
农村二元金融结构现象成因： 基于农户内生性视角

210095

210095

2004-2014 " " 11

Milde & Riley 1988 Anjini Kochar 1997 Foltz 2004

2012

2007

2009

2009

2009

"

"



Mckinnon 1973

Roe

1990 Taylor 1983

.

“ ”

2003

2003

2006

© 2006 S. Popkin

“ ”

“ ”

“ ” “ ”

“ ”

S. Popkin 1979

“

" " " "

" " " " " "

" "

1949-1976

" " [1]

" "

" " " "

[2]

2003

" _____ "

" U"

2004

[1] 1999

786 2011 1196

1.25 40%

[2]

625 2004 660 2008

1196

" "

1

2009

2

3

4

1. Milde, H. and Riley, J., Signaling in Credit Market. Quarterly Journal of Economics, 1988(103)(1):101- 129.
 2. Anjini and Kochar, An Empirical Investigation of Rationing Constraints in Rural Credit Markets in India. Journal of Development Economics, 1997(53)(2):339- 371.
 3. Foltz, J. D., Credit Market Access and Profitability in Tunisian Agriculture. Agricultural Economics. 2004.
 4. ———— 2012
- 8

| | | | | | |
|----------------|--|---|------|------|--------|
| 5. | | | 2007 | 2 | |
| 6. | | | | | 2009 6 |
| 7. | | | 1874 | | |
| | 2009 | 5 | | | |
| 8. | | | | 2009 | 6 |
| 9. | | — | | | 2009 2 |
| 10. | | — | | | |
| 2010 | 4 | | | | |
| 11. | | — | 203 | | |
| 2003 | 8 | | | | |
| 12. | McKinnon, R. I., Money and Capital in Economic Development. Washington, DC: The Brookings Institution, 1973. | | | | |
| 13. | Roe, A.R., Financial Systems and Development in Africa. Conference Report of an FDI Policy Seminar, Nairobi, 1990. | | | | |
| 14. | Taylor, L., Structuralist Macroeconomics: Applicable Models for the Third World. New York: Basic Books, 1983. | | | | |
| 15. | Anders Isaksson, The Importance of Informal Finance in Kenyan Manufacturing. Statistics and Information Networks Branch of UNIDO, Working Paper, 2002. | | | | |
| 16. | | | | 2001 | 3 |
| 17. | | | | | 2002 |
| 18. | | | | | 2003 |
| 19. | | | 2003 | 3 | |
| 20. | Hoff and Stiglitz, Moneylenders and bankers: Price-increasing Subsidies in a Monopolistically Competitive Market. Journal of Development Economics, 1997 (52):429- 462. | | | | |
| 21. | Stiglitz, J. and Weiss, A., Credit Rationing in Markets with Imperfect Information. The American Economic Review 1990(71)(3):393- 410. | | | | |
| 22. | Stiglitz, J., Formal and Informal Institutions. in Social Capital: A Multifaceted Perspective. The International Bank for Reconstruction and Development, Washington, 2000:59- 70. | | | | |
| 23. | | | | 2005 | 7 |
| 24. | | | 2003 | 7 | |
| 25. | | | | | 2003 |
| 26. | | — | | | 2006 4 |
| 27. | S.Popkin, The Rational Peasant. California, USA: University of California Press, 1979. | | | | |
| 28. | " | " | " | " | 2002 5 |
| | 2003 | | | | 2003 |
| 30. | 2005 | | | 2005 | 2 |
| 29. | | | | | |