

论文

困局与突围：我国农户金融供需现状及政策建议----基于全国28个省市（自治区）抽样调查的分析

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摘要:

基于全国28个省市（自治区）农民的抽样调查，对当前农民金融需求与供给的状况、存在的困难与问题进行分析后发现：当前农村金融产品日益丰富，农民的金融行为日趋多样化；农民的金融需求旺盛，以小额贷款为主，应积极推广农村小额信用贷款；农村新型金融机构发展较慢，信用社仍担当金融服务的主角；农村金融服务仍有空缺，应加快农村金融网点的全覆盖，改进金融服务方式，提高服务水平与质量；加大农村金融创新力度，积极稳妥地探索住房、林地和土地抵押融资方式，扩大农村有效担保物范围；进一步加强农村金融监管，防范金融风险。

关键词：农村金融 抽样调查 政策建议

Predicament and Breakthrough: Rural Financial Supply and Farmers' Demand and Policy Recommendations: Sample Analysis of 28 Provinces (Autonomous Regions)

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Abstract:

Capital provides strong support for the rapid economic development of east China, but significant differences are found in this region in aspects such as financial revenue and expenditure, fixed asset investment, FDI, overseas investment, and bank deposits and loans. Additionally, the economy in this region exhibits unbalanced growth due to different economic structures and foreign capital utilization. As shown by the results of empirical analyses, the capital flows differ significantly. Data on the bank deposits and loans in the eastern region indicate a net general capital outflow. The fixed asset investment per capita greatly promotes the regional economy, but the differences in the regional economic structures have led to different influences of financial revenue and expenditure and FDI on the economy. The differences between deposits and loans per capita haven't resulted in significant impacts on east China as a whole, which indicates the inefficiency of transforming savings into investments in the region. However, such differences are manifest in three districts in the eastern region.

Keywords: rural finance sample survey policy recommendations

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