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# 新农村建设中的金融支持

Research on the Financial Support of  
the Construction of New Socialist Countryside

— 王松奇 等 著 —



社会科学文献出版社  
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中国社会科学院科研局

2006年11月

## 摘 要

以党的十一届三中全会为标志，中国的农村发展进入了一个崭新的时期。家庭联产承包责任制赋予了农民多年来梦寐以求的土地使用权利；尽管土地所有权利暂时还未能实现，但是 15 年承包权不变的规定，以及后来的土地使用权续延期等措施还是使广大农民吃了一颗定心丸。在农村生产力得到极大解放的同时，中国农村迎来了黄金发展时期，这一直持续到党的十六届五中全会。在农村大发展的同时，我们也要看到城市和工业的快速扩张是基于对“三农”剩余的提取。其实从新中国成立以来，中国长期奉行的就是“农村支援城市、农业支持工业”的政策。农村的剩余劳动力在改革开放后，成为城市建设和工业发展取之不尽的廉价劳动生产要素，第一代和第二代农民工对城市化和工业化的贡献就是典型案例；农村的金融资源也被各种金融机构源源不断地抽干，不论是农村信用社还是商业银行都以较低的利率吸收资金，再用于城市和工业的发展。通过比较分析，城乡差距呈显著扩大趋势，贫富分化比较明显，城乡良性互动关系始终未能形成。

城乡的不均衡发展无疑对 21 世纪中国全面建设小康社会目标的实现形成了巨大阻碍。如果说中国对“贫困陷阱”的摆脱是建立在“以农补工”的基础之上的，那么 21 世纪的中国对“中等收入陷阱”的跨越就需要实行“以工补农”“城市反哺农村”等带有补课性质的政策。从这个角度理解“新农村”的“新”才能找到建设农村和实现经济跨越式发展的动力源泉。因此，党的十六届五中全会明确提出了“新农村”五个方面内容，即新房舍、新设施、新环境、新农民、新风尚。这五者缺一不可，共同构成了小康社会“新农村”的范畴，是弥补城乡鸿沟的具体内容和标准。建设社会主义新农村与建设和谐社会、小康社会息息相关。《国民经济和社会发展第十一个五年规划纲要》提出要按照“生产发展、生活宽裕、乡风文明、村容整洁、管理民主”的要求，扎实推进社会主义新农村建设。生产发展，是新农村建设的中心环节，是实现其他目标的物质基础。2014 年 3 月，国家出台了《国家新型城镇化规划（2014—2020 年）》，该文件对我国城镇化建

设具有战略性的指导意义，它对城镇化的发展规律，城镇化的驱动力，城镇化与工业化、信息化和现代化相辅相成的关系的认识，以及通过深化制度改革促成农业人口的转移的论述，都是极具意义的。

建设社会主义新农村好比修建一幢大厦，经济就是这幢大厦的基础。如果基础不牢固，大厦就无从建起。如果经济不发展，再美好的蓝图也无法变成现实。生活宽裕，是新农村建设的目的，也是衡量我们工作的基本尺度。只有农民收入上去了，衣食住行改善了，生活水平提高了，新农村建设才能取得实实在在的成果。乡风文明，是农民素质的反映，体现了农村精神文明建设的要求。只有农民群众的思想、文化、道德水平不断提高，崇尚文明、崇尚科学，形成家庭和睦、民风淳朴、互助合作、稳定和谐的良好社会氛围，教育、文化、卫生、体育事业蓬勃发展，新农村建设才是全面的、完整的。村容整洁，是展现农村新貌的窗口，是实现人与自然和谐发展的必然要求。社会主义新农村呈现在人们眼前的，应该是脏乱差状况从根本上得到治理、人居环境明显改善、农民安居乐业的景象。这是新农村建设最直观的体现。管理民主，是新农村建设的政治保证，显示了对农民群众政治权利的尊重和维护。只有进一步扩大农村基层民主，完善村民自治制度，真正让农民群众当家做主，才能调动农民群众的积极性，真正建设好社会主义新农村。

简而言之，“新农村”不是城市对农村蜻蜓点水式的扶持和政府的表面文章，它涉及对多年来农村剩余的不合理转移的纠偏，并在此基础上，对农村进行城镇化改造、农业产业现代化提升和农民知识技能培育，这才是对农村的真正理解和解放，否则难免出现新村空闲、新房旧人、小农依旧、雷声大雨点小的运动式的农村建设。

新农村建设中的金融支持问题是一个宏大而复杂的研究课题，深入系统地研究该问题涉及经济、金融、文化等诸多方面，可以说，对这一问题的研究需要始终突出核心和把握主线，泛泛而谈的、梳理材料式的研究只会迷失研究的初衷，而无法得出有价值的建设性成果。

本书梳理了新农村建设中最需要解决的直接问题，即投融资（更多是融资）问题，并以此为中心，将“金融支持”提炼出来，作为问题研究及可能的政策探讨的落脚点。本书始终围绕着“金融支持”并将“金融支持”对新农村建设最对口、最直接、最实际的部分进一步聚焦，在综合探讨的基础上，将对当前及未来在金融支持新农村建设中最有力的政策性金融作为进一步分析的重点，充分探讨政策性金融带动商业性金融共同参与 to 新农村建



设的综合金融支持体系的可行性。实际上，商业性金融具有参与新农村建设的诉求，但在缺乏盈利模式和综合担保的情况下，商业性金融不敢贸然参与新农村建设，而政策性金融此时的介入可以在很大程度上消除商业性金融的顾虑。对这样一种在当前某些地区已经取得成效的模式探讨，构成了本书研究的重要内容，特别是对“建设新农村的银行”（中国农业发展银行）的分析，为构建政策性金融引领支持新农村建设的金融体系的模式提供了重要参考。除了以中国农业发展银行作为案例的探讨以外，本书还针对妨碍农村金融支持体系构建和发展的深层次问题，从发展战略、体制、政策等方面进行了深入的剖析，以此作为推动新农村建设中完善金融体系的重要力量，指出了金融资源进入新农村的“荆棘”，为“砍平”这些障碍提供了切入点。

综上所述，本书由对“新农村”问题的解读与以史为鉴的思考，引入以“金融支持”为出发点的系统性探讨，围绕政策性金融与商业性金融的关系，将中国农业发展银行作为政策性金融代表，分析构建金融支持体系的可行性，在此基础上，进一步展望可持续的金融支持农村发展的体系框架。最后，作为全书研究的延伸，新型城镇化问题也被纳入其中，以与时俱进地探寻中国农村问题解决与发展过程中的历史传承。

在章节安排上，为突出研究的主要内容，并兼顾写作形式，全书分为导论篇、新农村建设篇、金融支持篇、案例篇和展望篇，共13章。将案例部分单独成篇，是为了更客观、翔实地探讨“新农村”建设的实践，为全书内容的探讨和论述提供坚实的支撑。

# Abstract

After The Third Plenary Session of the 11th Central Committee, the Chinese rural development has entered a new era. The Household – responsibility System gave farmers land use rights, what was their dream of many years. Although farmers were still unable to achieve the land use rights, fifteen years of land contract authority and later extension and renewal clause of land use rights had given mind relief to Chinese farmers. Rural productivity got the great liberation, at the same time, Chinese rural ushered golden period of development, which lasted until the Fifth Plenary Session of the Sixteen Sessions. At the time of rapid rural development, we can see that the more rapid expansion of the city and the industry was based on the extraction of tri – agriculture surplus. In fact, since the establishment of the new China, it had implemented the rural supporting city and agriculture supporting industry policies for a long time. After the reform and open policy, rural surplus labor force had become as an inexhaustible cheap labor productive factor of city construction and industrial production. And the first and second generations of migrant workers were a typical case. At the same time, Chinese rural financial resources were completely extracted by various financial institutions, and those rural credit cooperatives and commercial banks only can absorb capital at a lower rate level, then used for city and industrial development. Through comparative analysis, the writer found that the gap between urban and rural areas showed a significant widening trend, the polarization of rich and poor was obvious, and the benign interactive relationship between the urban and rural areas had failed to be established.

The unbalanced development of urban and rural areas is undoubtedly a substantial obstacle to the comprehensive construction of a well – off society in the

twenty – first Century. If the bestriding of poverty trap of China was on the basis of agriculture nurturing Industry, the bestriding of the middle income trap of China in the new century would requires remedial policies such as Industry nurturing agriculture and city nurturing rural and so on. From this perspective of understanding of the new rural area that can help us to find the power source of rural construction and economic striding development. Therefore, the Fifth Plenary Session of the Sixteen Sessions put forward five aspects of contents of new rural construction clearly, which were new houses, new facilities, new environment, new farmers, and new custom. These five aspects were indispensable, and constituted the category of new rural of a well – off society, and these were the specific content and standards to make up for the urban and rural gap. The new socialist countryside is closely related to the construction of harmonious and well – off society. Recommendation Eleven Five Plan proposed that according to the requirement of production development, well – off life, rural civilization, clean and tidy village, democratic management, we should push forward the new rural construction. And the production development was the central link of new rural construction, and it was the material base to realize the other goals. In March, 2014, the Central Government promulgated the National New Urbanization Planning (2014 – 2020), and this document had strategic guiding significance for China’s urbanization construction. It also had great significance for the understanding of urban development law, driving force of urbanization, and the complementary relationship among urbanization, industrialization, information and modernization, and the discussion on agricultural people transferring through the deepening of system reform.

Constructing the new socialist countryside is like constructing a building, and the economy is the foundation of this building. If the foundation is not solid, the building would not be constructed, that is to say, if the economy does not develop quickly, and the blueprint cannot become a reality. The affluent life is the objective of new rural construction, and it is also the basic measurement scale of our work. Only for the increase of farmers’ income, improvement of basic necessities, and raising of living standard, that can indicate the tangible results of the new rural construction. Rural civilization is a reflection of farmers’ quality, and it embodies the demands of spiritual civilization construction in rural areas. These

also include the unceasingly enhancement of farmers' thought, culture, moral level, civilization and science advocating, the formation of a stable and harmonious social atmosphere which are including family harmony, simple folkway, mutual cooperation and so on, and the vigorous development of education, culture, health and sports and so on, only for this, that the new rural construction can become comprehensive and perfect. Clean and tidy village is the window of new rural, which is a necessary requirement for harmonious development of human and environment. The revelation of new socialist countryside should be the scene that includes the governance of filthy conditions, the improvement of fundamental human settlement environment, and the farmers live and work in peace. This is the most intuitive expression of new rural construction. Democratic management is the political guarantee of the new rural construction, which shows the respect and protection of the political rights of farmers. Only further expanding the rural democracy at the grassroots level, perfecting the system of villagers' autonomy, and truly letting the masses of peasants take leadership, that can mobilize the enthusiasm of the farmers, and can well construct the new socialist countryside.

In short, the new rural construction is not the specious writ of the government, it is related to the correction of long-term unreasonable rural surplus transferring, and based on this, it is related to the rural urbanization, upgrading of agricultural industry modernization, knowledge and skill cultivation of farmers and so on. These are the real understanding and liberation of the new rural. Otherwise, it is inevitable that the motion types of rural construction such as new village idle, old people in new house and smallholder would appear.

Financial support in new rural construction is a great and complicated research topic, a deep and systematic research on this issue related to economic, financial, cultural and many other aspects. Research on this issue needs the always highlight core and main line grasp, and only generally research and material combing would lose the original research intention, and cannot get the valuable and guiding constructive achievements.

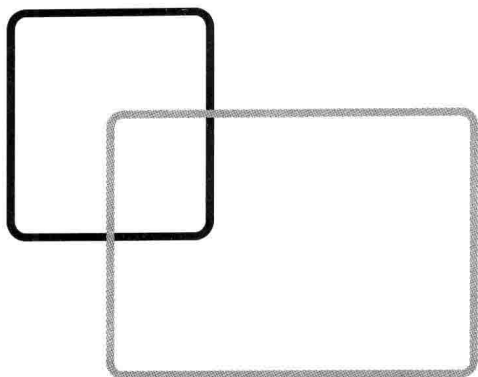
The book combs the most direct problems which need to be solved in the process of new rural construction, which is the investment and financing. Setting

this as the center of the research, the writer extracts the content of rural financial support, which is the foothold of problem research and possible policy discussion. In this book, the writer always focuses on the financial support, and especially on the most counterparts, direct and practical part of financial support for new rural construction. On the basis of comprehensive study, the writer proposes policy – oriented finance which will be more powerful in financial support for the new rural construction at present and in the future as the key of further analysis. The writer also fully explores the feasibility of comprehensive financial support system in which policy finance promotes the commercial finance to participate in the new rural construction. In fact, commercial finance has the demand to participate in the new rural construction. However, under the situation that lacking of profit model and comprehensive security, they are not daring to participate in the new rural construction, and the intervention of policy finance can greatly eliminate the concerns of commercial finance. Discussion on such model which has achieved some effects in some regions currently constitutes the important part of this book, and especially the research on the Agricultural Development Bank of China provides an important reference to the construction of financial systematic model that financially supports the new rural construction. For the financial support, In addition to the case model discussion of the Agricultural Development Bank of Chinas, the writer also focuses on the deep – seated problems which hinder the establishment and development of rural financial support system, and carries on the thorough analysis from the development strategy, system, policy and other aspects, as an important force to promote the financial system perfecting in new rural construction, the writer finally points out thorn of financial resources entering the new countryside, and provides the starting point to cut flat these obstacles.

Above is the main content of this book, which is from the interpretation of new rural problems and historical thinking, to the systematic discussion on introducing of financial support. And around the research on the relationship between policy, finance and commercial finance, and set the Agricultural Bank of China as a representative of policy oriented financial, the writer analyzes the feasibility of constructing a financial support system. On this basis, as the object of research, the writer further explores the framework of sustainable financial support for rural development. Finally, as an extension of the research, the writer does

some researches on the new urbanization, and hopes to explore the solving, historical inheritance, and developing problems of Chinese rural areas.

For the content arrangement, in order to prominent the main research content and writing forms, the book is divided into the introduction and 5 parts, which respectively is the introduction, the new rural construction, financial support, case study and prospects, and this book has a total of 13 chapters. The separate part of case study tries to give readers a more objective and detailed discussion on the practice of new rural construction, and it provides the solid support for the discussion and elaboration of the contents of the book.



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