

Analysis on the Rural Finance Accurate Poverty Alleviation in Handan of Hebei

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Abstract: This article from a background of the financial poverty alleviation accurate poverty, Handan also formulated goals and tasks according to their own problems, combined with the present situation and achievement of precise poverty alleviation work, and make a simple analysis for the existing problems in the work of poverty alleviation. In recent years, there are some outstanding problems in the work of poverty alleviation in Handan, such as, the current poverty relief system is not perfect and needs improving, the pattern of anti-poverty project is single, lack of the innovation of financial product and the distribution of funds to alleviation poverty is not in place, which is the most serious problem. According to the data provide by government, some reasons contribute to poverty in rural areas, and puts forward some countermeasures and suggestions according to the specific situation of poverty alleviation, the main purpose is to transform the pattern of "blood transfusion" poverty alleviation into "hematopoiesis".

1. Introduction

In the crucial stage of building a well-off society in an all-round way, General Secretary Xi Jinping put forward the "financial precision poverty alleviation" on the issue of rural poverty. The General Office of the Party Central Committee and the State Council attached great importance to this issue, and issued relevant documents on precision poverty alleviation work subsequently. Rural financial precision poverty alleviation is in a prominent position.

To complete the staged task of building a well-off society in an all-round way, we must pay more attention to complementing the "short board", which is the problem of rural poverty and the most concerned issue of General Secretary Xi. To make up for this "short board", we must pay attention to Accurate poverty alleviation, financial precision poverty alleviation and past fiscal poverty alleviation policies must make good use of financial instruments, organically combine financial intermediation and financial markets, mainly in the word "precision", from all aspects of poverty alleviation project arrangement, fund use and support targets. It is necessary to reflect precision and accurately support the rural poor. In this context, Handan city, Hebei Province has also launched financial poverty alleviation work, using bank credit, insurance and other financial tools to tailor a series of related financial products and services to different characteristics of different parts of Handan City, making poverty the poverty alleviation work in all areas of the region has been optimized, and the allocation of resources has been optimized. From the past "extensive" poverty alleviation model to "precise", the rural areas have been transformed from "transfusion-type poverty alleviation" to "hematopoietic poverty alleviation". Let the people really can be self-reliant.

2. The status of financial precision and poverty alleviation in Handan City

2.1 The current situation of poverty in Handan City

Handan has jurisdiction over 4 districts, 14 counties, 213 townships, and 5,208 villages and towns, with a total area of 12,000 square kilometers, a total population of 10.497 million, and a rural population of 6.675 million. In 2016, there were 7 key poverty alleviation and development counties in the city, with 480,800 poor people, accounting for 7.2% of the rural population. The net

income of poor households in Handan was 4,056 yuan, lower than the national average of 5,519 yuan, to four national levels. For example, in poverty-stricken counties, as of the end of 2016, the per capita GDP was 1,8035.5 yuan, which was 58.8% of the city's total, which was 70.45% of the country. There are 536 poverty-stricken villages with key targets, and the poverty alleviation mode has changed from “big flood irrigation” to “different drip irrigation” to achieve precise poverty alleviation and continuously enhance the endogenous motivation of the development of poor households and poverty-stricken areas. According to the survey data, during the “Twelfth Five-Year Plan” period, the Handan Financial Poverty Alleviation and Development Fund invested 536 million yuan, and the city's poverty rate dropped from 9.13% to 5.26%, of which about 230,000 people gradually achieved poverty alleviation, and about 150 poverty. The village got rid of poverty. By the end of 2016, there were four state-level poverty-stricken counties in Handan City: Wei County, Daming County, She County, Guangping County, more than 640 poor villages, and 240,000 rural poor.

Table 1 Statistics of poverty population in counties of Handan City

area	Number of people	General poverty	Proportion (%)	Minimum poverty	Proportion (%)	Five people who are poor	Proportion (%)
Ji County	3296	2284	69.3	1003	30.43	9	0.27
Linyi County	14673	8470	57.73	6177	42.1	11	0.07
Cheng'an County	11186	8171	73.05	2532	22.64	483	4.32
Daming County	57173	31978	55.93	23174	40.53	2018	3.53

2.2 Analysis of the causes of poverty in Handan City

I have summarized the causes of poverty in rural areas of Handan City into the following two aspects. The first aspect is the internal reasons of the family in poverty-stricken areas. Figure 2 shows that poverty caused by poverty in rural areas is the main cause of poverty. The majority of the poor are elderly. If the elderly is seriously ill, the whole family will be dragged down, plus the income of the farmers. Less, bringing enormous economic pressure to the entire family will only lead to poverty. In the second aspect, the income of rural poor families is relatively simple, and there are many expenditures in various aspects. There are many family members and the education level are very low. Therefore, the self-development ability of poor households is weak. Many family laborers go to work in cities and stay behind. In the rural areas, there are old people and children, which leads to the development of local characteristic industries.

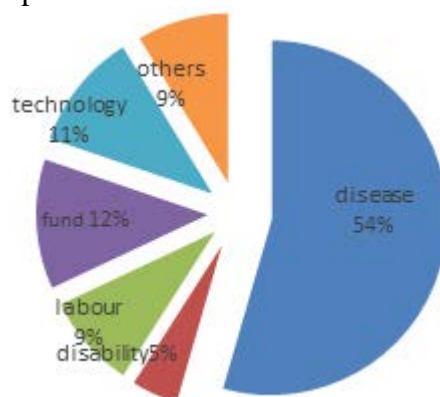


Figure 2 Main causes of poverty in poor areas of Handan City

In the second aspect, it is difficult to improve poverty. First, there are many poor people. For example, Daming County itself has more than 50,000 people, and the poor population accounts for more than 30,000. This will make it difficult to identify targeted poverty alleviation targets, and the poverty level is difficult to define. Channels are difficult to account for, so it is difficult to rank farmers according to their level of poverty. Secondly, from the perspective of the whole region, it is difficult to co-ordinate the funding problem. The government of Handan City is also limited in financial resources. It is difficult to cover all the poverty-stricken areas of the city. In addition, the income of the farmers themselves is unstable, there is no local competitive advantage, and the financial precision is difficult to help the poor.

3. Handan financial precision poverty alleviation experience summary

3.1 Handan City's financial precision and poverty alleviation

3.1.1 Financial assistance to help poverty

At present, more than 50% of financial institutions in Handan City are actively participating in rural poverty alleviation work. According to the different characteristics of different poverty-stricken counties, financial institutions use various monetary policy tools to innovate farmers' financial products and provide financial lending services to poor areas. increase yearly.

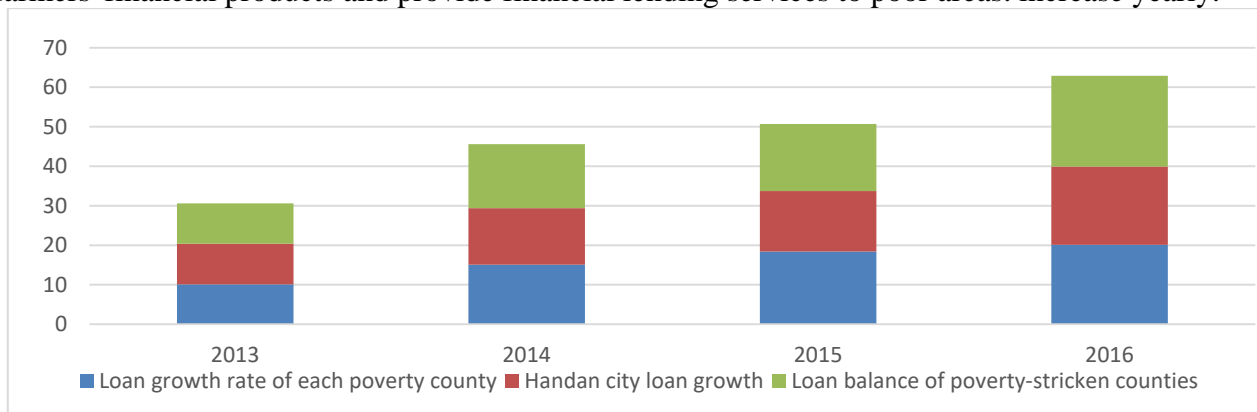


Figure 1 Handan City financial institutions' loan growth rate in poverty-stricken counties

The financial assistance is summarized as follows: (1) Continuously strengthen the supply of financial funds, forming a multi-faceted, multi-level financial system with commercial finance as the mainstay and policy finance as the mainstay, ensuring smooth flow of funds and covering the entire financial services. Poverty area. (2) Combine industry guidance with individual assistance, and explore a new model of rural financial precision poverty alleviation. For example, Guangping County combines financial precision poverty alleviation policy with local regional agriculture to explore an industrialized poverty alleviation. The model enables local leading enterprises and key industries to drive the development of poor rural areas, drive related employment, and increase the income of poor households. (3) The financial industry has expanded rapidly and gradually increased support for “agriculture, rural areas and farmers”. We will implement the new deposits of local financial institutions to support the development of “agriculture, rural areas and farmers” through loans to farmers and a series of preferential policies. (4) Improve the financial infrastructure construction in rural poverty-stricken areas and open financial services for benefit farmers. Handan City has adopted a credit cooperative to combine with local county-level commercial banks to increase service outlets in poor rural areas and guide financial institutions to improve the infrastructure construction and maintenance of rural mobile payment and poverty alleviation work.

3.1.2 All departments work together to fight poverty

Due to the complexity and diversity of poverty in various regions, all sectors of the financial sector can overcome the poverty alleviation problem only by comprehensive and multi-level coordination and cooperation. In this regard, the Daming County Government and the banks

cooperated to develop financial products and built a “financial + bank” financial precision poverty alleviation linkage mechanism.

The linkage of various departments is embodied in: (1) The government cooperates with local associations to provide “three exemptions” loans for poor households with labor ability and good credit. The business has been launched “Happiness Treasure” and “Get Rich”. Among them, “Zhifubao” is like the rating company. According to the credit status, the rural poor households are divided into five grades, and the credit line is divided into credit lines according to the grade. “Happiness Bao” is a larger loan for poor households who set up rural tourism projects. (2) Flexible use of multiple channels to solve the problem of poor loans for poor households. According to the farmer service agency established by the China Foundation for Poverty Alleviation, small loans were distributed to farmers. By the end of 2016, the farmer's community had covered 19 townships in the county, supporting 26.64 million poor households and a total of 35.23 million yuan of loans. Finally, the financing environment of local small and medium-sized emerging technology enterprises was improved. The government and banks cooperated with each other and launched a number of loan businesses that benefit small and medium-sized enterprises.

At the same time, the government increased investment to allow the insurance industry to participate in poverty alleviation work at the same time. The county government formulated the implementation plan for “helping the poor households' 'people's livelihood insurance'. The government invested about 600,000 yuan to invest in rural poor households to provide protection for farmers.

3.1.3 Strengthening the promotion of poverty alleviation policies

To strengthen the propaganda of financial knowledge, the local county government has formulated a financial precision poverty alleviation program, and set up a working group composed of poverty alleviation offices, financial offices, and the People's Bank to carry out publicity and education work, extending financial poverty alleviation to information poverty alleviation and education poverty alleviation. The first is to provide information resources, develop the information of financial institutions, and broaden the scope of customers to provide information support for poor areas and build a new type of publicity platform. The second is to carry out scientific and technological knowledge education and training, so that experts in agriculture, forestry, animal husbandry, and fish can personally go to the countryside to teach relevant professional knowledge and skills, and carry out technical training under the goal of industrial poverty alleviation, so that poor households have professional skills and cultivate modernization. Farmers, improve their own level of self-employment and income-increasing capacity, and get rid of poverty. The third is to call on various financial institutions to promote financial knowledge.

Popularize various financial knowledge such as bank deposits and loans, financial planning, and transfer remittances. Increase publicity on modern new media, such as the Internet, Weibo, WeChat public account, etc. to promote knowledge about financial and rural poverty alleviation policies, and enhance farmers' understanding of financial poverty alleviation.

3.2 Typical model of financial precision poverty alleviation in poverty-stricken counties in Handan City

3.2.1 Wei County poverty alleviation path

Wei County was identified as a poverty-stricken county since 1983. Except for the poverty-stricken areas from 1999 to 2002, the hats of “poor counties” have been worn until now. Wei County is geographically remote, with poor land resources and very scarce water resources. It is a typical inland non-resource agricultural county with very backward infrastructure. After several years of development, Wei County has formed its own unique poverty alleviation model.

(1) Without “hard” resources, you must rely on “soft” services. The spirit of Wei County in the new era of “reputation, daring, creating a great cause, and loving the hometown”. Weixian

introduced the Belarusian agricultural machinery and equipment project for the first time, with a total investment of more than 2 billion yuan. Later, it introduced three different industrial park projects, which completely opened the door for cooperation between Weixian and other regional industries. There are 70 large-scale enterprises with a total output value of about 20.08 billion yuan, more than three times that of 2010. (2) Wei County, which has the reputation of “Hometown of pears” in China, is a national-level scenic spot. Every year, tourists from all over the country come to watch the landscape of pears garden. To explore this advantage, Wei County has developed rural ecotourism, developed a lot of pear culture exhibition halls and so on.

3.2.2 “She County Model” under the E-commerce Poverty Alleviation

After the goal was established at the beginning of the 2016, after half a year, the rural e-commerce system was fully covered in the county, and the two-way circulation channel was fully covered. As of September 2017, the rural e-commerce in the county had achieved good results in poverty alleviation. The effect is that the county has built an integrated platform integrating production, service and marketing. The county has built more than 180 service stations, which have driven 60 poor villages in the region, purchasing 16 million yuan on the Internet and 1,500 training technicians. More than 5 million yuan from the platform to promote products. During this period, the service station has arranged for several local agriculture-related enterprises in the county to hold talks with large-scale agricultural companies in Beijing, paving the way for the agriculture-related enterprises to enter the Beijing community. In November 2017, after a series of work such as bidding and approval, the e-commerce industrial park in the county has been completed and successfully operated. More than 40 enterprises have settled in.

4. Handan City Financial Support for Problems in Precision Poverty Alleviation

4.1 Poverty alleviation objects are difficult to define

The premise of financial precision poverty alleviation is to accurately identify the target of poverty alleviation. The accuracy of poverty alleviation in Handan City needs to be improved. According to the data provided by the Handan Municipal Poverty Alleviation Office, the number of poor households in Handan City in 2016 was about 153,500, while the rural credit in Handan City The number of poor households in the establishment of the card has 86,800 households. The reason for this situation is that the poverty-stricken object identification data provided by the Handan Municipal Government is mainly for the political task of poverty alleviation and development, and on the other hand, according to the standards established by the higher authorities, this has caused differences in the identification standards of the Poverty Alleviation Office and the Rural Credit Cooperatives. It is easy to cause the poor people to identify and reject the phenomenon, and objectively reduce the accuracy of poverty alleviation identification. Because the government uses the standard of poverty in identifying poverty-stricken populations and delineating the scale of poverty-stricken populations in different counties, this has led to the fact that many real poor households are not statistically available. In addition, different poverty targets have different causes of poverty, different levels of poverty, and different needs of individual poor households, which increases the difficulty of defining poverty alleviation targets.

4.2 Financial institutions are insufficiently motivated to lend to agriculture

Although the scale of lending by rural financial institutions to rural areas has increased in recent years, due to the large natural risks and market risks of agriculture, financial institutions investing in agriculture are slow in capital return and low capital use in agriculture. The unit cost is high, which does not meet the interests of the financial industry, and it is difficult for funds to flow into agriculture. Secondly, most rural poor households have a small scale of operation and low demand for funds. This has led financial institutions to doubt the ability of farmers to repay their loans. However, the criteria for setting up agricultural financing are very high. The loan period of farmers is generally one year. And seasonality is relatively strong, and there are many uncertain risks.

Large-scale loans make financial institutions more willing to flow funds to industries with better returns, so banks sometimes deliberately raise the threshold of loans and set up some complicated procedures to not lend to farmers. On the other hand, compared with many cities and towns in rural areas, there are many credit problems. The main reason is that the credit files of rural areas in China are still not perfect. There are still many problems in the poverty-stricken areas. There are no commercial and policy-guaranteed companies. Many farmers lack awareness of integrity, and their repayment awareness is weak. Banks and other financial institutions are worried that many bad loans will be generated. From the perspective of the government, the government has not provided corresponding preferential policies for financial institutions to provide poor rural credit services. Therefore, financial institutions do not have the policy support and have no incentive to pay attention to product services in rural areas and lower the threshold for rural loans.

4.3 There are fewer rural financial institutions and single products

According to the online service maps of various financial institutions and commercial banks in Handan, it is difficult for financial institutions to cover rural areas. At present, only the rural credit cooperatives that serve the rural areas are rural credit cooperatives, and some are only distributed in towns and villages. In densely populated areas, the rural credit cooperatives themselves have insufficient funds, narrow service scope, and poor business ability to resist risks. This has restricted its role in precision poverty alleviation. Because the above mentioned the financial institutions' enthusiasm for agriculture is not high, most banks are only willing to serve large and medium-sized enterprises in county towns and towns, lacking motivation in the development of rural financial products, and managers of financial institutions in rural areas. Most of the staff members do not meet the standards of the financial industry, so they are far less than the financial institutions in the city in terms of operation management and innovation. The rural credit products are mostly reflected in the fact that most of them can only use real estate as collateral and no credit evaluation system. The personal guarantee is the main one. The traditional mortgage guarantee method is not suitable for rural areas at all. The mortgage loan system for rural areas is still not perfect. With the development of the rural economy, the matching group products are rarely developed and cannot be provided for the needs of different customers. The financial industry's business in poverty-stricken areas is mainly deposit and loan business, the intermediary business of commercial banks is rarely involved, and financial services are too single.

5. Targeting the financial support of Handan City to ensure accurate poverty alleviation strategies and recommendations

5.1 Accurately identify poverty alleviation targets to ensure accurate distribution of poverty alleviation funds

To define the problem of poverty alleviation, the financial poverty alleviation work needs to determine the target of assistance, to ensure that the poverty alleviation funds are accurately distributed to every poor household. First of all, to understand the basic fund status and source of income of each poor household, specifically to the land, manpower, finance and other capital, the reasonable segmentation of poverty must be differentiated between the target population and the non-target population, according to the poor population. The allocation of funds, the degree of poverty, the difficulty of poverty alleviation, the implementation of assistance, ensuring the fairness of poverty alleviation, and establishing an integrated poverty alleviation model from poverty-stricken counties, poor villages, and poor households. Support local enterprises to prioritize the work of families with higher levels of poverty, and avoid the massive outflow of rural labor. For the elderly and disabled farmers who have lost their ability to work in rural areas and cannot escape themselves from poverty, give them special assistance and include them in poverty-stricken subsistence allowances. Secondly, after clearing the targets for poverty alleviation, build on the basis of this. Card and population identification work, ensure information is filed at a level, and contact with local government departments to grasp the needs information of farmers, objectively

analyze whether it is suitable for financial precision poverty alleviation, accurately classify, and adopt relevant policy measures to optimize financial services. Support local farmers to take the initiative to create local advantages and increase household income.

5.2 Improve the financial precision poverty alleviation loan compensation system and support agricultural development

To enhance the enthusiasm of financial institutions for agricultural loans, the priority is to encourage local governments to raise more funds for precision poverty alleviation, to manage funds of different natures, to open a poverty alleviation loan risk compensation fund for rural services, to establish a loan risk compensation mechanism, and to reduce financial institutions. The risk of loans to rural poor households. Second, the insurance department should support financial poverty alleviation and raise the awareness of farmers' insurance. Major insurance institutions should increase service outlets in rural areas, send outstanding staff, and promote insurance knowledge for poor areas. Insurance companies should enrich agricultural insurance and expand special agriculture. Breeding insurance, support micro-insurance. The third is to allow financing-type financial guarantee institutions to provide financing guarantees for agriculture, and to integrate more credit funds through various forms such as re-guarantee and joint guarantee, so that farmers will no longer worry too much about the lack of funds and the increase in income. The government can set up a policy-type guarantee company to play the role of fiscal funds. It can not only improve the quality of poverty alleviation targets, but also diversify the risks of financial institutions, allowing farmers to dare to lend and let financial institutions dare to lend. Fourth, we must improve and improve the credit guarantee system. The government should set up special guarantee companies for rural poverty-stricken areas, improve the various procedures for agricultural guarantee loans, actively explore and innovate rural mortgage guarantee products, increase the enthusiasm for agricultural lending, and jointly support agricultural development in poverty-stricken areas.

5.3 Innovate rural financial products to create an operational mechanism for financial poverty alleviation

Innovating rural financial products, this task is heavy, the workload is large, and the situation is complicated. Financial institutions must target the local industry characteristics, support the local leading enterprises that develop this characteristic industry, and launch rural financial services specially developed for this characteristic industry. For example, Wei County mentioned above is a good case, and the development model of Wei County is worth learning. Rural financial product innovation first needs financial institutions to explore and continuously meet the needs of rural economic development. Secondly, the types of rural financial products should be suitable for rural areas. The coverage of products should cover all rural areas in Handan City. Try to develop products and services with low cost and short return period. Financial products should match the cultural quality of farmers, and the operation is simple and convenient. Then, for some financial institutions that do not have business outlets in rural areas, more outlets should be set up. For busy outlets, a self-service system suitable for farmers should be added. In short, the needs of farmers should be maximized. Financial institutions in poverty-stricken counties in Handan City should carry out targeted and specialized services for industries in poverty-stricken areas, and launch small-scale "three-free" loans in rural areas. The micro-credit business should continue to tilt toward farmers and expand the scope of rural secured collateral. To develop credit services such as homesteads, agricultural equipment, and land contracting rights suitable for rural areas. Finance supports farmers' entrepreneurship, motivates farmers to become rich, and combines financial poverty alleviation with new rural industrialization, scientific planning, development of modern agriculture, and the creation of several local brands.

6. Conclusion

Central made a "rural financial accurate poverty alleviation" of major policy decisions, in terms of the development of accurate poverty reduction policies and measures each region to the central

policy-driven, relying on the aid to enterprises, the introduction of absorption "leading enterprise + cooperative + farmer" The business model takes the cultural tourism industry as the leader to realize the coordinated development of modern agriculture, modern industry, modern service industry, and common prosperity. Combining the strategic steps of the "Belt and Road" proposed by the central government, scientifically planning the industrial development strategy of the region and rushing development "along the way" and "Express"; to the actual situation in the region, with their superior resources industry bigger and stronger agricultural, industrial, commercial, tourism and other industries that advantage; Handan City counties, each province, moving steadily.

Although there have been many problems in the implementation of poverty alleviation, it is necessary to find problems in time and propose solutions. There are good policies such as the central "precise poverty alleviation in rural areas" and "new rural construction". There are scientific and detailed strategic plans everywhere. Accurate and deeper poverty alleviation measures, coupled with the good efforts of the masses to work together and work hard, in less than three or five years, the poverty-stricken counties in Handan City can completely throw away the "poverty" hat and complete the well-off society.

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