



Pension Fund Management 2015 South Africa Short Courses 2015

Nicholas Morris



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Management and Regulation of Pension Schemes Nicholas Morris, 2018-03-19 Perhaps the greatest long term challenge facing modern economies is how to pay for the living expenses and care costs of the elderly Following policy decisions made in Australia in the 1990s a substantial part of the pension requirements of the next cohort of retirees will be met from savings accumulated during working years The effective management of these savings is crucial If they are invested wisely the assets available to fund pensions and care will grow if not available funds may turn out to be insufficient Unfortunately there is considerable evidence worldwide that the management of funds attracts rent seeking behaviour by the financial services industry which erodes much of the potential return Australia introduced compulsory superannuation contributions for its working population in 1991 leading to a proliferation of funded schemes that are largely run by the private sector Complexity and many degrees of separation between fund members and those who manage their funds have emerged as serious problems Combined with weak competitive pressures and governance systems and insufficient legal and regulatory constraints the result is a system that does not serve its members well This book provides a detailed evaluation of the Australian experience highlights the extent to which the financial services industry has extracted rents from Australian pensioners and how and why this occurred Based on original empirical research and examination of industry reviews and relevant literature the book demonstrates the numerous principal agent conflict of interest and rent extraction problems that have emerged in Australia The book makes suggestions for how these problems can be addressed in Australia and also provides lessons for other countries wishing to enact pension reform

Quarterly Bulletin South African Reserve Bank, 2016

Sustainable Development in Post-Pandemic Africa Fred Olayele, Yagadeesen Samy, 2022-10-21 With both domestic and external financing expected to dry up in the wake of the COVID 19 pandemic this book argues that there is a need for fresh ideas and new strategies for achieving sustainable development in Africa In addition to triggering the most severe recession in nearly a century the COVID 19 pandemic has disrupted global value chains causing unprecedented damage to healthcare systems economies and well being hitting the world's most vulnerable people the hardest Even before the pandemic Africa was suffering from the effects of low commodity prices sluggish GDP growth high debt levels low levels of domestic savings and weak private capital inflows This book argues that now as the continent emerges from the current crisis it will be important to reconfigure current financing sources under a forward looking framework that incorporates other non traditional financing tools and mechanisms such as public private partnerships sovereign wealth funds gender lens investing new growth drivers and emerging and disruptive technologies Finally the book concludes by adopting a sectoral approach and examining the real economy impacts of new growth drivers such as agriculture value chains industrialization tourism and the blue economy Drawing on a range of original research as well as insights from practice this book will be a useful guide for Global Development and African Studies researchers as well as for policy makers investors finance

specialists and global business practitioners and entrepreneurs **Fees Must Fall** Susan Booysen, 2016-10-01 This book explores the student discontent a year after the start of the 2015 South African FeesMustFall revolt. FeesMustFall, the student revolt that began in October 2015, was an uprising against lack of access to and financial exclusion from higher education in South Africa. More broadly, it radically questioned the socio-political dispensation resulting from the 1994 social pact between big business, the ruling elite, and the liberation movement. The 2015 revolt links to national and international youth struggles of the recent past and is informed by black consciousness politics and social movements of the international left. Yet its objectives are more complex than those of earlier struggles. The student movement has challenged the hierarchical top-down leadership system of university management and its double-speak of professing to act in workers and students' interests yet entrenching a regressive system for control and governance. University managements, while on one level amenable to change, have also co-opted students into their ranks to create co-responsibility for the highly bureaucratised university financial aid that stands in the way of their social revolution. This book maps the contours of student discontent a year after the start of the FeesMustFall revolt. Student voices dissect colonialism, improper compromises by the founders of democratic South Africa, feminism, worker rights, and meaningful education. In-depth assessments by prominent scholars reflect on the complexities of student activism, its impact on national and university governance, and offer provocative analyses of the power of the revolt.

Playing with Fire Yilmaz Akyüz, 2017-06-30 Starting in the early 1990s, many emerging and developing economies (EDEs) liberalized their capital accounts, allowing greater freedom for international lenders and investors to enter their markets, as well as for their residents to borrow and invest in international financial markets. Despite recurrent crises, liberalization has continued and, in fact, accelerated in the new millennium. Integration has been greatly facilitated by progressively looser monetary policy in the United States, notably the policies that culminated in debt crises in the United States and Europe, and the ultra-easy monetary policy adopted in response. Not only have their traditional cross-border linkages been deepened, and external balance sheets expanded rapidly, but also foreign presence in their domestic financial markets, and the presence of their nationals in foreign markets, have reached unprecedented levels. As a result, new channels have emerged for the transmission of financial shocks from global boom-bust cycles. Almost all EDEs are now vulnerable, irrespective of their balance of payments, external debt, net foreign assets, and international reserve positions, although these play an important role in the way such shocks could impinge on them. This is a matter for concern since the multilateral system still lacks mechanisms for orderly resolution of financial crises with international dimensions. Playing with Fire provides an empirical account of deeper integration of EDEs into the global financial system and discusses its implications for stability and growth, focusing on the role of policies in the new millennium in both EDEs and the United States and Europe. The Report: Ghana 2019 Oliver Cornock, First to independence from colonial rule, Ghana continues to be one of the most stable countries in sub-Saharan Africa. A nation of great diversity in landscapes, languages, and ethnicities, Ghana has seen a steady improvement in

its people's well being over the years The country is nowadays one of Africa's fastest growing economies and is trying to move away from traditional resource dependency However it faces the challenge of ensuring the widest benefit from that expansion particularly given its growing and increasingly urbanised population ICGR 2018 International Conference on Gender Research Dr Ana Azevedo, Dr Anabela Mesquita, 2018-04-12

Handbook on Wealth and the Super-Rich Iain Hay, Jonathan V Beaverstock, 2016-01-29 Fewer than 100 people own and control more wealth than 50 per cent of the world's population The Handbook on Wealth and the Super Rich is a landmark multidisciplinary evaluation of both the lives and lifestyles of the super rich as well as the processes that underpin super wealth generation and its unequal distribution Drawing on international case studies leading experts from across the social sciences offer 22 accessible and coherently organized chapters which critically analyse a range of topics including the legitimacy of extreme wealth from a moral economic perspective biographies of illicit super wealth London's housing markets how the very wealthy fly the environmental consequences of super rich lives crafting immigration policies to attract the rich Students and scholars studying a host of topics such as development studies economics geography history political science and sociology will find this book eminently engaging It will also be of great interest to public commentators charitable organizations and NGOs concerned with wealth and income distributions *International Corporate Governance* Thomas Clarke, 2017-05-03 This new edition of Thomas Clarke's popular International Corporate Governance offers a comprehensive guide to understanding corporate governance as a discipline while incorporating new case studies and material that takes account of the implications of the global financial crisis and the continuing sustainability crisis

Construction Economics Danny Myers, 2016-09-22 Construction Economics provides students with the principles underlying the relationship between economic theory and the construction industry Its new approach specifically examines the problems of securing sustainable construction The new edition has been fully revised to provide an overview of the economy and construction markets since the global financial crisis As such it examines the challenges of changing government policy adapting to climate change adopting BIM and reducing costs A new introduction along with new readings data examples glossary items government strategies and references revises this established core text and brings it up to the historic EU referendum As with previous editions it retains a tried and tested format a clear and user friendly style use of a second colour for emphasis regular summaries of key points a glossary of construction economics extensive use of tables and figures extracts from Construction Management and Economics reviews of useful websites This invaluable textbook is essential reading across a wide range of disciplines from construction management and civil engineering to architecture property and surveying Digitalization and the Future of Financial Services Darko B. Vukovic, Moinak Maiti, Elena M. Grigorieva, 2022-09-20 This book develops insights of digitalization and the future of financial services to originate an innovative approach to financial field in order to underpin research and practice in the wide area of digital finance The aim of this book is to extend our understandings on how

digitalization and the future of financial services can be helpful in different business circumstances in many cross functional financial areas such as financial markets financial risk management financial technologies investment finance etc Thus the book aims at addressing the relevance of digital finance for different players highlighting differences in tools and processes as well as identifying innovative practices in financial digitalization This can result in some novel theoretical and practical insights that can foster financial players in order to proactively explore and exploit opportunities in financial digitalization and offset financial risks and increase efficiency

In the Balance Hein Marais, 2022-07-01 Examines the need and prospects for a UBI As jobs disappear and wages flat line paid work is an increasingly fragile and unattainable basis for dignified life This predicament deepened by the COVID 19 pandemic is sparking urgent debates about alternatives such as a universal basic income UBI Highly topical and distinctive in its approach In the Balance The Case for a Universal Basic Income in South Africa and Beyond is the most rounded and up to date examination yet of the need and prospects for a UBI in a global South setting such as South Africa Hein Marais casts the debate about a UBI in the wider context of the dispossessing pressures of capitalism and the onrushing turmoil of global warming pandemics and social upheaval Marais surveys the meaning history and appeal of a UBI before even handedly weighing the case for and against such an intervention The book explores the vexing questions a UBI raises about the relationship of paid work to social rights about prevailing notions of entitlement and dependency and the role of the state in contemporary capitalism Along with cost estimates for different versions of a basic income in South Africa it discusses financing options and lays out the social economic and political implications This incisive new book advances both our theoretical and practical understanding of the prospects for a UBI

Corporate Sustainability & Responsibility Wayne Visser, 2013 Corporate Sustainability Responsibility CSR incorporating corporate responsibility sustainable development business ethics and corporate citizenship has become a widely taught subject in business schools and practiced in companies around the world Presented here is a comprehensive textbook that introduces students and practitioners to CSR theory and practice looking at the past present and future The text includes 25 case studies and over 60 sets of discussion questions nearly 200 questions which allow teachers students and practitioners to reflect on the presented content and to discuss debate and dig deeper into the issues The text itself is written in a highly readable style without sacrificing academic rigour there are over 200 references cited The result is an inexpensive accessible and searchable introduction to a management discipline that has become critical to the future of business written by one of the world s leading authorities on the subject

Functional Performance in Older Adults Bette R Bonder, Vanina Dal Bello-Haas, 2017-12-04 Support the very best health well being and quality of life for older adults Here s the ideal resource for rehabilitation professionals who are working with or preparing to work with older adults You ll find descriptions of the normal aging process discussions of how health and social factors can impede your clients ability to participate in regular activities and step by step guidance on how to develop strategies for maximizing their well being

Kingdom of Swaziland International Monetary Fund, 2012-02-08 The fiscal crisis in the Kingdom of Swaziland emanating from a decline in revenue from the Southern African Customs Union and one of the largest public wage bills in sub Saharan Africa has reached a critical stage Faced with revenue shortfalls associated with slowing economic activity uncontrolled public spending and lack of financing the authorities continued to deplete central bank reserves and accumulate domestic arrears The authorities have been able to finance only a minimal amount of expenditure including wages utilities and essential transfers

The Politics of Welfare in the Global South Sattwick Dey Biswas, Cleopas Gabriel Sambo, Sony Pellissery, 2024-09-17 This book serves as a comprehensive reference for conducting political analyses of emerging welfare systems in the Global South These countries have adopted a development oriented approach distinct from the social policy trajectory observed in industrialized capitalist states However the pervasive influence of globalization since the 1990s has significantly reshaped policy priorities in these regions Notably political discourse surrounding social policy concepts developed in the Northern capitalist states has gained prominence Irrespective of the geographical focus of the chapters the book delves into fundamental social policy concepts and debates These include the ongoing discourse between universalism and selectivity the challenges posed by the welfare residuum the intricate role of institutional norms and apparatuses in achieving justice or engendering feelings of shame among social assistance recipients and the examination of absolute and relative poverty Additionally the book investigates the pendulum shift within social welfare policies the complex politics surrounding the portrayal of welfare recipients and the newly established link between poverty and shame Comprising 12 chapters the book employs a case study based approach to test the applicability and universality of social policy theories and concepts The central focus lies in assessing the adaptability of concepts and theories developed in the Global North to comprehend the intricacies of welfare politics in the Global South These case studies contribute to theoretical generalizations capable of explaining universal principles that are relevant to both the Global South and North

TALIS 2018 Results (Volume II) Teachers and School Leaders as Valued Professionals OECD, 2020-03-23 This report aims to provide an in depth analysis of teachers and school leaders perceptions of the value of their profession their work related well being and stress and their satisfaction with their working conditions It also offers a description of teachers and school leaders contractual arrangements opportunities to engage in professional tasks such as collaborative teamwork autonomous decision making and leadership practices

Business and Human Rights Dorothee Baumann-Pauly, Justine Nolan, 2016-04-28 In a global economy multinational companies often operate in jurisdictions where governments are either unable or unwilling to uphold even the basic human rights of their citizens The expectation that companies respect human rights in their own operations and in their business relationships is now a business reality that corporations need to respond to Business and Human Rights From Principles to Practice is the first comprehensive and interdisciplinary textbook that addresses these issues It examines the regulatory framework that grounds the business and human rights debate and highlights the business

and legal challenges faced by companies and stakeholders in improving respect for human rights exploring such topics as the regulatory framework that grounds the business and human rights debate challenges faced by companies and stakeholders in improving human rights industry specific human rights standards current mechanisms to hold corporations to account future challenges for business and human rights With supporting case studies throughout this text provides an overview of current themes in the field and guidance on practical implementation demonstrating that a thorough understanding of the human rights challenges faced by business is now vital in any business context **Company Law** Brenda Hannigan, 2018 Company Law provides adept comprehensive coverage of the law for the student reader Hannigan captures the dynamism of the subject engaging with corporate structures governance finance and liquidation **Public-Private Partnerships in Africa** Thekiso Molokwane, Muhiya Tshombe Lukamba, Alex Nduhura, Innocent Nuwagaba, 2023-12-06 In the twenty first century governments around the world began to engage the private sector with the objective of achieving public service delivery targets and the African continent has as such been experiencing transformation particularly since the introduction of public private partnerships PPP as a measure of reform and method of procurement Unfortunately there is a mixed bag of successes and challenges through this implementation of PPPs causing a gap in infrastructure leaving more than 640 million Africans without access to energy Muhiya Tshombe Lukamba Thekiso Molokwane Alex Nduhura and Innocent Nuwagaba in Public Private Partnerships in Africa Exploring Africa s Growth Potential explore ways in which the government can collaborate with the private sector in order to close these gaps The chapters analyze the implementation of PPPs and provide case studies on the use of PPPs in different African countries and industry sectors This book unearths new findings on PPPs within Africa and provides solutions that are beneficial to scholars the government and the PPP industry through the theoretical underpinning of various contemporary issues

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