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Autore	Bossoutrot Sylvie K
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Sommario/riassunto	In Russia, small-scale entrepreneurship has emerged in response to the collapse of state-ownership and unemployment in the early 1990's. Small businesses typically lack adequate collateral and credit history, making them "unbankable" by the mainstream financial sector. To fund their businesses, micro-entrepreneurs are forced to rely on funds from family and friends, or money lenders. Microfinance institutions of four types have emerged to meet the unfulfilled financing needs of micro-entrepreneurs: commercial banks, specialized NGO-type microfinance institutions, membership-based institutions