

Research-Based Curricula



Macroeconomics For
Development: Firms &
Labour Markets
Key Stage 4 & 5
Economics
Coursebook

2025

access ed

Building global university
access programmes



Contents

Getting Started

- 03 [About this pack](#)
- 04 [Meet the author](#)
- 05 [Building your skills](#)
- 06 [Your skills badges](#)

Subject Learning

- 07 [Vocabulary](#)
- 10 [Introduction to subject](#)
- 11 [Resource One: Matching Workers and Jobs: How is Employment Created?](#)
- 15 [Resource Two: What Do Firms Do? The Engines of the Economy](#)
- 20 [Resource Three: Why Don't Small Firms Grow?](#)
- 24 [Resource Four: More Than Just Money: Financial Frictions in Firms](#)
- 28 [Resource Five: Inside the Firm: Specialisation, Teams, and Productivity](#)
- 32 [Resource Six: From Ideas to Evidence: Randomised Controlled Trials \(RCTs\) in Economics](#)
- 36 [Final reflection activity](#)
- 37 [Reference list](#)
- 38 [More subject resources](#)

Study Skills, Tips and Guidance

- 39 [Study skills, tips & guidance](#)
- 51 [What's next?](#)
- 56 [Insight into the University of Cambridge](#)

About this Pack

Who is this pack for?



- This pack was created for all students, regardless of whether this is your best or worst subject.
- It's not graded or marked by your teacher. It's a chance to explore the subject and learn in a new way that's different to the classroom.
- Each pack is written by a student at the University of Cambridge researching this topic and has special knowledge on the subject. When they were your age, they knew nothing about it either!
- By completing their mini-course, you will find out why it's interesting, and you will build the skills that help you improve at school.

So... why complete this pack?



- Learn new cool areas of a subject that you won't cover in the classroom
- Sharpen your academic skills, like short essay writing and interpreting data
- Experience what it's like to explore a subject freely
- Better understand what you enjoy and don't – it will help you make decisions about your future studies and career choices!

What's in this booklet?



Your RBC booklet is a pack of resources containing:

- ✓ More about how and why study this subject
- ✓ Four 'resources' each as a lesson with activities
- ✓ A final assignment to gauge learning
- ✓ Extra guidance throughout about the university skills you are building
- ✓ End notes on extra resources and where to find more information

Meet the Author



Name Razan Amine

Area of Study and Degree PhD in Economics

University University of Cambridge

My Background

Hi! My name is Razan Amine. I grew up in Beirut, Lebanon.

My Education

I studied Economics at Oxford, Johns Hopkins, and the American University of Beirut before beginning my PhD at Cambridge. I was lucky to be awarded several scholarships (including Fulbright and Cambridge Trust) that made these studies possible. Economics fascinates me because it explains human decisions and their impacts on society. I hope you'll find economics as exciting and inspiring as I do!

My Research

My research is focused on macro-development. I am currently researching how economics can improve people's lives, specifically by expanding job opportunities and strengthening firms. My work involves real-world projects in countries such as Jordan, Iraq, and India, examining how different policies affect jobs and economic growth.

Building Your Skills

Research-Based Curricula packs challenge you to build your skills in this subject and be used across any of your schoolwork.



Any time you see a badge, look out for a skill you'll be building!

These skills are the type of skills that teachers and universities look for as you progress, so see how many you know below.

Skills you may see and use in this pack.

Research *your ability to work on your own and find answers online or in other books*

Creativity *your ability to create something original and express your ideas*

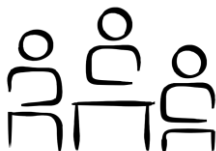
Problem solving *your ability to apply what you know to new problems*

Source analysis *your ability to evaluate sources (e.g. for bias, origin, purpose)*

Data analysis *your ability to discuss the implications of what the numbers show*

Active reading *your ability to engage with what you are reading by highlighting and annotating*

Critical thinking *your ability to think logically to build an argument clearly*

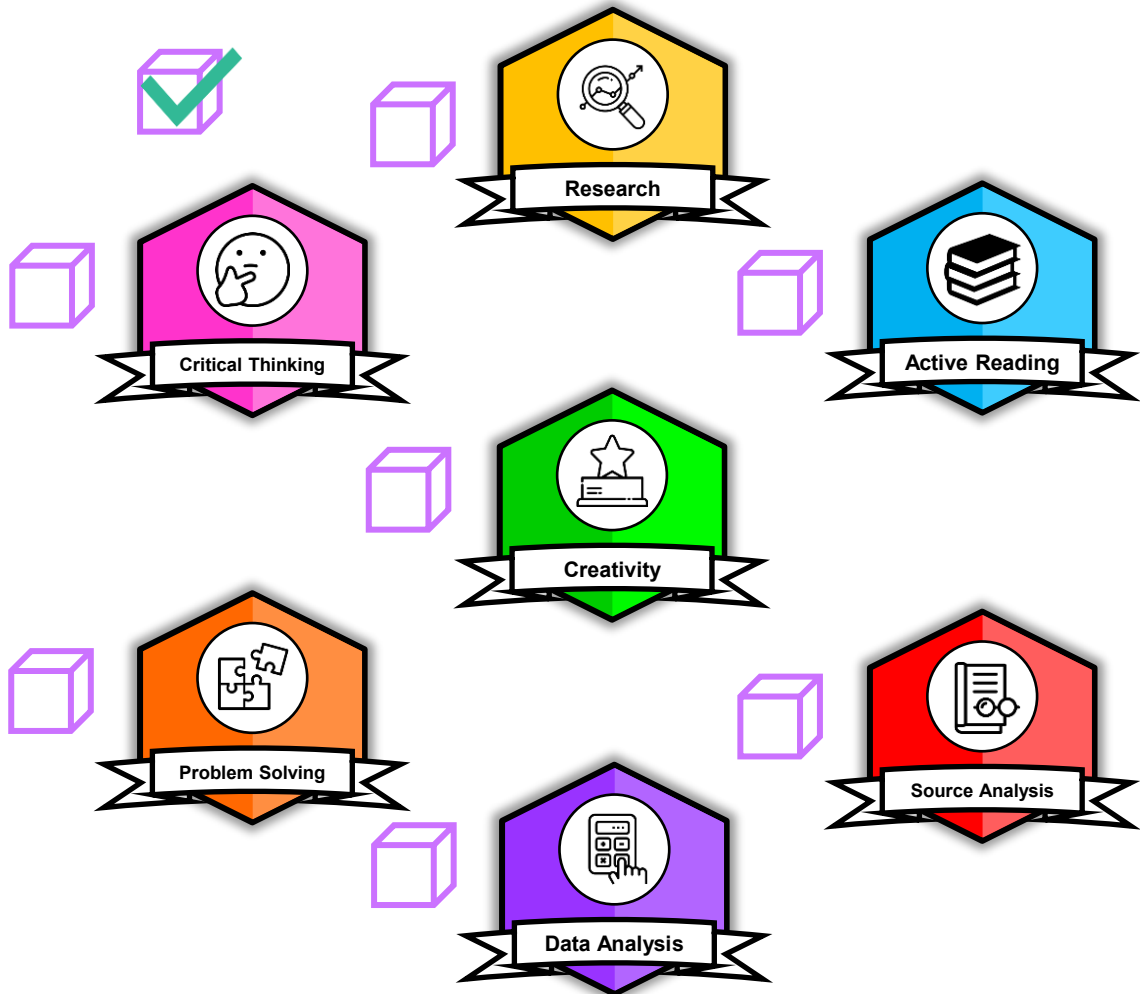


Psst! You can learn more about these skills in the Academic Study Skills section.

Your Skills Badges

As you work through this booklet, you'll have the chance to build the skills you have read on the previous page.

Make sure to revisit this page once you have mastered each skill. Tick off each skills badge below once completed!



Look out for these badges in the Data Source, Activities and Further Reading sections of each Resource. If you complete a skill more than once, write the number of times you completed it next to the badge.

When you've earned all seven skills badges, you can discuss with your teacher how to further build your skills!

Vocabulary

Be sure to use this section as you go through your booklet. If you see an emboldened word, you can find the definition here. If you are still unsure about the meaning or use of the word, we encourage you to use a dictionary or ask a teacher.



Term	Definition
Capital	In economics, capital is one of the primary inputs used in the production function. It usually refers to the money, tools, or equipment businesses use to produce goods or services.
Collateral	Something valuable (like property, a car, or equipment) that a borrower promises to a bank as security for a loan. If the loan is not repaid, the bank can take the collateral.
Delegation	When a manager or business owner assigns a task to someone else, such as asking an assistant to handle sales while they focus on planning.
Division of Labour	Splitting up production into separate tasks so that each worker focuses on one step, making the process more efficient overall.
Economic Growth	When the amount of goods and services a country produces increases over time. It usually means better jobs, incomes, and living standards.
External Validity	How well the results of a study apply to other settings, places, or groups beyond the original experiment.
General Equilibrium	The wider economy-wide effects of a policy or programme, including how other firms, workers, or markets adjust in response.
Interest Rate	The price of borrowing money shown as a percentage. It tells you how much extra must be paid back on top of the loan.
Job Matching	The process of connecting the right worker with the right job. A good match means both the worker and the employer benefit.

Vocabulary

Term	Definition
Labour Market	The place where people look for jobs and employers look for workers. It's like a giant job marketplace where supply (workers) meets demand (employers).
Liquidity Risk	The risk that a firm will not have enough ready cash to pay its bills, even if it has valuable assets.
Productivity	How much output (goods or services) is produced for a given input (like time, money, or labour). Higher productivity means more is produced with the same resources.
Randomised Control Trial (RCT)	A type of study where people or groups are randomly chosen to test an idea, like giving some firms money and seeing if they grow more than firms that didn't get it.
Red Tape	Rules, permits, and paperwork that take up time and money for businesses. Too much red tape can slow down or even stop firms from growing.
Specialisation	When a person or business focuses on one type of task or product to become faster and more skilled at it. For example, in a bakery, one person bakes, another handles sales. This usually makes work faster and more efficient.
Spillovers	When people or firms outside the study are indirectly affected by the programme, such as competitors lowering their prices.
Supplier Credit	When a supplier allows a business to delay payment for goods or materials, giving the business more time to make sales first.
Treatment Effect	The impact of a policy or programme, measured by comparing those who received it (treatment group) with those who did not (control group).

Vocabulary

Term	Definition
Unemployment	Unemployment refers to a situation in which individuals of working age who are legally allowed to work are actively seeking employment, available to start work, and yet do not have a paid job.
Working Capital	The money a firm needs to cover its everyday running costs, like wages and stock, before it receives income from sales.

When you find words that you don't recognise in a resource, look up their definition.

Introduction to Subject

Macroeconomics for Development

The topics in this pack include:

Matching Workers and Jobs: How is Employment Created?

Resource 1: “*Who Gets the Job?*” Prompt: An abstract illustration of people and firms connected by dotted lines, representing job matching in labour markets.

What Do Firms Do? The Engines of the Economy

Resource 2: “*What Do Firms Do?*” Prompt: An abstract cityscape with shops, factories, and offices connected by arrows, symbolising production and growth.

Why Don’t Small Firms Grow?

Resource 3: “*Why Don’t Firms Grow?*” Prompt: A small plant in a pot surrounded by red tape, with scissors nearby, symbolising growth constraints and bureaucracy.

More than Just Money: Financial Frictions in Firms

Resource 4: “*Finance and Capital Costs*” Prompt: A scale balancing money on one side and a machine on the other, representing investment decisions and interest rates.

Inside the Firm: Specialisation, Teams, and Productivity

Resource 5: “*Inside the Firm: Specialisation and Teams*” Prompt: An assembly line illustration with different workers performing specialised tasks that come together into one product.

From Ideas to Evidence: Randomised Controlled Trials (RCTs) in Economics

Resource 6: “*RCTs and Evidence*” Prompt: Two groups of boxes (treatment and control) with arrows and outcomes, symbolising randomisation and experiments.

Resource One Overview

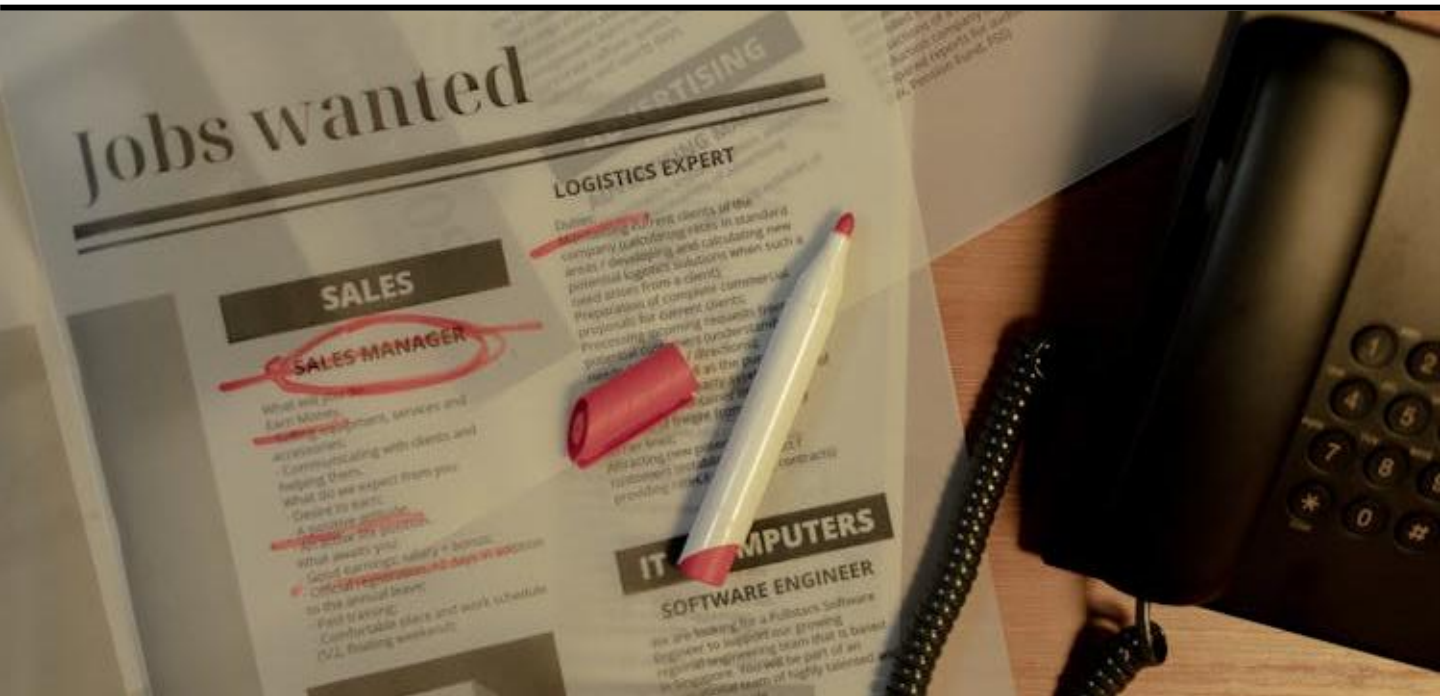
Topic Matching Workers and Jobs: How is Employment Created?

Key Stage 5 Subject Area AQA A-level Economics, Section 3.5: The Labour Market – wage determination, unemployment, labour mobility.

Objectives By completing this resource, you will be able to:

- ✓ Define job matching, labour market dynamics, and unemployment.
- ✓ Explain how matching theory impacts job seekers, including refugees.
- ✓ Evaluate policy interventions aimed at improving labour market efficiency.

- Instructions**
1. Read the data source
 2. Complete the activities
 3. Explore the further reading
 4. Move on to Resource Two



Resource One

Data Source

Section A

Understanding Labour Market Dynamics

Labour markets involve matching job seekers to job vacancies. Economists call this the **matching problem**, in which both employers and workers struggle to find suitable matches, leading to **unemployment** and inefficiencies.

Section B

Job Matching

Think of it like a puzzle: employers are looking for people with specific skills, experience, and interests and workers are searching for jobs that suit their goals, abilities, and needs. A **good match** happens when both sides benefit: the employer gets a productive employee, and the worker gets a job they're happy with.

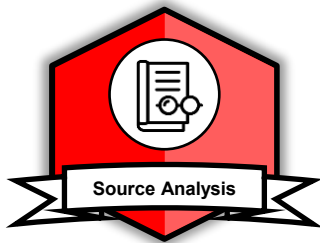
But in real life, finding that match isn't always easy. Workers might not know where jobs are, employers might not know who's available, and some people face extra challenges (like refugees or young job seekers). Economists study **matching problems** to understand how to improve this process and reduce unemployment.



Resource One

Activities

- Activities**
1. **Knowledge** – Define job matching and unemployment in your own words.
 2. **Comprehension** – Explain why refugees face more difficulties than local job seekers.
 3. **Application** – Imagine you are a street vendor seeking a loan to expand. How might poor job matching affect your chances of finding workers?
 4. **Analysis** – Compare challenges faced by young workers vs refugees. Which are similar, which are different?
 5. **Evaluate (Debate)** – Should governments spend money on refugee integration programs? Give at least two arguments for and two against.
 6. **Synthesis/ Creation** – Role-play: in small groups, simulate a “job fair” where refugees apply for jobs and firms recruit. What challenges emerge?



Success criteria

- ✓ Uses the terms job matching and unemployment correctly.
- ✓ Explains at least two barriers refugees face (e.g., language, networks, recognition of qualifications, discrimination).
- ✓ Gives one real-world example of a mismatch (wrong skills, wrong location, poor info).
- ✓ For debates: includes 2 arguments for + 2 against, and a short conclusion.

Resource One

Further Reading

References

1. Mortensen, D.T. and Pissarides, C.A. (1994)
Job creation and job destruction in the theory of unemployment. *Review of Economic Studies*, 61(3), pp.397–415.
2. McKenzie, D. (2015)
A job matching experiment in Jordan. *IZA Journal of Labour & Development*, 4(1), pp.1–18.
3. Alfonsi, L., Bandiera, O., Bassi, V., Burgess, R., Rasul, I., Sulaiman, M. and Vitali, A. (2020)
Tackling youth unemployment: Evidence from a labour market experiment in Uganda. *Econometrica*, 88(6), pp.2369–2414.
4. Petrongolo, B. and Pissarides, C.A. (2001)
Looking into the black box: A survey of the matching function. *Journal of Economic Literature*, 39(2), pp.390–431.
5. Hussam, R., Kelley, E.M., Lane, G. and Zahra, F. (2022)
The psychosocial value of employment: Evidence from a refugee camp. *American Economic Review*, 112(11), pp.3694–3724.

Resource **Two**

Overview

Topic What Do Firms Do? The Engines of the Economy

Key Stage 4 Subject Area GCSE Economics, Topic 1: Economic Foundations – role of firms, production, and markets.

Objectives By completing this resource, you will be able to:

- ✓ Define what a firm is and explain its basic functions.
- ✓ Compare different types of firms (small, large, formal, informal).
- ✓ Reflect on how firms contribute to jobs, growth, and stability.

- Instructions**
1. Read the data source
 2. Complete the activities
 3. Explore the further reading
 4. Move on to Resource Three



Resource **Two**

Data Source

Section A

What is a Firm?

A firm is an organisation that produces goods or services to sell. Firms range from small street vendors to multinational corporations. Regardless of size, all firms share three key roles:

- Producing goods and services
- Creating jobs
- Contributing to national income (GDP)

Without firms, workers would struggle to find jobs, and households would lack goods and services.

Section B

Firm Structures

Firms can take many forms:

- **Micro firms:** one or two workers (e.g. a tailor or a food cart).
- **Small and medium enterprises (SMEs):** usually fewer than 250 workers.
- **Large firms:** thousands of workers, often multinational.

In developing countries, most firms are small and informal. These firms play a vital role in employment, but they often struggle to grow. Research shows that in many African countries, *90% of firms stay micro for life*. This limits job creation and productivity growth (Jovanovic & Rousseau, 2006).



Section C

Why Firms Matter for Development?

Firms are sometimes called the “engines of growth.” They:

- Invest in technology and innovation
- Provide training for workers
- Generate tax revenues for governments

Resource **Two**

Data Source

Section C

Why Firms Matter for Development? (continued)

But firms also face challenges:

- Access to finance (banks may not lend to small firms)
- Regulations and red tape
- Market failures, such as monopoly power or lack of information

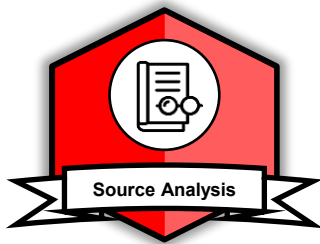
Policies that support firms—like microfinance programs or simplified regulations—can boost economic stability and job creation.



Resource **Two**

Activities

- Activities**
1. **Knowledge** – Define a firm in your own words. List its three main roles.
 2. **Comprehension** – Explain how SMEs differ from large firms.
 3. **Application** – Find a local example of a small business. What role does it play in your community?
 4. **Analysis** – Why do many firms in developing countries stay small? Use evidence from the resource.
 5. **Evaluate (Debate)** – Are large multinational firms better for development than small local firms? Give at least two arguments for and two against.
 6. **Synthesis/ Creation** – Design a poster showing how different types of firms contribute to the economy.



Success criteria

- ✓ Defines a firm clearly and lists the three roles (production, jobs, GDP/income).
- ✓ Compares SMEs vs large firms using two differences (scale, formality, structure, market reach).
- ✓ Uses evidence from the text (e.g., “many firms remain micro”).
- ✓ For evaluation: gives balanced arguments + final judgement.

Resource **Two**

Further Reading

- References**
1. Jovanovic, B. & Rousseau, P. (2006). Product Variety in Young Firms. *Journal of Economic Dynamics and Control*.
 2. Bloom, N. et al. (2013). Does Management Matter? Evidence from India. *Quarterly Journal of Economics*.
 3. World Bank (2020). Small and Medium Enterprises (SMEs) Finance. *World Bank SME Finance Overview*.

Resource **Three**

Overview

Topic Why Don't Small Firms Grow?

Key Stage 5 Subject Area AQA Economics, Topic 8: Market Failure (barriers to efficient outcomes, government intervention).

Objectives By completing this resource, you will be able to:

- ✓ Identify common constraints that keep firms small (finance, regulation, market access, information).
- ✓ Explain how constraints reduce productivity and job creation.
- ✓ Evaluate policy options that relax constraints in developing countries.

- Instructions**
1. Read the data source
 2. Complete the activities
 3. Explore the further reading
 4. Move on to Resource Four



Resource Three

Data Source

Section A

The Stuck Small Puzzle



In many low- and middle-income countries, most businesses are micro firms that remain small for years. Common obstacles include: Capital constraints: little savings and limited access to credit. Informality: firms outside the formal sector lack legal protections and access to contracts. Regulatory burdens (“red tape”): time and money spent on permits or compliance. Market access: difficulty reaching new customers or reliable supply chains. Information gaps: firms don’t know which inputs or practices raise productivity.

Section B

Why Constraints Matter?

When firms can’t invest or scale, the economy loses: fewer jobs, lower wages, weaker competition, and slower technology adoption. At the macro level, this is a form of market failure - private incentives don’t deliver the socially efficient outcome.

Section C

What Helps Firms Grow?

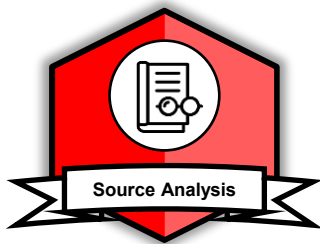
Reducing registration costs and simplifying taxes can shift firms into the formal sector. Credit products that match cash flow (e.g., working capital loans) help firms invest. Managerial training and better management practices can raise productivity. Infrastructure & supply chains: reliable electricity, roads, and buyer–supplier links. Digital platforms: widen market reach and lower search costs.



Resource **Three**

Activities

- Activities**
1. **Define** – In two sentences each, define red tape, informality, and market access.
 2. **Explain** – How does a lack of collateral make bank lending risky and limit firm growth?
 3. **Apply** – A small furniture workshop can't fulfil a large order because it can't buy wood upfront. Which constraint is binding, and what loan feature would help?
 4. **Analyse** – Compare how informality vs regulation affects productivity—give one channel for each.
 5. **Evaluate (Debate)** – “If you had £1m for SME policy, would you spend it on cutting red tape, subsidising credit, or business training?” Defend your choice with two arguments.
 6. **Create** – Draw a simple “growth ladder” showing how easing one constraint (your choice) enables the next step in firm growth.



Success criteria

- ✓ Correctly defines red tape, informality, and market access.
- ✓ Identifies one binding constraint in the scenario and explains why.
- ✓ Explains one channel from constraints → lower productivity / fewer jobs.
- ✓ Includes a clear diagram (growth ladder) with at least 3 steps.

Resource **Three**

Further Reading

References

1. Buera, Kaboski & Shin. The Macroeconomics of Microfinance. NBER WP.
2. Sraer & Thesmar. General Equilibrium Effects of Credit Policies.
3. Alfonsi et al. (2020). Tackling Youth Unemployment: Evidence from Uganda.
4. Midrigan & Xu. Finance and Misallocation: Evidence from Plant-Level Data.

Resource **Four**

Overview

Topic More Than Just Money: Financial Frictions in Firms

Key Stage 4 or 5 Subject Area GCSE Economics, Topic 6: Financial Markets (borrowing, interest rates, banks).

Objectives By completing this resource, you will be able to:

- ✓ Define financial frictions and explain asymmetric information.
- ✓ Describe how collateral, interest rates, and risk shape firm borrowing.
- ✓ Evaluate policies (e.g., microfinance, partial credit guarantees) to ease frictions.

- Instructions**
1. Read the data source
 2. Complete the activities
 3. Explore the further reading
 4. Move on to Resource Five



Resource **Four**

Data Source

Section A

What are Financial Frictions?

Financial frictions are obstacles that prevent savings from flowing to the best investment opportunities. Two classic problems: Adverse selection: riskier borrowers are more likely to seek loans. Moral hazard: after getting a loan, a borrower may take more risk than the lender expects.

Section B

How do Frictions Show Up for Firms?

High interest rates raise the cost of investment, especially when inflation is volatile. Collateral requirements exclude firms without assets (which are common among youth and refugees). Short loan maturities make it hard to invest in equipment with long payback times. Banks may prefer relationship lending with known clients, excluding new or informal firms.

Section C

Solutions & Trade-offs

Microfinance expands access, but often with small loans and group liability. Credit guarantees and better credit information (e.g., registries) lower lender risk. Digital lending & mobile money reduce costs and improve screening. Macroeconomic stability (predictable inflation/interest rates) is essential for investment.

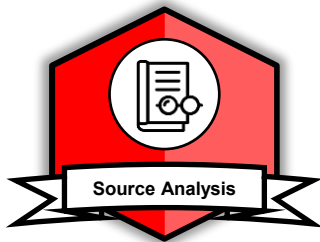


Resource **Four**

Activities

Activities

1. **Define** - Adverse selection vs moral hazard with a one-sentence example for each.
2. **Explain** - Why is collateral important for banks? What happens when firms lack it?
3. **Apply** - A bakery wants an oven lasting 8 years. Which loan maturity is appropriate and why?
4. **Analyse** - How do high, volatile interest rates change investment decisions?
5. **Evaluate (Debate)** - “Microfinance is enough to solve firm finance in poor countries.” Argue for/against with two points.
6. **Create** - Sketch a simple cash-flow timeline for a firm investment and label when financing is needed.



Success criteria

- ✓ Distinguishes adverse selection vs moral hazard with correct examples.
- ✓ Links interest rates/collateral/maturity to investment decisions.
- ✓ Uses a timeline that labels: upfront cost → repayment period → returns.
- ✓ For debate: shows trade-offs (access vs limited loan size / long-term capital).

Resource **Four**

Further Reading

- References**
1. Neumeyer & Perri. Business Cycles in Emerging Economies: the Role of Interest Rates.
 2. Moll. Productivity Losses from Financial Frictions: Can Self-Financing Undo Misallocation?
 3. Midrigan & Xu. Finance and Misallocation.
 4. Buera, Kaboski & Shin. Finance and Development: A Tale of Two Sectors.

Resource **Five**

Overview

Topic Inside the Firm: Specialisation, Teams, and Productivity

Key Stage 4 or 5 Subject Area AQA Economics, Topic 3: Production, Costs, Revenue and Profit (division of labour, productivity).

Objectives By completing this resource, you will be able to:

- ✓ Define specialisation and explain division of labour.
- ✓ Describe how task allocation and management practices affect productivity and quality.
- ✓ Analyse trade-offs (coordination costs, turnover, supervision).

- Instructions**
1. Read the data source
 2. Complete the activities
 3. Explore the further reading
 4. Move on to Resource Six



Resource **Five**

Data Source

Section A

Why Specialise?

Specialisation means focusing on a narrow set of tasks to do them better and faster. Within firms, it raises labour productivity by allowing workers to gain learning-by-doing and by enabling tools/technology tailored to a task.

Section B

Getting Organisation Right

Task assignment: matching skills to tasks. Standard operating procedures (SOPs) reduce errors. Supervision and feedback improve performance. Team production can create O-Ring effects: if one critical task fails, the whole output suffers.

Section C

Limits to Specialisation

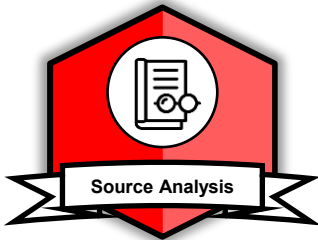
Coordination costs and communication failures. Worker turnover can erase gains if roles are too narrow. Firm size and demand must justify the fixed costs of organising.



Resource **Five**

Activities

- Activities**
1. **Define** – Specialisation and division of labour with one real-world example each.
 2. **Explain** – Why do SOPs and supervision raise quality?
 3. **Apply** – A small bakery wants to increase output by 30%. Propose a new task allocation for a 4-person team.
 4. **Analyse** – Use the O-Ring idea to explain why a single quality failure can ruin a product batch.
 5. **Evaluate (Debate)** – “Job rotation is better than specialisation for small firms.” Give two arguments on both sides.
 6. **Create** – Design a one-page training checklist for a new hire on a specialised task.



Success criteria

- ✓ Defines specialisation and division of labour with examples.
- ✓ Proposes a task allocation that is feasible for a 4-person team.
- ✓ Explains the O-Ring idea as complementarity (one failure affects output).
- ✓ Checklist includes steps + quality check + safety + who to ask.

Resource **Five**

Further Reading

- References**
1. Bloom, Eifert, Mahajan, McKenzie & Roberts. Does Management Matter? Evidence from India.
 2. Guner, Parkhomenko & Ventura. Managers and Productivity Differences.
 3. Bloom & Van Reenen. Measuring and Explaining Management Practices Across Firms and Countries.
 4. Castillo, Mejía & Monge-Naranjo. Does Turnover Inhibit Specialisation? Evidence from Peru.

Resource **Six**

Overview

- Topic** From Ideas to Evidence: Randomised Controlled Trials (RCTs) in Economics
- Key Stage 4 Subject Area** GCSE Economics, Topic 2: Resource Allocation (how decisions affect outcomes; evaluating policies).
- Objectives** By completing this resource, you will be able to:
- ✓ Define RCT and distinguish it from a simple experiment.
 - ✓ Identify treatment, control, randomisation, outcomes, and internal vs external validity.
 - ✓ Design a simple RCT related to jobs or firms (scaffolded).
- Instructions**
1. Read the data source
 2. Complete the activities
 3. Explore the further reading
 4. Move on to the Final Reflection Activity



Resource **Six**

Data Source

Section A
What is an RCT?

An RCT compares a treatment group (which receives an intervention) to a control group (which does not), with random assignment to ensure that the groups are similar on average. Differences in outcomes can be causally attributed to the intervention.

Section B
Why RCTs in Development?

RCTs help test whether policies like job-matching services, training, microloans, or conditional cash transfers (CCTs) *actually work* and for whom. They're valuable when theory predicts competing effects or when evidence is scarce.

Section C
Strengths, Limits, & Ethics

- **Strengths:** clear causal claims; transparent design.
- **Limits:** external validity (will it work elsewhere?), spillovers, Hawthorne effects, attrition.
- **Ethics:** informed consent, do-no-harm, fair selection, privacy.



Resource Six

Activities

- Activities**
1. **Define** – Treatment, control, randomisation, outcome.
 2. **Explain** – How does randomisation address selection bias?
 3. **Apply (Scaffolded design)** – Design an RCT to test a job-matching app for young job seekers. A) Unit of randomisation: individual vs job centre? B) Primary outcome: employment after 3 months? C) Ethics: consent, data protection.
 4. **Analyse** – Name one threat to validity (e.g., spillovers) and how you'd mitigate it.
 5. **Evaluate (Debate)** – “If a policy works in one RCT, it should be adopted nationwide.” Argue both sides.
 6. **Create** – Draft a one-paragraph policy brief summarising your RCT plan and why it matters.



Success criteria

- ✓ Correctly defines treatment, control, randomisation, and outcome.
- ✓ Specifies unit of randomisation, primary outcome, and timeline.
- ✓ Mentions one threat (spillovers/attrition) and a mitigation.
- ✓ Includes at least one ethics point (consent, privacy, fairness).

Resource **Six**

Further Reading

- References**
1. Bouguen, Huang, Kremer & Miguel. Using RCTs to Estimate Long-Run Impacts.
 2. Egger et al. General Equilibrium Effects of Cash Transfers in Kenya.
 3. Todd & Wolpin. The Best of Both Worlds: Combining RCTs with Structural Modeling.
 4. McKenzie et al. Job-Matching RCT in Jordan.

Final Reflection Activity

Further Guidance

Bringing it All Together: Small Firms, Big Questions

Reflect on what you learned across all six resources. In a short essay (300–400 words):

- Identify one key challenge facing small firms in emerging economies.
- Explain how economists study this challenge (data, models, or experiments).
- Suggest one realistic policy solution, and discuss who benefits and who might lose.

Success criteria

- ✓ Clear structure: challenge → method → policy → winners/losers.
- ✓ Uses at least two concepts from the pack (e.g., matching + finance frictions).
- ✓ Shows trade-offs (who benefits, who might lose, why).
- ✓ Uses at least one example (country/project/context from the resources).

Reference List



Below is a list of all the sources that were used to compile this RBC pack.

Journal Articles

1. Alfonsi, L., Bandiera, O., Bassi, V., Burgess, R., Rasul, I., Sulaiman, M., & Vitali, A. (2020). Tackling Youth Unemployment: Evidence from a Labour Market Experiment in Uganda. *Econometrica*.
2. Bloom, N., Eifert, B., Mahajan, A., McKenzie, D., & Roberts, J. (2013). Does Management Matter? Evidence from India. *QJE*.
3. Buera, F. J., Kaboski, J. P., & Shin, Y. (2021). The Macroeconomics of Microfinance. NBER WP.
4. Egger, D., Haushofer, J., Miguel, E., Niehaus, P., & Walker, M. (2021). General Equilibrium Effects of Cash Transfers: Experimental Evidence from Kenya. *Econometrica*.
5. Midrigan, V., & Xu, D. (2014). Finance and Misallocation: Evidence from Plant-Level Data. *AER*.
6. Moll, B. (2014). Productivity Losses from Financial Frictions: Can Self-Financing Undo Misallocation? *AER*.
7. Neumeyer, P. A., & Perri, F. (2005). Business Cycles in Emerging Economies: The Role of Interest Rates. *JME*.
8. Sraer, D., & Thesmar, D. (2020). General Equilibrium Effects of Credit Policies. *AER*. Todd, P. E., & Wolpin, K. I. (2006). Assessing the Impact of Schooling on Earnings Using a Life-Cycle Model. *RES*.

More Subject Resources

A Deeper Look into Macroeconomics for Development



Read **A Deeper Look**

Economics is more than graphs and definitions—it is a way of understanding how people and firms make choices under constraints. By exploring small firm dynamics, finance frictions, management practices, and the power of experiments, this coursebook has shown you how economics research can answer real-world questions:

- Why don't all promising firms expand?
- Why do interest rates hit some economies harder than others?
- Can better management rival access to credit?
- How can we be sure a policy works before scaling it?

Researchers use data, models, and experiments to unpack these puzzles. The methods you've seen—survey evidence, randomised controlled trials, and general equilibrium models—are the same ones economists use to advise governments and global institutions.

Do **If you want to explore further:**

- Look up how the World Bank uses RCT evidence in its policy briefs.
- Explore open datasets (e.g., World Bank's Enterprise Surveys) to try your own analysis.
- Follow researchers on platforms like VoxDev, J-PAL, or NBER for the latest work.

By building your skills in critical thinking, data interpretation, and evidence-based argument, you are preparing not just for exams but for a future where economics helps solve challenges from inequality to climate change.

Study Skills, Tips & Guidance

This section includes helpful tips to help you complete this pack and improve your study skills for school.

It also includes a few fantastic, easy-to-use resources to know what to do next and where else you can look for more information on the subject.



Helpful information you will find in this section:

1. Cornell Notes
2. Academic Terminology (keywords)
3. Academic Writing Style
4. Referencing
5. How to Evaluate Your Sources
6. Subject Guidance
7. University Guidance

Psst! Learning these tips to improve your school skills could help you do better in exams and make assignments easier!

You can use the tips and web links in this section throughout your pack!



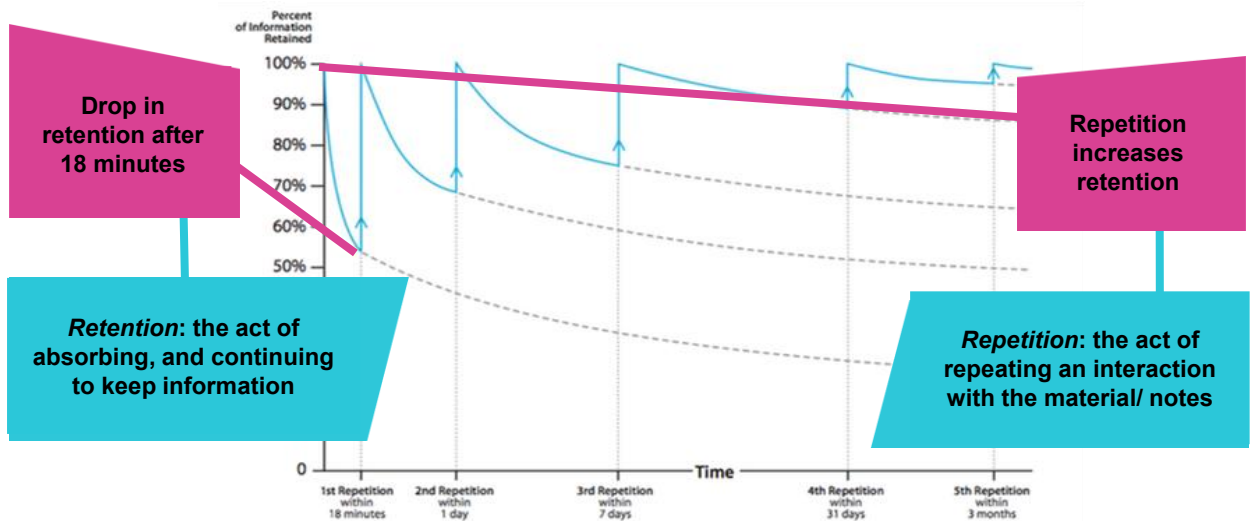
Academic Study Skills

Cornell Notes

Why is good note-taking important?

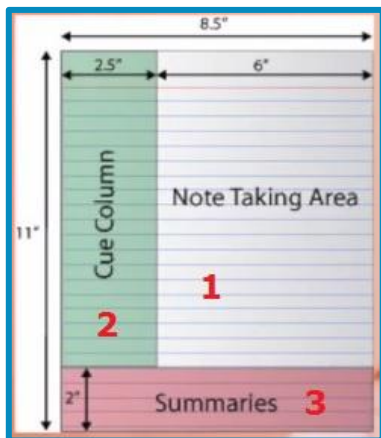
If you forget new information almost as quickly as you hear it, even if you write it down, you tend to lose nearly 40% of new information within 24 hours of first reading or hearing it.

However, if we take notes effectively, we can retain and retrieve almost 100% of the information we receive. Consider this graph on the rate of forgetting with study/ repetition:



Learning a new system

The Cornell Note System was developed in the 1950s at the University of Cornell in the USA. The system includes interacting with your notes and is suitable for all subjects. There are three steps to the Cornell Note System.



Step 1: Note-Taking

- 1. Create Format:** Notes are set up in the Cornell Way. This means creating three boxes like the ones on the left. You should put your name, date, and topic at the top of the page.
- 2. Write and Organise:** You then take your notes in the 'note taking' area on the right side of the page. It would be best if you organised these notes by keeping a line or a space between 'chunks'/ main ideas of information. You can also use bullet points for lists of information to help organise your notes.

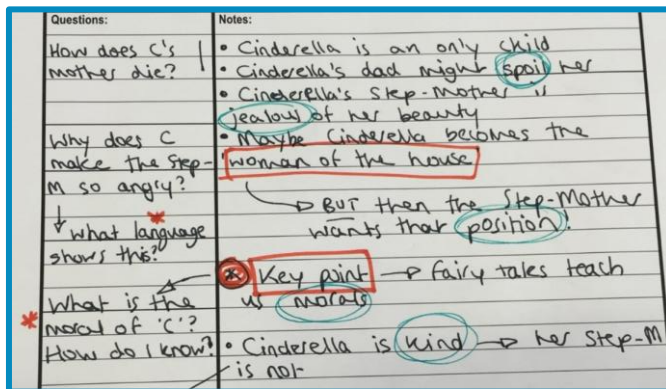
Academic Study Skills

Cornell Notes

Step 2: Note-Making

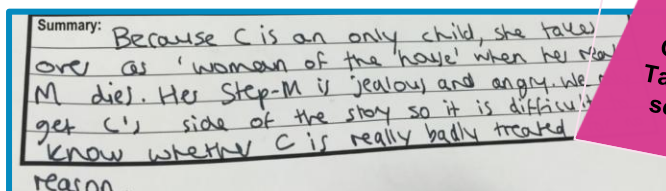
- Revise and Edit Notes:** Go back to box 1, the note-taking area and spend some time revising and editing. You can do this by highlighting 'chunks' of information with a number or a colour; circling all keywords in a different colour; highlighting main ideas; adding new information in another colour.
- Note Key Idea:** Go to box two on the left-hand side of the page and develop some questions about the main ideas in your notes. The questions should be 'high level'. This means they should encourage you to think deeper about the ideas. Example 'high level' questions would be:
 - Which is the most important/ significant reason for...
 - To what extent...
 - How does the (data/ text/ ideas) support the viewpoint?
 - How do we know that...

Here is an example of steps 1 and 2 for notes on the story of Cinderella



Step 3: Note-Interacting

- Summary:** Go to box three at the bottom of the page, summarise the main ideas in box one, and answer the essential questions in box 2.



Give the Cornell Note-Taking System a try and see if it works for you!

Academic Study Skills

Key Words

Below is a series of key terms you will come across from teachers and tutors as you go through school, especially as you enter upper secondary.

Knowing these will help you understand what you are being asked to do!

- **Analyse:** When you analyse something, consider it carefully and in detail to understand and explain it. To analyse, identify the main parts or ideas of a subject and examine or interpret the connections between them.
- **Comment on:** When you comment on a subject or the ideas in a subject, you say something that gives your opinion or an explanation.
- **Compare:** To compare things means to point out their differences or similarities. A comparison essay would involve examining the qualities/ characteristics of a subject and emphasising the similarities and differences.
- **Contrast:** When you contrast two subjects, you show how they differ when compared with each other. A contrast essay should emphasise striking differences between two elements.
- **Compare and contrast:** To write a compare and contrast essay, you would examine the similarities and differences between two subjects.
- **Criticise:** When you criticise, you make judgments about a subject after thinking about it carefully and deeply. Express your judgement concerning the correctness or merit of the factors under consideration. Give the results of your analysis and discuss the limitations and contributions of the factors in question. Support your judgement with evidence.
- **Define:** When you define something, you show, describe, or state clearly what it is and what it is like; you can also say its limits. Do not include details but do include what distinguishes it from the other related things, sometimes by giving examples.
- **Describe:** To describe in an essay requires you to give a detailed account of a subject's characteristics, properties or qualities.
- **Discuss:** To discuss in an essay, consider your subject from different points of view. Examine, analyse and present considerations for and against the problem or statement.

Academic Study Skills

Key Words

- **Evaluate:** When you evaluate in an essay, decide on your subject's significance, value, or quality after carefully studying its good and bad features. Similar to assess. Use authoritative (e.g. from established authors or theorists in the field) and, to some extent, personal appraisal of both contributions and limitations of the subject.
- **Illustrate:** If asked to illustrate in an essay, explain the points that you are making clearly by using examples, diagrams, statistics, etc.
- **Interpret:** In an essay that requires you to interpret, you should translate, solve, give examples, or comment upon the subject and evaluate it in terms of your judgement or reaction. Explain what your subject means. Similar to explain.
- **Justify:** When asked to justify a statement in an essay, you should provide the reasons and grounds for the conclusions you draw from the statement. Present your evidence in a form that will convince your reader.
- **Outline:** Outlining requires that you explain ideas, plans, or theories in a general way, without giving all the details. Organise and systematically describe the main points or general principles. Use essential supplementary material, but omit minor details.
- **Prove:** When proving a statement, experiment or theory in an essay, you must confirm or verify it. You must evaluate the material and present experimental evidence and/ or logical argument.
- **Relate:** To relate two things, you should state or claim the connection or link between them. Show the relationship by emphasising these connections and associations.
- **Review:** When you review, critically examine, analyse and comment on the major points of a subject in an organised manner.

Write any other keywords you come across below. Ask your teacher to explain their meaning or use a dictionary to find out.

Academic Study Skills

Academic Writing Style

What is academic writing?

'Academic writing' is a specific way of writing when communicating research or discussing a point of view. You will most often do this in essays and reports.

Academic writing has a logical structure and uses formal language. Unlike creative or narrative writing, academic writing uses different sources of information to support what is being said (see next page about various sources).

Top Academic Writing Tips

Do's

- Do use words you know the meaning of and are confident using.
- Remember, words don't have to be complicated to be clear!
- Do write words out fully, e.g., do not, cannot, does not, it would.
- Use the third person point of view
- Minimise the use of informal adjectives, such as cool, amazing and wonderful.

Don'ts

- Do not use contractions, e.g., don't, can't, doesn't, it'd.
- Do not use public speaking phrases like "We can all agree that..." and "As I previously mentioned...".
- Do not use conversational phrases, such as 'literally' or 'basically' too often.
- Do not use slang or jargon, for example, 'awks', 'lit', 'woke'.
- Do not use words that express value judgements, e.g., crazy, ridiculous, terrible. Suitable synonyms are surprising, unjustified or distressing.



Academic Study Skills

Academic Writing Style

Expressing your opinion in academic writing

In academic writing, it is best practice to express an opinion without writing in the first person.

Rather than saying, ‘In my opinion, this proves that you can express your opinion by saying:

- ‘Based on (insert fact/ theory/ finding) it shows that....’;
- ‘The graph here indicates that...’;
- ‘The aforementioned problems in Smith’s argument reveal that...’;
- ‘Such weaknesses ultimately mean that...’; and so on.

Signposting

Signposting guides your reader through different sections of your writing. It lets those who read your writing know what is being discussed and why and when your piece is shifting from one part to another. This is crucial for clear communication with your audience.

Signposting stems for a paragraph which expands upon a previous idea	Signposting stems for a paragraph which offers a contrasting view
Building on from the idea that ... (mention the previous idea), this section illustrates that ... (introduce your new idea).	However, another angle on this debate suggests that ... (introduce your contrasting idea)
To further understand the role of ...(your topic or your previous idea), this section explores the idea that ... (introduce your new idea)	In contrast to evidence which presents the view that ... (mention your previous idea), an alternative perspective illustrates that ...
Another line of thought on ... (your topic or your previous idea) demonstrates that ...	However, not all research shows that ... (mention your previous idea). Some evidence agrees that ...

Academic Study Skills

Referencing

What is a reference or referencing?

A reference is just a note in your assignment that tells your reader where particular ideas, information or opinions that you have used from another source have come from. It can be done through 'citations' or a 'bibliography'.

You must include references in your writing assignments when you get to university. As well as being academic good practice, referencing is very important because it will help you to avoid plagiarism.

Plagiarism is when you take someone else's work or ideas and pass them off as your own. Whether plagiarism is deliberate or accidental, the consequences can be severe. You must be careful to reference your sources correctly.

Why should I reference?

Referencing is essential in your work for the following reasons:

- It gives credit to the authors of any sources you have referred to or been influenced by.
- It supports the arguments you make in your assignments.
- It demonstrates the variety of sources you have used.
- It helps prevent you from losing marks or failing due to plagiarism.

When should I use a reference?

- You should use a reference when you:
 - Quote directly from another source.
 - Summarise or rephrase another piece of work.
 - Include a specific statistic or fact from a source.



Academic Study Skills

Referencing

How do I reference?

There are several different ways of referencing, but most universities use the Harvard Referencing Style. Please speak with your teacher about which style they want you to use because the most important thing is that you remain consistent!

The two main aspects of referencing you need to be aware of are:

1. In-text citations

These are used when directly quoting a source. They are in the body of the work after you have referred to your source in your writing. They contain the surname of the source's author and the year it was published in brackets.

- E.g. *Daisy describes her hopes for her infant daughter, stating, "I hope she'll be a fool—that's the best thing a girl can be in this world, a beautiful little fool." (Fitzgerald, 2004).*

2. Bibliography

This is a list of all the sources you have referenced in your assignment. In the bibliography, you list your references by the numbers you have used and include as much information as possible about the reference. The list below gives what should be included for different sources.

- **Websites:** Author (if possible), *title of the web page*, 'Available at:' website address, [Accessed: date you accessed it].
 - E.g. 'How did so many soldiers survive the trenches?', Available at: <http://www.bbc.co.uk/guides/z3kgjxs#zg2dtfr> [Accessed: 11 July 2019].
- **Books:** Author surname, author first initial, (year published), *title of book*, publisher
 - E.g. Dubner S. and Levitt, S., (2007) *Freakonomics: A Rogue Economist Explores the Hidden Side of Everything*, Penguin Books
- **Articles:** Author, '*title of the article*', where the article comes from (newspaper, journal, etc.), date of the article.
 - E.g. Maev Kennedy, 'The lights to go out across the UK to mark First World War's centenary', The Guardian Newspaper, 10 July 2014.

Academic Study Skills

Referencing

Is it a source worth citing? Use these tips to question your sources before referencing them.

- **Currency – the timelines of the information:** When was it published or posted? Has it been revised or updated? Does your topic require current information, or will older sources also work?
- **Relevancy – the importance of the information for your needs:** Does the information relate to your topic or answer your question? Have you looked at a variety of sources? Who is the intended audience?
- **Authority - the source of the information:** Who is the author/ publisher/ source/ sponsor? What are the author's credentials? Is the author qualified to write on the topic?
- **Accuracy – the reliability and correctness of the source:** Does evidence support the information? Has the information been reviewed or refereed? Can you verify whether it is a personal or professional source? Are there errors?
- **Purpose – the reason the information exists:** Does the author clarify the intentions/ purpose? Is the information fact opinion or propaganda? Are there biases? Does the viewpoint appear objective?



Academic Study Skills

Evaluating Your Sources

What is a source?

When you learn new things, you might get information from different places. These places are called sources. Some sources are more reliable than others. For example, information in a textbook written by an expert is more reliable than the information in a non-expert's social media post.

How do you decide which source to use? From newspaper articles to books to tweets, this provides a brief description of each source type and breaks down the factors to consider when selecting a source.

Twitter



A platform for millions of concise messages on a variety of topics.

Blog



Blogs (e.g. WordPress) are an avenue for sharing both developed and unpublished ideas and interests with a niche community.

Youtube



A collection of millions of educational, inspirational, eye-opening and entertaining videos.

Newspaper



A reporting and recording of cultural and political happenings that keeps the general public informed. Opinions and public commentaries can also be included.

Journal



A collection of analytics reports that outline the objectives, background, methods, results and limitations of new research written for and by scholars in a niche field.

Academic book



The information presented is supported by clearly identified sources. Sometimes each chapter has a different author.

Encyclopaedia



Books or online – giving information on many different subjects. Some are intended as an entry point into research; some provide detailed information and onwards references.

Popular magazine



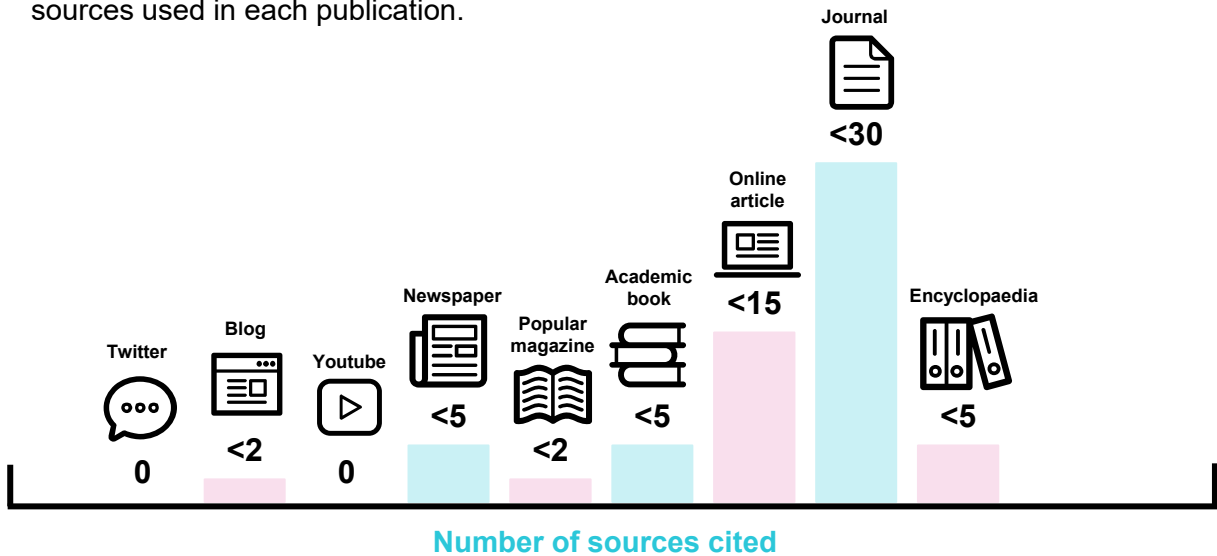
A glossy compilation of stories with unique themes intended for specific interests.

Academic Study Skills

Evaluating Your Sources

Number of outside sources

When an author used many outside sources in their writing, they demonstrate familiarity with ideas beyond their own. As more unique viewpoints are pulled into a source, it becomes more comprehensive and reliable. This shows the typical number of outside sources used in each publication.



Degree of review before a source is published

Two factors contribute to the amount of inspection a source receives before it might be published: the number of reviewers fact-checking the written ideas and the total time spent by reviewers as they fact-check. The more people involved in the review process and the longer the review process takes, the more credible the source is likely to be.

Number of reviewers



Time in review

0 reviewers



seconds



minutes



minutes

1-2 reviewers



hours



days



days

3-4 reviewers



2-3 months



6-2 months



3-5 years

What's next?

Where can this subject take me?

Pathways

A degree in Economics opens doors to a vast range of career options. Many graduates go on to work in banking, finance, and consulting, while others pursue roles in government, public policy, or international organisations. Economics graduates are also highly sought after in data analysis, business strategy, and research roles across the private and public sectors. Additionally, the analytical, quantitative, and problem-solving skills gained through an Economics degree are valuable in fields as diverse as law, technology, and non-profit management.

Economics

- Understanding how markets, businesses, and governments interact provides a powerful framework for interpreting global and local events.
- Developing strong analytical and problem-solving skills enables you to break down complex issues and identify effective solutions.
- Applying mathematical and statistical techniques to real-world data allows for evidence-based forecasting and informed decision-making.
- Building models to explain economic behaviour helps predict outcomes and assess the impact of policy or business choices.
- Interpreting data and identifying trends supports strategic planning and risk assessment in any organisation.
- Thinking logically and critically about resource allocation provides insights into efficiency, sustainability, and human behaviour.
- Working with abstract concepts and applying them to practical situations builds intellectual flexibility and adaptability.

Read more about subject selection and career pathways

- <https://targetjobs.co.uk>
- <https://www.prospects.ac.uk>
- <https://thinkuni.org/>

What's next?

University Guidance

Different people go to university for different reasons. You might have a particular job in mind or want to study a subject you are passionate about.

Whatever your motivations, going to university can help improve your career prospects and develop your confidence, independence and academic skills.

Choosing a course and university

Choosing the right course to study is important, so research the options available to you. Here are some top tips:

- You don't have to choose a course you have already studied; many courses don't require prior knowledge of the subject. You can apply skills gained from school studies to a new field.
- The same subject can be taught differently depending on your chosen course and university. Search university websites to learn more about the course content, teaching styles and assessment types.
- When choosing a university, think about what other factors are important to you. Do you want to study at a campus university or be based in a city center? What accommodation options are there? Does the university have facilities for any extracurricular activities you're involved in?
- To research your options, look at university prospectuses and websites and see if there are opportunities to speak to current students who can give you a real insight into what life is like there.



What's next?

University Guidance

Exploring careers and subject options

- Find job descriptions, salaries and hours, routes into different careers, and more at <https://www.startprofile.com/>
- Research career and study choices, and see videos of those who have pursued various routes at <http://www.careerpilot.org.uk/>
- See videos about what it's like to work in different jobs and for different organisations at <https://www.careersbox.co.uk/>
- Find out what different degrees could lead to, how to choose the right course for you, and how to apply for courses and student finance at <https://www.prospects.ac.uk/>
- Explore job descriptions and career options, and contact careers advisers at <https://nationalcareersservice.direct.gov.uk/>
- Discover which subjects and qualifications (not just A levels) lead to different degrees and what careers these degrees can lead to at <http://www.russellgroup.ac.uk/media/5457/informed-choices-2016.pdf>

Other useful resources

- <https://www.ucas.com/>
- <https://www.whatuni.com/>
- <https://www.opendays.com/>
- <https://www.thecompleteuniversityguide.co.uk/>



You may or may not have thought about studying at university.

Don't worry – you have plenty of time to think about this and explore your options if you would like to go!

What's next?

University Guidance

UCAS and the university application process

All applications for UK degree programmes are made through **UCAS**. There is lots of information on the UCAS website to guide you through the process and what you need to do at each stage.

Apply

- Applications **open in September** the year before you plan to start university.
- You can apply for up to **five courses**.
- The deadline for most courses is **15 January**, though there is an earlier deadline of **15 October** for Oxford and Cambridge, medicine, veterinary medicine/science and dentistry.

Decisions

- Some courses may require an interview, portfolio or admissions test in addition to a UCAS application. Check individual university website details.
- Check UCAS Track which will be updated with decisions from the universities you have applied for, and to see your deadline for replying to any offers.
- You should choose a firm (or first) choice university and an insurance choice. If you already have your exam results or a university thinks your application is particularly strong, you might receive an **unconditional offer**.

Results

- If you're holding a conditional offer, then you will need to wait until you receive your exam results to have your place confirmed.
- Clearing & Adjustment allows you to apply to courses which still have vacancies if you didn't meet the conditions of your offer, have changed your mind about what or where you want to study, or have met and exceeded the conditions of your offer and would like to look at alternate options.

Personal statements

An important part of your application is the personal statement. The personal statement allows you to tell universities why they should offer you a place.

Here are a few top tips for making your personal statement stand out:

- You can only submit one personal statement, so it's important that you are consistent in your course choices. Make sure you have done your research to show your understanding of the subject area and your passion for it.

What's next?

University Guidance

Personal Statement (cont.)

- Start by brainstorming all your skills, experience and attributes. Once you have everything written down, you can begin to be selective – you only have 47 lines so won't be able to include everything.
- The ABC method: action, benefit and course can be a useful way to help demonstrate your relevant experience and how it applies to the course you're applying for.

Personal Statement do's and don'ts

Read the tips below from real life professors and admissions staff in university Science departments, on the 'do's' and 'don'ts' of what to include in your personal statement.

Science

- Tell us why you want to study Science.
- What area of Science fascinates you?
- Demonstrate your interest by telling us what you have recently read, watched or listened to and how they helped your understanding of Science.
- Describe how your school or individual work has equipped you with the necessary knowledge and ability to be a successful Science student.

Other useful resources

- An easy template to start practising your personal statement:
<https://www.ucas.com/sites/default/files/ucas-personal-statement-worksheet.pdf>
- Untangle UCAS terminology at <https://www.ucas.com/corporate/about-us/who-we-are/ucas-terms-explained>
- Discover more about the application process including when to apply and how to fill in your application on the [UCAS website](#).
- Read more useful advice about what to include in your personal statement on [UCAS, the Complete University Guide](#) and [The UniGuide](#).

Insight into the University of Cambridge

The University of Cambridge and its Colleges are committed to widening participation to higher education. Hundreds of outreach initiatives and events are run each year both in Cambridge and in schools and colleges across the UK.

Outreach Projects

neaco

The Network for East Anglian Collaborative Outreach (neaco) delivers activities across East Anglia to help students in Years 9-13, with little or no experience of university, to explore the world of higher education. [Find out more.](#)

(Pre-16 Team Projects)

Insight Discover

Insight Discover is a programme that students follow from Year 7 to Year 8, which aims to develop key academic skills to support them in their academic work. In addition, the programme introduces students to university and the options which are available to them in the future. [Find out more.](#)

Insight Explore

Insight Explore is an academic programme which aims to develop participants interests and tackle the barriers many students face when applying to university. [Find out more.](#)

Realise

The Realise project's aim is to encourage more young people in care to consider higher education. We run a large number of events ranging from science days to theatre days to give a taste of life as a student at Cambridge. [Find out more.](#)



Insight into the University of Cambridge

Post-16 Team Projects)

HE+

HE+ is a collaboration between the University of Cambridge's Admissions Office and Colleges, and state schools/colleges across the UK. The University and schools across 20 regions collaborate to form regional consortia to support high-achieving students from underrepresented areas and backgrounds, involving approximately 4,000 Year 12 students each year. [Find out more.](#)

Sutton Trust Summer Schools

Sutton Trust Summer Schools are free, subject-specific residential courses for Year 12 students studying at state-maintained schools in the UK. The five-day summer schools in July and August allow students to explore their interest in one of 26 subjects and gain an insight into what it is like to live and study as a first-year undergraduate student at Cambridge. [Find out more.](#)

Think Cambridge

Think Cambridge is a series of webinars aimed at inspiring Year 10, 11, and 12 students, as well as international and mature students, to consider applying to the University of Cambridge. [Find out more.](#)

Apply Cambridge

Apply Cambridge is a specialist, free programme designed to support highly able students from underrepresented backgrounds and areas in making successful applications to the University of Cambridge. We work with students every step of the way over a 6-month period, helping them navigate the process and effectively prepare for the Cambridge application. [Find out more.](#)

STEM SMART

STEM SMART is a free, 17-month programme to support students in raising their attainment at school and developing their confidence to apply to study physical sciences and engineering at top universities. [Find out more.](#)

access ed

www.access-ed.ngo/coursebooks-partner/university-of-readings



www.access-ed.ngo



[@_AccessEd](https://twitter.com/_AccessEd)



hello@access-ed.ngo



Johannesburg, South Africa



AccessEd is a registered PBO
(930077351) and NPO (289-136)