



NATIONAL SENIOR CERTIFICATE EXAMINATION
NOVEMBER 2011

CONSUMER STUDIES
MARKING GUIDELINES

Time: 3 hours

200 marks

These marking guidelines were used as the basis for the official IEB marking session. They were prepared for use by examiners and sub-examiners, all of whom were required to attend a rigorous standardisation meeting to ensure that the guidelines were consistently and fairly interpreted and applied in the marking of candidates' scripts.

At standardisation meetings, decisions are taken regarding the allocation of marks in the interests of fairness to all candidates in the context of an entirely summative assessment.

The IEB will not enter into any discussions or correspondence about any marking guidelines. It is acknowledged that there may be different views about some matters of emphasis or detail in the guidelines, and different interpretations of the application thereof. Hence, the specific mark allocations have been omitted.

SECTION A

QUESTION 1

Answer Sheet for Question 1 – Short Questions

CONSUMERISM

1.1	A	B	C	D	B & D		
1.2	A	B	C	D	(2)		
1.3	A	B	C	D			
1.4	A	B	C	D			
1.5.1	A	B	C	D	E	F	B & E
1.5.2	A	B	C	D	E	F	
1.5.3	A	B	C	D	E	F	
1.5.4	A	B	C	D	E	F	

[9]

1.6 Identify the **type of tax** you are expected to pay in each instance below:

- 1.6.1 Donations Tax
- 1.6.2 Estate Duty/Tax
- 1.6.3 Sin/Excise/ Tax
- 1.6.4 Capital Gains Tax
- 1.6.5 Property/Municipal Rates/Taxes/Rates
- 1.6.6 Import Duty/Tax
- 1.6.7 Provisional Tax

[7]

FOOD AND NUTRITION

1.7	A	B	C	D	(2)
1.8	A	B	C	D	(2)
1.9	A	B	C	D	
1.10	A	B	C	D	
1.11	A	B	C	D	
1.12.1	A	B	C	D	
1.12.2	A	B	C	D	
1.13	A	B	C	D	

[10]

CLOTHING

1.14	A	B	C	D	
1.15	A	B	C	D	(2)
1.16	A	B	C	D	
1.17	A	B	C	D	
1.18	A	B	C	D	
1.19	A	B	C	D	
1.20.1	A	B	C	D	
1.20.2	A	B	C	D	(2)
1.21	A	B	C	D	[11]

HOUSING

1.22.1	A	B	C	D	
1.22.2	A	B	C	D	
1.22.3	A	B	C	D	
1.22.4	A	B	C	D	
1.22.5	A	B	C	D	(2)
1.23	A	B	C	D	
1.24	A	B	C	D	
1.25	A	B	C	D	
1.26	A	B	C	D	

[10]

GENERAL

1.27	A	B	C	D	
1.28	A	B	C	D	(2)

[3]

50 marks

SECTION B FOOD**QUESTION 2****2.1 2.1.1 Lowest incidences of obesity**

- African (male) (1)

2.1.2 Account for lower incidences of obesity (4 facts required)

- more active lifestyle
- more muscle and muscle requires more energy to sustain it
- faster metabolism
- men don't tend to comfort eat
- genetics can also play a part
- jobs – especially if the job entails manual labour
- less hormonal imbalance in men
- pregnancy – weight gain
- women – more body fat (4)

2.1.3 Is it true that obesity is due to a poor lifestyle?

Obesity is a disease as a result of:

- unhealthy eating of high fat, high salt, high sugary foods with too little exercise causes a person to become obese. (take outs)
- stress eating of unhealthy foods/comfort foods – leads to obesity.
- lack of knowledge – obesity is a result of not knowing what is best for one's health, therefore, eating the incorrect foods.
- no time – use convenience foods
- alcohol – stress – weight gain (2)

2.1.4 Three long term health risks of obesity

- | | |
|---------------------------------------|------------------------|
| • Hypertension (high blood pressure) | • Kidney failure/organ |
| • High cholesterol (Arteriosclerosis) | • Shortness of breath |
| • Heart disease/ Stroke | • Poor wound healing |
| • Type II diabetes | • Joint problems |
| • Cancer | |
- (3)

2.1.5 Effects of obesity on the South African economy – Discuss

- Diets, diet foods, diet pills/medication – massive industry, contributes to the economy through marketing and advertising
- Excess amount of food eaten – more food is bought and needed, even wasted
- Large drain on the natural resources and food resources due to the excess amount of food needed
- Insufficient food resources to meet the demands of this 'large' population – creation of 'GM' and artificial foods to feed the population and consumer demands – creating another and 'different' food industry
- Fast food and convenience food industry has boomed due to people's lifestyles and are frequented by obese people
- Obese people – need health care, often can't work so burden to the economy and their family, may need specialised psychological care – costly
- Schools and clinics – spend tax payer's money to educate people on obesity.

- Early death burden on family – economy
- Difficult to get jobs therefore less people in workforce
- Higher sick leave – less productivity (**Learner must discuss, not list. If learner lists only ½ marks awarded**) (5)

2.2 **Anorexia and Bulimia – Eating habits and signs and symptoms**

	ANOREXIA NERVOSA	BULIMIA
EATING HABITS (Must be related to food choice)	<ul style="list-style-type: none"> • Not wanting or refusing to eat in public. • Obsessed with: <ul style="list-style-type: none"> – food in general – kilojoule intake – low kilojoule foods • Skipping meals. • Choose water instead of eating to fill up. • Playing with food • Laxatives, diuretics <p style="text-align: right;">(2)</p>	<ul style="list-style-type: none"> • Eating unusually large amounts of food with no obvious change in weight. • Alternating between overeating and fasting. • Food choices – usually junk and not always healthy choices. • Foods eaten that are easier to vomit • Laxatives, diuretics <p style="text-align: right;">(2)</p>
SIGNS AND SYMPTOMS (Must be related to body weight)	<ul style="list-style-type: none"> • Body weight that is inconsistent with age, build and height (usually 15% below normal weight). • Weakness • Significantly distorted self-image, that is they are convinced they weigh more than they actually do • Exercise – excessive • Periods – stop • Isolation • Body hair • Baggy clothes • Faint • Cold – circulation • Brittle nails & hairs <p style="text-align: right;">(2)</p>	<ul style="list-style-type: none"> • Not underweight – men and women with bulimia are usually normal weight or slightly overweight. Being underweight while purging might indicate a purging type of anorexia. • Frequent fluctuations in weight – weight may fluctuate by a few kilograms or more due to alternating episodes of bingeing and purging. • Exercise • Bad breath & teeth • Obsessed with weight <p style="text-align: right;">(2)</p>

(8)

2.3 **Explain why carbohydrates, protein and fat should be reduced in a diabetic's (Type II) diet**

- Carbohydrates – Carbohydrates are digested into glucose. Complex / GI foods carbohydrates in moderation as they control the blood glucose levels. Simple carbohydrates cause fluctuations in sugar levels. Excess sugar can be stored as fat. (one mark)
- Animal Protein – reduced because of the saturated fat content – in animal protein foods – many Type II diabetics are also overweight and need to cut down on fat content, reduce protein as a high protein diet can put unnecessary stress on the kidneys. (one mark)
- Fat – in any diet should be eaten in moderation. Many Type II diabetics need to lose weight as part of their healthy eating plan. Better to have unsaturated fats as part of their diet. (one mark)

1 mark for each nutrient, i.e. must mention all 3 to obtain 3 marks. (3)

2.4 **Discuss THREE health effects of being able to buy cheap restaurant food on the South African population**

2.4.1

- Easier and cheaper to buy takeout food, which are often higher in fats, salt, sugar – leads to obesity and obesity related diseases such as CHD/cholesterol, Diabetes and High Blood Pressure.
- Diet high in saturated fats – often fried to cook quicker, butter added for flavour – heart disease and high cholesterol, cancer
- Ingredients are not stipulated on label – could have allergies
- Less stress – don't have to prepare meals
- Diet high in refined carbohydrates – linked to diabetes, cancers
- Large portion sizes leads to obesity – 'size up'
- Loaded with preservatives – may cause allergic reactions or development of cancer
- Loss of nutrients due to the cooking process – malnutrition
- Lack of fibre lead to cancer, e.g. colon cancer
- Lack of calcium = lead to osteoporosis
- Lack of vitamins and minerals

(Learner must discuss the health effects, not just list what is wrong with convenience/restaurant food to get full marks) (3 × 2 = 6)

2.4.2 **Two dangers of buying food on credit**

- Debt or spending beyond your means – eat now pay later habit
- Overspending and no asset to show as they are consumables
- Easier to overspend as it is more convenient
- Interest is charged making the food much more expensive.
- Credit cards – expensive, have to pay interest and bank charges if not paid on time. (2)

2.5 **Correlation between poverty and incidences of death from HIV/AIDS**

One mark for either agree **or** disagree, but learners must substantiate why they agree or disagree.

Agree

- No finances to support
 - adequate nutrition
 - clean water/sanitation
 - health care facilities
 - social facilities
 - education
- sometimes clinics or support structures far away – difficult or expensive to get there, due to lack of transport or the expense of transport.
- Have sex to get money
- Breastfeed – long periods – due to lack of money – passed onto children
- **Conclusion**
Therefore more people die of HIV/AIDS due to lack of finances and poverty (one mark for conclusion)

Disagree

- factors other than finances such as lifestyle are also responsible
- can also rely on basic foodstuffs that are affordable, e.g. staple foods
- could grow own vegetables, grow other crops
- free medication and clinic support is available

- **Conclusion**

Therefore through a healthy lifestyle and correct medication the incidences of death can be reduced. A healthy lifestyle and medication is possible in lower socio-economic groups.

1 mark – agree/disagree + conclusion

5 marks – substantiate their answer. Learners **must** make a decision whether they agree or disagree, i.e. – for their conclusion based on their argument.

(6)

40 marks

SECTION C CLOTHING**QUESTION 3**

3.1

3.1.1 Discuss FOUR factors that have influenced the farmer's wife's fashion choices

- Age – older women, so may dress more conservatively than if she was younger, not necessarily a fashion followers
- Buy quality that lasts
- Changing ideologies/values
- Durable/easy to wash clothes
- Media/technology/communication
- Gender – woman – dresses
- Financial resources – how much money they have available will determine what she can buy, cartoon indicating she doesn't have resources to buy clothes to keep up with fashion.
- Culture/ religion/ modesty – may determine the types of clothes you choose, those that are dictated by your culture, e.g. longer dresses or not too revealing. Values, modesty
- Occupation or activity – farmer's wife will have to have practical comfortable clothing to use on the farm
- Lifestyle – outdoor lifestyle choose practical clothes that are cool, protect you from the elements, e.g. sunhat or cool cotton dress.
- Climate/season – choose appropriate clothes either because it is hot or cold.
- Environment – on a farm make use of natural, available fabrics and styles.
- Mobility – lack of transport
- Resources – shops are limited

Must **discuss** each factor to obtain maximum marks, if candidate just listed only one mark. (4 × 2 = 8)

3.1.2 Stage of the fashion cycle

Obsolete/out-dated – no longer in fashion as they are out-dated, she states 'four years longer'. Decline/ rejecting (2)

3.1.3 Meaning of 'Long enough' to come back into fashion

Fashions often repeat themselves; sometimes the styles are modified to make them look more 'modern', but they come back again into the market in a different form, i.e. recycled, redesigned. (2)

3.2 Self-esteem and clothing choices**Low self esteem**

- Clothes that have a modest, conservative style and do not attract attention to oneself. Attract attention through inappropriate choices – to boost self esteem
- Choice of pale/dull/subdued colours so one does not stand out in the crowd.
- Clothes are worn often to disguise figure irregularities.

High self esteem

- Choose clothes to flatter one's figure or esteem – tight or revealing.

- Bright colours to draw attention to one's self.
- Creative and dramatic clothes – can also display someone with a high self-esteem – draw attention to one's self.

Mark allocation: learner may explain low **or** high self-esteem or both as long as 4 good points have been explained as to how self-esteem affects one's clothing choices. (4)

3.3 3.3.1 **Timeless quality pieces**
Classics/classic items (1)

3.3.2

Learner must agree with one aspect and justify that aspect in detail, i.e. Earth's enemy or Economy's friend.

Marks × 2	Descriptors
5	The candidate has clearly articulated a viewpoint. The argument is clearly developed showing accuracy, depth and relevance of information.
4	The candidate has clearly articulated a viewpoint. An argument is developed with one or two minor flaws in accuracy and relevance or lacking some depth.
3	The candidate has stated a viewpoint but the argument is not always coherent. The justification lacks sufficient depth/accuracy/relevance to convince.
2	The viewpoint is unclear and the argument is superficial and lacking in clarity. The justification is not always relevant. Clear viewpoint, but superficial justification/incomplete
0 – 1	No opinion is given or the candidate chooses both sides of the argument and cannot substantiate either side. There is minimal or no relevance.

Earth's Enemy

Synthetic fibres/textiles

- Nylon and Polyester – are made from petrochemicals and these synthetics are not biodegradable
- Manufacturing process for these textiles use a lot of energy and greenhouse gases, e.g. nitrous oxide in nylon manufacture
- Use a lot of water in manufacturing – cooling of lubricants
- Regenerated fibres, e.g. rayon denude forests and trees require a lot of water
- Wood can also be treated with hazardous chemicals

Natural fibres/textiles

- Cotton – most pesticide intensive crop in the world – chemical poisoning and damage to the environment
- Valuable crop growing land in areas such as Pakistan and India
- Herbicides and chemical defoliant used in mechanical cotton harvesting
- Mercerising, bleaching and dyeing use chemicals (cotton)
- Permanent press and 'crease resistant' cottons are treated with toxic formaldehyde
- The development of genetically modified cotton adds environmental problems at another level
- Care for cotton garments high washing and ironing temperatures – more electricity used

- Wool – dips used to control pests of sheep – affect workers and the water

Packaging

- Garments for transportation and selling – packaging contributes to landfills
- Plastic may not be recyclable

International fashion

- Transporting garments/textiles – contributes to air miles, diesel – ships or carbon outputs into the atmosphere

Clothing

- When clothing is at the end of its lifecycle – it may not be biodegradable or recycled – contributes to pollution and landfills

Economy's Friend

Fashion forever changing and therefore:

- Creates jobs in the industry
 - Retail stores and all the related jobs in the industry
 - Increases people's spending power
- Textile developments
- Clothing production
- Technological advancements in the industry
- Careers in fashion, e.g. fashion designers, window dressers
- Advertising and marketing of fashion is 'big business'
- Exporting local SA clothing to other countries
- Importing and exporting
- More jobs create a healthier economy
- Infrastructure improvements can be made

(10)

3.3.3 THREE effects of globalisation/internationalisation of a company

- (a) Increased technological advancements
- Through technology the company can develop a website to purchase online – this is an easy form of payment. Do not have to be local to be exposed to the fashions as online catalogues will provide the ability to view the garments.
 - This company is also exposed to 'global knowledge' of technology, production systems, computerised production systems.
 - First world countries set the standards for many other countries to follow.
 - A control can be kept on the origin of the product.
 - Improvement in the quality textiles and then hence the garment(s).
- (b) Improved Economy
- Improved economy for South Africa due to international trade and the creation of jobs and job opportunities as the clothing range becomes known.
 - Other countries will be paying in currencies that are better than the rand and hence the monetary value of the clothing will be better hence bringing in additional revenue into the country

- (c) Increased International trade
- Lunar will be able to trade their clothes on the international market and gain exposure.
 - Cultural exchange between countries may influence the designs of Lunar clothing as the company becomes aware of other international designers.
 - Exposed to international fads and pop cultures which Lunar is able to adapt and redesign for South Africa.
 - Increased trade and free trade will encourage sales.
 - There will be an expected improvement in the quality of the garments as Lunar (company) is competing on the international market.
 - Increased 'global knowledge' of technology, fashion, production systems, computerised production systems, etc.

The learner must **not just list** facts but explain each point how internationalisation or globalisation has had an effect on it.

3 effects plus discuss in order to obtain maximum marks. (3 × 2 = 6)

3.3.4 How labour is abused in the clothing industry

- Use underage labour
- They work long hours
- Poor pay
- Poor working conditions – hot and poor ventilated factories – sweatshops
- No job security
- No unions – rights

(3)

3.4 Importance of a good basic wardrobe for the world of work

- Able to mix and match – to create new outfits
- To have classics as they will not date
- Will save you money in the long run – will not have to buy as often
- Quality must form part of your basic wardrobe so they last
- Save you time – searching for outfits to wear to work
- Appropriate clothes for the workplace and type of work, because the clothing is based on the work clothing ethics.

(4)

40 marks

SECTION D HOUSING

QUESTION 4

4.1

4.1.1 **Blake's option to build or to buy**

PROS	BUILD	CONS	BUY
1	Choose own designs and fixtures – tailor made to suit one's likes and needs modern & new Can spread costs	1	Selection is made from what is available – may not be exactly what you want. Fixtures already installed, may not suit all needs old & outdated Quicker gardens done Easier to get loan See what you are getting
2	Often no transfer fees if bought direct from developer	2	Transfer fees – adds to the cost May not suit all your needs
CONS	BUILD	PROS	BUY
1	Can only get a full loan from bank when the house is complete/harder to get loan Could be more complicated	1	May obtain 100% bond or amount needed/upfront
2	Unreliable builders can cause headaches Regular meetings with contractors – time consuming Design could be faulty Extra costs for garden/driveway	2	Not relying on builders – unless renovations are being done No contractors as house already built
3	Poor weather conditions can delay building /labour problem Builder may not be trust worthy	3	Not reliant on the weather
4	Usually more expensive option	4	Could be the cheaper option compared to building

Learner must compare pros and cons of both building and buying

(Must decide which would be a better option based on the pros and cons with sound reasons and accurate information)

6 marks allocated to pros and cons

2 marks allocated to the option chosen (1 mark) and (1 mark) for a sound reason

(8)

4.1.2 **Decide why renting is not a good decision**

- He would not be the legal owner of a property for collateral, future stability
 - He cannot make changes to the property without consent
 - If he makes changes to the property he may not get reimbursed
 - He cannot sell the property to make a profit
 - He is paying rent to someone else
 - He is not increasing his own assets
 - If he should want to move he will have to see the lease agreement period out; otherwise he may be liable for the rental (can sublet)
 - Rent increases annually
 - Pets may not be allowed
 - Cannot bequeath it when he dies
- (5)

4.1.3 **Benefits of sole mandate vs multi-listing.**

Sole mandate	Multi-listing
<ul style="list-style-type: none"> • Agent will actively market the home as their commission is higher. • Advertise more actively and bring around selected clients they deem suitable or potential buyers. • Only one agency/agent selling the property. • Trust – relationship with one person • Possibly negotiate lower commission. 	<ul style="list-style-type: none"> • Agents commission lower and will have many houses on their books so no real incentive to sell that particular property. • May not even advertise your property as often if not a large commission involved. • Many clients and many agents selling the same property (many people in and out) – better chance of selling.

(Learner must compare two methods of listing property in order to gain maximum marks.) (4)

4.1.4 **FOUR structural features to consider when buying an existing house**

- No cracks
 - Number of rooms – suitable for the family – double/single storey
 - Brick walls rather than asbestos/suitable materials
 - Bedrooms built facing North
 - Safety features of the house
 - Security features – burglar guards
 - Space for enlarging or changing
 - No leaks in the roof
 - Plumbing and electrical – good working order
- Features must only be **STRUCTURAL** to obtain marks. (4)

4.1.5 (a) **Electrical compliance certificate**

A certificate that confirms that the property's electrical system complies with the set safety regulations.

(b) **Voetstoots**

Buyer is buying the property 'as it stands', in other words with defects and all.

(c) **Cooling off period**

After an offer to purchase has been signed you have a five day cooling off period, in which you are able to withdraw and cancel the offer. (This is only applied in case where the value of the property is less than R250 000.)

(3)

4.1.6 (a) **Blake acquiring his home**

Buy a bigger house because repayments lower. Repayments will be less per month on his property, also property market usually booms when interest rates are lower, may be more variety on the market, i.e. more for Blake to choose from. More value for money. Saving for deposit may take longer to come up with deposit.

(2)

(b) **Blake's monthly budget**

His bond repayments will be cheaper and therefore he will have more money left once he has paid all his expenses, i.e. more disposable income to spend elsewhere or save. Could pay off loan quicker – less interest. Savings decrease.

(2)

4.1.7 **Three economic factors to consider when buying a fridge**

- Cost – how does the price compare to other brands
- Does it use a lot of electricity, as electricity is expensive
- Warranty/Guarantee (after sales service)
- Payment and contract terms
- The correct size for the family, therefore, less wastage
- The cost of having special features
- Delivery charges

(3)

Factors must be related to **economics** in order to obtain the marks.

4.1.8 **Three possible services the municipality could offer the home owner**

- Waste removal, sewerage
- Infrastructure – lights, tarred roads
- Approval of plans if building occurs
- Keeping the area tidy, mowing the pavements
- Water, electricity
- Library
- Parks
- Clinics
- Traffic control
- Fire protection

Learner must relate services specifically to the homeowner

(3)

4.2 **Hints on how to be environmentally conscious**

- **Shop with a list so you don't buy too much of the 'wrong' thing**
Don't overbuy as wasted food gets thrown away contributing to landfills. Rather buy as you need to. Know what you need so one is able to compare products and select the most environmentally friendly products. Save petrol.
- **Buy as much unpackaged fresh food as you can**

Packaging adds to landfills, buy products that have little or no packaging. Fresh food is better as often food that is preserved or/and pre-prepared will come with extra packaging.

- **Get creative with the bits and pieces in your fridge**

Don't waste; try and re-use, whatever you throw out adds to your rubbish, rather reinvent new dishes with leftovers. Less cooking – leftovers, which saves on electricity/gas.

- **Compost fruit and veggie scraps**

Reduces waste as compost decomposes and reduces the size of material waste. This has an added advantage of enriching the soil or the garden compost.

(3 × 2 = 6)

40 marks

SECTION E PRODUCTION**QUESTION 5****5.1 5.1.1 Value of market research – success of a business**

- Enables you to establish your target market
 - Able to focus on the target market
 - Note a gap or need in the market
 - Become very clear on the needs and wants of your specific market
 - Aware of competitors in order to benchmark
 - Assess the viability of the chosen product
 - Evaluate success/failure before money is invested
 - Build an identity for your product/product identity
- (3)

5.1.2 Value of developing staff

- Better quality or skills developed
 - Better productivity due to the improved skills and quality
 - Increased productivity and quality likely to have more sales
 - Staff may be happier or more content due to the increased skills they have gained – creates a better work environment and better productivity
 - Better customer relation
- (3)

5.2 State THREE values associated with a code of ethics in a company

A value of a code of ethics is: it helps

- reduce labour disputes that may arise as employees are made aware upfront of their expectations and responsibilities within the company.
 - define accepted/acceptable behaviours
 - promote high standards of practice
 - provide a benchmark for members to use for self evaluation
 - establish a framework for professional behaviour and responsibilities
 - as a vehicle for occupational identity
 - as a mark of occupational maturity
- (3)

5.3 Four requirements in the input stage

- Natural resources
 - Labour
 - Money
 - Entrepreneur
 - Resources, e.g. equipment, raw ingredients or supplies
 - Skills
 - Time
 - Specifications
 - Flow chart/planning
 - Applying corrective measures when necessary
 - Surveying a target market (surveying if there is a need in the market)
- Learner required to list four
- (4)

5.4 The importance of quality control

- highlights improvements because it indicates where you went wrong and how you can change for next time

- correct mistakes at any time during the production/defects
 - produces a better quality end product
 - maintains standards
 - leads to more sales/customer loyalty/satisfaction
 - identical products
 - decrease comebacks & complaints
 - limits waste
- (3)

5.5 Importance of stock rotation

- Older merchandise sold first
 - Keeps stock fresh
 - See what is available and what needs to be ordered
 - Less money tied up in stock
 - Prevent wastage
- (2)

5.6 Four areas where businesses spend too little plus a reason

Areas	Reason
Advertising and marketing Can separate advertising & marketing	Insufficient or no advertising – prospective buyers are not aware of the product. Spend too little on advertising as it is very expensive. (don't have the money)
Raw materials	Use of inferior quality materials hoping that they will achieve the same results, resulting in a poor quality product.
Staff training	Expensive – often think if the staff are doing their job get on with it as training needs to be budgeted for as it is expensive. Insufficient or no staff training – unable to promote/produce product. Staff less skilled
Equipment	Lack of maintenance or renewal of equipment – resulting in production stopping due to break downs. New equipment expensive if it is working – why change it. Must use possibly a newer more efficient one on the market.
Salaries	Keep costs down, or to obtain a higher profit and ∴ employees don't make an effort to help customers. Poor salaries that do not attract staff of a high calibre that are trained and qualified to do the job. Staff not happy to be working there and don't care if the money/salary is too little.
Hygiene/cleanliness	Develop a reputation – unhygienic practices – lose customers

4 marks for the areas plus 1 mark for each reason = 4 areas + 4 reasons (4 × 2 = 8)

5.7 FOUR financial responsibilities employers have towards employees

- Workable salary (gross/nett salary)
- Paid on time
- Overtime pay
- Bonus
- Incentives
- Increase in salary
- UIF contribution
- Deductions, e.g. tax, pension, medical aid, housing subsidy, etc.
- Non-money income
- Insurance/workers compensation
- Leave pay
- Skills develop levy
- Maternity leave

(4)

30 marks

Total: 200 marks