

**Section A (Source-Based Case Study)**

Question 1 is compulsory for all candidates.

**1. Being Part of a Globalised World**

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.**

Why do you think this article was published? Explain your answer. [6]

**(c) 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, Malaysia, 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 on China and Thailand.



**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, Taiwan

**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 are being explored as new markets.

**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.

**2** **Citizenship and Governance**

Study the extracts carefully, and then answer the questions.

**Extract 1**



**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.

- (a) **Extract 1** illustrates an elderly Singaporean collecting cardboard boxes 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]

- (b) **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]

**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.

Level	Descriptors	Marks
L1	Describes source or Misinterpretation E.g. The cartoon shows that SMEs should not worry as there is hope of being helped by the government. This is evident from how the government is gleefully pouring out some water in the direction of the cup that represents the SMEs.	1
L2	Inference with <b>no focus on attitude towards the government.</b> <i>Award 3 marks for supported inference</i> E.g. The cartoon shows that the government has no intentions of giving SMEs who are asking for help any support. (2m) This is evident from how the cup which represents SMEs is requesting for help as implied by the cup trying to get some water but the government represented by the evil looking figure is applauding the idea that they have no intention of offering any help to the SMEs. This is evident from how the water which is symbolic of government help is not being poured into the SME cup but drained away elsewhere/hole. This implies that the government has no intention of offering any help to the SMEs. (3m)	2-3
L3	Inference with <b>focus on attitude towards the government.</b> (attitudes which suggest negative connotations about the government's lack of desire to help SMEs) <i>Award 5 marks for inference well explained/supported</i> E.g. Source A shows me that the cartoonist has a <u>critical attitude towards the government's help for SMEs.</u> The cartoonist feels the <u>government is unsympathetic towards the problems/difficulties that SMEs are facing as they are unwilling to give them full support.</u> (4m) This is evident from how the cup which represents SMEs is requesting for help as implied by the cup trying to get some water but the government represented by the evil looking figure is applauding the idea that they have no intention of offering any help to the SMEs. This is evident from how the water which is symbolic of government help is not being poured into the cup but drained away elsewhere/hole. This implies that the government has no intention of offering any help to the SMEs. (5m)	4-5

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

[6]

Level	Descriptor	Marks
1	Answers based on provenance/issue. E.g. The article was published because it wants to highlight about local SMEs in Singapore.	1
2	Because of the significance of mass media. 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.	2
3	Purpose of article based on content (face value) 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.	3
4	Purpose of article based on message that it wants to bring across. (Inference made.) Award the higher mark for developed answer. 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)	4-5
5	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.	6

Level	Descriptors	Marks
L1	Agree/Disagree based on Provenance. E.g They would disagree because Source C is a result of a survey and Source D is by an economist.	1
L2	Agree/Disagree based on topic E.g. They agree because they both talk about SMEs.	2
L3	False matching 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.	3
L4	Agree/Disagree based on Content Award 4m for comparison without explanation. Award 5m for comparison with explanation.  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 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.'  OR They disagree on whether the schemes introduced by the government are being appreciated by the SMEs. According to Source C, the government schemes are being appreciated as there is a high take up rate of the schemes by 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 cent have applied for various Government assistance schemes.' However, 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 specific sectors.' Or whether the schemes are attractive to SMEs. (same answer as the above)	4-5
4	Both Agree AND Disagree Award 5m for comparison without explanation Award 6m for comparison with explanation  Both parts of L3.	5-6

<p><b>Eg According to Source F, SMEs who plan to innovate/ upgrade will 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 supported by Source C which also tells us that financial aid has been set aside and will be given to companies/SMEs who plan to innovate/upgrade. This is evident from, '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.'</b></p>	
<p><b>L6 Surprised/not surprised based on provenance</b> 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.</p>	7

<p><b>1e. 'The government providing financial aid is the best way for SMEs to stay competitive.'</b> Using the source in this case study, explain how far you would agree with this statement.</p>	[10]
<p><b>L1</b> Writes about statement, no valid source use/ specific knowledge</p>	1-2
<p><b>L2</b> Yes/No, supported by valid source use 1 source = 2m 2 sources = 3-4m 3 sources = 4m (must have source details and explanation)</p>	3-4
<p><b>L3</b> Yes + No, supported by valid source use 1Y + 1N (2 sources) = 5m 1Y + 2N / 1N + 2Y (3 sources) = 6m 2Y+2N (4 sources) = 7-8m  Unbalanced source: L3/6 1Y + 4N 4Y + 1N 1Y + 5N (maximum marks = 6m)</p>	5-8

<p><b>Source A : Agree</b> 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 go a long way in providing assistance for the SME to introduce measures/ take necessary steps for the company to stay competitive and relevant.</p>
<p><b>Source B :Disagree:</b> For SMEs to remain competitive they should try to be risk takers by 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.</p>
<p><b>Source C :Agree:</b> the financial assistance provided by the government SMEs 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 that has come about with globalisation. By doing so they would be able to remain relevant and hence compete effectively.</p>
<p><b>Source D :Disagree</b> 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</p>
<p><b>Source E Agree:</b> with financial assistance through loans, SMEs would have the means to introduce measures to grow their business. This would enable them to keep up with the other companies and remain competitive.</p>
<p><b>Source F : Agree :</b> with the financial assistance, it would be easier for the SMEs to upgrade their business to compete with the other companies to stay ahead.</p>
<p><b>Or</b> <b>Source F : Disagree:</b> SMEs must start thinking out of the box. They have to shift their mind set into being more creative in the production of their goods if they want to remain competitive. <b>Bonus (+2)</b> Via Balanced Conclusion (BC)/Reliability or Contextual Knowledge</p>

**Q2. Citizenship & Governance**  
**Extract 1 illustrates how an elderly Singaporean collect 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]

Level	Answer	Marks
L1	Describes the topic (i.e. ageing population in Singapore) / ways that are not by the Singapore govt	1
L2	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.  E.g. The Singapore government can improve accessibility in the flats for the elderly to meet the needs of the elderly. For example, these apartments can be built with non-slip flooring and handle bars throughout the house. In addition, HDB apartments where close monitoring can be done by social service agencies to check on their well-being.  E.g. The Singapore government can provide more financial support to the elderly, especially those who have chronic medical conditions and/or living alone. 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.	2-4
L3	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 improve accessibility in the flats for the elderly to meet the needs of the elderly. 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.  E.g. The Singapore government can provide more financial support to the elderly, especially those who have chronic medical conditions and/or living alone. Finances can be very tight if they do not have sufficient retirement savings. For example, the government has introduced the Pioneer Generation or Merdeka Generation card which heavily subsidises medical expenses to help the	5-7

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

(b) 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 benefiting society? Explain your answer. [8]

Level	Answer	Marks
L1	Writes about the topic without addressing the question, (i.e. govt / citizens benefiting the society).	1-2
L2	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 benefiting 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.	3-4
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.  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.  AND  e.g. Citizens can play a role in influencing government decisions. 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	5-7

	<p>providing feedback on various matters, the government learnt about Singaporeans' aspirations and what they hope to see for the future of Singapore. All this information gathered by the government ultimately will influence the government in how it plans for the future of Singapore. Hence the Our Singapore Conversation enables citizens to co-create their future with the government which results in trust and harmony in society as the government and the citizens work for the common good of society.</p> <p><i>Accept any other reasonable examples.</i></p>	
L4	<p>L3+ Explains relative importance</p> <p><b>more important in benefitting society</b></p> <p>The government plays a greater role in benefitting society as it has vast resources, expertise and planning capabilities that an individual citizen would not have. It will also be in the best position to assess the country's strengths and weaknesses and propose suitable policies to meet the needs of the people. On the other hand, citizens either as individuals or groups, would have a limited impact on society given their limited resources and outlook.</p>	8