

4References

BANCO CENTRAL DO BRASIL. *Relatório de Estabilidade Financeira* 8 (2), 2009.

BANERJEE, Abhijit V. "Contracting Constrains, Credit Markets and Economic Development", 2001. In Matthias Dewatripont, Lars-Peter Hansen, and Stephen J. Turnovsky, eds., *Advances in Economics and Econometrics*. New York, NY: Cambridge University Press, 2003.

BANERJEE, Abhijit. "The Uses of Economic Theory: Against a Purely Positive Interpretation of Theoretical Results". BREAD Working Paper No. 007, 2002.

BANERJEE, Abhijit V. "Inequality & Investment". Mimeo, MIT, 2004.

BANERJEE, Abhijit V., & Esther Duflo. "Growth theory through the lens of development economics", In *Handbook of Economic Growth*. Vol. 1A, ed Philippe Aghion and Steven N. Durlauf, 473-552, 2005.

BANERJEE, Abhijit V., & Esther Duflo. "Giving Credit Where it is Due". *Journal of Economic Perspectives*, Vol. 24 (3), pp. 61-80, 2010.

BANERJEE, Abhijit V. & Andrew F. Newman. "Occupational Choice and the Process of Development". In *Journal of Political Economy*, 101(2), pp. 274-298, 1993

BARHAM, Tania. "A healthier start: The effect of conditional cash transfers on neonatal and infant mortality in rural Mexico," *Journal of Development Economics*, p. 74-85, 2011.

BECK, Thorsten & LEVINE, Ross & Loayza, Norman. "Finance and the sources of growth," *Policy Research Working Paper Series 2057*, The World Bank, . 1999.

Beegle, Kathleen, Dehejia, Rajeev H. & Roberta Gatti: Child Labor, Crop Shocks, and Credit Constraints, *NBER Working Paper 10088*, 2003.

Brunnermeier, M.K., Pedersen, L.H. "Market Liquidity and Funding Liquidity". *Review of Finance Studies* 22 (6): 2201-2238, 2009.

Buera, Francisco J., Joseph P. Kaboski & Yongseok Shin. "Finance and Development: A tale of Two Sectors". *American Economic Review* 101. Pp. 1964-2002, 2011.

Coelho C., De Mello, J. & Funchal, B. "The Brazilian Payroll Lending Experience", *Review of Economics and Statistics*, Forthcoming

Costa, A. & De Mello, J. "Judicial Risk and Credit Market Performance: Micro Evidence from Brazilian Payroll Loans," NBER Working Paper n° 12252, 2005

Dasgupta, A. "Reports on Informal Credit Markets in India: Summary". *National Institute of Public Finance and Policy, New Delhi*, 1989.

Demirgüç-Kunt, A. & Detragiache, E. "Does deposit insurance increase banking system stability? An empirical investigation," *Journal of Monetary Economics*, vol. 49(7): 1373-1406, 2002

De Mello, Joao and Garcia, Marcio, "Bye-bye Financial Repression, Hello Financial Boom: The Anatomy of a Financial Boom," *Quarterly Review of Economics and Finance*, forthcoming.

Dehejia, Rajeev H. and Gatti, Roberta: Child Labor: The Role of Income Variability and Credit Constraints Across Countries, World Bank mimeo, 2003

Diamond, D. Dybvig, P. "Bank runs, Deposit Insurance and Liquidity". *Journal of Political Economy* 91:401-419, 1983

Fafchamps, Marcel. "Ethnicity and Credit in African Manufacturing". *Journal of Development Economics*, Vol. 61. Pp. 205-235, 2000.

Fazzari, S., Hubbard, R. & Petersen, B. "Financing Constraints and Corporate Investment," *Brookings Papers on Economic Activity* (1988:1):141–195, 1988

Fazzari, S., Hubbard, R. & Petersen, B. "Investment-Cash Flow Sensitivities are Useful: A Comment on Kaplan & Zingales," *Quarterly Journal of Economics*, 115: 695-705, 2000

Galiani, Sebastian, Gertler, Paul J. & Schargrodsky, Ernesto, Water for Life: The Impact of the Privatization of Water Services on Child Mortality. *Journal of Political Economy*, Vol. 113, pp. 83-120, 2005.

Gamper-Rabindran, Shanti & Shakeeb Khan & Christopher Timmins."The Impact of Piped Water Provision on Infant Mortality in Brazil: A Quantile Panel

Data Approach," Working Papers 10-04, Duke University, Department of Economics, 2010

Ghatak, Maitreesh & Neville N. Jiang (2001), 2002. "A simple model of inequality, occupational choice, and development". *Journal of Development Economics*. Vol. 69, No. 1, pp. 205-226, 2002

Ghate, Prabhu. "Informal Finance: Some Findings from Asia". *Oxford University Press for the Asian Development Bank*, 1992.

Ghatak, Maitreesh & Neville N. Jiang (2001), 2002. "A simple model of inequality, occupational choice, and development". *Journal of Development Economics*. Vol. 69, No. 1, pp. 205-226, 2002

Hsieh, Chang-Tai, & Peter J. Klenow. "Misallocation and Manufacturing TFP in China and India". *Quarterly Journal of Economics*. Vol 124(4), 2009.

Kaplan, Steven N., & Luigi Zingales, "Do Investment-Cash Flow Sensitivities Provide Useful Measures of Financing Constraints?" *Quarterly Journal of Economics*, CXII: 169–215, 1997

King, Robert G & Levine, Ross, "Finance and Growth: Schumpeter Might Be Right," *The Quarterly Journal of Economics*, MIT Press, vol. 108(3), pages 717-37, 1993

Kochar, Anjini, "Ill-health, savings and portfolio choices in developing economies," *Journal of Development Economics*, vol. 73(1), p. 257-285, 2004..

Laeven, L., Valencia, F."The Use of Blanket Guarantees in Banking Crises,"*IMF Working Papers 08/250*, 56 p., 2009

Laeven, L., Valencia, F. "Resolution of Banking Crisis: The Good, the Bad and the Ugly". *IMF Working Paper 10/46*. 35p, 2010

Levine, Ross & Zervos, Sara, "Stock Markets, Banks, and Economic Growth," *American Economic Review*, American Economic Association, vol. 88(3), pages 537-58, 1998

Madeira, Gabriel, Rangel, Marcos & Rodrigues, Mauro, "Occupational Choice and Commitment Power: Inferential Evidence from Changes in the Availability of Credit Contracts," Mimeo, USP, 2010.

Mahal, A. and P. Berman, "Health expenditures and the elderly: A survey of issues in forecasting, methods used, and relevance for developing country", Research Paper no. 01.23, *The Global Burden of Disease 200 in Aging Population*, 2001

Matsuyama, Kiminori. "Aggregate Implications of Credit Market Imperfections". In *NBER Macroeconomics Annual 2007*. Vol. 22, pp. 1-60, 2007.

Oliveira, R., Schiozer, R. F., Barros, L.A.B.C. "Too Big to Fail Perception by Depositors: an empirical investigation. *Banco Central do Brasil Working Paper Series 233*: 71p, 2011

Paim J, Travassos C, Almeida C, Bahia L, Macinko J. "O sistema de saúde brasileiro: história, avanços e desafios." *TheLancet.com*, 2011

Soares, Rodrigo R. "Health and the evolution of welfare across Brazilian municipalities," *Journal of Development Economics*, vol. 84(2), pages 590-608, November 2007.

Veronesi, P., Zingales, L. "Paulson's gift". *Journal of Financial Economics*. 97: 339-368, 2010

Tirole, J. "Illiquidity and All Its Friends". *Journal of Economic Literature*:43p, *forthcoming*.