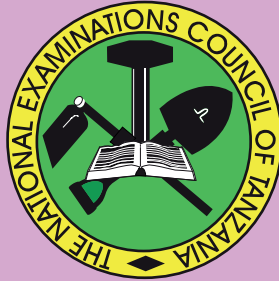


**THE NATIONAL EXAMINATIONS COUNCIL OF TANZANIA**



**CANDIDATES' ITEM RESPONSE ANALYSIS REPORT  
FOR THE ADVANCED CERTIFICATE OF SECONDARY  
EDUCATION EXAMINATION (ACSEE) 2019**

**152 COMMERCE**

**THE NATIONAL EXAMINATIONS COUNCIL OF TANZANIA**



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FOR THE ADVANCED CERTIFICATE OF SECONDARY  
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**152 COMMERCE**

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## **FOREWORD**

This report on the Candidates' Item Response Analysis (CIRA) in Commerce subject in the Advanced Certificate of Secondary Education Examination (ACSEE) 2019, has been prepared so as to provide feedback to the education stakeholders and the public in general on the performance of the candidates.

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

The analysis given in this report is intended to contribute towards the understanding of some of the reasons behind the candidates' responses in Commerce subject. The report highlights the factors that made majority of the candidates to perform well in the examination. The factors include the ability to identify the demands of the questions, ability to follow the examination instructions and sufficient knowledge on the subject matter. However, poor performance in some of the questions could be attributed to the candidates' failure to identify the demands of the questions, misconceptions, insufficient explanation and description, as well as lack of knowledge on some concepts related to the subject matter.

It is expected that the feedback provided in this report will enable the education administrators, school managers, school quality assurers, teachers and students to identify appropriate measures to be taken in order to improve the teaching and learning process. This will eventually improve the candidates' performance in future examinations administered by the Council.

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



Dr Charles E. Msonde  
**EXECUTIVE SECRETARY**

## 1.0 INTRODUCTION

This report analyses the performance of candidates who sat for 152 Commerce subject for the Advanced Certificate of Secondary Education Examination (ACSEE) that was done in May 2019. The examination tested the candidates' competences as stipulated in the Commerce syllabus for Advanced Level Secondary School, which was issued in 2010 and 2015 Examination Format.

The examination consisted of two (2) papers: 152/1 Commerce 1 and 152/2 Commerce 2. Each paper had eight (8) questions divided into two (2) sections, A and B. Each section had four (4) questions; each carrying twenty (20) marks. The candidates were required to answer five (5) questions in each paper. In both papers, the candidates were required to choose three (3) questions from section A and two (2) questions from section B. Question number one (1) was compulsory in both papers.

A total of **1,625** candidates sat for Commerce paper in May 2019. The examination results show that **1,605 (99.88%)** candidates passed while 2 (0.12%) candidates failed. However, the results of 18 candidates were withheld due to various reasons. The rate of candidates' performance in this year has increased by 0.14 percent as compared to 2018, performance. In 2018 out of **1,529** candidates who sat for that examination, **1,514 (99.74%)** candidates passed and 4 candidates (0.26%) failed.

The performance of the candidates has been analysed as good performance, average performance and weak performance. The scores of the candidates with good performance range from 12 to 20 (60 to 100%) marks, average performance from 7 to 11.5 (35 to 59%) marks and weak performance from 0 to 6.5 (0 to 34%) marks. For easier interpretation of the candidates' performance, three colours (green, yellow and red) have been used to represent good, average and poor performance, respectively. These different levels of performance illustrate the candidates' performance per question as well as performance per topic as seen in the figures and Appendices.

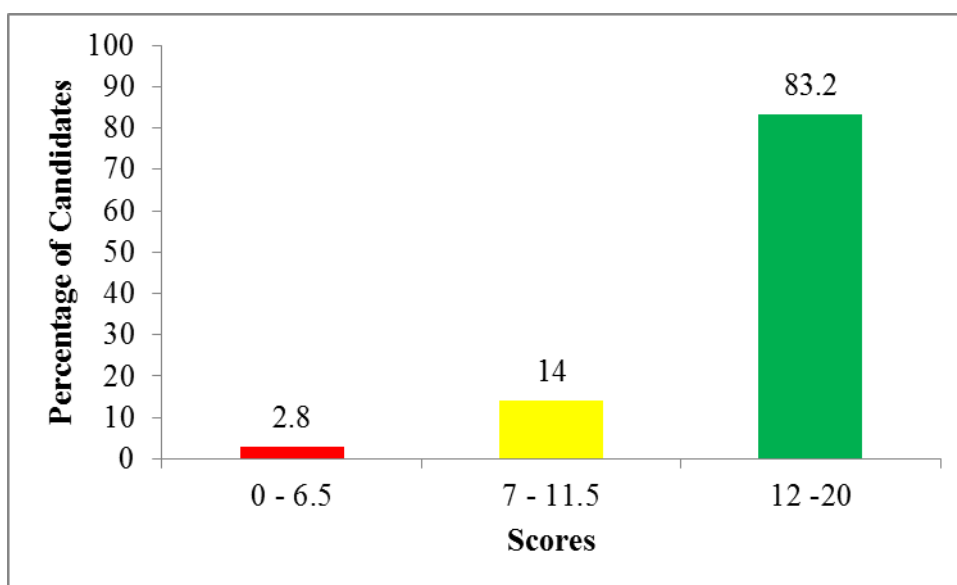
Furthermore, the report analyses the performance of the candidates in each question by showing the demands of the question, the expected responses and how the candidates responded to the question. Figures and samples of extracts from the candidates' responses have been incorporated into this report to support the analysis.

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

### 2.1 152/1 COMMERCE PAPER 1

#### 2.1.1 Question 1: Insurance

Question 1 was compulsory and was attempted by all 1,625 (100%) candidates. The candidates were required to justify the statement *Insurance is necessary to both traders and the government in their day-to-day activities*. Candidates were expected to justify the statement by explaining the three needs of insurance to traders and the government. The candidates' performance in this question was generally good since 1,302 (83.2%) candidates scored from 12 to 20 marks, 277 (14%) scored from 7 to 11.5 marks and only 46 (2.8%) candidates scored from 0 to 6.5 marks. The performance of question 1 is summarised in Figure 1.



**Figure 1:** *The performance of the candidates in Question 1*

The majority (83.2%) of the candidates scored high marks as their scores ranged from 12 to 20 marks. Their performance implied that they had sufficient knowledge on the tested item. Most of these candidates correctly explained the needs of insurance saying insurance is necessary because it enables traders to cover for serious illnesses use, it as a means of savings and build confidence in trade. Furthermore, through insurance traders can also be assured of business continuity, make proper use of financial resources and access loans from different financial institutions/individuals.

Moreover, these candidates explained that insurance is necessary to the government because it enables the government to *generate revenue, promote trade, stabilize the country's balance of payment, creates employment opportunities and economic growth*. However, the candidates' scores varied according to their ability to clarify the points mentioned and the number of correct points given by individual candidates. Extract 1.1 shows a sample of a good response from one of the candidates who scored high marks.

1.	Insurance is the contract between two parties where by one parties agree to compensate another parties in the event of loss as per agreement with the consideration of premium which are paid regularly per installment or at lumpsum. the part which agrees to compensate another party is known as insurer and the compensated party is known as insured, insurance have principles such as insurable interest, utmost good faith, indemnity and proximate cause. Insurance are classified into two parties which are life assurance and general assurance. The following are the needs of insurance to traders.
	It offers compensation, insurance offers compensation to traders in the occurrence of the events or risk as agreed between the insured and insurer and thus enabling them to run their business smoothly since risks such as of damage, theft and fire are compensated hence assurance is continuity.
	It acts as collateral security, also insurance certificates or policy can act as the means of acquiring loans from bank and any other financial institutions, hence through insurance traders can expand their financial position of their enterprises as they can easily obtain loans.
	It provide confidence to the business owners, due to assurance of the business caused by insurance business owners are free to undertake any investments especially risk investments with the assurance that in case



-1-	they suffer the actual loss they can be compensated by the insurance company hence confidence to them are assured through the insurance company.	
	The following are the needs of insurance to the government.	
	It encourage economic development and growth, insurance company encourages economic development and growth by making assurance to investors and traders to undertake any lawful business smoothly. Also through investment made by insurance company in different undertakings such as industry, buying securities and share from different company lead to economic growth and development.	
	It is the source of government revenue, also government need insurance company since it is the source of revenue through tax such as corporate tax which are charged on the profits of the company, hence increasing the government revenue and enabling the government to meet its expenditure.	
	It is the source of employment, through insurance company millions of people have been employed such as brokers, assessors and underwriters, As the one of the function of the government is to create employment to the its citizens hence through the insurance company employment are created, hence increasing its needs to the government.	
	Apart from the needs mentioned also insurance company, it encourage trade, it acts as the means of savings and it help in undertaking risky investments which are essential in the society and which need a high capital to establish and operate.	

Extract 1.1: A good response from one of the candidates

In extract 1.1 the candidate correctly explained the necessity of insurance to both traders and the government.

Furthermore, 277 (14%) candidates scored from 7 to 11.5 marks; this is average performance. Their performance reflected that they had partial knowledge of the importance of insurance to traders and the government. Some candidates provided only three necessities of insurance to traders but highlighted only one government necessity out of the required three points. Other candidates managed to identify all the points but failed to provide adequate explanations in some of the points.

Unlike candidates with an average performance, 46 (2.8%) candidates scored low marks (from 0 to 6.5). The reasons for low marks include inadequate knowledge and poor understating of the demands of the question. Most of the candidates mentioned only one correct point on both parts. The correct point explained by almost all candidates on traders was compensation; this could be due to the fact that they knew that insurance aimed to compensate the insured. They also mentioned that insurance is a source of government revenue but a few candidates were able to provide correct explanation. A few candidates in this category answered the question contrary to its demand. Some of the incorrect responses given by these candidates include: the procedures for taking up insurance, how the insured can be compensated by the insurer and the way through which government can support insurance companies in their day to day activities. Likewise, other candidates mentioned some correct points but they failed to relate with relevant explanations. However, some of the candidates managed to provide correct introduction with a few number of correct points. Extract 1.2 shows a sample of poor a response from one of the candidates who scored low marks.

1	Insurance, is the process of pooling risk together by contributing small amount of money to a person who suffer the actual loss. The following are the needs of insurance to traders, Correct information about the property insured, means that insurer should give the correct information to the insurance so that when the loss had occurred <del>in</del> they will be no discussion in paying back.
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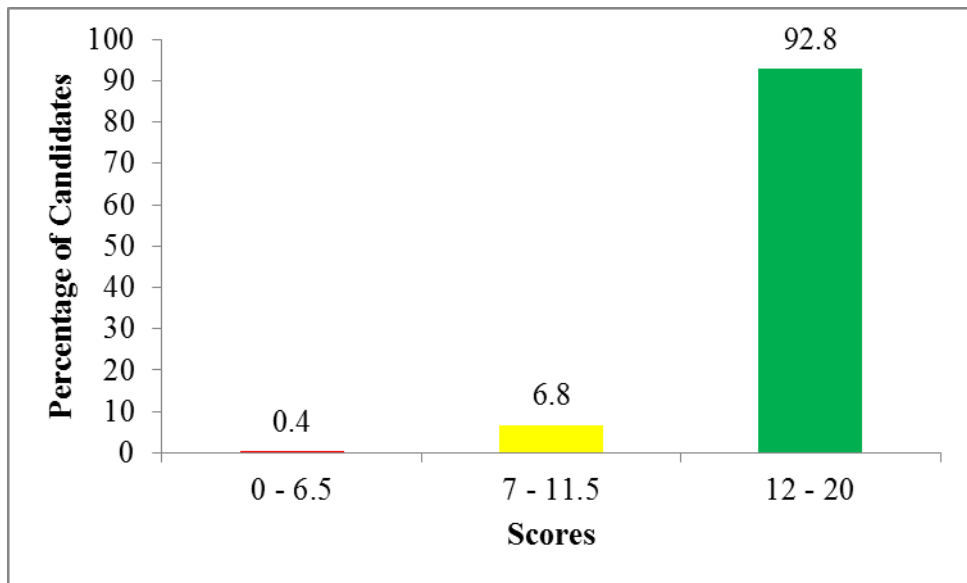
1	<p>Good cooperation during contribution, means that a person should contribute well and not to be followed by the insurance company to pay for his property he should pay him self.</p> <p>To provide information to the insurance company when the loss has occurred, means that a trader should notify insurance company to the loss occurred so that can be compensated. The following are the needs of insurance to the government,</p> <p>Security, means that the government should provide security to the insurance company so that they can not be destructed by natural calamities or thieves.</p> <p>Government support in different matters, means that the government should give them support in different matters so that when they problem will occur they will cooperate and solve the problem.</p> <p>Provision of loans to the insurance when it needed, means that the government should provide loans to the insurance so that to solve the problem of people and return back with interest.</p> <p>Therefore, Government and traders should provide mentioned above needs so that when the loss had occurred they will be compensated and reduce loss to the people.</p>
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Extract 1.2 shows a sample of candidate's poor response in question 1

The candidate explained some insurance concepts instead of the necessity of insurance to traders and the government.

### 2.1.2 Question 2: Trade

In this question, the candidates were required to analyse eight business challenges facing domestic traders in Tanzania. The question was attempted by 1,613 (99.3%) of the candidates who sat for the examination. Among them, 1,497 (92.8%) candidates scored from 12 to 20 marks, 109 (6.8%) scored from 7 to 11.5 marks and 7 (0.4%) scored from 4 to 6.5 marks. The general performance of the candidates was good because 99.6 percent scored from 7 marks and above. The performance of question 2 is summarised in Figure 2.



**Figure 2:** Performance of the candidate in Question 2

The candidates who scored high marks correctly analysed the business challenges facing domestic traders in Tanzania. Their performance could be attributed to the fact that trading activities are common in the society; even among the candidates. It is possible that candidates learnt the challenges facing domestic traders directly from their parents/relatives who engage in domestic trade. The majority of these candidates exhausted all the points as per the demands of the question. The correct responses given by these candidates were: *business risks, lack of business training, poor business knowledge, poor communication facilities, poor storage facilities, limited area to locate the business, price fluctuation, high taxes and inadequate capital*. However, some of the candidates in this category could not score full marks because they did not present correctly the introduction and conclusion parts but also a few of them provided inadequate explanations on some points. Extract 2.1 is a sample of a good response from one of the candidates who scored high marks.

## SECTION A

2.

Domestic traders are the traders who deals with buying and selling goods or services within the country or locally. The following are the business challenges facing domestic traders in Tanzania.

**Inadequate fund.** Domestic traders do not have enough fund to expand their business and even to operate with high efficiency. Due to tight policies of obtaining loans formulated by commercial banks mostly high interest rate.

**High taxes charged.** The government charges high taxes to domestic traders of which limits their ability to save and invest more in their business, hence small scale operation without expansion.

**Stiff competition.** Domestic traders faces stiff competition from foreign traders who large number of consumers import goods from them due to the high quality and status of the goods. For example clothes, phones.

**Low level of technology.** Tanzania do not have advanced technology that will facilitate domestic traders on operating like other traders from other countries, that is why there are poor quality goods.

**Low extent of market.** Most of domestic traders size of their market is very limited they operate on small geographical area, and hence can not be exposed to even international markets that is why they are not developing.

2.	<p>Inadequate knowledge and skills about business. Another challenge is inadequate knowledge and skills of business that is why they fail even to anticipate the actual demand of their products or failure to know they can increase their sales like doing sales promotion, personal selling and others.</p> <p>Bureaucracy. In Tanzania there is high bureaucracy practices or red tapism. In many areas like on registration of domestic traders the process is too long that they become discouraged to register their business and hence operate illegally and they would not enjoy things like tax holiday and others.</p> <p>Poor management and organization. Most of domestic traders are poor in managing their business on various areas like planning, staffing and others and they would find out that they invest a lot of energy and fund but gain is very low.</p> <p>In conclusion therefore, business challenges facing domestic traders are very many but the government can reduce them in one way or another like subsidizing domestic traders, offer financial assistance to domestic traders, provide appropriate knowledge and skills concerning business matters and others.</p>
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Extract 2.1 shows a sample of a good response from one of the candidates.

On other hand, the candidates who scored average marks (7 to 11.5) analysed some challenges of domestic traders in Tanzania but mixed their responses with the challenges which are not experienced in Tanzania. These candidates mentioned challenges like *civil war among the regions* and *high political instability* which are not experienced in Tanzania. Other candidates listed correct challenges but failed justify how they become challenges to domestic traders. The variation of the candidates' scores depended on the number of correct points given and the ability to explain the points correctly.

However, few candidates (7) scored low marks (4 to 6.5) had because their responses revealed insufficient knowledge about the concept of domestic trade. Most of these candidates pointed a few correct challenges but failed to link them with requirements of the question. Others provided few correct points mixed the points with the qualities of a good retailer. Extract 2.2 shows a sample of a poor response from a candidate who scored low marks.

2.	<p>Domestic Traders (Home Traders) Refers to the Individuals who deal with buying and selling of goods and services within the country. The following are the challenges facing domestic traders in Tanzania:</p> <p>Lack of well qualified commodities, This is due to the fact that many traders who are domestic tend to lack well and simplify commodities. which will boost up sales to the development of Country. This is because lack of proper raw proper raw materials for the production of Economy goods.</p> <p>low level of technology, the traders of domestic industries tend not have a well qualified technology which will allow proper movement of the goods hence without proper technology it give about a bad appearance to the individual of the particular country due to its level of technology.</p> <p>poor Infrastructures, this is due to the fact that in the traders of the home country cannot be able to transport goods from one area to another because they are facing a challenge of the infrastructure on the business because without an appropriate and well qualified infrastructures it brings about an effect to the domestic traders.</p> <p>Government policy, this is whereby the government tend to enact laws which tend to make the traders face a challenge. A government tend to enact the law so as to provide better qualified goods and stop enforcing harmful products to the countries and that is why facing hardship to the traders.</p>
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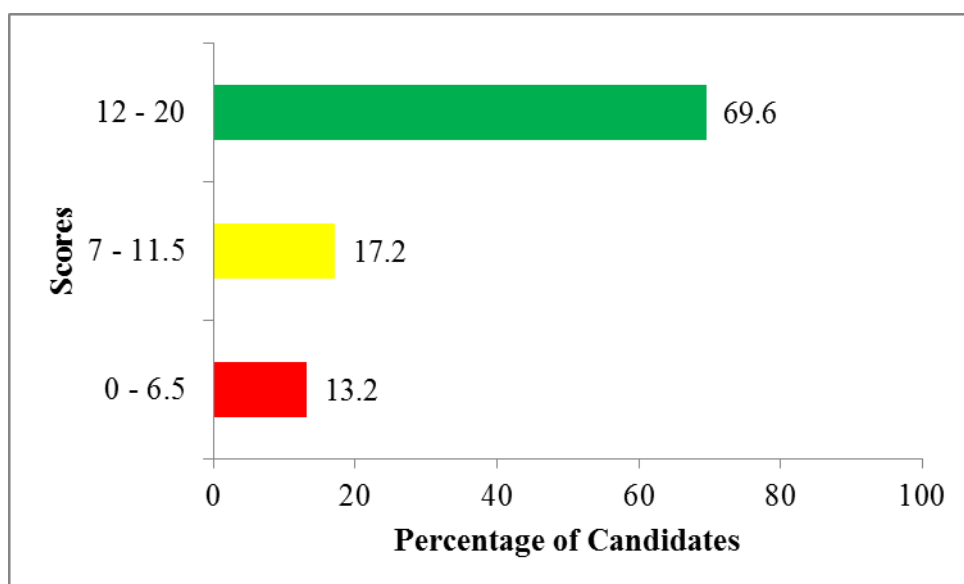
Extract 2.2 shows a sample of poor response

The candidate mentioned some correct challenges but failed to provide correct explanations.

### 2.1.3 Question 3: Transport and Communication

Question 3 had two parts; (a) and (b). In part (a), the candidates were required to describe five main aspects of communication with the aid of diagram. In part (b), they were required to explain three factors that hinder effective communication. The question intended to test candidates' knowledge of the aspect of communication and what happens if there is any interference in any of the aspect.

The question was attempted by 1,354 (83.3%) candidates. A total of 942 (69.6%) candidates scored from 12 to 20 marks, 233 (17.2%) candidates scored from 7 to 11.5 marks and 179 (13.2%) candidates scored from 4 to 6.5 marks. The general performance candidates in this question was good because as 1,175 (86.6%) scored 7 marks and above out of the 20 marks allotted. The performance of the candidates in question 3 is summarised in Figure 3.



**Figure 3:** *The performance of the candidates in Question 3*

The candidates who scored high marks (12 to 20) had thorough knowledge of the concept of communication. In part (a), the candidates were able to draw a diagram showing the five aspects of communication and clearly described them in an orderly manner. In part (b), the candidates were able to correctly analyse the factors that hinder effective communication. These candidates understood the meaning of effective communication and what makes effective communication. In addition, the candidates were able to identify the barriers of effective



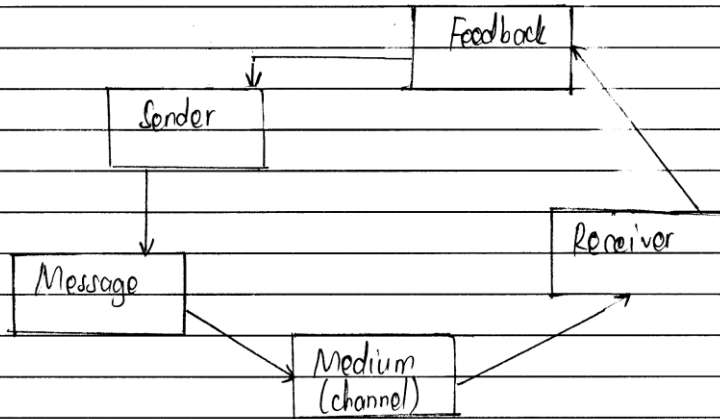
communication. The barriers of communication explained include *language barrier, noise, improper channel, poor preparation of the message, the attitude of the sender and receiver of the message, inadequate knowledge of the message (poor translation of the message) and inconsistencies in the message.* The quality of candidates' responses in this question varied with respect of clarity of the relevant points and the diagram given by each individual candidate. Extract 3.1 presents of a sample of a good responses from one of the candidates who scored high marks.

3a)	<p>Communication refers to the transfer of information from one point to another.</p> <p>Communication can be either oral or written.</p> <p>Oral communication, is the one which uses the sound to transmit information especially face to face.</p> <p>And written refers to the type of communication where the message is transmitted in writings.</p> <p>The following are the aspects of communication.</p> <p>Sender. This is the person who intends to transmit or send information to another person. The sender is the source of the communicated message to be communicated. Therefore the sender is the one who initiates the communication process and wishes to pass out the information to the intended person.</p> <p>Message. This refers to the information that a sender wishes to transfer from one place to another or one person to another. This is the content of the information that are to be delivered to the receiver of the message. The message can be either written or oral.</p> <p>The channel (medium). This refers to the means through which the intended information moves from the source (sender) to another person or place. The medium of communication can be, example, letter, e-mail or telephone. So the channel is the path of the information from sender to receiver.</p>
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3a) Receiver. This is the person to whom the information is sent. This is the destination of the message sent by the sender. Therefore, the medium of communication transmits information upto the final receiver and delivers the message.

Feed back. This refers to the reply or the answer that is given out by the receiver to the sender of information. When, the receiver accepts receives the information from the sender through the channel, he has to reply the message so as to give answer to the sender and assure the sender on the delivery of the message.

The diagram to show aspects of communication.



3b)	<p>Communication refers to the transfer of information from one person or point to another.</p>
	<p>Effective communication refers to the communication in which both parties, the sender and receiver get what exact message which has been intended.</p>
	<p>The following are three factors that hinder effective communication.</p>
	<p>Language barrier. When the language used by the sender is not well understood or is not familiar to the receiver, the receiver will not understand and hence will not get what the sender wanted to transmit to him. Therefore, with language barrier, the intended information can not be imparted to the receiver. This hinders effective communication.</p>
	<p>Noise. In a place where there are too much noise, the information intended to be given out will not reach the receiver effectively especially when it is oral communication.</p>
	<p>Therefore, with noise effective communication can not take place. The sender has to find a quiet place so as to give out the message, so that it can be clear.</p>
	<p>Use of inadequate means or channel. When the sender of the message uses the channel of communication which the receiver can not access, the effective communication can not be ensured.</p>
	<p>Example, If the sender sends information through the e-mail yet the receiver has no access to emails, the receiver will not get the information.</p>
	<p>Generally, the sender of the information should choose the right means to use, the right place and time to communicate with the receiver so as to make effective communication possible.</p>

Extract 3.1 shows a good response in question 3

This candidate correctly described the main aspects of communication with the aid of a diagram and explained the factors that hinder effective communication.

On the other hand, 233 candidates who scored average marks (7 to 11.5) had some weaknesses in their responses. Their responses revealed partial knowledge of the subject matter, particularly the aspects and barriers of communication. Most of these candidates provided partial responses in both parts of the question. The candidates were able to describe the aspects of communication in (a) but failed to draw the diagram showing aspects of communication as required. Some of the candidates drew the diagram correctly but they failed to describe some of the aspect correctly. Partial responses were observed in (b) where many of the candidates explained only one point; namely *noise* which was followed by other incorrect responses. However, some candidates answered part (b) and partially part (a) by explaining the two aspects *sender* and *receiver*.

The analysis further shows that the candidates with low scores which range from 3 to 6.5 marks had insufficient knowledge of the concept of communication. There were some candidates who drew the diagram and described only two aspects which are *the sender* and *the receiver* of the message. They did not include other aspects in their responses. In communication there must be a *message* that the sender intends to convey to the receiver, the *path* through which the message will flow from either the sender or the receiver (media) and the *feedback* from the receiver of the message. Some of the candidates could not identify the demands of the question in either part (a) or (b), and hence, provided irrelevant responses in parts.(a) and (b). In part (a) for example, some of the candidates explained the types of communication namely; *written, oral, and visual*, instead of the aspects of communication which are sender, message, media, receiver and feedback.

Additionally, the analysis indicates that there were some candidates who mentioned the correct points such as *noise* and *channel* but could not link the stated points with the explanations on how did they counted as obstacles in part (b). Some candidates outlined the factors to be considered in choosing the appropriate channel of communication such as: *cost of the channel, speed and urgency, distance, length of the message and nature of the message being transmitted* instead of explaining the factors that hinder effective communication. Moreover, other candidates explained the steps involved in planning for communication, such as *objectives, key audience, identifying the channel and evaluating the result*. Extract 3.2 is a sample of a candidate's poor response.

3.

## COMMUNICATION

Oral

Visual

Written

Symbol

Communication

Communication

Communication

Communication

Five main aspects of Communication!(i) Oral Communication;

This is the form of communication where by the message or information sent by the word of mouths. In this aspect the sender and receiver of the information can be able to see each other or they cannot see each other if they use telephone to sent the information. This aspect have some advantages such as is less costful all in all the message from one person to another is being sent by word of mouth and being received by hearing.

(ii) Visual Communication:-

Is the aspect of communication where by the message or information is being sent through voice which is being recorded from different technical equipments such as speakers and audio CDs. This form of communication is less costful compare to the written communication.

3. a/ (ii) Written Communication;

Also this is the form of communication where by the message sent through written document and the receiver of the message obtain by reading the written document. This form of communication is most expensive in terms of publishing the written documents and also even if there is mistake done its difficult to correct at the same time.

iv/ Symbolic Communication:

Also this is the form of communication which involve the uses of symbols to send and receive the information or message. This kind of communication is being used by the peoples who cannot hear or saying. This kind is less costful compare to those other means of communication.

3. b/

Communication; the spreading of information or message from one person to another. The following are the factors that hinder effective communication which are:-

Language barriers; this is among the factors that hinder the effective communication. If the sender of the information is using the language which is differ to the language of the receiver then effective communication cannot take place.

3	<p>Noise; also this is the factor which hindering the effective communication. If the sender of the information sent the message but the receiver of the information is in crowded area and there is noise the receiver cannot be able to receive the information appropriately.</p> <p>Number of people who receive information; also the number of people who receive the information.</p> <p>Climatic condition; also the climatic condition is one among of the factor which hinder effective communication. If the climatic condition of specific area is not good the sender cannot be able to send message and receive receive it effectively.</p> <p>All in all these are three factors that hinder effective communication.</p>	

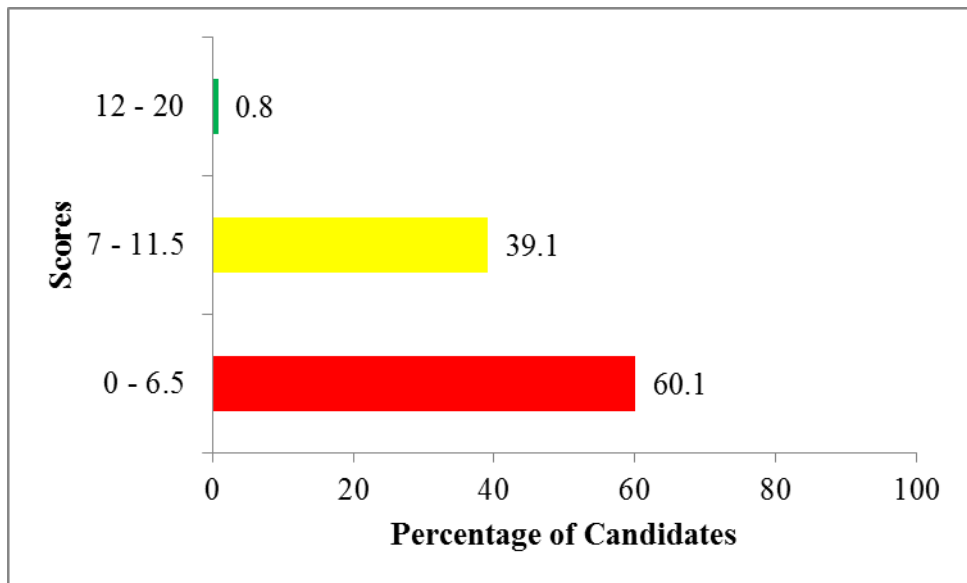
Extract 3.2: A poor response from one of the candidates.

The candidate's response based on the means of communication instead of the aspects of communication and few factors that hinder effective communication.

#### 2.1.4 Question 4: Stock Exchange

Question 4 had two parts; (a) and (b). In part (a) the candidates were required to examine four ways used in issuing new shares in stock exchange market, and in part (b) they were required to analyse four qualifications of being a member of the stock exchange.

The question was attempted by 263 (16.2%) candidates. There were only 2 (0.8%) candidates scored 12 marks, 103 (39.1%) candidates who scored from 7 to 11.5 marks and 158 (60.1%) candidates who scored from 0 to 6.5 marks. It was the least opted question and its performance was average since 60.1 percent of the candidates scored below 35 percent of the 20 marks allocated. The highest score in this question was 12 marks. The performance of the candidates in question 4 is summarised in Figure 4.



**Figure 4:** *The performance of the candidates in Question 4*

The candidates who scored average marks (7 to 11.5) had partial knowledge of the concept of stock exchange, especially of the ways used in issuing new shares as required. However, few candidates mentioned the ways such as *by placing* and *by offer* but could not provide sufficient explanations on the stated ways. Other candidates mentioned the terms as used in price quotations in relation to buying and selling of shares. These candidates however, could not explain the ways which are through prospecting, by placing, by tender, by offer for sale and by issue to existing shareholders. There were also candidates who explained some advantages of the companies being quoted and the advantages of holding shares in stock exchange market contrary to the requirements of the question.

However, many candidates had correct responds well in part (b) which required the candidates to explain qualifications required for one to be accepted as a member of a stock exchange. The majority were able to explained some qualities like age (18 years and above). The age of the person who wants to be a member of stock exchange *should be 18 years and above* because he/she can make judgment on the issues relating to shares, he/she can be sued on any matter relating to shares, he/she must provide referees in the form of a proposer and seconder, he/she must obtain a nomination from a retiring member, he/she also must be mentally sound and he /she should have not being bankrupt in the dealings.



Apart from the average performance, 60.1 percent of the candidates had poor performance because they scored below 7 marks. The main reason for the poor performance was incompetency in stock exchange topic. Many of these candidates elaborated in part (a) either the procedures involved in handling the subscribed capital of a company such as; *application, first call, final call and allotment of shares* or wrote about the terms used in issuing shares such as; *shares issued at a discount, par-value of shares, shares issued at a premium and bonus issue* which were incorrect. Some candidates managed to explain at least two correct qualities out of the three required qualities in part (b). Most of the candidates mentioned points like *age of 18 years or above, being mentally fit* and *had never been declared bankrupt* but not all of them managed to describe the correct points. Some of the candidates provided explanations related to partnership instead of a member of stock exchange. Other candidates explained the qualifications required for a company to be quoted at a stock exchange; the qualifications mentioned include *the company must be registered, its shares should be freely transferable and the company should be a public company* instead of the qualities of being a member in stock exchange. Extract 4.2 shows a sample of a poor response from one of the candidates.

40.	<p>Stock exchange Market:- Is the market where by order issued share are sold and bought.</p> <p>The following are the four ways in issuing new shares in stock exchange Market:-</p> <p>Application:- The stock exchange Market they call people or invite people to apply to the shares which have been order issued by the company.</p> <p>Allotment:- After people apply those shares the stock exchange market call them (<del>again</del>) again in order to give their share in pro-rata basis and instruct them to pay a portion amount of Money.</p> <p>First call:- After paying allotment Money the stock exchange market they call again those shareholders in order to pay first call money and after their their going back and wait for another call.</p> <p>Final call:- When the time reach to call these people in finally. Actually the stock exchange market they call them in final call and they finche to pay their money. After their they give their shares and become shareholder.</p> <p>Therefore stock exchange Market is the one which control the behaviour of all managers of the company (<del>where</del>) how selling their shares through stock exchange Market.</p>
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4(b)	<p>Stock exchange:- Is the market where by order issued shares are sold and bought.</p> <p>The following are the qualifications of being a member of the stock exchange:</p> <p>The company must be registered:- In order to be the member of stock exchange that company should be registered and should have certificate of incorporation. If that company have been registered can be have a right of being a member of stock exchange.</p> <p>The company should be a <del>not</del> <del>quoted</del> <del>company</del>: Quoted Company: Actually the quoted company are those company which allowed to sell and bought its shares through stock exchange market. So in order to be the member of stock exchange the company should be a quoted company.</p> <p>Its share should be free transferable:- If the share of that company are free transferable actually that company can also have a right of being the member of stock exchange.</p> <p>The company should be the Public company:- Actually the public company are the only company <del>why</del> which has shares which are free transferable. So if it is the Private company it has no any right or qualification of being the member of stock exchange because it has <del>free</del> no free transferable shares.</p> <p>Therefore stock exchange are the one who provide usefull information of the business to the public.</p>
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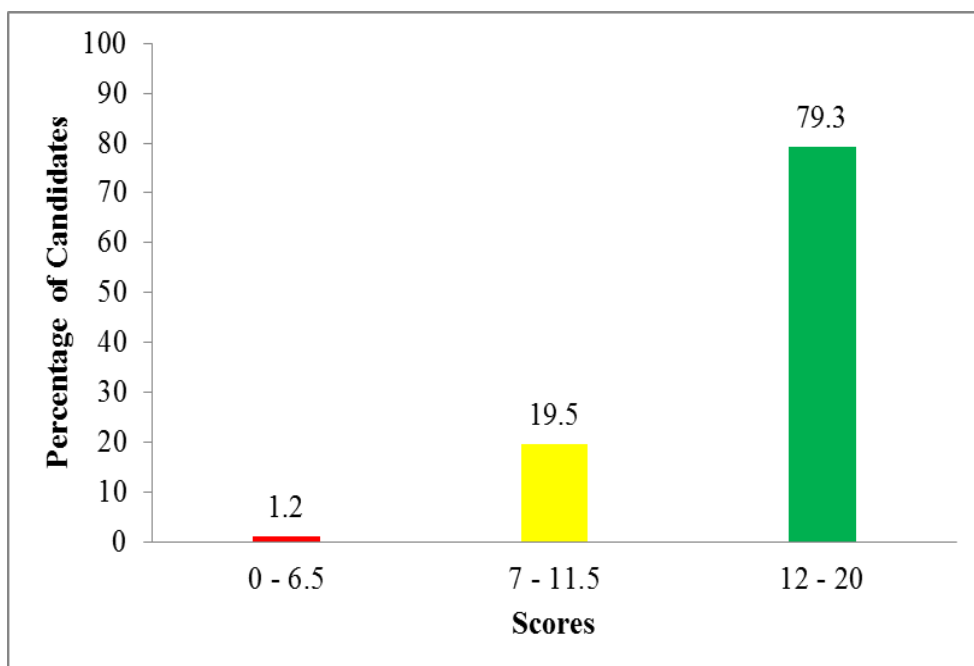
Extract 4.2: Is a sample of a poor response.

In extract 4.2, the candidate incorrectly explained the ways in which shares bought can be paid for in part (a) and some of the conditions of the quoted companies in part (b).

### 2.1.5 Question 5: Banking

The candidates were required to evaluate four similarities and four differences between central bank and commercial banks. A total of 593 (38.5%) candidates attempted this question, out of which 470 (79.3%) candidates scored from 12 to 20 marks, 116 (19.5%) candidates scored from 7 to 11.5 marks and only 7 (1.2%) candidates scored from 3 to 6.5 marks.

The general performance of the candidates in this question was good. The performance is summarised in Figure 5.



**Figure 5:** *The performance of the candidates in Question 5*

The analysis shows that the candidates who scored high marks (12 – 20) had good understanding of Central bank and Commercial banks. The candidates were able to evaluate the similarities and differences between the two types of banks. They explained that, Commercial banks and Central bank are similar because customers can present their valuable items and documents to both the banks for security purpose and can get advice from both. In addition, commercial banks advise their customers but the central bank advises Commercial bank. The central bank accepts deposits from commercial and non-commercial banks, as well as other financial institutions in the same way that commercial banks accepts

deposits from individuals or a group of people. At the same time candidates noticed that the two types of banks issues deposits and provide loans to their customers.

The two types of banks can be differentiated in terms of the forms of ownership, customers dealing with, power to control money in supply, the ability to control foreign exchange differences and issuing of currency among others.

Many candidates in this category explained almost all the correct points but their explanations had sight few discrepancies in both similarities and differences, especially on the points such as accepting and issuing of deposits. The candidates explained about the depositors in commercial banks but partially explained depositors of the central bank. Extract 5.1 is a sample of a good response form one candidate.

5.	<p>Central bank is a bank which is responsible for economic stability and financial sound of the country. In Tanzania we have B.O.T (Bank of Tanzania) which performs that kind of functions. The commercial banks are the banks which offer wide range of banking services such as advancing loans, receiving deposits safeguarding the received etc. In Tanzania we have banks like NMB, NBC, CRDB and so on. The following are the similarities of the central bank and commercial banks;</p>	
	<p>They are both lending institutions. Both of them offer credits in spite that the central bank lend to the government and commercial banks lend to the public.</p>	
	<p>They both provide banking services such as accepting deposits, and provide cheque facilities, and also making payments on behalf of their customers. Just that central bank provide such service to the government i.e. accepting government deposits, acceptor provide cheques to the ministries and make payment on behalf of the government and commercial bank provide such facilities to the customers.</p>	
	<p>They are both custodian of valuable items. The central bank safeguard the government assets, treasury bills and securities and the commercial banks safeguard items like title deeds, wills, gold, silver etc.</p>	
	<p>They both implement monetary policies so as to control money in the circulation and prevent inflation. Such policies include bank rates, creation of credit, open market operation, etc.</p>	

5.	<p>Apart from the above similarities, these two banks differ in the following ways;</p> <p>Central banks aim at stabilizing the economy and provide services to the economy, <sup>community</sup> while the main aim of the commercial banks are to make profit through interest charged on loans, bank charges, investments etc.</p> <p>Central bank is owned by the government while the commercial banks is individually owned by the shareholders or individually owned by investors and not by the government.</p> <p>Central bank doesn't engage with the public that is, it doesn't give loans to the public or accept deposits from the public but only engage with the government while the commercial banks engage themselves with the public i.e. provide loans to them, accept deposits, safeguard the received etc. and not with the government.</p> <p>The central bank perform the function of issuing currency i.e. printing notes and <del>issuing</del> minting of coins while the commercial bank can't print money or issue currency instead they just assist implementation of monetary policies.</p> <p>Generally, these are some of the similarities and some differences between the central bank and commercial bank, but it should be highly noted that the central banks are wholly owned by the government and commercial banks may be wholly or partially owned but majority shares are of individuals.</p>
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Extract 5.1: A sample of a good response in question 5

The candidate correctly evaluates the similarities and differences between the central bank and commercial banks.

On the other hand, the candidates who scored low marks (3 – 6.5) showed inadequate knowledge of the types of banks: central bank and commercial banks particularly knowledge of the banks' features. The candidates revealed weak comprehension of the requirements of the question. Some candidates however, explained at least two correct similarities and differences but they failed to relate their explanations with the mentioned points. Among the correct points explained by the majority were concerned ownership and providing loans to customers. In ownership, they explained correctly that central banks are owned by the government while commercial banks are properties of individuals and companies and forgot that the government also had some shares in commercial banks. Extract 5.2 shows a sample of a candidate who scored low marks.

5.	By starting with similarities of central bank and commercial bank for the following point that included:
	Both are help to control money supply.
	Also both can help to control money supply when the central bank can fix the reserve ration to the commercial bank also the commercial bank can put the special deposit and special credit to consumer.
	Also the following are the different between commercial bank and central bank that included
	Central bank does not aim at making profit while commercial bank are the aim of making profit
	Central bank does not accept deposit while commercial bank are accept deposit to the consumer.
	Central bank does not provide loan to consumer while commercial bank as to provide loan to their customer.
	Central bank are print of money while commercial bank does making print of money.

Extract 5.2 shows a poor response from one of the candidates.

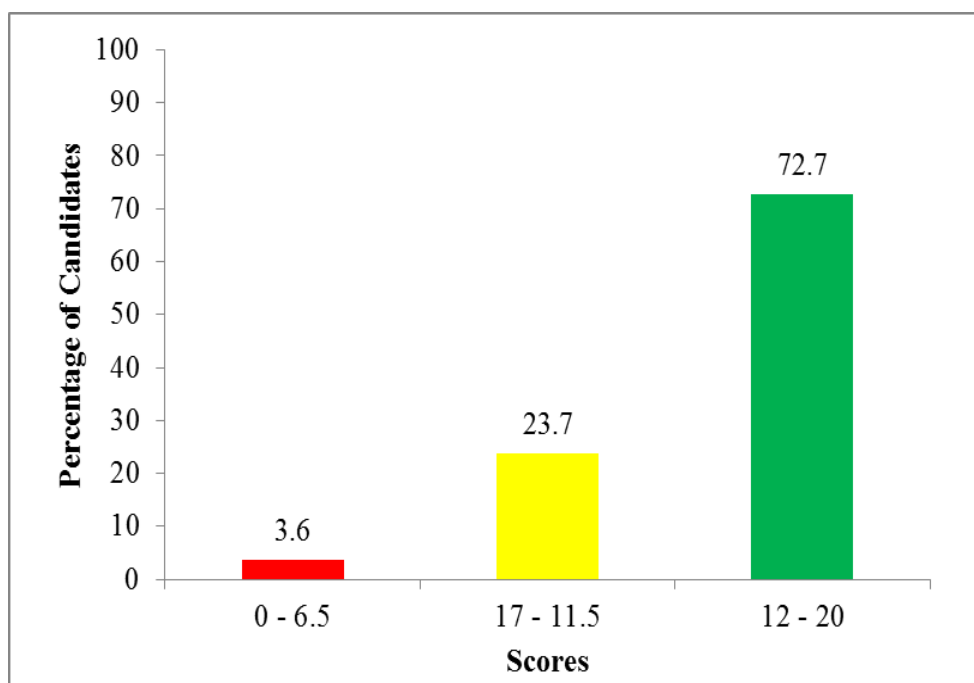
In extract 5.2, the candidate wrongly compared central bank and commercial banks.



### 2.1.6 Question 6: Wholesale Trade

The question had two parts, (a) and (b). In part (a), the candidates were provided with a statement “A wholesaler cannot be eliminated from the channel of distribution” and were required to argue for the statement using five reasons. In part (b), they were required to examine four disadvantages of wholesale trade.

A total of 1,084 (66.7%) candidates attempted for this questions out of which 788 (72.7%) candidates scored from 12 to 19.5 marks, 257 (23.7%) candidates scored from 7 to 11.5 marks and 39 (3.6%) candidates scored from 1 to 6.5 marks. The candidates’ performance in this question was good because a total of 1,045 (96.4%) candidates scored from 7 marks and above. The performance in question 6 is summarised in Figure 6.



**Figure 6:** *The performance of the candidates in Question 6*

The majority of the candidates who scored high marks provided strong argument for the statement given in part in (a) and correctly examined the disadvantages of wholesale trade in part (b). These candidates were aware that the wholesalers’ functions can be performed by other agents but for effective performance of the business it is better for the wholesalers themselves to do the tasks. The candidates also explained that it is difficult to eliminate a wholesaler from the channel of distribution because not all

producers and retailers had sufficient storage facilities, transport facilities, not all retailers can afford to buy directly from the manufacturers. On top of that, some manufacturers cannot sell direct to consumers or retailers also not all retailers can afford to buy in bulk as wholesalers. They also showed that it is possible for some wholesalers' tasks to be done by other agents even through its not economical.

The disadvantage of wholesale trade can be looked at the side of the wholesaler, manufacturer, retailers and consumers. The correct responses include *high initial costs, the risks of bad debts, fall in price and fall in demand of some commodities, high operation costs, delay of information that led to business loses and selling goods at high profit margin*. For example, in wholesale trade, the traders may *delay to convey the information* to manufacturers and retailers hence create loses, *they can create unnecessary shortage* of goods in the market hence increase in price of goods. The variation observed in the candidates' scores depended on the accuracy of explanations and number of points given. Extract 6.1 shows a sample of a response from a candidate who scored high marks.

6a)	Wholesaler is a trader who buys goods in large quantities from the manufacturer and sell them in relative small quantities to retailers. They perform different functions like bulk breaking, prepare goods for sale, they finance both manufacturers and retailers, transportation and storage.
	The following are arguement for why a wholesaler cannot be eliminated from the channel of distribution
	Most of manufacturers do not have own transport facilities, so this make them difficult in distribution of goods to the retailer and consumer. So the wholesaler they have own transport facilities hence distribution and concentration of goods become easier.
	Most of manufacturers do not have storage facilities, the wholesalers, can not be eliminated in the channel of distribution because they own storage facilities which make the goods available when they are needed by the retailers due to the demand by final consumers.

6a)	Manufacturers cannot sell on credit
	to retailers and also some retailers can
	not buy in cash from the <sup>manufacturers</sup> <del>wholesalers</del> ; the
	wholesalers have enough funds to finance
	both manufacturers and retailers. By paying
	cash, the manufacturer allow credit to
	retailers.
	Few number of large scale retailers,
	also a wholesaler cannot be eliminated from
	a channel of distribution because there are
	few number of large scale retailer which
	can perform the same activities which are
	done by the wholesalers.
	Most of manufacturers operate prod
	uction on small scale this make them una
	ble to establish their own retail outlets so
	due to this reason the wholesalers can
	not be eliminated because the manufactur
	ers are unable to do so.
	Mentioned above are the reasons
	why a wholesaler cannot be eliminated
	from the channel of distribution. But a
	wholesaler can be eliminated under certain
	circumstances like large number of large
	scale retailer, large scale consumers, selling
	of perishable and expensive goods and also
	presence of consumers associations.

6b)	<p>Wholesale trade is the buying of goods in large quantities from manufacturers and sell them in small quantities to retailers. A person carrying out wholesale trade is known as a wholesaler. The following are the disadvantages of wholesale trade.</p>
	<p>Increase in price of goods; the wholesale trade leads to an increase in prices of goods because the wholesaler will want to earn profit also retailer wants to earn profit hence increase in price of goods which is quite different when goods are from manufacturer then retailer then consumers.</p>
	<p>Sometimes the wholesaler may decide to create shortages by indulging hoarding of goods so as to lead in an increase in price and obtain the higher profit than before.</p>
	<p>Wholesalers may cause decline of some goods or some manufacturer's goods for personal reasons. also sometime the wholesaler may decide to decline distribution of some goods due to personal reasons.</p>
	<p>Also wholesalers cannot pay attention on all goods from different manufacturers. This is because in an industry there are many firms and there will be firms which have goodwill and those which are normal so the <del>major</del> wholesaler will pay attention on goods which a firm have high goodwill.</p>
	<p>Mentioned above are the disadvantages of wholesale trade. But it has its</p>
6b)	<p>advantages like ensuring steady supply of goods by maintenance of inventories, <del>and</del> transport services, bulk breaking and preparation of goods for sale.</p>

Extract 6.1 presents a sample of a good response in question 6

The candidate correctly argued on the reasons for not eliminating a wholesaler from the distribution channel and explained the disadvantages of wholesale trade.

In extract 6.1 the candidate who was able to argue for a given statement and explained the disadvantages of wholesale trade

Besides, the candidates with good performance, 23.7 percent of the candidates had average scores; ranging from 7 to 11.5 marks. These candidates supplied at least two or three reasons explaining why wholesaler should not be eliminated from the channel of distribution in part (a) of the question. They also managed to examine at least two out of the required four disadvantages of wholesale trade. Some candidates answered correctly part (a) and highlighted a few correct disadvantages of wholesale trade in part (b).

On the contrary, 3.6 percent of the candidates who attempted question 6 scored below 7 marks indicating poor performance. The reasons for low scores included partial knowledge on the examined concepts, misconception of the requirements of the question, particularly in part (a). Instead of arguing for the given statement, some of the candidates argued against it. Other responses which show misconception of the question are from the candidates who explained the members involved in the distribution channel with the exception of the wholesaler. For example, one of the candidates explained the circumstances that enable wholesaler to achieve the set objectives like *availability of market, good transport and communication facilities, good relationship with manufacturer and retailers, availability of goods needed from the manufacturers, and demand of the goods in the community* instead of arguing against eliminating the wholesaler. There were some candidates who tried to answer both parts but they provided few correct points in each part. Extract 6.2 presents a sample of poor responses from one of the candidates who scored low marks.

<p>Q</p>	<p>a) <u>Whole Saler</u>:- Is the person who buy goods in large quantity from manufacture and selling them in small quantity to the consumers or retail etc. A wholesaler cannot be eliminated from the channel of distribution, I argue this statement by the following reasons:</p> <p><u>Nature of the goods</u>:- If the goods is very expensive and a customer order direct the goods from the industry we can eliminate wholesaler into channel of distribution.</p> <p><u>Distance between buyer and producer</u> can cause to eliminate the whole saler if</p>	
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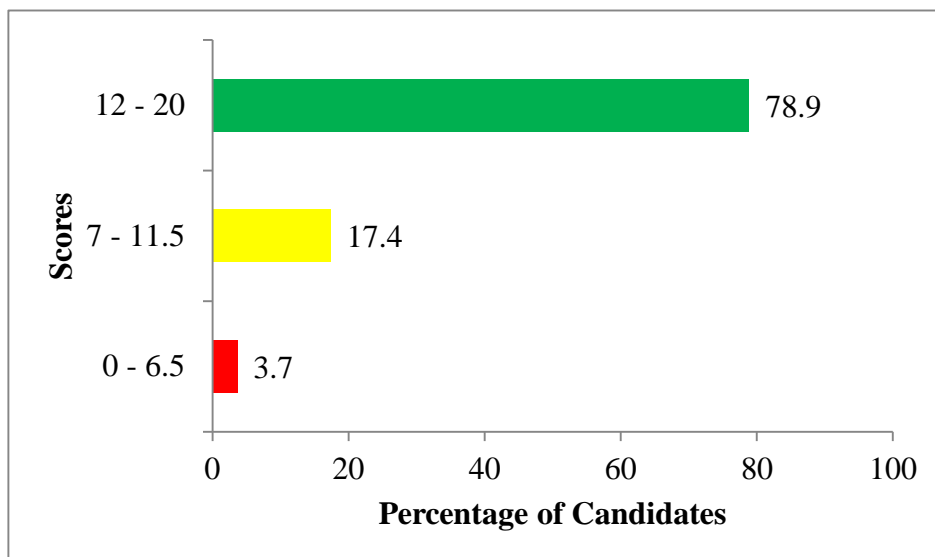
6	<p>a) the distance of consumer and buyer is too short there is no need of wholesaler in that trade.</p>
	<p>Nature of the business if the business is small scale there is no need of wholesaler in that business <del>ex</del> example food sellers (manakia).</p>
	<p>If manufacture offer some wholesale activities into the industries like Transport, Store of goods there is no need of wholesaler in that business.</p>
6	<p>b) Wholesale Trade; is the trade that involves buying goods in large quantity from producers and selling them in small quantities to the retailers or consumers. The following are the disadvantages of Wholesale trade.</p>
	<p>It cause price decrease of price of product when product or good pass to wholesaler he or she can increase the price in order to get profit that cause consumer to buy goods in large amount.</p>
	<p>Fluctuation: Discourage retailers who do not have high capital to buy large quantity of goods because he or she increase the cost.</p>

Extract 6.2 shows a sample of a poor response in question 6

In extract 6.2, the candidate argued against the statement given in part (a) and incorrectly answered part (b).

### 2.1.7 Question 7: Advertising

The candidates were required to analyse four main types of advertising and give four functions of advertising agencies. The question was attempted by 951 (58.5%). The performance in this question was good because 750 (78.9 %) candidates scored from 12 to 19.5 marks, 166 (17.4%) candidates scored from 7 to 11.5 marks and 35 (3.7%) candidates scored from 0 to 6.5 marks. This performance is summarised in Figure 7.



**Figure 7:** *The performance of the candidates in Question 7*

The analysis of the candidates' responses shows that the candidates who scored high marks (12 – 20) were able to analyse main types of advertising in the first part of the question and provided the functions of advertising agencies. They were aware that there are some products/services in which customers are aware of but they need to be reminded or persuaded to buy through advertising. Likewise, they knew that customers need to be provided with information relating to the use of new products/services available in the market. These candidates also understood that sometimes producers of similar products can join together in advertising their products to customers. Furthermore, the candidates explained the advertising which enables the customers to compare or differentiate the products/services made by different producers.

Most of the candidates were able to give four functions of advertising agencies which include: *to create the advertisement, producing the advertisement, to communicate with the advertising medium and placing*



the advertisement, Advertising agencies conduct market research, provide advice to the advertiser on the appropriate media to be used and coordinate the advertising process as they link between the two parties, that is, the advertiser and the advertising medium. The variation of the candidates' scores was caused by individual candidate's ability to provide correct explanations as per the requirements. Extract 7.1 is a sample of a good response from one of the candidates.

7,	Advertising, this is an aid to trade which informs the public about the availability of goods in the market, also advertising has got different objectives and these objectives are such as creating brand loyalty, Building the companies image in the public eye and also many others, types of advertising are such as the following	
	Persuasive advertising, this is the type of advertising which persuade people to buy a certain product in the market, it needs to increase size of market to the advertising persuade or force people to buy the product and see its benefits after and when consuming it this is done to retain the demand of a product in the market or to retain a market,	
	Collective advertising, it is a type of advertising which advertises collective products as a group like in	

7 partnership or cooperative societies as long as you do business together hence the products available in the business that you want to create a new market or you advertise it as one business like in partnership business.

Informative advertising, this type of advertising informs about the availability of a certain product in the market and also tells people on the use of that particular product in the market and advises on its use it is mostly done when a product is new in the market because people need to be informed about any new product introduced in the market.

Comparative advertising, this is a type of advertising where by a company advertises its product to compare it with another country's product this is mostly done by Pepsi and Coca-Cola companies on their products this is just to show the public that maybe a particular product is better than the other product produced by a certain company.

functions of the advertising agencies are such as

Creation of an advert, the agency or the advertising agencies before placing the advert on the media they create it and decide on what type of a media to use so as to advertise the advert and how should the advert look like maybe to attract the public or the targeted market this is done by advertisers mainly in advertising agencies.

Placing of an advert, the advertising agencies do place the advert if it is ready to the public through the targeted media, also the.

7,	advertising agencies are so important to place the	
	advert in such a way it may attract people to buy	
	certain products in the market so they place it to be	
	seen by the public and make a targeted product	
	to be done by the public	
	Market research, the advertising agencies	
	conduct market research about the goods advertised	
	that should be advertised through what media,	
	because it concerns what group of people it is,	
	the youth or children what media will target the	
	market supposed	
	Advice, the advertising agencies give advice to	
	people who want to advertise their goods to the market	
	that what type of advertising should they use and what	
	media of advertising can help to make a certain	
	product known can easily tell on the advantages and	
	the disadvantages of advertising media and can tell	
	what advertising media is suitable	
	Therefore, advertising agencies are so important	
	to facilitate advertising to take place, helps the	
	advert to be attractive to the intended market	
	so as to attract them to buy such products so as to	
	increase sales and market of a certain company	
	that advertises its products.	

Extract 7.1 shows a sample of the candidate's good response in question 7

The candidate correctly analysed the types of advertising and gave functions of the advertising agencies.

However, 35 (3.7%) candidates who scored low marks (0 to 6.5) were not able to give correct responses to the question. Some of the candidates mentioned only two correct types of advertising *persuasive* and *information* mixed with some incorrect points which reflected the classification of advertising according to the geographical location. For example, the candidates mentioned regional advertising, national or international advertising as types of advertising instead of generic and competitive advertising. These candidates also gave some correct functions of advertising agencies though the explanations given to some of the functions did not relate with the functions mentioned. Moreover, there

were some candidates who attempted correctly only part (a) but failed to explain the functions/importance of advertising in part (b).

In addition, there were some candidates who mentioned the purpose of advertising instead of the functions of advertising agencies. Some of the incorrect responses given by these candidates include *creating the company's image and reminding people about the existing products or services and sustain the demand of goods and services advertised*. This shows that these candidates failed to differentiate between functions of advertising and functions of advertising agencies. Extract 7.2 is a sample of a poor response from one of the candidates.

7.	To analyse four main types of advertising.	
	1. By using Television:	
	Most of citizen are watching Television in their home and in their office, so it is right time to advertising through TV especial during the news.	
	2. By using Radio:	
	Also through radio even in the rural areas nowadays it is easy to hear or hearer to use radio as the means of advertisement.	
	3. News Papers/Magazine	
	for example Nipashe, Ulimu Tanzania Baine, Mtaarura daily news and others.	
	4. By using Email, Internet:	
	The internet is the types of advertising and every simple that you find some products which can be seen example whatsapp, twitter,	

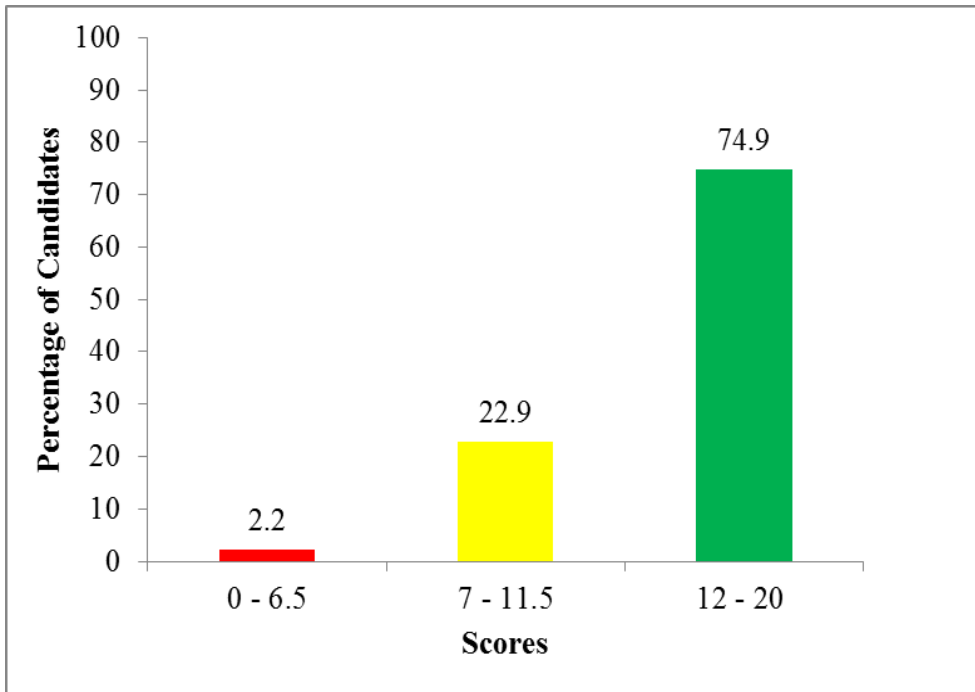
	The functions of Advertising:	
	1. The function of advertising first is to make people aware about the new products. For example Tanzania Breweries has produced the new beer most adverts to make people be aware.	
	2. Through advertising <del>make</del> help the businessman to increase the sales so as to get more profit according to their business.	
	3. Employments: Through the advertising people may get employment especially those who acting in the advertisement throughout in television, radio, Magazine.	

Extract 7.2 presents incorrect response form one of the candidates

This candidate explained different advertising media and the need of advertising instead of types of advertising and the functions of advertising agencies.

### 2.1.8 Question 8: Production

The candidates were required to provide six points explaining how industries benefit from specialization. A total of 625 (38.5%) candidates attempted this question, out of which 468 (74.9%) candidates scored from 12 to 19.5 marks, 143 (22.9%) candidates scored from 7 to 11.5 marks and 14 (2.2%) candidates scored from 0 to 6.5 marks. Generally the candidate's performance in this question was good. The general performance is summarised in Figure 8.



**Figure 8:** *The performance of the candidates in Question 8*

The analysis of responses shows that the candidates who scored high marks (12 to 20 marks) had clear understanding of the advantages of specialization in the production process to industries. They explained most of the benefits industries realized from specialization in the process of production. These candidates had good introduction and conclusion parts. The expected responses were: *specialization benefits industries in the aspect of time and energy saving, improvement on the quality and quantity of output, It improves the workers skills, it reduces the wastage of resources, It encourages the effective use of machines and working tools in every stage of production, It promotes efficiency in production with the use of machines and specialized labour force, It promotes trade within and outside the national boundaries, It leads to innovation, It facilitates planning and management of work and workers, which results in greater efficiency.* However, the candidates' scores varied in accordance with the number of correct points and correct explanation given. Extract 8.1 shows a sample of a good response from one of the candidates.

8.	<p>Specialization refers to the concentration of an organisation, individual or country in the production of goods and services which one is best at, and leaving the rest to others. It arises due to the differences in skills and resources. Specialization is usually accompanied with division of labour which is the splitting of work into tasks and assigning workers at each task. Countries, organisations specialize because of exchange. Surplus products are exchanged</p>	
	<p>for goods and/or services which one cannot produce. Types of specialization is specialization by craft, by trade/profession, by commodity and regional specialization. The following are the ways to how industries benefit from specialization in the production process:</p>	
	<p>It provides variety of goods. Specialization supports production by improving the worker's skills and use of technology. As a result, economies of scale are attained and hence a firm can produce a greater quantity of goods with different variety. This will increase the market and enable the producer to fetch profits.</p>	
	<p>It develops the workers' skills. Specialization is characterized with the repetition of the same task everyday. As a result of that, workers will be great and more efficient at the work they do because they have been doing it frequently. As a result, it will lead to efficiency in production due to productivity of workers.</p>	
	<p>It promotes trade. The main essence of</p>	

	<p>specialization is exchange. When an individual produces goods which the other cannot and viceversa, it will lead to exchange because of the interdependence. Henceforth, producers will be able to exchange his goods domestically and internationally, and earning him higher profits.</p> <p>It saves time. Specialization reduces the time taken in production of goods and thereby increasing production. When workers are specialized, they are going to be efficient in what they and</p>	
8.	<p>hence be able to produce more in a short period of time, that is, greater productivity. Adding on to that, specialization is characterized with the use of advanced technology, hence less time will be used in production.</p> <p>Production of standard goods. Specialization is characterized with the use of advanced technology and efficient workers. Due to that, the goods produced will be of great quality because workers are productive and advanced technology is applied. Standard goods fetch higher prices in the market and are greatly demanded. As a result greater profits to the producer.</p> <p>Reduction in the wastage of resources. As explained above, when a worker specializes at what he does, he becomes efficient, in a sense that, he/she will know exactly the amount of resources needed in the production process. As a result resources will be effectively utilized, thereby minimizing the costs of the producer.</p> <p>All in all, although specialization provides various benefits to industries, it is necessary to make it known that they also result to harm to industries and individuals such as inflexibility of the workers, unemployment, loss of craftsmanship, danger to the health of worker, boredom and quick exhaustion of resources.</p>	

Extract 8.1: A good response from a candidate who explained how industries benefit from specialization in the production process



The candidates who scored low marks (0 – 6.5) failed to explain most of the benefits of specialization to industries. Many of the candidates understood the demands of the question but they had inadequate knowledge on specialization. They provided correct points like time saving, increased output and improved quality of output but they provided general benefits of specialization instead of being specific to industries. Their responses also included the importance of industries to the government and community instead of the benefits of specialization to the industries. Other incorrect responses given by the candidates showed the factors to consider in establishing industries and not the benefits of specialization to industries. Most of these candidates collected few marks in introduction part and at least one correct point. Extract 8.2 is a sample of response from a candidate who scored low marks.

### Extract 8.2

8	<p>Specialization is the situation where by the person or firm engage in production of one commodity. The following are benefit industries, bear specialize in production process.</p> <p>Increase in production, production means, is the creation of goods and service for the person consumption. Increase in specialization increase in production may be able people or firm to engage in production of one commodity which may use to transport the goods from one area to another.</p> <p>Increase of employment, specialization may be to increase in specialization employment may facilitate people or firm to engage in produce one commodity which may use to transform one country to another for the person consumption.</p> <p>It create utilities, Example utilities like elementary utility, Time utility, place utility, possession utility and ownership utility, facilitate the firm to produce one kind of commodity which may very important in transport from one area to another.</p> <p>To provide the commercial service, Commercial service like transport and communication, Insurance Advertising it facilitate to specialize one of the service which may use to production and make use for person consumption.</p> <p>To encourage the investment, specialization enable to encourage of the many secta of economy to invest. Example it can invest in Agriculture sector, Mining sector, fishing sector which may use to facilitate to encourage improve the level of Economy in the country.</p>
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8	To increase the government revenue, specialize n enable the government to pay high tax for the development of the country which can many produce to produce some commodity which very important and use for consumption. Therefore industries benefit to specialize by the various way, like increase in production, increase of employment, it create the utilities and need to increase the investment.
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Extract 8.2: Shows a sample of a poor response from one of the candidates

In extract 8.2 the candidate explained some general advantages of specialization instead of being specific to the manufacturer.

## 2.2 152/2 COMMERCE PAPER 2

### 2.2.1 Question 1: Business Units

The question required the candidates to explain six essential factors that should be considered before selecting a suitable form of business unit to undertake. This question was compulsory and it was attempted by all 1,625 (100%) candidates. 759 (46.7%) candidates scored from 12 to 19.5 marks, 619 (38.1%) candidates scored from 7 to 11.5 marks and 247 (15.2%) candidates scored from 0 to 6.5 marks. The candidates' performance in this question was good because 1,378 (84.8%) candidates scored from 7 marks and above. The performance is summarized in Figure 9.

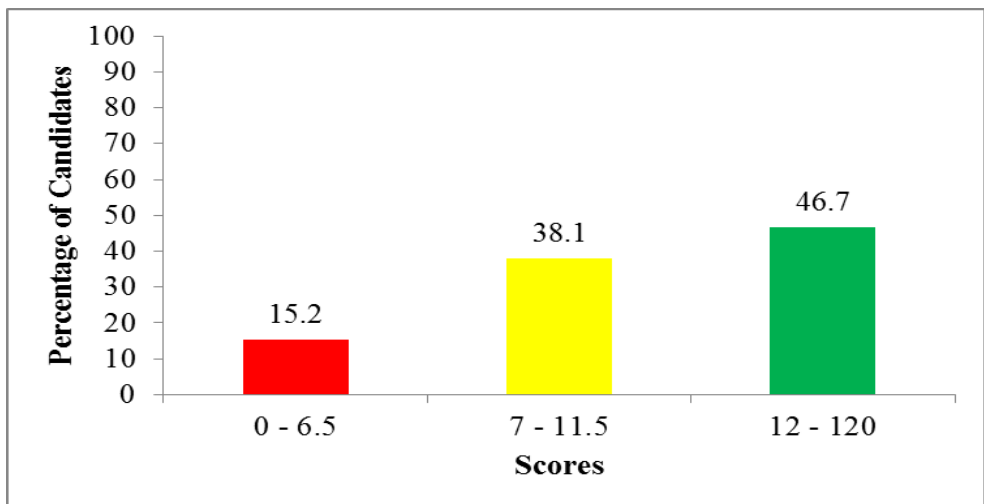


Figure 9: The performance of the candidates in Question 1

The candidates who scored high marks had good understanding of business units. Despite slight discrepancies observed from the candidates' responses, the majority of them explained almost all the required factors to consider in selecting a suitable type of business units. They also observed the essay writing steps. The variation of the candidates' scores was due to individual candidate ability to provide sufficient number of factors in accordance to the demand of the question and the clarity of the factors. Extract 9.1 shows a sample of a good response.

1.	Business unit. This is unit of ownership of any business undertaking. They can be sole proprietor, Partnership or company. They are responsible for running of the undertaking.
	Among necessary factors that guide for choosing best option includes the following.
	Continuity of business. Before choose people consider about the continuity of undertaking. For example when he/she die would it be possible to continue operating. Therefore many decide to choose company because has perpetual existence and they ignore sole proprietorship because when owner die also business close.
	Extent of liability. This is based on obligations of business does it relate to personal property and at what extent. For example sole trader has unlimited liability therefore increase of big liability private property can be used to settle. But in company shareholders are restricted to amount of capital they contributed in private property.
	Capital required and how to raise it. Also people look on capital required. Apart from that also how to raise such capital. In partnership capital is contributed by only two members but in company capital raised through selling share to public. Therefore for business requiring large amount of capital can choose company but small may choose partnership or sole trader.

1.	<p>Managerial skills of the owners. Also this is on skills of owners in dealing with business issue. If owners have essential skills to run business may opt using Partnership or sole proprietorship. But if the owner has no managerial skills can choose company because it have special people to run it. called directors, who are responsible for administration.</p> <p>Degree of flexibility. Also people looks on easiness to change the line of business if it seems to be unprofitable for particular area. Therefore if to change it needs time and involves complex procedures means many people will not choose that. But they will relay in easily changeable one example sole trader and ignore company which require complex procedures to change it.</p> <p>Easy of formation. Also owner looks on type of business unit which its formation does not require prolonged process. They prefer those which does not involves many documentations and procedures. They prefer Partnership or sole trader because its formation is simple. and does not include many documents.</p> <p>Risk Involved in particular business unit. Also must be considered when a business require heavy bearing of risk must be take into care. Example sole trader. Because income or loss he/she has no one to share with that loss which he/she has incurred.</p> <p>Therefore before some one has chosen a business unit he/she require must make <del>see</del> clear view on all that factor. And become satisfied that the choice made can not make him/her regret. Therefore much care should be exercised in choosing of type of business unit to take.</p>
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Extract 9.1: A good response from a candidate who correctly explained the factors to consider before choosing the type of business units to undertake.

The candidates who had low marks (0–6.5) were 247 candidates. These candidates exhibited incompetency in business units topic. However, some of these candidates had some idea on the subject matter but could not deliver the correct response as per demands of the question. They explained partially the factors like *capital, easiness in formation and nature of business*. Other candidates scored few marks only for mentioning the factors because they did not reflect the real points expected. For example, one of the candidates incorrectly explained the nature of business as the nature of goods to be sold whether perishable or durable. In addition, in the point of *easy in formation* the candidate provided vague statements like, “some businesses are easy to form”.

Furthermore, some of the candidates misconceived the requirements of the question and hence ended up in providing unrelated responses. Some candidates mentioned important documents needed in the formation of the company and the factors taken into consideration in the location of a business. Others mentioned factors that hinder the achievement to some business units; for example, *inadequate capital, poor business managerial skill, poor transport and communication, shortage of supplies and high sales tax* instead of factors to be considered in selecting a suitable business unit to undertake. Extract 9.2 shows sample of a poor response from a candidate who misconceived the demands of the question.

01.	Business unit is the association	
	of group of people join together to perform	
	ed business activities for the aim of make	
	ing the profit in the business	
	The following are essential factor that	
	it should be take into consideration before	
	selecting a suitable form of business unit to	
	undertake.	
	Memorandum association this pr	
	receptacle that the business must have the	
	relationship with the outside because the	
	unit unity may combine with the people	
	of outside the country. In order that business	
	can be running good and easily because the	
	business maybe with the relationship with the	
	people of outside.	

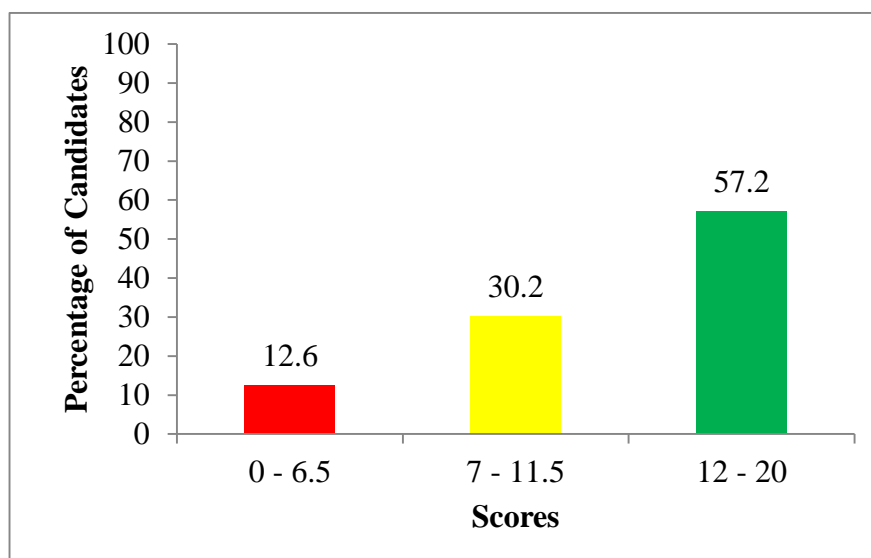
	Articles of association, also they	
	state that the business must have the relationship	
	with the people within the country	
	in order they can perform the activities with	
	the people within the country that may lead	
	to conduct the business.	
	statement of nominal capital,	
	also the company must have the nominal	
	capital that will operate that business, be	
	cause the capital will lead the members	
	of that company business to operate that	
	business, because capital had been contributed	
	by members in order to operate that	
	business.	
	Body of directors, also body of	
	direction is important because may show the	
of:	members that had been involved in business	
	and body of direction may show the employees	
	that had been involved in the business activities	
	because the business organization must have the	
	direction that will be performed different activities.	
	prospectus, also prospectus is among	
	of factors that considered before selecting	
	the suitable form of business and to understand	
	that the business must be accepted by	
	government laws because their business which	
	are illegal are not accepted by the government	
	lastly, the following are the factors	
	that should be taken into consideration	
	before selecting a suitable form of a	
	business and statement of nominal capital	
	body of directors, management, prospectus and	
	Articles of association, memorandum of association	

Extract 9.2: A sample of poor response from one of the candidates

This candidate explained some of the document necessary for the registration of the public companies instead of the factors necessary to consider when choosing form of business unit to undertake

### 2.2.2 Question 2: Import Trade

The question required the candidates to elaborate six common sources of information available for importers in Tanzania. The question was attempted by 1,393 (85.7%) candidates out of which 797 (57.2%) candidates scored from 12 to 20 marks, 420 (30.2%) candidates scored from 7 to 11.5 marks and 176 (12.6%) candidates scored from 0 to 6.5 marks. The general performance in this question was good because 87.4 percent scored from 7 marks and above. Figure 10 summarises in the performance of the candidates in question 2.



**Figure 10:** *The performance of the candidates in Question 2*

The analysis reveals that, the candidates who scored high marks (12 – 20) understood the sources of information which importers in Tanzania require. Some of the candidates elaborated all the required sources of information and presented their responses in essay form. Furthermore, some candidates cited example of media advertisements as an independent point “internet”, therefore, they could not score full mark in this point. Others explained consular services in error as consular invoices. The correct responses mentioned by most of the candidates in this group were: *media advertisements commercial banks, Tanzania Trade Development Authority (TanTrade), information displayed on packages of the imported*

goods, consular services, International trade exhibitions and trade fairs, Tanzania Investment Centre (TIC), Business delegations from other countries, Tanzania Chamber of Commerce, Industry and Agriculture (TCCIA), ministry of trade and industries and foreign firms' representatives found in the importer's country. Extract 10.1 shows a sample of the response from a candidate who scored high marks.

2.	<p>Importers refers to a person who deals with buying of goods and services from abroad. The goods imported is called imports.</p> <p>The following are the sources of information available for importers in Tanzania :-</p> <p>Manufacture representative in the country, sometimes producer from abroad may have their representative within our country or the country. Therefore when importers need information he can approach the representative by either visiting their office or read information online concern the product and then place an order.</p> <p>Import merchants, these are middlemen in international trade which imports goods on their own name and sell to the home trader also sometime accept order from individual to bring goods from abroad. They help much importers by provide information and details concern about the product.</p> <p>Consular officer, also within the country there are different ambassador from different country which popularized there nation in political, economical and social matter. Through them importer can get necessary information concern about goods produced in respect of price, quality and procedure to be done.</p> <p>Trade fairs and exhibition, through trade fairs and exhibition that conducted in the country by producer from abroad it may be a chance for customer to be provided with details and information he needs in import the goods from abroad, this also enhance customer to take look on sample that were produced.</p>
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2.	Board of External trade, refers to an organization or parastatal established for the purpose of giving information concern about external market.
	This is a source of information to importers in Tanzania as they collect information and provide it to public concern about the trade activities done abroad. They publish necessary information to the public hence enable customer to be aware about the goods produced from customer.
	Read of commercial or trade magazine and visiting producer website, all of this can be means of gathering information concern about import of goods and services from abroad. As it allow customer to extract necessary information concern about goods he needs and also place order through online. And this is being possible through the help of e-commerce.
	All in all, this source of information enable the country to afford having variety of goods in the nation which brought good standard of living.

Extract 10.1: Shows a sample of candidate's good responses

The candidate correctly explained the factors to consider before choosing the type of business units to undertake.

Most of the candidates who scored low marks (0 – 6.5) mentioned some correct sources like advertising media though their responses based on examples of the media, chamber of commerce and import agents. However they could not manage to provide sufficient explanations about the mentioned sources. Some of the candidates mentioned *media advertisements* as a separate source by using different media used to convey the information like *newspapers, television, radio broadcast, internet business, trade journals and outdoor advertising*. They also pointed out the *Board of Internal Trade (BIT)* and *Board of External Trade (BET)* as separate source of information for importers. These candidates failed to understand that BIT and BET were former entities under the Ministry of Commerce and Industry which under the current

structure, are combined and functions handed over to the Tanzania Trade Development Authority (TANTRADE).

In addition, the candidates who scored zero mark showed poor understanding of the demands of the question. Some of their responses were about the documents used in international trade, intermediaries, problems encountered by importers and exporters in international trade; all of which were contrary to the demands of the question. Extract 10.2 is a sample of a response from a candidate who scored zero.

Q2.	<p>Importers; Refer to the people who deal with the importation of goods and services from one country to another. This brings the availability of goods and services in a country also enable transfer to technology of production of such goods and services. The following are the sources of information available for importers in Tanzania.</p> <p>Indent; Refer to the source of information which identifies the goods and services imported by a certain importer that they have been paid all the payment required it is written by property owner.</p> <p>Letter of Hypothecis; Also this letter can be used to pay by importers showing the all information on the goods imported through showing the owner of the goods and the person who will receive such goods.</p> <p>Bill of lading; This document shows the goods or services which is imported that it is always signed by the ship owner on the goods loaded in his/her ship.</p>
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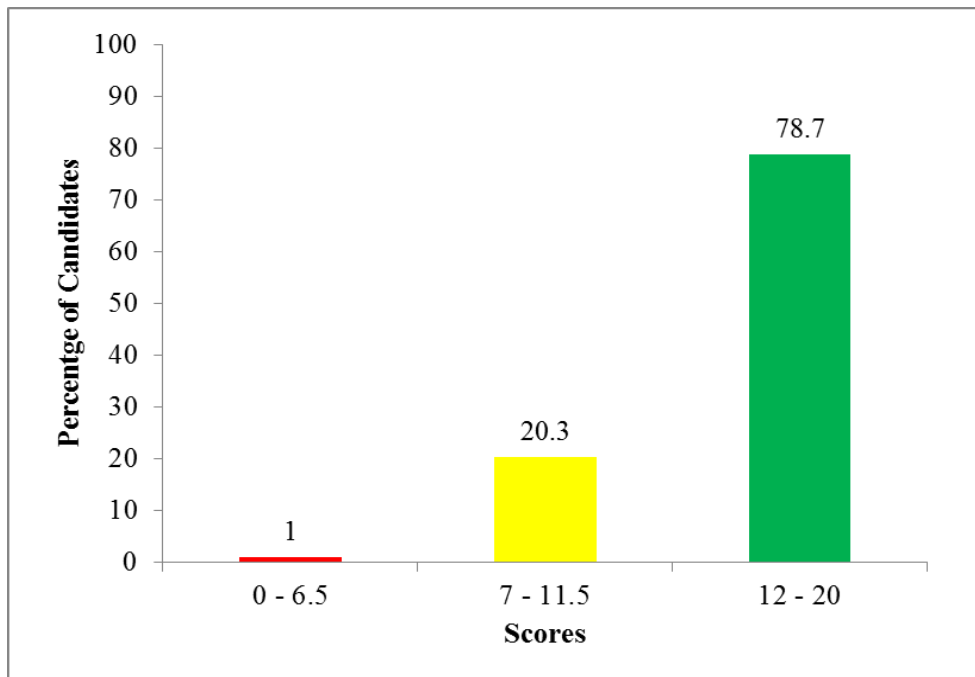
Q2.	Certificate of origin; Also this document shows the place where the goods imported are originated by mentioning the producer of such good. This reduces importation of harmful goods in a country.
	Certificate of insurance; Also this document informs that for any loss happen caused by accident the importer compensated due to its contribution of premium in insurance company.
	Letter of credit; Refer to the document which informed that the goods imported the payment was made on credit which also identifies the date and time of payment.
	Therefore; These document are used as a source of information which will allow the offload the goods in the ship also these reduces the aversion of tax in the goods imported.

Extract 10.2: A sample of incorrect response.

In extract 10.2, the candidate elaborated some documents used in international trade instead of the sources of information to importers in Tanzania.

### 2.2.3 Question 3: Marketing

The candidates were required to analyse four advantages and five disadvantages of market research in business organizations. The question was attempted by 1,566 (96.4%) candidates out of which 1,232 (71.7%) candidates scored from 12 to 20 marks, 319 (20.3%) candidates scored from 7 to 11.5 marks and 15 (1%) scored from 3 to 6.5 marks. The candidates' performance was good. The performance of the candidates in question 3 is summarised in Figure 11.



**Figure 11:** *The performance of the candidates in Question 3*

The analysis of the candidates' performance indicates that most of the candidates who scored high marks (12 - 20) had sufficient knowledge of market research. They correctly elaborated the advantages and disadvantages of market research to business organizations. Many of the candidates elaborated more than 75 percent of the required points correctly. They understood that if market research is properly conducted, it enables the entire business organization to make proper decisions on the business and monitor of business operations.

The candidates also knew that through market research the business organization can identify different problems which may hinder their performance and find solutions. They also knew that market research allowed organizations to make prediction of the future market, get basic information about the market and use the market information to minimize risks. Moreover, market research facilitates innovation and creativity and enables business to know their competitors and plan how to compete.

Apart from the advantages, they also were aware that whenever any business organization carried out a market research different resources are involved. The resources like qualified labour, sufficient funds, reliable transport and communication network, time, reliable number of interviewees make market research successful. Hence they concluded that

shortage of any of the resources is counted as disadvantage. In spite of good responses, the deviation of marks from individual candidates noted was due to their different abilities to analyse the correct points and keeping to the instructions of the question. Extract 11.1 shows a sample of good a response from one candidate.

### Extract 11.1

30	<p>Market research; refers to the process of collecting, analysing, summarizing information so as to identify the solution of the problem face the market. And there are two ways of data collection which are Primary data and secondary data.</p> <p>The following are the advantages of market research.</p> <p>To find market for the seller; this is one of the advantage of market research where by through it seller can able to get market for selling the product or goods and services so that he can get the profit and also satisfy the wants of people in the society. Therefore through market research seller can able to find market for selling goods and services.</p> <p>To identify the ideal potential problems; this also is one among of the advantage because through conducting of the market research the producer or seller can be able to identify the solution of the problem which face him or her. Therefore through market research it can help to identify the potential problems and working on it.</p> <p>To know market risk; this also is one among of the advantage because through conducting market research can be able to know risk happens in the business. Therefore through this the producer or seller can be able to determine the risk face him or her in the business.</p> <p>To win competitors; this also is one of the advantage of conducting market research because through conducting market research can able to know the problems and identify them then after identify the problems which faced before can able to win the competitors in the market.</p>
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3 The following are the dis-advantage of market research.

**It's costly:** this is one of the dis-advantage of conducting market research because it's highly cost where by it need a lot of things to be involved so it can be conducted. therefore it's so expensive and costly to conduct market research in the market. And through this can lead to the problem when making the market research.

**Time consuming:** this also is one of the dis-advantage of conducting market research because through conducting market research it takes a lot of time. so it leads to the wastage of time to the time when peoples or producer are conducting market research. There it consume a lot of time during its period of conducting market research.

**Inaccurate data:** this also is one of the dis-advantage of conducting market research because sometime can be provided with the wrong information or data. And due to this can lead to the dis-advantage to the research maker where by they can able to get the false information.

**Need for literacy:** this is one of the dis-advantage of conducting market research because

3	<p>it needs only people who are educated who are able to know write and to study. Therefore those people who are illiterate they can not able to carry on research because they cannot able to record and write data.</p> <p>Large capital: This also is one of the dis-advantage of market research because these people with low amount of capital they can not able to carry on research. For example solo proprietorship - He has small amount of capital - so due to this he can not able to carry research. Therefore this limits mostly these people with small amount of capital.</p> <p>Generally: through conducting market research can leads to the expansion of the business because can able to know the problem facing the business or market and also the solution used to <del>obtain</del> <del>to</del> cover those problem. Therefore market research it's so necessary because it helps to improve market condition.</p>	
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Extract 11.1 shows a sample of a good response

Only 1 percent of the candidates who attempted this question scored below 7 marks. These candidates had insufficient knowledge of the advantages and disadvantages of market research. Some of the candidates were able to list a few advantages of market research such as *knowing customer's demand*, *risks minimization* and *knowing the competitors*. The explanations given by these candidates were correct in part because of their inadequate knowledge. For example, one of the candidates analysed the point of risk minimization in relation to insurance instead of explaining how does it is an advantage in of market research. The common disadvantages mentioned by these candidates were two; *lack of funds* and *expensive*. Instead of analysing lack of sufficient funds and expensive as disadvantages of market research they confused them with lack of fund to *build the market* and expensive to *buy the goods in the market*. These responses showed that these candidates had partial knowledge on market research. Extract 11.2 is a sample of the candidates' poor response.

3.	<p>Market Research: This is a process of Arranging, organising and Identifying some products in a market.</p> <p>Also the following are the Advantages of market research in business organisation.</p> <p>Promotes Employment opportunities: Whereby in this Market research in business organization it enhance employment opportunities whereas people who are not employed are being given the opportunities to work at those markets.</p> <p>Encourage specialization: In this kind of the point it tend to encourage the people and to specialize in various activities, whereas people <del>are</del> are divided into different activities in order to generate products that could being taken to the market.</p> <p>Increases in Circulation: Whereas in the market research of the business organization it lead to the high increase in the Circulation, whereby people tend to buy and exchange the goods in the same market.</p> <p>And Also the following are the disadvantages of Market research in business organisation.</p> <p>Discourages Competition: Whereby in market research in the business organisation it tends to discourage some best sellers and it tends to have no competition of bringing the goods into the market.</p>
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Extract 11.2: A poor response of one candidate.

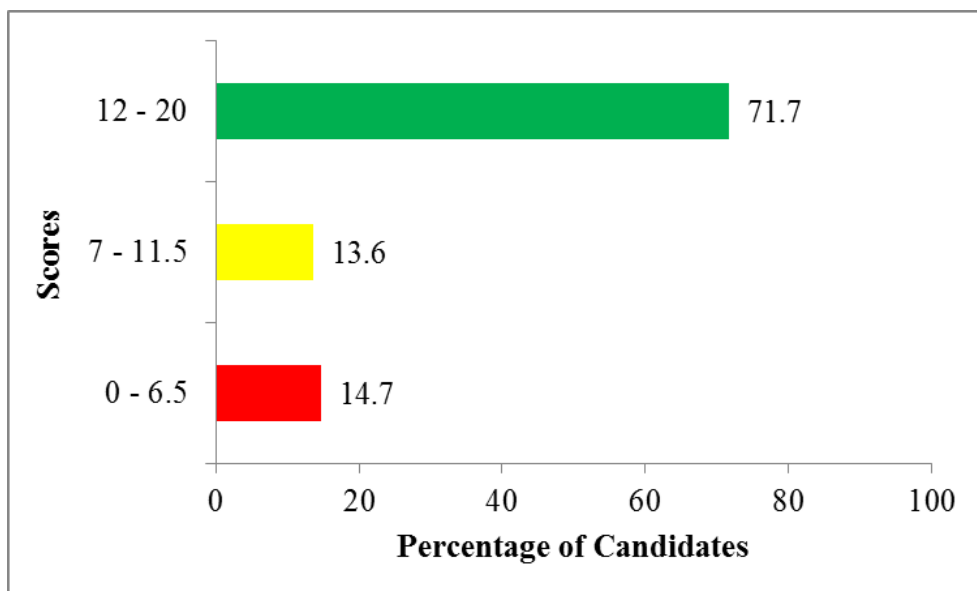
This response was incorrect because the candidate wrote some general advantages of trade with a limitation of monopolistic business which was contrary to the demands of the question.



#### 2.2.4 Question 4: The Organization and Management of a Business

The question had two parts, (a) and (b). In part (a), the candidates were required to analyse five reasons that necessitate managers to delegate duties to their subordinates and in part (b), they were required to provide the main difference between line organization and staff organization.

A total of 251 (15.4%) candidates attempted this question, out of which 180 (71.7%) candidates scored from 12 to 20 marks, 34 (13.6%) candidates scored from 7 to 11.5 marks and 37 (14.7%) candidates scored from 0 to 6.5 marks. The candidates' performance in this question was good. Figure 12 presents the summary of candidates' performance in question 6.



**Figure 12:** *The performance of the candidates in Question 4*

The candidates who scored high marks (12 – 20) understood the meaning of the term delegation of duties and the importance of delegation of duties to managers. Many of the candidates were also able to explain the difference between line organization and staff organization. In part (a), most of the candidates analysed the reasons that necessitate managers to delegate duties to their subordinates despite a slight discrepancies observed in their responses in some of the points. Among the correct responses from the candidates include: *carrier development* which is practiced through specialization, *improvement in performance*, *health*

*relationship between managers and subordinates, avoidance of errors and mistakes.*

However, a few of the candidates provided the correct description on either staff or line organization but could not show the difference between the two forms of organizations in part (b). In differentiating the two types of organization structure, the candidates were required to know how the information and authority in each type flow and who makes the decision. Extract 12.1 is a sample of the responses from a candidate who scored high marks.

4.	<p>Managers are the people who control all the works that are done by workers in the management. Manager is the one who is in control of the subordinates and makes the decision of the subordinates in carrying out various activities of the business. Managers are encouraged to delegate some of their duties to their subordinates due to the following.</p> <p>To enhance coordination among various departments, managers are encouraged to delegate their duties to subordinates so as to enhance coordination or relationship among various departments in the organization.</p> <p>To enhance smooth flow of work, also when subordinates are given various duties the work will be conducted smoothly and accurately because every subordinate will be aware of what he or she is supposed to do or perform.</p> <p>Quick decision making, delegation of authority will enable the manager to make quick decision because the manager will have a lot of advisors that will enable him to make suitable decisions concerning the business undertaking.</p> <p>Relieves the manager from being overworked, also delegation of duties enable the manager to be relieved from the burden of performing various activities alone without any help from other.</p>
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4.	<p>at Subordinates, therefore the manager can concentrate on other things while the other subordinates are operating.</p> <p>Saves time and promotes efficiency, when work is divided among subordinates it will be conducted fast and efficiently compared to when only one person is working on it.</p> <p>To promote good relations between the manager and the subordinates so as to enable the business to take place smoothly and the objectives of the organization to be achieved.</p>	
4. b.	<p><u>Line Organization</u> is the type of organization which involves decision making from apex level to the lowest level or in other words from the top executives upto to the subordinates.</p> <ul style="list-style-type: none"> <li>- In this type of organization decision making is done by the top executives.</li> <li>- The top executives are relieved with a heavy burden of making decision for the organization and to conduct all other activities concerning the organization activities.</li> </ul> <p>Therefore, in line organization the other subordinates are not involved in decision making it is only the top manager. for example, board of director.</p>	

4. by	Staff Organization is a type of	
	Organization whereby decision making	
	is done by the whole members of	
	the staff. All Committee in the Organ-	
	ization is responsible for making various	
	decisions concerning the Organization.	
	- This relieves the top managers from	
	making decisions and enhance them to	
	concentrate on various matters concerning the	
	business.	
	Therefore, the staff Organization	
	decision making is made by the whole	
	or all members while in Line Organization	
	only the top level management is responsible	
	for the decisions.	

Extract 12.1 presents a sample of a good response in question 4.

The candidate correctly analysed the reasons that necessitate managers to delegate their duties and distinguished line organization from staff organization.

Further, the analysis revealed that the responses from 37 candidates (14.7%) who scored below 7 marks had a lot of discrepancies. The responses revealed insufficient knowledge of management and business organization and misconception of the requirements of the question. Thus, the candidates had low scores in each item attempted. The candidates who scored at least from 5 to 6.5 marks were able to give at least one or two correct reasons for delegation of duties and differentiated the types of organizations given. Others answered only part (a) though most of their responses were incorrect and they could not answer part (b).

Further, the candidates who scored zero confused the demands of the question; hence, responded contrary to the demands of the question. For example, some of the candidates explained the principles of organization in part (a) instead of the reasons for a manager to delegate the duties and could not give the difference of the types of organizations in part (b). One of the candidates explained the limitations of delegation of duties to include *lack of qualified staffs, increase in operation costs, dishonest of some workers, lack of confidentiality and poor relationship between managers and subordinates*. The candidate confused staff organization

with span of control, therefore, incorrectly differentiated two organizational structures. Extract 12.2 presents a sample of poor response.

4a.	Management is how this means that on how get job through people.	
	reason that necessitate managers to delegate the is duties	
	Planning. mean that making decision on advance on what to do, how to do, when to do, where to do and this is used to setting the business activities and must have some steps like Establish the goal	
	Identify the resource	
	Organizing. this means that classifying the duties and assign according them to people to do and how to operate and be responsible for the work	
	Staffing. this point it means that a manager must perform his duties like promotion & transfer, selection, replacement, man power allocation, Remuneration and Recruitment in order the business to be well and organized in a proper way and should do performance appraisal	
	Directing. this point it means that manager his her responsible to motivate the people and supervising, and directing them on how to become or to be a good leadership	
	Controlling. this point it means that have to perform his duties of controlling the business and make it to do into perfection.	

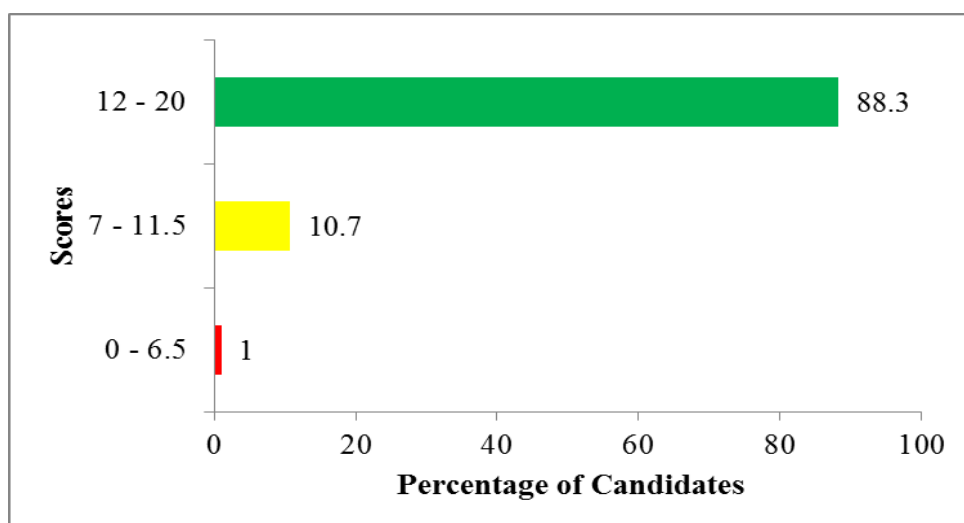
Extract 12.2 shows a sample incorrect response from one of the candidates

In extract 12.2, the candidate explained the management functions instead of the reasons that necessitate a manager to delegate their duties.

### 2.2.5 Question 5: Business Office

In this question, the candidates were required to explain five advantages and four disadvantages of using office machines.

This question was attempted by a total of 1,312 (80.7%) candidates, out of which 1,559 (88.3%) candidates scored from 12 to 20 marks, 140 (10.7%) candidates scored from 7 to 11.5 marks and only 13 (1%) candidates scored from 1 to 6.5 marks. The analysis shows that the candidates' performance was good. The performance of the candidates is summarised in Figure 13.



**Figure 13:** *The Performance of the candidates in Question 5*

The majority of the candidates scored high marks (12 – 20). Apart from what they learnt in the classes, the other reason for candidates' good performance was availability of different office machines in schools and in different offices the candidates occasionally visited. Some of the candidates operated some of equipments. The examples of office machines include computers, scanners, photocopier, calculators, staplers, punching machines and printers. Therefore, it was easy for the candidates to recall about the advantages and disadvantages of office machines. Most of the candidates explained the advantages and disadvantages of using office machine as required using some examples. The differences noted among candidates in terms of scores was caused by individual ability of the candidates. Extract 13.1 is a sample of the candidates' good response.

05.	<p>Office machines refers to the equipment that is used in production of output in the country's office. Example: stamp machine, binding machine, photocopying machine etc. Factors to be considered when choosing the office machine includes, cost, durable, size of the firm, purpose etc. But below are advantages of using Office machine:-</p>	
	<p>Labour saving, an office machine this helps to save number of labourers at the office this can be through the use of machines in production instead of the worker or labour machine, so it's among the advantages of Using machines in the office since it reduces expenses of paying labourers and it helps to increase production.</p>	
	<p>It's Accuracy, Also an office machine it's accuracy in terms of using it since the machine is able to set up itself in different ways in the country so an office machine is accurate in terms of performing the work that it is intended to do and also in production process of output in an office in the country</p>	
	<p>It's Speedy, An office machine it has high rate of speed, so its function is speed hence it helps to save time due to the high speed that it is used in the production process in the country and this helps to increase the production of output and also it helps to save time in the business office or business firm.</p>	

05.	<p>It is economical, since office machines save time and also it helps to increase production of output in the country so it is more economical in the business and this helps to save some expenses and helps to reduce some cost of the expenses that occur in the business office and lead to the increase of profit in the business.</p>	
	<p>Leads to Prestige of the business office: When the owner of the business office will have an office machine this will promote prestige to him or her self since the business is handling and having different office machines and this helps to save time in production and also lead to the increase in production of output.</p>	
	<p>Below are disadvantages of office machines.</p>	
	<p>Leads to Unemployment: When the business office will only employ office machines in the business this will lead to the unemployment, since people won't be able to secure employment opportunities from different business offices due to the use of machines.</p>	
	<p>Needs human to operate it: Also still the office machines need human being to control and operate it and also it requires training so leads to wastage of time since an individual should conduct training first and this helps him or her to operate the office machines.</p>	



05.	<p>It is Expensive, some of the office machines are sold at high cost so this add cost to the business and sometimes are also hard to get them, so among the disadvantages of office machine is that they are very expensive in terms of selling and also in terms of training worker in the country or in the office business.</p> <p>Break down, Also an office machine on the issue of break down its not important since it becomes waste product since the maintenance cost of fixing the office machines its very expensive so among the disadvantages of using machine in the office, in that in the issue of break down point of the machine.</p> <p>Therefore an office machines has both the advantages and disadvantages in the business. since the office machines operate well in the business hence help to save time and also it causes unemployment to the people in the country who need to be employed or work.</p>
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Extract 13.1: A good response from one candidate who correctly explained the advantages and disadvantages of using office machines

The analysis shows that, 10.7 percent of candidates who scored average marks (7 – 11.5) understood the requirements of the question and provided some advantages and disadvantages of using office machines. Some of them explained thoroughly all the advantages of office machines but failed to provide the relevant disadvantages. In addition, there were some candidates who mentioned almost all correct points but failed to give correct explanations in some of the points.

On the other hand, there were few (13) candidates with the scores ranging from 1 to 6.5 marks. The candidates were not knowledgeable enough on the subject matter. Most of these candidates provided some correct responses but they confused advantages and disadvantages. Furthermore, most of these candidates could not explain sufficient number of points as

per question requirements and did not show introduction or conclusion in their essays. Extract 13.2 shows a sample of the candidates' poor response.

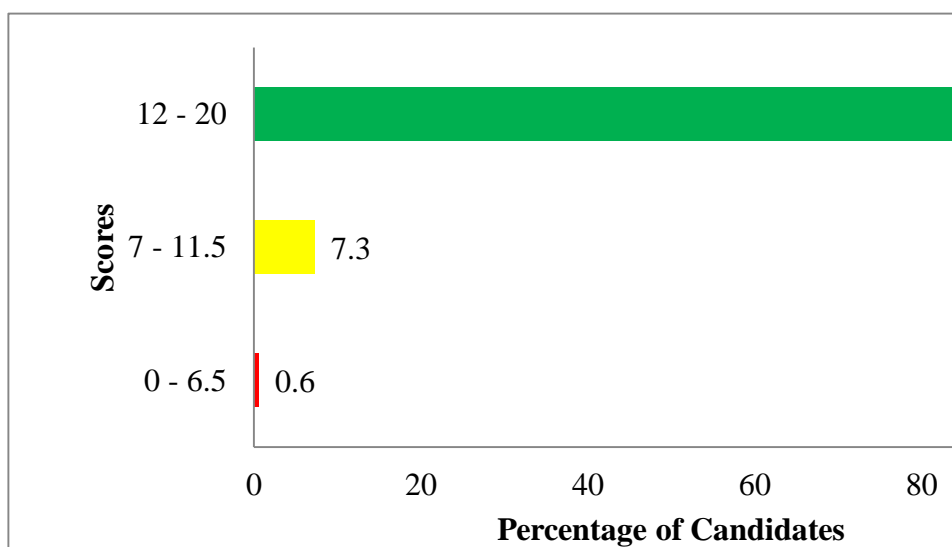
5	Advantages	
i)	It consume time in the office. But it is when the workers they do work then they can use machines to manage the time. For example Secretary it would use office machines like computer machines so that can finish the work.	
ii)	It simplify the workers. office machine it simplify the work of people so that that they can work with other thing	
iii)	It maintain the time flow when the office they have office machine so they can reduce the cost of sending out of the office to be done	
iv)	It help to elaborate the work. Now when the office machine it means that the office it can do anything in the work	
5	Disadvantage	
i)	It make the worker to be less in the work. Now when the worker do work with machine will be not Sereeswith the what she/he do.	
ii)		

Extract 13.2 presents a sample of poor responses.

The candidate confused disadvantages for the advantages and provided irrelevant response relating to using office machines.

### 2.2.6 Question 6: Foreign Trade

In this question, the candidates were required to evaluate six commercial advantages of regional integration to a country like Tanzania. A total of 964 (59.3%) candidates attempted this question. Among them, 888 (92.1%) candidates scored from 12 to 20 marks, 70 (7.3%) candidates scored from 7 to 11.5 marks and 6 (0.6%) candidates scored from 4.5 to 6.5marks. The overall candidates' performance in this question was good. The performance is summarised in Figure 14.



**Figure 14:** *The Performance of the candidates in Question 6*

The responses from candidates who scored high marks (from 12 – 20) reflect better understanding of the concept of regional integration. These candidates who scored all 20 allocated marks for the question exhausted all the required points. The good performance in this question had been attributed to the fact that the candidates were conversant with regional integration concept. The candidates were well informed from different sources such as through regional integration conferences and publications. For example, SADC and EAC conferences which among other things they discuss about market for products, quality of goods and services, employment opportunities, sharing of technology, specialization, cooperation among members, creation of conducive trading environment, protection of their industries and improvement of infrastructure. Therefore, apart from learning the concept in class the candidates used such sources of information in responding to the question. In their responses they included also the advantages of regional integration like *strengthening*

bargaining power, variety of goods in the market and teamwork market research which reduce market research costs. Extract 14.1 shows a sample of a response from a candidate who scored high marks.

6.	<p>Regional integration is the combination of different countries who aim at improving political, social and economic issues and achieve removal of barrier and restrictions in trade, Regional intergration has been divided into forums like Free trade Area, Custom Union, Common Market and Economic union. The following paragraph are the advantages of regional intergration to a country like Tanzania:</p> <p>Provision of Market, enables the country to get market for its locally produced goods and services beyond the borders of the country, this has helped the government to <sup>increase</sup> its revenue, example of products sold beyond country <del>product</del> border are like AZAM products and raw material such as cashew nuts</p> <p>Transfer of technology, enables the country to acquire new technology that will facilitate the increase in the production of goods and services, here technology is transferred through importing an expert or imitating the production activity, for example Tanzania acquires experts in different fields from Kenya, South Africa and Rwanda</p> <p>Facilitate Division of labour and Specialization, through the help of regional intergration Tanzania has kept much effort in producing goods which she can produce at its efficient ability using low level of resources and thereafter earning a good profit, for instance in Agriculture Tanzania is best at producing Cotton, Tea, Coffee and sisal which she sells to other countries in a regional intergration and get profit also it help in winning good price in the international market since there is a formulation of a collective bargaining-</p>	
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6.	<p>Provision of employment opportunities, it enables different trained personnel from Tanzania to secure employment in other countries, a country benefit much since it help in raising standard of living in the country, Many Tanzania have been employed in countries like Burundi, Rwanda, Kenya, Uganda, South Africa and Zambia in Southern Africa Development Community (SADC)</p>	
	<p>Promotes the development of Infrastructure, regional intergration has promote the increase and modernization of infrastructure in the country, more roads are constructed and new means of transportation are introduced, for example standard gauge railway train using electricity hence this promotes the efficient movement of goods from one place to another.</p>	
	<p>Creates good relationship with other countries, it has enabled Tanzania to form a good relation with member countries in some of the regional intergration like EAC, East Africa community and Southern Africa Development Community (SADC) it has helped the countries to cooperate in matters concerning political, economic and social issue, for example solving of disputes in Burundi and Rwanda</p>	
	<p>Generally despite the fact that regional intergration are very essential they face problems like difference in language and currency, uneven distribution of benefit and loss of revenue.</p>	

Extract 14.1 shows a sample of a good response

In extract 14.1 the candidate correctly evaluated the advantages of regional integration to a country like Tanzania.

Conversely, the responses of the candidates who scored below 7 marks showed that these candidates had no correct knowledge of regional integration and did not understand the requirements of the question. They explained some correct advantages as required by the question but they failed to provide correct explanations. For example, some of the

advantages provided did not match with the outlined advantages. Extract 14.2 is a sample of a candidate's poor response.

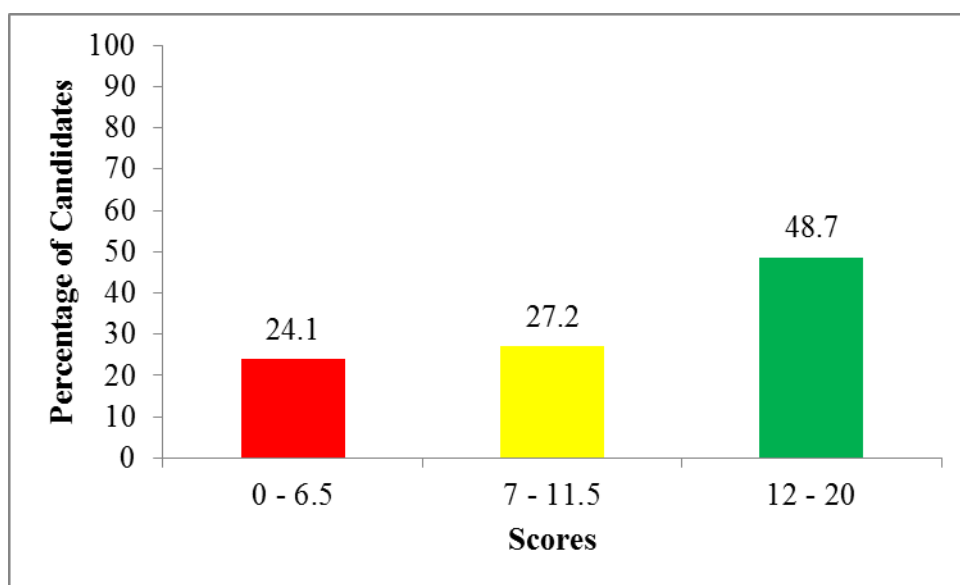
Q.	<p>Commercial is the process where by activities take place in order to control the means of production for exchange and distribution process. for example process of exchange (goods and services) and distribution of services from one place to another place. According to our question the commercial advantage of regional integration to a country like Tanzania as follows:-</p>	
	<p><b>Helps in exchange control;</b> One among of the commercial advantage of regional intergration is for exchange control. for example when one place produce the goods which is scarcity in the place must make exchange control in order to survive themselves.</p>	
	<p><b>Common objective;</b> Also the process of commercial activities in a regional is to have a common objective between two place all aims to share commercial activities of different places. for example when there is possibility of controlling to have a common objective the goal will achieve.</p>	
	<p><b>Employment Opportunities;</b> When there is common advantage of regional the employment may opportunities may take for employ or engage to employ a lot of people in one geographical area to another.</p>	
	<p><b>Infrastructure facilities;</b> Commercial activities also may lead to availability of roads means of transportation system and communication network in which influence to have full regional common commercial advantage to the country Tanzania. for example to enjoying the means of road for transport goods.</p>	

Extract 14.2 shows a sample of a poor response from one of the candidates

This candidate mentioned the importance of business instead of advantages of regional integration.

## 2.2.7 Question 7: Sales Contract

The candidates were required to elaborate four rules regarding delivery of goods in a contract of sale and five ways in which an offer can be terminated. The question was attempted by a total of 199 (12.2%) candidates out of which 97 (48.7%) candidates scored from 12 to 20 marks, 54 (27.4%) candidates scored from 7 to 11.5 marks and 48 (24.1%) candidates scored from 0 to 6.5 marks. The candidates' performance in this question was generally good as 75.9 percent candidates scored from 7 marks and above. The performance is summarised in Figure 15.



**Figure 15:** *The performance of the candidates in Question 7*

The analysis shows that the candidates who scored high marks (12 – 20) were aware that in contract of sales there must be rules which govern delivery of the goods and the rules must be clearly stated in the contract. They understood that the rules are important to both buyers and sellers because they show the place of delivery, when the goods are to be delivered (time of delivery), who is to pay for delivery charges and what happens when the goods are in the possession of the third party. The rules reduce unnecessary contradictions between the two parties involved. Most of the candidates in this category, therefore, elaborated almost all the rules correctly.

In addition, they also comprehended that the readiness to create contract on the terms specified to the offer gives rise to binding contracts but there are some ways in which the offer can come to an end. They were aware that the offeree can reject the offer and the offer becomes effective from the time it is communicated to the offeror. Likewise, when the time for the offer lapses, failure to precondition, the death of either the offeror or offeree may lead to the end of an offer. The other way is by revocation which is only possible before the offer has been accepted and it becomes effectively when it is withdrawn by the offeror. The majority of the candidates outlined all the correct ways but elaborated at least three out of the required five. Extract 15.1 is a sample of a candidate's good response.

7.	Contract of sale, refers to the agreement	
	between two competent parties the buyer	
	and seller, it involves <sup>offer and</sup> <del>specialisation</del> , acceptance,	
	competent parties and legal object, The	
	following are rules regarding delivery of goods.	
	Place of delivery, this rule governs	
	the buyer on the place goods will be	
	delivered in case sale of goods the place	
	of delivery will be agreed by both parties	
	and in case of agreement to sell goods	
	are to be delivered on that place.	
	Delivery of goods in possession of	
	the third party, this rule governs the	
	buyer to take goods from the third	
	party as the seller has stated in the	
	contract of sale.	



7.	<p>Time of delivery, this rule requires the seller of the goods to deliver goods to the buyer at the agreed time and on the normal working hours and the normal working days and not beyond that.</p>	
	<p>Expense of delivery, when transferring of property the <del>buyer</del><sup>seller</sup> may put the goods into a deliverable state hence when goods are kept at deliverable state the seller meets the expense of delivery.</p>	
	<p>Offer, is the request to perform a certain obligation, it can be counter, conditional or single and standing, The following are ways in which an offer is terminated:</p>	
	<p>Revocation, this is when the offeror decides to revoke him/herself hence he decides to not perform, revocation of an offer is only possible before the offeree has accepted and corresponded to the offer (before acceptance.)</p>	
	<p>Rejection, an offer may also be terminated when the offeree (acceptor) has rejected <sup>or refuse</sup> to an offer hence the offer may no longer be performed due refusal and rejection by offeree.</p>	
	<p>Death, in case of death of either the offeror or the offeree the offer may be terminated because one of the parties is not available making an offer insufficient.</p>	

7.	lapse of time, this is when the performance of an offer is done when the offeror fulfils his/her obligation to the offeree at the agreed time hence the offer may be terminated.
	Failure of condition, in case of conditional offer which is subjected to the fulfillment of certain condition, hence in case one of the parties fails to fulfil the conditions an offer may be discharged/ terminated.
	Generally, above are ways in which an offer can be <del>also</del> terminated.

Extract 15.1 shows a sample of candidate's correct response

In Extract 15, the candidate was correctly elaborated the roles regarding delivery of goods and the ways in which an offer can be terminated.

Moreover, the candidates who scored from 7 to 11.5 marks (average performance) answered partially all the parts of the question. However, some of them were able to elaborate the required rules in part (a) and a few ways in part (b). Furthermore, other candidates in this category mixed the rules regarding delivery of goods with the rules governing offers and acceptance but they provided over three correct ways in which an offer can be terminated.

Conversely, 15.2 percent of the candidates who scored low marks (0 – 6.5) had inadequate knowledge of the contract of sale especially on subject matter tested. Some of the candidates mentioned a few correct rules and at least one of the ways for termination of offer but failed to provide sufficient explanation. Apart from inadequate knowledge, some of the candidates could not interpret the question correctly. Some incorrect responses provided by these candidates include the remedies for the breach of a contract, types of offer, types of contracts, different terms of the contract and the essentials of a valid contract. For instance, one of the candidates instead of writing the rules regarding delivery of goods in a contract of sales s/he wrote the essential characteristics of a contract of sale of goods. This candidate had the following responses was: *there must*

be the seller and buyer, the subject matter of contract, of sale must be goods, sales and agreement to sell and transfer of ownership.

Some candidates also wrote unrelated responses of the ways in which an offer can be terminated. For example, one of the candidates provided the following ways in which an offer can be terminated: *binding contracts, voidable contracts, condition and the risk of loss*. This response includes some elements like contractual capacity and terms used in contract of sale. Those responses show candidates' inability to elaborate the rules regarding delivery of goods and the ways which an offer can be terminated. Extract 15.2 shows a sample of an incorrect response.

Q7.	contract of sale, the transfer or agreement between the buyer and the seller. In the business, the contract of sale can make the agreement between the buyer and also the seller. In order can make the agreement.
	The following are the rules regarding delivery of goods in a contract of sale.
	sale of sample, the seller may provide the sample to the buyer. In order can be checked those goods or commodity before making the agreement so the seller may sell the goods or commodity by sample to the buyer. In order he/she can check the goods or commodity which are quality and can be sent directly to the buyer.
	sale of inspection, by selling inspection the seller may inspect the goods or commodity if their quality and there not damaged and may sent directly to the buyer can that buyer will cross-check those goods or commodity, because if the buyer cross-check those goods, will lead buyer to accept those goods or not.
	sale of description, also buyer may describe the goods or commodity that those commodity that has been described the buyer will be accepted. In order they can make the contract of sale of goods or commodity because the buyer may describe those commodity or goods.
	sale of approval base return also if the buyer can not accepted those goods

Q9	which had sent by seller, the buyer will allow to return those goods or commodity if not
	fairly, sale of sample, sale of inspection, sale of description and also sale on approval basis were among of rules regarding delivery of goods in contract of sale.
	Contract of sale is the transfer or agreement between buyer and seller in the business. Contract of sale may involve two people namely as seller and also the buyer in the agreement. The following are the ways in which an offer can be terminated.
	Intitlement of performance, the entitlement of performance is the way which an offer can be terminated because if the performance of that agreement of seller and buyer went wrong will need the court order

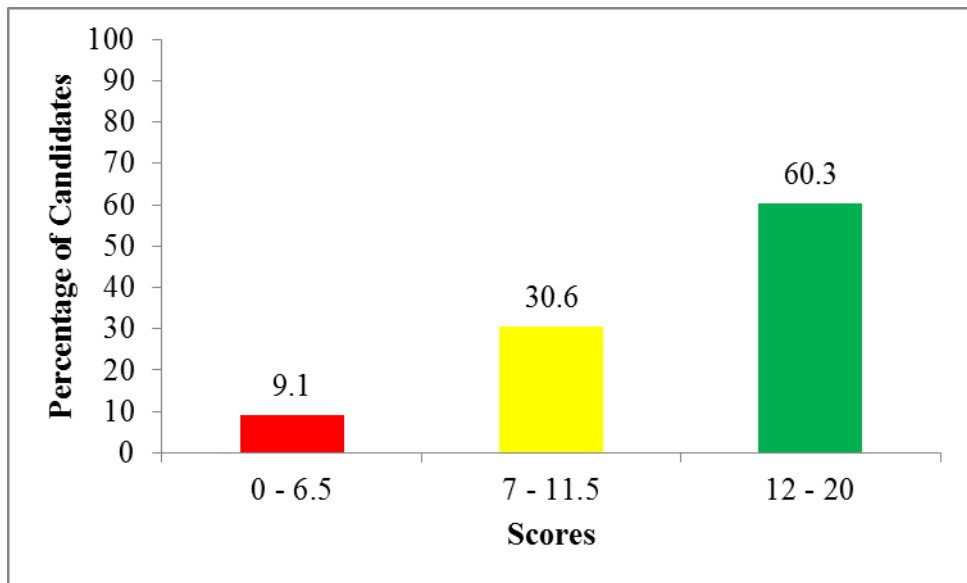
Extract 15.2 shows a poor response from one of the candidates

This candidate wrote the methods of buying the goods instead of the rules regarding to delivery of goods and the ways in which a contract can be terminated.

### 2.2.8 Question 8: The Role of Government in Trade

In this question, the candidates were required to justify the statement “Consumers need to be protected as final users of the products” by explaining six techniques used to protect consumers.

The question was attempted by 778 (47.9%) candidates out of which 469 (60.3%) candidates scored from 12 to 20 marks, 238 (30.6%) candidates scored from 7 to 11.5 marks and 71 (9.1%) candidates scored from 0 to 6.5 marks. Generally, the candidates’ performance in this question was good. The performance is summarized in Figure 16.



**Figure 16:** *The performance of the candidates in Question 8*

The candidates with high scores (12 – 20) showed good understanding of the role of government and non-governmental organization in trade, especially consumer protection. Most of the candidates explained the various techniques applied by the government and other stakeholders to protect consumers. They knew that customers can be assured of taking goods of the right quality, quantity and price through *setting of bureau standards, price control, trade licensing, ministry of trade and industries, ministry of health, ministry of agriculture and livestock officers, social organizations, business associations, consumer associations and law and acts enacted by the government through Parliament*. The candidates who scored all 20 marks managed to provide a good presentation of their essays and their responses covered all the required techniques used by the government, non-governmental organizations, traders associations and consumers’ own initiatives to protect consumers. Nevertheless, the candidates’ scores varied according to the contents of their responses and presentation. Extract 16.1 shows a sample of the response from a candidate who scored high marks.

8.	<p>Consumers: These are final user of product or services produced by manufacture or producer. Example those who drink soft drinks are consumers.</p> <p>Consumer Protection: This is an act of protecting the consumer from bad act of businessmen or traders in society.</p> <p>Example selling of defective goods, High price etc.</p> <p>Through hardness and bad treatment received by those consumers leads to establishment of special techniques to protect them includes.</p>	
	<p>Consumers association. The government has encouraged the consumer to have their own organization who fight and protect the interest of consumer against traders in society. They are responsible to report on government about any business which tend to exploit the consumer. Also provide help to them in various contract they enter in trade issues.</p>	
	<p>Tanzania bureau of standards. (TBS) This is special institution established by government to control about quality of products produced and imported in country. Through its action of protecting the quality of products protect also consumer from being sold with defective or lower quality goods.</p>	

8	They operate in whole country to ensure the goods sold are in reasonable quality as prescribed.	
	Price control. Also government help to consumer by regulating the price. They set the price which does not exploit the consumer or benefit them and exploit producer. Through setting Maximum price hence price of item from being charged high price in market. From this consumer are safe to exploitation by price.	
	Weight and Measure department. Also government has introduced that department which deals with regulation of using acceptable weighting and measuring facility. They deal with all equipment used in measuring and weighing of goods. They make sure are in prescribed standards as ordered by the government. These help protect the consumer from being exploited.	
	Legal actions or protection. Also government has introduced various act which help to protect the consumer against traders. Example Sales of good act. They deals with selling of goods to consumer, Hire purchase act. They deal with credit buying and payment made in installment. Weight and Measure act deals with right measures and weight to goods sold. Food and drug act. Also this deals with quality of food products and drugs. By applying all this help to protect consumers from being exploited by traders.	

8	Sanitary Control, Ministry of trade and also Food and drug department. Also government used various regulation of environmental pollution which restrict consumer being exploited. Example impose restriction on goods which pollute environment. Also Ministry of trade help them by issuing trade license to traders therefore IR trade treat unfair customer can be taken such license and not trader again. Also they have introduced FDA For control of foods and drugs quality.
	Therefore much efforts have been put forward in order to reduce such practices of business community to consumers. Since even consumer has its right of receiving high value goods at reasonable price. Much care need to be provided by government in order to ensure freedom and satisfactory services to consumers.

Extract 16.1 shows a sample of candidates' goods response.

In extract 16.1, the candidate correctly explained the techniques used to protect consumers.

Further, the analysis shows that the candidates who scored average marks (7 to 11.5) responded partially by highlighting most of the techniques used to protect consumers but failed to provide adequate explanation. Some of the candidates justified their points by explaining at least three techniques mixed up with some general roles of government in trade.

The candidates who scored low marks (below 7) in this question had inadequate knowledge on the concept of consumer protection. Most of these candidates justified by giving only 2 correct points which were: setting of bureau standard and through the use of ministry of health all the responses were in forms of examples through. For example, one of the candidates' response was *TBS protect customers from buying expired goods* and *TFDA help people from consuming unsecured food and medicine*. Other response from these candidates included *trade promotion*, *advertising* and *environmental control* all of which were incorrect. The last two points were about informing consumers about the availability of the



goods or services and not protecting the consumers. Others, instead of explaining the techniques used to protect consumers wrote the reasons for international trade, methods or techniques applied by the government to control imports and exports. For example, one of the candidates wrote: *Quotas, Total ban, Imposition of tariffs, Exchange control, bureaucratic procedures and devaluation of currency*. This response included the techniques to control imports and the limitations of international trade. Extract 16.2 presents a sample of poor a response from one of the candidates.

ans. Consumers are the final users of product in which the product flows from producers up to them. The following are the techniques that used to protect the consumers.

Providing discount to those customers who buy goods in large quantities, providing discount to the consumers in the way of protecting them where by the customers they can purchase good at high amount through this a seller should give discount to them through reducing the price of product.

Through providing credit sales to them, a seller can protect the customers through selling goods in credit, where by through credit sales customer increase purchasing power of goods.

Through using good language during purchases, a seller can protect the customers through using good language. For example you are replying good and again and not abusive language. due to this good language help to protect the customer.

Qn. 8

Through establishment of special rooms for reading books, new papers and magazine near the shop, through providing those services to the customers help to protect the customers whereby customers can be attracted by those services.

Changing the product according to the need of customers, introducing new product help to protect the customer whereby the customer need the new fashion for example clothes and other goods.

To allow the customer to inspect goods which he or she want, through this help to protect the customers by allowing the customer to inspect goods which he or she want. For example in supermarket which provide such services.

Generally, without customers business can not be conducted. due to this, customers need to be protected during the buying of goods.

Extract 16.2 is a sample of a poor response in this question.

The candidate scored low marks because he/she wrote the techniques used to increase and retain customers instead of the techniques used to protect consumers.

### **3.0 ANALYSIS OF THE CANDIDATES' PERFORMANCE PER TOPIC**

The analysis of the candidates' performance in each topic shows that the candidates had good performance in fifteen (15) topics and average performance in one (1) topic out of sixteen (16) topics that were examined. The analysis done in each topic t shows that most of the candidates had good performance in the topics of *Trade (99.6%)*, *Foreign Trade (99.4%)*, *The Business Office (99%)*, *Marketing (99%)*, *Banking (98.8%)*, *Production (97.8%)*, *Insurance (97.2%)*, *Wholesale Trade (96.4%)*, *Advertising (96.3%)*, *Role of Government in Trade (90.9%)*, *Import trade (87.4%)*, *Transport and Communication (86.4%)*, *Organization and Management of Business (85.3%)*, *Business Units (84.8%)* and *Contract of Sales (75.9%)*. Furthermore, it shows that the topic of *Stock Exchange (39.9%)* was averagely performed. The candidates' performance per topic is shown in Appendix A.

Generally, it can be said that the candidates' performance per topic in the year 2019 has increased when compared to the performance in 2018. In 2018, all topics tested had good performance except only one topic which was averagely performed. The candidates' performance in the two topics Wholesale Trade and Import Trade was average in 2018 but in 2019 the performance has increased from 55.6 to 96.4 percent and 45.5 to 87.4 percent respectively. Likewise, the topic of Insurance in which the candidates performed poorly in 2018 has increased. The performance in this topic has increased from 30.1 percent to 97.8 percent in 2019. (See Appendix B)

### **4.0 CONCLUSION AND RECOMMENDATIONS**

#### **4.1 Conclusion**

The analysis shows that the general performance of the candidates in ACSEE 2019 in 152 Commerce was good because 99.8 percent of all the candidates passed. This indicates that the majority of candidates were able to answer the questions as required because they had sufficient knowledge on the topics examined. Conversely, the candidates who attempted stock exchange item in paper 1 could not perform well because of inadequate knowledge and skills on the subject matter.

## **4.2 Recommendations**

In order to improve the performance of the candidates in future, the following recommendations are put forward:

- (i) School management via subject teachers are advised to plan for study tour on the topics like role of government in trade, stock exchange, business units. They can visit Tanzania Investment Centre, Ministry of Trade and Industry and Stock Exchange Market to enhance students understanding to study the application of theories learnt. Teachers can also communicate with the stock exchange market officers to get the stock exchange booklets.
  
- (ii) Teachers are advised to guide the students on the techniques used to answer questions and reading the examination questions carefully.
  
- (iii) Students should be guided on how to write essay questions.

## A Summary of the Analysis of the Candidates' Performance per Topic

S/N	Topic	Number of Questions	Percentage of Candidates who scored an average of 35 percent or above	Remarks
1	<i>Trade</i>	1	99.9	Good
2	<i>Foreign Trade</i>	1	99.4	Good
3	<i>Business Office</i>	1	99	Good
4.	<i>Marketing</i>	1	99	Good
5	<i>Banking</i>	1	98.8	Good
6	<i>Production</i>		97.8	Good
7.	<i>Insurance</i>	1	97.2	Good
8.	<i>Wholesale Trade</i>	1	96.4	Good
9	<i>Advertising</i>	1	96.3	Good
10	<i>Role of Government in Trade</i>	1	90.9	Good
11	<i>Import Trade</i>	1	87.4	Good
12	<i>Transport and Communication</i>	1	86.4	Good
13	<i>Organization and Management of a Business</i>	1	85.3	Good
14	<i>Business Units</i>	1	84.8	Good
15	<i>Contract of Sales</i>	1	75.9	Good
16	<i>Stock Exchange</i>	1	39.9	Average

## Comparison of ACSEE 2018 and 2019 Candidates' Performance per Topic

S/N	Topic	2018			2019		
		Number of Questions	Percentage of Candidates who scored an average of 35 percentage or above	Remarks	Number of Questions	Percentage of candidates who scored an average of 35 percentage or above	Remarks
1	<i>Trade</i>				1	99.6	Good
2	<i>Foreign Trade</i>	1	71.75	Good	1	99.4	Good
3	<i>Business Office</i>	1	92.8	Good	1	99	Good
4	<i>Marketing</i>	1	96.5	Good	1	99	Good
4	<i>Banking</i>	1	99.7	Good	1	98.8	Good
5	<i>Production</i>	1	70.2	Good	1	97.8	Good
7	<i>Insurance</i>	1	30.1	Weak	1	97.2	Good
8	<i>Wholesale Trade</i>	1	55.4	Average	1	96.4	Good
9	<i>Advertising</i>	1	89.7	Good	1	96.3	Good
10	<i>Role of Government in Trade</i>	1	99.6	Good	1	90.9	Good
11	<i>Import Trade</i>	1	71.95	Good	1	87.4	Good
12	<i>Transport and Communication</i>	1	98.9	Good	1	86.4	Good

13	<i>Organisation and Management of a Business</i>				1	85.3	Good
14	<i>Business Units</i>	1	71.95	Good	1	84.8	Good
15	<i>Contract of Sales</i>				1	75.9	Good
16	<i>Stock Exchange</i>				1	39.9	Average



