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出版者:农业经济问题杂志社

http://www.iaecn.cn

编辑者:农业经济问题编辑部

北京中关村南大街12号

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电话:010-82108705(编辑部)

82109783(发行部)

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E - mail: nyjjwt@ mail. caas. net. cn

创刊日期:1980年

封面题字:薛暮桥

中国标准连 ISSN 1000 - 6389

续出版物号: CN 11-1323/F

国内总发行:北京报刊发行局

国内代号:2-140

国内定价:8.00元

国内订购处:全国各地邮局

国外代号:M571

国外总发行:中国国际图书贸易总公司

(北京 399 信箱)

印 刷:北京华正印刷有限公司

广告经营许可证:京海工商广字第0235号

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| tutional order. We should figure out that group consensus function significantly among the informal con- |
| straints which affect the innovation of rural land institution. It's the feasible means currently to establish |
| and perfect the self-governance of villagers to guarantee and implement the rights of rural land, and the |

foundation is the reconstitution and transformation of group consensus for self-governance of villagers.

The rural finance has strong positive externality. The positive externality of rural finance is a supporting and promoting to the social development, reflects an unbalanced state in interests configuration between the rural financial and other of social, and it is an explicit of unreasonable state in allocation of the rights and obligations. In the process of incentive positive externality of the rural financial, Economic law follow the basic principles of the efficiency and competitive priority, distinguish different financial nature and need appropriate intervention of the state, with the value goal of the essence fair, economic benefit and sus-

tainable development of the rural financial, mainly from perfecting the legal system of rural financial and formulating the supporting legal system of rural financial to incentive the positive externality of Rural financial in order to promote the healthy development of rural finance.

Rural economic development is inseparable from the support of rural finance. However, at the present time, financial services in our country can't meet the needs of the new socialist rural construction and the urban and rural development. Therefore, this paper takes Chongqing as an example, and deeply reveals the main obstacles, which rural financial service faces, under the conditions of market economy. Then we point out the service innovation and system design in order to provide theoretical and policy support for further deepening rural financial system reform, carrying out the 3.14 overall arrangement efficiently and forming new pattern about the integration of urban and rural economic and social development.

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Analysis on Major Illness Risk and the Economic Costs for Farmers in Poor Areas

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This paper explored households' perception on major illness and its impact in poor rural areas, investigated occurrence of major illness and estimated economic costs of households. The paper found that rural residents perceived major illness mainly from the perspectives of treatment methods, costs, severity of the illness, and levels of healthcare providers. Economic cost of major illness was generally estimated beyond 8000 RMB Yuan per year; the poor households faced greater risk and higher costs of suffering major illness. The paper suggested that the New Cooperative Medical Scheme should include reimbursement of chronic illness treatment, government should encourage community-based and market-based health care services; special financial service should be provided to the poor households and the current Medical Financial Assistance scheme should be further improved.

Factor Allocation Mechanism and the Theoretical Logic of the New Countryside Building ZHANG Rixin and WU Jianhui(72) The Analysis of Financial Crisis Influence on Agriculture Leading Enterprises and How to Deal with It in the Latter Period: Based on the Survey of 1000 Provincial Agriculture Leading Enterprises WANG Yubin, CHEN Huiping, HUANG Jing and ZHAI Jie (77) Based on the survey data of 11 provinces, the statistical operating research of 1276 enterprises and the questionnaire investigation of 1023 provincial agriculture leading enterprises of industrialization, the author discusses the influence of financial crisis to our agricultural leading enterprises. To make agriculture industrialization development sustainable, this paper provides a method for government of supporting agriculture leading enterprises and encouraging enterprises healthy development in the latter financial crisis. Agricultural Enterprise Risk Management in the Post-crisis Era HE Xin (84) Changes in the Direction of China's Agricultural Development and Policy Orientation: A Comparative Study Based on International Perspective WENG Tiejun , DONG Xiaodan and SHI Yan(88) The Strategy of Improving the Export Trade of China's Agricultural Products after the Financial Crisis LIU Rongmao, HUI Li and LI Yi(94) A Study on the Object and Implementing Path of Optimizing and Upgrade in Marine Fishery

Issues in Agricultural Economy (IAE) is published jointly by the Chinese Association of Agricultural Economists (CAAE) and the Institute of Agricultural Economics and Development (IAED), Chinese Academy of Agricultural Sciences (CAAS), since 1980.

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Editor - in - Chief: QIN Fu

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 ${\bf Address:} {\bf 12~Zhongguancun~South street}\,,$

Beijing 100081, China

Overseas Distributor: China International Book Trading Corporation (P. O. Box 399. Beijing, China)

Code No. M571