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Questions and Answers

1. What is a positive externality?

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Positive Externalities: An In-Depth Analysis

A positive externality occurs when a beneficial benefit flows from an economic transaction without being directly received by either party to the transaction. When a person does an activity, positive externalities provide advantages that benefit other people, such as education, public health, and technology. Externalities are difficult to measure and control, so government often intervenes to correct for externalities that are not internalized by market participants.

Defining Positive Externalities

A positive externality can be seen as an external benefit, given when the actions of individuals or firms have beneficial effects on others who are not directly involved in the activity. These benefits are not reflected in the market price of goods or services, leading to under-consumption or under-production of these goods or services.

Examples of Positive Externalities

1. **Education:** One of the most prominent examples of positive externalities is education. When an individual receives higher education, they not only advance their personal earning potential but also contribute to society by being more informed citizens, raising productivity, and increasing innovation. These external benefits are not fully recognized in the market, which is why governments often invest in education.
2. **Healthcare:** When a person receives healthcare, they not only benefit themselves but also contribute to society by reducing the spread of infectious diseases. The benefits from this investment go beyond direct medical treatment and long-term productivity.
3. **Research and Development (R&D):** Investments in R&D often lead to technological advancements that benefit society at large. For instance, the development of the internet has revolutionized communication, education, and business globally, far exceeding the benefits of the original investment.
4. **Public Parks and Green Spaces:** These areas provide recreational benefits to the public, improving mental and physical health. The environmental benefits extend to the surrounding area, including cleaner air and water.

PERSONAL FINANCE  
READING COMPREHENSION  
FINANCIAL AID

# Reading Comprehension Financial Aid Update

**Siddappa N.Byrareddy**



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web née dans les années 1980 à la faveur de la guerre contre l'occupation soviétique en afghanistan l'idéologie djihadiste a étendu en quatre décennies son influence totalitaire et son empreinte sanglante à tous les continents