



UNIVERSITY OF CAMBRIDGE INTERNATIONAL EXAMINATIONS  
International General Certificate of Secondary Education

CANDIDATE  
NAME

CENTRE  
NUMBER

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CANDIDATE  
NUMBER

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**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	
1	
2	
<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'?

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..... [2]

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

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(c) (i) Using the extract identify:

- a private benefit of education

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.....[1]

- an external benefit of education.

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.....[1]

(ii) Explain **two** policies a government could use to encourage more people to enter higher education.

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

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

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

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

*For  
Examiner's  
Use*

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

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