

# 农村资金互助社的

## 发展模式、运行机制与政策选择

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## 摘 要

农村合作基金会被取缔以后，农民建立自己的金融服务组织变得越来越难，农村贷款的缺口也越来越大。在巨大的资金需求面前，正规金融供给不足，给民间自主金融创新提供了空间，催生了非正规金融制度安排。在中央农村金融政策的引导下，农村民间资金借贷活动经过合作化、组织化、制度化改造发展成了互助合作金融模式——农村资金互助社。自 2004 年开始，农村地区相继出现了一批资金互助社，最早成立的是吉林省闫家村的百信资金互助社。随着农村资金互助社的出现及发展，2007 年 2 月银监会印发了《农村资金互助社示范章程》（银监办发〔2007〕51 号），将农村资金互助组织界定为新型银行业金融机构，并确定首先在四川、青海、甘肃、内蒙古、吉林、湖北 6 省份的农村地区开展试点。2007 年 2 月 4 日，银监会印发了《农村资金互助社示范章程》，为各地组建农村资金互助社提供了指导。2008 年 4 月 24 日，中国人民银行发布了《中国人民银行、中国银行业监督管理委员会关于村镇银行、贷款公司、农村资金互助社、小额贷款公司有关政策的通知》，对 4 类金融机构的存款准备金管理、存贷款利率管理、支付清算管理、会计管理、金融统计和监管报表、征信管理、现金管理以及风险管理作了规定。在这些政策的推动下，中国的农村资金互助社呈现出快速发展的势头，截至 2012 年 6 月，全国经银监会批准的农村资金互助社为 49 家，依托专业合作社开展资金互助的合作社为 2 万家。

本书以合作经济理论、交易成本理论、委托—代理理论为基

础,在分析农村资金互助社形成的动因及其制度优势的基础上,重点探讨农村资金互助社的运行模式、绩效、运行机制,并提出农村资金互助社发展的对策建议。本研究针对农村专业合作经济组织性质的特殊性,通过农村资金互助社的意义、优势、运行特点、服务模式及其效率等方面的分析,提出农村资金互助社发展的对策和建议,有利于提升关于农村专业合作经济组织问题研究的方法和水平,有助于完善相关研究的理论框架,不仅对具体专业合作经济组织的规范与发展具有很强的指导作用,而且可为政府及相关部门科学决策提供参考依据。

全书分为两大部分,即综合研究与专题研究。

综合篇共分为八章:

第1章 绪论。主要阐述本研究的背景与意义、国内外文献综述及相关研究进展、研究内容与研究方法及本研究的理论基础。

第2章 农村资金互助社形成的动因及其制度优势。从政府因素、农村金融因素、组织成员因素分析农村资金互助社形成的动因;利用博弈论方法分析贫困村农民资金互助组织与商业银行在有效解决农业信贷市场中的逆向选择、道德风险、信息不对称等方面的制度优势。

第3章 黑龙江省农村资金互助社发展的现状及主要问题分析。通过对黑龙江农村资金互助社进行典型调查,分析农村资金互助社发展的现状及存在的主要问题,在此基础上力求概括出农村资金互助社发展中的共性问题及发展规律。

第4章 黑龙江省农村资金互助社的运行模式及绩效差异分析。重点分析黑龙江省农村资金互助社的主要运行模式,并对银监会批准的农村资金互助社、内生型农村资金互助社以及扶贫型资金互助社的特点进行总结,基于实际调查的数据运用主成分分析方法评价不同运行模式的农村资金互助社的绩效差异。

第5章 黑龙江省农村资金互助社的运行机制。在具体分析现行的农村资金互助社的运行机制的现状及其特征的基础上,从组建机制、管理机制、经营机制、融资机制、监管机制及利益分配机制方面提出农村资金互助社运行机制完善的建议。

第6章 国际合作金融发展的经验及启示。从发达国家和发展中国家角度介绍国际合作金融发展的特点并概括其发展的经验,在此基础上提出对我国农村资金互助社发展的启示。

第7章 农村资金互助社发展的对策建议。从政府扶持、资金筹集、群众参与、制度完善及法律保障等方面提出其高效运行的对策及建议。

第8章 结论。

专题篇共包括两大部分:

第1部分 黑龙江省农村资金互助社的风险及其控制研究。本部分研究以黑龙江省10家具有代表性的农村资金互助社为研究对象,通过对其信用风险、资金流动性风险、管理风险、法律风险的现状的分析,探析其风险的成因,即信用风险主要受农民个人素质和生产、市场因素的影响,资金流动性风险的成因主要有资金来源有限、政府扶持力度不足、资金可持续性差和流动性弱,管理风险的成因主要是内部管理不健全、监管人员素质较低、法律法规不健全等。在借鉴国外农村合作金融组织风险控制的经验的基础上,从强化信用意识、拓宽资金来源、提高管理水平、完善法律法规方面提出了防范农村资金互助社风险的主要措施。

第2部分 延寿县贫困村农村资金互助社发展研究。本部分研究在进行概念界定及理论分析的基础上,采用调查研究方法在进行实地调研的基础上对延寿县三个贫困村资金互助社的现状进行了分析,同时,提出了六团镇六团村互助资金协会、延寿县延河镇新发村发展生产互助资金协会、延寿县延河镇团山村互助资金生产发展协会三个农村资金互助社在其运行中存在的问题,如

管理机制落后、资金来源及使用受限、运行能力弱、缺乏相应完善的法律保护，并从完善管理机制、灵活筹措资金及使用、完善资金自身条件及政府制定支持政策方面提出了对农村资金互助社的发展建议。

## Abstract

After rural cooperative foundations were banned, it is becoming more and more difficult for farmers to set up their own financial services organization, and rural credit gap is becoming bigger and bigger. Facing the huge capital requirements, insufficient supply of formal financial that gives space to folk independent financial innovation, has given rise to the informal financial system arrangement. Under the guide of central rural financial policy, rural folk capital lending activities develop into mutual cooperation financial model through collectivization , systematization and institutionalization—the rural mutual fund cooperative. Since 2004, there appeared a batch of mutual fund cooperatives in rural areas, the earliest established is Baixin mutual fund cooperative at Yanjia , Jilin province. With the appearance and development of rural mutual fund cooperative, in February 2007, the China Banking Regulatory Commission issued “ the Rural Mutual Fund Cooperative Model Statute ” ( Banking Office [2007] No. 51 ) that gave a definition of rural mutual fund organizations as new banking financial institutions, and determined to carry out pilot in rural areas of Sichuan, Qinghai, Gansu, Inner Mongolia, Jilin, Hubei 6 provinces first . On February 4, 2007, the China Banking Regulatory Commission issued *Rural Mutual Fund Cooperative Model Statute* , provided support for the formation of mutual fund cooperative around the rural areas.



On April 24, 2008, People's Bank of China issued "the notice of the People's Bank of China, the China Banking Regulatory Commission on policy of village Banks, loan companies, rural mutual fund cooperative, small loans company", regulated deposit reserve, deposit and lending interest rate management, payment and settlement management, accounting management, financial statistics, and regulatory reporting, credit management, cash management and risk management of the four kinds of financial institutions. Driven by these policies, China's rural mutual fund cooperative presents a momentum of rapid development, as of June 2012, there were 49 mutual fund cooperatives approved by the CBRC in the nation, 20 thousand carried out mutual funds relying on professional cooperatives.

On the basis of cooperative economy theory, transaction cost theory, principal-agent theory, the book analyzes the motivation of rural mutual fund cooperative and its system advantages, focuses on its operation mode, performance, operation mechanism, then puts forward suggestions on the development of rural mutual fund cooperative. This study aimed at the specialties of the nature of the rural professional cooperative economic organization, on the analysis of the meaning, advantages and operating characteristics, service mode and efficiency of the rural fund mutual cooperative, puts forward countermeasures and suggestions on the development of rural mutual fund cooperative, it is good to improve research methods and level of the rural professional cooperative economic organization problems, helps to improve theoretical framework of the related studies, not only for the specific specification and development of professional cooperative economic organization has a strong guiding role, but al-

so for the government and related departments provides a reference for scientific decision-making.

The book is divided into two parts, namely, comprehensive study and thematic study.

Comprehensive chapter is divided into eight chapters:

Chapter 1 Introduction. It mainly elaborates the background and significance of this study, domestic and international literature review and the related research progress, main research contents and research methods and the theoretical basis of this study.

Chapter 2 The motivation of formation and system advantages of rural mutual fund cooperative. It analyzes motivation of rural mutual fund cooperative on the basis of the government factors, rural finance factors, and organization member's factors; uses game theory methods to analyze the system advantages of rural mutual fund cooperatives in the effective solving of adverse selection, moral risk, information asymmetry in agricultural credit market compare with commercial banks.

Chapter 3 The analysis of the present situation and main problems in the development of rural mutual fund cooperatives. Through the typical investigation on rural mutual fund cooperatives in Heilongjiang province, to analysis the current situation and main problems existing, on the basis, tries to outline common problems and laws in the development of rural mutual fund cooperatives.

Chapter 4 The operation mode and performance gap's analysis of rural mutual fund cooperatives. Mainly analyzes the main operation mode of rural mutual fund cooperatives in Heilongjiang province, and summarized the characteristics of rural mutual

fund cooperatives approved by the China banking regulatory commission and the endogenous rural mutual fund cooperatives and rural mutual fund cooperatives to support poverty, on the basis of actual survey data, to use principal component analysis method to evaluate performance in different operating mode of rural mutual fund cooperatives.

Chapter 5 The operating mechanism of rural mutual fund cooperatives. On the basis of analyzing concretely the current situation of the operation mechanism and characteristics, put forward the suggestion from formation mechanism, management mechanism, operation mechanism, financing mechanism, supervision mechanism and benefit distribution mechanism.

Chapter 6 The experience and enlightenment of international cooperation financial development. From the perspective of developed countries and developing countries, introduce the characteristics of international cooperation on financial development and summarizes the its development experience, on this basis, put forward the enlightenment for rural mutual fund cooperatives.

Chapter 7 Suggestions on the development of rural mutual fund cooperatives. From government support, fund-raising, public participation, complete system and legal protection, etc, put forward suggestions on its efficient countermeasures.

Chapter 8 Conclusion.

Special report includes two parts:

Part 1 the research on the risk and its control of rural mutual fund cooperatives. Taking 10 representative of the rural mutual fund cooperatives in Heilongjiang province as the research object, through the analysis their present situation on credit

risk, liquidity risk, management risk, legal risk, analyze its risk factors, namely, credit risk, mainly by farmers' personal qualities and production, market factors, and the causes of liquidity risk mainly include finite capital source, inadequate government support, financial sustainability is poor and weak liquidity, and risk management of the main causes are the internal management is not sound and supervision personnel quality is low, the laws and regulations is not sound, etc. On the basis of learning the lessons of foreign rural cooperative financial organizations' risk control, and from the aspects in strengthening credit consciousness, broadening the sources of funds, improving the management level, perfecting the laws and regulations, puts forward the main measures preventing the risks of rural mutual fund cooperatives.

Part 2 The research on the development of rural mutual fund cooperatives. This part studies on the basis of the definition and theory analysis, use survey research methods on the basis of field investigation to analyze three rural mutual fund cooperatives in Yanshou county, at the same time, puts forward the existing problems in Liutuan town Liutuan village mutual fund association, Yanshou county Yanhe town XinFa village development production fund association, Yanshou county Yanhe town Tuanshan village mutual funds production development association, such as management mechanism backward, source of funds and using limited, operation ability weak, lack of corresponding legal protection, and put forward the suggestions from improving the management mechanism, making finance and using flexible, improving their own conditions and government support policy to develop rural mutual fund cooperatives.

# 目 录

摘要

Abstract

## 综 合 篇

第 1 章 绪论 .....	3
1.1 研究的背景与意义 .....	3
1.2 国内外文献综述及相关研究进展 .....	5
1.3 研究的主要内容 .....	13
1.4 研究方法 .....	14
1.5 研究的理论基础 .....	15
第 2 章 农村资金互助社形成的动因及其制度优势 .....	18
2.1 农村资金互助社的内涵与特征 .....	18
2.2 农村资金互助社形成的动因 .....	21
2.3 农村资金互助社的发展阶段 .....	27
2.4 农村资金互助社的制度优势 .....	28
第 3 章 黑龙江省农村资金互助社发展的现状及主要 问题分析 .....	31
3.1 黑龙江省农村资金互助社发展的现状 .....	31
3.2 黑龙江省农村资金互助社发展存在的问题 .....	34
第 4 章 农村资金互助社的运行模式及绩效差异分析 .....	42
4.1 政府带动型农村资金互助社 .....	42
4.2 内生型农村资金互助社 .....	46

4.3	扶贫型农村资金互助社·····	49
4.4	不同运行模式的资金互助社的绩效差异·····	57
<b>第5章</b>	<b>黑龙江省农村资金互助社的运行机制</b> ·····	<b>64</b>
5.1	黑龙江省农村资金互助社的运行机制·····	64
5.2	黑龙江省农村资金互助社运行机制的特点·····	77
5.3	黑龙江省农村资金互助社运行机制的完善·····	80
<b>第6章</b>	<b>国际合作金融发展的经验与启示</b> ·····	<b>84</b>
6.1	发达国家农村合作金融发展的特点与经验·····	84
6.2	发展中国家农村合作金融发展的特点与经验·····	90
6.3	国际合作金融发展的启示·····	93
<b>第7章</b>	<b>农村资金互助社发展的对策与建议</b> ·····	<b>98</b>
7.1	适当降低农村资金互助社的准入门槛·····	98
7.2	拓宽农村资金互助社的融资渠道·····	99
7.3	加大政策扶持力度·····	99
7.4	不断完善农村资金互助社的相关政策·····	100
7.5	多模式培育农村资金互助社·····	101
7.6	健全农村资金互助社内部管理制度·····	102
7.7	明确政府在农村资金互助社发展中的职能·····	104
7.8	推进理论创新,改进和强化合作教育·····	105
7.9	加快立法工作,允许资金互助组织进行 二级联合·····	106
<b>第8章</b>	<b>结论</b> ·····	<b>107</b>

## 专 题 篇

### 专题研究之一:黑龙江省农村资金互助社的风险及其控制研究

<b>第1章</b>	<b>绪论</b> ·····	<b>111</b>
------------	-----------------	------------

第 2 章	相关概念界定与理论基础·····	120
第 3 章	黑龙江省农村资金互助社的风险现状·····	128
第 4 章	黑龙江省农村资金互助社风险的成因分析·····	137
第 5 章	国外农村合作金融机构风险控制的经验 与启示·····	141
第 6 章	黑龙江省农村资金互助社风险控制的对策·····	151
第 7 章	结论·····	157
 专题研究之二：延寿县贫困村农村资金互助社发展研究		
第 1 章	绪论·····	158
第 2 章	相关概念界定与理论基础·····	166
第 3 章	延寿县贫困村农村资金互助社的发展现状·····	171
第 4 章	延寿县贫困村农村资金互助社存在的问题·····	177
第 5 章	延寿县贫困村农村资金互助社发展对策·····	186
第 6 章	结论·····	192
参考文献·····		193



# 综合篇

农村资金互助社的发展模式、运行机制与政策选择



