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## 我国农村金融组织的产权制度安排: 存在问题与路径选择

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**摘要:** 有效率的经济组织只有在制度上做出安排并确立产权, 使之对人的经济活动形成激励, 方能实现经济增长。农民无法通过控制金融组织的方式来获取农村资本的控制权, 使得工农差距、城乡差距很难缩小。从这个意义上讲, 政府在农村金融组织做出合适的制度安排显得至关重要。从这一理论逻辑展开推演, 提出了我国商业性、政策性和合作性农村金融组织等一系列产权制度安排。

**关键字:** 农村金融; 产权; 制度安排

## Chinese rural financial system of property rights arrangements: ——problems and path selection

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**Abstract:** The author argues that the improvement in economic efficiency of the system organization to make arrangements and the establishment of property rights, the right to economic activities motivation, should be made to achieve economic growth. The problems lie in the fact that farmers unable to control financial organizations access to the rural capital control, the gap between the workers and peasants and the gap between urban and rural areas. In this sense, the government in rural financial organizations to make the right choice of system is of critical significance. Based on the logic of this theory, this paper proposes the arrangement for China's commercial, policy and rural cooperative financial organization system of property rights.

**KeyWords:** rural financial system; property rights; institution arrangements