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Desertification is a type of land degradation in which a relatively dry area of land becomes increasingly arid, typically losing its bodies of water as well as vegetation and wildlife . It is caused by a variety of factors, such as through climate change (particularly the current global warming) and through the overexploitation of soil through human activity.

Desertification - Wikipedia

Peer review under responsibility of Borsa İstanbul Anonim Şirketi. 1. The 1988 Basel I Accord was the first attempt to establish international standards for bank capital adequacy.

Bank loan loss provisions research: A review - ScienceDirect

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Kafir - Wikipedia

Archives and past articles from the Philadelphia Inquirer, Philadelphia Daily News, and Philly.com.

Archives - Philly.com

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