



中国人民大学
中国普惠金融研究院

CHINESE
ACADEMY OF
FINANCIAL
INCLUSION







情怀 Commitment / 行动 Action / 专注 Focus / 影响 Impact

Good Finance / Good Society 好金融 好社会

中国人民大学 中国普惠金融研究院

中国普惠金融研究院（Chinese Academy of Financial Inclusion at Renmin University of China，简称 CAFI）是中国人民大学财政金融学院下设的国际化专业研究机构。CAFI 致力于打造普惠金融和社会责任投资领域的一流智库和行业交流平台，推动普惠金融体系建设和社会责任投资行业的可持续发展。CAFI 以“情怀 Commitment, 行动 Action, 专注 Focus, 影响 Impact”为理念，通过倡导社会包容与可持续发展，实现“好金融、好社会”的愿景。

CAFI 专注于普惠金融领域和社会责任投资领域的发展与进步，通过汇聚国内外资源优势，开展政策倡导、研究咨询、交流合作、知识分享、能力建设以及创新实践等普惠金融和社会责任投资相关领域的基础与前瞻性工作，为政策制定者、研究者及行业实践者提供理论研究支持、决策分析、市场洞见、实验实践与国内外交流。

CAFI 拥有一支由行业资深学者和专家领衔的国际化专业团队，下设理事会和学术顾问委员会；CAFI 现任院长由贝多广教授担任，赵锡军教授担任联席院长。在社会责任投资领域，CAFI 创办了国际交流平台中国社会责任投资高峰论坛（IFCII），下设常务理事会、秘书处、技术顾问小组，成员分别来自监管机构、国内外知名行业机构和研究机构。

中国人民大学中国普惠金融研究院 理事会联席主席 Co-Chairs

吴晓求 Xiaoqiu Wu

中国人民大学原副校长

Former Vice President, Renmin University of China

贝多广 Duoguang Bei

中国普惠金融研究院院长

President, Chinese Academy of Financial Inclusion





Chinese Academy of Financial Inclusion at Renmin University of China

Chinese Academy of Financial Inclusion (CAFI) is an international professional research institute affiliated with the School of Finance at Renmin University of China. Guided by the principles of "Commitment, Action, Focus, and Impact", CAFI is dedicated to establishing a premier think tank and platform for financial inclusion. CAFI's mission is to promote the development of an inclusive financial system and fulfilling the vision of "Good Finance and Good Society".

Through the aggregation of domestic and international resources, CAFI concentrates on advancing inclusive finance and impact investment. CAFI conducts fundamental and forward-looking work in policy advocacy, research consultation, exchange and collaboration, knowledge sharing, capacity building, and innovative practice. These efforts aim to provide policymakers, researchers, and industry practitioners with theoretical support, decision-making analysis, market insights, and practical experiences.

With Dr. Duoguang Bei as the president and Dr. Xijun Zhao as the co-president, CAFI takes pride in its outstanding team led by scholars and experts. CAFI's board of directors and advisory council consist of members from regulatory agencies, leading industry organizations, and research institutions domestically and internationally. In the field of impact investment, CAFI has established the International Forum for China Impact Investing (IFCII) as a platform for global exchange. This initiative includes a standing council, a secretariat, and a technical advisory group, with members drawn from regulatory agencies, renowned domestic and international industry organizations, and research institutions.

十年大事记

- 首届“中国普惠金融国际论坛（IFCFI）”成功举办。从此，每年不同主题的 IFCFI 成为了普惠金融领域一年一度的最高水准、最具有前瞻性和国际视野的盛会。
- 由贝多广院长撰写的《好金融与好社会：问题的提出和答案》一文发表于学术期刊《金融研究》（2015 年第 7 期）。文章结合中国小微金融的实践，提出全新认识小微金融的意义所在，对好金融和好社会的理念做出探索性的回答。

2014

- 中国普惠金融研究院的前身——“小微金融研究中心”正式成立。小微金融研究中心是由 1988 年在中国人民大学获得经济学博士学位的贝多广教授倡导发起并在时任校长陈雨露博士的支持下成立的。

2015

首届 IFCFI 举办

2016

- 中国人民大学中国普惠金融研究院正式揭牌成立
- “中国 - 拉美微型金融高峰论坛”成功举办

我国第一套
普惠金融指标体系建立

2017

- 在浙江省 1.3 万份问卷调查的基础上，CAFI 研究团队建立了我国第一套普惠金融指标体系。
- 尤努斯社会事业与微型金融研究中心成立，CAFI 开始了与诺贝尔奖获得者尤努斯合作之路。

2018

- CAFI 的核心项目“中国普惠金融国际论坛（IFCFI）”和“中国普惠金融发展报告”于 2018 年和 2019 年连续两年被中国人民大学纳入“双一流”建设成就。
- CAFI 研究团队实地调研 7 省市金融办、小贷协会以及 12 家小额贷款公司，完成《小额贷款公司的现状和政策建议》报告。根据报告形成的内参递送国务院办公厅、中国人民银行、中国银保监会、证监会等部门，并得到有关领导重要批示。

提出“金融健康”概念

2019

- CAFI 于国内率先提出“金融健康”概念，并在后续研究中将这一概念扩展到针对中低收入家庭、小微企业等群体的财务状况研究中。
- 首届“中非数字普惠金融论坛”在肯尼亚成功举办。
- 与蚂蚁集团研究院及三家国内顶级高等学府、研究机构一道，成立“数字金融开放研究尖峰计划”。

- 为了促进研究与实践的共同提升，CAFI 为有志于普惠金融事业的有识之士所搭建的交流平台包容会正式成立。包容会通过组织研讨、讲座、论坛等一系列活动，推动资源良性循环和行业进步。目前包容会已汇聚了近千名会员，组织了近百场线上线下活动。

- 深入开展“金融健康”研究，推进普惠金融高质量发展。CAFI 相继撰写发布了《中国灵活就业者金融健康报告》《中国中低收入家庭财务日记研究》《读懂金融健康》等报告书籍，由于 CAFI 的持续倡导，中国人民银行等部门也将金融健康作为普惠金融高质量发展的指标之一。

首届 IFCII 举办

2020

包容会正式成立

2021

- 首届“中国社会责任投资高峰论坛”（IFCII）在上海成功举办。
- 《建议尽快统一金融消费者保护体制机制》得到国务院领导同志重要批示。
- 由 CAFI 完成的中农办乡村振兴专家咨询委员会软科学课题——“数字普惠金融助力县域产业发展研究”被评为“中央农办、农业农村部乡村振兴软科学研究优秀成果”。
- 立足《推进普惠金融发展规划（2016-2020 年）》的收官之年，回顾落实情况，基于 CAFI 倡导的“构建普惠金融生态体系”理念，《新起点——构建普惠金融生态体系》一书正式出版，分别从中国普惠金融发展与普惠金融生态体系建设两个部分做了系统论述。

2022

- 在“普惠金融”被正式提出十年之际，国务院印发了《关于推进普惠金融高质量发展的实施意见》，这部被视为普惠金融下一个五年发展规划的文件在起草过程中，多次邀请 CAFI 院长贝多广参与讨论。
- CAFI 正式发布《在不确定性中构建家庭金融健康——中国中低收入家庭财务日记研究》，报告基于“财务日记”的调研分析，呈现了上海市、陕西省宜君县、湖南省平江县等地的代表性中低收入家庭两年来的财务收支状况以及真实财务需求和金融服务使用方面所存在的问题，还提出发展普惠保险的政策建议。
- 在个别村镇银行出现“爆雷”等恶性事件的背景下，CAFI 提出“乡村金融”这一概念，并提出解决乡村金融机构困境的最佳出路——坚持“双重目标”。

2023

2024

CAFI 持续关注普惠保险研究

- 在中国普惠金融研究院的学术指导下，包容会第一次主办全国“普惠金融成就奖”评选活动，针对数字金融、乡村金融、绿色普惠金融、普惠保险等七个子领域进行评定，旨在鼓励先锋与创新，提升普惠金融事业发展的整体水平。
- 在第一届宁波四明保险论坛暨 2023 中国保险学会学术年会期间，CAFI 组织国内外多家保险机构代表和专家学者一起召开了“中国普惠保险网络”筹备会。2024 年 6 月 13 日，CAFI 组织行业协会、专家学者、机构代表等召开普惠保险高质量发展评估指标体系高级专家（闭门）研讨会暨“中国普惠保险网络”指导委员会（第二次）会议。

院长寄语

President's Message

从对金融的认识来说，我的人生可以分为三个阶段。1978 年之前，我对什么叫金融并不理解，尽管已经读过茅盾的《子夜》。1978 年之后，我开始学习金融专业。在大学一口气读完了博士学位，接着进入财政部、证监会，然后在令人羡慕的投资银行从业。可以说，基本上浸润于宏观高端的金融氛围。2013 年开始，我的职业生涯幡然改观，我从金字塔云端俯冲到草根地气的普惠金融。原因是我的实践和观察让我领悟到中国将掀起普惠金融的大幕。自从经济改革，中国依次建立起现代银行体系、现代资本市场以及包括保险、信托以及资产管理等貌似完整的金融体系。可是，这个金融体系却暗藏着重大的结构性缺陷，也就是说，广大中小微企业以及广大弱势群体在不同程度上受到这一金融体系的排斥。逐步聚集的共识是，这种结构缺陷已经构成中国经济持续

健康成长的致命障碍。中国渴望一个包容性的金融体系。

当然，建立包容性的金融体系正如登山，说易行难。重大理念认识上的似是而非、商业效益与社会效益双重目标的龃龉平衡、传统金融与金融科技之间的樽俎折冲，都是普惠金融建设事业中需要认真探索并找到解决方案的内容。

中国普惠金融研究院志存高远、脚踏实地、砥砺前行，旨在成为中国领先的专业研究机构。欣慰的是，我们的努力加之我们的成绩赢得了越来越多的合作伙伴。在迈向“好金融、好社会”的进程中，我们一点都不寂寞。

长风破浪会有时，直挂云帆济沧海。

On the basis of my understanding of finance, my life can be viewed as a three-phase metamorphosis.

Before 1978, I knew next to nothing about finance, although I had read Mao Dun's masterpiece *Midnight*, a novel set in Shanghai circa 1930s featuring complex and tricky financial maneuvers.

After 1978, I became a student of finance, all the way from undergraduate to PhD. After stints as public servant at the Ministry of Finance and the China Securities Regulatory Commission, I jumped on the bandwagon of investment banking, a career shift highly desired then as now. Throughout this phase, I virtually immersed myself in the glamor of the macro and high finance.

The year 2013 witnessed a U-turn of my professional life, propelling me to dive from the pinnacle of the pyramid proudly above the clouds to the down-to-earth humility of financial inclusion. The reason? Through practices and observations, I came to the enlightenment that China is set to enter a new age of financial inclusion. Since the Reform and Opening-Up, China has in a sequential manner built a modern banking system, a modern capital market, and a seemingly all-encompassing modern financial system covering insurance, trust, and asset management, etc. This system, however, has a severe structural deficiency hidden inside of it, namely an exclusion from the system, to varied extents, of the numerous micro-, small and medium-sized businesses and other vulnerable groups. A gradually

贝多广 Duoguang Bei

中国普惠金融研究院院长

President

Chinese Academy of Financial Inclusion



emerging consensus is that this structural deficiency has posed a lethal threat to China's sustained and sound economic growth. China is crying out for an inclusive financial system.

Like climbing a mountain, building an inclusive financial system is easier said than done. The paradoxes and confusions concerning significant philosophical ideas, the conflicts and balance between the dual mandate of commercial viability and social good, and the scheming and synthesis between legacy finance and Fintech are among the topics that warrant meticulous investigations and solutions in the cause of financial inclusion.

Chinese Academy of Financial Inclusion, aspiring to the sky whilst firmly standing on the ground in its relentless pursuit of excellence, is determined to become China's leading research institution. We are gratified to see that our efforts and achievements have been winning for us more and more partners. Traversing the path towards "Good Finance, Good Society", we are not solitary travelers.

Someday, with my sail piercing the clouds,

I shall mount the wind, cleave the waves, and traverse the vast, rolling sea.

学术顾问委员会 Academic Advisory Committee



陈志武
Zhiwu Chen

香港大学香港人文社会研究所所长、港大经管学院金融学讲座教授、郑氏讲席教授
Director of Asia Global Institute, Victor and William Fung Professor in Economics

在正式加入香港大学之前，陈教授曾在耶鲁大学担任金融经济学教授 18 年（1999-2017），亦担任北京大学经济学院特聘教授、清华大学社会科学学院特聘教授。主要研究工作涵盖金融学理论、金融社会学、经济史、新兴市场、中国经济和资本市场等课题。

Dr. Chen research covers finance theory, the sociology of finance, economic history, emerging markets, as well as China's economy and capital markets. He was also a Special-Term Visiting Professor at Peking University (School of Economics) and Tsinghua University (School of Social Sciences).



Matthew Gamser

中小企业金融论坛首席执行官
CEO, the SME Finance Forum

Gamser 博士在私营企业和金融部门发展方面有 40 多年的经验。他已在国际金融公司工作 17 年，先后常驻华盛顿和香港，主要负责中小企业融资和金融行业工作。此前的 25 年，他曾在中国管理咨询机构和国际非政府组织担任高层领导职务。Gamser 博士持有哈佛大学的学士和硕士学位，及英国苏塞克斯大学的理学硕士和博士学位，其研究方向是技术变革管理。

Dr. Gamser has over 40 years' experience in private enterprise and financial sector development. He has worked for IFC, the private sector arm of the World Bank Group, for 17 years in various positions from Washington, DC, and Hong Kong, China where he has focused on SME finance and on financial sector development. Prior to that he spent 25 years in management consulting and in senior leadership in an international NGO. He holds A.B. and A.M. degrees from Harvard University, and M.Sc. and D.Phil degrees from Sussex University (UK), where his work focused on the management of technological change.



Michael Chu

哈佛大学商学院教授
Senior Lecturer, Harvard Business School

“全球普惠金融战略领导力课程”和“全球医疗业务创新课程”两个高层教育项目的联席主席。曾经担任安信永国际总裁兼 CEO，参与拉美各地受监管的微型金融银行的建立和治理，其中墨西哥康帕图微型金融银行于 2007 年在墨西哥证券交易所上市，成为全球第一家 IPO 的微型金融机构。

Mr. Chu currently holds the co-chairmanships of two executive education programs, *HBS – ACCION Program on Strategic Leadership in Inclusive Finance and Business Innovations in Global Health Care*. He once served as President and CEO of ACCION International, in which capacity he participated in the founding and governance of several regulated microfinance banks throughout Latin America, including Compartamos Banco, which, upon its IPO in the Mexican Stock Exchange, became the world's first listed microfinance institution.



焦瑾璞
Jinpu Jiao

中国人民银行原金融消费者权益保护局局长
Former Director of the Financial Consumer Rights Protection Bureau of The People's Bank of China

经济学博士，研究员、教授，享受国务院特殊津贴专家。现任中国金币集团有限公司董事长、香港长城硬币投资有限公司董事长。长期在中国人民银行工作和担任司局、相关单位领导，主要从事货币政策研究、金融改革、金融市场和普惠金融、金融消费者权益保护等工作。学术文章和著作丰富，其著作《普惠金融导论》《中国金融发展改革史讲义（教案）》《金融交易导论》被清华大学、浙江大学、中国农业大学、天津财经大学、北京工商大学等十六所高校选作经济金融类教学教材。

Ph.D. in Economics, Researcher, Professor and Expert with State Council Special Allowance. Currently Chairman of the Board of China Gold Coin Group Co., Ltd and China Great Wall Coins Investments Ltd.

Mr Jiao has had a distinguished career at The People's Bank of China, leading relevant department and affiliated institutions. His work focuses on monetary policy research, financial reform, financial markets, inclusive finance, and financial consumer protection.

Jiao Jinpu is a prolific author of academic essays and books, among which *An Introduction to Inclusive Finance*, *Lectures on the History of Financial Development and Reform in China*, and *Introduction to Financial Transactions* have been adopted as textbooks for economics and finance majors by sixteen universities, including Tsinghua University, Zhejiang University, China Agricultural University, Tianjin University of Finance and Economics, and Beijing Technology and Business University.





李东荣
Dongrong Li

中国人民银行原副行长
Former Deputy Governor of
The People's Bank of China

中央财经大学研究生毕业，经济学博士，教授，研究员，博士生导师，中国人民银行金融研究所博士后科研流动站学术委员会委员。中国人民银行原副行长、党委委员。曾任国家外汇管理局副局长、全国金融标准化技术委员会主任委员和国家禁毒委员会委员。长期从事外汇管理、反洗钱、货币流通和货币政策以及金融科技等领域的工作，理论基础扎实，实践经验丰富。

Dr. Dongrong Li gained his PhD in Economics from Central University of Finance and Economics in China. Dr. Li is a professor, research fellow, PhD supervisor, and an Academic Committee member of the Post-Doctorate Research Center of the Financial Research Institute in The People's Bank of China.

Prior to joining NIFA, he served as Deputy Governor of the People's Bank of China, Deputy Administrator of the State Administration of Foreign Exchange, Chairman of the China Financial Standardization Technical Committee and member of the China National Narcotic Control Commission. With 30 years' practice, Dr. Li has a solid knowledge and experience in foreign exchange management, AML, currency circulation, monetary policy and FinTech.



Jonathan Morduch

纽约大学公共事业研究生院
公共政策和经济学教授
Professor of Public Policy & Professor of
Economics, Robert F. Wagner Graduate
School of Public Service, New York University

长期从事“财务日记”研究项目，致力于扩展金融前沿的创新活动以及金融如何影响经济增长和消除不平等。他同时担任纽约大学金融服务行动中心常务董事。2009年，布鲁塞尔自由大学授予他名誉博士学位以表彰他在小额信贷领域的成就。

Professor Morduch has been conducting a long-term research initiative known as "Financial Diaries" and focused upon innovative activities that aim at expanding finance's frontiers and methods how finance influences economic growth and reducing inequality through finance. He is a founder and Executive Director of the NYU Financial Access Initiative. In 2009 Prof. Morduch was awarded an honorary doctorate from the Free University of Brussels for his work on microfinance.



刘晓春
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上海交通大学上海高级金融学院教授
上海新金融研究院 (SFI) 副院长
Affiliate Professor of Shanghai Advanced Institute
of Finance (SAIF), Shanghai Jiao Tong University.
Deputy Director of China Academy of Financial
Research, Shanghai Jiao Tong University

毕业于上海财经大学金融系，拥有30多年银行从业经验，曾历任中国农业银行浙江省分行金融研究所《浙江农村金融研究》编辑部副主任、中国农业银行浙江省分行国际业务部总经理、中国农业银行总行国际业务部副总经理、中国农业银行浙江省分行副行长、中国农业银行香港分行总经理等职。2014年7月至2018年4月任浙商银行党委副书记、副董事长、行长。

Mr. Xiaochun Liu joined Shanghai Finance Institute as Vice President in January 2019. He also serves as deputy director, China Academy of Financial Research (CAFR) at Shanghai Jiao Tong University. From July 2014 to April 2018, he was Vice Chairman and President of China Zheshang Bank (CZB). Prior to that, Mr. Liu spent more than 30 years at the Agricultural Bank of China (ABC), and served as Deputy General Manager of the International Business Department, Vice President of ABC Zhejiang Branch and President of ABC Hongkong Branch.



Elisabeth Rhyne

国际普惠金融中心原董事总经理
Former Managing Director, Center for
Financial Inclusion at Accion

致力于推动普惠金融的健康发展，挑战现有行业规则从而更好地服务和保护客户并向客户赋权。她参与创立的“Smart运动”为微型金融行业建立了客户保护原则，进而影响了普惠金融行业的服务理念。20世纪90年代，她主导了美国国际开发署的“微型企业发展倡议”。

Dr. Rhyne is committed to facilitating a healthy growth of financial inclusion and challenging legacy rules of the industry in order to achieve client empowerment as well as better service and protection of the clients. She is a co-founder of the Smart Campaign, a global movement that spearheads client protection principles in microfinance and thus has an impact on the service rules of financial inclusion. Dr. Rhyne had led the Microenterprise Initiative of the U.S. Agency for International Development (USAID) in the 1990s.



王君
Jun Wang

经济学家、世界银行全球金融与市场局
原首席金融专家
Economist, Former Lead Financial Sector Specialist,
East Asia and Pacific Region, the World Bank

在世界银行任职期间，他曾经参与并主导多项中国金融改革的政策研究咨询项目、农村金融与小微金融的理论与实践、住房金融和巨灾风险管理与融资。他领导的商业银行小微贷款示范项目成功地推动了中国小微贷款商业可持续发展的普及和相关政策改革。

While working at the World Bank, Dr. Wang participated in and led several policy research and advisory projects concerning China's financial reform, theories and practices of rural finance and microfinance, housing finance, and catastrophe risk management and financing. He led commercial bank microlending demonstration project, which successfully promoted the commercially sustainable proliferation of microlending and policy reforms in the related areas.



吴清
Qing Wu

上海证券交易所原理事长
Former Chair,
Shanghai Stock Exchange

世界交易所联合会董事会主席。多年来一直致力于推动中国多层次资本市场建设与健康发展。此前曾担任中国证监会机构监管部主任、基金监管部主任，上海证券交易所党委书记、理事长。

Dr. Wu, the Chairman of the Board of Directors of the World Federation of Exchanges (WFE), has been playing an instrumental role in facilitating the building and sound development of a multi-layered capital market in China. Prior to joining WFE, he serviced as Director-Generals of the Department of Institutional Supervision and the Department of Fund Supervision, consecutively, of the China Securities Regulatory Commission (CSRC) and the CCP committee secretary and President of the Shanghai Stock Exchange (SSE).



吴晓灵
Xiaoling Wu

中国人民银行原副行长
Former Deputy Governor, PBC

中国普惠金融发展重要的推动者，设计并开展了中国小额贷款公司的试点研究；倡导并发起全国性公益项目“金惠工程”；致力于普及金融知识教育和培训，对中国金融教育的发展与进步作出重大贡献。曾任全国人大常委、财经委副主任委员。

Acclaimed as an instrumental promoter of financial inclusion in China, Ms. Wu designed and led China's pilot program of microcredit companies and advocated and founded "Jinhui Project", a nationwide public-interest initiative. She is committed to the dissemination of financial knowledge, education and training and has made substantial contributions to the development of financial education in China. Ms. Wu was also a former member of the Standing Committee of the National People's Congress, in which capacity she served as the Ranking Member of the Congress's Financial and Economic Affairs Committee.



谢平
Ping Xie

中央汇金投资公司原总经理
Former General Manager
Central Huijin Investment Ltd.

谢平博士最早提出“互联网金融”的概念，对中国互联网金融的理论研究和现实发展作出重要贡献。多次荣获孙冶方经济学奖以及首届（2014年）孙冶方金融创新奖。主要著作有：《互联网金融手册》《互联网金融九堂课》等。

Dr. Xie first coined the term "Internet finance" and contributes substantially to the theoretical research and practical development of internet finance in China. He is a multiple winner of China's prestigious Sun Yefang Economic Science Award and the laureate of the debut Sun Yefang Financial Innovations Award (2014). Among his major publications are *Handbook for Internet Finance* and *Nine Lectures on Internet Finance*.



徐敬惠
Jinghui Xu

大家保险集团原总经理
Former General Manager
Dajia Insurance Group

曾任中国太平洋人寿保险公司董事长、长江养老董事长、中国太保集团常务副总经理，以及上海保险交易所监事、中国保监会重大决策专家咨询委员会委员、中国保险行业协会副会长、中国精算师协会副会长。徐先生拥有工商管理硕士学位、高级经济师职称。

He also served as the Chairman of CPIC Life, the Chairman of Changjiang Pension, the Executive Vice President of the CPIC, a Supervisor of Shanghai Insurance Exchange, a member of Advisory Committee for Major Policy Decision of CIRC, the Vice Chairman of Insurance Association of China, and the Vice Chairman of China Association of Actuaries. Mr. Xu holds a master's degree in Business Administration and is a senior economist.



Muhammad Yunus

2006 年诺贝尔和平奖获得者、格莱珉
银行创始人
2006 Laureate of The Nobel Peace
Prize, Founder of Grameen Bank

2006 年诺贝尔和平奖获得者、孟加拉国经济学家、格莱珉银行创始人，有“穷人的银行家”之称。他开创和发展了“小额贷款”服务，专门提供给因贫穷而无法获得传统银行贷款的创业者。他曾获得过总计 60 多项荣誉。

Known as "the banker to the poor", Dr. Yunus is the winner of the 2006 Nobel Peace Prize, economist, and founder of Grameen Bank. He created and nurtured microlending services, designed to provide loans to entrepreneurs who are traditionally excluded from the traditional bank lending because of poverty. Dr. Yunus has received over 60 honors and recognitions worldwide.



张晓慧
Xiaohui Zhang

中国人民银行原行长助理
Former Assistant Governor, PBC

长期在中央银行工作，曾任中国人民银行行长助理、货币政策委员会委员（2015.6—2018.3）、货币政策司司长、金融市场司司长、中国驻国际货币基金组织执行董事高级顾问、驻美洲代表处首席代表等职。长期从事宏观经济、货币政策、金融改革、人民币国际化、利率汇率等问题的研究。

Dr. Zhang has spent most of her career working for the central bank, as Assistant Governor of the PBC, a member of the PBC Monetary Policy Committee (June 2015—March 2018), Director General of the Monetary Policy Department and the Financial Market Department of the PBC, Senior Advisor to China's IMF Executive Director, Chief Representative of the PBC's Office in America and etc. Most of her life has been devoted to the research of macroeconomics, monetary policy, financial reform, RMB Internationalization, interest rate, exchange rate and etc.

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政策与咨询 Policy & Advisory

CAFI 实时跟踪普惠金融政策法规与监管路径的动态变化，及时分析预测对市场产生的影响，对提升金融系统稳定性、改善市场环境、加强金融基础设施建设、保护金融消费者权益、提升公众金融素养等方面提出可行与长效的建议，为普惠金融利益相关方提供政策咨询与建议。

CAFI keeps abreast of the changing dynamics of policies, laws, and regulatory approaches concerning financial inclusion. It scrutinizes and anticipates their impacts on the market in real time and produces pragmatic and effectual advice intended to enhance the stability of the financial system, improve the market environment, facilitate the building of financial infrastructure, protect the rights of financial consumers, and boost the financial literacy of the general public. Additionally, CAFI provides consulting and advisory services to various stakeholders involved in financial inclusion.

出版专著 Publications



金融改革研究

Study on Financial Reform



- “丽水市普惠金融服务乡村振兴改革试验区普惠金融高质量发展评估体系”项目
- “成都市普惠金融支持乡村振兴改革试验区基线调查”项目
- “龙岩市普惠金融改革试验区建设中期评估”项目
- “宁德市普惠金融改革试验区试验评估”项目
- “宁波市普惠金融改革试验区建设第三方评估”项目
- “兰考县普惠金融改革试点规划”项目
- 《江苏省泰州市金融支持产业转型升级改革创新试验区评估报告》
- 《浙江省台州市小微企业金融服务改革创新试验区评估报告》
- 《农村改革试验区农村金融制度改革试验任务评估报告》
- 《农村金融改革政策建议——建立有利于微弱经济发展的金融生态体系》
- 《农村金融改革的扶贫效果》
- 《浙江省丽水市农村金融改革效果评估报告》

"Lishui City Inclusive Financial Services Rural Revitalization Reform Pilot Zone High-Quality Development Assessment System" Project. Survey Project for Inclusive Finance Support for Rural Revitalization Reform Pilot Zone in Chengdu; Pilot Plan of Inclusive Financial Reform at Longyan, Ningde, Fujian Province, Ningbo, Zhejiang Province, and Lankao, Henan Province; Assessment on the Innovation Pilot Zone of Financial Supporting Industry Transformation and Upgrade in Taizhou, Jiangsu Province; Assessment on Reform and Innovation Pilot Zone of Small and Micro Enterprise Financial Services in Taizhou, Zhejiang Province; Assessment on Pilot Zone of the Rural Financial System Reform; Policy Recommendation on Rural Financial Reform—Building a Financial Ecosystem beneficial to Micro Businesses and Vulnerable Groups; The Impact of Rural Financial Reform on Poverty Alleviation; Appraisal Report of the Effect of the Rural Financial Reform at Lishui, Zhejiang Province



政策与监管研究

Study on Policy and Supervision



- 《小额贷款公司行业发展路径与政策建议》
- 《票据市场发展梳理及票据融资功能的探讨》
- 《数字化背景下我国助贷业务发展与监管策略》
- 《小额贷款公司的现状与政策建议》
- 《助贷业务创新与监管研究报告》
- 《当前我国微弱经济监管现状、缺陷与政策建议》
- 《关于〈商业银行互联网贷款暂行办法〉的亮点与修改意见》报告
- 《普惠金融新起点——商业银行互联网贷款研究报告》
- 《金融控股公司规范发展与治理研究》
- 《普惠金融在“一带一路”战略中的作用》

Development Pathways and Policy Recommendations for the Microfinance Industry; Overview of Bill Market Development and Discussion on Bill Financing functions; Development and Supervision Strategies of China's Co-Lending Business Under the Background of Digitalization; The Present State of Microcredit Companies and Recommendations on Regulatory Policy; Co-Lending: Business Innovations and Regulations; Present Regulatory Framework, Weaknesses, and Policy Recommendations of Micro Business and Vulnerable Groups in China; Advisory on Interim Measures for Internet Loans of Commercial Banks; Inclusive Finance at a Turning Point: A Study on Commercial Banks and Online Lending; Specification Development and Governance Research on Financial Holding Companies; Inclusive Finance and Its Role in the Belt and Road Initiative



研究与倡导

Research & Advocacy

CAFI 聚焦于普惠金融领域基础性、应用性研究及相关实验，研究领域主要涉及：金融数字化对推动普惠金融的影响；政府在普惠金融发展中的作用与边界；农村普惠金融发展；微型金融机构模式对比研究；客户保护与金融教育的研究与倡导；普惠金融发展监测及指标体系等。

CAFI focuses upon fundamental and applied research and associated experimentation, mainly covering: the impact of financial digitization on the promoting of financial inclusion; government's roles and boundaries in the development of financial inclusion; the evolution of financial inclusion in rural areas; comparative study on models of microfinance institutions; research and advocacy for client protection and financial education; and monitoring and metrics system for the progress of financial inclusion.

中国普惠金融发展报告

Series of Report of Financial Inclusion Development in China

- 《普惠金融中的政府与市场——中国普惠金融发展报告（2024）》
- 《乡村金融——中国普惠金融发展报告（2023）》
- 《守护金融健康——中国普惠金融发展报告（2022）》
- 《新起点：构建普惠金融生态体系——中国普惠金融发展报告（2021）》
- 《微弱经济与普惠金融——中国普惠金融发展报告（2020）》
- 《包容健康负责任——中国普惠金融发展报告（2019）》
- 《攻坚“最后一公里”——中国普惠金融发展报告（2018）》
- 《普惠金融能力建设——中国普惠金融发展报告（2017）》
- 《普惠金融国家发展战略——中国普惠金融发展报告（2016）》
- 《好金融 好社会——中国普惠金融发展报告（2015）》

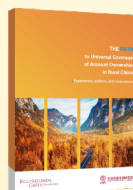


Two Tales of Financial Inclusion: Government and Market (2024); Rural Finance (2023); Protecting Financial Health (2022); Building an Inclusive Financial System (2021); Micro Businesses and Vulnerable Groups with Inclusive Finance (2020); Inclusive-Healthy-Responsible Finance (2019); Winning in the Last Mile (2018); Capacity Building for Financial Inclusion (2017); The Plan for Promoting the Development of Financial Inclusion (2016); Good Finance, Good Society (2015)

数字普惠金融（部分展示）

Digital Financial Inclusion (partially displayed)

- 《中国农村账户拥有率演变》——“中国数字金融政策影响”课题
- 《数字支付与中国普惠金融发展研究报告》
- 《引导理性借贷规范互联网金融健康发展》
- 《数字普惠金融助力县域产业发展》
- 《中国数字普惠金融的探索与实践》（中英文版）
- 《在曲折中前进——中国数字普惠金融发展报告》（中英文版）
- 《最后一公里到最后一厘米：金融聚合器在数字生态系统中的角色转变》
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- 《鼎新克难：数字普惠金融的扶贫实践》
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普惠金融指标体系

Financial Inclusion Indicator System

- 《泰州市产业金融发展指数研究（2022）》
- 《泰州市产业金融发展指数研究（2020）》
- 《中国普惠金融发展监测报告（2018·兰州）》
- 《中国普惠金融发展监测报告（2017·浙江）》
- “普惠金融指标体系”课题



Research on Industrial Finance Development Index in Taizhou, Jiangsu Province (2020&2022); Monitoring Report on the Development of Financial Inclusion in China (2018, Lanzhou); Monitoring Report on the Development of Financial Inclusion in China (2017, Zhejiang Province); Project of Financial Inclusion Indicator System

能力建设（部分展示）

Capability Building (partially displayed)

- 新金融学堂研讨会 Seminar of "NEW FINANCE"
- 《大兴安岭南麓连片特困区及周边贫困县农村金融能力分析报告》

Analysis Report on Rural Financial Capability in the Contiguous Poverty-Stricken Areas of the Southern Greater Khingan Mountains and Surrounding Impoverished Counties



金融健康研究

Study of Financial Health

- 《逆流破浪——中国消费者健康报告 2024》
- “弱势群体金融健康”项目
- 《中国灵活就业人员金融健康状况的测量》
- 《灵活而脆弱——中国灵活就业者金融健康报告》
- 《读懂金融健康》
- 《中国女性金融健康正在加速发展》
- 《制造业蓝领白皮书（2020）：疫情冲击与金融健康》
- 《诊断疫情对微弱经济体金融健康的影响与政策建议》
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- 《小微企业金融健康》

China Consumer Financial Health Report 2024; Financial Health Program; Measuring the Financial Health of Gig Workers in China; Agile but Fragile—Financial Health of Gig Workers in China; Understanding Financial Health; Analysis on Development of Chinese Female's financial Health; White Paper on Blue-collar Workers in Manufacturing: The impact of the Pandemic and Financial Health; Diagnosis of the Epidemic's Impact on the Financial Health of the Working Class and the MSEs in China and Policy Recommendations; China's Experience in Fighting the COVID-19: An Analysis of the Financial Health Status of the Micro and Vulnerable Economies During the Lockdown, the Effectiveness of Relevant Macroeconomic Policies, and the Lessons Learned by Financial Institutions During the Crisis; Consumer Financial Health: From Advocacy to Practical Exploration; Financial Health of Micro and Small Enterprises.

金融助力乡村振兴 (部分展示)**Finance boosts Rural Revitalization** (partially displayed)

- 《农村小微企业融资新发展》
- 《数字普惠金融助力乡村振兴》
- 《数字金融助力乡村振兴发展报告——服务广泛主体，促进产业兴旺，加速城乡融合》
- 《肩负“双重目标”的农信系统：历史沿革、发展现状与未来出路》
- 《乡村金融的市场需求新变化》
- 《农信系统的发展挑战与应对》
- 《农村小额信贷利率研究报告》
- 《中国农村普惠金融发展现状分析》
- 《中国农村数字普惠金融发展报告》
- 《中国农村助农取款网络的发展与演变》
- 《家庭微型经济融资与乡村振兴研究报告》
- 《电商促进乡村振兴》

New Developments in Financing for Rural MSE; Digital Financial Inclusion boosts Rural Revitalization; Report on Financial Strategies for Promoting Rural Revitalization; Digital Finance Empowers Rural Revitalization: Serving Diverse Stakeholders, Boosting Industrial Prosperity, and Accelerating Urban-Rural Integration; The Dual-Mission Rural Credit System: Historical Evolution, Current Development, and Future Pathways; Emerging Shifts in Rural Financial Market Demand; Challenges and Strategies for the Development of the Rural Credit System; Research Report on Rural Microcredit Interest Rates; An Analysis of the Current State of Inclusive Finance in Rural China; Development Report on Digital Inclusive Finance in Rural China; The Development and Evolution of Rural Withdrawal Networks in China; Research Report on Household Micro-Economy Financing and Rural Revitalization; E-Commerce Driving Rural Revitalization

微弱经济体金融需求研究 (部分展示)**Research on Financial Needs of Micro & Vulnerable** (partially displayed)

- 《我国外贸小微企业专题研究》
- 《不确定性中构建家庭金融健康——中国中低收入家庭财务日记研究》
- 世界银行集团“财务日志”项目
- 《构建银行业加大民营企业支持力度的长效机制》
- 《农村居民家庭财务与金融需求分析——疫情影响与金融服务缺口》
- 《中国小微家庭融资需求调研报告》
- 《“互联网+”灵活就业群体的金融服务现状与需求》

Studies on China's Micro- and Small Enterprises in the Foreign Trade Sector; Improve household financial health in an uncertain world——Financial diaries of low- and middle- income households in China; The World Bank "Financial Diaries" Project; Building a Long-Term Mechanism for Banks to Enhance Support for Private Enterprises; Analysis of Rural Household Finances and Financial Needs: Pandemic Impact and Gaps in Financial Services; Research Report on Financing Needs of Micro and Small Households in China; Current Status and Needs of Financial Services for the Internet-Driven Flexible Workforce

社会责任投资 Impact Investing

- 《金融支持中小企业参与与可持续发展——现状、问题与思考》
- 《超越两极：金融如何支持乡村内生动力？》
- 《释放潜能：社会责任投资助力乡村振兴》
- 《社会责任投资的实践与前景——从边缘到主流》



Financing SMEs for Sustainability in China: Current Status, Issues and Reflections; Beyond the Poles: How to Build a Financial Intermediary system that supports community development in Rural China?; Unlocking the Potential: Harness Impact Investing to Revitalize Rural China; From Niche to Mainstream: Impact Investing in China; Financing SMEs for Sustainability in China——Current Status, Issues and Reflections

绿色金融（部分展示） Green Finance（partially displayed）

- 《绿色普惠金融如何开展——概念、现状、机制和案例研究》
- 《中国绿色普惠金融研究报告》

Inclusive Green Finance: Concepts, Current Status, Mechanisms, and Case Studies; Report on Inclusive Green Finance in China



普惠保险 Inclusive Insurance

- 《2024 年普惠保险高质量发展白皮书：普惠保险蓄势待发》

2024 Annual Report on High-Quality Development of Inclusive Insurance in China: Inclusive Insurance is Gearing Up For a New Chapter

其他（部分展示） Others（partially displayed）

Inclusive Green Finance: Concepts, Current Status, Mechanisms, and Case Studies; Report on Inclusive Green Finance in China

- 《灵活就业人员参加住房公积金制度试点评估报告》
- 《从普惠金融的角度看灵活就业人员住房和住房公积金》
- 《文化金融合作创新状况调研报告》

Assessment Report on Gig Workers Participants in the Housing Provident Fund System Pilot; Housing and Housing Provident Fund for Flexible Workers: A Perspective from Inclusive Finance; Research Report on Innovation in Cultural-Financial Collaboration

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教育与能力建设

Education & Capacity Building

CAFI 依托中国人民大学雄厚的科研实力和合作伙伴的丰富资源，结合行业发展现状，根据普惠金融领域利益相关方教育与能力建设的需求，与中国人民大学财金学院等专业机构合作，提供高管教育课程；根据市场需求引进国际课程和国内外优秀师资，为行业政策制定者与监管者和行业实践者以及客户开展普惠金融相关的能力建设项目。

Drawing upon the academic excellence of Renmin University of China (RUC) and its partners' abundant resources, and ahead of the curve of the sector's progression, CAFI, in order to satisfy the demands for education and capacity building of financial inclusion's various stakeholders, administers an executive education program, a collaborative effort between CAFI and RUC's School of Finance, and, in response to the market, provides capacity building programs to financial inclusion policy makers, regulators, practitioners, and consumers, featuring excellent faculties from home and abroad as well as international curricula.

- 商业银行普惠金融战略领导力课程
Financial Inclusion Leadership Program for Commercial Banks
- 国际数字金融与普惠金融能力建设项目
International Digital Finance and Inclusive Finance Capacity Building Program
- 地方金融政策制定者及监管者普惠金融系列研讨活动
Serial Financial Inclusion Seminars for Local Financial Policy Makers and Regulators
- 小微企业主能力建设项目
Capacity Building Program for Micro and Small Business Owners
- 普惠保险系列课程
Inclusive Insurance Series Courses



交流与合作 Communications & Collaborations

作为普惠金融领域的高端智库，CAFI 汇聚国内外资源与优势，包括政府部门、行业协会、商业机构、研究机构以及国际普惠金融领域领先的机构和组织，打造具有影响力和公信力的行业“产官学”交流与合作平台。通过论坛、研讨会、闭门活动等多种途径和形式，为普惠金融的利益相关方提供交流、对话与合作的契机，共同推动全球普惠金融的实践与发展。

A high-end think tank in the sphere of financial inclusion, CAFI mobilizes resources and strengths from home and abroad, including public authorities, trade associations, for-profit organizations, academic institutions, and leading international financial inclusion institutions and organizations, and is committed to building a credible and influential platform for communications and collaborations among the industry, government, and academia. Through forums, seminars, and closed-door events, among other activities, CAFI creates opportunities of exchanges, dialogues, and cooperation for financial inclusion stakeholders in order to jointly boost the practices and progress of worldwide financial inclusion.

中国普惠金融国际论坛（IFCFI） International Forum for China Financial Inclusion



围绕普惠金融领域的关键议题或前沿趋势，邀请国内外政府监管部门、行业领先机构以及学术机构等普惠金融相关利益方参与，共同推动并引领普惠金融事业的发展与进步。中国普惠金融国际论坛系列已经成为普惠金融领域层次最高、专业性最强、最具影响力的年度盛会。



The Forum engages representatives from public authorities, industry leaders, academia, and other stakeholders of financial inclusion in discussions on the year's key issues and/or cutting-edge topics, aiming at leading the development and progress of financial inclusion. The International Forum for China Financial Inclusion (IFCFI) is currently widely acclaimed as among the highest-level, most professionally excellent, and most influential annual gatherings in the financial inclusion sphere.

中国社会责任投资高峰论坛（IFCII） International Forum for China Impact Investing

为了引导资本向善，带动更多主流投资机构等市场主体，与政府、行业协会等形成合力推动建设具有中国特色的社会责任投资生态体系。于 2021 年起，CAFI 与合作伙伴一起共同举办“中国社会责任投资高峰论坛（IFCII）”。在社会责任投资领域，IFCII 将持续不断汇聚更多主流投资机构的力量，共同聚焦金融领域，努力成为交流活跃、影响深远的年度盛会。



The International Forum for China Impact Investing was first held in 2021. It aims to guide capital in more social activities and build a social impact investment ecosystem in Chinese characteristics with market entities, government, and industry associations. In the field of impacting investment, CAFI will continue to gather investment institutions in mainstream and works together with them on the financial field. Strive to elevate IFCII as an annual event with active exchanges and far-reaching influence.

交流与合作

Communications & Collaborations

专题活动

Special-Interest Activities

根据政策趋势、行业发展动态，与监管部门、行业协会、地方政府以及商业机构等普惠金融利益相关方，通过一系列的专题活动共同交流探讨普惠金融行业议题，并将成果及时与相关决策部门及监管机构分享。

In sync with policy trends and dynamics of the industry, regulatory bodies, trade associations, local government, for-profit sector, and other financial inclusion stakeholders, are involved, via forums, seminars, closed-door conferences, symposiums, and a variety of other activities, in exchanges and discussions on topics surrounding financial inclusion. The consensus and other outcome of such activities are shared with relevant public authorities and regulatory agencies governing financial inclusion.

主题闭门会 Closed Door Meeting



动态关注普惠金融领域政策及行业发展痛点及热点，为监管部门制定普惠金融法律法规提供有价值的市场观察及研究洞见，促进交流与对话，推动普惠金融体系建设。

CAFI focusing on pain points and hot issues of policies and development in financial inclusion. Providing valuable market observation and research insights for regulatory authorities to formulate inclusive financial laws and regulations. Promoting communications, and elevating the development of inclusive financial system.

专题研讨会 Seminar



关注行业话题，搭建多方对话的交流平台。

CAFI focuses on the latest trend of financial inclusion industry and builds a platform for multi-party dialogue.

包容会 Inclusion Club



为了促进研究与实践的共同提升，包容会为有志于普惠金融事业的有识之士搭建交流平台，通过组织研讨、讲座、论坛等具有国际视野的一系列活动，推动资源良性循环和行业进步，最终实现“好金融、好社会”的美好愿景。

To promote the mutual improvement of research and practice, CAFI provides an exchange platform for visionaries in the financial inclusion sector. Through varied international activities like seminars, lectures, forums, etc., CAFI aims to advance the virtuous cycle of resources and industrial progress to ultimately realize the vision of "Good Finance, Good Society".

- 普惠大讲堂 Inclusion Lecture
- 普惠大视界 Inclusion Horizon
- 研学与参访 Study Tour & Field Visits

中国普惠保险网络 China Inclusive Insurance Network

为了积极贯彻落实国家对普惠保险高质量发展的战略部署，做好“五篇大文章”，构建更为完整的普惠金融生态体系，CAFI 于 2023 年 11 月联合多家国内外知名保险机构、金融机构、投资机构、金融科技机构、专业服务机构、高校及研究机构共同发起了产学研交流合作的共创平台“中国普惠保险网络（China Inclusive Insurance Networks, CIIN）”。CIIN 致力于在全国范围内推动普惠保险相关工作，包括但不限于：政策研究与建议、能力建设、促进保险产品创新，助力项目试点，以及在全球范围内推广普惠保险在中国的最佳实践等。CIIN 定期发布行业动态、研究成果，组织研讨活动等。



To actively implement the national strategy for the high-quality development of inclusive insurance and advance the "Five Key Initiatives," CAFI launched the "China Inclusive Insurance Network (CIIN)" in November 2023. This collaborative platform brings together renowned domestic and international insurance institutions, financial institutions, investment firms, fintech companies, professional service providers, universities, and research institutions to foster industry-academia-research exchange and cooperation.

CIIN is committed to promoting inclusive insurance initiatives across China, including but not limited to: policy research and recommendations, capacity building, fostering insurance product innovation, supporting pilot projects, and sharing China's best practices in inclusive insurance globally. CIIN regularly publishes industry updates, research findings, and organizes seminars and events to drive progress in the field.

国际交流

International Outreach



与普惠金融领域领先的国际机构合作，开展考察与交流合作项目，推动国际社会在普惠金融领域的交流与发展，为行业与政府部门提供可借鉴的国际经验与政策建议。

In collaboration with leading international financial inclusion institutions, CAFI organizes research, exchange, and cooperation programs that are intended to facilitate communications and development in the field of financial inclusion among the international community and provide to the industry and government global references and policy advice.

考察与游学 Filed Visit and Study Tour

CAFI 与合作伙伴多次联合组织中国普惠金融高级代表团赴外考察，助推机构在国际间的合作与发展。

To boost cooperation and development with counterparts across the globe, CAFI, together with its partners, has co-organized a number of overseas study tours for senior delegations of Chinese inclusive financial institutions.



中非论坛 China-Africa Forum

为促进普惠金融领域的国际化交流，CAFI 与南南合作金融中心、Financial Sector Deepening (FSD Kenya) 在肯尼亚内罗毕共同举办了“‘一带一路’中非数字普惠金融论坛”系列活动。

To promote international exchanges, CAFI, together with the Financial Center for South-South Cooperation and Financial Sector Deepening (FSD Kenya), jointly held the "Belt and Road" China-Africa Digital Financial Inclusion Summit in Nairobi, Kenya.

创新与实践 Innovations & Practices



普惠金融的发展不仅需要基础和前沿研究奠定理论基础,也需要在实践中进行摸索和创新。CAFI 将与国内外领先的行业机构协作,建立普惠金融专题实验室或研究中心以及普惠金融试验基地,通过研究与实践相结合,以商业可持续方式探索中国普惠金融发展之路。

The development of inclusive finance not only requires foundational and cutting-edge research to establish theoretical frameworks but also necessitates exploration and innovation in practice. CAFI is to join force with leading institutions from both home and abroad to create financial inclusion-themed laboratories and research centers and financial inclusion experimental base, which, through integrating research and practices, is to explore in a commercially sustainable manner development path for financial inclusion in China.



金融改革创新 Financial Innovation Reform

通过提供咨询和智力支持等服务持续关注金融改革创新,助力改革试验区的建设与发展。截至目前,由 CAFI 主导或参与的金改效果评估地区为:

CAFI takes sustained efforts in offering consultant and intellectual support for financial reform and innovation to boost the construction and development of the pilot reform zone. Up to now, CAFI has led and participated in following areas:

- 河南兰考 Lankao, Henan Province
- 浙江宁波 Ningbo, Zhejiang Province
- 浙江丽水 Lishui, Zhejiang Province
- 浙江台州 Taizhou, Zhejiang Province
- 浙江衢州 Quzhou, Zhejiang Province
- 江苏泰州 Taizhou, Jiangsu Province
- 陕西宜君 Yijun, Shanxi Province
- 四川成都 Chengdu, Sichuan
- 广西田东 Tiandong, Guangxi Province
- 福建宁德 Ningde, Fujian Province
- 福建龙岩 Longyan, Fujian Province
- 湖南长株潭 Changsha, Zhuzhou, and Xiangtan area, Hunan Province
- 山东临沂 Linyi, Shandong Province
- 青海西宁 Xining, Qinghai Province

“普惠金融成就系列奖”评选 Inclusive Finance Achievement Awards

“普惠金融成就系列奖”的评奖活动是基于多年的研究基础，由包容会主办，在 CAFI 的学术支持下启动的一个行业活动，旨在挖掘和表彰先进、鼓励更多业界机构创新做好普惠金融服务，推动行业共同进步。

评选活动坚持公开公平的原则，由近百位业界专家担任评委。“普惠金融成就系列奖”下设多个子领域奖项，涵盖数字金融、乡村金融、普惠保险、资本市场等。

The “Inclusive Finance Achievement Awards” is an industry initiative hosted by the Inclusion Club and supported academically by CAFI. Building on years of research, this awards program aims to recognize and celebrate outstanding contributions, encourage innovation in inclusive financial services, and promote collective progress within the industry.

The selection process adheres to principles of transparency and fairness, with nearly a hundred industry experts serving as judges. The “Inclusive Finance Achievement Awards” features multiple sub-category awards, covering areas such as digital finance, rural finance, inclusive insurance, and capital markets.



宁波之江普惠金融研究院 Zhijiang Academy of Financial Inclusion



宁波之江普惠金融研究院（简称“之金院”）是由宁波市民政局作为管理机关，宁波市地方金融管理局作为业务主管单位。CAFI 受宁波市委托，负责之金院的实际运营。之金院的业务为开展普惠金融研究和实践推广、金融产业化发展、金融人才培养等工作，推进浙江自贸区金融制度创新和全国普惠金融高质量发展，更好发挥金融对实体经济高质量发展的服务保障功能，为国家普惠金融、数字金融、共同富裕发展等提供浙江样板和示范探路。

Zhijiang Academy of Financial Inclusion (ZAFI) is supervised by the Ningbo Civil Affairs Bureau as the administrative authority and the Ningbo Local Financial Regulatory Bureau as the operational governing body. Entrusted by the Ningbo Municipal Government, CAFI is responsible for the institute's daily operations.

ZAFI focuses on conducting research and promoting practical applications in inclusive finance, advancing financial industrialization, and fostering talent development in the financial sector. It aims to drive financial system innovation within the Zhejiang Free Trade Zone and contribute to the high-quality development of inclusive finance nationwide. By enhancing the role of finance in supporting the high-quality growth of the real economy, ZAFI strives to provide a Zhejiang model and pioneering practices for national initiatives in inclusive finance, digital finance, and common prosperity.





中国普惠金融研究院
Chinese Academy of Financial Inclusion

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