



Cambridge IGCSE™

GLOBAL PERSPECTIVES

0457/12

Paper 1 Written Examination

May/June 2022

MARK SCHEME

Maximum Mark: 70

Published

This mark scheme is published as an aid to teachers and candidates, to indicate the requirements of the examination. It shows the basis on which Examiners were instructed to award marks. It does not indicate the details of the discussions that took place at an Examiners' meeting before marking began, which would have considered the acceptability of alternative answers.

Mark schemes should be read in conjunction with the question paper and the Principal Examiner Report for Teachers.

Cambridge International will not enter into discussions about these mark schemes.

Cambridge International is publishing the mark schemes for the May/June 2022 series for most Cambridge IGCSE, Cambridge International A and AS Level and Cambridge Pre-U components, and some Cambridge O Level components.

This document consists of **20** printed pages.

Generic Marking Principles

These general marking principles must be applied by all examiners when marking candidate answers. They should be applied alongside the specific content of the mark scheme or generic level descriptors for a question. Each question paper and mark scheme will also comply with these marking principles.

GENERIC MARKING PRINCIPLE 1:

Marks must be awarded in line with:

- the specific content of the mark scheme or the generic level descriptors for the question
- the specific skills defined in the mark scheme or in the generic level descriptors for the question
- the standard of response required by a candidate as exemplified by the standardisation scripts.

GENERIC MARKING PRINCIPLE 2:

Marks awarded are always **whole marks** (not half marks, or other fractions).

GENERIC MARKING PRINCIPLE 3:

Marks must be awarded **positively**:

- marks are awarded for correct/valid answers, as defined in the mark scheme. However, credit is given for valid answers which go beyond the scope of the syllabus and mark scheme, referring to your Team Leader as appropriate
- marks are awarded when candidates clearly demonstrate what they know and can do
- marks are not deducted for errors
- marks are not deducted for omissions
- answers should only be judged on the quality of spelling, punctuation and grammar when these features are specifically assessed by the question as indicated by the mark scheme. The meaning, however, should be unambiguous.

GENERIC MARKING PRINCIPLE 4:

Rules must be applied consistently, e.g. in situations where candidates have not followed instructions or in the application of generic level descriptors.

GENERIC MARKING PRINCIPLE 5:

Marks should be awarded using the full range of marks defined in the mark scheme for the question (however; the use of the full mark range may be limited according to the quality of the candidate responses seen).

GENERIC MARKING PRINCIPLE 6:

Marks awarded are based solely on the requirements as defined in the mark scheme. Marks should not be awarded with grade thresholds or grade descriptors in mind.

**Social Science-Specific Marking Principles
(for point-based marking)****1 Components using point-based marking:**

- Point marking is often used to reward knowledge, understanding and application of skills. We give credit where the candidate's answer shows relevant knowledge, understanding and application of skills in answering the question. We do not give credit where the answer shows confusion.

From this it follows that we:

- a** DO credit answers which are worded differently from the mark scheme if they clearly convey the same meaning (unless the mark scheme requires a specific term)
- b** DO credit alternative answers/examples which are not written in the mark scheme if they are correct
- c** DO credit answers where candidates give more than one correct answer in one prompt/numbered/scaffolded space where extended writing is required rather than list-type answers. For example, questions that require *n* reasons (e.g. State two reasons ...).
- d** DO NOT credit answers simply for using a 'key term' unless that is all that is required. (Check for evidence it is understood and not used wrongly.)
- e** DO NOT credit answers which are obviously self-contradicting or trying to cover all possibilities
- f** DO NOT give further credit for what is effectively repetition of a correct point already credited unless the language itself is being tested. This applies equally to 'mirror statements' (i.e. polluted/not polluted).
- g** DO NOT require spellings to be correct, unless this is part of the test. However spellings of syllabus terms must allow for clear and unambiguous separation from other syllabus terms with which they may be confused (e.g. Corrasion/Corrosion)

2 Presentation of mark scheme:

- Slashes (/) or the word 'or' separate alternative ways of making the same point.
- Semi colons (;) bullet points (•) or figures in brackets (1) separate different points.
- Content in the answer column in brackets is for examiner information/context to clarify the marking but is not required to earn the mark (except Accounting syllabuses where they indicate negative numbers).

3 Annotation:

- For point marking, ticks can be used to indicate correct answers and crosses can be used to indicate wrong answers. There is no direct relationship between ticks and marks. Ticks have no defined meaning for levels of response marking.
- For levels of response marking, the level awarded should be annotated on the script.
- Other annotations will be used by examiners as agreed during standardisation, and the meaning will be understood by all examiners who marked that paper.

Introduction

Most questions are marked holistically using levels of response mark schemes. The marks awarded for an answer are usually based on a judgement of the overall quality of the response, rather than on awarding marks for specific points and accumulating a total mark by adding points.

Inevitably, the mark scheme cannot cover all responses that candidates may make for all of the questions. In some cases candidates may make very strong responses which the mark scheme has not predicted. These answers should nevertheless be credited according to their quality.

Levels of response

For answers marked by levels of response, the following is intended to describe the quality of the response required (level of skill that should be demonstrated) for the award of marks at different points in the mark range for the question.

In the levels of response mark scheme positive achievement is being rewarded.
For answers marked by levels of response:

- a Marking grids describe the top of each level.
- b **To determine the level** – start at the highest level and work down until you reach the level that matches the answer.
- c **To determine the mark within the level**, consider the following:

Descriptor	Award mark
Consistently meets the criteria for this level	At top of level
Meets the criteria but with some slight inconsistency	Above middle and either below top of level or at middle of level (depending on number of marks available)
Just enough achievement on balance for this level	Above bottom and either below middle of level or at middle of level (depending on number of marks available)
On the borderline of this level and the one below	At bottom of level

Mark scheme

All of the questions are based on sources which are available to candidates as an Insert to the examination paper. It is therefore very important to study this material prior to marking to become familiar with the context of the questions.








Annotations

All scripts and all responses must be annotated to show how and where marks have been awarded. The practice scripts indicate the amount of annotation expected.

The number of ticks used does not need to tally with the mark achieved. **Every question must be annotated in some way.** The mark scheme indicates the most likely annotation to be used with each question.

Annotation should be within the candidate's text or the right-hand margin of the response as it appears in the marking screen.

For scripts marked on RM Assessor, a selection of the following on-screen annotations are available.

Annotation	Meaning
	Correct, creditworthy point
Eval	Evaluation
	Development
	Benefit of doubt given
	Incorrect point
?	Unclear/confused point
JU	Justification
	Omission mark, more required
I	Interpretation
Vertical wavy line	Irrelevant
	Highlighter
REP	Repetition
	Comment Box
NAQ	Not Answered Question
SEEN	Confirms page or response seen by examiner

IMPORTANT NOTE ON DEVELOPED AND UNDEVELOPED POINTS

A developed point is one which is explained, or supported with evidence, usually drawn from the sources or the candidate's experience. For example:

Example 1

1a. Undeveloped point - A strength of Uki's argument is the use of evidence from the World Bank

1b. Developed point - A strength of Uki's argument is the use of evidence from the World Bank which comes from a credible source and is likely to be accurate. It can be trusted.

1c. Undeveloped point - A weakness of the argument is the use of personal testimony from experience.







1d. Developed point - A weakness of the argument is the use of personal testimony from experience. This experience may not apply to many other people and could be biased. It is not strong evidence.




Example 2





2a. Undeveloped point – promoting lifestyle changes is not a good idea because it takes too long





2b. Developed point - promoting lifestyle changes is not a good idea; it takes too long because some people may ignore the advice given by governments and not bother to change their behaviour

2c. Developed point – encouraging governments to work together is the best solution as governments can share ideas and resources. This is supported in Source 4 when Uki says that cooperation between countries will prevent human suffering and reduce conflict.





Question	Answer	Marks
1(a)	<p>From Source 1, identify the estimated number of motor vehicles in the world in 2020.</p> <p>Main Annotations   </p> <p>Candidates should identify the following answer:</p> <ul style="list-style-type: none"> • 1600 million or 1 600 000 000 or equivalent (The answer must include clear reference to millions – 1600 is not correct) <p>1 mark should be awarded for identifying the above.</p> <p><i>Further guidance – the only acceptable answer is listed above. However, candidates may use their own words.</i></p>	1
1(b)	<p>From Source 2, identify <u>two</u> consequences of large numbers of motor vehicles in cities.</p> <p>Main Annotations   </p> <p>Candidates may identify the following consequence from Source 2:</p> <ul style="list-style-type: none"> • Congestion. • Noise. • Accidents. • Delays. • Fuel waste. • Air pollution. • Spoilt environments. • Climate change. • Affects health. • Affects the economy. <p>1 mark should be awarded for each correctly identified consequence up to a maximum of 2 marks.</p> <p><i>Further guidance – the only acceptable answers are listed above. However, candidates may use their own words.</i></p>	2

Question	Answer	Marks
1(c)	<p>Which consequence of large numbers of motor vehicles in cities do you think is the most significant? Explain why.</p> <p>Main Annotations   </p> <p>Indicative content</p> <p>Candidates may identify one of the following consequences:</p> <ul style="list-style-type: none"> • Congestion. • Noise. • Accidents. • Delays. • Fuel waste. • Air pollution. • Spoilt environments. • Climate change. • Affects health. • Affects the economy. <p>Candidates may give the following reasons, any of which could be used, to justify their choice:</p> <ul style="list-style-type: none"> • Has greatest impact. • Affects most people. • Creates most costs. • Ethically or morally most significant. • Has multiple negative consequences. • Creates a vicious circle. • Affects other aspects of life in society. • Reflects public opinion. • Reflects UN opinion. • Other reasonable response. <p><i>Further guidance – candidates are most likely to discuss consequences from the source as listed above. However, the assessment is focused mainly upon their reasoning / justification and therefore alternative consequences should be credited.</i></p> <p>The following levels of response should be used to award marks:</p> <p>Level 3 (3 marks) Good response Clear explanation of significance explicitly linked to the selected consequence.</p> <p>Level 2 (2 marks) Reasonable response Some explanation of significance. The link between the explanation and a consequence may be implicit/unclear at times.</p> <p>Level 1 (1 mark) Limited response A consequence is identified but with limited or no explanation of significance.</p>	3









Question	Answer	Marks
1(c)	<p>Level 0 (0 marks) No relevant response or creditworthy material.</p>	
1(d)	<p>Explain why large numbers of motor vehicles in cities is an important global issue.</p> <p>Main Annotations    </p> <p>Indicative content</p> <p>Candidates are likely to identify the following reasons drawing upon the information in Sources 1 and 2:</p> <ul style="list-style-type: none"> • The number of people living in cities across the world is increasing. • Transportation is an issue in cities across the world. • Vehicle emissions are cause of global climate change. • Vehicle emissions cause air pollution which is not confined to one country. • Other reasonable response. <p>The following levels of response should be used to award marks:</p> <p>Level 3 (5–6 marks) Good response Clearly reasoned, credible and structured explanation of importance. The global dimension is explicit.</p> <p>Level 2 (3–4 marks) Reasonable response Some reasoned explanation of importance. The global dimension is implicit at times.</p> <p>Level 1 (1–2 marks) Limited response Limited reasoning and explanation of importance. Explanations are partial, generalised and lack clarity. The global dimension is not apparent.</p> <p>Level 0 (0 marks) No relevant response or creditworthy material.</p>	6





Question	Answer	Marks
2(a)	<p>‘We can improve transport in our cities.’</p> <p>What are the strengths and weaknesses of the argument supporting this claim?</p> <p>Main Annotations    </p> <p>Indicative content</p> <p>Candidates are likely to discuss the following evaluative points relating to Source 3:</p> <p>Strengths:</p> <ul style="list-style-type: none"> • Many examples. • Clear. • Logical. • Relevant. • Uses some evidence – interest group, university research and personal testimony/opinion. • Acknowledges some counter arguments. • Other reasonable response. <p>Weaknesses:</p> <ul style="list-style-type: none"> • Some assertion. • Some appeal to emotion. • Little factual/statistical evidence. • Some exaggeration. • Small sample from non-expert. • Potential newspaper bias/editing. • Other reasonable response. <p>The following levels of response should be used to award marks:</p> <p>Level 3 (5–6 marks) Good response Clearly explained and credible evaluation of the argument/evidence; usually two (or more) developed points clearly linked to the issue, with some other undeveloped points; or a wide range (four or more) of undeveloped points.</p> <p>Evaluation is clearly focused on the reasoning and/or evidence, its strengths and weaknesses and the way it is used to support the claim.</p> <p>Material from the sources is used as evidence to support the evaluation; some reference to the evidence and/or arguments in the source e.g. quotation/summary of ideas.</p> <p>Level 2 (3–4 marks) Reasonable response Some evaluation of the argument/evidence, its strengths and/or weaknesses, and the way it is used to support the claim. The response usually contains one (or more) developed point(s), with some other undeveloped points. Some (two or more) undeveloped points may be sufficient to enter this level.</p>	6







Question	Answer	Marks
2(a)	<p>Some material from the sources may be used as evidence to support the evaluation.</p> <p>The response may occasionally lack some clarity and be difficult to follow.</p> <p>Level 1 (1–2 marks) Limited response Limited evaluation of the argument/evidence which is often unsupported and asserted. The response may be tangential, partial, generalised and lack clarity. It usually contains one or two undeveloped points only.</p> <p>Answers at this level may repeat source material with little understanding.</p> <p>Level 0 (0 marks) No relevant response or creditworthy material.</p>	

Question	Answer	Marks
2(b)	<p>‘Many people would like to travel by electric bus and tram.’</p> <p>How could you test this claim?</p> <p>Main Annotations    </p> <p>Indicative content</p> <p>Candidates are likely to discuss the following ways to test the claim stated in Source 3.</p> <p>Possible types of information:</p> <ul style="list-style-type: none"> • Statistics/information on transport. • Government transport plans and papers. • Data from social surveys. • Individual testimony or personal experience. • Material from government/organisations/businesses that promote/support transport issues. • Other relevant response. <p>Possible sources of information:</p> <ul style="list-style-type: none"> • National and local governments and their departments. • International organisations, e.g. United Nations; UNESCO. • Experts in transport. • Research reports. • Businesses, pressure groups, charities and NGOs. • Media and the internet. • Other relevant response. <p>Possible methods:</p> <ul style="list-style-type: none"> • Review of secondary sources/literature/research/documents. • Interview relevant experts, people. • Internet search. • Questionnaires. • Surveys. • Other relevant response. <p>The following levels of response should be used to award marks:</p> <p>Level 4 (7–8 marks) Very good response Clearly reasoned, credible and structured explanation of a range of ways to test the claim. The response usually contains three (or more) developed points and may contain some undeveloped points.</p> <p>The response is clearly and explicitly related to testing the claim.</p> <p>Level 3 (5–6 marks) Good response Reasoned and mainly credible explanation of ways to test the claim. The response usually contains two (or more) developed points and may contain some undeveloped points.</p> <p>The response is explicitly related to testing the claim.</p>	8

Question	Answer	Marks
2(b)	<p>Level 2 (3–4 marks) Reasonable response Some reasoning and explanation of ways to test the claim. The response usually contains one (or more) developed point(s), and/or a range of undeveloped points. The response may lack clarity.</p> <p>The response is implicitly related to testing the claim.</p> <p>Level 1 (1–2 marks) Limited response Limited explanation of ways to test the claim. The response contains one or two simple, undeveloped and asserted points.</p> <p>There is little relevance in the response to testing the claim or the methods, sources and types of information are generally not appropriate for the claim being tested.</p> <p>Level 0 (0 marks) No relevant response or creditworthy material.</p> <p><i>Further Guidance - responses that do not link explicitly to the issue/context and are simply a list of research methods/sources/types of information should not score higher than Level 2.</i></p>	





Question	Answer	Marks
3(a)	<p>Identify <u>one</u> value judgement from Mio’s statement. Explain why it is a value judgement.</p> <p>Main Annotations    </p> <p>A value judgement is a statement of an ethical or moral principle or belief, about what is right and wrong, or what is regarded as important, or similar.</p> <p>The following examples are found in Mio’s statement:</p> <ul style="list-style-type: none"> • It is right to care for your health. • Our individual choices are important. • We should also look after each other. <p>Award 1 mark for correctly identifying a value judgement from the list above. However, candidates may use their own words.</p> <p>Award 1 mark for a response that demonstrates an understanding of a value judgement.</p> <p><i>Further guidance – the only acceptable answers are listed above. However, candidates may use their own words.</i></p>	2
3(b)(i)	<p>Identify <u>one</u> opinion from Ren’s statement.</p> <p>Main Annotations    </p> <p>Candidates may identify one of the following examples of opinion:</p> <ul style="list-style-type: none"> • Mio, you are too hopeful. • Most people are selfish and think only about themselves. • Governments must take action. • Governments should use schools to teach children about the importance of looking after the planet. • Individual actions are too small ... • Global organisations are too distant from the problems ... • This will encourage people to use public transport • Only a government can afford ... • Other appropriate response <p>1 mark should be awarded for identifying one of the above.</p> <p><i>Further guidance – note that the only acceptable answers are listed above. However, candidates may use their own words.</i></p>	1

Question	Answer	Marks
3(b)(ii)	<p>Ren argues that government action is the best way to solve transport problems in cities.</p> <p>Explain how well this opinion supports Ren’s argument?</p> <p>Main Annotations    </p> <p>Examples of the points that could be made when explaining how well opinion supports the argument:</p> <ul style="list-style-type: none"> • Very good support as the opinion is based on evidence from personal experience that gives confidence to the reader about the claim. The statement will be based on enthusiastic and committed support from the author. • Some support as the opinion is relevant to the argument but the argument may be slightly unbalanced, distorted or selective, so is not entirely reliable. • Limited support as the opinion is asserted with little evidence and is based on personal experience which may not be the same as other people. <p>Use the following levels of response to award a maximum of two marks:</p> <p>Level 2 (2 marks) Good response An opinion is identified correctly in Q(b)(i) and there is explained evaluation of how well the opinion supports the argument.</p> <p>Level 1 (1 marks) Reasonable response An opinion is identified correctly in Q(b)(i) and there is some asserted evaluation of how well the opinion supports the argument.</p> <p>Level 0 (0 marks) There is no evaluation of how well the opinion supports the argument OR an opinion has not been correctly identified in Q(b)(i).</p>	2

Question	Answer	Marks
3(c)	<p>Which argument is more convincing, Mio's or Ren's?</p> <p>Main Annotations      </p> <p>Indicative content</p> <p>Candidates are expected to evaluate the arguments presented in Source 4 and compare their effectiveness. They should make a supported judgement with some explanation about which person has the most convincing argument.</p> <p>Candidates may support their judgement by considering:</p> <p>Strength of reasoning:</p> <ul style="list-style-type: none"> • logic • structure • balance • claims <p>Use of language:</p> <ul style="list-style-type: none"> • tone – emotive, exaggerated, precise • clarity <p>Evidence:</p> <ul style="list-style-type: none"> • range of information and depth • relevance • sufficiency – sample • source – media; internet • date – how recent • different types of information – fact, opinion, value, anecdote • testimony – from experience and expert <p>Sources of bias</p> <ul style="list-style-type: none"> • local interest • economic • personal values • experience <p>Possible consequences of the ideas presented</p> <p>Acceptability of their values to others</p> <ul style="list-style-type: none"> • how likely other people are to agree with their perspective/view <p>The following levels of response should be used to award marks:</p> <p>Level 5 (13–15 marks) Very good response Wide range of clear, credible and well explained points about which argument is more convincing. Coherent, structured evaluation of both arguments with clear comparison.</p> <p>The response usually contains three (or more) developed evaluative points and may include some undeveloped points.</p>	15

Question	Answer	Marks
3(c)	<p>Material from the sources is used as evidence to support the evaluation; clear, frequent reference to the evidence and/or arguments in the source e.g. quotation/summary of ideas.</p> <p>A judgement is reached.</p> <p>Level 4 (10–12 marks) Good response A range of clear, explained points about which argument is more convincing. Evaluation of both arguments, with some comparison.</p> <p>The response usually contains two (or more) developed evaluative points and may include some undeveloped points. A wide range (four or more) of undeveloped but clearly appropriate points may be sufficient to enter this band at the lower level.</p> <p>Material from the sources is used as evidence to support the evaluation; some reference to the evidence and/or arguments in the source e.g. quotation/summary of ideas.</p> <p>A judgement is reached.</p> <p>Level 3 (7–9 marks) Reasonable response Some points about which argument is more convincing with some explanation. Some evaluation of both arguments, with an attempt at comparison or a very good evaluation of only one argument. Judgements and evaluative points are partially supported or asserted.</p> <p>The response usually contains one (or more) developed evaluative points, possibly with some undeveloped points; three (or more) undeveloped points may be sufficient to enter this band at the lower level.</p> <p>Some material from the sources may be used occasionally as evidence to support the evaluation. The response may occasionally lack some clarity and by difficult to follow at times.</p> <p>A judgement is reached.</p> <p>Level 2 (4–6) Basic response A few points about which argument is more convincing. There may be only one argument considered in any detail, with little attempt at comparison. Evaluative points are mainly asserted or descriptive and lack clarity/relevance at times.</p> <p>The response usually contains two (or more) undeveloped points.</p> <p>A judgement may be reached.</p> <p>Level 1 (1–3 marks) Limited response Limited and unsupported points about which argument is more convincing. The response considers the arguments briefly and/or tangentially. There is little clarity. Answers at this level may repeat source material with little understanding or simply agree/disagree with the arguments presented.</p>	

Question	Answer	Marks
3(c)	<p>The response may not contain any clear evaluative points.</p> <p>Level 0 (0 marks) No relevant response or creditworthy material.</p> <p><i>Further Guidance</i> <i>Responses that give a very good evaluation of only one argument may achieve Level 3 but no higher.</i></p>	

Question	Answer	Marks
4	<p>A government wants to improve transport in cities.</p> <p>The following actions are being considered:</p> <ul style="list-style-type: none"> • Research successful transport improvement projects used in other countries. • Provide money to cities to promote cycling and walking. • Charge more money to drive and park in cities. <p>Which <u>one</u> of these actions would you recommend to the government, and why?</p> <p>In your answer, you should:</p> <ul style="list-style-type: none"> • state your recommendation • give reasons and evidence to support your choice • use the material in the sources and/or any of your own ideas • consider different arguments and perspectives. <p>Main Annotations     DEV BOD</p> <p>Candidates are expected to make a judgement about the statement using reasons and evidence to justify their opinion.</p> <p>Candidates may use and develop the material found in Sources 1 to 4 but should go beyond simply repeating or recycling without adaptation/ interpretation. Other material may be introduced but is not necessary to gain full marks.</p> <p>Candidates may consider some of the following:</p> <ul style="list-style-type: none"> • Reference to scale of impact. • Speed of impact. • Ethical or moral issues. • Reference to different consequences and implications for individuals/different age groups/government. • The influence of individuals and groups on other people. • The role of vested interests and power differences. • Potential conflicts of interest. • Difficulties in planning and coordinating improvements. • Cost and access issues. • Prevention of crime and harm. • Other reasonable response. <p>The following levels of response should be used to award marks:</p> <p>Level 5 (20–24 marks) Very good response Clear, well supported, and credible explanations about the recommended course of action. Different arguments and perspectives are clearly considered.</p>	24

Question	Answer	Marks
4	<p>The response contains a wide range of clearly reasoned points and/or evidence to support the views expressed, usually with four (or more) developed points, and some undeveloped points.</p> <p>The response is well structured, and a clear judgement is reached.</p> <p>Level 4 (15–19 marks) Good response Clear, supported and credible explanation about the recommended course of action. Different arguments and perspectives are considered.</p> <p>The response contains a range of reasoned points and/or evidence to support the views expressed, usually with three (or more) developed points, and some undeveloped points.</p> <p>The response is generally well structured, and a judgement is reached.</p> <p>Level 3 (10–14 marks) Reasonable response Some supported explanation about the recommended course of action. Different arguments and perspectives are included.</p> <p>The response contains some points and/or evidence to support the views expressed, usually with two (or more) developed points, and some undeveloped points.</p> <p>The response is structured but at times difficult to follow and an attempt is made to give an overall judgement.</p> <p>Level 2 (5–9 marks) Basic response Basic explanation about the recommended course of action. Different arguments are included; perspectives, if present, may be unclear.</p> <p>The response relies on assertion rather than reason or evidence; usually with one (or more) developed point(s) or a range of undeveloped points.</p> <p>The response is generally unstructured and difficult to follow.</p> <p>A judgement may be attempted.</p> <p>Level 1 (1–4 marks) Limited response Limited, unsupported explanation about the recommended course of action or some discussion about the topic in general. Different arguments may be included.</p> <p>Often tangential, generalised and lacking in clarity. Unstructured and often difficult to follow.</p> <p>Level 0 (0 marks) No relevant response or creditworthy material.</p>	