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中国金融排斥：形成、影响及对策

Financial Exclusion in China: Formation,
Effect and Countermeasures

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摘要

改革开放以来，我国经济得到了持续快速的发展，一系列社会问题也相伴而生。提高金融服务的水平和扩大覆盖范围为有效解决贫富差距拉大、经济发展不平衡等问题开辟了新的途径；而金融排斥则限制了金融服务的可获得性，阻碍社会问题的解决。构建包容性的金融体系，就要从消除金融排斥着手，对金融排斥进行综合地衡量分析，从而提出系统性解决措施，正是本文的研究目的所在。

本文聚焦于我国省域的金融排斥问题，从以下方面展开研究。首先，界定本文金融排斥的概念，介绍英美和我国金融排斥的现状，选定指标体系对我国各个地区金融排斥程度进行评价。其次，对各项基础金融服务排斥形成的原因进行了理论分析，并综合论述了其社会和经济影响。再次，采用空间面板模型对金融排斥的影响因素进行分析，发现教育水平、城镇人口比例、儿童老人抚养比等因素对金融排斥状况有显著的影响。最后，借鉴英美等国家治理金融排斥的经验，结合我国当前的实际情况，提出了降低我国金融排斥程度的若干建议与措施。

本文的特色之处在于：一是尝试探讨金融排斥的形成机理。本文运用数理均衡分析、博弈分析等方法分别从储蓄服务、信贷服务和基本保险服务等方面探讨了金融排斥的形成机理。二是考虑到空间相邻地区的协同发展效应，引入空间因素通过空间依赖和空间异质性来包含农村和城市的不同特质，统筹城乡金融排斥问题，以省为单位运用空间计量方法对金融排斥进行了定量计量。

关键词：金融排斥；形成机理；影响效应

Abstract

Since the reform and opening up, China's economic has obtained great developments that attract worldwide attention. At the same time, a series of social problems comes. Improvement of level of financial services and coverage can provide a new way to solve the problems, such as widening gap between rich and poor, imbalance of economic development. By contract, financial exclusion limits the availability of financial services, which hinders solution of social problem. To construct inclusive financial system, we need to eliminate financial exclusion first. On the basis of comprehensive measure and analysis of financial exclusion, thus we can put forward the systemic solutions, which is the purpose of this paper. This paper focus on the financial exclusion of different provinces in China .The research involves the following aspects. Firstly, this paper provides a precise definition of financial exclusion, and introduces the present situation of financial exclusion over worldwide and in China. And on that basis, it presents the indicators to measure financial exclusion in our country. Secondly, it analyzes theoretically the information of basic financial services exclusion which is composed of saving service, credit facility and basic insurance service and discusses the social and economic impact of financial exclusion. Thirdly, it uses the spatial panel data model which combines with the advantages of panel data model and spatial econometrics model to analyze the influencing factors of financial exclusion. The result shows that the education level, the urban population proportion and children and elderly dependency ratio etc. have significant effects on the level of financial exclusion. Finally, according to the actual situation in our country, it puts forward several suggestions and measures to reduce our financial exclusion degree, based on the successful experience of eliminating financial exclusion in Britain and United States. In the paper, we take the government as the main part of combating with financial exclusion all over the

country. Based on the different roles that the government acts as, it comes up with different measures to solve the problem.

The characteristics of this thesis are as follows. (1) It tries to discuss the formation mechanism of financial exclusion. We use mathematical equilibrium analysis and game analysis to analyze the formation mechanism of financial exclusion from the aspects of saving service, credit facility and basic insurance service. (2) It considers the synergetic development effect of the adjacent areas, using spatial heterogeneity and spatial dependence to reflect the different characteristics of city and countryside. We coordinate urban and rural financial exclusion problem, and apply spatial econometric method to quantitatively measure and analyze the financial exclusion, taking province as a unit.

Keywords: Financial Exclusion; Formation Mechanism; Effect

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