



An Chomhairle Náisiúnta Curaclaim agus Measúnachta
National Council for Curriculum and Assessment

Background Paper and Brief for the Review of Junior Cycle Business Studies

For consultation

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1. Introduction

Business studies will be introduced in 2015 as a Phase Two subject as part of the new junior cycle. The curriculum and assessment specification for the subject will be published a year earlier in September 2014. This paper provides a background for the development of the specification for Junior Cycle Business Studies. It presents a brief overview of the establishment of business studies as a school subject and the developments that led to the introduction of the current Junior Certificate syllabus in 1989.

The paper explores the experience of business studies since its introduction. The purposes of an education in business studies for the 21st century are discussed. Current developments in business studies curriculum and assessment in other countries are also considered. Finally, it sets out a proposed brief for the development of the new specification. Appendix 1 presents material related to business studies curricula in other countries, which provides a context through which the development of the specification can be considered.

2. Background

Prior to the introduction of the Junior Certificate in 1989, education in business studies was part of the Intermediate and Group (Day) Certificates where it was provided for through the subject of commerce. The Intermediate Certificate Commerce syllabus aimed to be

...of general educational value and is particularly suitable for students who intend to enter commercial employment on completion of the Intermediate Certificate examination course, or for those proceeding to higher commercial studies. (DES, 1973, p127).

The commerce course was divided into two distinct sections, one dealing with book-keeping accounts and ancillary documentation and the other covering general business knowledge and office procedure. The course was aimed at preparing young people to take up employment and manage their own household budgets and records. Traditionally, commerce was studied by more girls than boys, and was viewed as preparing them for work and for employment in family or other businesses. Assessment in commerce was by a terminal written exam at a common level.

Each section of the course was treated as a distinct unit and required students to study a wide body of knowledge and a large number of bookkeeping transactions. With the introduction of Junior Certificate Business Studies it was intended that the distinction between the bookkeeping and general business knowledge sections would no longer apply, with the emphasis being on the keeping of records and being able to understand them, rather than on bookkeeping as an end in itself (8th October 1991, The Irish Times). The subject was renamed Business Studies.

The Junior Certificate Business Studies Syllabus 1989

The Junior Certificate Business Studies syllabus was introduced in 1989 and examined for the first time in 1992. The syllabus replaced the Intermediate and Group Certificate Commerce syllabus, which was examined for the last time in 1991. There were two significant differences between Intermediate Certificate Commerce and Junior Certificate Business Studies: firstly, in common with most Junior Certificate subjects, business studies was provided at two levels, Higher and Ordinary, rather than at common level. Secondly, the Higher level examination included two papers rather than one.

The syllabus hasn't changed fundamentally in the intervening years. The Ordinary level syllabus is broadly similar to the Higher level syllabus. Some additional material is covered and assessed at Higher level only, for example, making adjustments to the Trading, Profit and Loss account and Balance Sheet and reporting on accounts in the Enterprise section. The syllabus incorporated a strong focus on accounting to accommodate the extensive bookkeeping element within the Intermediate and Group Certificate syllabus. The syllabus was presented as a list of content which struck a balance between the business education necessary for the individual/household area with business education in the purely commercial context. The purpose of the syllabus was to enable the student

...to make informed decisions in the everyday business of living, which contributes to the students' understanding of the world of business, which encourages a positive attitude to enterprise and which develops appropriate skills in that field. (DES, 1988).

The syllabus aimed to cater for the full ability range of junior cycle students in terms of terminology, numerical skills and mental agility (DES, 1989). It was divided into four sections: The Business of Living – Personal Finance; Economic Awareness; Enterprise; and Modern Information Technology. There was a changed emphasis in that it aspired to marry the four sections so that the skills and knowledge gained in one section would be reinforced in others. This was to avoid the division into sections that had existed in the commerce syllabus. However, anecdotal evidence suggests that this approach didn't always translate into classroom practice, with the bookkeeping elements of the course often being taught separately. Nevertheless, the syllabus states that

Accounting is an important aspect of business education but it should not be taught in isolation from the rest of the syllabus. It should be seen as a form of communication, as a record-keeping process, as a major contribution to decision-making i.e. it should not be seen as an end in itself. (DES, 1988).

It was intended that the new course would place more emphasis on preparing and using figures within a double entry framework, than on pure bookkeeping technique. As a result, the analysed cash book became the core of the financial record-keeping area. The bookkeeping process was built on this foundation. The aim of this changed approach was that students would gain confidence in mastering simple concepts and frameworks which

would stand them in good stead at later stages in the record-keeping process.

According to the *Business Studies Guidelines for Teachers*, many teachers felt that the Junior Certificate Business Studies syllabus did not attach the same importance to 'double entry' bookkeeping as the Intermediate and Group Certificate Commerce syllabus had. Some teachers cited that the term 'double entry' was only mentioned three times in the new syllabus as evidence of its diminished place in the course (DES, 1989, p15).

The recommended teaching approach for the subject, as set out in the teacher guidelines, was not overly prescriptive. Teachers could adopt different teaching strategies, and teach the course from different starting points. The decision rested with the classroom teacher. The syllabus also specifically highlighted the links between business studies and maths, business studies and language, and business studies and technology.

Business studies is assessed by a terminal written examination. As with other Junior Certificate courses, students sit one examination paper at Ordinary level. But it is the only optional subject that requires students to sit two papers at Higher level. The first paper focuses on business studies from a household and personal perspective, for example, banking and consumer information. The second paper examines the application of students' knowledge from a business perspective, for example, books of first entry, business documents and cashflow forecast.

Rebalancing the Junior Certificate Business Studies syllabus (2004)

Since the introduction of the business studies syllabus in 1989, a number of revisions to the curricula of business subjects in senior cycle have taken place. Leaving Certificate Accounting was revised, introduced in 1995 and examined for the first time in 1997. Leaving Certificate Business was revised, introduced in 1997 and examined for the first time in 1999. Work has also taken place on revising the Leaving Certificate Economics syllabus. A new syllabus was developed by the NCCA in 2006 and issued to the Department of Education and Science at that time. It awaited introduction but the waiting period coincided with the financial crisis of recent years and the syllabus is again under review in the NCCA to ensure that it reflects changed perspectives and institutions in the world of economics and finance.

In 1999 *The Junior Cycle Review – Progress Report: Issues and Options for Development* reported that there was a perception of curriculum overload at junior cycle. At the request of the Department of Education and Science, the NCCA undertook an initiative in 2003

which aimed at rebalancing subjects to a common template and at reducing overload, overlap and obsolescence in subject content. Business studies was one of five subjects selected for the first phase of the rebalancing process. The focus of the work was to encourage depth rather than breadth of treatment of content and learning outcomes, and the embedding of skills in the syllabus. Syllabuses would be shorter and therefore would present teachers with more time to focus on key aspects of the subject. The NCCA commenced the rebalancing process in March 2003.

As part of the rebalancing work on business studies, a Board of Studies for Business was convened in 2003 to consult with interested bodies on the current situation of business as an area of the curriculum and to consider the current provision of business subjects in junior and senior cycle, with particular reference to issues of progression from junior to senior cycle. A number of issues had arisen about the role of business in the curriculum, the length and range of options available in the Junior Certificate Business Studies examination and the implications of changes in the revised syllabuses at senior cycle (Brief of Board of Studies for Business, March 2003).

An area of particular concern for the board was the relationship between Junior Certificate Business Studies and the uptake of business subjects at senior cycle. Statistics for student uptake of the Leaving Certificate business subjects indicated that the numbers taking Leaving Certificate Accounting had fallen between the years 1992 and 2002, those taking Economics had remained fairly constant, while the number of students presenting for Business had increased slightly. While the overall cohort of Leaving Certificate students fell by 4% over the decade in question, there was concern that the numbers taking one or more business subjects fell by almost 20%, showing the decrease in business subjects to be about five times the average fall in other subjects. The board was concerned that the students' experience of business studies in junior cycle was a significant factor in these trends.

The discussions of the Board fed into the rebalancing process and Junior Certificate Business Studies was revised. The work included redrafting the introduction to the syllabus to include some aspirations for students which heretofore had been embedded in the aims and objectives, for example:

- To develop an awareness of the dynamic nature of business
- To develop an awareness of the market forces at work in society and to develop a discriminating attitude in dealing with them.

There was also some rewording of the aims and objectives of the syllabus, for example:

- To generate in students a positive and ethical attitude to enterprise in personal, business and public life
- To develop students' ICT skills so that they can apply them to communicating and recording information and transactions
- To promote a positive awareness of initiative and enterprise in personal, business and public life. (NCCA, 2004).

Other recommendations included recognition that while information technology (IT) was an element in the original syllabus, it was insufficiently emphasised. It was suggested that this element of the syllabus should be strengthened significantly to reflect the dynamic nature of the world of business about which the students were learning. Specifically, it was recommended that the IT section should move from dealing mainly with keyboarding skills to a broader understanding of IT, including internal and external communications, modern developments in IT and data control and computerised accounts. This resulted in a rewording of the assessment objectives for the IT section of the course from simply demonstrating keyboarding skills to applying IT to businesses and households.

Another suggested change for the future was for a practical assessment element to be introduced and for significant changes to the existing economics element so that it might prove more relevant to the Leaving Certificate Economics and Business subjects.

The rebalanced Junior Certificate syllabuses were developed but not introduced. Around the time that the rebalancing process was completed a broader initiative related to junior cycle development became an educational and political priority. The introduction of the rebalanced syllabus was therefore put on hold while a broader review of junior cycle education took place. This review culminated in the publication of a new *Framework for Junior Cycle* in 2012. However the rebalanced syllabuses were and are seen as of relevance and significance to this wider development of junior cycle education now taking place.

Section summary

The Junior Certificate Business Studies syllabus evolved out of the Intermediate Certificate Commerce course. Since its introduction in 1989 the syllabus hasn't changed significantly. Many of the aspirations, aims and objectives in the original syllabus feature, and are still valid, today. However, the extent to which they were achieved by students is uncertain. The assessment process for students, as with other junior cycle subjects, was by means of a terminal written exam. Ten or so years ago, a rebalancing process initiated discussions around the appropriateness of the syllabus for junior cycle students and modifications were introduced. While the rebalanced syllabus was developed, it was not introduced in light of wider changes within the junior cycle. Nevertheless, the rebalanced syllabus is relevant and important to the junior cycle developments currently taking place.

3. Experiences of business studies in junior cycle

The experience of Junior Certificate Business Studies from the perspectives of students, teachers and subject experts is mixed. Research from the Economic and Social Research Institute (ESRI) and anecdotal evidence suggests that while studying and teaching business studies, teachers and students have encountered a number of challenges. These challenges, explored in this section, include:

- Quantity: the breadth and quantity of information that students are expected to know and on which they are examined in the Junior Certificate examination, and the corresponding length of the syllabus teachers are expected to cover, is too extensive.
- Proportion: the breakdown of the syllabus into three areas of business studies – business (50%), accounting (40%) and economics (10%) - is unbalanced.
- Assessment: this is by means of a terminal written examination only. There is no real assessment of the application of kinds of skills required in a business environment.
- Teaching methodologies: the demands associated with extensive syllabus content and a two-paper terminal examination, and the degree of focus on preparation for the Junior Certificate examination, is often felt to impede the use of a wide range of teaching methodologies being incorporated into the business studies classroom.
- Relevance: the extent to which the syllabus is relevant and meaningful to the real world in which students and teachers live is often questioned.
- Preparation for future life, study and work: the extent to which the current syllabus reflects 21st century business practices and prepares young people for the current realities, and future trends, of the business world is also regularly debated, not least by teachers of business subjects themselves.

Current position of business studies

Statistics for the uptake of Junior Certificate Business Studies show that the numbers taking the subject have increased over the last decade; however as a proportion of the total number of students sitting the Junior Certificate, they have fallen slightly.

Table 1: The number of students taking business studies in the Junior Certificate (SEC, Statistical Reports year end 2008 - 2013)

Year	No. of students taking Business Studies	Total number of students sitting Junior Certificate	Proportion of students taking Business Studies
2008	32,707	54,492	60%
2009	32,219	54,059	59.6%
2010	32,456	54,753	59.3%
2011	32,554	56,930	57.2%
2012	33,384	58,798	56.8%
2013	33,819	59,823	56.5%

The Expert Group on Future Skills Needs (EGFSN), which advises the Irish Government on current and future needs of the economy and on other labour market issues that impact on Ireland's enterprise and employment growth, also noted the decline in the proportion of students taking business subjects in *Monitoring Ireland's Skills Supply: Trends in Education and Training Outputs* (Burke, Condon & McNaboe, 2013). However, it was also noted that over the same period there was a positive upward trend in the number of students taking the subject at Higher level. Equally positive is the gender distribution of students currently taking the subject. An analysis of the gender distribution of candidates in the top ten Junior Certificate subjects (Higher and Ordinary level) in 2012 indicates that at Higher level, the distribution was almost gender balanced for business studies, with 51% of females and 49% of males participating.

A further positive point is that despite falling numbers of students sitting business studies, its uptake is still within the top ten chosen subjects. Business studies is also very strong in terms of participation across all types of schools, possibly due to its long tradition of uptake in both the Intermediate and Group Certificates in the past. However, as we enter a new phase in post-primary education, with schools expanding in size and the provision of wider curricular choice, other factors on the number of students sitting business studies may come into play. Overall, the question of why an increasing number of students is not taking the option of studying business studies certainly needs to be explored and considered in this context.

Research and other views on the experience of business studies

In early 2002, as part of the review of junior cycle, the NCCA commissioned the Economic and Social Research Institute (ESRI) to conduct a longitudinal study of students' experiences of curriculum in their post-primary schooling. The research followed the student cohort as they completed each year of junior cycle, and in subsequent years too.

The report into the experiences of first year students was entitled *Moving Up: The Experiences of First-Year Students in Post-Primary Education*. It was the first of three reports on junior cycle and was published in 2004. From the perspective of business studies some of the findings about the experience of first year students were particularly pertinent. The research found that first year students prefer subjects with a practical orientation, such as art, materials technology (wood), home economics, computer studies and physical education. Business studies was among the least liked subjects. In general students also felt that too much time was spent on 'academic' subjects and not enough time on 'practical' subjects. Other more general conclusions were that the length and content of subject syllabuses needed to be looked at, especially the appropriateness of course content for lower ability students. There was also a need to consider, where appropriate, a strengthening of the practical, skill-based aspect of subjects, and for this to be reflected in the methods of assessment employed (Smyth, McCoy, Darmody, 2004).

The findings from the ESRI report on the experiences of second year students, *Pathways through the Junior Cycle: The Experiences of Second Year Students*, were equally insightful. Business studies was one of the subjects most frequently mentioned as disliked (by 17% of students). Only French, at 18%, was more disliked. Students gave a variety of reasons for preferring not to take a subject, such as finding the subject boring, too hard, too extensive in terms syllabus coverage, and feeling they wouldn't be 'good at' the subject (Smyth, Dunne, McCoy, Darmody, 2006).

The research report on third year, entitled *Gearing up for the Exam?: The Experiences of Junior Certificate Students*, explored the changes in students' attitudes as they moved into third year, their engagement with and experience of the curriculum and the learning process, their attitudes to study and homework, and their experience of the Junior Certificate examination. In examining their attitudes towards subjects, students were asked about the relative difficulty of subjects, which ones they found interesting and their perception of the usefulness of the subjects they were taking. Business studies was perceived by students to be among the most difficult subjects. However, it was also

perceived to be among the most useful of subjects studied (Smyth, Dunne, Darmody, McCoy, 2007). This seemingly contradictory view may relate to the nature of the subject matter. Effectively, it requires students of 13 to identify with the world of business, and to imagine themselves in business activity. This is challenging and difficult to sustain. For this reason, the subject is not always included in the lower secondary curricula of other countries.

Research undertaken by the Department of Health and Children in 2011 provides further insights into the challenges currently faced by subjects generally at junior cycle level. A *Consultation with young people on the reform of the Junior Cycle* (DHC, 2011) revealed that students most enjoyed learning sport, life skills and arts-based activities. Students felt it was important to study more practical subjects in junior cycle, such as computers and construction. They believed there should be more assessment of practical aspects of subjects in the Junior Certificate. The subjects considered easiest to learn in school were those that often involved practical work, such as science and art. Subjects that allowed students to offer their views and personal opinions were also regarded as being easy to learn. Activities and skills that they deemed to be useful included forming a mini-company. In general, students felt current subjects were too exam-focused and they would like to have seen more emphasis on practical subjects.

These findings echoed the comments and concerns of the Board of Studies in 2004 when they observed that the business studies syllabus was too extensive and overloaded. It was felt that the current syllabus did not provide students with appropriate exposure to the world of business and failed to offer students an adequate foundation for the three Leaving Certificate business subjects. Furthermore, they advised that any revision of business studies should ensure that the needs of students are paramount, and that the experience of the world of business that students encounter is a relevant and practical one.

In terms of preparing students for senior cycle business education the Board of Studies also suggested that the economics element of the syllabus should be revised. At that time, as today, it accounted for approximately 10% of the syllabus, which was considered a very limited preparation for Leaving Certificate Economics. In addition, it was felt that this element of the syllabus provided very limited understanding of economic concepts, even for those students who do not proceed to Leaving Certificate Economics.

Another concern was the emphasis on the teaching and assessment of bookkeeping. The bookkeeping element of the syllabus was not seen as providing a suitable foundation for

students who transfer to Leaving Certificate Accounting. There was concern about the decreasing numbers opting to do Leaving Certificate Accounting and the unpopularity of the accounting-based questions in the Junior Certificate examination.

There was also strong support from the Board of Studies in 2004 for the strengthening of the communications component and Information Technology (IT) component of the syllabus. This would reflect the dynamic nature of the world of business about which the students were learning. IT could be used in the business classroom as a tool for teaching and learning. It was felt that a clear understanding of the relevance of IT and its applications in the business world was an indispensable component of business education. Business studies provided an ideal platform for contributing to the development of digital literacy in students. Through business studies, students' interests and skills in, and attitudes towards, the use of IT could be promoted.

Strong views were also expressed about the related area of keyboarding. Keyboarding is currently a main component of the Information Technology section of the syllabus. Although questions on keyboarding are included in the Junior Certificate examination, they examine the theory of keyboarding rather than the practice. For example, students might be asked to identify a keyboard and explain terminology such as word processing, database and spread sheet. The report of the Board of Studies for Business (2004) was unequivocal. Their perspective was that keyboarding is a generic skill that transcends the borders between subjects with the potential to be embedded as a skill within many subjects. In other words, it is a cross-curricular skill which does not relate specifically to business studies and therefore should not be a feature of the business studies syllabus and examination alone.

While the inclusion of keyboarding in 1989 was seen as forward-thinking, it was recognised by the Board that advances in information and communications technology (ICT) had outpaced elements of the syllabus. This remains the case today. The syllabus included elements that were time-bound and it embodied limited flexibility to respond to the rapidly changing world of business and finance. As a result, over time, it has come to seem less and less relevant to the lives and world of students today. For example, the financial services component includes completing, crossing and negotiating cheques as well as different types of cheques such as eurocheques and travellers' cheques. Today, cheques are becoming increasingly obsolete and the widespread incorporation of internet banking services and electronic funds transfers is a feature of the world of banking. Developments like these have made the current syllabus seem dated and out of touch with current

realities.

It is generally perceived that the content of the business studies syllabus is too extensive. Those involved in the development of the syllabus for business studies, as in other subjects, have grappled with reducing the number of areas included in the syllabus, but have met with only limited success in this regard. This may reflect the historic roots of business studies in Intermediate Certificate Commerce and the struggle in the Junior Certificate syllabus to blend two previously distinct sections into an integrated and balanced syllabus. The most recent round of developments, including the rebalancing in 2004, identified what needed to be included but was less successful in identifying any specific elements or areas that could be reduced or taken out of the syllabus. The challenge in 2013 is to envisage a new and purposeful business studies syllabus for the 21st century.

Assessment trends in business studies

As a subject, the business studies syllabus has been associated with the three constituent areas of business, accounting and economics. Analysis of the business studies syllabus indicates that the division of content between these three areas is roughly along the following lines: 50% business, 40% accounting and 10% economics. Analysis of examination papers for business studies confirms that this weighting is mirrored in the Junior Certificate examination.

The Chief Examiner's Reports from 2000 to 2012 provide data on the popularity of each question in the examination. While these figures are based on a relatively small sample of papers, they reveal that the choices made by students in the examinations do not reflect the balance of content in the syllabus. In particular, the bookkeeping-related questions often feature as the least popular choices (Table 2).

In examinations a consistent pattern has emerged of students avoiding books of first entry, ledger, final accounts and balance sheet questions and opting for household budget questions. Evidence of the unpopularity of bookkeeping questions is clear. The reasons are less so and have been the subject of discussion over the years. Is it that students just don't like bookkeeping and choose other questions? Does it relate to lack of confidence surrounding the mathematical content of bookkeeping? Is it that this area of the syllabus might not be receiving an adequate level of attention and time from teachers? Or that teachers don't feel as competent to teach it? Is it that, in a large and detailed syllabus, it

is viewed as too extensive an area in itself? Over the years, discussions around this question have featured all of the above as potential explanations.

Table 2: Overview of question selection in the Junior Certificate Business Studies examination (SEC, Chief Examiner’s Reports, 2012, 2007, 2004, 2000)

		2012	2007	2004	2000
Ordinary level	Most popular	Household budget	Household budget	Household budget	Household budget
	Least popular	Final accounts and balance sheet account	Final accounts and balance sheet account	Final accounts and balance sheet account	Information Technology
Higher level Paper One	Most popular	Household budget	Household budget	Household budget	Household budget
	Least popular	Economic awareness	Economic awareness	Banking and borrowing	Club accounts
Higher level Paper Two	Most popular	Business documents and cashflow forecast	Cashflow forecast	Business documents	Business documents and loans
	Least popular	Books of first entry, ledgers, trial balance			

Examining progression rates in business subjects from junior cycle to senior cycle further highlights concerns, particularly in relation to accounting.

Table 3: Number of students sitting business subjects for Leaving Certificate (LC) examination 2009-2013 (SEC Statistical Reports, 2009-2013)

Year	Accounting	Business	Economics	Total LC candidates
2012/13	5,673	16,932	4,632	52,767
2011/12	5,605	17,249	4,625	52,589
2010/11	5,820	18,083	4,796	54,341
2009/10	6,443	18,790	4,857	54,481
2008/09	6,893	18,423	4,578	54,197

Considering the significant proportion of the business studies syllabus related to accounting (40%), the uptake of Leaving Certificate Accounting is low. Leaving Certificate Business, although experiencing a slight decline, remains popular and the number of students taking Leaving Certificate Economics is stable. However, accounting has experienced a real decline in the number of students taking the subject over the last five years.

Accounting, both as an area of the Junior Certificate syllabus and examination, and as a Leaving Certificate subject, is experiencing limited engagement and participation by students. This raises questions for the development of a new specification for Junior Cycle Business Studies. It is noteworthy that few countries include accounting in business-related curriculum components at lower secondary level because it is viewed as a too specialised, almost vocational, area of business and because it competes for inclusion with areas such as financial education and entrepreneurship, which tend to be given greater priority. The position of accounting will be an important area of discussion in the development of the new specification.

Section summary

The challenges that teachers and students of business studies encounter include the extensive syllabus, the different proportions of the syllabus allocated to the three areas of business, economics and accounting, the relevance of the material to the business world today, and the limited assessment focus on written examinations. These have influenced the learning and teaching encountered by students in the business studies classroom.

Data related to student choice of examination questions and subject uptake at senior cycle provide some insights into their thinking about aspects of business studies and the business subjects more generally. These provide an important context for discussion of the direction that the new specification for Junior Cycle Business Studies should take.

4. Business education for the 21st century

Young people grow up in an increasingly globalised world. A feature of this world is the high-speed movement of people, ideas, products, resources and knowledge. This transfer has given rise to degrees of interconnectedness not previously experienced by citizens, societies or economies. Economic systems have become particularly interdependent. In very recent times, the way in which turbulent economic conditions in a few countries can have repercussions worldwide has been clear for all to see. The financial crisis has had a social and financial impact on Ireland due to our small and open economy. Globalisation and other issues are fundamental to the wider concerns that impact on the business world and that need to inform business studies. These issues have heightened the need for informed, proactive young people and citizens who have an awareness of, and can critically assess, the inter-connectivity between the local situation and the wider national and international economic context.

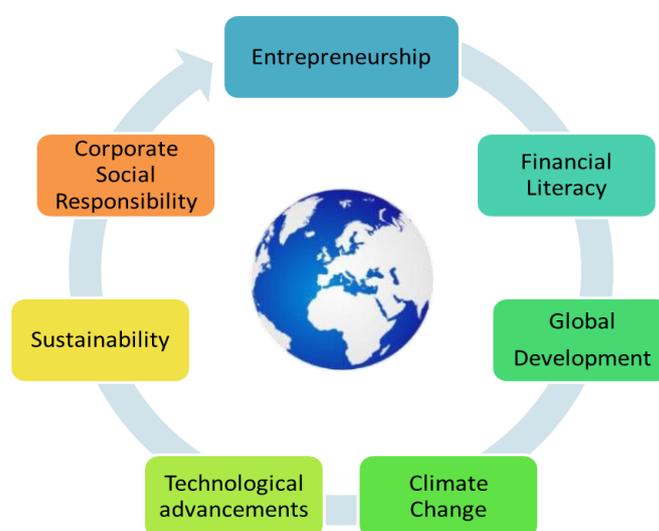
The financial crisis isn't the only international catastrophe that has impacted significantly on, and has required an awareness of, economics and business. Events such as the world food crisis in 2008 remind us of the interdependence of food production, global development, sustainability and consumption; and the climate change phenomenon has forced companies and governments to consider how they are operating within communities and internationally and has introduced a corporate responsibility agenda in recent years. These issues have also drawn attention to the systemic inequalities, both at local and global level, that affect people's capacity to realise their human rights and to engage with enterprise and employment.

We are also entering a new era of technological advancement where companies are interfacing with clients through different means and working within an environment where a competency and literacy in ICT and social media is essential. Technology is fundamentally changing how companies and individuals are operating, and engaging with technological change is integral to the world of business. Technological advancements have also forced companies and governments to consider the ethical, and not simply the legal, aspects of their operations.

Alongside the advancements in technology and the drive for increasing profits is the acute awareness of the relationship between the economy, social issues and the environment. With advancements in scientific research on the impact of industry on the natural world, habitats and people, businesses can no longer ignore their social and environmental

responsibilities. Sustainable development is about balancing the economic, social and environmental needs so that people are able to enjoy economic prosperity, social progress and a safe and healthy environment without gains in one area being offset by losses in another. Facing all of these challenges will require co-operation between the economic, scientific, political, corporate and civic sectors on a local, national and global level. As Figure 1 illustrates, the range of areas and phenomena with which the world of business and business studies is engaging is ever-increasing and multi-dimensional.

Figure 1: The widening focus of business and business studies



In these contexts an education in business and economics is important for everyone, including those who do not pursue a career in business. Business activity affects the daily lives of all people as they work, spend, save, invest, travel, and enjoy leisure time. It influences employment, incomes, and opportunities for personal and corporate enterprise. Business has a significant effect on the standard of living and quality of life of people, and on the environment in which they live now and in the future. Education in the 21st century is charged with meeting the needs of those students who will become the next generation of entrepreneurs, innovators, managers, employers and employees and all those who live and work in a world increasingly influenced by corporate and economic conditions. An education in business and economics equips young people with knowledge, skills and attitudes to develop an understanding of the relationships within sectors and contributes to enabling them to effectively negotiate the world around them.

International trends in business education

A brief review of business education in a number of other countries (Northern Ireland, Wales, Scotland, Canada, Australia and New Zealand) is set out in Appendix 1. It illustrates that, at the junior cycle stage of post-primary education in many education systems, business studies is integrated into social studies (history, geography, citizenship) or into pre-vocational/career subjects such as education for working life. In comparison, Junior Certificate Business Studies in Ireland has placed a greater emphasis on the three component areas of business, economics and accounting.

Internationally, the clear trend is for initial business education to be broad and general at lower secondary level with specialisation into subject areas (business, economics, accounting, business and communications systems) in upper secondary education, usually after compulsory education has ended.

Generally, the emphasis on economics, financial literacy and technology is greater in lower secondary education and there is less emphasis on the skills of accounting. Entrepreneurship, financial literacy and ethical behaviour are incorporated into most business-oriented curricula but some education systems integrate aspects of business studies through a cross-curricular approach in subjects like mathematics, citizenship, social sciences and through other learning experiences such as fundraising and other events. In most education systems, there is also a clear focus on embedding and demonstrating business skills, such as adaptability and teamwork, and on developing and demonstrating enterprising attitudes and capabilities.

Financial literacy

In 2005, the Organisation for Economic Co-operation and Development (OECD) produced the *Recommendation on Principles and Good Practices for Financial Education and Awareness*. Financial education was defined as

...the process by which financial consumers/investors improve their understanding of financial products, concepts and risks and, through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being (OECD, 2005).

There were a number of factors that led to the development of the principles, including the importance of consumers budgeting and managing their income, saving and investing efficiently, and avoiding becoming victims of fraud. The increasing complexity of financial markets and the increasing incidence of households assuming more responsibility and risk for financial decisions were also cited. It was considered that

...financially educated individuals are necessary to ensure sufficient levels of investor and consumer protection as well as the smooth functioning, not only of financial markets, but also of the economy (Ibid. p2).

Surveys that had been conducted in OECD countries in the years prior to the development of policy on financial education showed that consumers had low levels of financial literacy.

The *Recommendation on Principles and Good Practices for Financial Education and Awareness* recommended that financial education start as early as possible and should be taught in schools. Including financial education as part of the school curriculum was seen as a fair and efficient policy tool. Financial education is viewed as a long-term process. Building it into curriculums from an early age can allow children to acquire the knowledge and skills to build responsible financial behaviour throughout each stage of their education. This is viewed as especially important where parents are ill-equipped to teach their children about money.

Building on this perspective and emphasis, financial literacy became an optional component of the OECD Programme for International Student Assessment (PISA) in 2012. PISA currently tests the attainment of 15-year-olds in mathematics, reading and science across 65 countries. This new component is the first large-scale international study to assess the financial literacy of young people. It is expected that the introduction of a financial literacy assessment will result in the establishment of a unique international benchmark on the level of financial literacy of young people. The data will enable detailed investigations of the main factors associated with financial literacy levels and will help to identify policy measures that can be employed to improve levels in the future.

In 2012, PISA tested 15 year-olds in participating countries on their knowledge of personal finances and ability to apply it to their financial problems. Ireland has chosen not to participate in this optional component in 2012 and in 2015. Aspects of financial literacy that were tested included: dealing with bank accounts and credit/debit cards; planning and managing finances; understanding taxes and savings; risk and rewards; consumer rights

and responsibilities in financial contracts. The results of the study are due for release in December 2013.

As a result of its research, and in addition to PISA 2012, the OECD, and the European Commission, have been actively promoting financial literacy among their member countries over the last number of years. In Ireland, the increased interest in and awareness of the importance of improving financial capability led to the establishment of the National Steering Group on Financial Education by the Financial Regulator in December 2006. The purpose of the steering group was to generate a framework through which the development of personal financial education would be fostered and guided. The long-term vision of the group was

...of a financially capable Ireland, where each citizen is equipped with the knowledge, skills and understanding to make informed financial decisions.

(IFSRA, 2009, p 11).

The work of the steering group led to the development of the financial competency framework. The framework is a tool that provided the building blocks and learning outcomes to assist the development of education resources related to personal finance (Ibid. p54).

As part of the process to develop the framework, the Financial Regulator commissioned a curriculum mapping report to investigate the extent to which personal finance education exists on the formal second level curriculum. The report found that topics related to managing personal money, staying informed and choosing products are comprehensively dealt with in both Junior Certificate Business Studies and Home Economics. It was found that the area of planning ahead for future needs and expenditure is explored to a lesser extent at junior cycle. The report demonstrated that where the content of personal finance education is not explicitly covered, some subject areas foster important skills and attitudes that can help students manage their personal finances with confidence. Examples of this included numeracy and problem-solving skills (mathematics), personal management, decision making and communication skills (Social Personal and Health Education), and critical thinking and confidence in taking effective action (Civil, Social and Political Education). The subjects that stood out as presenting the strongest links with personal finance education were business studies (Junior Certificate), home economics (both Junior Certificate and Leaving Certificate) and Leaving Certificate Applied Social Education and Mathematical Applications. The report found that

While approximately 35% of Junior Certificate students take home economics and 60% take business studies, the numbers of students who access opportunities for personal finance education drops significantly in senior cycle education (Ibid. p22)

In terms of the future direction of financial education, one of the four recommendations of the steering group was to enhance financial capability on a compulsory basis through the formal curriculum. While recognising that there is intense competition for space and time on the curriculum, the group believed that financial capability was *one of the most important life skills that any person will ever need* (Ibid. p42). Therefore the group recommended:

- That it should be national policy that the financial competency framework is included extensively in the compulsory elements of the school curriculum
- The broader incorporation of personal finance education into elective subjects, based on the relevant learning outcomes identified in the financial competency framework
- That financial capability be embedded as a core value in the formal education system.

Education for entrepreneurship and for sustainability

The current Programme for Government (2011-2016), in its ambition to build a knowledge society cites the essential contribution the education sector can make in achieving this ambition.

Education is at the heart of a more cohesive, more equal and more successful society, and it will be the engine of sustainable economic growth (DT, 2011 p38).

In this context, since 2011, the Government has launched a number of public consultations on policy initiatives relevant to an education in business and economics. These include:

- A National Entrepreneurship Policy Statement for Ireland
- A National Strategy on Education for Sustainable Development

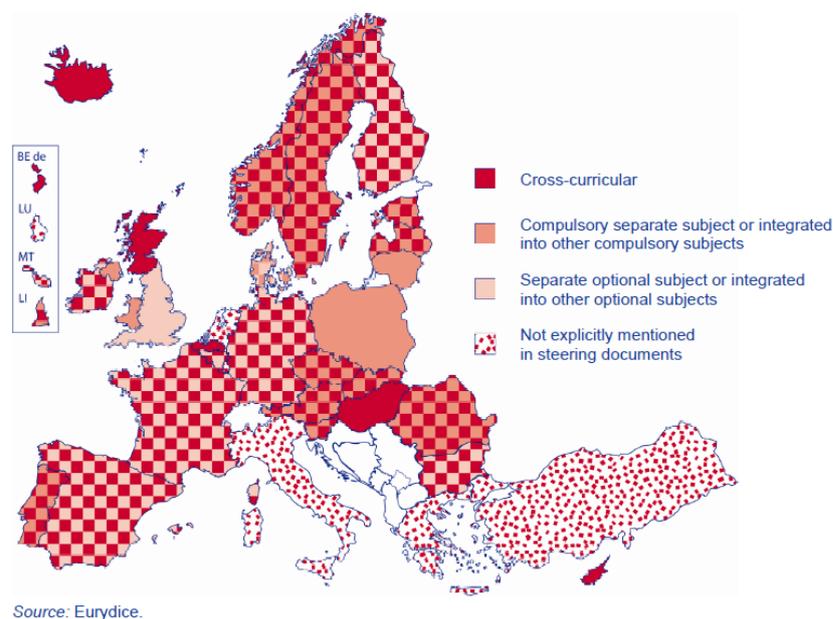
These initiatives highlight areas which are increasingly represented in curricula and specifications related to business subjects internationally, namely the areas of education for entrepreneurship and education for sustainable development.

The European Commission has long supported the cause of entrepreneurship education. In an education context, the *Strategic Framework for European Cooperation, Education and Training 2020* has, as its fourth long-term strategic objective, to enhance creativity and innovation, including entrepreneurship, at all levels of education and training.

Entrepreneurship education generally builds on active and participatory teaching methods. Its main characteristics are a practical, project-based approach, promoting practical experience through workshops, cooperation with different organisations and enterprises, including learning settings outside school, and the hands-on approach of setting up and running student firms.

Entrepreneurship education is currently being promoted in most European countries. It is integrated into general education in different ways: a cross-curricular approach can be taken, it can be integrated into existing subjects or it can be introduced as a separate curriculum subject.

Figure 2: Approaches to entrepreneurship education in lower general secondary education (ISCED 2), 2011/12



In 2011 a mapping and analysis report was produced by the South East Regional Authority (SERA) as part of the Youth Entrepreneurship Strategies (YES) project on entrepreneurship education in Ireland. The overarching objective of the YES project is to improve policies at national, regional and local level regarding the integration of entrepreneurship teaching into the education system. According to the report,

At primary and second level in Ireland, entrepreneurship education has traced a middle way, seeking to fuse the formal curriculum's best practice in new participative pedagogy with an overlay of more enterprise-focused extra-curricular activities [...] The downside of this arrangement is that the provision of entrepreneurship education tends to be uneven across the schools and colleges and is unsustainably reliant on the goodwill of a cohort of 'champion' educators and industrialists. (SERA, 2011, p1)

Furthermore, the report goes on to state that at second level, Irish entrepreneurship education has been lauded in European reports for its presence in Transition Year, Leaving Certificate Applied and Leaving Certificate Vocational Programmes. However,

...these innovations are optional pathways and the great majority of second level students do not receive the benefit of their particular emphasis on the nature of enterprise and the opportunities for self-employment. For the mainstream second level students, the exposure to entrepreneurship is principally provided by the Junior Certificate Business Studies subject and the Leaving Certificate 'Business'. For both subjects Enterprise forms only one element in an extensive syllabus and the education would certainly be categorised as 'about' rather than 'for' enterprise. (Ibid, p 2).

Further attention has been drawn to entrepreneurship education with the launch of a public consultation on the development of a national entrepreneurship policy statement for Ireland in May 2013. Consultation documents cite entrepreneurship as critical to meeting the challenges of job creation, encouraging innovation, and economic development.

In August 2013, Minister for Education and Skills, Ruairí Quinn, T.D., launched a public consultation on the development of a national strategy on Education for Sustainable Development (ESD) in Ireland. The development of a national strategy for ESD is one of the commitments in *Our Sustainable Future - A Framework for Sustainable Development in Ireland*, which was published by the Department of the Environment, Community and Local Government in 2012. The framework emphasises the objective of embedding ESD at every level of the education system. A specific action cited in the strategy is to integrate ESD into all areas of the curriculum in schools and encourage cross-curricular learning.

Literacy and numeracy

Literacy and Numeracy for Learning and Life is the national strategy to improve literacy and numeracy standards among children and young people in the education system. This strategy

...seeks to address significant concerns about how well our young people are developing the literacy and numeracy skills that they will need to participate fully in the education system, to live satisfying and rewarding lives, and to participate as active and informed citizens in our society.

(DES, 2011, p7)

According to the strategy, published in 2011, the development of students' literacy and numeracy skills in post-primary schools is not just the responsibility of teachers of languages and mathematics. Teachers of all post-primary subjects have an important role to play in developing and consolidating students' literacy and numeracy. Business education at junior cycle is well placed to fulfill the objectives of the national literacy and numeracy strategy. The concept of literacy

...encompasses the capacity to read, understand and critically appreciate various forms of communication including spoken language, printed text, broadcast media, and digital media.

Numeracy encompasses

...the ability to use mathematical understanding and skills to solve problems and meet the demands of day-to-day living in complex social settings. (Ibid, p 8).

The links between business studies and maths, and business studies and language, are specifically mentioned in the current syllabus where the fact that business studies has always provided a meaningful and purposeful context to the learner for literacy and numeracy activity is acknowledged. An education in business gives learners access to a world of knowledge, ideas and situations outside their own experience which can help to consolidate and extend all aspects of their literacy and numeracy learning. It provides opportunities to learn the language and terminology of the business and working world. For example, in the current course, literacy is supported in business studies through topics

such as consumer rights, banking and borrowing, and communications. Business studies exploits fully the opportunities for numeracy development through financial computations, financial management, economics, record-keeping and documentation based on real-life situations.

Students experience significant changes in content and teaching approaches between primary and post-primary education. One of the aims of the literacy and numeracy strategy is to bridge this transition in order to avoid the discontinuity in approach which can result in some students failing to advance in the early stages in junior cycle, thereby impeding the development of their skills in literacy and numeracy. In the future, the challenge for the business classroom will be to make the links to literacy and numeracy more explicit and to promote these essential skills as students make the transfer from primary to post-primary education. A further challenge is for the business classroom to build on skills such as critical thinking, leadership and teamwork introduced to pupils at primary level. In this way business education can build on the approach to teaching and learning at primary level and enrich the learning experience in post-primary schools.

The business classroom also provides a rich context for, and can contribute significantly to, the development of the key skills grounded in the *Framework for Junior Cycle*. It can facilitate the development of the skills of managing myself, being creative, communicating, working with others, managing information and thinking, and staying well, particularly in relation to safely using ICT. Business at junior cycle can fully exploit the opportunities for enhanced teaching and learning inherent in the framework and can contribute significantly and effectively to the realisation of the relevant statements of learning.

Supporting and progressing learning in the junior cycle

In Ireland there are many stakeholders, both public and private sector, involved in the development of materials and programmes designed to explore and develop aspects of business capability in second-level schools. Guidelines on teaching business studies have been produced by the Business Studies Teachers Association of Ireland (BSTAI), and the Professional Development Services for Teachers (PDST) support teachers through workshops, events and online materials.

In addition, opportunities for teachers and students to have a more practical exposure to business are afforded by an established programme of national and local student enterprise competitions. The flagship competition is the Student Enterprise Awards

sponsored by the County and City Enterprise Boards. Over the last ten years it has become the biggest enterprise competition for students in Ireland with over 16,000 students involved each year. Students develop life skills associated with running a real enterprise including working as part of a team, managing production and finances, organising a sales and marketing campaign and liaising directly with customers, judges and the media. The competition complements business studies and while it is open to any post-primary student, it is generally undertaken in Transition Year (TY), where it is seen as supporting the overall aims of the TY programme.

Similarly the Young Entrepreneur Programme (YEP), based in the Kerry region, has been run in secondary schools and third level institutions since 2007 and has seen 3,400 students complete a course in entrepreneurship.

At junior cycle, schools and teachers have also been supported in building the development of financial skills into their practice and lesson plans. Examples of this include materials, programmes and activities developed by the Junior Achievement Programme, Money Matters and Shop Smart (National Consumer Agency), MoneySense for Schools (Ulster Bank), and Business 2000 (Sunday Business Post) among others.

Section summary

Business education in the 21st century needs to equip young people with the knowledge, skills and attitudes to understand the relationship between the economy, society and the environment and to enable them to function competently in a world that is becoming increasingly more complex. The increasing awareness and importance of entrepreneurship, financial literacy and sustainability is emphasised. The link between primary and post-primary education and the extent to which business education can support students in this transition, and in the wider junior cycle developments, also needs to be discussed. The directions business curricula in other countries have taken in all these contexts provides an important source for discussing and developing the new specification for Junior Cycle Business Studies.

5. Business studies specification in the new junior cycle

While some may have distinct characteristics, arising from the area of learning involved, all junior cycle specifications, for subjects and short courses, will have a number of features in common. They will:

- be outcomes based
- reflect a continuum of learning with a focus on learner progression
- set out clear expectations for learning
- provide examples of those expectations
- include a focus on literacy, numeracy and key skills
- strive for clarity in language and for consistency in terminology.

To improve the connection with learning and teaching in primary school, these features are shared with the Primary Curriculum. The specification for each junior cycle subject and short course will include:

Introduction to junior cycle	This will be common to all specifications and will summarise the main features of the <i>Framework for Junior Cycle</i> .
Aim	A concise aim for the subject or short course will be set out.
Rationale	This will describe the nature and purpose of the subject or short course, as well as the general demands and capacities it will place on and require of students.
Links with <ul style="list-style-type: none"> ▪ Statements of learning ▪ Literacy and numeracy ▪ Key skills 	How the subject or short course is linked to central features of learning and teaching at junior cycle will be highlighted and explained.

<p>Overview</p> <ul style="list-style-type: none"> ▪ Strands ▪ Learning Outcomes 	<p>An overview of the subject or short course will illustrate how it is organised and set out the learning involved in strands and learning outcomes.</p>
<p>Expectations for students</p>	<p>These will be linked with groups of learning outcomes of the subject or short course online and will relate to examples of student work. The examples will be annotated, explaining whether the work is in line with, ahead of, or behind expectations for students.</p>
<p>Assessment and certification</p>	<p>This section will refer to both ongoing assessment and to assessment related to certification. It will outline the assessment component/s for which students will present evidence of learning that can contribute towards junior cycle certification, including the schoolwork component of assessment, and the examination component.</p> <p>The assessment tasks involved in the schoolwork component and the features of quality criteria used to assess these tasks will also be set out.</p> <p>These will be supplemented by other detailed assessment material and arrangements, from the SEC and NCCA, at appropriate times during the junior cycle.</p>

6. Brief for the review of Junior Cycle Business Studies

The review of Junior Cycle Business Studies will lead to the production of a specification in line with the template above.

The specification will be at a common level.

It will be designed to be taught and assessed in a minimum of 200 hours.

It will be structured or organised around strands and learning outcomes.

The specification will be developed in alignment with the statements of learning, including that the student:

- makes informed financial decisions and develops good consumer skills
- takes initiative, is innovative and develops entrepreneurial skills
- brings an idea from conception to realisation
- uses technology and digital media tools to learn, communicate, work and think collaboratively and creatively in a responsible and ethical manner
- values what it means to be an active citizen, with rights and responsibilities in local and wider contexts
- recognises the potential uses of mathematical knowledge, skills and understanding in all areas of learning
- communicates effectively using a variety of means in a range of contexts in the language medium of the school

The key skills of junior cycle, as appropriate, will be embedded in the learning outcomes of the specification.

The skills of literacy and numeracy will be promoted through specific aspects of the specification.

It will be completed for autumn 2014.

The development of the new specification will take account of current research and developments in the field of business in education, emerging understandings of the content and nature of education in economics and business, and the need for alignment with the ongoing development of the numeracy and literacy strategy.

The development of the new specification will address continuity and progression. It will consider whether business studies should be taught from a broader, general base in first year with a particular focus on consolidating learning from primary school and on the development of students' understanding of business and the skills and attitudes associated with enterprise.

It will consider whether the three areas of business, economics and accounting will remain in place and/or in the current proportions, especially in light of demands for greater emphasis on financial literacy, entrepreneurship and sustainability.

It will emphasise the development of digital literacy skills and reflect the central role that ICT plays in the world of business.

It will be developed with cognisance of the connections and synergies with other subjects.

More specifically, the development of the new specification will address

- The purposes of Junior Cycle Business Studies, making them transparent and evident to students, teachers and parents in the specification
- How practical, inquiry-based teaching and learning will be promoted
- How the course will be organised; whether it will continue to be structured around the areas of business, economics and accounting, or around other thematic units of business
- Continuity and progression: how to connect with and build on related learning at primary level as well as provide a platform for the study of business subjects in senior cycle
- How the specification, in its presentation and language register, can be strongly student-centred, having a clear focus on what the students can do to develop and demonstrate their business skills, capabilities and achievements.
- How the specification can develop students' financial literacy and achievements
- How the specification can develop students' entrepreneurship skills and an enterprising attitude.
- How the specification can develop students' attitude and actions towards ethical business practice especially in relation to society and sustainability.
- How personal and societal interests about business can be used as a reference point from which the curriculum is specified
- The emphasis placed on discussion and analysis of business, technological,

social and ethical issues that permeate contemporary life

- The ongoing assessment of student learning as well as the components related to assessment for certification

The work of the Business Studies Development Group will be based, in the first instance, on this brief. In the course of its work and discussions, elaborations of some of these points and additional points may be added to the brief.

From a long-term perspective all business curricula are in a constant state of change. The success of the new specification will be measured by the extent to which junior cycle students and their teachers become more excited about business and how the business world operates and interacts with stakeholders. Business discussions will not be restricted to the classroom, and students, in applying what they have learned to the world around them, will be better equipped with the necessary skills and knowledge to continue their lifelong journey of business learning.

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Appendix 1

Comparative information on the structure and learning outcomes of business education curricula in other countries

The integration of the different dimensions of business education is a theme throughout curriculum specifications in other countries. The following examples offer some perspectives of curriculum structure from Scotland, Northern Ireland, Wales, Australia, Canada (Ontario) and New Zealand.

Scotland

Business education is integrated into the social studies curriculum within the Curriculum for Excellence. One of the foundation stones of the Curriculum for Excellence is a broad, general education that includes all of the experiences and outcomes across all curriculum areas. These should be experienced by all pupils, as far as this is consistent with their learning needs and prior achievements. This should enable and motivate learners to develop to their fullest across the four capacities - to be a successful learner, a confident individual, a responsible citizen and an effective contributor.

Social studies is the curriculum area designed to develop students' understanding of the world by learning about other people and their values, in different times, places and circumstances; to develop their understanding of their environment and of how it has been shaped; to broaden their experience using wider contexts for learning, while maintaining a focus on the historical, social, geographic, economic and political changes that have shaped Scotland; to learn about human achievements and about how to make sense of changes in society, of conflicts and of environmental issues; and to develop an understanding and ability to influence events by exercising informed and responsible citizenship (Curriculum for Excellence (2010(b))).

The social studies experiences and outcomes have been structured under the three main organisers:

- people, past events and societies;
- people, place and environment;
- people in society, economy and business.

Business education comes in primarily under the third organiser: *people in society, economy and business*, although aspects of it, namely sustainability and economic activity, come in under *people, place and environment*. The promotion of active citizenship is a

central feature of learning in social studies within the Curriculum for Excellence. Therefore there is a strong emphasis across all three organisers to encourage students to develop skills and knowledge to enable and encourage participation. Citizenship is a strong theme throughout *people in society, economy and business*.

The students' experiences and outcomes are categorised from early/first level to fourth level. As students progress through lower secondary education, they engage with increasingly more detailed and complex concepts in order to achieve the learning outcomes. The fourth level experiences and outcomes provide possibilities for choice as it is not expected that any one student's programme of study would include all of the fourth level outcomes. Schools and teachers offer different combinations of the experiences and outcomes to provide programmes of study that meet each student's needs.

Standard Grade courses were typically taken over a student's third and fourth year in secondary education on completion of lower secondary education although this is being phased out in 2013 in favour of the Scottish Qualifications Authority's Higher Still system. Students typically study eight subjects at Standard Grade.

Northern Ireland

Learning for Life and Work (LLW) is one of nine areas of learning in the Northern Irish curriculum. Post primary schools are required to provide pupils with a broad and balanced education and therefore must provide at least one course related to each area of learning at Key Stage 3 and 4. LLW is central in helping young people develop the fundamental skills, knowledge, qualities and dispositions that are pre-requisites for life and work. LLW is divided into four strands of which Employability is one. Home Economics, Local and Global Citizenship and Personal Development are the other three. Students have the option to undertake General Certificate in Education Examinations (GCSE) on completion of Key Stage 4 in subjects such as Economics and Business.

The employability strand is that area of the curriculum most orientated towards business education. Pupil should be enabled to:

- explore self-employment and identify relevant sources of support;
- examine the impact of globalisation on employment;
- investigate the recruitment and selection process, taking into account the rights and responsibilities of employees and employers;

- consider how employees and employers might maintain an effective working environment;
- investigate the increasing social responsibility of business in the community; and
- develop a personal career plan based on relevant information and guidance.

Wales

In the school curriculum for junior cycle post-primary students in Wales, implemented from September 2008, business studies isn't taught as a separate subject but rather aspects of business education are integrated into different subject areas. The school curriculum for Wales aims to provide a more broad and general education with a focus on skills. Entrepreneurship education, financial education and human resources and employment education are integrated into the curriculum area of mathematics, Personal and Social Education (PSE) and Careers and the World of Work (CWW).

In the Youth Entrepreneurship Strategy: An Action Plan for Wales 2010–15 the Welsh Government defines entrepreneurship education

...as about developing young people's attitudes and skills to help them realise their potential. It is also about having the drive to turn ideas and opportunities into reality, enabling young people to be positive, proactive and successful in their approach to life and work (DCELL, 2013, p 21).

The school curriculum for Wales offers clear opportunities to teach about entrepreneurship. CWW is used as a basis for planning entrepreneurship education across the curriculum. Learning outcomes describe the range of knowledge and understanding that should be used as learning contexts to develop entrepreneurial skills and attitudes.

The provision of financial education for 7 to 19-year-olds in Wales was revised in October 2011 in light of the economic climate. Through financial education it is hoped that by improving their skills, knowledge and understanding of financial matters, people are able to make informed decisions and be confident consumers. The Welsh Government has, therefore, ensured that financial education is embedded in the curriculum, principally in mathematics, introduced in schools in Wales from September 2008 and in the Personal and Social Education framework for 7 to 19-year-olds in Wales and Careers and the world of work: A framework for 11 to 19-year-olds in Wales. Financial education aims to ensure that learners are financially capable. Financial capability can be divided into three

interrelated themes: financial knowledge and understanding, financial skills and competence, and financial responsibility.

Employability, human resources and employment education is covered in Careers and the world of work (CWW). CWW forms part of the basic curriculum for all registered pupils aged 11 to 16. CWW integrates aspects of business studies and career guidance into a singular curriculum area that aims to prepare young people for working life beyond school. It has a more vocational than academic foundation. Careers and the world of work (CWW) is concerned with the relationships between young people, their learning and the world of work. In relation to business education, it aims to help students become entrepreneurial; prepare for the challenges, choices and responsibilities of work and adult life; see the relevance of their studies to their life and work; and develop key skills and other skills required by employers.

In relation to the key skills emphasised, a non-statutory skills framework for 3 to 19-year-olds in Wales has been developed in order to provide guidance about continuity and progression in developing thinking, communication, ICT and number skills for learners from 3–19 years. Particularly for 14–19 year old learners, further knowledge and understanding in the following areas is promoted: Wales, Europe and the World; Personal and Social Education; and Careers and the World of Work.

The CWW framework itself is divided into three elements:

- Attitudes and values that will contribute to a person's employability;
- Skills as detailed in the Skills Framework;
- Range or contexts in which skills, attitudes and values can be developed such as personal achievement; seeking information; understanding the world of work; guidance; making and implementing decisions.

The progression in skills is outlined for each key stage. Level descriptions describe the performance expectations that students working at a particular level should characteristically demonstrate. In deciding on the student's level of attainment at the end of a key stage, teachers judge which description best fits the student's performance. Upon completion of lower secondary students have the option to undertake General Certificate in Education Examinations (GCSE) at 16 years in subjects such as Economics and Business.

Australian National Curriculum

Education in Australia is primarily the responsibility of the states and territories. Each state or territory government provides funding and regulates the public and private schools within its governing area. However, as of 2012, the Australian National Curriculum, under development for several years, will become mandatory in all states and territories. As part of this transition, the draft Years 5 – 10 Australian Curriculum: Economics and Business is currently up for consultation, a process which was due to be completed in July 2013. The new curriculum will be implemented from February 2014.

The draft Years 5 – 10 Australian Curriculum: Economics and Business provides students with an opportunity to explore the way individuals, families, the community, businesses and governments make decisions in relation to the allocation of resources and to consider the effects of these decisions both now and in the future. The draft curriculum will equip students with transferable skills that enable them to identify and make informed decisions to respond to contemporary economic and business issues or events in local, national, regional and global contexts.

The draft Years 5 – 10 Australian Curriculum: Economics and Business is organised into two interrelated strands: *Economics and Business Knowledge and Understanding* and *Economics and Business Skills*. The curriculum is organised by four key ideas that integrate economics and business concepts: resource allocation and making choices; the business environment; consumer and financial literacy; and work and work futures. The Economics and Business Skills strand focuses on the skills of enterprising behaviours and capabilities; questioning and research; reasoning, interpretation, analysis; application; decision-making; reflection and communication. These strands of the Economics and Business curriculum are underpinned by enterprising behaviours and capabilities. This involves developing and practising a suite of skills including adaptability, initiative, critical and creative thinking, intercultural understanding, interpersonal communication, ethical behaviour, curiosity, managing, calculating, leading and problem-solving; and associated behaviours such as teamwork, planning and organising, using resources effectively, analysing issues and managing identified risks. (ACARA, 2012)

Ontario Canada

The business studies curriculum in Grades 9 to 12 offers a range of courses, all built on the belief that effective learning in all subjects of the discipline depends on the development of knowledge and skills in five critical areas: business skills; communication

in a business environment; digital literacy; financial literacy; and ethical, moral, and legal considerations in business. The business studies program offers two courses that can be taken in Grade 9 or Grade 10: *Introduction to Business* and *Information and Communication Technology in Business*. The Introduction to Business course is the foundational course for the business studies program. This course introduces students to each of the major areas of business: business operation, accounting, marketing, information and communication technology, human resources, production, management, international business, finance, and entrepreneurship. The Information and Communication Technology in Business course prepares students for a world of business and communication that relies on electronic technology. The course content in each of the business studies courses is organized into distinct but related strands. (The Ontario Curriculum, 2008, p 12).

The strands in the *Introduction to Business* course are:

- Business Fundamentals
- Functions of a Business
- Finance
- Entrepreneurship

The strands in the *Information and Communication Technology in Business* course are:

- Digital Literacy
- Productivity Software
- Design Software
- Business Communications
- Ethics and Issues in Information and Communication Technology

New Zealand

One of the key principles of the New Zealand curriculum is to offer

...all students a broad education that makes links within and across learning areas, provides for coherent transitions, and opens up pathways to further learning. (The Ministry of Education, 2013).

The New Zealand Curriculum specifies eight learning areas: English, the arts, health and physical education, learning languages, mathematics and statistics, science, social

sciences, and technology. The learning associated with each area is part of a broad, general education and lays a foundation for later specialisation.

Business education is incorporated into the social sciences. The social sciences learning area is about

...how societies work and how people can participate as critical, active, informed, and responsible citizens. Contexts are drawn from the past, present, and future and from places within and beyond New Zealand. Through the social sciences, students develop the knowledge and skills to enable them to: better understand, participate in, and contribute to the local, national, and global communities in which they live and work; engage critically with societal issues; and evaluate the sustainability of alternative social, economic, political, and environmental practices. (Ibid, 2013)

Learning outcomes integrate concepts from one or more of four conceptual strands:

- Identity, Culture, and Organisation
- Place and Environment
- Continuity and Change
- The Economic World

Within the Economic World strand students learn about the ways in which people participate in economic activities and about the consumption, production, and distribution of goods and services. They develop an understanding of their role in the economy and of how economic decisions affect individuals and communities.

Students can continue on to take their National Certificates of Educational Achievement (NCEA) in Accounting, Business Studies and Economics. The NCEA are national qualifications for senior secondary school students.