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DEVELOPMENT STUDIES

Paper 0453/01

Paper 1

General comments

There were some excellent responses to questions and many candidates scored consistently well across all four questions chosen, indicating a good and extensive coverage of the syllabus by teachers. Many answers are now extended to show depth of understanding and, on the whole, candidates show a clear understanding of the principles of the subject.

However, there are many candidates who still do not develop their answers sufficiently to gain marks. It is clear that they understand the issues being examined but too often their answers are very brief and rely too much on the Examiner making assumptions for them.

For example, **Question 2 (a)(iv)** asked for reasons for the improvement in life expectancy in southern Africa until the 1990's. Many candidates simply gave the word 'education'. Certain aspects of education, such as mathematics, have no or very little bearing on life expectancy, so candidates needed to extend their answer to include the relevant parts of education. So answers that included the idea that education gives an understanding of the importance of balanced diets, or the need to take infants to clinics for check ups, or the importance of personal hygiene etc. were worthy of credit.

This illustrates an important area where many candidates could improve their marks in many sections of questions, if only they followed a statement up with – so that... In this case... Education so that they know to eat a balanced diet. This practice can be applied to many answers and would help candidates to gain more credit. Sometimes it is felt that they obviously know the details but for some reason fail to write them down.

It is vital that candidates decide exactly what sort of response is needed. If the question asks for a name of something, it is no use describing it. If the question asks for a description, then one word is not sufficient. If reasons or an explanation are asked for, then a description will not gain any marks. The key command words in the question need to be identified before an answer is contemplated.

There were very few rubric errors, which is pleasing to see, as candidates are now concentrating their efforts into the questions they have selected. Time does not appear to be a problem, so there is scope for candidates to develop answers fully, especially the latter sections which often require descriptions or explanations.

Comments on specific questions

Question 1

This whole question was not well answered for the reasons given below.

- (a)(i) Many candidates did not understand the term 'population pressure'. They regarded it as meaning a lot of people living in an area. The idea of 'pressure' needs to relate to the fact that the land is not able to support the growing number of people living on it.
- (ii) The majority of candidates only considered the aspect of high population growth and gave two reasons why people have many children in rural areas. In order to gain full marks it was also necessary to consider why the land could not support the population. Land being taken over for other uses, or land degradation due to drought or the lack of a rest period were all valid answers.
- (iii) Many answers here gave the effects of environmental damage such as soil erosion, rather than how population pressure contributes to it. However, many candidates gave the correct answers such as overgrazing and over-cultivation. Some suggested that many people walking would compact the soil and there would be dumping of waste on the land from the many people living there. These ideas were acceptable.

- (b)(i) Many candidates stated that there was little work, other than farming, because there was little education. This did not go far enough as it is possible to do many unskilled jobs without education.
- (ii) This was well answered. Candidates understood that members of the family can undertake work that will earn them extra money to help improve their standard of living.
- (c) Good understanding was shown of the fact that farmers lack the means of transport and also roads in rural areas are poor or non-existent. Some excellent answers stated that 'farmers lack money for marketing strategies such as advertising' and others considered the fact that poor farmers lack the inputs required to produce high quality goods and so they cannot compete in the market with the commercial producers.
- (d) This was well answered correctly by all candidates.
- (e) Few candidates understood the meaning of credit schemes and so many failed to score any marks. Answers concentrated on how the government can help farmers by setting up co-operatives, or providing them with machinery or educating them on the use of fertilisers etc. These are all ways the government helps farmers but they are *not* credit schemes.

Question 2

- (a)(i)(ii) These were well answered with most candidates giving the correct definition and interpreting the data correctly.
- (iii) There were some excellent answers here with details given of the developments in health facilities such as the increased availability of vaccinations. 'Education' as stated in the **General comments**, was not an answer worthy of credit and also 'better living conditions' is a vague statement. Candidates who developed this to describe the improvements in sanitation or the availability of piped water gained the marks.
- (b)(i) This was answered correctly by the majority of candidates.
- (ii) Some candidates confused life expectancy with death rates and others incorrectly gave long accounts of why the high percentage of adults with HIV/AIDS increases death rates in terms of how the infection is spread around the population.
- (iii) Answers here showed thorough understanding of the impact of HIV/AIDS on the development of countries. Many candidates recognised that people suffering from this may either be unable to work at all or work inefficiently or have much time off sick. All these contribute to a decline in manpower and so worth one mark. Answers needed to consider other issues such as the fact that governments spend large sums of money looking after infected people or trying to reduce the spread of the disease. There is therefore less money available for improving schools, roads etc. Several able candidates mentioned the high dependent population that has resulted.

Just to mention the development indices which relate to a lack of development such as a high infant mortality rate was not a reason why development is likely to slow down.

- (c) Candidates are well aware of programmes to help to stop the spread of HIV/AIDS.
- PMTCT and Abstinence Plus Programmes were explained in detail. Candidates must always be careful and make sure they read the question properly. Many failed to gain marks as they described the medicines and care used to treat the sick which is not what the question required – as they do not stop the spread of the disease. General ideas such 'educating the public' were not worth credit.

Question 3

- (a)(i)(ii) These were well answered although there was some repetition. Candidates are not given twice for the same answer so care must be taken.
- (b) The characteristics of a market economy had been well taught. Candidates understood that there is competition between privately owned businesses whose aim is to make a profit. Prices are controlled by the forces of supply and demand and the variety of goods available are determined by consumer demand.
- (c) Candidates understood the difference between a market economy and a planned one.
- (d) This question was not well understood. The phrase 'the best of both worlds' means that the advantages or the best parts of two things are selected and used to create a superior product with the poor parts of both removed. In this case the 'worlds' refer to the market and planned economy. So a mixed economy consists of the best parts of a market economy such as innovation by private enterprises and the best parts of a planned economy such as the provision of infrastructure or free schooling by the government.
- (e)(i)(ii) These were well answered by most candidates although some did not name a tax but described it.
- (f) Candidates understood that if decisions are made locally then there is a sense of community participation and so projects are more likely to be successful. Also people in the capital city do not understand issues in rural areas and it is the local people who appreciate what their own needs are.

Question 4

- (a)(i) Some candidates used the word 'profit' but mostly this was answered correctly.
- (ii) There was much copying here off Fig. 4. Many candidates thought that the exports had changed from primary goods to secondary or even tertiary goods. The important point to have recognised about exports, was not just that they had increased in number but that the goods in the year 2000 included those of greater value than those in the 1970's and there was also a greater range of goods suggesting less dependence on a few items. Similarly, the change from a dictatorship to a democracy shows progress in development in that people now have greater freedoms.
- (b)(i) This term was understood and well expressed e.g. 'a country develops industries which produce goods in high demand in the world market.' This was an example of an excellent answer used to give a definition as it uses words not in the question and so shows full understanding.
- (ii) Many candidates realise that restrictions are put on imports because the country wants to protect its own industries. Few were able to give a further reason such as the need to avoid a trade deficit.
- (c)(i) A good definition was given here by all candidates.
- (ii) There were many excellent answers here covering a range of ideas. Candidates are aware that by restricting MNCs, local industries have a better chance of surviving and employment of local people is much more likely. Several answers developed ideas along the lines of reducing exploitation of the labour force and the depletion of the country's natural resources. The power of MNC's to influence the government and their lack of concern regarding environmental pollution were all valid answers.
- (d)(i) Most candidates scored two marks here.
- (ii) Some candidates were not clear as to what trade unions are. Several assumed it refers to trade between nations. However, good answers covered the fact that trade unions may delay production and increase costs by demanding a better working environment and higher wages.

Question 5

- (a)(i) Global warming is the heating of the earth's atmosphere. Most candidates think it is the hole in the earth.
- (ii) Candidates worked this out correctly but many put the incorrect units and stated 50 million parts.
- (iii) References to the positive correlation were well stated. Several candidates still confuse global warming with the hole in the ozone layer.
- (b)(i) The answers given to this question illustrate the importance of candidates explaining their answers to make it clear to Examiners they understand the issue.

'By clearing the trees' was a common response. How does clearing trees increase emissions of carbon dioxide? Either the burning of the vegetation should have been mentioned as causing release of the gas or some reference should have been made to the fact that less trees would mean less carbon dioxide removed from the atmosphere in photosynthesis. Similarly, why does the use of machinery increase emissions? It is the burning of fuel/oil that is important here.

- (ii) Measures governments take to prevent deforestation are well taught.
- (c) The most common answer here was that factories emit carbon dioxide. But the question states that industrialisation is contributing to an increase in carbon dioxide so more detail was needed. Wider issues and a change of focus from deforestation were required, so candidates who recognised that industrialisation creates wealth and therefore demand for cars and other energy using products gained the credit.
- (d) This was well answered with many different suggestions as to the effects of global warming on individual countries. The fact that work animals would suffer from heat stress and therefore production would be lowered was a far better answer than those that just stated that it would get very hot. Many referred to the rise in sea level but an answer which identified exactly what effect this might have on coastal communities was often lacking. Candidates have most likely been taught this...they probably know it....but fail to write it down and get credit for this knowledge.

Question 6

- (a) This was correctly answered.
- (b)(i) A list – labour, raw materials, infrastructure – was usually given. The candidates used the flow diagram correctly but then failed to use the information to answer the question properly. i.e. 'Money capital is used to pay wages' would have been better. 'Money is used to buy in the raw materials' etc.
- (ii) Candidates understood what capital goods are.
- (c) Several answers here merely repeated words from the question so it was not clear that the terms had been understood. e.g. 'Finished goods have been finished'.
- (d) This was answered correctly.
- (e)(i) This question posed a few problems with a common answer being 'a primary industry'.
- (ii) The idea of specialisation is well understood but many candidates used the word 'expects' instead of 'experts'. The fact that production is increased as time is saved and the process becomes more efficient was well expressed.
- (iii) This was not well answered. Many stated the higher costs involved but failed to state why these would be so. A common answer concentrated on the fact that unemployment of unskilled labour would increase, which is incorrect.

<p>Paper 0453/02</p>

<p>Paper 2</p>

General comments

Once again it is pleasing to report a generally high standard was achieved in this paper. Most candidates had a strong command of both the subject and the English language, being able to answer in detail even when a very short answer would have sufficed. All candidates should take careful note of the command words in a question as many wasted time by adding explanations when only descriptions were required. This is an important examination technique to learn in order to be able to answer the specific question posed. Weaker candidates failed to develop a number of detailed points when the question was worth 3 or more marks and thus often limited their mark to only 1. A minority found the language difficult and even resorted to their own language which gained them no credit.

Comments on specific questions

Question 1

This question tended to gain higher marks than **Question 2** although there was not a large differential between the two this year. Candidates found all parts accessible but some failed to develop their answers sufficiently. Candidates should read the questions carefully including the next part of a question as time and effort was often wasted giving reasons when they were required the following part. In many cases they were not repeated in such depth and thus marks lost.

- (a)(i) Mostly correct. A minority of candidates failed to write 'million' in the answer.
- (ii) Mostly correct.
- (iii) Most candidates could compare the rates of growth and only a minority failed to mention growth considering only total population. However, weaker candidates did not use the data to illustrate the answer. Comparative figures should have been used.
- (iv) Many candidates lost marks here by only discussing the reasons for birth rates being high. This does not lead to population growth unless the death rate has fallen, thus the emphasis of the question was on realising that death rates had fallen and reasons for their fall.
- (b)(i)(ii) Both were usually correct.
- (iii) Mostly correct. Urbanisation was the only correct answer as the question was looking at percentages of the population living in rural and urban areas and their relative change. Thus migration was not the name of this process.
- (iv) Most candidates identified the growth of urban population and it was pleasing to read clear descriptions using percentages for all three dates. A mark was lost if all three dates were not described or mention made of the steady rate of change across all three dates. Many candidates gave reasons in this section when only a description was wanted.
- (v) These reasons were well known, but frequently full marks were not scored due to vague statements such as 'better living conditions' or 'better services'. Specific points were required such as 'availability of electricity', better health facilities, etc.
- (c)(i) Correctly answered by nearly all candidates.
- (ii) Mostly correct although some failed to name a continent.
- (iii) Many failed to realise that the question was asking for a *developing* world city and gave Tokyo as the answer which is a *developed* world city.
- (iv) Mostly correct.
- (v) Mostly correct.

- (d)(i) Mostly correct.
- (ii) Most failed to read and interpret the question correctly and thus just quoted statements from the stimulus material which did not directly show that Isma lived in a poor part of the city. For instance, walking to work would be quite possible from a middle class area of a city. The points needed were that he could not afford more than two rooms or that eight people living in two rooms was very overcrowded. The lack of water supply or electricity were other indicators.
- (iii) There were good accounts of the problems associated with the diet including detailed knowledge of deficiency diseases and other problems.
- (iv) Most identified the informal sector although service or tertiary were equally correct. However, market sector gained no credit.
- (v) There was a need to mention the poverty created by Isma's low wage as well as the problem of having six children or need for more food, etc. Many did not develop their ideas sufficiently in this question.
- (vi) This question was looking for data evaluation and thus merely repeating the material given in the stimulus was insufficient to gain credit. The idea of the circle of poverty was a useful way of answering developing ideas of lack of education, skills and thus earning power, leading to low social class and limited education of children who then have limited earning potential.

Question 2

Marks for this question were similar to **Question 1** although some Centres were weaker. Candidates are now well aware of the need to consider the number of marks available and relate this to the number of points made. However, many struggled in parts of this question to make two or three valid points.

- (a)(i) Mostly correct although some omitted any reference to adults.
- (ii) Most identified the relationship but many then gave reasons for it rather than illustrating with an example of a high literacy/low mortality and then the reverse. For full marks figures needed to be quoted.
- (iii) Those who had given reasons in (ii) often failed to repeat them in order to answer this question and thus lost credit. A range of consequences were required for full marks making points such as 'educated mothers have fewer children, understand about nutrition and practice better hygiene.' There were many detailed answers written either from the educated or uneducated point of view.
- (b)(i) Most made the point that families were too poor to continue paying for education but few considered a lack of schools or teachers.
- (ii) Again most made one point but not two. Many mentioned the ability to work and study where others considered the difficulty of distance to schools. Mentioning both points would have gained the two marks.
- (iii) Credit was gained from points about increased motivation but few considered points such as the shortage of qualified teachers, the high standard that can be achieved on a TV programme and the need to fill in gaps where no teachers existed for a subject.
- (iv) Cost of televisions and lack of electricity were common answers here and full marks were *often* achieved.
- (v) The idea of national apprenticeship courses was not well understood and many gave a normal school subject such as mathematics or design and technology.
- (vi) Much material was copied in order to answer this question and thus credit was limited. Candidates should not copy from the material but interpret the data and write in their own words. Many failed to realise that the work during the day would be the practical side of the subject and then the theory would be taught in an evening.

- (c)(i) Mostly correct although some only put one answer here.
- (ii) Mostly correct.
- (iii) The most popular answers were a shortage of government funds alongside a shortage of parents' funds to allow children to stay at school. Some mentioned the lack of suitable teachers.
- (iv) There were a few excellent detailed answers which considered the shortage of skilled labour, the need to employ ex-patriates and thus the slow rate of industrialisation. However, many others returned to the ideas of difficulties of providing education, health care, etc. which were not relevant to the question.
- (d)(i) Mostly correct.
- (ii) Mostly correct.
- (iii) Good answers mainly concentrating on the value of girls in the society, their role in the home and the role of boys in providing for the extended family.

Paper 0453/04

Alternative to Coursework

General comments

The paper allowed widespread differentiation. There were many excellent answers in which candidates showed skills and understanding which, had they been able to complete their own coursework research, would have enabled them to do so with confidence and competence. Many candidates were well prepared for the type of tasks which were required, perhaps through being involved in their own research as well as completing classroom based exercises. At the other end of the scale weaker candidates produced lists of undeveloped ideas with no contextualisation to specific circumstances. A strong characteristic of weaker candidates is vagueness in many of their answers. However, there were relatively few candidates who struggled with the terminology used, most were able to understand the nature of the tasks required and respond in an appropriate way, weaker answers being the result of a lack of understanding and/or a failure to develop answers rather than a misunderstanding of the requirements of the tasks.

The focus of the paper was on research into health care and included questions on collecting, presenting and interpreting data. Clearly those candidates who have completed such practical exercises as part of their course are likely to be more successful than those who have not. As has been stated in previous reports on this component simple research work undertaken in school or the community involving planning, sampling, data collection, presentation and analysis should form an integral practical aspect of the preparation for this examination. Whilst studying past papers is very helpful as examination preparation, it is inevitable that those candidates who have had real experience of investigation, participation and problem solving in addition to this, will not only be better equipped for the Alternative to Coursework examination, but also will have had a worthwhile practical learning experience as part of their Development Studies course.

This examination followed the format which has now become well established. Initially candidates were asked questions on data collected in South Africa relating to health care, with particular reference to imbalance between the health care of different racial groups. This involved questions testing knowledge of basic research techniques such as sampling, along with questions which involved the presentation and analysis of data. Candidates were then asked to consider how they would collect data on health care provision, and then consider how people could work together in the community to improve the quality of their lives.

Almost all candidates were able to finish in the time allowed, even those who spent considerable time and care presenting data in **Question 1 (b)(iv)**. There were many excellent responses, well written and developed, though the brevity and superficial nature of answers from weaker candidates suggested that they had finished with far too much time to spare.

The following advice may help candidates to improve the general standard of answer on this paper.

- aim to develop each idea so that their answer does not emerge as a list of points
- read the entire question carefully before they begin their answer, decide which section requires which information, thereby avoiding repetition of answers and the time that is wasted
- take note of the command word so that the answer is relevant to the question
- use the mark allocation as a guide to the amount of detail or number of responses required
- use resources, such as tables and extracts, carefully in order to make use of the detail they include.

Comments on specific questions

Question 1

- (a)(i) Almost all candidates identified the correct answer, which was South Africa.
- (ii) Candidates needed to use their own words here rather than copying out parts of the extract, in so doing showing their understanding of the purpose of the research described. Simple responses referred to 'finding out about health care', however to score both marks it was necessary to refer to 'finding out about health care prior to free health care being introduced in order to assess its effects'.
- (iii) The method of data collection used was a questionnaire. Whilst many candidates correctly identified this method, others answered 'primary data collection' which was not sufficiently precise.
- (iv) Many candidates were not familiar with stratified sampling, this was a question where few scored both marks. Many candidates described random sampling. A stratified sample is one which reflects the same balance as the population as a whole, according to the criteria which are being used. In this example the stratified sample of 4000 South African households should have reflected the South African population as a whole, in terms of, for example, its racial balance or its gender balance or its geographical balance. Candidates could have exemplified this by suggesting, for example, that if 80% of the South African population were black Africans then 4 out of 5 of the sample, in other words 3200 of the 4000 chosen, should belong to that racial group. Stratified sampling is one of the best methods of selecting a sample, as the sample chosen will be representative of the whole population. It is often far better to choose a stratified sample than a random or systematic sample and candidates need to be familiar with it. Exercises in class could easily be devised which involve choosing samples in different ways and students can be involved in evaluating each method.
- (v) Those candidates who looked thoroughly at Fig. 1 were able to work out what a 'pilot study' is, even if they had not come across the idea before, and many gave good answers. There were however a significant minority who simply guessed at it being something to do with aeroplanes. It is hard to understand how candidates would envisage that such a response would fit into the overall context of the question.
- (b) The data provided in Fig. 2 was generally well interpreted by candidates.
- (i) Almost all candidates identified the correct answer, which was KwaZulu-Natal.
- (ii) Almost all candidates identified either Northern or Western Cape, in both these provinces coloureds form the majority of the population.
- (iii) Most candidates scored either one or both marks here. There are many differences between the racial structures of Western Cape and Gauteng and only two were required. Some candidates wrote unnecessarily long answers which wasted their time, clearly they had taken little note of the mark allocation. When asked to identify differences it is good practice to make direct comparative points rather than writing a paragraph about one area and then a paragraph about the other, leaving the Examiner to work out what the differences are. In this case ideas such as the following were ideal:

- *Gauteng has many more Black African than white but in Western Cape the evenly balanced*
- *Gauteng has more Indian people than Western Cape*
- *Gauteng has more white people than Western Cape*
- *Western Cape has more coloureds than Gauteng*
- *the majority population is Black African in Gauteng but it is coloured in Western Cape.*

A few candidates quoted figures which was not required in this case, as the question asked for a description. Providing candidates qualified their statements marks were given, however numbers alone were not credited. Thus 'there are 5147 thousand black Africans in Gauteng and 827 thousand in Western Cape' did not score. However 'there are 5147 thousand black Africans in Gauteng but only 827 thousand in Western Cape' did score as the words 'but only' suggest a correct interpretation of the figures.

- (iv) As always with this type of question full differentiation was achieved. To achieve full marks candidates needed to plot the information showing the spatial dimension (hence the provision of Fig. 3 the outline map). There were some excellent attempts at maps using choropleth shading or located proportionate symbols. The majority of candidates, however, chose to graph the information and could score four marks by doing so, providing that an appropriate graph was chosen (i.e. bar graph, pie chart, divided rectangle or pictogram) and drawn reasonably accurately. Most frequent errors made by candidates which lost them marks included the failure to choose an appropriate scale or to label the axis to indicate what the numbers represented.
- (c)(i) The bar graph (histogram) and pie chart were usually correctly identified, though few candidates knew that the graph type used in Fig. 6 is a divided rectangle (or compound bar).
- (ii) There were many excellent responses here, the better ones being those which were stated succinctly as follows:

On average black Africans:

have further to travel for health care than white people

have longer to wait to see a doctor than white people

have a lower quality of health care than white people.

As with (b)(iii) a comparison was required; some candidates lost marks by just writing about one racial group, and figures were only credited if they incorporated some interpretative comment.

Question 2

- (a)(i)(ii) Here candidates were expected to show their understanding by providing some specific amplification in order to describe how the methods could be used to collect information which would be useful in an enquiry into levels of health care. Many candidates were able to do this successfully, though others defined the methods without any attempt to contextualise.

Thus an ideal response would be along the following lines:

- (i) – *talk face to face to local people, asking them questions about their health care*

OR call a meeting so people can talk about the levels of health care in the village.

- (ii) – *get figures from the Ministry of Health on health care provision in the region*

OR ask for records at the local surgery of the numbers of people treated for different diseases

OR refer to books/magazines/internet, seeking for articles about health care in the area.

There is still some confusion between interviews and questionnaires, as a number of candidates stated in (i) that they would carry out their interviews by writing a questionnaire. It is important that candidates understand the difference between the two methods. In (ii) the term 'secondary data' was well known by most candidates, although a number did suggest a method of primary data collection such as observation.

- (b) Generally this question was well answered and candidates were able to identify difficulties which they would have in carrying out such an enquiry, relating their answers to the methods of data collection they had identified in (a).

Many issues were raised, most commonly relating to time constraints, reluctance of local people to participate and the confidential nature of official health records. For example:

- *health workers may not have time to answer questions.....they may be very pressured for time with their jobs*
- *people may refuse to answer.....they may be suspicious of intrusive surveying/may not want to discuss sensitive issues of health care*
- *official statistics may not be available.....as they are confidential*
- *some people will not understand the questions.....as they do not speak English*
- *some people will not tell the truth.....as they are embarrassed to reveal personal details*
- *it will take a long time to reach people to interview them....as many live in remote rural areas.*

Note the second part of each response, an attempt to explain, without which candidates could not score full marks.

Weaker answers described without any attempt to explain, and some focused on difficulties which did not relate to the methods they were going to use. For example the fact that the population may not be literate is of little significance in this case, as interviewing does not require the respondents to read and write.

Question 3

The focus here was on people *working together in their community* to improve either water supplies or sanitation. Full differentiation was achieved in both sections. There were some well thought out responses, with excellent practical ideas which suggested that some students had participated in community work of this type, whilst others seemed to have little idea of what was required.

- (a) Small scale, practical suggestions of how local people could work together were required, and answers could relate to either water supply or sanitation. For example:

'The village people could work together and wells/boreholes could be dug to the water bearing rocks, hand pumps could be installed, and water supplies protected from insects by a cover.'

Note these are all examples of things which could be done by villagers cooperating with each other.

A significant number of candidates discussed both water supply and sanitation in turn, which was not necessary, although it is recognised that improvements in sanitation may well lead to improvements in the quality of water supply. Another problem faced by candidates who did not read the entire question was that they simply stated individual actions which people could take (e.g. 'they should wash their hands after using the toilet') or they explained how the government should provide all the population with clean, running water. Laudable though actions such as these may be, it is not what the question asked.

- (b) There were many perceptive answers here though it is worth noting that, in order to score full marks, candidates needed to refer to both organisation and finance. The following extract from the mark scheme outlines possible suggestions:

Organisation – ideas such as community involvement/cooperative; people work in teams; use of unemployed people; grass roots organisation; chief/elders ask people to participate; bring in experts for advice etc.

Finance – ideas such as taxation; government grants/loans; donations from aid organisations/charities; community finance/pool money together; use of money earned from selling crops/crafts; loans from banks/credit companies; volunteer labour etc.