

农业与农村经济发展系列丛书

中国农户融资机制 创新研究

Study on Peasant Household Financing Mechanism of China

孟全省 著

 中国农业出版社

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近代思想家梁启超先生曾言：“求中国国家之新生命必于其农村求之，必农村之有新生命而后中国国家乃有新生命焉”。令人欣慰的是，西北农林科技大学经济管理学院的一批青年学者，多年来立足西部地区，紧紧抓住农业与农村发展等相关问题进行了较为系统的研

究，获得了一系列重要结论，也发现了一些值得深究的重大问题，并在西北农林科技大学西部农村发展研究中心的精心组织和鼎力支持下，以论著的形式问世。尽管论著中有些观点也不尽准确，有些结论还不够完善，有待进一步研究和探讨，但作者的选题、视角和研究方法都值得肯定和赞赏。

西部农村发展直接关系全面构建和谐社会和建设小康社会战略目标的实现。希望更多的学者能够充分利用西北农林科技大学西部农村发展研究中心这一平台，深入实际，大胆探索，运用先进的理论、创新的思维和科学的方法，揭示西部农业、农村、农民问题的真谛，为西部发展现代农业和社会主义新农村建设源源不断地提供理论支持和成果支撑！

西北农林科技大学校长

孙武子

2008年10月于杨凌

摘 要

近几年来,大量的调查研究表明了一个事实,农户经营急需资金,资金短缺严重制约着农业经济的发展、农村社会的进步和农民收入的增加,农户融资遭遇重重困难。要构建和谐社会,实现现代化的宏伟目标,当务之急是解决农户的融资难问题。

农户融资难,难在哪里?难在金融机构门槛太高,难在农户借款无门,难在农户缺乏抵押物。本书认为这些都是问题的表象,解决问题最根本的思路和对策是建立适合农户融资特点,适应目前中国社会经济发展状况,符合市场经济发展要求的农户融资机制。

新中国成立以后,逐步建立了农业生产合作社、人民公社,农户完全失去了作为农业生产组织的地位,成了一个基本的消费单元。随着计划经济体制的建立,形成了高度集中的财政拨款主导型融资机制,农户融资问题显得很不重要。改革开放后,我国破除了高度集中的计划体制,国民收入分配格局发生重大变化,过去由财政集中分配的资金逐步流入银行系统,而我国的渐进式改革也需要国家利用银行的力量维护宏观经济、金融的稳定,保障社会经济系统有条不紊地运行,于是就形成单一的银行贷款主导型融资机制。这种机制承担了改革的成本,有力地支撑了改革开放和经济建设的顺利进行。但由银行这个唯一的渠道向企业层面的经济组织(包括农户的最基础的经济组织)提供资金,既压抑了资本市场的发展,又误导了企业过分的负债经营,企业生产经营的风险大量转移到了银行,这就严重制约了国民经济的健康协调发展。银行主导型的融资机制必然要被打破,取而代之的是适应市场经济体制的市场主导型融资机制。

目前,我国正处在由计划经济体系向市场经济体系的经济转型期,包括融资机制在内的市场经济体制的各个方面正在建立和完善。农业由传统农业向现

代农业过渡,农业经营模式逐步由农户小规模经营向集中较大规模经营过渡。但由于中国土地制度、劳动制度、社会保障制度等制约,城乡二元结构不会轻易被打破。可以预见中国的农业经营模式在相当长一段时间内还将以农户经营为主。在经济转型期应当建立一种具有过渡性质的“复合型农户融资机制”。构建“复合型农户融资机制”应当在不断扩大的市场体制下明确农户的融资主体地位,重点探索农户融资方式的创新,促使农户融资决策不断科学化,农户融资风险防范体系逐步建立和完善,农户融资的环境体系不断健全。

本书紧紧围绕着经济转型期复合型农户融资机制的构建,安排了9章内容。

第一章导论。主要阐述了选题背景,研究的目的和意义,简要评述了国内外研究动态,介绍了研究的思路、方法、内容和可能的创新之处。

第二章农户融资机制的基本理论。对农户、农户经营、农户融资等基本概念的内涵进行了辨析和界定,探讨了融资机制的基本内涵及其框架体系,对中国融资机制的发展阶段进行了理论上的划分。

第三章中国农户融资机制的演进。分3个阶段回顾了我国农户融资机制的演进过程。新中国成立前,农户具有独立的经营地位,农户融资的渠道以私人借贷为主,占到了7成左右;融资的方式以信用担保、土地抵押和土地典押为主;融资借款利率很高,风险很大;融资的目的以生活用途为主。改革开放前,实行了财政拨款主导型的融资机制,财政拨款主导型的融资机制在国民经济体系建立的初期能集中财力,促进包括农业在内的国计民生产业得到了快速发展。但是随着社会经济的发展,财政拨款主导型融资机制逐渐显现出资源配置效率不高的问题。于是,在改革开放初期实行了银行贷款主导型融资机制,随着市场经济体制的建立,银行贷款主导型的融资机制也凸现出很多问题。通过对东、中、西部12个省、市、自治区1130户农户融资状况和农户融资机制具体问题的调查,分析了当前我国农户融资机制存在的问题。

第四章经济转型期农户融资机制的建立。首先分析了经济转型期复合型农户融资机制建立的经济体制背景和改革背景;明确了在市场体系还不够健全的条件下,构建复合型农户融资机制的目标定位;提出了经济转型期农户融资机制创新的基本思路,并勾勒出复合型农户融资机制的框架内容;复合型农户融

资机制应当以企业化经营的农户为融资主体，以创新融资方式为核心，以市场调节机制为手段，逐步建立农户融资决策机制和风险控制机制，并为农户融资创造一个良好的环境条件。本章最后提出了随着市场经济的发展，要逐步建立市场主导型的农户融资机制。

第五章复合型融资机制下农户融资方式创新。创新融资方式是构建复合型农户融资机制的重点与核心。在继续发展农户信用借款融资的同时，努力推广农户联户联保借款；发挥农户家庭财产的作用，重点创新农户长期资产特别是不动产融资、农户生物资产融资和农户土地使用权融资；逐步形成依托农户合作经济组织的农户直接融资方式。

第六章农户融资决策机制。介绍了农户融资决策的内容和原则，分析了农户融资决策的影响因素，初步探讨了农户融资决策的方法。

第七章农户融资风险控制机制。分析了农户融资风险的类型及产生机理，介绍和探讨了农户融资风险评估的基本方法，提出了以每户融资风险预警系统和风险分担机制为核心的风险防范机制。

第八章农户融资环境建设。主要讨论了作为农户融资环境的农村金融市场体系建设，农村产权交易市场建设，以及农村资本市场体系建设问题。

第九章总结。总结了本书的主要结论和需要进一步研究的问题。

关键词：中国；农户；融资机制；复合型农户融资机制

Abstract

In recent years, a lot of investigation and research show that peasant household need funds urgently. Shortage of funds constraints the development of the agricultural economy, progress of rural social, and increase of the farmers' income seriously. In order to construct harmonious society, achieve the magnificent goal of modernization, we need to deal with the problem of financing first.

There is no way to loan, to be short of a pledge to financing, and lack collateral. Apparently, the above are the reason of the problem of financing. In my opinion, the most basic mentality and countermeasure are to establish financing mechanism of Chinese peasant household which suits the peasant household's financing characteristic, adapts China present socio-economic development condition and meets the requirement of market economy.

Since the founding of the People's Republic of China, it has gradually established the Agricultural producers' co-operatives and the People's communes. The peasant household lost the agricultural production organization's status completely, and become a basic consumption unit. Along with the establishment of planned economy system, financial leading financing mechanism has formed. The problem of financing of peasant household appears to be not so important. After the reforming and opening up, China gets rid of the highly centralized planning system. The national income distribution pattern changes deeply. Capital which distributed by finance in the past now flows into the banking system. At the same time, progressive reform in China also needs the power of bank to maintain the stability of systems of macroeconomics and finance, and to ensure the socio-economic system operating orderly. Therefore a financing mechanism that dominates only by the bank load has been formed, which assumed the cost of reform, powerful supported the reforming, opening up and economic construction. But providing capitals to the economic organizations by bank which is the only channel, not only depressed the development of capital market, but also misled the enterprises' excessive liabilities operating. So the great risk of operating transformed from enterprises to banks,

which seriously handicapped the coordinated development of national economy. So the single bank loanbased financing mechanism must be broke, instead, the market-oriented financing mechanism will be established so that to adapt to the market economic system.

At present, we are in the period of the shift from the planned economy to the socialist market economy. All aspects of the market economic system, including financing mechanism are establishing and improving. Traditional agriculture transits to modern agriculture. Agriculture management model changed from small scale to large scale. However, owing to the constraints of land system, labor system, the social security system, urban and rural structure will not to be broken so easily. It can be predicted that agriculture business model in China will continue to be peasant household manage centered for a long time. In the transition period should be established a “composite peasant household financing mechanisms” which reflects a transitional nature. In order to construct a “composite peasant household financing mechanisms”, it must clear peasant household’s dominant financing position, explore innovative means of financing, make scientific decision-making, establish and perfect risk prevention system and improve the environment and conditions system under the expanding market system.

This book with regard to the research into construction of the “composite peasant household financing mechanisms” falls into nine chapters.

Chapter one: Introduction. The background, purpose and significance of study were elaborated. A brief review of dynamic studies at home and abroad was introduced. Thesis research ideas, methods, content and possible innovation was unfolded.

Chapter two: The theoretical basis of research into peasant household financing mechanisms was introduced. The connotation of the basic concepts, such as peasant household, peasant household management, peasant household financing, was analyzed and defined. This chapter also discussed the framework of financing mechanisms and theoretically divided development stage of financing mechanisms in China.

Chapter three: Evolution of Chinese peasant household financing mechanisms, which recalls the three stages of its development process. Before the liberation, peasant household had an independent operating status, and private lending was their mainly financing channels, accounting for about 70%; credit guarantee and land

mortgage were main financing means; financing borrowing rate was high and very risky; the goal of financing was for life. Before the era of reform and opening-up, our country formed financial leading financing mechanism. This kind of mechanism was advantageous in concentrating financial resources and promoting various industries, including agriculture, to rapidly develop. But as the socio-economic development, financial leading financing mechanism is gradually emerging low efficiency to allocate of resources. Thus, in the initial of the reform and opening up, bank loans-oriented financing mechanism was implemented. With the establishment of the system of market economy, the bank loans-oriented financing mechanisms also highlight the problems. In this chapter, on the basis of investigation of 1130 peasant households' financing condition and mechanism, which scope over east, middle, western 12 provinces, city and autonomous region of China, our country's current peasant household financing mechanisms was analyzed.

Chapter four: The establishment of peasant household financing mechanism during economical transition period. First, it analyzes the background of the economy system and reform of the establishment of composite peasant households financing mechanism; defines the goal that build composite peasant households financing mechanism under the condition of uncertain market system; proposes a basic idea of innovation of peasants households financing mechanism at economy transition period, and outlines the frame content of composite peasant households financing mechanism. Composite peasant households financing mechanisms requests; peasant households which are enterprise management as financing main body, innovative financing means as a core, the market mechanism as a means. Our country must gradually establish a peasant household financing decision-making mechanisms and risk-control mechanisms, and create a favorable environment and conditions for peasant household. This chapter concludes that with the development of the market economy, it is necessary to gradually establish a market-oriented peasant household financing mechanisms.

Chapter five: Innovation of peasant household financing means. Innovative peasant household financing means are key and core of "composite peasant household financing mechanisms". While continuing to develop peasant household credit loan financing, it must promote multi-household and joint guarantee loan, play the role of peasant family property and focus on innovation of long-term assets financing, peasant household biology property financing and peasant household land

employment right financing. Base on above, peasant household direct financing method which depends on peasant household cooperative economic organizations will gradually form.

Chapter six: Decision-making mechanism of peasant household financing. This chapter introduced the content and the principle of peasant household financing, analyzed the impact factors and discussed the methods of peasant household financing decision-making.

Chapter seven: Risk control mechanism of peasant household financing. This chapter analyzed the risk type and producing mechanism of peasant household, introduced and discussed the methods of risk assessment, and put forward a risk prevention mechanism which relies on each household financing risk earlier warning system and risk-sharing mechanism.

Chapter eight: Environment and conditions construction of peasant household financing. Rural financing market system construction, rural property right trading market construction and rural capital market system construction are discussed which constitute the environment and conditions of peasant household financing.

Chapter nine: Conclusion. I give a summary of this paper and develop some further issues that should be discussed.

Key Words: China; peasant household; financing mechanism; composite peasant household financing mechanisms

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