

ZHONGGUO
XIANGCUN
ZHAIWUWENTI
YANJIU 牛竹梅◎著

中国乡村**债务**
问题研究



中国乡村债务 问题研究

ZHONGGUOXIANGCUN
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ISBN 978-7-5005-9673-8



9 787500 596738 >

定价：16.00元



中国乡村债务问题研究

—— 牛竹梅 著 ——

中国财政经济出版社



图书在版编目 (CIP) 数据

中国乡村债务问题研究/牛竹梅著. —北京: 中国财政经济出版社, 2007.2

ISBN 978-7-5005-9673-8

I. 中… II. 牛… III. 农村-债务-研究-中国
IV. F832.35

中国版本图书馆 CIP 数据核字 (2007) 第 014698 号

中国财政经济出版社出版

URL: <http://www.cfeph.cn>

E-mail: cfeph@cfeph.cn

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社址: 北京市海淀区阜成路甲 28 号 邮政编码: 100036

发行处电话: 88190406 财经书店电话: 64033436

涿州市新华印刷有限公司印刷 各地新华书店经销

850×1168 毫米 32 开 6.625 印张 140 000 字

2007 年 4 月第 1 版 2007 年 4 月涿州第 1 次印刷

印数: 1—2000 定价: 16.00 元

ISBN 978-7-5005-9673-8/F·8400

(图书出现印装问题, 本社负责调换)



摘要



众所周知，乡村债务已成为制约中国农村经济发展的重要因素，中国乡村债务问题能否妥善解决，直接关系到农业发展、农民增收和农村稳定，进而关系到中国改革和现代化建设的全局。本书以中国乡村债务为研究主题，试图从理论与实践的结合上对中国农村经济体制改革后乡村债务变化的规律性进行探讨。通过对乡村债务的性质、特征；乡村债务存在的理论依据；乡村债务形成的渠道方式；乡村举债决策的依据；乡村债务适度规模的确定与衡量；乡村债务的清偿；乡村债务的监督管理等方面的分析研究，本书试图达到两个目的：一是通过中国乡村债务理论的研究，尝试构建中国乡村债务的理论体系和基本框架，以期为中国乡村过度负债问题的解决提供理论依据；二是通过中国乡村债务实践的研究，探讨中国乡村债务变化的规律，创新中国乡村举债筹资途径，为现阶段中国乡村过度负债消减与清偿提供建设性的思路。



全书共由 7 章组成。除第 1 章绪论外，第 2 章为第一部分，主要对乡村债务的基本理论进行了研究，包括：乡村债务概念；乡村债务主体：乡镇政府、村级组织和乡镇企业；乡村债务特性：复杂性、时期性、广泛性和敏感性；乡村债务对乡村经济发展的重要作用；乡村债务的历史考察。

第 3 章至第 6 章为第二部分。第 3 章从债务形成角度，对乡村债务形成的原因、渠道、方式进行了分析，着重对家庭联产承包后的中国乡村举债中存在的问题进行了分析，提出了改革中国乡村举债机制的基本思路。第 4 章从提高资金配置效益，乡村举债决策的依据或条件的角度，对乡村举债决策的风险、成本、效益和信用等影响因素进行了分析，介绍了乡村举债的最低成本界限，乡村债务资金的成本以及乡村债务最佳资金结构的计算方法，指出了乡村债务约束机制运行中的问题，提出了建立中国乡村债务约束机制的基本思路。第 5 章从乡村债务规模决策的角度，分析了乡村债务规模的影响因素，进而设计了衡量乡村债务规模的指标体系并根据中国乡村经济发展的现状，提出衡量乡村债务规模各指标的警戒线。在此基础上，对中国现阶段乡村债务规模的状况进行评价，提出了控制中国乡村债务规模的基本思路。第 6 章从现阶段中国乡村负债的实际情况出发，提出了中国乡村债务消减与清偿的目标模式，制订了不同阶段中国乡村过度负债消减与清偿的基本目标：年度目标和 3 年目标，并提出实现目标的基本思路。

第 7 章为第三部分，从制度方面，探讨了国家应如何加强对乡村债务的监督与管理。在对乡村债务监督管理机制运行现状分析的基础上，指出了监督管理机制运行中的问题，提



出了中国乡村债务监督管理的基本框架。

本书通过从理论与实践等方面对中国乡村债务全面的分析与研究，指出了现阶段中国乡村负债的基本概况——全国适度，局部过度；考察了影响乡村债务变动的因素；中国部分乡村过度负债的根本原因在于社会主义市场经济体制建立过程中体制改革不配套；遏制中国部分乡村过度负债蔓延的根本途径在于加快中国农村体制改革和农村经济发展的进程。对中国乡村债务的形成机制、约束机制、清偿机制、监督管理机制以及中国乡村债务的适度规模等进行了全面系统的分析研究，取得了以下几方面的成果：

明确指出中国乡村过度负债问题具有阶段性和地域性的特点。乡村债务是处于中等发达水平乡村经济发展的必经阶段，是中国社会主义市场经济体制建立过程中体制改革不配套、市场经济运行不规范，信用约束软化的必然结果。中国乡村人均国内生产总值水平低的现状，以及国家长期以来对城市、工业发展的倾斜政策，是现阶段中国乡村公共产品建设资金不足的根本原因。现阶段中国农村体制改革不配套、市场经济运行不规范、债务约束机制软化是中国部分乡村过度负债以及债务资金利用效率低下的根本原因。

提出中国乡村债务特别是乡村过度负债消减是一项艰巨的历史任务，一个复杂的社会系统工程，必须有理论作指导，必须与中国经济体制改革、政治体制改革、金融体制改革、财政体制改革配套进行。研究分析了乡村债务的形成动因、形成途径、适度规模、清偿方式、监督管理的现状，针对中国乡村利用债务资金存在的问题，提出了中国乡村举债机制、偿债机



制、管理监督机制改革的基本框架与思路，全面构建了中国乡村债务的理论体系。

在对中国部分乡村过度负债责任分析的基础上，提出了加快中国财政体制、政治体制、金融体制等改革，建立了遏制乡村过度负债继续蔓延和消减乡村过度负债的目标模式，即国家通过免除乡村一部分财政借款和加大对乡村财政的转移支付承担部分乡村债务的清偿；通过注销乡镇企业或村级组织无力偿还的“死账”，金融机构承担部分乡村债务的清偿；乡村通过将债务清偿列入预算，建立偿债基金，承担部分乡村债务的清偿。

在对中国乡村债务研究分析的基础上，以国债为借鉴，设计了适合中国乡村实际的债务适度规模指标体系和指标值。作者认为，在现阶段中国乡镇政府和村级组织财力不足，清偿能力弱的情况下，其债务依存度应限制在 15%，偿债率应限制在 8%，债务负担率以低于 30% 为宜，农民人均偿债率以 2% 为最高限，农民个人债务负担率以低于 10% 为宜的指标值。

关键词：乡村债务 约束机制 适度规模 消减清偿





A Study on the Rural Debt in China



As we all know, the rural debt has already become an important factor that restricts the development of rural economy in China. Whether the rural debt problem can be solved promptly or not will directly affects the development of agriculture, the increase of farmers' income and the stabilization of the rural areas. Furthermore, it will also influence the reform and modernization of Chinese economy. Focusing on the rural debt in China, this dissertation tries to discuss its changing regularity after 1978 by combining theories with practices. Its main content includes: the nature of rural debt, the theoretical basis of rural debt, the existing ways of rural debt forming, the base of rural debt decision - making, the confirming and weighing of the appropriate scale of rural debt, the paying - off of the rural debt, and the supervising of the rural debt. There are two purposes it tries to



attain: firstly, on the study of the rural debt theory, it tries to construct a base of a theoretical system of rural debt on which the rural over-debt problem in China can be expected to be solved. Secondly, on the study of the rural debt's practice in China, it tries to probe into the law of rural debt's change, create the ways of raising rural debt for money and offers constructive ideas for eliminating and paying-off over-debt in rural China at present.

The whole paper consists 7 chapters with the 1st chapter as the preface while Chapter 2 as the first part of the dissertation proper. In this part, the concept of rural debt is firstly discussed. And then the main bodies of rural debt have been discussed at full length: the governments of the rural areas, organizations of village level and rural enterprises. Thirdly, it discusses such characteristics of rural debt as complicated, periodical, extensive and sensitive. Fourthly, focusing on its great importance to the development of rural economy, an inspection of the history of rural debt is provided.

The second part includes chapter 3, 4, 5 and 6. In chapter 3, focusing on the problems after the family construction, the dissertation analyzes the causes, channels and patterns of the formation of rural debt, and then puts forward the basic clue to reform the rural debt system in China. In chapter 4, on the view of raising the capital allocation efficiency and the foundation or condition of whether or not the country should raise debt, the paper analyzes the risk, cost, benefit and credit of the influential



factors in raising rural debt. Then it presents the minimum cost of rural debt, the cost of rural debt capital and the calculating method of best capital configuration. And then by pointing out the operation problems of restraining system of rural debt, it puts forward the basic clue to set up the restraining system of rural debt in China in the end of the chapter. In chapter 5, based on the decision - making of rural debt scale, the paper analyzes the influential factors of rural debt scale and designs the index system to measure the scale of rural debt. Then in accordance with the current situation of rural economy in China, it raises the cordon of measuring the index of rural debt scale. Finally, by appraising the current situation of rural debt scale in China at present and puts forward the basic opinion to control the rural debt scale in China. In chapter 6, based on the rural debt situation nowadays, the paper puts forward the basic object of diminishing and paying - off the over - debt in different phrases and the basic clue to attain it.

The third part, which consists of only chapter 7, mainly discusses how the government strengthens the management of rural debt and the supervision over rural debt. On the base of an analysis of the present situation of the supervising system of rural debt management in China, the paper here points out the problems existing in the system and constructs a fundamental framework of a better supervising and managing system.

Through the completely theoretical and practical studying on



the rural debt, the dissertation points out the current fundamental conditions of rural debt in China: moderate in the whole country and immoderate in some of the local areas. The factors affecting the changing of rural debt are inspected also. The ultimate reasons for excessive debt in some rural areas are the unsuitable systems to socialism market economy. To accelerate the rural system innovation and the rural economy development is the ultimate ways of solving the over - spreading of excessive rural debt. After systematically analyzing the formation mechanism, the stipulation mechanism, the paying - off mechanism, the supervision mechanism and the moderate scale of rural debt, the following conclusions have been drawn:

The excessive rural debt has the phrasal and regional characteristic. The rural debt is the necessary result of the unsuitable system, informal market economy and the soften credit obligation in the course of forming the socialism market economy system and a necessary stage in such medium - developing rural area as Liaoning, Shandong and, Anhui provinces etc. The low rural per GDP, and the preferential policy to urban and industry are the fundamental reasons leading to the shortage of construction fund for public goods in rural districts. The unsuitable system, informal market economy and the softened stipulation mechanism are the basic reasons for partly excessive rural debt and low utilization rate of debt fund.

The author thinks that it is an arduous historical task and a



complex social systematical program to reduce the rural debt especially the excessive rural debt . So it must be fit to the innovation of economic system, the political system, and the finance system under the direction of some theories. In accordance with the problems of using the debt fund in rural areas, the paper comprehensively constructs the theoretical system of rural debt, mainly including the framework of rural debt borrowing mechanism, the paying - off mechanism, the management and supervision mechanism, through studying its motivation, its forming ways, its moderate scale, ways of paying - off and its current situation of supervision.

On the basis of studying the responsibilities for some excessive rural debt, the author puts forward ideas of accelerating the reformation of economic system, finance system and political system, hampering the excessive debt spreading, and cutting down it. That is, the government pays off part of rural debt by exempting a portion of financial loan and increasing the rural finance diversion, and the finance department does the same work as the government by canceling some debts in bankruptcy enterprises. And by putting the task in budget and forming special funds for paying the debts, the village can pay off part of the rural debts.

On the basis of studying the rural debt in China and using for the reference of public debts, the index system and index value of proper scale that suits to the situation of rural areas are designed. As is pointed out in the end of the dissertation, the degree of debt



dependence should be limited to 15 percent, the rate of paying off the debt should be limited to 8 percent with 30 percent of the onus rate is proper; the highest limit of paying off debts for every farmer is 3 percent and the onus rate of each farmer is about 10 percent.

蘇州大學
圖書館

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