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White House Council of Economic Advisers

Malaysia's Student Loan Company Wan Saiful Wan Jan, 2020-04-14 The Malaysian National Higher Education Fund Corporation (PTPTN) was set up in 1997. Since then, it has accumulated a massive debt amounting to RM40 billion in principal plus RM13 billion in interest. All these are guaranteed by the Malaysian government. It is now the biggest provider of student loans in the country and continues to play a very important role in catalysing socio-economic mobility, especially among the ethnic Malays which is the majority community in the country. However, the business model employed by PTPTN is irrational and unsustainable. It borrows from the financial market at, on average, 4 to 5 per cent, and lends to students at 1 per cent. No serious effort has been made to revamp this model, and all public discussions around it have been driven by political populism. The biggest challenge is the low repayment rate. This problem has been ignored because Malaysian politicians of all colours have wanted to maintain popularity. Collecting debt is certainly not popular. PTPTN, under a new leadership since mid-2018, gathered and developed ideas on how to reform their organization. These ideas have been presented to various levels of government, including to the Cabinet in early 2020. PTPTN must be reformed to avoid its debt from inflating further. Whether the Malaysian government has the much-needed political will to push through the reforms is a question yet to be answered.

Enhancing Halal Sustainability Nur Nafhatun Md Shariff, Najahudin Lateh, Nur Farhani Zarmani, Zety Sharizat Hamidi, Zeiad Amjad Abdulrazzak Aghwan, Norliza Binti Dato Haji Mahalle, Hakimah Haji Yaacob, Tomizawa Hisao, 2021-05-10 The global halal industry is likely to grow to between three and four trillion US dollars in the next five years, from the current estimated two trillion, backed by a continued demand from both Muslims and non-Muslims for halal products. Realising the importance of the halal industry to the global community, the Academy of Contemporary Islamic Studies (ACIS), the Universiti Teknologi MARA Malaysia (UiTM) and Sultan Sharif Ali Islamic University (UNISSA) Brunei have organised the 4th International Halal Conference (INHAC) 2019 under the theme "Enhancing Halal Sustainability". This book contains selected papers presented at INHAC 2019. It addresses halal-related issues that are applicable to various industries and explores a variety of contemporary and emerging issues. It covers aspects of halal food safety, related services such as tourism and hospitality, the halal industry - including aspects of business ethics, policies and practices, quality assurance, compliance and Shariah governance Issues, as well as halal research and educational development. Highlighting findings from both scientific

and social research studies, it enhances the discussion on the halal industry (both in Malaysia and internationally), and serves as an invitation to engage in more advanced research on the global halal industry.

Introduction to System Dynamic Modelling and Vensim Software Hasimah Sapiri,Jafri Zulkepli,Norazura Ahmad,Norhaslinda Zainal Abidin,Nurul Nazihah Hawari,2017-01-01 System dynamics simulation modelling technique is taught to students at undergraduate and graduate levels. The students are taught how to develop a system dynamics model of the system under study. This book is written to help students understand the concepts and fundamental elements of system dynamics simulation, and provide a step-by-step guide in conducting a system dynamics study. This book is suitable for students who are studying system dynamics simulation modelling at undergraduate and graduate levels. It offers the concepts and application of system dynamics as well as provides an approach for modelling effectively. Having read this book, the reader will be able to: Learn the concept of system dynamics simulation and its application, Understand the important steps of modelling process, and Conduct a system dynamics study successfully.

The Skinny Confidential Lauryn Evarts,2014-03-04 The Real Deets on How to Live a Skinny, Happy, Sexy Life Not sure how to keep it all together? Well, babes, you're in luck. With my lifestyle tips and tricks you'll be able to keep your bod, your love life, your personal style and everything else hot & sexy. Whether you're trying to tone those bat wings, wanting to develop healthier eating habits, wondering about juice cleanses or curious about how to attain that Victoria's Secret curl-I got ya covered. It's all about learning to balance your life. I'm Lauryn Evarts, the creator of The Skinny Confidential, a blog that was rated the most popular health and fitness blog in the world. I've also been featured in The Huffington Post and frequently blog for television personality Giuliana Rancic's Fab Fit Fun. With easy exercises, delicious and affordable recipes and accessible tips on everything from keeping your hair looking hot and healthy to how to steal your boyfriend's clothes for your own quick wardrobe makeover, my book has it all. If you love my blog, this book will give you the bigger picture-a total lifestyle guide.

Election Posters Around the Globe Christina Holtz-Bacha,Bengt Johansson,2017-04-03 This book examines the history and role of election posters as one of the most crucial forms of political communication, especially in electoral campaigns, in a number of countries around the globe. The contributing authors present comparative research on electoral posters from countries from all five continents, summarizing international similarities and national differences. The book also discusses theoretical aspects and different methodological approaches that are used for studying the design, content and reception of election posters as a means of political communication.

Johor Francis E Hutchinson,Serina Rahman,2020-09-01 In 1990, the Malaysian state of Johor—along with Singapore and the Indonesian island of Batam—launched the Growth Triangle to attract foreign direct investment. For Johor, this drive was very successful, transforming its economy and driving up income levels. Today, Johor is one of Malaysia’s “developed” states,

housing large clusters of electrical and electronics, food processing, and furniture producing firms. While welcome, this structural transformation has also entailed important challenges and strategic choices. After three decades, Johor's manufacture-for-export model is under question, as it faces increasing competition and flat-lining technological capabilities. In response, the state has sought to diversify its economy through strategic investments in new, mostly service-based activities. Yet, Johor retains pockets of excellence in traditional sectors that also require support and policy attention. The state's economic transformation has also been accompanied by far-reaching political, social, and environmental change. Not least, Johor's growing population has generated demand for affordable housing and put pressure on public services. The strain has been exacerbated by workers from other states and overseas. These demographic factors and large-scale projects have, in turn, put stress on the environment. These economic and social changes have also had political ramifications. While Johor is a bastion of two of the country's oldest and most established political parties, the state's large, urban and connected electorate has made it hospitable terrain for new political organisations. Beyond electoral politics, Johor is also the home of a powerful and influential royal family, with very specific ideas about its role in the state's political life. Building on earlier work by the ISEAS - Yusof Ishak Institute on the Singapore-Johor-Riau Islands Cross-border Region, this book focuses on this important Malaysian state, as it deals with important domestic challenges on one hand and strives to engage with international markets on the other. "I have always felt that there are many more complementarities possible between Singapore and Johor. This would be to the benefit of both economies, but the political division between the two was just too great. The two economies lived adjacent but separate lives—Singapore looking out to the world and Johor looking north—until initiatives such as the Iskandar Malaysia development corridor began to change things significantly. The concern now is that the pendulum may have swung too much the other way, driven by the huge income and price differentials as well as Singapore's global city status. Francis and Serina's compilation is a welcomed attempt at understanding Johor in a much more comprehensive manner; not just its changing economy but how its politics and society have been impacted by these changes - which is a more endogenized view of economic integration." — Dr Nungsari Ahmad Radhi, former MP Balik Pulau and Executive Director, Khazanah Nasional "Drawing on the expertise of internationally known specialists, this insightful collection explores the multiple ways in which Johor's economic development has influenced the contemporary political scene, and the effects on local society and the environment. Skillfully edited and meticulously researched, *Johor: Abode of Development?* is not merely required reading for anyone interested in contemporary Malaysia, but will be of immense value to historians of the future." —Barbara Watson Andaya, Professor of Asian Studies, University of Hawai'i

The Marketisation of Higher Education John D. Branch, Bryan Christiansen, 2021-05-03 This edited volume explores the nature, scope, and consequences of the marketisation of higher education. Chapters identify different practices which reflect the marketisation of higher education, and offer various perspectives on the policies and procedures which stimulate

and regulate it. The volume takes a holistic approach, following the notion that the marketisation of higher education both drives and is driven by the universities which form the higher education market.

Nigerian Advance Fee Fraud ,1997

Islamic Development Management Noor Zahirah Mohd Sidek,Roshima Said,Wan Norhaniza Wan Hasan,2019-07-10 This book examines a range of current issues in Islamic development management. The first part of the book explores practical issues in governance and the application of Islamic governance in new areas such as quality management systems and the tourism industry, while the second delves into questions of sustainability. The book proposes a new Islamic sustainability and offers new perspectives on CSR in connection with waqf (Islamic endowments) and microfinance. The third part of the book addresses Islamic values and how they are applied in entrepreneurship, inheritance, consumer behavior and marketing. The fourth part examines the issues of waqf and takaful (a form of insurance in line with the Islamic laws), while the fifth discusses the fiqh (the study of Islamic legal codes) and legal framework from the perspectives of entrepreneurship, higher education, reporting and inheritance (wills). The final chapter is dedicated to the application of Islamic principles in various other issues. Written in an accessible style, the book will appeal to newcomers to the field, as well as researchers and academics with an interest in Islamic development management.

Higher Education for the Public Good Adrianna Kezar,Anthony C. Chambers,John C. Burkhardt,2015-06-22 This important book explores the various ways that higher education contributes to the realization of significant public ends and examines how leaders can promote and enhance their contribution to the social charter through new policies and best practices. It also shows how other sectors of society, government agencies, foundations, and individuals can partner with institutions of higher education to promote the public good. Higher Education for the Public Good includes contributions from leaders in the field—many of whom participated in dialogues hosted by the National Forum on Higher Education for the Public Good. These leaders are responsible for creating successful strategies, programs, and efforts that foster the public's role in higher education.

Modeling Economic Growth in Contemporary Malaysia Bruno S. Sergi,Abdul Rahman Jaaffar,2021-02-12 This book considers crucial changes to Malaysian economic areas and social well-being. The chapters cover diverse industries such as IT, green technology, retailing, banking, tourism and hospitality, education, logistics, finance, banking, and many others.

SME Responses to Climate Change in Southeast Asia Michael T. Schaper,2022-01-24 Micro-, small- and medium-sized enterprises (SMEs) account for approximately 97 per cent of all active business entities within the ASEAN region. They are an important contributor to both emissions generation and future reduction. A recent large-scale, multi-country quantitative assessment was undertaken into how SMEs are dealing with climate change in Indonesia, Malaysia, the Philippines, Singapore and Vietnam. Most respondents reported a high level of concern about climate change. Over 90 per

cent of firms are currently undertaking measures to reduce emissions, albeit that they are typically simple steps such as reducing air conditioning and electricity, recycling or installing low-energy lighting. Common intentions to deal with future extreme weather events include reducing emissions, developing a disaster plan, or reviewing business insurance policies. Major obstacles to dealing with climate issues are firstly, a lack of knowledge and secondly, insufficient funds. Governments are the preferred source of information, followed by business associations/chambers, friends and family. Social media, YouTube and websites are overwhelmingly the dissemination modes of choice. There were significant variations in these patterns from one reporting country to another. Policymakers can help SMEs adjust to climate change by: encouraging them to adopt simple emission reduction measures; providing training and financial support; ensuring appropriate online delivery of advisory and assistance measures; and localising responses to meet the needs of SMEs which are specific to different ASEAN member states.

Politics of the Temporary Parthiban Muniandy, 2017 For more than three decades Malaysia's economic growth has been driven in part by the skills and sweat of large numbers of migrant workers. The country has become the temporary home for more than two million documented migrants. Many more than that are undocumented, living precarious lives on the margins of society. In cities like Kuala Lumpur and George Town, workers from Indonesia, Nepal, Bangladesh, Burma, the Philippines, Vietnam and China contribute in seen and unseen ways to the lives of others. They are the servers and cooks in restaurants, maids and nannies in homes, street cleaners, construction workers, social escorts, sex workers and micro-entrepreneurs. But very little is known or understood about their everyday lives. Their voices have been silent. For the first time, 'Politics of the Temporary' details the rich, complex and often difficult realities of the lives of migrants in Malaysia - experiences that are for the most part hidden from public consciousness and awareness. Through a series of reflective and critical ethnographic notes - and told in the words of migrants themselves - Parthiban Muniandy provides an intimate examination of the many ways that migrants adapt to life in the city, their innovative strategies for coping with pressures of work and discrimination, and their capacity to forge new networks and build informal communities. This book should be read by all those interested in the harsh realities of contemporary labour migration and social inequalities in a developing economy.

Tap Dancing to Work Carol J. Loomis, 2012-11-21 Warren Buffett built Berkshire Hathaway into something remarkable—and Fortune journalist Carol Loomis had a front-row seat for it all. When Carol Loomis first mentioned a little-known Omaha hedge fund manager in a 1966 Fortune article, she didn't dream that Warren Buffett would one day be considered the world's greatest investor—nor that she and Buffett would quickly become close personal friends. As Buffett's fortune and reputation grew over time, Loomis used her unique insight into Buffett's thinking to chronicle his work for Fortune, writing and proposing scores of stories that tracked his many accomplishments—and also his occasional mistakes. Now Loomis has

collected and updated the best Buffett articles Fortune published between 1966 and 2012, including thirteen cover stories and a dozen pieces authored by Buffett himself. Loomis has provided commentary about each major article that supplies context and her own informed point of view. Readers will gain fresh insights into Buffett's investment strategies and his thinking on management, philanthropy, public policy, and even parenting. Some of the highlights include: The 1966 A. W. Jones story in which Fortune first mentioned Buffett. The first piece Buffett wrote for the magazine, 1977's "How Inflation Swindles the Equity Investor." Andrew Tobias's 1983 article "Letters from Chairman Buffett," the first review of his Berkshire Hathaway shareholder letters. Buffett's stunningly prescient 2003 piece about derivatives, "Avoiding a Mega-Catastrophe." His unconventional thoughts on inheritance and philanthropy, including his intention to leave his kids "enough money so they would feel they could do anything, but not so much that they could do nothing." Bill Gates's 1996 article describing his early impressions of Buffett as they struck up their close friendship. Scores of Buffett books have been written, but none can claim this work's combination of trust between two friends, the writer's deep understanding of Buffett's world, and a very long-term perspective.

Education in Malaysia Moses Samuel, Meng Yew Tee, Lorraine Pe Symaco, 2017-07-11 This book examines Malaysia's educational landscape, providing a contemporary study of key themes that have emerged in this multicultural, multi-ethnic society, as it attempts to shift from a middle-income to a high-income nation. Combining contributions by scholars from various fields—such as economics, history, sociology, political science and, of course, education—the book provides richer insights into Malaysia. Offering a unique resource, it will be of particular interest to educators, researchers, students, policymakers and members of the public who want to be updated on the latest trends and challenges in Malaysian education.

Heart Disease in Persons with Down Syndrome Bruno Marino, Siegfried M. Pueschel, 1996

The Lost Cities of the Mayas Fabio Boubon, 1999-01-01 Through pen-and ink drawings and watercolours, this book recount the 19th century epic of the art of illustration and the rediscovery of history's great Maya civilization. Frederick Catherwood produced artwork-depicting views of ancient monuments with great accuracy. Although he was trained as an architect, his real passion in life was art, particularly portraying ancient cultures. He was a man who loved to travel which was a significant influence on his art. At the age of 40, Catherwood accompanied a successful writer named John Lloyd Stephens to Central America. What they found on their trip amazed them: wonderfully majestic but deserted cities. The ruins in these cities were the inspiration of Catherwood's art, created by using a camera lucida (an optic device that preceded the invention of photography) to aid him in his drawings. The artwork that Catherwood produced was vivid and intriguing and became a best seller. Central America was not the only place that Catherwood went to get inspiration for his artwork. Before devoting himself to the discovery of the Mayas, he disguised himself as a.

Investing in Higher Education White House Council of Economic Advisers, 2016-08-24 Many students access student

loans to help finance their education, and last year federal student loans helped 9 million Americans to make that investment in their futures. The Obama Administration has taken several steps to address the challenges of ensuring that all students who could benefit from a college degree are able to attend a quality school, graduate, and then repay their loans on manageable terms after they graduate. Contents of this report: Federal Student Aid Facilitates High-Return Investments; Recent Trends and the Current State of Student Debt; Borrower Characteristics and Loan Size; Student Loan Repayment; Student Loans, Other Individual Outcomes, and the Overall Economy; Administration Efforts to Help Students Better Invest; Conclusion. Figures and tables. This is a print on demand report.

Finance in Public Higher Education in Cambodia ,2019

Property Buying for Gen Y Khalil Adis,2016

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