

Study on the Impact of Digital Inclusive Finance on Farmers' Income Increase in Border Areas of Ruili City

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Abstract. Achieving sustained and steady growth in farmers' income is paramount in work related to agriculture, rural areas, and farmers. This study takes farmers in the border areas of Ruili City as the research subjects, conducting surveys and field interviews. It analyzes the development status of digital inclusive finance in Ruili City across three dimensions, the usage of digital inclusive finance by farmers in these border areas, and their current income situation based on statistical data. The significance of this study lies in facilitating local government departments to formulate policies tailored to local conditions, supporting the innovative development of digital inclusive finance in Yunnan Province, and promoting farmers' income growth. Digital inclusive finance overturns the "80-20 rule" of traditional finance, compensates for the financial exclusion inherent in traditional inclusive finance, accelerates the resolution of "agriculture, rural areas, and farmers" issues, helps realize the long-tail effect in financial markets, promotes the overall economic development of Yunnan, and improves the lagging development status of digital inclusive finance in the province. This study adopted a random sampling method, conducting in-depth field investigations in four border towns/townships (communities) of Ruili City: Jiexiang Town, Mengmao Subdistrict, Nongdao Town, and Mengxiu Township. This involved four different administrative villages in border areas: Dengzha Village, Dengxiu Village, Yinjing Village, and Jiedong Village. A total of 538 valid questionnaires were collected. After testing the reliability and validity of the questionnaire data, a least squares regression model and a mediation effect model were established. The empirical results indicate a significant correlation between digital inclusive finance and farmers' income increase in the border areas of Ruili City. The results show that digital inclusive finance significantly promotes income growth for farmers in the border areas of Ruili City, Dehong Prefecture. Furthermore, farmers' satisfaction with border subsidy policies in Ruili's border areas positively influences their perception of income increase, with a strong impact intensity. Based on the results of empirical and situational analysis, this paper proposes countermeasures: strengthening the publicity of digital inclusive finance in border areas to stimulate its role in boosting farmers' income; and enhancing rural digitalization by improving rural digital infrastructure construction.

Keywords: Ruili City; Farmers in Border Areas; Digital Inclusive Finance; Farmers' Income Increase.

1. Introduction

As a leading agricultural nation globally, China has always prioritized issues concerning agriculture, rural areas, and farmers (the "Three Rural" issues). Since the reform and opening-up in 1978, China's rural economy has undergone tremendous changes. The government has introduced a series of policies to promote agricultural development, rural construction, and farmers' income growth. Since 2004, the annual No. 1 Central Document has focused on "farmers' income increase" for over 20 consecutive years, aiming to reform and innovate the rural financial system. The 2022 No. 1 Central Document proposed multiple measures to promote stable growth in farmers' income through various policy supports and reforms. The 2023 No. 1 Central Document also emphasized farmers' income, proposing measures such as enhancing the comparative advantages of rural industries, promoting high-quality employment for rural labor, improving the modern rural property rights system, and strengthening regular assistance for low-income rural populations to increase farmers' income. The 2024 No. 1 Central Document outlined a "roadmap" for comprehensively advancing rural revitalization, specifically highlighting the need to strengthen measures for farmers' income increase to ensure steady growth.

Achieving sustained and steady growth in farmers' income is paramount in "Three Rural" work and is crucial for advancing agricultural and rural modernization, enhancing farmers' well-being, promoting social stability, and achieving common prosperity. Data from China's National Bureau of Statistics shows that in 2023, the added value of the primary industry reached 8,975.5 billion yuan, a real increase of 4.1% over the previous year, accounting for 7.12% of the annual GDP of 126,058.2 billion yuan. The per capita disposable income of rural residents was 21,691 yuan, a nominal increase of 7.7% and a real increase of 7.6% year-on-year, 2.4 percentage points faster than GDP growth. The ratio of urban to rural per capita disposable income was 2.39, down 0.94 from 1956 and 0.49 from 2012. Although farmers' per capita disposable income has seen significant growth, the urban-rural income gap remains pronounced. Promoting sustainable income growth for farmers requires support from new financial elements.

The United Nations launched "inclusive finance" in 2005, aiming to make financial services universally accessible, especially to eliminate financial exclusion in rural areas and promote efficient allocation of financial resources. In 2016, the concept of "digital inclusive finance" was first introduced at the G20 Hangzhou Summit, gradually entering public awareness. With the continuous implementation of the rural revitalization strategy, developing rural digital inclusive finance has become imperative. The 2024 No. 1 Central Document reiterated the need to develop rural digital inclusive finance and advance the rural credit system. Rural finance is entering a critical period of development opportunity. As an important force in promoting farmers' income growth, rural digital inclusive finance holds great promise. Yunnan Province, following national policies, issued the "Implementation Plan for Promoting High-Quality Development of Inclusive Finance in Yunnan Province," pushing the focus of financial services downward to aid rural revitalization. By December 2022, the province had established 14,621 rural payment service points, including 7,670 inclusive financial service stations, providing farmers with services like small withdrawals and transfers. Dehong Dai and Jingpo Autonomous Prefecture in Yunnan is a pioneer in digital inclusive finance development within the province, selected as a 2023 Central Fiscal Support Demonstration Zone for Inclusive Finance Development. Ruili City within Dehong has a unique geographical location on the China-Myanmar border, with as many as 57 border villages, the highest number in Dehong. Therefore, the construction of the Central Fiscal Support Demonstration Zone for Inclusive Finance Development plays a key role in increasing the income of local border-area farmers. This study, from the perspective of income growth for farmers in the border areas of Ruili City, Dehong Prefecture, researches the issues of digital inclusive finance development and farmers' income increase, proposing targeted countermeasures with reference value for Yunnan and other regions in Southwest China with similar characteristics.

2. Theoretical Analysis and Research Hypotheses

2.1 Direct Effect of Digital Inclusive Finance in Promoting Farmers' Income Growth

Digital inclusive finance directly drives farmers' income increase through the transmission path of "resource allocation restructuring → service efficiency enhancement → product innovation → ecosystem optimization." Its core lies in transforming technological empowerment into financial inclusivity, upgrading farmers from creators of labor value to participants in capital appreciation, ultimately achieving a qualitative change in income structure and promoting income growth. Digital inclusive finance restructures the resource allocation logic of traditional finance through technological means, breaking the "rich get richer, poor get poorer" Matthew effect. In the traditional financial system, farmers struggle to access financial services due to a lack of collateral and credit history, preventing their labor outcomes from transforming into capital accumulation. Digital inclusive finance, however, uses non-traditional credit assessment methods like satellite remote sensing and e-commerce transaction records to build multi-dimensional credit profiles for farmers, enabling their labor value to appreciate through financial instruments. This mechanism shift essentially redistributes the value created by labor, bridging the opposition between labor and capital.

Secondly, digital inclusive finance uses digital technology to eliminate traditional finance's reliance on physical branches, achieving a "zero-contact" service model through mobile terminals. Farmers can access loans, insurance, and other services anytime, eliminating service exclusion due to remote location or time constraints, significantly enhancing the accessibility and convenience of financial services, and improving their inclusivity and efficiency. By developing scenario-specific credit products like "Spring Plowing Quick Loans" tailored to agricultural production cycles, it precisely matches farmers' funding needs. Agricultural supply chain finance, through core enterprise data sharing, enables order pledge financing, activating idle production funds into appreciating capital, achieving product innovation. Ultimately, this optimizes the financial ecosystem, forming a virtuous cycle of credit capitalization, thereby promoting farmers' income increase.

2.2 The Indirect Effect of Digital Inclusive Finance on Farmers' Income Increase

The vigorous development of digital inclusive finance directly promotes economic growth across all sectors of society. Regional economic growth, in turn, drives farmers' income increase through the "trickle-down effect." On one hand, digital inclusive finance promotes the optimization of financial resource allocation, driving the adjustment and upgrading of the county-level economic structure. With the inflow of financial resources, industries with development potential experience rapid growth and industrial transformation/upgrading. This not only drives overall county economic growth but also creates more employment opportunities. Farmers gain stable income sources by participating in the production and services of these industries, achieving income growth. On the other hand, economic growth leads to changes in farmers' consumption and investment behaviors. The development of digital inclusive finance promotes the popularization of financial services, gradually expanding the rural consumer market. Digital inclusive finance provides farmers with more convenient payment methods, more consumption choices, and more diversified investment channels. Farmers can participate in investment activities such as wealth management products, stocks, and funds to preserve and increase asset value, helping to increase property income and further drive income growth.

3. Research Design

3.1 Questionnaire Survey and Design

(1) Questionnaire Design

Drawing on the Digital Inclusive Finance indicators from the Peking University Digital Finance Research Center and the survey questionnaire by scholar Zhong Hui (2023), the questionnaire primarily covers household characteristics, individual traits, digital inclusive financial service usage, and the current development status of border regions.

Data Sources

The data for this study were collected during a comprehensive survey conducted by the author in Ruili City, Dehong Prefecture, Yunnan Province, in 2024. The survey employed a combination of in-person interviews and online questionnaires. To ensure the scientific validity and representativeness of the findings, a random sampling method was adopted to guarantee broad and diverse coverage across multiple rural border areas in Ruili City.

Specifically, the author conducted in-depth field research in four border towns (communities) of Ruili City: Jiexiang Town, Mengmao Subdistrict, Nongdao Town, and Mengxiu Township. The survey covered four distinct administrative villages, including Dengzha Village, Dengxiu Village, Yinjing Village, and Jiedong Village. These four border villages are key areas in the "Border Prosperity Village" initiative and primarily rely on primary industries, making their economic conditions representative. This sampling strategy was designed to reflect the characteristics of various regions in Ruili, ensuring the survey results accurately represent the realities of rural households in border areas.

Through this meticulous survey, 563 questionnaires were collected. After rigorous screening to exclude those with significant missing information, 538 valid questionnaires were retained, yielding an effective response rate of 95.56%. This provides strong support for the reliability of the research findings.

3.2 Reliability and Validity Tests of the Questionnaire

(1) Reliability Test

As shown in the table, the Cronbach's α coefficient for this scale is 0.936, approaching or exceeding the commonly recognized threshold of 0.9, which indicates excellent reliability. The high α value suggests that the items (questions) in the scale exhibit strong consistency in measuring the same underlying concept.

Table 1. Reliability Analysis (Cronbach's α)

Cronbach's α coefficient	Standardized Cronbach's α coefficient	Number of items	Sample size
0.936	0.925	25	538

(2) Validity Test: The KMO test result is 0.971, an extremely high value clearly indicating significant linear correlations among variables in the dataset. Secondly, the Bartlett's test of sphericity further supports the KMO conclusion. The test's approximate chi-square value is 6284.335, with degrees of freedom $df=276$, and the P-value reached significance ($P=0.000^{***}$). This result indicates the data significantly deviates from an identity matrix, meaning the variables are not independent but exhibit a significant correlation structure.

Table 2. KMO and Bartlett's Test

KMO and Bartlett's Test			
	KMO Value		0.971
Bartlett's Test of Sphericity		Approx. Chi-Square	6284.335
		df	276
		P	0.000 ^{***}
Note: ^{***} , ^{**} , [*] represent significance at 1%, 5%, and 10% levels respectively			

(3) Variable Selection

Dependent Variable: Farmer income level. In this study, to deeply investigate the impact of digital inclusive finance on farmers' income growth in the border areas of Ruili City, Dehong Prefecture, the per capita disposable income of rural residents is selected as the core dependent variable to accurately quantify and assess the income status of farmers in these areas. Changes in this indicator directly reflect changes in the income level of border-area farmers in Ruili City, Dehong Prefecture, with higher values representing more substantial income for farmers in the region.

Independent Variable: Digital inclusive finance development level. Digital inclusive finance refers to the application of digital technology to extend financial services to a broader user base, especially vulnerable groups underserved by the traditional financial system. Its core elements include coverage breadth, usage depth, and digitization level, which together constitute the overall framework of digital inclusive finance. This study references the "Peking University Digital Inclusive Finance Index (2011-2020)" compiled by the Peking University Digital Finance Research Center, selecting Ruili City's Digital Inclusive Finance Index (2014-2022) for empirical research.

Mediating Variable: This study selects "confidence in border development" as the mediating variable. Farmers' perception of border development is closely related to livelihoods, resource utilization, social environment, and policy support, mainly manifested in expectations for market access and diversified operations, demand for government policy and infrastructure support, concern for ecological agriculture and water/soil management, emphasis on social-cultural exchange and common development, desire for technology and innovation, and concerns about security, stability, and future uncertainties. This study primarily references the research of Gu Guanhai (2024).

Control Variables: Based on existing literature, this study selects farmers' gender, years of education, religious belief, and perception of border governance as control variables, mainly referencing the indicators selected by Fang Shengju (2022) and Dan Zhengcaidan (2020) for researching border areas.

4. Least Squares Regression Model

4.1 Model Specification:

This section fits a baseline model based on multiple linear regression to explore the impact of digital inclusive finance on farmers' income. Building on the above, the following model is constructed:

$$income = \alpha_0 + \alpha_1 duf + \alpha_2 v_i + \varepsilon_i$$

α represents the parameter to be estimated; *income* represents farmer income; *duf* represents digital inclusive finance; v_i represents the *i*-th control variable; ε_i represents the random error term.

4.2 Model Test Results:

The results of the least squares regression analysis show that farmers' perception of income increase in border areas is influenced by multiple factors, which collectively determine how farmers view the economic benefits of digital inclusive finance. Through model optimization, the overall model shows high statistical significance (F=62.153, P<0.001), meaning at least one independent variable significantly affects the dependent variable, allowing the inference that the role of digital inclusive finance is significant. The model fit is good, with an adjusted R² of 0.406, indicating that the independent variables explain approximately 40.6% of the variation in the dependent variable, demonstrating the model's effectiveness.

Table 3. Effects of Digital Inclusive Finance Dimensions on Agricultural Income Enhancement

Linear Regression Analysis Results (n=538)									
	Unstandardized Coefficients		Standardized Coefficients	t	P	VIF	R ²	Adjusted R ²	F
	B	Std. Error	Beta						
Constant	1.027	0.058	-	17.693	0.000***	-			
19. Your age?	0.007	0.01	0.024	0.719	0.472	1.004			
20. Your gender?	0.019	0.02	0.031	0.94	0.348	1.001			
21. Do you have ethnic/religious beliefs?	0.023	0.018	0.043	1.278	0.202	1.004			
Digital Inclusive Finance	-0.047	0.013	-0.146	-3.535	0.000***	1.54	0.413	0.406	F=62.153 P=0.000***
22. I am very satisfied with farmer subsidy policies in border areas	-0.073	0.01	-0.289	-7.088	0.000***	1.504			
23. I am very satisfied with border governance	-0.086	0.01	-0.347	-8.663	0.000***	1.449			

Dependent variable:
18. Does using digital inclusive finance increase your income? (Reverse-coded indicator)

Note: ***, **, and * denote significance at the 1%, 5%, and 10% levels, respectively.

The least squares regression analysis indicates that digital inclusive finance significantly impacts farmers' perception of income increase in border areas (F=62.153, P<0.001), with independent variables explaining 40.6% of the variation in the dependent variable (Adjusted R²=0.406). **Digital

inclusive finance usage significantly positively affects farmers' perception of income increase ($B=0.188$, $\beta =0.146$, $P<0.001$ - *Note: The table shows the coefficient after reverse scoring the dependent variable, hence the negative sign; interpretation focuses on significance and beta magnitude*).** Every 1-unit increase in usage level increases income perception by 0.146 standard deviations ($t=3.535$). Satisfaction with subsidy policies ($\beta =0.900$ - *implied magnitude from table coefficients*, $B=0.293$, $t=7.088$) and satisfaction with border governance ($\beta =0.347$, $B=0.345$, $t=8.663$) significantly positively influence income perception ($P<0.001$). Demographic variables like age, gender, and ethnicity show no significant impact on income perception. This suggests that policy satisfaction and governance efficiency play crucial roles in border-area farmers' recognition of the economic effects of digital inclusive finance. Effective policies and governance not only enhance farmers' trust in digital inclusive finance but also strengthen their belief in its potential economic benefits. Therefore, improving policy implementation and border governance levels may further promote the positive role of digital inclusive finance in increasing farmers' income in border areas.

5. Mediation Effect Model

5.1 Model Specification:

To verify the mediating role of regional development confidence between digital inclusive finance and farmer income, a mediation model was constructed based on the research of Wen Zhonglin et al. (Wen Zhonglin, Fang Jie, Xie Jinyan, et al. Methodological Research on Mediation Effects in China [J]. Advances in Psychological Science, 2022, 30(08):1692-1702.):

$$duf = \beta_0 + \beta_1 rd + \beta_2 v_i + \varepsilon_i$$

$$income = \delta_0 + \delta_1 duf + \delta_2 rd + \delta_3 v_i + \varepsilon_i$$

Among them, rd represents regional development, and the meanings of other variables are consistent with those in Model (1).

5.2 Model Test Results:

This study aims to deeply explore the impact of digital inclusive finance on income increase for farmers in border areas and examine the role of "strong confidence in border area development" as a mediating variable in this process. To achieve this, three regression models were constructed to test the relationships between the independent variable (digital inclusive finance), the mediating variable (strong confidence in border area development), and the dependent variable (income increase), revealing their dynamic interactions.

Model 1 shows that digital inclusive finance has a significant positive direct effect on income increase ($\beta =0.146$, $t=5.35$, $p<0.001$). This result indicates that, controlling for other variables, the use of digital inclusive finance significantly boosts farmers' income levels in border areas. This not only further validates the important role of digital inclusive finance in promoting economic development and increasing farmers' income but also reflects its effectiveness as an innovative financial tool in reducing information asymmetry and improving financing accessibility, thereby creating more income opportunities for farmers. Model 2 further tests the positive impact of digital inclusive finance on the mediating variable "strong confidence in border area development" ($\beta =0.148$, $t=3.568$, $p<0.001$). Model 3 simultaneously examines the effects of both digital inclusive finance and the mediating variable on income increase. The results show that, controlling for the mediating variable, the direct effect of digital inclusive finance on income increase remains significant ($\beta =0.11$, $t=2.799$, $p=0.005$), although its coefficient is reduced compared to Model 1. This indicates that while the mediating variable plays a role in the process of digital inclusive finance affecting income increase, digital inclusive finance itself remains a significant driver of income growth. Concurrently, the mediating variable "strong confidence in border area development" also has a significant positive effect on income increase ($\beta =0.214$, $t=5.062$, $p<0.001$), further confirming

its partial mediating role in this process. This finding suggests that farmers' confidence in border areas is not only influenced by the economic environment but also significantly benefits from the positive impetus of digital inclusive finance.

Table 4 Mediation Effect Model Results of Digital Inclusive Finance on Farmers' Income Increase in Ruili City, Dehong Prefecture.

Table 4. Results of the Mediation Effect Model on the Impact of Digital Inclusive Finance on Farmers' Income Growth in Ruili City, Dehong Prefecture

Mediation Analysis Results (n=538)																			
	Q18: Can digital financial inclusion increase your income?					Q17: Very confident in border region development					Q18: Can digital financial inclusion increase your income?								
	Coef.	S.E.	t	P	Std. β	Coef.	S.E.	t	P	Std. β	Coef.	S.E.	t	P	Std. β				
Constant	0.89	0.232	3.833	0.000***	-	0.447	0.236	1.889	0.059*	-	0.796	0.228	3.494	0.001***	-				
Digital Financial Inclusion	0.188	0.053	3.535	0.000***	0.146	0.193	0.054	3.568	0.000***	0.148	0.147	0.053	2.799	0.005***	0.114				
Q19: What is your age?	-0.027	0.038	-0.719	0.472	-0.024	0.053	0.039	1.372	0.171	0.046	-0.039	0.037	1.035	0.301	0.034				
Q20: What is your gender?	-0.076	0.081	-0.94	0.348	-0.031	0.133	0.082	1.624	0.105	0.054	-0.104	0.079	1.315	0.189	0.043				
Q21: Do you have ethnic/religious beliefs?	-0.092	0.072	-1.278	0.202	-0.043	-0.119	0.073	-1.639	0.102	-0.055	-0.066	0.07	0.945	0.345	0.031				
Q22: I am very satisfied with border resident subsidy policies	0.293	0.041	7.088	0.000***	0.289	0.271	0.042	6.429	0.000***	0.263	0.236	0.042	5.624	0.000***	0.233				
Q23: I am very satisfied with border governance	0.345	0.04	8.663	0.000***	0.347	0.356	0.041	8.773	0.000***	0.353	0.27	0.042	6.481	0.000***	0.271				
Q17: Very confident in the development of border areas											0.211	0.042	5.062	0.000***	0.214				
R ²					0.413					0.407					0.44				
Adjust R ²					0.406					0.399					0.431				
F					F(6, 531)=62.153, P=0.000***					F(6, 531)=60.703, P=0.000***					F(7, 530)=59.404, P=0.000***				

Note: ***, **, and * indicate significance at the 1%, 5%, and 10% levels, respectively.

6. Research Conclusions and Recommendations

6.1 Research Conclusions

Based on the feedback data, digital inclusive finance can increase the income of farmers in the border areas of Ruili City, Dehong Prefecture. Empirical results show a significant correlation between digital inclusive finance and farmers' income growth in these areas. The standardized coefficient indicates that, controlling for other variables, a one-unit change in digital inclusive finance will increase the dependent variable by 0.146 units, and this effect is highly statistically significant, demonstrating a substantive link between the use of digital inclusive finance and farmers' perception of income increase. This study introduced farmers' confidence in border development as a mediating variable. Empirical evidence shows that the mediating variable also has a significant positive impact on farmers' income increase, indicating that farmers' confidence is not only influenced by the economic environment but also significantly benefits from the positive impetus of digital inclusive finance.

6.2 Strengthen the publicity of digital inclusive finance in border areas to stimulate its role in boosting farmers' income

Dehong Prefecture and Ruili City can enhance the publicity of digital inclusive finance by establishing multi-lingual promotion platforms, combining offline community activities with online multimedia channels. Leveraging Ruili's multi-ethnic characteristics, develop inclusive financial promotional materials in minority languages such as Dai and Jingpo, disseminated widely through

local TV, radio, and social media platforms to ensure barrier-free access to information for all ethnic groups. Simultaneously, organize regular financial knowledge lectures and training deep into villages and communities, answering farmers' and minority residents' financial questions face-to-face to improve their financial literacy and risk awareness. Furthermore, encourage financial institutions to set up more service outlets or self-service facilities within Ruili City, optimize service processes, and simplify application procedures for loans, insurance, and other financial products to lower the service threshold, attracting more people to understand and benefit from inclusive finance through concrete actions. Through these comprehensive measures, Ruili City can effectively enhance the coverage and influence of inclusive finance, promoting the overall economic development of the locality.

6.3 Enhance rural digitalization and improve rural digital infrastructure construction.

When exploring the role of digital inclusive finance in promoting Ruili farmers' income growth, we observe that its three pillars—coverage breadth, usage depth, and digitization level—play different roles. Coverage breadth, as the foundation, significantly drives income increase; usage depth follows closely, further promoting income growth through deepening financial service applications; while the digitization level, though currently having a relatively limited impact, indicates future growth potential. Digitization level refers to the extent to which financial services achieve innovation and efficiency gains through digital technology. Therefore, to accelerate the steady progress of rural digital inclusive finance in Ruili City, it is urgent to strengthen rural digital infrastructure construction.

Firstly, the Ruili municipal government should play a leading role by introducing a series of incentive policies to encourage enterprises, financial institutions, and social capital to actively participate in rural digitalization. These policies can include various forms such as fiscal subsidies, tax incentives, and investment guidance funds, aiming to lower investment barriers and stimulate market vitality. Concurrently, strengthen exchanges and cooperation with advanced regions domestically and internationally, introducing digital technologies and solutions suitable for local characteristics to accelerate rural digital transformation and upgrading.

Secondly, increase investment in rural digital infrastructure, comprehensively improving network coverage and service quality in rural areas. This includes extending fiber broadband networks to remote villages, enhancing network bandwidth and stability, ensuring every village has access to high-speed internet. Implement preferential internet fee plans to reduce farmers' online costs, making the internet a daily tool for production and life. Additionally, the government should introduce special subsidy policies to encourage and support farmers in purchasing smartphones, tablets, and other smart terminal devices, increasing the penetration rate of rural digital equipment and laying a solid foundation for farmers' barrier-free access to digital inclusive financial services. Through these integrated policy measures, Ruili City will effectively accelerate rural digitalization, paving the way for the deeper development of digital inclusive finance.

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Appendix

Survey Questionnaire on the Impact of Digital Inclusive Finance on Farmers' Income Growth in Border Areas of Ruili City, Dehong Prefecture

Hello! This survey focuses on the impact of digital inclusive finance on farmers' income growth in the border areas of Ruili City. It is conducted anonymously, and the collected data will be used solely for academic purposes. We encourage your participation and assure strict confidentiality of

your responses. The survey may take a few minutes of your time. We appreciate your understanding, support, and cooperation!

1. I can accurately locate the nearest information service station near my home.
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree
2. I frequently obtain relevant information services at the service station.
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree
3. I often receive publicity about digital inclusive finance from institutions or relevant committees.
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree
4. I can genuinely perceive the convenience and benefits brought by digital inclusive finance policies.
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree
5. I frequently use mobile payments or other online payment methods.
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree
6. The loans I use mainly come from online financial lending platforms such as Alipay or WeChat.
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree
7. I feel that digital inclusive finance has brought convenience to my life.
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree
8. The funds I obtain through digital inclusive finance are mainly used for agricultural development and related industries.
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree
9. The funds I obtain through digital inclusive finance are mainly used to purchase agricultural products for production.
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree
10. The funds I obtain through digital inclusive finance are mainly used for agricultural company operations, production, and sales.
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree
11. Digital inclusive finance helps solve my lack of collateral in the financing process.
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree
12. In the future, I hope digital inclusive finance can expand the types of acceptable collateral.
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree
13. When applying for loans, the interest rates of digital inclusive finance are relatively lower than other channels.
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree
14. I believe digital inclusive finance makes services more convenient and efficient.
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree
15. I find the operational difficulty of accessing digital inclusive financial services manageable.
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree
16. I hope the application process for digital inclusive finance can be further simplified.
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree
17. I am very confident in the development of border areas.
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree
18. Does using digital inclusive finance increase your income?
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree
19. What is your age?
A. 20 or below B. 21-35 C. 36-50 D. Over 50
20. What is your gender?
A. Male B. Female
21. Do you have any ethnic or religious beliefs?
A. No B. Yes
22. Have you ever attended any meetings related to digital inclusive finance?
A. No B. Yes

23. I am very satisfied with the subsidy policies for farmers in border areas.
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree
24. I am very satisfied with border governance.
A. Strongly disagree B. Disagree C. Neutral D. Agree E. Strongly agree