



Full Professor Cyril FOUILLET

Academic Department: Economics, Law and Society

Email: cyril.fouillet@essca.fr

INFORMATION

Professor Cyril Fouillet is a specialist in emerging economies, studying financial inclusion issues in particular.

RESEARCH INTERESTS

- Development studies
- Solidarity-based economy
- Microfinance
- Geographical economy
- Financial inclusion

TEACHING DOMAINS

- Macroeconomics / Microeconomics
- Microfinance
- Labour Economics
- Globalization Studies - India
- Research methodology
- Mathematics for management
- Research Methodology

EDUCATION

Highest degree :

- | | |
|------|--|
| 2009 | PhD, Economics, Université Libre de Bruxelles, Belgium
<i>La construction spatiale de la microfinance</i> |
| 2003 | Master of Research in Economics, Université Lumière Lyon 2, France |
| 2001 | French Bachelor, Social Sciences and Humanities, Sociology, Université Lumière Lyon 2, France |

PROFESSIONAL EXPERIENCE

Academic experience and positions

- | | |
|-------------|--|
| Since 2018 | Professor of Economics, ESSCA School of Management, France |
| 2021 - 2022 | PhD examiner of Sanal Gupta : "Dynamics of agent banking model: An agent-centric |

PROFESSIONAL EXPERIENCE

Academic experience and positions

- study in Himachal Pradesh", Indian Institute of Technology, India
- 2017 - 2018 Associate Professor in Economics, ESSCA School of Management, France
- 2011 - 2018 Head of the Economic Section, ESSCA School of Management, France
- 2011 - 2016 Assistant Professor in Economics, ESSCA School of Management, France
- 2009 - 2011 Post-doctorate in Development Studies, University of Oxford, United Kingdom
- 2003 - 2007 Researcher of the social sciences department, Institut Français de Pondicherry, India

Professional experience

- 2010 - 2011 Consultant in rural financial services, FinAccess
- 2010 - 2011 Consultant in rural financial services, Financial Sector Deepening Kenya (FSD Kenya)
- 2009 - 2011 Junior Consultant, Food and Agriculture Organization of the United Nations
- 2007 - 2008 Junior Consultant, Foundation for World Agriculture and Rurality (FARM), France
- 2007 - 2007 Junior Consultant, Food and Agriculture Organization of the United Nations

GRANTS AND HONORS

- 2013 Grant for "Spatial Complementarity of Mobile Financial Services, Business Correspondents and Banking Infrastructures: Accounting for Mobile Financial Services Ecosystems in India", partnership Indian Institute of Management-Trichy, Institute for Money, Technology and Financial Inclusion, United States of America
- 2010 Partnership Programme in Science Award (Ref: PPS WS02), British Council, United Kingdom
- 2010 Grants for Overseas Conference, British Academy, United Kingdom
- 2009 Post-doctoral Research Fellowship, Foundation Philippe Wiener-Maurice Anspach
- 2009 Partnership Programme in Science Award (Ref: PPS WS01B), British Council, United Kingdom
- 2008 Poster Award, Access to Financial Services: Expanding the Rural Frontier, Boulder Bergamo Forum, Italy
- 2007 Cooperation Travel Award. CNRS, Chinese Academy of Social Sciences (CASS)
- 2004 Research Scholarship in Social Sciences, Ministère français des Affaires Etrangères – French Institute of Pondicherry (India) (UMIFRE 21 CNRS-MAEE), -
- 2003 Research Scholarship: Aire culturelles (MENRT), Ministère de l'Enseignement supérieur et de la Recherche

INTELLECTUAL CONTRIBUTIONS

Peer-reviewed Articles

- DUTERTRE, E. and FOUILLET, C. (2024). Post-lockdown loneliness and social isolation among French students. *International Journal of Educational Management*, 38(1), pp. 21-39.
- BALLANDONNE, M., CERSOSIMO, I. and FOUILLET, C. (2022). Determinants of citations in Ecological Economics, 2005-2018. *International Journal of Ecological Economics and Statistics*, 43(2).

FOUILLET, C., GUÉRIN, I. and SERVET, J.M. (2021). Demonetization and digitalization: The Indian government's hidden agenda. *Telecommunications Policy*, 45(2), pp. 102079.

FOUILLET, C., GUÉRIN, I. and SERVET, J.M. (2018). Démonétisation, l'agenda caché du gouvernement indien. *Outre-Terre : Revue européenne de géopolitique*, 2018/1-2(54-55), pp. 134-143.

FOUILLET, C., GUÉRIN, I. and SERVET, J.M. (2018). Démonétisation, l'agenda caché du gouvernement indien. *Outre-Terre : Revue européenne de géopolitique*, 2018/1-2(54-55), pp. 134-143.

FOUILLET, C. and MORVANT-ROUX, S. (2018). L'inclusion financière au service de l'État en Inde et au Mexique ? *Revue Internationale de politique de développement*, 10(1).

FOUILLET, C. and MORVANT-ROUX, S. (2018). Financial inclusion, a driver of state building in India and Mexico? *Revue Internationale de politique de développement*, 10(1).

FOUILLET, C. and MORVANT-ROUX, S. (2018). Financial inclusion, a driver of state building in India and Mexico? *Revue Internationale de politique de développement*, 10(1).

FOUILLET, C., GUERIN, I., MORVANT-ROUX, S. and SERVET, J.M. (2016). De gré ou de force : le microcrédit comme dispositif néolibéral. *Revue Tiers Monde*, (225), pp. 21-48.

FOUILLET, C., HUDON, M., HARRISS-WHITE, B., COPESTAKE, J. (2013). Microfinance studies: Introduction and overview. *Oxford Development Studies*, 41(Supplément 1), pp. 1-16.

AUGSBURG, B. and FOUILLET, C. (2010). Profit empowerment: The microfinance institution's mission drift. *Perspectives on Global Development and Technology*, 9(3-4), pp. 327-355.

FOUILLET, C. and PAIRAULT, T. (2010). Microfinance en Chine et en Inde : une « discipline » diversement appropriée. *Economie et Institutions*, 14, pp. 117-140.

FOUILLET, C. (2009). Microinsurance and management of climatic risks. *The Journal of Risk Management and Insurance*, 4(1), pp. 91-99.

GUERIN, I., FOUILLET, C. and ROESCH, M. (2008). La microfinance indienne : l'heure du bilan. *Transcontinentales*, 6(1), pp. 125-146.

FOUILLET, C. (2007). Les risques climatiques : quel rôle pour la microassurance ? *Autrepart*, 4(44), pp. 199-212.

GUERIN, I., FOUILLET, C., HILLENKAMP, I., MARTINEZ, O., MORVANT, S. and ROESCH, M. (2007). Microfinance : effets mitigés dans la lutte contre la pauvreté. *Revue Internationale de politique de développement*, 26(2), pp. 103-119.

GUERIN, I., FOUILLET, C. and PALIER, J. (2007). La microfinance indienne peut-elle être solidaire ? *Revue Tiers Monde*, 2(190), pp. 291-308.

FOUILLET, C., GUERIN, I., MORVANT, S., ROESCH, M. and SERVET, J.M. (2007). Le microcrédit au péril du néolibéralisme et de marchands d'illusions. Manifeste pour une inclusion financière socialement responsable. *Revue du Mauss*, 29(1), pp. 329-350.

Chapters in book

FOUILLET, C. and SERVET, J.M. (2021). Microfinance et lutte contre la pauvreté : le canal de la micro-entreprise. In: Chicot Éboué (ed.). *Finance, banque, microfinance : où va la richesse créée ?* 1st ed. Bruxelles: Larcier.

FOUILLET, C. and MORVANT-ROUX, S. (2018). Au-delà de la microfinance, l'inclusion financière comme rouage de la construction de l'État. In: Farinet (ed.). *Pour une socioéconomie engagée*.

Monnaie, finance et alternatives. 1st ed. Paris: Classiques Garnier, pp. 101-126.

FOUILLET, C., GUERIN, I., KUMAR, S., ROESCH, M. and VENKATASUBRAMANIAN, G. (2015). Is the demand for microcredit in rural Tamil Nadu sustainable ? In: I. Guérin, M. Labie and J.-M. Servet eds. *The crises of microcredit*. 1st ed. London: Zed Books, pp. 73-91.

FOUILLET, C. and GUERIN, I. (2015). La microfinance en Inde : trajectoire et limites. In: Ph. Cadène and B. Dumortier (ed.). *L'Inde : une géographie*. 1st ed. Paris: Armand Colin, pp. 319-334.

AUGSBURG, B. and FOUILLET, C. (2013). Profit empowerment : The microfinance institutions's mission drift. In: D. Haase (ed.). *The credibility of microcredit: studies of impact and performance*. 1st ed. Brill, pp. 199-226.

FOUILLET, C. and PAIRAULT, T. (2013). Microfinanzas en China y la India: una disciplina diversamente apropiada. In: M. Villareal et L. Angulo (ed.). *Las microfinanzas. Cálculos, normatividad y malabarismos*. 1st ed. CIESAS/IPN, pp. 95-113.

FOUILLET, C. and JOHNSON, S. (2011). Spatial Dimensions of the Financial Sector in Kenya 2006-2009. In: FSD Kenya (ed.). *Financial inclusion in Kenya: results and analysis from FinAccess 2009*. 1st ed. Nairobi: Financial Sector Deepening Kenya, pp. 118-142.

FOUILLET, C. and AUGSBURG, B. (2010). La microfinance, un objet de pouvoir de plus ? Conflit en Andhra Pradesh. In: J. Baixas, L. Dejouhanet et P.-Y. Trouillet eds. *Conflits et rapports sociaux en Asie du Sud*. 1st ed. Paris: Editions L'Harmattan, pp. 189-203.

FOUILLET, C. (2009). Microfinance, agriculture et analyse spatiale : le cas de l'Inde. In: S. Morvant-Roux (ed.). *Exclusion et liens financiers*. 1st ed. Paris: Editions Economica, pp. 111-132.

FOUILLET, C. and GUERIN, I. (2008). Pluralité microfinancière et économie solidaire en Inde. In: J. Duchatel et F. Rochat (ed.). *Produire de la richesse autrement. Usines récupérées, coopératives, micro-finance... les révolutions silencieuses*. 1st ed. Genève: Centre Europe-Tiers Monde, pp. 51-56.

FOUILLET, C. and PALIER, J. (2007). Assessing the impact of microfinance in terms of empowerment: Issues and challenges. In: I. Guérin et J. Palier (ed.). *Microfinance challenges: empowerment or disempowerment of the poor?* 1st ed. Pondichéry: Institut Français de Pondichéry, Collection Sciences Sociales, pp. 215-238.

FOUILLET, C. (2004). Méthodes d'évaluation en microfinance : l'économiste face à l'interdisciplinarité. In: D. Picherit et R. Voix (ed.). *Pratiques de terrain et discours scientifiques en Asie du Sud*. 1st ed. Delhi: Centre de Sciences Humaines, pp. 72-79.

FOUILLET, C. (2004). L'évaluation d'impact en microfinance : Proposition d'une grille de lecture. In: I. Guérin et J.-M. Servet (ed.). *Exclusions et liens financiers*. 1st ed. Paris: Editions Economica, pp. 561-592.

Conference paper (with selection committee)

FOUILLET, C. (2018). La démonétisation en Inde de 2016, quelles leçons ? In: Académie européenne de géopolitique. Paris.

FOUILLET, C. and MUSSON, A. (2017). Baromètre de l'économie de l'enfant. TEK: The Economy of Kids. In: Colloque Regards croisés, NovaChild. Angers.

FOUILLET, C. (2015). Public policies, financial inclusion and inequalities : a review of recent trends in India and Mexico. In: 27th Annual Meeting of the Society for the Advancement of Socio-economics. Londres.

FOUILLET, C. and NITHYANANDA, V. (2013). Spatial complementarity of mobile financial services, business correspondents and banking infrastructures: Accounting for mobile financial

services ecosystems in India. In: IMTFI's Fifth Annual Conference for Funded Researchers. Irvine, California.

FOUILLET, C. (2013). Le concept d'accumulation par dépossession de David Harvey appliqué au secteur bancaire indien. In: 13th RIUESS Conference. Angers.

FOUILLET, C. (2012). A political Economy of the Financial Inclusion's Process in India. In: Annual Conference of the International Initiative for Promoting Political Economy (IIPPE). Paris.

FOUILLET, C. (2012). Desigualdad especial de la distribución de la oferta financiera en la India, Crisis alimentaria, laboral y climática del mundo rural: retos y desafíos para las políticas de inclusión financiera, Senado de los Estados Unidos Mexicanos. In: Asociación Mexicana de Uniones de Crédito del Sector Social (AMUCSS). Mexico City.

FOUILLET, C. and PICHERIT, D. (2012). Fractal financial exclusion traps in India, ANR RUME Final Conference. In: Centro de Investigaciones y Estudios Superiores en Antropología Social (CIESAS). Mexico City.

FOUILLET, C. (2012). La construction de la microfinance en Inde : quels enjeux ? In: Semaine autour de l'Inde. Ivry.

FOUILLET, C. (2011). Spatial inequalities and financial inclusion dynamics in India. In: 13e EADI-DSA Conference, Rethinking Development in an Age of Scarcity and Uncertainty. York.

FOUILLET, C. (2010). Microinsurance Services for Economic Shocks and Stresses Related to Climate Change. In: Workshop on Microfinance and Environment: Informal and Formal Financing for Ecosystem Services for Poverty Alleviation. University of Oxford.

FOUILLET, C. (2010). Banking sector reforms, microfinance and safety net: Evidence from India. In: Workshop on Microfinance's contribution to development studies? What interdisciplinary approaches add to microfinance understanding? Université Libre de Bruxelles.

FOUILLET, C. (2009). Does it matter where you live? Analysis of spatial determinants of financial inclusion in India. In: CERMi Research Day, Centre for European Research in Microfinance. Mons.

FOUILLET, C. and AUGSBURG, B. (2009). Spatial dimensions of microfinance: An Indian case. In: First European Research Conference on Microfinance. Université libre de Bruxelles.

FOUILLET, C. (2008). La microfinance, un phénomène a-spatial ? Analyse économétrique de la distribution du Self-Help Group Bank Linkage Programme. In: Research Day of the Centre for European Research in Microfinance. Université libre de Bruxelles.

FOUILLET, C. and PAIRAULT, T. (2008). Microfinance : une « discipline » diversement accueillie en Chine et en Inde. In: Les mots du développement : genèse, usages et trajectoires. Université Paris IX – Dauphine.

FOUILLET, C. and CHASLES, V. (2008). Le microcrédit et le genre dans les campagnes indiennes. In: Le monde rural dans les pays émergents : développement territorial et mobilités individuelles (Brésil, Chine, Inde). Université Lyon 3.

FOUILLET, C. (2008). Spatial analysis of agricultural finance and microfinance: the case of India. In: Boulder Bergamo Forum On Access to Financial Services: Expanding the Rural Frontier. Bergamo.

FOUILLET, C. (2007). La microfinance est-elle solidaire ? In: 4e Rencontre de l'Université Populaire et Citoyenne : L'économie solidaire au sud, réalités et politiques, CNAM, Paris.

FOUILLET, C. and AUGSBURG, B. (2007). The Spread of the Self-Help Groups Banking Linkage Programme in India. In: 37e Annual Conference of the Regional Science Association International.

Bangor.

FOUILLET, C. (2007). Spread of the SHG Banking Linkage Programme in India. In: International Conference on Rural Finance Research. Rome.

FOUILLET, C. (2006). Couverture bancaire en Inde : l'impact de la microfinance. In: Journée des doctorants du LPED (Laboratoire Population, Environnement, Développement). Institut de recherche pour le développement, Marseille.

FOUILLET, C. and BASU, M. (2006). The Geography of Microfinanciarization in India, 1992-2005. In: 19th European Conference on Modern South Asian Studies. Leiden.

FOUILLET, C. (2005). Les services microfinanciers en Inde : quelques exemples d'appropriation. In: Journée d'étude sur les enjeux du développement durable : La microfinance pour quel développement ? Maison des sciences de l'homme et de la société, Poitiers.

Research / consulting reports

DUTERTRE, E. and FOUILLET, C. (2023). Effets de la crise sanitaire sur les conditions de vie des étudiant.e.s : Le cas du bassin étudiant Angers Loire Métropole. Fondation Grand Ouest: ESSCA, France.

FOUILLET, C. and NITHYANANDA, K.V. (2016). Spatial complementarity of mobile financial services, business correspondents and banking infrastructures: Accounting for mobile financial services ecosystems in India. Irvine: United States of America.

JOHNSON, S., VUJIC, S., LI, Y., VANDERPUTTEN, V. and FOUILLET, C. (2015). Financial services, social networks and financial practices: Investigating use and impact. Bath:

JOHNSON, S., BROWN, G.K. and FOUILLET, C. (2012). The search for inclusion in Kenya's financial landscape: The rift revealed. Nairobi: Financial Sector Deepening Kenya, Kenya.

FOUILLET, C. (2008). L'analyse spatiale du financement de l'agriculture et de la microfinance : le cas de l'Inde. Paris: France.

Presentation in a research seminar

FOUILLET, C., GUÉRIN, I. and MORVANT-ROUX, S. (2017). Un monde sans cash peut-il être solidaire ? In: Séminaire Socioéconomie de la globalisation et du développement : du business social à l'économie sociale et solidaire. École des hautes études en sciences sociales (EHESS), Paris.

FOUILLET, C. (2014). Beyond borders. Perspectives on financial inclusion spatial dynamics. In: Seminar of the Indian Institute of Management. Kozhikode.

FOUILLET, C. (2014). Vendée French Counterrevolution and Agrarian Structure. In: Doctoral Seminar, Department of Sociology. South Asian University, New Delhi.

FOUILLET, C. (2013). On the safety net role of microfinance: A spatial analysis of financial inclusion in India. In: Seminar of the Indian Institute of Management. Tiruchirapally.

FOUILLET, C. (2010). Small business financial services in India. In: Seminar of the Business and Society Research Group. University of Cambridge.

FOUILLET, C. (2010). Spatial inequalities and financial inclusion dynamic's in India: Liberalisation, microfinance and safety net. In: Contemporary South Asia Seminar. Queen Elizabeth House, Oxford.

FOUILLET, C. (2008). Microfinance et credit rural en Inde. In: Séminaire d'économie de la Chine. Centre d'études sur la Chine moderne et contemporaine, École des hautes études en sciences sociales, Paris.

FOUILLET, C. (2007). Microfinance in India: Reach and Limits. In: Seminar of the School of Agricultural Economics and Rural Development. Renmin University o, Beijing.

FOUILLET, C. (2007). Microfinance in India: Reach and Limits. In: Seminar of the Institute of World Economics and Politics. Chinese Academy of Social Sciences, Beijing.

FOUILLET, C. (2007). Évaluation du risque en microfinance et Vashtu. In: Séminaire de l'Agence universitaire de la francophonie. Université libre de Bruxelles.

FOUILLET, C. (2006). Portée et limites du développement de la microfinance. In: Séminaire de l'Agence universitaire de la francophonie : Innovations microfinancières et gestion du risque entrepreneurial. Université Lumière Lyon 2.

FOUILLET, C. (2005). Les services microfinanciers en Inde : le cas de l'assurance sécheresse. In: 5e séminaire jeunes chercheurs : Dynamiques de transformations des sociétés et des espaces ruraux en Asie du Sud. Villejuif.

FOUILLET, C. (2005). Regard externe. In: Journée de réflexion : Les effets des finances solidaires au Sud. Paris.

FOUILLET, C. (2005). Technologies microfinancières : expérience indienne. In: Séminaire de l'Université de Rouen. Rouen.

FOUILLET, C. and RAVIKULARAMAN , R. (2005). Solidarity based economy and microfinance. In: International seminar on Emerging trends in global business: Challenges and opportunities of developing countries. Thanjavur.

FOUILLET, C. (2004). Les défis de l'évaluation des programmes de microfinance. In: Seminar in Development Studies. Graduate Institute of International and Development Studies, Genève.

Invited in Academic Conferences

FOUILLET, C. (2019). De l'inclusion financière aux pratiques monétaires et financières. Lycée Henri Bergson, Angers.

FOUILLET, C. (2018). Territoires, liens étatiques et inclusion: quels rôles pour les initiatives de l'économie sociale et solidaire ? Assises Nationales de l'Economie Sociale et Solidaire. Skhirat.

FOUILLET, C. (2018). De la microfinance à l'inclusion financière, où se situe l'innovation sociale ? Forum Rise Up ! EDHEC. Nice.

FOUILLET, C. (2018). Financement participatif, vers un renouveau des territoires ? DFCG Seminar, ESSCA School of Management. Angers.

FOUILLET, C. (2017). De la microfinance à l'inclusion financière, quelle place pour les citoyens ? Assises Nationales de l'Economie Sociale et Solidaire. Casablanca.

FOUILLET, C. (2016). Microfinance et innovation sociale. Lycée Henri Bergson, Angers.

FOUILLET, C. (2014). Entreprise : responsabilité sociale ou responsabilité citoyenne. 2ème Rencontre Humanisme et Entreprise. Angers.

Practice-oriented contributions

FOUILLET, C., MORVANT-ROUX, S. and SERVET, J.M. (2020). La pandémie marquerait-elle la fin du cash ? *France Forum* November, pp. 42-44.

FOUILLET, C., GUÉRIN, I. and SERVET, J.M. (2018). La démonétisation, un an après. *France Forum* February.

FOUILLET, C., OLOFSSON, S. and PAGURA, M. (2007). La microassurance sécheresse. *Horizons Bancaires* March, pp. 71-76.

Editorial activities

Editorial board of scientific journals

- 2018 - 2018 Outstanding Reviewer, World Development, Elsevier, Netherlands (The)
- 2016 - 2016 Outstanding Reviewer, World Development, Elsevier, Netherlands (The)
- 2013 - 2013 Special Issue editor, The Field of Microfinance and Development: Showcasing India, Oxford Development Studies

Reviewer for an academic or professional publication

- Since 2021 Ad-hoc reviewer, International Journal of Environmental Research and Public Health
- Since 2021 Ad-hoc reviewer, Applied Economics Letters
- Since 2021 Ad-hoc reviewer, International Journal of Data Mining and Bioinformatics
- Since 2020 Ad-hoc reviewer, Revue internationale des études du développement
- Since 2019 Ad-hoc reviewer, Sustainability
- Since 2019 Ad-hoc reviewer, Journal of Risk and Financial Management
- 2023 - 2024 Ad-hoc reviewer, International Journal of Educational Management
- 2023 - 2024 Ad-hoc reviewer, Economies (MDPI)
- 2023 - 2024 Ad-hoc reviewer, Journal of Infrastructure, Policy and Development
- 2022 - 2023 Ad-hoc reviewer, International Journal of Finance and Economics
- 2022 - 2023 Ad hoc Reviewer, Canadian Journal of Development Studies
- 2021 - 2022 Ad hoc Reviewer, Vision - The Journal of Business Perspective

Service to the academic discipline

Reviewing activities for an academic conference

- 2019 - 2019 Reviewer, International Finance and Banking Society (IFABS), France
- 2019 - 2019 Reviewer: Journées de recherche en sciences sociales, Société Française d'Economie Rurale (SFER), France

Participation in assessment committees

- 2021 - 2024 Member of the Development Council, Master's degree in social sciences, Université Catholique de l'Ouest, France

Membership in an academic association

- Since 2009 Professional affiliation, Development Studies Association (DSA), United Kingdom

Organisation/facilitation of webinars, seminars, roundtables

- 2021 - 2021 Webinar on Innovation in India: deciphering environmental, socio-economic and technological issues. Roundtable: Social Innovations, Microfinance, Inclusive Finance, Aadhar Project, coordinated by Basudeb Chaudhuri (MESRI), Association pour la Valorisation des Relations Internationales Scientifiques et Techniques (AVRIST)

Participation in a research consortium

- 2017 - 2017 TEK The Economy of the Kids, NovaChild, Innovation Network for Children, France

Service to professional community

Participation in professional events, roundtables

Since 2018 Organization and steering committee: Trophées RSE Pays de la Loire, Conseil Régional des Pays de la Loire, France

PhD Jury

2023, PhD reviewer

S. GUPTA, Defended, Dynamics of agent banking model: An agent-centric study in Himachal Pradesh, Indian Institute of Technology - Mandi