

Logical Reconstruction and Practical Pathways of Financial Empowerment for Rural Revitalization through the “Five Major Initiatives” from the Perspective of Strategic Communication

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Abstract: *The 15th Five-Year Plan period represents a stage for comprehensively advancing rural revitalization and accelerating the modernization of agriculture and rural areas. Establishing a long-term mechanism for financial support in rural revitalization has become a core task in implementing the national strategy. The “Five Major Initiatives” of technology finance, green finance, inclusive finance, pension finance, and digital finance were proposed at the 2023 Central Financial Work Conference, providing a core framework for financial empowerment in rural revitalization during this period. This paper draws on the theory of strategic communication to systematically analyze the logical restructuring mechanism through which the “Five Major Initiatives” empower rural revitalization. However, at present, this process still faces challenges such as insufficient coordination among different components, absence of symbol adaptation, incomplete risk prevention and control system, and poor connection between the transmission chain and the service chain. To this end, it is necessary to promote the coordinated optimization of financial policy communication, media agenda-setting, institutional service innovation, and grassroots acceptance mechanisms at the strategic communication level. This will form a closed-loop system comprising four interlinked components: “policy guidance—communication empowerment—financial outreach—feedback and correction”. This approach will provide a framework for enhancing both the communication effectiveness and practical efficacy of relevant policies.*

Keywords: Strategic communication, The “five major initiatives”, Financial empowerment, Rural revitalization, Logical reconstruction.

1. Introduction

Rural revitalization is the overarching guideline for the “agriculture, rural areas, and farmers” work in the new era. As the lifeblood of the modern economy, finance is the key support for activating the development momentum of rural areas. The Outline of the 15th Five-Year Plan clearly stated that “establishing a diversified investment framework characterized by financial priority protection, financial priority tilt, and social active participation,” elevating financial support for rural revitalization to a national strategy height. The 2026 No. 1 Central Document further emphasizes that it is necessary to innovate the investment and financing mechanism for rural revitalization and strengthen the linkage between fiscal and financial policies. It guides more financial resources to flow to the key areas of agriculture and rural areas, and provides policy guidance for the implementation of the “Five Major Initiatives” in the rural scene. However, relying solely on financial instruments is not enough to address the practical challenges such as “difficult policy implementation” and “resource inaccessibility” in the practice of rural revitalization. The flow of financial resources essentially depends on the formation of cognitive structures and behavioral expectations. This process is highly dependent on communication mechanisms.

From the perspective of strategic communication, financial empowerment is not merely a “infusion” of capital—that is, an economic process, but rather a “dialogue” between the narrative of national strategy and the logic of rural life. Currently, the development of agriculture and rural areas in our country has advanced from the stage of “basic rectification” to the new stage of “system reconstruction” and

“value creation”. The demands for financial services in areas such as rural industrial upgrading, beautiful rural construction, and integrated urban-rural development will become more diversified and large-scale. How to translate the macro-policy narrative of the “Five Major Initiatives” into farmers’ understandable and trustworthy life practice in the complex rural communication field is an urgent research topic at present.

2. Logical Reconstruction: Financial Empowerment Mechanism of the “Five Major Initiatives” from the Perspective of Strategic Communication

The core elements of strategic communication include multi-agent coordination, accurate audience positioning and action logic of words and deeds. In the context of rural revitalization, the “five major initiatives” are not only policy texts, but also a substantive action of the state to exert strategic influence through resource allocation. Its empowerment mechanism follows a systematic pathway of “strategic synergy — meaning attachment — cognitive guidance — behavioral transformation.”

2.1 Multi-agent Strategic Synergy: Resources Integration for Strategic Goals

Strategic communication is an integrated communication activity to safeguard national interests. In the process of the “Five Major Initiatives” empowering rural revitalization, the government, as the strategic initiator, sets a high-level agenda-setting through the Central Financial Work Conference and the Central Document No. 1. It promotes

rural revitalization from a simple rural work to a strategic highland for national financial security and development. This cross-sectoral and multi-agent resource integration has established the legitimacy and priority of financial support for rural revitalization. As the executive entity, banking institutions transform this into specific credit policies and financial services through the synergy of the five dimensions of “technology finance, green finance, inclusive finance, pension finance, and digital finance”. In fact, is an integrated strategic communication. Through the clear guidance of the flow of funds, a strong policy signal is released to the whole society, particularly to the rural business entities. Thus, the deterministic expectation of comprehensive rural revitalization is established at the cognitive level.

2.2 Accurate Audience Targeting: Meaning Attachment and Discourse Translation Based on the Context of Rural Revitalization

Stuart Hall’s encoding-decoding theory points out that the encoding and decoding process is influenced by various factors, including a personal background, cultural environment and so on. Due to the inherent cognitive difference and discourse gap between urban and rural areas, the macro policy coding of the “Five Major Initiatives” must be translated through “re-contextualization” when it sinks into the rural field. This is essential for reducing the decoding barriers of people in rural areas. Strategic communication requires accurate audience positioning of the audience to achieve information reach. This is the premise of achieving strategic identity.

2.3 “Communication-Cognition” Mechanism: Trust Construction and Image Dissemination in the Field of Mediatization

Strategic communication safeguards strategic interests through the guidance of audience cognition. As the digital infrastructure continues to sink, financial services are undergoing a “mediatization” transformation. Mediatization theory serves as an important framework to explain the reciprocal relationship between contemporary society and media. It systematically analyzes how the media permeates and reshapes the social structure. Based on this, digital finance is no longer just a channel for resource allocation, but also a deep physical medium for strategic communication between the state and farmers. Digital contacts such as mobile banking and smart terminals have realized ‘high-frequency existence’ in the rural field, making pension finance and inclusive finance a behavioral practice to shape the social image of “responsible government.” This kind of media embedding utilizes algorithmic logic to reshape the trust system in rural areas. The traditional communication mode of “interpersonal trust in acquaintance society” is transformed into the “digital credit system” based on big data. Through continuous “information convection”, it converts the grand narrative of “rural revitalization” into the psychological expectations and strategic consensus of the audience.

2.4 “Cognition-Behavior” Transformation: Driving Endogenous Behavioral Evolution Through Financial Inducement

The ultimate goal of strategic communication is to promote the transformation of the audience behavior. It is embodied in its ability to guide behavior, that is, through continuous information input and meaning construction, to gradually change the audience’s cognitive concept. Finally, it affects its decision-making behavior and forms a progressive mechanism of “communication—cognition—behavior.” In the practice of rural revitalization, this mechanism is manifested as follows: Policy information is transmitted into the rural society through various channels, affecting the cognitive structure of farmers. The cognitive structure further shapes the risk expectation and income judgment. These judgments are then transformed into a series of specific actions such as loan applications, credit extension and industrial investments, enabling a transition from “passive acceptance of policy” to “independent participation in revitalization.” Financial empowerment essentially reshapes the behavioral preference logic of farmers through differentiated credit quotas, interest rate preferences and risk compensation mechanisms. When farmers perceive the tangible benefits of technology finance and the convenience of green credit, their decision-making will naturally tilt towards the national strategic direction. Through the strategic media of finance, the endogenous power of rural subjects is stimulated. The pursuit of scattered individual interests is finally converged into the achievement of the strategic interests of rural revitalization, and the closed loop of strategic action logic of “consistent words and deeds” is completed.

3. Realistic Obstruction: An Analysis of the Dilemma of Enabling Rural Revitalization in the “Five Major Initiatives”

Under the systematic framework of strategic communication, the “Five Major Initiatives” empowering rural revitalization is essentially a process of behavioral transformation and resource allocation optimization through multi-agent collaboration and cognitive construction. However, due to the disorder of strategic coordination, the misaligned narrative symbols and the lack of feedback mechanisms, there has been a significant “disconnect” between the communication chain and the financial services chain, and the communication process has yet to form a stable closed loop.

3.1 Lack of synergy Among the Five Major Financial Sectors: “Narrative Noise” and Cognitive Confusion Caused by Fragmented Communication

In the process of communication, strategic communication emphasizes integrity and synergy, highlighting the need for diverse stakeholders to coordinate their efforts to create a strategic synergy. At present, in the process of promoting the “five major initiatives”, most banking institutions adopt the mode of sub-sector promotion, lacking a systematic coordination mechanism. Technology finance, green finance, and inclusive finance and other sectors often operate in isolation, with limited integration in product design and service processes. This is difficult to meet the diversified and comprehensive needs of rural revitalization. For example, some banks’ green credit products lack linkage with smart agriculture projects supported by science and technology finance, and fail to form a synergistic enabling effect of “green + tech”. Furthermore, the disconnection between

inclusive financial products and old-age financial services makes it difficult to meet the dual needs of rural elderly groups for both production and operation and old-age security. The absence of coordination mechanisms leads to the low efficiency of financial resource allocation, and it is difficult to form a joint force to promote rural revitalization.

3.2 The Absence of Symbol Adaptation: “Communication Translation Failure” in the Context of Audience Differentiation

Strategic communication emphasizes the precise positioning of the target audience. Effective information communication should be achieved through differentiated expression for different audiences. However, the current financial products suffer from homogenization and urbanization, and their discourse systems are closer to the urban financial markets. This kind of expression forms a “meaning barrier” in the process of communication, which makes it difficult for financial products to be understood and accepted in rural areas. Stuart Hall’s encoding-decoding theory points out that communication effectiveness depends on the audience’s ability to restore the meaning of symbols. There is a clear semantic gap between professional financial terms and the production logic of rural society. This mismatch of narrative symbols directly leads to a polarization effect of the knowledge gap within rural communities: new business entities with high media literacy can cross the threshold to complete effective decoding and obtain strategic dividends, while the majority of smallholder farmers and the elderly are excluded from the financial narrative because of “cognitive closure.” This kind of exclusion, rooted in unequal access to information, makes the policies of pension finance and digital finance appear the dilemma of “spread but not reach” at the grass-roots level. This violates the original intention of strategic communication to pursue social inclusion. In short, the absence of symbolic adaptation makes the communication level fail to complete the effective translation from “professional language” to “life contexts”. This leads to the failure of financial instruments at the cognitive level.

3.3 Inadequate Risk Prevention and Control Systems: Behavioral Inhibition under the Lack of Trust-Building Mechanisms

Rural finance has the natural attributes of long cycles, high risks, and information asymmetry. Traditional financial logic often attributes these risks to information asymmetry and the uncertainty of agricultural production. However, from the perspective of strategic communication, the risk problem is more deeply manifested in the absence of trust communication mechanism. Trust is not simply dependent on data-driven, but a social relationship that is gradually built up in the long-term process of communication. Mediation theory suggests that the individual’s judgment of risk in a highly information-based society depends more on accessible public discourse than a single algorithmic data. In the field of rural revitalization, if credit information is enclosed in the internal financial system, there is no transparent and open communication path. Then it will be difficult to enter the decision-making vision of farmers. Currently, although the rural credit systems has been gradually developed, it is relatively weak in the dimension of communication. Firstly,

the lack of visual presentation of credit information makes it difficult to resonate with social consensus. Secondly, the lack of positive incentives and successful cases leads to the inability to establish long-term psychological expectations between farmers and financial institutions. Consequently, it induces a “two-way contraction” stalemate in which financial institutions become overly conservative to avoid risk, while farmers reduce their willingness to participate due to vague perception.

3.4 Disconnect Between Communication and Service Chains: A Fracture from “Information Transmission” to “Behavior Transformation”

In current practice, there is a clear disconnect between the communication chain of the “Five Major Initiatives” and the financial service chain. From the perspective of communication, policy information can be transmitted to the grassroots level through media, documents and other channels. However, this transmission often stays at the “awareness level” and fails to be further transformed into a “actionable guide.” From the service side, although financial services are constantly innovating, their supply logic remains largely based on their own perspectives and lacks systematic embedding of the recipients’ cognitive process. This separation structure of “spreading in the front and serving in the back” makes it difficult for the two chains to form an effective connection. As a result, this rupture makes communication fail to complete the transformation from “information supply” to “behavior guidance.”

4. Practical Pathways: The Construction of a Closed-Loop System Where the “Five Major Initiatives” Empower Rural Revitalization Driven by Strategic Communication

In the previous analysis, it is pointed out that the practical dilemma of the “Five Major Initiatives” in rural revitalization cannot be simply attributed to the problem of financial supply. Rather, the result of the failure of the strategic communication mechanism to effectively embed the resource allocation process. Accordingly, its optimization path should not simply stay at the level of financial instrument innovation, but should start from the overall framework of strategic communication: reconstruct the internal logic between policy expression, issue construction, service implementation and feedback correction, thereby forming a closed-loop system centered on “communication—cognition—behavior” as the core. In summary, this paper proposes a four-in-one practice path of “policy guidance-communication empowerment-financial sinking-feedback correction” to achieve an effective transformation from institutional text supply to social action.

4.1 Policy Guidance: Reshaping the Starting Point of Strategic Communication with Agenda-Setting as the core

From the perspective of strategic communication framework, policy is essentially a clear-oriented “agenda setting” process. According to the agenda-setting theory, the priority of public issues is fundamentally determined by their structural order and presentation intensity in communication networks. Therefore, in order to play a leading role, the “Five

Major Initiatives” must first integrate the agenda at the macro level.

Currently, the fragmented nature of communication across various financial sectors prevents audiences from forming a systematic and coherent understanding of the relevant issues. Therefore, it is advisable to start from the top-level design and integrate the financial pillars of science and technology, green and inclusive into a unified and clear national strategic narrative, so that it has internal logic and overall framework when it is disseminated. More importantly, policy language must shift from “institutional language” to “cognitively oriented language.” While traditional policy texts focus on rigorous norms, strategic communication inevitably requires taking into account the comprehensibility of information. Thus, translating policies into a form that is easy for different audiences to understand and accept can effectively improve the efficiency of the policy entering the public’s cognitive framework.

4.2 Communication Empowerment: The Optimization of the Mediating Mechanisms between Narrative Shifts and Audience Segmentation

In order to truly transform the policy dividend into practical momentum, we must first see how the communication mechanism works. The core of strategic communication lies in narrative construction and audience positioning to achieve differentiated communication performance. Therefore, aimed at turning the “Five Major Initiatives” from abstract grand narratives into concrete, experiential experience, it is necessary to use financial support for the “life-oriented” translation of agricultural science and technology, ecological governance and industrial development. This will arouse value identity. The audience dimension level should build a hierarchical filtering propagation matrix. Targeted communication strategies should be implemented based on the needs of different stakeholders. For example, highlighting income expectations and operational paths for farmers, and highlighting risk hedging and policy support for financial institutions. At the level of media dimension, we must break free the limitation of single channel, integrate various communication channels, and construct a multi-level composite communication network integrating mainstream media and digital platform. This will effectively improve the coverage and arrival efficiency of policy information.

4.3 Financial Down-reaching: Behavioral Transformation-oriented Service Logic Re-embedding

The vitality of the “Five Major Initiatives” ultimately depends on whether financial services can be truly embedded in rural society and effectively transformed into action. At present, financial services are mostly on the supply side and have not been coupled with the audience’s behavioral chain. Therefore, financial outreach is not merely a “service extension” in physical space, but rather an endogenous process from communication logic to service logic.

First of all, we should make financial services evolve from “product supply orientation” to “behavior induction orientation.” Communication logic should be integrated into product architecture, and embed financial products into

various scenarios of agricultural production, rural e-commerce and rural governance in a real and reasonable way. In addition, the “communication functions” of grassroots service nodes should be strengthened, making village-level financial service points and grassroots organizations become key intermediaries for information transformation. Through continuous interaction and face-to-face communication, abstract policies are transformed into concrete action paths.

4.4 Feedback Correction: A Dynamic Tuning Mechanism Based on Interactive Communication

Strategic communication is not a one-way output, but a dynamic system including feedback and correction. Only through continuous information return and strategic adjustments can we ensure the accurate alignment of communication effect and strategic objectives. In view of the current situation of “one-way output” in policy communication and financial services, it is imperative to construct a feedback mechanism based on interactive communication. By leveraging digital platforms and grassroots networks, the real experience of farmers and business entities in the process of financial use is collected and transformed into quantifiable data resources.

At the same time, feedback results should be incorporated into the policy and product adjustment process to achieve dynamic optimization of communication content and service models.

5. Conclusion

The 15th Five-Year Plan period is the key stage of rural revitalization. The “Five Major Initiatives” provide a clear action framework for financial empowering rural revitalization. Its actual effectiveness depends on the effective embedding of the strategic communication mechanism. The introduction of strategic communication logic helps to deepen the understanding of the internal mechanism of financial assistance to agriculture, and also provides a new way of thinking for the optimization of relevant policies.

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