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促进我国农村金融体系发展的
财税政策研究

Study on the Fiscal and Tax Policies Improving the
Development of the Rural Finance System of China

国家自然科学基金资助项目

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内容摘要

本文从我国城乡间资金流动问题出发，在建立一个相对完善的农村金融体系的基础上，研究如何充分发挥财政税收政策在农村金融体系中的作用，达到改变我国农村资金通过金融体系外流的现状的目的。

本文对我国农村资金流动问题进行了分析，经过测算出农村资金的流出量，实证得出农村资金外流是不争的事实结论，并提出仅仅依靠市场让资金自发的流动并不是资金的最有效流动，只有政府合理的引导资金的流向才能保证整个国民经济的协调发展的观点。

农村金融机构的改革应该将改变我国农村资金外流现状作为重要目标。通过将农业政策性信贷业务划转至农业发展银行等方式，真正实现农业银行商业化和农业发展银行政策化。农村信用社则要因地制宜地选择产权与组织结构的运行模式充分发挥支农作用。同时也要尝试设立健全农业产业投资基金等直接融资工具，采取多种方式完善我国农村金融体系。

通过实证分析得出降低营业税可以增加农村金融机构农村贷款投放量，降低所得税可以增强农村金融结构自身资本积累能力的结论。并结合我国农村金融的改革，提出对农村金融机构实行亏损抵回、将农信社联社与下辖社合并纳税等用于减轻农村金融机构税收负担的税收政策。提出财政购买农村金融机构的可转换债券、财政出资设立农村金融资产管理公司等用于提高农村金融机构的资本充足率和化解其不良贷款的财政政策，以及财政直接或辅助其他金融机构收购破产农信社、建立财政支持下的存款保险体系等用于救助和清理关闭农村金融机构的财政政策。同时就我国财政对支农贷款贴息的问题进行了分析，得出贴息与农村小额信贷偏离目标群无关财政支农贴息不能取消的结论。

运用国际比较的方法对外国政府支持农业保险和信用担保的做法进行了研究，认为要改变我国针对农业风险采取的以传统财政农业救灾资金投入为主的单一方法，通过补贴农业保险保费和管理费、对农业保险再保险

减免税等财税手段来促进农业保险体系的发展；同时运用财政直接注资或借款、财政投资信用担保风险基金、建立健全财政支持下的再担保、对信用担保再担保机构减免税等财税手段支持信用担保体系的构建，从而解决我国农户与中小乡镇企业贷款难的问题。

论文的创新之处体现在以下几个方面：

1、采用了较为新颖的研究角度。本文以解决农村资金外流问题作为研究的主线和目标，从如何运用财政税收政策促进农村金融体系发展的角度进行研究。

2、通过设计计算公式对通过农信社流出的农村资金量进行了测算，实证得出农村资金通过金融渠道外流是不争的事实这一结论。提出了仅仅依靠市场让资金自发的流动并不是资金的最有效流动，只有政府合理的引导资金的流向才能保证整个国民经济协调发展的观点。

3、通过对农村金融机构营业税效应的实证分析，得出降低营业税可以增加农村金融机构农村贷款投放量的结论。

4、针对当前农村小额信贷贴息导致贷款偏离目标群的观点，通过分析不同农户的信贷行为得出贴息与农村小额信贷“跑题”无关，贴息不能取消的结论。

5、针对农村金融机构当前存在的主要问题提出了一些较为新颖的解决方案，并对促进农村金融体系发展的财税政策进行了较为新颖的设计。

关键词：农村金融；财税政策

Abstract

Focusing on the problems of capital flow between urban and rural areas in China and on the basis of relatively integral rural finance system, the thesis researches into how to bring fiscal and tax policy into full play in order to change the status quo that the rural capital drifts away through financial system.

Analyses are done on the problems of capital flow between urban and rural areas in China. The concrete evidence that rural capital does drift away is proved through measuring and calculating the amount of the flow. Therefore, the thesis is put forward that it is not the most effective way to let capital flow spontaneously in the market. The only way out is that the government instructs the flow of the capital and it will ensure that national economy will develop harmoniously.

The reform of the financial department should be targeted at changing the status quo that the rural capital flows out. By means of transforming agriculture policy credit operation into the Agricultural Development Bank of China, the commercialization of the Agricultural Bank of China and the policilization of the Agricultural Development Bank of China can be realized. While the Rural Credit Cooperatives should choose the operation patterns of the property right and organization in accordance with the local conditions so as to have a role in backing agriculture. At the same time an attempt should be made to establish and consummate direct financing tools (esp. agriculture investment fund), and adopt various ways to improve the rural financial system of China.

Through the analyses of the concrete evidence, the conclusion is reached that by cutting the sales tax, the amount of loan in rural areas put on by the financial department can be increased and the reduction of the income tax can enhance the financial department's ability to accumulate the capital itself. By consulting the reform of the rural finance in China, it is suggested that some tax policies should be actualized in rural finance department, such as deficit return policy should be carried out and the Agriculture Credit Cooperatives and their

branches are allowed to pay tax together. In this way, the rural finance department can be relieved of tax burden. A series of fiscal policies are being put forward: government purchases the transferred bond issued by rural finance department; government invests in setting up rural finance assets management corporations, which will improve the rate of capital sufficiency of the rural finance department and eliminate bad debts; the government purchases or helps other finance department purchase the Agriculture Credit Cooperatives which going bankrupt and establish deposit insurance system with the aid of government finance to give them a hand and clear up or close down the agriculture finance department. Meanwhile, in the thesis, the analyses are conducted about how our government finance pays interest for the loan used in agriculture development. The conclusion is that there is no relationship between government allowancing the interest and small amount of loan straying away from the targets. Therefore, the policy of government allowancing the interest cannot be cancelled.

Furthermore, comparison is made between the ways that other countries support the agriculture insurance and credit guarantee system. It's believed that the traditional way of helping countryside, that is, the government finance provides disaster salvation funds aimed at the agriculture risk, should be changed. Fiscal and tax measures, such as allowancing interest for agriculture insurance fees and management fees, reducing and remitting the reinsurance fees, etc. will help improve the development of the agriculture insurance system.

Furthermore, various financial measures can be taken to solve the problems that it's difficult for medium-sized and small township enterprises to get a loan. Government can invest directly or lend a loan to credit guarantee organization and it can also invest in risk funds issued by the credit guarantee organization; The government can help improve reinsurance for the credit guarantee organization, reduce or remit the taxation of credit guarantee and reinsurance organization. These measures can bring benefits to the construction of the credit guarantee system and then solve the difficult problem of the medium-sized and

small township enterprises getting a loan.

The innovations of the thesis can be reflected in the several aspects:

1. From very original research angles, the thesis focuses on the problems of capital flow between urban and rural areas in China and does the research of how the finance and tax policies improve the rural finance system.

2. The formula is designed to calculate the amount of the rural capital through the Agriculture Credit Cooperatives. Therefore, it is proved that the rural capital does flow away through financial ways. The thesis is put forward that it is not the most effective way to let capital flow spontaneously in the market. The only way out is that the government instructs the flow of the capital and it will ensure that national economy will develop harmoniously.

3. Based on the concrete evidence of sales tax effect on rural financial department, conclusion is reached that reducing sale tax can increase the amount of rural loan output of the rural financial department.

4. Aimed at the opinion that the interest allowance by the government results in the loan deviation from the targets. By the analyses of the credit behavior of different farmers are conducted, it is concluded that there is no relationship between government allowancing the interest and small amount of loan straying away from the targets and the policy of government allowancing the interest cannot be cancelled.

5. Aimed at the major issues existing in the rural financial departments, some innovative and original settlements are suggested. Furthermore, new design in done on fiscal and tax policies those will improve the development of rural financial system.

Key Words: Rural Finance; Fiscal and Tax Policy

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