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YCEFCN - RHODES ANGELO

The adoption of new agricultural technologies may be discouraged because of their inherent riskiness. This study implemented a randomized field experiment to ask whether the provision of insurance against a major source of production risk induces farmers to take out loans to invest in a new crop variety. The study sample was composed of roughly 800 maize and groundnut farmers in Malawi, where by far the dominant source of production risk is the level of rainfall. We randomly selected half of the farmers to be offered credit to purchase high-yielding hybrid maize and improved groundnut seeds for planting in the November 2006 crop season. The other half of the farmers were offered a similar credit package but were also required to purchase (at actuarially fair rates) a weather insurance policy that partially or fully forgave the loan in the event of poor rainfall. Surprisingly, take up was lower by 13 percentage points among farmers offered insurance with the loan. Take-up was 33.0 percent for farmers who were offered the uninsured loan. There is suggestive evidence that the reduced take-up of the insured loan was due to the high cognitive cost of evaluating the insurance: insured loan take-up was positively correlated with farmer education levels. By contrast, the take-up of the uninsured loan was uncorrelated with farmer education.

Lonely Planet: The world's number one travel guide publisher* Lonely Planet Tanzania is your passport to the most relevant, up-to-date advice on what to see and skip, and what hidden discoveries await you. Listen to the sound of pounding hooves as wildebeest stampede across the Serengeti, pick your beach from over 100 km of Indian Ocean coastline, and track chimpanzees in Tanzania's remote western parks – all with your trusted travel companion. Get to the heart of Tanzania and begin your journey now! Inside Lonely Planet's Tanzania: Colour maps and images throughout Highlights and itineraries help you tailor your trip to your personal needs and interests Insider tips to save time and money and get around like a local, avoiding crowds and trouble spots Essential info at your fingertips - hours of operation, phone numbers, websites, transit tips, prices Honest reviews for all budgets - eating, sleeping, sightseeing, going out, shopping, hidden gems that most guidebooks miss Cultural insights provide a richer, more rewarding travel experience - covering history, wildlife, landscapes, arts, daily life, food, people, national parks and reserves Covers Dar es Salaam, Zanzibar, Southeastern Tanzania, Southern Highlands, Western Tanzania, Lake Victoria, Central Tanzania, Northern Tanzania, Northeastern Tanzania, and more eBook Features: (Best viewed on tablet devices and smartphones) Downloadable PDF and offline maps prevent roaming and data charges Effortlessly navigate and jump between maps and reviews Add notes to personalise your guidebook experience Seamlessly flip between pages Bookmarks and speedy search capabilities get you to key pages in a flash Embedded links to recommendations' websites Zoom-in maps and images Inbuilt dictionary for quick referencing The Perfect Choice: Lonely Planet Tanzania is our most comprehensive guide to Tanzania, and is perfect for discovering both popular and offbeat experiences. Travelling further afield? Check out Lonely Planet's East Africa guide for a comprehensive look at all East Africa has to offer. About Lonely Planet: Lonely Planet is a leading travel media company and the world's number one travel guidebook brand, providing both inspiring and trustworthy information for every kind of traveller since 1973. Over the past four decades, we've printed over 145 million guidebooks and grown a dedicated, passionate global community of travellers. You'll also find our content online, and in mobile apps, video, 14 languages, nine international magazines, armchair and lifestyle books, ebooks, and more. 'Lonely Planet guides are, quite simply, like no other.' – New York Times 'Lonely Planet. It's on everyone's bookshelves; it's in every traveller's hands. It's on mobile phones. It's on the Internet. It's everywhere, and it's telling entire generations of people how to travel the world.' – Fairfax Media (Australia) *Source: Nielsen BookScan: Australia, UK, USA, 5/2016-4/2017 Important Notice: The digital edition of this book may not contain all of the images found in the physical edition.

References p. 41-46.

Revisiting Gender Training is concerned with the thinking behind gender education and training

rather than with day to day practice. It explores the explicit and implicit assumptions in gender training about the nature of knowledge (epistemology), about how knowledge is imparted (pedagogy), and about knowing (cognition). The book brings together case studies at country, regional and global level to look critically behind the practice. Jashodhara Dasgupta examines whether the primarily 'political' nature of the feminist project has been unobtrusively dismantled by the language and tools of development in India, including the use of gender training. Josephine Ahikire analyses gender training in Uganda, post-Beijing Conference, and the ways in which it has changed over time. She focuses on the point where international imperatives meet the national context, and considers the impact of gender training on the feminist intellectual and political project. Lina Abou-Habib considers gender training in the Machreq/Maghreb region in the Middle East and North Africa. She highlights the transformatory potential of such training, and the ways in which it has dealt with patriarchal mindsets and institutions. Claudy Vouhe discusses the conditions and factors that limit or strengthen the impact of gender training. This contribution is the output from an international conference on gender training in the French-speaking world in 2006. Shamim Meer explores the power of rights-based development approaches for advancing ideas and action for social change, including change to unequal gender power relations. Starting with experience in South Africa, she teases out the particular understandings of rights and agency, and reflects on a methodology for linking reflection and action through starting from the personal. Maitrayee Mukhopadhyay and Franz Wong introduce the book and establish its focus on gender training and feminist epistemology, its tone of critical reflection, and its aim of looking beneath the surface of much of the day to day 'gender' activity and considering the assumptions made about of the links that exist between knowledge, attitudes, behaviours, and practice. An extensive and up-to-date annotated bibliography of international resources (print and online) makes this a truly global sourcebook on the topic. Book jacket.

Farmers' Choice outlines the RIPAT intervention, and examines how effective it has been. This evaluation of RIPAT brings together the analyses of economists, agricultural scientists, and anthropologists who studied the impact, implementation, adoption, and spread of the programme approaches.

"The series is sponsored by the Agence Francaise de Developpement and the World Bank."

The 2010 issue of the Report on the World Social Situation focuses on the challenge of achieving poverty reduction. The Millennium Development Goals seek to halve, by 2015, the level of extreme poverty that existed since 1990. The Report begins with an overview of global, regional and selected country poverty trends over the period 1981-2005, critically examines the conventional policy framework and popular poverty reduction programmes, argues that a commitment to eradicating poverty and to enhancing equity and social integration requires consistent actions directed towards sustainable economic growth, productive employment creation and social development, entailing an integrated approach to economic and social policies for the benefit of all citizens. It recommends consideration of the policy approaches that have dominated the disclosure on growth and poverty thus far.

Abstract: Despite the deep financial sector reforms undertaken in Zambia in the early 1990s, the expected benefits of establishing a market-based banking system has not materialized. In 2005 the banking system continued to be small and underdeveloped. Credit to the private sector by banks represented only 8 percent of GDP in 2005, which is slightly lower than the level registered in 1990. As in the early 1990s, only large corporations and a few small- and medium-size enterprises have access to credit in 2006. Moreover, less than 8 percent of Zambia's adult population had a bank account in 2005. And despite the open door policy to foreign financial institutions, which has been in place since Zambia's independence, only a few new banking products have been introduced by foreign banks to serve the needs of households and firms. This paper analyzes the factors that have prevented the development of a large and inclusive banking system in Zambia and

highlights possible actions that may help improve access to finance in Zambia in both the short and long terms.

Analyzes the lack of funding for small and medium-sized enterprises (SMEs) and recommends measures to foster an improved flow of financing.

Quite simply, this is required reading for anyone involved in managing agricultural research. With a wealth of practical solutions and advice, it offers a how-to guide for managers as well as highlighting the differences in the way that different nations approach this key area of research – one of the most widespread forms of inquiry in the world. The lessons that can be learned from this brilliant study apply in equal measure to developed and developing nations.

In the last two decades, free markets have swept the globe. But traditional capitalism has been unable to solve problems like inequality and poverty. In Muhammad Yunus' groundbreaking sequel to *Banker to the Poor*, he outlines the concept of social business -- business where the creative vision of the entrepreneur is applied to today's most serious problems: feeding the poor, housing the homeless, healing the sick, and protecting the planet. *Creating a World Without Poverty* reveals the next phase in a hopeful economic and social revolution that is already underway.

This practitioners' guide examines all types of mortgages of real and personal property. It explains key considerations, including the creation of mortgages, local authority and building society mortgages, debentures and the priority of mortgages. The treatment is supported by extensive precedents and forms, together with consideration of the Housing Acts, Matrimonial Homes Act 1983 and the Insolvency Act 1986, along with decisions such as *City of London Building Society v Flegg*.

Equal rights between men and women are enshrined as a fundamental human right in the UN Charter, and reflected in various internationally agreed instruments, such as the 1979 Convention on the Elimination of All Forms of Discrimination against Women and the 1995 Beijing Declaration and Platform for Action. Although there has been notable progress in some areas, in most nations women are still at a disadvantage in terms of their role and position in the economic and political arenas. This publication examines the gender dimension of trade and seeks to identify policy challenges and responses to promote gender equality in light of increasing globalisation. Issues discussed include: economics of gender equality, international trade and development; multilateral negotiations on agriculture in developing countries; gender-related issues in the textiles and clothing sectors; international trade in services; gender and the TRIPS Agreement; the impact of WTO rules on gender equality; human rights aspects; fair trade initiatives; the role of IT in promoting gender equality, the Gender Trade Impact Assessment and trade reform.

This paper discusses key findings of the financial sector stability assessment for Romania. The assessment reveals that in recent years, Romania's financial sector regulatory authorities have made significant progress in adopting international best practices, including through transposition of European Union directives, as well as through implementation of many of the recommendations of the 2003 Financial Sector Assessment Program. In the current circumstances, a number of measures to strengthen the crisis management and safety net framework are recommended.

This paper presents a conceptual framework for water accounting and provides generic terminologies and procedures to describe the status of water resource use and consequences of water resources related actions. The framework applies to water resource use at three levels of analysis: a use level such as an irrigated field or household, a service level such as an irrigation or water supply system, and a water basin level that may include several uses. Water accounting terminology and performance indicators are developed and presented with examples at all the three levels. Concepts and terminologies presented are developed to be supportive in a number of activities including: identification of opportunities for water savings and increasing water productivity; developing a better understanding of present patterns of water use and impacts of interventions; improving communication among professionals and communication to non-water professionals; and improving the rationale for allocation of water among uses. It is expected that with further applica-

tion, these water accounting concepts will evolve into a robust, supporting methodology for water basin analysis.

The third and final in a series, this text bridges the conceptual foundations of capacity development and the difficulties and practical realities in the field. It demystifies the process of capacity development to make it more user-friendly. The book has two parts. The first shows how long-standing development dilemmas can be turned into opportunities for capacity development and societal transformation. It proposes a set of principles to guide the search for context-specific approaches as the norm, and based on these default principles the authors explore relevant issues in comprehensible stages through a capacity lens. The second part is a compilation of experiences and lessons from around the world, to showcase promising initiatives and innovative solutions. It forms a casebook of insights and good (rather than best) practices on how development stakeholders can turn development dilemmas into opportunities tailored to the needs of their societies.

Carrageenan is a gelling agent extracted from red seaweeds and it has multiple applications in the food processing and other industries. Increasing demand for carrageenan has led to rapid expansion of carrageenan seaweed (primarily *Kappaphycus* and *Eucheuma*) farming in tropical areas. This expansion is expected to continue, but many issues need to be addressed to enable the sector to develop its full potential in contributing towards sustainable livelihoods, human development and social well-being. Including six country case studies and a global synthesis, this document provides a comprehensive and balanced assessment of the economic, social and governance dimensions of carrageenan seaweed farming. Information and insights provided by this document should facilitate evidence-based decision-makings in both the public and private sectors.

This publication is based on the proceedings of the Workshop "Strengthening Potato Value Chains in developing countries" held in November 2008. The presentations summarized in this publication are mostly based on experiences made in CFC (Common Fund for Commodities) potato sector de-

velopment projects. In line with the policy to disseminate the information generated by CFC financed projects as widely as possible, it is our expectation that this publication will be instrumental to make impressive results and experiences of CFC pilot projects in the potato sector available to a wider audience. This document will be most useful and relevant to extension workers, researchers, policy makers and others involved in the development of the potato sector.

My love affair with all things Cox's Road (1814/15) began in February 1972, when I shared a common-room with the late Theo Barker, the highly respected Bathurst historian at the Mitchell College of Advanced Education (now Charles Sturt University, Bathurst Campus). For three years he regaled his colleagues with numerous stories about colonial Bathurst, including Cox's Road. In the ensuing years I have gathered together a significant amount of information and visited most of the sites and places identified in the Cox's Road Dreaming Guide - very much through the eyes of a professional ecologist. The title Cox's Road Dreaming resulted from a long period of reflection on the European interaction with Darug, Gundungurra and Wiradyuri, the three main Aboriginal Nations through which Cox's Road traversed in the period 1813 to 1850. Early European historians and explorers were often guilty of writing the story of the traditional owners out of the historical script as it related to Gregory Blaxland, William Wentworth and William Lawson, George Evans, William Cox and Governor Lachlan Macquarie, the proclamation of Bathurst in May 1815, and the opening up of the west to European agriculture and related fledgling industries. This Dreaming story is not seeking to emulate Aboriginal Dreaming and song lines, although inspiration is drawn from Aboriginal culture. In this story telling we seek a nuanced reappraisal of this period of Australian colonial history, the debunking of some myths without necessarily robbing them of their continuing importance, and to identify the outcomes for Aboriginal people that led to their dispossession, the precipitous decline in their numbers, and their new reality as colonial fringe dwellers in their own Country. A recurring theme in Cox's Road Dreaming is the focus on the Natural History associated with the road - the

study of organisms and their environments, geology, vegetation communities, and biological and physical processes. In the 19th century Natural History also embraced the study of Aboriginal culture, often in a very paternalistic and demeaning manner. The study of Natural History in the late 18th and 19th centuries was often little more than the equivalent of stamp collecting of natural items. At its best it was undertaken to improve

'Here is a book whose breadth of purpose and depth of learning are breathtaking.' Peter Butt, [2005] 69 Conv 363 Gray & Gray's Elements of Land Law is the definitive textbook on the subject. The book offers comprehensive coverage of the law in this area. The authors provide an insightful and thought-provoking commentary on the modern development of the subject and go on to explore how land law functions in today's society. The book includes an analysis of recent legislation and case law in England and Wales. There are also references to significant cases from Australia, New Zealand, the United States and Canada, coupled with a detailed account of reforms currently proposed by the English Law Commission. The book demonstrates a thorough understanding of the social and political context of land law and guides the reader through the sometimes difficult terminology of the subject. This fifth edition continues to balance up-to-date coverage of the key issues in land law with a critical survey of cutting-edge research. Building on the strengths of previous editions, the book ensures that excellent scholarship is accessible to an even wider readership: more chapters of shorter length offer the possibility of readers 'dipping' into topics in a non-linear way. A fresh, new format and text design support the re-structuring of content and aid navigability. Readers wanting to explore areas of interest in more depth are encouraged to do so by the exemplary footnoting and referencing. The book is accompanied by an online resource centre providing updates and web links between editions. This facility also contains illustrative material such as photographs relating to relevant cases discussed in the book. A podcast of the authors introducing the subject will excite students new to the subject area.