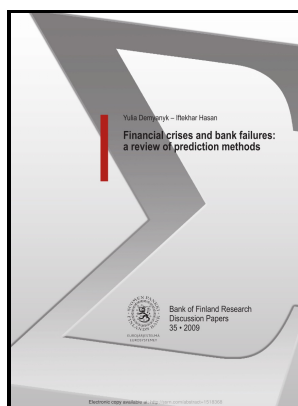


# Theory of free bank failures : test and implications

**Federal Reserve Bank of Minneapolis, 1982. - THE EFFECT OF BANK DISTRESS ON THE KENYAN ECONOMY BY LYDIAH WANGECHI KARENJU A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTERS OF ARTS IN ECONOMICS, UNIVERSITY OF NAIROBI 2017**

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## Bank failures and regulation: a critical review

There was CBN Decree No 24, Nigeria deposit insurance Decree of 1988, banking Decree 1969 and Banks and other financial institution Decree of 1991, in place to provide the legal framework. In fact the child and youth market has grown into one the most profitable and influential sectors.

## Globalization: theory and experience

All this raises particular questions for educators. The push to engineer free markets has contained within it the seeds of its own destruction. We gratefully acknowledge the research assistance of Susan Mendesh, Herbert Miller, Maureen O'Connor, and Judy Sargent and the editorial assistance of Kathleen Rolfe.

## Implications of Bank Failures

The question is considered why the economics profession has failed over most of the past century to make any progress concerning knowledge of the monetary system, and why it instead moved ever further away from the truth as already recognised by the credit creation theory well over a century ago. At this juncture, let me observe that, spate of banking crisis in Nigeria has been attributable largely to the under-capitalization of banks, weak management, inappropriate corporate governance structures, reckless use of depositors funds and inadequate regulation and supervisory framework. Some of these banks had weak management base as mentioned above and men of doubted integrity and semi- illiterates in their board of directors.

## The Myth of Free Banking in Scotland

While the FDIC says that each bank failure is a unique situation, the goal is to make deposit insurance funds available within two business days of the failure. What happens after a bank failure? The Edinburgh banks set up a private Glasgow banker, Archibald Trotter, with a supply of notes on Glasgow banks, and Trotter demanded that the banks of his city redeem them, as promised, in specie.



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