

Benefiting Enterprises and Benefiting the People, Making Good Use of Bridging Funds to Ignite the "New Engine" of Rural Revitalization

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Abstract

Since 2016, Yuexi County has resolutely implemented the decisions and arrangements of the central and provincial cities and counties, conscientiously implemented the tasks of the integration of financial agriculture-related funds, focused on the objectives and requirements of "keeping the bottom line, grasping development, and promoting revitalization", took the management and use of the bridging funds as an important guarantee for consolidating the achievements of poverty alleviation and comprehensively promoting rural revitalization, and managed the funds with high standards and strict requirements to build momentum for rural revitalization. Yuexi adheres to the strategic deployment of "building a county with ecology, strengthening industry, and prospering the county with culture and tourism" and the strategic positioning of building "two districts and two places", aiming at key areas, locking key projects, carrying forward the spirit of "staring, sticking, and seizing", making scientific decisions, carefully implementing, and promoting high-quality industrial development.

Keywords

Connecting Funds; Yuexi County; Rural Revitalization.

1. Introduction

As an important component of the economic development of Yuexi County, it is of great practical significance to explore the use of bridging funds in Yuexi County, the once state-level poverty-stricken county, to promote the realization of the goal of rural revitalization. Use the "bridging funds" to change the emergency "blood transfusion" of industrial projects into sustainable "hematopoiesis", and promote the collective economy of industrial projects. Improve the infrastructure and "build the foundation" to help the continuous improvement of the rural landscape; "Manage" bridging funds and promote the work of bridging funds projects in a scientific and efficient manner.

Since 2021, Yuexi County has been in strict accordance with the requirements of the central, provincial and municipal government for bridging funds projects, focusing on consolidating and expanding the achievement of poverty alleviation and the effective goal of rural revitalization, and has been continuously providing "real gold and silver" for the implementation of the project, promoting "hematopoiesis" with "blood transfusion", promoting the transformation of capital expenditure from general coverage to target to policy implementation, and extending the project dividend from "enriching the people" to "strengthening the village", Give full play to the overall benefits of bridging funds. Control the use and effectively improve the capital efficiency. Adhere to the accurate and effective use of funds as a powerful tool to promote project construction and high-quality development, and strive to improve the efficiency of the use of funds. Strictly implement the rigid requirement of "transition period" bridging funds and agriculture-related capital investment only increasing but not decreasing. In 2021, Yuexi

County approved a total of 235.03 million yuan of rural revitalization bridging subsidy projects, including 136.71 million yuan of industrial project funds, accounting for 58.17% of the total.



Figure 1. Two or more references

Based on this, this research report, on the basis of analyzing the significance of the rural revitalization strategy for Yuexi's financial development, focuses on how to further improve the utilization rate of the bridging funds and how to form a more powerful "joint fist" for the overall integration of funds in the context of rural revitalization. The overall planning and integration of the investment of financial agriculture-related funds provides a solid financial guarantee for consolidating and expanding the results of poverty alleviation and promoting rural revitalization, effectively improving the infrastructure construction of rural roads, water conservancy, drinking water, farmland construction, rural tourism and other industries in Yuexi, and injecting fresh water into the development of tea, mulberry, fruit, medicine, vegetables and other industries.

2. Basic Situation of Yuexi County

Yuexi is located in the hinterland of the Dabie Mountains and the southwestern border of Anhui Province. It crosses the Yangtze River and Huaihe River basins and borders Hubei Province. It was named after "suitable for living in the west of Qianyue". In 1936, the border of Qianshan, Huoshan, Taihu and Shucheng counties was divided and established. With a total area of 2372 square kilometers, it has jurisdiction over 24 towns, 182 administrative villages, 6 communities and 1 provincial development zone, with a population of 411000. First, the important birthplace of Dabie Mountain spirit. There were party activities in 1924 and the party organization was established in 1927.

During the Agrarian Revolution, Yuexi was an important part of the revolutionary base in Hubei, Henan and Anhui. The Red 34 Division was established here, the Red 25 Army was stationed here, the Red 11 Army and the Red 27 Army fought here, and the Red 28 Army was rebuilt here. In the war years, the number of martyrs and victims killed in Yuexi reached 40000, accounting for a quarter of the population at that time. Martyr Wang Buwen, the first secretary of the CPC Anhui Provincial Committee, was one of the outstanding representatives. The second is the innovative place of the "two mountains" theory practice in China. The forest coverage rate of the whole county is 77.33%, and there are more than 2160 species of animals and plants, which are known as "natural garden", "natural oxygen bar" and "species gene pool". Within the territory, there are thousands of peaks competing for beauty and thousands of valleys competing for flow. The average altitude is 600 meters, and there are 69 peaks over kilometers. The highest altitude in the territory is 1755 meters, which is the second peak of the Dabie Mountains. Sikong Mountain is the birthplace of Chinese Zen culture, and is called "the first mountain of Chinese Zen" by Mr. Zhao Puchu. It has 2 national nature reserves and 5 national 4A scenic spots. It is a national key ecological functional area, national ecological county and

national ecological civilization construction demonstration county. Third, the production, processing and supply of green agricultural products in the Yangtze River Delta.

Develop 850000 mu of characteristic agricultural and forestry industrial bases such as tea, mulberry, vegetable, fruit and medicine, have 6 Chinese well-known trademarks and 4 national geographical indication protection products, Yuexi Cuilan has become a national gift tea, alpine vegetables have been supplied to the "Gulf of Aden" convoy fleet, organic black pork has been directly supplied to the Shanghai World Expo, mulberry paper has been introduced into the Forbidden City, handicrafts have been introduced into more than 30 countries, and more than 1000 kinds of authentic medicinal materials have been used. It is the home of famous tea in China, the home of sericulture in China The hometown of bamboo shoots in China, the hometown of green fruits and vegetables in China, and the famous city of handmade home textiles in China. Fourth, the revitalization of the old revolutionary base in the new era. In 2018, the province took the lead in poverty alleviation and lifting the hat. Major national strategies such as the revitalization of the old revolutionary base of the Dabie Mountains, the integration of the Yangtze River Delta, the Yangtze River Economic Belt, and the rise of the central region overlapped in Yuexi, and were successively listed in the municipal social governance pilot county, the digital economy pilot county, the rural governance pilot county, and the 5G construction demonstration county, forming a modern industrial system with big health, big data, and big cultural tourism as the first industries. Yuexi is the two-hour blending center of Wuhan Economic Circle and Hefei Economic Circle, and the four-hour geometric center of five provincial capital cities of Nanjing, Hefei, Zhengzhou, Wuhan, and Nanchang. The Liuqian and Yuewu express highways form a "cross" in the territory. The Lu'an-Anqing Railway under construction passes through the territory. The only national pilotless aircraft aviation pilot zone in the province is accelerating, and the "rail, bus and plane" three-dimensional transportation network is being formed.

3. The Integration of Bridging Funds (Poverty Relief Funds) and Agriculture-Related Funds has Achieved Remarkable Results

From 2018 to 2021, the county party committee and the county government will lock in the effective link between "poverty alleviation" and "rural revitalization" with the No. 1 document. The leading group for poverty alleviation and rural revitalization in the county implements the "double team leader" system. The main leaders of the county party committee and the county government act as the team leader, plan and deploy in person, and act as the "front-line commander". For each specific work, special organizations have also been set up to improve the policy system, improve the working mechanism, strictly implement the spirit of the superior documents, strengthen the organizational leadership, and carry out all work in an orderly manner.

3.1. Connect the Allocation and Use of Funds.

In 2020, our county received 126.85 million yuan of special poverty relief funds from the central government. 408 projects will be arranged for industrial development, infrastructure construction, employment training and rain and dew plan. Among them, there are 221 industrial projects with 52.5083 million yuan, accounting for 41.39% of industrial funds. Drive the poor households to steadily increase their income through income dividend, land transfer, employment, agricultural product sales, skill training and other ways; Drive the stable income increase of village-level collective. In 2021, our county will receive 73.5 million yuan of special poverty relief funds from the central government and 14.42 million yuan of rural revitalization funds, totaling 87.92 million yuan. 104 projects are arranged for industrial development and infrastructure construction. Among them, there are 60 industrial projects with a capital of 71.1 million yuan, accounting for 80.87%.

3.2. Integration of Agriculture-related Funds

A series of documents have been issued, such as the Implementation Measures of Yuexi County for the Overall and Integrated Use of Financial Funds Related to Agriculture, the Implementation Plan of Yuexi County for the Overall and Integrated Use of Financial Funds Related to Agriculture, the Management Measures of Yuexi County for the Integrated Use of Financial Funds Related to Agriculture, and the Use Plan of Yuexi County for the Overall and Integrated Use of Financial Funds Related to Agriculture, to provide policy guidance for the whole county to carry out the integration of funds related to agriculture.

In accordance with the requirements of poverty alleviation and rural revitalization goals, and in combination with the actual situation of the county, we will promote the integration of funds around the overall goal of "two unknowns, three guarantees and one security" in 2020. The accumulative integration of agriculture-related funds will be 480.02 million yuan, accounting for 72.76% of the 659.69 million yuan of agriculture-related funds included in the scope of integration, including: the integration of seven central-level projects, with funds of 276.21 million yuan, accounting for 64% of the 435.27 million yuan of funds included in the scope of integration; Five provincial-level projects were integrated, with a capital of 107.94 million yuan, accounting for 84% of the 128.55 million yuan included in the scope of integration; Three municipal and county projects were included in the scope of integration, with project funds of 95.87 million yuan and integration of 95.87 million yuan. It mainly includes 126.85 million yuan of central special poverty alleviation funds, 82.5 million yuan of provincial special poverty alleviation funds, 18.87 million yuan of municipal special poverty alleviation funds, 52 million yuan of county-level special poverty alleviation funds, and 19.98 million yuan of other agriculture-related funds. It is mainly used for industrial development, living security, infrastructure improvement, etc.

In 2021, it is planned to integrate 371.4297 million yuan of agriculture-related funds, accounting for 55.23% of 672.5733 million yuan of agriculture-related funds included in the scope of integration, including 6 central-level projects, with 194.0567 million yuan of funds, accounting for 56.11% of 345.8213 million yuan of funds included in the scope of integration; There are 4 provincial-level projects with a capital of 91.37 million yuan, accounting for 38% of the agricultural capital of 240749 million yuan included in the scope of integration; Three municipal and county projects were included in the scope of integration, with the agriculture-related funds of 86.03 million yuan and the integration of 86.03 million yuan. It is mainly used for industrial development, necessary infrastructure construction, social undertakings, etc.

3.3. Project Fund Management

First, high-quality construction of county-level project database. In accordance with the principle of "village declaration, township review, and county approval", fully respect the dominant position of the poor, widely solicit the opinions of the poor, actively accept the supervision of the masses, establish a county-level poverty alleviation project database and implement dynamic management. In 2021, on the basis of 2020, we will strictly control the entry policy and content of projects, standardize the entry elements of projects, implement the requirements of "three publicity and one announcement", determine 1040 entry projects, and declare 775.67 million yuan of rural revitalization subsidies.

Second, scientifically arrange and implement project funds. After the list of project libraries is summarized, the county poverty alleviation and development (rural revitalization) leading group organizes and holds a project demonstration meeting attended by the county's main leaders, the county's competent departments and the towns and townships. The main heads of the towns and townships report on the necessity, feasibility, implementation procedures, implementation period, fund allocation, performance objectives and other basic information of the project implementation item by item, and the departments make supplementary

explanations on the basis of on-site verification, Scientific demonstration of whether the project can be put into effect. Through the "three hall review", select and select poverty alleviation and rural revitalization projects, and approve the funds to projects with obvious expected benefits, mature implementation conditions and the people's urgent desire. To truly realize that the project follows the plan and the fund follows the project. Through the "three-hall review", we can really use the funds where they are most needed. The focus of the funds and projects will be shifted to the industries that can become rich and stable, and we will find a way to help the poor in Yuexi's characteristic industries, which is "big and small industries are connected, and long and short industries are complementary". In 2021, Yuexi County approved a total of 235.03 million yuan of rural revitalization linkage subsidy projects, including 136.71 million yuan of industrial project funds, accounting for 58.17%.

Third, the project fund management is standardized and efficient. Strictly implement "one plan, one method and three lists" to realize closed-loop management of "project - fund - performance". The unified project approval will be issued by the county poverty alleviation and development (rural revitalization) leading group, and the county finance will simultaneously issue the financial indicators to realize the "one funnel" downward. Standardize project implementation, implement "ten systems" management such as project approval system, bidding system, and project supervision system for engineering projects, determine five audit intermediaries through financial purchase service, and audit the final accounts in sections to solve the problems of untimely audit final accounts, slow fund allocation, and formal audit. Compact the responsibilities of the competent department, adhere to the principle that performance follows capital, and integrate the preparation, review, approval, monitoring and evaluation of performance objectives into the whole process of capital management; Regularly track and analyze the implementation of performance objectives, and timely correct early warning; Strengthen project supervision, transfer special classes, and realize full supervision coverage of the whole county.

4. Main Measures and Results of Revitalizing Rural Industrial Development

4.1. Promote the Establishment of Industrial Chain

Implement the industrial chain leader system, the industrial cluster leader system, and the industrial alliance leader system, and cultivate the first industrial clusters such as big health, big data, big culture and tourism. Focusing on ten characteristic industries, such as tea, mulberry, fruit, medicine, vegetables, and characteristic breeding, and aiming at the weak links of each industry, we should complement and strengthen the whole industrial chain of characteristic agriculture. An industrial chain implements the promotion mode of a county-level leader, a leading department, a special work class and a set of special policy support.

4.2. Cultivate the "Three Priority" Industries of Big Health, Big Data and Big Tourism

Yuexi has become the largest summer resort base for health care in East China, with a total annual output value of more than 10 billion yuan. Relying on the advantages of low summer temperature and good ecological environment, Shiguan Village, Shiguan Township, has vigorously developed alpine bamboo shoots and leisure and old-age care, and has embarked on a "cool economy" development path. The building rate of the whole village has reached 98%, with 82% of households owning cars, and the per capita income last year reached 16000 yuan. The big data center of Anqing City (Yuexi County) was built and listed as the pilot county for the development of digital economy in the city. Donghua Software, Netease and other companies settled in Yuexi. It has been included in the national all-region tourism

demonstration zone, and has created five national 4A scenic spots and 105 star-level farmhouses and homestays. In 2020, it will receive 7.75 million tourists and achieve a comprehensive tourism income of 4.7 billion yuan.

4.3. Vigorously Develop Characteristic Agriculture

As a whole, the poverty alleviation and rural revitalization at the current stage will be carried out, and the industrial poverty alleviation of poor households and the cultivation and development of leading industries and advantageous industries in the county will be comprehensively considered, so as to promote the "four belts and one self" industrial poverty alleviation model. The county has developed a total of 174000 mu of tea, 75000 mu of mulberry garden, 145500 mu of alpine vegetables, 288000 mu of forest and fruit base, 230000 mu of authentic medicinal materials, and 86000 heads (pigs) of Yuexi black pig year. Yuexi Cuilan, Yuexi Jiaobai, Yuexi Black Pig and Mulberry Paper have been recognized as national geographical indication protection products. Five agricultural product brands such as Yuexi Cuilan have won the title of China's famous trademark, and the income of characteristic industries accounts for more than 53% of the income of poor households. Alpine vegetables have been included in the demonstration establishment of the whole industrial chain of "one county, one industry (special)" of the Yangtze River Delta green agricultural products production, processing and supply base. While focusing on the characteristic industries, it has promoted the integration of three industries, extended the industrial chain, and the intensive processing of agricultural products and e-commerce have achieved rapid development.

4.4. Finance Supports the Development of Rural Industries.

First, the Implementation Plan of Yuexi County's Financial Assistance to Rural Revitalization was issued, and a leading group of financial service rural revitalization was established with the secretary of the county party committee and the head of the county as the group leader. All agriculture-related financial institutions should standardize the development of poverty alleviation micro-credit and ensure that poverty alleviation micro-credit "should be used up"; Mopai establishes a database of micro-enterprises to support new business entities and agriculture-related enterprises to drive farmers into the industrial value-added chain; Accurately serve agriculture and forestry characteristic industries, establish a smart government service platform, and deeply integrate the e-commerce function of the bank business platform to promote the development of characteristic industries. At present, the village-level financial service point established in Wangfan Village, Maojianshan Township has been widely praised by the masses. The second is to issue poverty alleviation micro-credit to support the industrial development of farmers. A total of 946.5789 million yuan of poverty-stricken microcredit was granted, and 27334 poverty-stricken households were helped. Among them, under the mode of "household loan and enterprise use", a total of 210.52 million yuan has been invested to help 5381 poor households, involving 54 business entities, bringing 6% of the annual fixed income of the loan amount to the poor households, and increasing the stable source of income; Under the mode of "household loan for household use", 7360.589 billion yuan has been invested, helping 21953 poor households, all of which are used for the development of aquaculture, planting and traditional Chinese medicine industries, and increasing the income of poor households by about 3000 yuan per year. The third is to innovate the "bancassurance model". Guoyuan Insurance Yuexi Branch and Yuexi Construction Bank actively explore and carry out policy mortgage loans. To provide Yuexi County Yueshashan Black Pig Breeding Professional Cooperative with policy pledge business for breeding sows, and CCB provided 1.5 million yuan loan for breeding enterprises through policy pledge. Fourth, carry out the business of "persuading farmers to lend" to ensure that the funds flow to the agricultural industry. A total of 370 million yuan of guaranteed loans were granted, benefiting 412 households, providing a solid financial guarantee for the cultivation and development of new agricultural business

entities, and opening up the "last mile" of financial service industry and industry-driven poverty alleviation.

4.5. Reasons for Problems

First, although this work is led by the financial department, the agriculture-related funds are mainly managed in blocks from top to bottom, and the central and provincial and municipal funds are still distributed according to the original channels, but the interests and rights of departments at all levels are difficult to pry, and the inter-departmental interests and rights game affects the integration effect. The funds take the form of "special projects+task list", the superior financial department issues the funds indicators, and the functional departments issue the task list. From the provincial level to the county level, the agriculture-related competent departments of governments at all levels tightly cover their existing rights and interests, whether it is the application for the establishment of agriculture-related projects, the allocation of funds, the change and adjustment, or the use and management of projects and funds. When the task list is issued, not only the guiding task and the binding task are issued, but also included in the assessment. For example, in May 2017, our county integrated 50% of the "provincial farmland water conservancy construction fund" of the water conservancy department with 15.32 million yuan, 25% of the "provincial small and medium-sized river governance project fund" with 5.8 million yuan and 25% of the "central water conservancy development fund" with 3.6 million yuan, a total of 24.72 million yuan. However, due to the constraint task to be completed, otherwise the assessment will be affected, and then arranged 24.72 million yuan in the new general bond fund to supplement the funds originally included in the integration. The funds of the transportation department first consolidated 49.48 million yuan, and then could not be replenished in the new special bonds for the construction of county and township highway unblocking projects.

Second, due to the lack of a good joint meeting mechanism (the leading force of the financial department is not enough), the lack of communication between the competent departments, the lack of overall coordination, the lack of overall coordination of the fund arrangement, the limited funds are still "scattered" and can not form a "fist", which makes the fund allocation not only scattered in the direction of use, the scope of implementation, the construction content, the project arrangement and other aspects, but also has certain duplication and overlapping, There are also some problems in the determination of the project, the allocation of funds, the implementation, transfer, management, use, and supervision of the project, which lead to some projects not fully playing their due role.

5. Main Difficulties and Institutional Obstacles in the Current Revitalization of Rural Industries

5.1. Insufficient Funds

In 2021, the central financial bridging fund (poverty relief fund) will be 87.92 million yuan, a decrease of 38.93 million yuan compared with 2020. The lottery public welfare fund project will be 10 million yuan, and the provincial and municipal special projects will also be reduced; At the same time, the general transfer payment from the higher authorities to our county has decreased by nearly 500 million yuan compared with previous years, which has brought great difficulties to the county-level finance that we are in short supply.

5.2. Land Development is Limited

Our county belongs to Chunshan District and has a small amount of cultivated land. The development of efficient and characteristic industries on effective cultivated land conflicts with the policy of non-grain cultivation of cultivated land. The contradiction between the supply of forest land indicators and the demand for forest land for social and economic development is

prominent. It is difficult to apply for approval of industrial project construction land. Affected by the national land development policy, the land for rural tourism projects is limited, the approval procedures are complex and long, and the land elements are difficult to guarantee.

5.3. Lack of Talents

The enterprise is small in scale, inefficient in management, low in profit margin, low in employee welfare and employment security, and difficult to recruit. The industrial supporting industry chain is not complete, and individual enterprises have problems of low efficiency and high cost in technology research and development, process transformation, supporting services, marketing logistics, etc., which are not attractive to high-quality enterprises, and high-level skills and professionals are difficult to play their own expertise. Agricultural logistics, warehousing, processing and supporting facilities are not up to date, the investment return cycle is long, and young people are not willing to participate in grass-roots agricultural undertakings. In addition, some villages and towns in our county are geographically remote, the service industry is not fully developed, the transportation, entertainment and other environments are relatively difficult, and the soft security such as education and medical care are not enough, and talents cannot be retained.

5.4. The Product is Superior But not Refined

Our county's agricultural products are produced in a superior environment, with high organic content and no heavy metal and pesticide residue pollution. The quality of agricultural products produced is excellent, but the brand is not loud, and the quality is not good; The small scale of characteristic industries, the insufficient quantity of products and the uneven quality of products make it difficult for leading enterprises to form scale effect, the lack of unified production standards, and the lack of brand advantages.

5.5. Insufficient Financial Services

Although financial services can basically meet the needs of business entities, there are few special policy loans or discount loans for rural revitalization; The procedures of mortgage guarantee for large loans are cumbersome and the approval time is long; The operating loan cycle is short; The insurance coverage of characteristic industries is small. Some financial and insurance policies are good, but there is a certain threshold. It is not easy for rural tourism enterprises to finance, and there is still a shortage of funds for the development of rural tourism industry. The forest land management certificate obtained by the business entity cannot be truly integrated into the capital market, and the integration of "three industries" of some projects is not matched, and there is a lack of construction of "three products and two industrialization".

6. Work Suggestions

6.1. It is Suggested to Increase the Financial Support for the Areas That Will Continue to Tackle Key Problems

Yuexi is a pure mountain area, an old revolutionary base area and an ecological functional area. Although it is the first to withdraw from the poor counties, its economic foundation is still weak, and the task of consolidating the achievements of poverty alleviation and comprehensively promoting rural revitalization is still arduous. It is suggested that the superior financial department should increase the financial support of the Dabie Mountain revolutionary base, especially the transfer payment.

6.2. It is Suggested to Maintain the Stability of the Assistance Policy in the Area of Continuous Attack

In order to implement the requirements of the "four not picking" work and do a good job of policy continuation, it is suggested that the national, provincial and municipal support policies for the former national poverty-stricken counties should continue to be retained in the process of promoting rural revitalization in the areas that continue to overcome difficulties, and prevent the "precipitous" withdrawal, such as financial poverty alleviation, industrial support and other policies should continue to be maintained and gradually transitioned.

6.3. It is Suggested to Introduce Policies for State-Owned Enterprises to Participate in Rural Revitalization and Lead Rural Industrial Development

It is recommended that the provincial party committee and the provincial government introduce policies for state-owned enterprises to participate in rural revitalization and lead industrial development, especially the construction of industrial chains in modern agriculture, rural tourism and industry, focus on solving weak links such as key industrial technologies, processing and sales, brand building, cold chain logistics, terminal development, and comprehensively improve the market competitiveness and anti-risk capacity of rural industries, and combine with the development of county-level industries, Arrange relevant provincial enterprises to help the county level.

6.4. It is Suggested to Strengthen the Support of Provincial Science and Technology Special Commissioners

In recent years, the industrial development momentum is good, especially the water bamboo industry has become the characteristic leading industry of our county, but there are still some problems in how to solve the purification and rejuvenation, disease and pest control, straw comprehensive utilization and other aspects. It is suggested that the provincial government issue suggestions to increase the support of science and technology special envoys, and regularly send science and technology special envoys from provincial colleges and universities, scientific research institutions, enterprises, etc. to the county to help work. At the same time, we will increase the funding support for science and technology special missions and further improve the funding subsidies for science and technology special missions.

6.5. It is Suggested to Further Deepen the Fiscal and Financial Reform

To implement the strategy of rural revitalization, we must increase capital investment. It is suggested to strengthen the overall planning of special funds and integrated funds for rural revitalization, give greater autonomy to the county level, and promote the development of the original poverty-stricken villages and other villages; Allow the use of rural revitalization funds at all levels of finance, establish special guarantee funds for rural inclusive finance, farmers or new rural business entities can use land rights, forest rights and other management rights as counter-guarantee measures, and apply for special guarantee funds to guarantee financing from financial institutions; Promote the construction of credit villages led by Party building, and use big data to empower banks, especially state-owned banks, to provide financial services in rural areas. empower banks, especially state-owned banks, to provide financial services in rural areas.

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