

► Research on Fiscal and Tax Policy to Support Small and
Micro Enterprise Development

小微企业 财税扶持政策研究

肖太寿 著



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摘 要

小微企业是小型、微型企业和个体工商户的总称。小微企业是吸纳就业人员的主力军，是繁荣经济、促进国民经济增长的基石，是缩小贫富差距、区域差距和城乡差距，促进社会和谐稳定的基础力量。它在推动经济增长、开展科技创新、扩大城乡就业、促进社会和谐稳定等方面发挥着不可替代的作用。

当前，中国的劳动力严重处于供过于求的状态，据国家统计局，我国 2013 年的大学毕业人数达到 699 万，2013 年号称“最难就业年”，而且今后每年毕业的大学生人数都将呈递增趋势。从中国人力资源社会保障部对大中专毕业生历年就业去向的统计分析来看，我国各大中专院校毕业生就业渠道比较狭窄，主要体现为三方面：首先，毕业生把参加每年一度的中央和地方国家公务员考试进入国家行政和事业单位吃“皇粮”作为第一位的就业渠道；其次，把进

入中央和地方国有企业就业作为第二位的就业渠道；最后，把进入民营企业就业作为第三位的就业渠道。如果把进城务工人员、军队转业人员的就业情况考虑进去，我国就业形势依然非常严峻。就业问题将是中国 21 世纪最重要的政治、经济和社会问题，要解决中国就业难问题，让每个有劳动能力且愿意劳动的劳动者都能够就业，必须在政府主导下，通过各种就业激励政策，特别是充分利用财税扶持政策，降低创业企业的各项交易成本，以便激励更多的民众积极参与创业，激励更多的社会游资投资民营企业，促进非公有制企业，特别是小微企业的发展，才能保持中国经济的持续、稳定、健康发展。

基于我国小微企业发展过程中所面临的融资难、用工难、成本费用特别是税收负担沉重的客观现实，如何更好地推动创业型、科技型和劳动密集型小微企业的发展，实现靠创业带动就业，营造全社会的创业氛围，使小微企业在增加就业容量、为富有创业热情的年轻人进行创业成长提供重要而广阔的主要平台方面扮演重要的角色，是当前亟须解决的现实问题。为此，对小微企业财税扶持政策进行深入和广泛的理论和实践研究，具有重要的理论和实践意义。

作为市场经济中的弱势群体，小微企业经常面临着市场信息的不对称、市场结构的垄断性和经济的负外部性等市场失灵因素的影响。由于信息不对称，小微企业在行业发展的选择上存在盲目性发展，在融资市场上很难获得信贷资金，导致市场竞争的不公平。同时，市场的垄断因素限制和阻碍了小微企业在很多行业的市场准入；抑制了小微企业的产品和服务的消费需求；在一定程度上破坏了小微企业与大中型企业间的税收公平；破坏了大、中、小微企业在政府采购市场中投标的公平性。在市场众多企业群体中，小微企

业规模小、数量多且分散，在客观上需要政府的介入，对小微企业给予税收及其他财政政策的扶持，以激励私人资本投资，促进就业，保持经济发展的活力。因此，小微企业自身的弱势以及市场失灵的原因，为政府介入干预小微企业的发展提供了合理和必要的理论依据。

我国在探索小微企业的财税扶持政策方面先后经历了萌芽、试探和积极探索三个阶段。特别是积极探索阶段，是我国政府意识形态中非常重视小微企业发展的重要阶段，也是我国探索各项政策促进小微企业发展的实践阶段。在这个阶段，我国促进小微企业发展的财税政策分为两个层面：一是国家层面的财税扶持政策；二是地方政府层面的财税扶持政策。这两个层面的小微企业财税扶持政策，在促进小微企业发展方面起了一定的阶段性作用。但是，这些财税扶持政策也存在一些问题，主要包括：立法层次低，缺乏权威性；对小微企业激励不足；税收优惠政策单一，不成体系；小微企业公共服务体系的财税扶持力度不够等，从而导致我国小微企业财税扶持政策发挥的效果甚微，需要从更深的层次去探索和研究小微企业的财税扶持政策。

在市场经济发达的西方国家，涉及各行各业的小微企业都在国民经济发展中扮演了重要的角色。为了促进小微企业的发展，西方国家都很重视财税金融政策对小微企业的扶持引导作用。借鉴西方发达国家支持小微企业发展的财税扶持政策实践，可归纳出五大经验：一是提供法律保证；二是支持技术创新；三是鼓励创业；四是促进投资；五是给予小企业一定比例的政府采购限额。

借鉴西方发达国家推动小微企业发展的经验，结合中国国情，本书提出，小微企业财税扶持政策选择应遵循确定财税扶持政策目

标、确定财税扶持政策导向、明确财税扶持政策原则、确定财税扶持具体政策工具的思路。在此基础上，提出并详细论述了促进小微企业发展的五项财税政策建议，包括：促进小微企业投融资的财税扶持政策；促进创业型小微企业发展的财税扶持政策；促进科技型小微企业发展的财税政策；促进小微企业社会服务体系建设的财税政策；加强立法，建立健全小微企业的财税法律体系。

关键词：小微企业 财税扶持 问题 政策建议

Abstract

The small micro-enterprises are that small and micro enterprises and individual industrial and commercial households in general. Small and micro enterprises are the main force of new jobs, a thriving economy, promoting the cornerstone of economic growth, is to narrow the wealth gap, regional disparities and urban-rural gap and promote social harmony and stability based on strength. It is to promote economic growth, to carry out scientific and technological innovation, and expand urban and rural employment, promote social harmony and stability, and played an irreplaceable role.

At present, China's labor force serious state of oversupply, according to national statistics show that China's 2013 college graduates reached 6,990,000. 2013 years reign called the hardest job,

but in the future the number of college graduates each year also showed an increasing trend. From the Chinese Ministry of Human Resources and Social Security, college graduates employment destination statistical analysis over the years, the narrow channels of China's major colleges graduates, are mainly as follow: firstly, they participate in the annual central and local state administration and the civil service exam to enter the national institutions eat "imperial grain" as the first one of the channels of employment. Secondly, the central and local state-owned enterprises to enter employment as a second source of employment. Finally, put into the job as the first private enterprise three channels of employment. If migrant workers, the employment situation of demobilized military personnel into account, China's employment situation is still very grim. Employment issues in the 21st century will be China's most important political, economic and social problems, to solve the difficult problem of employment in China, so that every able-bodied and willing labor workers are able to get employment, must be under the guidance of the government, through a variety of employment incentives, in particular take advantage of tax support policies to reduce the transaction costs of the various business enterprises in order to encourage more people to actively participate in entrepreneurship, encouraging more social hot money to invest in private enterprises, promotion of non-public enterprises, especially small and micro the development of enterprises, in order to maintain China's sustained economic stability and healthy development.

Based on the development of small and micro enterprises in the face of financial difficulties, labor difficulties, cost especially heavy tax burden objective reality, how to better promote entrepreneurship, science and technology and labor-intensive small and micro enterprise development, implementation by entrepreneurship to create jobs, create entrepreneurial atmosphere of the whole society, so that small and micro enterprises to increase employment capacity, for the young and entrepreneurial enthusiasm of young people for entrepreneurial growth provide important and broad main platforms play an important role for small and micro enterprises and taxation support policies in depth and extensive theoretical and practical research has important theoretical and practical significance.

The small micro-enterprises as a market economy vulnerable groups, due to their own development are often faced with market information asymmetry, monopolistic market structure and economic negative externalities such as market failure factors. The development of small and micro enterprises in the industry of choice, due to the presence of asymmetric information blindness development in the financing market, due to the presence of asymmetric information is difficult to obtain credit funds, resulting in unfairness of competition in the market. Meanwhile, the market monopoly factors, restrictions and obstacles of small and micro enterprises in many industries, market access; suppression and obstruction of small and micro enterprises produce goods and provide services to consumer demand; undermined to some extent, small and micro en-

terprises and medium-sized inter-enterprise tax fairness; destroy medium and small micro-enterprises in the government procurement market in the fairness of the tender. Small and micro enterprises in the market, many enterprises groups, small-scale, decentralized and more realistic situation, which objectively the need for government intervention, for small and micro enterprises to give tax and other fiscal measures to support that encourage private capital investment, promote employment, to maintain vitality of economic development. Therefore, small and micro enterprise's own weaknesses, and market failures, government intervention is the development of small and micro enterprises to provide a theoretical basis for reasonable and necessary.

The small micro-enterprises in the exploration of the financial and tax has been to support the embryonic stage, trial phase and the active exploration phase of three stages. Particularly aggressive exploration stage is the ideology of the government attaches great importance to the development of small and micro enterprises an important stage in China and also explore policies that promote the development of small and micro enterprises practice phase. In the third stage, China's promotion of small and micro enterprise development and taxation policy is divided into two levels: First, fiscal and taxation policies to support national level; two levels of local government fiscal policies. The two levels of taxation policies to support small and micro enterprises in promoting the development of small and micro enterprises have played a certain role in the stage,

however, these fiscal policies to support mainly the legislative level is low, the lack of authority; insufficient incentives for small and micro enterprises; single tax incentives, fragmentation; small and micro enterprises to support the public service system inadequate fiscal problems, which led to China's fiscal policies to support small and micro enterprises play a little effect, require a deeper level to explore and study of small and micro enterprises fiscal policies.

In the market economy developed Western countries, covering all walks of small and micro enterprises in the national economy plays an important role. In order to promote the development of small and micro enterprises, the Western countries attach great importance to fiscal and financial policies on small and micro enterprise support guide. Western developed countries to support the development of small and micro enterprises and taxation policies to support practice, experience can be summarized as five: First, to provide legal guarantees. Second, to support technological innovation. Third is to encourage entrepreneurship. Fourth, promote investment. Five is to give small businesses a certain proportion of government procurement quotas.

Learning from Western countries to promote international small micro-enterprise development experience, combined with China's national conditions, this paper presents a small micro-enterprise financial and tax support choices should be followed to determine the financial and tax objectives-to determine financial and tax policy orientation-clear Tax Policy Principles-identify the specific fiscal policy

tools to support the idea. On this basis, proposed and discussed in detail the promotion of small micro-enterprise development five fiscal policy recommendations: to promote investment and financing small and micro enterprises and taxation support policies; promote entrepreneurial development of small and micro enterprises and taxation support policies; promote science and technology small and micro enterprise development and taxation policies; promotion of small and micro enterprises social service system and taxation policies; strengthen legislation, establish and improve the small micro-enterprise tax law system.

Keywords: Small and micro enterprises Financial and tax support Problem Policy Recommendations

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