

金融学科建设 与人才培养

曾康霖 徐永健 主编

FINANCE DISCIPLINE
CONSTRUCTION
AND PERSONNEL TRAINING



西南财经大学出版社

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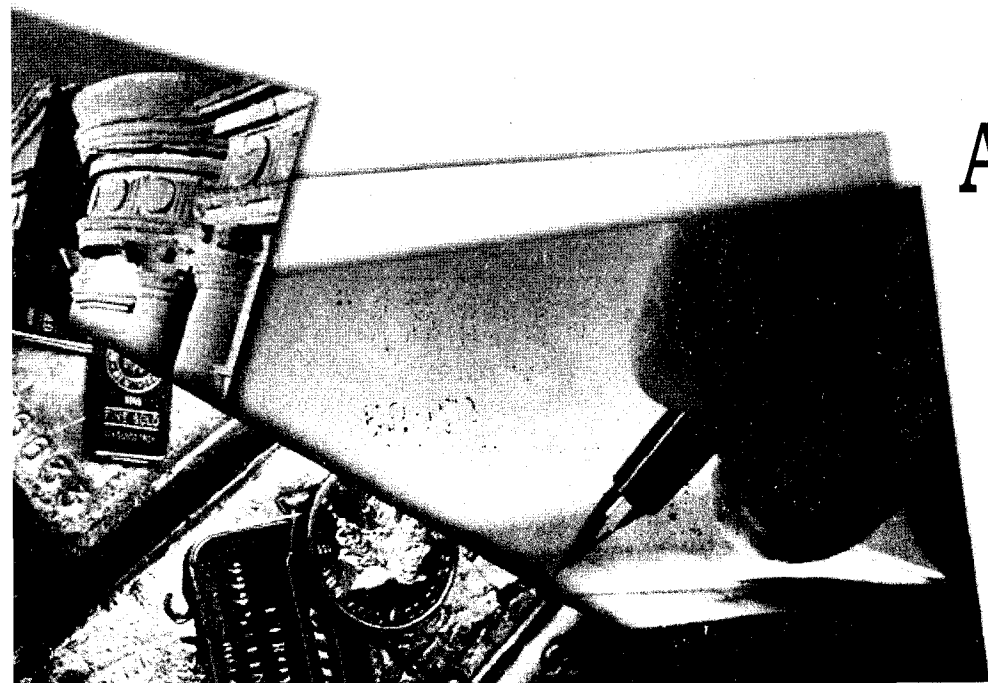
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前 言

当代，金融学是社会科学的热门。90年代以来，获得诺贝尔经济学奖的项目，可以说大都属于金融学领域研究方面的成果。我国改革开放以后，金融问题成了人们研究的热点：经济和社会的发展主要靠金融支撑，货币政策的松紧、通货膨胀率的升降等金融问题，不仅成为货币当局经常关注的焦点，而且得到了国家领导人的高度重视并纳入了他们的议事日程；一些过去从事政治经济学研究的名家及理论工作者和教学工作者也把研究的视野扩展到金融领域，研究一些过去对它们不太熟悉的金融问题，扩大了金融问题研究队伍；在金融领域，不少实际工作者特别是领导，也注重把实践上升到理论，不时写出了“大块”、“小块”的文章，总结自己的工作经验，探讨某些同行关注的热点问题；而专门从事金融研究的专家及理论工作者和教学工作者更是觉得随着时代的发展、实践的丰富，要探讨研究的问题很多，有心有余而力不足之感。所有这些使得当代不少经济、社会的学术活动大多或几乎都要涉及金融问题；现在的金融出版物、金融刊物很多，在经济学中占据了显著位置，可以说超过了社会科学的其它领域。

但是，在金融学成为热门的同时，也存在它的缺陷或不足。当前，对金融学的研究可以概括为：对策性研究较

多，理论特别是基础理论的研究少；对西方发达国家的金融问题研究比较多，对发展中国家的金融问题的研究少；应时的研究、事后的研究比较多，前瞻性的研究、事前的研究少；适应政府权威部门需要的研究较多，满足企业和一般老百姓需要的研究少；在研究的思维方式和方法上，定性研究比较多，定量研究少；从宏观的角度研究比较多，从微观的角度特别是“见微知著”的研究少；就金融论金融的研究较多，跨学科的综合研究少。这几多几少，自然表明改革开放以来我国金融学的研究取得了长足的发展、可喜的成果，对推动我国改革开放和社会主义事业的建设、金融学科的建设和发展起到重大作用，但无需讳言，与时代的进步相比，与科学技术的发展相比，与伟大的实践相比，与我们的事业需要相比，金融学的研究还是存在着空缺，还需要我们付出艰苦的劳动和继续的探索。

科技在发展，时代在进步。金融业在社会经济生活的定位、作用、结构、文化及运行规律起了巨大变化。它们的传导机制，运作程序，操作技巧使不少人特别是局外人眼花缭乱，神秘莫测。作为一门学问，至少有以下问题值得关注：当代，金融业作为国民经济的第三产业，其产出在GNP的构成中占有相当大的比例，在一些发达的市场经济国家甚至占了绝大部分；当代，人们的价值观在起变化，什么是财富，能够被更多人接受的观点是已经超出了物质资料和产品范围，金融商品作为一种代表财富的资产，已经构成财富的组成部分；当代，市场作为商品交易的体系更加多彩，金融商品交易占据了相当大的领域，

在国际市场体系中，金融商品的交易已经大大超过了实物商品的交易；当代，人们的需求也在起变化，居民的生活消费超出了吃穿用住行，需要精神支柱和精神文明建设，企业家追求的更多的社会价值，金融业在为居民的生活和企业家的经营管理中，不仅是起货币结算和融通资金的作用，而且起着提供信息，保障信用，维系社会秩序正常的作用。有人把金融业称为信息业，即第四产业。所有这些表明金融业在人类社会经济生活中的地位和作用要重新认识和评价。作为认识和评价金融业地位和作用的金融学，自然需要改造自己的学科体系。

提出了金融是现代经济的核心以后，金融与经济的关系看来不能只从决定与被决定的“双向”关系去理解，还需要从“辐射、折射”多层次、不同方位去考察。本世纪 60 年代以后，发展经济学的兴起，注重金融与经济的相关性研究，运用若干经济变量去考察相关的量度，相关的传导机制，相关的紧密度，相关的正负效应等。所有这些都表明：金融学科的研究注重揭示事物之间的本质的（而不是表象的）、稳定的（而不是偶然的）联系。把这种联系看成事物之间的因果关系和变量之间的函数关系，从理论上加以升华，让现实和未来去检验，应当说不仅有实践意义，而且有理论价值。就学科本身来说，当代“新货币经济学”的问世、“金融工程学”的兴起和“金融学”概念的新的规范（《新帕尔格雷夫经济学大辞典》将“金融”辞条的内涵概括为四点，核心内容是资本市场的定价。请参见该辞典第 2 卷 E—J，第 345 页）等，既是对

金融学的丰富和发展，又是对传统金融学的筛选和挑战。如何继承、发展传统的金融学，如何面临这样的挑战，是需要认真思考和对待的问题。

为了繁荣、发展金融学科建设，1997年1月，中国金融学会、中国管理科学研究院金融发展研究所、北京市大地科技实业总公司、《金融时报》理论部共同发起的“金融发展论坛”以“走向21世纪的中国金融科学”为题，组织了学术研讨交流活动。继后，是年9月，西南财经大学金融学院、四川省金融学会、《金融时报》理论部和成都汇通城市合作银行在成都又举办了“’97中国金融学科建设和发展研讨会”，参加会议的既有资深的著名金融学家，又有中青年金融理论工作者，既有金融教学部门的领导，又有金融实际工作者，可以说他们是我国金融学领域中造诣较深、研究有素、洞悉理论和实际的我国金融学领域的第一流的专家。与会者主要就金融学科建设、金融在我国市场经济中的地位、以及金融人才的培养等问题进行了深入的探讨和广泛的交换意见。应当说这两次研讨，对于推动金融学的建设和发展，对于高等学校金融专业的教学和金融人才的培养具有指导意义和巨大的推动作用。专家们不仅回顾了过去，而且考察了现状和展望了未来；不仅探讨了我国金融理论、教学的建设和发展，而且评价了国外的研究成果和学术动态；不仅联系中国现状对金融领域中的部份理论和实际问题进行了探讨、提出了对策性的意见和建议，而且对构建21世纪的中国金融学科体系提出了有益的设想。总之，是一次继往开来的金

融学研讨会，是一次高层次的金融教学、研究的经验交流会，是一次增进了解、发展友谊和促进协作的恳谈会。应当说，解放后金融领域同行专家济济一堂畅论学科建设和人才培养，是第一次，是难得的，虽然研讨会的时间不长，但给人们留下的印象是深刻的。

为了充分肯定这两次研讨会的成果，为了进一步推动金融学科建设和提高金融人才培养的素质，我们将与会者提供的论文的发言摘要汇编成册出版，以飨读者，期望引起人们的兴趣和关注。谢谢各位专家热忱提供稿件，感谢西南财经大学出版社的关心和支持。

编 者

1998 年 3 月

Preface

In the contemporary era, finance is a very popular branch of social sciences. In the 1990s, most of the Nobel Prizes in Economics have been awarded to those who made great achievements in the research in the financial field. Financial issues have become “big hits” in the research since the economic reform and opening-up in our country. The development of society and economy depends mainly on finance, thus the financial issues such as the fluctuation of the monetary policy and inflation rate are the constant focuses of not only the monetary administration’s attention but also the state leaders’. The state leaders give priority to these issues and place them on their working agenda. Some theoretical researchers, educational workers and famous experts engaged in political economic studies previously have expanded their vision to the financial field and carried out research on the financial issues they were not familiar with before, bringing about a growth of the financial researchers. In the field of finance, many financial workers with practical experiences, especially the leaders, attach importance to distilling their experiences into theories. They have written long or short articles summarizing the experiences of their own in practical work and probing into the “hot” issues in the common concern of the financial circle. And the experts, theoretical workers and educational workers engaged in financial research have found themselves entrapped in problems which demand further exploration and research because of times’ progress and enriched practice, feeling

the spirit is willing but the flesh is weak. All these have led to such a situation: nearly all the academic activities on society and economy would involve the discussion on financial matters; the financial journals and other publications now hold a conspicuous place by its great number, which has outnumbered the literature in the other fields of social science.

But finance has its defects and weak points despite its popularity and craze. The present financial researches share such sharp contrasts: relatively more research on countermeasures vs. less theoretical, especially basic theoretical research; more research on financial matters in the western developed countries vs. less research on financial matters in the developing countries; more extemporaneous or after-the-event research vs. less farsighted or before-the-event research; more research about catering to the needs of the government and authoritative departments vs. less research on satisfying the needs of entrepreneurs and ordinary people; more qualitative research vs. less quantitative research in the mode of thinking and research; more macroresearch vs. less microresearch, especially the research of great significance stemming from small clues; more research within the field of finance vs. less comprehensive research spanning different disciplines of learning. Of course, these mores and lesses indicate that since the reform and opening-up long stride progress and encouraging achievements have been made in the financial research, which has played a significant part in propelling our country's reform and opening-up, the construction of socialism and the building and development of the finance science. But there are voids in the financial research, and gaps exist be-

tween it and the progress of times, the advance of science and technology, the great practice and the needs of our great cause. We have to make further explorations by our laborious efforts.

Science and technology are developing, and times are marching on. The industry of finance has changed tremendously in its position and role in social and economic life, in its structure and its operation patterns. Its transmission mechanism, operating procedures and operation techniques are dazzling spectacles to many people, especially nonprofessionals, veiling itself in mystery. Finance is a branch of learning, and it deserves our attention to at least the following matters. In the present age finance is regarded as a tertiary industry in national economy. In the composition of GNP, its output comprises a tremendous part and even an overwhelming proportion on some developed market economy countries. People's values and attitudes are changing. A new concept of wealth accepted by more people has outstretched the scope of material goods and products. As an embodiment of wealth and assets, financial commodities are now one of the components of wealth. The market as a systematic commodity exchange network has been greatly enriched, with financial commodity transactions occupying a great part. In the international trade system, financial commodity transactions have greatly outnumbered the material goods exchange. People's needs are changing, too. Individual consumption is no longer confined to food, clothing, housing, traffic and other necessities. People long for a richer cultural life and the solid construction of morality while entrepreneurs pursue higher social value. In people's life and entrepreneur's operation and management, the finance indus-

try offers not only the service of settling accounts and financing but also the service of information, the protection and guarantee of credit, so as to sustain an orderly society. The finance industry is also known as information industry, e. g. the fourth industry. All of these phenomena make it clear that the position and role of finance in social and economic life are to be reconsidered and reevaluated. To fulfill this commission, the science of finance naturally has to reframe and reform its system as a branch of learning.

With the new concept of finance being the center of modern economy, it seems that finance and economy should not only be understood from their reflective relationship of determinant and determinee but also be explored multidimensionally from their radioactive and refractive relationship. Since the 1960s, Development Economics has risen, which attaches importance to the research on the correlation between finance and economy. It explores the multitude of their correlation, their correlation's transmission mechanism, the correlation's integration and the positive and negative effects of correlation by applying a number of economic variables. All these point to the fact that financial research places its focus on bringing to light the intrinsic (instead of superficial) and general (instead of contingent) relation of things. Regarding these relations as the causality of things and functional relation between variables, distilling them into theories and testing the theories in practice and in future are not only significant practically but also valuable theoretically. As far as the science of finance is concerned the birth of New Monetary Economics, the rise of Finance Engineering and the new concept

of Finance has not only enriched and developed but also screened and challenged the traditional finance. Matters as to how to inherit and develop the traditional finance and how to meet such challenges must be considered and coped with conscientiously. (In Palgrave Economic Dictionary, Finance is summarized into 4 items, with its focus on pricing in capital market [vol. Ⅱ E—J, P345])

To thrive and propel the construction and development of financial science, the Chinese Society of Finance, the Financial Development Institute of the Chinese Academy of Management Science, Dadi Science and Technology Corporation of Beijing, the Theory Section of Financial News co-sponsored the Financial Development Tribune in January, 1997. It organised academic activities, researches and exchanges on the theme of China's Finance Science: Marching Toward the 21st Century. In September of the same year the Finance Institute of the Southwestern University of finance and Economics, the Sichuan Institute of Finance, the Theory Section of Financial News, and Huitong City United Bank of Chengdu co-sponsored in Chengdu the 1997 Forum on Construction and Development of China's Finance Science. Present at the meeting were famous senior theorists on finance science as well as middle-aged and young theoretical workers on finance, leaders from financial schools as well as comrades working in financial circles. In the field of finance in our country, they are the first-class experts of great academic attainments who have a thorough understanding of the theory and practice and made fruitful research. They made a thorough and penetrating exploration of and widely exchanged their views on the mat-

ters such as the construction of finance science, finance's position in the market economy in our country and the training of financial personnels. It's safe to say the two forums will serve as a guide and a powerful propeller to the construction and development of finance science as well as the education in finance in colleges and universities and the training of financial personnels. The experts not only retrospected the past, but also studied the status quo and prospected for the future. They not only discussed and explored the domestic financial theories and the building and development of the financial education system but also evaluated the researches and academic education trends abroad. They not only explored some of the theoretical and practical problems in the financial field and offered countermeasures and proposals, but also contributed their tentative ideas about the systematic building of China's finance science in the 21st century. In a word, the two forums were high-rank meetings to exchange experiences in finance education and research. Earnest discussions led to better understanding, developed friendship and prompted co-operation. It was the first time after Liberation and also a rare occasion the experts in the field of finance gathered together to freely air their views in the construction of finance science and the training of personnels. The two forums are bridges connecting the past and future. People were deeply impressed with the two forums though they lasted only several days.

In order to fully affirm the achievements at the forums, to propel the construction of finance science and improve the quality of personnel training, we have collected and published in book

form the abstracts of the theses submitted to the forums. We offer this book to the readers, hoping to attract their interests and attention. We want to thank the experts who contributed articles to us and thank the Publishing House of the Southwestern University of Finance and Economics for their concern and help.

Zeng Kang lin (Compiler)

March 1998

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