



Financial Inclusion in China

Policy, Experience, and Outlook

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Details

This book aims to provide first-hand information for readers who are concerned about inclusive finance and sustainable development by summarizing China's policy measures and practical innovations in the development of inclusive finance and expects to provide China's experience for the development of inclusive finance in more regions. From a worldwide perspective, a large number of people had been excluded from formal financial services for a long time due to various factors. Even in developed economies with sound financial systems, relatively disadvantaged groups are often denied access to effective financial services. In 2005, the United Nations proposed the concept of Inclusive Finance, emphasizing the extension of financial services to less developed regions and low-income groups in society at an affordable cost by improving financial infrastructure and providing them with reasonably priced and convenient financial services. In 2015, the United Nations adopted the 2030 Agenda for Sustainable Development, making inclusive finance an important focus for achieving sustainable development. It has become a global consensus to vigorously develop inclusive finance.

China has attached importance to improving financial services for disadvantaged groups such as rural residents, micro-, small and medium enterprises (MSMEs) and others. In 2013, Developing "Inclusive Finance" became China's national strategy. In 2015, China formulated the Plan for Promoting the Development of Inclusive Finance (2016-2020). In 2016, during its presidency of the Global Partnership for Financial Inclusion (GPMI), China proposed the issue of "Digital Financial Inclusion" and issued the G20 High-level Principles for Digital Financial Inclusion at the G20 Hangzhou Summit in the same year. Through policy guidance and active practice by the financial sector, China has gradually formed a unique development model of inclusive finance and achieved remarkable successes. Physical outlets, service machines and online service channels have been improved, and basic financial services have generally covered both urban and rural

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areas. The financial services for rural households and MSMEs have improved significantly. The efficiency and convenience of financial services have been significantly improved, and the satisfaction of financial services has significantly increased. China's experience in inclusive finance has been recognized by the international community. In 2017, five cases from China were selected in the G20 report on Digital Financial Inclusion: Emerging Policy Approaches.

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