

Original Paper

The Bank Forces Guide the Realization Path of Consumption

Poverty Alleviation

—Consider Industrial and Commercial Bank of China

Dai Yang^{1*}, Tang Ying¹, Wang Yiran¹ & Yuan Shimeng¹

¹ University of South China, Heng Yang, Hu Nan 421001, China

* Corresponding author, Dai Yang, University of South China, Heng Yang, Hu Nan 421001, China

Received: March 13, 2021

Accepted: March 24, 2021

Online Published: March 25, 2021

doi:10.22158/jepf.v7n2p76

URL: <http://dx.doi.org/10.22158/jepf.v7n2p76>

Abstract

As one of the main bodies involved in consumption poverty alleviation, Banks play a very important role in the process of poverty alleviation. This paper takes the consumption poverty alleviation practice of Industrial and Commercial Bank of China as an example and discusses the main ways of bank poverty alleviation. For example, relying on the advantages of ICBC's E-shopping e-commerce platform, we should innovate the poverty alleviation mode of "combining business with finance". We will actively establish a new mechanism for poverty alleviation through consumption, and encourage community-level Party committees under our control to combine blood transfusion with blood production through the combination of "help selling" and "direct buying", so as to facilitate the sale of poverty-relief commodities. Focusing on the "combination of business and finance", it integrates various types of customer ports, establishes the working concept of "overall planning of a game of chess, integrated promotion and package solution", and actively coordinates the implementation of poverty alleviation work of consumption in Beijing. Through a variety of measures, effectively help the village out of poverty, poverty alleviation effect is remarkable, expected to provide effective reference for other major Banks poverty alleviation work.

Keywords

consumption poverty alleviation, bank to point poverty alleviation, financial innovation, the electronic commerce

1. Introduction

The report of the Nineteenth National Congress of the Party puts forward the goal of getting all the rural poor out of poverty by 2020, and shows their strong determination to win the battle against

poverty. The General Office of the State Council issued the “guiding opinions on the further development of consumer poverty alleviation to help win the battle against poverty”, which put forward the innovative direction and landing grasp for the precision poverty alleviation strategy, and pushed the fight against poverty to a deeper level. As an important part of the development of national economy (Like, 2020), banks should actively implement the strategic plan of national precision poverty alleviation and explore the realization path of innovation with its own characteristics and the ability to give full play to the advantages of the industry in the field of consumption poverty alleviation.

2. A Path Analysis of the Realization of Consumer Poverty Alleviation under the Guidance of Banking Forces

Consumer poverty alleviation is an important way for all walks of life to help them increase their income and get rid of poverty by consuming products and services from poor areas and poor people. It is an important way and measure for social forces to participate in poverty alleviation extensively and help win the battle against poverty. Party and government organs at all levels, state-owned enterprises and institutions, group organizations, financial institutions, colleges and universities, medical units and so on, are the key forces of consumer poverty alleviation, and play an important leading and leading role in consumer poverty alleviation.

In the field of consumption poverty alleviation, banks can give full play to their own industry advantages, excavate the key points of innovation in the whole life cycle of consumption poverty alleviation, and explore the realization path of consumption poverty alleviation of innovative commercial banks.

First, financial innovation. Commercial banks can provide individualized financial products and services to poor farmers and cooperative enterprises through innovation of financial products and services (Yao, 2020). In the face of remote poverty, especially the farmers in the poverty-stricken areas, commercial banks should combine the actual situation of poor areas and poor farmers, stick to the actual needs of consumption and poverty alleviation, and actively explore and innovate the truly suitable financial products and services. For example, in the field of credit, commercial banks can adapt measures to local conditions, expand the scope of collateral, increase credit support for the development of superior and characteristic industries in poor areas, effectively solve the development bottlenecks of farmers, enterprises and expensive financing in poor areas. In the aspect of financing products, we can innovate and develop a variety of products, such as small loans and credit cards, which are suitable for farmers or rural small and micro enterprises to solve the problem of financing.

The second is to build a platform. Commercial banks can rely on their own platform advantages, for the poor areas of agricultural products sales to build e-commerce sales platform, to build a new model of Internet financial consumption poverty alleviation (Lin, 2020). Consumption poverty alleviation is connected with poor farmers in remote areas and consumers all over the country and the world, how to build a smooth, fast and efficient commodity circulation and communication platform between the two

sides is particularly important. The tide of Internet development provides an effective way to solve this problem. Commercial banks can rely on their own platform advantages and technical advantages to provide online sales platforms for agricultural special products in remote areas. Develop a new model of e-commerce for agricultural products sales. On the platform, we can set up e-commerce poverty alleviation zone, set up local boutique pavilions for agricultural special products in poor areas, shape the brand of agricultural special products in poor areas, expand sales channels and scope, and promote better and faster development of consumption poverty alleviation.

Third, excavate the source of tourists. Commercial banks can rely on the large number of bank customer resources, wide distribution, multi-level characteristics, to provide new momentum for consumers to help the poor. Commercial banks, especially large state-owned commercial banks, have unique advantages in customer resources after a long period of development and accumulation. After 40 years of development and progress in reform and opening up, the consumption level of our people is not only reflected in the improvement of quantity, but also in the continuous improvement of consumption quality. Consumers, especially some high-end consumers, pay more and more attention to consumption quality, pure natural green pollution-free agricultural products become the first choice for these customers to shop. Commercial banks can use big data to analyze customer preferences according to their own customer resources. On the one hand, they can promote poverty alleviation products to customers and promote consumption poverty alleviation; on the other hand, they can rely on big data analysis and customer portrait technology. In addition, commercial banks can also make full use of their own enterprise customer resources to open up the upstream and downstream industrial chains for the further processing of agricultural raw materials or semi-finished products in poor areas. Actively play their role as a link and bridge between agricultural products processing enterprises and farmers in poor areas.

Fourth, multi-party cooperation. Commercial banks should actively seek multi-party cooperation from all walks of life to promote consumption poverty alleviation. "Openness and sharing" is an important development concept in the Internet era. Traditional commercial banks should absorb Internet thinking in their own development. At the same time, the Guiding Opinions issued by the General Office of the State Council on Further Developing Consumer Poverty Alleviation and Helping to Win the Fight against Poverty are also clear. It is necessary to mobilize all sectors of society to expand the consumption of products and services in poor areas, promote the leading participation of organs at all levels and state-owned enterprise units in consumer poverty alleviation, promote the establishment of cooperative mechanisms for consumer poverty alleviation in eastern and western regions, and mobilize social forces such as private enterprises to participate in consumer poverty alleviation. In the field of consumption poverty alleviation, commercial banks should cooperate with social organizations such as Internet platform companies and public welfare funds to actively explore the mode of consumption poverty alleviation with various cooperation and coordinated development, so as to give full play to various advantages, aggregate various forces, and form a joint force to promote consumption poverty

alleviation.

Fifth, popularize knowledge. Commercial banks can promote and popularize financial knowledge according to their own professional characteristics, and cultivate the scientific concept of financial management and consumption of poor farmers. In addition to the remote geographical location, lack of natural conditions and backward cultural and production skills, the lack of scientific guidance on financial management and consumption concept is also an important factor in poverty and return to poverty. Therefore, commercial banks, while vigorously promoting consumption poverty alleviation, have the responsibility and need to assume the responsibility of publicizing and popularizing financial knowledge to poor farmers and popularizing scientific concepts of financial management and consumption, so as to achieve poverty alleviation work. This can not only make poor farmers accumulate wealth better and faster, and get rid of poverty as soon as possible, but also the formation of scientific and good concept of financial management and consumption is conducive to their reasonable arrangement of income and expenditure, and effectively avoid the situation of getting rid of poverty and returning to poverty. At the same time, popularizing financial knowledge and scientific concept of financial management and consumption can expand customer resources for commercial banks and realize the win-win situation of banks, enterprises and farmers.

Sixth, shape culture. In the management concept of modern enterprises, corporate culture is the inexhaustible source of enterprise development, as well as the management of commercial banks. A good corporate culture atmosphere can provide strong help for the development of commercial banks, and play an important role in establishing a good corporate image and enhancing reputation. In the field of consumer poverty alleviation, commercial banks should fully mobilize the subjective initiative of their employees, promote a good corporate culture of engaging in public welfare undertakings and practicing social responsibility in enterprises, actively carry out corporate cultural activities such as offering love and doing public welfare, and foster the growth of corporate culture (Chen, 2019).

3. Industrial and Commercial Bank of China: Innovative Consumption Poverty Reduction and Poverty Reduction Mechanism to Help Nanjiang People Get Out of Poverty

3.1 "Green Channel" to Help Poverty Alleviation Agricultural Products Online Sales

Once upon a time, due to the poor sales channels, transportation costs and other factors, Nanjiang some "three products and one standard" characteristics of agricultural products sales are not high. How to promote the development of local industries through consumption poverty alleviation? Industrial and Commercial Bank of China "financial e purchase" e-commerce platform to increase support, opened up a designated poverty alleviation county merchants within 2 weeks of rapid online "green channel". Supported by this measure, the products of Dejian Nanjiang Huangyang Company were sold online in only one week. As of now, Nanjiang County has 5 boutique merchants online ICBC "financial e purchase" e-commerce platform.

There are many kinds of characteristic agricultural products in designated poverty alleviation counties, most of which are of high quality but not large in output, and do not have the strength to sell them for a long time on e-commerce platforms. In order to help the designated poverty alleviation counties sell more characteristic agricultural products online, ICBC's designated poverty alleviation group explores deepening the "e-commerce +" consumer poverty alleviation mechanism, where local leading enterprises focus on purchasing primary products, unified packaging, and selling in comprehensive shops in Nanjiang. Through this model, Nanjiang County has nearly 100 kinds of characteristic agricultural products online "melt e purchase" e-commerce platform.

3.2 *"Spring Warm Action" Centralized Procurement to Solve Unsalable Problems*

Since this spring, affected by the epidemic situation, many agricultural products have been unsalable. The Industrial and Commercial Bank of China has further increased consumption poverty alleviation efforts in four designated counties and cities, including Nanjiang County. Through online and offline channels to help designated poverty-stricken counties to overcome the impact of the epidemic, solve the problem of unsalable agricultural products, promote stable income of farmers.

ICBC Shanghai Branch, Sichuan Branch, Shaanxi Branch, Hebei Branch and other branches have responded, through the "Rong e purchase" platform, Nanjiang Yellow Sheep, Changchi Emerald Rice and selenium-rich tea, mushrooms, Auricularia auricula and other specialty products into the Group's procurement list, to mobilize the industry staff, trade unions, canteens and customers to purchase. Sichuan Santu Agricultural Company is a leading enterprise in the black wind black chicken breeding industry in Nanjiang County. The green shell eggs produced are exported to home and abroad, which has led a large number of poor people to get rid of poverty and become rich. After the unsalable products affected by the epidemic this spring, ICBC Nanjiang designated poverty alleviation group immediately coordinated the organization of ICBC Bazhong Branch, Nanjiang Branch cadres and workers procurement, and actively recommended to customers to help enterprises solve difficult problems. It is understood that since the beginning of the year, ICBC's "financial e purchase" platform has accumulated to help sell more than 200 million yuan of agricultural products, more than 90% of which are agricultural products in poor areas, including more than 3 million yuan to help Nanjiang sell agricultural products.

3.3 *"Linkage Poverty Alleviation" to Drive Enterprises to Benefit the People*

In order to further increase the intensity of consumer poverty alleviation, the financial business department of ICBC head office company cooperates with Shunfeng express delivery and other units to select the special commodities of designated poverty alleviation counties such as Changjiang Changchi Emerald Rice in Nanjiang River to be recommended to Shunfeng Dazheng and Tuo Tuo Gong Society for operation.

How can local enterprises undertaking poverty alleviation projects play a more pro-poor role? ICBC Nanjiang designated poverty alleviation group explored the establishment of a "linkage poverty alleviation" mechanism, requiring poverty alleviation projects to undertake enterprises to expand the

poverty alleviation chain by extending help, such as helping farmers to develop small industries, recruiting farmers to work, and further improving the efficiency of poverty alleviation.



Figure 1. ICBC and Nanjiang Zhicheng Zhiyuan Trading Company Distribute Chicken Seedlings to Villagers

A few days ago, icbc and consumer poverty alleviation undertaking enterprise nanjiang county zicheng Zhiyuan business company distributed chicken seedlings, green pepper seedlings and fruit tree seedlings to the villagers of masts village, gaoqiao town, villagers liu shiqi after receiving chicken and tree seedlings happily said: “they sent chicken seedlings, fruit tree seedlings, encourage us to develop industry, i must develop the industry well, live a good life”. The enterprise also invited agricultural technology experts to explain the technical knowledge of breeding for villagers to ensure that poverty alleviation materials really play a role. “In the past two years, the branches of the various provinces and cities of the Industrial and Commercial Bank of China have purchased special products from Nanjiang farmers to help us get rid of poverty and run to health. These help have moved us very much! Our enterprises have also set up a poverty reduction mechanism accordingly, extending ICBC’s fixed-point poverty alleviation, and using various methods to help everyone develop production and steadily lift themselves out of poverty”. Nanjiang sincere Zhiyuan company head Yang Xiao said with emotion. “Linkage poverty alleviation” let more enterprises have deeper feelings of poverty alleviation.

3.4 “Make an Appointment to Buy” to Ensure that Consumption Helps the Poor and Benefits the People

ICBC Nanjiang designated poverty alleviation group also implemented a “booking acquisition” mechanism to organize consumer poverty alleviation enterprises and ICBC branches to regularly purchase agricultural products in poor villages. ICBC in the village first secretary appointment, organized villagers in the “centralized acquisition day” to the village committee unified sales. If the villagers have agricultural products in urgent need of sale, the first secretary contacts personnel to purchase. This mechanism allows farmers, especially poor people, to increase income at home and support the consolidation of poverty eradication.

Seeing their own eggs, vegetables and other agricultural products at home turned into cash, people through self-reliance to develop the industry to become rich confidence. He Kailiang, a villager in Mast Village, said: “they came to the village to buy, and the price was very fair. The eggs stored at home did not have to be sold in the street. I was going to cut some pork with the money to improve my life. This kind of door-to-door purchase gives us more confidence in the development industry. I am going to call back the two children who work outside and develop large-scale production at home”.

“In order to help the ICBC that lifted its poverty and hat last year to help the poverty-stricken households in Nanjiang County, and to increase poverty, under the guidance of the head office, we strictly implement the requirements of not taking off the hat, not taking off the hat, not taking off the hat, and continuously strengthening the innovation of the mechanism in various kinds of support projects such as consumer poverty alleviation, industrial poverty alleviation and financial poverty alleviation, and strive to help the Nanjiang people increase their income, economic development and social progress”, said Lou Kewei, head of the designated poverty alleviation group of the Industrial and Commercial Bank of China in Sichuan. To ensure the stability of Nanjiang out of poverty, as soon as possible into a well-off.

It is understood that the Industrial and Commercial Bank of China since 1995 designated to help Nanjiang County, Sichuan Province, has put in a cumulative financial credit of more than 2 billion yuan, free donations of more than 70 million yuan, to help Nanjiang strong foundation, industrial development, education, people’s livelihood. The poverty alleviation model of Nanjiang Huangyang industry was selected as the best case of “global poverty reduction case collection activities”; the construction of township health centers, donated ambulances and other medical facilities to facilitate the poor people to seek medical treatment; the continuous candlelight program “excellent rural teachers recognition and training”, “sailing project” poor students relief and other educational poverty alleviation projects can help block the intergenerational transmission of poverty. Industrial and Commercial Bank of China’s all-round help for Nanjiang County poverty removal cap and poverty alleviation effectiveness consolidation played an important role.

4. Analysis on the Effect of the Industrial and Commercial Bank of China on Consumer Poverty Alleviation

By 2020, all the rural poor under the current standards will be lifted out of poverty, which is a solemn commitment made by the Party Central Committee to the people of the whole country. ICBC Beijing Branch Party Committee deeply understands the importance and urgency of doing a good job in poverty alleviation work at present, relying on the advantages of ICBC’s financing e purchasing e-commerce platform, and innovating the poverty alleviation work mode of “promoting the combination of business and finance “, which has achieved good results.

4.1 Up and Down Together Really Help out of Poverty

ICBC Beijing Branch Party Committee, in combination with the advantages of financial enterprises, is committed to opening up channels up and down, actively constructing a new mechanism for consumer poverty alleviation, and promoting grass-roots party committees under its jurisdiction to combine “help sell” with “buy directly”. Combine blood transfusion with hematopoiesis to help poor commodity sales. By the first quarter of 2020, the bank had introduced more than 1600 pro-poor businesses into the e-commerce platform, selling more than 50,000 kinds of pro-poor goods, and realizing the transaction volume of consumer poverty alleviation exceeding 11 million yuan.

In the “help sell” aspect. Cuiwei Road Branch Party Committee “dig stock” and “expand increase”, on the one hand, accurately capture the stock cooperative merchants’ poverty alleviation contribution demand, promote the stock financing e purchase customers into poverty alleviation commodity operation merchants; On the other hand, e purchase poverty-alleviation business precision marketing, combing the state-level poor county enterprises, to help them achieve financial e shopping mall online operation. According to local conditions and conditions, the Party Committee of the West passenger Station Branch jointly launched the “Tea e Youdao” poverty alleviation cooperation with the China Agriculture Promotion Committee to promote the sale of tea and special agricultural products in poor areas, and actively docked 14 tea-producing poor counties in 8 provinces and regions to promote the sale of poverty-stricken products on a large scale.

In the “direct purchase” aspect. The branch party committee actively implemented the “Spring and warm Action”, implemented targeted poverty alleviation measures around the “ten groups”, and helped Sichuan Wanyuan solve the problem of unsalable agricultural products during the epidemic. Chaoyang branch, Haidian branch party committee active action, called on the broad masses of party members and cadres to fully participate in Wanyuan City “ten thousand black chickens” procurement work, with practical actions to support farmers in poor areas to increase production and income.

4.2 Left and Right to Work together to Help Eradicate Poverty

ICBC Beijing Branch Party Committee also focuses on the “combination of business and finance”, the integration of various types of customer ports, set up a “one game of chess as a whole, integration, package solution” work concept, actively cooperate with the Beijing consumer poverty alleviation work to implement the ground down.

Support platform construction. To set up an exclusive platform in the form of “Beijing” quasi-poverty alleviation hall in the form of Rong e Shopping Mall for 90 poor counties supported by Beijing counterparts, to provide online purchase, order, payment, distribution and after-sale services for individual customers of ordinary citizens at the C end and customers of government agencies and enterprises and institutions at the B end.

Expand poverty alleviation and co-construction. We will push forward the “100 counties and thousands of villages precision poverty alleviation” project to blossom, introduce targeted ministries and central

enterprises with poverty alleviation needs, expand the size of the members of the poverty alleviation alliance, and promote the sharing of resources and information.

Strengthen operational support. United supermarkets, communities, organs, enterprises and other different types of subjects to carry out poverty alleviation theme marketing; in-depth cooperation with the network media, relying on the form of online communication to expand poverty alleviation publicity; using ICBC “financial e bank, financial e association, financial and purchase” online platform and external cooperation platform to carry out online activities to continuously expand social influence and enhance the sales volume of poverty alleviation commodities.

Poverty relief is a systematic project, only a broad consensus, can gather a strong force to help overcome poverty. ICBC Beijing Branch Party Committee will be deep-tillage consumption poverty alleviation, build a “horizontal to side, vertical to the end, point-to-face combination” work system, galloping, for a long time for merit, with the heart of the effort to do a good job of poverty alleviation.

5. Existing Problems and Methods of Improvement

5.1 Problems

Consumer poverty alleviation is a way of helping the poor to increase their income and get rid of poverty by consuming products and services from poor areas and poor people. In essence, it is a kind of commodity exchange behavior of “you sell me buy”. There is no difference from other transactions.

It is undeniable that in the process of carrying out consumer poverty alleviation, some units and departments, either because of misunderstandings about consumer poverty alleviation, or because of the eagerness to help poor villagers, have appeared the phenomenon of “underwriting” by directive apportionment. However, do not pass the market competition test of goods, is difficult to survive space, its vitality is difficult to last. In this regard, poverty alleviation products have become “must buy”, is not a matter to show off.

Consumer poverty alleviation is not only an important means for social forces to participate in overcoming poverty, but also an economic behavior. It can not only play “emotional cards”, but also need high-quality products and appropriate prices to meet the needs of consumers. Truly turn the poor households into consumers’ needs. Only by observing the economic law, according to the principle of market economy, the supply and demand sides can achieve win-win situation, the consumption poverty alleviation can be carried out continuously and healthily, and the consumption potential can be truly transformed into the motive force for getting rid of poverty.

If we want to achieve a win-win situation, we must find the interests of both sides—supply and demand. This requires the relevant departments to build bridges and pave the way between poor areas and consumer markets, and to establish regular, large-scale, convenient and standardized trading platforms and mechanisms between urban consumer groups and poor households. Poor households, as producers, must always keep an eye on market changes, grasp the information feedback from the demand side, adjust prices in time, improve production and improve quality, and firmly establish a win-win

consciousness between supply and demand. Consumption poverty alleviation will not become a “one-shot sale”, but win more “repeat customers in the market” (Liu, 2020).

5.2 Improved Methods

5.2.1 Should Eliminate the Policy Dependence of Poor Households on Consumption Poverty Alleviation

In the process of implementing consumption poverty alleviation, some agricultural products with weak market competitiveness are marketed through consumption poverty alleviation policy. Such measures may lead poor households to fail to think deeply about why their agricultural products are not competitive in the market, fail to respond in a timely manner to the adjustment of consumer poverty alleviation policies, and may form a certain policy market dependence. For the government and enterprises have always guaranteed sales, or even blindly expand production only for output rather than quality. However, consumption poverty alleviation is a special way for poor households in poor areas, which has a certain time limit. After the completion of the task of overcoming poverty, the situation of helping units and poverty alleviation cadres may change. In this case, it is unknown how long the help measure of consumption poverty alleviation can last. Therefore, in the process of carrying out consumption poverty alleviation, it is necessary to make poor households soberly realize that consolidating the achievements of poverty alleviation can not rely on the policy of consumption poverty alleviation for a long time.

5.2.2 In the Production Link to Improve the Market Competitiveness of Consumer Poverty Alleviation Agricultural Products

After eliminating the path dependence on consumption poverty alleviation, poor areas must make more efforts on the quality of agricultural products, strengthen the construction of production bases, and improve the market competitiveness of agricultural products, in order to continue to consolidate the achievements of poverty alleviation and income increase in the process and after the implementation of consumption poverty alleviation. If we want to improve the market competitiveness of poor households in poor areas, we can start from the following aspects: first, to cultivate and study varieties of agricultural products suitable for different poor areas; second, to adapt to local conditions and promote advanced and adapted breeding techniques; Third, labor input and other aspects; fourth, to improve the (Gao, 2020) rate of initial processing of agricultural products in poor areas.

5.2.3 In the Circulation Link to Create Consumer Poverty Alleviation Professional Circulation Channels

Agricultural products from poor areas and poor households in the field to consumer poverty alleviation consumer table, there are the following circulation links: first, the purchase of agricultural products from poor households in poor areas, second, the transport of agricultural products from poor areas to the location of consumer poverty, third, delivery to consumers. The following factors should be considered in the purchase link: when and where to buy, the size, quality, price and quantity of the purchased agricultural products; in the transportation link, the following factors should be considered:

whether the quality of agricultural products changes during transportation; in the delivery link, the following factors should be considered: when consumers pick up goods, how to delay the delivery time, and how individual consumers need the quantity and price of agricultural products. These matters require consultation between the parties.

If the number of agricultural products involved in consumption and poverty alleviation is small, the number of poor households and consumers involved is small, because the cadres of poverty alleviation are more familiar with the consumers of the relevant poor households and help units, the cadres of poverty alleviation are engaged in receiving agricultural products, transporting them by self-driving, and connecting consumers to deliver goods, they can still ensure the smooth progress of consumption and poverty alleviation. Once the consumption of poverty alleviation involves a large number of agricultural products, such as selling a batch of dragon fruit up to thousands or even thousands of catties, far beyond the poverty alleviation cadres' ability to receive, transport, delivery, I am afraid it will be difficult to continue.

Professional things should be done by professional people. Consumer poverty alleviation needs professional dealers to operate. The biggest difference between these dealers and poverty alleviation cadres is that they can fully market-oriented operation in business, and determine the purchase price on an equal and free basis with poor households; they can consider how to transport agricultural products at low cost as a whole. As far as possible, dealers in the consumption poverty alleviation integration of existing sales channels, through e-commerce, the establishment of long-term and stable production and marketing links and other professional ways, in order to do a good job of consumer poverty alleviation.

5.2.4 In the Consumption Link Should Avoid Compulsory Consumption.

Some help units attach great importance to poverty alleviation work, understand that the village agricultural products are difficult to sell, and vigorously mobilize unit cadres and workers to buy related agricultural products. However, in the process of mobilization, in order to help poor households or complete the task of poverty alleviation, some cadres and workers may impose agricultural products that some cadres and workers do not need or agricultural products of high quality and low price on the heads of cadres and workers. Although some cadres and workers know that consumption poverty alleviation has a certain public welfare, even if the quality of consumption poverty alleviation agricultural products is not good, a small amount of consumption is acceptable, once the number of times inevitably have complaints, such a situation should be avoided as far as possible. In the consumption link, we should: first, consumers in consumption poverty alleviation should take voluntary as the principle, compulsory consumption poverty alleviation can complete the task of poverty alleviation in the short term, but it is difficult to last; second, consumer poverty alleviation should provide consumers with more choices.

In a word, consumption poverty alleviation is a very good policy measure for poverty alleviation. Only by constantly perfecting the measures of consumption poverty alleviation in the work of poverty alleviation and giving full play to the due role of consumption poverty alleviation can we achieve the

effect of helping to win the battle against poverty.

Consumption poverty alleviation is an important way for all walks of life to help the poor people increase their income and get rid of poverty by consuming products and services from poor areas and poor people. It is also an important way for social forces to participate in overcoming poverty. Vigorously implementing consumption poverty alleviation will help to mobilize all sectors of society to expand the consumption of products and services in poor areas, mobilize the enthusiasm of the poor to rely on their own efforts to achieve poverty alleviation and poverty alleviation, and promote stable poverty alleviation among the poor and sustainable industrial development in poor areas. Guided by Xi Jinping's thought of socialism with Chinese characteristics in the new era, fully implementing the spirit of the 19th CPC National Congress and the second and third plenary sessions of the 19th CPC Central Committee, closely promoting the overall layout of the "five-in-one" as a whole and the strategic layout of the "four-round" as a whole, thoroughly implementing General Secretary Xi Jinping's important exposition on poverty alleviation, adhering to the new concept of development, adhering to the basic strategy of precision poverty alleviation and precision poverty alleviation, and adhering to government guidance, social participation, market operation and innovative mechanisms around promoting stable poverty alleviation and long-term development of poor areas, Efforts will be made to stimulate the enthusiasm of the whole society to participate in poverty alleviation through consumption, to broaden the channels for selling agricultural products in poor areas, to improve the level and quality of supply of agricultural products in poor areas, to accelerate the development of leisure agriculture and rural tourism in poor areas, to open up pain points, difficulties and blocking points that restrict consumption poverty alleviation in production, circulation and consumption, to promote the integration of products and services in poor areas into the national market, and to make positive contributions to helping to win the fight against poverty and to promote the implementation of the strategy of rural revitalization.

References

- A Correct Understanding of the Triple Attributes of Consumer Poverty Alleviation Farmers Daily (Vol. 003). (2020, September 16).
- Chen, J. J. (2019). *On the Realization Path of Consumer Poverty Alleviation in Commercial Banks China Finance* (Vol. 09, pp. 55-56).
- Deng, H. W. (2020). *Development of Smart Radio and Television Special Action for Poverty Alleviation to Serve the Great National Cause of Poverty Alleviation China Radio and Television Journal* (Vol. 10, pp. 6-9+27).
- Director Liu Yongfu attended and spoke at the National Consumer Poverty Alleviation Action Conference. *Guangzhou Construction of Old Areas*, 15, 97.
- Dong, J. (2020, September 3). Activation of Endogenous Power from Poverty Alleviation through Consumption. *Poverty Jinan Daily*, F02.

- Fan, Y. C., & Yang, S. Q. (2020, September 13). *A long-term vision for consumer poverty alleviation Xinhua Daily Telegraph* (Vol. 004).
- “Five-in-one” helps three counties to take off their hats and run to a comfortable. *Enterprise Civilization*, 09, 25-26.
- Gao, Q. (2020, September 17). *Broaden the channels for selling pro-poor products Anyang Daily* (Vol. 003).
- Lei, M., Yuan, X. Y., & Yao, X. Y. (2020). *Existing Problems and Countermeasures of Rural E-commerce to help overcome Poverty Rural Work Newsletter* (Vol. 17, pp. 14-16).
- Li, Y. (2017). *Research Report on Financial Work in Baoji—On Accelerating Financial Innovation to Catch up and Beyond New West* (Vol. 32, pp. 11-13).
- Li, Y. (2020, August 14). Help can’t rely too much on consumption to help the poor. *Henan Daily*, 007.
- Like, F. T. (2020, September 28). *On Poverty Alleviation through Consumption Jiaozuo Daily* (Vol. 007).
- Lin, T. (2020). *Giving full play to the advantages of commercial banks in helping the poor with high quality consumption to overcome poverty Agronomy* (Vol. 01, pp. 24-27).
- Liu, J. W. (2020, October 16). Demand and Supply Win-Win Consumption Poverty Alleviation. *More Vitality Liaoning Daily*, 006.
- Qu, X. M. (2020, September 25). *Building a Long-term Mechanism of Consumer Poverty Alleviation People’s Daily* (Vol. 018).
- Strengthen responsibility to overcome the impact of the epidemic Flag (Vol. 09, pp. 39-40).
- Wang, H., & Zhou, S. Q. (2020). *On the Path and Effect of Counterpart Poverty Alleviation in Colleges and Universities from the Perspective of Precision Poverty Alleviation—Taking H University as an example and Rural areas. Agriculture. Farmers* (B Edition, Vol. 09, pp. 9-11).
- Wu, M. (2020). Xinji Agricultural and Commercial Bank: make a “combination fist” out of the “rich flower”. *Rural Voice*, 09, 44.
- Yao J. X. (2020). *A Study on the Innovation and Development of Consumer Poverty Alleviation Business in Commercial Banks Hubei University of Technology*.
- Yin, J. G. (2020, September 1). *Quality and Pragmatism Economic Daily* (Vol. 003).
- Yu, Y.-H. (2020, August 18). *Break through the chain of “field to table” to solve the problem of “three selling” of consumption poverty alleviation Hunan Daily* (Vol. 006).
- Zhao, Y. P. (2020, September 16). *Releasing the Dividend of Consumer Poverty Alleviation China Urban and Rural Finance News* (B04).
- Zheng, G. L. (2020). Poverty alleviation agricultural products must go out of the “underwriting dependence syndrome”. *Agricultural markets*, 17, 1.