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chinese entrepreneurs have founded more than thirty million private businesses since beijing instituted economic reforms in the late 1970s most

of these private ventures however have been denied access to official sources of credit state banks continue to serve state owned enterprises yet most private financing remains illegal how have chinese entrepreneurs managed to fund their operations in defiance of the national banking laws small business owners have created a dizzying variety of informal financing mechanisms including rotating credit associations and private banks disguised as other types of organizations back alley banking includes lively biographical sketches of individual entrepreneurs telling quotations from official documents policy statements and newspaper accounts and interviews with a wide variety of women and men who give vivid narratives of their daily struggles accomplishments and hopes for future prosperity kellee s tsai s book draws upon her unparalleled fieldwork in china s world of shadow finance to challenge conventional ideas about the political economy of development business owners in china she shows have mobilized local social and political resources in innovative ways despite the absence of state directed credit or a well defined system of private property rights entrepreneurs and local officials have been able to draw on the uncertainty of formal political and economic institutions to enhance local prosperity

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