



PERSONAL INFORMATION Lucia Dalla Pellegrina

 University of Milano-Bicocca, Department of Economics, Management, and Statistics (DEMS),
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Sex Female | Nationality Italian

WORK EXPERIENCE

-
- Sept 2017 - Present **Associate Professor in Economics (area 13-A1)**
Department of Economics, Management, and Statistics (DEMS), University of Milano-Bicocca
- Sept 2006 - Sept 2017 **Assistant Professor**
Department of Economics, Management, and Statistics (DEMS), University of Milano-Bicocca
- 2019 - Present **Director**
CISEPS, University of Milano-Bicocca
- 2019 - Present **Associate Researcher**
CERMi, Centre for European Research in Microfinance, Bruxelles
- 2015 - Present **Research Fellow**
Baffi-CAREFIN Center, University of Milano-Bocconi
- 2018 - Present **Research Fellow**
Center for European Studies (CefES-DEMS), University of Milano-Bicocca
- 2019 - Present **Faculty Member**
Ph.D in Economics and Statistics, Graduate School in Economics and Statistics, University of Milano-Bicocca
- 2007 - 2010 **Faculty Member**
Ph.D in Economics, Graduate School in Social, Economic and Political Sciences, University of Milano
- 2019 - 2020 **PhD Thesis External Supervisor**
University of Torino
 - Student: Le Thu Nga
 - Title: Integration of financial inclusion and microfinance in the developing world
- 2017 - 2018 **PhD Thesis External Supervisor**
University of Torino
 - Student: Habtamu Belay
 - Title: Essays in financial Regulation
- 2015 - 2016 **PhD Thesis External Supervisor**
IMT Lucca
 - Student: Unal Seven
 - Title: The Role of Finance in Economic Development, Income Inequality and Poverty Reduction
- 2005 - 2006 **Postdoctoral fellow**
University of Milano-Bocconi
- 1993 - 1994 **Visiting student**
New York University, New York

EDUCATION AND TRAINING

- 2000 - 2005 **Ph.D. in Economics**
University of Milano-Bocconi, Milano
- 1999 - 2000 **M.Sc (First Year Doctorate Degree)**
Università Politecnica delle Marche, Ancona
- 1998 - 1999 **Master in Economics (MEc)**
University of Milano-Bocconi, Milano
- 1992 - 1998 **B.A. in Economics (110/110 cum laude)**
University of Milano-Bocconi, Milano

PERSONAL SKILLS

Teaching Experience Undergraduate

- 2017-current: Economics, University of Milano-Bicocca
- 2014: International Economics - Finance, University of Milano-Bocconi (BIEMF)
- 2008-current: Macroeconomics, University of Milano-Bicocca
- 2007 and 2017: Microeconomics, University of Milano-Bicocca
- 2005-2006: Macroeconomics, University of Lecce
- 2002-2011: Macroeconomics, University of Milano-Bocconi
- 2000-2002: Macroeconomics, University of Milano-Bocconi (Teaching Assistant)

M.Sc.

- 2013-2016: Advanced Macroeconomics, University of Milano-Bicocca
- 2008-current: Advanced Macroeconomics (AFC), University of Milano-Bocconi
- 2004-2008: Regulation of Financial Markets, University of Milano-Bocconi

Ph.D.

- 2011-2012: Law and Finance, Ph.D in Economics and Institutions, Institute of Advanced Studies (IUSS), Pavia

Research Grants

- 2016: Winner of the European Microfinance Research Award for the paper: "The Role of borrower-cosigner kinship relations on loan default", European Microfinance Network, Warsaw, June 17-18.
- MIUR PRIN (2015): "Bad Seeds: The Transplantation and Diffusion of Criminal Organizations". Unit DEMS Bicocca, Principal Investigator Jerome Adda (Università Bocconi)
- MIUR PRIN (2003): "La gestione del rischio finanziario, di credito e operativo: strumenti e modelli". Principal Investigator: Lorenzo Peccati (Università Bocconi)

Scholarships

- 2000-2003: Full Scholarship for Ph.D, University of Milano-Bocconi (MIUR)
- 1998-1999: Scholarship for Master in Economics-M.Ec., University of Milano-Bocconi

Professional Activities

- 2019-current: Director of the Center for Interdisciplinary Studies on Economics, Psychology and Sociology (CISEPS) University of Milano-Bicocca (<https://sites.google.com/a/unimib.it/ciseps/>).
- 2015-2018: Chair of the Scientific Committee, "Fondazione per l'Educazione Finanziaria e al Risparmio Feduf" (ABI) (<http://www.feduf.it/chi-siamo/comitato-scientifico>).
- 2015-current: Scientific coordinator Microfinance team, Social Innovation Teams (SIT), Politecnico-Milano (<http://socialinnovationteams.org>).
- 2012-current: International exchange program coordinator for the B.A. and M.Sc. in Economics and Statistics, University of Milano-Bicocca
- Referee for: American Law and Economics Review; World Development; Journal of Development Economics; Journal of Institutional Economics; Journal of Money Credit and Banking; Small Business Economics; Journal of Small Business Management; Journal of Economic Surveys; Journal of Common Market Studies; Regional Studies; European Journal of Development Research; Regulation and Governance; Review of Development Economics; The Engineering Economist; Accounting Research Journal; Annals of Public and Cooperative Economics; Asian Journal of Criminology; Crime Law and Social Change; Democratization; Economic Notes; Economics and Politics; Review of Law and Economics; European Journal for Asian Studies; European Journal of Law and Economics; Food Security; International Criminal Justice Review; International Journal of Islamic and Middle Eastern Finance and Management; International Journal of Law, Crime and Justice; International Transactions in Operational Research; International Review of Economics and Finance; International Review of Law and Economics; International Transactions in Operational Research; Italian Economic Journal; Journal of Business Management; Journal of Economic Behavior and Organization; Journal of Economics & Management Strategy; Publius; MIT press (books).

Research Fields

Credit (Microfinance, Banking); Law and Economics

Publications

- * denotes A rank for National (Italian) Scientific Qualification
- *Dalla Pellegrina, L., Di Maio, G., Masciandaro, D., & Saraceno, M. (2022). Are Bankers Crying Wolf? The Risk-Based Approach in Money Laundering Regulation and its Effects. *ITALIAN ECONOMIC JOURNAL*, 1-29 [https://doi.org/10.1007/s40797-022-00195-2]
- Mia, M. A., Pellegrina, L. D., Zhang, C., & Sangwan, S. (2022). Efficiency Wage and Productivity in the Indian Microfinance Industry: A Panel Evidence. *IIM Kozhikode SOCIETY & MANAGEMENT*, 11(2) 235-252 [10.1177/22779752211061203]
- Dalla Pellegrina, L., Medina, D., & Garoupa, N (2022). Unfolding Judicial Ideology: A Data-Generating Priors Approach with an Application to the Brazilian Supreme Court. *REVIEW OF LAW & ECONOMICS* [10.1515/rle-2020-0045].
- Dalla Pellegrina, L., Mia, A., & Wong, W. (2022). Female Participation and Financial Performance of Microfinance Institutions: Evidence from Transition Economies. *DEVELOPMENT POLICY REVIEW*, 40(5) [10.1111/dpr.12602].
- * Dalla Pellegrina, L., De Michele, A., Di Maio, G., & Landoni, P. (2021). Fostering savings by commitment: Evidence from a quasi-natural experiment at The Small Enterprise Foundation in South Africa. *WORLD DEVELOPMENT*, 148 (December 2021) [10.1016/j.worlddev.2021.105660].
- * Dalla Pellegrina, L., De Michele, A., Di Maio, G., Landoni, P., & Parravicini, S. (2021). Group Meeting Frequency and Borrowers' Repayment Performance in Microfinance: Evidence from a Quasi-natural Experiment in South Africa. *JOURNAL OF AFRICAN ECONOMIES*, 30(5), 447-477 [10.1093/jae/ejab004].
- * Dalla Pellegrina, L., Di Maio, G., Landoni, P., & Rusina, E. (2021). Money management and entrepreneurial training in microfinance: impact on beneficiaries and institutions. *ECONOMIA POLITICA*.
- Dalla Pellegrina, L., Skully, M., Wanke, P., Walker, T., & Wijesiri, M. (2021). Does the ownership structure affect firm performance? Evidence from Indian bank efficiency before and after the global financial crisis. *INTERNATIONAL TRANSACTIONS IN OPERATIONAL RESEARCH* [10.1111/itor.13072].
- Dalla Pellegrina, L., & Saraceno, M. (2021). Does the open-cell regime foster inmates' legal capability? Evidence from two Italian prisons. *EUROPEAN JOURNAL OF LAW AND ECONOMICS*, 52(1), 89-135 [10.1007/s10657-021-09701-w].
- * Dalla Pellegrina, L., Di Maio, G., Masciandaro, D., & Saraceno, M. (2020). Organized crime, suspicious transaction reporting and anti-money laundering regulation. *REGIONAL STUDIES*, 54(12), 1761-1775 [10.1080/00343404.2020.1772963].
- Dalla Pellegrina, L., Garoupa, N., & Gili, M. (2020). Estimating Judicial Ideal Points in Bi dimensional Courts: Evidence from Catalonia. *JOURNAL OF EMPIRICAL LEGAL STUDIES*, 17(2), 383-415 [10.1111/jels.12251].
- Mia, M., Dalla Pellegrina, L., Van Damme, P., & Wijesiri, M. (2019). Financial Inclusion, Deepening and Efficiency in Microfinance Programs: Evidence from Bangladesh. *THE EUROPEAN JOURNAL OF DEVELOPMENT RESEARCH*, 31(4), 809-835 [10.1057/s41287-018-0188-6].
- Crosato, L., & Dalla Pellegrina, L. (2019). Safe Credit to the Poor: the Role of Anti-Usury Policies. *DEVELOPMENT POLICY REVIEW*, 37(3), 423-449 [10.1111/dpr.12370].
- * Dalla Pellegrina, L., SARACENO, M., & SUARDI, M. (2018). Migration policy: did an emergency provision displace standard rules? Evidence from Italy. *ECONOMIA POLITICA*, 35(3), 863-893 [10.1007/s40888-018-0128-0].
- Dalla Pellegrina, L., Frazzoni, S., Rotondi, Z., & Vezzulli, A. (2017). Access to Credit for Small Innovative Businesses. *ECONOMIC NOTES*, 46(3), 411-458 [10.1111/ecno.12084].
- Varol, O., Garoupa, N., & Dalla Pellegrina, L. (2017). An Empirical Analysis of Judicial Transformation in Turkey. *THE AMERICAN JOURNAL OF COMPARATIVE LAW*, 65(1), 187-216 [10.1093/ajcl/avx013].
- Dalla Pellegrina, L., Garoupa, N., & Gómez-Pomar, F. (2017). Estimating judicial ideal points in the Spanish Supreme Court: The case of administrative review. *INTERNATIONAL REVIEW OF LAW AND ECONOMICS*, 52, 16-28 [10.1016/j.irle.2017.07.003].
- Dalla Pellegrina, L., & Saraceno, M. (2017). Posting of workers across the EU: an empirical investigation. *EUROPEAN JOURNAL OF LAW AND ECONOMICS*, 44(3), 423-451 [10.1007/s10657-016-9536-1].

- Dalla Pellegrina, L., De Mot, J., Faure, M., & Garoupa, N. (2017). Litigating Federalism: An Empirical Analysis of Decisions of the Belgian Constitutional Court. *EUROPEAN CONSTITUTIONAL LAW REVIEW*, 13(2), 305-346 [10.1017/S1574019617000050].
- * Dalla Pellegrina, L., Frazzoni, S., Rotondi, Z., & Vezzulli, A. (2017). Does ICT adoption improve access to credit for small enterprises?. *SMALL BUSINESS ECONOMICS*, 48(3), 657-679 [10.1007/s11187-016-9794-x].
- Bertomeu, J., DALLA PELLEGRINA, L., & Garoupa, N. (2017). Estimating judicial ideal points in Latin America: The case of Argentina. *REVIEW OF LAW & ECONOMICS*, 13(1) [10.1515/rle-2015-0040].
- Dalla Pellegrina L., & Saraceno M. (2016). Can Shareholder Litigation Discipline CEO Bonuses in the Financial Sector? The Role of Securities Class Actions. *ECONOMIC NOTES*, 45(1), 3-36 [10.1111/ecno.12050].
- * Dalla Pellegrina, L., & Scollo, A. (2016). The Role of Borrower-Cosigner Kinship Relations on Loan Default: Evidence from Italy. *ITALIAN ECONOMIC JOURNAL*, 2(3), 421-444 [10.1007/s40797-016-0039-6].
- Dalla Pellegrina, L., Escresa, L., & Garoupa, N. (2014). Measuring Judicial Ideal Points in New Democracies: the case of the Philippines. *ASIAN JOURNAL OF LAW AND SOCIETY*, 1(1), 125-164 [10.1017/als.2013.8].
- Dalla Pellegrina, L., Masciandaro, D., & Pansini, R. (2014). Do exchange rate regimes affect the role of central banks as banking supervisors?. *EUROPEAN JOURNAL OF LAW AND ECONOMICS*, 38(2), 279-315 [10.1007/s10657-012-9317-4].
- * Dalla Pellegrina, L., Masciandaro, D., & Pansini, R. (2013). The Central Banker as Prudential Supervisor; Does Independence Matter?. *JOURNAL OF FINANCIAL STABILITY*, 9(3), 415-427 [10.1016/j.jfs.2013.01.006].
- Dalla Pellegrina, L., & Garoupa, N. (2013). Choosing between the government and the regions: An empirical analysis of the Italian constitutional court decisions. *EUROPEAN JOURNAL OF POLITICAL RESEARCH*, 52(4), 558-580 [10.1111/1475-6765.12003].
- Dalla Pellegrina, L. (2013). Does capitalization enhance efficient risk undertaking? A comparison between Islamic and conventional banks. *ACCOUNTING RESEARCH JOURNAL*, 25(3), 185-207 [10.1108/10309611211290167].
- Dalla Pellegrina, L., & Masciandaro, D. (2013). Good Bye Light Touch? Macroeconomic Resilience, Banking Regulation and Institutions. *RISK GOVERNANCE & CONTROL: FINANCIAL MARKETS & INSTITUTIONS*, 3(1), 18-30.
- Cerasi, V., & Dalla Pellegrina, L. (2013). Solidarity and Microfinance. *RIVISTA ITALIANA DEGLI ECONOMISTI*, 18(3), 345-366.
- Dalla Pellegrina, L., Garoupa, N., & Lin, S.C. (2012). Judicial Ideal Points in New Democracies: the case of Taiwan. *NATIONAL TAIWAN UNIVERSITY LAW REVIEW*, 7(1), 123-165.
- * Dalla Pellegrina, L. (2011). Microfinance and Investment: A Comparison with Bank and Informal Lending. *WORLD DEVELOPMENT*, 39(6), 882-897 [10.1016/j.worlddev.2011.03.002].
- * Dalla Pellegrina, L., & Saraceno, M. (2011). Securities Class Actions in the US Banking Sector: Between Investor Protection and Bank Stability. *JOURNAL OF FINANCIAL STABILITY*, 7(4), 215-227 [10.1016/j.jfs.2010.07.001].
- Dalla Pellegrina, L., & Saraceno, M. (2011). Securities Class Actions: A Helping Hand for Bank Regulators in Trouble?. *REVIEW OF LAW & ECONOMICS*, 7(1), 219-227 [10.2202/1555-5879.1459].
- Dalla Pellegrina, L., & Masciandaro, D. (2009). The risk based approach in the new European Anti-Money Laundering Legislation: a Law and Economics View. *REVIEW OF LAW & ECONOMICS*, 5(2), 931-952 [10.2202/1555-5879.1422].
- Dalla Pellegrina, L., & Masciandaro, D. (2008). Politicians, central banks, and the shape of financial supervision architectures. *JOURNAL OF FINANCIAL REGULATION AND COMPLIANCE*, 16(4), 290-317 [10.1108/13581980810918387].
- Dalla Pellegrina, L., (2008). Usury, Interest Rates, and Bank Lending: the Missing Supply-Side. *GLOBAL BUSINESS & ECONOMICS REVIEW*, 10(3), 265-283 [10.1504/GBER.2008.019984].
- Dalla Pellegrina, L. (2008). Court delays and crime deterrence. An application to crimes against property in Italy. *EUROPEAN JOURNAL OF LAW AND ECONOMICS*, 26(3), 267-290 [10.1007/s10657-008-9076-4].
- Dalla Pellegrina, L., & Masciandaro, D. (2006). Informal Credit and Group Lending: Modeling the Choice. *FINANCE INDIA*, 20(2).

- Dalla Pellegrina, L., & Masciandaro, D. (2004). Nuova microfinanza? Credito di gruppo e credito informale in mercati competitivi. RIVISTA ITALIANA DEGLI ECONOMISTI, 1, 3-32.

WP & Work in Progress

- R&R: Do Judges Respond to Monetary Incentives? An Empirical Investigation on the Italian Administrative Court (with N. Garoupa and P. Grajzl)
- R&R: Efficiency and Outreach in the European Microfinance Sector (with D. Diriker, P. Landoni, D. Moro, and M. M. Wijesiri)
- Subm.: Consensus and ideology at the Judicial Committee of the Privy Council (with S. Amaral Garcia and N. Garoupa)
- Subm.: Activating Women Cognitive Abilities: Impact of a Financial Literacy Pilot Program in India, *University of Milan Bicocca Department of Economics, Management and Statistics Working Paper 412* (with G. Di Maio, P. Landoni, and B. Rama)
- Gender Pay Gap in the Microfinance Industry. A Global Perspective. (with A. Mia, S. Sangwan, and W. Wong)
- Abstention and Populist Voting: Evidence from the Italian 2018 Election (with G. Di Maio and M. Gilli)
- Judicial Transformation: Selection or Defection? An Empirical Analysis of Constitutional Review Voting in the Polish Constitutional Tribunal, 2003-2021 (with N. Garoupa, and J. Kantorowicz)

According to law 679/2016 of the Regulation of the European Parliament of 27th April 2016, I hereby express my consent to process and use my data provided in this CV.

Milan, 17.02.2022

Signature

