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Section A (Source-Based Case Study)

Question 1 is compulsory for all candidates.

1. Being Part of a Globalised World

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

You may use any of the sources to help you to answer the questions, in addition to those sources 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 attitude of the cartoonist towards the government's help for SMEs? Explain your answer.	[5]
	(b)	Study Source B.	[6]
	(c)	Why do you think this article was published? Explain your answer. Study Sources C and D.	
		How far do these sources agree with each other? Explain your answer.	[7]
	(d)	Study Sources E and F. Having read Source E, are you surprised by Source F? Explain your answer.	[7]
	(e)	'The government providing financial aid is the best way for SMEs to stay competitive.' Using the sources in this case study, explain how far you would agree with this statement.	[10]

Is the government's assistance effective in helping SMEs stay competitive?

BACKGROUND INFORMATION

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

Small and Medium-sized Enterprises (SMEs) play a significant role in contributing to Singapore's economy. They provide the bulk of employment in Singapore. However, many SMEs find it difficult to remain competitive as their small domestic market limits their offering of products and services. They are unable to earn enough profits to sustain their operations. The Singapore government acknowledges this and has been supporting local SMEs by providing them with funds and financial assistance like the Corporate Income Tax Rebate. In addition, various initiatives to help the local businesses to become more competitive have also been implemented by statutory boards like Economic Development Board (EDB) and International Enterprise Singapore (IE). These initiatives include giving SMEs opportunities to expand both locally and overseas. At the same time, the government also expects SMEs to take the initiative to introduce measures to help grow their companies in the face of growing competition.

Study the following sources to decide whether the government should be responsible for helping SMEs stay competitive.

Source A: A cartoon by The Singapore Democratic Party, an opposition party in Singapore.



Source B: An article about local foodchains in Singapore, published in the Straits Times.

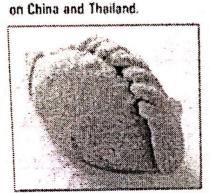
BREADTALK

Number of outlets: 37 in

Singapore, over 380 overseas

Where: 14 overseas locations including Bahrain, China, Indonesia, Japan, Melaysia, South Korea, Oman, the Philippines, Sri Lanka, Thailand and Vietnam
Why it's a hit: Customers are often seen queuing in Malaysia for the chain's chicken-floss buns, which come in flavours like tom yum and curry.
Looking ahead: Expansion plans

are in the works, with a focus



OLD CHANG KEE
Number of outlets: Over 70 in
Singapore, six overseas
Where: Malaysia, Indonesia,
Australia

Why it's a hit People in Perth adore the traditional Hainanese-style curry puffs offered at the sole outlet there.

Looking ahead: To expand further into international markets.

YA KUN KAYA TOAST
Number of outlets: 37 in
Singapore, 36 overseas
Where: Indonesia, Japan, the
Philippines, South Korea, Tawan
Why it's a hit People in the
Philippines have been raving
on blogs about the perfectly
soft-boiled eggs and crispy
butter-kaya toast.
Looking ahead: China and India

Looking ahead: China and India are being explored as new markets.

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Source C: An excerpt from a survey by the Singapore Chinese Chamber of Commerce, a business chamber in Singapore with a membership of more than 4,000 companies and over 150 trade associations.

About 90 per cent of Singapore's small and medium enterprises (SMEs) have taken steps to raise productivity, and 74 per cent have applied for various Government assistance schemes. As SMEs lack the necessary funds and technical expertise to upgrade and expand their businesses, various schemes have been introduced to help SMEs tackle such challenges so that SMEs can be empowered to tap into opportunities. The Singapore government has committed to support the SMEs in the form of a Micro Loan Programme. A maximum sum of S\$100,000 is available towards daily operations or for automating and upgrading factory facilities and equipment, so as to support SMEs in the lack of funds.

Source D: An excerpt from an article by an economist from the Institute of Policy Studies published in the Business Times, Singapore.

Notably, given that financing and cash flow are critical issues for SMEs, the low take-up rate for financial schemes suggests that either the process of application is too onerous for most, or the sums involved are too small for SMEs to consider applying. The SME landscape is complex and diverse. Schemes to help SMEs need to be targeted and tailored for specific sectors.

It may be better to have fewer schemes and programmes that focus on the critical needs of SMEs such as human capital, finance and digitisation rather than an array of schemes that are unutilised or under-utilised.

Source E: An excerpt from the Singapore Budget 2017 titled 'Three SMEs reflect on SME grants and schemes'.

Fortunately, the government announced the SME Working Capital Loan (WCL) scheme. The WCL allows businesses to get loans from financial institutions of up to S\$300,000. The Singapore government will co-share half of the risk of such loans with participating financial institutions.

Mr Andrew Tan, the managing director at d'Doubles, a local furniture manufacturer applied for this loan and the funding has allowed him to carry out his expansion plans. These plans include a bigger showroom in Singapore. The WCL also enabled d'Doubles to finance larger scale projects.

Source F: A comment by Dr Shantanu Bhattacharya, associate professor of operations management and academic director of the Doctor of Innovation and Doctor of Business Administration programmes at the Singapore Management University.

Businesses need to innovate so they do not stagnate or lose out to their competitors. SMEs should encourage continuous invention. There should be a source of ideas; for instance, managers who work on daily operations need to look at their processes with a fresh pair of eyes. But while small and medium-sized enterprises (SMEs) know that innovation is important, some feel that they lack the resources for it. In cases where innovations require financial help, the government has set up the Capability Development Grant which will help businesses defray up to 70 per cent of qualifying project costs.

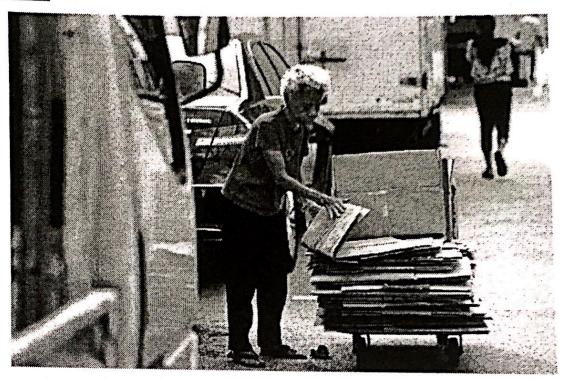
SECTION B (Structured-Response Question) Question 2 is compulsory for all candidates.

Citizenship and Governance

Study the extracts carefully, and then answer the questions.

Extract 1

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Extract 2

The government of a country makes decisions which shape policies and programmes that address the needs and interests of society.

Extract 3

Citizens have a role to play in contributing to the good of society. Individuals or citizens in self-initiated groups can address societal issues and make a positive impact on society.

Extract 1 illustrates an elderly Singaporean collecting cardboard boxes (a) to earn a living in Singapore.

In your opinion, how can the Singapore government help the elderly in Singapore to meet their needs in their golden years? Explain your answer, stating two ways.

[7]

Extract 2 and Extract 3 reflect on how the government and its citizens (b) help to benefit society.

Do you think it is the government or its citizens who play a greater role in benefitting society? Explain your answer.

[8]

THE END

Copyright Acknowledgements:

Source A: Adapted from https://www.pinterest.com/braziltrainer/comic-break/?lp=true

Source B: Adapted from mypaper Fri July 27,2012 venturing abroad.html

Source C: Adapted from https://www.channelnewsasia.com/news/singapore/90-of-smes-in-singapore-took-steps-to-boost-productivity-

survey-8252832

ST. JOSEPH'S INSTITUTION SECONDARY FOUR PRELIM EXAMINATIONS 2020 PAPER 1 SOCIAL STUDIES MARK SCHEME

1(a) Study Source A.

What is the attitude of the cartoonist towards the government's help for SMEs?

Explain your answer.

(b) Study Source B.
Why do you think this article was published? Explain your answer.

[6]

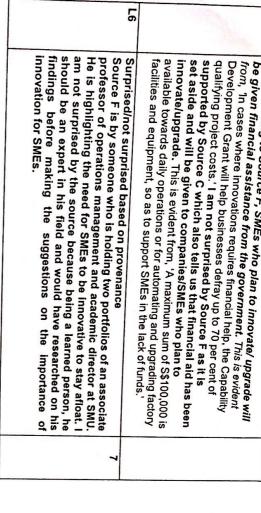
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L4 message + Outcome + This was published so that more local SMEs would be encouraged to follow suit and expand their business not only in Singapore but also in the international scene. The information would provide an incentive for them to do so.	Source B is an article published in the Straits Times to convince the local home grown SME food chains that they can be successful(4m) making it not just locally but also internationally.(5m) They have made a name for themselves in the international scene. This is evident from how the various food chains have opened up their branches overseas. For example, BreadTalk has 37 outlets in Singapore and over 380 branches overseas with 'expansion plans are in the works, with a focus on China and Thailand.'(5m)	Purpose of article based on message that it wants to bring across.(Inference made.) Award the higher mark for developed answer.	E.g. This article was published in the Straits Times to show that many local home grown food chains have opened up many branches locally and worldwide.		E.g. The article was published in the Straits Times because it would be an efficient way to reach out to many Singaporeans about what the local home grown food chains have been growing.	Because of the significance of mass media.	E.g. The article was published because it wants to highlight about local SMEs in Singapore.	Answers hased on provenance/issue.	M
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Award 6m for companyon with experience.	ion	specific sectors.' Or whether the schemes are attractive to SMEs. (same answer as the above)	according to Source D, there is a sense of lack of appreciation for the schemes as it needs some fine tuning/improvements to make it more useful for SMEs. This is evident from,' Schemes to help SMEs need to be targeted and tailored for	the SMEs. This is evident from, 'About 90 per cent of Singapore's small and medium enterprises (SMEs) have taken steps to raise productivity, and 74 per medium enterprises (SMEs) have taken steps to raise productivity, and 74 per cent have applied for various Government assistance schemes.' However.	They disagree on whether the schemes introduced by the government are being appreciated by the SMEs. According to Source C, the government being appreciated as there is a high take up rate of the schemes by	that SMEs can be empowered to tap into opportunities'. Similarly, according to Source D, the government has been introducing schemes to help the SMEs although they want it to be more focussed. This is evident from, 'Schemes to help SMEs need to be targeted and tailored for specific sectors.	They agree because they both highlighted how the government has introduced schemes to help SMEs. According to Source C, the government has introduced schemes to enable SMEs to get help to grow. This is evident from, various schemes have been introduced to help SMEs tackle such challenges so	Agree/Disagree based on Content Award 4m for comparison without explanation. Award 5m for comparison with explanation.	E.g. They disagree because Source C mentions the kind of scheme that has been introduced like Micro Loan Programme and gives information to how much financial aid is provided while Source D does not mention any specific schemes.	False matching	E.g. They agree because they both talk about SMEs.	Agree/Disagree based on topic	E.g They would disagree because Source C is a result of a survey and Source D is by an economist.	Agree/Disagree based on Provenance.
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1	Yes + No, supported by valid source use	2 sources = 2.m 2 sources = 3-4m 3 sources = 4m (must have source details and explanation)	Yes/No, supported by valid source use	Writes about statement, no valid source use/ specific knowledge	'The government providing financial aid is the best way for SMEs to stay competitive.' Using the source in this case study, explain how far you would agree with this statement.	Source F is by someone who is holding two portfolios of an associate professor of operations management and academic director at SMU. He is highlighting the need for SMEs to be innovative to stay afloat. I am not surprised by the source because being a learned person, he should be an expert in his field and would have researched on his findings before making the suggestions on the importance of innovation for SMEs.	be given financial assistance from the government. This is evident from, 'In cases where innovations requires financial help, the Capability Development Grant will help businesses defray up to 70 per cent of qualifying project costs.' I am not surprised by Source F as it is set aside and will be given to companies/SMEs who plan to svaliable towards daily operations or for automating and upgrading factory contains and equipment, so as to support SMEs in the lack of funds.'
	0	0	3 - 4	1-2	[10]	7	



The source implies that by the empty cup representing the SME reaching out for the water which symbolises government giving financial aid which is seen here by the hose of water, the SME would be able to survive is seen here by the hose of water, the SME would be able to survive problems that it may be having. The govt financial aid would go a long way in providing assistance for the SME to introduce measures/ take necessary steps for the company to stay competitive and relevant.

venturing abroad. They should make the effort to expand their business internationally for them to compete effectively in the global market. This would help them do well. For SMEs to remain competitive they should try to be risk takers by

would be able to stay competitive because it will enable them to innovate their business and this would help them stay abreast with the changes remain relevant and hence compete effectively. Source C : Agree: the financial assistance provided by the government SMEs that has come about with globalisation. By doing so they would be able to

Source D :Disagree The government should help by not introducing a one size fits all scheme to help SMES remain competitive. They should personalise their scheme according to the challenges/help that the relevant SME requires

enable them to keep up with the other companies and remain competitive. Source E Agree: with financial assistance through loans, SMEs would have the means to introduce measures to grow their business. This would

Source F: Agree: with the financial assistance, it would be easier for the SMEs to upgrade their business to compete with the other companies to stay ahead.

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goods if they want to remain competitive. Source F: Disagree: SMEs must start thinking out of the box. They have to shift their mind set into being more creative in the production of their

Bonus (+2)

Via Balanced Conclusion (BC)/Reliability or Contextual Knowledge

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Section B LORMS

Y4 SS Prelims 2020

Q2. Citizenship & Governance Extract 1 illustrates how an elderly Singaporean collecting cardboard boxes to earn a living in Singapore.

a) In your opinion, how can the Singapore government help the elderly in Singapore to
meet their needs in their golden years? Explain your answer, stating two ways. [7]

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E.g. The Singapore government can <u>provide more financial support to the elderly, especially those who have chronic medical conditions and/or living algone.</u> Finances can be very tight if they do not have sufficient retirement savings. For example, the government has introduced the Pioneer Generation or savings. For example, the government has introduced the property of the large transfer of the property of the large transfer of the property of the large transfer of the large tra	E.g. The Singapore government can <u>improve accessibility</u> in the <u>flats for the elderly to meet the needs of the elderly</u> . The elderly are prone to falling due to weaken muscles and slower reflexes. The government can make provision to prevent the elderly from getting injured at home. For example, these apartments can be built with non-slip flooring and handle bars throughout the house to help the elderly to move around the flats with ease. In addition, there could be a community of senior citizens who are living in these smaller HDB apartments where close monitoring can be done by social service agencies to check on their well-being. By installing the toilets that are elderly friendly with non-slip flooring and handlebars allow the elderly to move easily around their homes and reduce the chances of falling. In doing this, the government is provided a form of assisted living that enable the elderly to live independently while being reassured that their needs are met.	L2 + Explains way Award 5-6 marks for explaining one way. Award 6-7 marks for explaining two ways. NOTE: An explanation is showing how strategy identified will be beneficial for the elderly i.e. convenience/comfort/solves problems faced by the elderly, etc.	E.g. The Singapore government can <u>provide more financial support to the elderly, especially those who have chronic medical conditions and/or living alone.</u> Finances can be very tight if they do not have sufficient retirement savings. The provision of Pioneer Generation or Merdeka Generation card which heavily subsidises medical expenses will help the elderly.	E.g. The Singapore government <u>can improve accessibility in the flats for the elderly to meet the needs of the elderly.</u> For example, these apartments can be built with non-slip flooring and handle bars throughout the house. In addition, there could be a community of senior citizens who are living in these smaller HDB apartments where close monitoring can be done by social service agencies to check on their well-being.	Identifies/Describes ways Award 2 marks for identifying one way and 3 marks for identifying two ways. Award 3 marks for describing one way and 4 marks for describing two ways.	the Singapore govt
		5-7			2.4	Marks

	years.
financial needs are met and they enjoy a comfortable retirement in their golden	financ
afford to fall sick. These financial assistance will ensure that the elderly's	afforo
items/medication that they need without having to worry about whether they can	items
stress that the elderly may be facing as they now have the means to purchase	Stres
elderly. These financial support / subsidies from the government can ease the	elderi

9 Extract 2 and Extract 3 reflect on how the government and its citizens help to benefit society.

Do you think it is the government or its citizens who play a greater role in benefitting society? Explain your answer. [8]

lava	Answer	S
5	Writes about the topic without addressing the question, (i.e. govt / citizens benefitting the society).	
[2	Describes the role of the given factors. Award 3 marks for describing one factor. Award 4 marks for describing two factors. e.g. The government has a significant role to play in benefitting society. As an elected group of people of the country, the government has the right to decide what is good for the society. For example, there are public goods, such as maintaining order and security in the country, which the government will need to provide for the benefit of the people.	4
L3	Explains the role of the given factors with regards to the Issue. Award 5-6 marks for explaining one factor. Award 7 marks for explaining both factors. Examples must be provided.	57
	e.g. The government has a role to play in maintaining internal order to benefit society. As an elected group of people of the country, the government has the right to decide what is good for the society. The government makes decisions which shape policies and programmes that address the needs and interests of society. For example, the government agency, Singapore Police Force (SPF) protects people who live in Singapore from crime and criminal harm, which includes terrorism and public disorder. The SPF ensures that there is internal order in the country. Through the work of SPF, the government contribute towards the benefit of society and growth of the country. This helps the Singapore society and infrastructure to exist peacefully and citizens would not have to worry for their safety.	
	e.g. Citizens can play a role in <u>influencing government decisions</u> . They can do so by providing feedback and suggestions to the government on decisions made or policies being planned. Individuals benefit the society where there are proposals or draft plans, citizen feedback and suggestions may enable the government to make necessary changes and improvements. An example is through a citizen engagement exercise known as 'Our Singapore Conversation', which enabled conversations amongst citizens and between citizens and the government. Singaporeans shared their views, hopes and dreams about Singapore with the government. The OSC took place over one year and involved more than 47 000 Singaporeans from all walks of life. By	Pyre is

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	Accept any other reasonable examples.	
	government and the citizens work for the common good of society.	
	the government which results in trust and harmony in society as the	
	the Our Singapore Conversation enables citizens to co-create their future with	
	Influence the government in how it plans for the future of Singapore. Hence	
	Singapore. All this information gathered by the government ultimately will	
	Singaporeans' aspirations and what they hope to see for the future of	
	providing feedback on various matters, the government learnt about	
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L3+ Explains relative importance

a limited impact on society given their limited resources and outlook. people. On the other hand, citizens either as individuals or groups, would have and weaknesses and propose suitable policies to meet the needs of the more important in benefitting society not have. It will also be in the best position to assess the country's strengths resources, expertise and planning capabilities that an individual citizen would The government plays a greater role in benefitting society as it has vast