

Candidates answer on the Question Paper. Additional Materials: Insert

## READ THESE INSTRUCTIONS FIRST

Write your Centre number, candidate number and name on all the work you hand in. Write in dark blue or black pen.

You may use a soft pencil for any diagrams, graphs or rough working. Do not use staples, paper clips, highlighters, glue or correction fluid. DO **NOT** WRITE IN ANY BARCODES.

Answer all questions.

At the end of the examination, fasten all your work securely together. The number of marks is given in brackets [] at the end of each question or part question.

For Examiner's Use	
1	
2	
Total	

This document consists of 7 printed pages, 1 blank page and 1 insert.



		42
		2
The	e extr	ract 'Banking Services from Mobile (Cell) Phones' will be needed for this quest
		M
1	(a)	2 ract 'Banking Services from Mobile (Cell) Phones' will be needed for this quest Identify two reasons why the M-PESA phone account is preferred to conventional banking.
		[2]
	(b)	Describe the functions of a commercial bank.
	()	
		[5]
		[9]

	3 Explain how an improvement in financial services might help reduce poverty.	
(c)	Explain how an improvement in financial services might help reduce poverty.	For iner's
		Tidas
		Con
	[6]	

	4 Discuss what differences there might be between the working conditions and occupation of a rural worker compared with those of a city worker.	
(d)	Discuss what differences there might be between the working conditions and occupation of a rural worker compared with those of a city worker.	For iner's
		age.con
	[4]	

	422	
	5	
(e)	5 Suppose you were asked to investigate whether the movement of workers from area to a city or to another country was a benefit. Discuss what you might need to out in order to come to a conclusion.	For iner's
		Con

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[8]

[Total: 25]

6   The extract 'Zambezi Hydro-Electric Power' will be needed for this question.   2 (a) Explain what is meant by a private benefit.			
2 (a)	Explain what is meant by a private benefit.	bridge.c.	
	[2]		
(b)	Use examples from the extract to explain what is meant by an externality.		
	[4]		

	12	
	7	
(c)	7 What would you need to find out in order to determine whether the large HEP rather than alternative methods, is the best way of providing electricity?	For iner's
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	[9] [Total: 15]	



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