



黄奇帆： 通过改革释放红利推进城镇化

Mayor Huang Qifan: Reforms will Benefit Urbanization

5月11日，由中欧国际工商学院和联合国教科文组织-熙可生物圈城乡统筹研究院共同主办的“2013第二届中国国际农商高峰论坛”在京举行。重庆市市长黄奇帆（EMBA 1998）先生出席论坛并发表精彩演讲，深刻阐述了中国城镇化、工业化和农业现代化过程中所遇到的问题，并结合重庆改革经验畅谈解决之道。本文摘自黄奇帆市长的演讲，经编辑整理而成。

Chongqing Mayor Huang Qifan (EMBA 1998) shares his views on obstacles to China's urbanization, industrialization, and agricultural modernization and provides solutions based on reforms made in the municipality he leads. This is an excerpted and edited version of his speech at the CEIBS-UNESCO-CHIC 2nd China International Agri-Business Forum, held at CEIBS Beijing Campus in May 2013.



Urbanization, industrialization and agricultural modernization are major trends in China's social development. In implementing these steps, the government should not only provide funding and attract investment but it also needs to address the prolonged, systemic problems and leverage the benefits that can be generated from reform.

China is unique in that it is the only country, within the last 100 years, that has had more than 200 million rural workers undergoing urbanization and industrialization. This change took place within the last 30 years. However this urbanization process has led to a growing shortage of land in the cities, which results in increasing housing prices. Meanwhile, the supply of rural land keeps decreasing and the amount of land available for farming may fall below 1,800 million mu. In addition, farmers in rural areas earn very little income from their property or other assets.

Reforming the Household Registration System

Urbanization is a process through which rural dwellers become city residents. If rural workers have to return to their hometowns when they get old, China's urbanization will be incomplete as it will not reach the 'Lewis Turning Point'. That is the point at which the number of rural workers declines to 10% to 15% of the population and they can still meet the agricultural needs of the entire society; where the productivity of rural labour increases to the

same level of urban productivity and there is urban-rural integration.

Viewed within this context, there will be three benefits from reforming the household registration system. First, the rural population will decrease – but only if rural workers can become legally recognised urban residents after 5 or 10 years. If that happens, there will be a change to the current situation in which there are 900 million rural workers, with each household possessing 5 mu of farm land. Within 10 years, at the very least, each rural household will probably have 10 to 15 mu of farm land, which will bring about a scale effect. As a result, there will be an increase in the productivity levels of rural labour. Second, a reformed household registration system will help cities break through existing bottlenecks. Every December, rural workers in coastal areas return home for almost 3 months, leaving factories in limbo. That results in both a loss in capital and labour, undermining China's economy. This problem could be solved by providing rural workers with permanent residence in urban areas. Lastly, household registration system reform will help eliminate concerns about inequity in social security and provide the same benefits to both rural workers and urban residents.

Chongqing is a pilot project for coordinated and comprehensive urban-rural development reform. Working closely with the central government, we have learned a lot in recent years. We have formulated a plan for reforming rural workers' current household registration system. In certain cases, rural workers who hold resident permits for cities [hukous] enjoy the same benefits as urban residents in terms of: endowment insurance, medical treatment, housing, children's education and the employment threshold. In rural areas, workers have access to leased land, forest land and land for housing. The existing national regulations stipulate that rural workers who legally become urban dwellers [through the hukou system, with all the property-related benefits this brings] should no longer have the right to use leased land, forest land and housing land in rural areas. But we have implemented a change that allows rural workers to retain their property rights even after moving to the city. So they have some input in deciding how the land is used, and this is no longer just a matter of government decree.





近几十年来,城镇化、工业化和农业现代化是中国社会发展的主要趋势。在发展过程中,政府除了要投资、发展、招商之外,很重要的一点,就是对各种普遍性、长期性、周期性的问题进行改革,通过改革释放红利,从而推动城镇化、工业化和农村现代化的健康发展。目前,我们在城乡统筹方面有三个不能回避的问题:

首先,在城镇化和工业化过程中,30年来形成了2亿多农民工,这是中国城镇化独有的现象,其他国家百年来未曾遇见。其次,城镇化过程中城市土地越来越紧张,房价越来越高企,而农村耕地又不断减少,甚至难以守住18亿亩耕地红线。第三,在农村,农民的财产性收入、资产性收入比重非常低,也是中国农业现代化进程中的一个普遍问题。以上三个问题不妥善解决,中国城乡统筹、农业现代化就会变成一纸空谈,一个无法实现的目标。

户籍制度改革

城镇化进程是农民逐渐转变为城市市民的过程,而不是城市现有市民自我发展、自我改善的过程。如果一个农民工在城市里工作十来年,等到年纪大了又不得不回乡养老,那么我们的城镇化就是不完善、不到位、半拉子的城市化,刘易斯拐点也不会出现。所谓刘易斯拐点指的是:当农业人口减少至人口总量的10-15%、少数农民能够为全社会居民提供农业产

品、农民劳动生产率与城市居民劳动产出基本持平时所出现的一个拐点,它体现为城乡一体化的实现和城乡生活水平的平衡。

中国推行农民工户籍制度改革有三大意义:首先,只有农民工进了城,5-10年后变成城市市民,落户城市,农村人口真正减少,那么目前9亿多农民,每户5亩耕地的状况才可能改善。十几年以后,每户农民将拥有10-15亩耕地,就能产生规模效应,提高农村的劳动生产率。其次,有助于摆脱城市发展的瓶颈:目前沿海开发区临近年底,农民工回家过春节,一走便是3个月,工厂停顿,老板叹气,这是资本的损失,也是生产力的损失,对经济破坏极大。让农民工落户城市,则有可能从根本上扭转这一问题。最后,户籍制度改革可以消除社会保障方面的不和谐因素,让农民工享受与城市市民同等的待遇。

重庆是国家确定的城乡统筹综合配套改革的直辖市、实验区,近几年来按照中央要求做了一些探索。我们制定了农民工户籍制度改革计划,满足一定条件的农民工可办理城市户口,享受五个“一步到位”,即与城市市民相同的养老、医疗、住房、教育和就业保障。此外,按照承包法原先的规定,农民工将户口迁进城市以后,就将不再拥有农村的承包地、林地和宅基地的使用权。但我们认为,所有权是一种财产权,使用权也是一种财产权,因此做了一些改革,让农民落户城市后,在农村的土地使用权还可以继续保留,是给亲戚朋友用,或是自己留存,是



Comprehensive Social Cost

The overall cost, to the society, for each rural worker is more than RMB100,000. If more than 200 million rural workers move to the city, the comprehensive social cost will be more than RMB30 trillion. But that should not be an excuse to postpone this until 50 years later. Urbanization comes at a cost for all nations, a cost which is only a fraction of rural workers' decades of contribution to cities.

According to our analysis, less than 40% of a rural worker's cost is borne by the enterprise for which he is working. One third comes from central and local government departments. Rural workers bear the rest themselves.

We should also bear in mind that this will not be a lump sum payment made within one year, but spread across 20 years or more. Take endowment insurance: it is expected to increase by 8% but this increased cost will be paid over a few decades. So it will be affordable. Even without a household registration system, there will be more infrastructure, public facilities, schools and hospitals since several million more people will be working in the cities. From this perspective, rural workers' immigration, which sounds like a dreadful

monster, can be implemented with little impact.

Land Problem

In countries that undergo urbanization, there is typically an increase in the amount of farm land available. But China is different, we are losing farm land. The average area of land for construction per capita is usually 100 square metres, compared to 250 to 300 square metres in rural areas.

So when 100 million rural workers move into the city and settle down, they need 10 billion square metres for construction, their land in the rural area is used for farming so that 25,000 square kilometres of land becomes farm land. So in the process, the amount of global farm land should increase. There's no nation in the world that has a shortage of land as a result of urbanization. Yet we face a shortage of land. Millions of rural workers [who live in cities but do not have hukous] can still use the land in rural areas even after they move to the city – and the urbanization rate is over 50%. In many cases, they do not return to farming and the land remains idle. That is the fundamental reason behind China's shortage of farm land.

How can we resolve the problem? We can resolve it with a little creativity from the constitutional and legal

闲置,或是转让,都听凭他的意愿。这个制度有流转性,但前提是农民自己支配,政府不强加干涉,从而使得农民工进城之后,遗留问题也处理得较为妥当,符合老百姓的利益。

社会综合成本

一个农民工进城的社会综合成本是十几万元,如果2亿多农民工进城,就是30多万亿元。如果因为成本惊人,认为此事不可行,必须搁在50年后推行,那就是错误的。全世界的城镇化都有成本,但是大家都在推行,没有谁将此当成成本,因为农民工本身是贡献人口红利的,他们在城市中工作几十年所产生的效益绝对能抵消成本,并且远远大于这个成本。

我们也进行了分析,大致上一个农民工进城的成本,近四成的费用由招聘企业承担,有三分之一是政府、市政建设的开支,还有三分之一是农民工社会性成本,由自己负担。

此外,成本不是一年内支出的,是在农民工移居城市20年乃至更久的时间中花费的。例如,养老保险费用需要增加8%,但并不意味着一年交几万元,而是在几十年的过程中逐渐支付,所以整个成本是可以消化、解决的,并不是一个大问题。就政府而言,即使不提供给农民工城市户口,几百万人在城市工作,基础设施、公共设施、学校医院该增加的还得增加,而将这些问题处理好了,听起来像洪水猛兽一般的农民工进城事件,就可以风平浪静地进行。

土地问题

全世界的城市发展过程,都是耕地增加的过程,就国家而言的确如此。那为什么我们国家30年来耕地不断减少?很重要的原因在于市民和农民居住状态的一个基本现象,即城市的人均建设性用地一般为100平方米,而农村的人均建设性用地一般为250-300平方米,全世界皆然。

当1亿农民工进了城,在城里安家落户,城市建设性用地的刚性需求就增加了1万平方公里,而农民工在农村的土地自然退出,复垦为耕地,有2.5万平方公里。这个过程,从全世界的宏观潮流来看,都是耕地增加的过程,没有哪个国家出现我国城市用地如此紧张的局面。我们城市用地紧张不是因为浪费,而是因为2亿多农民工进城了,城市化率超过50%,而这些农民的农村建设性用地基本没有减少,两头占地,这是中国土地紧张的根本原因。

如何化解这一问题?可以在宪法意义、法制意义上用一个技巧将它化解,重庆在这个问题上做了一些探索。我们成立了一家地票交易所,目前是全国唯一的地票交易所,当农民在城里落户一些年以后,他觉得宅基地实在没有用处,就可以交给政府复垦为耕地,而他可以将自己的耕地拿到地票交易所出售,房产商征收农民的土地需要指标,于是会从农民手中购买,

“我认为,合理的农民财产性收入应该在每年10%左右。”

如此一来,除掉复垦成本,农民也会增加一笔收入。

目前在国务院的批准下,地票制度正在重庆探索,已经进行了4年,还是非常合理的。我认为这项制度对整个国家有意义,从宏观长远来看,有利于城乡建设性用地综合平衡,最终保障城市供地,房地产价格不会因土地太少而畸形高涨,农村耕地也能得到保护。

农村金融

最后是金融下乡问题,重庆也好,全国也好,农村金融的比重都很低。我国有60多万亿元贷款余额,而农民、农户的贷款只有2000多亿元,农民得不到贷款,银行不借钱给农民,有人认为是技术问题,是银行太大弯不下腰来,因此要成立一些小银行,为农户服务,其实不然。关键在于信用,金融融通本身就是信用,信用的本质是财产担保。农村最大问题是没有可抵押的财产,农户的三块地——宅基地、农业用地、森林用地都归集体所有,承包法里明文规定不得用于金融质押。在法律规定下无法操作,这可能是改革需要探索的地方。

为了解决好这件事,重庆政府的确动了脑筋,我们让重庆的宅基地、农业用地、森林用地确权,作股权明晰,集体所有权作为财产权占20%,农民的劳动使用权、承包使用权同样是一种财产权,所占份额为80%。有了这个定义以后,农民可以将自己80%的份额用于质押,这样就改变了游戏规则。

如此一来,事情合情合理也合规,还获得了金融系统的支持,在三年时间内我们的农户贷款从30多亿元增加到了目前的300多亿元,农民增加了金融资产,农业生产加速发展,同时农民的财产性收入也相应增加。我认为,合理的农民财产性收入应该在每年10%左右。

总之,如果能够将农民工进城这件事做好,农民数量减少,农村劳动生产力提高,推动城镇化,妥善实行地票制度,城乡建设性用地一增一减平衡有余,那么城市房地产业也会更健康;再加上调整法规、扶植农村金融,农村农民的财产性收入也会增加。通过改革产生红利,这将是未来20年中国城镇化、工业化和农业现代化的重要途径。

perspectives. This is a discovery Chongqing has made. We established a 'land ticket' exchange system, the only one in China. After farmers have settled down in the city for a number of years, they can give their land to government for reclamation. Reclaimed land can be sold via 'land ticket' exchange. So although there is a cost [to the government] for reclamation, farmers can benefit from it.

With the state council's permission, Chongqing has been experimenting with this 'land ticket' system for four years with some degree of success. I believe this system could be applied across China. In the long-term, this approach would be effective in achieving a comprehensive balance between land used for rural and urban construction, which will finally guarantee a supply of urban land. This would protect farm lands, address the land shortage issue and curb housing price increases.

Rural Finance

The last point I want to discuss is finance in the countryside. Rural finance accounts for a small share of the sector whether we are talking about Chongqing or across all of China. China has a loan balance of more than RMB 60 trillion, of which farmers account for only about RMB 200 billion. Some believe this is because large banks do not cater to farmers and so we need to establish small banks that will meet farmers' needs. But in fact the key is credit. Financing is about credit, and this is inextricably linked to using property as collateral. Rural financing problems come from a lack of collateral property because the three kinds of

land available to farmers – housing, farm and forest land – are collectively owned and can't be used to get a mortgage. During the reform process, we need to study these and other hurdles within the existing system.

The Chongqing government really put a lot of thought into resolving this problem. We have changed the rules regarding property rights. We now recognise that collective ownership makes up 20% of property rights while labour usage and leased use share the other 80%. With this new definition, farmers can use their 80% as collateral.

In this way, the process of obtaining a loan becomes fair, reasonable, complies with the rules and gets support from the financial system. Chongqing farmers' loans now stand at more than RMB30 billion, up from about RMB3 billion a few years ago. Farmers have generated financial assets and agricultural productivity has accelerated; their property income has also grown. I believe farmer's property income should be around 10%.

In general, if we can effectively deal with rural workers' household registration, which decreases the number of farmers and boosts urbanization, properly implement the 'land ticket' system, and the supply of land available for construction remains stable, the urban real estate market will become more sound. Rural residents' property income will grow if adjustments are made to the law and regulations, and rural finance can be boosted. These benefits that can be derived from reform will be an important impetus for China's urbanization, industrialization and agricultural modernization over the next 20 years.

