

# Analysis on the predicament of credit of Chongqing agricultural products and countermeasures

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**Keywords:** Chongqing; Agricultural products; Credit; countermeasures

**Abstract:** product credit is the cornerstone of market transactions. Through analysis, it is found that quality is not good enough, quality is not stable enough, traceability system is not perfect, standard is not perfect and brand is not loud enough, which leads to the low commercialization degree of Chongqing agricultural products. Effective measures should be taken to improve the quality of agricultural products, establish the quality traceability system of agricultural products, do a good job in the certification of agricultural products and establish the brand of agricultural products, focus on improving the credit of agricultural products, and accelerate the transformation of traditional agriculture to commercialization and marketization.

## 1. Introduction

The report to the 19th national congress of the communist party of China (CPC) put forward for the first time the strategy of rural revitalization. This is a major decision and plan made by the CPC central committee. To implement the rural revitalization strategy, it is necessary to follow the general requirements of “prosperous industry, livable ecology, civilized rural customs, effective governance and rich life”, among which, industrial prosperity is the primary task and important premise of rural revitalization [1][2] [3], and accelerating the transformation of traditional agriculture to commercialization and marketization agriculture is the inevitable road [4]. However, the commercialization rate of agricultural products in Chongqing is only about 60%, and the degree of commercialization and marketization of agriculture is low. It is suggested that effective measures should be taken from four aspects, such as improving the quality of agricultural products, establishing the traceability system of agricultural products, doing a good job in the certification of agricultural products and setting up the brand of agricultural products, so as to solve the credit dilemma of agricultural products and help Chongqing's rural industries flourish and realize rural revitalization.

## 2. Low credit is an important sticking point restricting the trade of agricultural products

1). Current agricultural credit is fragile. Market economy is a credit economy [5]. Credit economy is actually a manifestation of the spirit of contract. Product credit is the cornerstone of market transactions.

At present, the credit system of quality and safety of agricultural products is not perfect [6], and the fragile credit of agricultural products leads to the unstable cornerstone of agricultural products market trading. In recent years, the quality and safety incidents of agricultural products have occurred from time to time, and some producers and operators are still lacking in legal awareness and integrity awareness. These behaviors seriously damage the vital interests of the broad masses of the people, and hit the confidence of consumers.

Moreover, agricultural products are posterior commodities, so it is difficult to judge the quality status before actual consumption, and the market information asymmetry is prominent. In order to improve this situation, agricultural producers often register brands and promote brands to send product quality signals to the market, but the effect is not ideal. The main reason is that the brand marketing time of agricultural products is short, and the brand awareness of producers is not strong. The brand construction of agricultural products mostly stays at the labeling level, and there are few

brands with real popularity and value. What's more, in the agricultural products market with low brand trust, the external impact brought by the quality and safety events of agricultural products, consumers will often have psychological fluctuations such as panic, escape, and rebellion, and the trust of agricultural products will generally decline due to the "halo effect" amplification, thereby reducing the purchase.

2). The credit of agricultural products sold online is worrying. E-commerce originates from "3C" products, and its important factors lie in the scale, standardization and branding of industrial production, giving "3C" products high credit. Nowadays, e-commerce in rural areas, led by giants such as alibaba and jingdong, is enjoying booming development relying on various platforms. However, at present, rural e-commerce presents a situation of more downward industrial products, less upward agricultural products, more commodity categories, less brands, less e-commerce main body and less profit. There is still a long way to go before e-commerce drives the prosperity of rural industries and rural revitalization.

The fundamental reason for this situation is that rural e-commerce mainly solves the problem of agricultural products' upward channel, but cannot solve the problem of agricultural products' commercialization. At present, the rural areas, especially the western areas, the peasant migrant workers is very common, in the rural areas are still engaged in agricultural production and labor is scarce, the old farmer to pure pursuit of production, usually take more chemical fertilizers and other inputs, and ignore the attention to the quality of agricultural products, thus the quality of agricultural products caused great potential safety hazard, reduces the agricultural credit, further influence the commercialization of agricultural products. Lack of credit of agricultural products is an important sticking point of current agricultural products e-commerce.

### **3. Chongqing agricultural credit is facing difficulties**

The agricultural resources in the vast rural areas of chongqing show the typical characteristics of "mountains, small, scattered and weak" mountains. The land is mainly mountainous and hilly, with the proportion of sloping farmland as high as 77%. The land area is small, the land is fragmentary dispersal, the household average farmland is less than 4 mu; Villages are scattered and scattered, and the population in settlements with more than 30 households accounts for less than 40% of the total registered population. Agricultural production is characterized by small-scale operation, high production cost, weak labor production capacity and aging population. Such characteristics and production conditions of agricultural resources make it difficult to carry out large-scale and standardized agricultural production, resulting in congenital shortage of credit of agricultural products:

First, the variety is not good enough. Variety is the prerequisite of agricultural products, but chongqing generally lack of good varieties of agricultural products, especially high-quality, centralized, large-scale production of varieties. Farmers also often lack the awareness and ability of intervening varieties and planting (breeding) upstream chain, and the commercialization of agricultural products is inherently deficient.

Second, the quality is not stable. Quality is the key factor affecting the quality of agricultural products. However, there is generally a lack of standardized standards or procedures in the commercialization process of agricultural products, such as planting, primary processing, grading, packaging, storage and transportation, etc., especially in fresh agricultural products such as vegetables and fruits, which leads to unstable quality.

Third, the traceability system is not sound. Under the strong promotion of agriculture, quality supervision and other departments, some regions gradually explore the construction of agricultural products safety traceability system, and pilot application in some links of the industrial chain. But due to the relatively weak industry as a whole application basis production main body diversity, problems such as imperfect technology and standards, it is difficult to achieve the whole area, the whole industry chain, the whole category of agricultural products safety traceability, especially consumers concerned about visualization of pesticides, fertilizers, etc, the whole process, from production to consumption the back was still in the stage of blank.

Fourth, the standards are not perfect. Due to the long-term impact of shortage economy, the mode of production of agricultural products still stays in the quantitative production technology, and the concept of quality for benefit is not strong, so the implementation of agricultural standardization cannot become a conscious action. Most agricultural products do not have corresponding standards, which makes it difficult to achieve detailed description and accurate classification of products, and the product identification degree is low, which also reduces the trust of consumers.

Fifth, the brand is not loud enough. At present, the brand marketing of agricultural products is still in its initial stage. Most of the producers and operators of agricultural products have weak brand awareness, weak marketing organization, and the brand is only at the marking level. Lack of effective protection of existing brands, there is the impact of being counterfeit, abuse; Lack of a strong demonstration leading role of the national well-known brands.

#### **4. The promotion of agricultural credit countermeasures**

1). Improving the quality of agricultural products is the basis for establishing the credit of agricultural products. First, we will further optimize the varieties of agricultural products. Big data technology can be used for breeding, seed production and introduction. In recent years, major breakthroughs have been made in targeted gene editing and molecular breeding based on big data. The breeding process has been greatly shortened, and the development of seed industry has presented some new trends and patterns.

For example, it has cooperated with shenzhen huada gene bank to build the gene bank of mountain characteristic germplasm resources, and actively linked with the national germplasm resource database, so as to take the lead in the construction of new variety test and regional variety test system for mountain plants. Efforts will be intensified to investigate and protect mountain germplasm resources, improve the database of plant varieties, and plan to build a number of breeding and seed production bases for agricultural products with mountain characteristics, so as to preserve and expand local superior varieties.

Second, stabilize the quality of agricultural products with standardization. According to the government guidance, leading industry association, businesses and consumers to participate in the model, improve the agricultural industry standard system and production specifications, accelerate the production management, use chemical fertilizers pesticides (veterinary drugs), the control store processing, cold-chain logistics and waste material management, livestock and poultry waste resource utilization, such as aquaculture tail water discharge standardization.

2). The establishment of agricultural products quality traceability system is the premise of establishing agricultural products credit. Create more harmonious and unified, butt up and down by the department of cross-sectoral, cross-regional, quality and safety of agricultural products traceability information sharing platform for the management, to build from the base to the platform, from the source to the end, from the fields to the Table the whole process of consumers, the whole industry chain quality and safety supervision system, rely on technology, such as electric business platform and qr code, block chain implementation agricultural product quality tracing all the way, to achieve “production process can be recorded, product flow to the traceability, storage and transportation information query, quality traceability”.

First, we will focus on accelerating the development of a traceability system for agricultural production materials such as pesticides, veterinary drugs, feed, fertilizers and seeds. We will establish and improve credit files for agricultural materials and agricultural products producers and operators.

Second, strengthen communication, cooperation and sharing between the industry and commerce commission, the commission of agriculture, the commission of commerce, the food and drug administration and other departments as well as third-party evaluation institutions, and build a convenient, efficient and all-inclusive market supervision system.

The third is to strengthen the leading position of the government in the establishment of agricultural products traceability system. At the same time, special agricultural products traceability system management departments can be established for coordination and management.

Fourth, apply “Internet plus”, adopt technologies such as blockchain decentralization and untampered certificates, implement intelligent supervision on the quality and safety of agricultural products, and create a comprehensive service platform for the whole process traceable supervision.

3). Do a good job of certification of agricultural products is the means to establish the credit of agricultural products. First, we will build regional and county agricultural products testing stations and regional agricultural products testing stations, guide and urge producers to implement the quality and safety standards of agricultural products, and improve the coverage of QS certification for agricultural products sold online.

Second, the certification of pollution-free products should be fully covered, and the proportion of green products and organic products should be increased gradually.

Third, vigorously promote the “three products and one standard” and chongqing brand-name agricultural products certification online action, establish and strengthen regional public brand management mechanism, standardize production and use behavior, strive to maintain the “three products and one standard” and certification agricultural products reputation and credibility, strengthen the awareness of protection and promotion.

4). The establishment of agricultural products brand is an important breakthrough to reshape credit. To set up a brand as an important breakthrough to reshape the credit of agricultural products, to occupy the market by brand, win public praise, expand sales.

One is to build an agricultural brand system with municipal agricultural products regional public brand “ba wei yu zhen” as the leading, district-level agricultural products regional public brand as the support, national and municipal agricultural leading enterprise product brand as the main body, and other enterprise brand and product brand as the supplement.

The second is to focus on building the municipal public brand of “ba wei yu zhen”, and build an important municipal platform for the city's agricultural products, especially the superior characteristic agricultural products, to sell well. At the same time, the revival and reconstruction of shancheng tuocho, yongchuan fermented black beans, baishiyi salted duck, hechuan peach slices, zhongzhou fermented bean curd and other traditional “time-honored” brands once recognized by authoritative institutions.

Is three behind the brand connotation of ecology, science and technology, culture value, good brand to have good clean production ecological environment and the suitable geography and climate conditions, have the excellent germplasm resources optimization and advanced breeding and processing exquisite production technology support, to have a cultural penetration and propagation force support.

Fourth, we will effectively strengthen brand management, explore the establishment of a brand catalog system for featured agricultural products, and organize the development of brand catalog standards, brand collection, review, recommendation, evaluation, identification, cultivation and protection. Gradually establish the authorized use, crisis warning, risk avoidance and other mechanisms of regional public brands such as “ba wei yu zhen”. Build and improve the brand protection system, comprehensive use of consultation, public opinion, law and other means to combat all kinds of fraudulent use, abuse of public brands. Make full use of agricultural products trade fairs, expos, trade fairs, offline stores, e-commerce and other platforms to actively carry out all-round and multi-level brand promotion activities.

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