

「沒有貧困的世界」?

小額信貸 理論在中國鄉村的實踐

“A WORLD WITHOUT POVERTY?”

HOW MICROFINANCE ACTUALIZES
IN A CHINESE VILLAGE

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是什麼？自從創立孟加拉鄉村銀行的穆罕默德·尤努斯摘取了二零零六的諾貝爾和平獎，全世界抱有遠大理想的社會活動人士就不斷複製和推廣這種小額信貸模式。

What is “**MICROFINANCE**”? Since Muhammad Yunus (founder of Grameen Bank) won the Nobel Peace Prize in 2006, ambitious social movement activists over the world have been emulating models of micro-crediting.

作為一種市場導向的減貧手段，尤努斯式小額信貸的核心理念是將小額現金（通常是幾十到幾百美金）無抵押的貸給貧困人群，並讓其發展生產、自食其力，最終脫離貧困狀態。小額信貸和傳統扶貧工作不同，它將項目自身的盈利能力和可持續性，與服務貧困人口同時作為項目目標。早在九十年代，中國就開始實踐小額信貸，近幾年的高速發展更吸引了許多關注。恰巧，我有機會接觸到一家位於陝西南部的小額信貸機構。該機構最初由一家國際非政府組織和當地政府共同支持，於二零零五年建立，經過數年發展，業務已經遍及全縣各鄉鎮。該機構向農戶提供五百元到一萬元不等的貸款，收取11.76%的年息，並要求農戶按季歸還本息。到二零一一年時，機構整體資金規模達到五百萬，有一千四百多名客戶，還款率也保持在百分之百。然而在這些數字背後，我始終想更深入的瞭解：小額信貸到底被誰使用，被如何使用，又對使用者的生活帶來了什麼影響？小額信貸是否真能像尤努斯所說，能夠「創造一個沒有貧困的世界」？我帶著這些問題，孤身跑到這家機構開展項目的一條村子，住了三個月，逐漸找到了答案。

Yunus' microfinance is a market-oriented means to reduce poverty. By providing small-amount unsecured loans (usually from dozens to several hundreds USD) to poor people, they can shake off poverty with good use of the loan to raise productivity and feed themselves. Unlike conventional poverty relief work, it does not only aim at serving the poor, but also the project's profitability and sustainability. Microfinance began earlier in China since 1990s, and its rapid growth in recent years has attracted lots of attention. By chance I learned about a microcredit institution in southern Shaanxi. It was founded in 2005 under the joint support of an international NGO and the local government. After a few years, it has syndicated across all townships in the county. It provides loans from RMB500 to 10,000 to peasant households at an annual interest of 11.76%. Borrowers have to return the principal and interest on a quarterly basis. At 2011 its overall capital flow is 5 million with more than 1,400 borrowers and a perfect repayment rate of 100%. Yet I want to delve into these figures: who use the loans, how the loans are used, and how the loans change the life of the borrowers. And, does microfinance really make "a world without poverty" as Yunus wished? To solve the riddles, I lived for three months in a village where the institution operates, and slowly found the answers.



小龔和他家的田地
Gong and the fields around his home

在村裡，小龔是我的熟識。第一次見到他時，正碰巧他在村裡的小額信貸辦事處申請一筆六千元的貸款。這個三十多歲男人填表時認真仔細。發現我在看時，他羞赧地抬起頭，向我坦白年幼時沒有用功唸書。他已經是第二次借小額貸款了。問到他為什麼貸款，他神情突然黯淡起來。原來他有個自幼失聰的七歲女兒，夫婦兩人把孩子送到市內的聾啞學校，學費和生活費是一筆可觀的花銷。這次貸款就是為了女兒下學期的花費。

Gong is my acquaintance in the village. I met him the first time in the microcredit office of the village - he was applying for a loan of RMB6,000. Gong, in his thirties, was nailing at his entry form carefully and attentively. I was eyeballing him; he

looked up and blushed when he found me, confessing that he did not study hard at school as a youngster. It was his second time borrowing microcredit. He fell into the gloom to explain that his 7-year-old daughter was born deaf, and was sent to a school in town for hearing and speech disabilities. The tuition fee and daily expenses made a huge sum. This time he was borrowing for her daughter's spending in the next school term.

在村裡的小額信貸辦事處，牆上貼滿標語和規章制度
Slogans and regulations on the wall of the microcredit office of the village (one reads "If you break your promise, you lose integrity.")



小龔的女兒和她的房屋
Gong's daughter poses in front of her home



理論上講，小額貸款是不應當給小龔用於生活消費的。不過，這條鄉村交通閉塞、資源匱乏，沒有什麼經濟作物可以在本地種植，養殖牲畜也難規模。對村裡人來說，從九十年代開始，外出打工就幾乎是最主要的現金來源。人們離鄉背井從事各種各樣力所能及的勞動。打工的收入因工種不同而有所差異。一般來說，去全國各地的工廠車間，能得到一至二千人民幣的月薪。而在更危險、體力要求也更大的煤窯裏幹活，就能掙到三至四千。去當建築工人，大體上也是每月三至四千的酬勞，但容易受天氣影響而停工。小龔告訴我，等孩子放完假後，他打算和老婆遠赴青島打工，兩人月薪加起來就有接近三千元。

Theoretically, microcredit should NOT be given to pay living costs. Yet for such an outlandish village with very scarce resources, very few cash crops can be grown and scale of livestock raising is limited. From 1990s onwards, working in the city is almost the only way out for the villagers. They leave their homes to labour themselves in any way. Income varies according to their nature of work. Factory workers earn RMB1,000-2,000 per month throughout the country. Coal miners, who work in greater danger with tougher physical demands, earn RMB3,000-4,000 per month. Construction workers earn roughly the same as coal miners, but days of work as well as wages are easily held up by bad weather. Gong and his wife planned to work in the faraway Qingdao after their daughter return to school after holiday. In such way the couple should make a monthly income of nearly RMB3,000.



面對生活的困境，
小龔依然樂觀
Gong remained
positive to the
plight of life

小龔家是村裡經濟情況其中最差的家庭。去他在村西頭的家裡，要經過一條泥濘不堪的小路，還要踩著石頭淌過一條水流湍急的小溝。一家三代人住的是村裡已經不多見的土坯房，和其他人家的磚木房屋相比，顯得破舊陰暗。小龔的父母都六十出頭，每天在田間地頭勤勞耕作，勉強能收穫養活一家人的口糧。我在小龔家住了一段日子後，他請我幫他計算家庭收支情況。結果令我吃驚：一年辛苦投入種地和養豬的勞動原來沒有任何盈利，僅僅為全家提供了溫飽。一家人的收入來源除了外出打工，就只剩下國家給的各類補助、最低生活保障等社會福利。讓人心酸的是，如果小龔夫婦兩人共同外出打工，家庭總收支就能恰好平衡。如果其中一人留在本地照顧孩子，每年竟有數萬元的虧損。孩子總不能不照顧，缺錢時，夫婦倆只能東拼西湊，借債度日。

The Gongs is among the poorest families of the village. To reach his home in the west of the village, one had to go through a muddy trail and hop on stones to wade across a rapid ditch. Three generations of the family live in the same house - a kind of mud-brick house that has almost been phased out in the village. It looked withered and dim compared with the brick-wood ones of their neighbours. Gong's parents were in their sixties who still work industrially in the field - day after day - for the food that can merely feed the whole family. After living in Gong's home for a while, he asked me to help making an account of his family's balance. The result was shocking: their diligent input in cultivating and pig raising earned no profit beside filling their stomachs. Other than wages from working in the city, the family's only income was social welfares including all subsidies from the local government and the national Minimum Living Standard Scheme. It saddened me when I found out that if Gong and his wife both work in the city, they are able to make ends just meet; if one of them stays home to take care of their child, the family will fall short of tens of thousands dollars per year. But they just can't bear leaving their child alone. When money is tight, the couple has to either scrape coins together or live on loans.



村子的全貌
The whole village
from a view point

知道了小龔又去貸款，母親在廚房裡暗自垂淚。
「上次貸款好不容易才還上。那麼高的利息誰能受得了？」龔母說。小額信貸的利息的確比當地信用社還高，但信用社手續繁瑣，並且需要抵押，普通農戶往往無法貸到款。小額信貸都刻意設置較高的利息，本意是為了防止非貧困人口佔據資金，為窮人確保更多的發展機會。超過11%的利率，對於小成本的農副業生產來說，還可以勉強承受。但現實中，貧困家庭用高息的小額貸款臨時解決問題，反而讓生活愈發艱難。

His mother wept secretly in the kitchen as Gong borrowed loans again. "He struggled so hard to repay the last sum. Who can bear such a high interest?" lamented old Mrs. Gong. The interest rate of microcredit is higher than that of rural credit cooperatives to avoid the capital being held by applicants not in poverty, so that the poor are guaranteed with more chance to make good use of the loan. Where as cumbersome procedures and pledges of other borrowing means ward off common peasant families. The interest rate of 11% or more is just affordable for low-budget sideline agricultural productions. In reality, for poor families who take the high-interest microcredit as an immediate relief, they are driving themselves towards an even harder life.



小龔母親和女兒
Gong's mother and daughter



小額信貸機構總部辦公室裡掛著歷年的項目數據
A chart of project figures in the headquarters of the microcredit institution

我和一位長期貸款的婦女
I and a female villager who is also
a regular borrower of microcredit



小龔的故事並非特例。在村裡的三個月，我拜訪和結識了不同的農戶，瞭解他們的經濟活動和生活狀況，讓我認識到小額信貸理論的不切實際，和金融數據背後掩蓋著的鄉村經濟真實圖景。各個家庭面臨的都是同樣的問題：無論是修樓蓋房、人情彩禮，還是兒女教育、老人醫療，村民們的現金需求陡然升高。然而本地生產經營的盈利潛力有限，村民們只得外出打工掙得所需資金。在資金需求緊急的時候，小額貸款就給了窮人寅吃卯糧的可能。它幫助人們更便捷的消費，卻從未真正帶來收入的增加。



機構負責人向資助方代表介紹機構項目
Representative of the microcredit institution
introducing their projects to a donor



機構負責人帶著資助方代表訪問貧困戶
Donors visiting a poor family of the village in the company
of a representative of the microcredit institution

Gong is not alone. For the three months in the village I visited and got to know different peasant families to learn about their actual economic activities and livelihoods. I learnt how unrealistic microfinance theory is, and how financial figures mask the reality of a rural economy. All families face the same problem: building and fixing houses, lavish gift-giving, schooling for children and medical care for the elderly all mean raising needs of cash. As the potential profits of local productions and operations are very low, villagers must work in the city to earn the money they need. When they are in urgent need of money, microcredit prompts the poor to eat up the stored food for the future. Loans are acquired conveniently but it had never raised the actual income of the people.

發展人類學者曾經指出，社會發展工作的過程對不同的群體可能有截然不同的意義。小額信貸就是個鮮活的案例。在我看來，支持小額信貸的基金會和專家不斷舉辦各種研討、考察、培訓，推廣這種外來的經驗到大江南北。他們用資金和技術支持各地小額信貸機構，依照設計好的模式嚴格規範，並獎勵那些還款率高、營運良好的項目，卻無視了借貸行為背後的真實經濟活動。就各地的小額信貸執行機構而言，營運指標的意義被過分放大，使得他們更關心如何擴大機構業務的範圍、和吸引更多的投資，而不是貸款的農戶們有怎樣的生產計劃。至於那些前來借貸的村民，多是覺得這些小額貸款相對靈活，可以用來應急。他們絕不相信這幾千塊錢能夠像機構宣傳的那樣「改變窮人命運」。稍顯諷刺的是，小額信貸理論最反對的就是向窮人發放福利，而在我所在的村子，有的村民會不惜付出利息，故意貸款，為的正是領取愛心人士通過貸款機構專門發給貸款戶的額外物資和資金津貼。這實在值得我們反思。✧

Development anthropologists had pointed out that the meanings of "development" vary across communities. The case of microfinance is one lively example. As far as I can see, foundations and experts who back the theory of microfinance generalize and disseminate this idea to China by organizing various seminars, inspections and trainings. They support local microcredit institutions with funding and technology, while regulating them strictly with a pre-designed model and award projects with high repayment rate and exemplary operation. Nonetheless, they have completely disregarded the actual economic activities behind the lending. The operational targets are being over-emphasized by the institutions. They now focus on expanding business and attracting further investments, instead of reforming the production plans of the borrowers. For most villagers, they borrow this micro sum of money only because it is relatively flexible for emergency. They never believe that these few thousand *yuan* can "change the destiny of the poor" as the posters read. It is a bit ironic as microfinance theory strongly opposes subsidizing the poor. But in the village where I stayed, some villagers would purposely borrow microcredits regardless of the high interest rate, only for claiming the extra freebies and subsidies from donors that are exclusively given to borrowers through the institutions. It is something that we should turn about. ✧



申請貸款的婦女正在信貸員的幫助下填寫申請單
Officers helping female villagers to fill in the credit form



村子裡唯一的商業街，並沒有為經營者提供多大市場
The only commercial street in the village where business opportunity barely exists