































- [42]. Stiglitz, J.E., and Weiss, A. (1983). Incentive effects of terminations: Applications to the credit and labor markets, *American Economic Review* 73, 912-927
- [43]. The Organisation for Economic Co-operation and Development (2002). Annual Report.
- [44]. Tobin, J. (1963). Commercial banks as creators of “money”, in: W.L. Smith, R.L. Teigen (eds.), *Readings in Money, National Income, and Stabilization Policy*, Homewood, Ill.: Richard D. Irwin.
- [45]. Towey, R.E. (1974). Money creation and the theory of the banking firm, *Journal of Finance* 29, 57-72.
- [46]. United Nations Conference on Trade and Development (2005). *World Investment Report. Transnational Corporations and the Internationalization of R&D*. United Nations New York and Geneva, 2005.