
“一带一路”背景下新疆中小企业融资问题研究

摘 要

中小企业在我国经济市场中有着非常重要的地位，同时中小企业的融资也一直存在困境。提出“一带一路”倡议后，政府出台了许多推动企业发展的政策，但这些政策大都对中小企业只起到指导性作用，对新疆中小企业面临的融资困境只起到了缓解作用，没有有效解决中小企业融资目前面临的问题，如融资渠道狭窄，融资成本贵等。同时，“一带一路”建设中沿线涉及众多国家，每个国家的环境都不同，新疆地区中小企业在“走出去”融资的过程中需要面临复杂的环境问题。造成这些问题的原因，既有政府对中小企业的扶持力度还较低，企业融资准入要求高，信用担保机制不完善等外部原因，也有企业信用观念低，财务管理不规范，创新能力不足等内部原因。针对当前的问题，面对“一带一路”建设的大环境，为解决新疆中小企业融资困境，在企业外部方面政府须加大对新疆中小企业的扶持力度、制定完善相关法律法规，强化金融服务支持、建立多元化的金融服务体系，建立“一带一路”中小企业融资信息共享平台；在企业内部方面，新疆地区中小企业须健全自身管理体系，增强市场竞争力并科学制定适合自身发展的融资策略，提高企业自身的创新力。

关键词： 一带一路；新疆；中小企业；融资

One belt, one road, Xinjiang SME financing problem

Abstract

Small and medium-sized enterprises play a very important role in China's economic market. At the same time, the financing of small and medium-sized enterprises has always been in trouble. After the "one belt, one road" initiative was put forward, the government introduced many policies to promote enterprise development, but most of these policies only played a guiding role in SMEs, and played a role in alleviating the financing difficulties faced by SMEs in Xinjiang. They did not effectively solve the problems currently facing SMEs financing, such as narrow financing channels and high financing costs. Meanwhile, the "one belt, one road" construction involves many countries, and the environment of each country is different. In the process of "going out" financing, SMEs in Xinjiang need to face complex environmental problems. The causes of these problems are not only external reasons such as the government's support for small and medium-sized enterprises is still low, the enterprise's financing access requirements are high, the credit guarantee mechanism is not perfect, but also internal reasons such as the enterprise's low credit concept, the financial management is not standardized, and the innovation ability is insufficient. One belt, one road, and one belt, one road, is the main problem to solve in Xinjiang. In order to solve the financing difficulties of SMEs in Xinjiang, the government should increase support for SMEs, formulate relevant laws and regulations, strengthen financial services support, establish a multi financial service system, and establish a "one way and one way" SME information sharing platform. In the internal aspect of enterprises, small and medium-sized enterprises in Xinjiang must improve their own management system, enhance their market competitiveness, scientifically formulate financing strategies suitable for their own

development, and improve their own innovation power.

Keywords: one belt, one road; Xinjiang: small and medium enterprises; financing

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