



A Study on the Governance Model of Village Credit Bank in Rural Governance — Taking Youxiqiao Village as an Example

Huangxiong Qi, Mengdan Huang*

School of Economics and Management, Wuyi University, Jiangmen, Guangdong, China

*Corresponding author

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Abstract: Rural governance is an important component of the modernization of the national governance system and governance capacity, and is a key link in achieving the strategy of rural revitalization. The paper takes Youxiqiao Village as an example and adopts a case analysis method to study the operational mechanism and action logic of the "Villager Credit Bank" governance model in rural governance. Research has shown that the governance model of "Village Credit Bank" has three major characteristics: standardized content, procedural process, and reward and punishment methods. It can play an important role in rural governance, including (1) stimulating the enthusiasm of villagers, (2) strengthening the role of grassroots organizations, (3) promoting the orderly implementation of village projects, and (4) enriching grassroots governance methods, which can provide reference for the governance of other villages.

Keywords: villager points bank; rural governance; integral system

1. Introduction

In the context of rural revitalization, rural governance is particularly important. It is not only an important component of the modernization of the national governance system and governance capacity, but also a key link in achieving the strategy of rural revitalization. However, in the traditional rural governance model, there are many problems such as poor rural governance effectiveness, lagging construction of livable environments in rural areas, weak awareness of village autonomy, and low participation of villagers, which lead to the confusion of grassroots organizations being powerless and beyond their reach. Some villagers also have a gap between being neglected and neglected, with many blind spots. In order to improve the efficiency of rural governance, it is necessary to explore more practical and effective new methods. Therefore, transforming the originally vague and vague concepts and requirements of rural governance into specific work tasks with clear and clear goals, systematic operation, and scientific and reasonable supervision and evaluation, and forming operable work levers is of utmost importance[6].

In recent years, the integration system has gradually attracted people's attention as a new type of rural governance method. In July 2020, the Office of the Central Rural Work Leading Group and the Ministry of Agriculture and Rural Affairs issued a notice on the promotion and application of the point system in rural governance, fully launching the promotion and application of the point system in rural governance. From the central to local levels, governments at all levels have issued documents to promote the application of the point system in rural governance[4]. As a pioneer in rural governance innovation, Youxiqiao Village actively responded to the national call and explored a local characteristic governance model called "Villager Credit Bank" based on local conditions. This model quantifies the civilized behavior and enthusiasm of villagers to participate in rural governance through the establishment of a points bank, and incentivizes villagers to actively participate in rural governance by exchanging points for prizes and enjoying discounts, transforming villagers from "bystanders" to "maintainers", stimulating their enthusiasm, achieving a "dual improvement" of hardware environment and civilized behavior, and contributing to the long-term management of rural governance.

Nowadays, Youxiqiao Village has achieved remarkable results, not only successfully creating a national 3A level scenic spot and a 5A level rural tourism area in Hunan Province, but also winning multiple honors. The achievement of these achievements fully proves the effectiveness and feasibility of the governance model of the "Village Credit Bank". So, how to operate the governance model of "Village Credit Bank" and how to promote the effective improvement of rural governance is a question worth considering. Conducting in-depth research on the governance model of the "Villager Credit Bank" in Youxiqiao Village not only helps us better understand the connotation and requirements of rural governance, but also provides reference and inspiration for other regions.

2. Case background

Youxiqiao Village is located in the northeast of Jiqing Town, Xinhua County, Hunan Province, with a total of 868 villagers and an area of 8km²[2]. It is a typical limestone arid area. Previously, the village was a provincial-level poverty-stricken village with no advantages in terms of region, resources, policies, and infrastructure. There were phenomena such as weak grassroots organizational strength, backward rural customs and traditions, and low public participation. In order to solve the above problems and improve rural governance capabilities, Youxiqiao Village has tailored to the actual situation of the county by constructing a "Villager Points Bank" model. On the basis of civilized file bag management, it has been upgraded and promoted the household head points system management. This model links specific behaviors with points and exchange rewards[5], successfully cultivating the combat effectiveness and sustainable development of rural governance, maximizing the vitality of villagers themselves, promoting their ideological transformation, and building a beautiful, civilized, harmonious, and stable new countryside.

3. The basic concept of "Village Credit Bank"

The operation of the "Village Credit Bank" model relies on the credit system and is a specific manifestation of the credit system governance[5]. This model is based on the Village Regulations and the basic articles of association of "Villager's Point Bank", and sets up a point bank account for every registered residence registered villager in Youxiqiao Village. The governance model of the "Villager Points Bank" originates from the traditional bank's "free deposit - withdrawal at any time" model. However, in this model, "deposit" refers to the active actions and contributions of villagers in participating in village level affairs governance, while "withdrawal" refers to the village level collective income dividends corresponding to the points. This model not only quantifies the participation behavior of villagers, but also stimulates the endogenous power of the village.

Specifically, the points system of the village points bank consists of two categories: basic points and management and construction. A dynamic management ledger for points is established for each person, and assessment is conducted on the behavior of village cadres, party members, and the masses at three levels. Among them, the basic score is the initial score of each villager's account, which is 80 points in total. It consists of registered residence population and natural resources, which reflects the respect and protection of the basic rights and interests of villagers. The management and construction sub section covers four aspects of performance, including compliance with village rules and regulations, building a civilized rural atmosphere, participating in public affairs, and occupying mountainous land and forest land. These are important indicators for measuring the contribution of villagers to the governance of village affairs. The points of villagers can truly reflect their actual performance in village level affairs governance, and are an important basis for participating in village level collective income dividends. The higher the score, the greater the contribution of villagers in village level affairs governance, and the more dividends they will receive. This governance model not only effectively guides villagers to actively participate in various affairs such as village construction, industrial cultivation, and civilization creation, but also further promotes the democratization and standardization of rural governance.

4. The operating mechanism of the "Villager Points Bank"

4.1 Clarification and implementation of organizational structure and job responsibilities

In the governance structure, the village has established a dedicated leading group for drafting the points system and a leading group for managing the points system. The former is responsible for drafting rules and regulations related to the points system, while the latter is responsible for specific implementation and management work. The village representative assembly, as the highest decision-making body in the village, has the final power to review decisions related to the point system. This setting not only reflects the principle of democratic decision-making, but also ensures that the points system can truly reflect the wishes and interests of villagers. At the same time, the village branch "two committees" play an important role in resolving disputes. When disputes or problems arise during the implementation of the points system, they can quickly intervene and handle them fairly, ensuring the stable operation of the "village points bank" governance model and maintaining the authority and credibility of the points system.

In terms of organizational structure, this model fully reflects the leadership role of the Party. In the familiar society of rural areas, blood and interpersonal relationships are complex, and the implementation of this model must be led by village cadres. From the proposal to implementation of the governance model of the "Villager Points Bank", the village party branch has always played a core leadership role, actively played a model and leading role, and led by example to promote the governance model of the "Villager Points Bank", driving the participation of the entire village through its own practical

actions. By establishing a village point system management leadership group for strict division of responsibilities, we ensure that the planning, review and recognition, assessment and evaluation of the point system are effectively implemented. At the same time, party members and village representatives play an important supervisory role, ensuring that every step complies with the principles of fairness and impartiality, and jointly safeguarding the authority and credibility of the points system. This process ensures the authenticity and accuracy of the points data, while also making the governance of village level affairs more efficient and accurate.

In terms of content design, the "Villager Points Bank Governance Model" achieves full coverage of village level affairs, forming a points system consisting of basic points, reward points, and penalty points, and establishing a dynamic points management ledger for each villager. By implementing the "civilized archive bag system", detailed records of the good deeds, development contributions, work achievements, and bad behaviors of villagers will be recorded, and the entire village will be made public at the end of the year. This approach not only enables villagers to compare and learn from each other, but also closely connects points with practical benefits such as recognition, rewards, and dividends, forming a strong positive incentive and reverse constraint mechanism, effectively regulating the behavior of villagers, and promoting the formation of rural civilization.

4.2 Standardization and promotion of basic steps

Firstly, the stage of public opinion solicitation (from January 1st to January 31st). Each hospital leader serves as a team member and promptly collects good suggestions from the villagers. For good viewpoints that are beneficial to village level development, submit them to the village branch committee for discussion in real time; Provide the suggestions of the villagers and the preliminary content formed by the village branch committee for everyone to discuss, and formulate a public opinion solicitation letter to be distributed to each household[2].

Secondly, the publicity and mobilization stage (February 1st to February 28th). Each hospital leader serves as a team member, making full use of the time when the villagers are all at home during the Spring Festival, and through forms such as brochures, village radio broadcasts, SMS, WeChat promotion, etc., to deeply promote to the masses. Widely promote knowledge related to the point system management to the villagers, inform them of the necessity and feasibility, and enhance their awareness, recognition, and participation in the point system management.

Thirdly, the drafting stage of the system (from March 1st to March 31st). Based on the seventh village regulations and collected public opinion, and tailored to the needs of the village, gradually improve and refine the points content and implementation rules, and form a complete and actionable points draft.

Fourth, supervise the rectification stage (April 1st to May 1st). After the initial implementation of the point system management, it will be tested based on actual work situations to determine whether it is practical and feasible. In depth analysis of existing problems and rectification will be carried out, and it will be combined with industrial rewards and compensation, civilization creation, and other work to apply the point system management to the actual production and life of villagers. As shown in Figure 1 :

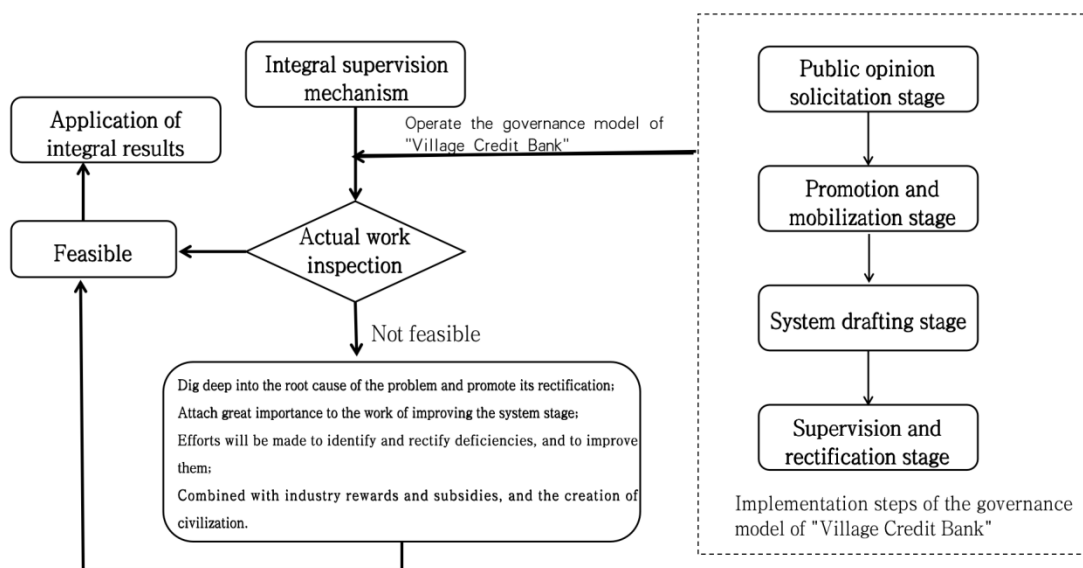


Figure 1. Basic steps of the governance model of the "Villager Points Bank"

4.3 Application of integral results

In Youxiqiao Village, the annual points will be accumulated and used, and the rewards will not be reset to zero. This mechanism ensures that the participation behavior of villagers can continue to accumulate and form a positive incentive effect. There are various forms of rewards, including exchange services, material rewards, spiritual encouragement, and the enjoyment of relevant incentive policies. Among them, exchange services and material rewards are uniformly implemented by the village committee to ensure the fairness and transparency of rewards.

4.3.1 Carry out point sharing activities

Organize villagers to share their points experience and share points stories from time to time, with the institution as a unit. These activities not only provide a platform for villagers to showcase themselves and learn from each other, but also deepen their understanding of the significance and value of the governance model of the "Village Credit Bank" through sharing and communication.

4.3.2 Carry out "point system" activities

Youxiqiao Village closely links points with the honor and status of villagers. Villagers with scores higher than the average can be recommended as the most beautiful party member, the most beautiful village official, the most beautiful family, and the most beautiful daughter-in-law (in laws, daughters). The bestowal of this honor not only recognizes the individual performance of villagers, but also further enhances their status and influence in rural society.

4.3.3 Linking with the evaluation table model

Youxiqiao Village has linked points with the evaluation table model, forming a dual incentive of points, honor, and status. When selecting honors such as "Model Party Member", "Ten Star Civilized Household", and "Five Cleans and Five Prohibitions Model Household", farmers with scores higher than the average will be given priority consideration. This linkage mechanism not only enhances the authority and influence of the points system, but also further strengthens the villagers' sense of identification and belonging to the governance model of the "Villager Points Bank".

4.3.4 Carry out point redemption activities

According to different points content and time stages, the village committee has formulated detailed classification rankings and classification exchange reward methods. Villagers can choose to exchange services or material rewards based on their points, and this flexible exchange method not only meets the personalized needs of villagers, but also ensures the fairness and rationality of the exchange. At the same time, specific implementation rules are formulated based on the collective income situation of the village, ensuring the feasibility and sustainability of rewards.

4.3.5 Linking with village collective economic dividends

Youxiqiao Village links points with the collective economic dividends of the village, achieving a direct correlation between points and economic benefits. Based on the annual points of farmers, corresponding dividend standards are formulated, and the points are directly linked to the amount of economic material distribution. This measure not only encourages villagers to actively participate in rural governance, but also provides strong guarantees for creating a fair and just development environment, achieving sustainable development of both spiritual and material civilization.

5. The Action Logic of Promoting Effective Grassroots Governance through the "Villager Points Bank"

5.1 Quantify village level affairs

Through the implementation of the "Villager Points Bank" governance model, Youxiqiao Village cleverly transforms the participation of the whole population in village planning and construction into quantifiable points, achieving the goal of promoting large-scale governance with small points. By formulating the "Management Rules for the Points System in Youxiqiao Village", activities such as the construction of basic public service facilities, courtyard beautification, village building, village appearance improvement, industrial development and operation, farmland protection, and democratic decision-making in the village assembly will be included in the points system to ensure that each work can receive corresponding points rewards. This design not only stimulates the enthusiasm of villagers to participate in village construction, but also makes rural governance work more refined and systematic[1].

5.2 Combining with existing resources

In rural governance, Youxiqiao Village has successfully converted resources into points, effectively solving the land use problem in planning and implementation. By converting natural resources such as mountains, soil, fields, and forests contracted to households, as well as idle houses, into points, we have successfully guided the revitalization of village collective assets, while also transforming the natural resource assets in the hands of villagers into "shares" in the village

collective economic organization. In addition, Youxiqiao Village has innovatively combined points with a "deposit" system to effectively control the construction behavior of villagers. By establishing a system of building points and deductions, as well as a "deposit" system for building construction, the villagers were successfully guided to carry out housing construction according to the planning requirements, gradually forming a unified and distinctive village style in Youxiqiao Village.

5.3 Combining positive incentives with negative constraints

In Youxiqiao Village, the points system not only reflects external incentives for economic benefits, but also integrates internal incentives for reputation norms. On the one hand, by linking points with year-end collective economic dividends, villagers can truly feel the economic benefits brought by participating in village affairs; On the other hand, utilizing reputation incentives such as "face" in the village's acquaintance society, and through methods such as selecting the best and honoring, to stimulate the intrinsic motivation and strong motivation of villagers. At the same time, Youxiqiao Village also regulates the bad behavior of villagers through the "deduction" system, strengthens the dual force of moral consciousness and normative constraints, and reduces negative externalities within the village. This combination of positive incentives and negative constraints has played a huge role in the governance model of the "Villager Points Bank" in Youxiqiao Village, promoting profound changes in the village.

6. The characteristics of the "Villager Points Bank"

6.1 Standardization of governance content

Traditional rural governance is often disrupted by complex interpersonal relationships and diverse factors, lacking unified standards and transparency. However, the "Villager Points Bank" governance model implemented by Youxiqiao Village achieves standardization of governance content by formulating refined points rules. This model not only clarifies the upper and lower limits of bonus and deduction points, but also incorporates various contents of village regulations into the scoring system, covering 35 bonus and 41 penalty points. For example, incorporating voluntary fundraising into point management allows for the principle of "more work, more pay, no effort" to be specifically reflected in village level affairs management. This standardized governance approach is based on social behavior facts and conducts objective evaluations that are truthful and objective. Each governance behavior corresponds to a clear scoring standard, thereby improving the fairness and transparency of governance, enhancing the sense of identification and satisfaction of villagers with the governance results.

6.2 Proceduralization of the governance process[3]

Unlike traditional rural governance that focuses on results, the "Village Credit Bank" governance model in Youxiqiao Village emphasizes the standardization and proceduralization of the governance process. This model has a complete and standardized governance process, including points registration, review, publicity, and rewards and punishments, each of which strictly follows institutionalized text execution. The village committee establishes a management ledger and points manual, and villagers can declare points through various methods. After verification, they are recorded in the ledger. Conduct monthly point review and recognition, and publicize it in the village affairs public column, accepting supervision from villagers. Accounting is conducted at the end of the year, and the score results serve as an important basis for villagers to participate in governance. This programmatic governance approach not only ensures the orderly conduct of governance activities, but also improves governance efficiency, making rural governance more scientific and standardized.

6.3 Rewards and punishments for governance methods

Traditional rural governance mainly relies on moral constraints and village rules and regulations, while the governance model of "Village Credit Bank" in Youxiqiao Village further stimulates the enthusiasm of villagers to participate in governance by introducing a reward and punishment mechanism. This model links points with the salary performance and personal evaluation of village cadres, and comprehensively evaluates the attendance, public welfare contributions, professional quality, task completion, and public satisfaction of cadres. At the same time, the annual total points of villagers are linked to the distribution of collective income in the village. The higher the points, the more dividends will be distributed, and negative points will not be eligible for dividends. This clear reward and punishment governance approach not only motivates village cadres to better fulfill their responsibilities, but also stimulates the enthusiasm of villagers to participate in governance. In addition, villagers who reach a certain standard of points can also enjoy social credit loans, farmer benefits and other agricultural policies, further enhancing their sense of achievement and honor. This governance approach not only enhances the effectiveness of rural governance, but also promotes the harmonious and stable development of rural society.

7. The role of "Village Credit Bank" in rural governance

The implementation of the "Village Credit Bank" governance model has injected new vitality into rural governance and promoted the effective improvement of grassroots governance. In the practice of Youxiqiao Village, the "Villager Points Bank" governance model closely links the daily behavior of villagers with points and rewards, transforming rural governance from abstract "intangible" concepts to concrete and tangible "tangible" operations, promoting standardized and standardized management of village affairs, and improving the efficiency and level of rural governance. The implementation of the governance model of the "Villager Points Bank" has enabled party members and cadres to compete for "points" and "accumulate" grassroots organizational strength, allowing villagers to compete for "points" and "accumulate" internal driving force. The implementation of this model has stimulated the villagers' enthusiasm for self-management and participation in the development of the village level collective economy, and formed a picture that the villagers' poverty alleviation and prosperity go hand in hand with the development of the village level.

7.1 Stimulated the enthusiasm of villagers

In Youxiqiao Village, the implementation of the "Village Credit Bank" governance model stimulates the enthusiasm of villagers to participate. Through the quantitative indicator of points, every positive behavior of villagers is endowed with practical value. From participating in public affairs, maintaining the appearance of the village, to promoting industrial development, every effort can be transformed into tangible points, which can be exchanged for various rewards or services. This mechanism of "giving is giving" greatly stimulates the enthusiasm and initiative of villagers, forming a strong atmosphere of comparing labor, industry, contribution, and responsibility, transforming villagers from passive acceptance roles to active participants in rural governance. This transformation not only enhances the cohesion and sense of ownership of villagers, but also enables the smooth progress of rural governance work, fully reflecting the status of villagers as the main body.

7.2 Strengthened the role of grassroots organizations

The implementation of the governance model of "Village Credit Bank" has injected new vitality into grassroots organizations. Party members and village cadres should lead by example, fully play a demonstrative and leading role, and actively participate in various aspects of rural governance. They have set a good example for the villagers through their own practical actions, guiding them to actively participate in rural governance. At the same time, grassroots organizations also make full use of point data, accurately grasp the needs and concerns of villagers, and formulate more practical and down-to-earth policies and measures. This data-driven precise governance approach not only improves the pertinence and effectiveness of governance, but also enhances the connection and interaction between grassroots organizations and villagers.

7.3 Promoted the orderly implementation of village planning projects

Through the implementation of the "Village Credit Bank" governance model, Youxiqiao Village has successfully achieved the optimization and integration of resources, assets, farmers, and villagers. In projects such as village water diversion projects, industrial base construction, and rural tourism development, villagers actively participate as volunteers, which not only saves a lot of financial costs but also ensures the smooth implementation of projects. The application of this model not only solves the difficulties in village collective construction and industrial development, but also lays a solid foundation for the sustainable development of rural areas. Through the optimization and integration of resources, Youxiqiao Village has achieved effective utilization of project construction funds, achieving greater output with less investment, demonstrating the governance wisdom of "small money can accomplish big things".

7.4 Enriched grassroots governance methods

Traditional rural governance methods often rely on administrative orders and coercive measures. Although they can achieve certain results in the short term, in the long run, it is difficult to truly stimulate the enthusiasm and participation of villagers, and it is also difficult to form a sustainable and effective governance mechanism; The "Village Credit Bank" governance model, through a reward and punishment based governance approach, actively encourages villagers to participate in various affairs of rural governance. Good people and good deeds emerge one after another, and the village's style and appearance are rejuvenated, becoming a powerful lever to promote the construction of a new rural civilization.

It is worth mentioning that Youxiqiao Village has achieved the transformation of resources into assets, assets into funds, farmers into shareholders, and villagers into shareholders through the implementation of the "Village Credit Bank" governance model. This transformation not only solves the problem of difficult land transfer and expropriation during the implementation of village collective construction or industrial projects, but also provides a material basis for the construction of rural public services and infrastructure, as well as the development of industrial scale. By participating in points activities, villagers not only gain practical benefits, but also enhance their sense of belonging and identification with the village

collective, forming a strong synergy to promote rural development.

8. Conclusion

The practice of Youxiqiao Village has shown that the core strength of rural governance lies in the joint efforts of rural cadres and the majority of villagers. The governance model of "Village Credit Bank" has activated the endogenous driving force of rural governance, improved the efficiency of rural governance, and played an important role in rural governance. This model not only injects strong impetus into the development of Youxiqiao Village, but also provides useful experience for rural governance in other regions.

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