 Question 8: Import and Export Trade.....	85
3.0 PERFORMANCE OF CANDIDATES IN DIFFERENT TOPICS.....	89
4.0 CONCLUSION AND RECOMMENDATIONS	90
<i>Appendix</i>	92

FOREWORD

The Items Responses Analysis in Commerce subject in the Advanced Certificates of Secondary Education Examinations (ACSEE) 2015, was written in order to provide feedback to students, teachers, parents, policy makers and other educational stakeholders on the candidates' performance and the challenges that candidates faced in attempting the examination questions in this subject. Generally this subject had good performance. The report has, therefore, tried to reveal the factors that can be attributed to the candidates' performance.

The Advanced Certificates of Secondary Education Examinations marks the end of two years of Advanced Secondary Education. It is a summative evaluation which among other things shows the effectiveness of education system in general and education delivery system in particular. Essentially, the candidates' responses to the examination questions is a strong indicator of what the education system was able or unable to offer to the students in their two years of Advanced Secondary Education.

The analysis presented in this report is intended to contribute towards understanding of the reasons for good/poor performance of the candidates. The report highlights the factors that made the candidates to score high marks. Such factors include sufficient knowledge and skills on the concepts tested, good flow of ideas, ability to identify the tasks of the questions and good mastery of English Language. The report also highlights the factors that account for some candidates' failure to score high marks. Such factors include failure to identify the task of the questions, inability to express themselves in English Language and lack of knowledge and skills on the subject matter. The feedback provided will enable the educational administrators and other stakeholders to take proper measures in order to improve the candidates' performance in future examinations.

The National Examinations Council of Tanzania will highly appreciate comments and suggestions from teachers, students and stakeholders that can be used for improving future items response analysis in Commerce. Finally, the Council would like to thank all the Examination Officers, Subject Teachers and all others who participated in preparing this report.



Dr. Charles E. Msonde
EXECUTIVE SECRETARY

1.0 INTRODUCTION

This report presents the items responses analysis on the performance of candidates who sat for the Advance Certificate of Secondary Education Examination (ACSEE) May 2015. The examination assessed the ACSEE competences stipulated in the 2010 syllabus.

The examination had two papers, 152/1 Commerce 1 and 152/2 Commerce 2. Commerce paper 1 had eight questions divided into two sections, A and B while each section had four questions. The candidates were required to answer five (5) questions, choosing at least two from each section. Commerce paper 2 had eight questions; four questions from section A and four questions from section B. The candidates were required to answer five questions, choosing three questions from section A where question 1 was compulsory and choosing any two question from section B. The weight per question both in paper 1 and paper 2 was 20 marks.

This report analyses the performance of candidates by indicating the questions demands and identifying the candidates' strengths and weaknesses in answering the questions. It is expected that this report will be useful for teachers and other stakeholders in their efforts to improve the teaching and learning of Commerce.

A total of 1,042 candidates sat for the examination in 2015. The results show that 1,040 candidates (99.81%) passed with the following grades: grade A 28, grade B⁺ 438, grade B 390, grade C 163 and grade D 21. However, 2 candidates (0.09%) failed by scoring grade E. Generally, candidates' performance in this subject increased by 0.05 percent compared with that of 2014 in which out of 823 candidates who sat for that examination, 821 candidates (99.79%) passed and 2 candidates (0.24%) failed.

The comments on individual questions for the ACSEE 2015 Commerce examination are presented in the next section. The presentation highlights the requirements of the questions and what the candidates were expected to do. Extract samples of good and poor performance are inserted to illustrate the reported cases.

2.0 ANALYSIS ON INDIVIDUAL QUESTIONS

2.1 Paper one

2.1.1 Question 1: Insurance

The question had two parts (a) and (b). In part (a), the candidates were required to differentiate cover note from insurance policy and to elaborate three functions of the cover note and in part (b), they were required to (i) explain the procedures necessary for making an insurance claim and (ii) show the amount of compensation to be paid to insured by the insurer and explain the principle of insurance applied in compensating the loss from the following data: value of stock was shs 150,000,000, the value insured shs 80,000,000 and his store was blazed and everything was destroyed.

The question was attempted by 223 candidates (21.4%) and the performance was good, as 17.5 percent of them scored from 15.5 to 20 marks, 38.1 percent scored from 10.5 to 15 marks, 33.2 percent scored from 6 to 10 marks and only 11.2 percent scored from 1 to 5.5 marks. Even though the performance in this question was good, it was highly omitted by the majority of the candidates.

The candidates who scored from 15.5 to 20 marks had sufficient skills and knowledge on the topic tested and hence managed to answer correctly part (a) by identifying the main difference between cover note and an insurance policy. Most of them were able to describe the functions of cover note while a few candidates managed to describe two functions out of the required three. In part (b) (i), some of these candidates managed to explain all necessary procedures such as reporting on the occurrence of the loss, filling in the claim form, assessment of the loss and compensation. However, some candidates failed to explain the first procedure because they failed to realise that, it is the task of the insured to notify the insurer about the occurrence of loss instead they explained it as it is the task of the insured to keep records on the happening of the events without notifying the insured and present the records to insurer at the time of filling in claim forms.

In part (b) (ii), the majority of the candidates got right the amount to be compensated to be compensated to Joseph which was Tshs

80.000,000 because it was the only amount that has been insured and all stock had been blazed and they managed to explain the principle applied to compensate the loss that was the principle of indemnity under which the insured is paid only what exactly has been lost. Some of the candidates failed to state the amount paid to Joseph because they computed the amount as if the stock insured was partially destroyed. Extract 1.1 presents a sample of good response from a script of a candidate with adequate knowledge and skills on the topic tested.

Extract 1.1

1.	(a)	A cover note or binder is a document issued by the insurer to the insured after the first premium has been paid acting as a temporary contract before the policy is issued.
		<u>WHILE</u> Insurance policy is an insurance contract between insurer and insured issued after 30 days since the first premium has been paid and cover note has been issued. It is a permanent contract as compared to the cover note.
		<u>Functions of Cover note</u>
	(a)	Is an evidence to an insured that premium has been paid to the insurer.
	(b)	It acts as a temporary contract between the insurer and insured before the issue of an insurance policy.
	(c)	Is an evidence that there is agreement between the insurer and insured and insurer agree to compensate insured at a time of loss from event or risk insured against.
	(b) (i)	An Insurance claim is a claim made by insured to insurer for compensation due to the loss occurred accordingly with the risk insured. For example, a car was insured against fire risks, when that car suffers loss due to fire accident, insurer will be liable to compensate the car owner according to the agreement in the insurance contract.
		On the occurrence of an event insured, the following

1. b) procedures are adapted:

i) The insured notifies the insurer about the loss or damage occurred owing to the event which the property was insured against so as the insurer is aware to prepare for compensation.

ii) Claim form. Insurer issues a claim form to the insured to ~~put~~ fill necessary information on the loss occurred.

iii) Assessor's report. After filling necessary information, the claim form is returned to the insurer, after which, an insurance assessor is sent to the place of loss, that is where damage occurred to assess necessary details concerning the agreement laid down in the contract. This enables insurer to be responsible if for compensation if the risk and cause of loss is what defined in contract hence enables insured to be compensated of what he or she deserves. An assessor establishes loss and prepare assessor's report to the insurer.

iv) Calculation of compensation. After receiving assessor's report, the insurance actuary uses the details from report to calculate the amount to be compensated.

v) Compensation. Lastly, compensation is affected accordingly with the report of from insurance actuary. After the insured is compensated, the insurance contract between insurer and insured is discharged and if they wish to continue, another contract or policy is made as new one.

1(b) ii	The insurer will compensate the loss to Joseph by paying him shs. 80,000,000.	
	This is because, Joseph underinsured his stock and the premium was paid for only sum insured which was shs. 80,000,000 and thus Joseph will not get more than what he insured.	
	The principle of Indemnity applies in this event. This principle states that, the insurance is aimed at compensating the loss occurred and not to benefit the insured. Under this circumstance, the insured will be restored to his former position before the loss occurred. Therefore, since Joseph insured shs. 80,000,000 of his stock, he will not gain more than shs. 80,000,000	

Extract 1.1 shows a sample of a good response from a script of a candidate who managed to: differentiate cover note from insurance policy, elaborate functions of cover note, procedures necessary for making insurance claim, the amount to be compensated to Joseph and the principle applied in compensation.

The candidates scored from 6 to 10 marks were able to answer the question as required in part (a) and part (b) (ii) but failed to respond correctly in part (b) (i) because they confused the procedures for taking an insurance and the procedures for making an insurance claim while others managed to answer correctly part (b) but responded incorrectly in part (a) by reversing the explanations of cover note with that of insurance policy. Their scores vary according to the number of correct points and details given by the candidates.

The majority of the candidates with poor performance had their scores ranging from 1 to 5.5 marks. Some of them were able to differentiate a cover note from an insurance policy in part (a) and elaborate the last two procedures of taking insurance claim in part (b) (i). Other candidates responded by differentiating the terms given only and skipped the other parts of the question. Some confused the procedures necessary in taking out insurance and procedures necessary for making insurance claim; however, they managed to differentiate cover note from insurance policy. They also failed to state the amount of money to be paid to Joseph as

compensation because they applied incorrect formula and failed to state the correct principle applied in compensating the loss to Joseph because they assumed that by not insuring all of his stock he did not disclose the fact about his stock and therefore the principle applied should be utmost good faith which was incorrect. Extract 1.2 shows a sample of a poor response from a script of a candidate who managed to differentiate the terms but failed to arrange the procedures serially and compute the amount to be paid to Joseph. Extract 1.3 shows a sample of a response of candidate who failed to identify the task of the question in part (b) (i).

Extract 1.2

1 (a)	Cover note is the temporary document issued by the insurer before the issue of the policy to indicate that the agreement are effective. While, Insurance policy is the document that contains insurance agreement between the insurer and insured signed by both parts indicating duration of the contract and terms of terminating the contract.	
1 (b)	<p>(i) Insurance is aimed to compensate the insured who suffer loss, this are the procedures to be followed when making claims</p> <p>Firstly, the insured must fill the claim form and present it to the insurer</p> <p>Secondly, the insurer organise the assessment of loss for the insured property</p> <p>Third, upon the completion of assessment the report is presented to the insurer</p> <p>(ii) Average clause is the principle of insurance... applied in compensating the loss of understated value of property which is mostly common in fire and marine insurance. under this principle Joseph a wholesaler will only be paid (compensated) value of property which is mostly common in fire and marine insurance. under this principle Joseph a wholesaler will only be paid (compensated) Shs. 150000,000 the understated insured part of his stock.</p>	

Extract 1.2 is a sample of a response of a candidate who skipped the second question in part (a), failed to explain the procedures in serial order and also failed to show the correct amount to be compensated together with the principle applied on compensation.

Extract 1.3

1b), Insurance is the process of pooling to risk by contributing sum amount of money to a common pool which in long run compensates those people who suffers loss. There are several types of insurance policy like fire, life, accident insurance policy.

The procedures necessary for making an insurance claim.

Submission of a proposal form, A person first has to apply for a type of insurance he or she wants, so he or she has to fill his or her details in this form about type of insurance policy he wants, name and other details and submit to insurance company example fire insurance claim.

Payment of the first premium, this is done after submission of a proposal form insurance company do inspection on what has been insured if the details of the proposal form is true with what they have seen by physical inspection they can allow insured to pay first premium.

Cover note, after an insured pays first premium he or she is given a cover note which stays for 30 days. So if loss occur within this 30 days he or she can be compensated.

Insurance policy, after 30 days an insured is given an insurance policy because before having a policy he was having a cover note which expire after 30 days.

Claims, If there has been an occurrence

loss which arises from the policy of insurance	
which the insured has taken out example f	
ire insurance policy so when event occurs Insu	
red fills a claim form and submit to insu	
rance company. so insurance company do in	
spection on the loss occurred.	
Compensation, after insurance company	
have been satisfied with the cause of loss th	
ey can arrange compensation to an insu	
red for what he or she has suffered loss ex	
ample house, car destroyed by fire.	
b), Joseph will be compensated only sh 80,000,000/	
- Indemnity principle	
state that insurance does not aim at ben	
efiting a person but it aim at restoring	
him or her to his financial position.	

Extract 1.3 shows a sample of a response from a script of a candidate who explained the procedures necessary in taking out insurance instead of the procedures necessary for making insurance claim. However, the candidate managed to show the amount to be paid to Joseph as compensation and the principle applied on compensation.

2.1.2 Question 2: Wholesale Trade

The question had two parts, (a) and part (b). In part (a), the candidates were required to explain five roles of middlemen in distribution process and in part (b), they were required to elaborate five kinds of mercantile agents.

The question was attempted by 933 candidates (89.5%) out of which 8.9 percent scored from 15.5 to 19 marks, 52.1 percent scored from 10.5 to 15 marks, 33.7 percent scored from 6 to 10 marks and only 5.3 percent scored from 0 to 5.5 marks. The overall performance in this question was good.

The candidates who scored from 10.5 to 19 marks managed to explain the roles of middlemen in the distribution process such as risk bearing, facilitate stability of price of commodities, provide transport facility, prepare goods for sale, storage facilities, market research, link between producer and the final consumers, breaking the bulk and providing credit facilities to customers and sometime to producers, They also elaborated different kinds of mercantile agent with some examples. However, some of them failed to provide sufficient explanations to some of the points such as market research and price stability while in part (b), some of the candidates mixed correct and incorrect responses. For example, they mixed the description for factors with that of brokers. Extract 2.1 shows a sample of a good response.

Extract 2.1

2a	<p>Middlemen :- These are experts who work in between producers and consumers :- They provide a link between producers and consumers of goods and services :- The following are their roles in distribution process :-</p> <p>Risk bearing :- their main function is risk bearing they bear risks on behalf of producers like risks of spoilage, damage, and change in fashion, value of goods but they undertake to take the goods and distribute to consumers. hence it's among their role in distribution process also.</p> <p>Transportation :- also middlemen transport goods from producers and undertake to deliver to ultimate consumers and ensure regular supply of goods and reduce delays on delivery of goods it's also among their roles.</p> <p>Market research :- also middlemen conduct market research on behalf of producers and enable them to know market conditions exist like what to supply, at what quality and enable middlemen to advise producers on what to supply according to existing demand conditions by consumers.</p> <p>Storage facilities :- also middlemen they offer storage i.e. act of holding and preserving stocks till are needed by ultimate consumers through storage enable middlemen to ensure continuation of production to producers and also enable to reduce and minimize supply irregularities to consumers :- also it's among their role lastly :-</p>
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2(a) Prepares Goods For sale:- also middlemen can prepare goods for sale they undertake to brand goods, packaging, blending and grading which in turn increase and stimulates the rise of sales of goods to ultimate consumers hence its also among their role.

Despite of their roles in distribution process but also can lead to the rise in prices of goods supplied by them also can widens distribution channels which in turn ~~can~~ are needed to be eliminated.

2(b) Mercantile agents :- These are agents who works on behalf of others called "principals" The following are the kinds of Mercantile agents

Commision Agents:- These are mercantile agents who buys and sells goods on behalf of their principals but undertakes to buy and sell goods on their own names upon agreed commision. They possess the goods they sell also have authority to receive charges for the goods on behalf of their principals.

Brokers:- These are mercantile agents who negotiates purchase or sell goods without physical handling of the goods. They do not sell or possess goods they sell also can act in both parties whether a buyer or seller, also their main function is to facilitates close contact between a buyer and seller of goods. Brokers are paid brokerage charge for undertakings these functions.

2(b)	<p><u>Factors</u>:- These are mercantile agents who sell goods consigned or delivered to them on behalf of their principal (sender of goods). Also factors sell goods on their own names also can fix prices of goods on their own and also are authorized to receive charges on behalf of their principals, also factors can sue or be sued according to the contracts entered with his principals.</p> <p><u>Auctioneers</u>:- These are mercantile agents who sell goods on public auction :- They usually sell goods on cash basis to the highest bidder of goods are mainly involved in selling second-hand goods, or repossessed goods on behalf of their principals.</p> <p><u>Lastly Del credere Agents</u>:- These are mercantile agents who sell goods on behalf of their principals and undertakes to guarantee a seller (his principal) to pay for the goods when loss occur on goods supplied (sold) by them on bearing that risks are paid extra commission called del credere commission.</p>	
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Extract 2.1 presents a sample from a script of a candidate who performed well in both part (a) and (b). This candidate managed to explain the role of middlemen in distribution process and elaborated five kinds of mercantile agents.

The candidates with average performance; that is, who scored from 6 to 10 marks, managed to explain at least three roles of middlemen in distribution process and mention other roles without giving explanations or provided explanations which did not relate with the roles mentioned in part (a). In part (b), many candidates in this category failed to distinguish between del credere agents and commission agents. The main difference between the two kinds of agents is that, commission agents buy and sell goods for the principal but not taking the risk on such goods in case of any default of the customer whereas del credere agents perform the same task

but they are liable for any default from the customers introduced by them hence paid with additional amount for taking the risk.

The candidates who scored from 0.5 to 5.5 marks did not have sufficient skills and knowledge about middlemen and the mercantile agents. In part (a), most of these candidates identified the common role of middlemen which is to act as a link between the parties. It was possible for the candidates to remember such a point because under normal circumstances in the channel of distribution goods have to pass through different steps to reach the final consumers and a person who links the parties is called a middleman. However, in part (b), some candidates did not understand the term mercantile agents and therefore they elaborated some types of wholesalers. Other candidates' descriptions focused on traders involved in distributing the goods and services to the final consumers such as manufacturers, wholesalers, large scale retailers and small scale retailers which were contrary to the demands of the question. However, they were able to provide correct elaborations to some mercantile agents for example brokers, del credere agents.

The candidates who scored a 0 mark failed to identify the task of the question and therefore presented irrelevant responses such as types of traders involved in home trade, functions of wholesalers while others described the qualities of a good retailer. Extract 2.2 shows a sample of a poor response.

Extract 2.2

b)	<p>Mercantile agents are agents that sell goods under their own possession or will as their own name. The following are the five kinds of mercantile agents.</p> <p>Main wholesalers. These are the kind of wholesalers who normally deal with general products. They normally sell goods that are general. These goods are like food, hardware materials etc. He normally sells these goods under his own possession.</p> <p>Specialist wholesalers. These are the kind of wholesalers who usually sell goods of particular kind of goods. They concentrate in certain goods and make sure that they sell a variety of them. For example, they may be dealing with clothes but then they concentrate a lot in clothes and they sell a variety of these clothes. X</p> <p>Regional wholesalers. As the name suggests, these wholesalers are the ones that sell their goods in particular regions and make sure they sell them effectively in those regions. For instance, wholesalers dealing with the selling of fish may be selling their fish in regions that are attracted a lot with fish.</p> <p>National wholesalers. These kind of wholesalers are the ones that sell their products all over the nation. They are big wholesalers who have plenty of capital.</p>
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Extract 2.2 shows a sample of part of a response from a script of a candidate who scored a 0 mark. The candidate failed to interpret the question in part (b) and hence elaborated the types of wholesalers instead of the kinds of mercantile agents.

2.1.3 Question 3: Production

The question had two parts, (a) and (b). In part (a) (i), the candidates were required to analyse four types of utility and in sub part (ii), they were required to give two reasons as to why some countries are involved in specialization. In part (b), they were required to examine four advantages of specialization to an industry.

The question was attempted by 1000 candidates (96%) of which 24.8 percent scored from 16 to 20 marks, 60.2 percent scored from 10.5 to 15 marks, 13.8 percent scored from 6 to 10 marks and only 1.2 percent scored from 3 marks to 5.5 marks. The overall performance in this question was good.

The candidates who scored from 10.5 to 20 marks were able to analyse the types of utility by providing correct responses such as time utility, form utility, place utility and possession utility and give the reasons for a country to specialize which include different in natural resources, climatic condition, skills, science and technology, availability of capital and market for the goods/services produced. In part (b), they explained the advantages of specialization to an industry and their points were: increase in production and quality of goods produced, efficient and effective, reduce cost of production, promote the use of machines, increase in skills and time and energy saving. A few candidates explained at least three correct advantages and some of the general advantages of specialization which were not applicable to industry such as degree of choice which is in particular useful to workers. However, some candidates in this category failed to provide correct reasons for a country to specialize instead they wrote the advantages of specialization. Extract 3.1 shows a sample of a good response.

Extract 3.1

3.1.1	Utility refers to the ability of goods and services to satisfy human needs. Therefore utility is the satisfaction that a person gains from the consumption of a particular good or service. The following are the types of utility.	
	Form utility, this is the satisfaction that is gained or obtained when raw materials are transformed into finished goods for example when cotton is transformed into clothes.	
	Time utility. This is the satisfaction that is obtained when goods and services are available when people need them at a particular period, for example during rain season when there is umbrella we can say there is time utility for umbrella.	
	Place utility. Also this is the satisfaction that is gained when goods are available at a particular place that is at the market where customers can get their requirement.	
	Possession utility. This is the satisfaction that is gained when goods are sold from one person to another and take the title of the goods sold. This satisfaction is mostly obtained through actual buying of goods and sometimes known as ownership utility.	

3a(ii)	Specialization refers to the whole process of concentrating in doing a certain activities that a person or a country can do the best than any other. The following are the reasons for some countries to involve itself in specialization.	
	Resources reasons. A country may decide to specialize in production of a particular commodity because of the resources are highly available in the country for example due to the high availability of skilled labour force, natural resources, good climatic condition and geographical location. For example Malawi has specialized in production of tea due to the resources reason.	
	Economic reason. Also country may decide to specialize in a particular commodity due to the existence of absolute advantage and comparative advantage in order to gain in the international trade. A country may specialize in a particular product when it can produce such commodity at highly quantity but at low cost or cheaply compared to other country, or it can specialize in such commodity because of low opportunity cost that it can incur. For example Tanzania has specialized in extraction of minerals of Tanzanite because it cannot be found else where, that is absolute advantage.	

3(b)	Specialization leads to a number of advantages to an industry and even to the country in general, therefore the following are the advantages of specialization to an industry.	
	Larger output and of high quality.	
	When an industry specialize in a particular commodity that it can do best than production other thing it will result into more output to be produced by the labourers and workers which have been employed and the output will be of high quality.	
	The use of machinery. Specialization leads to the repetition of a particular activity in the production process, therefore due to more repetition of the same activity workers may discover a machine that can simplify their task in operation and leads to advantage to the industry.	
	Save time and energy. Specialization save time to all workers who are engaged in a such particular production process because workers don't overwork themselves in doing their task but operate only to their respective specialized area therefore production in the industry tend to be done faster at a short period of time and save the energy of the workers.	
	Develop skills and experience.	
	Specialization enable a worker to increase his or her experience and skills in the production process which result into efficient and effective utilization of their labour potentials and leads to the benefit in the industry.	

Extract 3.1 shows a sample of a good response from a script of a candidate who managed to analyse the types of utility, explain the reasons for a country to be involved in specialization and examine the advantages of specialization to an industry.

A few candidates who performed poorly in this question had their scores ranging from 3 to 5.5 marks. These candidates provided weak explanations on some advantages of specialization to an industry and failed to analyse types of utility in part (a) (i) and the reason for a country to specialize in part (ii). Others listed the advantages of specialization without explanations. There were also candidates who misinterpreted the question in part (a) (i) by explaining the factors of production such as land, labour capital and entrepreneur which are completely incorrect. In part (a) (ii), many candidates responded incorrectly by mentioning the advantages of specialization instead of the reasons for specialization. A few candidates who also misinterpreted part (b) elaborated the advantages of specialization to the community which was contrary to the demand of the question and their response were employment opportunity, economic development to the people and increase of individual and government income even though they pointed out few correct points in part (b). Extract 3.2 presents a sample of a poor response from a script of a candidate who failed to understand the demand of the question. The candidate also failed to express himself/herself clearly due to a poor mastery of English Language.

Extract 3.2

3@ i/ Utility is the ability of the product to satisfy human wants.

There are types of utility. These are
Hospital utility are the utilities that satisfy human to be a good's health.

Food utility are the utilities that satisfy human to be lived without hungry

Income utility are the utilities that enabling human being to buy a quantity of commodities that they want's.

Shelter utility are the utilities that enabling human being to sleep when/during a night.

Clothes utility are the utilities that enabling human being to wear in order to be a personality.

Equipment and Education utilities are the utilities that help human being to make decision on what they want to do according to the environment

ii/ Specialization is the process of simplification of work by dividing into sub work and each work under one performing works.

Reasons for some countries involved in specialization. These are.

Saving Time: When making specialization of work we save time of because many numbers of labor works small/few work.

Increase production. According to the simplified work the productivity of work increase due to the increase in efficiency.

The above are the two reasons for specialization.

(b)	Specialization is the process of simplification of works/jobs into a number by dividing each number with a one person doing that work.
	When we specialize the work we can get the following advantages.
	Industry is the point/unity where by exchanging of raw material into finished goods are conducted/carry out.
	Advantages of specialization to an industry.
	· Increase employment - when we specialize work we promote the opportunities of work there for resulted to increase labour.
	Expansion of the market - This is due to the increase of production that was caused by employing a number of labours.
	Increase production - The industry increase production due to expansion of market and increase efficiency of working.
	No mobility of labour. Due to the simplification of work labour done work without tired and enjoy to do work without moving from one industry to another.
	on top of that the above explanations are the advantage of specialization to an industry.

Extract 3.2 shows a sample of a poor response from a script of a candidate who wrote on human basic needs with incorrect descriptions in part (a) and the advantages of specialization in the same parts instead of giving reasons for a country to specialize. In part (b), he/she mentioned some correct advantages like increase production and market expansion with incorrect explanations.

2.1.4 Question 4: Transport and Communication

The question had two parts, (a) and (b). In part (a), the candidates were required to explain five disadvantages of pipe line transportation while in part (b) (i) they were required to differentiate internal communication from external communication (ii) explain the merits of good external communication in an organization.

The question was attempted by 736 candidates (70.6%). The general performance in this question was good because 6.2 percent scored from 15.5 to 19.5 marks, 57.4 percent of the candidates scored from 10.5 and 15 marks, 31.4 percent score from 6 to 10 marks and only 5 percent scored from 3 to 5.5 marks.

The candidates with high marks (10.5 to 19.5) were able to examine the disadvantages of pipeline transport in part (a) and provide correct distinction between internal communication and external communication with some examples. Moreover, they explained the advantages good external communication in an organization such as widening the market, create business reputation, good public relation, to know customers demand and their complaints. The candidates' performance in this category differs due to varied abilities in clarifying the points. Extract 4.1 presents a sample of a good response.

Extract 4.1

4a Pipeline transport, involves the movement of liquid materials through the use of pipes, liquids materials to be transported are water, oil and sometimes gasses materials. The following are the disadvantages of pipeline transport:

It need heavy Capital of construction, as alot of machines are involved and must be bought also high skilled and specialized workers sh must be paid high remuneration.

It lead to environmental degradation during its construction, as a lot of trees must be cut down, destruction of settlement in order to allow the pipe to pass.

The risk of accident is high, if leakages occur may lead to heavy losses since it take a long time to fol the gap.

It carries only limited type of goods, which are liquids and gases hence not suitable for solid materials like clothes, cars and so furniture.

It is not flexible, not easy to change the route of liquid and gases from one place to another immediately.

4bi	Internal Communication is the transfer of information and messages from one place to another within the organization for example from the subordinate to the top management, accountant and manager while External Communication is the transfer of information between the organization and the outsiders such as customers, creditors and banks.	
ii	External Communication, is the transfer of information between organization and outsiders, for example banks, customers and creditors. The following are the merit of good external communication the organizations: Create business reputation, provision of various information to the public such as financial statement made the people to develop interest toward an organization. It widen market, as the customers are being informed about the availability of product, they can buy the product and extend the market size of an organization. It enable to know the taste and preference of the customers	
4bii	hence produce goods and services which satisfy their real needs. Improve public relations, as members of the society can provide opinion and suggestions to the organization in matters such as negative externalities control and organization implement for the well being of the people.	

Extract 4.1 presents a sample of a response from a script of a candidate who managed to examine the disadvantages of pipeline transport, differentiated internal communication from external communication and explain the merits of good external communication in an organization.

The candidates with low scores (3 - 5.5 marks) were able to outline few correct disadvantages of pipeline transport with inadequate explanation. Others in this group were able to differentiate internal communication from external communication but failed to explain the merits of external communication in an organization since their explanations focused on the advantages of internal communication such as motivating staffs, improve understanding between employer and employees and it increase efficiency. Some candidates were able to explain few points on the advantages of good external communication like facilitating expansion of the market and increase in quality of products but failed to respond correctly on the other parts. The variation of marks had been contributed by a number of factors like inadequate explanation and less number of points. Extract 4.2 and 4.3 are samples of responses from the scripts of the candidates with poor performance in part (a) and (b) respectively.

Extract 4.2

4(a)	<p>Pipeline transport, is the types of land transport that involve transportation of liquid material like oil and gas from one place to another it can be from one country to another. For instance is pipeline inserted from Tanzania to Zambia that transport oil. The following are the advantage of pipeline transport</p> <p>It enable to transport large volume of oil in long distance from one place to another. For instance it can be from one country to another country.</p> <p>It is not subjected to weather effect, pipeline transport can not easily be affected by the change in weather condition like too much rainfall and sun.</p> <p>Also pipeline transport is more economical for transportation of oil. The cost involved in pipeline transport is less compared to the benefits obtained from such kind of transport.</p> <p>It can save long distance for transportation of liquid material than other means, pipeline transport can be constructed in distance area and serve the services of transporting liquid material easily than other means.</p> <p>It does not serve involve several maintenance than road transport. Pipeline transport can serve for a long period of time than road transport, therefore it minimize the cost of transporting the liquid materials.</p>
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Extract 4.2 shows a sample of part of a poor response from a candidate who explained the advantages instead of disadvantages of pipeline transport.

Extract 4.2

Q14	Internal Communication this refers to	
b/	the an aid to trade that involve the passing of ideas or information from one people to another within the country. while	
	External Communication this is an aid to trade that involve passing of idea or information from one people to another people between two or more countries	
	The followings are the merits of good external communication in an organization	
	It help to create good Economic relation among the countries since people from one country can communicate with the people of another country for the purpose of exchange.	
	It create Political and social stability among the countries since through external communication countries may solve their conflicts.	
	It help to create employment, the sector of communication it need people to generate them so as to function effectively therefore due to that more people will be employed.	
	It help to increase government revenue; this communication sector also they pay tax to the government therefore the government of particular country may earn more revenue.	
	It lead to improve living standard; the presence of external communication improve living standard of the people since more employment opportunities will be available and also people can communicate with their relatives or other people without any barrier	

Extract 4.2 shows a sample of a poor response from a candidate who explained some benefits of good external communication to an individual instead of the merits of external communication in an organization.

2.1.5 Question 5: Advertising

The question had two parts, (a) and (b). In part (a), the candidates were required to explain five forms of outdoor advertising and in part (b) they were required to describe six benefits of trade fair and exhibition to both businessmen and customers.

The question was attempted by 289 candidates (27.7%) of which 9 percent scored from 15.5 to 19 marks, 38.1 percent scored from 10.5 to 15 marks, 32.8 percent scored from 6 to 10 marks and 20.1 percent scored from 1 to 5.5 marks. The data shows that the performance in this question was good.

The candidates who performed well (10.5 to 19 marks) in this question were able to produce correct answer in both part (a) and (b). Many of them managed to explain the forms of outdoor advertising with some examples in part (a). They also managed to describe the ways in which businessmen and customers benefit from trade fair and exhibitions and their responses include widening the market to producer, widening choice to customers, facilitate introduction of new line product to the market, creating good relationship among the members and customers can buying goods at low price (advertisement price). Extract 5.1 presents a sample of a good.

Extract 5.1

5(a)	<p>Outdoor advertising involves publication of advertising message to the strategic places, such as street corner, railway station, bus stand and football ground. The aim is to attract the attention of passer-by. The following are the forms of outdoor advertising.</p> <p>Posters and painted display. The advertising message is published in a strategic places of big cities such as street corner, and railway station by writing the advertising message in a sheet of paper, or wooden panel for the public to read. The printed information shows the details of firm and product.</p> <p>Travelling display; This are displays that are painted outside the motorvehicle; That travel from one place to another and supplying the information to many people who may read the information. This is very common form of advertising in Tanzania.</p> <p>Sky-writing. This is the modern form of advertising where the information concerning the firm's product is lifted in balloons which is flown in the sky for the public to read.</p> <p>Car cards. This are stickers that are attached inside the train, buses and private cars which contain the information about the firm's product, and all passengers who are travelling everyday on these means of transport may read the information.</p> <p>Sandwichmen. This is also form of outdoor advertising in which a person carry advertising message and move with it in different places for the public to read. He or she can paint the information in his body skin with paint colour. This is very common in football ground where supporters of a certain football team paint the information in the body.</p>
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5(b)	<p>Trade fair refer to the system of displaying goods and services at a show ground for the public to come to see the product and also buy it at the same time; but Trade exhibition refers to the system where producers display goods and services at show ground for the public to come to only see the goods and may buy later. The following are the benefits of Trade fair and exhibition to businessmen and customers.</p> <p>Trade fairs ^{and exhibition} widen the market for ^{the} firm's product. Through displaying the firm's product at show ground, the market for an established product extend. This will increase sales and boost the rate of stock turnover.</p> <p>Trade fair and exhibition provides a wide choice to customers. Customers are free to select goods and services that can satisfy his want according to his income. The customer is able to visit different sellers at show ground and buy what he want.</p> <p>Trade fair and exhibition create goodwill of the firm. Trade fair makes good reputation to the firm's product and name to be household name everywhere, because in Trade fair people from different place meet to buy and see various goods and services.</p>	
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5(b)	Trade fair and exhibition enable the businessmen to overcome present and potential competition. Through trade fair businessmen are exposed to the world of competition, therefore he is able to learn from others experience, and improve the quality of his goods and services.
	Through trade fair and exhibition the businessman can introduce new line of product in the market and can inform the public about the availability of the new product in the market, hence create market for a new product.
	Trade fair and exhibition have educative value to the customers. Through trade fair customer are provided with valuable education concerning on how to use a certain product, and the effect of using a certain product.
	These explained above are the benefits of trade fair and exhibition to both businessmen and customers.

Extract 5.1 shows a sample of a response from script of a candidate who managed to explain the forms of outdoor and the benefits of trade fair and exhibition to both businessmen and customers.

The candidates who scored low marks (1 to 5.5) provided partial explanations to some of the points, mixed correct and incorrect points, for example, in part (a), where some candidates wrote on different advertising media such of television, radio, window display and poster and neon signs. They were, therefore, awarded marks for mentioning posters and neon signs which are among the outdoor advertising. However, some of them were able to describe few correct points in part (b). Furthermore, some candidates managed to explain few points on outdoor advertising in part (a) but they did not score any marks in part (b) and the vice versa. Some candidates misconceived part (a) of the question because

they explained the categories of advertising such as informative, generic and persuasive advertising instead of outdoor advertising or methods of sales promotion such as price reduction, free samples, use of window display and use of gifts and prizes. Many candidates in this group skipped part (b) of the question and a few who attempted it explained about advertising media such as television, magazine, posters and radio. Extract 5.2 1 is a sample of a response from a script of a candidate who performed poorly.

Extract 5.2

5(a)	Outdoor Advertising	
	This is advertising made by	
	producer to make people to advertising	
	door to door door this people influence any	
	people in the place to make advertising.	
	forms of outdoor advertising	
	Portrays outdoor advertising	
	needs paper to give people to know	
	information of product to advertising.	
	Sample outdoor need sample of	
	product to make advertising must consumer	
	to see that goods to make advertising.	
	Research outdoor advertising	
	need to research area or place when	
	want to go to make advertising.	
	Cost of advertising outdoor need	
	to know cost to be used when going	
	to make advertising and to know the	
	amount to be going to sell before make	
	advertising.	
	People make advertising must	
	to know the people used to make advertising.	

Extract 5.2 shows a sample of a response of a script of a candidate who scored low mark by mixing correct point with incorrect points. This candidate wrote irrelevant points among them are factors to be considered when choosing advertising media (a). Besides, the candidates failed to elaborate the points due to poor mastery of English Language.

2.1.6 Question 6: Warehousing

The question had two parts, (a) and (b). Part (a) had three sub parts (i), (ii) and (iii) whereby in (i) the candidate were required to identify four levels of stock held in the warehouse, in (ii) they were required to calculate the order point from the data given and in (iii) they were required to explain why is it necessary to indicate the delivery time in the calculation of order point. In part (b), they were required to analyse the procedures necessary for storing and removing goods from the bonded warehouses.

The question was attempted by 249 candidates (23.9%) of which 1.4 percent scored from 10.5 to 16.5 marks, 23.1 percent scored from 6 to 10 marks and 73.5 percent scored from 0 to 5.5 marks. The statistical data shows that the performance was poor.

The majority of the candidates (71.9%) scored low marks which ranged from 0.5 to 5.5 depending on their ability to respond on the concepts tested in part (a) and (b). Some candidates attempted part (a) (i) by identifying some levels of stock such as minimum and maximum stock levels but failed to identify the other levels like average stock and reorder point level. Very few candidates in this category managed to compute order point, while majority failed either to apply appropriate formula or observe the instructions given in (a) (ii) and hence they obtained incorrect figure and also failed to analyse the procedures as required in (b).

Furthermore, some of them explained some documents used in international trade like bill of lading, customer duties, freight note, and indent. The reasons for their response could be influenced by the fact that customers have to clear the duties and other charges before goods leave the bonded warehouse. Some candidates analysed the functions of stock administration. Extract 6.1 is a sample of a response from a script of a candidate who performed poorly in part (a) (ii), (iii) and (b).

Extract 6.1

6(a)	(ii) Minimum stock = $850 \times 50 = 42,500$	
	Daily sales = 12,500	
	Time to deliver = 12 days	
	Order Point = (Daily sales \times Time to deliver) - Minimum stock	
	= $(12,500 \times 12) - 42,500$	
	= $150,000 - 42,500$	
	= 107,500	
	<u>Order Point = 107,500.</u>	

6(a)	iii) The delivery time is necessary to indicate in the calculation of order point because it helps to show the exactly time at which the goods will reach to the warehouse.	
6(b)	<u>PROCEDURES NECESSARY FOR STORING AND REMOVING GOODS FROM THE BONDED WAREHOUSE</u>	
	Bonded warehouse is the warehouse owned by enterprise custom authorities or joint stock companies to store the goods of people or traders. They are licensed and controlled by the Government at large. And they are useful to imported goods for storing untill the custom duty is paid. The procedures necessary for storing and removing goods from the bonded warehouse are as follows:-	
	Receiving the goods, a bonded warehouse keeper is obliged to receive the goods offloaded in the warehouse. The information of the arrival of the goods must be passed over earlier. So during the receiving of goods there are legal document that are checked like Receipt and on	
	Control of stock / Checking of stock, before placing the stock a warehouse keeper do check the stock, verifying them and coding them for further reference when they are kept in a proper layout. This will help during the stock taking activities.	
	Placing of stock, at this point stock is placed or kept at the required place accordingly with regard to its nature, the type of good and so on.	
	Receiving of warehousing charges. When a person wants to remove his/her goods out of bonded warehouse, there are charges that must be encountered. Normally custom duty is paid	
	Preparation of necessary documents, during the removal of stock or goods in a warehouse there are documents which are prepared and signed for example despatching books and so on. So after the completion of these documents goods are despatched.	

Extract 6.1 shows a sample of a response of a script of a candidate who scored a 0 mark. The candidate failed to compute reorder point and explained the functions of stock administration instead of analyzing the procedures necessary for storing and removing goods from bonded warehouses.

Most of the candidates with average marks (6 to 10 marks) managed to provide relatively correct answers in part (a) but they skipped part (b). A few candidates among them attempted part (b), but they mixed up some storing and removing procedures. However, most of them were able to provide partial explanation on the first procedure of storing the goods in bonded warehouse which state that goods must be taxable goods. The variation of their scores depending in the strengths of the points presented by the candidates..

The candidate who performed well; that is, scored from 10.5 to 16 marks, were able to respond correctly in part (a), and analyse some procedures of storing goods in bonded warehouse in part (b). No one managed to analyse all the procedures correctly. Extract 6.2 shows a sample of a good response from a script of a candidate who performed well in part (a).

Extract 6.2

Q2)	i) The following are the levels of stock held in the warehouse.	
	ii/ <u>Maximum stock level</u> ; is a level of stock beyond which stock will not be allowed to rise. This level is reached immediately after the receipt of new stock. It is calculated by using the following formula.	
	$\text{Maximum stock level} = \text{ROL} + \text{ROq} - [\text{Hc} \cdot \text{MRp}]$	
	where by	
	ROL = Reorder level	
	ROq = Reorder quantity	
	Hc = Minimum consumption/usage	
	MRp = Minimum Reorder period.	
	ii/ <u>Minimum stock level</u> ; is a level of stock which should always be in store so as to safeguard stock against unforeseen delays on delivery of good or is a level of stock which would be highly undesirable for the stock to fall. Minimum stock level is given by the following formulae	
	$\text{Minimum stock level} = \text{Reorder level} - [\text{Average consumption} \times \text{average lead time}]$	

6a) iii)	Reorder stock level ; Is a level of stock in which an order should be sent to the supplier, so as to deliver new stock before the stock held falls below minimum level. It means at this level the placing of new order must be done, It is calculated by using the following formulae
	$\text{Reorder stock level} = (\text{Daily sales} \times \text{Time of delivery}) + \text{Minimum stock}$
	iv) Average stock ; Is the average number of stock held in a particular period. It is given by the following formulae
	$\text{Average stock} = \frac{\text{Opening stock} + \text{closing stock}}{2}$
6a) ii)	<u>Data</u>
	Minimum stock of 4250 kgs @ 50 kg.
	Time of delivery of new stock 12 days
	Sales per day 12500 kg
	<u>Soln.</u>
	Order Point : $(\text{Daily sales} \times \text{Time of delivery}) + \text{Minimum stock}$
	$= (12500 \text{ kg} \times 12 \text{ days}) + 42500 \text{ kg}$
	$= 150,000 \text{ kgs} + 42500 \text{ kg}$
	$= 192,500 \text{ kgs.}$
	$\therefore \text{Order Point} = 192,500 \text{ kgs} \div 50 \text{ kgs}$
	$= 3850 \text{ bags.}$

Extract 6.2 shows a sample of a response of a script of a candidate who managed to identify four levels of stock held in the warehouse and calculate the order point.

The correct procedures identified and described in part (b) were:

Storing procedures:

- (i) Imported goods must be checked and proved that they are dutiable, custom duties had not been paid and proved that goods are not needed for immediate consumption.

- (ii) *The owner of the warehouse ensures that the goods will not leave the warehouse before the payment of the custom duties clearance.*
- (iii) *Importer has to prepare an entry for warehousing and landing order in order to be allowed to deposit the goods in the bonded warehouse.*
- (iv) *After the entry has been examined by the custom officer the landing order is signed and sent to the bonded warehouse, then the goods are allowed to be kept in bonded warehouse.*

Removing procedures

- (i) *When the importer needs to deliver the goods from the warehouse he/she has to prepare and fill in a bill of entry and has to pay the duty.*
- (ii) *Importer often takes sometimes to arrange for payment of custom duty and has to pay also storage charges in the bonded warehouse.*
- (iii) *After clearance of the custom duties and storage charges the imported goods will be released to the importer on the presentation of a warehouse warrant to certify that the duties have been paid.*
- (iv) *The custom authority allows the importer to take delivery of the goods in bond after confirmation that the relevant duties have been paid.*

2.1.7 Question 7: The Scope of Commerce

The question had part (a) and (b). In part (a), the candidates were required to define the term trade and describe its branches and in part (b) they were required to discuss how aids to trade facilitate trade.

This question was attempted by 1,024 candidates (98.3%) whereby 38.5 percent scored from 15.5 to 20 marks, 54.7 percent scored from 10.5 to 15 marks, 6.6 percent scored from 6.5 to 10 marks while only 0.2 percent scored 4 marks. The candidates' performance in this question was good because the majority of the candidates (93.2%) performed well.

The candidates who scored high marks in this question were able to define the term trade, describe correctly its branches and discuss how aids to trade facilitate trade with relevant examples. Their explanations showed that they had sufficient knowledge on the subject matter. However, very few candidates failed to describe some of the branches of trade like insurance and warehousing, they confused the warehouse from warehousing. Besides, the good performance could be attributed to the fact that the concept tested covers many topics taught in Commerce. Extract 7.1 shows a sample of a good response.

Extract 7.1

Q7. a) Trade is any activity that involves buying and selling of goods as well as provision of services for the purpose of generating profit. Trade is the branch of the commerce study. Any activity carried out for the purpose of satisfying needs of a person without yielding income cannot be termed as trade.

Trade also has its branches in which through those branches, one is able to fully grasp the concept of trade. There are only two branches of trade with their sub-branches.

Home trade, this is the buying and selling of goods and services within the country and not across the borders. It can involve (regional trade), between regions of the same country, or between districts but it has to be the same country. It has two sub-division which are,

Retail trade, is the buying of goods from wholesalers or manufacturers and selling them to the final users in affordable quantities. Retail trade can at times be done by wholesalers or even manufacturers so long as goods are sold to the final consumers. It may involve small scale retailers and large scale retailers, non-store and store retailers, and so forth.

Wholesale trade, is the buying of goods from manufacturers in large quantities and selling them to retailers in small quantities. There has been arguments as to if wholesalers should be eliminated or not, the traders bridge the gap between producers and retailers but also can prepare goods for sale.

The second branch of trade is Foreign trade, is the buying and selling of goods across the borders. It involves more than one country.

07	<p>a) It can be between two countries (bi-lateral) or more than two countries (multi-lateral). Foreign trade can be between China and Tanzania, or Tanzania and Japan and Kenya. It has three sub-divisions.</p> <p>Export trade, is the selling of goods to other countries. For example Tanzania can sell Tanzanite to Japan, or Japan can sell manufactured products to Tanzania. Export trade can be a causative of favourable balance of payment, if it exceeds import trade.</p> <p>Import trade, is the buying of goods and services from other countries. For example Tanzania can buy manufactured goods from Dubai, or from China, thus conducting importation. Imports can add varieties of goods and hence satisfy consumer requirements.</p> <p>Entrepot trade, is the re-exporting of already imported goods. A country may buy goods from another country and later on sell them to another country. For example Tanzania may buy goods from Japan, and then sell them to Kenya. Thus conducting entrepot trade.</p> <p>Trade widens the study and growth of commerce around the globe, with the help of other services like transport and communication, banking and insurance.</p>	
	<p>b) Aids to trade are services that helps to facilitate trade, or services that smoothen the running of trade, to make trade run smoothly and efficiently. Aids to trade is a branch of commerce. Aids to trade facilitates trade through the help of its various services it offers and ^{main} function each service performs.</p>	

07 b) of goods by fire, or theft, or fraud by employed people and thus assuring traders to carry on their activities without worrying on the collapse of their businesses. Thus by doing so insurance facilitates trade, because in any case a loss occurs traders are assured to be restored in their former positions.

Warehousing, this service involves storing of goods in specialized buildings, and dispatching them when required by traders or other individuals for sale. Warehousing facilitates trade because through it traders are assured of safety from bad weather conditions of their products, but also they can look for market when goods are still stored and also goods can add value while being stored thus earning large income, through warehousing.

Advertising, this service is a non-paid form of communication that intends to inform, remind and persuade potential buyers to buy products and thus by doing so facilitates trade. Because once consumers become aware of certain goods in the market they can be convinced and attracted to acquire them for satisfaction of their wants, and thus by doing so increase the volume of sales, for traders.

Aids to trade has been a greater influence in the growth of commerce worldwide and the growth of other related subjects of the same nature such as economics.

Extract 7.1 is a sample of a good response from a script of a candidate who managed to define the term trade, describe its branches and discuss how aids to trade facilitate trade.

Only 0.2 percent of the candidates scored 4 marks which was the lowest scores in this question. One of them misinterpreted part (a) of the question and wrote on the terms of trade and its forms instead of defining the term trade with its branches. However, they managed to discuss few points on how aids to trade facilitate trade, for example, banking and warehouse in part (b). The other candidate managed to define the term trade and mentioned some of its branches in part (a) such as home trade and foreign trade while in part (b), he/she was able mention some aids to trade like insurance and communication but failed to show their roles in trade. Extract 7.2 is a sample of a response from a script of a candidate who answered the question incorrectly in part (a).

Extract 7.2

7.	(a)	Terms of trade is a state or situation of a country which involves itself in international trade whether its getting profit or loss either balancing. This result from a country allowing free trade and discouraging the closed economy hence it brings about good relations among countries. Terms of trade however contributes in stating how the economy of the country benefits from international trade. As it can be beneficial or loss, terms of trade has the following branches.
		• Favourable terms of trade. This is a branch of terms of trade where individual country's exporting of goods exceeds the importation of goods hence benefiting the country in international trade. Favourable terms of trade result to favourable balance of payment where the receipts from international trade exceeds payment that is the imports. For example Tanzania may export much coffee than it imports other goods as Tanzania benefits hence experiencing favourable terms of trade.
		Unfavourable terms of trade. Also, this is a branch of terms of trade where a country's exports is less than the imports hence being dependent on goods from other countries, however the country's receipt from international trade seem to be less than payment hence having unfavourable balance of trade. This state discourage local industries leading to collapse hence threatens the country's economy. This is common in less developing countries like Tanzania.
		Balanced terms of trade. However, the importation of goods and exportation may seem to equalize as being at the same rate, this give rise to balanced terms of trade giving rise to balanced balance of trade

Extract 7.2 presents a sample of a response from a script of a candidate who defined 'terms of trade' with its forms instead of defining the term trade and describes its branches.

2.1.8 Question 8: Banking.

The question had two parts (a) and (b). In part (a), the candidates were required to explain the impact of privatization of banks in Tanzania by giving five points while in (b) they were required to analyse five features of a current account.

The question was attempted by 754 candidates (72.4%). The candidates' performance in this question was good as 16.3 percent scored from 15.5 to 19.5 marks out of 20, 42.6 percent scored from 10.5 to 15 marks, 29.3 percent scored from 6 to 10 marks and only 12.1% percent scored from 0 to 5.5 marks. Such good performance could be attributed to the fact that the issue of privatization of banks is part and parcel of liberation policy adopted by the government and discussed and exposed in different media such as television, newspapers, radio, and magazine and trade journals. On the other hand, the donor community attached bank privatization to the conditions for granting loans. Therefore, it is possible for the candidates to be aware of the impact of bank privatization of banks in Tanzania.

The candidates who scored high marks in this question had their scores ranging from 10.5 to 19.5. Some of them managed to explain the impact of privatization of banks in Tanzania in part (a) and analyse the features of current account in part (b). Most of them were able to explain at least three points out of the required five in part (a) including creation of employment opportunities, increase of investment, increase government, competition, and citizens enjoy part of the profits. Moreover, some of them managed to analyse the features of a current account in part (b) as shown in Extract 8.2. Extract 8.1 and 8.2 are the samples of good responses in part (a) and (b) respectively.

Extract 8.1

80	Privatization is the situation where by the government decided to sell its assets and enterprises to private individual or companies. The privatization of banks in Tanzania has bring the following impacts to the country.	
	Increase efficiency in bank's operation; efficiency have been increased in operation of bank because there is competition in a market and everyone want to win the market. So they are always competing in providing better services.	
	Introduction of new technology; new technology from abroad like money counting machine, debit card, Credit card, ATM machine have been introduced after Privatization because the government was unable of bringing all these things.	
	Competition due to establishment of more banks; before privatization of banks in Tanzania there were a few banks in banking industry because private companies and individuals were not allowed, but now there is many bank like ACB, KCB, Amara, CRDB, NBC etc	
	Creation of more employment opportunity in banking industry; many people are employed in banking industry than before due to introduction of privatization which led to establishment of many banks which need workers like Accountant, loan officer, Teller etc	
	Development of commerce and trade; commerce which include exchange of goods and distribution have been grow due to privatization of bank which led to increase in number of bank even in rural area	

Extract 8.1 presents a sample of a good response from a script of a candidate who responded correctly on the question on the impact of privatization of banks in Tanzania.

Extract 8.2

8b)	Current account is an account which offered by commercial banks to businessmen and businesswomen. This account allow flow of money any time. Any time when they are demanded by the account holder can be withdrawn. The following features of current account It allow overdraft. Current account is the only account which allow over draft to its worthful customer. It need minimum initial amount to start. When a person want to open current account commercial bank require you to give out some amount of money to open your account as opening fee. It does not require minimum balance. This account does not account holder to maintain any minimum balance in the account. It does not offer interest on deposit like other account. This account does not offer any interest when account holder come to deposit its money. It allow account holder to deposit and withdraw at any time. Account holder may deposit any amount at any time and also can withdraw any amount at any time but the bank charge account holder certain amount on withdraw.	
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Extract 8.2 presents a sample of a good response from a script of a candidate who managed to analyse the features of current accounts.

On the other hand, a few candidates with low performance managed to mention and explain at least few points in either part (a) or (b) or both. The majority of them were able to identify some features of a current account in part (b) as compared to their response in part (a). This shows that most of the candidates in this group had inadequate knowledge on banking in relation to privatization. They even failed

to link privatization of banks with the reality in our daily life as compared to the previous era for example, with the increase in banking services to customers, customers may get bank services even over the week end or through their mobile phone at any time.

However, there were some candidates who scored a 0 mark because their points did not relate with the subject matter, some of their discussion revolved around the impact if banks were not privatized such as poor banking services, high rate of interest on loan, lack of employment opportunities, and decrease in production which was not the task of the question. Other candidates attempted only one part of the question of which they provided incorrect answers too. For example, in part (b) some candidates explained the functions of commercial banks instead of features of a current account. Extract 8.3 presents a sample of a poor response from a script of a candidate who scored low marks in part (a) while Extract 8.4 presents a sample of poor response in part (b).

Extract 8.3

8a	Increase cost of services. Since their aim is to increase the revenue or income things like Bank charges are increased to the customers which is impact in Tanzania.	
	Absence of services to the public. Most of the Banks which has privatized by government they do not provide services to the society such as Building schools, hospitals as the giving back to the society like other banks which are owned by government.	
	Tax avoidance. Most of private sector in Tanzania they avoid or dodge to pay tax to the government and among of those private sectors there is private Banks therefore they lead to decrease the amount of the national income.	
	Political and social instability. When Banks are privatized by the government it lead to mis understanding to the citizens therefore people they can fight against that situation for the purpose of protect properties of the government.	
	Therefore these are impacts of privatization of Banks in Tanzania.	

Extract 8.3 shows a sample of a response of a candidate who scored a 0 mark in part (a). This candidate reversed some of the points like increase in cost of service, limited social services.

Extract 8.4

8B	current Account It is an account which deals with Money transaction. The features of current Account are as following: It accept deposits current Account accepts money deposited and keeps it in a safe condition until when required. It lends or gives money the account owner can withdraw money or can lend money from the current Account. Makes transaction on behalf of the owner through current Account such as paying bills. Accepts cheques, the current account pays cheques and accepts cheques. Discounts a bill of exchange, a current account deals with discounting of a bill of exchange.	
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Extract 8.3 shows a sample of poor response from a script of a candidate who scored a 0 mark by writing the functions performed by the bank to the current account holder.

2.2 Paper 2

2.2.1 Question 1: Business Units

This question had two parts, part (a) and (b). In part (a), the candidates were required to explain how Co-operatives help agricultural development in Tanzania by giving five points and in part (b) they were required to evaluate five common characteristics of both private and public limited companies.

The question was attempted by 1,042 candidates (100%) as it was a compulsory question. The performance was good as 10.2 percent scored from 15.5 to 19.5 marks, 50.9 percent scored from 10.5 to 15 marks, 34.1 percent scored from 6 to 10 marks and only 4.8 percent scored from 0.5 to 5.5 marks.

The candidates who scored high marks (10.5 to 19.5 marks) provided detailed explanations in part (a) with some examples and could evaluate some characteristics as required in part (b), however their marks differ according to their ability to explain the correct points mentioned. Moreover, some candidates managed to answer the question with partial explanations to some of the points.

The majority of them explained the ways in which co-operative society assist the development of agriculture their responses include provision of storage facilities, they supply farmers with agricultural inputs at free or reduced price, provide advice to farmers on how to produce and what to produce, they assist farmers in transporting their produce to the market, assist them getting better price for their produce. Furthermore, they were able to evaluate at least three characteristics as required in part (b). The majority of the candidates in this group were able to evaluate the characteristics like perpetual existence, legal entity, registered under companies Act with the word “Ltd”, liability of the shareholders may be limited or unlimited and they provided relatively correct explanations. Extract 1.1 shows a sample of a good response from a script of a candidate with high score.

Extract 1.1

	SECTION A	
1(a)	Co-operative → is The association of persons who agree to cooperate together so as to achieve common social - economic objective, also cooperative aiming at improve the living standard of its members, the cooperative are consumer cooperative society, while sale cooperative society, saving and credit cooperative society, Agriculture and produce cooperative society	
	The following are the way co-operative help the agricultural development in Tanzania	
	Co-operative Assist producer to sell at Better price agricultural cooperative society Buying produce from its members producers at Best possible price enable satisfying producer to continue with production hence constant supply lead to the development of agriculture in Tanzania	
	Cooperative provide Education and advisory service to the farmer, so farmer attain knowledge enable them to deal with their activities effectively and efficiently Based on education give also advisory service on how to improve the quality of their product so as to win the market, even technique to use	
	Cooperative provide cheap loan → Farmer of agricultural product obtain cheap loan which has no high interest on return on which they use to develop their agricultural activities and continued in large by expand their size of production, so there in most cases enable agricultural sector to develop in one way, another example Kilimanjaro cooperative Bank	

1 (a)	Cooperative society provide inputs to producer also greater assistance to farm from cooperative inputs such as pesticides, better seeds, deep plough, fertilizers which able the producers to be encouraged more to invest in agricultural activities because of facilities obtain from cooperative society.
	Cooperative market product and assisting bargaining - also society assist producers to market their product and also bargaining of better price of agricultural product produce by farmer hence for the producers deal with production and get assurance of instant or potential market hence agricultural develop.
	By conclusion -> above the role of cooperative to the agricultural development in Tanzania, and more in bargaining, market, inputs, cheap loan education and advisory service to improve role of agricultural product and quantity.
(b)	Limited company -> is association of persons binded together to perform a specific function, company private and public, minimum person from public 7 and from private (2) two, maximum member to firm from public is maximum, while from private (50) fifty is maximum to firm private.
	The following are the characteristics of both private and public limited company
	Legal entity -> both private and public limited company has legal entity that is identified as it self, recognized by law and is separate from the sum of the companies, two separate parties.

4(b)	<p>Longlife → Both private and public company has longlife death or Bankruptcy of the one of share holder does not come to an end, But continue with it activities unlike other Business organization or partnership, so the Business continue for the long time has certainty to continue</p> <p>Common seal → Both private and public company get their own common seal which used in the different company document to identify the activities, and as the evidence of their Function these identify as the legal entity</p> <p>Centralized Management → Both private and public company has central management system chain rule, from the Board of Directors to the head of different department upto the subordinates, performance depend on the central management to be implemented</p> <p>Large Capital → Both private and public company has large amount of capital due to large size of the Business so need large capital to operate the Business affairs, these differ from other Business organization like sole trader, partnerships</p> <p>Limited liability → Both private and public company has limited liability from its member, only on the amount of share capital they have contributed not upto the selling of personal property to pay company debts, so limited liabilities from its member</p> <p>By conclusion → above the characteristics of both private and public company, common seal, longlife, centralized management, large capital, limited liability, legal personality, lawful</p>
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Extract 1.1 represents a sample of a response from a script of a candidate who managed to explain how co-operatives help agricultural development in Tanzania and evaluate the common characteristics to both private and public limited companies.

On the other hand, the candidates whose marks ranged from 1 to 5.5 showed little knowledge on the demands of the question. Some of them mentioned some correct points in part (a) and (b) with shallow explanations. However, a few candidates deviated from the question's demand by pointing out the difference between private and public limited companies, for example, number of members required in the formation of the company, ownership, and transferability of shares, others wrote some points which did not relate with the demand question in part (b) like they all make profit, produce goods and services to customers.

2.2.2 Question 2: Foreign trade

The question had two parts (a) and (b). In part (a), the candidates were required to differentiate different documents used in international trade (i) Certificate of origin and an Indent, (ii) Shipping note and Dock warrant, (iii) Letter of credit and Letter of hypothecation, (iv) Bill of lading and Airway Bill and (v) Profoma invoice and Freight note. In part (b), they were required to explain five methods employed to correct deficit balance of payment.

This question was attempted by 932 candidates (89.4%), of which 16.7 percent scored from 15.5 to 20 marks, 39.6 percent scored from 10.5 to 15 marks, 36.2 percent scored from 5.5 to 10 marks, and only 7.5 percent scored from 0 to 5.5 marks. The candidates' performance in this question was good.

The candidates with high performance (10.5 to 20 marks) managed to differentiate the terms and could explain the methods used to correct deficit of payment however, their explanation were clear and majority managed to meet the required number of points. However, in item (iv) they explained bill of lading with correct description but failed to explain airway bill they noted it as amount paid for fare air plane to a passenger. Extract 2.1 is a sample of a good response from a script of a candidate who performed well in this question.

Extract 2.1

(i) Certificate of Origin — Is the document that shows the origin of the goods. The certificate of origin shows the details about the name of the product, quantity of the products and where the product is made or comes from. WHILE

An indent — Is the an international trade order of the goods to be imported by the importer from the exporter's country. The document shows the total quantity of goods ordered by an importer to his/her exporter.

(ii) Shipping Note — Is document that document that issued by the shipping company to the consignor showing the details of the goods carried on the ship and is given when the payment of the ship charges are paid. WHILE

Dock warrant — Is the document that is issued to the consignee or a person who buying the goods which used to remove the goods at the dock after paying the dock charges.

(iii) Letter of credit — Is the document written by the importer or buyer to the exporter or seller showing that the importer wants to buying goods on credit, and it shows the credit worthiness of the importer. WHILE

A Letter hypothecation — Is the document written by the importer to his bank authorizing the bank to selling the goods of the importer and making payment to the exporter through the exporter's bank.

2 (b)	(iv) Bill of lading - Is the document that shows the agreement between the ship owner and the person who transport the goods showing the amount of the goods carried on the ship, the type and name of the goods, where the goods from and where the goods required to reach etc. WHILE. Airway bill - Is the document issued by the plane owner to the consignor or person who transport goods showing all details of the goods that are carried in the air plane. Details of the goods are name, destination points, quantity of the goods etc.
	(v) Proforma Invoice - Is the document that is issued by the seller to the buyer showing how the invoice will be written when the buyer buy the goods from the seller. WHILE Freight Note - Is the document that issued by the freight company to the person who transport goods showing the goods transported and the amount of money paid as the freight charge.
2 (b)	Deficit balance of payment is the situation where by the imports exceeds the export in the country. In another words is known as the unfavourable balance of payments. The amount paid to import goods normally higher than the gain obtained from selling goods outside the country. The following are the methods to correct the deficit in the balance of payment. Import tariffs. This is the control of import

2(b)	by imposing high import tax. This will discourage imports and stimulate export.	
	Devaluation of currency. When the currency is devalued the much money will be paid when importing the goods and low amount is paid when exporting the goods. Thus will stimulate export.	
	Export promotion. The government should promote export by reducing the export tax and tariffs many people will engage in production. Thus export will exceed import hence balance of payment.	
	Subsidization of local industries. The government and commercial banks should give subsidies to the local industries so as to produce goods for exportation this will stimulate export and hence favourable balance of payments.	
	Import substitution industries. The government should establish industries which produce the goods which was formerly imported. This can discourage import and stimulate export and hence favourable balance of payments.	
	Generally, in order to increase export and discouraging imports the above ways are to be considered. When the above factors are considered the country will develop the favourable balance of payment or a balanced term of payments in the economy.	

Extract 2.1 shows a sample of a response of a candidate who managed to differentiate the terms and explained the methods employed to correct deficit balance of payment correctly.

On the other hand, some candidates scored low marks (1 to 5.5) because they attempted only one or two items in part (a) and provided few correct points in part (b). Some candidates failed completely to differentiate the terms, they confused some of the terms, especially letter of credit and letter of hypothecation they interchanged the descriptions on the terms but they managed to explain few points on the methods to correct deficit balance of payment. Extract 2.2 is a sample of a poor response.

Extract 2.2

2	<p>a) i) Certificate of origin is the document used in international trade when the traders need to buy or sell the goods <u>while</u> An indent also is the document used in international trade when the owner of the business needs to export the goods from one country to another.</p> <p>ii) Shipping note is the document used in international trade when the goods are port <u>while</u> Dock warrant is the warrant provided by the shipping company in to remove the goods in the port.</p> <p>iii) Letter of credit is the documents used in international trade when the goods are not paid. <u>while</u> letter of hypothecation is the document used in international trade when the exporter and importer need to go outside of the country.</p> <p>iv) Bill of lading is the documents used in international trade when the goods need to keep in the port <u>while</u> Airway bill is the document used in international trade through air port when the goods and services need to keep in the warehousing.</p> <p>v) Proforma invoice is the document used in international trade which is used to provide the information about goods and services and when the work done <u>while</u> Freight note is the document used in international trade.</p>
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	to show the amount of goods and service	
	and its prices.	
	b) Methods employed to correct deficit balance	
	of payment are :-	
	More export : This is the method employed	
	to correct deficit balance of payment to export	
	more than imports goods and services.	
	Low imports ; This is the method empl-	
	oyed to correct deficit balance of payment	
	by allowing the businessman to imports less than	
	exports.	
	Improvement of Transport and Communication :	
	Is the methods employed to correct the deficit	
	balance of payment in order to assist the	
	producer to bringing the goods at the market.	
	Peace and order in the country : Is the method	
	employed to correct the deficit balance of payment	
	peace and order make the people to produce goods	
	and services in big quantities.	
	Provision of social services : Is the method	
	employed to correct the deficit balance of payment	
	because the producer need to get different services	
	such as water, hospitals and schools.	

Extract 2.2 shows a sample of a response from a script of a candidate who failed completely to differentiate correctly any of the term in part (a) but in part (b), he/she mentioned some points which relates with the correct responses even though failed to provide the correct explanations.

2.2.3 Question 3: Organization and Management of business

The question had part (a) and (b). In part (a), the candidates were required to analyse the task performed in staffing as a function of management in the firm by giving six points and in (b), they were required to explain why planning becomes an important function of management.

The question was attempted by 758 candidates (72.7%). The overall performance in this question was good since 8.6 percent scored from 15.5 to 20 marks, 36.8 percent scored from 10.5 to 15 marks, 30.7 percent scored 6 to 10 marks, and 23.9 percent scored from 0 to 5.5 marks.

The candidates who performed well; that is, who scored from 10.5 to 20 marks, demonstrated good understanding on the concepts tested by providing relatively correct responses to the question. They managed to explain at least four tasks out of required six in part (a) which includes job analysis, recruitment, selection, placing, training and motivating and awarding of the employees and many of them were able to explain some correct points like avoiding risks, proper use of resources and attaining the objective in part (b). However, variations in their scores were caused by the number of correct points and the strengths of their explanations. Extract 3.1 presents a sample of good response.

Extract 3.1

Qn.3	<p>Staffing, a function of management which is concerned with human resources as per requirements of the organization. To put the appropriate human resource in the required position in the firm. There are tasks performed in Staffing, these are as follows.</p> <p>Manpower planning: This is one among the tasks performed in staffing, it involves knowing the requirements of the firm with respect to human resource, it is simply the job analysis and identification of workers required at different departments.</p> <p>Recruitment, selection, and placing: This is another group of tasks and functions of staffing involved with tapping various resources of workers availability, selection of the best out of the many alternatives and placing the selected in the required position before their induction.</p> <p>Training and promotion: Training and making the workers used to job allocated to them, furthermore their promotion from one level to another, this will enable their better performance and furthermore incentive for their working.</p> <p>Appraisal and evaluation of performance. This task is concerned with measure of performance of the workers with respect to the goals, standards and agreements set. It involves taking corrective measures in case of any inefficiency in performance and more to stimulate better performance. It is generally concerned with the comparison of current performance and general objectives.</p> <p>Remuneration It involves payment to the staff members simply the payment of workers according to wages, or salaries. Furthermore they are paid accordingly to the agreement.</p>	
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3 rd	any further increased amount could be deduced	
	Lastly: Motivation. This involves the	
	influential and inspiring task of making staff/workers	
	be more productive and efficient in order to increase	
	their efficiency in work.	
b/	Planning, This is the analysis of past and	
	present situation and information of an organization	
	and assessment of probable future for purpose of	
	attaining a goal of the organization. Planning is essential	
	in an management due to the following.	
	Offset uncertainty. Through planning in	
	management, the element of uncertainty due to lack	
	of assurance, analysis and assessment of management	
	and organization goal is eliminated. Through planning,	
	the organization is certain that a certain specific things	
	will be done as per probable futures.	
	Economic control. Through planning, an	
	organization is likely to gain economic control, its through	
	planning that the element of budget arises in attaining	
	a certain goal. The organization will be able to control	
	its resources (Economic resources).	
	Facilitate control. Planning assist greatly	
	in the task of control, most management tasks interact	
	for instance in this, planning facilitate control as it	
	sets goals and standards to be achieved thus control	
	is eased and facilitated.	
	Lastly concentration on objective. Planning	
	is essential as it assists and reminds the organization	
	to focus and be constant to the objective or goals	
	set by the organization in the first place.	

Extract 3.1 presents a sample of a response from a script of a candidate who managed to analyse the task performed in staffing as the function of management and explained the importance of planning in management.

On the other hand, most of the candidates who scored from 0.5 to 5.5 skipped part (a) and attempted only part (b) of which they managed to explain at least two correct importance of planning as a function of management out of six which were required like proper use of the available resources, avoiding risks without explanations or with insufficient explanations. Some of the candidates misinterpreted the question in part (a) and they focused their discussion on the functions of management which was contrary to the demands of the question but they scored some marks from part (b) from which they were able to explore some correct points.

Some candidates who scored a 0 mark deviated from the demands of the question while others defined only the key terms from the question like staffing, planning and management. Other candidates in this group explained some functions of management such as organising, staffing, directing and motivation in part (a) and a few candidates explained on the functions of directing as management functions in part (b) which were contrary to the requirement of the question and their responses were: supervising, guiding and issuing orders to the subordinates. Extracts 3.2 and 3.3 are the samples of responses from the candidates who failed to understand part (a) and (b).

Extract 3.2

30	To analyse the tasks performed in staffing as a function of management in the firm which are planning. This is one of the tasks performed in staffing of management in the firm. The firm must make sure that they have a good plan in the organisation. The good plan help the firm to increase their reputation and so on.	
	Supervising: also there is Supervising. In any management must have supervisor who supervise other people. For example in organisation or firm there is manager who supervise the people who behind her. So Supervising is important on the management of firm.	
	Controlling also in any management must control their work. So control in the management of the firm is important. If things are control very well can increase reputation in that business.	
	Organizing means that any staff must be organised together in order to have a good communication and also the management at all must organised together in order to increase a reputation to the firm. So this is the one of the tasks performed in staffing as a function of management in the firm.	
	Directing This is another task performed in staffing as a function of management in the firm. Must direct people in different activities. More by individual are choosen according to the education they have like Accountant, Marketing and so on.	
	Generally This are the some of the task performed in staffing as a function of management in the firm.	

Extract 3.2 is a sample of an incorrect response from a script of a candidate who misinterpreted the question by writing on the functions of management instead of analysing the task performed in staffing as a function of management.

Extract 3.3

36)	Management is organising, directing, staffing, co-ordinating, controlling and planning of all the activities within an organisation. In management planning is one of the function of which is of importance. Of which planning involves vetting of plans, objectives, achievement or goals of an organisation. Is of importance because; firstly, planning is of importances since an organisation oversees the plans to be implemented	

Extract 3.3 presents a sample of a response from a script of a candidate who attempted only part (b) of the question by highlighting the functions of management as a definition of management instead of explaining the importance of planning in management.

2.2.4 Question 4: The business office

The question had two parts that is part (a) and (b). In part (a) , the candidates were required to describe four major types of office staff commonly found in the business organization while in part (b) they were required to explain the five essentials of an efficient office.

This question was attempted by 320 candidates (30.7%) of which 1.2 percent scored from 16 to 18 marks, 10.7 percent scored from 10.5 to 15 marks, 36.2 percent scored from 6 to 10 and 51.3 percent scored from 0 to 5.5. The performance in this question was average.

The candidates who performed well in this question scored from 10.5 to 18 marks. They managed to provide reasonable number of points with correct details to most of the points. In part (a), most of the candidates managed to describe types of office staffs like supervisors, office manager, secretaries and messengers. However, some of them did not mention clerks because they thought that their duties are the same as messengers while they are not. They also managed to explain correctly all essentials of an efficient office organization. Some points like location, layout, furniture, office staff, premises for office and stationary and office equipment were included in their responses. Extract 4.1 shows a sample of a good response.

Extract 4.1

	b) Office staff are the people who perform all clerical work and other work in an	
	business organisation. The following are the four main types of office staff.	
	<u>Top directors</u> . These are staff members of an office who supervise other members and formulation of policies and plans regarding matters concerning business issues.	
	<u>Senior clerks</u> . Also this is type of an office staff who receive order from top management and implement them. Example General branch manager.	
	<u>Supervisors</u> . These help an organisation to supervise all activities of an organisation so as to achieve pre-determined goals of an organisation. Example branch manager.	
	<u>Messengers</u> . These are people who help in an organisation through by sending and receiving information from one person to another person. They serve high staff members with water and other documents which are necessary.	

k5)	Office is the building in which all clerical work are done. It involves the central place where handle all incoming correspondence of the business. Therefore in order an office to be efficient the following are the basic essentials.	
	Location. This is an essential feature of efficient office organization where by it must be located close to the business and in area where there is good reputation and capable for the expansion.	
	Office layout. Also this is another feature of efficiently office organization where by the arrangement of furnitures and other equipment should be well arranged so as to allow free movement of stuffs and allow natural light and ventilation.	
	Office Stationery. Also This is an essential feature of an office organization where by it must have all writing equipment materials such as pen, carbon paper and rubber to facilitate office work efficiently.	
	Efficient staff. Also This is an essential of an efficient office organization where by it must have efficiently staff expert to perform clerical work and other works - efficiently.	
	Furniture and equipment. Also an efficient office must have modern furniture and equipment which helps to simplify work in the business. Example. Computer, chair and accounting machines.	

Extract 4.1 is a sample of a good response from a candidate who managed to describe some types office staff commonly found in business organizations and explained the essentials of an efficient office organization however some of the points contained partial explanations.

On the other hand, the 41.3 percent of the candidates who did not perform well; that is, who scored from 0.5 to 5.5 marks, explained very few points compared to the required points on each part or they

answered only one part of the question. Some candidates mixed correct and incorrect answers in part (a) such as teachers, supervisors, office managers and doctors. Others explained some essentials of an efficient office organization such as office equipment and furniture in part (b) together with other incorrect points like transport facility and allowances to workers. Extract 4.2 presents a sample of a poor response.

The candidates who scored a 0 mark (10%) failed to understand the question. Some of them wrote some of the activities that are to be performed by some of the office staff like recording of information, receiving of information and proper file keeping. Other candidates in this group explained the different work done by office staffs such as teachers, security guard, accountants and cooks but they failed to group them under specific category. Some of the candidates who misinterpreted the question wrote on the factors which contributed to the achievement of organization goals.

Extract 4.2

4(b)	Good policies → so under the office organization to done work efficient must firmu	
	lateral good policies which drive the organization and ensure that policies are going according to the office or organization goals.	
	Coordination → so under efficient to be attained in an organization coordination must be spirit of the all staff office to ensure that accelerate the achievement of the whole organization and each perform for the interest of the organization	
	Common Interest → also the organization office to conduct well call people to work for the office interest, not every one to work for his or her interest the organization goal cannot be reach if every one would work of his or her interest, common interest is essential for efficient	
	Motivation and incentives → also the office organization to be efficient motivating people to work hard and provision of different incentive to the workers who work hard to stimulating them to be like him or her working hard	
	Spirit of work → also worker in office organization should have spirit of work to that organization, not one has no spirit but influenced by the organization, spirit from heart to work the desire to work on such organization	
	By conclusion → above the essential of efficient office organization, spirit of work, motivation and incentives, good policies, coordination, common interest and good plan	

Extract 4.2 presents a sample of a poor response from a candidate who described the factors which contribute to the achievement of the organization goals instead of describing the essentials of an efficient office of organization.

2.2.5 Question 5: Taxation

The question had two parts (a) and (b). Part (a), the candidates were required to analyse the importance of tax in the economy of the country and in part (b) they were required describe five problems that face tax authority in Tanzania.

The question was attempted by 1,013 candidates (97.2%) of which 28.4 percent scored from 15.5 to 20 marks, 57 percent scored from 10.5 to 15 marks, 13.7 percent scored from 6 to 10 marks and 0.9 percent scored from 3.5 to 5.5 marks. The overall candidates' performance in this question was good. This good performance could be attributed to the fact that the topic from which the question was set is taught in other subjects like Economics hence the candidate might have exhausted a wide coverage of the topic and managed to transfer knowledge from such subjects.

The candidates (85.4%) who scored high marks in this question were able to analyse the importance of tax in the economy of a country and described the problems facing tax authority in Tanzania. Many of these candidates managed to provide relatively correct answers in part (a) such as a source of government revenue, it discourages consumption of dangerous goods, reduces income inequalities, maintain economic stability and being a source of investible capital. Furthermore, in part (b), a few candidates managed to provide correct answer by providing all required points with detailed explanations but most of them described at least three problems out of the required five which include corruption among the tax officials, illiteracy of the taxpayer, inadequate record keeping together with tax evasion and avoidance. The other correct points which were not described by some of the candidates include lack of patriotism, low tax base, inaccessibility and reluctant of the people in paying tax. Extract 5.1 presents a sample of a good response.

Extract 5.1

5(a)	<p>Tax is the compulsory payment made by individual and the firm to the government in order to increase revenue of the government. There are three system of taxation which are Progressive, regressive, proportion tax system. the importance of tax in the country are explained as follow:</p> <p><u>Reduce income inequalities.</u> Tax reduce the income inequality between poor people and rich people in the country. By using Progressive taxation system and surtax (tax payed by rich people) help to reduce income inequality between poor people and rich people in the country.</p> <p><u>Increase government revenue.</u> Tax increase the revenue to the government. Which help the government to meet its public expenditure like construction of road, health care building ect which will stimulate the growth of economic of a country.</p> <p><u>Control inflation.</u> Government use the taxation system to control inflation in the country. In the time of inflation the government reduce indirect tax in to decrease the price of the product and increase direct tax in order to reduce purchasing power of people which help to control inflation.</p> <p><u>Control importation of harmful product.</u> By using tax like import tariff and quotas the government control the importation of harmful product in the country which will affect the citizen when they enter in the country.</p>	
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5(a)	Correct deficit balance of payment
	Government use the tax to correct the difficulty in the balance of payment. Tax is used to discourage importation of goods and services due to that it correct deficit balance of payment in the country.
	Those are the importance of tax in the economy of a country. Tax is very helpful in controlling some economic problems so the the government must provide education -
	inorder for people to pay tax willingly and to decrease tax evasion and avoidance.
5(b)	Tax is compasory payment by individual and the firm to the government in order to increase revenue to the govern-ment. In Tanzania the authority responsible for collect/impose tax is called Tanzania revenue authority (TRA). TRA face many problems such as
	Poor infastructure. In Tanzania there are poor infastructure in trasport and communication system which make it very difficult for TRA to go remote areas to collect the tax from people who live in those areas.
	Inadequate skilled personnel.
	In our country Tanzania there are inadequ-ate of people who have skilled in collecting,

5(b)	imposing and calculating the amount of tax to be paid by certain person in the country.	
	Tax avoidance and evasion. In Tanzania there is high rate of tax avoidance and tax evasion in the country which make Tanzania revenue authority to collect small amount of money compared to its plan.	
	Ignorance of people. In Tanzania many people are ignorant about the important of tax in the economy so they feel unhappy when they charged tax due to that they provide wrong information in order to escape tax.	
	Corruption. This is another problem face the Tanzania revenue authority. This occurred when the workers (officials) of Tanzania revenue took money collected as tax from firm and individual for their personal use.	
	Those are some of the problem face the Tanzania revenue authority (TRA) in the country if those problem solved the (TRA) Tanzania revenue authority will work at a good condition and the government will get high revenue from tax.	

Extract 5.1 shows a sample of a good response of a candidate who managed to analyse the importance of taxation to the economy of the country and the problems facing tax authority in Tanzania.

Despite the good performance in this question, there were a few candidates (0.9%) who scored from 3 to 5.5 marks. These candidates provided a few number of points to each part of the question compared to the required number of points. Some candidates managed to mention some correct points on the importance of taxation to the economy but failed to provide correct descriptions. For example, tax avoidance and evasion was described as *the government failure to collect tax*. The other correct point

mentioned by the majority of the candidates was corruption but some of them provided incorrect explanations such as *the corruption is made between the tax collectors and TRA managers*. Moreover, some candidates provided some irrelevant points like lack machine of policy, lack of employment, non-economic to tax payer, poor employees the country become bankrupt and poor country security of which were found in part (b). A few candidates misunderstood the question in part (b) because their responses focused on the disadvantages of taxation to tax payers which were contrary to the question.

2.2.6 Question 6: Contract of Sales

The question had two parts, (a) and (b). In part (a), the candidates were required to explain five rights of unpaid seller of goods under contract of sale whereas in part (b) they were required to explain briefly the term ‘contract of sale’ and outline four rules for transfer of title under sales of goods Act.

The question was attempted by 922 candidates (88.5%) of which 3.3 percent scored from 16 to 19.5 marks, 21.7 percent scored 10.5 to 15 marks, 49.2 percent scored from 6 to 10 marks and 25.8 percent scored from 0 to 5.5 marks. These data indicated that overall performance in this question was good.

The majority of the candidates (25%) who scored high marks managed to explain the rights of unpaid seller of goods under contract of sale correctly such as right of stoppage of goods in transit, right to resale the goods, the right to repossess, right to sue for the damage, right to sue for interest and right to sue for price in part (a). Although not all of them managed to explain all rights, the majority explained at least four points and above. Likewise they demonstrated their ability by explaining the rules for transfer of title under sales of goods Act in part (b) for example if goods are sent on approval or return basis, in case of contract of specific goods which are not on deliverable and in case of specific goods ready for delivery. The variation of their marks determined by the number of correct points and the ability a candidate in explaining the points.

The candidate with average performance managed to explain at least three correct points in part (a) like the right to repossess the goods, right to resale the item repossessed, the right against the goods and the right to sue in case of any damage. They also managed to score full marks from the meaning of the term contract of sale but very few were able to outline at least one of the rules required in part (b). Most of these candidates answered only part (a) and avoided part (b). This showed that they had insufficient knowledge on contract of sales. Extract 6.1 presents a sample of a good response from a script of a candidate who managed to answer part (a) of the question correctly.

Extract 6.1

Q6	Five rights of unpaid seller	
	Unpaid Seller is seller whose buyer refuse to make payment for the goods on the agreed price. Sometime buyer refuse to make payment to the seller under different circumstance. The following are the right of the seller for unpaid goods by a buyer	
	The right to stoppage goods in transit the seller has right to stop goods in transit if the buyer has money refuse to make payment for the goods that give the right for seller to turn goods in warehouse	
	The right to resale for the goods that is the seller has right to sell goods to another person when buyer has regret to make payment for the price agreed on goods	
	The right to sue for price that is the seller has right to the buyer for price of goods which may can refuse to pay for it	
	The right to sue for damage. In case goods get destroyed while are in transit, the seller has right to sue him in demand for the goods destroyed to compensated.	
	The right to sue for interest that is the seller has a right to sue the buyer for interest on price for the goods when the seller may use any cost to prepare goods for deliver to the buyer	
	Apart from the right of unpaid seller also there is right of seller when the seller require the buyer to deliver the goods from when it agreed to pay for price	

Extract 6.1 shows a sample of a good response from a script of a candidate who managed to explain the right of unpaid seller under the contract of sale.

Most of the candidates who scored low marks (0.5 to 5.5) could define the term contract of sale, and pointed out and explain some rights of unpaid seller of goods under the contract of sale and some of their responses were the right to repossess and the right to resell the goods. Other candidates provided partial definition of the term and mentioned some right without explanations.

The candidates who scored a 0 mark provided incorrect answers due to inadequate knowledge or misconception of the question. This is justified by their responses where some of them explained the ways of terminating contract especially discharge by agreement, by performance and by frustrating in part (a). They thought that whenever the buyer failed to pay for the goods the seller might discharge the contract of sales which is applicable to other contract other than a contract of sale. Others wrote on informal agreement used by the sellers in collecting their debts from buyers who failed to pay their debts on time such as setting specific time, signing the agreement and paying the debts by instalments. Moreover, in part (b), they pointed out the rule regarding delivery of goods such as place of delivery, time of delivery, and expenses of delivery which were contrary to the question while others outlined the essential characteristics of a contract of sale of goods instead of the rules for transfer of title under sales of goods Act. Extract 6.2 is a sample of a response from a script of a candidate with a poor response.

Extract 6.2

6a)	ANSWER.	
	Contract of sales is the agreement between the buyer and seller to buying goods for a specific period of time.	
	To explain five rights of unpaid seller of goods under Contract of sales are as follow:	
	Make a specific of time: The seller are make specific time which agree if can make the contract of sale.	
	To transfer goods: The seller are make the goods transfer to place they are needed for contract of sale are make.	
	Price of goods: The seller are right to make the price of the commodity which as are sold to the buyer.	
	Amount paid: The seller are right the amount will pay the buyer after buying goods are received from the amount will agree by the buyer to pay.	
	To sign the treaties: The seller are right to the buyer to sign the contract which are agree for a specific period of time the name of buyer and seller must be written.	
	From the above information this is five rights of unpaid seller of goods under contract of sales.	

	ANSWER:	
	Contract of Sale is the agreement between the buyer and seller when buying and selling goods and services, example Juma are contract of sale by Ali in order to buying and selling goods and services.	
	To outline four rules for transfer of title under the sales of goods Act know are as follow:	
	Transfer goods: When have of contract of sale it transfer goods from when to buy up to the place of store the good	
	Subject matter of contract (goods): This is contract of sale it must be buying and selling good if there are no goods the contract do not applied.	
	Price: If the contract of sale it must a price of commodity which buying or selling from the seller if there are not price the goods which are not selling.	
	Specific period: The goods which are sold must agree the period which pay the buyer for period which are agreed	
	From the above information this is the four rules which used to transfer of the title under the sale of goods Act	

Extract 6.2 presents a sample of a poor response from a candidate who focused on the essentials characteristics of a contract of sales of goods in part (a) and some of the rules regarding delivery of goods in part (b).

2.2.7 Question 7: Marketing.

The question had two parts, (a) and part (b). In part (a) candidates were required to examine five methods involved in carrying out market research and in part (b) were required to state five factors which affect successfulness of market research in developing countries.

The question was attempted by 220 candidates (22.7%) of which 77.3 percent scored from 0 to 5.5 marks, 20.9 percent scored from 6 to 10, 1.8 percent scored from 10.5 to 12 marks which was the highest score in this question. The statistical data show that the performance in this question was poor.

The candidates who scored from 0.5 to 5.5 marks were able to examine at least one method used to carry out market research like questionnaires or interview. Furthermore, they mentioned few points on the factor for unsuccessfulness of market research to undeveloped countries such as language barrier, lack of insufficient fund and poor transport facilities. Some of them mixed correct with incorrect answers, especially in part (a).

The candidates with a 0 mark provided incorrect responses because of poor knowledge on the subject matter tested and misinterpretation of the question. In part (a), the majority of the candidates focused on the steps involved in carrying out market research instead of methods used in carrying out market research they failed to differentiate steps from methods. In part (b), some candidates explained on the indicators of a successfulness of market research like increase in sales, increase in production and increase in profit. Others mentioned some necessary factors in carrying out market research including sufficient fund, good transport facilities, availability of data, and good communication. Extract 7.1 shows a sample of a poor response from a candidate who misinterpreted the question in part (a).

Extract 7.1

7	a	<p>Market research refers to the systematic collection, assimilation and analyzing of marketing information so as to make product being more marketable. Market research intend to the market situation so that to enable the firm to produce given goods.</p> <p>The following are the methods involving in carrying out market research, these are as follows below:</p> <p>Definition of the problems, in this the given firm is responsible in defining the problem concerning a given goods, so as to wide the study of the market.</p> <p>Formation of plans development, this concerns on how to inculcate the data from the different sources. Through this enables to make follow up on marketing situation hence obtaining the problems.</p> <p>Collection of data, this refers to the ways used to collect data on the faced problem. A firm can decide in which way to use in making the data, are well collected such as through observations, interviewing etc.</p> <p>Analysis of data, as the data have been collected, they should be analyzed so that they can be well arranged.</p> <p>Evaluation and presentation of the data, this deals with the coming up with the one binded problems and solution to overcome the collected data which are seems to be as the problem.</p> <p>All in all market research shows how the market for the goods are to be followed in so as to produce quality goods.</p>
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Extract 7.1 is a sample of a poor response from a script of a candidate who explained steps used in carrying out market research instead of methods used in carrying out market research.

The candidate with average score from 6 to 10 marks managed to explain at least two correct points in part (a) such as questionnaires and consumer survey/interview which were explained by many candidates in this group. They also managed to state at least three correct factors out of five which were required in part (b) even though some points were partially explained.

A few candidates (1.8%) who scored above average marks managed to examine the methods used in carrying out market research and stated some factors that affect the successfulness of market research in developing countries with some examples. Extract 7.1 is a sample of a good response.

Extract 7.1

7	(a) Market research is a process of investigating a potential or existing market and finding out useful information that can be used in the formulation of business policies.
	The following below are methods involved in carrying out market research.
	Observation , is the one of the method involved in carrying out market research, This method involves in found out what existing in the market. For example consumer demand.
	Internal research , This is also another method of carrying out research. This involves checking the internal records of the business, because every business keeps records concerning sales and transaction taken place, hence
	Pilot Scheme , Also this is another method of carrying out market research. This involves the taking one product as a sample within the market and test how it works.
	Consumer's Survey , This is also another method of carrying out market research, under this method it involve the interview of with the customer. It involve the process of interviewing the customers.
	Questionnaires , This is the common method of carrying out research, This method involve providing of sample of questions to be answered

7	<p>b) The following below are the factors which affect successfulness of market research in developing countries.</p> <p><u>Language barriers</u>, This is the one of the factors which affect successfulness of market research in developing country like Tanzania, under this during the time of interviewing consumers it become difficult to get data from them due to difference in language.</p> <p><u>Lack of Insufficient fund</u>, Also this is another factor which affect market research as there become shortage of funds to employ efficiency tools that can be used in collecting information from various areas.</p> <p><u>Lack of transport facilities</u>, Also this is another factor which affect market research, as there become difficult to conduct market research to an areas where there is poor transport facilities. Also they face problems of lack transport to the indigenous areas.</p> <p><u>Lack of Skilled personnel</u>, Also this is another factor which affect market research, where in market research there become no skilled personnel who can conduct market research effectively.</p> <p><u>Lack of clear statistical data</u>, market research in a developing country like Tanzania is faced with the problem of lack of clear statistical data. This happen when the number of people interviewed is wrong because not the whole population will be interviewed.</p>	
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Extract 7.1 shows a sample of response from a script of a candidate who managed to examine the method of carrying market research and state some correct factors affecting successful marketing research in developing countries.

2.2.8 Question 8: Import and Export Trade.

The question had two parts, (a) and (b). In part (a), the candidates were required to analyse five functions of chamber of commerce and in part (b), they were required to identify three intermediaries used in import and two used in export trade.

The question was attempted by 295 candidates (80.1%) of which 34.1 percent scored from 10 to 16.5 marks out of 20 marks, 46 percent scored from 6 to 10 and 19.9 percent scored from 0 to 5.5. The statistical data indicates that the candidates' performance in this question was good.

The candidates who scored from 10.5 to 16.5 managed to explain some functions of the chamber of commerce as well as identifying the intermediaries used in import and exports. Their explanations in part (a) showed that they had sufficient knowledge because they were able to analyse functions of chamber of commerce like to educate the members on better means of production, ensure harmony and better understanding between the members, act as a spokesman of business community and collect transmits information. They also managed to identify either two intermediaries used in import or export. Their performances vary according to number of points analysed and the ability of a candidate to defend the points in a correct perspective. Extracts 8.1 and 8.2 are samples of good responses.

Extract.8.1

Q(a)	<p>Chamber of Commerce;- This is a voluntary association of people who are engaged / concerned in trade, commerce and industries. In Tanzania it is called The Tanzania Chamber of Commerce and Industries in short T.C.C.I.A.</p> <p>The following are the five functions of chamber of commerce.</p> <p>To act as a Spokesman of the business community in business matters;- The chamber of Commerce has the responsibility of representing the business community in various business matters with the government preserving their interest.</p> <p>To act as an arbitrator;- Also the chamber of commerce has the function of settling various business disputes between members of the chamber of commerce for agreement.</p> <p>To Provide advisory services to members of the business community; concerning business advice to members faced with various business problems example how they could improve the quality of their products and ways to improve.</p> <p>To organize various trade exhibition and Trade Fairs;- also the chamber of commerce has the function of organizing various trade fairs and exhibitions to give opportunities to members to display their businesses and announce their businesses.</p> <p>To provide / Impart business education to the community of society;- also the chamber of commerce plays the role of providing business knowledge or education to the society or community.</p>
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Extract 8.1 shows a sample of a response from a script of a candidate who managed to analyse the functions of the chamber of commerce.

Extract 8.2

8 b)	Intermediaries. These are simply, the middle men found in international trade, they link the importer and the exporter. The following are three among many import intermediaries and two among many export intermediaries.
	Import merchant. These are import middlemen who import goods on their own account. They import goods on their own name and complete the dealing at their own name, account and risk. Similar to wholesaler or retailer.
	Import broker. This is another intermediary which is concerned with the arrangement of for the importation of goods for the principal importer. They arrange and bargain for the best terms for import on behalf of the importer.
	Import commission agent. Another type of import intermediary which involves importation of goods but in return or consideration he is paid commission for his/her services.
	Export merchant. A type of export intermediary involved with the exportation of goods at his own name, account and risk. They are also similar to wholesalers. International merchant middlemen.
	Lastly, Export commission agent. These are export the intermediaries who export goods on behalf of their exporter (principal) and are paid commission for their service.

Extract 8.2 shows a sample of a good response from a candidate who managed to identify intermediaries used in import and export trade.

On the other hand, there were some candidates whose performance was average and their scores ranging from 6 to 10 marks. They understood the question but they showed some weaknesses on their explanations on some of the functions of the chamber of commerce. Furthermore most of them managed to identify at least three intermediaries used whether in import or export. Some of them answered correctly in part (a) than in part (b) and the vice versa.

However, the candidates with low marks had their scores ranging from 0.5 to 5.5 because they had little knowledge on the subject matter which had evidenced by their explanations. Some of them mixed correct with incorrect points, especially on import and export intermediaries while others managed to analyse only some functions of chamber of commerce with inadequate explanations and did not score any marks from other part of the question.

Some candidates who scored a 0 mark provided incorrect responses because they failed to understand the requirement of the question and lacked knowledge on chamber of commerce and international intermediaries. One of them explained on the functions of the national bank of commerce while other candidate wrote the functions of marketing board like creating market for agricultural products and providing loan to its members. Two of these candidates explained the functions of wholesalers instead of the chamber of commerce and pointed out some traders involved in home trade and foreign trade. Extract 8.3 presents a sample of a poor response.

Extract 8.3

8b)	Trade implies buying and selling of goods either within the country or outside the boundary eg; export trade, import trade. There are several intermediaries in these forms of trade, by starting with the intermediaries of import trade are as follows:- Retailer, this is an agent in the import trade of whom he buys goods in relatively large quantities and sell them on a reasonable price to the final consumer at small quantities. Wholesaler, this is an agent in the import trade of whom he buys in bulk to the wholesaler and sell them in large quantities to the retailer. Manufacturing agent, this also may be one of the intermediaries of import trade where he distributes goods from the manufacturer directly to the wholesaler or directly to the final consumer. Also below follows the intermediaries of export trade and are as follows:- Exporter (Exports); this is an intermediary who sells goods to other country or abroad. Importer; this is an intermediary who buys goods within the country of which are brought into the country.
8a)	Chamber of Commerce is a non-organisation deals with commercial activities of people connected with commerce, industry, and trade. The chamber of commerce does many functions and the below follows the few:- To ensure goods are produced and brought into the market;

Extract 8.3 shows a poor response from a candidate who pointed out a function of a producer to consumers in part (a) and wrote on different traders in part (b).

3.0 PERFORMANCE OF CANDIDATES IN DIFFERENT TOPICS

The topic analyses shows that the performance of the candidates in Commerce subject, in the ACSEE in 2015 was good since the candidates had good performance in 14 topics out of 17 topics examined in paper 1 and 2. The good performance of the candidates topic-wise was as follow: The Scope of Commerce 99.8 percent, Taxation 99.1 percent, Production 98.8 percent, Business Units 95.2 percent, Transport and Communication 95 percent, Wholesale Trade

94.70 percent, Foreign Trade 92.5 percent, Insurance 88.8 percent, Banking 87.9 percent, Import and Export 80.1 percent, Organization and Management of Business 79.9 percent and Contract of Sales 74.2 percent. The candidates had average performance in the top of The Business Office by 48.7 and weak performance in the topics of Warehousing and Marketing by 26.55 percent and 22.7 percent respectively.

Moreover, the comparison of candidates' performance in 2015 and 2014 revealed that, in 2014 the performance in the topic of Advertising was average while in 2015 the performance in this topic was good. The good performance in this topic could be attributed to the candidates' ability to identify the task of the question and sufficient knowledge on the topic. Moreover, in 2014 the performance in the topic of Marketing was good but in 2015 the performance of the same topic was weak. The reason for weak performance might have been caused by the candidates' failure to identify the task of the question, insufficient knowledge and skills together with misinterpretation of the questions. The attached Appendix shows a summary of the candidates' performance in each topic, where green colour indicates topics with good performance, yellow colour topics with average performance and red colour topics with weak performance

4.0 CONCLUSION AND RECOMMENDATIONS

4.1 CONCLUSION

Generally the performance of candidates in 152 Commerce, in the ACSEE in 2015 was good compared to 2014. However, the weak performance noted on the topic of Marketing and Warehousing could be attributed to insufficient knowledge on the subject matter tested, poor in mastery of English Language and misinterpretation of the question.

It is expected that the feedback provided in this report will enable teachers, students, parents and other stockholders to take appropriate measures for the better performance of the candidates in future examinations.

4.2 RECOMMENDATIONS

In order to improve the performance of prospective candidates, the following are recommended:

- (a) Candidates should carefully read the examination questions in order to identify the requirements of the questions.
- (b) Candidates should be guided on how to identify the task in various questions and also how to respond on such tasks.
- (c) Students should be encouraged to read textbooks and search internet materials so as to broaden their understandings on the subject.
- (d) Teachers should ensure complete and thorough coverage of the topics which are stipulated in Commerce syllabus. This will enable the candidates to acquire the required knowledge and skill in every topic.
- (e) Teachers should administer regular exercises, tests and examination so as to encourage students to work hard.

ACSEE 2015

A Summary of the Analysis of the Candidates Performance per Topic

152 COMMERCE

S/N	Topic	ACSEE 2014			ACSEE 2015		
		Number of Questions	Percentage of candidate who scored an average of 30% or above	Remarks	Number of questions	Percentage of candidates who scored an average of 30% or above	Remarks
1	The Scope of Commerce				1	99.80	Good
2	Taxation	1	99.50	Good	1	99.10	Good
3	Production				1	98.80	Good
4	Business Units	1	98.20	Good	1	95.20	Good
5	Transport and Communication	2	79.50	Good	1	95.00	Good
6	Wholesale Trade	1	95.60	Good	1	94.70	Good
7	Foreign Trade	1	79.70	Good	1	92.50	Good
8	Insurance	1	71.80	Good	1	88.80	Good
9	Banking	1	95.30	Good	1	87.90	Good
10	Import and Export trade	1	74.90	Good	1	80.10	Good
11	Advertising	1	30.60	Average	1	79.90	Good
12	Organization and Management of Business	1	91.80	Good	1	76.10	Good
13	Contract of Sales	1	58.30	Good	1	74.20	Good
14	The Business Office	1	68.30	Good	1	48.70	Average
15	Warehousing				1	26.55	Weak
16	Marketing	1	96.90	Good	1	22.70	Weak
18	Stock Exchange	1	83.50	Good			

