

Please check the examination details below before entering your candidate information

Candidate surname <i>StemUp Model Solution</i>		Other names
Centre Number	Candidate Number	

Pearson Edexcel Level 3 GCE

Wednesday 15 May 2024

Morning (Time: 2 hours)	Paper reference	9EB0/01
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Economics B

Advanced

PAPER 1: Markets and how they work

You do not need any other materials.

Total Marks

Instructions

- Use **black** ink or ball-point pen.
- **Fill in the boxes** at the top of this page with your name, centre number and candidate number.
- Answer **all** questions.
- Answer the questions in the spaces provided
– *there may be more space than you need.*

Information

- The total mark for this paper is 100.
- The marks for **each** question are shown in brackets
– *use this as a guide as to how much time to spend on each question.*
- Calculators may be used.

Advice

- Read each question carefully before you start to answer it.
- Try to answer every question.
- Check your answers if you have time at the end.

Turn over ►

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Answer ALL questions.

SECTION A

Read the following extracts (A–E) before answering Question 1.

Write your answers in the spaces provided.

Extract A

TUI Group lose market share to Jet2holidays

The *TUI Group* (*TUI*) has finally responded to being overtaken by *Jet2holidays* as the UK's largest tour operator.

TUI Chief Executive Sebastian Ebel said: "We want to be the market leader not only in numbers but also in quality. We want to grow stronger than our competitors."

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The firm aims to take market share from rivals by broadening its product offering and looking beyond its traditional core package-holiday customers. It is targeting the larger and higher growth segments of the leisure market, such as accommodation only, flight only, car hire, tours and experiences.

Sebastian Ebel referred to these potential new customers as 'energised adventurers' and 'travelistas'. Energised adventurers are older, confident, more affluent and adventurous holidaymakers interested in culture and exploration. Travelistas are younger, independent and adventurous travellers who spend less on a holiday but travel more often.

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TUI reported record holiday bookings for summer 2023 and 2024 now that global travel restrictions have been lifted for consumers.

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(Source: adapted from <https://travelweekly.co.uk/news/air/jet2-has-done-very-well-filling-gap-thomas-cook-left-says-tui-chief>)

Extract B

Statement of comprehensive income of *TUI Group* Q3 2023 and Q3 2022

	Q3 2023 (€m)	Q3 2022 (€m)
Revenue	5 286.0	4 433.2
Cost of sales	5 018.4	4 313.4
Gross profit	267.6	119.8
Operating profit/(loss)	52.5	(331.2)

(Source: adapted from: <https://www.tuigroup.com/en-en/investors/news/2023/ir-news/20230809>)



Extract C**TUI hails return to profit but warns of €25m additional costs from Rhodes' wildfires**

The package holiday operator *TUI* has enjoyed its first profitable April to June since before the global health crisis but warned that it expects €25m additional costs from last month's wildfires in Rhodes. *TUI* had to evacuate 8,000 customers which represented 20% of its customers on the island.

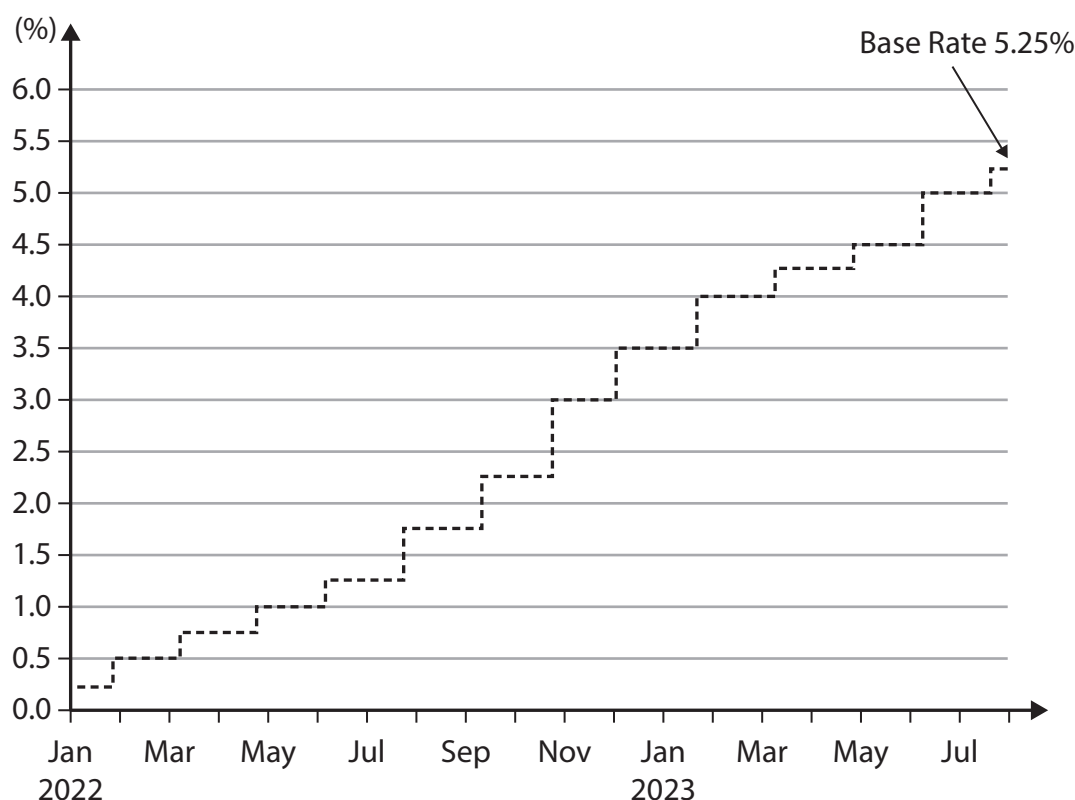
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"The financial impact of the wildfires in recent weeks covering cancellations, customer compensation, repatriation flights and welfare costs has added €25m additional costs to our full year 2023 results," the company said.

TUI said that Rhodes accounted for about 5% of its summer holiday offering this year, and while bookings had been affected straight after the wildfires in Rhodes and southern Europe, they had recovered quickly. It predicted summer bookings would still be 6% higher than last year.

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(Source adapted from: <https://www.theguardian.com/business/2023/aug/09/tui-hails-return-to-profit-but-warns-of-25m-hit-from-rhodes-wildfires>)

Extract D**UK Interest (base) Rate (%) January 2022 – August 2023**

(Source: adapted from <https://www.bankofengland.co.uk/monetary-policy/the-interest-rate-bank-rate>)

Extract E**UK travel and tourism to create 700,000 jobs over next decade**

The UK travel and tourism sector is highly fragmented and firms within this sector range from large tour operators such as *TUI* and *Jet2holidays* to smaller independent hotels, bed and breakfasts, travel consultants and leisure activities.

According to the World Travel and Tourism Council, the UK's travel and tourism contribution to GDP is forecast to grow at an average annual rate of 3% between 2022–2032. It is set to reach more than £286 bn or 10.1% of the total economy in 2032. The UK travel and tourism sector is expected to create nearly 700,000 new jobs over the next decade and is a major employer in the UK. 5

The most popular tourist destination in the UK is the capital, London. In 2022, there were 15.6 million international visitors to London who spent around £14.2 bn. In England, Manchester is the second most visited city after London. Manchester has amazing cuisine, an assortment of museums and incredible nightlife. Its number of overseas tourists is rising by 10% a year. 10

(Source: adapted from: <https://travelweekly.co.uk/news/air/uk-travel-and-tourism-to-create-70000-jobs-a-year-over-next-decade>)



- 1 (a) Explain **one** reason why an increase in market share might be an important business objective for TUI.

(4)

One reason is that a larger market share allows TUI to gain economies of scale.

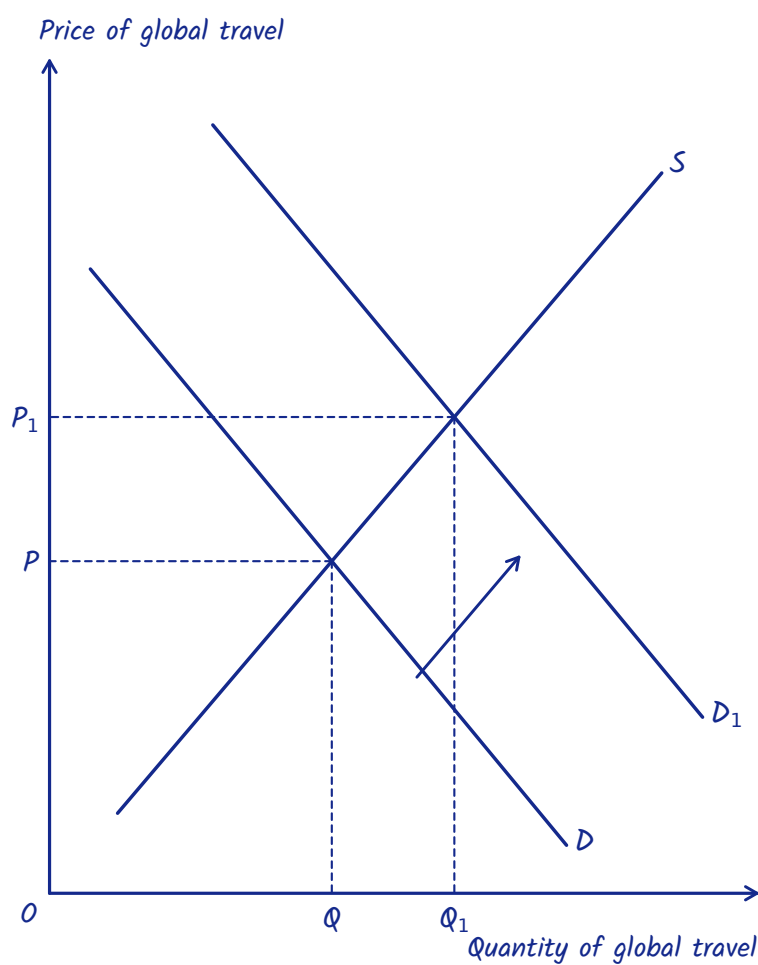
By selling more holidays, TUI can spread its fixed costs, such as aircraft, hotel contracts and marketing, over more passengers, so average costs fall. This matters because TUI has lost market share to Jet2holidays and its chief executive wants it to be the market leader again.

Lower average costs could allow TUI to reduce its prices, giving it a competitive advantage over rivals such as Jet2holidays, which would help it win back customers and increase profit.



- (b) Using a supply and demand diagram, illustrate the impact on the market for global travel after travel restrictions have been removed for consumers.

(4)



Travel restrictions removed: demand shifts right from D to D_1 , so price rises from P to P_1 and quantity rises from Q to Q_1 .



(c) Using Extract B calculate, to two decimal places, the operating profit margin for TUI in Q3 2023. You are advised to show your working.

(4)

$$\text{Operating profit margin} = (\text{operating profit} \div \text{revenue}) \times 100$$

$$\text{Operating profit Q3 2023} = \text{€}52.5\text{m}, \text{ revenue Q3 2023} = \text{€}5\,286.0\text{m}$$

$$= (\text{€}52.5\text{m} \div \text{€}5\,286.0\text{m}) \times 100$$

$$= 0.0099319 \times 100 = 0.99319\ldots\%$$

$$\text{Operating profit margin} = 0.99\%$$

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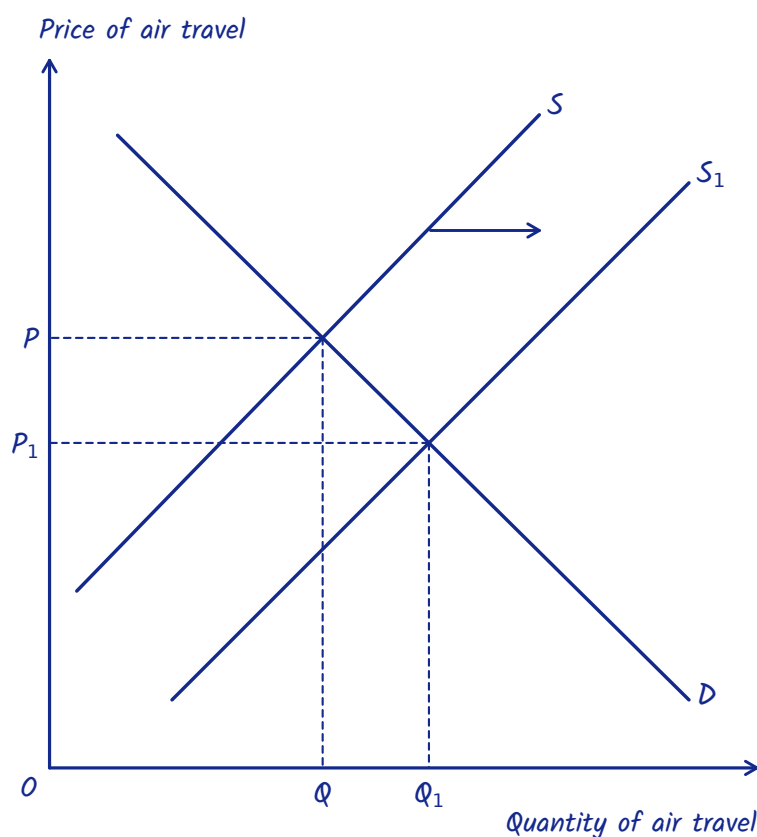
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Many airlines are now investing in aircraft that are more fuel efficient and use low-carbon jet fuel in a bid to reach net-zero carbon emissions by 2050.

- (d) Using a supply and demand diagram, analyse the likely impact on the market for air travel of improvements in aircraft technology.

(6)



Better aircraft technology lowers costs: S shifts right to S_1 , P falls to P_1 , Q rises to Q_1 .

More fuel-efficient aircraft use less fuel per passenger, so they may reduce operating costs for airlines. Lower costs of production mean airlines are willing and able to supply more flights at every price, so the supply curve for air travel shifts to the right from S to S_1 .

At the original price P there is now excess supply, so the price falls to the new equilibrium P_1 and the quantity of air travel rises from Q to Q_1 . Lower operating costs may therefore result in lower prices for airline tickets for customers, causing an extension of demand.

- (e) Discuss the likely impact of the wildfires in Rhodes on TUI's break-even level of output.

(8)

The break-even level of output is the output at which total revenue equals total costs ($TR = TC$), so profit is zero. It is found by dividing fixed costs by the contribution per unit (selling price minus variable cost per unit).

The wildfires are likely to raise TUI's break-even output. TUI had to evacuate 8,000 customers and faced €25m of additional costs from cancellations, customer compensation, repatriation flights and welfare costs. These extra costs raise total costs, so TUI must sell more holidays before revenue covers them. In addition, if the wildfires reduce demand for package holidays and accommodation in Rhodes, TUI may have to cut prices on future holidays to fill places. A lower price reduces the contribution each holiday makes, so TUI would need to sell more holidays to cover its fixed costs, meaning a higher break-even output. This could put pressure on its profitability, which has only just returned (operating profit of €52.5m in Q3 2023 after a loss of €331.2m in Q3 2022).

However, the impact is likely to be small. Rhodes accounted for only about 5% of TUI's summer holiday offering and only 20% of its customers on the island were affected.

Many of the €25m costs are one-off, so they will not permanently change TUI's fixed costs or contribution per unit. Bookings recovered quickly and TUI predicted summer bookings would still be 6% higher than last year, so higher revenue elsewhere should mitigate the loss. €25m is also small compared with quarterly revenue of €5 286.0m.

Overall, the wildfires are likely to raise TUI's break-even output only slightly and temporarily. The actual impact depends on TUI's ability to manage its costs and to restore customer confidence and demand for holidays in Rhodes and southern Europe.

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(f) Assess the possible benefits of market mapping for TUI.

(10)

A market map is a diagram that positions the products or brands in a market against two variables, such as price (low to high) and quality or type of customer (independent to package), to show where competitors are and where gaps exist.

Firstly, market mapping can help TUI identify gaps in the market where customer needs are not being met and which it could fill. TUI is targeting the larger and higher growth segments of the leisure market, such as accommodation only, flight only, car hire, tours and experiences. A map would show which of these segments are not well served by competitors, helping TUI to develop new travel products or improve its existing offering to compete better against Jet2holidays and regain its position as market leader.

Secondly, market mapping gives insights into the preferences and behaviours of customers in different segments. TUI could map 'energised adventurers', who are older, more affluent and interested in culture and exploration, against 'travelistas', who are younger, spend less but travel more often. This allows more effective targeted marketing and sales strategies, for example premium cultural tours for one group and cheap, frequent flight-only deals for the other, increasing sales revenue.

Thirdly, TUI can see the prices of products offered by competitors such as Jet2holidays and identify where it can differentiate itself on price or quality in each segment, avoiding direct competition and allowing it to charge premium prices.

However, market maps can be overly simplistic. They rely on only two variables, such as price and quality, and may ignore complex factors such as cultural differences, social trends or political factors that affect travel. They may not reflect current market reality: changing consumer travel preferences or unexpected events, such as a global health crisis or the Rhodes wildfires, can quickly make a map obsolete and lead to poor decisions. A gap may also exist because there is no profitable demand for it. Market

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mapping focuses on the existing market, so it may limit TUI's ability to spot new markets or emerging trends.

Overall, market mapping is likely to be beneficial for TUI because it is trying to enter new segments and win back market share, so understanding where competitors and customers are is valuable. However, the benefits depend on the accuracy of the research behind the map, and TUI must use it alongside other sources of information and analysis, such as market research and sales data, to make informed decisions.



- (g) Using Extract D, assess the possible impact of changes in UK interest rates on holiday firms such as TUI.

(12)

The base rate is the interest rate set by the Bank of England's Monetary Policy

Committee, which influences the rates banks charge on loans and pay on savings.

Extract D shows that UK base rates rose steadily from a low of 0.25% in January 2022 to 5.25% in August 2023, an increase of 5 percentage points in under two years.

First, higher interest rates increase borrowing costs for holiday firms, particularly those with high levels of debt. TUI needed financial support during the global health crisis, so higher interest payments on its loans would raise its costs. This could result in reduced profitability and lower investment in new travel products, such as the

accommodation-only and tours and experiences segments it is targeting.

Second, consumers have less discretionary income because they must pay more on loans, credit cards and variable or newly fixed mortgages. Holidays abroad are a luxury with a high positive income elasticity of demand, so demand for TUI's holidays could fall by a larger proportion than the fall in disposable income. Higher rates also encourage saving rather than spending and can slow the UK economy, reducing consumer confidence, so fewer people may book holidays with TUI and its sales revenue could fall.

However, there are possible benefits. Higher UK interest rates attract hot money inflows, increasing demand for the pound, so sterling may appreciate. A stronger pound makes foreign holidays cheaper for UK tourists, as their pounds buy more euros to spend on hotels and meals, which may increase demand for TUI's overseas holidays. It also reduces the cost of TUI's imported inputs, such as jet fuel priced in dollars and hotel contracts in euros.

Higher interest rates should also reduce inflation, reducing cost pressures for holiday firms when they buy the goods and services needed for their operations. In addition, savers receive more interest, so in the longer term some customers, especially older,

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affluent 'energised adventurers' who are more likely to be savers than borrowers, may have more income to spend on expensive luxury holidays.

The impact will also depend on time lags: interest rate changes take up to two years to have their full effect, and many households are on fixed rate mortgages, so the fall in demand may be delayed. Despite rates reaching 5.25%, TUI reported record bookings for summer 2023 and 2024, suggesting that pent-up demand after travel restrictions were lifted outweighed the effect of higher rates.

Overall, rising interest rates are likely to have a negative impact on holiday firms by raising their borrowing costs and reducing consumers' discretionary income. However, the size of the impact depends on the size and financial position of firms such as TUI (how much debt they hold), the level of competition in the travel industry, the effect on the exchange rate and the spending behaviour of consumers, which so far has remained strong.



- (h) Assess the likely impact from the growth of the travel and tourism sector on aggregate demand (AD) in the UK.

(12)

Aggregate demand (AD) is the total planned spending on goods and services produced in an economy at a given price level: $AD = C + I + G + (X - M)$.

The growth of the travel and tourism sector will increase consumer spending (C) on leisure activities, accommodation, dining and entertainment, such as Manchester's cuisine, museums and nightlife. Extract E states the sector's contribution to GDP is forecast to grow at an average annual rate of 3% to reach more than £286bn, or 10.1% of the total economy, by 2032. The sector is expected to create nearly 700,000 new jobs, and the incomes of these workers will be spent, creating further rounds of spending through the multiplier effect, so AD shifts right by more than the initial rise in spending.

As the sector expands, firms are likely to increase investment (I) in infrastructure such as new hotels, resorts and transport, as firms invest to meet the higher expected demand (accelerator effect). This also increases AD.

Tourism by overseas visitors counts as an export. In 2022, 15.6 million international visitors to London spent around £14.2bn, and overseas tourists to Manchester are rising by 10% a year. This foreign exchange earning raises exports (X), improving net exports and the trade balance, and increasing AD. In the short run, the rise in AD leads to higher real GDP, economic growth and lower unemployment as tourism firms expand and hire more staff.

However, a significant part of spending in the travel and tourism sector goes on imports. UK residents' holidays abroad with firms like TUI and Jet2holidays count as imports, and UK tourism firms use foreign airlines, imported food and overseas-owned hotels. These leakages reduce net exports and the size of the multiplier, so the increase in AD may be smaller than expected.

The impact on AD also depends on where the spending comes from. If households

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spend more on travel by reducing spending on other items such as cars or home improvements, total consumption, and so AD, may hardly change; AD only rises if spending is financed by reduced saving or higher incomes. If the economy is near full capacity, the rise in AD could be mainly inflationary.

The sector is also very susceptible to external shocks, such as natural disasters like the Rhodes wildfires or global health crises, which could cause a sharp fall in tourist spending and in AD. Forecasts to 2032 are also uncertain.

Overall, the growth of travel and tourism is likely to increase UK AD, mainly through higher consumption and export earnings from international visitors, as the sector is a major employer and a growing share of GDP. However, the size of the increase depends on the size of import leakages, whether the spending is new spending or diverted from other goods, and the risk of external shocks.

(Total for Question 1 = 60 marks)

TOTAL FOR SECTION A = 60 MARKS



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QUESTION 2 BEGINS ON THE NEXT PAGE



SECTION B

Read the following extract (F) before answering Question 2.

Write your answer in the space provided.

Extract F

Sugar tax and childhood obesity

Obesity has become a global public health problem with over half the world predicted to be overweight or obese by 2035. Estimates suggest obesity could cost the global economy around £3.3 trillion annually by 2035, or 3% of global GDP.

In England, one in ten reception age children (four to five years old) is obese and this figure doubles to one in five children in Year 6 (10 to 11 years). Obese children are more likely to suffer from depression and in later life have serious health problems including high blood pressure and type 2 diabetes.

In the UK, young people consume significantly more added sugars than the recommended levels. A large source of this is sugary drinks. Children from deprived households are more likely to be at risk of obesity and to be heavy consumers of sugary drinks and unhealthy food containing high levels of sugar, salt and fat.

In April 2018, the UK Government introduced a sugar tax on soft drinks – the soft drinks industry levy. The tax was targeted at manufacturers of the drinks to incentivise them to reduce the sugar content of soft drinks. The levy raised £334 m in the financial year 2021–22. Research indicated that the sugar tax had reduced childhood obesity in Year 6 girls by over 5,000 cases per year since its introduction.

A planned restriction on advertising unhealthy foods before 9 pm on TV and online has been repeatedly pushed back. The ban, originally planned for April 2022, will now come into force in October 2025, a delay that has been greeted with dismay by health campaigners.

(Source: adapted from <https://www.cam.ac.uk/research/news/sugary-drinks-tax-may-have-prevented-over-5000-cases-of-obesity-a-year-in-year-six-girls-alone>)

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- 2 Evaluate the effectiveness of indirect taxation on demerit goods to reduce childhood obesity in the UK.

(20)

A demerit good is a good that is over-consumed in a free market because consumers have imperfect information about its harmful effects and because its consumption creates negative externalities. Unhealthy food and sugary drinks are demerit goods because their price fails to take into account the cost of poor health to the individual and the costs to others in society, such as NHS treatment. An indirect tax is a tax on spending, such as the soft drinks industry levy introduced in April 2018, which is paid by manufacturers.

Obesity is a serious problem: one in ten reception age children is obese, doubling to one in five in Year 6, and obese children are more likely to suffer from depression and, in later life, high blood pressure and type 2 diabetes. Globally, obesity could cost around £3.3 trillion annually by 2035, or 3% of global GDP.

An indirect tax raises firms' costs of production, so the supply of sugary drinks shifts to the left (upwards by the amount of the tax). The price consumers pay rises and the quantity demanded contracts, making these products less affordable. This may discourage consumers, particularly children and parents, from buying sugary drinks, reducing sugar intake and so childhood obesity. Extract F gives evidence that this works: research indicated the sugar tax reduced childhood obesity in Year 6 girls by over 5,000 cases per year since its introduction.

The tax can also encourage producers to reformulate their products to reduce the sugar content, as the levy was designed to incentivise them to do so to avoid the tax. This leads to healthier products, so consumers, even those who do not change their habits, consume less sugar. This may be the most effective effect, as it does not rely on consumers responding to price.

The tax also raises revenue: the levy raised £334m in 2021 to 22. This can be used



to fund public health initiatives, such as healthy eating campaigns, school sport and physical activity programmes, which further reduce childhood obesity. The tax also signals and raises public awareness of the health consequences of high sugar consumption, which may lead to a cultural shift towards healthier eating habits.

However, there are limitations. The effectiveness of the tax depends on the price elasticity of demand. Sugary drinks and unhealthy food may be price inelastic because they are habit forming and relatively cheap, so a tax may cause only a small fall in quantity demanded and little impact on obesity rates; instead it mainly raises revenue.

Consumers may also switch to untaxed substitutes that are also high in sugar, salt and fat, such as sweets, cakes and fast food, because the levy only covers soft drinks.

Indirect taxes are also regressive: they take a larger proportion of income from low-income households. Children from deprived households are the most at risk of obesity and are the heaviest consumers of sugary drinks, so the tax falls hardest on the poorest families. It may be seen as unfair and unpopular. At the same time it may not be effective among higher-income groups, who can still afford these products despite the tax.

It is also difficult to set the tax at the right level, as the government does not know the true size of the external cost, which may lead to government failure. Obesity has many causes, such as lack of exercise, family lifestyle and portion sizes, so a tax on one product cannot solve the problem alone. The evidence of 5,000 fewer cases also relates only to Year 6 girls, so the tax may have had less effect on other groups.

Other policies may be more effective. Provision of information about healthy eating, education in schools, and the restriction on advertising unhealthy foods before 9pm on TV and online would reduce demand directly and could make demand more price elastic. However, this ban has been repeatedly pushed back from April 2022 to October 2025, which has been greeted with dismay by health campaigners, limiting what has been



achieved so far.

In conclusion, indirect taxation on demerit goods has been partly effective at reducing childhood obesity in the UK, mainly because it led manufacturers to reformulate drinks and because it raised revenue for health programmes, as shown by the fall of over 5,000 cases a year in Year 6 girls. However, its effectiveness depends on the price elasticity of demand, the availability of untaxed substitutes and its regressive impact on low-income families. In the short run its effect is limited, but in the long run, combined with a wider range of measures such as the advertising ban, education and taxes on other high-sugar foods, the government is more likely to effectively tackle childhood obesity.

(Total for Question 2 = 20 marks)

TOTAL FOR SECTION B = 20 MARKS



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SECTION C

Read the following extract (G) before answering Question 3.

Write your answer in the space provided.

Extract G

Artificial Intelligence (AI) set to affect 300 million jobs across major economies

The latest breakthroughs in artificial intelligence (AI) could lead to the automation of 25% of the work done in America and Europe, according to research by Goldman Sachs. The investment bank said that AI systems such as ChatGPT, which can create content that is indistinguishable from human output, could spark a productivity boom that would eventually raise annual global gross domestic product (GDP) by 7% over a 10-year period.

5

There are already big claims for generative AI's transformational effects on productivity. A recent paper published by the Brookings Institution – written with assistance from the ChatGPT – cites evidence that it can help coders work at twice their previous speed, halve the time taken to complete certain writing tasks and make call centres 14% more productive.

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But if the technology lived up to its promise, it would also bring significant disruption to the labour market, exposing the equivalent of 300 million full-time workers across large economies to automation. Goldman Sachs calculates that roughly two-thirds of jobs in America and Europe are exposed to some degree of AI automation.

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Lawyers and administrative staff would be among those at greatest risk of becoming redundant. It did not foresee AI being adopted for more sensitive tasks such as making a court ruling, checking the status of a patient in critical care or studying international tax laws.

(Source adapted from: <https://www.ft.com/content/7dec4483-ad34-4007-bb3a-7ac925643999>)

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- 3 Evaluate the extent to which the use of technology might increase productivity for a firm.

(20)

Productivity measures how efficiently resources are used to make goods and services, usually output per worker per hour (labour productivity). Technology includes automation, robotics, computer systems and artificial intelligence (AI) such as ChatGPT. Higher productivity lowers unit costs, making a firm more competitive and profitable.

Technology can automate routine and repetitive tasks that were previously time-consuming for employees. Goldman Sachs estimates AI could automate 25% of the work done in America and Europe. This allows human resources to be redirected towards more complex and value-added activities, such as design or customer relationships, improving overall efficiency and productivity. For example, robots in car manufacturing can assemble products with precision and speed 24 hours a day, reducing the need for manual labour, reducing errors and wastage and increasing output per worker.

AI can also make individual workers more productive. Extract G shows ChatGPT can help coders work at twice their previous speed, halve the time taken to complete certain writing tasks and make call centres 14% more productive. For a firm, doubling a coder's output means the same output can be produced with fewer workers or more output with the same workforce, so average labour costs fall. Goldman Sachs suggests this could spark a productivity boom raising annual global GDP by 7% over ten years.

AI technology can also improve supply chain processes, from demand forecasting to stock management and logistics. Better forecasting means less unsold stock, while automated warehouses pick and dispatch orders faster. This results in reduced costs, minimised wastage and improved overall efficiency. Technology can also improve quality, so fewer products are rejected, further raising productivity.

However, the successful integration of technology requires significant investment in capital, training and maintenance. These costs could increase average costs in the short



term, and a small firm may not be able to afford or finance them, so the gains in productivity may only appear in the long run, if at all.

When new technology is introduced, there is a learning curve for employees to understand and adapt to the change. In the short run this could lead to a decrease in productivity due to errors, inefficiencies, system breakdowns and reduced output. There might also be a shortage of people with the expertise needed to manage the new technology, hindering efficient operations and forcing the firm to pay high wages to attract skilled staff.

There are also challenges related to job displacement: Extract G suggests the equivalent of 300 million full-time workers could be exposed to automation, with lawyers and administrative staff at greatest risk of becoming redundant. Fear of redundancy may reduce the motivation of remaining workers and lead to resistance to change or industrial action, which could reduce productivity. Redundancy payments also add to costs.

The impact depends on the type and nature of the industry. Technology raises productivity most in manufacturing and in routine office tasks such as coding, writing and call centres. However, in many service sectors, where tasks are sensitive and need human judgement, technology may have less effect: Goldman Sachs did not foresee AI being used for making a court ruling or checking the status of a patient in critical care. A care home or a hairdresser, for example, may gain little.

There are also alternative ways to increase productivity for firms, such as improving human capital through education and training, better motivation through incentives and good working conditions, and improving the quality of management. Technology is often only effective when combined with these, since skilled, motivated workers are needed to use it well.

In conclusion, the use of technology is likely to increase productivity significantly for



many firms, as the evidence of coders working twice as fast and call centres becoming 14% more productive shows. However, the extent depends on the industry, the firm's ability to finance the investment, the time period (productivity may fall in the short run during the learning curve but rise in the long run) and whether the workforce has the skills to use it. Technology is most effective when combined with investment in training and good management rather than as a substitute for them.

(Total for Question 3 = 20 marks)

TOTAL FOR SECTION C = 20 MARKS

TOTAL FOR PAPER = 100 MARKS



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