

A Study on Mass Consumption in Rural Areas of Central China

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Abstract

Recently, economy has developed rapidly with the further development of reform and opening up in China. Besides, the living conditions in the vast rural areas have been significantly improved. A comprehensive well-off society needs everyone's efforts. However, relatively speaking, the consumption of rural residents in Central Plains has not played its proper role. Thus, it is of great significance to contribute to stimulate the huge consumption potential in China's rural areas. For it can play a function of boosting the economy benefit and then, Chinese economic develop to achieve a new goal of building a well-off society. The text is divided into four parts. Part one: analyzes the value of the rural mass consumption market in the Central Plains, combining with the actual situation. Part two: main problems of rural public consumption in Central Plains are summarized in detail. Part three: carefully analyzed the reasons for these problems. Part four: exploring and solving the effective countermeasures for the rural mass consumption in the Central Plains. The text lists the current situation of the rural mass consumption of Central Plains, hinders consumer market development problems, and analyzes the essential reason behind the problem. The test also try to analysis to explore the development of rural consumer market, enhance the mass of Central Plains economy of Central Plains, and even full pull in the good countermeasure to need to increase the development level of domestic consumption.

Keywords: Central Plains; Rural public; Consumption

1. Comment on Mass Consumption in Rural Areas of Central China

Central China Rural Economic Zone, has a unique geographical advantages and natural resources advantages, with huge development potential. However, the development of Central China's rural mass consumption is lagging behind, analyzing its problems, mainly to sum up the following five aspects.

1.1. Concept shackles of "Thrift"

With the overall economic upgrading, the consumption concept of rural farmers in the Central Plains, although to a certain extent, had a positive change. However, relative to the consumption concept of urban residents, it is still slightly behind [4]. Self-sufficiency is the main mode of production and life in the traditional Chinese era. As a result of the long-term domination of the traditional feudal economy, the

Central Plains rural people still retain this consumption concept - traditional consumption concept, such as "The amount of people out", "peace" and so on. In today's still restricting the consumption behavior of farmers [5]. Especially in the middle-aged and old rural population groups, most of them used to make basic labor tools, heavy labor equipment bad use of other alternatives, or self-maintenance barely make do with, very little willing to spend money. They are accustomed to save money for future needs, which is a long time behind the economic impact of the actual impact of backward economic base, directly led to the local residents of the superstructure formed by the "frugal" mode of thinking, "loan consumption ", "Ahead of consumption "and other consumer ideas are not accepted by the majority of farmers. A new generation of young people living in rural areas, despite a certain degree of acceptance of the concept of rational consumption, but still by the older generation of overly dilapidated thinking, to take a conservative attitude towards consumption, especially in the purchase of large consumer goods on the issue.

Table 1. China's urban and rural residents per capita consumption of water 2005 ~ 2016 (unit: yuan)

Year	Per capita net income of rural residents (yuan)	Per capita consumption expenditure of rural residents (yuan)	Urban residents' per capita disposable income (yuan)	Expenditure on Per Capita Cash Consumption of Urban Residents (Yuan)	Comparison of Consumption Level of Urban and Rural Residents	Engel 's Coefficient of Rural Households
2005	3254.9	2555.4	10493.0	7942.9	3.11	0.46
2006	3587.0	2829	11759.5	8696.6	3.07	0.43
2007	4140.4	3223.9	13785.8	9997.5	3.10	0.43
2008	4760.6	3660.7	15780.8	11242.9	3.07	0.44
2009	5153.2	3993.5	17174.7	12264.6	3.07	0.41
2010	5919.0	4381.8	19109.4	13471.5	3.07	0.41
2011	6977.3	5221.1	21809.8	15160.9	2.90	0.40
2012	7916.6	5908	24564.7	16674.3	2.82	0.39
2013	8895.9	6625.5	26955.1	18022.6	2.72	0.38
2014	9089.3	6985.1	28753.5	19621.4	2.66	0.36
2015	9688.1	7344.5	29861.6	20847.6	2.69	0.35
2016	10644.2	8064.1	30819.2	22961.5	2.81	0.35

Source: National Bureau of Statistics "China Statistical Summary 2016" related data statistics

"China Statistical Yearbook" has been listed in China's urban and rural residents in 2005-2016 between the per capita net income and cash consumption expenditure situation. Detailing the significant differences in the scale of consumption of urban and rural residents during this period. According to the data, the consumption level of urban and rural residents during this year is from 3.11 in 2005 to 2.81 in 2016, and the Engel coefficient of rural residents is 0.35 from 0.46 to 2016 in 2005. This directly reflects the development of the times, the living standards of rural residents increased significantly, but in the scale of consumption, compared to urban residents, there is still a large scale yet to be excavated (as shown in Table 1). The per capita income of rural residents increased from 3254.9 yuan in 2005 to 10644.2 yuan in 2016, we can see that the income level of farmers has been greatly improved, more than 30 years increased by 7389.3 yuan, the growth rate is faster. Compared with the urban residents' per

capita disposable income from 1,093 yuan in 2005 to 30819.2 yuan in 2016, not only the growth rate of urban per capita income, and the absolute number is a huge gap, the income level behind the direct result of the backward consumption scale. In 2005, the per capita consumption expenditure of rural residents was 2555.4 yuan, and the per capita cash consumption expenditure of urban residents was 7942.9 yuan. The difference between the two was 5387.5 yuan. The per capita consumption expenditure of rural residents in 2016 was 6625.5 yuan, and the per capita cash consumption expenditure of urban residents For the 22961.5 yuan, the gap has reached 16,336 yuan [6]. In the consumption level of urban residents to develop to enjoy the consumption and development of consumer-based today, rural residents are still consumption-based consume-based consumption.

1.2. Weak economic strength

In 2005-2007, China's per capita net income of farmers increased significantly, with an average annual growth rate of 15.1%. At the same time, the average annual growth rate of farmers' consumption expenditure was 9.5%. However, after that, China's farmers' income and consumption growth has maintained a very slow growth as a whole. In 2007-2009, the average annual growth rate of per capita net income of rural residents was only 4.3%, consumption growth was only 3.4%. In 2009 - between 2013 and increase farmers 'income, an important work of "Three Rural Issues", rural per capita net income grew by 6.8% over the previous year, however, due to the current farmers' income solutions mainly around tax breaks and subsidies that increase Two unsustainable ways to start, the problem of farmers income and not have an effective solution, the income problem is still the farmers to improve their lives to solve the primary problem. And this stretched economic strength, no doubt become the constraints of the level of consumption of farmers to improve the culprit.

Our household contract responsibility system based agricultural production patterns, family production unit, this hand-based small-scale operation, under the background of economic underdevelopment in the 1980s, their access to economic Efficiency is relatively high. However, the household contracted business model in accordance with the average distribution of land, the whole land is divided into several small sub-households operating, can not achieve the scale of production to reduce costs. Although each household can arrange different production crops according to their own wishes, but the division of labor to improve production in this family-based production model is difficult to achieve. With the international economy, the exchange of agricultural products at home and abroad more frequently, but behind the overall development of China's rural economy, the rural market is imperfect, farmers can not keep abreast of market information, leading to high cost of agricultural products, lack of competitiveness, low economic efficiency.

Table 2. Changes in Per capita Net Income of Farmers

Year Duration	2005-2007	2007-2009	2009-2013	2013-2016
Average annual growth rate of per capita net income of farmers (%)	15.1	4.3	6.8	14.5
Average annual growth rate of peasants' consumption expenditure (%)	9.5	3.4	7.0	11.2

Source: Henan Statistical Yearbook 2016

1.3. Unscientific consumer behavior forms an unstable consumer market

Scientific consumer behavior refers to the human and physical and mental health and comprehensive development requirements, and promote economic and social development. After investigation, in the Central Plains rural consumption of consumer spending, but also filled with a large part of the unscientific consumer behavior. These consumer behavior in the short term affect the consumption composition of residents and reduce the spending power of rural residents, in the long run, this consumer behavior can directly mislead the consumer ideology of the entire rural society, hinder the market, social interaction and positive development. Such as children, school, join the army, cover new houses, opening ceremony, the elderly birthday, etc., many need to "give people" the name of consumption, so that the frequency of such consumer behavior is relatively high. Organize large scale, consumption is not healthy. Especially in the rural areas of weddings and funerals of the consumer behavior, big practice of the phenomenon accustomed to, in the course of the operation will be accompanied by feudal superstition, gambling and other activities of the spread.

Table 3. Comparison of Consumption Tendency of Urban and Rural Residents in China from 2006 to 2016

Year	Rural resident		Rural resident	
	APC	MPC	APC	MPC
2006	0.79	0.82	0.74	0.60
2007	0.78	0.82	0.73	0.64
2008	0.77	0.83	0.71	0.62
2009	0.77	0.85	0.71	0.73
2010	0.74	0.51	0.70	0.62
2011	0.75	0.79	0.70	0.63
2012	0.75	0.79	0.68	0.55
2013	0.74	0.82	0.67	0.56
2014	0.76	0.81	0.68	0.58
2015	0.74	0.80	0.70	0.59
2016	0.72	0.80	0.72	0.59

Source: National Bureau of Statistics "China Statistical Summary 2017" related data statistics

The vast rural areas to "good face" and other grounds, that the size is large capacity, each other than a variety of banquet into a crazy "element of money" is intensified, more expensive, so that the villagers can not afford to cause life Stress, due to the situation can not refuse, leading farmers to miserable.

Because of these illegal scientific consumption of the name, resulting in urban and rural residents have a huge difference in the consumption characteristics. The most intuitive reflection is the difference between APC and MPC, where the average propensity to consume is represented by APC. The average propensity to consume represents the proportion of the amount of consumption in the total amount of income, so it is often called the propensity to consume. The change in the ratio used to describe the effect of income changes on consumption limits is MPC, which is called marginal propensity to consume. Keynesian use APC and MPC declining laws explain the principle of effective demand shortage [7].

It is not difficult to see from Table 3 that the average consumption tendency of Chinese rural residents in 2006 - 2016 shows a significant decline in recent years, which greatly affects the development of mass

consumer market. The marginal propensity to consume of rural residents has changed frequently and changed greatly. From 2006 to 2009, there was an upward trend in 2009 to 2010, reaching the highest point in 2009 and only 0.85 in 2010, only 0.51, 2010-2014 Rising trend, 2014 - 2016 showed a downward trend, the marginal consumption trend of frequent changes and the magnitude of the rural consumer market reflects the instability of farmers' consumption uncertainty.

1.4. Vacancy of the regulatory mechanism

Agricultural production of time and space, geographical and other factors, making effective monitoring of agricultural collective organizations in the cost of investment is great [8]. Which led to the Central Plains rural public consumption in economic growth can play a significant damage to the ability to contribute. Vacancy of the regulatory mechanism, it has become a constraint to the development of rural consumer environment factors.

In the rural consumer market, mainly in the form of open-air trade, mixed with street selling, accounting for the city and other forms, there is no fixed place of business, stalls, regardless of the size of the site or construction are relatively simple, the objective to increase the government Regulatory difficulty. And the sale of the product range is relatively single, farmers can not enjoy the secondary consumption, after-sales service is difficult to meet the needs of rural consumers, which led directly to the sale between the frequent dislocation and fault. At the same time as the rural consumer market development is still in the initial stage, consumer businessmen did not form a unified consumer industry associations, leading to individual unscrupulous enterprises do not comply with market ethics, the main market to the sale of the market are mostly long-term backlog, relatively outdated inventory Goods, and even some unscrupulous businesses shoddy, random prices, bullying the market, the behavior of these businesses themselves, seriously dampen the confidence of farmers in consumption.

1.5. Relatively lagging credit system

Credit, for most urban residents, it is commonplace. Credit purchase, credit purchase and credit shopping is basically universal, credit cards, but also most of the city residents wallet in the common things. In recent years, with the rise of network payment, Alipay's "ant flower chanting", Jingdong "white bar", interest stage and other micro-credit consumption patterns in urban areas has been popular, "this month to buy, next month" Depth city residents heart. But in the Central Plains rural residents living, this consumption patterns are still few people use, the concept of consumption is not accepted by farmers, recognized.

There is a need for a sound rural social credit system, vacant and effective collateral collateral, so that farmers' loans are difficult. As the fixed assets of rural land, homestead and other fixed assets belong to the collective ownership, its ownership, contracting rights, the right to operate the right of the three long-term problem has not been well explained, not as urban residents mortgage housing loans, which makes the farmers' liquidity Greatly reduced, to a certain extent, inhibited the farmers' consumption demand.

On the other hand, due to the long-term "heavy production, light consumption," the idea of credit policy instill, the Central Plains public farmers is difficult to try a new "debt consumption", "ahead of consumption" of the concept of open consumption, which to a large extent Which restricts the support of bank credit to farmers' consumption. And the business itself is mainly to self-employed self-employed mainly due to the small scale of operation, the lack of a clear organizational system, can not carry out a

series of marketing activities, still the traditional way of trading as the main mode of operation, and farmers for the new credit consumption patterns unfamiliar, Making the Central Plains rural mass consumer market unusually cold.

2. The Reasons for the Major Problems of Mass Consumption in the Central

2.1. Backward thinking mode to pull down the pattern of consumption

Social existence determines the existence of social consciousness. At the same time, the social consciousness of the theory, ideas, psychology, also in the reactionary impact of social existence [9]. The concept of consumption is a reflection of the objective reality of social economy in the human brain. It is a kind of ideas, it is a kind of thinking mode. Can act on the socio-economic, and have a great impact on its effect.

Consumer behavior is the direct leadership of consumer attitudes, consumer attitudes are the best way to explain the pattern of consumer behavior, the formation of consumer needs, but also by the impact of consumer attitudes, and this consumer needs, behavioral consumer behavior needs, direct Promote the emergence of consumer buying behavior.

Table 4. The average number of durable durables per 100 city households at the end of the year

Index	2013	2014	2015
Home car	22.3	25.7	30.0
Air conditioning	102.2	107.4	114.6
Camera	34.0	35.2	33.0
Color televisions	118.6	122.0	122.3
Washing machine	88.4	90.7	92.3
Computer	71.5	76.2	78.5
Refrigerator	72.9	77.6	82.6
Water heater	80.3	83.0	85.6

Source: According to the 2016 Henan Statistical Yearbook

Table 5. The average number of durable durables per 100 rural households at the end of the year

Index	2013	2014	2015
Home car	9.9	11.0	13.3
Air conditioning	29.8	34.2	38.8
Camera	4.4	4.5	4.1
Color televisions	112.9	115.6	116.9
Washing machine	71.2	74.8	78.8
Computer	20.0	23.5	25.7
Refrigerator	72.9	77.6	82.6
Water heater	43.6	48.2	52.5

Source: According to the 2016 Henan Statistical Yearbook.

The backwardness of rural society, the backwardness of economic development, the inconvenience of public transport, the humble living environment, the lack of vitality of the production methods and so on,

determines the relative backwardness of the original thinking of farmers, concentrated in the consumption of backward, Backward consumption concept and the role of farmers in the consumer behavior, making the main consumption of farmers mainly to consumption, rural consumer market potential is not released, resulting in its development further backward.

Due to the lack of rural infrastructure, compared with the lack of necessary facilities, such as a unified tap water configuration, convenient road system, etc., so that some farmers bought the car is rarely used, want to install water heaters, because the infrastructure is not perfect and give up, severely limits the consumption of rural consumer durables. Resulting in low prices of consumer durables in rural households, low idle rate characteristics. Therefore, the rural consumer goods market has a huge development potential. Compared with the increasing number of durable durables in urban dwellers, the number of durables in rural households continues to increase as income and consumption levels rise, but their share is still generally low. (See Table 4 and Table 5). When the urban residents have begun to popularize computers, air conditioners, camcorders and other new generation of high-end durable consumer goods, rural residents or to color TV, washing machines and a series of ordinary consumer durable goods, only in the mid-80s of the last century, durable goods consumption level. This shows that China's rural household durable consumer goods market, has a broad potential demand prospects, set off the hot consumer goods situation, with great possibilities, and is the future to improve the consumption of rural households an effective means.

2.2. Slow economic growth limits spending power

People among the previously formed consumer attitudes, ideas, and consciousness will not be static. Different economic conditions, different social experiences will form a different concept of consumption, different times and different regional culture will make this different manifestation. Industrial society, the level of production and the continuous upgrading of modern science and technology, so that people enjoy the material more advanced, but also enhance the people's spiritual pursuit. The concept of consumption is the comprehensive requirement of material and spiritual consumption demand.

However, once the agricultural society receives the impact of economic production level, most consumers will give priority to meet the survival of the necessary material and means of production, therefore, the demand for material consumption is an intuitive reflection of consumer attitudes.

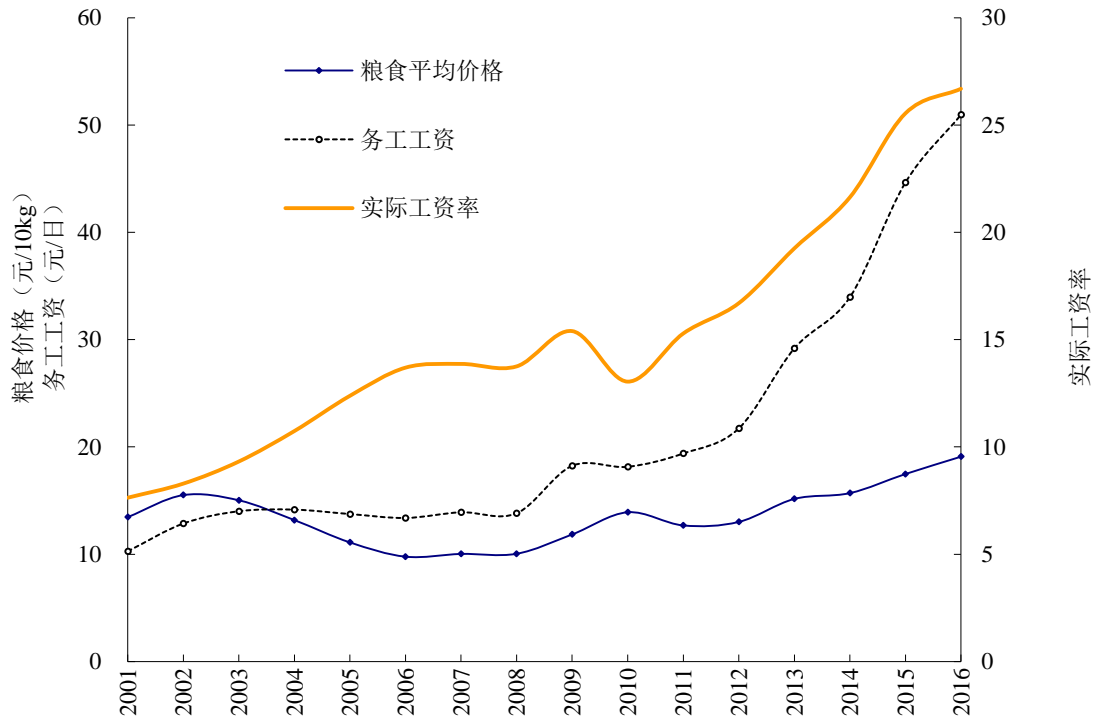
Table 6. The number and composition of household labor force in Henan households (unit: person)

	2010	2011	2012	2013	2014	2015	2016
Household labor force (person / household)	2.76	2.77	2.78	2.80	2.78	2.76	2.74
Labor burden population (person / labor)	1.45	1.43	1.43	1.43	1.43	1.43	1.43

Source: Henan Rural Statistical Yearbook (2010 ~ 2016)

According to Maslow's theory of people's demand hierarchy, the priority is to address the demand for food and clothing. The average household labor force is increasing from 2010 to 2013, and it has been declining from 2013 to the lowest point in 2016 (See Table 6). In contrast, the real wage rate and the changing trend of the rural laborers' household labor force are compared and analyzed. Although the

actual wage of the rural laborers in Henan has been on the rising state, the grain price has not increased obviously, the actual wage mainly to pay wages mainly migrant workers (see Figure 1). We can see that the Central Plains rural public consumption, Engel coefficient is still high, which also made a positive rural economic development, is restricting the Central Plains rural mass consumption model an important factor.

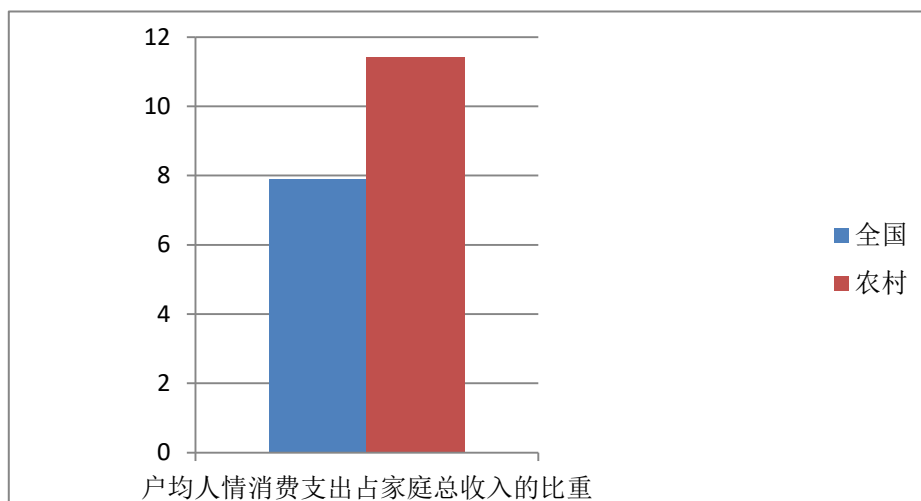


Source: Henan Rural Statistical Yearbook (2010 ~ 2016)

Fig. 1. Actual Wage Rate and Changing Tendency of Farmers' Household Labor Force in Henan Province

2.3. Forced human consumption weakened the farmers' spending power

Housing, weddings and funerals, and other expenses, occupy the Central Plains rural mass consumption of large areas of the country, to the rural areas of the residents to increase the consumption pressure is not small. Especially in some rural areas with a compelling consumer atmosphere, where the large share of the peasants' mass consumption is handed over to some unnecessary extravagance. June 23, 2013 Guangming Daily survey shows that China's human burden is too heavy. Rural household consumption expenditure accounted for 11.4% of total household income; respondents, 53.2% said that human consumption has become a burden, 15.6% of people clearly expressed the burden of "heavy" [10].



Source: Bright Daily (June 23, 2016)

Fig. 2. Household consumption expenditure accounted for the proportion of total household income

This blind, ignorant consumer behavior, to a large extent increased the burden of farmers living. Whether it is weddings and funerals, children, school, join the army, the new house, the opening ceremony, the elderly birthday, these people a large number of human consumption, so that farmers have limited ability to pay more diversion, will inevitably affect the rural consumer demand to further expand.

2.4. Lack of regulatory services undermines farmers' willingness to consume

As relatively speaking, not very convenient traffic conditions, as well as the uncertainty of the opening hours of the market, the Central Plains rural consumer market, there is little sound market protection services. In the pre-sale promotion, sale of the pricing sales and after-sales service maintenance, there will be problems difficult to solve easily, to receive fraud is difficult to create the situation. Which makes the Central Plains farmers mass consumer shopping initiative received a great blow. Relatively unfamiliar market environment, and relatively immature market mechanism, so that businesses settled in the rural consumer market in the process also faces multiple unknown obstacles, and vacancy protection mechanism, but also to most businesses discouraged, do not want to take risks.

2.5. Rare environmental conditions hinder the development of the market

Long ago, most of the business people have been aware of the Central Plains rural consumer market great potential, but they did not take any measures. This is due to the enterprise for the rural consumer prospects of the trust. Farmers' relatively weak purchasing power, meager desire to buy, and the need to invest in the rural market in front of the need to invest more, risk, late income and other conditions, so that business decision makers would prefer to focus on relatively mature city The market, do not want to risk the development of rural markets.

Durable consumer goods, there are water, electricity and other life supplement equipment energy-related products, such as: color TV, refrigerators, etc., due to urban and rural residents electricity dissimilar differences, and rural areas in a variety of satellite TV ground receiving equipment is also different, This humble environmental condition restricts the normal experience of rural residents for the product. In addition, there are a number of convenient conditions such as tap water, but also to rural residents for washing machines and other equipment, the ease of use of equipment greatly reduced, hinder

its convenience for the normal understanding of the product, hinder the development of the consumer market.

3. Exploring the Effective Countermeasure to Solve the Mass Consumption Problem in Central China

Promote the consumption of farmers, is the main event of the overall start of domestic demand; Central Plains rural economy in the development pattern of the country has an important strategic position, with support for future economic development of the engine function. Find the right way to solve the Central China's rural mass consumption, is imperative.

3.1. Correctly guiding the consumption concept to improve the level of farmers' consumption

Effective mental policy is an important strategy to improve the central consumer hardware environment in Central Plains.

First of all, we should pay attention to update and education on the current stage of farmers 'conservative consumption ideas, change their adherence to the thinking mode in order to expand the rural areas of consumer demand [11]; actively the majority of farmers' consumption concept to a reasonable and correct direction, Trying to change their inherent deformities, blind consumer attitudes. Church farmers learn to improve their overall quality of the effective way, and learn to grasp the relevant consumer demand and knowledge of the content. And strive to consumer culture into the concept of consumption which, to the consumption of goods, to give the characteristics of the cultural connotation, pay attention to the safety and environmental protection, inexpensive sales of goods. So that the material level of consumption extended, into a deeper level of spiritual content, giving consumption to a better level of meaning [12].

Second, we should pay attention to the daily life of farmers in health care, transportation, transportation and communications, sports and entertainment or educational and other aspects of consumption [13]. With the development of the times, affordable consumption in the consumer spending in the farmers show an increasing trend of development, a comprehensive well-off society is to protect the requirements, including the Central Plains farmers, including the people of the country went to a well-off, therefore, pay attention to good brand, quality products Investment in the development of the Central Plains. Through the word of mouth effect, the effect of the effect to facilitate the Central Plains farmers to accept, through a good reputation on the expansion of publicity to enhance farmers' willingness to consume such brands of products [14] also actively encourage major businesses, business targeted research and development High quality products that meet the consumption needs of rural farmers in Central Plains provide significant background support for the potential of Central China's rural mass consumption in the consumer market [15].

3.2. Improving the income level of farmers to enhance the rural public spending power

To establish a long-term mechanism for sustained and stable income of farmers, efforts to enhance the level of purchasing power of farmers; so that farmers "rich consumption." By improving the employment support of small and medium-sized enterprises for rural labor force, to increase the employment opportunities of migrant workers; and to provide professional skills training, to give them sufficient employment capacity; In addition, but also more implementation of "industry nurturing agriculture, urban

support Rural "policy approach, and strive to promote food and other direct work to carry out, clear and directly promote the farmers continue to stabilize the income.

In addition, because the family durable goods generally expensive, but also often need to buy a one-time account to be able to settle, which resulted in the purchase of rural households difficult. Of course, there are other factors that affect the low number of consumer durables in rural households, such as the stock of commodities. The factors that affect the consumption of consumer goods in rural areas have many reasons, specifically because of which causes more impact, but also specific analysis of specific issues. However, it is certain that the overall trend in consumer demand can be measured by the demand for durable goods in a region. 2009 Central No. 1 document, "to expand domestic demand, the greatest potential in rural areas."

3.3. Improving the rural social security system to eliminate the burden of farmers' consumption

Rural residents for the pension, medical, education, investment, but also to a large extent restricted their consumption level. Due to the social insurance system constraints, want to get better facilities to enjoy, you have to pay more money costs. Many rural families are not uncommon for cases of poverty, which also allows many farmers to reduce or even avoid spending for the unknown disaster a rainy day.

We must strive to improve the rural social security system, so that farmers "dare to consume", "no worries about consumption" to ensure that farmers in the future that the expected stability. Conscientiously implement the central "on the deepening of the medical and health system reform views." At the same time, combined with the actual situation of the Central Plains rural areas, timely introduction of specific measures and targeted implementation details. Through the government subsidies, policy support, condition optimization and other measures, built pension, medical, education, a full range of security system, and effectively protect the Central Plains farmers in the consumer did not worry about, dare to consume.

3.4. Establishing and improving the market environment to enhance farmers' confidence in consumption

To improve the rural consumer market environment, establish a sound agricultural trade market, and multi-measures to increase farmers' spending power, so that farmers "to consumption." This includes two main aspects, one is to build a good village facilities, hardware, especially the road traffic, for the enterprise to provide a good place to facilitate the landing; Second, is to establish a sound and perfect agricultural business market management system, so that enterprises Dare to invest, at the same time, an orderly market environment also allows the villagers to more transparent to buy products, to consume and willing to spend.

In 2010, the central document pointed out that stimulating consumption within the need to rely on the expansion of rural demand approach [16]. The means to expand rural demand can be used to increase the number of rural residents' consumption and the way to promote the upgrading of rural residents consumption structure. And no matter what means, durable goods are indispensable important focus. To solve the various problems of infrastructure, rural families will inevitably set off a variety of similar to the kitchen revolution, the bathroom revolution and so on and improve the quality of life related to the construction of the climax. At that time, the demand for durable household goods in rural areas will be greatly improved, bath water heaters, range hoods and so on will be widely needed.

3.5. Tailoring credit model to provide open consumer protection

Strengthen the development and deepen the implementation of the current financial policy in rural areas, and constantly improve the financial services and system defects, and strive to build a fully functional, strong asset reserves, safe and reliable mode of operation, improve after-sales service in line with the characteristics of rural financial services financial system [17]; Let the original rural credit cooperatives, postal savings and the Agricultural Bank to give full play to its role. And strive to form and improve the rural credit model to protect the rural capital of adequate funding. Standardize the business model of financial institutions stationed, give full play to the rural consumer demand for the promotion of social and economic role.

Farmers' income is a key factor in stimulating domestic demand and expanding the mass consumption market in rural areas of our country. At the same time, it is necessary to standardize the various market systems and improve the social welfare benefits of various regions and solve the worries of farmers. Into a variety of new methods and policies, and effectively expand the rural consumer demand in the direction of faster and better development [19]. Cannot be ignored is to keep the spirit of the research with the times, do more to investigate, fully understand the current situation and problems of rural consumption, and actively sum up experience, timely and correct adjustment and optimization of rural consumption for the macro-control. The times are changing, the market environment is also changing with each passing day, do a good job with the times to adjust and optimize the relevant control measures for the Central Plains rural mass consumer market construction has a huge effect.

4. Conclusions

Central China's rural consumer market for the entire Central Plains economic development far-reaching. February 24, 2016, comrade Xi Jinping recently at the grassroots study, put forward a comprehensive well-off society, "one cannot be lost." This "one cannot be lost" both include 56 ethnic groups cannot be less, but also all the individual members of the community cannot be less. After several development, China's economic construction focus, has become a common development, reducing the polarization between the rich and the poor. With the unique geographical advantages and natural resources advantages of the Central Plains Economic Zone, with hundreds of millions of people in the natural base, coupled with a relatively strong industrial base conditions, making it has a market potential cannot be underestimated [20]. In the national development pattern has to support the future economic development of the engine function. The development of Central China's rural mass consumer market, both to enhance the Central Plains economy, comprehensively stimulate domestic demand to enhance the level of domestic consumption development, but also to achieve the great rejuvenation of the Chinese nation an important step in the Chinese dream!

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