

普惠金融对家庭金融的影响研究——基于四川省的调查数据

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摘要: 随着我国社会主义市场经济的发展, 金融服务对人们社会生活的重要程度日益显著。本文围绕普惠金融为中心, 通过分析四川省的数据来研究普惠金融和家庭金融之间的关系, 对四川省的居民消费水平、失业率、居民人均收支、互联网使用情况、保险拥有情况进行深入解释, 提出一些增强普惠金融发挥优势作用的政策建议。

首先本文对普惠金融的发展过程进行梳理和分析, 吸收和借鉴了前人的经验和教训, 其次选取了四川省 2009 年到 2015 年的年度数据作为分析的依据。研究发现, 四川省的城乡经济差距和贫富差距较大, 影响家庭金融的发展, 普惠金融对消除贫困、缩小贫富差距、实现社会公平有着重要的作用, 从普惠金融的层面出发, 对四川省家庭金融的普惠发展提出政策性建议, 促进四川省经济健康有序地发展。

关键词: 普惠金融; 家庭金融; 数字支付; 金融设施

Research on the Influence of Inclusive Finance on Household Finance——Based on the Survey Data of Sichuan Province

Abstract:With the development of our socialist market economy, the importance of financial services to people's social life is becoming increasingly significant.Focusing on Inclusive Finance, this paper analyzes the data of Sichuan Province to study the relationship between Inclusive Finance and family finance, explains in-depth the consumption level, unemployment rate, per capita income and expenditure of residents, Internet use and insurance ownership of Sichuan Province, and puts forward some policy suggestions to enhance the dominant role of Inclusive Finance.

First of all, this paper combs and analyzes the development process of Inclusive Finance, absorbs and draws lessons from previous experience and lessons, and then selects the annual data of Sichuan Province from 2009 to 2015 as the basis for analysis.It is found that the economic gap between urban and rural areas and the gap between the rich and the poor in Sichuan Province are large, which affects the development of family finance. Inclusive finance plays an important role in eliminating poverty, narrowing the gap between the rich and the poor, and achieving social equity. From the perspective of Inclusive Finance, policy suggestions are put forward for the inclusive development of family finance in Sichuan Province, so as to promote the healthy and orderly development of Sichuan economy.

Key words: Inclusive financial, Home financial, Digital payment, Financial facilities

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