令和７年度入学者一般選抜入学試験問題

（Ｂ日程　国際経済学部）

英　　　語

注 意 事 項

1　試験時間は、午前 10 時から午前 11 時 30 分までである。

2　試験開始の合図があるまで、問題冊子を開かないこと。

3　この試験では、問題冊子（７ページ）、解答用紙２枚及び下書き用紙１枚を配付する。

4　試験開始の合図があってから、解答用紙に**受験番号を必ず記入すること（氏名の記入は不要）。解答用紙は２枚あるので、必ず２枚すべてに記入すること。**

5　解答は、解答用紙の所定の欄に横書きで記入すること。**所定の解答欄以外に記入した解答は無効である。**

6　問題冊子及び解答用紙にページの欠落や印刷不鮮明な部分等がある場合は、手をあげて、試験監督者がそばに来てからその旨申し出ること。

7　原則として、試験時間中の途中退室は認めない。
ただし、具合が悪くなった場合、トイレに行きたくなった場合等は、手をあげて、試験監督者がそばに来てからその旨申し出ること。

8　試験終了の合図があったら直ちに筆記用具を置くこと。

9　試験終了の合図があって筆記用具を置いたら、机の上に問題冊子と下書き用紙を重ねて置き、その上に表にした解答用紙を問$\boxed{1}$の解答用紙が上になるように重ねて置くこと。

10　試験監督者の許可があるまで退室しないこと。

※　解答は解答用紙に書きなさい。

1 Read the following article and answer the questions on pages 5 and 6.

You've Got Money: Mobile Payments* Help People During the Pandemic*

1 The practical challenge of quickly getting financial support in the hands of people who lost jobs during the COVID-19* economic crisis has confused advanced and developing economies* alike*. Economic lockdowns*, physical distancing* measures, irregular social protection systems, and especially for low-income countries, the high level of informality* complicate the task. Many governments are using mobile technology* to help their citizens. Togo, a small West African nation of 8 million, was able to quickly distribute emergency financial support to half a million people in less than two weeks using mobile phones*. The technology helped deliver benefits to women in particular, and it supported a transparent introduction of the program. Informal workers* in Morocco are also receiving government help through their phones quickly and in an efficient way.

2 Many emerging* and low-income countries are increasing direct support to households and individuals because they cannot directly protect jobs. Missing data on employment status and lines between corporations and individuals in the informal sector* that are not clear are obstacles to the effectiveness* of labor market* policies. Therefore, governments bet on cash transfers when scaling up their social protection systems while trying to expand their coverage*. In sub-Saharan Africa, over 80 percent of measures announced since the beginning of the pandemic are in the form of transfers, and only 4 percent were labor market policies. Across the world, 30 percent of all the initiatives taken by countries are cash transfers.

3 Typically, the delivery of income support that is targeted to the most vulnerable* households relies on a powerful national identification* system linked to socioeconomic* information and requires a variety of approaches in distributing cash to those most in need. Missing any one of these components in their immediate response to the crisis can generate difficult challenges: for instance, if a government cannot target beneficiaries* due to the lack of socioeconomic information, it may have to choose between either spending more to cast a wider safety net* or reducing the budget and excluding households in need of support.

4 Mobile money is an effective and physical-distancing-friendly option to deliver cash transfers on a large scale, given that ownership* and use of mobile phones in emerging and developing economies is very high, and throughout the world, there are 228 mobile money agents (the small retailers* where customers can deposit or withdraw cash in and out of mobile accounts, buy phone airtime cards*, etc.) per

100,000 adults compared to only 11 banks and 33 ATMs. Mobile money can, therefore, help rural and remote populations gain access to government transfer programs without traveling long distances, waiting in lines, or even having a bank account—a critical advantage in a world where 1.7 billion still don't have access to formal financial institutions.

5 The pandemic has led many countries to strengthen* their mobile money systems and address specific issues that restrict them. Governments with more developed operations were able to react faster. Ecuador doubled the number of licensed cash agents in two weeks. Malaysia expanded free mobile internet access. Nigeria partnered with mobile network operators to identify vulnerable informal workers in urban areas through airtime* purchase patterns. Saudi Arabia reduced mobile usage fees to encourage mobile payments. Some years ago, Peru encouraged the creation of a platform* that allows transfers across three leading mobile operators and 32 banks.

6 Mobile money does have risks and limitations. People in rural and remote areas may lack mobile coverage, easy access to money agents, or simply electricity. Exchanging mobile money for cash can still be expensive. Moreover, a lack of digital and financial skills in a population is known to slow the introduction and expansion of digital mobile services. In many countries, the pandemic has forced those who make policy to react quickly to reduce regulatory weaknesses* around mobile money, which is issued by telecom* or financial technology firms, whose customers are often not protected by regulation in the same way as banks' clients. It's also important to ensure that the risks of advancing mobile money systems, including cyber-risks* and digital fraud*, are not greater than the benefits.

7 Beyond the crisis horizon, many countries have sought to increase mobile payment platforms to reduce corruption*, make budgets more efficient and transparent, and expand financial inclusion, meaning that individuals and businesses have access to useful and affordable* financial products and services that meet their needs, especially for the informal sector and women. While increasing mobile cash transfers quickly to help alleviate the impact of the pandemic, governments should take a broad approach that goes beyond technology and considers the whole ecosystem* behind a powerful mobile program. A comprehensive approach should be considered by those who make policy and the industry that will combine all the key components of a sustainable* mobile-money platform, including stakeholders*, and design and policy elements that help assure as many benefits and as few risks as possible.

8 As countries move from crisis mode to a new normal*, it's a good time to also take note of the obstacles they encountered in expanding support to people suffering the economic consequences of lockdowns. At the same time, they can build on

solutions that work best to make up for income losses, focusing on sustainable solutions, instead of temporary measures, which were used at the height of an emergency. This should be part of broader government strategies to strengthen social protection systems in the medium term* through technology.

Source:
Davidovic, S. Prady, D., Tourpe, H. (2020, June 22). *You've Got Money: Mobile Payments Help People During the Pandemic*. IMF Blog. https://www.imf.org/en/Blogs/Articles/2020/06/22/blog-you-ve-got-money-mobile-payments-help-people-during-the-pandemic （一部改変）

* mobile payment：携帯端末で行う支払い

* pandemic：パンデミック、感染症の世界的流行

* COVID-19：2020 年から世界的に流行した新型コロナウイルス感染症

* economy：ここでは country とほぼ同義。

* alike：同様に

* lockdown：ロックダウン、外出や行動を制限する措置

* physical distancing：身体的な距離をおくこと

* informality：非公式性（行政や法律が及ばないこと）

* mobile technology：モバイルテクノロジー（スマートフォンなど携帯端末の技術）

* mobile phone：携帯電話

* informal worker：インフォーマルセクターの労働者

* emerging (country)：新興（国）

* informal sector：インフォーマルセクター（経済活動を行っていても法的な手続きをとっていない企業や活動のこと）

* effectiveness：effective の名詞形

* labor market：労働市場

* coverage：適用範囲

* vulnerable：脆弱な

* identification：identify の名詞形

* socioeconomic：社会経済的な

* beneficiary：受益者

* safety net：セーフティネット、安全を保障するもの

* ownership：所有

* retailer：リテール業者（個人などを相手に小口の金融業務を扱う業者）

* phone airtime cards：プリペイド式の携帯通話カード

* strengthen：強化する

* airtime：携帯電話などの通話時間や通信容量

* platform：コンピュータ利用の基盤となるソフトまたはハードの環境、プラットフォーム

* regulatory weakness：規制上の弱さ・欠陥

* telecom：電気通信（telecommunication の略）

* cyber-risk：サイバーリスク（サイバー攻撃などによる被害の危険）

* digital fraud：デジタル技術を利用した詐欺

* corruption：腐敗

* affordable：手頃な、購入しやすい

* ecosystem：生態系、エコシステム

* sustainable：持続可能な

* stakeholder：利害関係者

* new normal：新しい生活様式

* medium term：中期的に

From choices A to D, choose the most appropriate answer to the questions below.

(1) In paragraph 2, which of the following is closest in meaning to “scaling up”?

A. continuing
B. improving
C. maintaining
D. providing

(2) In paragraph 2, which of the following is a primary measure adopted by emerging and low-income countries during the pandemic?

A. creating labor market policies for the informal sector
B. directly supporting jobs and job creation
C. expanding access to cash transfers
D. finding the missing data on employment status

(3) In paragraph 3, which of the following is NOT mentioned as necessary for a government in order to distribute cash effectively during a crisis?

A. ability to easily identify and make support systems for government budgets
B. ability to find and help those in need of support
C. having both an identification system and information about individual income levels
D. having more than one way to distribute cash to individuals in need

(4) Which of the following is consistent with the argument in paragraph 4?

A. Bank accounts are required to manage mobile payments.
B. Banking services are more accessible than mobile services in developed countries.
C. In emerging and developing countries, mobile money transfers are more efficient than standard transfers.
D. The majority of the world’s population does not have access to formal financial institutions.

(5) According to paragraph 4, which of the following is NOT a reason why mobile money is an effective way to deliver financial support in emerging economies during the pandemic?

A. Mobile money is physical-distancing friendly.
B. Most people already have bank accounts.
C. Most people own mobile phones.
D. There are more mobile money agents than banks and ATMs.

(6) Which of the following is consistent with the contents of paragraphs 5 and 6?

A. Exchanging mobile money for cash is difficult in urban areas.

B. Mobile money has more risks than limitations.

C. Mobile money operation is well developed in some countries.

D. Most people have enough knowledge of digital mobile services.

(7) Which of the following is NOT consistent with the facts described in paragraph 6?

A. Customers of telecom and financial technology companies are less protected by the current regulation than banks' clients.

B. Low levels of digital and financial knowledge limit the spread of mobile payment services.

C. The costs of exchanging mobile money for cash remain high in some areas.

D. The spread of mobile money decreases the risk of cyber-risks and digital fraud.

(8) In paragraph 7, which of the following is the closest in meaning to the word "alleviate"?

A. fight

B. oppose

C. reduce

D. upset

(9) Which of the following is consistent with the arguments in paragraph 7?

A. Governments should focus primarily on using technology to build a stronger mobile program.

B. Mobile money can help make governments more transparent.

C. People can overcome a majority of the effects of the pandemic by using mobile money.

D. Policy makers are the most important people in maintaining mobile money programs.

(10) Which of the following is NOT an argument in the article about digital payments and mobile programs?

A. Governments are advised to design policies guaranteeing that the advantages of mobile technology are larger than its negative points.

B. Many countries aim to use mobile payments to help limit corruption.

C. Mobile payments proved to be efficient in delivering financial aid to women and informal workers during the COVID-19 pandemic.

D. Mobile payments were the only policy available for many developing country governments to provide support during the pandemic.

2 Write a paragraph between 120 and 150 words in English to answer the following question.（語数を記入する必要はありません。）

__Question:__ Japan is known for its many *jihanki*, vending machines, which sell a variety of things from drinks to food, to flowers and toys, etc. If you were an inventor of a new vending machine, what would you sell in your machine? Give <u>two</u> reasons for your answer.