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硕 士 学 位 论 文

中国小额信贷对扶贫与农村经济发展的影响：福建
省案例分析

The Impact of Microfinance on Poverty Alleviation and Rural
Economic Development in China:
A Case Study from Fujian Province

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摘要

最近三十年里，小额信贷成为一个国际行为。在许多国家，小额信贷机构给低收入农户提供小额贷款和其他的金融服务以扶贫和促进农村经济发展。中国小额信贷行起步始的比较晚，但是从二十世纪九十年代开始中国小额信贷行业发展得非常快。最近中国人民银行和中国银行业监督管理委员会放宽一些规则让更多的小额信贷机构进入中国农村金融市场。

本论文分为四个章节。第一章将回顾国际小额信贷行为和重要小额信贷的概念。第二章我们将概述中国小额信贷行为，包括历史、规则与中国小额信贷机构。第三章将探讨福建省小额信贷和农村经济发展的情况。第四章我们将以泉州永春县农村信用社作为例子进行分析。本文采用定量分析统计数据和对借款人的采访的定性分析。本文结论是福建小额信贷在发展速度、提高农户生活水平、促进农村经济发展与提高平均收入方面有很大潜力。

关键词： 小额信贷；小额贷款；中国；福建；永春；农村信用社；扶贫

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Abstract

Over the past thirty years, microfinance has become a widespread worldwide movement with many practitioners utilizing small loans and other financial services aimed at low-income households and SMEs as a method of reducing poverty and promoting economic development. Microfinance in China began relatively late, but since the early 1990s the Chinese microfinance industry has been developing rapidly. In recent years the People's Bank of China (PBC) and the China Banking Regulatory Commission (CBRC) have liberalized regulations allowing for more microfinance institutions (MFIs) to enter the rural market.

This thesis is divided into four chapters. In the first chapter we will look at the history of the worldwide microfinance movement and familiarize ourselves with some key microfinance concepts. The second chapter provides a comprehensive review of microfinance in China, including the history, regulatory environment and an overview of the different MFIs operating in China. In the third chapter we will again narrow our focus, this time looking at the microfinance industry and economic development in Fujian province. Chapter four is a case study of the Rural Credit Cooperative (RCC) in Yongchun County, Quanzhou, and chapter five concludes the thesis with an analysis of the findings and some suggestions for future research. The author utilizes both quantitative statistical data and qualitative data collected through interviews in order to assess the effectiveness of the RCC microfinance model in reducing poverty, improving rural living standards and promoting economic development. The author concludes that microfinance has the potential to expand rapidly, improve rural livelihoods, and promote more balanced economic growth and income equality in Fujian province.

Key Words: Microfinance; Microloan; Microcredit; China; Fujian; Yongchun; Rural Credit Cooperative; Poverty Alleviation; Rural Development

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Acronyms

<i>English</i>			<i>Chinese</i>
ABC	Agricultural Bank of China	中国农业银行	<i>zhōng guó nóng yè yín háng</i>
ADBC	Agricultural Development Bank of China	中国农业银行	<i>zhōng guó nóng yè yín háng</i>
AusAID	Australian Agency for International Development	澳大利亚国际发展署	<i>ào dà lì yā guó jì fā zhǎn shǔ</i>
BEA	Bank of East Asia	东亚银行	<i>dōng yā yín háng</i>
BOC	Bank of China	中国银行	<i>zhōng guó yín háng</i>
BoCom	Bank of Communications	交通银行	<i>jiāo tōng yín háng</i>
CASS-RD I	Chinese Academy of Social Sciences – Rural Development Institute	中国社会科学院-农村发展研究所	<i>zhōng guó shè huì kē xué yuàn nóng cūn fā zhǎn yán jiū suǒ</i>
CAM	Chinese Association of Microfinance	中国小额信贷联盟	<i>zhōng guó xiǎo é xìn dài lián méng</i>
CBA	China Banking Association	中国银行业协会	<i>zhōng guó yín háng yè xié huì</i>
CBRC	China Banking Regulatory Commission	中国银行业监督管理委员会	<i>zhōng guó yín háng yè jiān dū guān lǐ wěi yuán huì</i>
CCB	China Construction Bank	中国建设银行	<i>zhōng guó jiàn shè yín háng</i>
CCBs	City Commercial Banks	市商业银行	<i>shì shāng yè yín háng</i>
CCP	Chinese Communist Party	中国共产党	<i>zhōng guó gòng chǎn dǎng</i>
CDB	China Development Bank	国家开发银行	<i>guó jiā kāi fā yín háng</i>
CFPA	China Foundation for Poverty Alleviation	中国扶贫基金会	<i>zhōng guó fú pín jī jīn huì</i>
CFPAMF	China Foundation for Poverty Alleviation (for-profit microfinance)	中和农信	<i>zhōng hé nóng xìn</i>
CGAP	Consultative Group to Assist the Poor	扶贫协商小组	<i>fú pín xié shāng xiǎo zǔ</i>
CIRC	China Insurance Regulatory Commission	中国保险监督管理委员会	<i>zhōng guó bǎo xiǎn jiān dū guān lǐ wěi yuán huì</i>
CICETE	China International Center for Economic and Technical Exchanges	中国国际经济技术交流中心	<i>zhōng guó guó jì jīng jì jì shù jiāo liú zhōng xīn</i>
CPAD	State Council Leading Group Office of Poverty Alleviation and	国务院扶贫办	<i>guó wù yuàn fú pín bàn</i>

	Development		
FDI	Foreign Direct Investment	外商直接投资	<i>wài shāng zhí jiē tóu zī</i>
FFI	Formal Financial Institution	正规金融机构	<i>zhèng guī jīn róng jī gòu</i>
FPC	Funding the Poor Cooperative	北京市农发扶贫基金会	<i>běi jīng shì nóng fā fú pín jī jīn huì</i>
GB	Grameen Bank	孟加拉乡村银行	<i>mèng jiā lā xiāng cūn yín háng</i>
GDP	Gross Domestic Product	国内生产总值	<i>guó nèi shēng chǎn zǒng zhí</i>
GONGO	Government Organized Non-governmental Organization	政府组织非政府组织	<i>zhèng fǔ zǔ zhī fēi zhèng fǔ zǔ zhī</i>
HDI	Human Development Index	人类发展指数	<i>rén lèi fā zhǎn zhǐ shù</i>
HSBC	Hong Kong and Shanghai Banking Corporation	汇丰银行	<i>huì fēng yín háng</i>
ICBC	Industrial and Commercial Bank of China	中国工商银行	<i>zhōng guó gōng shāng yín háng</i>
IFC	International Finance Corporation	国际金融公司	<i>guó jì jīn róng gōng sī</i>
IFS	Institutional Financial Self-sufficiency	财政上自给自足	<i>cái zhèng shàng zì jǐ zì zú</i>
IFAD	International Fund for Agricultural Development	国际农业开发基金	<i>guó jì zhǎn yè kāi fā jī jīn</i>
IMF	International Monetary Fund	国际货币基金组织	<i>guó jì huò bì jī jīn zǔ zhī</i>
LGPR	Leading Group Office for Poverty Reduction	国务院扶贫开发领导小组	<i>guó wù yuàn fú pín kāi fā lǐng dǎo xiǎo zǔ</i>
MCA	Ministry of Civil Affairs	民政部	<i>mín zhèng bù</i>
MDGs	Millennium Development Goal	千年发展目标	<i>qiān nián fā zhǎn mù biāo</i>
MFI	Microfinance Institution	小额信贷机构	<i>xiǎo é xìn dài jī gòu</i>
MLC	Microloan Company	小额贷款公司	<i>xiǎo é dài kuǎn gōng sī</i>
MOF	Ministry of Finance	中华人民共和国财政部	<i>zhōng huá rén mín gòng hé guó cái zhèng bù</i>
MOLSS	Ministry of Labor and Social Security	人力资源和社会保障部	<i>rén lì zī yuán hé shè huì bǎo zhàng bù</i>
NDRC	National Development and Reform Commission	国家发展和改革委员会	<i>guó jiā fā zhǎn hé gǎi gé wěi yuán huì</i>
NGO	Non-governmental Organization	非政府组织	<i>fēi zhèng fǔ zǔ zhī</i>
NPL	Non-performing Loan	不良贷款	<i>bù liáng dài kuǎn</i>
NRRM	New Rural Reconstruction Movement	新农村建设	<i>xīn xiāng cūn jiàn shè</i>
OCBC	Overseas-Chinese Banking Corporation	华侨银行	<i>huá qiáo yín háng</i>

PA	Poverty Alleviation	扶贫	<i>fú pín</i>
PAO	Poverty Alleviation Office	国务扶贫办	<i>guó wù fú pín bàn</i>
PBC	People's Bank of China	中国人民银行	<i>zhōng guó rén mín yín háng</i>
PRC	People's Republic of China	中华人民共和国	<i>zhōng huá rén mín gòng hé guó</i>
PSBC	Postal Savings Bank of China	中国邮政储蓄银行	<i>zhōng guó yóu zhèng chǔ xù yín háng</i>
RCC	Rural Credit Cooperative	农村信用社	<i>Nóng cūn xìn yòng shè</i>
RCCU	Rural Credit Cooperative Union	农村信用合作联社	<i>nóng cūn xìn yòng hé zuò lián shè</i>
RCF	Rural Credit Fund	农村合作基金会	<i>nóng cūn hé zuò jī jīn huì</i>
RMCC	Rural Mutual Credit Cooperative	村镇资金互助社	<i>cūn zhèn zī jīn hù zhù shè</i>
ROSCA	Rotation Saving and Credit Association	互助会	<i>hù zhù huì</i>
SAFE	State Administration of Foreign Exchange	国家外汇管理局	<i>guó jiā wài huì guǎn lǐ jú</i>
SAP	Structural Adjustment Program	结构调整	<i>jié gòu diào zhěng</i>
SDI	Subsidy-dependency Index	补贴依赖指数	<i>bǔ tiē yī lài zhǐ shù</i>
SEZ	Special Economic Zone	经济特区	<i>jīng jì tè qū</i>
SME	Small and Medium Enterprises	中小型企业	<i>zhōng xiǎo xíng qǐ yè</i>
SOE	State-owned Enterprise	国有企业	<i>guó yǒu qǐ yè</i>
TVE	Township and Village Enterprise	村镇企业	<i>cūn zhèn qǐ yè</i>
UNDP	United Nations Development Program	联合国开发计划署	<i>lián hé guó kāi fā jì huà shǔ</i>
UNFPA	United Nations Population Fund	联合国人口基金	<i>lián hé guó rén kǒu jī jīn</i>
UNICEF	United Nation's Children's Fund	联合国儿童基金会	<i>lián hé guó ér tóng jī jīn huì</i>
UNIFEM	United Nations Development Fund for Women	联合国妇人开发基金	<i>lián hé guó fù rén kāi fā jī jīn</i>
VTB	Village or Township Bank	村镇银行	<i>cūn zhèn yín háng</i>
WWB	Women's World Banking	妇女世界银行	<i>fù nǚ shì jiè yín háng</i>

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