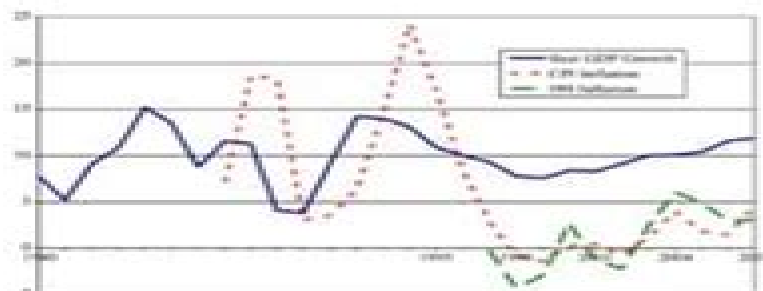


REFORMING CHINA'S FINANCIAL SYSTEM: SUSTAINING PRIVATE SECTOR GROWTH

Introduction

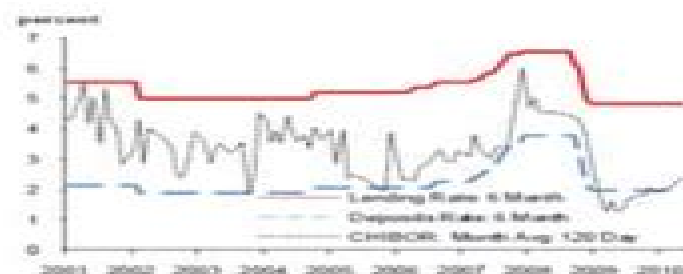
The Chinese economy has been growing exponentially for over two decades with growth rates averaging 10% since the Asian Financial Crisis of 1997. In the process, the economy has flirted with deflation (1998-99, 02-03, 08-09), high levels of inflation (2007-08, 2010-11), negative real interest rates (2008-9) and low lending rates averaging 5-6% (2010-11). The negative real interest rates signify negative real rates of return on savings for depositors and the majority of households that are responsible for a major share of China's capital account.

Fig.1 China's GDP growth



Source: CEIC and PPI

Fig.2 Interest Rates



Source: CEIC, World Bank staff estimates.

China's transition from a centrally planned to a market based economy has brought about significant changes. However, there is a common perception that the hierarchy of China's financial system has not aided this change and that deep structural problems are prevalent within the system. McKinsey Global Institute stated that the access to credit for individuals and SMEs in China is far below other developing countries (McKinsey Global Institute 2009,25). Some academics have further concurred that "China lacks [the] infrastructure of modern

Reforming Chinas Financial System

**Development Research Center of the
State Council, The World Bank**

Reforming China's Financial System:

Reforming China's Financial System Huayou Zhu, 1996 **Reforming China** Dongtao Zhou, 2010-09-01 Enrich Series on China's Economic Reform illustrates China's Reform Experiences from an executive perspective. This book reviews the background to and achievements of China's economic reforms. It analyzes the reforms processes from the perspective of private enterprises. **Reforming China** Sen Peng, 2010-09-01 This book offers an in-depth study of the historical background to China's economic reforms and analyzes the reforms process with reference to the experiences of different countries. It studies the resultant changes in belief and ideology as well as the changes in economic structure. China in the Global Economy Reforming China's Enterprises OECD, 2000-09-05 This volume describes the main reforms that are being undertaken in China's enterprises, the progress that is being made, the problems that are being encountered and the challenges that remain to be overcome. **Keep Reforming: China's Strategic Economic Transformation** Zhong Xu, 2020-10-21 This book is about China's economy transformation. Currently, China's macro leverage ratio has been effectively controlled, the central market interest rate, one-year fixed interest rate has gone down, and liquidity is now relatively abundant. However, financial institutions are generally reluctant to lend, the local governments are unwilling to act, and the fact that liquidity released by the central bank cannot be effectively transmitted to the real economy is leading to a contraction of credit and higher financing costs for private enterprises. Meanwhile, the downturn in the internal economic cycle has been exacerbated by the external shocks caused by frictions in Sino-US trade, and this set of circumstances has contributed to the polarization of expectations regarding China's real economic prospects and policy trends, as seen for example in the questions and discussions about policy trends relevant to the private economy. Indeed, one might claim that the current confusion of expectations even exceeds that of 2008 when the international financial crisis broke out. From a dialectical perspective, the more pessimistic expectation of economic trend, the easier it is to build consensus on reform, and the more remarkable actual effects of reform, which must be based on a comprehensive understanding of the phased characteristics of China's economic development. In this book, based on the experience working in the central bank of China, the author argues that China's policy should focus on internal demand. In the coming period, China needs to persevere in the market orientation step-up reform and opening up and create a favorable business environment. This book represents the following opinions: First, to reach a common understanding of the medium and high economic growth and avoid the dream of high growth. Second, to stick to supply-side structural reform, accelerate economic transformation and structural adjustment, and further unleash the reform dividends and growth potential. The long-term and structural problems cannot be attributed to short-term and cyclical problems. Third, the challenges of external shocks could be also regarded as opportunities, which include but are not limited to accelerating reform to improve property rights protection, state-owned capital management, corporate governance, income distribution, and social security. Fourth, whenever trade friction happens, a multilateral framework is always helpful. **Reforming China's State-owned Enterprises**

and Banks Becky Chiu, Mervyn Lewis, 2006-01-01 This book is informative and readable. It will be of interest to anyone wanting to learn about the development of the Chinese economy in general and the reforms of state-owned enterprises in particular. The data and in-depth discussion presented in the book will appeal to academics as well as policymakers. Yin Fang Zhang, *Journal of the Asia Pacific Economy*. China watchers will welcome a book which provides a detailed insight into the two pillars of that economy: the state-owned enterprises (SOEs) and the state-owned banks (SOBs). This is a scholarly work rich in detail. Shelagh Heffernan, *The Financial Regulator*. For China to sustain her transformation requires that she tackle reform of her state-owned enterprises (SOEs) and banks. This book comprehensively assesses the scale of the problem, reviews previous reforms, and suggested solutions. Finally, the authors propose their own reform agenda sensitive to Chinese realities. Michael Artis, *European University Institute*, Italy. This is an excellent study of the nexus between the effects of party control, the soft budget of state-owned enterprise (SOEs) and the financial fragility of the state-owned banking system (SOBs) in China. It is both sympathetic and knowledgeable about the problems of achieving reform and progress. Beautifully written, it should become the most influential work in this field in the English-speaking world. Charles A. E. Goodhart, *London School of Economics*, UK. This book's starting point is that after two decades of experiments during which other transition economies have effectively privatised all of their former state enterprises, China is still endeavouring to find a way to reinvent and re-engineer its own state-owned economic establishments. The authors explore these reforms along with the problems of China's state-owned banks, which have long been troubled by the adverse loans of Chinese enterprises and face foreign competition in 2007 under China's WTO commitments. Drawing on wide-ranging case studies of enterprise reform, Becky Chiu and Mervyn Lewis combine their extensive experience to give an authoritative account of China's enterprise and bank reform agenda involving property rights, improved corporate governance, and stimulating enterprise. This book will be of great interest to business economists, academic economists, and those following the development of the Chinese economy.

Reforming China Qixian Yang, 2010-09-01 *Enrich Series on China's Economic Reform* provides a comprehensive analysis of China's 30-year process of economic reform. Based on an analysis of the interplay between theory and implementation, this volume **Reforming China: Theoretical Framework** outlines **The Political Economy Of China's Financial Reforms**. Paul Bowles, Gordon White, 2019-07-11 **THIS PATHBREAKING** Work analyzes the evolution of China's financial reforms since 1979. China's reformers have stressed the construction of a more diverse, flexible, and competitive financial system as a crucial element of China's economic reform program. The authors assess the theory and practice of financial reform in light of China's specific characteristics as a large developing country that still claims to be pursuing the goal of establishing a new form of socialist market economy. The authors utilize two approaches. First, they place the overall design and trajectory of financial reform since 1979 within a broad comparative framework of alternative strategies of financial reform and financial systems. Second, they use a political economy perspective to explore the complex interactions among the political and economic actors.

individual group or institutional that affect reform outcomes Integrating these two approaches the authors conclude by assessing future directions for feasible and desirable financial reform in China

Financial Reform in China Changwen Zhao,Hongming Zhu,2017-07-06 This book focuses on the importance for China to correct the present imbalance in the relationship between the financial sector and the real economy The book looks at China s current financial system in terms of extractive and inclusive It asserts that the financial sector is producing huge siphonic effects that distort the overall development of the Chinese economy Like a giant magnet the financial sector attracts too many innovation factors such as talents capital and entrepreneurship away from the real economy and inhibits the development of the latter Hence the book argues that China s financial system must now be thoroughly reformed to become an inclusive financial system where finance and the rest of the economy can co exist and develop in support of each other

Thirty Years of China's Reform Wang Mengkui,2013-02-28 China Development Research Foundation is one of the leading economic think tanks in China where many of the details of China s economic reform have been formulated Its work and publications therefore provide great insights into what the Chinese themselves think about economic reform and how it should develop This book presents a comprehensive survey of China s reforms of the last thirty years Its coverage includes macroeconomic policy banking finance capital markets and tax trade labour markets price reform social security and much else Overall it provides an invaluable assessment of the reforms from the perspective of experts within China including an appraisal of how extensive the reforms have been what consequences have turned out and how far the reforms have been successful

Financial Systems At The Crossroads: Lessons For China Wing Thyee Woo,Yingli Pan,Jeffrey David Sachs,Junhui Qian,2014-04-16 Financial Systems at the Crossroads Lessons for China is written by leading financial experts to study the causes of financial disasters internationally The research team is drawn from the global research networks of three leading universities the Antai College of Economics and Management at Shanghai Jiao Tong University the School of Economics at Fudan University and the Earth Institute at Columbia University This review volume identifies the regulatory framework to guide the emergence of efficient financial institutions that are prudent and to specify the required institutional mechanisms to prevent and resolve systemic collapse It examines the specific circumstances of China to come up with a comprehensive agenda to reform China s financial sector It provides in depth analysis of China s financial industry to show its future evolution and offers lessons for developing a financial system that is efficient innovative and resilient

Financial Sector Reform in China Yasheng Huang,Tony Saich,Edward Steinfeld,2020-10-26 An edited volume consisting of an introduction by the editors and eleven additional papers on China s financial system and financial sector reform The papers originated at a conference on financial reform in China held at the John F Kennedy School of Government Harvard University in 2001 They were then thoroughly revised and updated for publication

OECD Reviews of Regulatory Reform: China 2009 Defining the Boundary between the Market and the State OECD,2009-05-05 This review of China s regulatory system focuses on the overall economic context

for regulatory reform the government's capacity to manage regulatory reform competition policy and enforcement and market openness **China 2030** Development Research Center of the State Council, The World Bank, 2013-03-26 China should complete its transition to a market economy through enterprise land labor and financial sector reforms strengthen its private sector open its markets to greater competition and innovation and ensure equality of opportunity to help achieve its goal of a new structure for economic growth These are some of the key findings of China 2030 a joint research report by a team from the World Bank and the Development Research Center of China's State Council This report lays out the case for a new development strategy for China to rebalance the role of government and market private sector and society to reach the goal of becoming a high income country by 2030 China 2030 recommends steps to deal with the risks facing China over the next 20 years including the risk of a hard landing in the short term as well as challenges posed by an ageing and shrinking workforce rising inequality environmental stresses and external imbalances The report presents six strategic directions for China's future Completing the transition to a market economy Accelerating the pace of open innovation Going green to transform environmental stresses into green growth as a driver for development Expanding opportunities and services such as health education and access to jobs for all people Modernizing and strengthening its domestic fiscal system and Seeking mutually beneficial relations with the world by connecting China's structural reforms to the changing international economy

China's State Owned Enterprise Reforms Leila Fernandez-Stembridge, Juan Antonio Fernandez, 2007-01-24 Using case studies and interviews this book gives an in depth analysis of eleven industries outlining their transformation process including the influence of WTO membership the state of competition and the challenges ahead **Reforming China's Public Finances** Mr. Ehtisham Ahmad, Mr. Vito Tanzi, Qiang Gao, 1995-09-08 The reform of fiscal relations between different levels of government is crucial to the success of China's current structural transformation to a socialist market economy The reform will profoundly affect macroeconomic stability growth prospects and the effectiveness of providing public services and interregional equity In order to review international experience and to clearly identify the policy options for China in the short to medium term a conference was held in Shanghai in October 1993 The papers in this volume edited by Ehtisham Ahmad Gao Qiang and Vito Tanzi include those presented at the conference and a few that supplement it *China's Economic Revolution: From Centrally Planned to Market-Driven* Pasquale De Marco, 2025-08-15 China's remarkable economic transformation from a centrally planned economy to a market driven powerhouse is a captivating story of resilience adaptation and innovation This book delves into the intricate details of this transformation exploring the key factors that have shaped China's economic trajectory and the challenges and opportunities that lie ahead Readers will gain a comprehensive understanding of the bold reforms structural adjustments and surge of entrepreneurial spirit that have propelled China to the forefront of the global economic stage We examine the dismantling of state owned enterprises the embrace of foreign investment and trade and the liberalization of various economic sectors highlighting the impact of these moves on

productivity innovation and economic growth The book also sheds light on the role of government in China's economic evolution analyzing the delicate balance between state intervention and market forces We explore the government's strategic policies industrial guidance and efforts to foster a conducive environment for growth while examining the challenges of maintaining stability amidst the dynamism of a market economy Furthermore we delve into the impact of China's economic transformation on its labor force examining the shifts in employment patterns the rise of migrant workers and the challenges and opportunities they face We also analyze labor market reforms and social welfare initiatives aimed at ensuring a more equitable and inclusive economy China's integration into the global economy is a defining feature of its economic rise The book explores China's role in global supply chains the impact of globalization on its economy and the challenges it faces in managing trade imbalances and international tensions We also examine China's growing influence in global institutions and its ambitions to shape the global economic order Throughout the book we emphasize the importance of innovation and technological advancement as key drivers of China's economic growth We examine the country's efforts to foster a culture of innovation the rise of tech giants and their role in driving economic transformation and the challenges it faces in protecting intellectual property rights and developing a skilled workforce The economic transformation of China has also brought about significant social and environmental challenges The book explores the impact of rapid urbanization the growing consumerism and the environmental degradation that has accompanied China's economic growth We examine the government's efforts to address these challenges through sustainable development initiatives green technologies and international cooperation on climate change With its in depth analysis comprehensive coverage and engaging narrative this book is an essential resource for anyone seeking to understand China's economic transformation and its implications for the global economy If you like this book write a review

China's 40 Years of Reform and Development: 1978-2018 Ross Garnaut,Ligang Song,Cai Fang,2018-07-19 The year 2018 marks 40 years of reform and development in China 1978-2018 This commemorative book assembles some of the world's most prominent scholars on the Chinese economy to reflect on what has been achieved as a result of the economic reform programs and to draw out the key lessons that have been learned by the model of growth and development in China over the preceding four decades This book explores what has happened in the transformation of the Chinese economy in the past 40 years for China itself as well as for the rest of the world and discusses the implications of what will happen next in the context of China's new reform agenda Focusing on the long term development strategy amid various old and new challenges that face the economy this book sets the scene for what the world can expect in China's fifth decade of reform and development A key feature of this book is its comprehensive coverage of the key issues involved in China's economic reform and development Included are discussions of China's 40 years of reform and development in a global perspective the political economy of economic transformation the progress of marketisation and changes in market compatible institutions the reform program for state owned enterprises the financial sector and fiscal system reform and its

foreign exchange system reform the progress and challenges in economic rebalancing and the continuing process of China's global integration This book further documents and analyses the development experiences including China's large scale of migration and urbanisation the demographic structural changes the private sector development income distribution land reform and regional development agricultural development and energy and climate change policies Improving the Tax System amid the Rule-of-Law China Qiao Wang, Weiqun Xi, 2022-01-15 This book discusses China's tax system presenting a comprehensive and systematic research based on a multidisciplinary approach involving economics finance political science sociology law public administration history and econometrics With China moving toward the rule of law this book proposes reforms to the tax laws and the stratified governance with a view to achieving tax neutrality law based taxation tax equality and tax burden stability It focuses on clarifying the implications extension nature and features of a law based tax system as well as the logical relationships between the optimization of the tax system structure modern governance law based tax administration as well as the tax sharing system of tax collection and the rule of tax law It suggests that optimizing the tax structure reforming the tax sharing system improving local taxes and restructuring the tax collection and management system will push China's tax system toward sound design and rule of law This book is intended for scholars specializing in China's tax system and general readers interested in China's economy The Chinese Economy, 1996 World Bank Technical Paper No 323 Draws on the contrasting experiences of five large transitional economies Hungary Poland Romania Russia and Ukraine in the management and oversight of public enterprises Relevant experiences of developed market economies are included

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