

ECONOMICS ANSWERS

DECEMBER 2024 EXAMS

QUESTION ONE

(a) (i) Explain the term “credit creation.” (2 marks)

Credit creation refers to the process by which commercial banks generate new credit by lending out a portion of the deposits they receive. When banks lend money, they do not give out the actual deposits but rather create new money in the form of loans, increasing the total money supply in the economy.

(a) (ii) Describe THREE factors that limit the effectiveness of credit creation by commercial banks. (6 marks)

1. **Reserve Requirements:** Banks are required by central banks to hold a certain percentage of deposits as reserves, limiting the amount of money they can lend out.
 2. **Demand for Credit:** If there is low demand for loans, banks may have excess reserves but may not be able to lend the money out, thus limiting credit creation.
 3. **Central Bank Policies:** The central bank may raise interest rates or reduce the money supply, making it harder for banks to lend and reducing the effectiveness of credit creation.
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(b) State FOUR challenges associated with regional economic integration in developing countries. (4 marks)

Cpa Past Papers Economics

**University of Texas. Bureau of
Business Research, Cynthia R.
Bettinger, Charles Tallifero Clark**

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Prague Economic Papers ,2001 Quarterly journal of economic theory and policy *The American Economic Review* ,1925 Includes annual List of doctoral dissertations in political economy in progress in American universities and colleges and the Hand book of the American Economic Association **Papers and Proceedings of the ... Annual Meeting of the American Economic Association** American Economic Association. Annual Meeting,1919 *INFLUENCE ECONOMY* MAXIM. SYTCH,2025 **A Survey of University Business and Economic Research Reports** University of Texas. Bureau of Business Research,Cynthia R. Bettinger,Charles Tallifero Clark,1963 *A Survey of University Business and Economic Research Reports ...* United States. Small Business Administration,1963 *Digitalization and Economic Development* Mohamed Sami Ben Ali,2022-06-09 This book analyses the impact of Information and Communication Technologies ICTs on economic development It contains theoretical and empirical studies including panel studies on various issues facing developing countries such as education corruption economic growth government expenditure financial inclusion foreign direct investment infrastructure economic and social welfare and inequality Each chapter offers a well conceived analysis of the most recent trends in both theory and empirics and addresses numerous policy implications related to the different aspects dealt with in the volume Overall this book will be an excellent guide for global graduate students at the Master and PhD levels as well as academics researching various issues related to economic development while analyzing the role of ICTs It also addresses numerous policy implications related to economic development for policymakers investors and stakeholders

Economic Books ,1978 **Journal of Economic Literature** ,1978 **Index of Economic Journals** ,1950

Papers and Proceedings of the ... Annual Meeting American Association of University Instructors in Accounting. Meeting,1925 *Los Angeles Business & Economics* ,1975 *Michigan Business Papers* University of Michigan. Bureau of Business Research,1948 **Business and Economic Review** ,1977 *Reference Papers on Economic Development and Prospect of the Republic of China* ,1988 *Resources in Education* ,1991 *The Southern Business & Economic Journal* ,1991 **The Accountants' Directory and Who's who** ,1920 *The German Economic Review* ,1974 *Keio Economic Studies* ,2002

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