

## **Regulatory Governance Approach to Curb Financial Crises: The U. S. Economic Perspective**

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### **Abstract**

This paper takes a crises management perspective on the U. S. economy to investigate its regulatory roles, objectives, and efficacy in dealing with its long-standing recession. It reveals that widespread corporate fraud, greed, insider trading, and so on has been due to regulatory failure to generate oversight, accountability, transparency and monitoring – all that led to dampen the economy-wide crises in the U. S. and tipped the world at large into recession as a chain reaction. Against this backdrop, this paper suggests that ensuring smart regulatory governance can help the regulators avert and curb the generation of such crises, – thereby shaping up responsiveness to and confidence in the general public both inside the nation and across the world.

**Keywords:** *Regulatory Governance; Re-regulation; Recession; Laissez-faire; Corporate Delinquency; Credit Crisis; Subprime Mortgage; Cyclical Leverage; Real Economy.*