

1. Record Nr.	UNINA9910746291703321
Autore	Zhu Hongmei
Titolo	Financial Inclusion in China : policy, experience, and outlook // Hongmei Zhu, Wenting Zhang
Pubbl/distr/stampa	Singapore : , : Springer, , 2023 ©2023
ISBN	981-9956-63-3
Edizione	[1st ed.]
Descrizione fisica	1 online resource (186 pages)
Altri autori (Persone)	ZhangWenting
Soggetti	China Economic conditions China Economic policy
Lingua di pubblicazione	Inglese
Formato	Materiale a stampa
Livello bibliografico	Monografia
Nota di contenuto	<p>Intro -- Preface -- Acknowledgements -- Contents -- List of Figures  -- List of Tables -- List of Boxes -- 1 Overview of Inclusive Finance --  1.1 The Background for Proposing Inclusive Finance -- 1.1.1 Financial Exclusion and Financial Inclusion -- 1.1.2 Concepts and Connotations of Inclusive Finance -- 1.1.3 Key Elements of Inclusive Finance -- 1.2 Inclusive Finance and Inclusive Development -- 1.3 International History of Financial Inclusion Practices -- 1.4 Main Models of Inclusive Finance -- 1.4.1 Agent Banking Model -- 1.4.2 Micro-finance Model -- 1.4.3 Mobile Payment Model -- 1.4.4 Simple Account Model -- 1.4.5 Science and Technology Application Model -- 1.5 Financial Inclusion in China -- 1.5.1 The Official Proposals for Inclusive Finance in China -- 1.5.2 Overview of Financial Inclusion in China -- References -- 2 Development of Inclusive Finance in China -- 2.1 The Micro-finance Focus Stage -- 2.2 Comprehensive Improvement of Rural Financial Services Stage -- 2.2.1 Reforming Financial Institutions Related to Agriculture and Rural Areas and Enhancing the Capability of Rural Financial Services -- 2.2.2 Enriching the Rural Financial Service System and Improving Inclusive Finance Supply -- 2.2.3 Comprehensively Promoting Innovation in Rural Financial Products and Services -- 2.2.4 Improving the Agricultural Insurance System -- 2.2.5 Vigorously Promoting the Construction of the Financial Infrastructure in Rural Areas -- 2.2.6 Initially Establishing a System of Policy Support for Rural</p>

Finance -- 2.2.7 Constantly Improving the Rural Financial Supervision System -- 2.3 Poverty Alleviation Stage -- 2.3.1 Set up Targeted Micro-finance Products for Poverty Alleviation -- 2.3.2 Innovate Policy Tools -- 2.3.3 Development-Oriented and Policy-Oriented Banks Set up Financial Poverty Alleviation Departments -- 2.3.4 Improve Insurance Protection.

2.3.5 Increase Support for the Capital Market -- 2.4 Stage of Strengthening Financial Services for Small and Micro Enterprises -- 2.4.1 Further Improve the Inclusive Finance Service System -- 2.4.2 Innovate Loan Products and Services -- 2.4.3 Improve the Policy Support System -- 2.4.4 Establish Risk-Sharing and Credit Enhancement Mechanisms -- 2.4.5 Strengthen the Use of Financial Technology -- References -- 3 China's Financial Inclusion Policy Framework -- 3.1 Strategic Planning for Financial Inclusion -- 3.2 Money and Credit Policy -- 3.2.1 Monetary Policy -- 3.2.2 Credit Policy -- 3.3 Fiscal and Taxation Policies -- 3.3.1 Government Subsidies and Incentive Policies -- 3.3.2 Tax Policy -- 3.4 Regulatory Policies -- 3.4.1 Exempt Regulatory Fees -- 3.4.2 Implement Differentiated Regulation -- 3.4.3 Strengthen Assessment and Supervision -- 3.5 Pilot Reform -- References -- 4 Organizational System of Financial Inclusion in China -- 4.1 Overview of Multi-level Organization System -- 4.1.1 Banking Institutions -- 4.1.2 Insurance Institutions -- 4.1.3 Capital Market Service Institutions -- 4.1.4 Other Financial Organizations -- 4.1.5 Informal Finance -- 4.1.6 Others -- 4.2 Banking Institutions -- 4.2.1 Small and Medium-Sized Institutions -- 4.2.2 Large-Scale Banking Institutions -- 4.3 Insurance Institutions -- 4.4 Capital Market -- 4.4.1 Securities Exchange Market -- 4.4.2 Bond Market -- 4.4.3 Futures Market -- 4.4.4 Capital Market Service Institutions -- 4.5 Other Financial Organizations -- 4.5.1 Micro-credit Companies -- 4.5.2 Financing Guarantee System -- 4.5.3 Financing Mutual-Aid Organizations -- 4.6 Informal Finance -- References -- 5 Infrastructure of Inclusive Finance in China -- 5.1 Payment System -- 5.1.1 Payment Service Organization System -- 5.1.2 Use of Payment Tools -- 5.1.3 Main Practices of Enhancing the Inclusiveness of Payment Services.

5.2 Credit Reference System -- 5.2.1 The Credit Reference Market -- 5.2.2 Building of the Credit Information System for Small, Medium- and Micro-sized Enterprises -- 5.2.3 Building of the Rural Credit Information System -- 5.2.4 Chattel Financing Registration and Publicity System -- 5.2.5 Service Platform for Accounts Receivable Financing -- 5.3 Education and Protection of Financial Consumers -- 5.3.1 Protection of Financial Consumers -- 5.3.2 Financial Consumer Education -- 5.4 Statistical and Monitoring System of Financial Inclusion -- 5.4.1 Statistics of Agriculture-Related Loans -- 5.4.2 Statistics of Small and Micro Loans -- 5.4.3 Financial Inclusion Indicator System -- References -- 6 Innovative Practices of Inclusive Finance in China -- 6.1 Expand the Coverage of Basic Financial Services with Multiple Measures -- 6.2 Innovation of Inclusive Financial Products -- 6.2.1 Credit Procedures -- 6.2.2 Direct Financing Products -- 6.2.3 Insurance Product -- 6.2.4 Collaborative Innovation -- 6.3 Digital Inclusive Financial Development -- 6.3.1 Online Payment -- 6.3.2 Digital Credit -- 6.3.3 Digital Insurance -- 6.3.4 Online Investment and Wealth Management -- References -- 7 Achievements in the Development of Inclusive Finance in China -- 7.1 Achievements in the Development of Inclusive Finance in China-Domestic Perspective -- 7.1.1 Availability of Financial Services -- 7.1.2 Use of Financial Services -- 7.1.3 Consumer Financial Qualification -- 7.2 Achievements in the Development of Inclusive Finance in China-International

Perspective -- 7.2.1 International Comparison Based on Global Findex Data -- 7.2.2 International Comparison of Small- and Medium-Sized Enterprises Financing -- 7.2.3 International Comparison of Consumers' Financial Qualification -- 7.3 Achievements in the Development of Inclusive Finance in China-Perspective of Academic Research. 7.3.1 Financial Threshold Effect -- 7.3.2 Economic Growth Effect -- 7.3.3 Trickle-Down Effect and Spatial Spillover Effect -- 7.4 China Actively Participates in International Cooperation of Inclusive Finance -- References -- 8 Perspectives on the Development of Inclusive Finance in China -- 8.1 Experience of Inclusive Finance in China -- 8.1.1 Get Through the Last Kilometre of Financial Services -- 8.1.2 Investment in Financial Infrastructure -- 8.1.3 Use of Online Networks -- 8.1.4 Encourage Market Participation and Innovation -- 8.1.5 Promote Policy Pilot Innovation -- 8.1.6 Protect the Rights and Interests of Financial Consumers -- 8.2 Challenges Faced by Inclusive Finance in China -- 8.2.1 Establish a Correct Concept of Inclusive Finance -- 8.2.2 Promote the Commercial Sustainability of Inclusive Finance -- 8.2.3 Comprehensively Understand Digital Finance and Manage Its Risks -- 8.2.4 Strengthen Financial Consumer Protection and Improve Consumer Financial Ability -- 8.3 Future Development Direction of Inclusive Finance in China -- 8.3.1 Promoting Rural Revitalization and Common Prosperity with Inclusive Financial Development -- 8.3.2 Integrated Development of Inclusive Finance, Green Finance, Science and Innovation Finance -- 8.3.3 Promote the Healthy Development of Digital Inclusive Finance -- 8.3.4 Build a Long-Term Mechanism for Inclusive Finance Commercial Sustainability -- 8.3.5 Preventing Financial Risks to Achieve Safe Development -- 8.3.6 Promote Financial Health and Enhance Financial Resilience -- References -- Bibliography.

---