



ZIMBABWE SCHOOL EXAMINATIONS COUNCIL
General Certificate of Education Ordinary Level

COMMERCE
PAPER 2 Essays

4049/2

JUNE 2023 SESSION

2 hours

*Additional materials:
Answer paper*

TIME: 2 hours

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Write your name, centre number and candidate number on the answer paper provided.

Answer all questions in Section A and any three questions in Section B. Answers in Section B must be in essay form.

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2013 Zimsec Commerce Paper 2

**Ali Parry, Susara J. Jansen van
Rensburg**



2013 Zimsec Commerce Paper 2:

Trade in Zimbabwe Richard Newfarmer, Martha Denisse Pierola, 2015-05-26 In Zimbabwe trade has been a driver of economic growth rising incomes and progressive empowerment of Zimbabweans through rising standards of living and the promise of better jobs Since 1980 through good years and bad years increases in exports have been positively associated with increases in national income Zimbabwe's location and resource base together with a low cost but relatively well educated labor force have endowed it with a naturally high trade ratio built on a diversified base that facilitates using trade as an engine of growth While trade volumes have rebounded smartly from the deep recession of 2007-2008 these do not offset other worrisome longer term trends Export growth during the last decade has been lacklustre and failed to drive high growth Agricultural exports other than tobacco have lost their once dominant role in the region and are no longer a source of diversification Manufacturing has withered in a continuing secular decline Zimbabwe's export basket has become less diversified and more dependent on a narrow range of mineral and to a lesser extent agricultural products In short exports have become less diversified less technologically sophisticated and less labor intensive and ever more dependent on a few large mining activities to provide foreign exchange and employment This report traces the roots of this poor performance to several policy issues poor predictability of macroeconomic policy and economic governance has created an unfavorable climate for private investment and trade a tariff structure that dampens export profitability industrial policies indigenization policy in particular that undermine investor confidence and inhibits private investment and finally competition limiting policies toward services that limit connectivity of Zimbabweans and raise trade costs The good news arising from the study is that the remedies for these policy shortcomings lie in Zimbabwean hands If the government were to adopt reforms that reconfigure economy wide incentives and trade and industrial policies it could promote sustained growth economic diversification and empowerment of poor people

Research Anthology on Small Business Strategies for Success and Survival Management Association, Information Resources, 2021-06-25 Running a small business provides opportunity for greater success increased growth and potentially the chance to move to the global business arena yet also much more risk Small businesses not only have less employment but also less annual revenue than a regular sized business With the growth of large corporations and chain businesses it has become harder to maintain the survival of a small business The COVID 19 pandemic has also brought more pressure onto the already unsteady survival of small businesses due to forced closures decreased agility fewer technological innovations and smaller customer bases The Research Anthology on Small Business Strategies for Success and Survival offers current strategies for small businesses that can be utilized in order to maintain equal footing during challenging times With the proper strategies available to small business owners small businesses could not only survive but also excel despite the environment that surrounds them Covering topics including decision management new supportive technologies sustainable development and micro financing this text is ideal for small business owners

entrepreneurs startup companies family owned and operated businesses restaurateurs local retailers managers executives academicians researchers and students Financial Inclusion Regulatory Practices in SADC Howard Chitimira,Tapiwa Warikandwa,2023-05-25 Against a background of calls to prioritise the improvement of financial inclusion in Africa this book provides an analysis of current financial inclusion measures in Southern Africa Evaluating the existing strengths and weaknesses of financial inclusion in Africa it identifies opportunities to improve inclusive financial services and aid poverty reduction in the region With a focus on South Africa Namibia Botswana and Zimbabwe as case studies for assessing current financial inclusion in the context of particular challenges faced by unbanked and underbanked customers who are easy targets for cybercriminals due to low levels of digital literacy it looks into the regulation and promotion of financial inclusion in Southern Africa The book explores financial inclusion in the context of digital transformation in the 21st century examining the regulation and promotion of financial inclusion in the context of digital transformation as well as the challenges related to financial inclusion Suggesting improvements to aspects of company law securities and financial markets in the Southern African Development Community region the book offers a comprehensive study on the regulation and promotion of financial inclusion in the Southern African Development Community region It will be essential reading for students and academics researching financial inclusion international economic law and development *Earth Systems Protection and Sustainability* James N. Furze,Saeid Eslamian,Safanah M. Raafat,Kelly Swing,2022-01-31 *Earth Systems Protection and Sustainability* qualifies imperatives and discusses the use of mathematical approaches to assess and achieve sustainability in threatened and vulnerable Earth systems globally Mathematical advances in this context include both operational and Boolean methods as well as linguistic logic based Bayesian approaches and generative mathematics relevant to scenario formation The mathematic methods are refined into functional areas and deeper learning which enable the use of searching algorithms to achieve optimal solutions for the circular nature and application of sustainability Pertinent sections and synergistic elements are covered in order to synthesize key informative nodes advising of the very real dangers facing planet Earth and its biodiversity Each volume stands in its own right Analytical and scientific chapters are blended with social resilience and socio economic development consideration thus enabling the settings of sustainability within varying scenarios of climatic forces and species dynamics Volume 1 focuses on ground breaking evolutionary expansion assisting with life s continuation on Earth sustainable management of pathogens and halophyte uses in agroecology bioremediation methods in drilling waste management conservation and sustainability of diversity climate change mitigation strategies displacement management in a large scale ongoing crisis risk reduction and management policy sustainably intelligent driven markets sustainability consensus in an uncertain environment and path planning in static and dynamic environments Pictorial contributions made from across the world refine particularly urgent problems for attention and provide solutions and methods of environmental sustainability operated in communities complementing the descriptive chapter sections Both volumes are targeted for a

global audience of academic professional classroom governmental unit and community members and seek to include all sectors to ensure ongoing and comprehensive Earth Systems Protection **ICBAE 2020** Bima Cinintya Pratama, Naelati Tubastuvi, Suryo Budi Santoso, Azmi Fitriati, Robbi Rahim, 2020-10-15 The 2nd International Conference of Business Accounting and Economics ICBAE 2020 continued the agenda to bring together researcher academics experts and professionals in examining selected theme by applying multidisciplinary approaches This conference is the second intentional conference held by Faculty of Economics and Business Universitas Muhammadiyah Purwokerto and it is a bi annual agenda of this faculty In 2020 this event will be held in 5 6 August at Faculty of Economics and Business Universitas Muhammadiyah Purwokerto The theme of the 2nd ICBAE UMP 2020 is Economics Strength Entrepreneurship and Hospitality for Infinite Creativity Towards Sustainable Development Goals SDGs It is expected that this event may offer contribution for both academics and practitioners to conduct researches related with Business Accounting and Economics Related Studies Each contributed paper was refereed before being accepted for publication The double blind peer reviewed was used in the paper selection **Principles of Economics Volume 2 of 2** Textbook Equity Edition, 2014-03-31 This is Volume 2 of 2 covering Chapters 24 34 and the appendices See www.textbookequity.org principles of economics Excerpt Principles of Economics is designed for a two semester principles of economics sequence The text has been developed to meet the scope and sequence of most introductory courses At the same time the book includes a number of innovative features designed to enhance student learning Instructors can also customize the book adapting it to the approach that works best in their classroom The pedagogical choices chapter arrangements and learning objective fulfillment were developed and vetted with feedback from educators dedicated to the project They thoroughly read the material and offered critical and detailed commentary The outcome is a balanced approach to micro and macro economics to both Keynesian and classical views and to the theory and application of economics concepts Current events are treated in a politically balanced way as well Entrepreneurship, Business and Economics - Vol. 2 Mehmet Huseyin Bilgin, Hakan Danis, 2016-03-23 This volume of Eurasian Studies in Business and Economics focuses on latest results from research in Banking and Finance Accounting and Corporate Governance Growth and Development along with a focus on the Energy sector The first part on Accounting and Corporate Governance features articles on environmental accounting audit quality financial information and adoption of governance principles The Banking and Finance part looks at risk behavior in banks credit ratings during subprime crisis stakeholder management and stock market crises The book focuses then on the energy sector and analyzes macroeconomic impacts of electricity generation risk dimensions in wind energy the latest EU energy reforms and discusses prediction models

Urban Geography in Postcolonial Zimbabwe Abraham R. Matamanda, Verna Nel, Innocent Chirisa, 2021-05-07 This interdisciplinary book provides a cross sectoral and multi dimensional exploration and assessment of the urban geography perspectives in Zimbabwe Drawing on work from different disciplines the book not only contributes to academia but also

seeks to inform urban policy with the view of contributing to the national aspirations of Zimbabwe attaining middle income status by 2030 Adopting a multi dimensional assessment that transcends disciplines such as urban and regional planning human and physical geography urban governance political science economics and development studies the book provides a background for co production concerning urban development in the Global South The book contributes into its analysis of the institutional and legislative framework that relates to the urban geography of Zimbabwe as these are responsible for the evolution of the urban system in the country The connections among different sectors and issues such as environment economy politics and the wider objectives of the SDGs especially goal 11 aspiring to create sustainable communities by 2030 are explored The success stories relating to urban geography in Zimbabwe are identified together with the best possible practices that may inform urban planning policy and management

Policy Solutions for Economic Growth in a Developing Country Nassir Ul Haq Wani,2024-06-17 Perspectives on Afghanistan s Trade and Development offers a rich and varied policy analysis for those who wish to design a policy to bolster exports from Afghanistan and for academicians researchers and students who wish to gain greater insight into this developing economy

National Healing, Integration and Reconciliation in Zimbabwe Ezra Chitando,2019-12-06 This book brings together scholars from diverse backgrounds to provide interdisciplinary perspectives on national healing integration and reconciliation in Zimbabwe Taking into account the complex nature of healing across moral political economic cultural psychological and spiritual dimensions of communities and the nation the chapters discuss approaches disparities tensions and solutions to healing and reconciliation within a multidisciplinary framework Arguing that Zimbabwe s development agenda is severely compromised by the dominance of violence and militancy the contributors analyse the challenges possibilities and opportunities for national healing This book will be of interest to scholars of African studies conflict and reconciliation and development studies

Mapping the Digital Divide in Africa Bruce Mutsvairo,Massimo Ragnedda,2025-10-01 Despite issues associated with the digital divide mobile telephony is growing on the continent and the rise of smartphones has given citizens easy access to social networking sites But the digital divide which mostly reflects on one s race gender socioeconomic status or geographical location stands in the way of digital progress What opportunities are available to tame digital disparities How are different societies in Africa handling digital problems What innovative methods are being used to provide citizens with access to critical information that can help improve their lives Experiences from various locations in several sub Saharan African countries have been carefully selected in this collection with the aim of providing an updated account on the digital divide and its impact in Africa

Natural Resource Sovereignty and the Right to Development in Africa Carol Chi Ngang,Serges Djoyou Kamga,2021-08-25 This book explores the nexus between natural resources ownership and the right to development in Africa The right to sovereignty over natural resources and the right to development are recognised and protected in an extensive framework of international regional and domestic instruments They guarantee people s entitlement to fully and freely utilise their natural

resources as a means of subsistence and for economic social and cultural development Yet despite the abundance of natural resources in Africa a majority of the people on the continent remain largely impoverished This book articulates the central argument that to achieve the right to development in Africa requires appropriate governance of the continent s natural resources to which the people of Africa are guaranteed sovereign ownership With case study illustrations from Zimbabwe Ghana Ethiopia and the Democratic Republic of Congo chapters explore the normative measures specific guarantees and community entitlements to natural resources for the realisation of the right to development The book will be an invaluable guide to scholars and postgraduate students of Natural Resources Development and African studies as well as policymakers and practitioners in these areas

Civil Society in Zimbabwe Mandlenkosi Mpofu,Dion Nkomo,Kirk Helliker,2025-09-01

This book considers the historical and spatial dimensions of civil society in Zimbabwe s Matabeleland region an area suffering from severe development and democratic deficits over many decades Transcending an organisational conception of civil society and a simplistic state civil society dualist understanding it recognises the dynamic character of civil society as a social space inclusive of less formalised associational forms of collective life as well as the colonial character and legacies of civil society both analytically and empirically This book facilitates a nuanced understanding of the specificities of the social political and economic evolution of Matabeleland in colonial and post colonial Zimbabwe and the region s troubled relations with the central state Historically it traces civil society in Matabeleland from the region s resistance against the colonial settler state to contemporary struggles for justice given the unresolved Gukurahundi legacy Civil society is depicted as constituted by a set of complex and shifting struggles for justice not simply between Matabeleland and the central state but also internally within Matabeleland along multiple fault lines including class and culture The relevance of understanding civil society in Matabeleland for Zimbabwe and Africa more widely is brought to the fore The book will be of interest and value to scholars of civil society politics and democratisation across the African continent

Principles of Macroeconomics 3e David Shapiro,Daniel MacDonald,Steven A. Greenlaw,2024-08-23 Also available as audiobook Principles of Macroeconomics 3e covers the scope and sequence of most one semester introductory macroeconomics courses The third edition takes a balanced approach to the theory and application of macroeconomics concepts The text uses conversational language and ample illustrations to explore economic theories and provides a wide array of examples using both fictional and real world scenarios The third edition has been carefully and thoroughly updated to reflect current data and understanding as well as to provide a deeper background in diverse contributors and their impacts on economic thought and analysis For example the third edition highlights the research and views of a broader group of economists Brief references and deeply explored socio political examples have also been updated to showcase the critical and sometimes unnoticed ties between economic developments and topics relevant to students This is an adaptation of Principles of Macroeconomics 3e by OpenStax You can access the textbook as pdf for free at openstax org Minor editorial changes were made to ensure a better ebook reading

experience This is an open educational resources OER textbook for university and college students Textbook content produced by OpenStax is licensed under a Creative Commons Attribution 4.0 International License [Agricultural Development and Food Security in Africa](#) Renu Modi,Fantu Cheru,2013-08-08 The subject of food security and land issues in Africa has become one of increased importance and contention over recent years In particular the focus has shifted to the role new global South donors especially India China and Brazil are playing in shaping African agriculture through their increased involvement and investment in the continent Approaching the topic through the framework of South South co operation this highly original volume presents a critical analysis of the ways in which Chinese Indian and Brazilian engagements in African agriculture are structured and implemented Do these investments have the potential to create new opportunities to improve local living standards transfer new technology and knowhow to African producers and reverse the persistent productivity decline in African agriculture Or will they simply aggravate the problem of food insecurity by accelerating the process of land alienation and displacement of local people from their land Topical and comprehensive [Agricultural Development and Food Security in Africa](#) offers fresh insight into a set of relationships that will shape both Africa and the world over the coming decades **Research Anthology on Developing Socially Responsible Businesses** Management Association, Information Resources,2022-03-04 In today s world of global change it has never been more critical for businesses to adapt their strategies management styles and policies to match that of the surrounding environment Consumers are increasingly becoming more aware of the impact that businesses and product consumption have on environmental health Thus businesses have had to alter their production workflows to better suit a more environmentally conscious customer base As society faces numerous issues related to the environment health poverty and social justice the need for socially responsible businesses is crucial to develop and improve the overall landscape of the business field The [Research Anthology on Developing Socially Responsible Businesses](#) discusses the best practices challenges opportunities and benefits of creating socially responsible businesses and provides a context of why these business models are needed This essential text also considers how society has changed over time and how businesses must adjust their ideals and practices in order to survive in a changing world Covering a range of topics such as accountability environmental issues and human rights this major reference work is ideal for business owners managers policymakers academicians researchers scholars practitioners instructors and students [Locally Relevant ICT Research](#) Kirstin Krauss,Marita Turpin,Filistea Naude,2019-01-17 This book constitutes the refereed proceedings of the 10th International Development Informatics Association Conference IDIA 2018 held in Tshwane South Africa in August 2018 The 20 revised full papers presented were carefully reviewed and selected from 61 submissions The papers are organized in topical sections on ICT adoption and impact mobile education e education community development design innovation and maturity data **Ecosystem Dynamics and Strategies for Startups Scalability** Baporikar, Neeta,2023-12-15 Those who venture into the realm of

ecosystem advantage will discover a complex web of relationships interfaces and processes designed to efficiently deliver customer value One important factor in the process of building an enterprise that is often overlooked is that a business's success is inevitably entwined with the performance of its surrounding ecosystem Spanning a tapestry of firms institutions and individuals this ecosystem forms the linchpin of success However the journey to prosperity demands more than the mere existence of a thriving ecosystem it necessitates adept management and cultivation of relationships within it Ecosystem Dynamics and Strategies for Startups Scalability uncovers the nuances of connecting complementary participants navigating uncertainty among diverse partners and securing a substantial share of the created value As a testament to its academic rigor the book discerns that fostering an ecosystem often hinges upon a lead firm orchestrating key value contributing elements or that the government enacting conducive policies The book also extends far into diverse facets of resource management ecosystem construction and startup scalability all rooted in comprehensive theoretical analysis Bridging theory and practice it furnishes case studies and best practices to accentuate these concepts As economies worldwide reset post pandemic the book assumes greater relevance illuminating the path for startups to thrive in emerging markets Scholars postgraduates practitioners and policymakers alike stand to gain a wealth of knowledge from the evolution of resource management and ecosystems to their pivotal roles in startup success

Proceedings of The International Conference on eBusiness, eCommerce, eManagement, eLearning and eGovernance 2015 Kokula Krishna Hari

Kunasekaran,Vignesh R,Kulachet Mongkol, Chong Seak Sea,2015-07-24 This is the Proceedings of The International Conference on eBusiness eCommerce eManagement eLearning and eGovernance 2015 The event happened in University of Greenwich London United Kingdom in July 2015

Africa's digital future Ali Parry,Susara J. Jansen van Rensburg,2021-12-31 The main thrust of this book is to examine whether Africa is in a position to benefit from the digital age given the continent's many development challenges and slow adoption of digital technologies While there is substantial literature on the digital economy and the quickening pace of the Fourth Industrial Revolution 4IR comparatively little research has been conducted on what the digital age means for Africa This book aims to close this research gap by using various qualitative and quantitative research methodologies to arrive at a cross section of original findings and perspectives on how Africa can capitalise on the benefits of digital developments including their potential to create jobs and bring about more inclusive growth The book's main contribution is its coverage of a range of topics that will affect Africa's digital future including industrialisation global value chains transport and logistics trade facilitation labour market dynamics employment and education The theme of digital trade forms a backdrop to many of the chapters along with references to the COVID 19 pandemic The book acknowledges that although African countries should learn from international best practices they need to chart their own course according to their own particular circumstances By adopting a digital mindset countries should be able to diversify economically and extend their market reach across the continent Furthermore while Africa should be looking

to the future and determining how digital technologies can become effective tools of sustainable development the continent has much catching up to do

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