

Research on the Identification of Rural Revitalization Potential and Precise Financial Support in Poverty-Stricken Areas

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ABSTRACT

To meet people's yearning for a better life, better solve the problem of unbalanced regional development, the party and the country is gradually strengthening the centralized and unified leadership of grassroots governance, through making clear strategy, with the index of fine management, technical assessment means, intensive supervision of accountability and form, to ensure the realization of the national strategic goals and tasks. Implement the strategy of rejuvenating the country is the party's major policy decisions, the financial industry for poverty "three rural" areas support is still weak, to better fight poverty to be completed, realize rural revitalization strategy, the financial industry to xi jinping new era socialism with Chinese characteristics as a guide, adhere to the principle of priority support industry development, adhere to the basic principle of pratt & whitney financial principle, improve the rural financial system, accelerate the construction of social support system, improve the rural financial risk prevention mechanism, for poverty areas rural revitalization to provide all-round, the whole process of accurate financial services.

KEYWORDS

Targeted Poverty Alleviation; Rural Vitalization; And Financial Support.

1. RESEARCH BACKGROUND

In recent years, the Chinese government has made remarkable achievements in poverty alleviation, but there is still poverty problem in some areas. In order to achieve the goal of building a moderately prosperous society in all respects, the Chinese government has put forward a rural revitalization strategy, aimed at promoting rural economic development and improving farmers' living standards.

Rural revitalization needs to give full play to the focus of financial support. However, due to the weak economic foundation and insufficient financial services in the poverty-stricken areas, there are some difficulties in financial support. Therefore, it is of great significance to identify the rural revitalization potential in poverty-stricken areas and put forward the measures of precise financial support to promote the rural revitalization in poverty-stricken areas.

This study aims to provide strong support and guidance for rural revitalization in poverty alleviation areas by identifying the potential of rural support and combining with the actual situation of financial support. Through in-depth research, it provides a theoretical and practical basis for realizing the goal of rural revitalization.

2. RESEARCH CONTENT

2.1. Study Subjects

This study takes rural revitalization in poverty-stricken areas, and aims to identify the potential of rural revitalization in different regions, and then explore the path of accurate financial support for rural revitalization in different potential regions. Through in-depth analysis of resource endowment, industrial development status, population structure and other factors in different regions, the potential and characteristics of rural revitalization in each region are identified, so as to provide scientific basis and path guidance for financial support.

This study will combine field research and data analysis to deeply explore the potential of rural revitalization in poverty-alleviation areas, and explore the development model and demand characteristics of different types of potential regions. Through in-depth analysis of the actual situation and policy environment of financial support, precise financial support strategies for different types of potential regions are put forward to promote the sustainable development of rural revitalization in poverty-stricken areas.

Through this study, it aims to provide a theoretical and practical basis for the realization of the goal of rural revitalization, provide strong support and guidance for rural revitalization in poverty-stricken areas, help win the battle against poverty, and promote the all-round development of rural economy and the improvement of farmers' living standards.

2.2. Study Value

National social science fund has established similar projects mainly concentrated in the theory of economics, applied economics, management, ethnology and the society, most focus on the poverty areas in the rural revitalization of the mechanism research, poverty areas consolidate achievements mechanism, Chinese risk assessment, also focus on ethnic areas, characteristic agriculture, etc. At present, there are few studies on rural revitalization in poverty-stricken areas, mainly for Jingtangshan poverty-stricken areas; the projects on the poverty-stricken areas and Sichuan-Shaanxi areas mainly focus on poverty alleviation. At present, no projects have been conducted on the identification of rural revitalization potential and financial support in poverty-alleviation areas.

This study is the "poverty areas in order to promote rural revitalization""rural revitalization""three rural" work guiding ideology in the development of poverty areas revitalization of a specific theory interpretation, is the sustainable development research practice and theoretical research in the rural revitalization of the beneficial development, through the effective identification of rural revitalization potential, for financial precision support poverty areas in promoting the rural revitalization provide theoretical basis.

3. FINANCIAL SUPPORT, INVESTIGATE THE MECHANISM OF RURAL REVITALIZATION IN POVERTY ALLEVIATION AREAS

This section is a key issue necessary to be addressed in this study."Industrial prosperity" is the focus of rural revitalization, is the driving force of rural economic development; "rich life" is the final destination of rural revitalization, directly related to the improvement of farmers' happiness; "effective governance" is the necessary condition of rural revitalization; this part will deeply explore the financial support affects rural revitalization economic development, ecological environment improvement and social progress in poverty alleviation areas. This research group conducted a field survey on the overall situation and risk development of rural industries in China's poverty-stricken areas, and the areas we visited were all poverty-stricken counties and key assistance areas for national rural revitalization. According to the survey results, the overall situation of the development of the

supporting industries in the poverty-stricken areas is good, but there are still some tendencies and emerging problems. Based on the follow-up research on poverty alleviation and development and supporting industries in the previous stage, the research group has made three basic judgments on the overall situation of the development of supporting industries in the poverty-alleviation areas: the supporting industries begin to take shape; the increment of new business entities is obvious, the local employment is basically realized, and the focus of industrial revitalization is changed; the foundation of industrial development is still weak, and the ability of sustainable poverty alleviation still needs to be consolidated.

3.1. Logical Relationship between Various Indicators and the Rural Vitalization Strategy

The rural revitalization strategy is an important strategy put forward by the Chinese government, which aims at promoting the rural economic development, improving farmers' living standards, and realizing the common development of urban and rural areas. The overall goal of rural revitalization is to build a beautiful and livable countryside, and achieve a sustained increase in farmers' incomes, comprehensive progress in rural areas, and all-round development of agriculture. In the process of realizing this overall goal, the economy, society, material, system, environment and other aspects play an important key points, and there is a close logical relationship between each other.

First, the economy is at the core of rural revitalization. Economic development is the foundation and driving force of rural revitalization. Only through economic growth can rural areas achieve all-round development. Economic development can not only drive the increase of farmers' income, but also promote the upgrading of rural industries and the increase of employment, so as to improve the farmers' living standards. At the same time, economic development also needs the support and guarantee of social, material, institutional, environmental and other aspects.

Secondly, social factors play an important role in rural revitalization. Social stability and harmony are the premise of rural revitalization. Only by establishing a good social order and social environment can we promote the smooth progress of rural revitalization. At the same time, social factors also include rural population structure, education, medical care, culture and other issues, which are all important issues that need to be considered and solved in rural revitalization.

Third, material conditions are the basis of rural revitalization. The improvement of rural infrastructure construction, farmland water conservancy, rural living facilities and other material conditions is an important part of rural revitalization. Only by improving the material conditions, can we provide better production and living conditions for farmers and promote the development of rural economy.

In terms of system, rural revitalization needs to establish a sound policy, regulations and management system to provide institutional guarantee for rural revitalization. At the same time, we need to deepen rural reform, improve the rural governance system, and stimulate the vitality of rural development.

Finally, environmental factors are the important guarantees for rural revitalization. Protecting the rural ecological environment and promoting green development is an important task of rural revitalization. Only by establishing a good ecological environment can we realize the sustainable development of rural revitalization.

To sum up, there is a close logical relationship between the economy, society, material resources, system, environment and other aspects and the overall goal of the rural revitalization strategy. All aspects focus on each other and promote each other to jointly promote the development of the rural revitalization cause. Only by making concerted efforts in all aspects can we achieve the overall goal of rural revitalization, build beautiful and livable villages, and achieve the grand goal of continuously increasing farmers' income, making comprehensive progress in rural areas and achieving all-round development of agriculture.

3.2. Establish an Evaluation Index System for Rural Resilience in Poverty-stricken Areas

The establishment of the evaluation index system for rural resilience in poverty-stricken areas is to comprehensively assess the development of rural areas in poverty-stricken areas, guide the formulation of relevant policies and measures, and promote the development of rural revitalization. Resilience refers to the ability of a region or community to maintain a stable, rapid recovery and gradually develop in the face of various shocks and difficulties. To establish an evaluation indicator system for rural resilience in poverty-stricken areas, many factors need to be considered. Now I will propose some possible indicator systems.

(1) Economic resilience indicators

GDP growth rate: it reflects the speed and scale of rural economic development.

Farmer per capita income: an important indicator to measure farmers' living standard.

Rural industrial structure: it reflects the degree of diversification of rural industrial development.

Employment rate: measures of rural employment situation and labor market stability.

(2) Social resilience indicators

Education level: reflects the rural education resources and talent training level.

Medical and health level: to measure the level of rural medical and health services and health status.

Social security coverage rate: reflects the sound degree of the social security system.

Social stability: to measure the rural social order and people's livelihood security.

(3) Environmental resilience index

Ecological environment quality: it reflects the protection and restoration situation of rural ecological environment.

Clean energy utilization rate: measures clean energy utilization in rural areas.

Water resources utilization efficiency: it reflects the management and utilization situation of rural water resources.

Cover rate of ecological protection areas: to measure the construction situation of rural ecological protection areas.

(4) System resilience index

Government governance efficiency: reflects the level of government service and decision-making efficiency.

Construction of village-level self-government organizations: to measure the construction of rural self-governing organizations.

Policy support: it reflects the government's policy support for rural revitalization.

Innovation ability: to measure the rural system innovation and development power.

The above indicators are only examples. When actually establishing the evaluation index system of rural resilience in poverty-stricken areas, it should be adjusted and supplemented according to the specific situation. In the process of establishing the index system, it is necessary to fully consider the characteristics and needs of the villages in the poverty-stricken areas to ensure that the indicators are scientific, comprehensive and operable. At the same time, the establishment of the index system requires full communication and consultation with relevant departments and experts to ensure the authority and reliability of the evaluation indicators.

The establishment of an evaluation index system for rural resilience in poverty-stricken areas can help the government and relevant departments to fully understand the situation of rural development, identify problems and weaknesses in a timely manner, and formulate effective policies and measures to promote rural revitalization. Through the establishment and implementation of the evaluation index system, it can promote the sustainable development of rural areas in the poverty-stricken areas, realize the comprehensive improvement of economy, society, environment and system, and promote the continuous development of rural revitalization cause.

4. RESEARCH ON THE POTENTIAL OF RURAL REVITALIZATION IN POVERTY-STRICKEN AREAS

4.1. Rural Resilience Measures

The rural resilience measure is an assessment of the ability of a region or community to maintain a stable, rapid recovery and gradual development in the face of various shocks and difficulties. When assessing rural resilience, it can be measured according to different indicators, such as economic, social, environmental and institutional aspects. These indicators can help us fully understand the development of rural development, find problems and formulate corresponding policies and measures.

First of all, economic resilience is one of the important indicators to evaluate the ability of rural economic development. By measuring the GDP growth rate, per capita income of farmers, rural industrial structure and employment rate, we can understand the development speed, scale and diversification of rural economy. The strength of economic resilience will directly affect the rural development direction and sustainability.

Secondly, social resilience is an indicator to evaluate the rural social development ability. Education level, medical and health care level, social security coverage rate and social stability can reflect the social resources and service levels in rural areas. The improvement of social resilience will promote the quality of life and social harmony and stability of rural residents.

Third, environmental resilience is an indicator to evaluate the protection and resilience of the rural ecological environment. The indicators of ecological environment quality, clean energy utilization rate, water resource utilization efficiency and the coverage rate of ecological protection areas can reflect the health degree of rural ecological environment. The strengthening of environmental resilience will contribute to rural sustainable development and ecological balance.

Finally, institutional resilience is an indicator to assess rural governance and policy support capacity. Indicators such as government governance efficiency, the construction of village-level autonomous organizations, policy support and innovation ability can reflect the rural system construction and policy support. The improvement of institutional resilience will promote the benign development and social progress of rural areas.

According to the measure of rural resilience, can be rural according to the strength of the resilience is divided into different levels through the rural resilience measure and hierarchy, can help the government and relevant departments to better understand the current situation of rural development and problems, targeted policies and measures to promote rural revitalization of career forward. At the same time, rural residents can also actively participate in rural construction according to the assessment results of resilience, and jointly promote the sustainable development and prosperity of rural areas.

4.2. The Rural Revitalization Potential is Divided into Different Categories

Rural revitalization is an important strategy for China's current economic and social development, and also the inevitable requirement of building a modern socialist country in an all-round way. In

order to better promote the cause of rural revitalization, it is necessary to classify different categories according to the revitalization potential of each village, and formulate corresponding priorities and methods for different categories of areas.

In the process of implementing the rural revitalization strategy, it is classified according to the revitalization potential of each village, which helps to formulate more targeted policies and measures, give full play to the priorities of various regions, and promote the comprehensive, coordinated and sustainable development of rural revitalization. At the same time, rural residents should also take an active part in rural construction and jointly promote rural revitalization to achieve greater achievements.

5. FINANCE BASED ON POTENTIAL IDENTIFICATION ACCURATELY SUPPORTS THE CONSTRUCTION OF THE RURAL REVITALIZATION PATH

5.1. Improve the Construction of Financial Infrastructure and Information Technology

The construction of financial infrastructure and information technology is an important support for rural revitalization, which is of great significance to promoting rural economic development and improving residents' living standards. To improve the construction of financial infrastructure and information technology, we need to think and practice from the following aspects:

First, we will strengthen the construction of the financial service network. In rural areas, the coverage rate and service quality of financial service institutions are usually relatively low, so it is necessary to increase the construction and improvement of rural financial service outlets. More village-level banks and rural credit cooperatives can be set up to improve the convenience and universality of financial services and meet the financial needs of rural residents.

Second, promote the application of fintech. The application of information technology in the financial field has become a trend. The convenience and efficiency of rural financial services can be improved by building digital financial platforms, the promotion of mobile payment, and the development of intelligent financial products. At the same time, the popularization and training of financial knowledge for rural residents should be strengthened to improve the acceptance and application level of financial technology.

Third, we need to strengthen the construction of information technology. The application of information technology in rural revitalization can cover many fields, including agricultural production, rural tourism, e-commerce, etc. The modernization level of rural industry development can be improved and farmers' income can be increased by building rural information infrastructure, promoting rural e-commerce platforms and developing smart agriculture.

In addition, data security and privacy protection should be strengthened. With the popularization and application of information technology, data security and privacy protection have become particularly important. It is necessary to establish a sound data security management mechanism, strengthen the protection and supervision of data, and ensure that the information security and personal privacy of rural residents are not infringed upon.

To sum up, improve the financial infrastructure and information technology construction is one of the important tasks of rural revitalization, need the government, financial institutions, research institutions, enterprises and rural residents to work together to promote rural financial services and information technology construction substantive progress, inject new vitality and power for rural revitalization.

5.2. Build Characteristic Financing Platforms Around Farmers and Enterprises to Carry Out Characteristic Services

Building characteristic financing platforms and providing characteristic services around farmers and enterprises is an important measure to promote rural revitalization and support agricultural and rural development. In this process, it is necessary to give full play to the role of financial institutions, governments, enterprises and farmers, and work together to promote the construction and services of characteristic financing platforms.

Establish an agricultural characteristic financing platform. Agriculture is an important pillar of rural economy, and the establishment of agricultural characteristic financing platform can meet the financing needs of farmers through characteristic financial products and services related to agricultural production. Through agricultural insurance, agricultural credit and rural cooperatives, financing support can be provided with farmers to help them improve their agricultural production level and increase their agricultural income.

Secondly, the establishment of rural enterprises characteristic financing platform. Supporting the development of rural enterprises is an important part of rural revitalization, and the establishment of a characteristic financing platform for rural enterprises can provide financing support for rural enterprises and promote their development and growth. We can provide diversified financing channels and services for rural enterprises by setting up rural enterprise development funds, promoting rural enterprise bonds, and guiding financial institutions to increase credit support for rural enterprises.

We will promote financial innovation and provide personalized services. In the process of building characteristic financing platforms, it is necessary to constantly promote financial innovation and provide personalized financial services according to the different needs and characteristics of farmers and enterprises. Credit loans, mortgage loans, guaranteed loans and other ways can meet the financing needs of different farmers and enterprises, help them solve the capital problems, and promote economic development.

In addition, strengthen the popularization and training of financial services. In the process of establishing characteristic financing platforms, it is necessary to strengthen the popularization and training of financial knowledge for farmers and enterprises, and improve their financial literacy and financing awareness. We can help farmers and enterprises to better understand financial products and services and improve their financial participation and ability by conducting financial knowledge publicity, holding financial training courses and establishing financial service hotlines.

5.3. Innovative Design of Financial Products and Services under the New Financial Needs of Economic Subjects

With the diversification of economic subjects and the continuous development of the financial market, the demand of economic subjects for financial products and services is also constantly evolving. In order to meet the new financial needs of economic subjects, financial institutions need to constantly innovate and design financial products and services to provide more personalized and diversified financial support.

For small and micro businesses and self-employed, they usually face the shortage of funds and financing difficulties. Therefore, financial institutions can innovate and design small loan products, lower the financing threshold, simplify the approval process, and provide more flexible repayment methods to meet the financing needs of small and micro enterprises and self-employed operators. At the same time, credit loans, unsecured loans and other products for small and micro enterprises can be launched to provide them with more convenient financing services.

For emerging industries and innovative enterprises, they usually need more innovative financial products and services to support their development. Financial institutions can launch venture capital, equity financing, scientific and technological innovation loans and other products to provide financial support for emerging industries and innovative enterprises, and help them achieve technology upgrading, product innovation and market expansion. At the same time, financial derivatives trading, equity-based crowdfunding and other services can be carried out to provide more diversified financial support for emerging industries and innovative enterprises.

For rural economy and rural revitalization, financial institutions can innovate and design rural financial products and services to support the development of rural industries and increase farmers' income. Agricultural insurance, agricultural credit, rural e-commerce financial services and other products can be launched to provide all-round financial support for farmers and help them improve the level of agricultural production and increase agricultural income. At the same time, it can promote the inclusion of rural finance, provide more convenient financial services, and promote the coverage and popularization of rural financial services.

Financial institutions can also introduce more intelligent and convenient financial products and services through combining fintech innovation. Big data, artificial intelligence, block chain and other technologies can be used to design intelligent risk control systems, intelligent investment consulting services, and intelligent payment products, so as to provide more intelligent financial experience for economic entities, and improve the efficiency and convenience of financial services.

In order to meet the new financial needs of economic subjects, financial institutions need to constantly innovate and design financial products and services to provide more personalized and diversified financial support. Through the innovative design of financial products and services, it can better meet the financing needs of the economic subjects, and promote the development of the economic subjects and the stable growth of the economy.

6. SUM UP

Rural revitalization in poverty-stricken areas is an important part of China's poverty alleviation and development cause, and also a key link in realizing the goal of building a moderately prosperous society in an all-round way. Financial support plays a crucial role in the implementation of the rural revitalization strategy.

To identify the potential of rural revitalization in poverty-stricken areas, it is first necessary to establish a sound evaluation index system. This index system should include economic development indicators, social development indicators, resources and environmental indicators and other indicators, so as to fully reflect the potential and characteristics of rural revitalization in poverty-stricken areas. Through field research and data collection in the poverty-stricken areas, the industrial structure, resource endowment and population distribution of the poverty-stricken areas are analyzed, so as to provide data support for potential identification. At the same time, big data, artificial intelligence and other technologies are used to conduct in-depth analysis of the data and tap into the potential of rural revitalization in poverty-stricken areas.

Through potential identification and precise support, the development of rural revitalization in poverty-stricken areas can be better promoted. Financial institutions play an important role in rural revitalization in poverty-stricken areas. It is necessary to innovatively design financial products and services according to the actual situation and needs of poverty-stricken areas, so as to provide precise financial support for poverty-stricken areas. At the same time, the government also needs to introduce relevant policies to support financial institutions in the financial poverty alleviation work in poverty-stricken areas, and jointly promote the realization of rural revitalization in poverty-stricken areas.

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