


我国西部区域金融发展 非均衡问题研究

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Financial Development in Western China

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责任编辑：丁 芊

责任校对：张志文

责任印制：陈晓川

图书在版编目 (CIP) 数据

我国西部区域金融发展非均衡问题研究 (Woguo Xibu Quyu Jinrong Fazhan Feijunheng Wenti Yanjiu) / 徐云松著. —北京: 中国金融出版社, 2016. 4
ISBN 978 - 7 - 5049 - 8436 - 4

I. ①我… II. ①徐… III. ①区域金融—经济发展—研究—中国
IV. ①F832. 7

中国版本图书馆 CIP 数据核字 (2016) 第 052896 号

出版

发行

中国金融出版社

社址 北京市丰台区益泽路 2 号

市场开发部 (010)63266347, 63805472, 63439533 (传真)

网上书店 <http://www.chinafph.com>

(010)63286832, 63365686 (传真)

读者服务部 (010)66070833, 62568380

邮编 100071

经销 新华书店

印刷 北京市松源印刷有限公司

尺寸 169 毫米×239 毫米

印张 28.75

字数 511 千

版次 2016 年 4 月第 1 版

印次 2016 年 4 月第 1 次印刷

定价 60.00 元

ISBN 978 - 7 - 5049 - 8436 - 4/F. 7996

如出现印装错误本社负责调换 联系电话(010)63263947

摘要

中国作为一个发展中的大国，区域发展非均衡是我国国情的基本特征。1988年邓小平立足于国民经济全局，明确提出“两个大局”的伟大战略构想，即东部沿海地区率先发展，加快对外开放，内地要支持东部率先发展，服从这个大局；当东部发展到一定阶段，再支援内地发展，沿海地区也要服从这个大局。“两个大局”的区域发展战略，就是一种区域非均衡发展模式。应该承认，我国改革开放以来国民经济总量的快速增加和经济高速增长很大程度上得益于区域非均衡发展战略，在此基础上国家获得了巨大的发展，并且经过改革开放三十多年，我国也确立了东部率先发展、中部崛起、西部大开发和东北振兴四大经济区域发展的总体战略，形成东部、西部、中部、东北地区四大板块的空间发展格局。

然而，我国区域发展的矛盾愈发显著，暴露出诸多深层次的问题，最突出的就是区域发展差距问题。尽管国家提出了要实现统筹区域发展，促进区域协调发展的总体战略，国家“十二五”规划还特别强调了我国促进区域协调发展的重要性和紧迫性，但是区域之间的差距仍然在不断拉大，区域增速格局的扭转也并未从根本上改变区域差距扩大的趋势。事实上，我国区域发展仍然处于非均衡的状态，并且区域发展过度非均衡的趋势还引致了一系列的负面影响。而我国区域非均衡发展中又以西部地区最为典型，作为土地面积686.7万平方公里，占全国土地面积71.5%的最大经济区域，西部内陆的普遍贫穷落后与东部沿海的发达富裕形成了鲜明的对比，如今西部的贫困落后与历史上西部曾成为世界中心地带的辉煌形成了鲜明对比。东部地区已成为我国经济增长的引擎，而广袤的欠发达西部地区业已成为我国经济社会实现整体飞跃的掣肘。中国最广大的经济区域仍然是欠发达地域，并且地理面积广阔、涵盖省份最多的西部地区自身也存在着发展差距。伴随着区域差距的扩大，贫富差距、收入差距的两极分化现象也日益明显，这显然有悖于社会主义的本质。可以说，只有实现面积最广、省份最多、最贫穷落后的西部地区“后发赶超”，促进西部区域协调发展，解决现实中区域非均衡发展的突出矛盾与问题，才能为整体国民经济的协调可持续发展奠定坚实的基础。

金融作为现代经济的核心与现代市场经济的主要驱动力，在现代经济增长

因素中有翔实的理论支撑,在世界各国经济发展历程中也得到了实践的验证。区域金融作为金融发展的空间层次,着重于探讨一国内的地区中观层面金融结构与运行的分布状态与互动关系。经济发展决定金融发展,我国区域金融发展也具有显著的非均衡性,西部区域金融发展的水平与速度明显滞后于发达的东部地区,并有逐渐扩大的趋势。“十二五”时期进入第二个西部大开发十年以后,特别是“一带一路”中重建“丝绸之路经济带”的战略实施,我国对外开放格局正在发生变化,金融业开放程度会进一步提高,西部地区迎来前所未有的历史发展机遇。但是,如果区域过度非均衡发展的现象和态势不加以改变,协调机制不加以顶层设计和系统完善,金融全球化背景下我国金融业的整体竞争力就难以实现质的提升,难以实现和谐性与效率性统一的金融发展,也就不能以此促进经济、社会、文化的协调可持续发展。

本书对我国西部区域金融发展非均衡问题的研究,基于唯物辩证法普遍联系的基本哲学观点,矛盾普遍性与特殊性的辩证关系,以及均衡与非均衡辩证统一的思想。在方法论上本书坚持系统分析方法、矛盾分析法,运用发展与联系的思维方式剖析问题;树立全局与局部考察相结合,整体与部分分析相结合的观念。本书对西部区域金融发展非均衡的研究,立足于两个空间层面的分析视角,即主要矛盾——西部与东部之间的非均衡问题,以及矛盾的主要方面——西部各省份之间的非均衡问题;通过回顾、总结与分析区域经济理论、金融发展理论,系统梳理了各理论的发展脉络与前沿。在此基础上创新性地以金融发展非均衡的四个研究视角为切入点:一是金融发展非均衡的总量观,运用各项指标探究与测度西部区域金融总量非均衡的问题表现与发展态势;二是金融发展非均衡的结构观,从金融行业结构、融资结构、金融市场结构、金融资产结构和金融开放结构五个方面探究与测度西部区域金融结构非均衡的问题表现与发展态势;三是金融发展非均衡的功能观,从金融实现其功能的效率探究与测度西部区域金融功能非均衡的问题表现与发展态势;四是金融发展非均衡的系统观,将金融子系统放置到整体系统环境中,运用逻辑推理、统计描述、计量模型等分析方法,探究影响与导致西部区域金融发展非均衡的系统因素。从定性的角度分析由于西部区域金融发展非均衡而造成的对经济、社会、文化的负面影响;从定量的角度,构建动态的数理模型研究西部区域金融发展非均衡对区域经济增长的影响。系统观的分析要求涵盖经济因素与非经济因素,体现多学科交叉,涉及经济学科外的社会学、人类学(文化人类学)、宗教学、民族学、历史学、地理学、法学等理论与知识,使本书的论述与研究达到一定的历史厚度、思想高度、专业深度和学科广度。

基于本书系统的逻辑论述体系,以及多维度研究思路、多样化分析方法得出的观点与结论,从我国西部区域金融发展非均衡的客观实情与现状出发,针对缩小区域发展差距,加快推动西部区域金融从非均衡发展向实现均衡与非均衡内在统一的协调发展转变的第一个层面;以及促进金融系统实现和谐性与效率性协调统一,与经济转轨、社会转型、文化复兴等外部系统协调发展的第二个层面,本书提出了较为系统全面的构想、对策与建议。

本书逻辑体系下的中心内容主要有以下几个方面:

第一是导论部分。主要阐述选题背景和目的,提出研究问题,论述本书意义;对概念进行界定与辨析,对研究范畴进行阐述。对本书的研究思路与方法、技术路线与逻辑框架、主要的创新点、不足之处和未来进一步研究方向等内容进行概述。

第二是理论文献的回顾与分析。总结了国内外区域经济理论的发展进程与研究现状;按照金融发展理论萌芽——金融发展理论的形成——金融发展理论的新进展——金融发展理论研究视角的拓展的顺序进行了综述,并深入到金融发展理论的空间层面进行了回顾。基于区域金融发展非均衡研究的两个空间层面和四个金融发展非均衡维度与视角的结合,对其进行了文献综述,并阐述了该理论与本书研究问题的联系。

第三是分析西部区域金融发展非均衡的历史演进,研究其问题表现。从历史角度对 1949—1978 年区域经济发展均衡阶段进行详述,对同时期区域金融发展的均衡状况进行了研究。对 1978 年改革开放后区域经济发展的非均衡现状进行描述,基于两个层面(西部区域内与东西部区域间)金融发展非均衡角度,采用统计实证分析法、图表分析法、规范分析法等方法,从金融总量、金融结构、金融功能角度衡量西部区域金融发展非均衡的表现,阐明非均衡的时空特征与变动趋势。

第四是基于唯物辩证法普遍联系的基本哲学观点,从金融系统研究的系统观角度,对我国西部区域金融发展非均衡的原因进行剖析。运用定性分析法、统计描述法、对比分析法、实证检验法,从制度因素、经济条件因素、客观环境因素、非正式制度因素和不确定性冲击影响因素五个方面探究我国西部区域金融发展非均衡的形成机理,分析了西部区域金融发展非均衡影响因素的变化趋势。

第五是我国西部区域金融发展非均衡的负面影响分析。该部分主要是从定性的角度阐述了西部区域金融发展非均衡对经济的负面影响、对社会的负面影响和对文化的负面影响。

第六是我国西部区域金融发展非均衡对区域经济增长影响的实证分析。首先简要回顾了区域金融发展影响区域经济增长的内在机理,进行简要评述。其次从定量的角度运用面板数据的变系数模型,测度区域金融发展非均衡对区域经济增长的贡献效率差异;在阐述了面板数据动态与静态模型、计量检验方法的基础上,采用面板数据(Panel-Data)的单位根检验,面板数据协整检验,面板数据的误差修正模型(ECM)对东西部金融发展与经济增长的长期、短期动态效应进行了量化测度。该部分同时研究了金融发展理论的前沿,探讨了法律制度、法治效率与金融发展、经济增长的实证关系,从区域层面对“中国之谜”命题(低水平法治与高速经济增长并存)进行部分解释;分析了区域社会资本、金融发展与经济增长的实证关系,对法治(正式制度)与社会资本(非正式制度)在区域层面表现出的替代机理与耦合关系进行了阐释,指出制度(正式制度与非正式制度)建设,即健全法律制度环境、提升法治效率(正式制度),复兴西部内陆优秀文化(非正式制度)的重大意义。

第七是总结与建议。根据全书的逻辑体系,该部分对各章研究结论进行统一的归纳梳理,结合研究的主要观点与结论,提出西部区域金融由非均衡发展转变为协调发展必须注重顶层机制设计。在此基础上,以系统观的思维为指导,提出两个层面的针对性建议。一是西部区域金融协调发展的政策建议,包括:构建多元化的金融机构体系,优化西部银行业结构;建设西部资本市场,优化金融市场结构;培育西部区域性金融中心,发挥金融集聚与扩散功能;推动多层次区域金融合作;大力发展移动金融引领西部金融创新,提升金融效率;实施差异化与统一性相协调的区域金融调控政策。二是西部区域金融系统与外部系统协调发展的对策选择,包括:健全西部地区法律体系,提升法治效率;弘扬西部地区优秀社会资本,推动西部优秀传统文化复兴,重塑社会主义市场经济中现代金融发展的伦理体系。

关键词: 西部 区域金融 金融发展非均衡 协调发展 系统分析法

ABSTRACT

As a vast developing country, Disequilibrium of regional development in China is a basic character and objective existence. Based on the national economy in 1998, Deng Xiaoping clearly posed the “two general situation” strategy thought. It means that the eastern costal areas take the lead in development and strengthen the opening to the outside world, therefore the mainland in China should support this strategy. The eastern area must support the mainland in China when developing to a certain stage which should be subject to the general situation. The regional developing strategy of “two general situation” is a kind of unbalanced regional pattern of development. There is no doubt that the rapid increase of our national economy and economic growth is largely due to the unbalanced regional strategy of development since the reform and opening in China. Based on the strategy, the country has achieved great development. Our country also established a overall strategy of four regional economic development, including the eastern area taking the lead in development, the rise of central China, the development of the western region and the revitalization of the northeast in China. Our country has formed the developing pattern of four regional space.

However, the contradiction of regional development which exposed many deep problems in China is increasingly significant. The most prominent problem is the disparity of regional development. Although the country has posed to achieve coordinated regional development and formulated the overall strategy of promoting the coordinated development of regional economy, and the program during the twelfth – five period also emphasized the importance and urgency of promoting coordinated regional development in China, yet the gap among regions is still widening. The regional growth pattern has not fundamentally changed the trend of the enlarging regional gap. In fact, the regional development in China is still extremely disequilibrium. The western region in China is the most typical unbalanced area. As the biggest economic area covering 686.7 square kilometers and accounting for 71.5% land area of China, there is a huge contrast between the poverty of western

inland and the rich of eastern coastal area. Also there is a huge contrast between the poverty of the western inland today and the center of the world in the history of western China. The eastern region has become the engine of economic growth in China, but the vast underdeveloped western region has already become a restriction of the leap of economy and society in China. The vast economic region is still underdeveloped area and there are regional disparities in the broad region itself. The gap between rich and poor, the polarization of income gap is increasingly significant with the expansion of regional disparity, which is obviously contrary to the essence of socialism. Only to realize the objective of post-transcendence, promote coordinated development of western region, solve the prominent contradictions and problems in the process of regional imbalance development in western region which has the character of most provinces, largest and poorest area, it can lay a solid foundation of the overall coordinated and sustainable development of the national economy.

As the core of modern economy and the main driving force of modern market economy, there is a detailed theoretical support of finance in the factor of modern economic growth. It was also validated by the practice in the economic development of countries all over the world. As the spatial level of financial development, regional finance focuses on the discussion of the distribution and interactive relationship of financial structure in the medium level of region. Economic development decides the financial development, therefore regional financial development in China is significantly unbalanced. The level and speed of regional financial development in western area obviously lag behind the eastern region which show a widening trend. After entering the second decade of development of the western region during the twelfth-five period, especially the implementation of strategy of "the Silk road Economic Belt" in the "One Belt and One Road" project, the opening-up pattern in China is changing, the opening degree of financial industry will be enhanced. The western region is facing a rare historical opportunity of development. However, if the phenomenon and situation of excessive unbalanced development of regions has not changed, and the coordinated mechanism has not been top-designed and systematically perfected, the competitiveness of financial industry in China is difficult to achieve a qualitative improvement under the background of financial globalization. Meanwhile, it is difficult to achieve a harmonious and efficient development of finance, and therefore it is hard to promote the coordinative and sustainable

development of economy, society and culture.

In this paper, the research is based on the philosophical view of the universal relation of materialist dialectics, the dialectical relationship between universality and particularity of contradiction, the thought of dialectical unity of equilibrium and disequilibrium. In the methodology this paper insists on the method of contradiction analysis and system analysis, using the development and connection mode of thinking to analyze problems, setting up the combined idea of global and local investigation, whole and part analysis. From the perspective of two spatial levels, based on the main contradiction—the unbalanced problems between western and eastern development of regional finance and the main aspect of contradiction—the unbalanced problems among western provinces of regional financial development, this paper reviews, summarizes, analyzes the regional economic theory and the theory of financial development, systematically sorting out the context and frontier of theories. Meanwhile, this paper creatively uses four research views of disequilibrium of financial development as the breakthrough point. Firstly, it is the quantitative perspective of disequilibrium of financial development which uses indicators to measure the performance and situation of unbalanced problems of financial quantity in the western region. Secondly, it is the structural perspective of disequilibrium of financial development which uses indicators to measure the performance and situation of unbalanced problems of financial structure in the western region. Thirdly, it is the functional perspective of disequilibrium of financial development which uses indicators to measure the performance and situation of unbalanced problems of financial function in the western region. Fourthly, it is the systematical perspective of disequilibrium of financial development which places the financial system to the overall environment of system. It uses many methods of analysis such as logical reasoning, statistical description and econometric analysis, exploring the factors which lead to the unbalanced financial development in western region. It also analyzes the comprehensive effect of unbalanced financial development on economy, society and culture from the qualitative perspective, constructing a dynamic mathematical model to measure the influence of the unbalanced financial development on regional economic growth from the quantitative perspective. The perspective of systematic analysis includes economic and non – economic factors which reflects the interdisciplinary. It also includes theory and knowledge of non – economic

departments, such as sociology, anthropology (Cultural anthropology), religion, ethnology, history, geography, law. The research of this paper makes every effort to reach a thickness of history, height of thought, depth of profession and breadth of disciplines.

This paper puts forward a comprehensive and systematic conception and suggestion, which is based on the views and conclusions of logical discourse system, multi - dimensional perspectives, diverse analysis methods. Firstly, it takes full account of the objective fact and the current situation of unbalanced financial development of western region, narrowing the gap in regional development, and the realization of transformation from disequilibrium to coordinated development. Secondly, it takes full account of the realization of combination of harmony and efficiency of financial system and the coordinated relationship between financial system and external system, such as economic transition, social transformation and cultural renaissance.

Based on the logical system in this paper, the core content includes the following several aspects:

The first part is introduction. This part describes the background purpose, proposing questions of research, discussing the significance, defining concepts and elaborating the category of research. It also elaborates the ideas and methods of research, technical route, logical framework, the main contents of innovation, deficiency and the direction of further research.

The second part is the review and analysis of theory of literature. This part summarizes the development of regional economic theory and present situation of situation at home and broad, elaborating the germination of the theory of financial development—the formation of the theory of financial development—the new progress of the theory of financial development—the expansion of theoretical perspective of financial development according to the order of development, reviewing the theory of financial development from the dimension of space. Based on the combination of two geospatial levels and four dimensions, this part reviews the literature, expounding the relationship of the theory and this article.

The third part is to explain the historical evolution and study the problems. From a historical perspective this part describes the balanced phase of development of regional economy and regional finance from 1949 to 1978. Based on two levels of

space, perspectives of financial quantity, financial structure, financial function, this part describes situation of development of unbalanced regional economy after 1978 and illustrates the spatial and temporal characteristics and the trend of disequilibrium with the methods of empirical statistical analysis, chart analysis and normative analysis.

The fourth part is to analyze the unbalanced reasons of financial development in the western area, which is based on the basic philosophical views of the universal relation of materialist dialectics and the systematical perspective of financial system. It also explores the formation mechanism and analyzes the trend of influential factors with the methods of qualitative analysis, descriptive statistics, comparative analysis and empirical test from the factors of institution, economic conditions, objective environment, informal institution and the impacts of uncertainty.

The fifth part is the analysis of the negative influence of disequilibrium of financial development in western China. It carefully analyzes the negative effects which are caused by the excessively unbalanced development of regional finance to economy, society and culture from the qualitative perspective.

The sixth part is the empirical analysis of influence of disequilibrium of financial development in western China on regional economic growth. This part briefly reviews the inner mechanism of impact of regional financial development on regional economic growth, measuring the efficient difference of contribution of regional financial development on regional economic growth with the variable coefficient model of panel – data. At the same time, it quantitatively measures the long – term and short – term dynamic effect of regional financial development on economic growth with the methods of unit root test, cointegration test and error correction model of panel – data. This part also analyzes the theoretical frontier of financial development, investigating the empirical relationship among the legal system, the rule of law, financial development and economic growth, partly explaining the the proposition of “Chinese puzzle” —the low level of law and economic growth of high speed. It also empirically analyzes the relationship among social capital, financial development and economic growth, illustrating the substitutional mechanism and coupling relationship between the rule of law (formal institution) and social capital (informal institution) at the regional level. Finally, this part points out the importance of the construction of institutional environment including perfecting the environment of legal system,

improvement the rule of law (formal institution) and the renaissance of the excellent culture (informal institution) in western China.

The seventh part is the conclusion and political suggestions. According to the logical system of this article and the main points of research, this part summarizes research conclusion of each chapter, pointing out that we should pay more attention to the top mechanism design of the transition from unbalanced development of regional finance into coordinated development. On this basis, we put forward two levels of corresponding recommendations with the thought of systematic view. One is the political choices of the coordinated development of the regional finance in western China such as building a diversified system of financial institution and optimizing the banking structure, building the capital market of western China and optimizing the structure of financial market, cultivating the regional financial center in the west and exerting the influence of financial agglomeration and diffusion, promoting multi-level cooperation of regional finance, developing the mobile finance to lead financial innovation and improving the financial efficiency, implementing the regional financial policies of differentiation in harmony with the unity. The second aspect is the political choices of the regional financial system in western China in coordination with the external systems such as perfecting the law system and improving the efficiency of the rule of law, spreading the excellent social capital and promoting the renaissance of the excellent traditional culture in western China, reshaping the ethical system of modern financial development in the socialist market economy.

Key words: Western China Regional finance Disequilibrium of financial development The coordinated development The method of systematic analysis

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