

DEPARTMENT OF

EDUCATION

SEKHUKHUNE SOUTH DISTRICT



MARKS: 100

TIME: 1h30 min

THIS PAPER CONSISTS OF 12 PAGES INCLUDING THIS ONE.

Economics 2 September 2023 Test
Grade 11

INSTRUCTIONS AND INFORMATION

- 1. Answer THREE questions as follows:
 - SECTION A: COMPULSORY
 - SECTION B: Answer any ONE question from this section.
 - SECTION C: Answer any ONE of the two questions.
 - 2. Number the answers correctly according to the numbering system used in this question paper.
 - 3. Write the number of each question above each answer.
 - 4. Read the questions carefully and start EACH question on a new page.
 - 5. Leave at least ONE line between subsections of each question.
 - 6. Start each question on a new page.
 - 7. Answer questions in full sentences and ensure that the format, content and context of your responses comply with the cognitive requirements of the questions.
 - 8. Answer ONLY the required number of questions. Answers in excess of the required number will NOT be marked.
 - 9. Use ONLY blue or black ink.
 - 10. Non-programmable pocket calculators may be used.
 - 11. Write legibly and present your work neatly.



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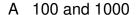
SECTION A (COMPULSORY)

20 MARKS - 20 MINUTES

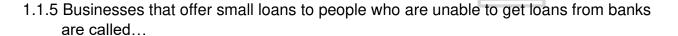
QUESTION 1

- 1.1 Various options are provided as possible answers to the following questions.

 Write down the question number (1.1.1 -1.1.5) and write only letter (A-D) next to the question number.
- 1.1.1 The distribution of income and assets among countries of the world is called ...
 - A Global wealth
 - B National assets
 - C Community income
 - D Redistribution
- 1.1.2 The percentage of people in a country who can read and write is known as the ... rate.
 - A population
 - B developmental
 - C illiteracy
 - D literacy
- 1.1.3 The ... is used to measure the standard of living in a country.
 - A Level of per capita income
 - B Inflation level
 - C Balance of payment
 - D Circular flow
- 1.1.4 The value of the Gini Coefficient ranges between...



- B 10 and 100
- C 1 and 10
- D 0 and 1



- A micro-lenders.
- B private banks.
- C loan sharks.
- D mutual banks.

 $(5 \times 2) (10)$

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1.2 Choose a description from COLUMN B that matches an item in COLUMN A. Write only the letter (A-G) next to the question number (1.2.1 – 1.2.6) in the ANSWER BOOK.

	1	
COLUMN A	COLUMN A	
1.2.1 Per capita income	Percentage at which the central bank lends money to the other banks.	
1.2.2 Capital	B. Training programs that are used to improve personnel skills.	
1.2.3 Stock variable	C. Regulation of tax collection to finance morep/state expenditure.	
1.2.4 Human development index	D. Refers to financial resources and production equipment.	
1.2.5 Repo rate	E. Gross national product divided by population.	
1.2.6 Fiscal policy	F. The measure of wealth at a particular point in time.	
	A measure of a country's average G. achievements in three basic aspects such as health, literacy and living standards.	

(6 x 1) (6)

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- 1.3 Give ONE term each of the following descriptions. Write only the term next to the question number (1.3.1 1.3.4) in the ANSWER BOOK. Abbreviation and acronyms may NOT be accepted.
- 1.3.1 A statistic used to rank countries by level of human development in terms of set criteria.
- 1.3.2 A body of knowledge, skills and technology, which belongs to a particular geographical community.
- 1.3.3 A sustained increase in the general price levels and decline in the buying power of money.
- 1.3.4 The expenditure on capital goods with an aim of generating income.

 $(4 \times 1) (4)$

TOTAL SECTION A: [20]

SECTION B

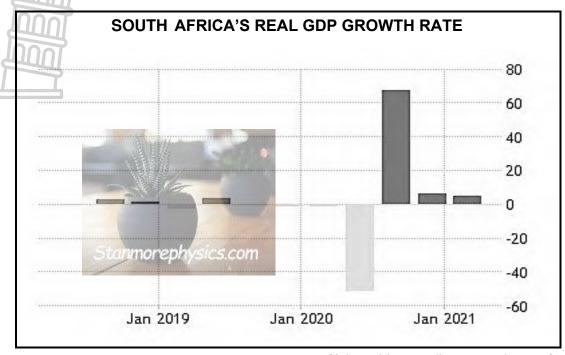
QUESTION 2: ECONOMIC GROWTH 40 MARKS – 30 MINUTES

Answer any ONE question of the two in this section in the answer book.

- 2.1 Answer the following questions.
 - 2.1.1 Name any TWO development policies that have been implemented in South Africa since 1994. (2 x 1) (2)
 - **2.1.2** How does the size of the population affect the standard of living? (2)

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2.2 Study the graph below and answer the questions that follow:



[Adapted from tradingeconomics.com]

- 2.2.1 Identify the period in which growth in real GDP is the lowest. (1)
- 2.2.2 Name an economic indicator that is used to measure economic growth.

(1)

2.2.3 Briefly describe the term *economic growth*.

(2)

2.2.4 Explain factors that can lead to increased economic growth.

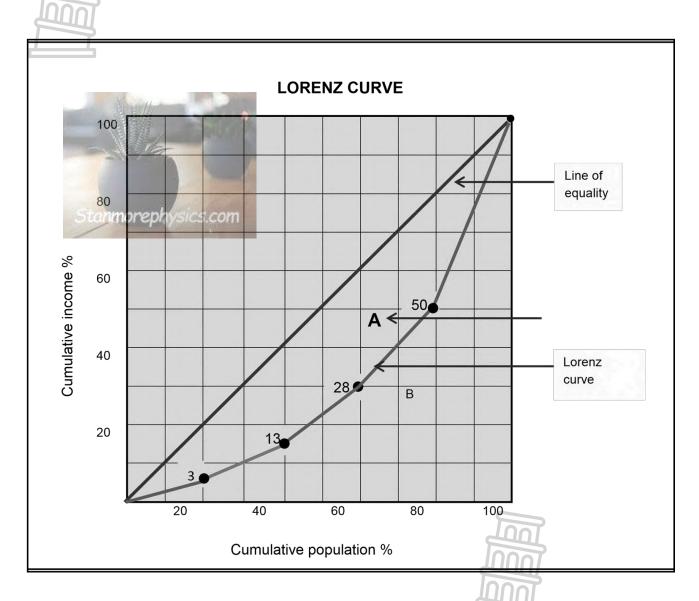
(2)

2.2.5 Why is South Africa experiencing low economic growth rate levels? (2x 2) (4)

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2.3 Study the graph below and answer the questions that follow.



2.3.1. Identify the area labelled 'A'.

2.3.2. What percentage of income is received by 80% of the population? (1)

(1)

2.3.3. Briefly describe the term *wealth*. (2)

2.3.4. Explain the meaning of the position of Lorenz curve. (2)

2.3.5 How does the Lorenz curve relate with Gini-coefficient? (2 x 2) (4)

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2.4 Discuss the importance of economic growth

 $(4 \times 2) (8)$

2.5 How can the South African reserve bank stabilize the value of money?

(8)

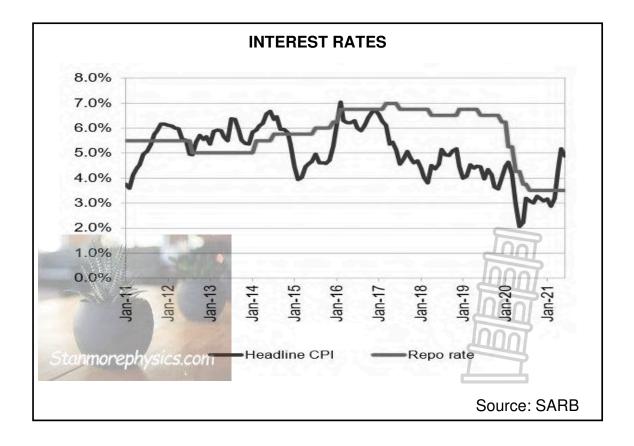
QUESTION 3: MONEY AND BANKING

40 MARKS - 30 MINUTES

- 3.1 Answer the following questions.
 - **3.1.1** Name any TWO money associated instruments.

(2 x 1) (2)

- 3.1.2 How can over-printing of money have a negative impact on the economy? (2)
- 3.2 Study the following graph and answer the questions that follow.



3.2.1 Name the institution that manages the repo rate.

(1)

3.2.2 In which year was the headline CPI at its lowest?

(1)

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- 3.2.3 Briefly describe the term *repo rate*. (2)
- 3.2.4 What was the cause of the decline in headline CPI and repo rate in Jan 2020? (2)
- 3.2.5 How does credit creation work? (2 x 2) (4)

3.3 Study the following picture below and answer the questions that follow.



- 3.3.1. How many major banks are there in South Africa?
- 3.3.2. Mention any ONE major bank in South Africa. (1)

(1)

- 3.3.3. Briefly describe the term *legal tender*. (2)
- 3.3.4. Why is SARB having the sole right to issue bank notes? (2)
- 3.3.5 How will a cut in interest rates influence consumer spending? (2 x 2) (4)

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3.4 Discuss the aims of the monetary policy.

3.5 How is economic development measured?

TOTAL SECTION B: [40]



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SECTION C

Answer any **ONE** of the two questions in this section in the ANSWER BOOK. Ensure that your answer follows the structure indicated below in order to obtain maximum marks:

STRUCTUTURE OF ESSAY	MARK ALLOCATION
Introduction	
The introduction is a lower order-response	Max. 2
 A good starting point would be to define the main concept related to the question topic. Do not include any part of the question in your introduction. Do not include any part of the introduction in your body. Avoid saying in the introduction what you are going to discuss in the body. 	
Body Main part: Discuss in detail/ In depth discussion/ Examine/ Critically discuss/ Analyse/ Compare/ Evaluate/ Distinguish/Differentiate/ Explain.	Max. 26
Additional part: Give own opinion/ Critically discuss/ Evaluate/ Critically evaluate/ Draw a graph and explain/ Use the graph given and explain/ Complete the given graph/ Calculate/ Deduce/ Compare/ Evaluate/ Distinguish/ Interpret/ Printly debate/ How/ Suggest	Max. 10
Explain/ Distinguish/ Interpret/ Briefly debate/ How/ Suggest	Widx. 10
 Conclusion Any high-order conclusion should include: A brief summary of what has been discussed without repeating facts already mentioned. Any opinion or value judgment on the facts discussed. Additional support information to strengthen the discussion/analysis. A contradictory viewpoint with motivation, if required. 	Max. 2
Recommendations. TOTAL	40

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QUESTION 4: ECONOMIC GROWTH 40 MARKS – 40 MINUTES

• Discuss in detail the different methods used to redistribute income and wealth. (26)

Analyse the causes of uneven distribution of income in South Africa. (10)

QUESTION 5: ECONOMIC DEVELOPMENT

40 MARKS - 40 MINUTES

• Discuss in detail the characteristics of developing countries. (26)

• How have basic services such as health and welfare, improved in South Africa? (10)

TOTAL SECTION C: [40]

GRAND TOTAL: [100]





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SECTION A

QUESTION 1: COMPULSORY 20 MARKS – 20 MINUTES

1.1 MULTIPLE CHOICE

- 1.1.1 A ✓✓ (global wealth)
- 1.1.2 D ✓ ✓ (literacy)
- 1.1.3 A ✓✓ (level of per capita income)
- 1.1.4 D ✓ ✓ (0 and 1)
- 1.1.5 A ✓✓ (micro-lenders)

 $(5 \times 2) (10)$

1.2 MATCHING ITEMS

- 1.2.1 E ✓ (Gross national product divided by population).
- 1.2.2 D ✓ (Refers to financial resources and production equipment.)
- 1.2.3 F ✓ (The measure of wealth at a particular point in time.)
- 1.2.4 G ✓ (A measure of a country's average achievements in three basic aspects such as health, literacy and living standards).
- 1.2.5 A ✓ (Percentage at which the central bank lends money to the other banks.)
- 1.2.6 C ✓ (Regulation of tax collection to finance state expenditure.)

 $(6 \times 1) (6)$

1.3 ECONOMIC CONCEPTS

- 1.3.1 Human Development Index. ✓
- 1.3.2 Indigenous knowledge systems ✓
- 1.3.3 Inflation ✓
- 1.3.4 Investment ✓

 $(4 \times 1) (4)$

Economics 3 September 2023 Test Grade 11 **TOTAL SECTION A: 20** SECTION B QUESTION 2: ECONOMIC GROWTH 40 MARKS - 30 MINUTES Answer any ONE question of the two in this section in the answer book. 2.1 Answer the following questions. 2.1.1 Name any TWO development policies that have been implemented in South Africa since 1994. (2 x 1) (2) Reconstruction and development programme (RDP) ✓ Growth, Employment, and Reconstruction (GEAR) ✓ Accelerated and shared growth initiative of South Africa (AsgiSA) ✓ New Growth Path ✓ National Development Plan (NDP) ✓ (Accept any other correct and relevant response) anmorephi 2.1.2 How does the size of the population affect the standard of living? **(2)** If the population increases at a faster rate than the GDP there will not be an improvement in the standard of living as per capita income will drop. ✓✓ 2.2 **DATA RESPONSE** 2.2.1 Identify the period in which growth in real GDP is the lowest. 2nd Quarter of 2020/2020 ✓ (Accept any other correct relevant response.) (1) 2.2.2 Name an economic indicator that is used to measure economic growth. Real GDP ✓ (1) 2.2.3 Briefly describe the term economic growth. It is an increase in the production capacity of a country. $\checkmark\checkmark$ (Accept any other correct relevant response.) (1×2) (2)Explain factors that can lead to increased economic growth. 2.2.4

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An increase in capital investment ✓✓

Economics September 2023 Test Grade 11 Increased labour productivity $\checkmark\checkmark$ Improvement in technology ✓✓ (Accept any other correct relevant response.) (Any 1 x 2) (2)Why is South Africa experiencing low economic growth rate levels? 2.2.5 South Africa is experiencing low economic growth levels because of: the overvaluation and volatility of South Africa's currency ✓✓ an inadequate national infrastructure < shortage of skilled labour ✓✓ barriers to entry, limits to competition and limited new investment opportunities frephysics.com deficiencies in state organisation, capacity and leadership 🗸 (Accept any other correct relevant response.) (Any 2 x 2) (4) 2.3 **DATA RESPONSE** 2.3.1. Identify the area labelled 'A'. (1) Area of inequality ✓ 2.3.2. What percentage of income is received by 80% of the population? (1) 50% ✓ 2.3.3. Briefly describe the term wealth. **(2)** Wealth is the value of all the assets of worth accumulated overtime and owned by individuals, businesses or government. ✓ ✓ 2.3.4. Explain the meaning of the position of Lorenz curve. **(2)** The more the Lorenz curve deviates from the line of equality the more uneven is the income distribution in a country, and vice versa. ✓✓ 2.3.5 How does the Lorenz curve relate with Gini-coefficient? $(2 \times 2) (4)$

from the 45^o line and the higher its Gini-coefficient. ✓✓

• If a country's income distribution is almost equal, the Lorenz curve will be closer to the

The more unequal a country's income distribution, the further its Lorenz curve will be

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The Gini-coefficient information is used to draw the Lorenz curve. ✓✓

45º line and the Gini-coefficient will be lower. ✓✓

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If there is perfect equality, the Lorenz curve will be the same as the 45° line and the Gini-coefficient will be zero. ✓✓

2.4 Discuss the importance of economic growth

(4 x 2) (8)

- Economic growth generates income for government through tax revenues that can be used to fund infrastructure and social services. <
- Job opportunities are created when there's economic growth.
- People's standard of living may improve because of income they earn from jobs when there's economic growth. <
- Increase in demand may cause more investment in new capital machinery which helps sustain growth. ✓✓
- It improves business confidence and attracts foreign investors. ✓✓

2.5 How can the South African reserve bank stabilize the value of money? (8)

- The reserve bank can increase interest rates when the inflation rate is high in order to discourage people from taking out loans or buying on credit. 🗸 🗸
- By setting a cash reserve requirement which prevents banks from lending out all money to clients. <
- Selling government bonds can also be used as a way for the reserve bank to withdraw money from circulation. ✓✓
- By setting inflation targeting which helps keep prices low by controlling interest rates.
- The reserve bank can use moral suasion to get banks making the right decisions when granting credit. ✓✓
- By also working closely with government in managing salary increases to avoid overspending on salaries that may push up inflation. <

QUESTION 3

3.1 Answer the following questions.

3.1.1 Name any TWO money associated instruments.

- Cheques ✓
- Debit cards ✓
- Credit cards√
- Traveller's cheque√
- Postal orders
- Electronic Fund Transfers ✓

(Accept any other correct and relevant response)

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(2 x 1) (2)

Economics September 2023 Test Grade 11 3.1.2 How can over-printing of money have a negative impact on the economy? (2) Over-printing of money may cause inflation if it's not accompanied by economic growth as there will be too much money chasing few goods. $\checkmark\checkmark$ 3.2 **DATA RESPONSE** 3.2.1 Name the institution that manages the repo rate. (1) South African Reserve Bank ✓ 3.2.2 In which year was the headline CPI at its lowest? (1) Year 2020 ✓ 3.2.3 Briefly describe the term repo rates. **(2)** It's the rate at which the reserve bank lends money to commercial banks in the event of a shortfall of funds. ✓✓ 3.2.4 What was the cause of the decline in headline CPI and repo rate in Jan 2020? **(2)** The decline was due to lockdown as a result of Covid-19. ✓✓ 3.2.5 How does credit creation work? $(2 \times 2) (4)$ Banks accept deposits from the public and keep a certain minimum amount in cash reserves which is required by law. ✓✓ • This is the money that should be available at all times to meet the cash requirements of its clients. ✓✓ They then lend the remaining money to borrowers and charge them interest. ✓✓ • The bank credits (or increases the balance of) the borrower with the amount of the loan. ✓ ✓ This increases the total amount of money because demand deposits are part of money. ✓✓ 3.3 **DATA RESPONSE** 3.3.1. How many major banks are there in South Africa? (1) Four√ 3.3.2. Mention any ONE major bank in South Africa. (1) ABSA√ Standard Bank√

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First National Bank√

Nedbank√

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3.3.3. Briefly describe the term legal tender.

(2)

Legal tender is money that is accepted by law as the means of payment for goods and services. 🗸 🗸

3.3.4. Why is SARB having the sole right to issue bank notes?

(2)

- To avoid different types and size of paper money. ✓✓
- To maintain the uniqueness of the note. ✓✓
- To maintain control through government legislation. ✓✓
- To maintain international standards in terms of foreign exchange. ✓✓

3.3.5 How will a cut in interest rates influence consumer spending?

 $(2 \times 2) (4)$

A cut in interest rates will result in:

- The commercial banks lowering the prime lending rate. ✓✓
- A low prime rate encourages people to borrow more.
- Increasing amount of money available for spending. ✓✓
- Spending on goods and services also increasing. ✓✓
 (Accept any other correct relevant response)
 (Any 2x2) (4)

3.4 Discuss the aims of the monetary policy.

(4x2) (8)

- To protect the value of the currency in order to ensure economic growth. ✓✓
- To control money supply and credit levels to the advantage of both consumers and businesses. ✓✓
- To manage stable conditions in the financial sector so that banks don't face the risk of failure. ✓✓
- To establish interest rates that will encourage investments and savings, but are affordable to those who want to borrow money. ✓✓
 (Accept any other correct and relevant response)

3.5 How is economic development measured?

(8)

The United Nations Development Programme uses human development index (HID) to measure the economic development of countries by compiling the following statistics: ✓✓

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Life expectancy: it looks at average years people are expected to live from birth in their countries. ✓ ✓

Health: this involves studying indicators such as infant mortality which is number of children who die before turning the age of one. ✓✓

■ **Education**: this indicator is done by looking at literacy rate and average years of schooling in a country. ✓✓

 GDP per capita is another indicator that is used to measure economic development by dividing the GDP of a country by its population size. ✓✓
 (Accept any other correct and relevant response)

(40)

TOTAL SECTION B: [40]

SECTION C

QUESTION 4: 40 MARKS – 40 MINUTES

<u>Discuss in detail the methods used by the government to redistribute</u> (26) income and wealth.

INTRODUCTION

Redistribution is a process of re-reallocating income; wealth and resources equally amongst the citizens to reduce social and economic inequalities. $\checkmark\checkmark$ (Max 2)

(Any relevant introduction)

BODY (MAIN PART)

Taxation ✓

- Taxation is one tool used by government to redistribute income.
- Most governments use a progressive tax system to redistribute income.
- In terms of the progressive tax, those who earn more pay more tax.
- The additional income generated by the change in the tax rate, can be used to finance social security programmes.√√
- In this way, the government redistributes income from the rich to the poor.

Social grants (cash benefits) ✓

- Cash grants are paid by government to receivers without any service being rendered ✓√
- They help the poor face the basic cost of living in the country ✓✓
- The main cash grants in south Africa are older persons grants; child support grants; disability grants etc ✓✓
- South Africa is the biggest welfare in the world and is spending the largest part of its GDP on social grants and social assistance √√

Payments in kind√

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- These are essential service that the government ensure they are provided to the needy free of charge.
- They consist of primary healthcare, basic education, feeding schemes, protection and infrastructure.
- Although these do not contribute to the accumulation of assets for generating long term wealth, they satisfy basic needs □□

Education ✓

- Improved education system increase education level in low-income families in a country.
- This improves the people's prospects in the labour market □□
- Education clearly makes workers more competitive in a tough labour market.
- The supply of highly skilled labour needs to increase if unemployment and poverty are to be reduced.

Labour practice ✓

- Elimination of the labour inequalities improve the general working conditions for all Africans ✓✓
- The implementation of a minimum wage and unemployment insurance helps to reduce relative poverty for people who earn very low wages ✓✓
- Strategies for helping youth to obtain their first job include a wage subsidy and reduced regulations for first jobs ✓✓

Redress policies ✓

- There are several policies that have been implemented by the South African government to redress the inequalities of the past. ✓✓
- A variety of policies have since been introduced to empower these previously disadvantaged groups. ✓✓

Black Economic Empowerment ✓

- BEE is a government intervention policy that was introduced in 1996 to address the inequalities of the past.
- This act provides the foundation for the transformation of the South African economy so that black people who own and manage and control the country's economy can increase significantly and income inequalities will decrease substantially.√√

Land restitution and land redistribution√

- The purpose is to return land to those who lost it because of racially discriminatory laws and practices.
- Land redistribution focuses on land of residential and productive use.
 It is based on a willing-buyer willing-seller-principle.
- Government aims to redistribute 30% of the country's agricultural land to previously disadvantaged people.√√
- Land is a major wealth asset if properly used. ✓

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Property subsidies ✓

- Properties are used to help beneficiaries acquire ownership of fixed residential property.
- The government housing subsidy scheme provides six funding options to all eligible people earning less than R3 500 per month. ✓ ✓
- The subsidy may also be used to supplement loans from banks.

ADDITIONAL PART

<u>Analyse the causes of uneven distribution of income in South</u> Africa. (10)

Uneven distributions of income exist because:

- A lack of education and training: individuals with advanced qualifications or skills earn higher income than those who are without qualifications. ✓✓
- Unequal ownership of resources of wealth, such as property and other assets.
- Family sizes: some households have more dependants and burden than others.√√
- Discrimination: traditionally, gender inequalities have favoured men over similarly qualified women. ✓√
- Culture and personal preferences for a certain type of work will affect income.√√
- Inherence passed on from one generation to the next ensures that wealth in the hands of few.√√
- The social benefit system or the tax system may favour some individuals over others.√√
- Unemployment may deprive certain part of citizens the opportunity of earning income. ✓ ✓
 - (Allocate a maximum of 4 marks for mere listing of facts/examples.)

Conclusion:

Some government policies are geared towards addressing income inequalities, while others address wealth redistribution. 🗸 🗸

(Any relevant conclusion)

(40)

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QUESTION 5

Discuss in detail the characteristics of developing countries.

INTRODUCTION

- Economic development is a process of transformation that leads to the improvement in people's standard of living with less unemployment and poverty. ✓✓
- Developing countries are countries with economies that are less industrialized and have low human development index and GDP per capita. ✓✓
- (Accept any other correct and relevant introduction)

BODY

Low standard of living ✓

- The standard of living of the majority of people is low. ✓✓
- They earn low income resulting in poverty, lack of housing. ✓✓

The low standard of living is manifested in:

Poverty ✓

- A large number of people live below the poverty line. ✓✓
- Poverty is characterised by inadequate housing, poor health, limited education, high infant mortality, unemployment and sense of despair. ✓✓
- A household living in poverty does not have enough income to satisfy its wants.

Poor health conditions ✓

- People suffer from malnutrition and diseases. ✓✓
- These countries do not have enough food. ✓✓
- They depend on aid from developed countries. ✓✓

Lack of education ✓

- The level of education and training is very low. ✓✓
- As a result, they experience low productivity and low income. ✓✓
- Education is vital in lifting developing countries out of the cycle of poverty. ✓✓

Low levels of productivity ✓

- Productivity per capita is very low. ✓✓
- The reason for this is poor health, poor education and training. ✓✓
- There is a lack of capital to buy machinery and equipment and to develop human resource. ✓√

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High levels of unemployment and underemployment ✓

- The majority of people are unemployed or underemployed. ✓✓
- This is due to the fact that there are few industries. ✓✓
- This results in low incomes and a low standard of living. ✓✓

High population growth rate ✓

- They have very high population growth rate. ✓✓
- The number of children below 15 years is usually about 40% of the population. ✓✓ □
 Each family has a large number of dependents. ✓✓

High dependency on primary sector ✓

- They have defective economic structures. ✓✓
- They depend mostly on the agricultural sector. ✓✓
- This is because there are no manufacturing firms. ✓✓
- They also depend on the export of primary products like basic food and raw materials.
- In return, they import finished goods which were manufactured from their materials.
- They export raw materials at low prices and import finished goods at higher prices. ✓✓
- They have huge foreign debt because of the lack of capital. ✓✓
- They find it difficult to repay either the interest or the loans. ✓✓

Deficient infrastructure ✓

- Developing countries do not have enough infrastructure. ✓✓
- The few that they have are in a poor state. ✓✓
- They have poor roads, bridges, railways and communication networks. ✓✓

Low life expectancy ✓

- Due to lack of medical facilities, people die at young age. ✓ ✓
- The eruption of HIV and Aids and now Covid-19, has reduced life expectancy even further. ✓✓

Max (26)

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ADDITIONAL PART

How have basic services, such as health and welfare, improved in South Africa?

- The welfare system assists disadvantaged groups through transfer payments.
- Some examples of these groups are individuals who need child support or disability grants.✓✓
- Basic municipality services have improved, especially in areas where previously disadvantaged groups.✓✓
- These services include sewerage systems, access to clean water and electricity and basic infrastructure such as roads.√√
- Access to health care has increases significantly.✓✓
- More clinics have been established in rural areas. ✓
- More recently the state has given the public the opportunity to obtain free HIV/AIDS counselling as well as free distribution of antiretroviral (ARVs) drugs, which can add many productive years to the life of a person living with HIV/AIDS.√√

(Allocate a maximum of 4marks for mere listing of facts/examples.)

CONCLUSION

Although certain common features can be identified, significant differences exist between developing countries. Within the category of developing countries the level of development is not the same. 🗸 🗸

(Accept any other correct and relevant conclusion)

TOTAL SECTION C: [40]
GRAND TOTAL: [100]

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(2)

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