

The Impacts of Microcredit in Supply Chain: Evidence from China

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ABSTRACT The purpose of this paper is to assess poverty impacts of a joint liability microcredit program targeted at rural households in supply chain. 86×2 sample data was obtained from the single-factor 2-level field experiment in rural China, t-test with paired samples was conducted to make a comparative analysis and SPSS v.21 was used. The findings indicate that joint liability for trading partners in warehouse receipts financing could reduce agricultural loan risks and mitigate the rural households' financing difficulties.