

Cambridge IGCSE™

GLOBAL PERSPECTIVES

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Paper 1 Written Examination MARK SCHEME Maximum Mark: 70

Published

This mark scheme is published as an aid to teachers and candidates, to indicate the requirements of the examination. It shows the basis on which Examiners were instructed to award marks. It does not indicate the details of the discussions that took place at an Examiners' meeting before marking began, which would have considered the acceptability of alternative answers.

Mark schemes should be read in conjunction with the question paper and the Principal Examiner Report for Teachers.

Cambridge International will not enter into discussions about these mark schemes.

Cambridge International is publishing the mark schemes for the May/June 2024 series for most Cambridge IGCSE, Cambridge International A and AS Level and Cambridge Pre-U components, and some Cambridge O Level components.

Generic Marking Principles

These general marking principles must be applied by all examiners when marking candidate answers. They should be applied alongside the specific content of the mark scheme or generic level descriptions for a question. Each question paper and mark scheme will also comply with these marking principles.

GENERIC MARKING PRINCIPLE 1:

Marks must be awarded in line with:

- the specific content of the mark scheme or the generic level descriptors for the question
- the specific skills defined in the mark scheme or in the generic level descriptors for the question
- the standard of response required by a candidate as exemplified by the standardisation scripts.

GENERIC MARKING PRINCIPLE 2:

Marks awarded are always whole marks (not half marks, or other fractions).

GENERIC MARKING PRINCIPLE 3:

Marks must be awarded **positively**:

- marks are awarded for correct/valid answers, as defined in the mark scheme. However, credit is given for valid answers which go beyond the scope of the syllabus and mark scheme, referring to your Team Leader as appropriate
- marks are awarded when candidates clearly demonstrate what they know and can do
- marks are not deducted for errors
- marks are not deducted for omissions
- answers should only be judged on the quality of spelling, punctuation and grammar when these features are specifically assessed by the question as indicated by the mark scheme. The meaning, however, should be unambiguous.

GENERIC MARKING PRINCIPLE 4:

Rules must be applied consistently, e.g. in situations where candidates have not followed instructions or in the application of generic level descriptors.

GENERIC MARKING PRINCIPLE 5:

Marks should be awarded using the full range of marks defined in the mark scheme for the question (however; the use of the full mark range may be limited according to the quality of the candidate responses seen).

GENERIC MARKING PRINCIPLE 6:

Marks awarded are based solely on the requirements as defined in the mark scheme. Marks should not be awarded with grade thresholds or grade descriptors in mind.

Social Science-Specific Marking Principles (for point-based marking)

1	Co •	mponents using point-based marking: Point marking is often used to reward knowledge, understanding and application of skills. We give credit where the candidate's answer shows relevant knowledge, understanding and application of skills in answering the question. We do not give credit where the answer shows confusion.
	Fro	om this it follows that we:
	а	DO credit answers which are worded differently from the mark scheme if they clearly convey the same meaning (unless the mark scheme requires a specific term)
	b	DO credit alternative answers/examples which are not written in the mark scheme if they are correct
	C	DO credit answers where candidates give more than one correct answer in one prompt/numbered/scaffolded space where extended writing is required rather than list-type answers. For example, questions that require <i>n</i> reasons (e.g. State two reasons).
	d	DO NOT credit answers simply for using a 'key term' unless that is all that is required. (Check for evidence it is understood and not used wrongly.)
	е	DO NOT credit answers which are obviously self-contradicting or trying to cover all possibilities
	f	DO NOT give further credit for what is effectively repetition of a correct point already credited unless the language itself is being tested. This applies equally to 'mirror statements' (i.e. polluted/not polluted).
	g	DO NOT require spellings to be correct, unless this is part of the test. However spellings of syllabus terms must allow for clear and unambiguous separation from other syllabus terms with which they may be confused (e.g. Corrasion/Corrosion).
2	Pre	esentation of mark scheme:
	٠	Slashes (/) or the word 'or' separate alternative ways of making the same point.
	٠	Semi colons (;) bullet points (•) or figures in brackets (1) separate different points.
	•	Content in the answer column in brackets is for examiner information/context to clarify the marking but is not required to earn the mark (except Accounting syllabuses where they indicate negative numbers).
3	Са	Iculation questions:
	•	The mark scheme will show the steps in the most likely correct method(s), the mark for
	_	each step, the correct answer(s) and the mark for each answer.
	•	If working/explanation is considered essential for full credit, this will be indicated in the question paper and in the mark scheme. In all other instances, the correct answer to a calculation should be given full credit, even if no supporting working is shown.
	•	Where the candidate uses a valid method which is not covered by the mark scheme, award equivalent marks for reaching equivalent stages.
	•	Where an answer makes use of a candidate's own incorrect figure from previous working, the 'own figure rule' applies: full marks will be given if a correct and complete method is used. Further guidance will be included in the mark scheme where necessary and any exceptions to this general principle will be noted.

4 Annotation:

- For point marking, ticks can be used to indicate correct answers and crosses can be used to indicate wrong answers. There is no direct relationship between ticks and marks. Ticks have no defined meaning for levels of response marking.
- For levels of response marking, the level awarded should be annotated on the script.
- Other annotations will be used by examiners as agreed during standardisation, and the meaning will be understood by all examiners who marked that paper.

Introduction

Most questions are marked holistically using levels of response mark schemes. The marks awarded for an answer are usually based on a judgement of the overall quality of the response, rather than on awarding marks for specific points and accumulating a total mark by adding points.

Inevitably, the mark scheme cannot cover all responses that candidates may make for all of the questions. In some cases, candidates may make very strong responses which the mark scheme has not predicted. These answers should nevertheless be credited according to their quality.

Levels of response

For answers marked by levels of response, the following is intended to describe the quality of the response required (level of skill that should be demonstrated) for the award of marks at different points in the mark range for the question.

In the levels of response mark scheme positive achievement is being rewarded. For answers marked by levels of response:

- a. Marking grids describe the top of each level.
- b. **To determine the level** start at the highest level and work down until you reach the level that matches the answer.
- c. To determine the mark within the level, consider the following:

Descriptor	Award mark
Consistently meets the criteria for this level	At top of level
Meets the criteria but with some slight inconsistency	Above middle and either below top of level or at middle of level (depending on number of marks available)
Just enough achievement on balance for this level	Above bottom and either below middle of level or at middle of level (depending on number of marks available)
On the borderline of this level and the one below	At bottom of level

Mark scheme

All the questions are based on sources which are available to candidates as an Insert to the examination paper. It is therefore very important to study this material prior to marking to become familiar with the context of the questions.

Candidates are expected to use the material in the sources to answer the questions. They may also use other material from their own experience, but this is not necessary. The examination test skills not knowledge.

Annotations

The number of ticks used does not need to tally with the mark achieved. The mark scheme indicates the most likely annotation to be used with each question. Annotation should be within the candidate's text or the right-hand margin of the response as it appears in the marking screen.

For scripts marked on RM Assessor, a selection of the following on-screen annotations are available.

Annotation	Meaning
✓	Correct, creditworthy point
Eval	Evaluation
DEV	Development
BOD	Benefit of doubt given
×	Incorrect point
?	Unclear/confused point
J	Justification
^	Omission mark, more required
I	Interpretation
Vertical wavy line	Irrelevant
P9	Highlighter
REP	Repetition
	Comment Box
NAQ	Not answered question
SEEN	Confirms page or response seen by examiner

Developed and Undeveloped Points

Please use the following guidance on developed and undeveloped points:

A developed point is one which is explained, or supported with evidence, usually drawn from the sources or the candidate's experience. For example:

Example 1

- 1(a) Undeveloped point A strength of AA's argument is the use of evidence from the World Bank
- 1(b) Developed point A strength of AA's argument is the use of evidence from the World Bank which comes from a credible source and is likely to be accurate and can be trusted.
- 1(c) Undeveloped point A weakness of the argument is the use of personal testimony from experience.
- 1(d) Developed point A weakness of the argument is the use of personal testimony from experience. This experience may not apply to many other people and could be biased. It is not strong evidence.

Example 2

- 2(a) Undeveloped point promoting lifestyle changes is not a good idea because it takes too long
- 2(b) Developed point promoting lifestyle changes is not a good idea; it takes too long because some people may ignore the advice given by governments and not bother to change their behaviour because they have other priorities.
- 2(c) Developed point encouraging governments to work together is the best solution as governments can share ideas and resources. This is supported in Source 4 when AA says that cooperation between countries will prevent human suffering and reduce conflict.

Question	Answer	Marks
1(a)	According to Source 1, what is a digital labour platform?	1
	Main Annotations 💙 🗙 🔼	
	 Candidates should identify the following answer: Digital labour platforms are computer programmes that control how work is organised. 	
	1 mark should be awarded for identifying the above.	
	Further guidance – the only acceptable answer is listed above. However, candidates may use their own words. The two key ideas that should be present are computers and organisation/control of work.	
1(b)	From Source 1, identify <u>two</u> types of work that use digital labour platforms.	2
	Main Annotations 💙 🗙 🔼	
	Candidates should identify the following types of work from Source 1:	
	 book a taxi/taxi driving order food/food supply or delivery plumbing electrical work delivery of parcels working remotely or at home 	
	1 mark should be awarded for each correct answer up to a maximum of two marks.	
	Further guidance – the only acceptable answers are listed above. However, candidates may use their own words.	

Question	Answer	Marks
1(c)	From Source 2, which benefit of digital labour platforms do you think is the most significant? Explain why.	3
	Main Annotations 💙 🗙 🔼	
	Indicative content	
	Candidates may identify one of the following benefits:	
	 Makes the allocation and completion of tasks quicker and easier Creates new job opportunities locally and internationally Helps women, young people and those with disabilities to get work Increases access to skilled workers for employers Enables businesses to find more customers Provides new business opportunities for entrepreneurs Provides flexible working Other reasonable response 	
	Candidates may give the following reasons, any of which could be used, to justify their choice:	
	 Has greatest impact. Affects most people. Ethically or morally most significant. Has multiple positive consequences. Creates a virtuous circle. Affects other aspects of life in society. Reflects public opinion. Reflects worker or employer opinion Reflects government opinion. Other reasonable response. 	
	Further guidance – candidates are most likely to discuss benefits from the source as listed above. However, the assessment is focused mainly upon their reasoning / justification and therefore alternative benefits should be credited.	
	The following levels of response should be used to award marks:	
	Level 3 (3 marks) Good response Clearly reasoned explanation explicitly linked to a reason.	
	Level 2 (2 marks) Reasonable response Some explanation. The link between the explanation and a reason may be implicit/ unclear at times.	
	Level 1 (1 mark) Limited response A reason is identified. There may be some limited explanation, but not necessary to enter this level.	
	Level 0 (0 marks) No relevant response or creditworthy material.	

Question	Answer	Marks
1(d)	Explain why digital labour platforms are a significant issue for workers.	6
	Main Annotations ✔ 🗙 🟊 💡	
	Indicative content	
	Candidates are likely to identify the following benefits drawing upon the information in Sources 1 to 3:	
	 Makes the allocation and completion of tasks quicker and easier Creates new job opportunities locally and internationally Helps women, young people, and those with disabilities to get work Increases access to skilled workers for employers Enables businesses to find more customers Provides new business opportunities for entrepreneurs Provides flexible working at different times and remotely Creates more competition between workers Other reasonable response 	
	The following levels of response should be used to award marks:	
	 Level 3 (5–6 marks) Good response Clearly reasoned, credible explanation; clearly linked to the issue. The worker/personal dimension is consistently explicit. Level 2 (3–4 marks) Reasonable response Some reasoned explanation: with some link to the issue but may be implicit at times. 	
	The worker/personal dimension is implicit at times.	
	 Level 1 (1–2 marks) Limited response Limited reasoning and explanation. Arguments are partial, generalised and lack clarity. Answers at this level may copy/repeat source material without interpretation or understanding. The worker/personal dimension is implicit or not present. 	
	 Level 0 (0 marks) No relevant response or creditworthy material. 	

Question	Answer	Marks
2(a)	'Working in the gig economy is difficult!'	6
	What are the strengths and weaknesses of the argument supporting this claim?	
	Main Annotations ✔ 🔤 🗙 🔼	
	Indicative content	
	Candidates are likely to discuss the following evaluative points relating to Source 3:	
	Strengths: • Many examples.	
	 Clear. Logical. Relevant. 	
	Uses some evidence	
	 Refers to personal experience Passionate Clear and reasonable tone 	
	 Other reasonable response. 	
	Weaknesses:	
	Some assertion.Some appeal to emotion.	
	 Little factual/statistical evidence. 	
	Some exaggeration.	
	Potentially biased with a vested interest.	
	Small sample	
	Doesn't acknowledge counterarguments	
	Other reasonable response.	
	The following levels of response should be used to award marks:	
	Level 3 (5–6 marks) Good response Clearly explained and credible evaluation.	
	Evaluation is clearly focused on the evidence and/or reasons, the strengths and weaknesses are explained. There is usually some clear reference to the evidence and/or reasons in the source e.g. quotation/summary.	
	Usually, two (or more) developed/explained/supported points, with some other undeveloped points; or a wide range (usually four or more) of undeveloped points.	

Question	Answer	Marks
2(a)	 Level 2 (3–4 marks) Reasonable response Some strengths and/or weaknesses of the reasons/evidence are identified or described briefly but not usually explained; there may be some lack of clarity and the answer may be difficult to follow at times. Usually, the response contains one (or more) developed/explained/supported point(s), with some other undeveloped points. Some (usually two or more) undeveloped points may be sufficient to reach this level. Level 1 (1–2 marks) Limited response Limited evaluation of the reasons/evidence which is unsupported and asserted. The response is unclear, tangential, or generalised. Usually contains one or two undeveloped points. Answers at this level may repeat source material with little understanding. Level 0 (0 marks) 	
	No relevant response or creditworthy material.	

Question	Answer	Marks
2(b)	'Our pay is going down.'	8
	How could you test this claim? You should consider the types of information, sources of evidence and methods you might use.	
	Main Annotations 💙 🖭 🗙 🔼	
	Indicative content	
	Candidates are likely to discuss the following ways to test the claim stated in Source 3.	
	 Possible types of information: Statistics/information on pay for gig economy workers. Data from research and social surveys. Individual testimony or personal experience. Material from government/organisations/businesses that promote/support the gig economy Other relevant response. 	
	 Possible sources of information: National and local governments and their departments. International organisations, e.g. United Nations; UNESCO; ILO; World Bank Employers and employees Trade unions and pressure groups Experts in employment and the gig economy Research reports. Media and the internet. Other relevant response. 	
	 Possible methods: Review of secondary sources/literature/research/documents. Interview relevant experts Interview people. Internet search. Questionnaires. Surveys. Other relevant response. 	
	The following levels of response should be used to award marks: Level 4 (7–8 marks) Very good response Clearly reasoned and credible explanation of a range of ways to test the claim. The response usually contains three (or more) developed/explained/supported points and may contain some undeveloped points.	
	The response is explicitly related to testing the claim.	

Question	Answer	Marks
2(b)	Level 3 (5–6 marks) Good response Reasoned and mainly credible explanation of ways to test the claim. The response usually contains two (or more) developed/explained/supported points and may contain some undeveloped points.	
	The response is related to testing the claim at times.	
	Level 2 (3–4 marks) Reasonable response Some reasoning and explanation of ways to test the claim. The response usually contains one (or more) developed/explained/supported point(s), and/or a range of undeveloped points. The response may lack clarity.	
	The response is implicitly related to testing the claim.	
	Level 1 (1–2 marks) Limited response Limited explanation of ways to test the claim. The response usually contains one or two simple, undeveloped, and asserted points.	
	There is little or no relevance to testing the claim and the methods, sources and types of information are generally not appropriate for the claim being tested.	
	Level 0 (0 marks) No relevant response or creditworthy material.	
	Further guidance - responses that do not link explicitly to the issue/context and are simply a list of research methods/sources/types of information should not score higher than Level 2.	

Question	Answer	Marks
3(a)	Identify one fact from Saga's statement. Explain why it is a fact. Main Annotations Image: Statement Explain why it is a fact. Main Annotations Image: Statement Explain why it is a fact. Main Annotations Image: Statement Explain why it is a fact. Main Annotations Image: Statement Explain why it is a fact. A fact is a statement that is true, correct, accurate or can be proven/verified. Candidates may identify one of the following facts from Saga's statement: Digital technologies make work more efficient/time and money are saved/allocation of tasks and delivery times much faster. (A study by Hertfordshire University (2021) shows that) 4.4 million people in England and Wales work for gig economy digital platforms. The number of people (working in the gig economy) is growing. The International Labour Organization estimates that internationally the number of online taxi and delivery platforms rose from 142 in 2010 to over 777 in 2020. If businesses grow, more jobs are created/people and governments prosper/standards of living rise. Many people want to work part-time, remotely and flexibly. (Digital technologies) make work more efficient. Other reasonable response Award 1 mark for correctly identifying a fact from the list above. However, candidates may use their own words. Award 1 mark for a response that demonstrates a clear understanding of a fact.	2
3(b)(i)	 Identify <u>one</u> example of an opinion from Nil's statement. Main Annotations × × • • • • • • • • • • • • • • • • •	1

Question	Answer	Marks
3(b)(i)	Other reasonable response.	
	1 mark should be awarded for identifying one of the above.	
	 Further guidance – note that the only acceptable answers are listed above. However, candidates may use their own words. Marks will not be awarded for: There is no job security Gig economy workers have fewer rights/do not get a national minimum wage, paid holidays, or sick pay. 	
3(b)(ii)	Explain how well this example of an opinion supports Nils' argument.	2
	Main Annotations 💙 🗙 🔼	
	Indicative Content	
	Examples of the points that could be made when explaining how well opinions supports the argument:	
	 Very good support as the opinion is based on personal experience that gives confidence to the reader about the claim. The opinion is about worker problems so supports the claim a lot because it is relevant. 	
	Some support as the opinion is relevant to the argument but lacks	
	 objective research evidence, so is not credible. Limited support as the opinion may not be the same as other people's. It may have some bias. 	
	Use the following criteria to award a maximum of two marks:	
	Award 1 mark for an attempt to say how well the opinion supports the argument e.g. 'It supports the argument quite well.' or 'It gives some support.'	
	Award 1 mark for making a link to the argument e.g. 'because it provides some evidence for Nil's argument about new technology.' or ' the opinion gets the attention of the reader on workers.'	
	Further guidance – Q3bi must be answered correctly to be awarded marks for this question. It is expected that responses will be very brief and not developed, usually one or two sentences.	

Question	Answer	Marks
3(c)	Which argument is more convincing, Saga's or Nils'? Your answer should consider both arguments, and you should support your point of view with their words.	15
	You should also consider:	
	 the strength of their reasoning and evidence their use of language the different types of information used 	
	Main Annotations 💙 💢 🔼 💡 📧 🛙 🛛 J	
	Indicative content	
	Candidates are expected to evaluate the arguments presented in Source 4 and compare their effectiveness. They should make a supported judgement with some explanation about which person has the most convincing argument.	
	Candidates may support their judgement by considering:	
	 Strength of reasoning: logic structure balance claims 	
	 Use of language: tone – emotive, exaggerated, precise clarity 	
	 Evidence: range of information and depth relevance sufficiency – sample source – media; internet 	
	 date – how recent different types of information – fact, opinion, value, anecdote testimony – from experience and expert 	
	Sources of bias Iocal interest economic personal values experience	

Question	Answer	Marks
3(c)	Possible consequences of the ideas presented	
	 Acceptability of their values to others how likely other people are to agree with their perspective/view 	
	The following levels of response should be used to award marks:	
	Level 5 (13–15 marks) Very good response Wide range of clear, credible, and well explained points about which argument is more convincing. Coherent, structured evaluation of both arguments with clear comparison.	
	The response usually contains three (or more) developed evaluative points and may include some undeveloped points.	
	Material from the sources is used as evidence to support the evaluation; frequent reference to the evidence and/or arguments in the source throughout the response e.g. quotation/summary of ideas.	
	A well supported judgement is clearly reached.	
	Level 4 (10–12 marks) Good response A range of clear, explained points about which argument is more convincing. Evaluation of both arguments, with some comparison.	
	The response usually contains two (or more) developed evaluative points and may include some undeveloped points. A wide range (four or more) of undeveloped but clearly appropriate points may be sufficient to enter this band at the lower level.	
	Material from the sources is used as evidence to support the evaluation; some reference to the evidence and/or arguments in the source e.g. quotation/summary of ideas.	
	A supported judgment is reached.	
	Level 3 (7–9 marks) Reasonable response Some strengths and/or weaknesses of the arguments are identified or described but mainly not explained. Evaluative points are partially supported or simply described/asserted. Some discussion of both arguments, with an attempt at comparison, or an evaluation of only one argument.	
	The response usually contains one (or more) developed evaluative points, possibly with some undeveloped points; three (or more) undeveloped points may be sufficient to enter this band at the lower level.	
	Material from the sources may be used occasionally to support the evaluation.	
	The response may lack some clarity and be difficult to follow at times.	
	A judgement is reached.	

Question	Answer	Marks
3(c)	Level 2 (4–6) Basic response A few points about which argument is more convincing. There may be only one argument considered in any detail, with little attempt at comparison. Evaluative points are asserted or descriptive but not explained and lack clarity and/or relevance at times.	
	The response usually contains two (or more) undeveloped points.	
	A judgement may be reached.	
	Level 1 (1–3 marks) Limited response Limited unexplained points about which argument is more convincing. The response considers the arguments briefly and/or tangentially. There is little clarity. Answers at this level may repeat source material with little understanding or simply agree/disagree with the arguments presented.	
	The response may not contain any clear evaluative points.	
	Level 0 (0 marks) No relevant response or creditworthy material.	
	Further Guidance Responses that discuss only one argument may achieve Level 3 but no higher.	

Question	Answer	Marks
4	A government wants to improve the working conditions of gig economy workers.	24
	The following actions are being considered:	
	 Introducing laws to protect the rights of gig economy workers. Educating employers about the difficulties of working in the gig economy. Encouraging gig economy workers to join trade unions to fight for their rights. 	
	Which <u>one</u> of these suggestions would you recommend to the government and why?	
	In your answer, you should:	
	 state your recommendation give reasons and evidence to support your choice use the material in the sources and/or any of your own ideas consider different arguments and perspectives. 	
	Main Annotations J 💙 ᄎ 🔼 省 💷 💷	
	Indicative content	
	Candidates are expected to make a judgement about which action to recommend using reasons and evidence to justify their opinion.	
	Candidates may use and develop the material found in Sources 1 to 4 but should go beyond simply copying or recycling without adaptation/interpretation. Other material may be introduced but is not necessary to gain full marks.	
	Further Guidance: Candidates should be given credit for discussion of employers and/or employees in any consideration of the second recommendation for action involving education.	
	Candidates may consider some of the following:	
	 Reference to scale of impact. Speed of impact. Ethical or moral issues. Reference to different consequences and implications for individuals/different age groups/government. The influence of individuals and groups on other people. The role of vested interests and power differences. Potential conflicts of interest. Difficulties in planning and coordinating improvements. Cost and resource issues. Other reasonable response. 	
	The following levels of response should be used to award marks:	

Question	Answer	Marks
4	Level 5 (20–24 marks) Very good response Clear, well supported reasoning about the recommended course of action. Different arguments and perspectives are clearly considered.	
	The response usually contains a wide range of clearly explained reasons and/or evidence to support the views expressed, with four (or more) developed points, and some undeveloped points.	
	The response is well structured, and a clear judgement is reached.	
	Level 4 (15–19 marks) Good response Clear, supported reasoning about the recommended course of action. Different arguments and perspectives are considered.	
	The response usually contains a range of explained reasons and/or evidence to support the views expressed, with three (or more) developed points, and some undeveloped points. A wide range (five or more) of undeveloped but clearly appropriate points may be sufficient to enter this band at the lower level.	
	The response is structured, and a judgement is reached.	
	Level 3 (10–14 marks) Reasonable response Some supported reasoning about the recommended course of action. Different arguments and perspectives are included.	
	The response usually contains some reasons and/or evidence to support the views expressed, with some explanation, usually with two (or more) developed points, and some undeveloped points. A range (four or more) of undeveloped but appropriate points may be sufficient to enter this band at the lower level.	
	The response has some structure but is at times difficult to follow and an attempt is made to give an overall judgement.	
	Level 2 (5–9 marks) Basic response Basic reasoning about the recommended course of action. Different arguments are included; perspectives, if present, are implied.	
	The response usually contains a few reasons and/or evidence, mainly asserted with little explanation. The response usually has one (or more) developed point(s) or a few (three or more) undeveloped points.	
	The response lack's structure and is difficult to follow, though a basic judgement may be attempted.	
	Level 1 (1–4 marks) Limited response Limited and unsupported reasoning about the topic in general. Usually, one or two undeveloped points. Different arguments may be included.	
	Level 0 (0 marks) No relevant response or creditworthy material.	