



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



**CANDIDATES' ITEM RESPONSE ANALYSIS
REPORT ON THE CERTIFICATE OF SECONDARY
EDUCATION EXAMINATION (CSEE) 2022**

COMMERCE



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061 COMMERCE

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FOREWORD

Candidates' Item Responses Analysis Report (CIRA) for Commerce subject in the Certificate of Secondary Education Examination (CSEE), 2022 has been prepared to provide feedback to teachers, students, parents, policy makers, education administrators, school managers and other education stakeholders about candidates' performance in the Commerce subject. The feedback provided will enable students to identify appropriate measures to be taken in order to improve the students' teaching and learning process, and performance in future examination.

The analysis provided in this report shows the reasons behind good performance of candidates in the Commerce subject. The expressed reasons include, ability to interpret the need of the question and sufficient knowledge of the subject matter. Furthermore, the report shows the reasons for weak performance of few candidates which include misinterpretation of the questions, insufficient knowledge of the examined subject matter and poor English language command in presenting and organizing their responses. Additionally, a report put forward some ways which should be used to improve teaching, learning and assessment in order to improve the candidates' performance in future examination.

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

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



Dr. Ally Said Mohamed
EXECUTIVE SECRETARY

1.0 INTRODUCTION

This report shows the candidates' performance in Commerce in the Certificate of Secondary Education Examination (CSEE), which was conducted in November 2022. Commerce paper consisted of ten (10) questions, which contains sections A, B and C. Section A consisted of fifteen (15) multiple choice items composed from different topics and five (5) matching items composed from one topic. This section carried a total of 20 marks. Section B, consisted of five (5) short answers questions which carried a total of 50 marks. Section C which consisted of three (3) essay questions carried a total of 30 marks, from which the candidates were required to attempt any two questions.

A total of 12,684 candidates sat for the Commerce paper in the Certificate of Secondary Education Examination (CSEE). Out of these candidates, 10,601 (83.92%) passed the examination and 2,032 (16.08%) failed. However, the results of 51 candidates were withheld due to various reasons and these candidates were included in the analysis of candidate's performance per question. The CSEE 2022 performance has increased by 16.52 per cent compared to the CSEE 2021 whereby a total of 8,468 (67.40%) candidates passed and 4,096 (32.60%) failed. The results are summarized in **Table 1**, that follows:

Year	Grades	A	B	C	D	F
2021	Number of candidates	23	273	2,925	5,247	4,096
2022	Number of candidates	224	896	4,960	4,521	2,032

Table 1: Candidates' performance in Commerce CSEE 2021 and 2022.

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

The candidates' performance in this report is categorised as good, average and weak. It is considered good if the candidates scored within the

percentage range of 65 to 100 per cent, average performance if percentage range from 30 to 64 per cent and weak performance if percentage range from 0 to 29 per cent. Three colours are used to denote these categories. Green colour present good, yellow present average and red present weak performance.

2.0 ANALYSIS OF THE PERFORMANCE OF CANDIDATES IN EACH QUESTION

2.1 Question 1: Multiple Choice Items

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

The question was attempted by all 12,684 (100%). Out of whom 1,105 (8.71%) scored from 10 to 15 marks, 7,411 (58.43%) scored from 5 to 9 marks and 4,168 (32.86%) scored from 0 to 4 marks. Figure 1 summarises the candidates' performance in question 1.

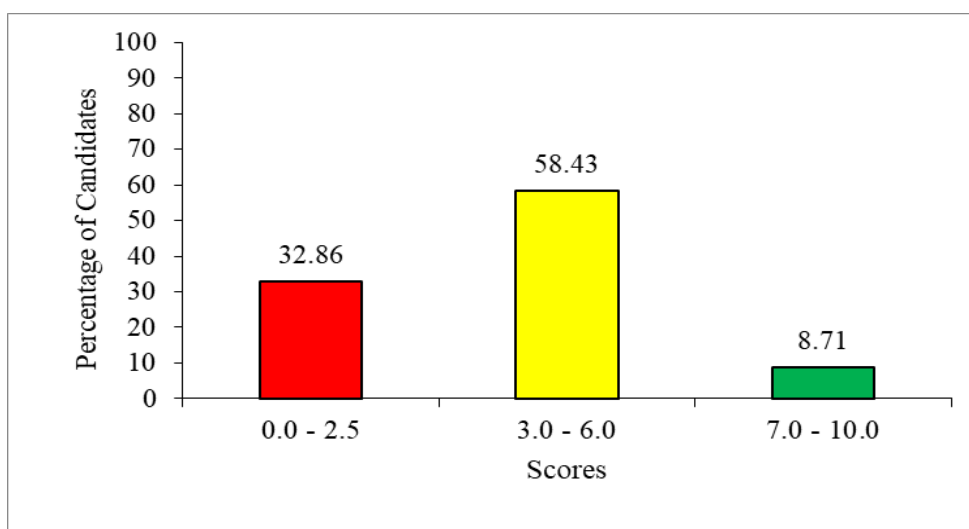


Figure 1: The Percentage of Candidates' Performance on Question 1

Figure 1 shows that, the general performance of the candidates on question 1 was good since 8,516 (67.14%) candidates scored between 4 to 15 of allocated marks.

In item (i), candidates were required to identify the process through which entrepreneurs convert business opportunities into marketable solution from the given alternatives. The item intended to test the candidates' awareness on the process undertaken by entrepreneurs to convert business opportunities into marketable solution. The correct response was *A Innovation*. The candidates who responded correctly were aware that entrepreneurs play a significant role in promoting innovative technologies, products and services. This role of entrepreneurs helps them to convert business opportunities into marketable solution. The candidates who selected incorrectly responses *B: Risk taking*, were influenced by word "risk taking" which is main feature of entrepreneur hence they lacked sufficient knowledge of the functions or roles of entrepreneurs. They were unaware that, in risk taking an entrepreneur assumes the responsibility for loss that may arise due to unforeseen contingencies in future. On the other hand, the candidates who opted for alternative *C: Creation* and *D: Mobilization and allocation of resources*, were incorrect as both responses involve the process of organising resources to be used in production activities. These candidates were attracted to select these distractors because both are the activities performed by entrepreneurs. Furthermore, the candidates who selected incorrect alternative *E: Market research*, the candidates were influenced by the word "market". They were unaware that market research is activity of gathering information about consumers' needs and preference. Market research aims at enabling the firms to produce goods which are acceptable to the customers.

In item (ii), the candidates were required to choose the correct system of tax on which the average rate of tax falls as income increases. The item intended to test candidate's ability to understand the system of taxation. The correct response was *D: Regressive tax*. The candidates who opted for this alternative had sufficient knowledge about system of tax. They understood that, in regressive tax system the tax rate decreases with the increase of the taxpayer's income. Candidates who opted for wrong alternatives, *A: Tax incidence* and *E: Value Added Tax*. These candidates

failed to differentiate between system of taxation and types of taxes. They were unaware that, tax incidence and Value Added Tax refers to the extent to which an individual suffers from the imposition of a tax and tax which is imposed at each stage of consumption respectively. The candidates who selected for alternative *B* and *C* failed to comprehend the requirement of the question due to lack of knowledge of system of taxation. Candidates who chose *B: Proportional tax*, failed to understand that, the average rate of tax is constant at all levels. Moreover, candidates who selected option *C: Progressive tax*, were unaware that, in this the average rate of tax rises in proportion to the increases in people's incomes.

In item (iii), the candidates were required to identify the means of advertising through which goods are neatly arranged to attract customers' mind. The item was set to test the candidates' understanding on advertising media. The correct answer was *E: Window display*. The candidates who opted for the correct response understood that, this is advertising media where goods are neatly arranged to attract customers to buy products. The candidates who opted for *A: Magazine and Trade journals*, failed to understand that, magazine and trade journals are forms of press advertising which gives information about products in the form of images but in the absence of the real products. Some candidates were attracted by this distractor because this is one of media of the advertising. Those who opted for incorrect distractor *B: Window shopping*, were attracted by the word "shopping" not realising that window shopping is the process whereby individuals or consumers are looking at the items that are for sale with no intention to buy. On the other hand, the candidates who opted for *C: Trade fair and trade exhibition*, were confused with the word "exhibition". They did not understand that, trade fair and trade exhibition is the display of goods by one or a few businessmen to the public for only a short time usually one week. The candidates who chose *D: Personal selling*, had insufficient knowledge to differentiate advertising media from forms of selling. They were unaware that; this is a form of selling where salesmen are used to sell goods directly to the customers.

In item (iv), the candidates were required to identify a return which a shareholder expects from shares invested in companies. This item aimed at evaluating candidate's ability to analyse the return or reward of shareholder by investing in the companies. The correct response was *B: Dividend*. The candidates who opted this were aware that, dividend is the distribution of a

company's earnings to its shareholders and is determined by the company's board of directors. The candidates who opted for the incorrect alternative *A: Interest*, did not know that interest refers to the amount charged by a lender to a borrower for any form of debt. In other words it is a cost of borrowing money. Probably these candidates confused with the interest rate on deposit which is paid by a bank or financial institutions to account holders who have deposited with them. The candidates who opted for *C: Profit*, were attracted by word "profit" which means earnings, they were not aware that, profit is money earned in trade or business after deduction of expenses. It can be earning by the company before distributing dividends. Furthermore, the candidates who opted for alternative *D: Borrowed capital* and *E: Capital owned*, were unable to differentiate between capital and returns by owners. They were not aware that borrowed and owned capital represent resources contributed by other people and owners or shareholders for investment respectively.

In item (v), the candidates were required to identify an appropriate means of bank payments for a bank customer to adopt when fund is not immediately available. The item intended to test the candidates understanding on the means of bank payments. The correct response was *D: Credit card*. Candidates who chose the right response were knowledgeable about the appropriate bank methods of payment to use when funds were not immediately accessible. The candidates, who chose *A: Credit transfer*, *B: Direct debit*, *C: Standing order* and *E: ATM card*, lacked knowledge of how different means of payments are working. The candidates, who chose *A: Credit transfer*, did not know that, this is a direct payments of money from one bank account to another. Those who selected *B: Direct debit*, failed to know that, in this the account holder permits an individual or organisation to withdraw money from his/her account for a specified period. The candidates who selected the alternative *C: Standing order*, were wrong because it is an instruction to a bank to pay a specified sum of money to a named person at a regular and specified intervals. The candidates who chose *E: ATM card*. Were attracted by this alternative probably they thought that individuals can take money from the ATM even if they don't have money.

In item (vi), the candidates were required to identify the reallocation of supply curve due to change in factors affecting supply other than price. The item intended to evaluate the candidates understanding on the concept of shift in a supply curve. The correct response was *A: An increase in supply*. The candidates who responded correctly were aware that when the curve

shifts to the right it indicates an increase in supply. The candidates who opted for incorrect response *B: Constant supply*, failed to understand that, constant supply means that the supply of goods and services remain fixed due to change in price other than other factors. The candidates who opted for *C: The first law of supply*, were incorrect since this focuses on the effect of price to the amount of goods supplied. The law of supply shows positive relationship between price and quantity supplied. Furthermore, candidates who opted *D: Decrease in supply*, had misconception with the words “outward” and “inward”. They failed to realise that, with decrease in supply the curves shift inward to the left. Finally, candidates, who chose *E: Change in supply*, had insufficient knowledge of differentiating the reallocation of supply curves outwards and change in supply. They failed to know that, change in supply does not involves the outward and inward reallocation of supply curves but a movement along the same supply curve due to a change in price.

In item (vii), the candidates were required to identify a type of utility which enables individual to possess the goods they want. The item tested the candidates’ understanding on the types of utility. The correct response was *E: Possession utility*. The candidates who chose this response knew that, possession utility occurs when there is a transfer of ownership through the process of exchange. The candidates who opted for *A: Form utility*, failed to realise that, this occurs when goods are transformed from one form to a more useful form like, when maize grains are changed into maize flour through grinding. The candidates who chose *B: Time utility*, were wrong because this is created by prompt delivery of goods and services at the right place at the right time. The candidates who selected alternative *C: Place utility*, was incorrect since place utility can be created by transporting goods from producers (production area) to final consumers for consumption. Moreover, the candidates who chose *D: Marginal utility*, did not know that, marginal utility is a benefit obtained after consuming additional unit of goods or services.

In item (viii), the candidates were required to identify the necessity of stock taking to the owner of a warehouse. The item intended to test candidates’ ability in analysing the importance of stock taking in stock administration. The correct response was *C: It helps to identify the quantity and values of stock held in the warehouse*. The candidates who opted for this response had sufficient knowledge of importance of stock taking in stock

administration. They aware that, stock taking helps to identify the values and quantities of stock in warehouse. Candidates who opted for incorrect option A: *It helps to identify the spoilt items*, failed to realise that, identification of spoilt items is done in caring of stock in stock administration. The candidates who selected incorrect responses B: *It helps to identify old and new stock held in the warehouse*, failed to recall that, identification of new and old stock is done in another function of stock administration which is known as placing of stock. The candidates who opted for D: *It helps to identify the level of stock reached after receipts of new stock*, were wrong because this is just the types of stock levels i.e. maximum stock levels. Those candidates who opted for alternative E: *It helps to identify the market price of the items in stock*, lacked knowledge of the importance of stock taking about comparing physical stock to what the report says so that the discrepancies can be determined.

In item (ix), the candidates were required to identify a way through which young entrepreneurs in Tanzania fail to access profitable markets due to lack of creativity in business. The item tested the candidates' knowledge on the ways for overcoming problems related to market accessibility. The correct response was A: *Mistakes and failure not an end*. The candidates who responded correctly, showed understanding that, entrepreneurs are risk-takers and always ready to face the risk into the future of uncertainty. Those who chose B: *Applying for more capital*, thought that, by having more capital entrepreneur can access profitable market. They did not recognise that, regardless of how much capital a person can invest in a business, creativity is required in order to obtain profit. The candidates who chose C: *Throws away outwardly bad ideas*, were attracted by word "bad". They did not understand that; knowledge of a bad idea is realised after it has been applied and failure to fit in the business. The candidates who chose alternative D: *Notes what is available* and E: *Buying attractive products*, failed to note that both do not guarantee the availability of a profitable market.

In item (x), candidates were required to identify the first step in taking out insurance. The item intended to test the candidates' awareness on the steps to be followed when taking out insurance. The correct response was A: *Fills in a proposal form*. The candidates who responded correctly understood that, the person who wishes to take out insurance she/he required to fill in a proposal form. The purpose of filling the proposal form

is to give all the details about the item to be insured. The candidates who opted for *B: Preparation of cover note*, did not know that, cover note is prepared and issued to the person after the payment of premium has completed. Alternative *C: Calculation of premium*, was incorrect because this is done after submission of proposal form which helps the insurance company (insurer) to determine accurately the amount of premium to be paid. Moreover, *D: Filling in a claim form*, was incorrect as it is done when the insured (person) is requesting for compensation from the insurance after a risk has happened. Response *E: Payment of premium*, was not correct because the insured (individual) makes arrangements to pay premiums after the insurance company determines the premiums.

In item (xi), the candidates were required to identify a kind of discount a large scale retailer can obtain for buying product in bulk from industry on cash. The item tested the candidates' awareness on the different types of discount offered to a customer when purchasing products in bulk. The correct response was *C: Cash discount*. The candidates who chose this alternative knew that, this discount is offered by the seller of a product to the buyer at the time of payment for the purchases. Those who failed to answer this items correctly were not competent on the types of discount. Candidates who chose incorrect option *A: Trade credit*, misinterpreted the concept as "credit". It reflects the arrangement to buy goods or services on account with payments being made later or future time and not on cash. In addition, candidates who opted for alternative *C: Discount allowed* and *E: Discount received*, had insufficient knowledge of the types of discounts. The terms discount allowed and discount received is a deduction from the amount due given to customers who pay their accounts within the time allowed and a deduction from the amount due when buyer pays before the time allowed has elapsed respectively. Furthermore, the candidates who opted for *D: Trade discount*, were unaware that, this concept refers to a deduction in price given to a trade customer when calculating the price to be charged to that customer for some goods.

In item (xii), the candidates were required to identify a form of communication traders would adopt to remind their debtors to pay the debts. The correct response was *B: Written communication*. The candidates who correctly chose it understood that written communication is a form of communication where messages are conveyed in written form hence it can be kept for future reference. The candidates who opted for the incorrect

response, *A: Verbal communication*, were attracted by the word “verbal” which involves spoken rather than written communication. They did not understand that, in this form messages are passing orally, hence no room to keep it for future reference. The candidates who chose *C: Visual communication* and *E: Sign communication* were unaware that, these are means of non-verbal communication where messages are passed through images and signals. Those candidates were attracted to select alternative C and E, thinking that both are written communication. Hence the messages cannot be kept for future reference. Moreover, the candidates who opted for *D: Internal communication*, were attracted by word “communication”. They did not know that, in internal communication the messages are communicated internally, within an organization in the form of written or verbal communication.

In item (xiii), the candidates were required to identify managerial function that is performed at all levels of management in a business organization. The correct response was *B: Directing*. The candidates who opted this correct alternative knew that, directing is the part of managerial function which actuates the organizational methods to work efficiently for achievement of organizational purpose. The candidates who selected alternative A, C, D and E lacked knowledge of the functions of managers at all levels in a business organisation. The candidates who chose *A: Controlling*, failed to realise that controlling is accomplished at higher levels of the organisation to measure standards and correct deviations to ensure achievement of organisation goals. Those who chose *C: Staffing*, did not understand that staffing is a continuous function that is carried out by top management which include selection, recruitment and induction. The candidates who opted for *D: Organising*, were unaware that organising is also a function done at higher levels. This function involves identification of the activities required for the achievement of the objectives of the organization. The candidates who opted for *E: Planning*, failed to realise that planning is done at higher levels and it deals with the process of setting goals and alternatives on how to achieve the set goals or objectives.

In item (xiv), the candidates were required to identify a suitable mode of transport which facilitate the individual to attend immediate meeting. The correct response was *E: Air transport*. Candidates who opted this answer realised that air transport is a fastest means of transport especially over a long distance. This mode of transport is suitable for emergence matters.

The candidates who chose *A: Land transport*, *C: Water transport* and *D: Railway transport*, had insufficient knowledge about forms and uses of modes of transport and their advantages. Road transport is mainly suitable for short distance but is slower for long distance. Those who opted for *C: Water transport*, failed to realise that this mode of transport is not suitable for immediate matters. Some candidates who chose *D: Railway transport*, these were wrong because this mode of transport is slow for urgent meeting. The candidates who opted for *B: Pipeline transport*, failed to understand that pipeline is special for transporting liquids and gases only. Therefore, it is not suitable for transporting human beings.

In item (xv), the candidates were required to identify suitable reasons which require traders to consider the cost element when selecting the channel of distribution. The correct response was *B: The lower the cost of the channel the lower the price per unit of the product*. The candidates who chose this response understood that, when the cost of a channel of distribution is low, buyers will buy more as they will be attracted by low price of the distributed goods. The candidates who choose alternative *A, C, D* and *E*, had insufficient knowledge of the factors to consider before choosing distribution channel. For example, the candidates who opted for the incorrect response *A: The higher the cost of the channel the higher demand for the products*, did not realise that, when the price of a channel is higher the price of the product will increase. Therefore, the demand of the product will decrease because customers will not afford to buy the products. Those who chose *C: The higher the cost of the channel the higher the quality of the products* and *D: The higher the cost of the channel the higher the quantity of the products*, were wrong because the quality and quantity of the products are determined by other factors apart from distribution channel such as technology used in production, quality and availability of raw materials etc. Furthermore, the candidates who chose *E: The lower the cost of the channel the higher the price per unit of the product*, were unaware that when the cost of a channel is low, the price per unit of the product will be too low because the trader will not charge more because of the low distribution cost incurred.

2.2 Question 2: Commerce Basics

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

The question was attempted by 12,684 (100%). Out of whom 7,428 (58.56%) scored from 4 to 5 marks, 3,717 (29.31%) scored from 2 to 3 marks and 1,539 (12.13%) scored from 0 to 1 mark. The overall performance in this question was good since 87.7 per cent of the candidates performed well. Figure 2 summarises the candidates' performance on question 2.

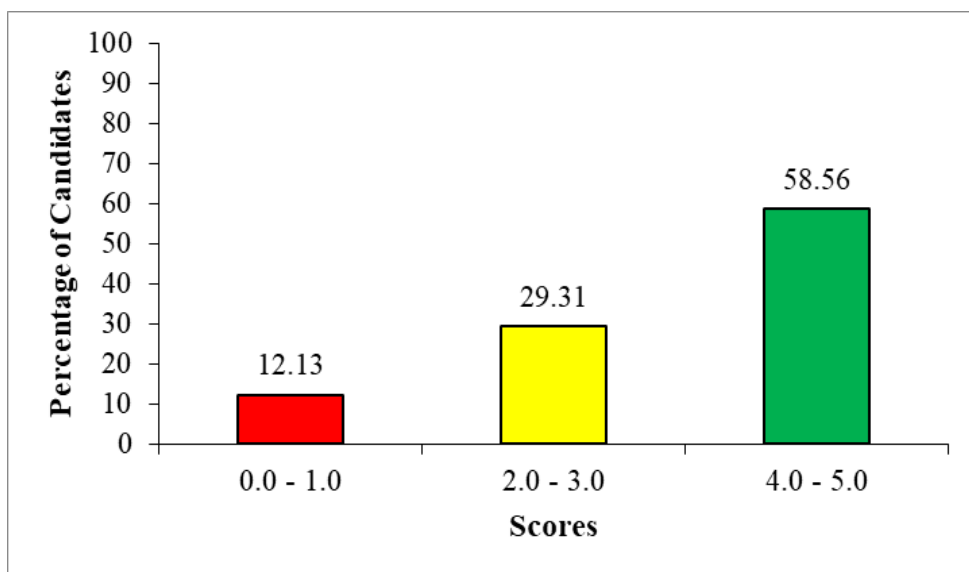


Figure 2: The Percentage of Candidates' Performance on Question 2

Item (i), required the candidates to identify a type of trade which deals with selling goods and services to other countries. The correct response was *B: Export trade*. The candidates who matched it correctly knew that, export trade occurs when traders are selling goods outside the country's boundaries. However, some of the candidates failed to match the item with a correct response probably because they were confused with the word "other countries". They related this with branches of foreign trade, hence they matched it with *C: Import trade*. These candidates failed to

realise that, import trade involves the buying goods and services from another countries.

Item (ii), required candidates to identify a type of trade which deals with buying and selling of goods and services within and outside the country. The correct response was *D: Trade*. The candidates who matched it correctly understood that, trade is the general concept for exchanging goods and services within and outside the country's boundaries. On the other hand, analysis shows that, some candidates matched this item with *F: Barter trade*. Those candidates failed to realize that, barter trade involves the exchange of goods for goods. The candidate matched it incorrectly because were attracted by the word "trade" thinking that barter trade is one of the branches of trade.

Item (iii), required the candidates to identify a form of trade which deals with exchange of goods and services within the national boundaries. The correct response was *G: Home trade*. The candidates who matched it correctly were knowledgeable on the meaning of home trade i.e. a type of trade conducted within a particular country. However, some candidates, responded it incorrectly by matching it with *D: Trade*. These candidates might have been influenced by the word exchange which means buying and selling without considering where the trade takes place.

Item (iv), required the candidates to identify a trade which deals with buying of goods in relatively large quantities and reselling in small quantities to final customers. The correct response was *E: Retail trade*. The candidates, who matched it correctly, were aware of the types of home trade which are retail and wholesale trade. Moreover, those who opted for incorrect responses failed to differentiate between home trade and branches of home trade which influence them to opt for some *G: Home trade*.

Item (v), required the candidates to identify a type of trade which deals with buying goods and services outside the national boundaries. The correct response was *C: Import trade*. The candidates who chose this correct response understood various forms of trade conducted within and outside the country. The candidates who responded incorrectly by choosing *B: Export trade*, were unaware that, this involves the selling of goods outside the country. These candidates were attracted by the word

“outside of national boundaries” which means other countries or nation in which export trade is the one of the trade conducted outside the national boundaries of a particular country.

2.3 Question 3: Insurance

This was a short answers question which had two parts (a) and (b). In part (a), candidates were required to explain briefly two importance of life assurance while in part (b), candidates were required to explain three types of life assurance policies.

A total of 12,684 (100%) candidates attempted this question. Out of this, 9,973 (78.63%) scored from 0 to 2.5 marks, 2,425 (19.12%) scored from 3 to 6 marks and 286 (2.25%) of the candidates scored from 6.5 to 10 marks. Figure 3 summarises the performance on question 3.

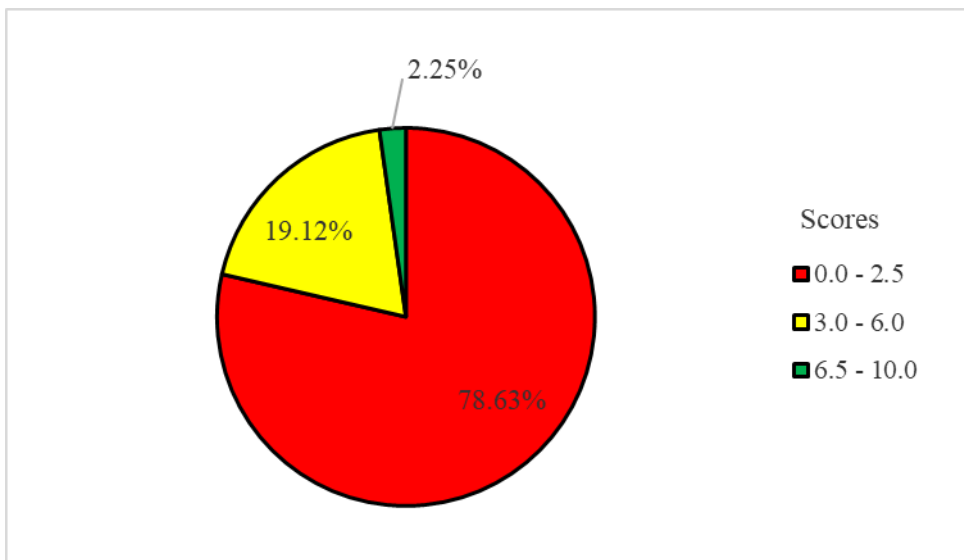


Figure 3: *The Percentage of Candidates' Performance on Question 3*

A total of 9,973 (78.63%) candidates performed poorly in this question since their scores ranged from 0 to 2.5 marks. They had inadequate knowledge of the competence tested. Some candidates who scored from 0.5 to 2.5 marks in part (a) were able to mention only two importance of life assurance without providing any clarifications to the mentioned points. In part (b), the candidates were able to mention and explain one correct

life assurance policy and failed to mention and explain other two life assurance policies.

In addition, the candidates 4,773 (37.63%) who scored 0 mark on this question in both part (a) and (b) failed to meet the requirement of the question. This was due to lack of knowledge on insurance topic especially on life assurance. For example, as answer to part (a) some candidates explained the importance of insurance such; as *it acts as a sources of saving, it provides employment opportunities to the citizen, source of government revenue*. Furthermore, the analysis of the candidates' scripts revealed that, in part (b), the candidates failed to understand the requirement of a question tested. Some explained the procedures for taking out insurance such as *filling in a proposal form, calculation of premium, preparation of cover*. Extract 3:1 is a sample of incorrect response from a script of a candidate.

3	a) i) Source of employment because many it was	
	Company that are involving in the assurance so people	
	are get employment opportunity.	
	ii) It was give the businessman confidence to general	
	their activities.	
	b) i) Fill a proposal form: This form was describe	
	your all details about you.	
	ii) Calculation of premium that you need to	
	pay for the all full year.	
	iii) Preparation of cover not this cover more it was	
	about the agreement between the insurer and insured.	

Extract 3.1: A sample of the incorrect response to question 3

As noted in above, extract 3.1 the candidate explained the importance of insurance in part (a) instead of explaining the importance of life assurance. In part (b), the candidate explained the procedures for taking out insurance instead of explaining three policies in life assurance.

A total of 2,424 (19.12%) candidates performed moderately by scoring 3 to 6 marks. The majority of these candidates were able to provide partial answers e.g. two importance of life assurance in part (a). others were able to answer part (b) correctly but failed to explain the importance of life assurance as required in part (a). Likewise, some candidates partially attempted part (b) and left part (a) unanswered.

Furthermore, the analysis shows that, some candidates' performance was good in sense that, 286 (2.25%) performed well. Those candidates met the requirements of both part (a) and (b) by providing the correct points and correct explanation to the mentioned points. They were also able to provide supportive examples to some of the points. The correct responses provided by those candidates in part (a) include, *it helps to benefit the beneficiaries in case the insurer dies, it enables assured to save money.* On other hand, in part (b), some candidates provided correct policies in life assurance like *whole life policy, annuity policy, endowment policy and group life policy.* Extract 3:2 is a sample of good responses from a script of a candidate who scored high marks.

3.	Life assurance is the type of insurance where by the insured pays a sum of money to the insurer for a specified period of time or till his/her whole life and then the money will be given to his/her beneficiaries. Its importance include	
	It provides the beneficiaries with a lump sum of money life assurance provides the beneficiaries with enough money to sustain their needs after the death of the insured or after the end of the inflation agreed period.	
	It provides the insured with regular income after the specified period. After the specified period on the insurance contract then the insurance company will start paying the insured with a regular income the one receiving the money doesn't necessarily have to be the insured it might also be the beneficiaries.	
b	Whole life policy In this type of life assurance policy the insured pays the insurance company a sum of money for his or her whole life and once he/she dies the money is given to the beneficiaries named by the insured before his/her death.	
	Endowment policy In this type of insurance policy under life assurance where the insured pays money for a specified period of time and after the time has expired then the insurance company pays the insured or his/her beneficiaries with specified sum of money.	
	Health insurance is a type of life assurance where the insured pays money to an insurance company and the insurance company will pay for his/her medical expenses.	

Extract 3.2: A sample of the correct response to question 3

2.4 Question 4: International Trade

The question had two parts (a) and (b). In part (a), the candidates were required to describe three challenges which encountered Tanzanian Traders exporting processed food from Tanzania. In part (b), candidates were required to suggest two ways to overcome the challenges in part (a).

The question attempted by 12,684 (100%) candidates. The analysis shows that, 3,995 (31.50%) candidates' scores ranged from 6.5 to 10 marks, 6,146 (48.45%) scored from 3 to 6 and 2,543 (20.05%) scored from 0 to

2.5. Generally, candidates' performance on this question was good, as it is summarised in Figure 4.

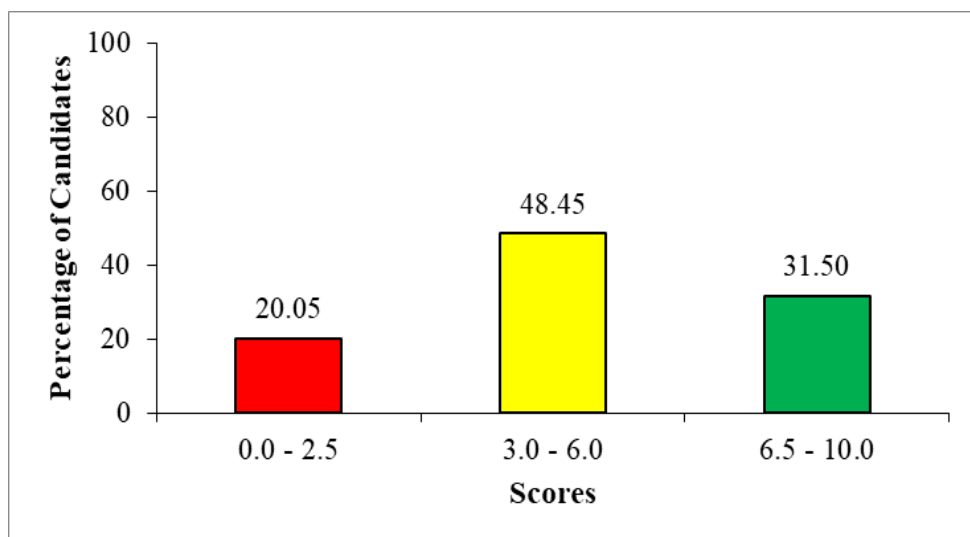


Figure 4: *The Percentage of Candidates' Performance on Question 4*

The analysis of the candidates' performance shows that, those who obtained high marks presented correct and relevant answers. In part (a), they explained challenges like; *language barriers, differences in currency and distance*. In part (b) the candidates showed their understanding on how to overcome the identified challenges such as; *Tanzanian traders learning international language so as to be able to communicate well or use intermediates or agents in those foreign countries if it is not possible to learn those foreign languages*. Furthermore, the problem of language can be resolved by exporters hiring language translators. The sample of correct answers resembling the given examples is presented using extract 4.1 that follows.

		all over the world	
4	a) i)	Difference in currencies - Countries, especially in Africa do face a problem in currency differences where this generally hinders trade performance as the country has to get Tanzanian shillings so as to trade for each other, which not all countries have the currency of a certain country.	
	ii)	Language difference - Due to the fact that, not all countries speak the same language hence the Tanzanian traders will face some language barriers in countries like China, Japan, Arab countries and others where this generally makes trade difficult	

4	a) iii)	Cultural differences - Tanzanian traders generally can't trade with other countries simply due to cultural differences, for example Tanzania Arab countries restrict the import of any form of pork in their countries, hence this also makes trade difficult.	
	b) i)	By countries establishing common currency systems especially on integrations - for example European Union (EU) has a common currency, hence trade is easier, so other integrations like African Union, East African community and others should establish common currency system to ease trade among countries	
	ii)	By countries adopting a common international language in conducting international trade - During international trade, all countries should adopt a language example English as a common international language for conducting trade internationally, where this will generally ease trade.	

Extract 4.1: A sample of the correct response to question 4

The candidates 6,146 (48.45%) who performed moderately in this question scored from 3 to 6 marks. Most of these candidates responded correctly in part (a) of the question and partially answered in part (b). For instance, some partially described at least two or three problems faced by exporters of processed products from Tanzania. Further analysis shows that the

As observed in extract 4.2, in part (a) candidate explained the disadvantages of import trade instead of explaining the challenges that are facing exporters when exporting goods to abroad. In part (b), some of the candidates explained the solution to the import trade instead of suggesting the solutions to the problems that faced by exporters when exporting goods abroad.

2.5 Question 5: Warehousing Management

This question was composed from the topic of *Warehousing Management*. The candidates were required to describe five functions of stock administration.

The question was attempted by 12,684 (100%) candidates out of whom 4,954 (39.06%) scored from 0 to 2.5 marks, 6,117 (48.45%) scored from 3 to 6 marks and 1,613 (12.72%) scored from 6.5 to 10 marks. The general performance in this question was average since 60.94 per cent of candidates performed moderately. The overall candidates' performance on this question is summarised in Figure 5.

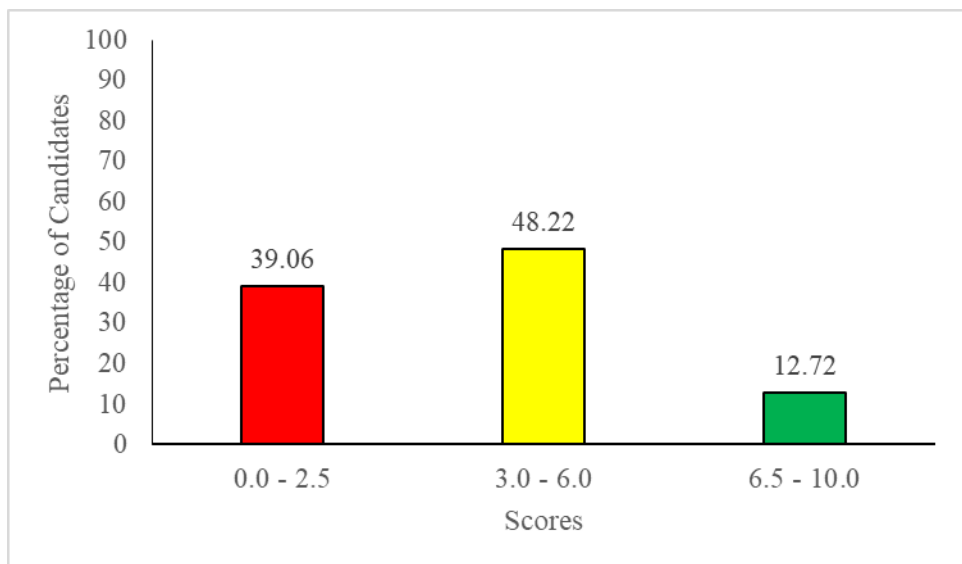


Figure 5: The Percentage of Candidates' Performance on Question 5

A total 7,770 (60.94%) candidates had average performance by scoring 3 to 10 marks. These candidates had average knowledge of the functions of stock administration. A close look at their responses shows that some answers were partial which others provided a mixed of both correct and

incorrect answers. Others provided correct function of stock administration but failed to provide any clarification on the mentioned points.

Analysis shows that, 4,954 (39.06%) candidates, who scored from 0 to 2.5 marks, had insufficient knowledge and skills of the subject matter tested. Poor performance of candidates in this question was attributed to candidates' incompetency in describing the functions of stock administration. Some candidates who scored from 0.5 to 2.5 were able to mention at least two correct functions of stock administration but could not explain.

The candidates who scored zero mark they demonstrated insufficient knowledge of the functions of stock administration. This made some candidates copying some sentences from other questions. Furthermore, analysis shows that, there was misinterpretation of question among the candidates due to the poor command in English language. For example, one of the candidates described the qualities of good retailers such as *honest, good buyers, cooperatives and good administrator* instead of describing functions of stock administration. Extract 5.1 presents a sample of the candidates' incorrect response on this question.

5	I) Minimum stock ; In order to know the Volume of the good you need to supply at first how much percentage of product in order to keep the store without decrease the goods.	
	II) Maximum stock ; Is the function that can help to keep well store at good arrangement during when have remove good for the maximum without increase or decrease the goods	
5	III) Average stock ; Is the another function which can help the warehouses as a store keeper to know the average of good which have surplus to remain during at the year or more. Example opening stock + closing stock this is formula of average stock 2	
	IV) Reorder point ; It help the wholesale store keeper to know the goods which have get order for the retailer and he/she need to supply for them or at self to the producer. Example of formula of order point = (daily sales x delivery time) + maximum	

	✓) Opening stock and closing stock ; Is the among of stock which can help the store keeper to know the goods which is now and which is closed. the month or year and it get to be opening for other month. • Example master Juma is the store keeper of wholesaler who have the goods which have remain for one month and can do to be a new stock.	

Extract 5.1: A sample of the incorrect responses to question 5

As can be observed in extract 5.1, the candidate explained the levels of stock in stock administration instead of explaining the functions of stock administration.

Despite the average performance in this question, detailed analysis shows that, the candidates with high marks from 6.5 to 10 demonstrated sufficient knowledge of the functions of stock administration. Examples of the correct responses were; *receiving of item, care of stock, placing of items, issuing of stock and stock control*. However, minor differences in their scores were observed. This was caused by disparity of their explanation of the given points. Extract 5.1 is a sample of a good response from one of the candidates who performed well in question 5.

5. i. Receiving of stock; this function is performed by a store keeper to check over the goods received in terms of sales, quality and quantity. Example; a storekeeper receiving the stock by enabling the sales and the goods ordered. Therefore, this function will help one's work be properly performed in the warehouse.	
ii. Placing of items; It involves arranging of items in such a way that it will reveal the old stock from the new one. Example; a storekeeper placing the new goods up and the old ones down, this making him or her perform the work properly.	
iii. Care of stock; this involves dusting out the spoilt goods; in such a way that it will make the new stock to be safeguarded. Example; a storekeeper cleaning up the new stock, this trying to safeguard such goods not to be spoilt.	

	iv. Issuing of stock; it involves issuing voucher against the goods. It includes LIFO. This makes the goods to be controlled over with evidences, therefore, making the work to be performed properly in the warehouse.	
	v. Stock control; it involves knowing the stock available in such a way that it will determine the fast moving items from the slow moving items. Example; I as the storekeeper knowing the rate of stock turn through or by the help of stock control.	

Extract 5.2: A sample of the correct response to question 5

2.6 Question 6: Business Units

The question consisted of two parts, (a) and (b), which tested candidates' knowledge on sources of capital for the business. In part (a), the candidates were required to suggest three common sources of capital that could help sole traders. In part (b), candidates were required to explain two challenges that sole traders would face for the sources of capital suggested in part (a).

In total, the candidates who attempted this question were 12,684 (100%). Out of these candidates, 3,748 (29.55%) scored from 0 to 2.5 marks, 5,007 (39.47%) scored from 3 to 6 marks and those who scored from 6.5 to 10 marks were 3,929 (30.98%). The overall performance on this question was good since 70.45 per cent of candidates scored from 3 to 10 marks. Figure 6 summarises the performance of candidates on question 6

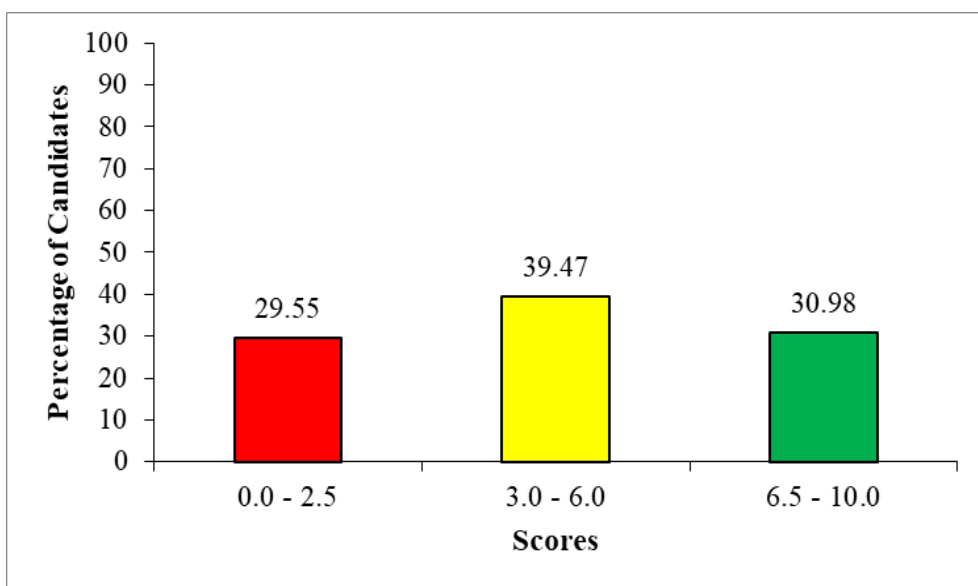


Figure 6: *The Percentage of Candidates' Performance on Question 6*

The candidates with good performance were able to give correct explanation in both parts (a) and (b). For the former, they explained correctly the sources of business capital for the sole traders including loan from a bank or financial institution, contribution of money from family members and selling of personal item. In part (b), they explained the challenges that sole traders would face when using the proposed sources of capital. Some of the challenges were; *too many procedures when applying for loans as it takes a long time to get loan and high interest rate are charged by banks or financial institutions*. Extracts 6.1 (a) and (b) are samples of good responses from candidates' scripts.

6a)	1. loan from Banks; sole traders in Tanzania can ask for loans from banks so as to get some amount of capital which can enable them to conduct their business activities better and get more profit as now it is expected.	
	2. Aids and grants; sole traders in Tanzania can get some aids and grants from the central bank thereby they shall have to pay with less interest charged so as to get a chance of conducting their commercial activities in a large scale.	

iii	Help from friends and relatives; sole traders in Tanzania can get or ask for some help from their close friends and relatives so that they can get some financial assistance to conduct their commercial activities better.
b) i	Unlimited liability; When a sole trader asks for a loan from the banks and fails to pay it, the bank can repay itself by using the trader's business and personal properties make when it is after the agreed period of payment time.
ii	High interest charged; When a sole trader asks for a loan from the banks, he or she can be charged high interest rate on the loan payable, since the bank also needs some financial support from the citizens.

Extract 6.1: A sample of the correct responses to question 6

On the other hand, the candidates with average performance provided partial answers such as identifying the sources of capital in part (a) but providing few relevant explanations in part (b). Some of the candidates mentioned few points in part (a) without further explanation though they responded correctly in part (b).

At extreme low level candidates scored 0 to 2.5 marks reflecting the weak performance this question 6. Majority of these candidates failed to understand the requirement of the question hence provided wrong answers. Some candidates provided explanations to only single source of capital for sole traders (part a). In part (b), they failed to provide any challenges which may be faced by sole traders when securing of capital mentioned in part (a). Further analysis revealed that some candidates managed to attempt only part (a) of question and skipped part (b). Further analysis shows that the incorrect responses from different samples of candidates' responses was due to misunderstanding of the demand of the question. Some candidates explained the challenges faced by sole traders in conducting business such as, *lack of area for conducting business, lack of business knowledge and lack of market*. An example of incorrect response is presented in extract 6.2

6a, -	Sources of Capital.	
	• Markets - this is a source of capital that a sole trader can use to sell his or her product in there for the aim of getting profit hence rises capital in the business.	
	• Trade - this is a source of capital that a sole trader can use to buy and sell his or her product outside or inside the country.	
	• Warehouse - this is a source of capital that a sole trader	
	• Transport - this enables a sole trader to get capital through charging customers the cost of transport.	
6b, -	Lack of Continuity. This may result from lack of capital in the business and making the sole traders business to not continue. This may be caused if there is no markets to sell the products in the business.	
	- Lack of mutual decision making. This result when a sole trader does not have the ability to making decision with any partner or how to we can sell our goods on the market so we can get capital in the business.	

Extract 6.2: A sample of the incorrect response to question 6

As observed in extracts 6.2 in part (a), the incorrect response is due to providing economic activities carried out by traders to generate an income instead of sources of capital for sole traders. Furthermore, the candidate explained the limitation of sole proprietorship instead of the challenges of sources of capital for sole traders proposed in part (a).

2.7 Question 7: Production

The question consisted of two parts, (a) and (b). It tested candidates' knowledge on the level of production. In part (a), the candidates were required to provide brief explanations on the three levels of production while in part (b), to identify the level of production in which tailoring activities belongs.

A total of 12,684 (100%) attempted the question of whom 2,551 (20.11%) scored from 6.5 to 10 marks, 6,870 (54.16%) scored from 3 to 6 marks and 3,263 (25.73%) scored from 0 to 2.5 marks. The candidates'

performance in this question was good as shown in Figure 7 whereby, 74.27 per cent of candidates scored 3 to 10 marks.

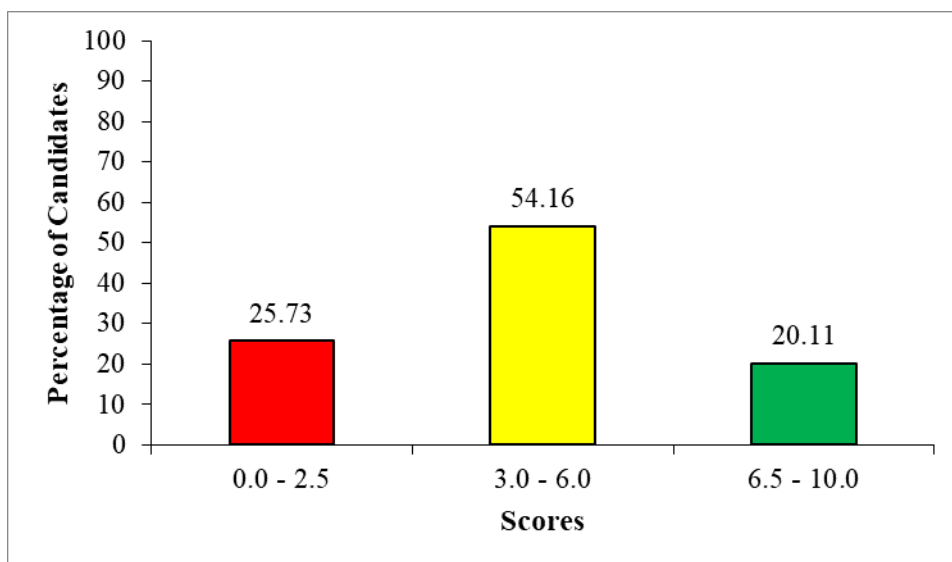


Figure 7: *The Percentage of Candidates' Performance on Question 7*

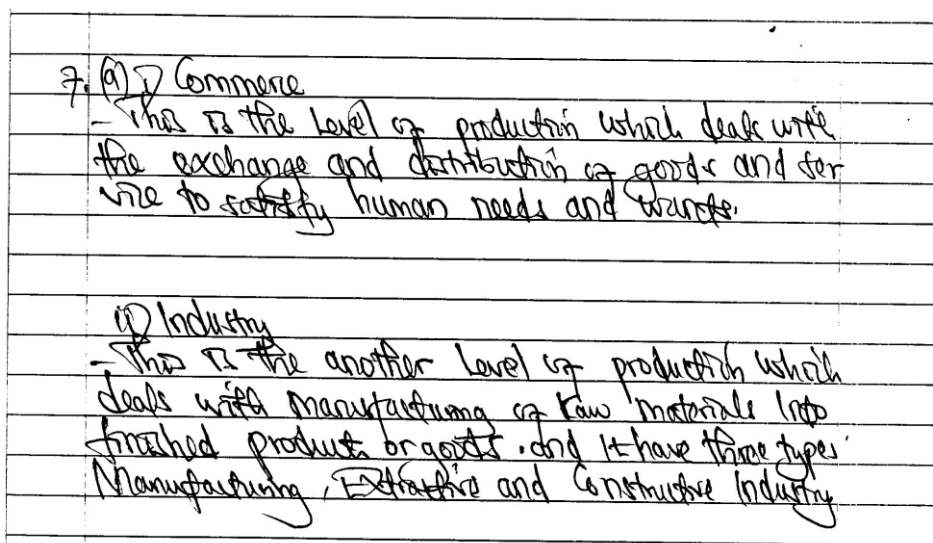
A few candidates (20.11%) scored high marks that ranging from 6.5 to 10 marks. These candidates understood the requirements of the question and had sufficient knowledge on the levels of production. They were able to mention and explain three levels of productions. However, the scores differed among the candidates due to the quality of explanation of the given points. The candidate's explanations resembled the following; *primary level of production, is the level of production which involves extracting or obtaining of the raw materials from nature. The secondary level of production is the level of production which involves the changing of the raw materials into useful products and tertiary level of production is the level of production which involves the provision of services to the people.* Similarly, in part (b) the candidates were able to suggest that, tailoring activities belongs to the secondary the level of production because tailors are transforming pieces of clothes into useful one i.e. new dresses or trousers. Extract 7.1 is response of one the candidates who scored high marks on question 7.

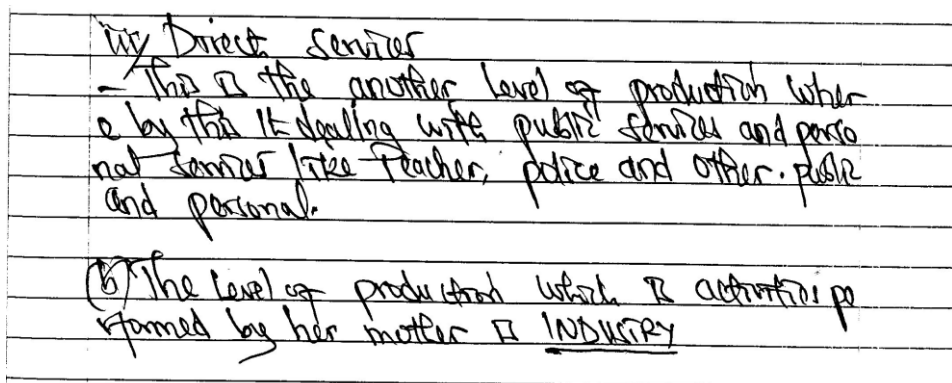
7a	levels of production.	
i)	Primary level of production	
	This is the level of production which involves the extraction of natural resources and materials from the nature. It includes farming, mining and fishing. It provides with raw materials in the elementary utility to the input into manufacture.	
ii)	Secondary level of production	
	This is the level of production which involves the conversion of raw materials into finished goods for better consumption and also assembling of materials to make a complete product so as to satisfy human wants for example building, manufacturing industries such as milling and processing food.	
iii)	Tertiary level of production	
	This is the level of production which deal or involves with the provision of services and activities and exchange of goods and services from one place to another.	
(7a) (iii)	Another level creating personnel and place and time utility in the products and services for example of activities falling tertiary production is trade and teaching.	
b	Tailoring activity is in secondary level of production.	
	Because:	
	It involves the assembling of materials such as threads, buttons, scissors and piece of cloth in order to produce clothes and covers to satisfy human wants.	

Extract 7.1: A sample of the correct responses to question 7

Further analysis indicates that 54.16% of the candidates, who scored 3 to 6 marks, partially answered the question. Some candidates managed to give correct three level of production in part (a) without providing any clarification. Other candidates in this category managed to explain the primary and secondary level of production but failed to provide clarification on tertiary level of production. Furthermore, candidates' responses show that most of the candidates did not answer part (b) correctly.

On the contrary, the analysis shows that a total of 3,263 (25.73%) scored low from 0 to 2.5 marks. Among them 2,487 (19.60%) candidates scored zero. These candidates scored low marks due to lack of knowledge on levels of production and poor understanding of the requirements of the question. From the analysis it was noted that the candidates who scored from 0.5 to 2.5 got more marks in part (a) than in part (b). Nonetheless, in part (a), the candidates failed to interpret well the demand of the question. For example, one of the candidates' responses explained three factors of production such as *land, labour* and *capital* instead of the levels of production. Others explained the three types of industry such as *Extractive, Constructive and Manufacturing* industries instead of the levels of production. As part for (b), candidates in this group failed to suggest the correct level of production in which tailoring activities belongs. Some of them suggested tertiary level of production probably because tailoring it involves the provision of services. Extract 7.1 shows a sample of incorrect response on question 7.





Extract 7.2: A sample of the incorrect response to question 7

As can be seen, in part (a) extracts 7.2 shows incorrect response from one of the candidates who provided classification of occupations instead of the three levels of production. In part (b), the candidates suggested an industry as the level of production in which tailoring activities belongs instead of secondary level of production.

2.8 Question 8: Entrepreneurship

This question aimed to test candidate's ability to identify major components of business plan.

This question was attempted by 7,323 (57.73%) candidates. The analysis of the performance shows that, 344 (4.70%) candidates scored from 10 to 15 marks, 1,711 (23.36%) scored from 4.5 to 9.5 marks and finally 5,200 (71.94%) scored from 0 to 4 marks. The summary of performance of candidates on this question is presented in Figure 8.

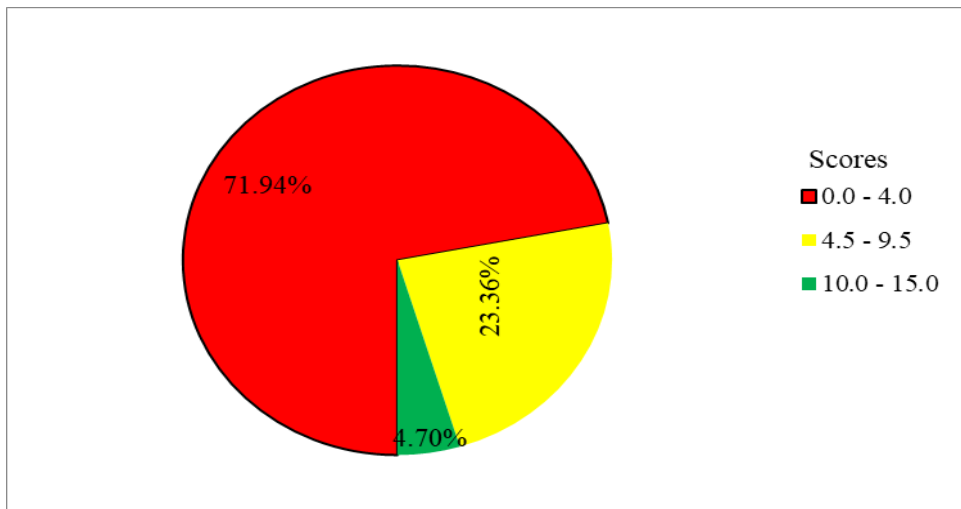


Figure 8: *The Percentage of Candidates' Performance on Question 8*

Generally, candidates' performance was weak on this question since 71.94 per cent performed poorly. Moreover, candidates whose scores ranged from 0 to 4 marks had inadequate knowledge of major components to consider when preparing a business plan, hence responded incorrectly to the question. Majority of them provided at least three correct components to consider in preparing a business plan and failed to describe other three components. Other candidates confused the factors to consider before starting entrepreneurial activities with the major components to consider when preparing a business plan. Example on this include one candidates who explained the following, *availability of demand of goods, availability of a customers, availability of means of transport and communication, availability of capital and availability of science and technology*. In addition, other candidates copied some words from other questions such as *planning, staffing, controlling and organization*. Extract 8.1 shows an example of a candidate who provided incorrect responses to question 8.

α.	<p>Entrepreneurs are persons that are entrepreneurs for the activity that are self-employment for any thing activity from the country that are lovely to work. entrepreneurs want to be provide the self-employment to gain the profit. The following are the components of entrepreneurs:</p> <p>Leadership skills. the good skills for the leader for the process of entrepreneurship activity in the society from one person to another the leadership skills should be provided to self-employment to the activity.</p> <p>Good communication. the process of communication for entrepreneurs should be good for providing information of business activity for goods from one place to another the communication was the system of information. Ideas and opinions from one person to another.</p> <p>Experience summary. entrepreneurs from the activity should be provide the experience from the process of activity that was loved from the society to provide profit to self-employment to person.</p> <p>Complication. the entrepreneurs want to provide the complication from the process of activity should be lovely from the society to gain profit from one situation to another.</p> <p>Management for business planning. the controlling the process of entrepreneurship the management should be provided to the entrepreneurship activity.</p> <p>Therefore. entrepreneurship activity are the activity process for the who persons lovely to work from the society to making profit that persons should be. Provide self-employment.</p>
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Extract 8.2: A sample of the incorrect response to question 8

In extract 8.2 candidate explained some skills which entrepreneurs must possess to succeed in business instead of explaining the major components of a business plan.

A total 1,711 (23.36%) candidates who scored marks ranged from 4.5 to 9.5 mentioned almost all the components of business plan correctly but failed to clarify well some of the components. Some of them mixed the explanations of one component with those of other components. The candidates' scores varied according to their ability to clarify well the components and providing the sufficient number of points. Furthermore, some candidates provided insufficient explanations to some of the correctly mentioned component of a business plan.

On top of that, 344 (4.70%) candidates who scored high marks (from 10 to 15 marks) were able to identify the main components to consider when preparing a business plan. These candidates understood that a business plan is a *document that summarizes the operational and financial objectives of a business* or is a document which explains what a business want to accomplish during a specified period. In other words, business plan describes the objectives of the business and the necessary steps to be followed to achieve the stated goals. The correct responses were; *business profile, market analysis, operational analysis, financial analysis, management information, executive summary, and appendix*. Extract 8.1 is a sample of a good response from one of the candidates who performed well question 8.

8.	<p>A business plan is a written document which states all the important activities to be carried out by a business (usually a new one) to achieve the pre-determined goals. It is important to prepare this before the start of the business as it helps the business remember where they had to be when they planned it and it is used when approaching investors since they want to see exactly what this business has in store. Thus, for better understanding, the following points highlight the components of a business plan.</p> <p>Executive summary. This shows the summary of the business' vision, mission, goals and objectives. It shows what the business will be all about and what is their target - what do they hope to achieve as a business is what this part is all about.</p> <p>Company description. This shows the exact activities that will be carried out by the business. It shows in detail their structure and plan of implementation. And, in general, it shows what exactly the business will sell, who they target and how it is beneficial.</p> <p>Marketing analysis. This component shows how exactly the business will discriminate their targeted customer base based on criteria such as age and income level in order to be able to deal with one as effectively as possible to reach its objective. Basically, this component segments the business' market.</p> <p>Competitive analysis. This component shows the business' position in relation to other businesses so as to identify how to win over them. It involves analysing the business' strengths and how they can exceed the competitors' strength and the business' weakness that can be less than the other business' weaknesses.</p>	
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8.	Description of management and organization. This component shows the exact structure of organization the business will have and the authority and responsibilities of each part of the structure. It also allocates the individual responsible for each role so as to make sure everyone knows their place in the business.
	Sales strategy. This component shows how the business will sell its products to make sure that they attain maximum profits and maximum sales as a business. Therefore, this part of the business plan sums up their plan of action to the sales department of the business.
	Marketing plan. This component of the business plan shows how exactly the business will execute the marketing functions to improve the market for a certain product that will be sold by the business. It is a play-by-play of how they will do things such as deliver the goods, arrange them and sort in exact detail to retain the business market.
	Financial projection. This component of the business plan shows the estimated amount of money and resource that will be required for the business. It shows how much they will need as a budget that can be raised and even how to raise it. This helps them be able to monitor their budget that it is not too off as they conduct their business.
	In short, a business consists of key aspects and elements that fully describe in deep how exactly the business will carry out its activities. This plan along with these components are beneficial to the business' success as they will be able to never lose sight of what they aim to do as a company.

Extract 8.2: A sample of the correct response to question 8

2.9 Question 9: Economics Basics

The candidates were required to justify that, change in demand of a commodity is different from change in quantity demanded of the same commodity at a particular time.

This question was attempted by 6,493 (51.19%) candidates. Out of this 1,893 (29.15%) candidates scored from 10 to 15 marks, 3,254 (50.12%) scored from 4.5 to 9 marks and while 1,346 (20.73%) scored from 0 to 4 marks. The summary of performance in this question is presented in Figure 9.

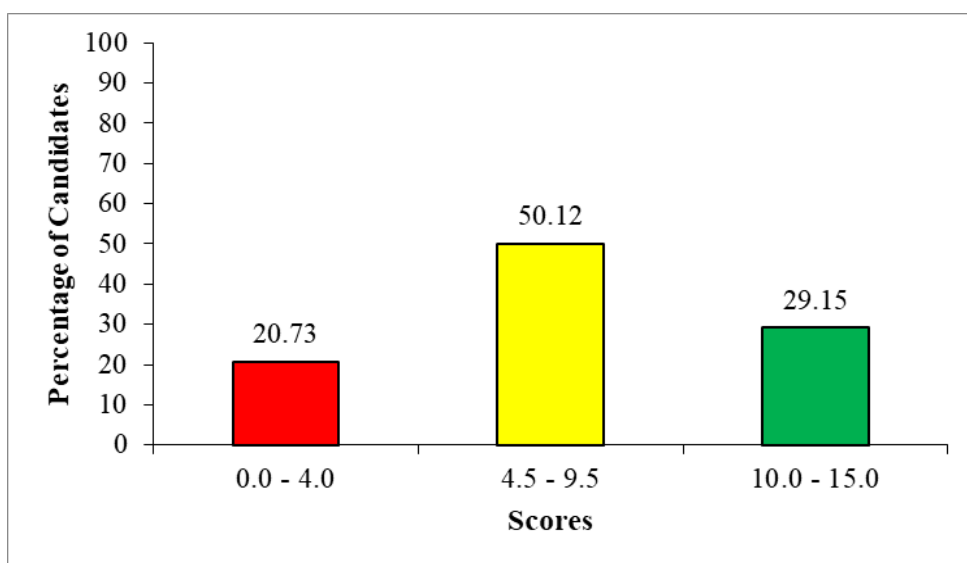


Figure 9: The Percentage of Candidates' Performance on Question 9

The overall candidates' performance was good on this question because 79.27 per cent scored from 4.5 to 15 marks.

The candidates with high marks provided correct responses since they were able to differentiate change in demand from change in quantity demanded. They explained that, *change in demand is the increase or decrease in demand of a commodities due to change in other factors while price remain constant* and *change in quantity demanded; other factors remain constant while price changes*. In addition, they were able to explain the factors for change in demand such as; *change in population, change in consumers' income, change in consumer preference and taste, change in fashion, change in weather condition and change in season*. However, the candidates' scores differed based on the quality of their explanation.

Extract 9.1 is a sample of a good response from a candidates' script who scored high marks on question 9.

9.	<p>Change in demand refers to the increase or decrease in demand due to other factors rather than price. It differs from change in quantity demanded which is the increase or decrease in demand due to price and other factors remain constant. They differ because change in quantity demanded is caused by change in price while change in demand is caused by other factors rather than price which include the following factors.</p> <p>Change in consumers income. Change in demand is influenced by the change in the income of the consumer in which when the income increases the demand of the product increases in which when it falls the demand of the product fall due to the decrease in the purchasing power of the consumer example When Phaby's income is 200,000,000 he can buy 10 tonnes of maize but when it is 100,000,000 can only buy 2 tonnes. due to low income of the consumer of goods</p> <p>Change in population. Population refers to the number of people in a place. When the population is high the demand of goods increase so as everyone can be supplied with his or her wants then when the population is low the demand falls of the product example. In 2021 Godfrey's family were only 2 and they demand 1 Kilogram of rice but in 2022 the family consists of 4 people in which they demand 2 kilogram of rice.</p> <p>Change in taste and preference. Taste and preference can influence the change in demand of a product. The product that is mainly preferred by many people it is highly demanded than the product that is less demanded by that particular person example Many people prefer Essential outfits to Gucci in which by that by that the demand for essential outfit is higher than Gucci hence variation or change in demand.</p> <p>Change in weather condition. Some of the products are demanded according to the weather and the climatic condition of</p>	
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9	that area. High demand of goods are in a favourable climate that they can be used by the consumer. example There is high demand of raincoats and rain boots together with the umbrella in the rainy season than in the sunny season.	
	Change in level of advertisement. Advertisement is the process of making the people aware of the products that are offered by the people in the market. If the level of advertisement is high there is high demand of product than when the level of advertisement is low. example The level of advertisement of AZANI products is high in which makes the demand of their product high.	
	Generally, change in quantity demanded is the change or increase and decrease in demand that is influenced by other factors rather than price which goes together with the law of demand which states that "The higher the price the lower the demand, The lower the price the higher the demand and other factors remain constant"	

Extract 9.1: A sample of the correct response to question 9

On the other hand, the candidates with average performance provided only few correct points. In addition, some of them provided irrelevant explanations to support those points. Moreover, some candidates mentioned some correct points without explaining them at all. Further analysis revealed that, other candidates managed to differentiate well the change in demand from change in quantity demanded but failed to explain the factors for the change in demand.

To the low extreme level, there are candidates with poor performance in question 8 scoring 0 to 4 marks. This performance was attributed to inadequate knowledge of the subject matter under examination. Some of them misinterpreted question by explaining the differences of change in quantity demanded and change in demand instead of explaining the factors which leads to the change in demand. Further analysis shows that, other candidates in this category explained factors for exceptional to the law of demand. They identified different goods such as *Giffen goods* or *goods of ostentation*, *necessity of goods*, *emergencies* and *ignorance among the customers*. Extract 9.2 shows a sample of incorrect responses from a script of one of the candidates who attempted poorly in question 8.

9.	<p>Demand: is the ability of willingness for the production system of good for services of person in the country. demand was the good process for the country in which people are used for services from the society people were used the demand for the process of services of people from the society for example cooking oil for cooking food. and other. the following are the factors for change in demand of a commodity and at a particular time.</p> <p>Change in taxation: the demands from the society was change because the government should be provide the rise or decrease of taxation from the country it was provide the change in demand.</p> <p>Change in fashion: the fashion of goods was provide the demand to change from one situation to another the fashion of goods was change to the system of demand from the society from one place to another.</p> <p>Change in technology: process of technology from the society should be provide the system of change of technology to the demands was change from one process to another.</p> <p>Change of production: production of goods from the society the industry was provide the high production and process of buying should provide high situation from the society.</p> <p>Change in transportation system: the transportation system from the country that was cause the demand from the society because the oil of the Motor vehicles was cost the high cost was high to demands.</p> <p>Therefore: the demands from the society was high process to people to used from the services from the country the demand was cause for the function that government should enact the laws.</p>
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Extract 9.2: A sample of the incorrect response to question 9

As can be observed in extract 9.2, candidate explained some factors for change in supply of commodities instead of the factors for change in demand of commodities.

2.10 Question 10: Transportation

The candidates were required to explain the advantages and disadvantages of either using water or air transport based on the nature of imported products from Norway to Dar es Salaam.

The question was attempted by 11,548 (91.04%) of the candidates, out of these 2,313 (20.03%) candidates scored 10 to 15 marks, while 6,280 (54.38%) scored 4.5 to 9 marks. Furthermore, 2,955 (25.59%) scored 0 to 4 marks. The overall performance in this question was good. The summary of this performance is presented in Figure 10.

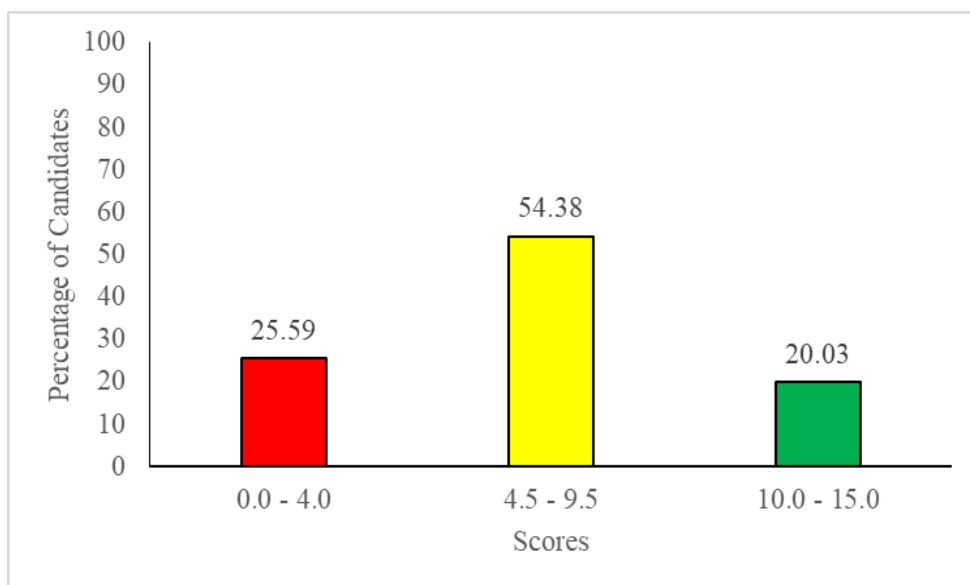


Figure 10: *The Percentage of Candidates' Performance on Question 10*

The candidate who scored from 10 to 15 marks had an adequate knowledge of the competence tested and understood the requirement of the question. Most of them were able to explain the advantages and disadvantages of water and air transport to the importer considering the nature of products which was required to be imported. They also adhered well to the essay writing procedures hence they scored marks on introduction and conclusion parts. However, some candidates did not perform well in this question since

they provided the points correctly but gave unrelated explanations to some of the correct points. Extract 10.1 shows example on the candidate who provided correct responses to this question.

10	<p>Transport this is the physical movement of people and goods from one place to another. Transport can be expressed in a lot of ways, through different forms like land, air and water transport. Starting with Water transport is the movement of people and goods through water bodies by using vessels like boats and ships. It has the following advantages.</p> <ul style="list-style-type: none"> Water transport carries more bulk of goods. Through the use of water transport he can transport his goods in a much more bigger quantity at one voyage. This helps in reducing cost of carrying goods more than one time. This is better in case of the need to transport larger quantity of goods. Water transport is cheaper compared to air transport. Water transport is relatively costly compared to the cost which is used to pay air transport when transporting the goods from one area to another. This helps in avoiding unnecessary extra costs which can be easily avoided. The following are also the disadvantages of water transport compared to air transport. <ul style="list-style-type: none"> Water transport consumes a lot of time. Water transport needs a lot of patience to its users because it is really slow compared to some modes of transport. Especially when the distance is very long then the more time will be used. 	
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10.	Water transport is not flexible. This is to say that the voyage route of a ship can not be changed easily. Hence if there is need of change of the route of the good to be transferred then you will have to look for another ship that has the route that you need.
	In basis of air transport is the movement of goods and people from one place to another through the use of air crafts. Air transport has the following advantages.
	Air transport is faster. Air transport very fast in transporting goods from one place to another never minding the distance that has to be covered. This enables the goods to reach at the right place and at the exact time required.
	Air transport has high security. The air ports in which the journeys of flights usually start and end are usually well secured and well guarded. This is to reduce the rate of robbery and theft to happen when someone is in use of air transport. They also help to avoid the smuggling of illegal goods like drugs in a country.
	Air transport also has some disadvantages which are explained below.

10	- Air transport is very expensive air transport is the most expensive mode of production compared to others. this discourages people to use this type of transport. They really do not want to incur high expenses in transporting goods though they have good and highly secured services.	
	Air transport is highly affected by weather. The use of aircrafts can be limited when there is no favourable conditions in term of weather. Air transport can not take place when there is cloudy climate or rainy or even thunderstorms. This means that some flights have to be cancelled and replaced on another day.	
	Conclusively, In every mode of transport they are some disadvantages and advantages, hence one has to choose the mode of transport according to some factors like distance, security and safety and the cost of transport.	

Extract 10.1: A sample of the correct response to question 10

A total 6,280 (54.38%) candidates had average performance as their scores ranged from 4.5 to 9.5 marks. These candidates possessed moderate knowledge on the advantages and disadvantages of water and air transport. Some provided insufficient number of correct points while others mentioned correctly the relevant points but failed to provide clarifications on the mentioned points.

Furthermore, 2,313 (20.03%) candidates who scores low marks from 0 to 4 performed poorly because of incorrect interpretation of the question and inadequate knowledge of the subject matter. In addition, the candidates provided insufficient number of correct points, unrelated explanations and lack of English language proficiency. Their scores varied from each individual on the basis of clarity of the contents and the number of correct points included. For example, some candidates failed because they wrote

the importance of transportation in economic development. Such as; *it is a source of income, it is a source of employment, it stimulates economic growth and it increasing government revenue.* Moreover, some of the candidates failed to interpret the demand of question as they explained the elements of communication such as *method of propulsion, unity of carriage, terminal and the way* instead of the advantages and disadvantages of water and air transport. Extract 10.2 is a sample of poor responses from the candidates in question 10.

10.	Basing on the nature of the imported product. explain to him two advantages and disadvantages of each two mode of transport.	
	Transport: Is the movement from one place to another place or to transfer goods and services from one point to another point. There are types of the transport and these are air transport and water transport and pipeline, land transport and many other transport. Water transport is the type of transport which people or goods transfer from the water and Air transport is the type of transport which people and goods by use air and many people get problem in the place of choose the mode of transport because all are goods. But we supposed to look first if its good or bad by start with air transport in advantages.	
	Speed: in air transport, many people like to use this type because its going very speed even if you have your goods which its is durable and the goods can be evaporated faster this mode its good because air transport it is very faster to transfer the goods from one place to the another place. is the advantages of air transport.	
	Cost: Sometimes the air transport is very Costful because its very fast to transfer goods or people from one place to another place example a person wants to go India he/she support to remort many money so its very costful so we should be careful in the time of choose the type of transport before we use them in our daily life and we should be careful in everything.	

10	<p>Sometimes these types of transport have disadvantages of each of two mode of transport and those are bulkiness of goods. Sometimes the goods are very bulkiness so we should use the air water transport because can carry big goods and have container for carries those goods so. we should be careful and we use them well before we want to use the one of them. Advantages of water transport</p> <p>Theft: In water transport have thief, bear use the person can buy or bought the goods for long time ago from China or India but the person can't gate just because there is no good security and there is no honest for make sure that the goods of person to reach the place which should supposed to reach this is the one of disadvantages of water transport.</p> <p>Generally have air transport and water transport have advantages and disadvantages so Mr. Mwasara should be careful so as to choose good transport before the journal start so many people we should be use them very well especially in air transport and water transport in order to this goods to reach well without any problems. Because every person should use any type of go transport in order to reach the goods well.</p>	
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Extract 10.1: A sample of the incorrect response to question 10

As can be observed in extract 10.1, shows a candidate that explained the factors to be considered in choosing means of transport instead of explaining the advantages and disadvantages of water and air transport.

3.0 ANALYSIS OF CANDIDATES' PERFORMANCE PER TOPIC

The performance of the candidates in different topics was analysed and categorized as good, average and weak. The analysis shows that the topics which had good performance were: Commerce Basics (87.87%), International Trade (79.95%), Economics Basics (79.27), Transportation (74.41%), Production (74.27%), Business Units (70.45%), and the topics which were examined by using multiple choice items (67.14%). One topic namely Warehousing Management had average performance (60.94%). Two (2) topics namely Entrepreneurship and Insurance had weak performance of 25.13% and 21.37% respectively. The weak performance in the two topics was caused by poor English Language proficiency, insufficient knowledge on the mentioned topics and misinterpretation of the requirements of the questions.

4.0 CONCLUSION

The analysis of candidates' performance for 061 Commerce subject in Certificate of secondary Education Examination (CSEE), 2022 shows that the overall candidates' performance was good as 83.92 per cent passed the examination. The performance has increased by 16.52 per cent as compared to that of 2021 where 67.40 per cent of candidates passed. The comparison of the candidates' performance between 2021 and 2022 is summarized in appendix B. Such improvement is attributed to competency demonstrated by majority of the candidates in answering the questions properly, proper use of English language and their ability to organize key points in their answers.

5.0 RECOMMENDATIONS

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

- (a) Teachers should continue guiding students to master their English language through conducting debates and monitoring the English speaking campaigns in schools.
- (b) Teachers should continue guiding students to read more recommended text books to improve their knowledge in all topics especially those in which they score low or averagely such as warehousing Management, Insurance and Entrepreneurship.

- (c) Teachers should guide students on how to identify and analyse insurance policies. For example, they can formulate groups in the classes and assign each group with a task for presentation on the topic of insurance. Furthermore, the teachers may invite the guest speakers from insurance companies to assist them in emphasizing different insurance policies.
- (d) Students should be advised to form group discussions under the guidance of teachers who will provide the groups with question for discussion from different topics like Entrepreneurship, Warehousing Management and Insurance. Furthermore, by using guiding questions, teachers are encouraged to organize study tours for students to learn by seeing or observing key issues of interest to topics with poor and average performance.
- (e) Teachers should prepare and give more exercises and assignments to students on topics with weak performance such as Entrepreneurship and insurance. Furthermore, they should mark those exercises and assignments in order to know the learners' progress as well as to identify areas of weakness. This will enable teachers to give feedback to learners and show how the errors or mistakes can be corrected as well.

Appendix A:

Summary of the Candidates' Performance by Topic in the CSEE 2022

S/N	Topic	No. of Questions	Percentage of Candidates who Scored 30 per cent or Above	Remarks
1	Commerce Basics .	2	87.87	Good
2	International Trade	4	79.95	Good
3	Economic Basics	9	79.27	Good
4	Transportation	10	74.41	Good
5	Production	7	74.27	Good
6	Business Units	6	70.45	Good
7	Entrepreneurship, Taxation, Marketing, Business Units, Finance, Economic Basics, Production, Warehousing Management, Insurance, Business Communication, Business Management, Transportation and Domestic Trade	1	67.14	Good
8	Warehousing Management	5	60.94	Average
9	Entrepreneurship	8	25.13	Weak
10	Insurance	3	21.37	Weak

Appendix B: The candidates' performance in Commerce topic-wise in the CSEE 2021-2022

