Question 1: No Stimuli

(A) Define the concept of the informal economy.  

Accept one of the following:  

- A1. Untaxed, unregulated, and/or illegal economic activity usually not included in a country's gross national income (GNI).  
- A2. Economic activity that governments neither regulate nor protect.  
- A3. Economic activity that includes self-employed workers who operate unregistered or untaxed enterprises.  
- A4. Economic activity that is non-monetized, intrafamilial, and/or is based on some form of interpersonal exchange (e.g., bartering, volunteering, domestic work, activities based on patronage).

(B) Describe ONE way that cultural attitudes or social norms may act as a barrier to women obtaining employment in the formal economy.  

Accept one of the following:  

- B1. Because cultural attitudes or social norms may relegate or restrict women's activities to the home, formal employment for women outside of the home may be discouraged (e.g., caring for children, the elderly, and/or ill family members; gathering fuel, fodder, and/or water for household consumption; being expected to conform to family, marriage including child marriage and forced marriages; and fertility norms).  
- B2. Some cultures conform to traditional gender roles that discourage women from seeking paid and/or formal employment in certain employment fields or jobs above a certain station in society (e.g., allowed to be a teacher but not an administrator, allowed to be a nurse but not a physician).  
- B3. In some locations, harassment (e.g., verbal and/or physical harassment) or discrimination (e.g., misogynistic attitudes) in public spaces or in the workplace may discourage women from commuting to work, or restrictions on mobility and transportation may impede women's ability to get to the workplace.  
- B4. Cultural attitudes or social norms may disfavor or prohibit women from some employment in the formal economy because the work (e.g., "men's work") is viewed as too dangerous, difficult, or as for "men only" (e.g., military, policing, construction, skilled trades, transport).  
- B5. Cultural attitudes or social norms may lead patriarchal societies to seek to restrict women (e.g., mothers, sisters, daughters) to the home to protect them from potential harm or to control them.  
- B6. Informal work practiced by women that are illegal activities may be stigmatized by cultures and societies, creating barriers to legalization and incorporation of the work into the formal economy.  
- B7. Social expectations that limit women's access to education can leave them less qualified to obtain employment in many parts of the formal economy.  
- B8. Lack of empowerment of women due to exclusion from household and community decision-making, which in turn may limit women's participation in the formal economy.

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(C) Describe ONE limitation of using the gross national income (GNI) per capita to analyze women’s contributions to economic productivity in less developed countries.  

Accept one of the following:

- C1. GNI per capita calculations do not include economic activity in the informal economy, much of which is performed by women.
- C2. GNI per capita calculations do not account for the differences between male and female contributions to economic productivity, thus failing to account for women’s contributions.
- C3. GNI per capita calculations do not include unpaid domestic or agricultural labor, much of which is performed by women.
- C4. GNI per capita calculations do not account for volunteer work, which contributes to the economy, much of which is performed by women.
- C5. GNI per capita calculations do not include income distribution, so GNI does not account for income inequality between men and women (gender wage gap), with men typically earning more than women in many or most fields.
- C6. GNI per capita calculations fail to capture the fact that women can be highly productive economically, but overall, a country’s economy measured by GNI per capita may not look productive or strong.

(D) Explain ONE relationship between women’s economic empowerment and a decrease in the rate of natural increase in a more developed country.  

Accept one of the following:

- D1. Declines in RNI may result from women’s involvement in work outside the home taking precedence over domestic work such as raising children.
- D2. Declines in RNI may reflect improved access to contraception and family planning, which allows women to choose to pursue paid employment if desired.
- D3. Women who earn money may be empowered within the family structure to make decisions about their preferred family size, which could result in declining RNI.
(E) Explain the likely outcome on rural-to-urban migration as women gain greater access to education.  

Accept one of the following:

- E1. Women are likely to move from rural to urban areas to seek job opportunities, contributing to an increase in rural-to-urban migration.
- E2. Women are likely to move from rural to urban areas to attend school, contributing to an increase in rural-to-urban migration.
- E3. Women may move to urban areas for education because traditional, rural cultures have social or economic barriers that discourage or prohibit women’s education.
- E4. Women may migrate to cities in larger numbers, increasing the proportion of females in the migration stream.

(F) Explain ONE likely obstacle for highly educated women who are employed in the formal economy.  

Accept one of the following:

- F1. Highly educated women employed in the formal economy may face a gender wage gap.
- F2. Highly educated women employed in the formal economy may not be provided with fair access to employment after taking time off to raise children (e.g., motherhood wage penalty).
- F3. Highly educated women employed in the formal economy may face discrimination, hostility, sexism, or harassment at work (e.g., corporate culture) or when commuting.
- F4. Highly educated women employed in the formal economy may be less likely to get a new job or be promoted than their male counterparts (e.g., glass ceiling).
- F5. Highly educated women employed in the formal economy may not be provided sufficient benefits or support for families (e.g., paid maternity, family, and/or sick leave; access to childcare; facilities for breastfeeding or pumping; flexible work schedules).
- F6. Highly educated women may lack access to decision-making and leadership in the workplace and/or political representation to address workplace gender issues.
- F7. Highly educated women may lack the ability to maintain a work/life balance, may work longer hours than men when combining paid and domestic work (e.g., double shift), and/or be expected to care for children and ill or elderly family members.
- F8. Highly educated women may find some segments of the workplace are closed to them or present more challenges (e.g., lack of women represented in leadership about technology use, occupational segregation in technical and STEM fields, and artificial intelligence may have gender bias).
Explain the degree to which granting microloans to individual women in less developed countries may be an effective strategy for economic development.  

Accept one of the following:

Statement or indication of a high or substantial degree

AND

Supported by one of the following:

- G1. Microloans to women in LDCs are intended to help women develop small businesses. As these small businesses grow, regional economic development is expected to occur.
- G2. Microloans to women may allow them to receive adequate education and training that will contribute to overall economic development.
- G3. Microloans to women may help improve women’s health and nutrition, contributing to improved economic development.
- G4. Traditional banks may be unwilling to lend to women, so microloans may be the only available source of business capital.

OR

Statement or indication of a low to non-existent degree

AND

Supported by one of the following:

- G5. Microloans may be ineffective in boosting economic development because the loans are often used to purchase necessities or to start small businesses that may not be successful.
- G6. Microloans may be ineffective in boosting economic development because predatory loan schemes and/or debt traps (e.g., variable interest rates, high interest rates) may end up further impoverishing women.
- G7. Microloans to women may end up going to male household members or relatives, with no positive effect on economic development.
- G8. Microloans have been criticized for having loan conditions (e.g., requiring women to form cooperatives or collectives or follow environmental guidelines), which may not be effective economically for the loan recipients.

Total for question 1: 7 points
A. The informal economy is an economic sector in which economic activities are not monitored by the government and does not impact tax revenues.

B. Cultural attitudes may act as a barrier to women obtaining employment in the formal economy as it may be a social norm for women to raise and give birth to kids. This prevents women from getting an education and furthermore a job as the gender inequality may make it so a woman's purpose is to raise children and not work in the formal economy.

C. One limitation of using GNI per capita is that it does not show increase to the economy generated by women in the informal sector. Women in LDCs typically work in subsistence farming, providing food for their family. This is part of the informal economy and is not monitored by the government, therefore not adding to the GNI per capita.
D. Women's economic empowerment decreases the RNI in a MDC because as a woman is empowered, she attains more years of education and therefore economic empowerment because she can acquire a job. When a woman has a job because of economic empowerment, she has less time to raise children and therefore, the crude birth rates decrease, lowering the rate of natural increase. This effect of women's economic empowerment happens in developed countries, decreasing the RNI.

E. As women gain greater access to education, they attain jobs and move from the primary sector to secondary and maybe even from the secondary to tertiary. When women switch sectors, they move from agricultural jobs in rural areas to secondary jobs in the urban areas. Therefore as women gain greater access to education, they move from rural to urban areas.

F. Highly educated women in the formal economy may not achieve higher jobs because of social norms. Gender inequality may cause that women can not acquire higher positions despite their high education.
C. Granting microloans to women in less developed countries greatly impacts the economic development. For example, in some countries when women are granted microloans, they are able to start businesses that they couldn't before due to the government regulations preventing women from getting loans. The grants that non-profit organizations give help women get a start to their business and therefore helps their family and additionally their locally economy, potentially expanding the economic development of a wide level area. Therefore, microloans were great economic development.
The informal economy consists of any money exchanges which happen outside of official government observation. The culture and society of the majority of the world at one point dictated that the genders should be separated, with men providing tough manual labor and women providing gentle teaching and nurturing to their communities. Because of these lingering or prevalent attitudes, it's often difficult for women to achieve positions in the formal economy. Using the gross national income to analyze women's economic contributions in developing countries is limited because gross national income does not distinguish between genders, making it hard to determine what percentage of the economic contributions are male or female.

As a country develops, its demographics and statistics change in a predictable order—some of these changes include a lowering gender inequality index, a decreasing rate of natural increase, and a rising human development index. Because of these changes, countries with high rates of economic empowerment for women also tend to have low rates of natural increase. As women gain greater access to education, it's likely that rural to urban migration would increase, as the schools to provide education are often located in urban areas and the jobs achieved by higher education are also found in urban areas.

Even if a woman is highly educated and employed in the formal economy, she might find herself held back from higher positions by the biases of her employers and coworkers. The act of granting microloans to women in less developed countries would be an effective economic strategy as it would give individual women the economic independence they need to achieve economic equality with their male peers.
A. Informal economy is when men and women have a big difference in pay, where the men get paid more than women even if they have the exact same job.
B. People in the workplace could think that women can't do the job as well as men. Women might not get hired at a mine or one of the more "manly" jobs because people think that they are weak.
C. In less developed countries, the GNI per capita could increase by small amounts because women don't get paid as much as men do even if they work more hours or harder jobs. Women in developing countries almost always work because the country is still developing and everyone who can get a job gets a job.
D. In more developed countries, women like to work office jobs and get degrees for high paying jobs, this can effect the natural increase by a lot since women are now busy with their jobs, they don't have as much time for kids.
E. Women sometimes want to move from rural to urban places when they get a higher education because there are more opportunities in urban places. There are more jobs in urban places and cities.
F. One obstacle for women is that they might be underestimated even if they are very highly educated and have a really good job.
G. It would be good to give out microloans to women in less developed countries because with it they
Important: Completely fill in the circle that corresponds to the question you are answering on this page.

Question 1  Question 2  Question 3

Begin your response to each question at the top of a new page. Do not skip lines.

Women can pay for more education. They can move to different countries to get the education they want and have the job that they want all thanks to the government giving them a microloan.
Question 1

Note: Student samples are quoted verbatim and may contain spelling and grammatical errors.

Overview

For content, Question 1 drew on two major units of the course: Industrial and Economic Development and Patterns and Processes, and Population and Migration Patterns and Processes. For skills, it focused on Skill Categories 1 and 2: Concepts and Process, and Spatial Relationships. One section required use of Skill Category 5 Scale Analysis.

Part A asked that students use the skill of describing a geographic concept to define the informal economy. Part B moved to have students describe a relevant geographic concept in a specified context, in this case, describing cultural attitudes or social norms in the context of obtaining employment in the formal economy.

In part C students needed to explain a limitation of the theory of gross national income in a specified context, with the context being how well women’s contributions to economic productivity in less developed countries were reflected in GNI. Part D challenged students to explain spatial relationships in a specified region of the world (less developed countries) using geographic concepts (2.B), and the content was the relationship between women’s economic empowerment and the rate of natural increase (IMP-2.A.2).

In part E students were required to explain a likely outcome in a geographic scenario using geographic processes (2.C). The process was rural-to-urban migration and the geographic scenario was as women gained greater access to education. The corresponding EK was SPS-2.B.2 which includes changing social roles for females have influenced patterns of migration, as illustrated by Ravenstein’s laws of migration.

Part F asked students to use the same skill as in Section E but changed the scenario to obstacles faced by highly educated women in the formal economy. The content connection was to SPS-7.D.2 which focuses on wage equity and employment opportunities for women.

Part G jumped to a scale analysis skill: explain the degree to which a geographic concept (microloans) effectively explains geographic effects across various geographic scales. In this section, students were asked to explain how microloans (from EK SPS-7.D.3) given to individual women can impact economic development at the country scale. A large majority of students did not seem to recognize the need to “explain the degree to which” in this question.

Overall, the seven parts of this question challenged students to be able to describe and explain women’s working conditions in formal and informal economies throughout the world, whether in developing or developed countries and whether or not the women themselves are educated. Within this discussion they needed to demonstrate an understanding of measures of economic development (GNI) and measures used to understand population change (rate of natural increase). Students also needed to show relationships between concepts (e.g., economic empowerment leads to jobs; jobs lead to lower birth rates) which demanded an ability to synthesize content.
Question 1 (continued)

Sample: 1A  
Score: 7  

The response to part A earned 1 point because it defines the concept of the informal economy as economic activity that governments neither regulate nor protect.

The response to part B earned 1 point because it describes that because cultural attitudes or social norms may relegate or restrict women’s activities to the home, formal employment for women outside of the home may be discouraged.

The response to part C earned 1 point because it describes how GNI per capita calculations do not include economic activity in the informal economy, much of which is performed by women.

The response to part D earned 1 point because it explains that declines in RNI may result from women’s involvement in work outside the home taking precedence over domestic work, such as raising children.

The response to part E earned 1 point because it explains that women are likely to move from rural to urban areas to seek job opportunities, contributing to an increase in rural-to-urban migration.

The response to part F earned 1 point because it explains that highly educated women in the formal economy may be less likely to get a new job or be promoted than their male counterparts.

The response to part G earned 1 point because it explains the high degree to which microloans to women in LDCs are intended to help women develop small businesses, and as these businesses grow, regional economic development is expected to occur.

Sample: 1B  
Score: 5  

The response to part A earned 1 point because it defines the informal economy as an economic activity that governments neither regulate nor protect.

The response to part B earned 1 point because it describes how cultural attitudes or social norms may disfavor or prohibit women from some employment in the formal economy because the work is viewed as too dangerous, difficult, or as for “men only.”

The response to part C earned 1 point because it describes how GNI per capita calculations do not account for the differences between male and female contributions to economic productivity, thus failing to account for women’s contributions.

The response to part D did not earn a point because it does not explain how a decline in RNI may result from women’s involvement in work outside the home taking precedence over domestic work, such as raising children.
Question 1 (continued)

The response to part E earned 1 point because it explains that women are likely to move from rural to urban areas to attend school, contributing to an increase in rural-to-urban migration.

The response to part F earned 1 point because it explains that highly educated women employed in the formal economy may be less likely to get a new job or be promoted than their male counterparts.

The response to part G did not earn a point because it does not explain the degree to which granting microloans to individual women in less developed countries may be an effective strategy for economic development.

Sample: 1C
Score: 3

The response to part A did not earn a point because it does not define the concept of the informal economy.

The response to part B earned 1 point because it describes how cultural attitudes or social norms may disfavor or prohibit women from some employment in the formal economy because the work is viewed as too dangerous, difficult, or as for “men only.”

The response to part C did not earn a point because it does not describe a limitation of using gross national income (GNI) to analyze women’s contributions to economic productivity in less developed countries.

The response to part D earned 1 point because it explains how a decline in RNI may result from women’s involvement in work outside the home taking precedence over domestic work, such as raising children.

The response to part E earned 1 point because it explains that women are likely to move from rural-to-urban areas to attend school, contributing to an increase in rural-to-urban migration.

The response to part F did not earn a point because it does not correctly explain one likely obstacle for highly educated women who are employed in the formal economy.

The response to part G did not earn a point because it does not explain the degree to which granting microloans to individual women in less developed countries may be an effective strategy for economic development.