

摘 要

我国农业农村现代化的发展，对于推动整体经济社会发展具有至关重要的作用。这一进程的推进，有助于实现传统农业向现代农业的转型升级，提升农业生产效率，并带动农村居民收入的增加。作为农业大国，我们需要准确把握当前农业农村现代化的发展现状，明确其优势与短板，并深入探究影响其发展的因素及其作用机制。这不仅有利于推动农业农村现代化迈向更高标准，而且对我国农业经济的可持续发展具有深远的影响。

为实现这一目标，本文对运用科学测算与定量分析的方法，深入探究了我国农业农村现代化发展水平，并特别聚焦于数字普惠金融在其中的作用机制。文章以乡村振兴对农业农村现代化发展的基本要求为出发点，结合相关经济学理论和研究成果，构建了一套全面评估农业农村现代化发展水平的指标体系。在此基础上，本文进一步借助空间计量模型，对数字普惠金融如何影响农业农村现代化发展进行了深入剖析。

通过文献综述，本文梳理了农业农村现代化和数字普惠金融的内涵及测度方法，以及空间计量模型的应用情况。文章阐述了农业农村现代化的内涵、基本特征和外延，解读了农业发展理论和数字普惠金融理论，并构建了相应的评价指标体系。利用熵权法，对全国及各地区农业农村现代化的发展水平进行了测度。同时，结合数字普惠金融指数及其他相关变量，构建空间计量模型，分析了数字普惠金融与农业农村现代化发展的空间相关性及效应。

研究结果显示，我国农业农村现代化发展水平总体呈上升趋势。数字普惠金融在推动农业农村现代化发展的过程中，展现出了显著的空间溢出效应。其涵盖的支付、保险和信贷等业务，均对农业农村现代化发展产生了积极的推动作用。此外，收入分配在数字普惠金融促进农业农村现代化进程中扮演了重要的中介角色。最后，值得注意的是，数字普惠金融对农业农村现代化发展的不同维度所产生的影响具有异质性。

基于上述研究结论，本文提出了一系列针对性的政策建议：首先，应重视农业发展，加强地区间经济金融的合作与联系，以促进农业农村现代化的均衡发展；其次，推动数字普惠金融的高质量发展，带动农村生产技术进步，为农业农村现代化提供有力支撑；同时，完善农村社会保障体系，加强金融教育和培训，以改善收入分配状况，进一步激发农业农村现代化的发展动力；最后，政府应出台相关政策和激励措施，为农业农村现代化的发展创造更加有利的条件。

关键词：农业农村现代化；数字普惠金融；空间杜宾模型；中介效应

Abstract

The modernization of China's agriculture and rural areas plays a crucial role in promoting overall economic and social development. The advancement of this process will help realize the transformation and upgrading of traditional agriculture to modern agriculture, improve the efficiency of agricultural production, and increase the income of rural residents. As a large agricultural country, we need to accurately grasp the current development of modernization of agriculture and rural areas, identify its strengths and weaknesses, and explore the factors affecting its development and its role in the mechanism. This will not only help promote agricultural and rural modernization to a higher standard, but also have a profound impact on the sustainable development of China's agricultural economy.

In order to achieve this goal, this article has conducted an in-depth investigation of the development level of China's agricultural and rural modernization by using the methods of scientific measurement and quantitative analysis, with a special focus on the role of digital inclusive finance in it. Taking the basic requirements of rural revitalization for the development of modernization of agriculture and rural areas as the starting point, and combining relevant economic theories and research results, the article constructs a set of indicator system to comprehensively assess the development level of modernization of agriculture and rural areas. On this basis, this article further analyzes how digital inclusive finance affects the development of agricultural and rural modernization with the help of spatial econometric models.

This article, through an extensive literature review, organizes the definitions, measurement techniques of agricultural rural modernization and digital inclusive finance, along with the utilization of spatial econometric models. It delves into the essence, fundamental attributes, and extensions of agricultural and rural modernization, offering an explanation of agricultural development theories and digital inclusive finance theories. Additionally, it establishes a corresponding evaluation index system. By employing the entropy weight method, the article assesses the progress of agricultural and rural modernization both nationally and regionally. Furthermore, a spatial measurement model is devised by integrating the digital inclusive finance index with other pertinent variables, aiming to examine the spatial correlation and impact of digital inclusive finance on the advancement of agricultural rural modernization.

The results of the study show that the development level of agricultural rural modernization in China is generally on an upward trend. Digital inclusive finance has demonstrated significant spatial spillover effects in promoting the modernization of agriculture and rural areas. Its payment, insurance and credit businesses have all contributed positively to the modernization of agriculture and rural areas. In addition, income distribution plays an important intermediary role in the process of digital inclusive finance for agricultural and rural modernization. Finally, it is worth noting the heterogeneity of the impact of digital financial inclusion on different dimensions of the development of rural agricultural modernization.

Based on the above findings, this thesis puts forward a series of targeted policy recommendations: first, attention should be paid to agricultural development and inter-regional economic and financial cooperation and linkages should be strengthened in order to promote the balanced development of agricultural and rural modernization; second, the high-quality development of digital inclusive finance should be promoted to drive the advancement of rural production technology and to provide strong support for the modernization of agriculture and rural areas; at the same time, the rural social security system should be perfected, and the Meanwhile, the rural social security system should be improved, and financial education and training should be strengthened, so as to improve income distribution and further stimulate the development momentum of agricultural and rural modernization; finally, the government ought to introduce pertinent policies and incentives aimed at fostering more conducive conditions for the advancement of agricultural and rural modernization.

Key words: Agricultural and rural modernization; Digital financial inclusion; Spatial Dubin model; Mediation effects

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