Abstract

This article addresses the current need for poverty reduction in China. Micro-finance assists in poverty reduction by providing credit access to targeted poor populations who are excluded from traditional loan options. The first section illustrates the current conditions of poor rural Chinese women. The second section analyzes the benefits a successful micro-finance campaign offers marginalized women. The third section creates eleven general criteria that better ensure success of micro-finance institutions. These criteria shape sustainable micro-finance institutions that empower women and function effectively in China’s unique socio-political structure. These eleven criteria are applicable to micro-finance institutions in other countries that share China’s unique characteristics.