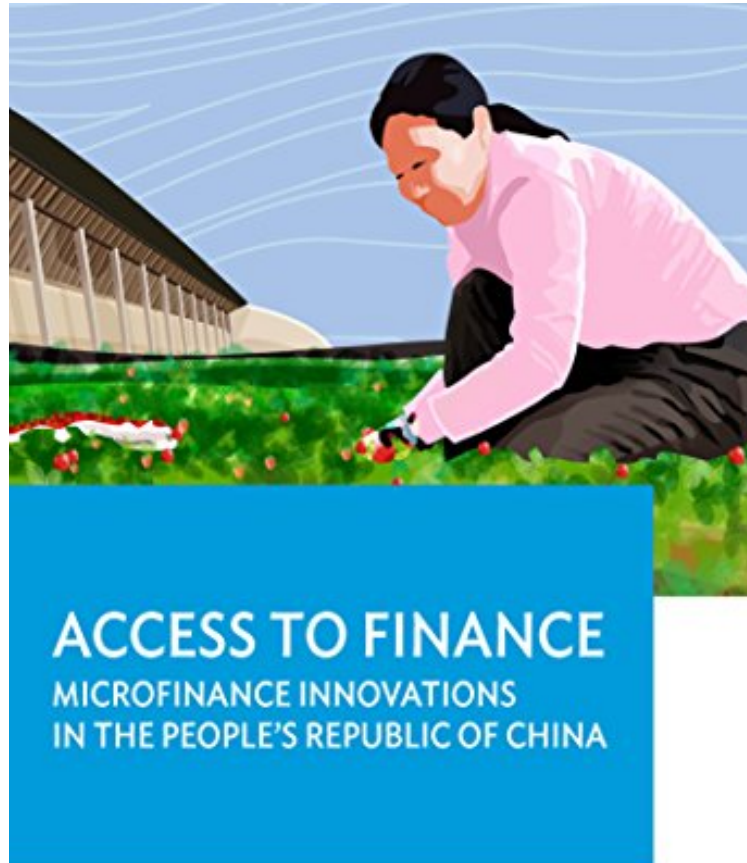


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The People's Republic of China (PRC) has adopted a more market-oriented approach by promoting rural microfinance, pursuing bottom-up innovations such as group lending, various forms of guarantees, new financial products based on

purchase orders and insurance policies, and better incentives for agriculture funding from financial institutions. In 2009, the PRC sought the assistance of the Asian Development Bank to study how to optimize policy choices in rural finance using both top-down and bottom-up approaches. This report presents the findings of that rural microfinance study, including valuable lessons learned from several pilot microlending programs conducted in selected provinces in the PRC. It then analyzes outstanding issues in the country's rural and microfinance markets that need to be addressed more vigorously.