MARK SCHEME for the October/November 2014 series

9694 THINKING SKILLS

9694/43   Paper 4 (Applied Reasoning), maximum raw mark 50

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 will not enter into discussions about these mark schemes.

Cambridge is publishing the mark schemes for the October/November 2014 series for most Cambridge IGCSE®, Cambridge International A and AS Level components and some Cambridge O Level components.

1 **Make five criticisms of either the statistics in the passage and/or the inference drawn from them.**   **[5]**

Award 1 mark for any of the following:

- The use of numbers of deaths is meaningless if we do not know the number of competitors, percentages would be more useful.
- The number of deaths might not be significantly different from the number of deaths in a similarly sized population over a similar time.
- Only two examples given from two events, it is likely that more races have taken place over the time period suggested.
- There should be a much better way of measuring the injuriousness of fun runs than just picking examples – some kind of average per competitor per mile would be more useful.
- It is likely that the two examples quoted have been selected as 'worst cases'.
- Without knowing about the health of the runners who died we cannot judge whether their deaths were a direct result of the run.
- "As much as 26 miles" – is meaningless as many events could be over a much shorter distance.
- The two quoted events are both over 13 miles and do not, therefore, support any inference about the majority of fun runs which are shorter events.
- Two is a very low number of reports on which to base a general conclusion.
- It could be that all the danger is due to the running, and the mass-participation element is irrelevant.
- Since any activity is "potentially dangerous", the inference is rather vacuous.

2 **Briefly analyse Bank-lover's argument in Document 1: *Stop Bashing Banks*, by identifying its main conclusion and main reasons, as well as any intermediate conclusions and counter-arguments.**   **[6]**

IC – Nations can have no future without banks.

IC – Gifted young entrepreneurs need the financial backing of banks to launch their innovations.

IC – (It is also the reason why,) in order for countries to compete, they need a confident and dynamic banking sector.

IC – Banks help improve the quality of life all round.

IC – people should not turn their aggression on the banks themselves.
MR – the banking sector is utterly crucial to a nation's economy and the current system of global capitalism.

CA – we should impose stringent regulation on banks and keep them under strict surveillance.
MC – It is (, then,) very important that we move towards deregulating our banks.

Marks
1 mark for each element (maximum 4 if MC not identified).

Where ellipsis is used assume all the words within the section have been written out.

Where an IC is identified as a (main) reason, do not credit the first instance of this but thereafter credit ICs identified as (main) reasons.

Credit MR identified as a reason / premise. Do not credit MR identified as an IC. Do not credit any unidentified argument elements.

3 **Give a critical evaluation of the strength of Bank-lover's argument in Document 1: *Stop Bashing Banks*, by identifying and explaining any flaws, implicit assumptions and other weaknesses.** **[9]**

Para 1

Conflation of reckless gambling by banks with all banking activities.

Slippery slope from banks withdrawing finance to having no future.

To say that "the jobs and investments generated by the banking sector are simply irreplaceable" is hyperbole.

Para 2

The author treats "the right idea and financial backing" as sufficient for success, although this is by no means clear and yet his argument rests heavily on this point.

The argument shifts from the requirement of financial backing to the financial backing of banks; there may well be other sources of financial backing.

Para 3

The example given is weak, as films are unlikely to reflect real life.

Assumption that the "bank guy" mentioned perceived the loan he made as taking a risk.

It is not totally clear that a "confident and dynamic" banking sector will necessarily be a risk-taking one.

Assumption that the only way for countries to compete is to innovate/encourage start-ups.

Para 4

Even if software applications can offer some benefits, it is not the case that they (and therefore banks) can improve "the quality of life all round".

Para 5

ad hominem – "unthinking opponents".

Inconsistency – arguing in favour of accountability ("put their necks on the line") conflicts with the conclusion in favour of deregulation.

Straw man – the author is misrepresenting the concerns of the bank-bashers as being limited to outrage over those committing serious fraud.

Inconsistency – arguing in favour of sanctions for fraudsters conflicts with the conclusion in favour of deregulation.

Red herring – The author suggests that people have turned their aggression on the banks because of the activities of fraudsters, but makes an irrelevant reply that banks are utterly crucial to the economy.

Para 6

ad hominem – "short-sighted fools".

The author suggests that regulating banks will make them "too nervous to lend", whereas it seems likely that regulation may engender a requirement to lend.

The argument here is against increased regulation, and offers no support for the notion that there should be less regulation.

Much of the reasoning argues that a vigorous banking sector is essential without explaining the role that deregulation would have in support of this.

Overall evaluation
The argument is overall weak, one-sided and evasive, failing to demonstrate that deregulation will achieve the stated benefits to the economy and society. It fails to look at the reasons behind the public outcry against banks, and also fails to consider any of the negative consequences of increased risk-taking. The author confuses reckless gambling risk with calculated risk.

Marks
For each sound evaluative point 1 mark and 2 marks for a developed point, to a maximum of 8 marks.
Up to 2 marks for an overall judgment on the argument.
(Maximum 9 marks)

4 **'We need to radically change our banking system.'**

To what extent do you agree with this statement? Construct a well-reasoned argument in support of your view, commenting critically on some or all of Documents 1 to 5, and introducing ideas of your own. **[30]**

Level	Structure	Max 8	Quality of argument	Max 8	Use of documents	Max 8	Treatment of counter positions	Max 6
4	Precise conclusion and accomplished argument structure with consistent use of intermediate conclusions. Likely to include at least two of the following: • strands of reasoning • suppositional reasoning • analogy • evidence • examples Argument is structured so the thought process is made clear. Uses vocabulary of reasoning appropriately and effectively to support argument.	7–8	Cogent and convincing reasoning which answers the question which was asked. Subtle thinking about the issue. Use of relevant own ideas and ideas from documents. Very few significant gaps or flaws.	7–8	Perceptive, relevant and accurate use of documents to support reasoning. Sustained and confident evaluation of documents to support reasoning. (Two or more valid **evaluative** references to documents). Able to combine information from two or more documents and draw a precise inference.	7–8	Consideration of key counter arguments and effective response to these. Use of own ideas in response to counter arguments. Use of valid critical tools to respond to counter arguments. Effective use of appropriate terminology.	5–6
3	Clear conclusion that is more than "I agree". Clear argument structure, which may be simple and precise or attempt complexity with some success. Appropriate use of intermediate conclusions. Use of other argument elements to support reasoning. Generally makes thinking clear. Appropriate use of vocabulary of reasoning.	5–6	Effective and persuasive reasoning which answers the question which was asked. (Although there may be some irrelevance or reliance on dubious assumptions.) Use of own ideas and ideas from documents. Few significant gaps or flaws.	5–6	Relevant and accurate use of documents which supports reasoning. (Must reference 3+ documents.) Some evaluation **and** comparison of documents to support reasoning. Inference drawn from ≥ 1 document.	5–6	Consideration of key counter arguments and effective response to these. Some use of appropriate terminology.	3–4

Level	Structure	Max 8	Quality of argument	Max 8	Use of documents	Max 8	Treatment of counter positions	Max 6
2	Conclusion stated but may be "I agree". Sufficient clarity for meaning to be clear throughout. Structure may be easy to follow but brief or a longer argument which has a less clear structure. Uses reasons. Some appropriate use of vocabulary of reasoning.	3–4	A reasoned stance which attempts to answer the question which was asked. Some support for the conclusion. (Although there may be considerable irrelevance or reliance on dubious assumptions.) Some thinking/own ideas about the issue. Use of rhetorical questions and emotive language. Some significant gaps or flaws.	3–4	Some relevant use of documents to support reasoning, but some documents used indiscriminately. Some (perhaps implicit) comparison of documents or some critical evaluation of documents.	3–4	Inclusion of counter argument or counter assertion but response to this is ineffective.	2
1	Attempt to construct and argument. Unclear conclusion, multiple conclusions or no conclusion. Disjointed, incoherent reasoning. Use of examples in place of reasoning. Possibly a discourse or a rant. Reasons presented with no logical connection. Documents considered sequentially. Substantial irrelevant material.	1–2	Attempt to answer the general thrust of the question. Attempt to support their view. Excessive use of rhetorical questions and emotive language. Ideas which are contradictory.	1–2	Some use, perhaps implicit, use of documents. No attempt at critical evaluation. No comparison of documents.	1–2	Inclusion of counter argument or counter assertion with no response	1