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Raymond W. Goldsmith (Dec 23, 1904 - July 12, 1988, Hamden, Connecticut) was an American economist specialising in

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historical data on national income, saving, financial intermediation, and financial assets and liabilities. Goldsmith was born in Brussels to a family of Jewish ancestry, and grew up in Frankfurt.

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January 1, 1969 by
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FINANCIAL STRUCTURE
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GOLDSMITH National
Bureau of Economic
Research It is the
purpose of this
memorandum:1 first,
to argue that
comparative financial
morphology and
dynamics are essential
parts of any
comparative study of
economic growth and
structure; secondly, to
outline the con-

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In Raymond W. Goldsmith's seminal book, "Financial Structure and Development," he defined "financial structure" as the mixture of financial instruments, markets, and institutions operating in an economy. He sought to (1) trace the evolution of national financial system's

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Financial Structure and Economic Development

1.1 Motivation and Scope In Financial Structure and Development, Raymond W. Goldsmith (1969) sought to accomplish three goals. His first goal was to document how financial structure—the mixture of financial instruments, markets, and intermediaries

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operating in an economy—changes as economies grow.

1 Financial Structure and Economic Growth:

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Goldsmith, 1959. "

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Raymond W. Goldsmith
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□□□: Yale University

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561 □□: Hardcover

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Financial Structure and Development

(**00**)

Introduction. That financial structure and economic development are interrelated is a well known hypothesis (see Goldsmith, 1969, McKinnon, 1973, Shaw, 1973, Kuznets, 1971, Cameron, 1967 and Townsend, 1983; see also Gertler, 1988, for an excellent survey of

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the background and Greenwood and Jovanovic, 1989, for a recent contribution).

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A theory of financial development (Chapter 3) - Finance ...

Beck, Demirgüç-Kunt, Levine, and Maksimovic explore the relationship between financial structure-the degree to which a financial system is market- or bank-based-

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and economic

development. They use

three methodologies: ·

The cross-country

approach uses cross-

country data to assess

whether economies

grow faster with

market- or bank-based

systems.

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and Economic

Development: Firm

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Binding - January 1,

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