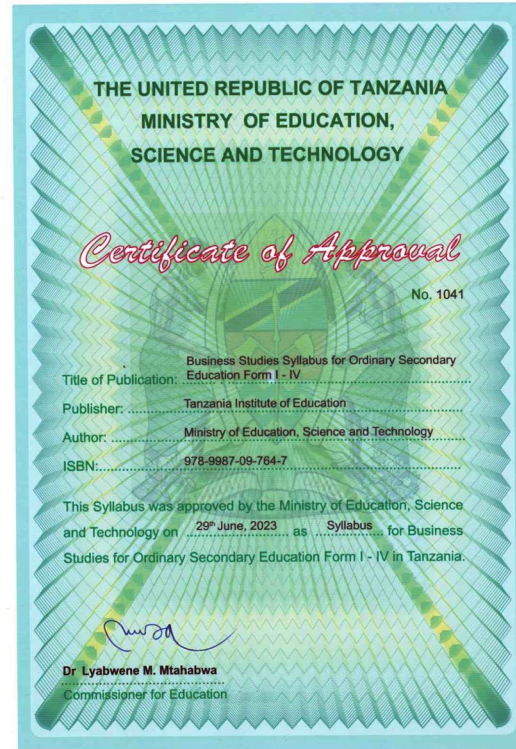


**THE UNITED REPUBLIC OF TANZANIA
MINISTRY OF EDUCATION, SCIENCE AND TECHNOLOGY**



**BUSINESS STUDIES SYLLABUS FOR ORDINARY SECONDARY EDUCATION
FORM I-IV
2023**

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Abbreviations and Acronyms

FCC	Fair Competition Commission
ICT	Information and Communication Technology
TIE	Tanzania Institute of Education
TRA	Tanzania Revenue Authority
TSL	Tanzanian Sign Language
ZFCC	Zanzibar Fair Competition Commission
ZRA	Zanzibar Revenue Authority

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1.0 Introduction

Business Studies for Ordinary Secondary Education is a compulsory subject studied by Form I-IV students. The purpose of learning this subject is to equip the student with knowledge and skills on business operations and management for running businesses, hence the student becomes conversant and confident in operating small-scale businesses successfully. It also intends to enable the student to establish their own business by building-up a business idea, preparing a business plan, starting and registering a business, managing the business and complying with the business ethics and regulations. Furthermore, the subject enables the student to solve social challenges by applying business skills in various contexts. Thus, studying this subject, enable the student to create self-employment, employ others and be employed.

This syllabus is designed to guide the teaching and learning of Business Studies at Ordinary Secondary Education, Form I-IV in the United Republic of Tanzania. The syllabus interprets the competences indicated in the 2023 Ordinary Secondary Education Curriculum. It provides valuable information that will enable the teachers to effectively plan teaching and learning process. It also provides teaching and learning opportunities that guide teachers to apply different methods and strategies to promote students' business skills and develop other skills including creativity, communication, collaboration, critical thinking, problem solving and apply them at local and international levels.

2.0 Main Objectives of Education in Tanzania

The main objectives of education in Tanzania are to enable every Tanzanian to:

- (a) Develop and improve his or her personality so that he or she values himself or herself and develops self-confidence;
- (b) Respect the culture, traditions and customs of Tanzania; cultural differences; dignity; human rights; attitudes and inclusive actions;
- (c) Advance knowledge and apply science and technology, creativity, critical thinking, innovation, cooperation, communication and positive attitudes for his or her own development and the sustainable development of the nation and the world at large;
- (d) Understand and protect national values, including dignity, patriotism, integrity, unity, transparency, honesty, accountability and the national language;

- (e) Develop life and work-related skills to increase efficiency in everyday life;
- (f) Develop a habit of loving and valuing work to increase productivity and efficiency in production and service provision;
- (g) Identify and consider cross-cutting issues, including the health and well-being of the society, gender equality, as well as the management and sustainable conservation of the environment; and
- (h) Develop national and international cooperation, peace and justice per the Constitution of the United Republic of Tanzania and international conventions.

3.0 Objectives of Ordinary Secondary Education

The objectives of Ordinary Secondary Education-General Education are to:

- (a) Strengthen, broaden and develop a deeper understanding of the knowledge, skills and attitudes developed at the Primary Education level;
- (b) Safeguard customs and traditions, national unity, national values, democracy, respect for human and civil rights, duties and responsibilities associated with such rights;
- (c) Develop self-confidence and the ability to learn in various fields, including science and technology as well as theoretical and technical knowledge;
- (d) Improve communication using Tanzanian Sign Language (TSL), tactile communication, Kiswahili and English. The student should be encouraged to develop competence in at least one other foreign language, depending on the school situation;
- (e) Strengthen accountability for cross-cutting social issues, including health, security, gender equality and sustainable environmental conservation;
- (f) Develop competence and various skills which will enable the student to employ himself or herself, to be employed and to manage his or her life by exploiting his or her environment well; and
- (g) Develop readiness to continue to advanced secondary and tertiary education.

4.0 General Competences for Ordinary Secondary Education

The general competences for Ordinary Secondary Education are to:

- (a) Use the knowledge and skills acquired in the Primary Education stage to strengthen and expand academic understanding;
- (b) Value citizenship and national customs;
- (c) Demonstrate confidence in learning various professions including Science and Technology, theoretical and technical knowledge;
- (d) Use language skills including Tanzanian Sign Language (TSL), tactile communication, Kiswahili language, English and at least one other foreign language to communicate;
- (e) Use knowledge of cross-cutting issues to manage the environment around them; and
- (f) Use knowledge and skills to enable a student to be self-employed, employable and manage life and environment.

5.0 Main and Specific Competences

The main and specific competences to be developed are presented in Table 1.

Table 1: *Main and Specific Competences for Form I-IV*

Main competences	Specific competences
1.0 Demonstrate mastery of business knowledge	1.1 Demonstrate mastery of the concepts, theories and principles of Business Education
2.0 Solve social challenges using business skills	2.1 Demonstrate mastery of the basic skills of operating a small-scale business 2.2 Demonstrate mastery of the basic skills of trading locally and internationally
3.0 Apply business knowledge in various contexts	3.1 Apply business theories into practice 3.2 Demonstrate mastery of basic business ethics

6.0 Roles of Teachers, Students and Parents in Teaching and Learning

A good relationship between a teacher, student and parent or guardian is fundamental in ensuring successful learning. This section outlines the roles of each participant in facilitating effective teaching and learning of Business Studies.

6.1 The teacher

The teacher is expected to:

- (a) Help the student to learn and acquire the intended competences in Business Studies;
- (b) Use teaching and learning approaches that will allow students with different needs and abilities to:
 - (i) Develop the competences needed in the 21st century; and
 - (ii) Actively participate in the teaching and learning process;
- (c) Use student centred instructional strategies that make the student a centre of learning which allow them to think, reflect and search for information from various sources;
- (d) Create a friendly teaching and learning environment;
- (e) Prepare and improvise teaching and learning resources;
- (f) Conduct formative assessment regularly by using tools and methods which assess theory and practice;
- (g) Treat all the students equally irrespective of their differences;
- (h) Protect the student while at school;
- (i) Keep track of the student's daily progress;
- (j) Identify individual student's needs and provide the right intervention;
- (k) Involve parents/guardians and the society at large in the student's learning process; and
- (l) Integrate cross-cutting issues and ICT in the teaching and learning process.

6.2 The student

The student is expected to:

- (a) Develop the intended competences by participating actively in various learning activities inside and outside the classroom; and
- (b) Participate in the search for knowledge from various sources, including textbooks, reference books and other publications in online libraries.

6.3 The parent

The parent/guardian is expected to:

- (a) Monitor the child's academic progress in school;
- (b) Where possible, provide the child with the needed academic support;
- (c) Provide the child with a safe and friendly home environment which is conducive for learning;
- (d) Keep track of the child's progress in behaviour;
- (e) Provide the child with any necessary materials required in the learning process; and
- (f) Instil in the child a sense of commitment and positive value towards education and work.

7.0 Teaching and Learning Methods

The teaching and learning methods are instrumental in developing student's competences. This syllabus suggests teaching and learning methods for each activity which includes but not limited to discussions, presentations, field visits, practical work, research, and project works. However, a teacher is advised to plan and use other appropriate methods based on the environment or context. All the teaching and learning methods should be integrated with the everyday lives of students.

8.0 Teaching and Learning Resources

The process of teaching and learning requires different resources. In that regard, both the teacher and students should work together to collect or improvise alternative resources available in the school and home environment when needed. The teacher and student are expected to constantly seek for information from various sources to effectively facilitate teaching and learning process. The list of approved textbooks and reference books shall be provided by TIE.

9.0 Assessment

Assessment is important in teaching and learning of Business Studies subject. It is divided into formative and summative assessments. Formative assessment informs both the teacher and students on the progress of teaching and learning, and in making decisions on improving the teaching and learning process. Teachers are, therefore, expected to apply a wide range of formative assessment methods which include but not limited to discussions, presentations, oral questions, brainstorming, experiments, observations, practical and projects.

Summative assessment, on the other hand, will focus on determining student's achievement of learning. Teachers are expected to use a variety of summative assessments including mid-term tests, terminal, annual, mock examinations and projects. The scores obtained from these assessments will be used as Continuous Assessment (CA). Therefore, the continuous assessments shall contribute 30% and the National Form IV Examination shall be 70% of the student's final achievement, as indicated in Table 2.

Table 2: *Contribution of Continuous Assessment and National Examination in the final score*

Assessment measures	Weight (%)
Project	5
Form II National Examination	10
Form III Annual Examination	5
Form IV Mock Examination	10
Form IV National Examination	70
Total	100%

10.0 Number of Periods

The Business Studies Syllabus for Ordinary Secondary Education provides estimates of the time that will be spent in teaching and learning, in consideration of the complexity of the specific competences and the learning activities. Six periods of 40 minutes each, have been allocated for this subject per week, of which two periods per week is allocated for Form I-II classes and four periods per week is allocated for form III-IV classes.

11.0 Teaching and Learning Contents

The contents of this syllabus are presented in matrix form with seven columns which include main competences, specific competences, learning activities, Suggested teaching and learning methods, assessment criteria, suggested resources, and number of periods as presented in Table 3-6.

Form I

Table 3: Detailed Contents for Form I

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
1.0 Demonstrate mastery of business knowledge	1.1 Demonstrate mastery of the concepts, theories and principles of Business Education	(a) Describe the concept and scope of business studies, and its relationship with other disciplines	<p>Scenario: In manageable groups provide a scenario showing various activities involved in the production, distribution and consumption of a product. Guide students to share what they have learnt from the scenario</p> <p>Jigsaw: Guide students through jigsaw, to explore relationship of business studies and other subjects</p> <p>Brainstorming: Guide students to brainstorm on the importance of business studies in the community. Relate their responses to the importance of business studies</p> <p>Resourceful person: Invite a guest to share with the students on the relationship between business studies and other disciplines. Then, guide the students to summarise what they have learnt</p>	The concept and scope of business studies is clearly described	Online/offline sources, business club guidelines and video clips showing various business activities	70

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Skills lab: Organise students in manageable groups to identify various clubs that exist in schools. Then, relate their responses to the concept of a school business club, its meaning, importance and how it works. Provide students with the business club guidelines and milestones. Ask each group to work on one component of the simple constitution of a club such as membership, leadership, finance, disputes, and dissolution, and share</p> <p>Project activity: Task students to compile all the components (developed in the skills lab) into one document. Guide students to make several amendments into a club constitution and use it to formulate the business club</p> <p>Follow-up on project activity: Let students reflect on what mindsets and skills they had to use to create the constitution and how they might use those skills in the future as entrepreneurs or business owners</p>			

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
		(b) Describe the concept and theories of entrepreneurship (<i>meaning, characteristics, skills and importance</i>)	<p>Brainstorm: Organise students in manageable groups to generate a list of different activities performed in their community</p> <p>Then, discuss what it takes to do those activities and be successful. Relate the discussion to the meaning and characteristics of a good entrepreneur, based on their discussions</p> <p>Field trip: Assign students in manageable groups to visit nearby businesses to explore the importance of their activities to the community and the skills they might need to become successful entrepreneurs. Let groups share their findings with the rest of the class through presentations</p> <p>Relate their findings to the skills and importance of entrepreneurship</p> <p>Role play/simulation: Assign students in manageable groups to prepare the simulation game on various theories and approaches to entrepreneurship by choosing a theme that is relevant to a particular theory (<i>innovation theory, economic theory, sociological theory, opportunity and resource-based theory</i>)</p>	The concept and theories of entrepreneurship are well described	Online/ offline sources and video clips showing various business activities	

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Let students discuss lessons learnt from the simulation. Relate their ideas with the theories of entrepreneurship</p> <p>Then, synthesise what students have presented and make a conclusion on the intended lesson</p>			
		(c) Describe sole proprietorship (<i>meaning, features, advantages and disadvantages and start-up</i>)	<p>Brainstorming: Guide students to brainstorm on the businesses found in their surroundings and their owners. Guide them to explain why they think some businesses are owned by one person and others by more than one person.</p> <p>Relate their findings to the meaning and features of sole proprietorship legal form of business</p> <p>Guest speaker: Invite a sole proprietor to the school to share with students on his or her experience on advantages and disadvantages of being a sole proprietor. Let students summarise what they have learnt</p>	Sole proprietorship is clearly described	Online/ offline sources from Business Registration and Licensing Authority (BRELA)	

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Project activity: Task students in a group(s) to write a simple report/presentation on how to register a sole proprietorship in Tanzania</p> <p>Case study: Provide case studies on sole proprietor business start-up processes of a real person (from capital acquisition, the business idea, resources needed, customers and market)</p> <p>Guide students in pairs to discuss and share some things they would consider when starting up their own businesses</p>			

Form II

Table 4: *Detailed Contents for Form II*

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
1.0 Demonstrate mastery of business knowledge	1.1 Demonstrate mastery of the concepts, theories and principles of Business Education	(a) Explain the concept of production (<i>meaning, types, factors and importance</i>)	<p>Observation activity: Provide students with tangible things such as bottles, shoes, books, furniture items, and clothes then ask them to explain how each one is made. Relate their responses to the meaning of production</p> <p>Field trip: Assign students in manageable groups to pay a visit to any nearby production centre within the community to observe and learn about the production process, specifically on the:</p> <ul style="list-style-type: none"> (i) types of production and the product produced; (ii) factors of productions used; and (iii) importance of the production to the community <p>Let students in groups share their findings with the rest of the class through presentations. Relate their findings to types of production, factors of production and importance of production</p>	The concept of production is clearly explained	Online/ offline sources	34

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Skills lab: Organise students in manageable groups to think about and choose three products that they can produce in their business club and analyse how to produce the products based on the factors of production available in the school community. Then each group should choose one product that can be best produced with the factors of production available in their community</p> <p>Let groups share their ideas with the rest of the class through presentations</p> <p>Project activity: Task students in their business club to start production of products selected in the Skills lab. Monitor the progress of the students in this project from time to time</p> <p>Students in groups write a simple report on the production of products</p>			

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
		(b) Describe sources of capital for small businesses (<i>loans, savings, deferred payments, funds from family and friends</i>)	<p>Think-ink-pair-share: Ask students to think and write how can they get capital when they want to start a small business</p> <p>Guide students to pair up to discuss their ideas. Thereafter, some of the pairs share their ideas with the whole class</p> <p>Relate their findings with the meaning of various sources of capital for small businesses (<i>loans, savings, deferred payments, funds from family, friends, grants and calculation of interest</i>)</p> <p>Field trip: Organise students in manageable groups to visit businesspersons from their community and request the information about the source of their capital when they started their businesses and the pros and cons of each source of capital in facilitating business startup</p>	The sources of capital for small businesses are clearly described	Online/offline sources, brochures from banks and microfinances	

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Let groups share their findings with the rest of the class. Relate their findings with different sources of capital and importance of capital in facilitating business startup</p> <p>Guest speaker: Invite a guest speaker to share how they got their capital, what sources of capital are available, and importance of capital</p> <p>Skills lab: Organise students in manageable groups, each group should select source(s) of capital (to fund their business club project) that they can access based on their context</p> <p>Guide groups to share their ideas with the rest of the class through presentations. Then, summarise the main points of the lesson, answer any questions, and give a practical assignment to be performed in the business club</p> <p>Project activity: Task students to work in small groups to make plans for how they will get the capital suggested in the Skills lab</p>			

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
		(c)Describe the role of microfinancing and cooperatives in facilitating business formation and operations	<p>Brainstorming: Organise students in manageable groups and assign each group a task of identifying various financial institutions that provide small loans (microcredits) to small business owners. Relate their ideas with the meaning and importance of microfinances</p> <p>Scenario: Prepare different scenarios that portray the role of microfinances and cooperatives in facilitating business formation and operations</p> <p>Guide students to summarise the lessons learned from the scenario</p> <p>Relate the scenario to the meaning, importance and role of microfinances and cooperatives in facilitating business formation and operations</p> <p>Field trip: Task students in manageable groups to visit nearby microfinances and cooperatives to learn how they facilitate small business formation and operations</p> <p>Let groups share their findings with the rest of the class through presentations</p>	The role of microfinancing and cooperatives in facilitating business formation and operations is clearly described	Online/ offline sources	

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Relate their findings with the role of microfinances and cooperatives in facilitating business formation and operations</p> <p>Project activity: Let the students share the feedback of their field trip to other members in the club and design a way of financing their club activities through microfinances and cooperatives available in their community</p>	The role of microfinancing and cooperatives in facilitating business formation and operations is clearly described	Online/offline sources	
2.0 Solve social challenges using business skills	2.1 Demonstrate mastery of the basic skills of operating a small-scale business	(a) Describe the basic aspects of management for small businesses (<i>meaning, financial and other records keeping, calculation of profit and loss, budgeting and control and administration</i>)	<p>Brainstorming: Guide students in manageable groups to identify the roles of a head of school, head of a family, owner of a business, business clubs' leader, and the head prefect. Relate their ideas to the meaning and functions of management</p> <p>Think-ink-pair-share: Ask students to think and make a list of the sources of income for an individual or a family for a given period and let them show how the income is spent in relation to the needs and wants of an individual or family</p>	The basic aspects of management for small businesses are described	Online/offline sources and budget template	26

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Let students share their ideas with the rest of the class</p> <p>Guide the students to assess the difference between income and expenses and relate their ideas to the meaning and significance of a budget</p> <p>Project activity: Task students in manageable groups to prepare a monthly cash budget based on their business club activities, using a budget template provided to them</p>			
		(b) Describe the basic aspects of warehousing and inventorying for small businesses (<i>meaning and functions</i>)	<p>Group activity: Organise students in manageable groups to analyse different goods sold in a business (manufacturing or trading business)</p> <p>Let them discuss how these items are stored, and the likely documents used to manage them</p> <p>Guide the groups to present their findings in the class and relate their ideas with the meaning, types and functions of warehousing and inventorying</p>	The basic aspects of warehousing and inventorying for small businesses are clearly described	Online/offline sources, samples of goods received note, goods release note, bin cards delivery note, inventory ledger, and other relevant inventory documents	

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Guest speaker: Invite a school procurement and supply officer or store keeper or expert from outside to share with students about warehousing and essential documents for inventory management</p> <p>Let students in manageable groups to explain:</p> <ul style="list-style-type: none"> (i) Different documents used in businesses to manage inventory and their importance; (ii) Ways they will use the documents to manage stock for the business club; and (iii) The methods used for management of inventory <p>Guide each group to share the findings</p> <p>Project activity: Task each group to discuss and prepare inventory documents that will be used for their business club's activities</p> <p>Guide each group to present their documents to the club leadership and identify documents to be used by the business club</p>			

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
3.0 Apply business knowledge in various contexts	3.1 Apply business theories into practice	(a) Identify business opportunities available in the local environment	<p>Brainstorming: Organise students into manageable groups and assign each group to work on a single economic sector, requiring them to identify business ideas that can be implemented in their local area based on their context</p> <p>Gallery walk: Invite each group to record their ideas on a loose sheet such as flipchart, manilla card, A4 and display it on the wall. Ask each group to walk around and observe what the other group has written and to contribute any missing business ideas. Let them rotate to the next loose sheet until the cycle is complete</p> <p>Ask students to agree on a few ideas that are most applicable in their environment</p> <p>Group discussion: Organise students in manageable groups to discuss and come up with any business opportunity(ies) based on their surroundings, then let the groups, through a presentation, share their identified opportunity(ies)</p>	The business opportunities available in the local environment are identified	Online/ offline sources, tools, pitch guide template, and pitch rubric	10

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Skills lab: Guide students in groups to prepare a business pitch guide (<i>key items to cover in business pitch guide include: Business ideas and goals, Problem identified, Solution, Target Market, Marketing strategy, Industry analysis, Management team, Competition, current status, amount of money requested and the projected use of funds</i>), and present it</p> <p>Provide feedback for improvement using a pitch rubric</p> <p>Project activity: Task students in groups to polish the business pitch guide, role play (rehearse) it, and pitch their business ideas in the business club or to a panel of investors</p>	The business opportunities available in the local environment are identified	Pitch guide template, pitch rubric, and online/ offline sources	

Form III

Table 5: Detailed Contents for Form III

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
1.0 Demonstrate mastery of business knowledge	1.1 Demonstrate mastery of the concepts, theories and principles of Business Education	(a) Describe the basic aspects of marketing for small businesses (<i>meaning and importance, product, price, place/distribution, promotion</i>)	<p>Group activity: Organise students in manageable groups to identify any business activity in their community or their business club, and show how the business owner influence customers about their products or services and increases</p> <p>Let groups share their responses with the rest of class. Then, relate their responses to the meaning of marketing and its importance</p> <p>Case study: Provide a case study that portrays the marketing activities of an operating small business in the community. The case study should indicate the 4Ps (product, price, place/distribution and promotion)</p> <p>Let students analyse the given case study and then answer questions related to the identified 4Ps of marketing</p>	The basic aspects of marketing for small businesses are clearly explained	Online/offline sources	42

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Skills lab: Organise students in manageable groups to prepare a marketing plan using the 4Ps for business club products</p> <p>Let students present their marketing plans to the rest of the class</p> <p>Project activity: Task students to use the 4Ps to market their products made in their business club. From time to time, monitor the progress</p>			
		(b) Describe the basic aspects of e-marketing for small businesses (<i>upload business biography in social media</i>)	<p>Scenario: Prepare a scenario that portrays the meaning and importance of e-marketing</p> <p>Guide students to summarise the lessons learned from the scenario and relate their discussion with the meaning and importance of e-marketing</p> <p>Group activity: Organise students in manageable groups to discuss features of e-marketing which enable small businesses to operate effectively</p> <p>Let students make presentations for common understanding. Relate their presentations with the features of e-marketing</p>	The basic aspects of e-marketing for small businesses are clearly described	Online/offline sources, and biography template	

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Group activity: Organise students in manageable groups to discuss the meaning of biography and social media. Let students share their findings from the discussions.</p> <p>Relate their presentations with the meaning of biography and social media. Guide students on how to create social media accounts</p> <p>Skills lab: Using a template containing the features of a good biography, then ask students in manageable groups to discuss and design their business biography to uploaded in social media</p> <p>Let students present their biographies and provide the feedback for improvements</p> <p>Guide students to upload the biographies on their business club social media accounts</p>	<p>The basic aspects of e-marketing for small businesses are clearly described</p>	<p>Online/offline sources, and biography template</p>	

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Project activity: Task students to create individual social media accounts and upload their individual business biography</p> <p>Guest speaker: Invite a resourceful person to share on how they use e-marketing to market their business</p> <p>Let students write a report on the lessons learnt from the presentation</p>			
2.0 Solve social challenges using business skills	2.1 Demonstrate mastery of the basic skills of operating a small-scale business	(a) Explore the basic aspects of the policy and regulatory environment governing small businesses in Tanzania (<i>roles of government and non-governmental agencies, policies, laws and by-laws</i>)	<p>Group activity: Discuss school rules and regulations controlling club activities</p> <p>Relate the findings from the discussions to the meaning and importance of regulations governing small business operations in Tanzania</p> <p>Case study: Provide a case study portraying a business which does not pay tax & levies and sells illegal products</p> <p>Guide students to analyse the case study and discuss the possible consequences for non-compliances and certification</p>	The basic aspects of the policy and regulatory environment governing small businesses in Tanzania are appropriately explored	Online/offline sources	52

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Then discuss basic certifications and compliances procedures to consider when starting and running a business in Tanzania</p> <p>Let students share their findings from group discussions</p> <p>Summarise the students' presentations by relating to the importance of compliance and certification and the basic certification and compliance procedures required to consider when starting or running a business in Tanzania</p> <p>Guide students to discuss additional regulatory policies and government institutions and agencies that guide business operations in Tanzania.</p> <p>Guest speaker: Invite a resourceful person from government agencies responsible for regulating small business operations in Tanzania and share the following:</p>			

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>(i) Government agencies relating with businesses in Tanzania</p> <p>(ii) roles of such agencies</p> <p>(iii) Business regulations (laws, policies)</p> <p>(iv) importance of complying with the regulations.</p> <p>Project activity: Task students in manageable groups to reflect on the guest speaker presentations by writing and submitting a report with recommendations on how they can comply with business regulations in their business club</p>			
		(b) Describe procedures for registering small businesses in Tanzania (<i>types of licenses, importance of registration and sanctions for non-compliance</i>)	<p>Reflection: Guide students to recall the importance of business compliance and certification</p> <p>Relate their responses to types of licenses, importance of registration and certification and compliance</p> <p>Field trip: Guide students to visit nearest businesses and find out types of licenses they have, importance of registration and consequences of non-compliance</p>	The procedures for registering small businesses in Tanzania are clearly described	Online/offline sources, registration guide, and license template	

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Let them ask where they register their businesses (sole proprietorship) and thereafter discuss how the businesses are legally registered</p> <p>Resourceful person: Invite a staff working at district/agency who is in charge of supervising businesses registration and licensing in the community</p> <p>The resource person should share on:</p> <ul style="list-style-type: none"> (i) Procedure for registration and licensing a business (ii) Penalties for non-compliance <p>Skills lab: Get the students into manageable groups and provide students with a business registration guide and assign them to create an action plan on the steps they will take to register their businesses with relevant authorities</p>			

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			Project activity: Task students in manageable groups to prepare the procedures of registering a business of their choice, then discuss or foresee the registration challenges they may encounter and the mitigation plan			
3.0 Apply business knowledge in various contexts	3.1 Apply business theories into practice	(a) Develop a plan for a small business identified from the opportunities in Form II (<i>identification, financing, production and distribution, and marketing</i>)	<p>Brainstorm: Organise students in manageable groups to brainstorm on the meaning and importance of planning</p> <p>Relate students' responses to the meaning and importance of business planning</p> <p>Case study: Organise students in manageable groups and provide a case study that portrays the plan for a small business from the community or business club. The case study should capture areas of business description, operating activities, market analysis and marketing plan. Let students discuss and share lessons learnt from the case study</p>	A plan for a small business identified from the opportunities in form two is appropriately developed	Online/ offline sources, and business plan template	28

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Skills lab: Organise students in manageable groups to develop a plan that shows business description, market analysis, operating activities and marketing plan. Let students present their plans to receive feedback for further improvements</p> <p>Group activity: Provide students with templates of management, organisation, operations and financial plans. Let students discuss and reflect what they learned in the previous classes to create their own plans and share with the rest of class through presentation</p> <p>Skills lab: Organise students in manageable groups to develop management, organisation, operations and financial plans for their identified small businesses using relevant templates shared to them. Let students present their plans to receive feedback for further improvements</p> <p>Project activity: Task students in manageable groups or individually to create a business plan for their small business that includes business description, market analysis, marketing, management, organisation, operations and financial plans</p>			

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
	3.2 Demonstrate mastery of basic business ethics	(a) Describe the basic tenets of ethics for small businesses (<i>meaning, norms, and values</i>).	<p>Brainstorming: Organise students in manageable groups to brainstorm on the norms and values that exist in their community</p> <p>Relate their responses to the meaning and importance of ethics (norms and values) in operating businesses in Tanzania</p> <p>Skills lab: Organise students in manageable groups to discuss and write personal values that influence business operations</p> <p>Then, let them discuss and present how they will promote those values in the business club activities</p> <p>Let students develop ethics guides for their businesses</p> <p>Project activity: Task students in manageable groups to write a report on the impact of bad/poor personal values on the business operations and draw/develop a plan of how they can help the business owner to improve</p>	The basic tenets of ethics for small businesses clearly described	Online/offline sources	18

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Group activity: Guide students in manageable groups to search the business ethics advocated by Fair competition commission (FCC) and Zanzibar Fair competition commission (ZFCC), let them discuss in a class</p> <p>Then, summarise and conclude the basic tenets of ethics applicable for small businesses in Tanzania</p>			

Form IV

Table 6: *Detailed Contents for Form IV*

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
1.0 Demonstrate mastery of business knowledge	1.1 Demonstrate mastery of the concepts, theories and principles of Business Education	(a) Explain the basic aspects of insurance for small businesses (<i>meaning, principles, importance, choice of appropriate insurance plan and procedures of filing insurance claims</i>)	<p>Scenario: Share a short story to the students concerning different damages in a community.</p> <p>Then, guide students to relate the findings in the scenario by identifying:</p> <ul style="list-style-type: none"> (i) Risks identified in the story; and (ii) Means of overcoming risks <p>Relate their feedback to the meaning and importance of insurance</p> <p>Guest speaker: Invite a resource person, who is an expert on insurance, to come and share with students on the following:</p> <ul style="list-style-type: none"> (i) principles of insurance; (ii) types of insurance; (iii) choice of appropriate insurance plan; (iv) procedures of obtaining insurance policy; and 	The basic aspects of insurance for small businesses are appropriately explained	Online/ offline sources	40

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>(v) procedures for filing insurance claims</p> <p>Let students write a report on what they learnt from the resource person in relation to principles of insurance, types of insurance and procedures for filing insurance claims</p> <p>Skills lab: Use manageable groups to discuss how they can obtain insurance for their business club and what strategies they can use to achieve this goal</p> <p>Project activity: Task students to show how they will apply their knowledge of insurance to obtain an insurance for their businesses and properties</p>			
		(b) Describe business partnerships (<i>meaning, types, features, advantages and disadvantages, formation and dissolution</i>)	<p>Role play: Use manageable groups to role play features associated with running a business as a group</p> <p>Relate the role play to the meaning, features and formation of business partnership</p> <p>Case study: Provide a case study that portrays a partnership business. The case study should capture areas of formation and dissolution of a partnership. Let students discuss and share lessons learnt from the case study</p>	Business partnership clearly described	Online/offline sources, and partnership deed template	

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Debate: Guide the students to debate on this theme: “Running a business as a group is better than running it as an individual”</p> <p>Relate the students’ arguments in the debate to the advantages and disadvantages of partnership</p> <p>Skills lab: Guide students, in manageable groups, to develop a partnership deed using a partnership deed template provided to them. Let students present their draft partnership deed to receive feedback for further improvement</p> <p>Project activity: Guide the students to polish the partnership deed and use it in their business club. Monitor the progress from time to time</p>			

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
2.0 Solve social challenges using business skills	2.1 Demonstrate mastery of the basic skills of operating a small-scale business	(a) Describe taxes and levies associated with small businesses in Tanzania (<i>meaning, types, importance, and sanctions for non-compliance</i>)	<p>Role play: Direct students to act out a short play depicting a busy market in which tax/levy payers and collectors are in action. Then, ask the students to reflect on the meaning and importance of tax, and sanctions for non-compliance</p> <p>Guest speaker: Invite tax/levies officers from Local government and/or Tanzania Revenue Authority (TRA)/Zanzibar Revenue Authority (ZRA) to share their knowledge and experience on tax and levy issues</p> <p>Prepare guiding questions for the students based on the following:</p> <ul style="list-style-type: none"> (i) Types of tax; and (ii) Tax assessment <p>Summarise the lesson by linking the guest speaker’s experience to the types of tax and tax assessment</p> <p>Skills lab: Assign students to reflect on specific types of taxes/levies and tell how they can adopt (some of) them in their business club</p> <p>Let student present to the rest of class for feedback</p>	Taxes and levies associated with small businesses in Tanzania are clearly described	Online/ offline sources, and guidelines from TRA	34

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Project activity: Task students to write a report on the taxes and levies associated with small businesses in Tanzania</p>			
		(b) Describe the basic principles of communication and networking for small businesses	<p>Brainstorm activity: Guide students to think about two friends, how they became friends, and how they communicate</p> <p>Relate their responses to the meaning, importance, and channels of communication</p> <p>Scenario: Provide two short write ups such as a business letter or business plan (ideally one page), one with clear communication depicting all communication principles and another with unclear, confusing communication with grammatical errors</p> <p>Guide them to compare the two and identify which one is clearer and why.</p> <p>Relate the findings in the scenario to principles of communication</p> <p>Brainstorm Activity on networking: Guide students to share how they make new friends, why they make friends, and how helpful those friendships have been</p>	The basic principles of communication and networking for small businesses is clearly described	Online/ offline sources, write up templates, and samples	

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Relate their responses to the meaning and importance of business networking</p> <p>Skills lab: Task the students to create and write a plan on a loose sheet about how they will use principles of communication and business networking to grow their business project, which they will execute in their business clubs. Through the gallery walk, guide students to present the plans and receive feedback</p>			
	2.2 Demonstrate mastery of the basic skills of trading locally and internationally	(a) Use pricing techniques to determine appropriate prices of products	<p>Scenario: Organise students in manageable groups and give each of them a scenario that portrays one type of pricing technique:</p> <ul style="list-style-type: none"> (i) Cost-plus pricing; (ii) Value pricing; (iii) Penetration pricing; (iv) Price skimming; (v) Bundle pricing; (vi) Premium pricing; (vii) Competitive pricing; and (viii) Psychological pricing <p>Guide students to summarise the lessons learnt from the scenario and relate the discussion with the meaning and importance of various pricing techniques.</p>	Pricing techniques to determine appropriate prices of products are distinctly used	Online/ offline sources, and price catalogue samples	40

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Field visit: Guide students to visit the nearest producer to investigate how demand, supply, cost, and competition influences the price determination of products</p> <p>Ask students to write a report based on a template provided by the teacher on what they have observed at the market and recommend on how they will price their business products based on the pricing techniques.</p> <p>Skills lab: Guide students, in manageable groups, to choose one product from their project and price it based on the techniques obtained from the scenario and/or field trip</p> <p>Let students present in order to receive feedback</p> <p>Project activity: Task students to create a price catalogue for their products based on the pricing techniques learnt</p>			

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
		(b) Identify relevant procedures and practices for buying and selling products within and outside the country	<p>Scenario: Provide a short scenario of two young people whereby one wishes to sell a product to a neighbouring country and the other wishes to buy another product from that country but they are stranded because they do not have the know-how. Ask the students to advise the two young people</p> <p>Relate the advice from the students to the import and export procedures</p> <p>Case study: Organise students in manageable groups and provide two case studies that portray relevant exporting and importing procedures and practices. The cases should capture the areas of documentation, institutions, clearing and forwarding agencies, and incoterms. Let students discuss and share lessons learnt from the case study</p>	Relevant procedures and practices for buying and selling products within and outside the country are clearly identified	Online/ offline sources, sample documents for importation and exportation of products	
		(c) Use appropriate selling methods and techniques (<i>branding, logos, packaging, after sales services, barcoding, direct mail and internet auctions</i>) to facilitate trade	<p>Brainstorm: Guide students to share their experiences of buying and selling products or what they see happening in the community</p> <p>Relate the brainstorm results to the selling methods and techniques in preparation for the skills lab</p>	Selling methods and techniques to facilitate trade is clearly demonstrated	Online/ offline sources, and sample of products	

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
			<p>Skills lab: In groups let students choose one product from their club and then name the product, create/finetune the logo, design/improve packaging for the product and barcoding. Also, guide students to propose strategies of selling their products</p> <p>Then, guide students to present in class and provide feedback for further improvement of their proposal</p> <p>Project activity: Guide students in their manageable groups to go and improve products in their business club based on the lesson learnt from the skills lab</p>			

Main competences	Specific competences	Learning activities	Suggested teaching and learning methods	Assessment criteria	Suggested resources	Number of periods
3.0 Apply business knowledge in various contexts	3.1 Apply business theories into practice	Complete and present the business plan developed in Form Three	<p>Group activity: Guide students to exchange their group business plan documents for peer review and further improvement. Students improve their business plans based on the peer feedback</p> <p>Provide feedback and allow them to complete their business plans in their skills lab</p> <p>Skills lab: Guide the students to polish and submit complete business plans. Task students in groups to prepare the pitch of their business plans, role play (rehearse) it, and pitch their business plans in the business club or to a panel of investors</p> <p>Project activity: Let the students prepare and present their portfolio folder comprising all useful documents covered in form four and submit them for assessment</p>	Business plan clearly presented	Online/ offline sources, and business plans developed in Form III	26

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