Study Established on Credit Market Mechanisms and Heilongjiang Reclamation Modern Market System

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ABSTRACT

This paper describes the current situation and agriculture competitive advantages in Heilongjiang Reclamation, discusses the problems existed in the Credit market mechanisms and Heilongjiang Reclamation modern market system, combined with the actual situation in Heilongjiang Reclamation Area, and proposed the strategies established on a credit system reclamation of agricultural markets and the modern market system, which has important significance on promoting sustainable and harmonious development of Heilongjiang Agricultural.

INTRODUCTION

As the Heilongjiang Reclamation Area located in the frontier, with its unique location and strength, it gives full play to the role of cultivating the backbone and stabilizing in border. As the advance of China's industrialization of agriculture Reclamation, reclamation of agricultural and rural economic structure have undergone profound changes, agricultural market circulation experiences several of changes and make great progress. However, compared with the requirements of modern agricultural development and changing market demands, agricultural market system still lags behind. Selling agricultural products difficulties have occurred from time to time, there are many aspects of the circulation of agricultural work needs to be strengthened. I recently did some research and thinking on the credit market and

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the market mechanism and marketing of agricultural produce system building Reclamation recently.

Current Situation and Advantages of Heilongjiang Agricultural Reclamation

Heilongjiang Reclamation is located in the Sanjiang Plain, Songnen Plain and Xiaoxing'anling foothills, according to the distribution of administrative divisions in the province, it distributes to 12 cities (prefectures), and 74 counties (cities, districts). The total population of 165.8 million existing all employees 79.7 million, of which 49.1 million agricultural workers. Reclamation of land with a total area 56,000 km², accounting for 12% of the province's land area; arable 2.382 million hm², accounting for 1/5 of the province's arable land; arable land per capita 1.43 hm²; in addition, Reclamation also has woodland 937,300 hm², prairie 384.7 thousand hm², water 282,700 hm², which has the unique resource conditions for the development of agriculture.

Reclamation is the development and construction on the northeast border of ancient deserted wasteland, known as "the Great Northern Wilderness ". After half a century of hard work, it has been built as the country's largest-scale farmland, the highest degree of mechanization, the overall grain production capacity of the strongest directly under the Central Reclamation and become an important commodity grain base and strategic grain reserve base. Reclamation has been formed based on agriculture, industry and commerce, construction and services integrated transport management, the coexistence of various economic, social undertakings, which the full social economic area is both economic attributes and social attributes. Agricultural Reclamation has core competence in the following areas: ① Reclamation superior natural environment. Wilderness rich natural resources, abundant water resources, vast fertile land, Beidahuang has the well-protected original marsh ecosystem integrity, woodland and grassland area are vast, and in good ecological environment, almost no pollution, which is a green treasure. ② Organizational advantages in Reclamation agriculture. Reclamation of Agriculture established a new mode which takes market-oriented, family farms as the main, industrial management as a link, output and efficiency as the goal, the interests of union with administrative guidance combined with the operation of the organization. ③ Reclamation of great agricultural production advantages. Reclamation of land contiguous focus for intensive, large-scale, mechanized production, mainly realize the agricultural mechanization of field operations. ④ Technological innovation advantage in Reclamation agriculture. Reclamation takes attention to the development and promotion of agricultural new technology, the system of agricultural science and technology service is sound. Full implementation of regional reclamation planting layout, large-scale cultivation, cultivation mode, standardized work, a series of high-yield cultivation techniques, conservation tillage,
soil testing and fertilizer technology, plant protection integrated pest control techniques and field operations technology standardization widely used to improve resource productivity.

Problems of Reclamation Agricultural Credit Market Mechanism and the Modern Market System

AGRICULTURAL RECLAMATION MARKETING PROBLEMS IS STILL THE BOTTLENECK OF RURAL ECONOMIC DEVELOPMENT.

Agricultural Reclamation marketing problems is still the bottleneck of rural economic development, to help farmers solve marketing problems reclamation is an important task of Reclamation "three rural" work. Agricultural marketing refers to the transfer of agricultural products from producers to consumers in the process of production of all operational activities, the collection, processing, transportation, wholesale, retail and services. 30 years of reform and opening up, the development of market-oriented agricultural reclamation has made remarkable achievements, but the market mechanism in the true sense of agriculture is not perfect, reclamation of agricultural market liquidity problem has not been solved. It now appears that Reclamation agricultural marketing problems of agricultural development is still a focal point, reclamation area farmers' income always around the topic, and is a long-standing problem of the reclamation process of rural economic development, if the problem is resolved, the inevitable Reclamation will affect the sound and rapid development of agriculture and rural economy. Reclamation of agricultural marketing issues to resolve all aspects of common concern, regarded Reclamation as "three rural" work of a major event.

RECLAMATION MARKET RISK HINDERS THE PROCESS OF AGRICULTURAL MARKETS.

Market risk is the price volatility and the difficulties of value realization caused by the imbalance between supply and demand of agricultural. In recent years, an increased risk of Reclamation agricultural markets, has affected the growth of farmers' income. Farmers' income growth has been restricted to slow the rapid growth of Reclamation economy and the coordinated development of urban and rural agricultural economy Reclamation economy has become prominent issues affecting the global economy Reclamation. The existence of market risk has three main reasons: First, the needs of small elasticity. Most agricultural products belong to the most basic necessities of life. Along with the increase of consumer income levels and reduces of the Engel coefficient, it reduces the direct consumption of agricultural products. Second, market regulation lag. Market mechanisms for agricultural production and production structure adjustment are based on the current prices of production rather than prices of future production.
RECLAMATION EXISTED IMPERFECT MARKET SYSTEM, WHICH LED TO THE LACK OF CREDIT IN RECLAMATION.

Although the system of agricultural products market in reclamation begins to take shape, there are still so many problems such as undersized scale, unreasonable layout, lagging exchange ways and management mechanism, and the uptight connection between agricultural markets, holding commercial real estate properties, and regional leading industries, which cannot probably meet the requirements of modern agricultural development in reclamation and valid supply of agricultural products. In recent years, products arose some phenomenon that less planting led to a less rich and overplanting made the products unsalable. A bunch of branded, qualified, strengthen products were welcome to the markets, while some goods were not accepted by consumers due to the poor marketing, which exited the markets gradually. Farmer's market is still the main approach to the retail terminal of reclamation's agricultural products. It has been the main problems for markets construction to solve that the existing farmer's markets need to expedite the upgrades and transformation, cancel the street market, build the hall of fixed exchange place, perfect essential facilities as venues, roads, water and electricity, trash handling places. The imperfection of products market system, to some extent, led to the occurrence of the phenomenon of the deficiency in market credit. Several products have problems in qualification. Some products marketing appear the phenomenon of unfair and injustice, dishonesty and unlikelihood. At present, the construction of honesty become much particularly urgent, as the main part of agricultural production is family business, with numerous producers and small, separated scale.

Agricultural Reclamation Market Credit Mechanism Research on the Establishment and the Modern Market System

TO STRENGTHEN THE WORK OF AGRICULTURAL RECLAMATION PRODUCT MARKETING TO IMPROVE THE MARKET COMPETITIVENESS OF THE AGRICULTURAL RECLAMATION PRODUCTS.

To strengthen the work of agricultural reclamation products marketing, to do a good job in four aspects: first, to do the work of agricultural products marketing as an important link in the development of modern agriculture of agricultural reclamation Construction of agricultural reclamation area of modern agriculture is not only the use of modern science and technology transformation of agriculture, agricultural industry technology and equipment, to the marketing of agricultural products as an important link in production with the concept of the market, guide agricultural products, with the idea of modern marketing to guide agricultural products sales, construction of the development of modern agriculture industry system in agricultural reclamation area of complete. Second, to do the work of agricultural products marketing as an important means to improve the competitiveness of the agricultural reclamation area agriculture industry. Aiming at
the change of the agricultural reclamation area consumption idea, to strengthen the basic on agricultural product quality construction, make full use of modern means of marketing, set up the agricultural reclamation area agricultural enterprises and agricultural product characters, started the agricultural reclamation area agricultural product brand, guide consumption, improve competitiveness. Thirdly, to do the work of agricultural products marketing as an important measure to promote the efficiency of agriculture and farmers' income of the agricultural reclamation area. By strengthening the agricultural reclamation area agricultural product marketing, and improve the ability of risk on the one hand, the agricultural reclamation area agricultural product producer response to market, more effective and timely sell agricultural products; on the other hand through the effective transfer market signals, to promote the agricultural reclamation area agricultural production enterprises and farmers to adjust the production structure, strengthen the sense of quality, the cultivation of agricultural products brand, improve production benefit. Fourthly, to strengthen the input and policy support for the construction of the reclamation area agricultural product market system. Through policy guidance, to attract social forces into the market infrastructure agricultural reclamation area agricultural products, forming a diversified investment mechanism, to promote the agricultural reclamation area market construction and prosperity, improve the market competitiveness of agricultural products in agricultural reclamation area.

Establish A Market For The Main Agricultural Risk Prevention Mechanism.

PROMOTE AGRICULTURAL RECLAMATION MARKET-ORIENTED PROCESS.

Modern agriculture market risk prevention system is an important way to accelerate the development of modern agriculture. Market mechanisms of decentralized nature of agricultural disaster risk refers to the private as the main market-based, risk-benefit as a link, insurance as the primary means of establishing mechanisms for risk diversification and risk of loss compensation fund formation. Modern agriculture is an important means of risk prevention and stable modern agricultural production and management and improving the ability of modern agribusiness. On the one hand, modern agriculture due to advanced technology, high degree of organization, market capacity and good economic and other characteristics, etc., its ability to resist and prevent risks is better than traditional agriculture. On the other hand, the modern high-input agriculture itself, features high-tech, high-industrialization and high market rates, makes it face a huge market risk, technology risk and credit risk, etc. Through the establishment of a sound market risk prevention system, the production and management of risk in order to transfer and share a variety of ways, such as to resolve out of modern agriculture and farmers can carry out effective risk management and financial compensation. Modern agriculture market risk management and risk prevention system market operation, can greatly improve the ability to resist risks of modern agriculture and
farmers, greatly improving mobility and the enthusiasm and confidence of the community to invest in modern agriculture. At the same time, it will play a very positive role to develop modern agriculture and market risk prevention system to speed up the industrialization and marketization of modern agriculture and improve its international competitiveness.

ESTABLISH AND IMPROVE RECLAMATION MODERN MARKET SYSTEM, STRENGTHEN THE BUILDING OF THE INTEGRITY OF RECLAMATION MARKET.

Building a modern market system in Agricultural Reclamation should be used as a major engineering task. First, we should have scientific planning, clear positioning, co-ordinate and promote market development related work, including agricultural brand development, quality control of agricultural products, the integrity of the construction market, market information services. Second, we should establish and improve the urban and rural farmers market-based, take agricultural products wholesale markets as the backbone, take supermarket chains and distribution monopoly as a precursor, take e-commerce, futures, auction bidding as supplement, make a Reclamation modern agricultural market system whose origin market and sell to markets interrelated with each other, tangible and intangible market combine with each other. Third, the enterprises of reclamation agricultural should establish a "good faith compliance," the idea is an important factor in the healthy development of reclamation of agricultural marketing. "Sanlu milk powder incident," gave us a hard lesson, problem occurred to agricultural products, not only the victims are consumers, as producers, it also hurt farmers and industry ultimately. Reclamation agricultural market integrity need to grasp three points: First, the integrity of the contract. Producers and operators of reclamation agricultural should pay attention to the integrity of the contract, shouldn’t betray promises due to price changes but should ensure the interests of both. Second, the brand, quality and integrity. Reclamation of agricultural producers should be responsible for consumers, responsible for their own point of view, to ensure genuine, establish the integrity of the image. Third, managing according to law. Establish traced-back mechanism for the integrity of Reclamation of agricultural products, so that agricultural producers, operators, consumers could have available channels for redress. Under the practice of strengthening to build the quality of Reclamation of agricultural, we realize that where there is no quality there is no number.

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Keep good quality of Reclamation of agricultural products, take "associate the origin" and "market access" as the core, improve the ability of full control on the quality of agricultural reclamation. Through full control, realize the seamless
docking of products in reclamation of agricultural from the place of production to marketing; ensure the access to safe and long-term management.

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