

廖文梅 著

ZHONGGUO JITI LINYE CHANQUAN ZHIDU PEITAO GAIGE
ZHONG DE NONGHU JUECE XINGWEI YANJIU

中国集体林业产权制度 配套改革中的农户决策行为研究

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摘要

为进一步巩固和发展集体林权制度改革成果，逐步建立保护森林资源、加快林业发展、促进林农增收的长效机制，中共中央、国务院通过的《关于全面推进集体林权制度改革的意见》（中发〔2008〕10号）中指出，要加大政策扶持力度，全面推进林权制度配套改革。本研究以江西省集体林权制度配套改革中的农户决策行为（意愿）为研究对象，描述集体林权制度改革及配套改革的现状，林权制度改革的政策历史演变过程；分析了农户四种决策行为（意愿）的影响因素：农户林权流转行为，农户参与森林保险行为（意愿），农户林权抵押贷款行为，农户参与林业合作组织行为（意愿）。总结了农户在面对新的制度安排和政策激励时的行为变化；通过分析农户决策行为的现状，构建决策行为分析模型，探析农户决策行为的影响因素，最后提出了政策建议。

本研究运用了农户行为理论、博弈论、风险管理理论、福斯特曼（Faustmann）改进模型等理论模型分析农户四种决策行为。基于农户行为的边际收益最大化为前提，本研究利用福斯特曼（Faustmann）改进模型推导农户流转行为理论模型，风险管理理论推导农户参与森林保险意愿的理论模型，博弈论用来推导农户林权抵押贷款行为、参与林业合作组织意愿的理论模型。再用描述统计方法、Logistic 回归模型等实证析解出影响行为的显著因素。

在农户林权流转行为方面：户主的个人特征、耕地面积、林地面积对农户林权流转行为没有显著影响，对农户林地流转行为

影响显著的变量有：在 10% 显著性水平上有家庭收入的主要来源、林业经营风险和林业收入占总收入比重；在 5% 显著性水平上有林业收入增加程度；在 1% 显著性水平上有劳动力的数量、林地承包年限、林改前的经营方式和林业投入变化情况。

在农户参与森林保险行为意愿方面：户主的文化水平、家庭劳动力、林地面积、当地乱砍滥伐的程度、造林积极性对农户参与林地保险意愿没有显著影响。对农户参与保险意愿有显著影响的变量：在 10% 显著性水平上有户主年龄、农户家庭主要收入、农户对森林保险的了解程度、灾害带来的经济损失程度和森林保险赔付额度；在 5% 显著性水平上有农户的森林是否经历过灾害、农户对林业保险的需求态度；在 1% 显著性水平上有农户对林业保费的态度、国家补贴保费下的参保态度。

在农户林权抵押贷款行为方面：户主年龄、家庭人数、林地经营方式（流转给他人经营及其他经营方式），抵押手续的繁简、抵押借贷资金的多少对农户参与林权抵押贷款行为没有显著影响，对农户林权抵押贷款行为有显著影响的变量：在 10% 显著性水平下显著的变量有林地交通是否方便、林地经营方式（自己经营与合作经营）、是否参与林业合作组织、林地投入的主要来源（以亲友借贷资金为主）；在 5% 显著性水平下显著的变量有户主文化程度、农户所在地区、林地边界是否清晰、林地投入资金的主要来源（以银行借贷资金为主与其他融资方式）；在 1% 显著性水平下显著的变量有林地面积、有亲友在政府工作、贷款利率高低。

在农户加入林业合作组织行为方面：对农户参与林业合作组织的意愿无显著影响的变量有：户主性别、户主文化、家庭收入以林业收入为主。对农户参与林业合作组织行为意愿有显著影响的变量：在 10% 的显著性水平下有变量为户主年龄、劳动力的数量，林改后林地经营方式、林地投入资金来源（自有资金）、林地的看护难易程度、林业收入占总收入的比重；在 5% 的显著

性水平下有变量为林地面积、有无林权证、配套政策的完善性、家庭收入以农业收入为主、政策的稳定性、有无林业合作组织机构、全年投入林木资金情况；在1%的显著性水平下有是否希望有专业人员管护、政府是否已设立相关技术服务机构。

经过对上述四种行为分析结果得出本研究的结论：第一，通过对江西省各地区的实地调研状况，发现江西省林农的决策行为（意愿）发生率偏低；第二，农户决策行为过程中，影响林农决策行为的个体特征因素有差异；第三，农户的资源禀赋不同，对农户的决策行为的影响也各不相同；第四，农户发生决策行为与农户经营投入因素具有重要关系；第五，农户决策行为的关键由该决策问题的核心因素决定；第六，政策因素对农户决策行为的影响是显著的；第七，林权的稳定性对农户林权流转行为有显著影响，而对其他三种行为没有显著影响。

本研究提出的政策建议为：第一，积极完善林业产权配套改革的整体服务体系，为农户林业经营提供制度保障；第二，强化对农村人口的相关知识培训，提高农村人口接收新事物的能力；第三，积极培育林权交易市场体系，激活林业资源要素资本；第四，加大政策性保险的投入力度，提高农户参与森林保险的投保率；第五，加大林权抵押贷款的利率补贴力度、扩大小额抵押贷款受惠面；第六，提高林业社会化服务水平，完善林业合作专业组织的制度法规；第七，加快森林资产评估机构的建设和评估人员培训，规范林权市场的评估行为；第八，完善集体林权制度配套改革中利益分配机制；第九，加大优惠政策的落实力度，构建部门之间的协调机制。

关键词：集体林权制度，配套改革，农户，决策行为，建议对策

Abstract

In order to further consolidate and develop the results of the Reform of Collective Forest Right System (RCFRS), to establish long-term mechanism of the protecting forest resources, accelerating the development of forestry and promoting forest farmers' income gradually, the center of the State Council issued *the proposal about comprehensively promoting the reform of collective forest right system*, which pointing out intensifying policy support and promoting the reform of collective forest right system comprehensively. With Farmers' decision-making behavior (willingness) in the supporting reform of collective forest right system in Jiangxi province as the object of the research and based on the background of supporting reforms of collective forest right system in Jiangxi Province, this study analysed farmers' four decision-making behavior (willingness) such as forest rights transferring by farmers, intending to participate in forest insurance, mortgaging forest right and intending to participate in forestry cooperation organization. This paper summarized the farmers' behavior change facing with new institutional arrangements and policy stimulus as well as figured out the factors which influence household decision-making behavior by analysing the status of the farmers decision-making behavior and constructing behavior analysis model. In the end, the paper

put forward the policy suggestions.

In this thesis, we applied in Farmers behavioral theory, game theory, Risk Management Theory (RMT), Improved Faustmann Model (IFM) to analyze the four behaviors of farmers. Based on maximizing the marginal benefit of the farmer's behavior, IFM was deduced the theoretical model of farmers' circulation behavior RMT was deduced the theoretical model of farmers' willingness to participate forest insurance. Game theory was used to deduce the theoretical model of the behavior like mortgaging forest right and intending to participate in forestry cooperation organization. And also, descriptive statistical methods and Binary Logistic Regression Model (BLRM) were used to analyze the factors that influence farmers decision-making behavior above-mentioned.

As to forest rights transferring by farmers, personal characteristics of householder, cultivated land area , forestland area has no significant effect on forest rights transferring by farmers. The variables that have significant influence on forest rights transferring by farmers were as follows: at the 10% significant level there were principal source of income for their families , risk of forestry management and the proportion of forestry income in general income; at the 5% significant level there was the increase of forestry income; at the 1% significant level there were the number of labor, the contracting life of woodland, the mode of operation and changes in forestry investment before RCFRS.

As to farmers' willingness to participate forest insurance, the cultural level of the head of the household, family labor, forestland area, the local overcutting degree, afforestation

enthusiasm have no significant effect. The variables that have significant influence on farmers' willingness to participate forest insurance were as follows: at the 10% significant level there were householder age, the main source of income of rural households, farmers' understanding of forest insurance, economic loss rate by disaster and forest insurance payment credits; at the 5% significant level there were whether the farmer's forest ever experienced disasters, the attitude of farmers' demand for forestry insurance; at the 1% significant level there were the farmers' attitude towards forestry premium, insured attitude under the state-subsidized premiums.

As to mortgaging forest right, the age of the head of household, the number of family members, type of woodland management (circulate to others for management and some other management types), sophistication of the mortgage procedures, how much of the mortgage lending funds have no significant effect. The variables that have significant influence on mortgaging forest right by farmers were as follows: at the 10% significant level there were the convenience of woodland transportation, type of woodland management (self-employed and co-operative), whether to participate in the Forestry Cooperation Organization, the main source of the woodland inputs (mainly by borrowing from relatives and friends); at the 5% significant level there were the education level of the head of household, farmers region, whether the forest boundary is clear, the main source of the woodland investment (mainly by bank lending funds and other financing); at the 1% significant level there were woodland area, the possibility of relatives and friends work for the government, the level of interest rates of loans.

As to participating in forestry cooperation organization, the gender and education level of the head of household and family income's forest-based have no significant effect. The variables that have significant influence on participating in forestry cooperation organization were as follows: at the 10% significant level there were householder age, the number of labor, type of woodland management before RCFRS, the sources of woodland investment (their own funds), how difficulty is the woodlands care, the proportion of forestry income in general income; at the 5% significant level there were woodland area, whether has certificates of forestland, the perfectibility of supporting policies, family income's agriculture-based, policy stability, Whether forestry cooperation organization work on, forest capital investment annually; at the 1% significant level there were whether hope for management and protection by professionals and whether has set up a technical services institutions by the government.

The conclusions of this study by the above behaviour are as follows: firstly, we found the low incidence of the decision-making behavior (willingness) of foresters in Jiangxi province by carrying out field research on Jiangxi regional; secondary , in the process of foresters decision-making behavior, the individual characteristics and factors that impact such behavior differ; thirdly, the diversity of the foresters's resource endowments makes farmers' decision-making behavior different; fourthly, foresters's decision-making behavior has an important relations with the input factors in farmers' management; fifth, the core factors of the decision-making problems determine the key-point of farmers' decision-making behavior; sixth, Policy factors

influence farmers' decision-making behavior significantly; seventh and the last, the stability of forest rights has significant influence on forest rights transferring by farmers, but no significant to the other three acts.

This study proposes policy recommendations as follows: firstly, we should improve the overall service system of supporting reforms actively to provide an institutional guarantee for farmers' forestry management. secondary, strengthen knowledge training among the rural population and improve their ability to receive new things. thirdly, cultivate forest rights trading market system actively, activate elements of capital for forestry resources. fourthly, increase investment for policy-based insurance, improve the rate participating in forest insurance by farmers. fifth, make greater efforts to increase interest rate subsidy of forest Right Mortgage, expand the benefited of small mortgage. sixth, improve forestry social services level , complete the system of laws and regulations for Forestry Cooperation professional organizations. seventh, speed up the construction for forest assets evaluation agencies, assess staff training and standardize the assessment of behavior. eighth, complete benefits distribution mechanism in supporting reform of collective forest right system. ninth, increase efforts to implement of preferential policy and build a coordination mechanism between the departments.

Keywords: collective forest right system, supporting reforms, farmers, decision-making behavior, recommendations

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