**BUSINESS STUDIES JSS 1**

**FIRST TERM**

## SCHEME OF WORK

**WEEK TOPIC**

1 Introduction to Business Studies

2 The Office

3 Office Staff

4-5 Right Attitude to Work

6 Different Departments in an Organization

Occupation

7 Introduction to Commerce

8 Division of Commerce

9 Production

10-11 Revision

**WEEK ONE**

**INTRODUCTION TO BUSINESS STUDIES**

**Meaning of Business Studies**

Several decades ago, people earned their livelihood through a primitive system known as trade by barter. Trade by barter involved the exchange of goods for goods and services for services. In this system, individuals seeking a particular item or service had to find someone who possessed what they needed and desired what they offered in return. However, the invention of money revolutionized economic activities, leading to the emergence of business on a large scale, as money became the primary medium of exchange.

Business can be defined as a lawful and ethical means by which members of society earn their livelihood. Individuals in society generate their income through various trade and commercial activities conducted on a daily or monthly basis. Consequently, we can define business studies as the academic discipline that explores the mechanisms by which people in a society earn their living by engaging in commercial activities or occupational services.

Today, some individuals in society engage in trade, purchasing goods from one location and selling them at a higher price elsewhere to generate a profit. This profit represents the trader's daily or monthly earnings, which they utilize to meet their needs.

**Scope of Business Studies / Components of Business Studies**

Business studies encompass a broad spectrum of human endeavors. The study of business equips individuals in our society with knowledge in several key subjects and illustrates how these subjects can be practically applied in their lives. The primary areas covered by business studies include:

1. Business Administration or Business Management

2. Economics

3. Bookkeeping/Accounting

4. Banking and Finance

5. Office Practice

6. Shorthand

7. Typewriting

8. Computer Science

9. Marketing

10. Insurance

**Career Opportunities in Business Studies**

With dedication and focus, individuals can pursue careers in any of the areas mentioned above. A student may opt to study business administration, economics, or accountancy, potentially leading to a career in banking, marketing, insurance, or transportation. The choice of career largely depends on the individual's interests and aspirations.

**Importance of Business Studies**

In our modern society, where self-sufficiency is impractical, both individuals and nations rely on various forms of business to survive. The study of business enables students to comprehend the diverse business activities that exist and the profits they generate. Furthermore, it nurtures students' interest in various business forms that they can pursue after completing their education.

**Evaluation**

1. Provide a brief explanation of the scope of business studies.

2. Define business studies.

General Evaluation / Revisional Questions

1. Name five occupations you are familiar with.

2. How do you define business?

3. List four subjects covered by business studies.

4. When can a business person be said to have made a profit?

5. Why is business important?

**Weekend Assignment**

Section A

1. The lawful means by which individuals earn their livelihood is referred to as:

A. Business

B. Services

C. Goods

D. Trade

2. The exchange of goods for goods and services for services is known as:

A. Trade by barter

B. Trade by exchange

C. Trade by engage

D. Trade by moving

3. The activities or services that individuals engage in to earn a living are termed:

A. Commercial occupation

B. Commercial services

C. Commercial and art

D. Art and service

4. The means by which people in society earn their livelihood through commercial activities or occupations is called:

A. Social studies

B. School studies

C. Business studies

D. Financial studies

5. Which of the following is NOT a subject covered by business studies?

A. Shorthand

B. Commerce

C. Book-keeping

D. Biology

Section B

1. Explain the concept of trade by barter.

2. List five subjects covered by business studies.

**WEEK TWO**

**TOPIC: THE OFFICE**

An office serves as a pivotal component of any organization, playing a vital role in its functioning. In this discussion, we will explore the meaning of an office, its types, and its various functions within an organizational context.

Meaning of an Office

An office can be defined as a physical or virtual space within an organization where clerical work and administrative tasks are carried out. It serves as the nerve center of an organization, facilitating communication, record-keeping, and the efficient functioning of various departments.

**Types of Office**

There are primarily two types of offices:

1. Big or Large Office: This type of office typically occupies a substantial building space, which is often partitioned into smaller offices. Large organizations often have extensive office complexes to accommodate various departments and employees.

2. Small Office: A small office can be as modest as a single room, equipped with essential tools such as a table, telephone, and in some instances, a fax machine and a computer. Small offices are common in small businesses or for specific administrative functions within a larger organization.

**Functions of an Office**

The functions of an office may vary depending on the organization's structure and objectives. However, some common functions include:

1. Receiving Information: Offices serve as hubs for receiving information from both internal and external sources. This information can be transmitted through various means such as correspondence (letters, faxes, emails), telephone calls, or personal interactions.

2. Recording Information: Information received by the office is meticulously recorded and filed for future reference and use. Effective record-keeping is essential for maintaining organizational knowledge.

3. Arranging Information: Once information is recorded, it is organized and distributed to the relevant departments and individuals within the organization. This ensures that information reaches those who need it in a timely manner.

Evaluation

1. Enumerate and explain the types of offices you are aware of.

2. Provide a concise overview of the concept of an office.

**Weekend Assignment**

1. A place where clerical work is conducted is referred to as a/an:

a. Office

b. Department

c. Firm

d. Organization

2. A single room furnished with a table, telephone, fax machine, and computer is known as a:

a. Big office

b. Small office

c. Large office

d. Complex office

3. A building divided into smaller offices is called:

a. Small office

b. Large office

c. Partitioned office

d. Building

4. Which of the following is NOT a means of receiving information in an office?

a. Letter

b. Fax

c. E-mail

d. Running

5. All of the following are functions of an office EXCEPT:

a. Receiving information

b. Arranging information

c. Recording information

d. Scattering information

Theory Questions

1. Enumerate seven (7) functions of an office.

2. Elaborate on two functions of an office from your previous list.

Revision / Evaluation Questions

1. Define an office.

2. Describe clerical work and provide three examples.

3. List the types of offices you are familiar with.

4. Identify three means of receiving information in an office.

5. Provide an example for each type of office you mentioned.

**WEEK FOUR**

**TOPIC: DIFFERETNT DEPARTMENTS IN AN ORGANSIATION**

The size and complexity of an organization often dictate the presence of various departments within it. In a small, one-person business, the owner may handle multiple roles, such as accountant, receptionist, manager, and personnel manager. In such cases, the number of departments is limited. However, in larger organizations that embrace the division of labor and specialization, individuals with diverse areas of expertise work in specific departments, ensuring efficient operation. This division of labor and specialization is crucial for the effective functioning of large organizations.

**Types of Departments**

In large organizations, several distinct departments exist, each with its unique functions. These departments include:

1. Administrative Department

2. Personnel Department

3. Accounts Department

4. Sales Department

5. Purchasing Department

**Functions of Departments**

1. Administrative Department

- Formulation of organizational policies

- Management of reception areas for visitors

- Maintenance of efficient filing systems

- Documentation of incoming and outgoing correspondence

2. Personnel Department

- Recruitment and hiring of new staff

- Organization of staff training programs

- Oversight of staff welfare

- Maintenance of staff records

- Handling staff dismissals

3. Accounts Department

- Preparation and disbursement of staff wages and salaries

- Management of asset and liability records

- Settlement of the organization's debts

- Collection of outstanding debts from external parties

- Ensuring invoices are sent to customers who have purchased goods from the organization

- Providing financial advice to the organization

4. Sales Department

- Promotion and marketing of the organization's products

- Advertising the organization's products

- Offering post-sales services

- Monitoring shifts in consumer preferences

5. Purchasing Department

- Procurement of materials and equipment at competitive prices

- Market research to monitor available goods

- Verification of supplier invoices to ensure alignment with delivered goods

Evaluation

1. Describe the functions of the administrative department.

2. Provide a concise explanation of the personnel department.

**Weekend Assignment**

1. The department responsible for staff welfare is:

a. Personnel

b. Accounts

c. Sales

2. The department responsible for advertising the organization's products is:

a. Purchasing

b. Administrative

c. Sales

3. The department in charge of staff dismissals is:

a. Personnel

b. Production

c. Purchasing

4. The department responsible for maintaining records of organizational assets and liabilities is:

a. Accounts

b. Sales

c. Purchasing

5. The department that formulates organizational policies is:

a. Productions

b. Marketing

c. Administrative

Theory

1. List four different departments commonly found in an organization.

2. Enumerate three functions of the personnel department.

Revision/Evaluation Questions

1. Provide an alternative term for a large organization.

2. Name two examples of large organizations in Nigeria.

3. List four different departments typically found in such organizations.

4. Identify three functions of the personnel department.

5. Why do most large organizations have various departments?

**WEEK FIVE**

**TOPIC: INTRODUCTION TO OFFICE EQUIPMENT**

Office equipment refers to the tools and assets utilized by firms or organizations for various purposes, including receiving and disseminating information, as well as safeguarding valuable items. In this discussion, we will delve into the meaning of office equipment and explore various types commonly found in offices.

**Meaning of Office Equipment**

Office equipment encompasses a range of tools and resources essential for the efficient functioning of a firm or organization. These tools serve various purposes, such as facilitating communication, record-keeping, and ensuring the security of valuable assets.

**Various Types of Office Equipment**

1. Office Cabinet: An office cabinet serves as a secure storage space for documents, surplus cash, and valuable items. It offers several advantages, including:

- Preventing theft of documents, cash, and valuable items

- Protecting these items from fire damage

2. Typewriter: This machine is used to print letters on paper by striking keys. It offers several advantages, including:

- Enhancing the speed of secretarial work

- Presenting typed work in a neat format

- Providing a faster alternative to manual writing

3. Telephone: A telephone is a communication device that allows organizations to receive and transmit information. It can be either digital or analog and offers the following advantages:

- Facilitating the exchange of information

- Enabling efficient communication within and outside the organization

Evaluation

1. Enumerate the advantages of using an office cabinet.

2. Define what a telephone is.

4. Computer: Computers are electronic devices that accept data as input, process it, and provide information as output. There are various types of computers, including personal or microcomputers, mini computers, and mainframes. Computers offer several advantages, such as:

- Speed in processing data

- Precision in generating accurate information

- Easy access to information through computer systems

5. Calculator: A calculator, often referred to as an adding machine, is an electronic device used for arithmetic operations like addition, subtraction, and multiplication. Advantages of calculators include:

- Rapid arithmetic calculations

- Accurate results based on user input

6. Fax Machine: This machine is used by large organizations to send and receive short messages and documents. Advantages of fax machines include:

- Speed in transmitting documents compared to traditional methods

- Quick communication of essential information

Other office equipment includes telex machines, telegram systems, photocopiers, and more.

Evaluation

1. Define office equipment.

2. List seven types of office equipment you are aware of.

Weekend Assignment

1. The storage place for cash and valuable documents is called:

a. Office file

b. Office shelf

c. Office cabinet

2. A machine that accepts data, processes it, and provides information is called:

a. Photocopier

b. Calculator

c. Computer

3. A machine that prints letters on paper by striking keys is a:

a. Typewriter

b. Computer

c. Fax machine

4. A machine used for sending and receiving short messages and documents is called:

a. Fax machine

b. Text machine

c. Photocopier

5. Among the following options, which are examples of office equipment?

a. Telephone

b. Typewriter

c. File

Theory

1. Provide definitions for the following terms: a. Computer b. Typewriter

2. List five types of office equipment you are familiar with.

Revision/Evaluation Questions

1. Define office equipment.

2. List seven types of office equipment you know.

3. Provide one function for each of the office equipment listed above.

4. State the advantages of using a typewriter.

5. Explain the significance of using office equipment in an office setting.

**WEEK SIX**

**TOPIC: CLERICAL STAFF**

Clerical staff play a crucial role in maintaining records, accounts, and performing various administrative tasks within an office. In this discussion, we will define clerical staff, provide examples of clerical positions, and outline the qualities and qualifications expected of clerical staff.

**Clerical staff are individuals responsible for keeping records of accounts, sales, and other written work in an office.** They contribute significantly to the organization's administrative functions.

Examples of Clerical Staff

Examples of clerical staff positions include:

a. Accounts clerk

b. Sales clerk

**Qualities of a Clerical Staff**

1. Minimum Education: A clerical staff member should possess a minimum education level equivalent to the West African Senior School Certificate or its equivalent.

2. Fluency in Official Language: They must have the ability to fluently speak the official language used in the office.

3. Good Health: Good health is essential to meet the demands of the job effectively.

4. Desire for Education: Clerical staff should be willing to improve their education continuously, staying updated in their field.

5. Alertness and Precision: They should be able to respond to inquiries with a sharp mind, accuracy, and enthusiasm.

6. Ambition: Having an ambition to pursue a career in clerical work is important.

7. Preference for Clerical Duties: Clerical staff should have a liking for tasks such as recording and filing.

8. Cheerfulness and Courtesy: They should maintain a cheerful and courteous attitude when attending to callers or colleagues.

9. Decision-Making Skills: Clerical staff should have the ability to make correct decisions independently when necessary.

10. Neat Appearance: They should always maintain a neat and smart appearance.

Evaluation

1. Define who a clerical staff is.

2. Provide two examples of clerical staff positions.

**Weekend Assignment**

1. Someone who is employed to keep records of accounts in an office is called:

a. Clerical staff

b. Account officer

c. Sales officer

2. The minimum qualification for the post of a clerk in an office is:

a. SSCE

b. OND

c. ATS

3. A good clerical staff must possess the following qualities except:

a. Must be neat

b. Must be willing to improve on education

c. Must be arrogant

4. The basic functions of an office include all of the following except:

a. Receiving information

b. Giving information

c. Scattering information

5. Trade by barter means:

a. Exchanging goods for goods and services

b. Buying goods and services

c. Selling goods and services

Theory

1. Explain what is meant by clerical staff.

2. List five qualities of a good clerical staff.

Revision/Evaluation Questions

1. Define trade by barter.

2. State two advantages of using money over trade by barter.

3. Mention four subjects covered by business studies.

4. State one benefit of studying business studies.

5. Define what an office is.

**WEEK SEVEN**

**TOPIC: OCCUPATION**

Occupation encompasses various legal activities in which individuals engage to earn their livelihood or make a living. It involves a wide range of tasks and roles that contribute to the functioning of society and the economy. In this discussion, we will explore the meaning of occupation and classify it into different groups based on the nature of the work.

**Meaning of Occupation**

Occupation refers to a broad spectrum of activities that individuals undertake to earn their daily living. These activities are typically legal and contribute to economic productivity. Occupations can encompass a wide range of tasks, and they play a vital role in sustaining communities and societies.

**Classification of Occupation**

Occupations are classified into the following groups:

1. Extractive Occupation: This category involves individuals whose activities focus on extracting natural resources from the earth, sea, or environment. Examples of those in this occupation include farmers, fishermen, hunters, and miners. They are primarily involved in the production of raw materials.

2. Manufacturing Occupation: Workers in this group engage in altering the form or composition of raw materials obtained through extractive occupations. Examples include cloth weavers and motor manufacturers. They transform raw materials into finished products.

3. Constructive Occupation: Those involved in constructive occupations assemble various components, often produced by both extractive and manufacturing occupation workers, to create structures and infrastructure. Examples include road construction and bridge construction.

4. Commercial Occupation: This category includes individuals who collaborate in groups to facilitate the production and distribution of goods and services. They play a critical role in making goods and services accessible to consumers. Examples are found in banking, transportation, and warehousing.

5. Direct Services Occupation: These individuals provide personal services, satisfaction, amusement, and enjoyment to others. Examples include actors, dancers, doctors, barbers, and entertainers who directly interact with clients.

6. Indirect Services Occupation: Those engaged in indirect services occupations provide various services to the public, often without direct personal interaction. Examples include police officers, soldiers, and other public servants who work behind the scenes to maintain order and provide essential services.

Evaluation

1. Write a brief explanation of extractive and manufacturing occupations.

2. Provide four examples of constructive occupations.

Evaluation Questions

1. What is the definition of occupation?

2. List five different types of occupations.

**Weekend Assignment**

1. Examples of commercial occupations include all of the following except:

a. Banking

b. Insurance

c. Warehousing

d. Farming

2. Which of the following statements is not true about extractive occupations?

a. It involves the production of raw materials.

b. It is also known as primary production.

c. Examples include farming, hunting, and fishing.

d. A banker is engaged in extractive occupation.

3. The following are branches of occupation except:

a. Mining

b. Hunting

c. Dancing

d. Banking

4. A singer is involved in which type of occupation?

a. Extractive occupation

b. Manufacturing occupation

c. Constructive occupation

d. Direct service occupation

5. Which of the following is not part of the group?

a. Transportation

b. Banking

c. Warehousing

d. Fishing

**Theory**

1. List and briefly explain the six classes of occupations mentioned.

2. Choose one of the branches of occupation listed in question one and provide a detailed explanation of it.

Revision/Evaluation Questions

1. Define who a clerical staff is.

2. Provide two examples of clerical staff positions.

3. Mention the duties of clerical staff.

4. Where does a clerical staff work?

5. List five qualities of a clerical staff.

**WEEK EIGHT**

**TOPIC: TRADE**

Trade is a fundamental economic activity that involves the exchange, buying, and selling of goods and services. It plays a crucial role in the functioning of economies and societies. In this discussion, we will explore the meaning of trade and its various branches, including home trade, foreign trade, and entrepot trade.

**Meaning of Trade**

Trade encompasses a wide range of activities focused on the exchange, purchase, and sale of goods and services. It is a fundamental economic activity that involves transactions between individuals, businesses, and countries. Trade facilitates the movement of products and services from producers to consumers.

**Branches of Trade**

Trade is classified into three main branches:

A. Home Trade: Home trade refers to the exchange, buying, and selling of goods and services within a single country. It involves transactions conducted by individuals and businesses within the same national boundaries. For example, when Mr. Ade in Lagos buys goods from Mr. Aminu in Kano, both the buyer (Mr. Ade) and the seller (Mr. Aminu) are Nigerians, and the transaction occurs within Nigeria. Home trade typically uses the country's domestic currency (e.g., Naira in Nigeria).

I. Wholesale Trade: Wholesale trade involves purchasing goods in large quantities from manufacturers or suppliers and selling them to retailers. Individuals engaged in wholesale trade are known as wholesalers.

II. Retail Trade: Retail trade, on the other hand, involves buying goods in smaller quantities from wholesalers and selling them in units to the final consumers. Those involved in retail trade are known as retailers.

B. Foreign Trade: Foreign trade entails the exchange, buying, and selling of goods and services between two different countries. It can also involve transactions between individuals or businesses of one country and those of another country. For instance, when Ade in Lagos, Nigeria, trades with Kofi in Accra, Ghana, foreign trade is involved. Foreign trade often requires the use of foreign currency for transactions.

C. Entrepot Trade: Entrepot trade involves purchasing goods from one foreign country with the intent to sell them to another foreign country. For example, Mr. Ade in Nigeria buys goods from Kofi in Ghana and intends to sell them to Mr. Johnson in London. This type of trade plays a vital role in facilitating international commerce.

Evaluation

1. List the functions of wholesalers and retailers in the distribution chain.

2. Define home trade.

EVALUATION QUESTIONS

1. What is the definition of trade?

2. List and explain the three main branches of trade.

**Weekend Assignment**

1. Foreign trade requires the use of:

a. Bids

b. Cowry shells

c. Foreign currency

d. Naira and kobo

2. The main branches of trade include all of the following except:

a. Home trade

b. Entrepot trade

c. Foreign trade

d. General trade

3. Wholesale trade is a branch of:

a. Home trade

b. Foreign trade

c. None of the above

4. A trade between Obi in Nigeria and Ojo in Nigeria is known as:

a. Foreign trade

b. Home trade

c. Friendly trade

d. Nigeria trade

5. A trade between Nigeria and Togo is known as:

a. Neighbor trade

b. Home trade

c. African trade

d. Foreign trade

Theory

1. List and briefly explain the three main branches of trade.

2. What is retail trade?

**WEEK NINE**

**TOPIC: AID TO TRADE**

Aids to trade are essential elements or factors that facilitate and promote the growth of trade. These aids make the trading process more efficient and effective. In this discussion, we will explore the meaning of aids to trade, list various aids to trade, and examine their functions.

Aids to trade refer to the agents or elements that contribute to the ease and growth of trade. They are often referred to as factors of trade or auxiliaries to trade because they play a supportive role in trade-related activities.

The Aids to Trade

There are several aids to trade, including:

a. Insurance: Insurance provides coverage against risks. It encourages businesspeople to take on risky ventures by offering protection in case of unforeseen events.

b. Banking: Banks serve as financial intermediaries with two main functions: saving and lending money. Money deposited by customers is made available as capital for businesses, making banks a crucial aid to trade.

c. Transportation: Transportation plays a pivotal role in trade by facilitating the movement of goods from surplus regions to areas where they are scarce. It ensures the efficient distribution of products.

d. Warehousing: Warehousing involves the safe storage of goods until they are demanded in the market. It helps prevent shortages of goods, ensuring a steady supply.

e. Advertising: Advertising is the process of informing society about the existence, quality, and functionality of specific goods and services. It creates awareness and generates demand, making it a vital aid to trade.

f. Communication: Communication involves interactions such as discussions, letters, and telephone conversations between buyers and sellers. It serves the purpose of negotiating and conducting trade transactions.

g. Tourism: Tourism encompasses activities that provide comfort and amenities to travelers, such as good hotel accommodations and tourist centers. Tourism contributes to trade by attracting foreign tourists who bring foreign currency into the local economy.

**Functions of Aids to Trade**

The functions of these aids to trade are as follows:

a. Insurance: Insurance covers risks and encourages businesspeople to undertake risky ventures.

b. Banking: Banks save and lend money, providing capital to businesses and individuals.

c. Transportation: Transportation facilitates the movement of goods, ensuring they reach areas of demand.

d. Warehousing: Warehousing stores goods until they are needed in the market, preventing shortages.

e. Advertising: Advertising creates awareness and generates demand for goods and services.

f. Communication: Communication enables negotiations and trade transactions between buyers and sellers.

g. Tourism: Tourism attracts foreign tourists, bringing foreign currency into the local economy.

Evaluation

1. What is the importance of transportation in business?

2. How can insurance serve as an aid to trade?

EVALUATION QUESTIONS

1. What do you understand by "aids to trade"?

2. List the aids to trade you know.

**Weekend Assignment**

1. The following are aids to trade except:

a. Advertising

b. Insurance

c. Banking

d. Manufacturing

2. Aids to trade can also be called:

a. Auxiliary to trade

b. Friends of trade

c. Foreign trade

d. Home trade

3. Banking is an aid to trade because:

a. It keeps a lot of money

b. Bank managers are in commercial occupation

c. Many banks work on Saturdays

d. It can save and lend money to various traders

4. Warehousing is useful to trade because:

a. It is a means of keeping goods until they are demanded

b. It causes scarcity of goods

c. It can lead to inflation

d. It moves goods from one place to another

5. Insurance is useful to trade because:

a. It links buyers and sellers together

b. It moves goods from point of production to where they are demanded

c. It prevents scarcity

d. It encourages businessmen to undertake risky business

Theory

1. List the seven aids to trade.

2. Explain two of the aids listed in question one above.

Revision/Evaluation Questions

1. What is trade?

2. Who is a trader?

3. Draw the division of trade.

4. What is home trade?

5. Mention traders who are involved in home trade.

**WEEK TEN**

**TOPIC: DIRECT AND INDIRECT SERVICES.**

In the realm of commerce, services play a crucial role in meeting various needs and demands. Services can be categorized into two main types: direct services and indirect services. This discussion will delve into the meaning of both categories and provide examples to illustrate their distinctions.

**Direct Services**

Direct services are those services provided directly from one person to another, and payment for these services is made directly by the recipient to the service provider. These services involve personal interactions, and individuals engage with service providers on a one-to-one basis. Examples of direct service occupations include barbers, private doctors, personal teachers, personal lawyers, stewards, and more.

**Indirect Services**

Indirect services, on the other hand, are services enjoyed by individuals, but the payment for these services is not made directly by them. Instead, the government typically covers the costs of these services on behalf of the citizens. Examples of indirect services include:

1. Doctors in government hospitals

2. Police officers

3. Soldiers

4. Teachers in government schools and colleges

In these cases, the government funds the provision of services that benefit the public, and individuals do not make direct payments for them.

Evaluation

1. Classify the services rendered by a street cleaner, a security guard in government schools, and a doctor in a government hospital.

2. What are indirect services?

**Direct Service Occupation**

Direct service occupations involve individuals whose daily activities revolve around providing satisfaction, amusement, enjoyment, and personal services to others. Examples of occupations in this category include actors, dancers, doctors, and more.

**Indirect Service Occupation**

Indirect service occupations encompass individuals who earn their livelihood by providing various services to members of the public. Examples of these occupations include police officers, soldiers, and more.

Weekend Assignment

1. The soldier renders \_\_\_\_\_\_\_ services.

a) direct

b) indirect

c) general

d) special

2. A street cleaner renders \_\_\_\_\_\_\_\_ services.

a) direct

b) indirect

c) special

d) all of the above

3. A barber renders \_\_\_\_\_\_\_\_ services.

a) indirect

b) special

c) general

d) direct

4. A personal doctor renders \_\_\_\_\_\_\_\_ services.

a) personal

b) direct

c) indirect

d) important

5. A business studies teacher in a government school renders \_\_\_\_\_\_\_\_\_ services.

a) direct

b) good

c) indirect

d) special

Theory

1. Explain, with an example, the term "indirect service."

2. Differentiate between direct and indirect services, providing examples.