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Di West Africa Examination Council WAEC announce August 16 2021 as di date wen di external examination go start. WAEC also release di timetable for di examination. Meanwhile, di examination body ...

We identify current challenges for creating stable, yet efficient financial systems using lessons from recent and past crises. Reforms need to start from three tenets: adopting a system-wide perspective explicitly aimed at addressing market failures; understanding and incorporating into regulations agents' incentives so as to align them better with societies' goals; and acknowledging that risks of crises will always remain, in part due to (unknown) unknowns – be they tipping points, fault lines, or spillovers. Corresponding to these three tenets, specific areas for further reforms are identified. Policy makers need to resist, however, fine-tuning regulations: a "do not harm" approach is often preferable. And as risks will remain, crisis management needs to be made an integral part of system design, not relegated to improvisation after the fact.

"Adah, a woman from the Ibo tribe, moves to England to live with her Nigerian student husband. She soon discovers that life for a young Nigerian woman living in London in the 1960s is grim. Rejected by British society and thwarted by her husband, who expects her to be subservient to him, she is forced to face up to life as a second-class citizen."--Back cover.

Textbooks play a key role in enhancing the quality of learning, especially in the context of low-income Sub-Saharan African (SSA) countries characterized by large class-size, poorly motivated and inadequately trained teachers, and short effective school years. There are also high rates of illiteracy among parents and few reading materials at home for the student to bank on. Despite extensive investments by governments, the World Bank and other development partners, the majority of students in primary and secondary schools in SSA still lack the benefit of access to textbooks and the key reason for this shortage is affordability: textbooks are generally much more costly in SSA than in other developing regions. The need to increase access to key learning resources is of particular urgency because most African countries experience low learning outcomes which in part contributes to a high drop-out rate. Only two-thirds of those who enter school reach the final grade and only about half of these master basic numeracy and literacy skills. And although quality improvement depends on many factors inside and outside the school, there is wide agreement that availability of textbooks is both an indispensable and a cost-effective way of improving the quality of the learning process. A recent World Bank study examined the actual costs of textbooks, the scope for cost reduction, the portion of a national budget countries allocate to teaching and learning materials (TLMs) and hurdles in the way of making textbooks available to student. Some interesting findings from the study - - The availability of affordable textbooks to all students could be dramatically improved by devoting an estimated 3 to 4 percent of the primary education budget and 6 to 7 percent of the secondary education budget - The production process – methods, copyright, length of print runs, effective procurement practices – rather than the production costs should be the target of cost saving strategies - The increased integration of ICTs into education in SSA can provide important opportunities for promoting availability of electronic TLMs but electronic TLMs are not a substitute for printed TLMs including textbooks