



# Technical Assistance Consultant's Report

---

Project Number: 45157  
May 2014

## The People's Republic of China: Strengthening Institutional Reform and Capacity Building (Financed by TA 7862-PRC)

A Report on How to Build A Robust Rural Factor-Market to  
Promote Urban Rural Integration Through Reforming the  
Financial and Other Types of Guarantee Systems

### 健全农村要素市场体系、促进城乡一体化的财政 与保障体系研究

Prepared by the Consultant Team of "Research on Central PRC Undertaking Industrial  
Transfer and Promoting Industrial Upgrade"

For Executing Agency: Ministry of Finance, People's Republic of China  
Implementing Agency: Ministry of Finance, People's Republic of China

This consultant's report does not necessarily reflect the views of ADB or the Government concerned, and ADB and the Government cannot be held liable for its contents. (For project preparatory technical assistance: All the views expressed herein may not be incorporated into the proposed project's design.

Asian Development Bank

© 2014 Asian Development Bank  
© 2014 年亚洲开发银行

All rights reserved. Published in 2014.  
版权所有。2014 年出版。

Printed in the People's Republic of China.  
在中华人民共和国印刷。

The views expressed in this publication are those of the authors and do not necessarily reflect the views and policies of PRC's Ministry of Finance, the Asian Development Bank or its Board of Governors or the governments they represent.  
本出版物中所述为作者的观点，不一定代表中国财政、亚洲开发银行或其理事会或其代表的政府的观点和政策。

The Asian Development Bank does not guarantee the accuracy of the data included in this publication and accepts no responsibility for any consequence of their use.  
亚洲开发银行不担保本出版物中所含数据的准确性，而且对使用这些数据所产生的后果不承担责任。

Use of the term "country" does not imply any judgment by the authors or the Asian Development Bank as to the legal or other status of any territorial entity.  
使用术语“国别”不代表作者或亚洲开发银行对任何地域实体的合法性或其它法律地位的任何判断。

## **Sub-project 3**

### **Synopsis of Final Report On How to Build a Robust Rural Factor-Market to Promote Urban–Rural Integration through Reforming Financial and Other Guarantee Systems**

#### **终期报告摘要**

#### **健全农村要素市场体系促进城乡一体化的财政体系 与保障体系研究**

Prepared by the Consultant Team on the Project: “How to Build a Robust Rural Market to Promote Urban–Rural Integration through Reforming the Finance and Other Types of Guarantee Systems”  
《健全农村要素市场体系促进城乡一体化的财政体系与保障体系研究》咨询专家组

May 2014  
2014 年 5 月

## Consultant Team

### 咨询专家组

HAN Dongxue  
韩冬雪

Tsinghua University, Professor  
清华大学，教授

WU Jiang  
吴江

Chinese Academy of Personnel Science, Professor  
中国人事科学研究院，教授

LAN Zhiyong  
蓝志勇

Renmin University, Professor  
中国人民大学，教授

## Project Officer

### 项目官员

Niny KHOR Asian Development Bank PRC Resident Mission  
许霓妮 亚洲开发银行驻中国代表处

Sha XU Asian Development Bank PRC Resident Mission  
徐莎 亚洲开发银行驻中国代表处

# Table of Contents

I. Introduction .....	7
II. CURRENT MARKET CHALLENGES IN PRC .....	8
A. Problems of equitable distribution of urban–rural basic public services .....	8
B. Human-resource development problems in rural areas .....	9
C. Problems in the PRC’s rural credit and financial markets .....	9
III. ANALYSIS OF THE ISSUES .....	10
A. Causes of the problems of basic rural public service provisions after the tax and fee reforms.....	11
B. Causes of rural human resources development problems.....	12
C. Causes of the problems involving rural credit markets .....	12
D. Conclusions .....	13
IV. Policy recommendations .....	14
A. Achieving equitable distribution of urban and rural public services .....	14
B. Promoting the development of the PRC’s rural human resources .....	15
C. Improving rural finances in the PRC.....	17

# 目录

一、前言 .....	20
二、存在的主要问题 .....	21
(一) 中国城乡基本公共服务均等化存在的问题 .....	21
(二) 中国农村人力资源开发存在的问题 .....	21
(三) 中国农村信贷与金融市场存在的问题 .....	22
三、原因分析 .....	23
(一) 研究方法 .....	23
(二) 研究创新性 .....	23
(三) 研究结论 .....	24
1.农村税费改革后农村基本公共服务供给的制度模式特征和弊端 .....	24
2.中国农村人力资源开发现存问题的原因分析 .....	24
3.中国农村信贷与金融市场现存问题的原因分析 .....	25
4.结语 .....	26
四、对策建议 .....	27
(一) 实现中国城乡公共服务均等化的对策建议 .....	27
(二) 促进中国农村人力资源开发的对策建议 .....	29
(三) 创新和改善中国农村金融的对策分析 .....	32

# REPORT

## ABSTRACT

This study is a report on the current situation in terms of unequal urban–rural development in the People’s Republic of China (PRC). It examines problems related to unequal urban–rural public service provision, the lack of rural human resources, and the lack of adequate rural credit and financial markets to serve the needs of rural development. The researchers conclude that in order to achieve material rural development, the PRC needs to make changes to its dual urban–rural system, enhance the cultivation of rural human resources, and build a robust rural-credit system that can significantly enhance rural investment to ensure the development of a modernized agricultural sector. These changes need to be designed so that they are institutionally multi-faceted and multi-level institutional. The development mode needs to shift from “externally pushed” to “internally driven,” from government-led to government–society collaboration, and from government “blood transfusions” to “enabling” and “empowering” rural citizens so as they become the main force of rural development for agricultural productivity, creation of employment, and the provision of self-organized rural public services. The researchers argue that only by working to ensure that the PRC rural countryside does not disappear in the process of urbanization—or rather, by returning an ecologically sound, technologically more advanced rural sector to the PRC—can the country achieve success in its urbanization initiatives in combination with sustainable, robust rural living conditions.

## I. INTRODUCTION

Rural–urban integration refers to a policy effort made by the Chinese government to promote free flow of production factors between its relatively developed urban areas and underdeveloped rural areas. This is necessary in terms of breaking the current urban–rural economic divide that prevails. Presently, the PRC is undergoing urban transformation, and rural development is seriously threatened by a biased concentration of resources in urban areas. Consequently, barriers that stand between a rational free flow of productive forces between rural and urban areas need to be freed up. As the PRC’s food production continues to increase and rural incomes rise, the need for rural development increases in tandem. The traditional government-determined developmental model is no longer applicable to new developmental needs. The question of how to break the urban–rural economic systemic divide and build an equitable market in terms of productive forces, while also stimulating rural creativity and innovation through new incentive structures, and building rural capacity to enhance productivity, employment, and the provision of self-organized services are becoming paramount requirements for PRC society.

The PRC government has proposed new rural development strategies. The National Government's 12th Five-Year Plan and the 18th National Congress of the Communist Party of China (CPC) both dictated new objectives for rural development, which include increasing agricultural productivity, securing food production, restructuring agricultural production, increasing production and processing of multiple agricultural goods, development of agricultural technologies and production stability, increasing rural citizens' incomes, protecting agricultural resources and the environment, and emphasizing the building of rural infrastructure and the provision of public services (science and technology, culture, public health, physical wellbeing, and social security). Nevertheless, even within this new macro-policy framework, policy blind-spots remain. For example, the ability of financial markets to provide rural credit continues to seriously lag behind demand, the provision of rural public services is inadequate, there is serious lack of free flow of critical production forces, a lack of societal and market-force participation in terms of rural development, a lack of capacity in terms of human resources, and the lack of an adequate theoretical framework, as well as a lack of adequate and versatile empirical experience that would be of assistance in addressing these new challenges. Given the complexity of these problems and challenges, the PRC needs multi-level, multi-faceted, and multi-perspective theoretical studies to guide the design of new systems. This is particularly the case in view of the fact that agricultural production and rural needs have both continued to grow on a yearly basis, making it necessary to come up with new strategies to mobilize rural areas' internal demand rather than continue to put rural areas on "life support" by pumping in resources from external sources. Efforts need to be made to enhance the potential of rural citizens rather than have them continue to depend on external support, and to engage multi-party participation, as opposed to depending on governmental initiatives to facilitate change. In view of these observations, our study has selected three critical questions that need to be addressed: 1) how to break the dual urban-rural divide so as to ensure proper, efficient, and equitable public services to rural citizens; 2) how to enable the development of rural human resources (the 18th National Congress proposed that human resources were a critical factor in strengthening the nation making the question of how this can be achieved a priority question for this study); and 3) how to alleviate the acute problem of inadequate financial services providing rural credit for development.

## **II. CURRENT MARKET CHALLENGES IN PRC**

### **A. Problems of equitable distribution of urban–rural basic public services**

After 30 years of reform and development, rural life in the PRC has greatly changed, bringing greater demands for services. The marketization reforms have drawn many able-bodied men away from the countryside to urban areas in search of higher wages, leaving women, children, and old people behind. On the other



hand, a series of decentralization and taxation reforms have changed the administrative operations of rural governance, resulting in many new problems. Currently, **supply of basic public services in rural areas is seriously lacking**. The quality and quantity of rural education is unable meet the needs of rural citizens, old-age retirement pensions are meager and weak in terms of reach and coverage. Raising retirement-pension premiums is difficult, retirement-homes facilities are insufficient. **Meanwhile, rural migrants to urban areas lack adequate access to public services. There is insufficient security protection for urban citizens who have lost their land, and rural infrastructure investment is seriously lacking**. All these problems have their roots in a fundamental urban–rural economic divide. Marketization reforms coupled with lagging reforms of the legal system make these problems more acute than ever, demanding immediate attention.

## **B. Human-resource development problems in rural areas**

While the PRC has made significant achievements in the development of rural human resources in recent years, many deep-seated problems remain. First of these is a serious **deviation in terms of the objectives of education**—the school system educates for the purpose of promoting the enrollment rate for the next level of schooling, and not for usefulness for rural development. In other words, it is a mode of education does not meet the needs of rural development. Also, rural areas only represent a tiny proportion of national investment into education, while investment in basic education and occupational education seriously lags behind, which is the direct cause of low levels of education and human-resources capacity. Second, **rural brain-drain is a serious problem**—especially in western areas of the country, where the rural economy is backward. In recent years, many able-bodied laborers and those with specific skills have migrated into urban areas, resulting in a serious talent drain from the countryside and a lack of sustainable labor support for agricultural production. Coupled with this is the problem that so many women and children are left behind. Third, there is an imbalance of rural talent distribution. Because of the imbalance in economic development between regions, the eastern PRC, where the economy is better developed is in a better position to attract and retain talent, while in the middle-and-western areas, where many nationally designated poverty-stricken counties and regions are located, shortages of talent are acute. Fourth, **there is no integrated urban–rural human resources market**. The urban–rural dual economic system results in separate employment policies for the urban job market and the rural job market. Laborers in urban and rural areas are treated unequally in terms of compensation and other benefits. This reality is inefficient and contradicts the central government policy directives for building an integrated urban–rural job market.

## **C. Problems in the PRC's rural credit and financial markets**

Rural credit and finance problems are reflected in a lack of institutional strength,

lack of financial capital, lack of technical support, and lack of equitable credit markets. After decades of marketization reforms, disparities between urban and rural areas have increased rather than diminished. As we know, for many years, since the PRC's founding in 1949, the PRC's rural finances were largely supply-side oriented. Needs were generated not by rural citizens, but more by government planning, and implemented through financial institutions run by the government. After the 1990s, the PRC's financial system underwent a series of market-oriented reforms. Agriculture Credit Cooperatives started to play a more important role in financing rural activities. However, their rigid management style, limited number of branches, complicated loan procedures, poor service, inadequate funding resources, inefficient organizational structure, limited financial products available, loosely regulated loan-officer behavior, inadequate financial security insurance, and the incentives for rural money to pursue higher returns in urban areas all impeded adequate flow of financial resources. Furthermore, in poor rural areas, where capital is needed the most, the value of loans is usually small, rural citizens' ability to obtain mortgages is low, and those who are in need do not qualify for loans. Meanwhile, due to labor migration into urban areas in search of higher wages, rural demand for loans is weak. In wealthy areas, government intervention has made small loans available, but they are usually used for helping rural citizens set up small businesses (due to local urbanization) rather than to help them achieve sustainable rural livelihoods. State farms are well supported by government subsidies and insurance, but the issue is how sustainable these arrangements are. Other related issues include rural citizens' lack of knowledge about modern agriculture, the rural brain-drain and labor-drain into urban areas, and a lack of technology, organization, and agricultural product processing. Meanwhile, the supply chain for goods and services is inadequate, prices of goods and services are low, and rural citizens are often moved "upstairs"—uprooted from their rural life but not necessarily given proper urban jobs, rather than being enabled to develop the land they grew up on. These many problems can be expressed in terms of the following tensions: 1). Growing financial needs in rural areas as financial resources are diverted to urban areas, where commercial investments deliver higher rates of return; 2). Fragmented and dispersed capital availability for "New Rural Village" construction as financial institutions provide large-sum capital for investments of scale; 3). The merger of many grassroots banks and financial centers, leading to shrinking rural-credit availability; 4). Increasing focus on stakeholder interest amid unclear delineation of property rights in rural cooperatives; 5). Rapid growth of the overall finance sector overall versus low investment returns in rural areas; 6). Shrinking demand for loans due to migration of rural labor into urban areas versus the real need for large investments for rural development; 7). The need for investment in technology and infrastructure amid a lack of large-scale rural investment.

### **III. ANALYSIS OF THE ISSUES**

The research group extensively reviewed the relevant theoretical principles, policy

documents, news reports, and other materials related to the topic. In particular, the group also reviewed international theories and experience, and summarized the findings. This review of the literature was enhanced by case studies involving in-depth interviews and field visits. The team participated in many activities in rural communities and attended local meetings to collect first-hand information in the form of face-to-face, in-depth interviews with government officials and business leaders, as well as community leaders and farmers.

The developmental status and the principle problems facing rural markets were comprehensively and systematically studied and analyzed using a variety of research methods. Both macro- and micro-case analyses were employed. The study triangulated theory, observation, and empirical experience from a vast area, reflecting various developmental stages, integrating international experience, while employing problem-based methods to guide the investigation. This is a different approach from many current studies, which either focus only on empirical or international experience. Another point of innovation is the cross-disciplinary approach the study took. Experts from fields such as political science, human-resources management, and public administration joined hands to examine the PRC's rural situation from various perspectives and in terms of varying theoretical frameworks. The third feature of this study is the extensiveness of the cases studied—countrywide, rather than from one or two regions. The data collected well represents the PRC's vast territories. Below is a summary of the findings.

#### **A. Causes of the Problems of Basic Rural Public Service Provisions after the Tax and Fee Reforms**

Rural public services are inadequate because in the process of changing the development model from administrative push to self-motivated drive, and from supply-side push to demand pull, the former balance of governance shifted, but the new system has yet to be fully established. **The current system of local-government-led provision of basic public services is not able to adequately provide local public services.** After 1978, the PRC commenced its marketization and decentralization reforms. It abolished the system in which rural communes oversaw everything. Local governments were called upon to perform many more duties in the wake of the decentralization reforms, but lacked adequate authority to levy local taxes and collect revenues. After years of operation, rural public services have seriously dwindled. **Top-down decision-making in terms of the provision of services is another reason.** The PRC government determines the provision of services following a command chain that involves multiple layers of needs from top to bottom—central, provincial, municipal, county, township, village, rural household. This decision-making model has a strong tendency to foster one-way communication, subjective judgments, and one-size-fits-all directives, resulting in serious deviations from the actual needs for rural services. Also, the current transfer of payment system is irrational, irregular, and inadequate in size and scope—payment transfer methods are lacking, ear-marked programs are not properly set,

and their management and supervision are problematic, resulting in poor supply and implementation of rural public services.

## **B. Causes of Rural Human Resources Development Problems**

The PRC is highly attentive to rural development. Every year, its first central government policy directive is always on the three key rural issues: agriculture, rural villages, and rural citizens. The key issue is the people, whose overall education level is very low. Despite recent improvements, the majority of even the younger rural population has not graduated from secondary school. According to the 2010 Census, less than 20% of those between 22 and 30 years old were high school graduates. This was in stark contrast to the cities, where over two-thirds of people in the same age group attended secondary school. The Ministry of Agriculture has made plans to provide skills training for rural talent. It established many training sites and experimental areas, with the aim of cultivating rural leaders, technical talent, cooperative organizers, and college graduates who are willing to work as village heads in rural villages (known as Sunshine Projects). Efforts are being made to encourage the establishment of groups to implement specialized technologies. These efforts have greatly enhanced the dynamics of rural life and achieved positive results. However, problems still persist. Through studies of several typical talent cultivation bases in Hubei, Guangxi and Yunnan provinces, it was found that despite of massive government efforts to send large numbers of college graduates to work in rural areas as village leaders, many of them had had various difficulties in realizing their potential. Problems included not fitting in well in a rural environment, differing personal motivations, the lack of rural work experience, and the fact that what they had learned at school was mismatched with their job responsibilities. These are all challenges for the PRC's efforts to foster rural talent.

## **C. Causes of the Problems Involving Rural Credit Markets**

Rural credit and finance is an important component in rural development in all countries. It is also an important policy issue. Agricultural products are essential in ensuring the livelihoods of a country's citizens and prices should be affordable for the average citizen. However, very often the production costs of agricultural goods are higher than the market can accept, leading to a situation in which the government needs to use public revenues to subsidize agricultural production. This is why there is a necessity for rural policies. The most important challenge is the need for a healthy, robust supply of rural credit to guarantee rural production operates at low cost and is profitable. However, after the PRC's reform of the financial system in the 1990s, rural credit systems have greatly deteriorated due to the PRC's problematic dual urban-rural management systems. The marketization reforms of credit allocation has increased, rather than reduced urban-rural disparity. The reasons include: 1). Many urban citizens have abandoned their land to migrate to urban areas in search of higher-paid jobs. They no longer need rural credit, and rural development has stagnated; 2). The big banks and financial institutions have

diverted their funds back to urban areas, where higher returns on investments are the norm, in spite of government policy directives; 3). The prices of agricultural products are far too low to compensate for the costs of producing them, making meaningful profits elusive, and making it difficult to compete on the markets; 4. Property rights are unclear, and land use is inefficient due to rigid restrictions on land-use transactions. Other problems include a shortage credit-institution branches, obsolete service methods, and a lack of valuable property to mortgage for credit among those living in the countryside.

#### **D. Conclusions**

With the achievement of a consensus on a comprehensive strategy for deepening reforms, the PRC's economic and social development has entered a new stage. One of the major steps in terms of the reforms is to develop a new urban–rural system through the PRC's new urban and rural development strategy. On the basis of an extensive review of the literature on international experience and empirical examination of the PRC's development experience, our research team has chosen to focus on the issues of equitable distribution of public services between urban and rural areas, rural human-resources development, and the building of rural credit and financial systems, making policy suggestions for their innovation and reform. Hopefully, reforms and change along these three dimensions will be able to promote change in the way the government, markets and social forces operate, promoting collaboration and consensus, breaking the urban–rural barriers to the flow of productive forces, and enabling the overall population to share the benefits of reform.

We have found that: 1). To build a healthy and robust market for growth and development, it is important to reform the way governments, markets, and social forces operate. It should not entirely be top-down, nor should it blindly adopt the methods of the western market system. It needs to integrate and take into consideration the unique characteristics of the PRC; 2). The PRC's new urbanization campaign (launched by the new administration) could be a major driver for the building of new markets to increase free flow of productive forces, enabling rural development; 3). Policy tools should be used in coordination with markets to adjust the relationship between the government, markets, society, and other social entities.

In short, reforming the fundamentals of the PRC's markets will need to be a systematic project. The key aspects are equitable distribution of urban–rural public services, the development of rural human resources, and the reform of rural credit and financial systems. The major objective is to integrate the urban–rural divide and encourage the free flow of productive forces so as to ensure balanced urban and rural development.

#### **IV. POLICY RECOMMENDATIONS**

##### **A. Suggestions for achieving the PRC's equitable distribution of urban and rural public services**

On the basis of the experience of many countries abroad, along with those of the PRC's own rural areas, we propose several major reform principles:

- (a) Reform should consider the use of multiple approaches when it comes to the provision of rural public services rather than the use of a single approach. An accountable public-service framework should be used to guide the reforms, financial mechanisms should be used to stimulate change, and a legal framework and community-service platforms should be established to ensure the success of the reforms. Also, the traditional supply-push provision of public services should be transformed into a demand-pull approach (what services are needed by rural citizens, what services can the government provide given resource constraints, what service modes are most appropriate, and when needs change, how should the government's provision of services change accordingly.)
- (b) Service supply agencies should be changed from a single governmental provider to multiple providers, including the markets and social organizations. Financial resources should be channeled to resolve difficulties associated with the most acute needs.
- (c) Service targets should be differentiated. They could be individual rural citizens, people who have lost their land, organizations, or rural citizens of different age groups, income groups, or special-needs groups.
- (d) The methods of providing services should be differentiated. These could include governmental provision, third-sector provision, or market provision. Their dynamics would require close attention.
- (e) Providers of services should be transferred down from village committees to rural communities. It is important to build and develop rural communities.
- (f) Fund allocation should be systemized rather than be project based. Serious attention is required regarding the design of systems to ensure efficient use of financial resources.
- (g) Decision-making should change from top-down to effective interaction between the top and the bottom. Public hearings and public participation in decision making should be essential elements in the decision-making process.
- (h) Social security, medical insurance, and retirement mechanisms should change from a static mode to a dynamic mode, gradually moving towards the level enjoyed by urban dwellers, realizing equitable distribution of services among the

PRC's rural and urban citizens.

- (i) The supervisory mechanisms should change from administrative regulations to the rule of law. Clarification of the roles and responsibilities of various government agencies and social organizations, and establishment of all relevant laws are critical for the implementation of this strategy.

## **B. Suggestions for promoting the development of the PRC's rural human resources**

All countries worldwide attach great importance to the development of rural human resources. Rural economic development and regional revitalization are promoted by improving the levels of knowledge and science and technology in the rural labor force, laying a solid foundation for the development of the entire country. In this respect, Japan's "Village Building Activity" and South Korea's "New Village Construction" are important reference points for the PRC. Through educating and training farmers, Japan and South Korea have cultivated large numbers of talent with practical skills they can use in their local environments, providing important talent support for national economic and social development.

It is necessary to implement a priority development strategy for rural human resources and talent, formulate policies aimed at fostering the development of rural talent, and carry out projects that develop rural talent to promote smooth and successful development of rural human resources. Highlights include:

1. A government-supported rural talent management system should be promoted, with the following features:

- (a) Increase the government's sense of responsibility and its role in initiatives aimed at cultivating rural human resources, clarifying the roles of various government units, and strengthening leadership so as to better manage collaboration.
- (b) Gradually expand the scope of free compulsory education to secondary school level. In the initial stage, it might be necessary to implement free secondary-school education as part of national goal to alleviate poverty at the county level, expanding the scope of the program gradually. The central government should focus on subsidies for the Central and Western regions.
- (c) Establish long-term plans and relevant policies to ensure proper mechanisms for rural occupational education and short training programs on regular basis.
- (d) Increase government investment in the development of rural human resources. A more systematic evaluation and incentive system for rural talent should be established. New talent such as production and business experts, rural teachers, rural technical specialists, rural public-health workers, and rural cultural workers will all be required.

(e) Build markets for rural talent, strengthen services for the rural labor force and rural human resources to increase employment opportunities.

(f) Continue to encourage urban areas to provide human resources and talent support for rural areas so as to ensure an appropriate talent structure to meet the multi-faceted needs of rural development.

2. Improve mechanisms for rural human resources cultivation and development. This could include:

(a) Differentiate the cultivation of talent to meet different needs in rural areas. Such talent could include highly educated rural elites or regular workers with special skills required for production and business operations.

(b) Build new mechanisms for investing in the cultivation of rural talent. The government should be responsible for cultivating talent for basic agricultural technology research, as well as the cultivation of talent to provide rural public services, while leaving the cultivation of technical know-how to businesses and non-profit organizations.

(c) Improve the security and incentive mechanisms for rural talent. New policies to provide incentives and rewards should be established, some monetary and some non-monetary—for example, political status. An effective talent evaluation system and channel for rural–urban talent migration should be established.

3. Policy measures for rural human talent cultivation should be established. These would include:

(a) Policies governing finances and taxation to ensure investment in the cultivation of human resources is drastically increased.

(b) Establish policies to encourage the migration of talent into rural areas by offering advantageous salaries, occupational rankings, and work opportunities.

(c) Assist and incubate rural innovation and business ventures through increased financial support, protection of intellectual property rights, establishing preferential tax brackets and governmental subsidies, and by underwriting risk. Intellectual property transaction markets, service networks, and industrial park infrastructure that serve rural needs should be established.

4. Implement Rural Human-Resources Cultivation Projects

(a) Expertise in agricultural technology needs to be fostered through rural schools, rural cooperatives, integrated project management (IPM) programs, and key science and technology projects to select leaders for rural development.

(b) Select talented young people to assist with promotion of agricultural technology and make good use of training sites to promote communication about



technology, learning and research, as well as innovation.

- (c) Select outstanding rural leaders for further training and study in colleges, research institutes, and other outstanding places of learning (including first-rate international institutes) for high-level science and technology and managerial training.
- (d) Ensure there are proper sites and teachers for the popularization of new knowledge, skills, and methods. Make good use of certificate programs to encourage learning.
- (e) Build projects to assist rural citizens who have returned from working in urban areas, helping them resettle and re-build their lives and engage in work. A local talent tracking system should be established to follow the development of local talent and encourage them to return to their home villages, where their input will be valuable.

### **C. Suggestions for improving the PRC's rural finances**

Specific countermeasures can be viewed from both a macro and micro level. The macro view focuses on rural policies and the relationship between urban and rural areas, with the aim of resolving the problem of system bottlenecks.

On a macro level:

1. The PRC's rural financial system should be studied and understood in the context of the PRC's national financial system and the state itself. The rural credit market is an integral part of the national financial system, and therefore it needs to be competitive on a national level.
2. The orientation of rural development should be set against the experience of the developed-world international community. A new way of thinking and a new vision should be established: **rural development is not about urban transformation, but about ensuring that urban productive power and technology migrates to rural areas to assist in rural development.** In terms of development objectives, it is necessary to overcome the traditional mentality of small-scale agriculture and think in terms of large-scale, new, modern agriculture. The rural financial system needs to be reformed and designed accordingly.
3. Development strategy needs to be differentiated for rural areas that will inevitably become urban, and rural areas that are meant to remain rural. Reform strategy needs to encourage rural development on multiple paths. Rural areas that are designated to be urbanized should follow their urbanization plans, while rural areas that need to remain rural should be managed and run by rural

authorities such as counties and townships, which make genuine rural development their goal. Rural investment should be increased—particularly rural-infrastructure investment, and increases in the quality and productivity of rural products. It is necessary to strive to ensure the development of the agricultural sector, resulting in a green, modernized agricultural sector.

4. The PRC should also learn from Europe, the United States, and Japan. It needs to overcome its traditional thinking about small-scale farming, greatly enhance rural-infrastructure investment, rural-technology development, rural production upgrading, and rural cooperative operations.
5. Moreover, prices of agricultural products need to increase or be better balanced with the prices of industrial goods to ensure appropriate profits and returns on investments in agricultural products. This would increase the incomes of rural citizens, reduce agricultural subsidies, and ensure that rural investment returns are similar to the gains of urban investment.
6. Broaden the definition of rural development to include rural education, rural entrepreneurship, and rural capacity building. The key is to enable rural citizens to raise themselves out of poverty.

At the micro level, immediate efforts should include:

1. Simplifying loan procedures, and establishing adequate loan-service stations to ensure their proper distribution,
2. Considering the use of contracts to engage the services of loan officers to serve designated rural areas and rural dwellers. Loan officers should deliver loans into the hands of rural citizens that need them, ensure property loan repayments, assist in issues of loan use and management, and provide assistance in the form of technical support.
3. Innovating loan methods by deregulating small loans and short-term investments, changing mortgage requirements, increasing legal services for contracts and for arbitration on disputes about small loans, establishing and improving agricultural insurance, increasing agricultural financial inputs—particularly investment in planned infrastructure rollout—urging land use concentration, encouraging cooperatives or other types of collective efforts in obtaining loans, providing effective insurance and credit guarantees, technical support (new ideas, products, production methods introduction, etc.), increasing post-loan tracking and monitoring, clarifying property rights or earnings rights on land use, and raising the prices of agricultural products to increase agricultural earnings. These efforts are deemed appropriate strategies for removing current rural-financing bottlenecks, if they can be achieved.
4. Innovating loan business models by providing multiple methods and multiple

timeframes for the loan payback schedule so as to reduce the risks of long-term loans. Loans could be made to individuals, cooperatives, or communities.

5. Increasing cooperation between financiers and insurance companies in order to spread the risks of loans.
6. Clarifying property rights and rights to investment proceeds. Encourage land-use transactions, land-use concentration and land-use efficiency. Enhance loan-use tracking and monitoring rather than focusing on loan restrictions.
7. Differentiate and balance small loans between for-profit businesses and non-profit businesses, and increase support for non-profit business operations.
8. Make efficient use of financial derivatives to enhance loan capabilities and liquidity.

## 一、前言

城乡一体化是指相对发达的城市和相对落后的农村要打破相互分割的壁垒，逐步实现生产要素的合理流动和优化组合，促进生产力在城市和乡村之间的合理分布。城乡一体化的提出源于破解“二元社会”格局弊端的需要，也代表了我国社会历史发展的必然趋势。健全农村要素市场体系，是促进城乡生产要素自由流动，充分发挥市场在资源配置中的决定性作用，进一步解放农村社会生产力，促进城乡一体化的根本性举措。当前，中国依然处于“转型国家”向“城市化国家”的过渡时期。在已有国家调控和引导农业农村发展的政策体系中，还存在着一些“盲区”：如农村金融体系发育严重滞后，缺乏对农民创业的有效扶持措施；农村公共服务供给不足、质量不高，对社会力量的参与缺少规范，等等。针对这些问题的改进政策，不仅需要各地自下而上的实践探索，同样不能缺少多层次、多领域视角的理论分析与制度设计。特别是随着我国粮食生产连年稳定增收，农民收入持续较快增长，农村面貌加快改善，我们应该尝试从“外推型发展”模式向“内源式发展”模式转变，从单纯的“政府主导”向“政府主导与社会参与相结合”，从“输血”转向“赋能”，更加重视农业农村农民的发展潜能，支持农民在农业农村发展中体现主体地位，提升农业生产能力、农民就业创业能力、农村自组织能力和公共服务供给能力。

基于以上认识，本研究立足国内现状，结合国内外经验，以完善农村要素市场体系为核心，选取影响农民发展能力的关键环节和亟需政府支持的三个领域作为主要研究对象，以期建立适合中国本土、具备更强可操作性的城乡一体化建设体系提供理论政策参考。具体包括：（1）城乡公共服务均等化。随着我国从“生存型社会”进入到“发展型社会”，城乡一体化发展的目标，随之也转向了实现广大农民的自我发展和公平发展。在此背景下，如何构建以农民公共需求为导向的农村公共服务供给体系，提高农村公共服务供给效率，是一个亟待研究和解决的重大课题。（2）农村人力资源开发。农村人力资源开发在我国农村经济社会发展和人才强国战略布局中处于举足轻重的地位。由于长期以来

存在的城乡二元体制，我国农村人力资源状况和城市相比还存在很大的差距，实现党的十八大报告提出的“从人力资源大国迈向人才强国”的目标，必须以农村人力资源优先开发、农村人才优先发展为前提。为此，亟需加强理论研究，分析国内外成功经验，为农村人力资源开发政策创新提供参考。（3）农村财政金融体系创新。“十二五”规划对新农村建设提出了具体要求，核心就是要推动广大农村地区的现代化发展。要达到这一目标，解决农村发展的要素瓶颈问题，就成了当务之急。本研究通过梳理农村现存的问题，尤其是对农村发展有举足轻重作用的农村金融要素市场问题，着眼于寻找原因，提出对策，以达到促进农村发展的目标。

## 二、存在的主要问题

### （一）中国城乡基本公共服务均等化存在的问题

经过 30 多年的改革发展，农民公共需求结构发生了明显变化，农民基本公共需求出现了一些新特点，如：**农民基本公共需求供给不足**，农村公共教育服务质量不能满足农民需求，农村公共教育服务不能满足留守儿童教育需求；农村养老保险覆盖面低，筹资方式城乡差异大，农村集体养老水平低；**农民工流动性与基本城乡公共服务对接机制缺失**，大量的农民工很难平等地享受城市的各项公共服务、**失地农民的长效社会保障机制的供求矛盾等**，由于我国二元经济社会结构的现状以及法律法规不完善等原因，处于城镇化转型压力下的农民往往面临着生活、就业、养老、医疗等诸多方面的实际困难，而这些困难的克服，则成为检验我国政府、市场和社会发展水平的一项重要指标。

### （二）中国农村人力资源开发存在的问题

尽管近年来我国各地在农村人力资源开发方面取得了明显成效，但是目前农村人力资源开发还面临着很多深层次的问题。首先，**农村教育方向出现偏差**，基本沿袭“升学教育”的教育模式不符合农村发展实际，国家教育投资中农村只占有极小的比例，农村基础教育和职业教育水平落后，导致农村人力资源

科学文化素质低下。其次，**农村人才流失严重**，尤其是西部地区多数经济社会落后的农村，大都成为人才流失的重灾区。近年来农村劳务输出过程中，大批年轻力壮并具有一定素质的劳动力转移就业，农村人才大量流失，农业生产后继无人，还带来了留守儿童教育、留守老人照管等社会问题。第三，**人才区域分布不均衡**。由于经济和社会发展滞后，农村难以培养出人才、吸引人才、留住人才，形成了东西部地区和城乡之间极不平衡的人才分布状况，中西部地区一大批国家级贫困县的农村地区，更是人才欠缺的人才“洼地”。第四，**城乡人力资源市场不统一**。长期实行的城乡二元结构导致劳动力被分割为城镇劳动力和农村劳动力，两者实行不同的就业政策，农村劳动力在求职、就业、管理等方面仍然受到不平等待遇，这种既不公平又缺乏效率的制度与建立城乡统筹的人力资源市场相矛盾。

### （三）中国农村信贷与金融市场存在的问题

中国农村现存的问题主要体现在制度层面、自然资源禀赋方面、金融资本支持层面、农村劳动力方面、技术支持和市场方面。制度层面的问题是城乡二元结构在改革的大潮中并没有得到缓解，城乡差别增大，农村土地管理制度局限性、流转和管理方法落后，农产品价格低，利润少，农民收入差。自然禀赋方面有农田少，分布不均匀。根据 2013 年 12 月土地调查数据，全国人均耕地为 1.52 亩地，14 个省份人均耕地少于 1 亩。金融体制改革后，农村信贷体系受商业金融冲击大，设点少，服务差，手续烦，资金回流城市寻求高额利润；贫困地区贷款额受限，规模小，无抵押，真需要的贷不到或不愿贷，不解决根本问题；由于城乡差别，贫困地区劳力外流，对贷款的需求力不强；富裕地区政府介入，贷款容易，主要用在农转非，对农村发展功效不大。国营农场在政府补贴和担保下，情况较好，但可持续性有问题，现代化速度不快。有国际金融组织支持的地方，手续繁琐，需要强大的智力支持。基本是小农贷款和小农经济形态占主流，现代农业意识不强。农村空巢现象严重，劳力和智力外流，缺乏科技，缺乏组织，耕作方式分散落后问题很多。市场和农产品加工能力薄弱，物流不畅，价格偏低。城乡一体的结果大多是城市兼并农村，农民上

楼，子女转型，并不利于农村的长期发展。

### **三、原因分析**

#### **（一）研究方法**

1.文献研究法。在明确议题后，课题组广泛收集相关理论文献、政策文件等，并对其中与项目相关的重点内容进行了摘录。特别是对国外经验进行了了解、分析和梳理，总结出一般规律。

2.个案研究法。在个案研究研究中课题组采取了参与观察法和深度访谈法。

3.参与观察法。在调查期间，研究人员通过参加农村社区的主要活动，并列席旁听一些相关会议，以获得生动、鲜活、真实的第一手资料。

4.深度访谈法。研究人员与政府官员、企业、社区组织负责人、农民等各方人士进行了面对面的深度访谈，以了解各方权利主体在农村公共服务参与中的动机、感受和看法。

对于收集得来的访谈资料，采取以下步骤加以处理：编码、归类、综合、概念化以及建立起原始资料和研究主题之间的相互关系。为了提高研究结果的可信度，研究者在研究中采用持久观察以及同辈陈述等方法，尽可能减少研究偏差。

#### **（二）研究创新性**

本研究通过综合运用多种研究方法，结合宏观理论研究与微观案例分析的视角，全面系统的分析了我国农村要素市场的发展现状及其主要问题。相对于以往的研究，本研究重点聚焦于公共服务城乡均等化、农村人力资源开发及金融保障这三个关键环节，在深入一线了解信息，比较经济社会发展水平程度不同地区的主要问题与改革发展模式的基础上，联系国内外相关经验，有针对性地提出分类分阶段应对目前我国新型城镇化所面临的挑战的政策建议，在学理研究和助推改革实践的两个层面上都取得了显著的创新成果。

### （三）研究结论

#### 1.农村税费改革后农村基本公共服务供给的制度模式特征和弊端

从行政推动到内源发展，从供给导向到需求导向，农民基本公共需求的新特点和供需不平衡现状迫切需要重新界定政府在基本公共服务供给中的角色，明确政府的职能，找到政府在城乡基本公共服务均等化过程中的着力点，形成政策的累积效应。但是，当前中国农村基本公共服务供给的制度模式还存在一些不足，**以地方基层政府为主的基本公共服务供给机制**，我国在由计划向市场经济转轨的过程中，出现了某些矫枉过正的情况，简而言之就是由人民公社时期的大包大揽、行政吸纳社会，变为改革开放后的放权过多、责任政府建设存在缺失。特别是自分税制改革后，中央政府又下放了许多对公共服务的供给职能，而承接任务的地方政府或受限于财力不足，或因逐利动机驱使，往往也难以尽到职责，日积月累，结果形成目前农村基本公共服务供给不足的状况。**以自上而下为主的基本公共服务供给决策机制**，基本上是按照“中央-省-市-县-乡镇-村-农户”的次序层层落实。这种带有很强的指令性、主观性和统一性的程序基本在地方已经成为一种决策习惯，导致了基本公共服务供给结构失调，并造成公共服务供给政策执行偏差。**以财政转移支付为主的基本公共服务供给筹资机制**，其转移支付总体规模不大，转移支付制度缺乏规范的转移支付办法，专项转移支付项目设置不合理，专项资金的管理和监督不到位等对农村公共服务的供给带来了制度阻碍。

#### 2.中国农村人力资源开发现存问题的原因分析

我国历来高度重视农村的发展，近 10 年来每年的一号文件都聚焦“三农”问题。在农业、农村和农民这“三农”问题中，最关键的因素就是农民。农村人口的总体教育水平还很低。尽管近年来有了很大改善，但多数农村人口没有从高中毕业。据 2010 年人口普查，22 岁—30 岁间的中国农村人口，只有不到 20%从高中毕业。这与城市形成鲜明对比，城市有超过 66.7%的相同年龄段的人口从高中毕业。为贯彻落实规划，农业部制定了农村实用人才培养计划，各



地大力开展农村人才培训工作。依托农村实用人才培训基地，举办农村实用人才带头人示范性培训和阳光工程，培训基层组织负责人、农民专业合作社负责人和大学生村官。同时，开展基层农技人员培训，提高基层农技推广人员业务素质 and 技能水平，增强科技对农业农村经济发展的支撑能力和基层农技推广体系为农服务能力。鼓励建立专业合作组织和专业技术协会。农民专业合作社人才和龙头企业人才培养工作取得了阶段性成效。此外，还通过实施大学生村官计划，为农村发展注入新的人才活力。

针对现存问题，课题组结合国内经典个案，对湖北省部分农村实用人才培养示范基地、广西百色市深入开展农村实用人才培养“两通过”工程、云南省永胜县农村劳务输出和云南省永胜县大学生村官管理开发经验，做了进一步的分析。比如，因为大学生村官不适应农村生活环境；大学生村官就职动机各异，影响其全身心投入工作；大学生村官缺乏工作经验；大学生村官难以有计划地开展工作；大学生村官岗位和自身专业不对口等原因，造成大学生村官管理存在一定的困境。

### **3.中国农村信贷与金融市场现存问题的原因分析**

经过数十年的努力，我国农村金融市场有了长足发展，但仍存在诸多问题。我们认为，主要原因在于以下几个方面：第一，农村发展问题对所有国家来说，都是一个棘手的公共政策问题。农产品在国计民生中的重要地位决定了它的价格必须在社会整体能够承受的范围之内，而它的生产成本往往高于它社会能承受的价格能力。为了保障农产品的供给，各国往往采取农业补贴的方式，因而引起一系列农业政策的讨论。第二，中国农村发展的瓶颈因素是城乡二元结构的管理方法不合理，使得城乡差距人为扩大化，不少农村劳动力弃农进城打工，对农业贷款要求降低，不利于农村发展。第三，要素市场流通本身的问题。20 世纪 90 年代中国金融体系改革以来，大银行开始面对市场，进行商业性操作，政策性银行的改革虽然也有相当的进步，但与变化的需求相比，力度跟进不够。客观结果是不但资金下乡难，而且农村金融回流城市，寻求高利息回报。农产品价格低使得农业收入利润率不高，无法与城市竞争投

入。第四，农村产权不明，土地使用权流转机制不全，金融保险机构服务网点缺少，服务功能滞后、农村金融机构功能定位等都是问题，这些都影响了农村金融的发展和农村发展。

#### **4.结语**

随着全面深化改革共识的达成，中国经济社会发展开始进入一个全新的历史时期。为了进一步打牢稳定、健康、可持续发展的基础，及时有效地应对解决发展中出现的一系列新问题、新挑战，进一步提升发展质量，我们有必要紧密结合中国社会发展现状，准确把握那些影响社会主义建设事业的关键节点，进而在遵循中国特色社会主义整体发展规律的框架下，稳步治理历史遗留的结构性缺陷。而以新型城镇化实践为依托，以实现城乡一体化、均等化为价值目标导向的农村要素市场体系建设就是其中至关重要的一环。立足于广泛深入的调研和全面系统的理论研究，结合国内外发展实践中积累的相关经验，课题组对于目前我国农村要素市场现状及未来发展趋势形成了清晰的认识，并选择了公共服务城乡均等化、农村人力资源开发、农村财政金融体系建设这三个主要问题领域具体提出了针对性的改革创新建议，希望以此推动政府、社会、市场等多方主体达成改革共识，形成改革合力，尽快打破城乡二元结构的体制壁垒，促进各种保障性、生产性、发展性要素在我国城乡间公平、合理流动，真正使广大农村居民获得平等分享改革红利的权利与机会。

众所周知，中国农村要素市场体系建设是在一个有着政治动因主导下的城乡二元分化传统，而社会整体保障性机制又相当欠缺的条件下起步的，同时，考虑到中国作为后发现代化大国所面临的多重发展压力，中国的城乡一体化既不可能完全依靠行政权力单向推动的固有方式，也不可能通过简单照搬西方发达国家的既有模式来得以实现。总体而言，中国城乡一体化问题还需要中国人自己立足中国实际加以认识和解决，而在改革开放以来形成的顶层设计与基层实践创新相结合的发展过程中，我们对于中国经济社会发展的一般性规律已经有了更为准确的认识，在此简单归纳为以下三点：（1）农村要素市场健全的首要工作在于主体结构的改变。（2）依托新型城镇化作为农村要素市场体系建设

的主要动力。(3)通过政策工具与市场机制的结合理顺各种经济、社会关系。

总之，我们认为，中国农村要素市场体系建设作为一项系统工程，应当首先把握住城乡公共服务均等化、农村人力资源开发、农村发展金融财政支持等几个关键环节，依托新型城镇化的发展助力，沿着健全保障机制-培育自主发展活力-形成多元主体共管共治共谋发展的道路稳步改革推进，并将打破城乡二元结构壁垒作为各项任务的重中之重，惟其如此，各种历史遗留和改革中出现的矛盾问题才可能得到及时有效的化解，中国的城乡一体化事业也才可能得以进入一个赶超西方模式的全新发展境界。

## **四、对策建议**

### **(一) 实现中国城乡公共服务均等化的对策建议**

在充分借鉴世界各国农村公共服务供给经验的基础上，立足实际的多元化路径选择、责任制政府框架内的公共服务体系建设、注重财政政策的调节杠杆作用、供给主体体系的多元化建设、健全承载基本公共服务的社区平台、开展城乡公共服务均等化建设和依托法律体系提供保障等，都将是我国农村公共服务体系建设中必须充分重视和解决的重大问题。结合我国实际和国外经验，城乡统筹视角下中国农村基本公共服务供给机制改革建设应该遵循以下路径：

1. 供给思想由“供给导向”向“需求导向”转变。公共需求导向的农村基本公共服务供给机制具有如下特征：一是农民需要什么样的服务，政府应在其掌握的资源和具备的能力范围下提供相应的服务；二是农民需要什么样的服务方式，政府在提供服务过程中应采取农民乐意接受的服务方式；三是当农民的公共需求发生变化时，政府应积极回应农民新的服务需求确保公共需求的满足。可以预见，在未来的公共服务均等化改革中，要想真正提高公共服务的满意度水平，以需求导向为主的供给机制的建立将是一个先决条件。

2. 供给主体由“单一”向“多元”转变。在政府效能提高、市场日益健全、社会日渐成熟的基础上，我们也应当逐步建立以政府为主导、市场组织和社会组织广泛参与的农村公共服务供给机制，集中财力优先安排群众最急需、受益面广、公共性强的农村基本公共服务，避免分散投入。引导、鼓励企业、个人和

各类社会组织加大对农村公共服务的投入，逐步改变农村公共服务投资过度依赖政府的现状，突破农村公共服务资金短缺的瓶颈，实现公共服务与产品供给主体的多元化。

3. 供给对象由“无差别”向“细化分类”转变。要着力改革以往供给导向体制下忽视差别化服务的弊端，具体而言，从服务对象的性质上划分服务划分，可以划分为社会组织和个人；从服务对象的范围上进行划分，可以划分为全体农民和特殊群体，比如农民工、失地农民就属于特殊群体；从服务对象的年龄差异进行划分，可以分为儿童、青年和老年，等等。在农村基本公共服务供给过程中，政府将进一步细化服务对象的分类，着重关注农民工、失地农民、留守儿童等特殊群体，提供有针对性的个性化服务。

4. 供给手段由“单一”向“多样”转变。我国在公共服务的提供方式方面已经适当地引入了市场化和社会化的运作方式，开始形成政府供给、市场供给和社会供给三大类型供给并存的局面。在未来的改革中，我们应当更加注重这三大供给手段之间的互补关系，注意到公共服务的提供者和生产者不是一一对应的，而是交互相连的，可以由一个提供者对应多个生产者，也可以由一个生产者对应多个提供者。在农村基本公共服务供给过程中，其供给手段也将由政府供给向政府、市场、社会多种供给方式转变。

5. 服务载体由“村委会”向“农村社区”转变。未来，我们有必要加强农村社区建设，依托目前形成“一村一社区”、“多村一社区”、“村庄合并社区”、“村企合一社区”等多种农村社区模式推动均等化公共服务体系建设。

6. 资金投入由“项目化”向“制度化”转变。在公共财政投入总量和比例日益提高的背景下，城乡基本公共服务均等化政策需要从加大投入逐步深入制度设计、政策制定等更为微观的层面，而提高资金使用效率和效益则将成为政策的核心取向。

7. 决策机制由“自上而下”向“自下而上”转变。适应于整个公共服务供给机制的变迁形式，转变“自上而下”的公共服务决策机制，尽力培育“自下而上”的公共服务决策机制，从而实现“自上而下”与“自下而上”双向互动的决策机制。政府提供什么公共服务，怎么提供，应先听取民众的意见，确立依据农民、农

村的内部需求来决定公共服务投资范围和方向的制度，建立体现广大农民对公共服务需求意愿的需求表达机制，让农民参与公共服务决策方案的制定，实现上情下达、下情上传。

8. 保障机制由“静态化”向“动态化”转变。应建立由国家、集体、农民三方负担的农村养老、医疗等社会保障制度，实现农村社会保障与城镇职工社保制度的接轨，并最终向城乡一体的社会保障体制过渡。

9. 监管机制由“行政化”向“法治化”转变。鉴于以往单一行政手段的局限性，我们在未来需要通过立法进一步明确政府、社会、公众以及司法机关在公共服务中的地位和作用，让各有关社会管理部门更好认清自己的职责和权限，防范一些公共服务主体在服务供给过程中权力滥用。同时，要尽快制定工资法、集体劳动关系法、社会救助法、社会福利法、社会保障法等法律，使社会管理的基本依据更加明确、具体。

## **（二）促进中国农村人力资源开发的对策建议**

1. 以各级政府为主导实施农村人才优先发展战略。

一是增强政府对农村人力资源开发的责任感和主动性，进一步明确政府的职责和任务，协调各部门的职责分工，切实加强组织领导。

二是逐步将免费义务教育范围扩大到高中阶段。起步阶段，在国家扶贫开发工作重点县推行免费高中教育，然后逐步扩大范围，中央财政对中西部地区进行重点补助。

三是研究制定农村人力资源开发的政策与规划，建立农村人力资源开发的长效机制，实现农村人力资源开发的制度化和经常化。

四是加强政府投入，建立完善农民职业教育和培训体系，完善农村实用人才评价激励机制，着力造就一大批适应新农村建设的生产和经营能手、乡村教师、乡村医疗卫生服务人员、乡村科技推广人员、乡村文化工作人员等各类人才。

五是加强农村人力资源市场建设，推进向农村基层延伸的人力资源市场网络体系建设，加强对农村富余劳动力转移就业的公共服务，提升农民工就业和

创业能力。

六是适应建设新农村的需要，继续完善城市人才支持农村和农业的工作机制，调整和优化农村人才资源结构，为农业现代化和新农村建设提供人才保障。

## 2. 改进农村人才开发的工作机制。

一是建立健全农村人才资源的培养开发机制。一方面多渠道解决农村义务教育经费，因地制宜地进行农村教育布局调整，并在基础教育中渗透农业技能教育，为农村经济发展培养知识型、技能型的后备力量。另一方面对农村人才资源的开发，要根据开发对象不同的文化程度选择相应的开发方式，可将其中文化层次较高者开发成农村精英。对大部分一般文化层次的人才资源，可将其培养成具有一定技术、会经营的新型农民。

二是建立健全农村人才开发投入机制。政府主要负责农业基础性研究人才开发、农业技术研究人才和技术推广人才开发、农村公共服务人才开发等方面的投入；企业等非政府部门主要进行农村科技人才开发的投入。

三是改革完善农村人才激励保障机制。积极进行政策扶持，进行必要的表彰奖励，提高农村人才的政治待遇，完善各项社会保障机制，构建开放的城乡人才双向交流机制，建立完善农村人才工作绩效考核机制。

## 3. 制定促进农村人力资源开发的政策措施。

一是实施促进人才投资优先保证的财税政策。确保教育、科技支出、卫生投入增长幅度高于财政经常性收入增长幅度，较大幅度提高农村人才资本投资比重。加大资金清理整合，统筹安排建立农村人才发展专项资金，保障农村人才发展重大项目实施。加大对偏远农村地区财政转移支付力度，引导农村贫困地区加大农村人才资源开发投入力度。

二是制定人才向农村基层流动的引导政策。对在农村基层工作的人才，在工资、职务、职称等方面实行倾斜政策，并提高艰苦边远地区津贴标准。采取政府购买岗位、报考公职人员优先录用等措施鼓励和引导高校毕业生到农村基层就业创业，开发农村基层社会管理和公共服务等领域的公益性岗位，实施公职人员到基层服务和锻炼的派遣和轮调办法，实施好乡村人才对口帮扶政策，

完善科技特派员到农村基层服务的政策措施。

三是实施农村人才创业扶持政策。健全完善知识产权质押融资、创业贷款等政策，加大对农村人才创业的金融支持力度。完善知识产权、技术发明作为创业资本参股的措施。加大税收优惠、财政贴息力度，扶持创业风险投资基金，支持创办科技型企业。建立知识产权交易市场和信息平台，健全完善知识产权利益分配的政策。继续加大对工业园区等基础设施的投入，创建创业服务网络，探索多种组织形式，加强创业技能培训和创业服务指导。

四是实施农村人才发展保障政策。建立城乡一体化的人力资源服务网络。建立人才资源动态预测控制系统，健全企业用工登记、劳动人事争议仲裁、就业服务等公共服务平台，完善科技成果知识产权归属和利益分享机制，完善知识产权工作体系，改进科技评价和奖励方式，对高水平农村科技带头人和创新团队给予长期稳定支持，创新政府提供公共服务的方式，建立政府购买公共服务制度。

五是实施知识产权保护政策。制定农村实用人才和科技人才职务技术成果使用管理办法，明确职务发明人权益，提高主要发明人的受益比例。制定专利促进保护条例，明确职务发明人流动中的利益共享办法。建立非职务发明评价体系。完善支持农村乡镇企业发明创造的资助办法，鼓励创造知识财产。加强专利技术运用转化和维权援助服务平台建设。完善非物质文化遗产传承人知识产权保护相关措施。

#### 4. 实施农村人力资源开发工程。

一是农村科研创新人才推进工程。依托农村科技站、农民田间学校、农民专业合作组织、IPM 项目和重大科技项目（工程）等科研平台，选拔培养农业科研领军人才。

二是农村技术推广人才支持工程。结合国家基层农技推广体系改革与建设示范县项目，依托县农业广播电视学校和农业机械化技术学校等农业技术培训基地，组织对农技推广人才开展知识更新培训，选聘优秀涉农专业大中专学生充实农村基层农技推广队伍。选拔一批有突出贡献的农业技术推广人才，开展技术交流、学习研修、观摩展示等活动。

三是农村实用人才创业兴业工程。选拔农业产业化龙头企业负责人、专业

合作组织负责人，支持其进入高等院校、科研院所接受专业技术和经营管理知识教育，赴龙头企业、发达地区或境外参观考察、访问研修。

四是农村技能人才开发工程。通过开展科普宣传、科技下乡、新型农民科技培训、农民职业技能培训、农民田间学校、农民科技书屋等多种形式大力普及农业科技技能。加强农业职业技能鉴定基础工作，充分发挥农业广播电视学校和农业机械化技术学校的职能作用，利用其有师资、有场地、有教学设施的条件，认真开展“绿色证书”和“农机操作手”培训工作。

五是外出务工人才返乡创业工程。建立好外出拔尖人才档案，做好后续跟踪工作，并在合适的时机以适当的方式吸引他们返乡创业。加强对广大农民群众进行职业技术培训，并努力营造良好的投资环境，吸引一批有资金、懂技术、会管理的外出务工者回乡投资创业，对其所创办的企业，县、乡（镇）政府要将其纳入中小企业担保基金范围，提供一系列优惠政策。

### **（三）创新和改善中国农村金融的对策分析**

具体对策可以分为宏观和微观两个层面。宏观思路：从国家农村政策和城乡关系视角入手，解决制度瓶颈的限制问题。

1. 将农村金融体系研究放到中国金融体系和国家体制变革的大背景中研究。改变对农村发展的认识，不以城市发展为导向（不是农村变城市，而是城市产业走向农村），在发展方向上提出农村建设和发展需要突破传统小农经济思维，从大农业、现代农业和新型现代化农村的视角来考虑农村金融体系改革与创新。

2. 以“十二五”规划为主导，整体规划，多样发展，还我农村。划归城市发展的地区推动全面城市化。农村地区强调县、镇政府的农村工作主体功能，加强农村发展的战略规划、增加农业投入，特别是规划性基础设施投入，重点抓好农村发展和农产品加工和农产品技术和市场支持。

3. 克服传统小农思想，加大农业贷款额度，在有条件的地方采用美国模式，发展专业化、规模化现代农业；人口密集的农村采用日本方法，敦促土地集约，用合作社和传统农业科技化。大力进行农业基础设施投入，加大对农业



的技术支持。强调农村的生态功能，建设有城市生活方式的新农村。

4. 在社会能力承受范围内较大幅度提高农产品价格，提高农产品的市场竞争力和收益率，逐步降低农业补贴的幅度，保障农民务农的收益达到或接近城市水平。

5. 拓宽农村发展的定义，开展农村教育，提高农民创新创业意识和脱贫能力。

微观改革思路集中在农村金融服务领域，具体包括：

1. 制定对农业现代化建设有利、对农民有力的贷款机制。合理设置机构及网点，为小额信贷发展提供硬件基础。简化信贷手续和银行程序、放活农村和农产品一年内的短期投资、加强小额贷款法律和仲裁服务。

2. 建立农村信贷员分片承包制度，以及农村发展技术咨询和支持机构。让信贷员送贷下乡，保证服务区有贷款需要和还贷能力的人都能顺利贷款。同时，协助贷款管理，引进技术支持，保证贷款的合理使用。

3. 创新抵押和担保方式，为小额信贷发展提供安全保证。在抵押方面，将农户的林权、土地使用权、农村养老保险证和农业企业无形资产、信用证、定购单等作为担保物，纳入小额信贷抵押范围。在担保方面，开展联保贷款业务，让经济收入水平相似的农户组成联保小组，用“连坐”的方式加强农户间的相互监督与制约，有效降低小额信贷风险。也可采取“农业企业+农户”或“农业企业+联保小组”，或者由农村地区公务员为农户提供担保，或者使用直补资金担保贷款和土地收益保证贷款等方式，防止信贷违约。

4. 创新业务形式，为小额信贷发展提供动力。农业银行等涉农贷款机构可以采取灵活的还款方式，设计按季还款、分期还款产品，减小农户一次性还款压力，降低信贷违约风险；在信贷产品上，开发适合农村需要的信贷品种。此外，农业银行可依据孟加拉格莱珉银行、花旗银行低成本开展小额信贷业务方法，与基层农村合作组织合作，由其代理接受信贷申请、信贷资格初审、农户信用调查等业务，或者发挥其资金优势适度开展批发业务，明确界定合作双方的利益和责任关系，借助小额信贷公司掌握的农户信息，有效解决小额信贷信息不对称问题和降低小额信贷的成本。

5. 加强与保险公司的合作，为小额信贷发展提供外部保险。建立完善的保险体系，鼓励专业合作社抱团融资、提供有效担保、技术支持和产业产品扶持、增加农业投入、特别是规划性基础设施投入。信贷机构可以借鉴赞比亚商业性金融机构与保险公司合作的方法，积极与保险机构合作设计出多元化的农业保险、农业信贷保险，为小额信贷业务的发展提供充分的外部保险。

6. 明确产权或收益权，鼓励承包经营权流转，促进土地集约，加大后审计跟踪。

7. 均衡发展商业性小额信贷和公益性小额信贷。公益性小额贷款是商业性小额贷款的补充，对公益性的小额信贷要增加政府补贴。

8. 使用衍生金融产品。比如中国农业银行推出的惠农卡等。