A Critique of Stiglitz’s Approach in the Context of the Current World Crisis and the Possibility of a Dialectic Conception of Development

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There is now a widespread consensus in the literature that neoliberalism has lost much of its legitimacy during the last world crisis. Indeed belief in markets’ self-regulation proved once more to be futile with the crisis and this has damaged the confidence in the mainstream economics a great deal.

However, a finer version of the mainstream economics, information theoretic approach of Joseph Stiglitz, has been much less discussed even though its continuity with the neoclassical approach is observed: “The only departure from the mainstream is in allowing for imperfect information and, consequently, the result is a generalization rather than a break with the orthodoxy’s perfectly competitive economy” (Fine, 2001, p.6)

Stiglitz’s approach provided more room for government intervention for the sake of development than the Washington consensus provided and he promoted his approach as the Post-Washington consensus (Stiglitz, 1998). Stiglitz emphasized the positive role that governments can play in the development process by regulating markets and supplying information that could help overcoming market failures, provided that governments have

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good governance qualities like effectiveness, accountability, regulatory quality, etc.: “This is someone who has remained over his entire career committed to Keynesianism at the macro level and the correction of market imperfections by capable government at the micro level.” (Fine, 2006, p.248-249).

Even in an interview in 2001 Stiglitz was depicting the Wall Street as a successful financial market because it’s highly regulated.

As Fine denotes, “there is no increasing radicalisation in Stiglitz’s economics apart from the loss of a naïve innocence about the power of his own ideas” (ibid., p.248). During the current world crisis, although he admitted that the regulations failed, he has not changed his approach. Rather, he has put the emphasis once again on regulation:

What we can do, however, is ensure that those who make mistakes bear more of the consequences of their decisions – and that others bear less. We can ensure that those entrusted with the care of other people’s money do not use that money for gambling… Taxpayers, workers, retirees and homeowners all over the world suffered because of the mistakes of America’s financial markets. That is unacceptable, and it is avoidable. Keynes’s great contribution was to save capitalism from the capitalists: if they had had their way, they would have imposed policies that weakened the economy and undermined political support for capitalism. The regulations and reform adopted in the aftermath of the Great Depression worked. Capitalism took on a more human face, and market economies became more stable. But these lessons were forgotten. Thatcher and Reagan ushered in a new era of deregulation, growing inequality and weakening social protection. We are now seeing the consequences, and
not just in greater instability. Keynes’s insights are needed now if we’re to save capitalism once again from the capitalists (Stiglitz, 2010a).

This paper provides some counter-evidence to Stiglitz’s approach, and argues that monopoly finance capitalism has its own disastrous development tendencies that cannot be remedied from within, and proposes a dialectic conception of development.

**Governance and Stiglitz**

The bailout operations of US government during the crisis resulted with a huge expenditure. This expensive intervention re-opened the discussion of the role of the state in economics. A weak belief signed the crisis as a breakpoint of neoclassical hegemony which gave way to Keynesianism. Another point of view focused just on severe criticism of arguments of mainstream economics with its free market fetish and failing to foresee the crisis. A group of economists posited the governments’ compensation as unsurprising kiss of life to capitalists.

In this incomplete classification of discussions around the crisis, one room should be reserved for Joseph Stiglitz and his Post-Washington consensus. In order to reveal the dynamics of capitalist system, which are absent in the analysis of mainstream economics, it would be helpful to zoom in to Stiglitz’s approach and emergence of the Post-Washington consensus. Stiglitz claimed that the policies of the Washington Consensus are inadequate and misguided. Robust financial regulation, transparency, competition policy and policies to facilitate the transfer of technology are some crucial policies in order to make markets work better and these policies were not taken into consideration by the Washington Consensus. He also defended an optimal level for inflation and budget deficit according to development level and necessities of countries by cost analysis. Cost of decreasing inflation or budget deficit below a
threshold might be higher than the benefits. Therefore, low inflation and budget surplus are not policies beyond debate (Stiglitz, 1998).

Stiglitz (1998) uses the organism metaphor to describe the role of financial system by coding it as brain. It collects and aggregates the savings from agents and allocates the resources to others effectively. He stresses the importance of selection mechanism. Efficiency of financial system initially depends on the selection of the most productive recipients. In addition to choosing the best, financial system needs to monitor the utilization process of funds to sustain high total factor productivity. According to Stiglitz, this procedure is indispensable for capital growth. The connection between the state and market is established at this point. Financial systems cannot achieve these goals themselves because of incomplete information, incomplete markets and incomplete contracts. Government does intervene to intra-market relations to provide higher rate of capital growth.

Another strong instrument called transparency is also needed for superiority. Standardization and providing good information are starting points of transparency. Transparent government intervention does not cover all necessary complements. Supportive power of a sound legal framework combined with regulation and oversight is needful to surmount imperfect information problems and promote efficient financial markets (Stiglitz, 1998). He connects the regulations with safety, competition, consumer rights and, interestingly, poor communities’ access to capital. The last advantageous output of regulation is exemplified with “ensuring funds for mortgages, the essential mission of the government-created Federal National Mortgage Association- can, if done well, reinforce economic objectives” (Stiglitz, 1998, p.13).

Regulation and government intervention concepts do not imply economically active state. Stiglitz (1998, p.24) asserts that “the government should serve as a complement to markets, undertaking actions that make markets work better and correcting market failures.” After the
state completed its catalyst role, the market should be conceded to its real owners. Whole action of the state in market, independent of its role in development, is thought as provisional by Stiglitz. Only some areas are reserved to the state such as building human capital and transferring technology because of impossibility of effective market action in these fields.

Paradigm conflict in mainstream economics embodied in Washington vs. Post Washington Consensus discussion was mostly stemmed from the complementary role of governments. Stiglitz (1998) defends this role based on the idea that policies offered by Washington Consensus were narrow minded, although reasonable for Latin American economies in the 1980’s. The critical point of policy packages should be ascertaining the appropriate role of government to have more effective complement. And he adds (1998): each country should determine the position of its government by matching its role to its capability which could be improved by redesigning its institutions.

After the 2008 crisis, main paradigm and policy instruments promoted by Stiglitz have not been changed. Too many reasons and a larger amount of integrated solutions were offered by Stiglitz in his recent book, Freefall (2010). Two main titles may include and summarize other subtitles. First one is regulation which includes all kinds of reforms and legal arrangements. He repeatedly stresses the importance of a financial regulation which covers bank reform to arrange incentive mechanisms, decrease the level of interest conflict, prevent excessive risk taking, promote long term performance, and repair the relationship between bankers and society. The rationale behind this complicated package was explained as: “Just as there was no one big mistake in mortgage origination and securitization, but instead a multitude of problems, so too were there a multitude of problems in American banks. Any one of the problems might have been enough to cause serious damage, but when combined, the mixture was explosive.” (Stiglitz, 2010, p.147)
Second group of policy suggestions concentrates on governance. The word is utilized for not only macro level necessities but also companies’ management practices. He added “too complicated to manage” expression to other popular ones: “too big to fail” and “too expensive to save”. Necessity of governance and transparency are also promoted for meeting funds with the most productive receiver. Banks need to have all correct information about fund demanders. Stiglitz (2010, p.160) also claimed that there should not be dark sides, indeterminate dealings and secrecy havens in financial systems. Stiglitz (2009) enlarges the scope of governance from US to the world and suggests necessity of global economic governance to have better global economic system.

In an interview (Snowdown, 2001) Stiglitz was depicting the Wall Street as a successful financial market because it is highly regulated. This regulated financial architecture collapsed at the crisis. Instead of changing his framework and its implications, he insists on repeating the same arguments and trying to bedeck the system by coding it “new capitalism”: “Today the challenge is to create a New Capitalism. We have seen the failures of the old. But to create this New Capitalism will require trust — including trust between Wall Street and the rest of society. Our financial markets have failed us, but we cannot function without them. Our government failed us, but we cannot do without it.” (Stiglitz, 2010, p.208)

Stiglitz reorganized his policy formulation after the crisis with the same key concepts such as regulation, transparency, effective government intervention etc. These concepts are mainly covered by World Bank’s Governance Indicators. At least, some of these indicators would be good proxies for promoted concepts and hence the capability of government. We shall scrutinize the performance of these indicators during the crisis, in which they should have been most useful.
Governance Indicators and the Crisis

World Bank has been announcing individual and aggregated governance indicators since 1996, a year before Stiglitz was appointed as Senior Vice President and Chief Economist of the Bank and after which he continued the calculation of indicators. These indicators are aggregated into six main indicators: Voice and Accountability, Political Stability-No Violence, Government Effectiveness, Regulatory Quality, Rule of Law, and Control of Corruption. Three of these six indicators have closer relationship with Stiglitz’s policy formulations. Hence, these indicators are taken into consideration and used to examine the relationship between them and countries’ vulnerability during the financial crisis of 2008.

The disastrous effects of the recent financial crisis were mostly observed in 2009. GDP per capita growth is used for reflecting the reaction and resistance of countries to the crisis. GDP
per capita data is taken from World Bank Development Indicators database. This parameter was negative for 105 countries out of 169.

First indicator revealed is Regulatory Quality. The official explanation of the indicator is: “Regulatory quality captures perceptions of the ability of the government to formulate and implement sound policies and regulations that permit and promote private sector development.” (World Bank, 2011) The critical words –“permitting” and “promoting”- reflect a kind of aggregation of Stiglitz’s positing about the role of government by detailing with dos and don’ts.

A negative relationship between regulatory quality parameter and growth is shown in Figure 1 for the year 2009. The figure does not say that an increase in regulatory quality parameter will result a decrease in per capita GDP. However, it is reasonable to say that having high regulatory quality is not enough to prevent a country from destructive effects of financial crisis.
The official definition of second indicator is: “Government Effectiveness captures perceptions of the quality of public services, the quality of the civil service and the degree of its independence from political pressures, the quality of policy formulation and implementation, and the credibility of the government's commitment to such policies.” (World Bank, 2011) This definition has connection with the arguments of Stiglitz: preventing black holes in financial architecture, credibility and transparency of government facilities. General tendency extracted from Figure 2 is, similarly to previous one, a negative correlation between growth and government effectiveness parameter. The crisis year does not have representative power and could not be generalized but it is able to falsify the argument. Effective and reliable government intervention and facilities might not prevent the economies against economic crisis.
The third and the last indicator chosen out of six is Control of Corruption. This indicator officially “captures perceptions of the extent to which public power is exercised for private gain, including both petty and grand forms of corruption, as well as ‘capture’ of the state by elites and private interests.” (World Bank, 2011) The indicator reflects the perception of governments’ quality by society in terms of trustworthiness and transparency. Governments’ dependence from elites and indifference to even small forms of corruption provide necessary background for efficient markets. As seen in Figure 3, control of corruption does not provide enough prevention power in case of financial crisis. Interestingly, most of the countries which had positive per capita growth in 2009 are not good in terms of “control of corruption”.

In addition to three -most related- governance indicators, other three ones are also analyzed. Other three indicators similarly have negative correlation with growth both in 2008 and 2009 as seen in Table 1.

Table 1: Correlations between growth and indicators

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<tr>
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<th>Growth / 2008</th>
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<tr>
<td>Regulatory Quality</td>
<td>-.280**</td>
<td>-.474**</td>
</tr>
<tr>
<td>Government Effectiveness</td>
<td>-.290**</td>
<td>-.427**</td>
</tr>
<tr>
<td>Control of Corruption</td>
<td>-.356**</td>
<td>-.390**</td>
</tr>
<tr>
<td>Political Stability / No</td>
<td>-.205**</td>
<td>-.367**</td>
</tr>
<tr>
<td>Violence</td>
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<tr>
<td>Rule of Law</td>
<td>-.365**</td>
<td>-.423**</td>
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All governance indicators negatively and significantly correlated with GDP per capita growth values. Correlation values in 2009 are bigger than values in 2008 for all indicators. The table shows a whole coherent picture implying that countries in top half of the governance scale are affected from the recent financial crisis.

Interpreting the negative result as worse governance is better for growth would be ridiculous. A more reasonable explanation of the relationship could be provided by criticizing the importance of governance and Stiglitz’s perception on the sources of recent financial crisis.

**Development in Capitalism**

Above analysis indicates that there are systemic crises that are detrimental to development but cannot be prevented by regulations, good governance etc., and run contrary to Stiglitz’s policies. Stiglitz’s framework about development should be questioned and a social scientist should benefit from the idea of Marx that capitalism is a historical socio-economic system that has its own laws of motion, which we shall try to do in this and following sections.

According to Stiglitz, development is a matter of norms and especially knowledge: “differences in knowledge are deemed to explain differences in levels of development.” (Fine and Waeyenberge, 2006, p.160). It is a kind of fundamental knowledge: “how to organize firms, how to organize societies, how to live healthier lives in ways that support the environment” (Stiglitz, 1999, p.318). Even though Stiglitz has no clear-cut solutions for development he generally follows the idea that development can be achieved by a capable government especially in developing countries, in economies of which there are plenty of market failures: “The government should serve as a complement to markets, undertaking actions that make markets work better and correcting market failures” (Stiglitz, 1998, p.26).
He generally welcomes the new focus on institutions “such as those that promote competition and good governance in the public and private sectors” (Stiglitz, 2000, p.31). However, especially the political institution, a knowledgeable government should follow such policies that can foster development (Stiglitz, 2000).³

Doing this, he extends the mistake in his mainstream economic theory to development that no historically determined social structure is assumed⁴, his concepts “are entirely ahistorical and asocial” (Fine, 2001, p.7). In this manner he continues the methodological idealism of mainstream economics, which, for example, explains crises by market failures without which system would efficiently allocate resources.

Within this approach, recurrent crises through the whole history of capitalism remain as accidents due to insufficient regulation, governance, etc.; and where they actually come from remains unexplained. This, in turn, opens the door to blame the victim.

This is the typical result of idealism: You are victim because you were not knowledgeable, you had failures. So you need knowledge that will be given by wise and successful actors like advanced capitalist states and their institutions, e.g. World Bank. This is what Stiglitz thought when he was in office in World Bank: “Knowledge, including knowledge about development, is a global public good: the benefits of that knowledge can be value to everyone. It is therefore appropriate that knowledge be provided by an international public institution, such as the World Bank” (Stiglitz, 2000, p.20).

In this manner, Stiglitz continues the methodological mistake of subjectivism of modernization theories of development: “modernization theories were problem-solving: how

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³ Actually, Stiglitz came to recognize the importance of power relations and interests, even he expressed his suspicion that IMF’s policies serve financial interests (Stiglitz, 2000). However, he stops there and does not ask the question “but from where do these vested interests and their ideologies come, and why does incompetence prevail when, where and how it does?” (Fine and Waeyenberge, 2006, p.160) nor he changes his theoretical framework accordingly, which requires a class-based understanding of society. Actually his analysis stops where it should begin: the real conflict of class interests in the real society.

⁴ It seems that he consciously continues this methodological feature of mainstream economic theory: “The standard theory begins with the assumption of fixed preferences, unaffected by the social context. It approaches problems from the perspective of the individual (‘methodological individualism’)” (Stiglitz, 1993, p.111)
could economies progress from being traditional and poor to being modern and rich?” (Kambhampati, 2004, p.70). Of course answer of modernization theories to this question was different than Stiglitz and it was about values (op.cit) rather than knowledge.

Good values, good governance, good regulations, etc.; the idealist methodology of mainstream thinking sees the problem as matter of goodness, which methodologically puts the blame on the victim since it is not “good” enough. Consequently, it needs help and benevolence of modernizers: the more advanced ones. But what if the modernizers are part of the problem? Furthermore, what if the relations with the advanced ones are structural and cannot be changed in favor of the less developed ones within the given system? What if there are structural tendencies behind the speculations, destructive operations and secrecy that surround the financial institutions including the IMF and World Bank, which Stiglitz obviously hates and sees as failures? Hence, what if capitalism cannot be remedied or reformed à la Stiglitz from within and this is only a belief or an ideology rather than a scientific approach which for sure Stiglitz prefers?

In order to break this vicious circle a dialectic materialist conception of capitalist development is needed, which will base development on historical material conditions and systemic tendencies.

However this does not mean that we should return to the explanations provided by neo-Marxist theories. Despite their importance in questioning the mainstream thinking, these theories were proposing a notion of “development of underdevelopment” and they came to deny any development in capitalist system, which is not in accordance with the facts, e.g. newly industrialized countries (Sutcliff, 2008). When tendencies of capitalist development are ignored, structural explanations of development, or underdevelopment, become too much static.
We should go back to Marx and take a look of his dialectic conception of development. As well known, Marx used Hegel’s method of dialectics but in a turned over way:

Thus dialectics reduced itself to the science of the general laws of motion, both of the external world and of human thought — two sets of laws which are identical in substance, but differ in their expression in so far as the human mind can apply them consciously, while in nature and also up to now for the most part in human history, these laws assert themselves unconsciously, in the form of external necessity, in the midst of an endless series of seeming accidents. Thereby the dialectic of concepts itself became merely the conscious reflex of the dialectical motion of the real world and thus the dialectic of Hegel was turned over; or rather, turned off its head, on which it was standing, and placed upon its feet. And this materialist dialectic, which for years has been our best working tool and our sharpest weapon, was, remarkably enough…

(Engels, 1886).

Hegel’s concept of development can be expressed as such: “The development of x is its actualization of its potential, it’s becoming in reality what it once was only ideally. Not all changes x undertakes or undergoes contribute to the actualization of its potential, but we may reserve the term 'development' for just such changes.” (Cohen, 2000, p.13)

Marx uses the term development in this sense and he was the first to use the term “economic development” (Arndt, 1987, p.36). For Marx, capitalism develops because it develops productive forces incomparably to previous modes of production and its historical task is solely this: “The development of the productive forces of social labour is capital’s historic
mission and justification. For that very reason, it unwittingly creates the material conditions for a higher form of production” (Marx, 1981, p.368).

Needless to say, Marx was not pro-capitalist development; he saw capitalist development through the lenses of its potential for emancipation of working class and socialism. On the contrary, he was clear about the squandering quality of capitalist development:

Yet, it [capitalist production] squanders human beings, living labour, more readily than does any other mode production, squandering not only flesh and blood, but nerves and brain as well. In fact it is only through the most tremendous waste of individual development that the development of humanity is in general is secured and pursued, in that epoch of history that directly precedes the conscious reconstruction of human society (Marx, ibid, p.182).

This contradiction between wealth and poverty of capitalist development led Gurley (1979, p.201) to contend that “development process is a dialectical one”. For Marx this is the absolute general law of capitalist accumulation, increased wealth means increased productivity and increased relative surplus population and their misery (Marx, 1976, ch.25). By the same token, Marx saw the English colonialism in India as leading to both development and, plunder and misery:

All the English bourgeoisie may be forced to do will neither emancipate nor materially mend the social condition of the mass of the people, depending not only on the development of the productive powers, but on their appropriation by the people. But what they will not fail to do is to
lay down the material premises for both. Has the bourgeoisie ever done more? Has it ever effected a progress without dragging individuals and people through blood and dirt, through misery and degradation? The Indians will not reap the fruits of the new elements of society scattered among them by the British bourgeoisie, till in Great Britain itself the now ruling classes shall have been supplanted by the industrial proletariat, or till the Hindoos themselves shall have grown strong enough to throw off the English yoke altogether (Marx, 1853).

Marx’s ultimate aim in writing Capital was “to reveal the economic law of motion of modern society” (Marx, 1976, p.92). Development in capitalism is development with its intrinsic properties, determined by the laws, or tendencies which are conceived same as laws by Marx, of capitalism.

**Capitalist Development in Monopoly Finance Stage**

Dependency theories emphasized power relations, so much that whole history of capitalism was seen as imperialism in the sense that imperialist (or metropolis, core, center in these theories’ terms) countries have always plundered less developed countries (LDCs) and caused underdevelopment in these countries, for example: “This ‘chain’ of metropolis-satellite relations has existed, according to Frank, since the sixteenth century; changes since then represent only changes in the forms of dominance and exploitation of the satellite, not changes of substance” (Brewer, 1990, p.165).

However, Marxism explains the power itself based on the tendencies of capitalist development. Imperialists do exploit LDCs but this is not a matter of greed or malice: “The capitalists divide the world, not out of any particular malice, but because the degree of
concentration which has been reached forces them to adopt this method in order to obtain profits” (Lenin, 1916a).

Capitalism was not always imperialism. Capitalism is not a static system; it has its own laws of motion: “Where Frank and Wallerstein saw an essentially static system of redistribution persisting for centuries, the classical Marxists saw a process of development that was transforming the world” (Brewer, 1990, p.167-168).

The laws of capitalist development led to a qualitative transformation in capitalism in the turn of 20th century and the export of capital became the main future of developed capitalist countries. This feature has been deriving them towards imperialism.

In the monopoly finance stage, or imperialist stage as Lenin put it, tendencies of capitalism, like tendencies of increased industrial reserve army, crises, monopolization, financialization5, become accelerated and simultaneously the contradictions of it are also heightened, like socialization of production and increased productivity on one hand and expropriation and plunder, increased inequality, misery, decay, speculation and crises on the other hand; generally the basic contradiction between social production and private appropriation, to which previous ones boil down to, is considerably heightened. In this stage of capitalism, “the unevenness and contradictions inherent in the world economy” are increased (Lenin, 1916b).

One of the main tendencies of capitalism is tendency towards crises. There might be many triggers of specific crises but generally the conflict between productive forces and relations of production manifests itself through crises (Clarke, 1994). But this tendency is accelerated in monopoly finance stage. For example financialization accelerates this tendency by leading to excessive speculations: “This is because a great part of the social capital is applied by those

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5 Here we briefly deal with these tendencies, for a further elaboration see Hoca (2011). Still, existence and relation of these tendencies deserve a few words. On one hand competition urges capitalists to use the financial system, and this is accelerated by crises. On the other hand the difficulties of employing capital profitably cause capital to assume the financial form. The financial system centralizes capital and becomes “a new and terrible weapon in the battle of competition”, and it “is finally transformed into an enormous social mechanism for the centralization of capitals” (Marx, 1976, p. 778).
who are not its owners, and who therefore proceed quite unlike owners who, when they function themselves, anxiously weigh the limits of their private capital” (Marx, 1981, p. 572) and of course monopoly power of finance adds to this. 

In contrast to what Stiglitz criticize, frequent financial crises in monopoly finance stage are not directly caused (but maybe triggered and worsened) by some wrong policies of IMF or governments, but resulted from monopolization, financialization and resultant need to export capital profitably. At the same time, the strong relations between the Wall Street, US Treasury, Fed and IMF, and their consequential grip on less developed capitalist countries’ governments and central banks are not matter of policy but systematic: All developed capitalist countries must export their surplus capital profitably, especially to where capital is scarce and costs are low so profits and interest rates are high, as in LDCs. Inevitably, they do this in speculative ways.

The problem with the capitalist development in the monopoly finance stage is not that it cannot take place in LDCs: “The export of capital influences and greatly accelerates the development of capitalism in those countries to which it is exported. While, therefore, the export of capital may tend to a certain extent to arrest development in the capital-exporting countries, it can only do so by expanding and deepening the further development of capitalism throughout the world.” (Lenin, 1916c)

But the problem is that development takes place with its devastating tendencies and is highly uneven:

It would be a mistake to believe that this tendency to decay precludes the rapid growth of capitalism. It does not. In the epoch of imperialism, certain branches of industry, certain strata of the bourgeoisie and certain countries betray, to a greater or lesser degree, now one and now another
of these tendencies. On the whole, capitalism is growing far more rapidly than before; but this growth is not only becoming more and more uneven in general, its unevenness also manifests itself, in particular, in the decay of the countries which are richest in capital (Britain) (Lenin, 1916d).

In monopoly finance stage financialization and monopolization tendencies are prevalent and no capitalist country could escape them. Indeed less developed capitalist countries do develop but this development benefit a capitalist stratum that is integral part of finance capitalist class of imperialist countries. Poverty, inequality, unemployment, instability, intermittency are structural features of capitalist development, which are increased in monopoly finance stage. Moreover, as Lenin emphasizes, imperialist competition causes wars, be it global or regional, which mostly affect LDCs.

**Conclusion**

Contrary to Stiglitz’s approach, the correlation results indicated that good governance efforts, which could be taken as indicators of capability of government, could not provide any shelter against crises. Using the dialectic conception of development we generalized this indication and argued that monopolization, deregulation, finance’s continuous effort of circumventing remained regulations by new vehicles like hedge funds, complaisance of governments towards finance, hegemony of finance capital’s speculative mentality are not accidental but properties of monopoly finance capitalism. Moreover, monopoly finance capitalism has intrinsic tendency to increasing instability, let alone regulation.

Instead of Stiglitz’s idealist approach, which is methodologically a continuation of modernization theories of development, we proposed a dialectic conception of development based on intrinsic tendencies of capitalism. Any scientific approach to development should
take into account these devastating tendencies in the age of monopoly finance capitalism in order to avoid blaming the victim.
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