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Name	Class	Index No.
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ANG MO KIO SECONDARY SCHOOL
PRELIMINARY EXAMINATION 3 2015
SECONDARY FOUR EXPRESS & 5 NORMAL ACADEMIC

COMBINED HUMANITIES

2204/01

Paper 1 Social Studies

19 August 2015/ Wednesday

1 hour 45 minutes

Additional Materials: Writing Paper

READ THESE INSTRUCTIONS FIRST:

Write your name, index number and class on all the work you hand in.
 Write in dark blue or black pen.
 You may use a soft pencil for any rough working.
 Do not use staples, paper clips, highlighters, glue or correction fluid.

Section A

Answer **all parts** of Question 1.

Section B

Answer **one** question.

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

This document consists of 6 printed pages, including the cover page.

[Turn Over]

Question 1 is **compulsory** for all candidates.

Study the Background Information and the sources carefully, and then answer all the questions.

You may use any of the sources to help you answer the questions, in addition to those sources which you are told to use. In answering the questions you should use your knowledge of the topic to help you interpret and evaluate the sources.

- 1 (a) Study Source A.
What is the message of this cartoon? Explain your answer. [6]
- (b) Study Sources B and C.
In what ways are these sources similar? Explain your answer. [7]
- (c) Study Source D.
How reliable is this source? Explain your answer. [7]
- (d) Study Source E.
How useful is this source as evidence about the affordability of public housing in Singapore? Explain your answer. [7]
- (e) Study Source F.
Are you surprised by what is being said in the source? Explain your answer. [8]

Is public housing in Singapore affordable?

BACKGROUND INFORMATION

Read this carefully. It may help you answer some of the questions.

Public housing is a critical part of Singapore's physical, social and political landscape. More than 80% of Singaporeans live in flats built by the Housing and Development Board (HDB). Having provided mass housing that is generally acknowledged to be of good quality and affordable for many, Singapore's public housing system has been cited as a remarkable success. In 2010, HDB won the UN-Habitat Scroll of Honour for providing one of Asia's and the world's greenest, cleanest and most socially conscious housing programmes. But despite its seeming success in the first fifty years since it was established, public housing has become a bone of contention for many Singaporeans who are unhappy with the rising housing prices. Many took to the social media to criticise various government's public housing policies. On the part of the government, it has continuously adjusted public housing policies to address public dissatisfaction especially the rising cost of housing.

Study the following sources to assess whether public housing in Singapore is affordable.

Source A: A Singaporean cartoon about public housing in Singapore published in 2010. The figure on the right is Mr Mah Bow Tan, former Minister for National Development (in-charge of public housing).



Source B: A comment made by a Singaporean in 2013 posted on a weblog site that covers Singapore politics and current affairs.

The Singapore government has delayed acting on the issue of housing affordability for far too long. In the past several years, they have allowed property prices to rise so fast that lower and middle income Singaporeans gradually found themselves priced out of the market. Married couples who had to purchase their first home from HDB found themselves saddled with expensive, lengthy housing loan that often stretched 25 to 30 years. It meant being in debt for virtually all of their productive years just to own a ninety-nine year lease PigeonHole.

Source C: A view expressed in a local blog in April 2012 by a Singaporean.

In the recent, Singapore is facing the problem of housing shortage as well as high housing prices. Due to the limited land supply in Singapore, the demand for public housing has been increasing at a faster rate than the supply of public housing, resulting in sky high prices for public housing. HDB caters to 80% of the housing needs in Singapore. While HDB often blames the market forces for pushing up the housing prices, it omits the fact that no one is allowed to build public housing without their approval.

Source D: *From a speech delivered at the Workers' Party public forum on 15 May 2010 by Gerald Giam, member of the Workers' Party.*

The sky-high property prices threaten severe long-term effects for Singapore's future. Many young people delay getting married because of insufficient savings to place a down payment for their first flat, which has a knock-on effect on our birth rate and our ability as a nation to replace ourselves in the next generation. Others simply pack up and leave for other countries where they can buy a landed property with a garden plus a car, all for the price of a "squeezy" HDB flat.

Most of those who remain will likely have to spend their entire working lives paying off their home loan. After the 30-year loan is paid off, they have exhausted their retirement savings and whatever they do have is locked up in their only "asset".

Source E: *Extract of an article posted on International Federation for Housing and Planning (IFHP) website in July 2012. The federation was founded in 1913 in the UK and it involves a worldwide network of professionals representing the broad field of housing and planning.*

Today, 82% of Singaporeans live in flats organized by the HDB and satisfaction rate reaches 95%. For all of the Singaporeans together, the home ownership is 93%, which is the highest in the world (HDB, 2012). One of the main reasons why home ownership is so high is that the government makes it possible to take loan in your personal pension-funds (CPF) from the day you start earning money. In this way, even low-income groups can find funding to buy their own home.

Source F: *From a speech to parliament made on 10 March 2015 by Minister for National Development Khaw Boon Wan published in The Straits Times website.*

"Housing Board flats have become more affordable since 2011 and the Government's promise is that every generation will be able to afford their own HDB homes", said Minister for National Development Khaw Boon Wan in Parliament on Tuesday. "From 2009 to 2014, new flat prices rose 15 per cent without housing grants, or just 6 per cent with grants. Measured against the household income increase of 38 per cent, we can see that public housing affordability has substantially improved since 2011," he said. "Home ownership has also been possible for the lower-income group", added Mr Khaw. "From March 2012 to July 2014, a total of 1,491 families with household incomes below \$1,000 had booked two-room or larger BTO flats".

Acknowledgements

Source A:	http://sporesays.blogspot.sg/2010/09/hdb-bubble.html
Source B:	http://www.sgpolitics.net/?p=8208
Source C:	http://housingproblemsinthe21stcentury.blogspot.sg/2012/04/singapore-housing.html
Source D:	http://geraldgiam.sg/2010/05/wp-forum-speech-we-can-make-public-housing-affordable-again/
Source E:	http://www.ifhp.org/ifhp-blog/singapore%E2%80%99s-successful-long-term-public-housing-strategies
Source F:	http://www.straitstimes.com/singapore/singapore-budget-2015-hdb-flats-have-become-more-affordable-says-minister-khaw

Section B (Structured-Essay Questions)

Answer **one** question.

2 Conflict in Sri Lanka

- (a) Explain how the university admission criteria was a cause of the Tamil-Sinhalese conflict in Sri Lanka. [5]
- (b) Explain two other causes of conflict between the Tamils and the Sinhalese in Sri Lanka. Which of them do you think is more important? Explain your answer. [10]

3 Impact of Transnational Terrorism

- (a) Explain how social impact is an effect of transnational terrorism. [5]
- (b) Explain two other effects of transnational terrorism. Which of them do you think is more important? [10]

4 Sustaining Singapore's Economic Development in a Globalising World

- (a) Explain how diversification of the economy helps Singapore meet the challenges of a globalising world. [5]
- (b) Explain two other strategies that help Singapore meet the challenges of a globalising world. Which of them do you think is more important? Explain your answer. [10]

End of Paper

Suggested Answer Scheme

Source-based Case Study

1	(a)	Study Source A.	
		What is the message of this cartoon? Explain your answer.	[6]
	L1	Content only Eg. The cartoon is showing the former Minister for National Development being lifted up by the balloon (HDB), etc.	[1]
	L2	Identifies sub-messages without support E.g The message of this cartoon is to show the rising prices of the public housing in Singapore, etc.	[2]
	L3	Identifies sub-messages with support E.g The message of this cartoon is to show the rising prices of the public housing in Singapore. This can be seen in Source A where it shows the former Minister for National Development being lifted up by the balloon (HDB) which represents the price of public housing in Singapore , etc.	[3]
	L4	Identifies the main message of the cartoon without support E.g. The message of this cartoon is to show/ convince Singaporeans that the public housing in Singapore is not affordable because the prices are constantly increasing, etc.	[4]
	L5	Identifies the main message of the cartoon with support <i>Award the higher mark in the level for more fully developed answers.</i> E.g. The message of this cartoon is to show/ convince Singaporeans that the public housing in Singapore is not affordable because the prices are constantly increasing. This can be seen in Source A where it shows the former Minister for National Development being lifted up by the balloon (HDB), which represents the price of public housing in Singapore. This serves to indicate that sky high prices of public housing in the country which can be beyond the means of many Singaporeans, etc.	[5-6]
	(b)	Study Sources B and C.	
		In what ways are these sources similar? Explain your answer.	[7]
	L1	Similarity in provenance Eg. Both sources B and C are written source, etc.	[1]
	L2	Similarity in content, unsupported Eg. Both sources are similar in their views that the public housing in Singapore is too expensive and therefore, it is not within the means of all Singaporeans.	[2]
	L3	Similarity in content, supported <i>Award the higher mark in the level for more fully developed answers.</i>	[3-4]

		Eg. Both sources are similar in their views that the public housing in Singapore is too expensive and therefore, it is not within the means of all Singaporeans. This view is reflected in Source B where the author says that "property prices to rise so fast that lower and middle income Singaporeans gradually found themselves priced out of the market". Similarly, the author in Source C agrees by saying that, "the demand for public housing has been increasing at a faster rate than the supply of public housing, resulting in sky high prices for public housing."	
	L4	Similarity in tone Eg. Both Sources B and C have similar tone. Both authors are unhappy with the management of the public housing system in Singapore and therefore, they have written their views in a negative/ unhappy/ agitated tone. In Source B, the sentence, "It meant being in debt for virtually all of their productive years just to own a ninety-nine year lease PigeonHole" reflects that author is agitated with the public housing system in Singapore. Source C also shows similar agitated tone on the issue by stating, "While HDB often blames the market forces for pushing up the housing prices, it omits the fact that no one is allowed to build public housing without their approval", etc.	[5]
	L5	Similarity in purpose <i>Award the higher mark in the level for more fully developed answers.</i> Eg. The author of both Sources B and C share similar purpose. Both of them are trying to persuade Singaporeans that the Singapore government is to be blamed for making public housing in the country not affordable for many Singaporeans. In trying to persuade them, both authors want them to pressure the government to review its current policies on public housing and to make better progress in making public housing in Singapore more affordable to all, etc.	[6-7]
	(c)	Study Source D.	
		How reliable is this source? Explain your answer.	[7]
	L1	Reliable/ Not reliable without any explanation Eg. Source D is reliable or Source D is not reliable, etc	[1]
	L2	Reliability based on provenance/ content, without valid explanation <i>Award 2 marks for one provenance/content and 3 marks for two provenances/ content, without valid explanation</i> Eg. Source D is not reliable because it is taken from member of the Workers' Party, etc. Eg. Source D is reliable because the source states that the prices of housing in Singapore are too expensive, etc.	[2-3]
	L3	Reliability based on content, making cross-reference to another/ other sources with valid explanation <i>Award the higher mark in the level for more fully developed answers.</i> Eg. Source D is reliable in its content. In Source D, the author states that the prices of public housing are too high in Singapore which resulted in Singaporeans	[4-5]

	having to endure a difficult life. This view is also echoed in Source B where it states that as a result of the high prices of public housing, many married couples “found themselves saddled with expensive, lengthy housing loan that often stretched 25 to 30 years”. As the claim made in Source D is consistent with the view in Source B, it makes the source reliable, etc.	
L4	Reliability based on provenance and motive of author, with valid explanation <i>Award the higher mark in the level for more fully developed answers.</i> Eg. Source D is not reliable based on the provenance and motive of the author. The author is from the Workers’ Party, an opposition party in Singapore and therefore, it is expected of him to be highly critical of the government and to give one sided view on the issue. This is clearly shown in Source D where the author constantly blames the government for the negative effects that its housing policy has on marriage, Singaporeans leaving the country and poor quality of life in the country. In doing so, as member of the opposition party, the author wants to convince Singaporeans that the current government is doing a bad job and that they should support his opposition party instead. As the author has a vested interest in the delivering this speech, it makes the source not reliable, etc.	[6-7]
(d)	Study Source E.	
	How useful is this source as evidence about the affordability of public housing in Singapore? Explain your answer.	[7]
L1	Useful/ Not useful without any explanation Eg. Source E is useful/ not useful, etc.	[1]
L2	Not useful, based on typicality Eg. Source E is not useful because it comes from an overseas website and therefore, the author will not know exactly what is happening in Singapore, etc.	[2]
L3	Utility based on content <i>Award the higher mark in the level for more fully developed answers.</i> Eg. Source E is useful because it explains why public housing in Singapore is affordable. In Source E, the article states that “one of the main reasons why home ownership is so high is that the government makes it possible to take loan in your personal pension-funds (CPF)”, etc.	[3-4]
L4	Evaluates reliability of source based on cross-reference, with valid explanation <i>Award the higher mark in the level for more fully developed answers.</i> Eg. Source E is not useful to be used as evidence because it is not reliable. Source E states that many Singaporeans are able to afford their own homes and are very satisfied with the quality of their homes. These claims are repudiated by Sources B and D. Both sources indicated that property prices have risen too high that many “lower and middle income Singaporeans gradually found themselves priced out of the market” (Source B) and “Others simply pack up and leave for	[5-6]

		other countries where they can buy a landed property with a garden plus a car, all for the price of a 'sueezy' HDB flat" (Source D) because of the less than satisfactory housing in Singapore., etc.	
	L5	Evaluates reliability of source based on provenance with valid explanation <i>Award the higher mark in the level for more fully developed answers.</i> E.g. Source E is useful to be used as evidence because it is a reliable source. The source is taken from an article posted on a website of the federation that is made up of professionals in the field of housing and planning. Based on this, it lends credibility to what it is being posted on its website because the people know the subject matter very well due to their professions. Furthermore, they cannot afford to publish an article that gives unreliable information because it will jeopardise their reputation as experts in the field of housing and planning, etc.	[6-7]
	(e)	Study Source F.	
		Are you surprised by what being said in the source? Explain your answer.	[8]
	L1	Answers using source content, but no statement of surprised/not surprised E.g. Source F shows the improvement made in making public housing affordable to all Singaporeans since 2011, etc.	[1]
	L2	Surprised/ Not Surprised based on provenance without explanation <i>Award 2 marks for one provenance and 3 marks for two provenances/ content, without explanation</i> E.g. I'm not surprised by the view given on the affordability of public housing in Singapore because it comes from the Minister for National Development, etc. Or/And E.g. I'm not surprised because the speech is made in parliament or is published in The Straits Times, etc.	[2-3]
	L3	Not surprised based on typicality E.g. I am not surprised because the source is published in The Straits Times and therefore, it will carry favourable report on the government's policy, etc.	[4]
	L4	Surprised/Not surprised: based on cross-reference <i>Award the higher mark in the level for more fully developed answers.</i> E.g. I am not surprised by the claim made in Source F that the affordability of public housing "has substantially improved since 2011" after reading Source E and referring to background information. In Source E, the website shows that the home ownership is high at 93% and this is repeated in the background information where it states that "Having provided mass housing that generally acknowledged to be of good quality and affordable for many, Singapore's public housing has been cited as a remarkable success". As these sources echo the same claims, I am not surprised by Source F, etc.	[5-6]

	L5 Surprised/Not surprised based on the provenance and motive explained <i>Award the higher mark in the level for more fully developed answers.</i> E.g. I am not surprised by what the Minister said in Parliament about “public housing affordability has substantially improved since 2011” because of its provenance and the intention of the Minister. The source was taken from the speech delivered in parliament by the minister in-charge of public housing. It is not surprising for him to want to share the positive impact of his policy with members of Parliament and other Singaporeans. In doing so, he can put his ministry in good stead and thus, he can gain more support from parliament and Singaporeans for his current and future policies on public housing. As such, I am not surprised in reading Source F, etc.	[7-8]
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Structured Essay Question Answer Scheme

2	Conflict in Sri Lanka	
(a)	Explain how the university admission criteria was a cause of the Tamil-Sinhalese conflict in Sri Lanka.	[5]
L1	Writes about conflict in Sri Lanka without relating to the factor given i.e. with no description/explanation of how it brought about conflict in Sri Lanka.	[1]
L2	Describes the Given Factor E.g. Before 1970, university admission criteria was based on merit and the examinations were in English. This policy benefited the English-educated Tamils and they scored well in the exams. The proportion of Tamils admitted to the university was higher than their proportion in the population. After 1970, a new university admission criteria was introduced. Tamils now had to score higher marks than the Sinhalese students to enter the same courses in the universities, such as Medicine and Engineering. A fixed number of places in the university were also reserved for the Sinhalese, etc.	[2-3]
L3	Explains how university admission criteria causes the conflict in Sri Lanka E.g. The university admission criteria was a cause of the Tamil- Sinhalese conflict. This is because the Tamils felt that the criteria was unfair and a disadvantage to them. It restricted the number of Tamils achieving a university education. Before 1970, university admission criteria was based on merit and the examinations were in English. This policy benefited the English-educated Tamils and they scored well in the exams. The proportion of Tamils admitted to the university was higher than their proportion in the population. After 1970, a new university admission criteria was introduced. Tamils now had to score higher marks than the Sinhalese students to enter the same courses in the universities, such as Medicine and Engineering. A fixed number of places in the university were also reserved for the Sinhalese. Admission was no longer based solely on academic results. Thus, the Tamils felt the Sinhalese had discriminated against them. Furthermore, being denied a university education would affect their income level and quality of life. This gave rise to anger and dissatisfaction among the Tamils, so the conflict arose between them and the Sinhalese, etc.	[4-5]
(b)	Explain two other causes of conflict between the Tamils and the Sinhalese in Sri Lanka. Which of them do you think is more important? Explain your answer.	[10]
L1	Identifies other causes of conflict between the Tamils and the Sinhalese in Sri Lanka Award 1m for identifying one cause and 2m for identifying another cause. E.g. Sinhala only policy, Citizenship Issue, Resettlement Policy, etc.	[1-2]

L2	Describes other causes of conflict between the Tamils and the Sinhalese in Sri Lanka Award 3m for describing one cause and 4m for another cause E.g. About 100,000 of the Indian Tamils remained stateless although they had contributed to Sri Lanka's economy. This issue started the problem when the Ceylon Citizenship Act of 1948 granted citizenship to those who were either born in Sri Lanka or those whose forefathers were born there. As a result many Indian Tamils who were brought to India by the British to work in the tea plantations found themselves stateless, etc. Or/And Many Sinhalese peasants were transferred to resettle in the northern and eastern provinces, which were the two main areas occupied by the Tamils. Besides them, Buddhist monks and the Sri Lankan army who were mostly Sinhalese also came to occupy their lands., etc.	[3-4]
L3	Explains one cause of conflict between the Tamils and the Sinhalese in Sri Lanka i.e. shows the link between the factor and how it leads to the conflict Award 5m for an explanation of one cause and additional mark for any supporting detail and a strong link E.g. Citizenship issue was a cause of conflict between Tamils and Sinhalese in Sri Lanka. About 100,000 of the Indian Tamils remained stateless although they had contributed to Sri Lanka's economy. This issue started the problem when the Ceylon Citizenship Act of 1948 granted citizenship to those who were either born in Sri Lanka or those whose forefathers were born there. As a result many Indian Tamils who were brought to India by the British to work in the tea plantations found themselves stateless. This meant that they could not enjoy basic rights such as voting, jobs, education and housing. Many felt that this was unjust to them and they were resentful towards the Sri Lankan government. Although in 1964 India agreed to allow a certain number of Indian Tamils to return to India, 100,000 of them still remained stateless. Such a grievance caused the Tamil-Sinhalese conflict, etc. Or Resettlement policy of the 1950s was a cause of conflict. The Tamils were upset and unhappy that many Sinhalese peasants were transferred to resettle in the northern and eastern provinces, which were the two main areas occupied by the Tamils. Besides them, Buddhist monks and the Sri Lankan army who were mostly Sinhalese also came to occupy their lands. The Tamils were upset that they had to share their fertile land with these Sinhalese. The presence of Buddhist monks and the Sri Lankan army was an intrusion into the lives of Tamils and they felt threatened. Thus, the resettlement policy caused the conflict between the two races, etc.	[5-6]
L4	L3 + Explains another cause of conflict between the Tamils and the Sinhalese in Sri Lanka Award 7m for an explanation of a second cause and an additional mark for any supporting detail and a strong link	[7-8]

	E.g. Citizenship issue was a cause of conflict between Tamils and Sinhalese in Sri Lanka. About 100,000 of the Indian Tamils remained stateless although they had contributed to Sri Lanka's economy. This issue started the problem when the Ceylon Citizenship Act of 1948 granted citizenship to those who were either born in Sri Lanka or those whose forefathers were born there. As a result many Indian Tamils who were brought to India by the British to work in the tea plantations found themselves stateless. This meant that they could not enjoy basic rights such as voting, jobs, education and housing. Many felt that this was unjust to them and they were resentful towards the Sri Lankan government. Although in 1964 India agreed to allow a certain number of Indian Tamils to return to India, 100,000 of them still remained stateless. Such a grievance caused the Tamil-Sinhalese conflict, etc. And Resettlement policy of the 1950s was a cause of conflict. The Tamils were upset and unhappy that many Sinhalese peasants were transferred to resettle in the northern and eastern provinces, which were the two main areas occupied by the Tamils. Besides them, Buddhist monks and the Sri Lankan army who were mostly Sinhalese also came to occupy their lands. The Tamils were upset that they had to share their fertile land with these Sinhalese. The presence of Buddhist monks and the Sri Lankan army was an intrusion into the lives of Tamils and they felt threatened. Thus, the resettlement policy caused the conflict between the two races, etc.	
L5	L4 + Explains relative importance of the 2 causes of conflict between the Tamils and the Sinhalese in Sri Lanka i.e. not just why they are important but why one is more important than the other due in causing the conflict	[9-10]
3	Impact of Transnational Terrorism	
(a)	Explain how social impact is an effect of transnational terrorism.	[5]
L1	Writes about transnational terrorism without relating to the factor given. i.e. with no description/explanation of how it is a social effect of transnational terrorism.	[1]
L2	Describes the social impact as an effect of transnational terrorism. Award the higher mark in the level for more fully developed answers. E.g. The Community Engagement Programme (CEP) was launched by PM Lee Hsien Loong to bring together Singaporeans from different communities, to strengthen inter-communal bonds, and to put in place response plans to deal with potential communal tensions after an incident, be it a terrorist attack or a civil emergency, etc.	[2-3]
L3	Explain the social impact as an effect of transnational terrorism. i.e shows link between the social impact as an effect of transnational terrorism. Award the higher mark in the level for more fully developed answers.	[4-5]

	E.g. Social impact is an important effect of transnational terrorism. Governments worldwide have realised the importance of ensuring that terrorism does not hurt the harmony among different races and religions. The Community Engagement Programme (CEP) was launched by PM Lee Hsien Loong in 2006 as a long-term effort to ensure that Singaporeans are better equipped to maintain social cohesion and harmony, should a crisis happen in Singapore. It aims to bring together Singaporeans from different communities, to strengthen inter-communal bonds, and to put in place response plans to deal with potential communal tensions after an incident, be it a terrorist attack or a civil emergency. This is important because acts of terrorism may create suspicion and tension among the various ethnic and religious groups in multi-racial countries such as Singapore, etc.	
(b)	Explain two other effects of transnational terrorism. Which of them is more important?	[10]
L1	Identifies other effects of transnational terrorism. Award 1m for identifying one impact and 2m for identifying another impact. E.g., Political Effect, Economic Effect, Psychological Effect, etc.	[1-2]
L2	Describes other effects of transnational terrorism. Award 3m for describing one impact and 4m for another impact. E.g. Globalisation causes loss of talents in a country. With globalisation, people are able to move from country to country in search of leisure activities and employment. People who are highly skilled are in high demand, etc. Or E.g. Globalisation has rapidly increased the income gap between the rich and the poor countries. It has not only resulted in rapid development in many countries but has also contributed to the spread of poverty in many other countries. Developed countries experience rapid income growth as they are responsible for most of the manufacturing activities. TNCs from North America and Western Europe are able to draw investments, skilled people and resources away from poor areas and relocate them in other regions that benefit them, etc.	[3-4]
L3	Explains one effect of transnational terrorism. i.e shows link between the political/economic/psychological impact as an effect of transnational terrorism. Award 5m for an explanation of one impact and additional mark for any supporting detail and a strong link. E.g. Government spending has also increased since the September 11 attacks to cater for increased security. In many countries, governments have deployed many more police and troops to guard areas such as airports, embassies as well as other sensitive installations. Governments also use their countries' resources carefully so as to ensure that there are sufficient resources for their nations in other areas of development, etc. Or Political impact is another effect of transnational terrorism. Border security measures involve greater checks on travellers' identities and belongings,	[5-6]

	slowing down immigration clearance. Legislation aimed at countering terrorism has also been introduced, etc.	
L4	L3 + Explains another effect of globalisation Award 7m for an explanation of political/economic/psychological impact as an effect of transnational terrorism and an additional mark for any supporting detail and a strong link E.g. The economic impact of transnational terrorism has been tremendous. After the September 11 attacks, the total loss of life and property cost insurance companies about US\$40 billion. The airline industry suffered huge losses in the months following the attacks as many people were afraid of flying. The impact on Bali's economy was even more severe after the 2002 bombing, as tourism is the main source of income for Bali. Tourism arrivals to Bali fell by more than 50% after the bombing and many Balinese lost their livelihood. Government spending has also increased since the September 11 attacks to cater for increased security. In many countries, governments have deployed many more police and troops to guard areas such as airports, embassies as well as other sensitive installations. As a result, industries were badly affected and governments had to increase spending to increase security measures. Governments also had to use their countries' resources carefully so as to ensure that there are sufficient resources for their nations in other areas of development, etc. And Political impact is another effect of transnational terrorism. Governments had to tighten various controls such as stepping up border security to ensure that terrorists do not slip into the country. These border security measures involve greater checks on travellers' identities and belongings, slowing down immigration clearance as a result. Legislation aimed at countering terrorism has also been introduced. As a result, people in these countries would be affected by these measures and laws, which could infringe on individual freedom and personal privacy, etc.	[7-8]
L5	L4 + Explains relative importance of the 2 effects of transnational terrorism i.e. not just why they are important but why one effect is more impactful than the other as a result of transnational terrorism.	[9-10]
4	Sustaining Singapore's Economic Development in a Globalising World	
(a)	Explain how diversification of the economy helps Singapore meet the challenges of a globalising world.	[5]
L1	Writes about globalisation without relating to the factor given i.e. with no description/explanation of how it can help the economy of Singapore meets the challenges of a globalising world.	[1]
L2	Describes the diversification of the economy as strategy to meet the challenges of a globalising world. Award the higher mark in the level for more fully developed answers. E.g. Singapore goes into Life Sciences; research and development and	[2-3]

	attracting investments from Transnational Corporations. It also develops its tourism and education industries, etc.	
L3	Explains how the diversification of the economy as strategy can help Singapore to meet the challenges of a globalising world. i.e shows how this strategy can help Singapore meet the challenges of a globalising world. Award the higher mark in the level for more fully developed answers. E.g. Diversification is a strategy through which Singapore attempts to meet the challenges of a globalising world. Being dependent on a small number of industries places Singapore in danger if any of these industries faces an economic downturn. Thus, diversification helps Singapore as this allows her to delve into many different industries to maximise growth such as technology-intensive high value-added manufacturing activities; Life Sciences; research and development; attracting investments from Transnational Corporations; being a regional hub for education and tourism. This will help reduce Singapore's dependence on a small number of industries or markets thus should any sector of the economy slow down, the other sectors can continue to generate revenue and sustain Singapore's general growth, etc.	[4-5]
(b)	Explain two other strategies that help Singapore meet the challenges of a globalising world. Which of them do you think is more important? Explain your answer.	[10]
L1	Identifies other strategies that help Singapore meet the challenges of a globalising world. Award 1m for identifying one factor and 2m for identifying another factor. E.g. Venturing abroad, Managing Resources, Nurturing SMEs, Expanding Market Reach through Economic Cooperation, etc.	[1-2]
L2	Describes other strategies that help Singapore meet the challenges of a globalising world. Award 3m for describing one reason and 4m for another reason. E.g. One economic strategy that can help Singapore meet the challenges of a globalising world is through nurturing the growth of small and medium enterprises (SMEs). These are enterprises that are considered small or medium in the annual sales turnover or have smaller staff numbers. They support the operations of larger companies and TNCs, etc. Or One economic strategy that can help Singapore meet the challenges of a globalising world is through encouraging businesses to venture abroad. Regionalisation allows Singaporean businesses to invest in nearby countries that have land, lower costs and new markets. These businesses provide expertise and capital to develop industrial parks in host countries in return for land and labour, etc.	[3-4]

L3	Explains one strategy that can help Singapore meet the challenges of a globalising world. i.e. One economic strategy that can help Singapore meet the challenges of a globalising world is through nurturing the growth of small and medium enterprises (SMEs). These are enterprises that are considered small or medium in the annual sales turnover or have smaller staff numbers. They are an important provider of jobs. They support the operations of larger companies and TNCs. Thus, we can see that the SMEs enhance the attractiveness of Singapore as a regional manufacturing and services hub thus giving Singapore an upper hand in the challenge for investors in a globalising world. Or One economic strategy that can help Singapore meet the challenges of a globalising world is through encouraging businesses to venture abroad. Regionalisation allows Singaporean businesses to invest in nearby countries that have land, lower costs and new markets. These businesses provide expertise and capital to develop industrial parks in host countries in return for land and labour. By working with a country that has larger market and higher production of goods, it will allow these businesses to reap high profits which can help them sustain themselves especially considering the limited domestic market. In doing this also, it allows these businesses to diversify their market shares and not be limited to Singapore. Therefore, this strategy can help Singapore's economy meet the challenges of a globalising world, etc.	[5-6]
L4	L3 + Explains other strategies that help Singapore meet the challenges of a globalising world. Award 7m for an explanation of a second strategy and an additional mark for any supporting detail and a strong link E.g. One economic strategy that can help Singapore meet the challenges of a globalising world is through nurturing the growth of small and medium enterprises (SMEs). These are enterprises that are considered small or medium in the annual sales turnover or have smaller staff numbers. They are an important provider of jobs. They support the operations of larger companies and TNCs. Thus, we can see that the SMEs enhance the attractiveness of Singapore as a regional manufacturing and services hub thus giving Singapore an upper hand in the challenge for investors in a globalising world. And One economic strategy that can help Singapore meet the challenges of a globalising world is through encouraging businesses to venture abroad. Regionalisation allows Singaporean businesses to invest in nearby countries that have land, lower costs and new markets. These businesses provide expertise and capital to develop industrial parks in host countries in return for land and labour. By working with a country that has larger market and higher production of goods, it will allow these businesses to reap high profits which can help them sustain themselves especially considering the limited domestic market. In doing this also, it allows these businesses to diversify their market shares and not be limited to Singapore. Therefore, this strategy can help Singapore's economy meet the challenges of a globalising world, etc.	[7-8]

L5	L4 + Explains relative importance of the two strategies in helping Singapore's economy meet the challenges of the globalising world i.e. not just why they are important but why one is more important than the other in helping Singapore's economy meet the challenges of the globalising world	[9-10]
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