



UNIVERSITY OF CAMBRIDGE INTERNATIONAL EXAMINATIONS  
International General Certificate of Secondary Education

CANDIDATE  
NAME

CENTRE  
NUMBER

--	--	--	--	--

CANDIDATE  
NUMBER

--	--	--	--



**ECONOMICS**

**0455/31**

Paper 3 Analysis and Critical Evaluation

**October/November 2011**

**1 hour 30 minutes**

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**

<b>1</b>	
<b>2</b>	
<b>Total</b>	

This document consists of **8** printed pages and **1** Insert.



The extract 'The Brain Drain' will be needed for this question.

For  
Examiner's  
Use

1 (a) What is meant by a 'brain gain'?

.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
..... [2]

(b) Explain **two** possible reasons why, in the future, Ghanaian doctors may choose to work in Ghana.

.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
..... [4]





The extract '**Microfinance**' will be needed for this question.

*For  
Examiner's  
Use*

2 (a) Identify, from the extract, **three** motives for borrowing.

.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
..... [3]

(b) (i) Explain what is meant by poverty.

.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
..... [2]

(ii) Apart from the difficulty of borrowing, explain **one** other disadvantage the extract suggests the poor experience.

*For  
Examiner's  
Use*

.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
..... [2]

(c) (i) State **two** reasons why a conventional commercial bank may be reluctant to lend to the poor.

.....  
.....  
.....  
.....  
.....  
.....  
.....  
.....  
..... [2]



