

Study on the Realization Path of Green Finance Enabling Rural Revitalization

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Abstract: With the transformation of economic structure and the continuous development of society, finance has become an important pillar to guarantee rural construction and narrow the distance between urban and rural areas, and is the cornerstone to promote rural revitalization and development. The development of the financial system in the new era shows a detailed feature and can deeply interpret the policy content, which makes green finance become the main financial support for the current rural development. However, in the practical application stage, there are still some obstacles, resulting in the comprehensive promotion of green finance is difficult to achieve, and can not empower rural revitalization. Therefore, the paper analyzes the difficulties of green finance enabling rural revitalization, focuses on exploring solutions, and provides some suggestions for rural development.

Keywords: Green finance; Enabling rural revitalization; Path inquiry

Urban and rural development can ensure rural construction and keep up with the pace of industrialization, which is the main policy of social construction and progress. At present, the concept of green development is put forward, and the development focus is shifted to rural construction, hoping that rural revitalization can be realized. The core content of rural revitalization is to realize the transformation of rural modernization and attach priority to the development of agriculture and rural areas. Therefore, by creating a green financial system, green finance can provide support for rural revitalization and promote the development of rural green industries.

1. Difficulties faced by green finance to enable rural revitalization

1.1 Incomplete financial system

To achieve comprehensive social development, it is necessary to improve the rural economy, achieve rural revitalization, and ensure the integrity of the rural industrial chain. However, in order to improve the financial system, some rural areas have made slow progress during the development of green financial services, which cannot promote the innovation and development of rural industries. In addition, without the establishment of a sound risk prevention system, the construction of financial ecology is relatively backward, resulting in the development of green financial industry is adversely affected.

1.2 No emphasis on personnel training

Inadequate use of rural ecological resources and backward development conditions are the main reasons for the loss of rural population, resulting in the comprehensive implementation of the rural revitalization strategy is limited. If you want to start a green finance business, you need to have high-end talent, and the lack of talent will lead to poor development. The lack of perfect incentive mechanism has a bad effect on the change of rural industry development trend. In addition, some rural areas in order to improve the personnel training system, the lack of policy support, resulting in green technology is not innovative.

1.3 Incomplete infrastructure

Because some rural areas are restricted by geographical conditions, the infrastructure is not perfect, and it is impossible to carry out economic activities smoothly, which seriously affects the development of green finance. The rural sector lacks investment in public facilities, and the advantages of scientific and technological innovation cannot be fully reflected, which has a serious adverse impact on the development of green finance.

1.4 Not complete supporting policies

The supporting policies of the financial system in some rural areas are not sound, which makes it difficult for green financial services to fully cover the countryside. In the absence of a complete policy mechanism, the relevant departments are not highly involved and lack financial guidance. This will lead to rural markets, which will adversely hinder the responsiveness of green finance. In addition, the financial

development model is too simple and the lack of financial business guidance is also the cause of the difficulties faced in the process of rural revitalization enabled by green finance.

2. Measures for rural revitalization enabled by green finance

2.1 Promote the revitalization of talents and encourage talents to return home

Talent is an important force to promote social development, so it is necessary to pay attention to the cultivation and application of talent. Green finance is a new development concept and a derivative of the modern green development concept, which is conducive to making up for the shortcomings in the financial field. Therefore, attaching importance to the training of green financial talents is helpful to the realization of the rural revitalization strategy. We will allow rural industries to develop in a standardized and large-scale manner. Due to the large gap between urban and rural areas, most rural residents flow into the city, resulting in serious loss of rural personnel. Therefore, there are very few professionals in rural areas, which is not conducive to the realization of rural revitalization. In this context, the first need to improve the incentive mechanism, fiscal taxation can be combined with the income situation, the introduction of talent incentive policies. Subsidies will be given to talents who actively respond to rural construction, so that they have a stable economic income. The green finance business management process should be constantly simplified to attract high-quality professional talents, promote the construction of green finance teams, and meet the demand for talents in rural construction. Optimize the industrial development situation, formulate training measures. Relevant administrative departments can guide financial institutions and banks to participate in the cultivation of green financial talents through subsidies, relaxation of policies and other forms. Improve the training system to ensure the follow-up development of green finance. Innovate management methods, establish a sound evaluation mechanism, ensure the orderly progress of green finance enabling rural revitalization, and promote the steady development of rural revitalization strategy.

2.2 Improve the financial system and promote financial construction

Green finance is an important part of the green system, and we want to enable green finance to revitalize rural areas. It is necessary to comply with the law of financial market development, constantly improve the green financial system, and realize the construction of financial ecology. Relevant departments need to innovate financial capabilities, tap financial needs, meet the needs of rural funds, promote the development of green finance, and achieve rural revitalization. We will expand the coverage of green finance and create a complete green finance system. According to the rural revitalization strategy, develop financial projects to help rural construction and optimize the economic structure. At present, the main factor restricting rural development is the insufficient allocation of ecological resources. With the help of green finance, the pressure on ecological resources can be solved, rural development can be promoted and development efficiency can be improved. A tiered market system can be developed to make the application of green finance compliant and normative. The relevant authorities need to step up their support for the green financial system. Projects such as green bonds and green insurance will be carried out in an orderly manner, and more funds will be invested in rural development and revitalization. We can create green finance pilot, sum up experience, constantly improve the loopholes in the system, and improve the development of rural economy. Establish a rural financial risk prevention system, develop diversified insurance business, and ensure the normal operation of rural economy.

2.3 Strengthen infrastructure and improve the ecological environment

Rural areas are relatively backward and need infrastructure support if they want to achieve economic revival. However, due to the lack of financial support in some rural areas, it is impossible to improve infrastructure, which leads to financial activities being hindered, forming a vicious circle. Therefore, relevant departments should pay attention to the construction of rural infrastructure, ensure the perfection of the facility system, and lay the foundation for the development of green finance business. First of all, increase the capital investment in the creation of public facilities, some rural areas are limited by the economic and geographical environment, resulting in insufficient road construction, unable to achieve rural revitalization. Therefore, by increasing the income from road construction, keeping rural roads unobstructed, and improving the availability of green finance. Promote the construction of green finance information, make rural infrastructure in line with urban infrastructure, and promote the smooth development of green finance business activities. Expand investment, continue to implement scientific and technological innovation, integrate ecological and industrial resources, and promote the utilization of resources. Secondly, improve the environment provided by green finance, guide people to use ecological resources in an all-round way by formulating preferential policies, and satisfy the needs of rural facilities construction in the process of rural governance.

2.4 Optimize supporting policies and improve the service system

There are differences in ecological resources in different regions, so in rural revitalization and green finance activities, it is necessary to promote the implementation of policies according to local conditions, so that green finance is in line with economic development. Therefore, it is necessary to optimize supporting policies, adopt a step-by-step approach, cover the green finance industry, and ensure market integrity.

First, create matching financial services, promote financial development, meet the financial needs of the rural economy, and provide impetus for the development of the rural economy. Based on the green financial service model, industrial integration is guided, so that financial services can provide help for the new rural industrial system and improve economic effects. Strengthen the in-depth application of financial products to achieve diversified rural development. Second, establish a complete policy mechanism, relevant departments to formulate investment compensation, etc., to provide conditions for the promotion of rural green finance. Relevant departments need to pay attention to risk subsidies, create a sound economic recycling system, dig deep into the concept of green finance, and support the development of rural economy.

To sum up, green finance is an important policy to achieve the rapid development of rural economy, and it is necessary to promote the development of green finance according to the actual situation of rural areas, so that green finance can cover the entire process of rural development and empower rural revitalization. In the stage of carrying out financial business, it is necessary to optimize supporting policies, improve the financial system, etc., to ensure the vitality of rural industries, and achieve the goal of benign use of ecological resources.

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