

普通高等学校贷款问题研究

On Issues Stemming from Loans
Raised by Regular-higher-education Institutions

介 新



高等教育出版社

HIGHER EDUCATION PRESS

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内容简介

《普通高等学校贷款问题研究》是介新的博士论文。从2000年普通高等院校连续大扩招始,迅速扩张的高校规模对国家财力提出严峻挑战。我国高校90%以上是中央政府和省、市两级政府举办的,按照《教育法》的规定,办学经费由举办者负责筹措,中央和地方政府有责任保证公办高校教育经费的稳定来源。政府财力不足,迫使高校利用银行贷款加大校园改造和建设力度,贷款缓解了高校扩招的矛盾和压力。高校是社会公益事业,《教育法》规定,举办学校不得以盈利为目的。银行是商业性的,贷款是要付利息的。高校能不能赤字运转,贷款的额度、贷款期限与学校收入、在校生规模的均衡点是什么,均衡点如何计算,贷款形成的资产如何定性,这些问题成为教育财政领域的新课题。本书作者是贷款发展高校全过程的参与者,在顾明远先生的指导下,作者从理论和实践方面回答了上述问题。

本书紧密联系我国教育改革实践,在理论方面作了大胆探索,对于广大教育工作者、教育研究人员,具有积极的参考意义。

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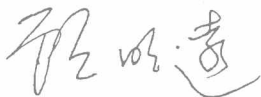
1999年,为适应经济增长的需要和广大青年升学的需求,我国高等学校开始扩大招生规模。这一年招收新生159万人,比上年增长47%;2000年又招生220万人,比上年增长39%;2001年招生268万人,比上年增长22%。2002年国家开始控制招生规模,但当年招生仍突破了320万人。经过连续四年扩大招生,我国高等教育的规模已达1600万人,其中普通高等教育在校学生为1000万人,研究生60万人,我国高等教育提前达到大众化的数量标准。

高等教育规模的迅速膨胀,使得高等学校办学条件承受了巨大压力:教室不够、设备不足、教师紧张、宿舍拥挤不堪。如不迅速解决,不仅教育质量不能保证,同时也会影响到学校的安定和秩序。高等教育的高速发展需要巨大的资金投入来支撑。为此,中央在国家财政支出中对教育经费所占的比例每年增加一个百分点,地方政府也按中央财政的做法,也在地方财政中将教育经费所占的比例增加1~2个百分点。与此同时,实行缴费上学,收取学费,补充教育经费。但是,这些投入仍然不足以支撑高等教育的迅速发展。于是许多省市出现了贷款办学的情势。学校贷款办学,赤字运作,这在教育发展史上还是头一次,在国外也没有听说过。贷款办学有没有理论依据;贷款以后,学校的资产结构有没有

变化;运作过程中如何还贷,有没有风险,如何避免风险;这是教育事业发展中遇到的新问题。介新同志把这个课题作为他的博士论文研究的题目,经过调查研究、理论探讨完成了写作。论文以经济增长理论、教育供求理论、教育财政理论、教育产权理论等作为理论支撑,分析了高等学校的资产构成、学生贷款对教育供求的影响、高校贷款的利益和风险;研究了高等学校贷款发展的均衡点及其计算方法、高等学校贷款的政策性问题。论文提出了一个阈限,贷款只要在这个阈限之内,风险就可以避免。这就为贷款办学提供了理论和实际依据,解决了令学校和金融机构困惑的问题。

学校贷款是依靠学校的信誉担保的。因此,办学的质量就成为学校生存和发展的生命线。学校管理者必须开源节流,努力提高办学效率,提高教育质量。为此,学校应该有较多的办学自主权。从这个意义上讲,贷款办学可以促进教育行政管理体制的改革、学校内部管理体制的改革。为此,需要各级教育行政部门和学校领导解放思想,转变观念。教育行政部门要改变政府职能,敢于放权,确保学校的办学自主权。学校领导要树立自力更生,自主办学的意识,勤俭节约,努力降低办学成本,提高办学效率;同时,除了加强关系到国计民生的重要学科专业外,要面向市场,举办适应市场需求的专业,提高毕业生的就业率。特别要克服依赖思想,更不能有借贷不还、由国家担当的思想。

介新同志的论文研究了前人没有经历过的课题,具有创新意义。论文紧密结合了河南高等教育发展的实际,对河南高等教育今后的发展也具有重要的指导意义。



2003年9月24日于北京求是书屋

论文摘要

21 世纪是以高新技术为核心的知识经济占主导地位的世纪,综合国力的竞争越来越取决于科技的创新,而科技创新的源动力在于教育,因此世界许多国家都把教育摆在优先发展的战略地位。全民学习、终身学习的学习型社会正在逐步形成,终身教育成为促进人全面发展的必然趋势。

基于教育特别是高等教育对经济社会发展的巨大作用的深刻认识,1999 年 6 月第三次全国教育工作会议后,国家采取了迅速扩大普通高等教育和普通高中教育的政策,加快了普通高等教育由“精英教育”走向“大众化教育”的步伐,计划到 2005 年高等教育的毛入学率达到或超过 15%,实现高等教育的大众化。

高等教育的迅猛扩张需要巨大的教育投入来支撑。我国的普通高校 90% 以上是公办高校,其经费来源主要是国家财政收入。我国是世界上最大的发展中国家,虽然经济总量 GDP 居世界第 6 位,但人均 GDP 排在世界的第 141 位,相当于美国的 1/39。2002 年国家的财政收入达到 17 004 亿人民币,教育经费占国内生产总值由上年的 3.19% 提高到 3.4%,但这一比例不仅低于世界发达国家的水平,也低于印度等发展中国家的水平。国家增加的高等教育经费远赶不上高等教育扩招的需要,寻找新的经费来源支持高校发展成为必然。在政府全力推行高校后勤社会化改革和建立教育成本分担机制的同时,利用金融市场举贷发展,作为行之有效的渠道和方法被普通高等学校广泛采用。教育部也认可“利用银行贷款加大校园改造和建设力度,使学校的教学设施、体育设施、基础设施有较大的改善。”允许高校合理利用金融市场的资金、贷款发展教育事业的政策出台,有效地缓解了高等教育规模迅速扩大和政府财政难以支撑的矛盾和压力。

普通高校贷款发展突破了国内外经济学界、教育学界关于作为社会公益事业的学校不能赤字运转的办学原则,成为教育财政领域研究的新课题。贷款是要还本付息的,高校贷款“赤字运转”,如果不能及时还本付息,将会背负沉重的债务包袱,陷入泥淖不能自拔。

《中华人民共和国教育法》第 25 条规定:“任何组织和个人不得以营利为目的举办学校和其他教育机构。”企事业单位不盈利或盈利小于银行利息的贷款是有风险的,国有企业“拨改贷”、“利改税”之后,因盈利小于银行利息而纷纷倒闭的数目众多。普通高校贷款发展的还本付息,主要依赖于政府财政拨款、教育成本补偿的分担机制和普通高校在校生的规模效益。在政府拨款既定的情况下,贷款的适度额度与贷款期限、学费收入和学生规模成正比相关。科学地计算贷款的均衡点,对于宏观把握普通高校贷款规模,科学设定贷款额度的警戒红黄线,化解或规范贷款风险都具有十分重要的实践意义。

普通高校贷款发展也使高校的资产结构发生了深刻的变化。高校以往只是政府财政拨款的单纯客体。现在,高校以市场经济的主体法人地位贷款发展,动用的是建校几十年乃至上百年的信誉资源。这种无形资产既有举办者持续投资形成的固定资产基础,但更多的是历代办学者,包括校长、教师乃至学生在教学相长中形成的良好校风、教风和学风。高校凭借信誉向银行贷款形成的资产,只要不是由政府财政拨款归还贷款,那么这部分资产应该是学校的集体资产。当高校由投资客体变为投资主客体之后,高校的资产将由单一的国有资产发展成为国有资产和校产共生共存的公有混合资产。资产属性的深刻变化不可避免地要求高校更多地关注市场信号而不仅仅是政府的指令,《中华人民共和国高等教育法》赋予高校的办学自主权才能真正获得坚实的物质基础。拥有自主产权的普通高校将会逐步实现面向社会、面向市场办学,更加关注社会需求,更加关注教育质量,更加关注培养成本,更加

关注办学效益。高校产权属性变化的研究,对于高校真正成为市场经济的主体具有重大的现实意义。

总之,普通高校贷款发展,用明天的预期收益加快发展,迅速达到规模效益,是现实生活中高等学校自主发展的创造。把握好贷款额度、贷款期限、国拨经费、学费收入、在校生规模等相关因素的均衡点,注意贷款的使用效益,适度贷款发展是可行的。在国家经济持续快速发展、教育成本分担机制逐步建立并完善的前提下,高校的国拨经费和学费收入都会不断增长,高校总收入中用于还本付息的比例会逐步加大,赤字运转的周期不会太长,金融风险可以化解。适度贷款发展必将成为我国高等教育从“精英教育”走向“大众化教育”的有力杠杆。

ABSTRACT

This century promises a predominance of knowledge economy that pivots on state-of-the-art technology. Whether a nation can secure an overall-national-strength vantage over its rivals is nowadays conditional crucially—and increasingly so—upon its potential to push farther onward its frontier of science and technology. The initiative impulsion of scientific innovation rests with education. Therefore priority is given to the cause of education, as a national endeavor of strategic importance, in a host of countries across the world. As a result now, in China as well as other parts of the world, there is emerging and expanding a vista of new lifestyle wherein no member of society would be allowed to play truant from an obligatory and lifelong process of assimilating new knowledge. An education system that dispenses instruction to all phases of human existence would eventually appear as a predestined trend toward an all-round development of man.

Fully realizing the weight carried by education—especially higher education—with economic growth and social progress in China, the Chinese central government has formulated and ever since been carrying out the policy of rapidly expanding both regular higher education and regular senior middle-school education, after the 3rd National Conference on Education concluded in June 1999. Consequently the transformation of China's higher education from the phase of "elite higher education" into that of "mass higher education" has been stepped up recently. By 2005 when China's gross higher educational enrolment rate is to stay at or exceeds 15%, the transformation will be rated as complete.

Rapid expansion of tertiary education presupposes copious investments. Now over 90% of regular-higher-education institutions across China are financed by either the central administration or a local administration and survive basically on public revenues. Although the GDP of China, as one of the largest developing countries in the world, currently ranks 6th in the world, yet the 141st place is just where registers her GDP which is tantamount to one 39th of what its US counterpart now attains. China's '02 revenue stands at 1,700,400,000,000 Yuan (RMB); but the sum total of her '02 budget appropriations for education takes up just 3.4% of her '02 GDP, as against 3.19% of her '01 GDP. The percentage of 3.4% is not only below educational-appropriation averages of various developed countries but also lower than those of such developing countries as India. Although the Chinese central government has granted supplemental educational appropriations exclusively for stopping the extra financial gaps the expansion of regular higher education in China has specifically entailed on her educational system, they have so far remained mostly unbridged over. Under such circumstances it is ineluctable for institutions of regular higher education in China to tap on their own new potential sources for financial support. Currently China's central educational authorities are pushing very hard for (1) setting afoot, on campuses of all the tertiary-education institutions, a reform program intended exclusively for bringing about a total separation and independence of campus logistic outfit from educational administration apparatus and (2) building, in the domain of tertiary education, a mechanism intended for obligating parties concerned to share the tertiary-education costs. Attempts have been made at exploring the possibility of eliciting, from the domestic financial capital market, loans to be used for speeding up the development of China's higher education. Such attempts have already proved

feasible and successful. It is practical and instrumental for our institutions of regular higher education to take the initiative in resorting flexibly to the said market for loans. The Ministry of Education of P. R. C. does countenance any institution of regular higher education's "proactive approach to availing itself of loans from banks to be devoted to promoting campus renovation or reconstruction projects to an appreciable improvement of scholastic facility, physical-culture installations, and campus infrastructure". The strategy recently developed by the central educational authorities sanctions definitely the elbowroom, which institutions of regular-higher-education across the country may have in making rational use of funds in the form of loans from the financial market. Such elbowroom has begun to demonstrate its flexible efficiency in mollifying the complication and social stress hatched from the impingement the rapid expansion of China's higher education is bringing to bear upon the financial inadequacy the government budget is experiencing.

That education, as an unlucrative undertaking earmarked exclusively for enhancing social wellbeing, could not help crumbling if it were made to run on the track of budgetary deficit is a maxim until recently firmly abided by economists and educators, domestic and abroad alike. This maxim is apparently being outraged by the recent practice, resorted to by a number of regular-higher-education institutions in China, of enlisting the financial market as their campuses' wet nurse. However such a practice is now being named as a new area meriting deeper and sounder academic exploration. A loan naturally entails the obligation of repaying principal and interest on its contractor. Indisputably, when an institution of regular higher education is swamped by insolvency, it is dying.

Article 25 in The Education Bill of the People's Republic of Chi-

na stipulates, "No party or individual is entitled to create an educational establishment or any type of scholastic setup from the lure of lucre." An enterprise or public institution is taking a chance on its survival if it continues to run unprofitably or at a returns rate that is lower than the rate of interest banks usually levy from their loans. China's current financial policy dictates that, in lieu of grants and subsidies which the government used to feed to a state-owned enterprise, now the only form of financial support the government is in a position to extend to the latter is government's loan and that a state-owned enterprise is no longer required to turn in to the Public Revenue a portion of its returns except in the form of various taxes. Enforcement of such a financial policy has left in its wake a great number of such bankrupt, state-owned enterprises as their returns rate has dwindled to being unmatchable with the general level of rate of interest a bank is eligible to collect from its loaning. The grim actuality that has already appalled such bankrupt, state-owned enterprises dying in the swathe cut by insolvency is in irrevocable certainty looming stark over institutions of regular higher education which have just had or are having loans. The important resources an institution of regular higher education can have recourse to in arranging for repaying a loan and its interest include (1) allocations from the government, (2) the mechanism that obligates all the parties concerned to share the tertiary-education costs, and (3) the gross income it can draw from tuition and other scholastic-activity-related returns. Given government allocations as its budgetary fixture, an institution of regular higher education needs to come to realize that the optimal size of the loan it plans to contract ought to be compatible with both the size of its income from tuition and the size of its enrolment. It is of great practical importance for an institution of regular higher education to train itself in the art of very ra-

tionally defining the range, which the size of loan it intends to secure should stay within. It is only by wisely demarcating such a range that an institution of regular higher education can maneuver itself into a coign of vantage where to figure out the macrocosmically benign size, ceiling, bottom line, and alarm-raising level of borrowings it is conceiving to come into.

The practice of borrowing loans by institutions of higher education across China for campus renovation or/and reconstruction is mightily restructuring the texture of their assets. In the past such institutions were invariably receptors of government allocations or appropriations. With the introduction of such a practice, now they come onstage in the capacity of legal person, each of them being ready to play the part of an entity before the backdrop of market economy. Consequently they have begun to drive a hard bargain by banking on the academic credit and fame as their sole resource which each of them has succeeded in establishing over the decades or the past century. Seemingly amorphous, the academic credit and fame of an institution of higher education owes its creation not just to the real estates and facilities on campus, which resulted from the material input the government continually invested in the institution over the years but primarily to the academic climate and campus tradition jointly forged and refined by generation after generation of its presidents, teachers, and students. As a matter of fact, it is by mortgaging its academic credit and fame that an institution of higher education obtains its loans from the financial market. New real estates on campus that are procured by an institution of higher education with a loan from a bank should be counted among the possessions that are collectively owned by the entire population on its campus, so long as the loan in question eventually is liquidated by the institution on its own, rather than with an allocation from the govern-

ment. The presence on campus of such new real estates as are collectively owned by the entire population of an institution of higher education bespeaks the fact that a new element—real estates collectively owned by the institution's entire population—has forced its way into the conventional texture of asset of an institution of higher education so as to turn the latter into a blended affair, a medley. Appearance of such a medley is virtually having us visualize and attach great importance to the scenario that every major move to be taken by those higher educational institutions having been blessed with the said medley of asset ownerships on campus has to tie in with every major change in market demand for talent, apart from tying in with every major change in demand, raised by the government, for talent. Although The Bill of Higher Education of the People's Republic of China confirms that a higher educational institution is entitled to autonomy in exercising its rights to scholastic administration, yet it is inconceivable that such a provision cannot be fully put into effect in the absence of the medley of campus asset ownerships as referred to above. An institution of regular higher education, when going haloed with the ownership medley, would necessarily seek to progressively orchestrate the execution of its academic programs primarily in favor of social progress and market demands for talent, to attach greater importance to its teaching efficiency on campus, to reduce its educational cost, and to enhance its academic impact. The topic of restructuring texture of campus asset ownerships of a regular-higher-education institution is an independent area of research per se. It is believed that findings from such an area of research can be expected to contribute much to helping higher educational institutions with converting themselves into practical players in our system of market economy.

To sum up, the practice of borrowing loans by institutions of reg-

ular higher education across China for campus renovation or/and reconstruction is a measure aimed at accelerating the development of China's present-day regular higher education both by dint of the anticipated gains it strives to secure in the future and by giving full play to the proposition of "deriving maximal benefit from scale". Such a measure is actually a specific spinout from the development of China's regular higher education and can be fully feasible on condition that a decent ratio between size of loan, length of loans, size of government allocations and appropriations, size of income from tuition, size of enrolment, paying enough heed to the efficiency of use of the loans can be duly worked out. It can be reasonably expected that given China's rapid and uninterrupted economic growth and steady improvement in the working of the mechanism that obligates all the parties concerned to share the cost of higher education, both the government allocation to an institution of regular higher education and the income the institution can draw from its tuition are bound to duly multiply in years ahead. Therefore the quantity of the funds, which an institution of regular higher education can take out of its coffers to repay its loans and the interest on them, can be expected to be steadily on the increase in the foreseeable future. It can be safely anticipated that the spell during which China's regular higher education would be obliged to live with budgetary deficit would not be long and that all the possible financial troubles that might wreak havoc on the destiny of China's regular higher education will be in all likelihood more than avertable. To step up the development of regular higher education in China by letting it avail itself of an appropriate amount of loan from the financial market veritably can wield the magic of transferring China's tertiary education from the phase of "elite regular education" to that of "mass regular education".

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