

范迪军 著

家庭承包制视角下 农户合作金融制度研究

On Farmers' Financial Cooperative System
from the Perspective of Household Contract
Responsibility System



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范迪军，安徽滁州人，南京大学管理学博士，中国人民大学经济学博士后，曾任安徽滁州学院教师，滁州市委办公室副主任，凤阳县委副书记、县长等职，现在国家行政学院供职。受聘北京外国语大学、安徽财经大学、合肥师范学院等兼职教授。在《光明日报》、《新华文摘》和《经济学动态》等报刊发表学术论文多篇。主要研究领域：县域经济、“三农”问题、大学生新农村创业等。

序

凤阳是中国农村改革的发源地，经历 30 多年的发展，又在农村金融改革上做出了大胆尝试。时任凤阳县县长的范迪军博士对这一改革进行了深入思考，并将这一问题作为博士后研究课题，在理论研究的基础上，将研究成果运用到实践中，最终形成了这本专著。

近年来，农村金融的发展成就很大，无论是机构设置、产品创新、服务改善，还是贷款数量的增加，都可圈可点。但是，农民贷款难的问题始终没有从根本上解决。“三农”的金融支持不足，已经成为制约农村发展和农民致富的一大瓶颈。为什么金融界讲农村金融改革付出很大努力、迈出很大步伐、取得很大成就，但农民还是说“不行”？究其原因，农村金融有几个问题需要我们深入思考：

第一，政府支持问题。“三农”贷款增长如此困难，不能完全责怪金融机构，银行已经是股份制了，追求高利润是银行的主要目标。政府要让银行做事，就要给银行创造条件，给予相应政策支持和优惠。

第二，银行自身问题。银行至少在机构、人员以及制度安排上，不能适应农村、农业和农民的需求。另外，如果银行没有服务“三农”的情结，要搞好农村金融根本不可想象，这是一场脱胎换骨的改革。

第三，关于农地抵押问题。现在大家谈论最多的，是农村土地承包经营权和宅基地使用权“两权抵押”。这是一个值得关

注问题。农民土地承包经营权和宅基地使用权的获得，都是以自身作为集体经济组织的成员为基础的。因此，抵押的土地承包经营权和宅基地使用权，表面看是物权，实质却是农民作为集体经济组织的成员权。一旦失去了抵押的“两权”，农民还有没有集体组织的成员权？失去土地和住房的农民会不会流离失所？非本集体的成员通过拍卖获得了“两权”，是否也可以获得该集体组织的成员权？这些问题都关系到农村经济、社会组织的稳定。在韩国、日本以及一些其他小农户的国家中，正规的商业银行拿农户的小块土地和住房来做抵押的现象也不多。而像日、韩等国，因为农民的合作金融组织发达，政府对农业的政策性金融相当完善，因此商业金融一般都进不了农村。因此，我国担保法明确规定农民的土地承包经营权和宅基地使用权不得抵押。法律明确规定不允许的事，为什么一些地方还要试？只能说明农村金融体制改革的严重滞后。从这个角度说，农村金融体制改革要通过其他途径大胆创新。

中央对农村金融体制改革，一直是相当重视的。应该说，最近这些年，有一些实质性的进展，但是从农民和农业这个角度去讲，从农村对金融服务的需求角度来讲，差距还是非常大的，存在着不少问题。说到底，最大的问题是新增贷款有多少到了农村，到了农民手中。实际上，大部分贷款都是给了大项目，因为做大项目的金融成本低，而且很多大项目是国有的，又有政府做担保，所以银行不害怕。而多数农民搞的是小项目，贷款额度小，经营成本高，金融机构的积极性不高。我觉得，破解这个问题，必须要有一些大的制度方面构想，包括体制改革和制度创新等。现在整个银行机构的设置，是不适合农村的。有实力的银行都是大银行，要一竿子插到乡镇，进村入户为农民服务，现实上很难做到。解决农村金融问题，除了发挥现有的商业银行、政策银行作用外，还是要多发展地区性的、地域性的能够适应农村草根需求的中小金融机构和组织。

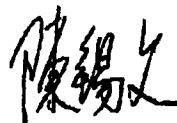
凤阳县农民自己搞起来的村级资金互助组织，可以说是农村金融制度的一个创新。政府不仅成立专门的管理服务组织，还成立了担保公司与金融部门对接。这既不同于当年的农村基金会，又不同于国家银监部门批准的资金互助社。从安全规范角度考虑，县里选择了有条件的村先行试点，并在试点基础上总结推广。针对这一金融创新，范迪军从理论上进行了研究，提出了建立以村庄为边界、农户为主体、生产为基础、资金为内容的合作金融组织的可行性和必要性。他认为，农村金融的最基础性制度安排，必须与家庭承包经营制相匹配才有生命力。这种政府支持下的草根金融组织必须具备几个特征：一是以农户为主体，农户之间开展资金合作、资金互助；二是以村庄为边界，村庄是农户之间的信息和交易成本最小化的边界；三是以产业合作为基础，使农户之间的合作是建立在生产协作的基础上。这种金融组织最大的特点就是，依托村庄这个熟人社会的文化信用，具有交易成本低、信息对称的成本优势。这也是国有银行根本做不到的。这一制度不仅可以解决农户之间的资金互助需求，而且可以与外部金融组织如农信社、村镇银行等合作对接，形成新的金融合作优势。农信社、村镇银行可以将农民资金互助社作为自身的分支机构，向这些分支机构开展资金服务业务，解决原来与农户一对一的交易成本高、信息不对称问题，形成新的信贷模式。据悉，凤阳农村的金融改革实践取得了一定成效，得到了广大农民的拥护和欢迎。我们期待着这一改革实践能给我国的农村金融创新提供有益的借鉴。

迪军同志多年在基层工作，对农村社会经济了解深入，善于研究问题，这本书是他在人民大学博士后期间的研究成果。由于工作关系，我曾多次到凤阳调研，对那里的情况比较了解，特别是对小岗村，建立了深厚的感情。与迪军同志认识多年，给我的印象是勤奋而好学，在基层一线繁忙工作之余，尚能够坚持学习，用心做学问，精神可嘉。尤为难能可贵的是，他学以致用，把工作中的问题

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带到学术中研究，将研究成果运用到农村实践中去，为推进农村经济发展做出积极的尝试。希望迪军同志在新的岗位上，继续为农村经济的健康发展深入研究，取得更多更好的成果。

是为序。

A handwritten signature in black ink, reading '陈锡文' (Chen Xuewen) in a cursive style.

2011 年 11 月 8 日

摘 要

自 2004 年以来，中央连续发出五个一号文件中都对农村金融问题作出了专门要求。2008 年党的十七届三中全会通过的《中共中央关于推进农村改革发展若干重大问题的决定》明确指出：“农村金融是现代农村经济的核心。创新农村金融体制，放宽农村金融准入政策，加快建立商业性金融、合作性金融、政策性金融相结合，资本充足、功能健全、服务完善、运行安全的农村金融体系。”“允许农村小型金融组织从金融机构融入资金。允许有条件的农民专业合作社开展信用合作。规范和引导民间借贷健康发展。加快农村信用体系建设。建立政府扶持、多方参与、市场运作的农村信贷担保机制。”这是新形势下党中央推进农村改革发展作出的重大决策，为深化农村金融改革、推进农村经济社会健康发展和新农村建设指明了方向。

毫无疑问，农村经济社会发展和新农村建设的主力军是农民，而发展农村经济、增加农民收入的首要问题就是要解决日益扩大的金融需求。自 1978 年我国农村经济改革以来，农村金融为适应农村经济发展需要先后推行了一系列改革，形成了我国现有的农村金融体系，即以农业银行、农村信用社和农业发展银行为代表，按照商业性金融、合作性金融和政策性金融三种制度供给模式进行运营的“三足鼎立”局面。但仔细分析一下，我们不难发现当前农村金融面临的问题依然十分突出，主要表现在农户贷款难、农村资金外流严重和农村金融机构萎缩等方面。目前，商业银行基本上撤离农村，农业发展银行也只是承担国家的粮油棉收购任务，只剩下农

村信用社一家可以向农户提供贷款，实际上农村金融基本上处于供给失灵状态。源于2003年8个省试点的新一轮农村信用社改革，以产权改革为核心，即花钱买机制，解决历史包袱，建立新的治理结构和管理模式，并于2004年推向全国。这些试点取得了一定的效果，特别是在机制转换上迈出了实质性步伐，但由于这一新的制度变迁不是来自内部动力，而是从上到下的外部压力，即强制性制度变迁，因而在变迁过程中不可避免地暴露出一些问题，如合作金融制度优势落空，机制上的逆向选择以及“三农”服务目标边缘化等。正如刘明康同志所说：“农村金融是我国整个金融体系中最薄弱的环节，农村金融服务远远不能适应社会主义新农村的需要”。农村金融改革任重道远。

分析我国农村金融制度变迁的过程和绩效，我们可以深刻认识到，破解农村金融问题的关键在于：能不能设计一个与我国现阶段实行的农村基本经济制度相匹配的农村金融制度。对此，制度经济学已经证明，只有激励相容机制的制度才是有效的。我国现阶段实行的农村基本经济制度是家庭承包制，30多年来的改革实践已经说明了家庭承包制的有效性。而与家庭承包制相匹配的金融制度，现阶段只能是以农户为主体的、具有信息和交易成本优势的农户合作金融，即农民资金合作社，或农民资金互助组织。这种合作金融组织具有的主要特征有四个：一是以农户为主体，农户之间开展资金合作、资金互助；二是以村庄为边界，村庄是农户之间的信息和交易成本最小化的边界；三是以产业合作为基础，即农户之间的合作是建立在生产协作的基础上；四是资金合作的信用基础是村庄文化，同一村庄里的农户，具有村庄文化和道德约束的力量。显然，这种合作金融制度与已有的但已经异化的以农信社为代表的合作金融制度是有本质区别的。

本书主要以制度经济学的激励相容机制理论和交易成本理论为基础，结合现代金融发展理论、合作经济理论、小农经济理论研究

成果，立足于家庭承包制的视角，从农户金融需求和供给两方面分析入手，建立一个制度供给绩效分析框架来揭示了农村外生金融制度（正规金融制度）的无效性和内生金融制度（农户合作金融制度）安排的必然性，而且给出了农户合作金融制度的两种模型，通过绩效分析和博弈分析，并结合国外农村合作金融制度的经验和凤阳县案例研究，证明了农户合作金融制度下的产物——农户资金互助社和农户资金互助社联合会的有效性。最后，在理论分析和案例研究的基础上，得出相应的结论和政策建议。

本书分为十章：第一章，导言，提出问题，研究国内外农村金融文献，概括提出本文的框架与主要内容，介绍本书的研究方法和可能的创新，提出进一步研究的方向和研究的主要问题。第二章，阐述本书的主要理论基础，包括金融发展理论、合作经济理论、小农经济理论、制度变迁理论和激励相容理论。第三章，分析家庭承包制前提下农户金融需求，主要分析农户的经济行为、储蓄行为、借贷行为以及农户金融需求约束。第四章，从农村外生金融制度安排的动因与目标分析入手，通过对农村外生金融制度供给的绩效分析，包括新金融制度供给，如村镇银行、贷款公司等绩效，揭示农村外生金融制度的激励不相容性。第五章，从历史视角，审视分析了农村内生金融制度的演化轨迹，揭示在国家金融制度偏好下的农村内生金融制度抑制动因。第六章，以激励相容机制为理论基础，提出农户合作金融制度的两种模型，即农户资金互助社和农户资金互助社联合会。第七章，从农户合作金融制度的信用基础（乡村文化）、与家庭承包制的相容性、农户与外生和内生金融制度安排的博弈分析、交易成本和竞争力的比较分析入手，揭示农户合作金融制度的有效性。第八章，分析国际上一些典型国家的农村合作金融制度，总结经验，提出我国农户合作金融制度的应借鉴之处。第九章，将制度模型运用到实践，开展实验活动，考察了我国农村经济改革发祥地

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——安徽省凤阳县农户资金互助社和农户资金互助社联合会的建立过程与运行情况，通过与农村信用社、村镇银行的绩效比较分析，证明了农户合作金融制度的有效性。第十章，在理论研究和案例分析的基础上，得出结论，并提出相应的政策取向。

Abstract

Since 2004, the rural financial issues have been specifically requested in the five 1st Documents issued by the central government. In the 17th Third Plenary Session of the Party in 2008, *The CPC Central Committee's Resolutions on the major issues in Pushing Forward the Rural Reform* was passed which clearly states that rural finance is the core of the modern rural economy, that the rural finance system should be innovated and that the rural financial access policies should be introduced so as to combine commercial finance, financial cooperation and policy finance and speed up the establishment of the rural financial system with capital adequacy, sound features, perfect services and safe operation. According to the *Resolution*, small – scale rural financial institutions are allowed to raise money through financing from other financial institutions and the qualified professional farmers' cooperatives can develop cooperation credit. The *Resolution* also suggests to regulate and guide the healthy development of private lending, to speed up the establishment of the rural credit system and a rural credit guarantee mechanism with the government's support and multi – party participation in the operation of the market. This is a resolution made by the CPC Central Committee in a new situation to promote the rural reform and development. It has set the orientation and direction in furthering the rural financial reform, promoting the healthy development of rural economy and the new countryside.

There is no doubt that farmers are the main force in rural economic

and social development and in building a new countryside. In order to develop the rural economy and increase farmers' revenue, the primary task is to meet their increasingly growing financial needs. Since the launching of China's rural economic reform in 1978, in order to meet the development needs of the rural economy, a series of reforms have been implemented in the old rural financial system and the current rural financial system has been formed. In the new system, agricultural banks, rural credit cooperatives and the agricultural development banks are taken as the representative and operate with the supply from commercial finance, financial cooperation and policy finance. But with a careful study, we can easily see that the problems in the current rural finance are still very prominent, including the difficulties in farmers' loans, a serious outflow of capital in rural areas and the contraction of rural financial institutions. At present, commercial banks have largely evacuated the rural areas and the agricultural development bank is only responsible for the state's acquisition of cotton, grain and oil, leaving only the rural credit cooperatives to provide loans to farmers. The rural finance is essentially in a state of supply failures. A new round of pilot reform of rural credit cooperatives began with eight provinces in 2003. Focusing on property rights reform and engaged in the establishment of a new governance structure and management model, it tried to throw off the historical burden through the purchase of mechanism and was introduced to the whole country in 2004. Since the pilot reform, certain achievements have been accomplished and substantial progress has been made particularly in the mechanism conversion. However, this new system is not a result from the internal driving force, but from top - bottom external pressure, so it is a mandatory system change and in the process, a number of problems have been inevitably exposed such as the failure of the supposed advanta-

ges of the financial cooperatives, the adverse selection of the mechanism as well as the marginalization of the goal of the "three rural" services. It is just as Mr. Liu Mingkang said, "China's rural finance is the weakest link in the financial system as a whole and the financial services in rural areas lag far behind the needs of a new socialist countryside." The financial reform in rural areas still has a long way to go.

Analysing the evolution and performance of China's rural financial system, we can draw a conclusion that, to solve the problems in rural finance, the key issue is the design of a rural financial system to match the basic rural economic system of our country at this stage. Institutional economics has proved that only an incentive compatible system can be effective. At this stage, the basic rural economic system in China is the Household Contract Responsibility System, whose effectiveness has been proved by the over 30 years' reform. Under the Household Contract Responsibility System, the Rural Cooperative Fund is the only effective one under which the households are the subject, which has advantages in information and transaction. Such a cooperative financial organization has the features as follows: 1. farmers are the subjects and they develop financial co-operation and assistance among themselves; 2. villages are taken as the border to minimize the information and transaction costs among the villagers; 3. industrial cooperation is taken as the basis under which the cooperation between farmers is based on their collaborative production; 4. village culture is the basis for such a cooperative fund because the households living in the same village share the same cultural and moral strength, which is the basis for credit cooperation. Obviously, it is essentially different from the one represented by the existing but alienated financial cooperatives.

In this paper, Based on the incentive compatible mechanism in in-

stitutional economics and transaction cost theory, combining the achievements in the study of modern financial theory, cooperative economic theory and the small – scale peasant economy, this paper studies farmers' financial needs and supplies. It attempts a framework for the evaluation and analysis of the system performance and effectiveness from the perspective of the family contract system. Revealing the invalidity of the exogenous financial system (the formal financial system) and the inevitability of endogenous financial system (farmers' cooperative financial system) in rural areas, it proposes two models in the organization of farmers' cooperative financial systems. And through the performance and game analyses, in the light of the experience of rural cooperative financial systems in other countries and the case study of Fengyang County, it proves the validity of the farmers' cooperative financial system – farmers' union funds and union federation. Finally, conclusions are drawn and policy recommendations are offered on the basis of theoretical analysis and case study.

This paper covers ten parts altogether. Part I is an introduction in which the central issue has been put forward and a survey has been made on the rural financial documents at home and abroad. It has outlined the framework and contents of the paper and introduced the research methodology and possible innovations. And it has also proposed the direction and major issues for further research. The second part illustrates the main theories of the paper, including the theory of financial development, cooperative economic theory, small – scale peasant economy theory, institutional change theory and the compatible incentive theory. The third part analyses farmers' financial needs under the Household Contract Responsibility System and it studies farmers' economic behavior, savings behavior and credit behavior. It also deals with the study on how

to restrain farmers' financial needs. From the motivation and goal of the exogenous financial system and also through the analysis of its performance, the fourth part reveals the incentive incompatibility of the rural exogenous financial system. The fifth part, from a historical perspective, looks at the evolution of the endogenous financial system and reveals the causes and motivation of its inhibition in the preference of the national financial system. On the basis of incentive compatible mechanism, Part VI puts forward two models of farmers' cooperative financial system, namely, farmers' union funds and union federation. From rural culture, the credit basis of cooperative financial system, and the compatibility of the family contract system, Part VII proves the validity of farmers' cooperative financial system from the analysis of the game between farmers and the exogenous and endogenous financial systems and also from a contrastive analysis of transaction costs and competitiveness. The eighth part makes an analysis of the typical rural cooperative financial systems of some countries, sums up their experience and suggests what should be learnt from them in the construction of China's rural financial system. The ninth part tries to apply the model of the system to practice. Through experimental activities, it studies the establishment and operation of the farmers' union funds and union funds federation in Fengyang County of Anhui Province, the birthplace of China's rural economic reform. With a comparative analysis of the performance of rural credits and town/village banks, it proves the effectiveness of the farmers' cooperative financial system. The tenth part, based on theoretical research and case studies, draws a conclusion, and proposes policy - orientation.