

Geography Paper 1 November Grade 10

In response to the credit crunch during the global financial crisis of 2007–2008, many have called for the re-establishment of regional banks in the UK and elsewhere. In this context, Germany's regional banking system, with its more than 1,400 small and regional savings banks and cooperative banks, is viewed as a role model in the financing of small and medium-sized enterprises (SMEs). However, in line with the 'death of distance' debate, the universal application of ICT-based scoring and rating systems potentially obviates the necessity for proximity to reduce information asymmetries between banks and SMEs, calling into question the key advantage of regional banks. Utilising novel ethnographic findings from full-time participant observation and interviews, this book presents intimate insights into regional savings banks and compares their SME lending practices with large, nationwide-operating commercial banks in Germany. The ethnographic insights are contextualised by concise description of the three-pillar German banking system, covering bank regulation, structural and geographical developments, and enterprise finance. Furthermore, the book advances an original theoretical approach that combines classical banking theories with insights from social studies of finance on the (ontological) foundation of new realism. Ethnographic findings reveal varying distances of credit granting depending on the rating results, i.e. large banks allocate considerable credit-granting authority to local staff and therefore challenge the proximity advantages of regional banks. Nevertheless, by presenting case studies of lending to SMEs, the book demonstrates the ability of regional banks to capitalise on proximity when screening and monitoring financially distressed SMEs and explains why the suggestion that ICT can substitute for proximity in SME lending has to be rejected.

This publication addresses trends and issues in global education, providing information about what global education is and how to teach it. The publication emphasizes ERIC resources. It offers ERIC Digests about global education and selected items from the ERIC database that exemplify different viewpoints and approaches to global education. It contains a directory of key organizations and World Wide Web sites that provide teacher resources. Designed as a guide for educators who want to include global education across the various subjects of the curriculum, the volume is divided into four parts: (1) "Overview of Global and International Education"; (2) "Institutionalizing Global Education"; (3) "Curriculum, Methods, and Approaches"; and (4) "Appendices." Information about documents in the ERIC database and how to submit documents for the database is appended. (BT)

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DP's SSC GK Subjectwise MCQ Series: GEOGRAPHY [Previous Year Questions] Keywords: SSC Central police forces CPO CAPF , SSC combined graduate level CGL, Combined higher secondary level exam chsl 10+2 level exam, ssc ldc udc data entry operator exam, ssc mts matriculation level exam, ssc je civil mechanical electrical engineering exam, ssc scientific assistant exam, Ssc English ajay Kumar Singh, Ssc English by neetu Singh, Ssc English grammar, Ssc English arihant publication, ssc previous year solved papers, ssc general awareness, ssc gk lucent, ssc math rakesh Yadav, ssc previous year question bank, ssc reasoning chapterwise solved papers, ssc disha books, ssc cgl questions, ssc cpo questions, ssc mts questions, ssc chsl questions, ssc ldc clerk, ssc practice sets, ssc online test. Ssc math chapterwise solved papers, Ssc english kiran publication, SSC cgl/cpo/mts/chsl/je exam books, ssc online practice sets for computer based exam , ssc kiran books disha arihant lucen gk, ssc neetu Singh Rakesh Yadav Ajay Singh books, ssc history geography polity economy science mcq, ssc math reasoning english gk chapterwise papers

This Handbook outlines the current state of research in social studies education – a complex, dynamic, challenging field with competing perspectives about appropriate goals, and on-going conflict over the content of the curriculum. Equally important, it encourages new research in order to advance the field and foster civic competence; long maintained by advocates for the social studies as a fundamental goal. In considering how to organize the Handbook, the editors searched out definitions of social studies, statements of purpose, and themes that linked (or divided) theory, research, and practices and established criteria for topics to include. Each chapter meets one or more of these criteria: research activity since the last Handbook that warrants a new analysis, topics representing a major emphasis in the NCSS standards, and topics reflecting an emerging or reemerging field within the social studies. The volume is organized around seven themes: Change and Continuity in Social Studies Civic Competence in Pluralist Democracies Social Justice and the Social Studies Assessment and Accountability Teaching and Learning in the Disciplines Information Ecologies: Technology in the Social Studies Teacher Preparation and Development The Handbook of Research in Social Studies is a must-have resource for all beginning and experienced researchers in the field.

Over the last few decades, many countries have reformed their secured transactions law. One of the main reasons has been the clear link between reform and the availability of credit, and the drive to improve access to finance, particularly for micro, small and medium-sized enterprises. This book focuses particularly on developing economies in Africa, which have legal frameworks influenced by English, French, Belgian, Roman-Dutch and other laws. Reform in this area of law across African countries has taken a number of forms, which are explored and discussed in this book. Secured Transactions Law Reform in Africa is a mixture of a critical description of the pre-reform law and practice, and the reform process itself. It also includes a comparative analysis of the legal provisions and an examination of the early results of the reforms. The book sets out a road map for the future of secured transactions reform; primarily in Africa, but also in other countries that have undertaken or are contemplating similar reforms. This book is the second in a series of books about Secured Transactions Law in countries around the world, and its reform, both on a national and an international scale. The first book, Secured Transactions Law Reform: Principles, Policies and Practice, was published in 2016.

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Concepts and Trends in Global Education

Although there has been a University of Chester only since 2005, its predecessor, Chester College, dates back further than most UK universities, to 1839. This book celebrates the 175th anniversary of the foundation in 2014. The story is a remarkable one of survival and success. The early College was a pioneering venture with a unique approach to learning and the University still houses the first buildings in England specifically designed for the training of teachers. Three times, in the 1860s, the 1930s and the 1970s, Chester College came near to closure, only repeatedly to emerge intact and to become stronger than before. In the early twenty-first century, the University has a growing reputation within the higher education sector and can claim some of the highest rates of student satisfaction in the country. The book's title is taken from the College motto of the late-Victorian and Edwardian period: as appropriate today as when it was coined.

Educational Assessment in a Time of Reform provides background information on large-scale examination systems more generally and the South African examination specifically. It traces the reforms in the education system of South Africa since 1994 and provides a description of the advances in modern test theory that could be considered for future standard setting endeavours. At the heart of the book is the debate on whether the current standard of education in Africa is good enough . If not, then how can it be improved? The aim of this book is to provide a point of departure for discussions on standard-setting, quality assurance, equating of examinations and assessment approaches. From this point of departure recommendations for practices in general and the exit-level (Grade 12) examination results in particular can be made. This book is ideal reading for principals, teachers, academics and researchers in the fields of educational assessment, measurement, and evaluation.

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