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By Yuepeng Zhao

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This book examines the credit needs and the borrowing behaviour of rural households in China in recent years. It is based on in-depth analysis of the status of households' indebtedness and borrowing behaviour; the performance of Rural Credit Cooperatives (RCCs), as well as resources of informal finance. Before 2006, RCCs are virtually the only source of formal credit for rural households in China and were subject to a series of reforms from 1996 to 2003. The reforms aimed to transform RCCs into market-oriented institutions and, more importantly, help them meet the increasing demands of farmers for varied financial services, and thereby contribute effectively to economic transformation in rural China.

Based on a micro-study of three villages, at different stages of development with dissimilar economic characteristics in Jiangxi province, this book investigates the sources of finance, formal and informal, in rural areas and the different types of credit that farmers require. It examines the patterns of credit required by rural households at different stages of agricultural processes, and the institutions from which they obtain loans. It demonstrates the importance of innovative institutional arrangements in rural China and new instruments that give farmers access to formal rural financial markets and enable them to utilize credit effectively, concluding that further reforms to RCCs are necessary for RCCs to be truly effective.

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About the Author

Yuepeng Zhao works in the Policy Research Department at the China Banking Regulatory Commission, Beijing, China. She was formerly Research Fellow at the University of Cambridge, UK.

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