

论文

社会资本与我国农村信贷风险控制

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摘要:

受三农特点及农村现行基本经济制度的影响,我国农村信贷面临更大的风险。更为严峻的问题是,我国农村缺乏合规的抵押物,因而,在城市信贷体系中,常规的、有效的信贷风险控制手段并不完全适合农村信贷。但是,农村社会资本同样具有经济价值,完全可以参与农村信贷风险控制,尤其是充当抵押物。这种设想已在国内外得到了广泛运用,尤以小额信贷模式最为成功。我国农村具有丰富的社会资本和无穷的开发潜力。因此,我国应以新农村建设为契机,重塑农村道德和信任网络,建立农村征信体系,完善农民信用记录;改善农村基础设施条件和服务网络,增强农村居民的交流能力;支持和规范农村合作组织及农村民间金融的发展;鼓励和支持农村金融机构积极参与农村新型社会资本的建构。

关键词: 社会资本 合规抵押物 农村信贷风险 小额信贷

Social Capital and the Control of Rural Credit Risk in China

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Abstract:

China's rural credit system faces greater risk due to the current character of agriculture, countryside and farmer, and the basic rural economic system. A more serious problem is the lack of compliance collateral in rural areas, so regular, effective credit risk controls in the city is not entirely suitable for the rural credit. However, rural social capital has an economic value, and can be involved in rural credit risk control, particularly as collateral. This idea has been widely used at home and abroad, especially in the most successful micro-finance model. China is rich in social capital in the rural areas and has endless development potentials. Some recommendations: take the new rural construction as an opportunity to reshape the ethical and trust networks in the rural areas; build a rural credit system; improve the credit record of farmers; improve rural infrastructure and service network to enhance communication skills of rural residents; support and standardize the rural cooperative organization and the development of private finance in the rural areas; encourage and support active participation of rural financial institutions to create a new type of rural social capital.

Keywords: social capital compliance collateral rural credit risk micro-finance

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