



Mark Scheme (Results)

Summer 2023

Pearson Edexcel International GCSE
In Bangladesh Studies (4BN1)
Paper 2: The Landscape, People, and
Economy of Bangladesh

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General Marking Guidance

- All candidates must receive the same treatment. Examiners must mark the first candidate in exactly the same way as they mark the last.
- Mark schemes should be applied positively. Candidates must be rewarded for what they have shown they can do rather than penalised for omissions.
- Examiners should mark according to the mark scheme not according to their perception of where the grade boundaries may lie.
- There is no ceiling on achievement. All marks on the mark scheme should be used appropriately.
- All the marks on the mark scheme are designed to be awarded. Examiners should always award full marks if deserved, i.e. if the answer matches the mark scheme. Examiners should also be prepared to award zero marks if the candidate's response is not worthy of credit according to the mark scheme.
- Where some judgement is required, mark schemes will provide the principles by which marks will be awarded and exemplification may be limited.
- When examiners are in doubt regarding the application of the mark scheme to a candidate's response, the team leader must be consulted.
- Crossed out work should be marked UNLESS the candidate has replaced it with an alternative response.

Question Number	Answer	Mark
1(a)(i)	<p style="text-align: center;">AO3 (1 mark)</p> <p>B Eye</p> <p>Only B can be correct. There is no label that is located on clouds so it cannot be A. In the eye wind speeds are low so it cannot be C. There are no clouds in the eye so it cannot be D.</p>	(1)

Question Number	Answer	Mark
1(a)(ii)	<p style="text-align: center;">AO3 (1 mark)</p> <p>Award one mark for correct factor identified.</p> <ul style="list-style-type: none"> • Warm sea surface temperatures (1) • Temperature of at least 26^oC (1) • Locations between 5-20° north or south of the equator (1) • An area of low pressure (1) • Warm moist air rising (1). 	(1)

Question number	Answer	Mark
1(b)	<p style="text-align: center;">AO1 (2 marks)</p> <p>Award 1 mark for each suitable primary impact, up to a maximum of 2 marks.</p> <ul style="list-style-type: none"> • Buildings collapse (1) • People may be killed (1) • Water pipes might burst (1) • Damage to transport links e.g., road or railway (1) • Landslides (1) • Tsunamis (1). <p>Accept any other appropriate response.</p>	(2)

Question number	Answer	Mark
1(c)	<p style="text-align: center;">AO1 (1 mark)/AO2 (2 marks)</p> <p>Award 1 mark for initial point and a 2 further marks for expansion, up to a maximum of 3 marks. Only credit one cause.</p> <ul style="list-style-type: none"> • The River Ganges/Brahmaputra transports large volumes of sediment due to fluvial erosion (1). The river's energy is reduced as it flows towards the coast (1). This causes sediment to be deposited and build up over time to form the delta (1). • The river Ganges transports a large load of eroded sediment from the Himalayan mountains (1). As the river enters the sea at the Bay of Bengal, the river's speed (velocity) is reduced and (1) This reduces the amount of sediment which the river can carry and the sediment is deposited. (1) <p>Accept any other appropriate response.</p>	(3)

Question number	Answer	Mark
1(d)	<p style="text-align: center;">AO2 (2 marks)/AO3 (2 marks)</p> <p>Award 1 mark for each suitable environmental impact, with a further mark for development up to a maximum of 2 marks for each impact.</p> <ul style="list-style-type: none"> • Mangrove forests are important for reducing coastal erosion (1) as their roots help to bind the coastal sediments (1). • Reduced protection from storm surges (1) as mangroves act as a natural barrier to the coastline (1). • Increased coastal erosion (1) as mangroves roots usually hold sediment together (1). • Damage to biodiversity (1) as mangrove act as a habitat for a diverse range of species including endangered species such as the Bengal tiger (1). • Damage to habitat for small fish as mangroves act as nursery (1) reducing the biodiversity in the area (1). <p>Accept any other appropriate response.</p>	

Question number	Indicative content
1(e)	<p style="text-align: center;">AO1 (3 marks)/AO2 (3 marks)</p> <p>The indicative content below is not prescriptive and candidates are not required to include all the material indicated as relevant. Other relevant material not suggested below must also be credited.</p> <p>Indicative content</p> <ul style="list-style-type: none"> • Bangladesh experiences frequent flood events both along its very extensive river network, and along the low-lying coastline. • Every year thousands of people are affected by floods, with around 80% of the country being part of a flood plain. • As the government has limited money available for reducing the impact of flood events in Bangladesh, the contribution made by international agencies is very important. • Many international agencies have been involved in trying to support communities in the immediate aftermath of flood events, often linked to tropical cyclones, but they also are often involved in trying to build resilience and reduce the impact of future floods events. • International agencies often collaborate with government agencies to deliver relief programmes, but also develop capacities to cope with flood events. <p>Actions carried out by international agencies in response to flood events:</p> <ul style="list-style-type: none"> • United Nations (UNHCR) and humanitarian partners have provided shelter materials for people who have lost their home. During the 2000 floods, the United Nations and the US government provided financial help to flood affected regions, and also provide emergency water, food and hygiene equipment to reduce the risk of water borne diseases. • NGOs such as Christian Aid, Red Cross, and Red Crescent as well as local partners have improved disaster preparedness through education. This ensures there are people trained to respond to rising water levels, and establishing local evacuation plans and raising local awareness of risks and actions to take. • The International Rice Research Institute is testing new varieties of rice which can tolerate longer periods of flood conditions. • The UN (including FAO, WFP and UNFPA) is using the latest in data and predictive analytics to forecast the next major monsoon floods, gauge likely impacts and where possible take action – before possible

	<p>disasters take place. This can enable organisations to prepare to distribute money, livestock feed, storage drums, and hygiene and health kits etc. The World Meteorological Organisation and the United Nations Development Programme helped to improve the computer monitoring of Bangladesh's flood risk and river flow monitoring. This made flood forecasting more efficient and allows people to be evacuated before the areas are flooded.</p>
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Level	Mark	Descriptor
	0	No rewardable material.
Level 1	1–2	<ul style="list-style-type: none"> • Demonstrates limited understanding of concepts, some of which may be inaccurate or irrelevant. (AO1) • Demonstrates unsustained links to the conceptual focus of the question, which are not developed. (AO2)
Level 2	3–4	<ul style="list-style-type: none"> • Demonstrates partial understanding of concepts, which are mostly accurate and relevant. (AO1) • Demonstrates some links to the conceptual focus of the question, which are partially developed. (AO2)

Level	Mark	Descriptor
Level 3	5–6	<ul style="list-style-type: none"> • Demonstrates thorough understanding of concepts, which are accurate and relevant. (AO1) • Demonstrates sustained links to the conceptual focus of the question, which are developed. (AO2)

Question number	Indicative content
1(f)	<p style="text-align: center;">AO2 (4 marks)/AO3 (4 marks)</p> <p>The indicative content below is not prescriptive and candidates are not required to include all the material indicated as relevant. Other relevant material not suggested below must be credited.</p> <p>The command word 'Assess' requires candidates to consider a number of factors and give a reasoned explanation of the factor or factors felt to be the most important.</p> <p>Indicative Content</p> <ul style="list-style-type: none"> • Bangladesh's energy mix is dominated by gas and oil, and although Bangladesh has considerable domestic natural gas production, crude

oil production was less than 2% of oil consumption which means that a large amount has to be imported which contributes to the negative balance of trade. It has limited non-renewable energy sources.

- There are natural gas fields located of the south eastern coast, but those only supply a limited amount of the energy which Bangladesh requires
- Around 62.9% of electricity is generated from natural gas, 10% from diesel, 5% from coal, 3% heavy oil and only around 3.3% from renewable sources.
- Bangladesh is experiencing rapid growth in energy demand. Between 2007-2017 the primary energy consumption rate has grown 6.4%.
- Demand for electricity is outpacing growth, and it is predicted that electricity demand will more than double between 2020 and 2041. In order to support Bangladesh's economic development a more secure energy supply will be required. Investing in renewable energy, such as offshore wind farms, would be an important factor in reducing Bangladesh's import bills and encouraging economic development.
- Developing more renewable energy in Bangladesh has the potential to create a more environmentally sustainable energy mix. There are plans to increase capacity in solar, wind, biogas and hydroelectric power generation, although access to land has held up the development of several projects.
- Developing renewable energy resources would provide greater energy resources which could support the predicted demand in growth for energy.
- Small scale solar and hydro energy can be used in rural areas to provide electricity outside the national grid. This is important for developing agriculture and rural craft-based industries which will help to improve the income sand the quality of life in these areas
- The use of non-renewable resources contributes to climate change due to increased CO₂ emissions. As a country that is considered extremely vulnerable to the impacts of climate change it is important to support efforts to reduce CO₂ emissions through moving to more renewable energy sources.
- Candidates may argue that Bangladesh should prioritise a diverse energy mix in order to cope with future demand, and fluctuations in supply of non-renewable resources.
- Much of Bangladesh is located at or just above sea level. It is therefore very important that Bangladesh reduces its CO₂ emissions to help limit global warming and a rise in sea level. Expanding capacity for renewable energy will help the country to achieve its carbon targets, which it has failed to achieve at present. Lowering CO₂ emissions will also help to protect the people who live along the highly populated

	coast and river flood plains from increasing risks of flooding.	
Level	Mark	Descriptor
	0	No rewardable material
Level 1	1–3	<ul style="list-style-type: none"> • Demonstrates isolated elements of understanding of concepts and the interrelationship between places, environments and processes. (AO2) • An unbalanced or incomplete argument that provides limited consideration of factors, leading to judgements and a final conclusion that are not supported by evidence. (AO3)
Level 2	4–6	<ul style="list-style-type: none"> • Demonstrates elements of understanding of concepts and the interrelationship between places, environments and processes. (AO2) • An imbalanced argument that provides some consideration of factors, leading to judgements and a final conclusion that are partially supported by evidence. (AO3)
Level 3	7–8	<ul style="list-style-type: none"> • Demonstrates accurate understanding of concepts and the interrelationship between places, environments and processes. (AO2) • A balanced, well-developed argument that provides thorough consideration of factors, leading to judgements and a final conclusion that are well supported by evidence. (AO3)

Question number	Answer	Mark
2(a)(i)	<p style="text-align: center;">AO3 (1 mark)</p> <p>C BDT ₹ 751,000 million (1)</p> <p>This answer cannot be A , B or D as the total sum of figures in Figure 3 is 751,000 million.</p>	(1)

Question number	Answer	Mark
2(a)(ii)	<p style="text-align: center;">AO3 (1 mark)</p> <p>Award 1 mark for a suitable definition.</p> <ul style="list-style-type: none"> • Transfer of money back to country of origin (Bangladesh) from migrant workers abroad (1). <p>Accept any other appropriate response.</p>	(1)

Question number	Answer	Mark
2(b)	<p style="text-align: center;">AO1 (2 marks)</p> <p>Award 1 mark for each suitable factor, up to a maximum of 2 marks.</p> <ul style="list-style-type: none"> • High unemployment (1). • Lack of skilled workers (1). • High number of rural-urban migrants (1). • Lack of correct documentation (1). <p>Accept any other appropriate response.</p>	(2)

Question number	Answer	Mark
2(c)	<p style="text-align: center;">AO1 (1 mark)/AO2 (2 marks)</p> <p>Award 1 mark for identification of a suitable challenges and 2 further marks for expansion, up to a maximum of 3 marks. Only credit one challenge.</p> <p>Candidates' responses may consider challenges of road, rail, air, river or sea transport.</p> <ul style="list-style-type: none"> • Railways have received little investment or maintenance (1) which means many of the trains are old and overcrowded (1) which limits efficient travel (1). 	(3)

	<ul style="list-style-type: none"> • Inherited colonial network of railways (1) do not meet the modern needs of Bangladesh today (1) with some areas of country with poor access (1). • Increased population growth has not been matched by expansion in public transport (1) leading to overcrowding of services (1) and lack of development for some areas (1). <p>Accept any other appropriate response.</p>	
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Question number	Answer	Mark
2(d)	<p style="text-align: center;">AO2 (2 marks)/AO3 (2 marks)</p> <p>Award 1 mark for each suitable impact way to improve food security identified, with a further mark for explanation, up to a maximum of 2 marks. Only two ways should be credited.</p> <ul style="list-style-type: none"> • Increased investment in technology and rural infrastructure (1) to facilitate increased production of food (1). • Use of selective breeding and GM crops with specific traits (tolerant to higher water levels for example) (1) which are able to cope with different climatic conditions (1). • Educating the public on the importance of food and nutrition (1) in order for people to recognise maximise food resources (1). • Support employment initiatives (1) so people are able to earn enough money to feed their family (1). • <p>Accept any other appropriate response.</p>	(4)

Question number	Indicative content
2(e)	<p style="text-align: center;">AO1 (3 marks)/AO2 (3 marks)</p> <p>The indicative content below is not prescriptive and candidates are not required to include all the material indicated as relevant. Other relevant material suggests below must also be credited.</p> <p>Indicative content</p> <p>Answers may focus on different secondary sector industries and may consider a range of environmental impacts including water pollution, air</p>

pollution, waste management and/or soil erosion.

Candidates may focus on specific industries and a range of environmental impacts or focus on a range of environmental issues and highlight difference aspects of secondary sector industries. Some examples may include:

- Brick kiln industry alongside cement, steel and glass factories are considered major contributors to air pollution in Bangladesh, particularly in the dry season. There are around 7,000 brick kilns across the country and 1000 in the suburbs of Dhaka alone) generating nearly 60% of the city's particular pollution.
- Tannery and leather industry lead to air, land and water pollution. Artificial dyes end up in water causing damage to biodiversity. Around 200 leather tanneries in Dhaka (Hazaribagh district) releasing 22,000 cubic metres of untreated liquid toxic waste into rivers and canals. This can leach into groundwater supplies.
- Textile dyeing industry (such as in Gazipur) in Bangladesh generates around 113 tons of solid waste a year, with tanning creating 1.3 million cubic metres of liquid waste. The tanning industry affects air quality, surface water quality, fisheries, aquatic life, plant life in local areas around factories.
- Ship-breaking industries e.g. around the coastal areas of Chattogram) can lead to damaged soil quality, decreased soil fertility, as well as leading to water pollution and reduced biodiversity. Ship breaking can lead to toxic concentrations of ammonia in the water which increase the PH levels as well as oil which can lead to death of aquatic biodiversity.
- Around sugar mills (such as in Kushtia), there is high levels of air pollution with high PM10 measurements as well as SO₂, NO₂ and CO. Chemical leaks into surrounding soils and water supplies led to eutrophication.
- Building factories not only removes land available for agriculture but is often detrimental for the soil. Industry has led to heavy metal and other pollutants reaching the soil. Industrial wastewater is sometimes used for irrigation which can further contaminate soils with pollutants.

Level	Mark	Descriptor
	0	No rewardable material.
Level 1	1-2	<ul style="list-style-type: none"> • Demonstrates limited understanding of concepts, some of which may be inaccurate or irrelevant. (AO1) • Demonstrates unsustained links to the conceptual focus of the question, which are not developed. (AO2)
Level 2	3-4	<ul style="list-style-type: none"> • Demonstrates partial understanding of concepts, which are

		<p>mostly accurate and relevant. (AO1)</p> <ul style="list-style-type: none"> • Demonstrates some links to the conceptual focus of the question, which are partially developed. (AO2)
Level 3	5–6	<ul style="list-style-type: none"> • Demonstrates thorough understanding of concepts, which are accurate and relevant. (AO1) • Demonstrates sustained links to the conceptual focus of the question, which are developed. (AO2)

Question number	Indicative content
2(f)	<p style="text-align: center;">AO2 (4 marks)/AO3 (4 marks)</p> <p>The indicative content below is not prescriptive and candidates are not required to include all the material indicated as relevant. Other relevant material suggests below must also be credited.</p> <p>The command word 'Assess' requires candidates to consider a number of factors and give a reasoned explanation of the factor or factors felt to be the most important.</p> <p>Indicative content</p> <ul style="list-style-type: none"> • In recent years Bangladesh has experienced significant improvements in different forms of communication technologies. • Improved communications can support increased domestic and international trade which can contribute to economic development. <p>Candidates are likely to discuss the developments in communications as a component of globalisation, but could also discuss the expansion of international transport, the spread of culture, or the role of TNCs as being important for the economic development of Bangladesh.</p> <p>Ideas focused on communication improvement:</p> <ul style="list-style-type: none"> • Improvements in communication technology have been vital in efforts to address the sustainable development goals, particularly SDG1 (poverty), promoting inclusive and sustainable economic growth, productive employment and decent work (SDG 8), and reducing inequality (SDG 10). • Improved access to digital communication technologies have helped reduce inequalities by providing services to rural populations e.g a network of digital centres throughout rural areas to ensure people have literacy and computer skills as well as access to vital information and services. • Expanding internet access to people across the country through the Alliance for Affordable Internet means more people have access to internet services which can lead to greater employment opportunities.

	<p>For example In 2013 650,000 freelancers in Bangladesh registered on the platform Upwork earned \$21 million. More generally internet access has led to greater entrepreneurial activities with more tech start ups originating in Bangladesh and an e-commerce industry employing over 10 million people.</p> <p>Ideas focused on other factors to support the economic development of Bangladesh:</p> <ul style="list-style-type: none"> • To support export growth and address the balance of trade, improvements in transport and logistic systems are vital. Bangladesh is a world-leading ready made garment textile producer, and investments in transport could increase export capacity, and boost international reputation. Existing transport systems are considered congested with a need for better infrastructure. • Bangladesh has invested significantly in expanding its port capacity, in particular expanding container capacity (in Chattogram), and a deep water port (in Cox's Bazaar) which can support import and export capacity. •
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Level	Mark	Descriptor
	0	No rewardable material
Level 1	1-3	<ul style="list-style-type: none"> • Demonstrates isolated elements of understanding of concepts and the interrelationship between places, environments and processes. (AO2) • An unbalanced or incomplete argument that provides limited consideration of factors, leading to judgements and a final conclusion that are not supported by evidence. (AO3)
Level 2	4-6	<ul style="list-style-type: none"> • Demonstrates elements of understanding of concepts and the interrelationship between places, environments and processes. (AO2) • An imbalanced argument that provides some consideration of factors, leading to judgements and a final conclusion that are partially supported by evidence. (AO3)

Level	Mark	Descriptor
Level 3	7-8	<ul style="list-style-type: none"> • Demonstrates accurate understanding of concepts and the interrelationship between places, environments and processes. (AO2) • A balanced, well-developed argument that provides thorough consideration of factors, leading to judgements and a final conclusion that are well supported by evidence. (AO3)

Question number	Answer	Mark
3(a)(i)	<p style="text-align: center;">AO3 (1 mark)</p> <p>C 21 per 1,000 people</p> <p>The answer cannot be A (the death rate for 2010), B (no data at this value), or D (only the total population figure reaches this number, not the birth rate).</p>	(1)

Question number	Answer	Mark
3(a)(ii)	<p style="text-align: center;">AO3 (1 mark)</p> <p>Award 1 mark for correct definition.</p> <ul style="list-style-type: none"> • The difference between the number of births and the number of deaths (1). • The number calculated by subtracting the death rate from the birth rate (1). <p>Accept any suitable definition.</p>	(1)

Question Number	Answer	Mark
3(b)	<p style="text-align: center;">AO1 (2 marks)</p> <p>Award 1 mark for each way of measuring development, up to a maximum of 2 marks.</p> <ul style="list-style-type: none"> • Human Development Index (1). • Life expectancy (1). • GDP per capita (1). • Infant mortality rate (1). <p>Accept any other appropriate response.</p>	(2)

Question number	Answer	Mark
3(c)	<p style="text-align: center;">AO1 (1 mark)/AO2 (2 marks)</p> <p>Award 1 mark for suitable way the government supports rural communities and 2 further marks for expansion, up to a maximum of 3 marks. Only credit one idea and its developments.</p> <ul style="list-style-type: none"> • Investment in new healthcare facilities (1) to try and ensure access to vaccinations and treatments (1) in order to reduce mortality rates (1). • Investment in infrastructure (1) to improve ability for those working in rural areas to transport their goods to market (1) to earn a living and support their families in the future (1). <p>Accept any other appropriate response.</p>	(3)

Question number	Answer	Mark
3(d)	<p style="text-align: center;">AO2 (2 marks)/AO3 (2 marks)</p> <p>Award 1 mark for each suitable reason identified, with a further mark for explanation, up to a maximum of 2 marks. Only two reasons should be credited. Answers must be different.</p> <ul style="list-style-type: none"> • Lower population in the younger age groups due to increased education about contraception (1) which mean people can choose to limit their family size (1). • Slightly more population in the older age groups due to increased life expectancy (1) as a result of improved medical facilities (1). • Improved access to education means people are waiting to have children when they are slightly older (1) reducing the overall birth rate (1). <p>Accept any other appropriate response.</p>	(4)

Question number	Indicative content	
3(e)	<p style="text-align: center;">AO1 (3 marks)/AO2 (3 marks)</p> <p>The indicative content below is not prescriptive and candidates are not required to include all the material indicated as relevant. Other relevant material suggests below must also be credited.</p> <ul style="list-style-type: none"> • The enhanced greenhouse effect can lead to global climate change. This involved greenhouse gases e.g. (carbon dioxide, methane, nitrous oxide) trapping more infrared heat which is reflected by the surface of the earth. Both human and natural factors can lead to increased greenhouse gases in the atmosphere. • Human: <ul style="list-style-type: none"> ○ Bangladesh is a major rice growing area. Approximately 75% of the arable farmland is used for rice production and there are three separate rice growing periods in the year. Rice production is a major contributor to greenhouse gas emissions as methane is produced in the paddy fields. Methane is a much greater contributor to climate change than other greenhouse gasses, so farming in Bangladesh is an important factor in climate change. ○ Burning fossil fuels such as coal, oil or gas releases carbon dioxide into the atmosphere. Bangladesh relies mostly on fossil fuels for electricity producing electricity, and only about 1% of the energy produced comes from renewable sources. ○ The transport system in Bangladesh also contributes to climate change. The rail network is limited and dated, and road transport frequently uses older cars, lorries and public transport that emits high amounts of greenhouse gases. ○ Deforestation leads to fewer trees able to absorb CO₂ from the atmosphere via photosynthesis. ○ Pastoral farming can lead to greater release of methane, while arable farming can also lead to greater nitrous oxides into the atmosphere. 	
Level	Mark	Descriptor
	0	No rewardable material.
Level 1	1–2	<ul style="list-style-type: none"> • Demonstrates limited understanding of concepts, some of which may be inaccurate or irrelevant. (AO1) • Demonstrates unsustained links to the conceptual focus of the question, which are not developed. (AO2)
Level 2	3–4	<ul style="list-style-type: none"> • Demonstrates partial understanding of concepts, which are mostly accurate and relevant. (AO1)

		<ul style="list-style-type: none"> • Demonstrates some links to the conceptual focus of the question, which are partially developed. (AO2)
Level 3	5–6	<ul style="list-style-type: none"> • Demonstrates thorough understanding of concepts, which are accurate and relevant. (AO1) • Demonstrates sustained links to the conceptual focus of the question, which are developed. (AO2)

Question number	Indicative content
3(f)	<p style="text-align: center;">AO2 (4 marks)/AO3 (4 marks)</p> <p>The indicative content below is not prescriptive and candidates are not required to include all the material indicated as relevant. Other relevant material not suggested below must be credited.</p> <p>The command word 'Evaluate' requires the candidate to come to a conclusion/judgement which needs to be supported with an evidence-balanced argument.</p> <p>Indicative Content</p> <ul style="list-style-type: none"> • Rapid population growth in many urban areas in Bangladesh creates a series of challenges for people who live there, including: <ul style="list-style-type: none"> ○ High population densities (around 23, 234/km² in Dhaka 2017, which can lead to a shortage of resources/food/energy/water/jobs. ○ Rapid growth can lead to unplanned and uneven development across the city. This can result in many people living in slums. An estimated 3.5 million people live in informal settlements in Dhaka. ○ Rapid growth has led to high levels of waste produced placing pressures on waste collection services. ○ High levels of air pollution leading to health issues. • However, there are many organisations trying to address some of these challenges. • There are many NGOs working in Bangladesh to try and improve the quality of housing for people living in cities, particular the slums. For example: <ul style="list-style-type: none"> ○ The Bangladesh Rural Advancement Committee. One aspect of this committee is to encourage community lead development, when communities identify and prioritise their needs to come up with their own plan of action which they then manage. ○ In Rajshahi, a community-managed savings groups helped 201 families benefit from housing support, the community-based housing finance institution has distributed housing loans. This

	<p>shows that when supported, poor communities are highly capable of improving their own conditions, and that bottom-up incentives can be highly effective.</p> <ul style="list-style-type: none"> ○ The Housing Model National Housing Authority (NHA), with the World Bank's support, is undertaking a US\$ 50 million project to develop housing for the urban poor. 24,000 urban poor who live in informal and low-income settlements, especially in Karachi, will directly benefit from this project. Using a community-driven bottom-up approach, the Project will help low-income communities gain infrastructure grants, and housing loans to improve housing and living conditions. • Some NGOs provide small scale financial support through micro-credit scheme to help people repair or construct houses, or to help those rebuild where houses have been damaged in an event such as a flood. While such schemes have helped many people, the scale of the challenges means these approaches do not reach all those in need, and are not necessarily coordinated with government programmes related to infrastructure, and larger investments. • Some NGOs, such as BRAC, provide training people in order to help them develop skills which can support them moving into formal employment and improving their overall quality of life. • Where bottom-up strategies focus on community led development they have the potential to really improve peoples lives. • Some issues such as air pollution are more complex and require change that can benefit from more top-down approaches from government and international organisations such as Air Quality Programmes implemented by the government informed by research from the World Bank. 	
Level	Mark	Descriptor
	0	No rewardable material
Level 1	1-3	<ul style="list-style-type: none"> • Demonstrates isolated elements of understanding of concepts and the interrelationship between places, environments and processes. (AO2) • An unbalanced or incomplete argument that provides limited consideration of factors, leading to judgements and a final conclusion that are not supported by evidence. (AO3)
Level 2	4-6	<ul style="list-style-type: none"> • Demonstrates elements of understanding of concepts and the interrelationship between places, environments and processes. (AO2) • An imbalanced argument that provides some consideration of factors, leading to judgements and a final conclusion that are partially supported by evidence. (AO3)

Level	Mark	Descriptor
Level 3	7-8	<ul style="list-style-type: none">• Demonstrates accurate understanding of concepts and the interrelationship between places, environments and processes. (AO2)• A balanced, well-developed argument that provides thorough consideration of factors, leading to judgements and a final conclusion that are well supported by evidence. (AO3)