
浅析福庆乡新农村小额信贷 对农村金融扶贫的影响

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摘要: 资金缺乏是解决“三农”问题时经常会面临的挑战，而小额信贷在解决资金缺乏问题的过程中发挥着极大的作用。中国的小额信贷经历了并不算长的发展时间，但是现如今我国的小额信贷发展已经有了很大程度上的改变，在扶贫工作的推进过程中起到巨大作用。本文以四川省旺苍县福庆乡新农村农户小额信贷为例，分析了小额信贷对当地农村金融扶贫所产生的有利影响和不利影响，指出其中产生的问题，并提出了一些建议。本文认为农户通过小额信贷这种方式增进了自身进入信贷市场的机会，给农户提供了切实可行的途径使其获得发展所需要的资金；并通过小额信贷获得资金进行产业发展和一些其他方式，增加了农户收入；同时改善了对农村地区进行金融扶贫的方式，让扶贫更加方便且顺利的进行；但同时也指出了农户小额信贷的所带来的不利影响，如扶贫能力不足，仅依靠小额信贷难以完成金融扶贫工作；农户对小额信贷认识能力不足，还款能力和主动性受影响；提供小额信贷的金融机构难有完整的资金链，不足以支撑小额信贷的循环发展。在此基础上提出关于福庆乡新农村农户小额信贷进行创新的见解，或有助于当地扶贫水平的提高。

关键字: 小额信贷； 金融扶贫； 影响

An analysis of the impact of small credit in XinNongCun on rural financial poverty alleviation

Abstract: The lack of funds is a common challenge to solve the problems of "agriculture, rural areas and farmers", and microfinance plays an important role in solving the problem. China's microfinance has not experienced a long period of development, but now the development of China's microfinance has been changed to a great extent, in the process of promoting poverty alleviation work plays a huge role. Taking Xinnongcun household microcredit in Fuqing town, Wangcang county, Sichuan province as an example, this paper analyzes the beneficial and negative effects of microcredit on local rural financial poverty alleviation, points out the problems and puts forward some Suggestions. In this paper, it is argued that farmers have improved their access to the credit market by means of micro-credit, which provides them with a feasible way to obtain the funds needed for their development. And through the microfinance to obtain funds for industrial development and some other ways to increase the income of farmers; At the same time, it improves the way of financial poverty alleviation in rural areas, making poverty alleviation more convenient and smooth. But at the same time, it also pointed out the negative impact brought by the small credit of farmers, such as the lack of poverty alleviation ability, it is difficult to complete the financial poverty alleviation work relying on the small credit. Farmers lack the ability to understand the microcredit and their repayment ability and initiative are affected. It is difficult for financial institutions providing microfinance to have a complete capital chain, which is not enough to support the circular development of microfinance. On the basis of this, the author puts forward some ideas on the innovation of small credit for farmers in Xinnongcun, Fuqing township, which may be helpful to the improvement of local poverty alleviation level.

Key words: Microcredit, Financial poverty alleviation, Influence

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