



BISHOPS
DIOCESAN COLLEGE

Grade 12 Economics Exam

September 2014

Paper 1 (Macroeconomics)

Time: 90 Minutes

Marks: 150

INSTRUCTIONS

- 1 Answer **FOUR** questions as follows:

SECTION A: COMPULSORY QUESTION (+/- 10 minutes)

SECTION B: TWO QUESTIONS OUT OF THREE OPTIONS (+/- 45 minutes)

SECTION C: ONE QUESTION OUT OF TWO OPTIONS (+/- 35 minutes)

- 2 Write the number of the question next to each answer.
- 3 Number the answers according to the system used in this question paper.
- 4 **Start each question on a NEW PAGE.** Leave one to two lines open between sub-sections of each question.
- 5 Read each question carefully.
- 6 A neat and systematic presentation of facts is required.
- 7 Answer in full sentences.
- 8 Do not answer more than the required number of questions. Only the required number of questions, in the order in which they have been handed in, will be marked.
- 9 Use only a black or blue pen (graphs / diagrams may be done in pencil).
- 10 Non – programmable pocket calculators may be used.

THIS QUESTION PAPER CONSISTS OF 10 PAGES AND ONE ANSWER SHEET

Scope Of Economics Paper 1 For September 2014

**Linda Steg, Kees Keizer, Abraham P.
Buunk, Talib Rothengatter**



Scope Of Economics Paper 1 For September 2014:

Law and Regulation of Mobile Payment Systems Joy Malala, 2017-11-28 Over the last ten years mobile payment systems have revolutionised banking in some countries in Africa In Kenya the introduction of M Pesa a new financial services model has transformed the banking and financial services industry Giving the unbanked majority access to the financial services market it has attracted over 18 million subscribers which is remarkable given that fewer than 4 million people in Kenya have bank accounts This book addresses the legal and regulatory issues arising out of the introduction of M Pesa in Kenya and its drive towards financial inclusion It considers the interaction between regulation and technological innovation with a particular focus on the regulatory tools institutional arrangements and government decisional processes through the examination as a whole of its regulatory capacity This is done with a view to understanding the regulatory capacity of Kenya in addressing the vulnerabilities presented by technological innovation in the financial industry for consumers after financial inclusion It also examines the way that mobile payments have been regulated by criticising the piecemeal approach that the Central Bank of Kenya has taken in addressing the legal and regulatory issues presented by mobile payments The book argues there are significant gaps in the regulatory regime of mobile banking in Kenya

State Capitalism Joshua Kurlantzick, 2016 The end of the Cold War ushered in an age of American triumphalism best characterized by the Washington Consensus the idea that free markets democratic institutions limitations on government involvement in the economy and the rule of law were the foundations of prosperity and stability The last fifteen years starting with the Asian financial crisis have seen the gradual erosion of that consensus Many commentators have pointed to the emergence of a powerful new rival model state capitalism In state capitalist regimes the government typically owns firms in strategic industries Not beholden to private sector shareholders such firms are allowed to operate with razor thin margins if the state deems them strategically important China soon to be the world's largest economy is the best known state capitalist regime but it is hardly the only one In State Capitalism Joshua Kurlantzick ranges across the world China Thailand Brazil Russia South Africa Turkey and more and argues that the increase in state capitalism across the globe has on balance contributed to a decline in democracy He isolates some of the reasons for state capitalism's resurgence the fact that globalization favors economies of scale in the most critical industries and the widespread rejection of the Washington Consensus in the face of the problems that have plagued the world economy in recent years That said a number of democratic nations have embraced state capitalism and in those regimes state backed firms like Brazil's Embraer have enjoyed considerable success Kurlantzick highlights the mixed record and the evolving nature of the model yet he is more concerned about the negative effects of state capitalism When states control firms whether in democratic or authoritarian regimes the government increases its advantage over the rest of society The combination of new technologies the perceived failures of liberal economics and democracy in many developing nations the rise of modern kinds of authoritarians and the success of some of the best known state capitalists have created an era

ripe for state intervention State Capitalism offers the sharpest analysis yet of what state capitalism's emergence means for democratic politics around the world Fossil Fuel Subsidy Reforms Jun Rentschler, 2018-04-27 Countries around the world are spending up to 500 billion per year on subsidising fossil fuel consumption By some estimates the G20 countries alone are spending around another 450 billion on subsidising fossil fuel production In addition the indirect social welfare costs of these subsidies have been shown to be substantial for instance due to air pollution road congestion climate change and economic inefficiency to name a few Considering these numbers there is no doubt that fossil fuel subsidies cause severe economic distortions that compromise countries prospects of achieving equitable and sustainable development This book provides a guide to the complex challenge of designing assessing and implementing effective fossil fuel subsidy reforms It shows that subsidy reform requires a careful balancing of complex economic and political trade offs as well as measures to mitigate adverse effects on vulnerable households and to assist firms with implementing efficiency enhancing measures Going beyond the purely fiscal perspective this book emphasises that smart subsidy reforms can contribute to all three dimensions of sustainable development environment society and economy Over the course of eight chapters this book considers a wide range of agents and stakeholders markets and policy measures in order to distil the key principles of designing effective fossil fuel subsidy reforms This book will be of great relevance to scholars and policy makers with an interest in energy economics and policy climate change policy and sustainable development more broadly *EU Competition Law, Data Protection and Online Platforms: Data as Essential Facility* Inge Graef, 2016-10-17 All are agreed that the digital economy contributes to a dynamic evolution of markets and competition Nonetheless concerns are increasingly raised about the market dominance of a few key players Because these companies hold the power to drive rivals out of business regulators have begun to seek scope for competition enforcement in cases where companies claim that withholding data is needed to satisfy customers and cut costs This book is the first focus on how competition law enforcement tools can be applied to refusals of dominant firms to give access data on online platforms such as search engines social networks and e commerce platforms commonly referred to as the gatekeepers of the Internet The question arises whether the denial of a dominant firm to grant competitors access to its data could constitute a refusal to deal and lead to competition law liability under the so called essential facilities doctrine according to which firms need access to shared knowledge in order to be able to compete A possible duty to share data with rivals also brings to the forefront the interaction of competition law with data protection legislation considering that the required information may include personal data of individuals Building on the refusal to deal concept and using a multidisciplinary approach the analysis covers such issues and topics as the following data portability interoperability data as a competitive advantage or entry barrier in digital markets market definition and dominance with respect to data disruptive versus sustaining innovation role of intellectual property regimes economic trade off in essential facilities cases relationship of competition enforcement with data protection law and data related competition concerns in

merger cases The author draws on a wealth of relevant material including EU and US decision making practice case law and policy documents as well as economic and empirical literature on the link between competition and innovation The book concludes with a proposed framework for the application of the essential facilities doctrine to potential forms of abuse of dominance relating to data In addition it makes suggestions as to how data protection interests can be integrated into competition policy An invaluable contribution to ongoing academic and policy discussions about how data related competition concerns should be addressed under competition law the analysis clearly demonstrates how existing competition tools for market definition and assessment of dominance can be applied to online platforms It will be of immeasurable value to the many jurists business persons and academics concerned with this very timely subject The EU Law of Economic and Monetary Union Fabian Amtenbrink, Christoph Herrmann, René Repasi, 2020 An authoritative reference work on the legal framework of European economic and monetary union this book comprehensively analyses the legal foundations institutions and substantive legal issues in EU monetary integration Differentiating the Higher Education System of Ethiopia Adula Bekele Hunde, Ephrem Tekle Yacob, Genene Abebe Tadesse, Kiros Guesh, Mekasha Kassaye Gobaw, Nigussie Dechassa, Tesfaye Muhiye Endris, Tesfaye Negewo, Yemataw Wondie, 2023-01-04 The Government of the Federal Democratic Republic of Ethiopia commissioned a national study to review the overall education system of Ethiopia in 2016 that resulted in the Education and Training Roadmap outlining the unwavering commitment towards transformative changes in the national education system Among the various areas identified in the Roadmap for further intervention and urgent policy shift was the dire need to differentiate the public universities which for ages have stagnated from disciplinary and mission redundancy and transform them to vibrant 21st century dynamic universities endowed with missions commensurate with the critical needs of the country Consumer Involvement in Private EU Competition Law Enforcement Maria Ioannidou, 2015-09-03 Despite the growing importance of consumer welfare in EU competition law debates there remains a significant disconnect between rhetoric and reality as consumers and their interests still play only an ancillary role in this area of law Consumer Involvement in Private EU Competition Law Enforcement is the first monograph to exclusively address this highly topical and much debated subject providing a timely and wide ranging examination of the need for more active consumer participation in competition law Written by an expert in the field it sets out a comprehensive framework of policy implications and arguments for greater involvement positioning the debate in the context of a broader EU law perspective It outlines pragmatic approaches to remedial and procedural measures that would enable consumer empowerment Finally the book identifies key institutional and political obstacles to the adoption of effective measures and suggests alternative routes to enhance the role of consumers in private competition law enforcement The book s innovative approach combining normative analysis and practical solutions make it invaluable for academics policy makers and practitioners in the field *The Law and Economics of Article 102 TFEU* Robert O'Donoghue KC, Jorge Padilla, 2020-09-03 A reference book in this area of EU competition law and

a must have companion for academics enforcers and practitioners alike as well as EU and national judges Judge Nils Wahl Court of Justice of the European Union This seminal text offers an authoritative and integrated treatment of the legal and economic principles that underpin the application of Article 102 TFEU to the behaviour of dominant firms Traditional concerns of monopoly behaviour such as predatory pricing refusals to deal excessive pricing tying and bundling discount practices and unlawful discrimination are treated in detail through a review of the applicable economic principles the case law and decisional practice and more recent economic and legal writings In addition the major constituent elements of Article 102 TFEU such as market definition dominance effect on trade and applicable remedies are considered at length The third edition involves a net addition of over 250 pages with a substantial new chapter on Abuses In Digital Platforms an extensively revised chapter on standards and virtually all chapters incorporating substantial revisions reflecting key cases such as Intel MEO Google Android Google Shopping AdSense and Qualcomm

The Nobel Factor Avner Offer, Gabriel Söderberg, 2019-11-19 Economic theory may be speculative but its impact is powerful and real Since the 1970s it has been closely associated with a sweeping change around the world the market turn This is what Avner Offer and Gabriel Soderberg call the rise of market liberalism a movement that seeking to replace social democracy holds up buying and selling as the norm for human relations and society Our confidence in markets comes from economics and our confidence in economics is underpinned by the Nobel Prize in Economics which was first awarded in 1969 Was it a coincidence that the market turn and the prize began at the same time The Nobel Factor the first book to describe the origins and power of the most important prize in economics explores this and related questions by examining the history of the prize the history of economics since the prize began and the simultaneous struggle between market liberals and social democrats in Sweden Europe and the United States The Nobel Factor tells how the prize created by the Swedish central bank emerged from a conflict between central bank orthodoxy and social democracy The aim was to use the halo of the Nobel brand to enhance central bank authority and the prestige of market friendly economics in order to influence the future of Sweden and the rest of the developed world And this strategy has worked with sometimes disastrous results for societies striving to cope with the requirements of economic theory and deregulated markets

After Piketty Heather Boushey, J. Bradford DeLong, Marshall Steinbaum, 2017-05-08 Are Thomas Piketty's analyses of inequality on target Where should researchers go from here in exploring the ideas he pushed to the forefront of global conversation In After Piketty a cast of economists and other social scientists tackle these questions in dialogue with Piketty in what is sure to be a much debated book in its own right

The Handbook of Global Shadow Banking, Volume I Luc Nijs, 2020-06-30 This global handbook provides an up to date and comprehensive overview of shadow banking or market based finance as it has been recently coined Engaging in financial intermediary services outside of normal regulatory parameters the shadow banking sector was arguably a critical factor in causing the 2007 2009 financial crisis This volume focuses specifically on shadow banking activities risk policy and

regulatory issues It evaluates the nexus between policy design and regulatory output around the world paying attention to the concept of risk in all its dimensions the legal financial market economic and monetary perspectives Particular attention is given to spillover risk contagion risk and systemic risk and their positioning and relevance in shadow banking activities Newly introduced and incoming policies are evaluated in detail as well as how risk is managed observed and assessed and how new regulation can potentially create new sources of risk Volume I concludes with analysis of what will and still needs to happen in the event of another crisis Proposing innovative suggestions for improvement including a novel Pigovian tax to tame financial and systemic risks this handbook is a must read for professionals and policy makers within the banking sector as well as those researching economics and finance *European Yearbook of International Economic Law 2022* Jelena

Bäumler,Christina Binder,Marc Bungenberg,Markus Krajewski,Giesela Rühl,Christian J. Tams,Jörg Philipp

Terhechte,Andreas R. Ziegler,2023-05-23 Climate change is the defining challenge of our time While political leadership and scientific expertise are key law has a major role to play in fashioning responses Volume 13 of the EYIEL assesses central aspects of the legal regimes governing Climate Change and Liability Covering traditional trade and investment topics as well EU instruments regulating private actors contributions reflect the diverse links between international economic law and climate change Through a mix of foundational inquiries and coverage of current issues such as climate change litigation the volume offers a rich and nuanced account of international economic law in an era of Climate Change and Liability Applied

Social Psychology Linda Steg,Kees Keizer,Abraham P. Buunk,Talib Rothengatter,2017-04-24 Applied Social Psychology combines the science of social psychology with the practical application of solving social problems that exist in the real world This exciting textbook provides a thorough explanation of how social psychologists can contribute to the understanding and management of different social problems A highly prestigious team of contributors from across Europe and the United States illustrate how social psychological theories research methods and intervention techniques can be successfully applied to problems encountered in the fields of physical and mental health immigration and integration economic behaviour political behaviour environmental behaviour organisations and the classroom This expanded edition also features new chapters on the dynamic fields of consumer behaviour traffic behaviour criminal behaviour sport and development aid Each field studied features an overview of important problems the role of human behaviour in these problems the factors influencing relevant behaviour and effective ways to change this behaviour This is an essential volume for all undergraduate and graduate students studying applied social psychology **Capacity Mechanisms in the EU Energy Market** Leigh Hancher,Adrien

de Hauteclocque,Malgorzata Sadowska,2015-09-24 Ensuring an adequate long term energy supply is a paramount concern in Europe EU member states now intervene by encouraging investment in generation capacity offering an additional revenue stream for conventional power plants in addition to the existing heavily subsidised investments in renewable energy sources These capacity remuneration mechanisms or simply capacity mechanisms have become a hot topic in the wider European

regulatory debate European electricity markets are increasingly interconnected so the introduction of a capacity mechanism in one country not only distorts its national market but may have unforeseeable consequences for neighbouring electricity markets If these mechanisms are adopted by several member states with no supra national coordination and no consideration for their cross border impact they may cause serious market distortions and put the future of the European internal electricity market at risk This book provides readers with an in depth analysis of capacity mechanisms written by an expert team of policy makers economists and legal professionals It will be a first point of reference for regulators and policy makers responsible for designing optimal capacity mechanisms in Europe and will be an invaluable resource for academics and practitioners in the fields of energy regulation and competition

Digital Internationalisation of Firms Marzanna K.

Witek-Hajduk, Magda Górska Grginović, Bartosz Targański, 2025-06-16 Digital Internationalisation of Firms offers a comprehensive examination of the digital outward internationalisation of firms focusing on both Internet based and Internet enabled businesses including SMEs and large enterprises This monograph provides in depth analysis of the processes modes and strategies firms employ to expand internationally in the digital age It also addresses key challenges including legal aspects of cross border e commerce CBEC making it a vital resource for those navigating the complexities of global digital markets This book offers a multifaceted approach to digital internationalisation covering theoretical perspectives practical strategies and empirical evidence It provides valuable insights into e consumer behavior big data and sustainability challenges The inclusion of legal considerations such as consumer rights tax regulations and intellectual property protection distinguishes this work from other publications in the field Readers will gain a holistic understanding of the digital internationalisation process from strategy formulation to navigating legal hurdles and the book is ideal for academics researchers and advanced students in international business marketing and law It also serves as a valuable resource for business managers advisors and policymakers seeking to understand the intricacies of digital internationalisation and the legal frameworks that influence cross border e commerce

Research Handbook on Shadow Banking Iris H.-Y.

Chiu, Iain G. MacNeil, Research Handbook on Shadow Banking brings together a range of international experts to discuss shadow banking activities the purposes they serve the risks they pose to the financial system and implications for regulators and the regulatory perimeter Including discussions specific to the UK European Union US China and Singapore this book offers high level and theoretical perspectives on shadow banking and regulatory risks as well as more detailed explorations of specific markets in shadow banking

Mobile Payments, Consumer Policy, and the Law Nwanneka

Ezechukwu, 2023-03-17 Mobile technology offers an innovative and cost effective channel for delivering a range of financial services including mobile payments In some jurisdictions mobile payments simply provide a convenient option for facilitating payment transactions In other jurisdictions mobile payments are viewed as potentially transformative because they present an opportunity to expand access to financial services However as with other innovations mobile payments raise consumer

protection concerns and require robust regulatory mechanisms to address such concerns Against this backdrop the book adopts a typology of consumer policy tools which can be used to address the identified consumer concerns This typology guides the enquiry into the existing consumer protection frameworks applying to mobile payments in selected jurisdictions Canada Kenya and the United Kingdom The main objective of this endeavour is to identify best practices that national authorities seeking to leverage mobile payments and similar innovations can emulate This book will be of interest to policymakers regulators industry stakeholders students and scholars interested in the regulation of innovative financial services particularly from a consumer protection perspective

Competition Law and Policy in Digital Markets Maria Ioannidou, Bingwan Xiong, 2025-03-01 The advent of digital technologies has transformed markets and resulted in unprecedented levels of market concentration with a handful of digital giants controlling the provision of many goods and services Against these changing market dynamics *Competition Law and Policy in Digital Markets A Comparative Analysis of the EU and China* provides a critical comparative analysis of the application of competition law in digital markets in the EU and China The book deciphers how these two key competition law jurisdictions apply their respective competition laws against different digital giants and the potential impact of those applications in the evolution of digital markets This book first maps the characteristics of digital markets and the challenges they raise for competition law enforcement and second critically discusses decisional practice and policy developments in the EU and China The discussion identifies potential competition law problems in the digital economy and covers various types of anti competitive conduct at the intersection of consumer data protection and competition law It also identifies contentious cases querying whether competition law can act as a gap filler or whether other regulatory tools are better suited to address such problems Pioneering and timely *Competition Law and Policy in Digital Markets* examines the challenges posed to competition law enforcement by these new dynamics The similarities and divergent approaches between competition law enforcers in the EU and China are examined in a bid to contribute to a more transparent debate between the two

Modernizing the Public Sector Irvine Lapsley, Hans Knutsson, 2016-12-08 As policymakers and scholars evaluate possible ways forward in the reform and renewal of public services by governments caught up in a recessionary environment this book aims to offer something different a comprehensive analysis of the development of the Scandinavian way of modernizing public sector management No book has yet provided an inside view of the development and character of New Public Management NPM in Scandinavia Although there is a general perception that there is a clear cut Scandinavian model of public policy and management this book offers a more nuanced interpretation illuminating subtle distinctions in political social and economic context which are significant in identifying receptive contexts for the adoption of modernization policies Organized into three main themes in the modernization of the welfare state management governance and marketization the contents revolve around unique empirical accounts revealing distinctive Scandinavian characteristics of reform initiatives The received wisdom may be a hesitant

follower of the UK and the USA But this book offers an alternative interpretation revealing an edginess in certain Scandinavian settings particularly in Sweden which is a largely unrecognized Without compromising the welfare state it may be a bold frontrunner in the development of New Public Management *Digital Transformation and the Economics of Banking* Piotr Łasak,Jonathan Williams,2023-11-07 The book provides deep insight into the processes of digital transformation of banking according to economic institutional and social dimensions Together with the transformation of incumbent banks the processes result in changes in the scope of existing banking services Moreover new entities FinTech firms partner with incumbent banks and reshape the banking sector and its financial environment The far reaching transformation of banks and the banking sectors is accompanied by some institutional and socioeconomic processes Regarding institutional processes the book provides insight into the digitalization of the banking sector from a legal point of view Traditionally banking is strongly regulated by norms and rules and this status should be maintained when new entities are entering the sector and or when new technological solutions contribute to the provision of banking services Regarding socioeconomic processes it must be highlighted that digitalization is exerting a powerful impact on societies One significant example among others is the increase in the financial inclusion of disadvantaged groups especially customers either underserved by the traditional financial sector or unbanked The socioeconomic aspect however has a much greater dimension and its selected aspects are described in this book The principal audience of the book will be scholars in the fields of banking and finance but also other related disciplines in the social sciences that are of particular relevance to the banking sector s digital transformation This includes legal science management and psychology The book also targets professionals in the financial industry interested in the impact of new financial technologies on banking sectors and bank services particularly with a main focus on legal and socioeconomic dimensions Chapter 10 of this book is freely available as a downloadable Open Access PDF at <http://www.taylorfrancis.com> under a Creative Commons Attribution Non Commercial No Derivatives CC BY NC ND 4.0 license

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Table of Contents Scope Of Economics Paper 1 For September 2014

1. Understanding the eBook Scope Of Economics Paper 1 For September 2014
 - The Rise of Digital Reading Scope Of Economics Paper 1 For September 2014
 - Advantages of eBooks Over Traditional Books
2. Identifying Scope Of Economics Paper 1 For September 2014
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Scope Of Economics Paper 1 For September 2014
 - User-Friendly Interface
4. Exploring eBook Recommendations from Scope Of Economics Paper 1 For September 2014
 - Personalized Recommendations
 - Scope Of Economics Paper 1 For September 2014 User Reviews and Ratings
 - Scope Of Economics Paper 1 For September 2014 and Bestseller Lists
5. Accessing Scope Of Economics Paper 1 For September 2014 Free and Paid eBooks
 - Scope Of Economics Paper 1 For September 2014 Public Domain eBooks
 - Scope Of Economics Paper 1 For September 2014 eBook Subscription Services
 - Scope Of Economics Paper 1 For September 2014 Budget-Friendly Options

6. Navigating Scope Of Economics Paper 1 For September 2014 eBook Formats
 - ePub, PDF, MOBI, and More
 - Scope Of Economics Paper 1 For September 2014 Compatibility with Devices
 - Scope Of Economics Paper 1 For September 2014 Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Scope Of Economics Paper 1 For September 2014
 - Highlighting and Note-Taking Scope Of Economics Paper 1 For September 2014
 - Interactive Elements Scope Of Economics Paper 1 For September 2014
8. Staying Engaged with Scope Of Economics Paper 1 For September 2014
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Scope Of Economics Paper 1 For September 2014
9. Balancing eBooks and Physical Books Scope Of Economics Paper 1 For September 2014
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Scope Of Economics Paper 1 For September 2014
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Scope Of Economics Paper 1 For September 2014
 - Setting Reading Goals Scope Of Economics Paper 1 For September 2014
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Scope Of Economics Paper 1 For September 2014
 - Fact-Checking eBook Content of Scope Of Economics Paper 1 For September 2014
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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