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## China Economic Review

Volume 14, Issue 4, 2003, Pages 434-442

# Reforms of China's rural credit cooperatives and policy options

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<https://doi.org/10.1016/j.chieco.2003.09.015>

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### Abstract

This paper provides an overview of the major reforms to rural credit cooperatives (RCCs) since the middle 1990s and discusses future challenges for RCCs, including unfinished RCC reforms. The focus is on ownership structure, corporate governance, and the historical burdens of RCCs. The paper also presents the official line for future RCC reforms.



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### Keywords

China; Rural credit cooperatives; Policy options

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