

## 5 Bibliografia

- Aleem, I. (1993). "Imperfect Information, Screening, and the Costs of Informal Lending: a Study of a Rural Credit Market in Pakistan", in Hoff K., Braverman A., Stiglitz J. E. (ed.), *The Economics of Rural Organization*, Oxford University Press.
- Andersen L.E., Nina O. (1998), "Micro-credit and Group Lending: the Collateral Effect", Working Paper n.18, Department of Economics, University of Aarhus.
- Anderson K. (2002), "Microcredit: Fulfilling or Belying the Universalist Morality of Globalizing Markets?", *Yale Human Rights and Development Law Journal*, vol.5, pp.85-122.
- Armendariz de Aghion B. (1999), "On the Design of a Credit Agreement with Peer Monitoring", *Journal of Development Economics*, vol. 60, pp.79-104.
- Armendariz de Aghion B., Gollier C. (2000), "Peer Grouping in an Adverse Selection Model", *The Economic Journal*, vol. 110, issue 465, pp. 632-643.
- Armendariz de Aghion B., Morduch J. (2000), "Microfinance Beyond Group Lending", *Economics of Transition*, vol.8, n.2, pp.401-420.
- Balkin S. (1993), "A Grameen Bank Replication: the Full Circle Fund of the Women's Self-employment Project in Chicago", in Whahid N.M. (ed.), *The Grameen Bank: Poverty relief in Bangladesh*, Westview Press, Boulder.
- Banerjee A., Besley T., Guinnane T. (1994), "The Neighbor's Keeper: the Design of a Credit Cooperative with a Theory and a Test", *Quarterly Journal of Economics*, v.109, n.2, pp. 491-515.
- Besley T., Coate S. (1995), "Group Lending, Repayment Incentives and Social Collateral", *Journal of Development Economics*, vol.46, pp. 1-18.
- Bester H. (1994), "The Role of Collateral in a Model of Debt Renegotiation", *Journal of Money, Credit, and Banking*, vol. 26, n. 1, pp. 72-86.
- Bornstein D. (1996), "The Price of a Dream: the Story of the Grameen Bank and the Idea that is Helping the Poor to Change their Lives", New York, Simon&Schuster, pp. 370.

- Braverman A., Guash J.L. (1986), "Rural Credit Markets and Institutions in Developing Countries: Lessons for Policy Analysis from Practice and Modern Theory", *World Development*, vol. 14, n. 10/11, pp. 1253-1267.
- Brugger E., Rajapatirana S. (1995), "New Perspectives on Financing Small Business in Developing Countries", ICS Press, S. Francisco, pp. 194.
- Cifarelli D.M., Masciandaro D., Peccati L, Salsa S., Tagliani A. (2002), "Success or Failure of a Firm Under Different Financing Policies: a Dynamic Stochastic Model", *European Journal of Operational Research*, pp.471-482.
- Dalla Pellegrina L. (2002), "Microcredit Institutions and Informal Credit Market in Backward Agriculture; Evidence from Bangladesh", Università Bocconi, mimeo.
- Devereux J., Fische R. (1993), "An Economic Analysis of Group Lending Programs in Developing Countries", *The Developing Economies*, vol. 31, n.1, pp. 102-121.
- Duval A., Waterfield C. (1996), *Care Savings and Credit Sourcebook*, Care SEAD Unit, Atlanta.
- Ghatak M. (1999), "Group Lending, Local Information and Peer Selection", *Journal of Development Economics*, vol 60, pp. 27-50.
- Ghatak M., Guinnane T. (1999), "The Economics of Lending with Joint Liability: a Review of Theory and Practice", *Journal of Development Economics*, vol. 60, 195-228.
- Hoff K., Stiglitz J.E. (1990), "Imperfect Information and Rural Credit. Puzzles and Policy Perspectives", *The World Bank Economic Review*, vol. 4, n.3, pp. 235-250, reprinted as Chapter 2 in Hoff K., Braverman A., Stiglitz J.E. (eds), 1990.
- Hollis A., Sweetman A. (1997), "Microcredit in Prefamine Ireland", Working Papers, Department of Economics, University of Calgary, May, pp. 43.
- Hollis A., Sweetman A. (1998), "What Can We Learn from the Past?", *World Development*, vol. 26, n.10, pp 1875-1891.
- Hulme D. (2000), "Impact Assessment Methodology for Microfinance; Theory, Experience and Better Practice", *World Development*, vol.28, n.1, pp. 79-98.

- Hulme D. e Mosley P. (1996), "Finance Against Poverty", Routledge, London, pp. 240.
- Huppi M., Feder G. (1990), "The Role of Groups and Credit Cooperatives in Rural Lending", *The World Bank Research Observer*, vol. 5, n. 2, pp. 187-204.
- Ito S. (1998), "The Grameen Bank and the Peer Monitoring: a Sociological Perspectives" in Martin I., Sinha S., *Proceeding of a Workshop on a Recent Research on Micro-Finance Implications for Policy*, Poverty Research Unit of Sussex (PRUS), Working Papers n. 3, University of Sussex, pp.175-190.
- Jaffer J. (1999), "Microfinance and the Mechanics of Solidarity Lending: Improving Access to Credit Trough Innovations in Contract Structures", American Civil Liberties Union, mimeo, subsequently published in *Journal of Transnational Law and Policy*, vol. 9, pp. 183-196.
- Jansson T. (1998), "Financial Regulation and its Significance for Microfinance in Latin America and the Carribbean", Microenterprise Unit, Sustainable Development Department, Interamerican Development Bank, Washington D.C., mimeo.
- Johnson S., Rogaly B. (1997), "Microfinance and Poverty Reduction", Oxfam Publishing, Oxford, pp. 144.
- Kabeer N. (2001), "Conflicts Over Credit: Re-evaluating the Empowerment Potential of Loans to Women in Rural Bangladesh", *World Development*, vol.29, n.1, pp. 63-84
- Kevane M. (1996), "Qualitative Impact of Study of Credit with Education in Burkina Faso", *Freedom for Hunger Research Papers*, n.3., pp. 36.
- Khandker S., Khalily B., Khan Z. (1995), "Grameen Bank: Performance and Sustainability", *World Bank Discussion Paper*, n.306, Washington D.C., pp. 143.
- Kirkpatrick C., Maimbo S.M., "The Implications of the Evolving Microfinance Agenda for Regulatory and Supervisory Policy", *Development Policy Review*, vol.20, n.3, pp.293-304.
- Laffont J.J. (2000), "Collusion and Group Lending with Adverse Selection", IDEI, Toulouse, mimeo, pp. 22.

- Laffont J.J., N'Guessan T. (1999), "Group Lending with Adverse Selection", *European Economic Review*, vol. 44, pp. 773-784.
- Madajewicz M. (1997), "Capital for the Poor: the Role of Monitoring", Working Papers, Harvard University Press.
- Masciandaro D. (2001), "In Offence of Usury Laws: Microfoundations of Illegal Credit Contracts", *European Journal of Law and Economics*, vol. 12, n.3, pp. 193-216.
- Masciandaro D. (2002), "Why Shylock Can Be Efficient? A Theory of Usury Contract", *Kredit und Kapital*, n.3, pp. 381-399.
- Morduch J. (1997), "The Microfinance Revolution", Department of Economics, Harvard University, Cambridge, mimeo.
- Morduch J. (1999), "The Microfinance Promise", *Journal of Economic Literature*, vol. XXXVII, pp. 1596-1614.
- Morduch J. (2000), "The Microfinance Schism", *World Development*, n.28, n.4, pp. 617-629.
- Navajas S., Schreiner M., Meyer R.L., Gonzales Vega C., Rodriguez Meza J. (2000), "Microcredit and the Poorest of the Poor; Theory and Evidence from Bolivia", *World Development*, vol.28, n.2, pp. 333-346.
- Onchan T. (1992), "Informal Rural finance in Thailand", in D. Adams and D. Fischett (eds.), *Informal Finance in Low Income Countries*, Westview Press, Boulder, pp. 103-117.
- Otero M., Rhyne E. (1994), "The New World of Microenterprise Finance: Building Healthy Financial Institutions for the Poor", Kumarian Press, West Hartford, pp. 276.
- Padmanabhan K.P. (1988), "Rural Credit: Lessons for Rural Bankers and Policy Makers", Paperback, Intermediate Technology Publications, London, pp. 138.
- Pankaj S.J. (1996), "Managing Credit for the Rural Poor: Lessons from the Grameen Bank", *World Development*, vol. 24, n. 1, pp. 79-89.
- Park A., Ren C. (2001), "Microfinance with Chinese Characteristics", *World Development*, vol.29, n.1, pp. 39-62.

- Phillips R.J., Mushinski D. (2001), "The Role of Morris Plan Lending Institutions in Expanding Consumer Microcredit in the United States", Working Papers, Department of Economics, Colorado State University, pp. 31.
- Pitt M., Khandker S. (1996), "Household and Intrahousehold Impact of the Grameen Bank and Similar Targeted Credit Programs in Bangladesh", World Bank Discussion Papers, n.320, pp. 109.
- Pitt M., Khandker S. (1998), "The Impact of Group Based Credit Programs on Poor Households in Bangladesh: Does the Gender of Participants Matter?", *Journal of Political Economy*, vol. 6, n. 5, pp. 958-996.
- Robinson M. (1995), "Indonesia: the Role of Savings in Developing Sustainable Commercial Financing of Small and Micro Enterprises", Chapter 9 in Brugger E., Rajapatirana S., *New Perspectives on Financing Small Businesses in Developing Countries*, ICS Press, S. Francisco, pp. 194.
- Severens C.A., Kays A.J. (1997), "1996 Directory of U.S. Microenterprise Programs", Self Employment Learning Project, The Aspen Institute, Washington D.C..
- Sharma M., Zeller M. (1997), "Repayment Performance in Group Based Credit Programs in Bangladesh: an Empirical Analysis", *World Development*, vol. 25, n.10, pp. 1731-1742.
- Solomon L. (1998), "Microcredit's Dark Underside; Problems of Bangladesh's Grameen Bank", *World Press Review*, August.
- Stiglitz J. E, Weiss A. (1981), "Credit Rationing in Markets with Imperfect Information", *American Economic Review*, vo.71, pp. 393-410.
- Stiglitz J. E. (1990), "Peer Monitoring and Credit Markets", *World Bank Economic Review*, n.4, pp. 351-366.
- Timberg T., Aiyar C. (1984), "Informal Credit Markets in India", *Economic Development and Cultural Change*, n.33, pp. 43-59.
- Udry C. (1990), "Credit Markets in Northern Nigeria: Credit as Insurance in a Rural Economy", *World Bank Economic Review*, n.4, pp. 251-270.

- Van Bastelaer T. (2000), "Does Social Capital Facilitate the Poor's Access to Credit? A review of microeconomic literature", Social Capital Initiative Working Papers, n.8, pp. 23.
- Varian H. (1990), "Monitoring Agents with Other Agents", Journal of Institutional and Theoretical Economics", vol. 146, n.1, pp. 153-174.
- Wenner M. (1995), "Group Credit: a Means to Improve Information Transfer and Loan Repayment Performance", Journal of Development Studies, vol. 32, n.20, pp. 263-281.
- Zeller M. (1994), "Determinants of Credit Rationing: a Study of Informal lender and Formal Credit Groups in Madagascar", World Development, vol.22, n. 12, pp. 1895-1907.