

# Analysis on the Transition Path to Promote the High-quality Development of Agriculture Based on the Background of Rural Inclusive Finance

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**Keywords:** Rural Inclusive Fund; Agriculture; Development

**Abstract:** However, agricultural development still faces many problems, such as weak infrastructure construction, increasing pressure on resources and environment, lack of human capital in rural areas, and lack of efficiency in increasing agricultural production. Solving problems has become the key to promoting the high-quality development of China's agriculture. To achieve high-quality agricultural development, vigorously promote the quality of agriculture, green agriculture, brand strong agriculture. It is not only the explicit requirement of the central government, but also the inherent need of the development of agriculture itself. It is also an urgent task to promote the structural reform of the supply side of agriculture and improve the domestic and international competitiveness of agriculture. This paper mainly analyzes the development status of rural Inclusive Finance, and constructs the Inclusive Finance Development Index. In the context of rural inclusive fund, the development of agriculture. And increase the popularization of financial knowledge, improve the quality of the beneficiaries.

## 1. Introduction

As China's economy has changed from a high-speed growth stage to a high-quality development stage, agriculture, as the foundation of the national economy, is also moving towards a high-quality development stage. [1] Agriculture, as the basic sector of national economy, is gradually turning to the stage of high-quality development. However, agricultural development still faces many problems, such as weak infrastructure construction, increasing pressure on resources and environment, lack of rural human capital, and lack of efficiency in increasing agricultural production [2]. Solving problems has become the key to promoting the high-quality development of China's agriculture. Agriculture, as the foundation of the national economy, should also conform to this trend and move towards a high-quality development stage [3]. At present, China's agricultural and rural economy has reached a new stage of high-quality development. To achieve high-quality agricultural development, vigorously promote the quality of agriculture, green agriculture, strong brand agriculture. Developing the competitiveness of agriculture and improving the product strength of agriculture are the things we have to face together, and also the things we must carry out now [4]. The main task this time is to issue a mobilization order to comprehensively promote high-quality agricultural development. We will comprehensively sing the main melody of developing agriculture with quality, green and strong brand, and comprehensively start a new journey to enhance the competitiveness of agricultural quality and efficiency and speed up the construction of an agricultural power.

What China needs to improve now is the quality of life of the people, which requires us to carry out new policies [5]. China's economy has changed from a high-speed growth stage to a high-quality development stage. Adhere to the priority development of agriculture and rural areas, firmly grasp the general tone of striving for stability, and implement the requirements of high-quality development [6]. Carry out the strategy of rural revitalization in depth, and aim at the hard task that must be completed to build a well-off society in an all-round way. Adapting to the new requirements of environmental changes at home and abroad for China's rural reform and development. Unify thoughts, strengthen confidence, implement work, and consolidate the good situation of developing agriculture and rural areas [7]. Today's economy is constantly changing. This promotes the improvement of our economic quality, which plays a key role in our

development. With the good development of economy, the quality of life has been generally improved [8]. So what is the significance of high-quality development of agriculture, what are the difficulties, and where are the focal points?

## 2. The status quo of rural inclusive finance development

### 2.1. Financial supply increases and financial service functions are becoming more and more perfect

The development of Inclusive Financing has a place in comparison with the development of finance. The increase of Inclusive Financing's supply not only represents the financial market's emphasis on strengthening rural financial services, but also shows the determination of China's financial market to "fill in" shortcomings. Table 1 shows the establishment of banking financial institutions from 2018 to 2020.

Table 1 Establishment of banking financial institutions in 2018-2020

Institutions category	2018		2019		2020	
	Number of institutions	Number of employees	Number of institutions	Number of employees	Number of institutions	Number of employees
State-owned Commercial Banks	140	2931	140	2927	140	2943
Policy bank	8	149	8	173	8	148
city Commercial Bank	13	231	16	257	19	274
Rural cooperative institutions	401	2593	401	2678	401	2609
New rural financial institutions	3	57	3	53	3	58
Other	161	368	159	379	164	1087
Total jurisdiction	726	6329	727	6467	735	7123

The high-quality development of agriculture is defined from the aspects of industrial quality improvement and efficiency improvement, production efficiency, operator quality, competitiveness, farmers' income and rural ecological environment. In order to develop the quality of green agriculture and accelerate the high-quality development of agriculture, we must develop the high-quality development of green agriculture [9]. On the basis of ensuring safety, hygiene and safety, the produced agricultural products have better taste, better quality, more balanced nutrition and more distinctive characteristics. We should promote the structural reform of the agricultural supply side, adhere to the quality of agriculture, green agriculture, agricultural policy from yield oriented to quality oriented [10]. It can be found that the financial supply is mainly urban commercial banks, which is mainly reflected in the new branches at the county level. This reflects the inclination of financial resources to rural areas, and also reflects the gradual improvement of financial inclusive function.

### 2.2. Innovate the development model of inclusive finance and develop characteristic poverty alleviation paths

In order to further promote the degree of financial inclusiveness, all areas in Hanzhong City began to take the road of precise poverty alleviation. The refinement of poverty alleviation made up for the "omission" caused by the extensive poverty alleviation model in the past, and reduced the asymmetry of poverty alleviation. Agriculture still has the problem of low quality of agricultural products. The main reason is that operators tend to pay more attention to quantity, less attention to quality and less attention to safety in the production of agricultural products, and lack of agricultural products brands with high market awareness and strong competitiveness. Overuse of pesticides, chemical fertilizers and growth regulators is common in agricultural production. The pollution of soil, water quality and crops, the quality of agricultural products is not up to standard. As shown in

Table 2, the comprehensive mechanization rate of crop cultivation in 2016-2020.

Table 2 The comprehensive mechanization rate of crop cultivation and harvest from 2016 to 2020

Year	2016	2017	2018	2019	2020
Comprehensive mechanization rate	45.3	50.9	52.7	57.2	59.8

However, in recent years, due to economic development, the loss of rural labor, the use of chemical fertilizer and other factors, the application of organic fertilizer has caused a great impact. It is also the inherent need of the development of agriculture itself, and it is also an urgent task to promote the structural reform of the supply side of agriculture and improve the international competitiveness of agriculture. This important judgment makes it clear that we should take the road of developing agriculture by quality to promote the structural reform of the supply side of agriculture, which provides a guide for us to do a good job in agricultural and rural economic work.

### 3. Focus on high quality development of Agriculture

#### 3.1. Strengthen brand technology integration innovation

For the high-quality development of agriculture, it is necessary to create well-known brands and strengthen the connection between technology and brands, mainly by forming green, standardized and standardized operation technologies and promoting the development of leading enterprises through technology. Therefore, it is necessary to give full play to the leading role of large-scale subjects and encourage large-scale industrial and commercial capital to enter agriculture. It is also necessary to enhance the market vitality of small and medium-sized entities and activate the territory of agricultural management. Characteristic agricultural products are irreplaceable in the market competition and have inherent market potential. However, it needs a long-term process for characteristic agricultural industry to really form advantages. No one asked about the street goods. The price of ordinary fruit is very low and it can't be sold. High quality, green, brand agricultural products even if the price is high. This requires us not only to meet the needs of quantity, but also to provide multi-level, diversified, personalized, high-quality and ecological safety of agricultural products, but also to provide fresh and beautiful rural scenery, clean and good ecological environment. Table 3 shows the construction of high standard farmland in 2017-2020.

Table 3 2017-2020 high-standard farmland construction

Content Year	2017	2018	2019	2020
Construction area (10,000 mu)	0.93	0.98	1.34	1.45
Investment amount (10,000 yuan)	1319.54	1498.56	1597.84	1786.31

#### 3.2. Strengthen the training of new business entities

Training new business entities can significantly improve the standardization of production and promote the quality of agricultural products. Green finance focuses on the guidance of social resources, prompting investment and financing to inject green industries, forming a virtuous circle of environmental protection and stability. Good ecological environment is the basic condition for the high-quality development of agriculture, and the new development concept should be further implemented. Strengthen the leading role of the government, actively build ecological compensation mechanism, and rationally develop and utilize agricultural resources. Achieve high-quality development of agriculture. Agriculture has entered the brand era, and the construction of agricultural brand must be given more priority in optimizing planting structure and industrial transformation and upgrading. The product quality is better, the industrial quality is higher, and the industrial management ability is stronger. On the other hand, it requires agriculture to increase efficiency, farmers to increase income, and rural areas to increase green. To a certain extent, improve the degree of organization and specialization of farmers, and effectively improve the management efficiency of farmers. It plays an important role in promoting the intensification,

specialization, organization and socialization of agricultural production and management.

#### 4. Conclusions

Promoting the high-quality development of agriculture is a systematic project, which requires the concerted efforts of all parties. Focusing on quality, green, strong brand and giving priority to benefits, we will continue to shoulder the responsibility of maintaining national food security. Optimize the grain structure, improve the grain production capacity, and strive to build the national grain production core area. Give full play to the role of local governments, financial funds and scientific research institutions. Strengthen scientific research and innovation, strengthen industrial support, effectively improve the level of agricultural specialization, standardization, scale and industrialization, increase the cultivation of brand technology, and promote the development of agriculture to high quality. With the spirit of working hard and seizing the day, and with the work measures of reform and innovation, we will promote the "year of agricultural quality" action to achieve remarkable results, accelerate the pace of agricultural transformation and upgrading, and make due contributions to the implementation of the Rural Revitalization Strategy.

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