

**RAGHURAM G. RAJAN**



# **FAULT LINES**

**HOW HIDDEN FRACTURES STILL  
THREATEN THE WORLD ECONOMY**

# Fault Lines How Hidden Fractures Still Threaten The World Economy

**Lijun Yang, Wei Shan**



## **Fault Lines How Hidden Fractures Still Threaten The World Economy:**

*Fault Lines* Raghuram G. Rajan, 2011-08-08 From an economist who warned of the global financial crisis a new warning about the continuing peril to the world economy Raghuram Rajan was one of the few economists who warned of the global financial crisis before it hit Now as the world struggles to recover it s tempting to blame what happened on just a few greedy bankers who took irrational risks and left the rest of us to foot the bill In *Fault Lines* Rajan argues that serious flaws in the economy are also to blame and warns that a potentially more devastating crisis awaits us if they aren t fixed Rajan shows how the individual choices that collectively brought about the economic meltdown made by bankers government officials and ordinary homeowners were rational responses to a flawed global financial order in which the incentives to take on risk are incredibly out of step with the dangers those risks pose He traces the deepening fault lines in a world overly dependent on the indebted American consumer to power global economic growth and stave off global downturns He exposes a system where America s growing inequality and thin social safety net create tremendous political pressure to encourage easy credit and keep job creation robust no matter what the consequences to the economy s long term health and where the U S financial sector with its skewed incentives is the critical but unstable link between an overstimulated America and an underconsuming world In *Fault Lines* Rajan demonstrates how unequal access to education and health care in the United States puts us all in deeper financial peril even as the economic choices of countries like Germany Japan and China place an undue burden on America to get its policies right He outlines the hard choices we need to make to ensure a more stable world economy and restore lasting prosperity

Summary: *Fault Lines* BusinessNews Publishing, 2017-01-30 The must read summary of Raghuram G Rajan s book *Fault Lines How Hidden Fractures Still Threaten the World Economy* This complete summary of *Fault Lines* by Raghuram G Rajan a globally renowned economist shows how the serious flaws in the economy were to blame for the global financial crisis He warns readers that these fractures have not been fixed and that there is a possibility that another devastating crisis could strike if action is not taken He outlines what needs to be done to find a solution Added value of this summary Save time Understand the financial crisis and the flawed economy that contributed to it Expand your knowledge of global economics and finance To learn more read *Fault Lines How Hidden Fractures Still Threaten the World Economy* and discover what needs to be done to prevent a future global crisis

The Financial Crisis Inquiry Report Financial Crisis Inquiry Commission, 2011-05-01 From the Publisher In the wake of the most significant financial crisis since the Great Depression the President signed into law on May 20 2009 the Fraud Enforcement and Recovery Act of 2009 creating the Financial Crisis Inquiry Commission The Commission was established to examine the causes domestic and global of the current financial and economic crisis in the United States The 10 members of the bipartisan Commission prominent private citizens with significant experience in banking market regulation taxation finance economics housing and consumer protection were appointed by Congress on July 15 2009 The Chair Phil Angelides and Vice

Chair Bill Thomas were selected jointly by the House and Senate Majority and Minority Leadership The FCIC is charged with conducting a comprehensive examination of 22 specific and substantive areas of inquiry related to the financial crisis These include fraud and abuse in the financial sector including fraud and abuse towards consumers in the mortgage sector Federal and State financial regulators including the extent to which they enforced or failed to enforce statutory regulatory or supervisory requirements the global imbalance of savings international capital flows and fiscal imbalances of various governments monetary policy and the availability and terms of credit accounting practices including mark to market and fair value rules and treatment of off balance sheet vehicles tax treatment of financial products and investments capital requirements and regulations on leverage and liquidity including the capital structures of regulated and non regulated financial entities credit rating agencies in the financial system including reliance on credit ratings by financial institutions and Federal financial regulators the use of credit ratings in financial regulation and the use of credit ratings in the securitization markets lending practices and securitization including the originate to distribute model for extending credit and transferring risk affiliations between insured depository institutions and securities insurance and other types of nonbanking companies the concept that certain institutions are too big to fail and its impact on market expectations corporate governance including the impact of company conversions from partnerships to corporations compensation structures changes in compensation for employees of financial companies as compared to compensation for others with similar skill sets in the labor market the legal and regulatory structure of the United States housing market derivatives and unregulated financial products and practices including credit default swaps short selling financial institution reliance on numerical models including risk models and credit ratings the legal and regulatory structure governing financial institutions including the extent to which the structure creates the opportunity for financial institutions to engage in regulatory arbitrage the legal and regulatory structure governing investor and mortgagor protection financial institutions and government sponsored enterprises and the quality of due diligence undertaken by financial institutions The Commission is called upon to examine the causes of major financial institutions which failed or were likely to have failed had they not received exceptional government assistance In its work the Commission is authorized to hold hearings issue subpoenas either for witness testimony or documents and refer to the Attorney General or the appropriate state Attorney General any person who may have violated U S law in relation to the financial crisis

**Summary: Fault Lines** Businessnews Publishing, 2017-01-30 The must read summary of Raghuram G Rajan s book Fault Lines How Hidden Fractures Still Threaten the World Economy This complete summary of Fault Lines by Raghuram G Rajan a globally renowned economist shows how the serious flaws in the economy were to blame for the global financial crisis He warns readers that these fractures have not been fixed and that there is a possibility that another devastating crisis could strike if action is not taken He outlines what needs to be done to find a solution Added value of this summary Save time Understand the financial crisis and the flawed economy that

contributed to it Expand your knowledge of global economics and finance To learn more read *Fault Lines How Hidden Fractures Still Threaten the World Economy* and discover what needs to be done to prevent a future global crisis *New Humanism And Global Governance* Lijun Yang,Wei Shan,2018-07-26 *New Humanism and Global Governance* is the first in this subject to study how a variety of factors related to globalization will shape the future of the human community It discusses the major challenges to today s world order and governance as well as international experience in responding to these challenges It covers a wide range of issues including unequal distribution of wealth the widening income inequality gap contradiction between economic development and environmental protection the middle income trap de globalization democratic crisis anti immigration sentiments nationalism and radical extremism It addresses these issues by emphasizing policy implications for governance The chapters are selected papers from two international conferences jointly held by the Institute of Public Policy IPP at the South China University of Technology and UNESCO Contributors from China Europe and the US present their questions observations and analyses in a narrative and descriptive style which appeal to a wide range of audience

**Handbook of Analytical Studies in Islamic Finance and Economics** Zamir Iqbal,Tarik Akin,Nabil El Maghrebi,Abbas Mirakhor,2020-08-10 This handbook offers a unique and original collection of analytical studies in Islamic economics and finance and constitutes a humble addition to the literature on new economic thinking and global finance The growing risks stemming from higher debt slower growth and limited room for policy maneuver raise concerns about the ability and propensity of modern economies to find effective solutions to chronic problems It is important to understand the structural roots of inherent imbalance persistence in error patterns policy and governance failures as well as moral and ethical failures Admittedly finance and economics have their own failures with abstract theory bearing little relation with the real economy uncertainties and vicissitudes of economic life Economic research has certainly become more empirical despite or perhaps because of the lack of guidance from theory The analytics of Islamic economics and finance may not differ from standard frameworks methods and techniques used in conventional economics but may offer new perspectives on the making of financial crises nature of credit cycles roots of financial system instability and determinants of income disparities The focus is placed on the logical coherence of Islamic economics and finance properties of Islamic capital markets workings of Islamic banking pricing of Islamic financial instruments and limits of debt financing fiscal stimulus and conventional monetary policies inter alia Readers with investment regulatory and academic interests will find the body of analytical evidence to span many areas of economic inquiry refuting thereby the false argument that given its religious tenets Islamic economics is intrinsically narrative descriptive and not amenable to testable implications Thus the handbook may contribute toward a redefinition of a dismal science in search for an elusive balance between rationality ethics and morality and toward a remodeling of economies based on risk sharing and prosperity for all humanity

**Handbook of the International Political Economy of Monetary Relations** Thomas Oatley,W. Kindred Winecoff,2014-06-27 This extensive Handbook

provides an in depth exploration of the political economy dynamics associated with the international monetary and financial systems Leading experts offer a fresh take on research into the interaction between system structure t     *Fighting Financial Fires* Onno de Beaufort Wijnholds,2011-09-16 A topical insider view of causes and consequences of financial crises since the Mexican collapse of 1995 The book includes a detailed exploration of recent and ongoing firestorms including the near meltdown of the global financial system and the euro crisis and suggests ways to save the international financial and monetary system     Human Development in an Unequal World K. Seeta Prabhu,Sandhya S. Iyer,2019-01-04 Human Development in an Unequal World deals with the twenty first century challenges of unstable economic growth and sustainability and the re emergence of deprivations and inequalities in multiple realms It argues that the broader perspective of human development is most suited in reorienting development towards a more equitable sustainable and empowering world The authors discuss the concept and philosophy of the capabilities and human development approach its measurement the links between economic growth and human development and the role of social sector policy gender equality and securing sustainability In doing so they analyse frameworks processes institutions and actors and weave together concepts methods and evidence from numerous developing countries The chapters offer an integrated understanding of the importance of capabilities freedoms and human flourishing in the process of development This volume calls for an approach that focuses on the humanness of development and brings people back to the centre stage a phenomenon that has receded to the background in the neoliberal era     *International Political Economy* James H. Nolt,2014-12-17 This book offers a completely new and unique introduction to the economics of international relations It treats all the traditional major themes of international relations theory while giving each a refreshing new twist with the incorporation of the influence of private power particularly in the realm of war and peace It reframes the history of the modern global economy and politics by thoroughly purging the myth of the market a systematic blindness to private power It not only draws on but also illuminates major themes and empirical findings of comparative politics business history business strategy business cycle theory social evolutionary theory as well as the practical wisdom of traders and investors Part one introduces the major concepts of competing theories of international relations emphasizing a unique approach corporatism Part two introduces the critical importance dynamic and oppositional analysis of issues Part three traces the rise of the modern world from the mercantilist period until the rise of modern corporate organizations and the demise of imperialism in the crucible of World War I Part four begins with the origins of the contemporary dominance of business internationalism before and during World War II then analyzes three major facets of the postwar era the unification of much of Europe the industrialization of the Third World and the Cold War and its aftermath The final chapter considers the present and future of a fairly peaceful yet economically unstable world This book presents a refreshing and exciting portrayal of the global economy which challenges every major subject from money to markets to the business cycle This book eschews the economics of dull averages to restore the drama

of contending business forces struggling for wealth and in the process influencing war and peace      **The Euro, The Dollar and the Global Financial Crisis** Miguel Otero-Iglesias, 2014-09-19 This book analyses how financial elites in key dollar holding emerging markets perceive the contest between the euro and the dollar for global currency status It also assesses how far the Eurozone has gone in challenging US hegemony in monetary affairs through the prism of these elites Drawing on Chartalist and Constructivist theories of money the author provides a systematic approach to studying global currency dynamics and presents extensive original empirical data on financial elites in China Saudi Arabia the UAE and Brazil The author demonstrates amongst other things how the gradual ascendance of a structurally flawed currency like the euro has highlighted the weaknesses of the dollar and how the euro has demonstrated that sovereignty sharing in monetary affairs is possible and that the international monetary system can be a multicurrency and multilateral system In this highly innovative and important book Otero Iglesias shows the importance of studying financial elites in Brazil China and the GCC countries in order to understand the full impact material and ideational of the euro in the transformation of the IMS It will be vital reading for students and scholars of International Political Economy International Economics International Finance Economic History Economic Sociology International Relations Comparative Political Economy and Comparative Politics

**International Law and its Discontents** Barbara Stark, 2015-04-30 In Civilization and its Discontents Sigmund Freud argued that civilization itself is the major source of human unhappiness inhibiting instincts and generating guilt In Globalization and its Discontents Joseph Stiglitz shows how the economic architecture that produced globalization has also driven the backlash against it This book brings together some of international law's most outspoken discontents those who situate their malaise in international law itself Their shared objective is to expose international law's complicity in the ongoing economic and financial global crises and to assess its capacity and its will to constructively address them Some like Freud view that which holds us together as an inevitable source of discontent Others like Stiglitz draw on the energy of the backlash How have these crises affected particular groups sovereign states and international law itself How have they responded When does crisis serve as a catalyst and for what      The Practice of "One Country, Two system" Policy in Hong Kong

Lau Siu-Kai, 2017-05-23      **International Finance and Open-Economy Macroeconomics** Giancarlo Gandolfo, 2016-07-12 This rigorous textbook tames technicalities and makes even the most complex models accessible to students Its unique two tier structure makes the book attractive for undergraduates graduates and researchers alike In fact the coverage is primarily directed to undergraduate students and is mainly confined to graphic analysis and to some elementary algebra Further each chapter has its own mathematical appendix in which i the topics treated in the text are examined at a level suitable for advanced undergraduates graduates and researchers and ii generalizations and or topics not treated in the text including some at the cutting edge of research are formally examined The new edition has been thoroughly revised and updated to reflect the latest research on international finance This book deals with the financial side

of international economics and covers all aspects of international finance There are many books and articles by exponents of alternative points of view I know of no other book that provides the scope balance objectivity and rigor of this book the late Professor Jerome L Stein Brown University This book is a second edition of a volume on international finance first published in 2001 Like Giancarlo's other books in International Economics this book is organised as a two books in one by distributing the material between text and appendices The text provides coverage suitable for an undergraduate course while the mathematical appendices provide coverage of the topics at the frontier of the discipline and suitable for advanced undergraduate or graduate students in an international finance and international macroeconomics course This edition updates the earlier volume and covers all the classic topics as well as the more recent advances in the theory and modelling of international finance It includes some discussion of the empirical testing of these theories and where appropriate reference to the extensive empirical literature is also provided This book is a valuable addition to the bookshelf of any serious International Finance Scholar and provides a treasure chest of material for any quality international finance course Professor Pasquale M Sgro Deakin University Giancarlo Gandolfo is one of the profession's most gifted textbook authors on mathematical modeling and international economics His revised International Finance and Open Economy Macroeconomics is remarkable for its scope and clarity The book covers the older and intertemporal approaches and topics that are usually left out of graduate treatments the chapter on balance of payments accounting is a gem Gandolfo's two tier approach of first developing topics with graphs and basic algebra and then providing rigorous mathematics for each topic makes the book ideal for advanced undergraduate and graduate classes Professor Michael D Goldberg University of New Hampshire

### **Research, Practices, and Innovations in Global Risk and Contingency Management** Strang, Kenneth

David, Korstanje, Maximiliano E., Vajjhala, Narasimha, 2018-01-12 Risk management is a vital concern in any organization In order to succeed in the competitive modern business environment the decision making process must be effectively governed and managed Research Practices and Innovations in Global Risk and Contingency Management is a critical scholarly resource that provides an all encompassing holistic discussion of risk management and perception while giving readers innovations on empirical risk contingency management research and case studies Featuring coverage on a broad range of topics such as contingency planning project management and risk mitigation this book is geared towards academicians practitioners and researchers seeking current research on risk and contingency management issues *First-Class* *Passengers on a Sinking Ship* Richard Lachmann, 2020-01-14 The extent and irreversibility of US decline is becoming ever more obvious as America loses war after war and as one industry after another loses its technological edge Lachmann explains why the United States will not be able to sustain its global dominance He contrasts America's relatively brief period of hegemony with the Netherlands similarly short primacy and Britain's far longer era of leadership Decline in all those cases was not inevitable and did not respond to global capitalist cycles Rather decline is the product of elites success in grabbing



control of resources and governmental powers Not only are ordinary people harmed but also capitalists become increasingly unable to coordinate their interests and adopt policies and make investments necessary to counter economic and geopolitical competitors elsewhere in the world Conflicts among elites and challenges by non elites determine the timing and mould the contours of decline Lachmann traces the transformation of US politics from an era of elite consensus to present day paralysis combined with neoliberal plunder explains the paradox of an American military with an unprecedented technological edge unable to subdue even the weakest enemies and the consequences of finance s cannibalisation of the US economy

**Towards a Better Global Economy** Franklin Allen,Jere R. Behrman,Nancy Birdsall,Shahrokh Fardoust,Dani Rodrik,Andrew Steer,Arvind Subramanian,2014-09-04 Substantial progress in the fight against extreme poverty was made in the last two decades But the slowdown in global economic growth and significant increases in income inequality in many developed and developing countries raise serious concerns about the continuation of this trend into the 21st century The time has come to seriously think about how improvements in official global governance coupled with and reinforced by rising activism of global citizens can lead to welfare enhancing and more equitable results for global citizens through better national and international policies This book examines the factors that are most likely to facilitate the process of beneficial economic growth in low middle and high income countries It examines past present and future economic growth demographic changes the hyperglobalization of trade the effect of finance on growth climate change and resource depletion and the sense of global citizenship and the need for global governance in order to draw longer term implications identify policy options for improving the lives of average citizens around the world and make the case for the need to confront new challenges with truly global policy responses The book documents how demographic changes convergence and competition are likely to bring about massive shifts in the sectoral and geographical composition of global output and employment as the center of gravity of the global economy moves toward Asia and emerging economies elsewhere It shows that the legacies of the 2008 09 crisis high unemployment levels massive excess capacities and high debt levels are likely to reduce the standard of living of millions of people in many countries over a long period of adjustment and that fluctuations in international trade financial markets and commodity prices as well as the tendency of institutions at both the national and international level to favor the interests of the better off and more powerful pose substantial risks for citizens of all countries The chapters and their policy implications are intended to stimulate public interest and facilitate the exchange of ideas and policy dialogue

**The Global Macro Economy and Finance** Franklin Allen,Masahiko Aoki,Nobuhiro Kiyotaki,2016-04-30 This volume explores the measurement of economic and social progress in our societies and proposes new frameworks to integrate economic dimensions with other aspects of human well being Leading economists analyse the light that the recent crisis has shed on the global economic architecture and the policies needed to address these systemic risks Managing Country Risk in an Age of Globalization Michel Henry Bouchet,Charles A. Fishkin,Amaury Goguel,2018-08-04 This book provides an up to

date guide to managing Country Risk It tackles its various and interlinked dimensions including sovereign risk socio political risk and macroeconomic risk for foreign investors creditors and domestic residents It shows how they are accentuated in the global economy together with new risks such as terrorism systemic risk environmental risk and the rising trend of global volatility and contagion The book also assesses the limited usefulness of traditional yardsticks of Country Risk such as ratings and rankings which at best reflect the market consensus without predictive value and at worst amplify risk aversion and generate crisis contamination This book goes further than comparing a wide range of risk management methods in that it provides operational and forward looking warning signs of Country Risk The combination of the authors academic and market based backgrounds makes the book a useful tool for scholars analysts and practitioners

*A Political Economy of Contemporary Capitalism and its Crisis* Dimitris Sotiropoulos, John Milios, Spyros Lapatsioras, 2013-06-19 The recent financial meltdown and the resulting global recession have rekindled debates regarding the nature of contemporary capitalism This book analyses the ongoing financialization of the economy as a development within capitalism and explores the ways in which it has changed the organization of capitalist power The authors offer an interpretation of the role of the financial sphere which displays a striking contrast to the majority of contemporary heterodox approaches Their interpretation stresses the crucial role of financial derivatives in the contemporary organization of capitalist power relations arguing that the process of financialization is in fact entirely unthinkable in the absence of derivatives The book also uses Marx's concepts and some of the arguments developed in the framework of the historic Marxist controversies on economic crises in order to gain an insight into the modern neoliberal form of capitalism and the recent financial crisis Employing a series of international case studies this book will be essential reading for all those with an interest in the financial crisis and all those seeking to comprehend the workings of capitalism

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## **Table of Contents Fault Lines How Hidden Fractures Still Threaten The World Economy**

1. Understanding the eBook Fault Lines How Hidden Fractures Still Threaten The World Economy
  - The Rise of Digital Reading Fault Lines How Hidden Fractures Still Threaten The World Economy
  - Advantages of eBooks Over Traditional Books
2. Identifying Fault Lines How Hidden Fractures Still Threaten The World Economy
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Fault Lines How Hidden Fractures Still Threaten The World Economy
  - User-Friendly Interface
4. Exploring eBook Recommendations from Fault Lines How Hidden Fractures Still Threaten The World Economy
  - Personalized Recommendations
  - Fault Lines How Hidden Fractures Still Threaten The World Economy User Reviews and Ratings
  - Fault Lines How Hidden Fractures Still Threaten The World Economy and Bestseller Lists

5. Accessing Fault Lines How Hidden Fractures Still Threaten The World Economy Free and Paid eBooks
  - Fault Lines How Hidden Fractures Still Threaten The World Economy Public Domain eBooks
  - Fault Lines How Hidden Fractures Still Threaten The World Economy eBook Subscription Services
  - Fault Lines How Hidden Fractures Still Threaten The World Economy Budget-Friendly Options
6. Navigating Fault Lines How Hidden Fractures Still Threaten The World Economy eBook Formats
  - ePub, PDF, MOBI, and More
  - Fault Lines How Hidden Fractures Still Threaten The World Economy Compatibility with Devices
  - Fault Lines How Hidden Fractures Still Threaten The World Economy Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Fault Lines How Hidden Fractures Still Threaten The World Economy
  - Highlighting and Note-Taking Fault Lines How Hidden Fractures Still Threaten The World Economy
  - Interactive Elements Fault Lines How Hidden Fractures Still Threaten The World Economy
8. Staying Engaged with Fault Lines How Hidden Fractures Still Threaten The World Economy
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Fault Lines How Hidden Fractures Still Threaten The World Economy
9. Balancing eBooks and Physical Books Fault Lines How Hidden Fractures Still Threaten The World Economy
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Fault Lines How Hidden Fractures Still Threaten The World Economy
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Fault Lines How Hidden Fractures Still Threaten The World Economy
  - Setting Reading Goals Fault Lines How Hidden Fractures Still Threaten The World Economy
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Fault Lines How Hidden Fractures Still Threaten The World Economy
  - Fact-Checking eBook Content of Fault Lines How Hidden Fractures Still Threaten The World Economy
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

### **14. Embracing eBook Trends**

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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