



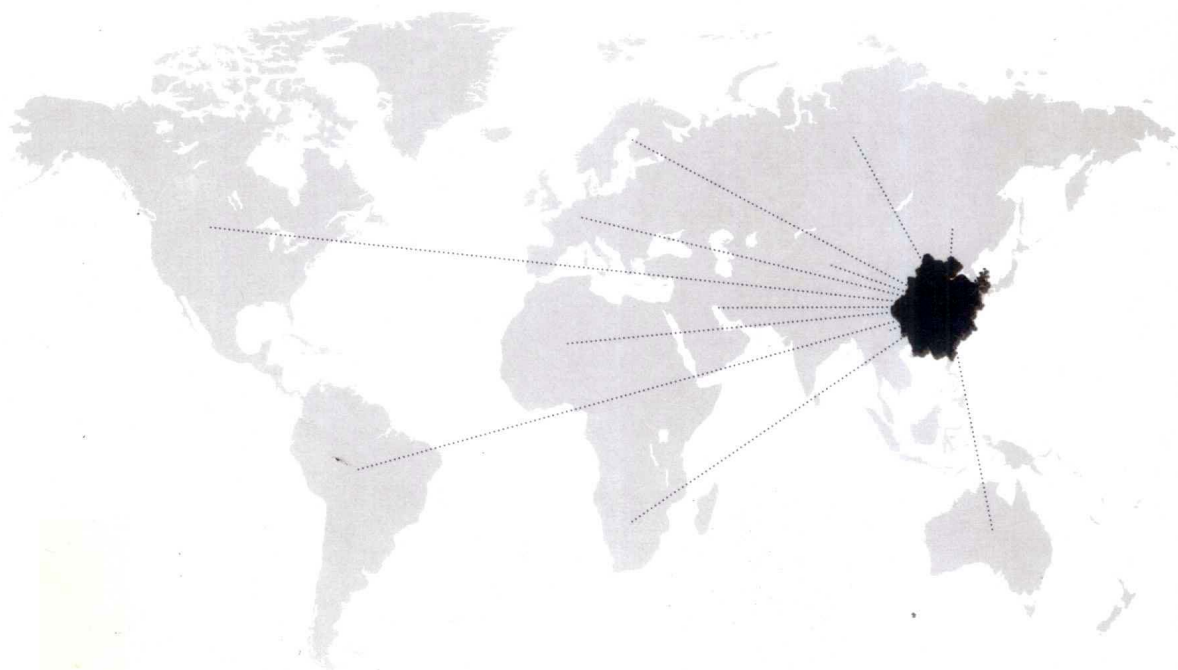
全球浙商研究丛书

GLOBAL ZHEJIANG ENTREPRENEUR STUDIES

当代浙商发展

Zhejiang Entrepreneur:
Pioneer of Developing Private
Sector in China Today

李建华◎著



ZHEJIANG UNIVERSITY PRESS

浙江大学出版社



全球浙商研究丛书

GLOBAL ZHEJIANG ENTREPRENEUR STUDIES

当代浙商发展



ZHEJIANG UNIVERSITY PRESS
浙江大学出版社

Zhejiang Entrepreneur:
Pioneer of Developing Private
Sector in China Today

李建华◎著



图书在版编目 (CIP) 数据

当代浙商发展 / 李建华著. —杭州: 浙江大学出版社, 2011. 10

(全球浙商研究丛书)

ISBN 978-7-308-09193-0

I. ①当… II. ①李… III. ①商业经营—研究—浙江省
IV. ①F715

中国版本图书馆 CIP 数据核字 (2011) 第 205140 号

当代浙商发展

李建华 著

丛书策划 樊晓燕 陈丽霞

责任编辑 樊晓燕(fxy@zju.edu.cn)

封面设计 续设计

出版发行 浙江大学出版社

(杭州市天目山路 148 号 邮政编码 310007)

(网址: <http://www.zjupress.com>)

排版 杭州中大图文设计有限公司

印刷 浙江全能印务有限公司

开本 710mm×1000mm 1/16

印张 14.75

字数 265 千

版印次 2011 年 10 月第 1 版 2011 年 10 月第 1 次印刷

书号 ISBN 978-7-308-09193-0

定价 32.00 元

版权所有 翻印必究 印装差错 负责调换

浙江大学出版社发行部邮购电话 (0571)88925591

总序一

改革开放 30 多年来,中国的民营企业取得了长足进步,已成为推动国民经济发展和社会进步的重要力量。随着市场化进程的不断深入,民营经济对整个国民经济的贡献将会逐步增强。党的十五大,特别是十六大以来,中央提出了一系列促进非公有制经济发展的方针政策,民营经济发展的外部环境日益改善。宪法修正案对保护私有财产法律制度的完善,“非公经济 36 条”和“新 36 条”的相继出台,为民营经济的发展提供了更加可靠的制度保障,也为民营经济的明天注入了更多的信心。

由于地理位置、气候条件、资源禀赋、人文历史环境等因素的影响,不同地区的民营经济在发展过程中通常都表现出一些鲜明的“区域特色”,它们也因此被人们习惯性地冠以区域商帮的标记。晋商、徽商、鲁商、粤商、沪商、宁波帮,这些至今仍为人们熟悉的明清时期和民国初年的代表性商帮,无不具有典型的时代特征和区域特色。改革开放以来,浙商作为一支来自民间的草根力量迅速崛起,在全国各个省份乃至世界各地我们都可以看到浙商勤劳的身影。最近几年来这些浙江籍企业家所创办的企业不断发展壮大,福布斯中国富豪榜上的强大浙商军团,无不向世人昭示了这样一个基本事实:浙商已当之无愧地成为改革开放以来中国最出色的商帮之一。对于这样一个极富活力的商人群体,我们没有理由不去关注。

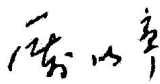
近年来不少研究者先后从“温州模式”、“台州模式”等侧面对浙商这一主题作过一些有益的探索,可是相较浙商对全国和对全球经济、社会的影响力,这些工作依然尚显薄弱。浙江资源禀赋并不丰裕,国家投资殊为稀少,外商投资相对不多,其经济发展缺乏自然资源的支撑和外部力量的推动,何以能够在短短 30 年的时间里跃居中国经济最强省?客观评价浙商在过去发展中取得的各项业绩,系统归纳和总结浙商的成功经验和失败教训,无论对指导浙商未来的发展,还是对促进后发地区民营经济的提升,都将具有十分重要的意义。在国家

“促进区域协调互动发展”的政策导向下，这项工作的价值无疑将得到更大的体现。

当前，发达国家居高不下的失业率、脆弱的金融系统、主权债务压力，以及主要国际货币兑换汇率的大幅波动，导致世界经济环境依旧比较低迷。同时，面对不断上升的通货膨胀压力和日益加大的经济结构调整难度，国内宏观经济政策仍然偏紧。面对内外部环境的双重压力，民营经济的发展正面临着严峻的考验。可以说，单靠人民币低汇率来扩大产品销路的时代已经接近尾声。如何尽快提高企业的自主创新能力，靠技术进步、提高劳动生产率来打开国际市场，已成为摆在以传统制造见长的浙商面前的一道难题。在此背景下，深入了解浙商，系统总结和分析浙商在发展过程中面临的各种机遇和挑战，指导它们适时创新原有的商业模式，勇于拓展新兴的业务领域，不断培育全新的竞争优势，无疑对促进浙江区域经济，乃至整个国民经济的持续健康发展，都将是大有裨益的。

随着全球化的不断推进，不同国家和地区之间的经济联系将变得日益紧密，由此带来的不确定性风险将会逐步加大。未来，浙商融入全球经济的广度和深度将会进一步提升，在这个过程中，许多崭新的课题将会不断涌现，紧密追踪，甚至提前预判可能出现的新机遇和新挑战，及时指导浙商趋利避害、长善救失，显然是学术界义不容辞的责任和使命。

从学术研究或理论发展的角度看，对浙商这样一支富有创业精神的商业力量开展系统的跟踪研究，无论对现有理论的检验和提升，还是对新兴理论的构建与发展，都是非常有意义的。浙江大学管理学院作为一所深深扎根于浙江这块创业沃土的全国著名商学院，长期以来跟浙商有着密切的联系与合作，对浙商有着全面的了解和把握，由他们组织力量来对浙商进行全面的解剖无疑是最为合适和最具优势的。此外，浙江大学管理学院一直以创新和创业为办学特色，在多个相关领域取得了丰硕的成果积累，这与整个“创新、创业”的大环境、大趋势也是匹配的。相信在其组织和协调下，学者们一定能够围绕“浙商”这一主题做出更多更好的学术成果，相信这些成果的出版和发行对指导浙商乃至更大范围内的民营经济的发展，以及对推动现代商帮和民营经济研究，都将起到积极的推动作用。让我们共同期待！



2011年10月1日

总序二

从古至今,浙江商人都是中国经济社会发展中较为活跃的一股力量。改革开放以来,随着浙江民营经济的异军突起,浙江商人再次活跃于海内外商界,并日渐成为各地经济社会发展中最具活力的商帮之一,形成了“有浙商就有市场”的独特现象。

经济全球化进程的不断深入和国内经济发展方式转变以及产业结构优化升级为浙商的未来发展提供了更加广阔的舞台和空间,但与此同时,也对新时代浙商肩负的历史使命和社会责任有着更多更高的期许和要求。在不确定性日益增强的新一轮全球化浪潮中,浙商如何自我超越,继续勇立潮头,再续辉煌,如何做大做强品牌,成功实现自我延续与更新,已成为浙商的首要课题。在实现自我发展的过程中,如何更好地扮演起“先富者”的角色,发挥示范作用,真正带动落后或欠发达地区共同富裕起来,应是浙商不断追求和勇担的时代责任。充分发挥企业和企业家在文化传承与创新中的重要载体作用,在国际合作与交流中宣扬中国当代企业家精神,传播区域和民族文化,传承和弘扬中华文明,也是浙商肩负的提振文化软实力的另一重要使命。

近年来,随着浙江商人在国内外影响力的不断提升,商帮这个沉寂已久的话题再次成为各类媒体关注的热点,“浙江模式”、“浙江经验”、“浙江现象”,在被各类媒体争相报道的同时,也日渐成为学术界的热门研究议题,许多浙商的成败经历更是逐渐成为国内外知名商学院的经典教学案例。组织一批专业力量对浙商做出全面且系统的解读,在更好地指导浙商发展的同时,为更大范围内民营经济的发展提供参考和借鉴,进而发展出可以影响主流经济和管理理论演变趋势的新理论、新方法,具有十分重要的现实意义。

浙江大学管理学院是国内一流的商学院,长期深深扎根于浙江这片创业沃土,同许多浙商保持着长期的合作,对浙商有着非常深入的了解,先后围绕公司治理、创新创业、产业集群等主题对浙商开展过大量有意义的研究工作,取得了

十分丰富的研究成果。无论从已取得的科研成果、锻造的科研能力看,还是从打造科研特色、赢得社会声誉的考虑,浙江大学管理学院都已具备对浙商开展系统研究的基础和实力。我深信并期待,在浙江大学管理学院科研团队的领导下,浙商研究取得重大突破,形成一大批具有国际影响力的学术成果,在为浙商的可持续发展提供全方位智力支持的同时,对国际主流经济和管理理论产生真正深远的影响。

浙江省人大常委会副主任、党组成员,浙江大学党委书记

金德水

2011年10月

摘 要

私营领域发展是当代中国社会经济中最突出、最深刻的现象,浙商之所以成长为中国大陆私营领域最突出的群体,具有深厚的自然地理和历史文化根源。然而,当代浙商崛起的直接根源应当从浙江特色的社会经济生态中理解。在建立市场经济体制中率先进行产权改革,开明的地方政府、优秀的企业家品质、市场发育与市场演进、产业集群发展、开放和融入全球经济等制度演进,融合形成浙江经济生态的突出特色,成就了浙江经济和浙商发展走在全国前列。

几乎与农村改革同步出现的货郎和游走商贩等个体经营,在 20 世纪 80 年代末 90 年代初进入私营经济发展阶段,自发成长型浙商由此形成。在建立社会主义市场经济体制的实践中,浙江率先进行集体企业、国有企业或科研院所改制转型,造就了目前最具实力的当代浙商群体。在 20 世纪末信息技术和互联网经济繁荣之时,新兴的知识创业型浙商,成为当代浙商中最具前景的年轻群体。

新世纪以来,在一个稳定的市场制度和开放的竞争环境下,回归主业、培养核心能力是支撑企业可持续发展的核心。在应对国际金融危机冲击的过程中,结构调整、转型升级体现为多元化和回归主业两种战略并存,以回归主业趋势更突出。

近年来,涉足房地产、商业贸易领域的大企业数量显著增加,但主营房地产、商业贸易的大企业数量明显减少,涉足金融的大企业数量显著增加。大企业在传统的重化工领域表现出明显的进入趋势,但是,大企业参与某些产业的波动趋势明显。中等规模的企业集团向两端分化的趋势明显,规模更大或者规模偏小的企业集团发展势头都比较好。浙商大企业的变化,既有摆脱传统发展模式谋求产业升级转型的成分,也存在产业空洞化、泡沫积累的风险。结构性矛盾加剧的趋势甚至有所强化。在保持进取精神的同时,对过去发展模式的僵化保守倾向也在局部有所强化。

从经营业绩来看,上市公司营业收入合计在2008年、2009年都低于2007年水平。但以每股净资产和每股收益体现的上市公司经营质量有明显提高。2007年前后,中小企业的资产扩张明显超过其实体经营和业务的发展增速。宏观货币扩张支撑的经济增长掩盖和延后了结构调整,货币幻觉促使大量中小企业加大资本投资,这酝酿和潜藏着巨大风险。在中小企业和居民大量进入,社会经济的整体风险累积处于高危阶段。长期在宏观扩张政策,在推高资产价格同时,娇惯了大量落后产能,缺乏核心能力的中小企业发展终将经受宏观稳健政策的严峻考验。

游离于企业生产经营领域的浙商资本,在追逐、参与和推动制造诸多经济热点事件中,展示当代浙商的形象和力量,也收获利益或经受挫折。当前浙商进行跨区域间产业转移,具有资本在产业间转移的特征。

广大中小企业积极申请专利、商标等,保护知识产权逐步开始成为中小企业的主张。多种新兴企业形式,如农民专业合作社、小额贷款公司、村镇银行等,大量涌现,并且表现出良好的成长性。

浙江私营企业数量和平均资本规模经历多年持续增长后,近年来呈现增长型波动。在内资企业户均注册资本大幅攀升的同时,2009年新设内资企业户均注册资本突然下降。浙江私营企业户均注册资本规模远低于全部内资企业户均注册资本规模;2009年新设私营企业户均注册资本规模也远低于全部私营企业户均注册资本规模。

进一步提高劳动者素质,将是浙江经济社会发展尤其是浙江私营企业未来发展面临的主要约束条件。

从浙江企业家队伍反映的情况来看,不少企业仍停留在起步阶段依靠熟人关系网络发展的阶段,随着市场经济体制完善,这种曾经作为浙商发展促进因素的经验,正在退化为束缚浙商前进、削弱浙商发展潜力的保守因素。寻租盛行、假冒伪劣、走私贩私、低下经济、恶意非法金融活动等,仍然花样翻新继续存在。

上市公司的企业治理明显高于一般水平,在经营合规性、发展稳健性、高级经营管理队伍的素质和能力、企业家生存状况等方面,浙江上市公司都显著高于非上市企业。上市有助于提高企业经营管理水平和整体实力尤其是软实力。

进入21世纪以来,浙商发展的显著变化和趋势是:以“走出去”实现从商品输出到资本输出、从国际贸易到跨国投资的转变;生产加工型企业沿着价值链扩展向市场营销和研发设计两端延伸;知识产权和品牌战略开始成为浙商发展普遍的趋势;行业协会发挥中介组织职能取得重要进展;产业公共技术平台建设取得重要进展,为产业集群发展提供了技术、质量、标准等生产性服务和可持

续发展基础;价格联盟,开始成为商会等组织发挥行业中介组织力量的重要形式。

从知识与发展的视角来看,30多年来,浙商沿着技能形成型发展道路,不断提升自身技术基础和技能形成系统,实现大发展。在国有部门和集体经济在技能破坏历程中萎缩之时,个体私营经济在技能形成发展取向上取得重要进展,承继了中国经济中的知识和技能累积。浙江经济生态和浙商崛起的发展思维逻辑,蕴含着对完善市场经济体制、个体私营经济未来发展的有益启示。

ABSTRACT

From the late 1970s, the Chinese Reform and Opening, followed by construction of socialism with Chinese characteristics, has been leading the development of private sectors in mainland China. During this course, some special economic zones (SEZ), such as Shenzhen in Guangdong province and Pudong district in Shanghai municipal, have made great progress, benefiting from preferential policies and special managerial systems, while other SEZs keep the average level development with mainland China. After more than 3 decades, Zhejiang province acquired advanced development in many sectors of society and economy without special concern from central government. Zhejiang Entrepreneur, who has established stable, successful business in Zhejiang province, and who has earned well around China even around the world, stands for the famous school of entrepreneurs, managers and firms in private sector today, despite that the old Zhejiang Entrepreneur, including Nibo school and Longyou school, had obtained great fame in the early days 20th century.

It is an interesting question for scholars from both China and abroad: why Zhejiang Entrepreneur can do it? This book aims to explain the courses of Zhejiang Entrepreneur's rising and its enlightenment by elaborating the Status quo of Zhejiang Entrepreneur and foreseeing their future including challenges and strategies.

During the whole 20th century, radical institutional transform occurred at least twice in China. In the first half of the century, government-owned enterprises were operated by bureaucracy dominated economy in China, with landlord as the land owner and many farmers who hold their own land to till.

It was proposed by Sun Yat-Sen and implemented by The Republic of China that capital should be moderated, which had long-lasting influence after the set up of People's Republic of China. In the followed three decades, private business had been prohibited strictly in mainland China. State-owned industries operated according to instructions from government at all levels guided the economy in mainland China, with the collective enterprises and collective agriculture spreading all over urban and rural areas. Self-employed and individual business could rarely be found. Under the firm control from central government, China established an economic system of industrialization. At the last fourth century, decision-making power in both state-owned and collective enterprises was tolerated and encouraged, soon after contract system developed in all kinds of enterprises. Only several years after the first practice in Xiaogang Village, Anhui province, was collective agriculture replaced by family operation almost all over China. Foreign private firms appeared in Special Economic Zones, which, first of all, demonstrated private sector in modern times for many Chinese people bounded in planning system. Outside the planning economic system, self-employment and individual business developed even more fiercely, from which derived many large firms.

From 1980 to early 1990s, Township enterprises thrived all over mainland China, while individual commerce and market prospered in cities and countryside. But what was mysterious was that vigorous township enterprises and prosperous market around mainland China lost their growing power from then on. Owing to the leading practice in reform of property rights, which had been put into practice from 1993, diverse shareholders, including government at all levels, entrepreneurs, managers, employees and other capital owners, were introduced into township enterprises in Zhejiang Province. Despite of the township enterprises' declining and falling in most regions because of tarried reform of property rights, most small and medium enterprises (SMEs) in Zhejiang, developed continually benefiting from the institutional transform. Moreover, they grow fast in the following decade, with more than 200 of which can be found in the list of the first 500 private enterprises in China. In Jiangsu Province, another province in Yangtze delta, adjacent to Zhejiang Province, property rights reform has been put into practices widely from the beginning of 21th century, about ten years later than Zhejiang province.

Nowadays, private enterprises in Jiangsu province, including big business and countless SMEs, are making great progress which may overstep its counterpart in Zhejiang in the future.

From the beginning of 21st century, with the development of market economy in mainland China, Zhejiang Entrepreneur has been expanding successfully both in mainland China and internationally, and becomes the most powerful businessmen of private sector in mainland China.

In Zhejiang, as a result of knowledge spillover and information spillover, the notable phenomena called industrial cluster has been developed, where gathers many firms focusing on one or several related industries, among which there are prosperous individual business or family-operated business. With the SMEs' continuous prosperity, about 4000 specialized markets survived today, which derived from market bazaars continuously.

In Zhejiang, collaborated or united by traditional relationship such as consanguinity, affinity, schoolmate, fellowship, master and apprentice, comrade, close friend, etc., businessmen set up enterprises, start market, and invest new project, according to only oral engagement, while they also keep estrangement with others. This situation has been lasting today, behind which hides huge financial risk.

In the latest decade, Zhejiang Entrepreneur experienced fast growing. Most of the large businesses adopted diversification strategy and acquired fierce progress, seldom adhered focusing strategy because of the almost infinite demand for product of low cost, which was incurred from strategic adjustment of state-owned economy and China's joining WTO creating profitable business chances in every industry. As a response to the worldwide financial crisis, from mid-2008 to mid-2010, Industry adopted by large businesses changed notably. For instance, Both diversification and focusing strategy are increased, more than half of the large businesses involved in real estate, while the number of large businesses focusing on real estate declined significantly; at the same time, the number of large businesses involved in finance increased extraordinary. Entrepreneurship and aggression are still the mainstream of corporate philosophy, while stressing discipline and obedience increased but assertion of market and technology kept stable. Only about 30% large businesses accepted innovation as the core of its corporate philosophy,

which is a comparable low percentage, which also revealed the lack of core competence among big business. Among more than 700 enterprises group registered in ZJAIC, the biggest and the moderate have better financial status while the others' finance is worse.

In recent years, listed companies based in Zhejiang increased quickly, most of which belong to the Growth Enterprises Market (GEM). Capital market provides an unparalleled investment source for entrepreneurs, so it can accelerate listed company's growth and, meanwhile, drop its high profitability to the average level. The visible trend is that profitability of listed companies from both GEM and SME board changed close to the level of listed company of Shanghai A share. The number of listed companies in Zhejiang is second to none but Shanghai. Expanding via capital market is the new trend of Zhejiang Entrepreneur.

Among all the leaders for large business, more than half have background of farmer. Although most leaders have retired now, their soul status can hardly be replaced. About half the owners of SMEs have retired while the other half is still hold an office. Whether leader retired, intergenerational transfer of the right of control and operate is still in the course, which may need more time to be ended.

Most of the directors, supervisors and managers in corporation governance now have appropriate education and knowledge to operate the firm. Several managers got share while they took better average salary as a whole. All the executives have good occupation status. At least in its organization chart, all the firms have corporate governance structure including boarder of directors, board of supervisors and managers, while the key figure (sometimes along with his family) holds the actual control.

Adequate attention should be put to the category which constitutes considerable percentage of SMEs, that owner and manager cannot match their knowledge or technique with their duty, although the firm has survived for many years. New generation of entrepreneurs may have adequate knowledge and skills, but they need time to learn how to operate business and how to deal with administrative.

Autonomous market development, distinguish reform of property rights, private financial institution, and local government without rigid administrative

idea, mixed to form an economic ecosystem with Zhejiang characteristics.

It can be found from the experiences of Zhejiang Entrepreneur that two trends exist contrary to each other between state-owned field and the private sector in China: one can be called skill-developing and the other skill-destroying. So, this book gives expanded discussion about the trend of corporate governance in mainland China next years.

As the end, this book discusses mid-time challenges and trends from the influence of institution, population, developing phase, innovation and responsibility, and brings the long-term prediction of surmount and disappearance. Wish Zhejiang Entrepreneur go forward with energy and learn from history.

导 言 为什么是浙商?	1
理解浙商崛起	7
从浙商现象看中国发展	13
关于当代浙商研究	15

第一篇 当代浙商发展历程

第一章 制度基础和改革开放	19
从 20 世纪中期的新民主主义政策到社会主义公有制建立	19
乡村集体企业发展	21
土地制度和城镇集体企业改革	23
体制改革和企业改制	25
计划经济体制之外	28
专业市场和产业集群	30
第二章 成长历程和崛起之路	34
个体经济:历经波折艰辛成长	34
个体经济:从改革开放走向市场经济体制	36
乡镇企业发展	39
市场经济体制形成与个体私营经济发展	42
自由发展和商业远征	49

第二篇 企业和企业家

第三章 大企业和企业集团	55
企业集团:整体状况	55
企业集团:经营绩效	61
大企业:产业领域和主营业务	72
大企业:企业类型和经营理念	78
大企业:发展:前瞻和宏观经济政策	82
第四章 中小企业和新兴市场主体	86
中小企业基本情况	86
中小企业经营状况	90
信息产业和互联网企业	93
中小金融机构	97
农村新型生产组织	102
中小企业新陈代谢和经济政策	103
第五章 浙江上市公司	106
总体状况:公司类型和产业分布	106
经营绩效和财务状况	109
发展前景和经营稳定性	115
第六章 企业领袖和中小企业主	119
大企业领袖	119
中小企业主及其经营者	127
中小企业家的发展观念	137
第七章 现代经营者	144
高级经营者总体状况	145
受教育程度和知识结构	147
经营者持股状况和劳动报酬	150
公司治理结构:董事会、监事会、经理系统	151
高级经营管理者生存状况	155