

# [Term papers essay](https://assignbuster.com/term-papers-essay/)

Contents

* INVESTING IN THE FUTURE THROUGH CCTS

## REACTION PAPERS ECONOMICS

Technology and the Economy Synopsis:

Productivity is one of the most important indications of economic development. It is the measure of output from processes of production, per unit of output. Productivity can also be seen as a means to measure the efficiency of production. This means more results over a shorter period of time. Economic experts agree that improved productivity permanently improves the standard of living in a particular country.

Reaction:

When consumers stop spending revenue streams for corporations dry up. If you’re not in the essential industry (food, water, clothing) generally your products are the first to be ignored as consumers reduce spending. This is prevalent by the amount of jobs lost across the globe. Impact of Over Population Synopsis: Large families lessen the capacity of households to save and invest in human capital. This, in turn, limits the economy’s capacity to accumulate capital. A country with a rapidly population needs more investments to keep up with its growing workforce.

If investments fail to keep up, productivity will eventually suffer. Reaction: Overpopulation has a definite effects in our country’s economy. First of all, when countries are overpopulated, the hardly have enough food to support themselves, never mind the hope of having a surplus to sell. In an attempt to save people from starvation, the government will most likely have to rely on foreign dept. Peace through Education Synopsis: In many remote and poor areas in the Philippines, children walk long distances just to attend classes in schools.

Many of these schools, sad to say, are poorly-maintained and ill equipped. Such situations are common in the country, and an affirmation that education is one’s gateway to brighter future. Reaction: Education is the key to uniting nations, bringing human beings closely together. In many parts of the world, civil society suffers because of situations of violent conflicts and war. It is important to recognize the crucial role of education in contributing to building a culture of peace and condemning instances in which education is undermined in order to attack democracy and tolerance.

GOCC Governance Act of 2011 Synopsis: The main aim of the GOCC law is to promote financial efficiency in GOCC’s ; government financial institutions. It also aims to strengthen the state’s role in the management of GOCC so it will be responsive to Public needs. Reactions: President Aquino said this term of office will compel the executives and directors to work judiciously and diligently for a year. Underscoring this is the rigid and strict selection process of appointing heads of GOCCs. The GCG chairman may also conduct a special audit in any of the GOCCs for a particular reason.

The ABC’s of the stock market Synopsis: Stock market trading is an important indicator of a country’s economic well being. A stock market that is strong is when local companies price of shares rise which also means that the economy is in pretty good shape. The rise in prices of stocks means that the investors of a certain company are confident about the current standing of the company thus, the general consumers also have the same confidence in the economy or product they offer. Reactions: Learn how to invest in the stock market.

Not only do you have to first learn the principles that govern the stock market, stock valuations, and the different stock market strategies, but you must apply those investment principles to the real world. Going Freelance: Creating goals as a first step Synopsis: Filipinos always say that they are no job vacancies in the Philippines, but the thing is, there are lots of jobs available. In reality, people nowadays are just looking for higher paying jobs. Freelancing is about working for your passion and focusing on your strengths. If you are really good at what you are doing, the do it.

Focus on your passion and an achieving on your dreams. Reaction: An important exercise for small business owners; without goals, we would just drift along. Goal setting allows us to be proactive, instead of just being reactive. We’ve all had days where we just seem to leap from one crisis to another, but we know that it’s not a preferred mode of operation.

### THE BENEFITS OF SAVINGS

I. SYNOPSIS

Saving comes in simple ways until it becomes a habit that one carries to old age. here are some easy steps in saving money: take good care of your belongings. try to maximaize the use of your things. y doing so, you avid having them repaired or replacing them in a few weeks or months after buying them. Go to a bazaars, second-hand stores, or in a places that offer discounts. Items in these places cost less than those in regular department stores and shops. Enjoy and value simple thjings in life. playing games in a computer shop or going to malls are both fun… if you have the money. Analyze your budget and keep track of your daily spending. make a budget list of your daily needs and epenses. this will help you budget your money and spend wisely.

Saving can make dreams come true. one might want to buy a house, car, or travel. with savings, one will be able to fulfill such dreams without going into debt and sacrificing current income. It also makes one happy and free from financial stress because one is safe and financialy independent.

II. REACTION

It is no secret that conserving money is crucial. In a time when the value of homes are decreasing and the price of food is rising, saving money is the only way to weather this economic catastrophy. A person can start doing this by taking account of every penny they earn.

The advantages of saving money out number the disadvantages.

### ECONOMIC DEVELOPMENT THROUGH PUBLIC-PRIVATE PARTNERSHIP.

I. SYNOPSIS

In september 2010, president benigno s aquino III issued executive order no. 8, launching the public-private partnership. (PPP) program- one of the important programs of his administration. The PPP is expected to provide the needed infrastructure in the philippines to make the country more appealing to foreign investors. Under the program, the government and big private business enterprises may work together on a project that is finaced and managed through a joint venture. The private party finds a public venture and assumes significant monetary, technical, and operational risk in the plan. A total of p300 million will also be provided as working fund for the studies and activities of selected PPP program.

II. REACTION

More economic development of Philippines is required to alleviate poverty from that country and address imbalances in distribution of income. It also stresses on high population growth. Macapagal-Arroyo also has taken great care introduce new revenue measures to constrict expenditures of country.

New developments in economy of Philippines can be expected because of positive efforts in lowering fiscal deficits, narrowing debt and debt service ratios. There has been an increase in expenditure in infrastructure of country. Economic prospects of Philippines have grown, which in turn would augur well for economic development at Philippines.

Education and Training Synopsis: For a career in financial management, a degree bachelor in science in business administration major in financial management is needed. The degree teaches students the concepts, theories, and principles of financial management. Students will acquire analytical, managerial, and financial decision making as well as learn to analyze and interpret statistics and financial report.

Reaction: The skills taught are broad based and quite often you can choose to take more courses in a subject area that you find interesting once you have enrolled Individuals with a business administration degree can find a number of similar positions across a range of industries. Every small, medium or large organization needs effective management. Clearly, the more experience you gain over the years means that you could qualify for a position of more responsibility.

Mid level management, executive and administrative positions are available in every conceivable commercial, not for profit, governmental and academic institution.

### BUSINESS PROCESS OUTSOURCING: A BOOMING INDUSTRY IN THE PHILIPPINES.

I. SYNOPSIS

Service sector is one of the main components of the Phillipines economy. transportation, communications, storage, trade, finance, housing, and government and private services mainly compose the service sector. Call center is the first thing that comes to mind when one talks about BPO.

This is because all centers are considered one of the entry points of BPO in the Philippines, which roughly began more than a decade ago. But the call center industry is just one of the components of BPO. BPO has continued to do well in the Philippines, now considered a major player in the global outsourcing market. In the 2008 survey conducted by the London. Financial times, Quezon City, Davao and Cebu were among the top ten Asian Cities. Of the future. With these, expect that BPO in the Philippines will continue to grow further, and at an even faster rate in the years to come.

II. REACTION

Business process outsourcing (BPO) refers to when a corporation hires another company to handle its business activities. BPO does not refer to IT outsourcing, but rather outsourcing regular business processes, including accounting, payroll, human resources, call center operations, and customer service activity. This topic covers the latest news on business process outsourcing

### R; D CHALLENGES IN THE PHILIPPINES

I. SYNOPSIS R; D refers to those “ efforts of an establishment of firm to improve existing products and processes to increase productivity… evelop new products,”. The Philippines still needs to increase its investment in R; D, according to the PIDS study. it noted that the country’s R&D spending is low compared to other developing countries. The average spending for R&D should be equal to one percent of the country’s for gross domestic product (GDP) and the average number of scientist and engineers per million of the population should total 380. Currently, the Philippines is spending an average of 0. 12 percent of GDP for R; D and has a total average of only 125 engineers for every million. The Philippines offers a good communication links, skilled labor and professionals, and many companies for R; D investments, the study noted.

Feature Article – MidTerm Exam Review

II. REACTION I feel sad, when I read this essay. Because of low income, engineers that studied in our country will not work here, they don’t have “ utang na loob” here, because they got their knowledge ; skill here but they grab the opportunity to become fame. They don’t think what they did. They didn’t help their own country. They become a slave of other country.

### INVESTING IN THE FUTURE THROUGH CCTS

I. SYNOPSIS

According to the world banks, CCTs are programs that gives cash to poor households on the condition that those households make pre-specified investment to the improvement of their children, such as enrolling them in schools. CCTs have two goals: to reduce poverty through investments in human capital like health and education; and gives cash assistance so the poor can address their immediate needs. To avail of CCTs, the poor must follow conditions set by the CCT program such as sending ones children in school and having mother get their health checked. The CCT conditions make households commit in improving their family. They also help parents invest in the future of their children and lessen costs and corruption on the governments side as cash is directly given to poor families.

II. REACTION

For me, it is great because they will help those people who have no money to make their life sustain their everyday needs such as water, clothes, bills and even the allowance of their children who are studying. If that project would become success it has to be invoke to the Philippines. Philippines also will lessen their poverty problem.