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General Certificate of Education Ordinary Level

COMBINED SCIENCE

4003/1

PAPER 1 Multiple Choice

NOVEMBER 2020 SESSION

1 hour

Additional materials:

Multiple Choice answer sheet

Soft clean eraser

Soft pencil (type B or HB is fine)

Calculator (optional)

MARKING SCHEME

Zimsec Integrated Science Paper 3 Nov 2014 Marking Scheme

**Margaret Grosh, Phillippe
Leite, Matthew Wai-Poi, Emil Tesliuc**



Zimsec Integrated Science Paper 3 Nov 2014 Marking Scheme:

Digital Financial Inclusion and Regulation Ogochukwu Monye, 2022-10-17 This book explores the various considerations for achieving an effective regulatory strategy to improve financial access and usage in Nigeria and beyond. Gaps in the legal and institutional framework for digital financial services (DFS) as well as the barriers that contribute to financial exclusion are identified, as are the policy changes needed to provide more extensive accessible and sustainable financial inclusion value. In addition, the book covers divergent themes around the use of and insights for regulating industry financial services providers and challenger entities that herald industry disruption. The book adopts three research methods. The doctrinal research method is used to buttress the law and development analysis and the themes around regulation, adoption and usage of financial services. To elucidate the application of financial innovations, comparative case studies are drawn from selected jurisdictions including Kenya, South Africa, Ghana, The Philippines, Brazil, Mexico, Uganda, Pakistan, India and Bangladesh. Lastly, using the empirical research method, the author reports the burden experienced by the residents of a community without banks in accessing finance. Included in this discussion are the barriers to finance as well as the coping strategies adopted by the community residents to access formal and informal finance.

Revisiting Targeting in Social Assistance Margaret Grosh, Phillippe Leite, Matthew Wai-Poi, Emil Tesliuc, 2022-06-02 Targeting is a commonly used but much debated policy tool within global social assistance practice. *Revisiting Targeting in Social Assistance: A New Look at Old Dilemmas* examines the well known dilemmas in light of the growing body of experience, new implementation capacities and the potential to bring new data and data science to bear. The book begins by considering why or whether or how narrowly or broadly to target different parts of social assistance and updates the global empirics around the outcomes and costs of targeting. It illustrates the choices that must be made in moving from an abstract vision to implementable definitions and procedures and in deciding how the choices should be informed by values, empirics and context. The importance of delivery systems and processes to distributional outcomes are emphasized and many facets with room for improvement are discussed. The book also explores the choices between targeting methods and how differences in purposes and contexts shape those. The know how with respect to the data and inference used by the different household specific targeting methods is summarized and comprehensively updated, including a focus on big data and machine learning. A primer on measurement issues is included. Key findings include the following: Targeting selected categories (families or individuals) plays a valuable role within the framework of universal social protection. Measuring the accuracy and cost of targeting can be done in many ways and judicious choices require a range of metrics. Weighing the relatively low costs of targeting against the potential gains is important. Implementing inclusive delivery systems is critical for reducing errors of exclusion and inclusion. Selecting and customizing the appropriate targeting method depends on purpose and context; there is no method preferred in all circumstances. Leveraging advances in technology (ICT, big data, artificial intelligence, machine learning) can improve targeting.

accuracy but they are not a panacea better data matters more than sophistication in inference Targeting social protection should be a dynamic process

Whispering the Secrets of Language: An Mental Quest through **Zimsec Integrated Science Paper 3 Nov 2014 Marking Scheme**

In a digitally-driven world where monitors reign supreme and quick transmission drowns out the subtleties of language, the profound secrets and emotional nuances concealed within phrases usually get unheard. However, nestled within the pages of **Zimsec Integrated Science Paper 3 Nov 2014 Marking Scheme** a interesting fictional treasure sporting with raw feelings, lies an extraordinary quest waiting to be undertaken. Composed by a talented wordsmith, this charming opus attracts visitors on an introspective trip, gently unraveling the veiled truths and profound impact resonating within the very cloth of each and every word. Within the psychological depths of this poignant review, we will embark upon a genuine exploration of the book is key styles, dissect its interesting writing design, and succumb to the effective resonance it evokes serious within the recesses of readers hearts.

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