• Value of stock – There is a problem on what to assign to the stock of goods to be included in the national income, whether it should be valued at cost or at market price.
• Price fluctuation – prices of goods may vary from time to time hence there is a problem of deciding whether to attach historical cost or market price.
• Double counting. It may be difficult to distinguish between primary and intermediate output or between intermediate and final output.
• Lack of qualified personnel who may be to compute and even collect data.
• Inadequate finance capital equipment and technology to be used when gathering and compiling data.

Advice to Teachers
Teachers should cover all the three approaches to measuring national income and teach the problems associated with each of them distinctly.

Question 6(a)
Discuss five benefits that a customer may get by using Automated Teller Machines (ATMS) for financial transactions. (10marks)

This question required the candidates to discuss the benefits that a customer may get by using ATMS.

Weaknesses
Majority of the candidates seemed unaware of ATMS.

Expected responses
• Customer can withdraw and deposit money at any time.
• Customer can pay utility bills through the ATMs.
• Fees charged FOR withdrawal is low compared to over-the-counter with draws.
• ATMs may be found even where banks are non-existent
• The customer has a pin number which guarantees confidentiality.
• Customer can use it to monitor his transactions with the bank by getting mini-statements.
• Customers can deposit money or cheques at any time since it offers a twenty-four hour service.
• Customers can make interbank withdrawals by use of visa cards.
• ATM cards are visible and very easy to carry around.

Advice to Teachers
Teachers should integrate emerging issues in their teaching.