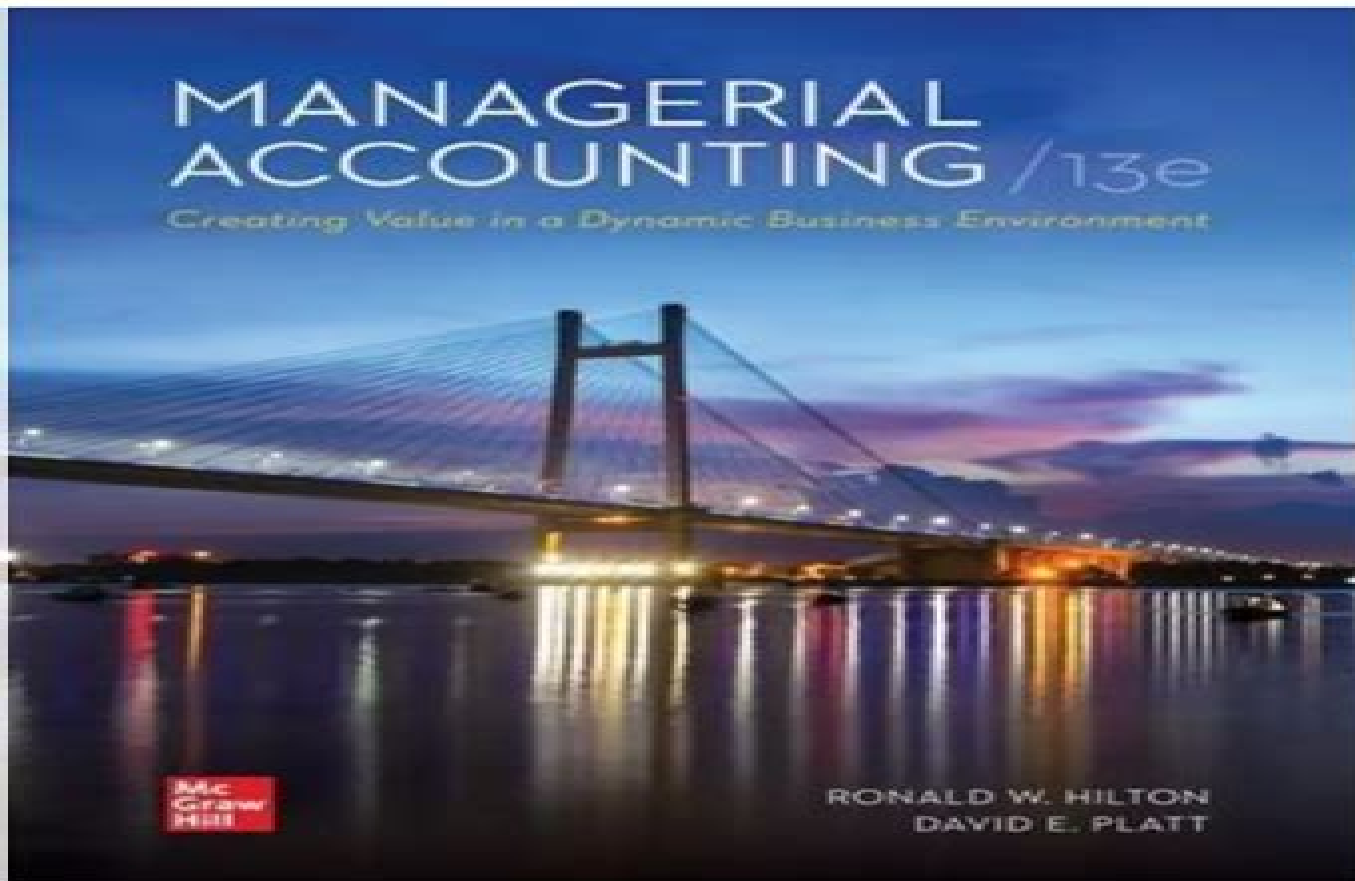

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COLLECTIVE INSTITUTIONS IN INDUSTRIALIZED NATIONS: Economic Lessons for sub-Saharan Africa Samuel Enajero, Ph.D., 2015-12-08 Fundamental institutions are core values that originate from beliefs Beliefs reflect on behaviors and repeated behaviors become habits Shared habits are peoples values which when ingrained become norms and customs Societies that believed in human interdependency formed collective institutions These institutions are compatible with modern economic prosperity Thus Contrary to conventional economic teaching which implies that behaviors including preferences are biologically determined all socially relevant behaviors including economic behaviors are acquired learned and routinized through habits institutions in which individuals find themselves Again contrary to popular beliefs that economics is about pursuit of self interest as stipulated by Adam Smith 1776 the pursuit of self interest does not translate to selfishness For example an entrepreneur relies on public capitals and skilled labors to succeed a producer relies on adequate consumption to produce at capacity a firm s profit is enhanced with higher consumer income etc Therefore capitalism is a function of collective institutions Collectivism is a solution to group interdependency People sharing the same space are interdependent and are faced with interdependency costs Interdependency cost equals external cost plus decision making cost Failures to eliminate or minimize external costs externalities through collectivization of activities result to resource misallocation The problem of sub Saharan Africa Moreover modern development theories are constructed around macroeconomic variables Money banking interest rate savings trade liberalization financial assets deficit and debt management are modern macroeconomic development tools These are based on aggregation of data and variables Thus collectivism is more pronounced in macroeconomic policies Yet many emerging nations of sub Saharan Africa do not find it mandatory to build all inclusive economies by mobilizing resources en masse *International Books in Print* ,1986

Instructor's Manual to Accompany Gitman: Principles of Managerial Finance Lawrence Jeffrey Gitman,Cherie Mazer,1985 *Forthcoming Books* Rose Arny,2002-04 Finesse Dilip D. Kare,1992 **Cases in Financial Management** Sidney R. Finkel,1986

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