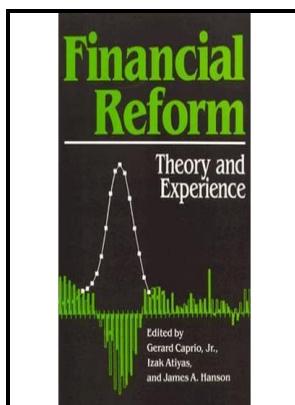


Financial reform - theory and experience

Cambridge University Press - Globalization: theory and experience

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By overcoming informational barriers that could slow the process, intermediaries are able to facilitate the delivery of loanable funds required on short-term notice.

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The combined effect of this pessimism about the future on his net worth raises the premium he must pay to borrow funds for the current planting season.

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There is a reinforcement of behavioural norms through watching how others behave indeed if they use the tools at all, it is an indicator of something , watching how leaders engage with subordinates and the messages they give and embody for example to make a joke, to spell incorrectly, to admit to being wrong, to dare to put themselves up for criticism and the occasional making explicit of norms. In this regard, real sector policies - macroeconomic, public finance, and trade policies which directly stimulate growth and stability should be pursued in concert with financial reform. The main methods used have been 1 the conversion of large and medium-sized state-owned enterprises into joint-stock companies, 2 the reform of small state-owned enterprises under joint-stock cooperative system, and 3 merger and acquisitions of state-owned enterprises by foreign capital.

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The main aims of these changes to the management systems of state-owned commercial banks are to prevent financial crises and to strengthen the management foundation of the four major state-owned commercial banks. While I think there are good regulatory ideas out there, I'm increasingly of the opinion that if the bill that passes ends up being an effective change to the regulatory environment, it will mainly be by accident.

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Last, if the court system is not oriented toward the prompt enforcement of contracts, and if property rights are sufficiently ill-defined, bankers' investments in both human and information capital may be reduced.

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