ISSN: 2688-9323

Research on the Coupling and Coordinated Development of Inclusive Finance and Rural Industrial Prosperity: A Case Study of Anhui Province

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Abstract

Rural revitalization provides goal orientation for the rural financial system, and finance solves the problem of "where does the money come from" for the prosperity of rural industries. The two form a coupled whole, that is, the coupled system of inclusive finance-rural industry prosperity. This paper selects the data of Anhui Province from 2015 to 2020 as a sample, according to the connotation of the prosperity of rural industries and inclusive finance, scientifically constructs a comprehensive indicator system for the supply of inclusive finance and the prosperity of rural industries, and uses the entropy method to carry out infinite rigidity analysis of various indicators. In order to eliminate the influence of dimensions, the weight of each indicator of the prosperity of rural industries and the inclusive finance subsystem is calculated by SPSSAU software. The research shows that agricultural production efficiency is the biggest aspect that affects the prosperity of rural industries; from 2015 to 2020, the coupling and coordination degree between the supply of inclusive finance and the prosperity of rural industries in Anhui Province has steadily improved, and it has gradually transitioned from serious imbalance to benign coupling and coordination. After 2018, the composite system is in a relatively lagging type of financial inclusion, and there is a problem of insufficient financial inclusion. It is proposed to guide financial funds to promote the improvement of rural production efficiency as the focus of inclusive finance to support the prosperity of rural industries, promote the improvement of rural marketization and technology, and form a benign interaction between inclusive finance and the prosperity of rural industries.

Keywords

Inclusive Finance; Industrial Prosperity; Entropy Method; Coupling Coordination.

1. Introduction and Literature Review

At present, the focus of China's work on agriculture, rural areas and farmers has shifted from poverty alleviation to comprehensively promoting the rural revitalization strategy. The rural revitalization strategy has not only become another major strategy to solve the "Sannong" problem after the construction of new rural areas, but also the main social contradiction in the new era. An important measure to resolve unbalanced and insufficient development after the change. Rural revitalization involves many aspects such as rural politics, economy, culture, society, ecological civilization, and farmers' well-being, and specifically covers five overall goals, including industrial prosperity, ecological livability, rural civilization, effective governance, and a prosperous life. The rural strategy is proposed to solve the problem of insufficient and unbalanced urban and rural development, and the purpose is to promote the development of rural economy. Rural industry revitalization is the core of rural revitalization. Therefore, to achieve rural revitalization, we must realize the revitalization and development of rural industries. Only when the industry is prosperous can the goal of a prosperous life for farmers

ISSN: 2688-9323

be realized. According to the goals of the rural revitalization strategy, to achieve comprehensive rural revitalization by 2050, the rural revitalization strategy will inevitably require stable financial support to continue for more than 20 years, and capital elements need to sink to the countryside. According to the general theory of economic growth and development economics, the implementation of the rural revitalization strategy requires the input of various production factors, of which the financial capital factor is the most basic and one of the most dynamic factors. Therefore, in order to better promote the rural revitalization strategy, it is necessary to give full play to the important role of inclusive finance. In 2005, inclusive finance was mentioned for the first time. "Inclusive" means that financial services have a wide range of coverage, and their service targets are all social classes. "Benefits" shows that it has the function of benefiting and facilitating the people, especially providing convenient and sustainable financial services for areas with weak will, such as "agriculture, rural areas and farmers" and small and micro enterprises. Inclusive finance provides a solution to the problem of unbalanced and insufficient development in my country's financial sector, which is essentially in line with my country's rural revitalization strategy. Finance plays an important role in promoting rural development. At present, the development of my country's rural industries requires not only financial support for agriculture, but also the inflow of financial capital to help rural industries thrive.

Rural revitalization is not a phenomenon unique to my country. From a global perspective, this process has also occurred in Western developed countries and some developing countries, and at least in-depth research has been carried out at the academic level. Rural revitalization in Western countries is mainly aimed at the phenomenon of rural recession (Ojo and Hairul, 2013). Developed countries such as the United States, Japan, Germany, and emerging economies such as India and South Africa have experienced or are experiencing rural recession. Therefore, Liu and Li (2017) pointed out that rural recession has become a global phenomenon, not an isolated case, and the wave of urbanization should be promoted in concert with rural revitalization. Foreign scholars have discussed the driving factors and the main role of rural revitalization, focusing on innovative policies, regional coordination, government-enterprise cooperation and other elements, and pointed out that the main body of rural revitalization should be government agencies and civil society organizations. From the domestic situation, although we are concerned about the impact of financial development on rural revitalization, from the perspective of the continuity of research, rural revitalization can be regarded as the sublimation and continuation of rural economic development, and relevant research has formed a certain system and more abundant. However, unlike foreign countries, the starting point of my country's rural revitalization is not rural recession, but the inevitable requirement of promoting coordinated development, building a modern economic system and building a well-off society in an all-round way in the new era. In this regard, the existing literature focuses on theoretical discussions on the theoretical logic, scientific connotation, strategic positioning, essential problems, and realization paths of rural revitalization. Liao Cairong and Chen Meiqiu (2017) analyzed the logical connotation and realization path of rural revitalization, and put forward the strategic thinking of "three rural" work in the new era, the people-oriented strategic subject, and the diversified strategic content. Logical connotation, as well as specific paths such as top-level design, institutional supply, relying on the main body, and flow of elements. Huang Zuhui (2018) pointed out the direction for accurately grasping the rural revitalization strategy from the perspectives of grasping the relationship between rural revitalization and urbanization, the connotation of the "Twenty Words" policy, and coordinating the implementation path. Zhang Hui (2020) believes that the fundamental motivation for the implementation of the rural revitalization strategy is the integrated development of urban-rural relations, the fundamental goal is to accelerate the modernization of agriculture and rural areas, the fundamental measure is to establish a mechanism for

ISSN: 2688-9323

integrated urban-rural development, and the fundamental purpose is to share the fruits of development among farmers. (2020) traced the historical continuation of rural revitalization from a historical perspective, and pointed out that the implementation of the rural revitalization strategy is an inevitable historical choice to realize the Chinese dream; from a theoretical perspective, they discussed that the theoretical context of rural revitalization follows Marxism The theory of rural development and the relationship between urban and rural areas proposes that the implementation of the rural revitalization strategy should improve the rural governance system and walk out of the rural revitalization path of self-governance, rule of law, and rule of virtue. Regarding the support of rural revitalization by inclusive finance, through the study of relevant literature, it is found that inclusive finance plays an important role in improving farmers' income level and promoting the development of rural industries. Tian Jie and Tao Jianping (2012) found that inclusive finance can effectively improve the income level of farmers; Wang Xiuhua (2014) took the ownership, usage, and cost rationality of financial services as the research objects, and established a comprehensive rural universal financial system. The comprehensive index of inclusive finance in my country empirically analyzes the correlation between the level of rural inclusive finance and the income distribution gap in China. The results show that the improvement of the level of rural inclusive finance will improve the economic development of the region. Xu Mingwei et al. (2018) believe that inclusive finance can effectively improve rural living standards. In terms of quantitative research, Cai Xing et al. (2019) found through empirical research that financial development has a significant positive effect on rural revitalization, as well as a threshold effect; Xiong Zhengde et al. (2021) explored its impact on the breadth and depth of inclusive finance. The influence of rural economy, culture and social development.

By combing the existing literature, it can be seen that from the perspectives of inclusive finance and economic growth, urban-rural income gap and rural development, inclusive finance enables rural residents to obtain financial support, thereby promoting the development of rural industries, and further improving Therefore, the development of inclusive finance has a positive effect on rural development, which plays an important reference role for the study of inclusive finance and the prosperity of rural industries in this paper.

2. Construction of the Coupling and Coordinated Development Model of Inclusive Finance and Rural Industry Prosperity

The fundamental purpose of the rural revitalization strategy is to solve the problem of unbalanced urban and rural development, which is related to the national economy and people's livelihood, by revitalizing the economic development of agriculture. Inclusive finance plays a vital role in promoting rural economic growth. Inclusive finance and industrial prosperity under the rural revitalization strategy are important elements of rural economic development. The effective combination of the two is an important engine for rural economic development. . Industrial prosperity provides goal orientation for the rural financial system, and finance solves the problem of "where does the money come from" for the prosperity of rural industries. The two form a coupled whole, that is, the coupled system of inclusive finance-industrial prosperity.

(1) Coupling and Coordinated Evolution Mechanism of Inclusive Finance and Rural Industry Prosperity

The supply of inclusive finance and the prosperity of rural industries form a composite system. Inclusive finance supports the development of rural industries through the design of cash flow and funds. The development of rural industries will generate profits, and the return of funds promotes the development of inclusive finance, forming a mutually reinforcing cycle. system.

(2) Coupling coordination degree model

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2.1. Comprehensive Evaluation Model

The comprehensive evaluation model is used to measure the supply and industrial prosperity of Anhui's inclusive finance, as follows:

$$U_1=\sum_{i=1}^{n} a_{ij}X'_{ij} \tag{1}$$

$$U_2=\sum_{i=1}^{n} b_{ij}\,X'_{ij} \tag{2}$$

Among them, and are the financial inclusion and industrial prosperity, respectively, and are the weights of the j indicators in the ith year.

2.2. Coupling Model

Coupling is a phenomenon in which multiple systems or movement modes influence each other through interaction and thus combine with each other. This paper establishes a coupling degree model of inclusive financial supply and ecological livability, as shown in the formula:

$$C=\left\{\frac{U_1\times U_2}{\left(\frac{U_1+U_2}{2}\right)^2}\right\}^{\frac{1}{2}} \tag{3}$$

Coupling degree C∈[0, 1]. The closer C is to zero, the minimum coupling degree, the less coordinated the two systems are, and they are in a disordered state. When C is closer to 1, the coupling degree of the two subsystems is the highest, indicating that the system has played a role of 1+12 , the two are in an orderly state.

2.3. Coupling Coordination Degree Model

When the comprehensive sequence parameters of inclusive financial supply and ecological livability subsystems are close in value and are all at low values, the result may have a high degree of coupling, which will lead to misjudgment. The degree of coupling cannot reflect whether the systems are low-level mutual restraint or high-level mutual promotion. Therefore, in order to scientifically reflect the coupling effect of financial inclusion and ecological livability, it is necessary to construct a development model of coupling coordination degree. The coupling coordination degree formula is calculated as:

$$D=\sqrt{C\times T} \tag{4}$$

$$T=aU_1\times bU_2 \tag{5}$$

In the formula, D is the coupling coordination degree, C is the coupling degree, a and b are the contribution shares of the two subsystems, and T is the comprehensive coordination index between the two systems. In this paper, the two systems of inclusive finance and ecological livability support and interact with each other, Therefore, a and b are taken as coupling coordination degrees of 0.5 and 0.5, respectively. Referring to the division level of coupling coordination degree in previous papers, the coupling degree is divided into the following ten intervals: 0<D<=0.1 is extreme misalignment, 0.1<D<=0.2 is severe misalignment, 0.2<D<=0.3 is moderate misalignment, 0.3<D <=0.4 is mild dissonance, 0.4<D<=0.5 is close to dissonance, 0.5<D<=0.6 is barely coordinated, 0.6<D<=0.7 is primary coordination, 0.7<D<=0.8 is moderate coordination, 0.8<D<=0.9 is moderate coordination Good coordination, 0.9<D<=1 is high-quality coordination.

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Table 1. Classification standard of coupling coordination degree

Coupling coordination degree D value range	Coordination level	Coupling coordination degree
(0.0~0.1)	1	Extremely misaligned
[0.1~0.2)	2	Severe imbalance
[0.2~0.3)	3	Moderate imbalance
[0.3~0.4)	4	Mild disorder
[0.4~0.5)	5	On the verge of disorder
[0.5~0.6)	6	Barely out of balance
[0.6~0.7)	7	Primary offset
[0.7~0.8)	8	Moderate coordination
[0.8~0.9)	9	Good coordination
[0.9~1.0]	10	High quality coordination

Construction of a coordinated evaluation index system for the coupling of inclusive financial supply and ecological livability.

The coupling coordination model of inclusive financial supply and industrial prosperity defines the level of coordinated development between the rural economic subsystem and the rural revitalization subsystem as the coupling coordination degree of the two systems, and a coupling coordination degree model including the two subsystems can be constructed. In order to scientifically measure the level of industrial prosperity, this paper establishes a comprehensive measurement index system for the subsystems of inclusive finance and industrial prosperity. The index system of inclusive finance is characterized by service coverage, availability, and satisfaction. In this paper, considering data availability, 12 indicators are selected to comprehensively reflect the supply level of inclusive finance. The financial coverage rate is represented by the number of banking institutions per 10,000 people, the number of insurance institutions per 10,000 people, and the number of new rural financial institutions per 10,000 people. The availability of financial services It is characterized by the growth rate of agriculture-related loans, the growth rate of small and micro enterprise loan balances, insurance density, insurance depth, and infrastructure agriculture-related loans. Satisfaction with financial services is represented by the credit filing rate of rural households and the credit filing rate of small and micro enterprises. With the advancement of the rural revitalization strategy, the connotation of rural revitalization continues to expand, and the indicator system for industrial prosperity is gradually enriched. The text takes into account the scientific nature, availability, and rationality of data, and refers to the research results of existing literature. Industrial prosperity is reflected by "two highs", namely high agricultural efficiency and high agricultural investment, and "two modernizations", namely agricultural marketization and agricultural science and technology. The per capita GDP, per capita grain output, and agricultural labor productivity are selected to reflect high agricultural efficiency, the total power of agricultural machinery and the investment in fixed assets of rural households are used to reflect high agricultural investment, the commodity rate of agricultural products is selected to reflect agricultural marketization, and the proportion of scientific and technological agricultural products is selected to reflect Agricultural technology.

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Table 2. Measurement of the Coordinated Development Level of Inclusive Finance Supply and Industrial Prosperity in Anhui Province

system layer	expression layer	Indicator layer
Inclusive finance	financial coverage	Number of bank branches per 10,000 people
		Number of insurance institutions per 10,000 people
		Number of new rural institutions per 10,000 people
		There are small rural financial institutions per 10,000 people
	Availability of financial services	insurance density
		Insurance depth
		Infrastructure Agriculture-related Loans
		Agricultural loan growth rate
		Growth rate of loan balance of small and micro enterprises
	Financial Services Satisfaction	Farmer credit file establishment rate
		Small and micro enterprise credit filing rate
		Financial Consumer Complaint Handling Rate
Industry is booming	agricultural efficiency	GDP per capita
		per capita food production
		agricultural labor productivity
		agricultural total factor productivity
	agricultural investment	total power of agricultural equipment
		Rural farmers' fixed asset investment
	rural marketization	agricultural commodity rate
		Rural household credit loan non-performing rate
		The rate of farmers participating in cooperative economic organizations
	Agricultural science and technology	Proportion of scientific and technological agricultural products
		Contribution rate of agricultural science and technology progress

This paper selects the data of Anhui from 2015 to 2020. Data sources include Anhui Statistical Yearbook, Anhui National Economic and Social Development Bulletin, Anhui Regional Financial Market Development Annual Report, EPS database, and wind database.

(1) Data standardization

Since the different dimensions of each data will cause deviations in the analysis results, before the coupling coordination degree analysis, the variables should be subjected to infinitely stiffened data processing, that is, the positive indicators and negative indicators are calculated by formula (6) and formula (7) respectively. Standardize the metrics.

Positive indicator:

$$U_i=\frac{X_i-Min_i}{Max_i-Min_i} \tag{6}$$

Negative indicator:

$$U_i=\frac{Max_i-X_i}{Max_i-Min_i} \tag{7}$$

In order to avoid the situation that the data of individual years is 0 by applying range standardization to the data, the intercept term is added to the formula by shifting the data, as shown in Equation (8) and Equation (9).

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Positive index:

$$U_i=\frac{X_i-Min_i}{Max_i-Min_i}\times 0.99+0.01 \quad (8)$$

Negative index:

$$U_i=\frac{Max_i-X_i}{Max_i-Min_i}\times 0.99+0.01 \quad (9)$$

(2) Entropy method

Entropy is a physical measurement unit. The entropy method is to judge the utility value of each system by the information entropy of each indicator, and determine the weight by the degree of association. There are m programs to be evaluated and n evaluation indicators, forming the original indicator evaluation matrix = (X_{ij})m×n. where is the value of the jth index of the ith plan, calculate the weight of the ith plan under the jth index according to formula (10), calculate the index difference coefficient as shown in formula 12, and finally calculate the index weight (formula 13).

$$p_{ij}=x_{ij}/\sum_{j=1}^{n} x_{ij}= \quad (10)$$

Calculate the difference degree of information covered by the index according to Equation 6.

$$e_i=-(\frac{1}{lnn})\sum_{j=1}^{n} p_{ij}\ln p_{ij} \quad (11)$$

Table 3. The results of calculating the weight of the supply index of inclusive finance in Anhui Province by the entropy method

system	index	Information entropy value e	Weight coefficient w
Inclusive financial supply	Number of bank branches per 10,000 people	0.8157	7.47%
	Number of insurance institutions per 10,000 people	0.8433	6.35%
	Number of new rural institutions per 10,000 people	0.809	7.74%
	There are small rural financial institutions per 10,000 people	0.8611	5.63%
	insurance density	0.8247	7.11%
	Insurance depth	0.8485	6.14%
	Infrastructure Agriculture-related Loans	0.7196	11.36%
	Agricultural loan growth rate	0.7837	8.77%
	Growth rate of loan balance of small and micro enterprises	0.74	10.54%
	Farmer credit file establishment rate	0.8143	7.52%
	Small and micro enterprise credit filing rate	0.6185	15.46%
	Financial Consumer Complaint Handling Rate	0.8539	5.92%

Calculate the index difference coefficient

$$g_i=1-e_i \quad (12)$$

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Finally calculate the index weight (equation 13)

$$W_i = g_i / \sum_{i=1}^{m} g_i \quad (13)$$

The weights of each indicator of the composite system of inclusive financial supply and industrial prosperity calculated using Equation 8 are shown in the table 3.

Table 4. The results of calculating the weight of the industrial prosperity supply index in Anhui Province by the entropy method

system	index	Information entropy value e	Weight coefficient w
Industry is booming	GDP per capita	0.8231	9.52%
	per capita food production	0.8362	7.63%
	agricultural labor productivity	0.7324	8.32%
	agricultural total factor productivity	0.7149	9.32%
	total power of agricultural equipment	0.8612	10.94%
	Rural farmers' fixed asset investment	0.7927	11.72%
	agricultural commodity rate	0.8324	7.65%
	Rural household credit loan non-performing rate	0.6983	8.38%
	The rate of farmers participating in cooperative economic organizations	0.8124	9.32%
	Proportion of scientific and technological agricultural products	0.7625	11.23%
	Contribution rate of agricultural science and technology progress	0.8251	5.97%

There are a total of 4 first-level indicators and 11 second-level indicators in the industrial prosperity, of which agricultural efficiency accounts for 34.79% of the weight, which is the largest weight, and is the most important aspect affecting the industrial prosperity in rural areas.

Table 5. The comprehensive level of the composite system of inclusive finance and industrial prosperity in Anhui Province

years	Inclusive financial supplyU_1	Rural industries thriveU_2
2015	0.1867	0.1 5 31
2 016	0.3048	0.2926
2017	0.6031	0.5417
2018	0.6165	0.6342
2019	0.7677	0.872
2020	0.79	0.895

Using the combination of weights of various indicators, the comprehensive level sum of inclusive finance supply and the prosperity of rural industries can be calculated. The calculation results are shown in Table 4. According to the relative differences of subsystems, the development pattern of the composite system can be divided into three types. When $U_1 < U_2$, the supply of inclusive finance is relatively lagging, that is, the rapid development of rural industries, which greatly promotes the supply of inclusive finance, and the contribution of inclusive finance to the prosperity of rural industries is relatively small. When $U_1 = U_2$, the

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supply of inclusive finance and the prosperity of rural industries are completely synchronized, and the degree of interaction between the two is exactly the same, which is not covered in this paper. When U_1>U_2, the industrial prosperity is relatively lagging type, that is, the development of inclusive finance supply is relatively fast, and the prosperity of rural industries is not enough to promote the supply of inclusive finance.

Combining with Table 4, the subsystems of inclusive finance supply and rural industry prosperity have both increased from 2015 to 2019, and the rate of increase is obvious, indicating that the subsystems promote each other. The supply of inclusive finance slowed down from 2017 to 2018. After 2017, the comprehensive level of the industrial prosperity subsystem caught up with the supply of inclusive finance. The prosperity of rural industries had a greater impetus and contributed more to inclusive finance. In the relatively lagging type of inclusive finance supply, there is a problem that the supply of inclusive finance is insufficient to support the prosperity of the industry.

(3) Measurement of the coordinated development level of the supply of inclusive finance and the prosperity of rural industries

Using the comprehensive level of Anhui Inclusive Financial Supply Subsystem and Rural Industry Thriving Subsystem, the coupling and coordination degree of the composite system is calculated.

Table 6. The degree of coupling and coordination of the composite system of inclusive financial supply and industrial prosperity in Anhui Province

years	Coupling C value	Coordination index T value	Coupling coordination degree D value	Coordination level	degree of coupling coordination
2015	1	0.01	0.1	2	Severely disordered
2016	1	0.215	0.4 64	5	on the verge of dysregulation
2017	0.966	0.566	0.7 39	8	Intermediate Coordinator
2018	0.997	0.682	0.825	9	well coordinated
2019	0.999	0.734	0.856	9	well coordinated
2020	1	0.751 _	0.867	9	well coordinated

When the comprehensive sequence parameters of inclusive finance supply and rural industrial prosperity subsystem are close to each other and are all at low values, the result may be a phenomenon of high coupling degree. The coupling degree can only reflect industrial prosperity and inclusive financial supply. The degree of dependence of the connection cannot reflect whether the systems are low-level mutual restraint or high-level mutual promotion, and misjudgment will occur. It can be seen from Figure 5 that although the coupling degree C value has reached the highest value, the coordination index T value is very low, rising from 0.01, and the benign coupling degree of the two systems is not high. Judging from the D value of the coupling coordination degree, from 2015 to 2020, the coupling coordination degree between the supply of inclusive finance and the prosperity of the industry has continued to rise, and it has gradually transitioned from the stage of serious imbalance to good coordination. The growth rate was obvious in 2015-2016, and the growth rate slowed down after 2018, and there is still a certain distance from high-quality coordination.

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3. Policy Recommendations

(1) Strengthen technical learning and improve the quality of farmers. In the process of developing rural economy, there are many unstable factors. In the process of rural economic development, in the face of harsh conditions, promoting advanced agricultural technology is the only way to avoid risks. Regularly carry out relevant agricultural technical guidance and face-to-face practice. Let farmers learn technical theories and master the latest production technologies and methods, so as to promote the development of rural industrial economy. In addition, in order to meet the needs of the ever-changing market environment, farmers must change their thinking and concepts, update their thinking and methods of agricultural development, and use the latest scientific production technology to make their land more profitable and create greater value.

(2) Expand the coverage of inclusive financial service outlets and realize the connection between traditional finance and the Internet industry. For some rural areas with low network coverage, the government should introduce targeted policies and increase investment to expand network coverage. In the infrastructure construction of digital finance, the government should cooperate with other relevant departments to make capital investment to jointly promote the full coverage of mobile networks and communication systems in rural areas. In addition, the government can also provide certain financial subsidies to farmers who install wireless networks to reduce the cost of digital finance development in rural areas, provide farmers with the convenience of digital finance to develop industries, and actively guide and help farmers to obtain digital financial services. At present, the government should increase its energy and focus on the backward or blank areas in the development of inclusive finance, collect information through the carrier of mobile phones and the Internet, and improve the penetration of financial services at the geographic level. The first is to use characteristic industries or specific areas as demonstrations, and to promote the use of non-cash payments such as mobile phone payments to increase. The second is to introduce artificial intelligence and blockchain technology, actively explore the development and application of blockchain and artificial intelligence technology, provide customers with peer-to-peer financial asset transfer and transaction services, reduce the operating costs of the entire financial industry, and thus break through traditional poverty alleviation mode to improve poverty alleviation efficiency.

Expand the scope of loan collateral At present, the scope of rural financial credit collateral is relatively small, which reduces the approval rate of farmers' loans. Therefore, credit institutions should strive to innovate collateral and expand the scope of loan collateral, such as livestock, agriculture and forestry, and land contract rights. Some special loan methods can also be adopted according to the specific local conditions, such as crop harvest and accounts. Compared with large-scale banks, rural commercial banks have weaker risk tolerance and are greatly affected by the downturn of the macro economy. They should actively pay attention to the economic policies issued by the state and regulatory authorities, and actively respond to the possible systemic risks and irregularities of banks. Systemic risks, urge bank risk management departments to supervise in strict accordance with the requirements, and enhance the ability to resist risks. At the same time, banks should pay attention to the introduction of young people with high-quality skills when recruiting staff, focus on cultivating credit personnel's awareness of risk prevention and farmers' credit product rating awareness, study various national regulatory regulations, and establish a credible and reliable team. credit team. Before taking out a loan, the bank should try its best to confirm the validity of the guarantee and strictly examine whether there are mutual guarantees and joint guarantees. Monitor risks to prevent problems before they occur.

ISSN: 2688-9323

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