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PROFESSEUR FULL

DÉPARTEMENT : FINANCE, COMPTABILITÉ, DROIT

ÉQUIPE DISCIPLINAIRE : FINANCE GOUVERNANCE (FG)

AXE DE RECHERCHE : FINANCE-GOUVERNANCE-RSE

FORMATION ET DIPLÔMES

- 2016 Habilitation à Diriger des Recherches Université de Lille, Lille, France
- 1996 Doctorat en Droit Université Paris 2 Panthéon-Assas, Paris, France
- 1990 Diplôme Supérieur d'Université en Science Politique Université Paris 2 Panthéon-Assas, Paris, France
- 1986 Licence en Droit (LL.B. en Inde) Université de Delhi, New Delhi, France
- 1982 Master en Sciences de Gestion spécialités Marketing et Finance Indian Institute of Management, Calcutta, Inde
- 1980 Licence en Economie (avec mention) St. Stephen's College, Université de Delhi, New Delhi, Hongrie
- 1977 Certificat (Lycée Indienne) St. Columba's High School, New Delhi, Inde

EXPÉRIENCE PROFESSIONNELLE

EXPÉRIENCE PROFESSIONNELLE

- 2022 - ... Fondateur - Autoentrepreneur (BHAJ, DIJON, France)
- 1989 - 1999 Responsable Comptable (Cyrene SA)
- 1986 - 1989 Gestionnaire adjoint (Escorts Limited)
- 1985 Assistant Manager (Escorts Limited)
- 1983 - 1984 Sr. Officer – Audit interne (Escorts Limited)
- 2001 - ... Professeur en Finance, Gestion et Droit (Groupe ESC Dijon-Bourgogne)

MISSIONS DE CONSEIL

- 1982 - 1983 Analyse des bilans et préparation des demandes de prêts pour les clients (20th Century Finance)

ENSEIGNEMENT EN FORMATION CONTINUE

- 2009 - 2011 Master européen en microfinance (Université Libre de Bruxelles (SBS-EM))

MEMBRE D'UNE ASSOCIATION PROFESSIONNELLE

- 2008 - ... Fondateur de Burgundy Group for Microfinance Research (Linkedin) (Groupe ESC Dijon-Bourgogne)
- 2008 - ... Fondateur de "Online Lending and Microfinance" (Linkedin)
- 2010 - 2017 Membre de European Microfinance Platform (European Microfinance Platform)
- 2013 - 2016 Membre de European Microfinance Network (European Microfinance Network)

AUTRES ACTIVITÉS

- 2016 Visiting Professor (ZHAW School of Management and Law)
- 2015 - 2016 Visiting Professor (Université de Lorraine)
- 2013 Visiting Professor (University of Hertfordshire)
- 2013 Visiting Professor (Universidad Autonoma de Barcelona)
- 2009 Visiting Professor (Hochschule Pforzheim)
- 2002 - 2008 Visiting Professor (Université de Paris 6 (Pierre et Marie Curie))
- 2007 Visiting Professor (DePaul University)
- 2012 - ... Visiting professor (University Libre de Bruxelles (SBS-EM), France)
- 2004 - 2007 Ancien doyen élu de l'école (Groupe ESC Dijon-Bourgogne)

ENSEIGNEMENTS

ÉQUIPE DISCIPLINAIRE

- Finance Gouvernance (FG)

NIVEAUX D'ENSEIGNEMENT

- Niveau L et M

LANGUES D'ENSEIGNEMENT

- Anglais

ACTIVITÉS SCIENTIFIQUES

AXE DE RECHERCHE

- Finance-Gouvernance-RSE

DOMAINE D'INTERVENTION

- Finance (Finance de marché) : Slow money
- Finance (Finance publique internationale) : .
- Finance (Microfinance) : .
- Stratégie - Management - Entrepreneuriat (Entrepreneuriat) : Slow money
- Stratégie - Management - Entrepreneuriat (Innovation) : Innovation sociale
- Stratégie - Management - Entrepreneuriat (Innovation) : Intelligence artificielle

DIRECTION / CO-DIRECTION / JURY DE DOCTORAT-PHD

- 2012 - ... Credit Scoring and Poverty scoring en collaboration avec Oxford Brookes University, UK
- 2017 - ... Inclusion financière en Mauritanie Université de Bourgogne Franche Comté
- 2011 - ... Membre des Jurys des thèses de doctorat
- 2019 - ... Services financières numériques et inclusion financière Tata Institute of Social Science
- 2012 - 2015 Financial diaries in Microfinance ien collaboration avec l'Université de Besançon

ACTIVITÉS DE RECHERCHE

Projets de recherche internationaux, nationaux ou régionaux

- 2010 - 2016 Co-ordinateur Plan D'action Régional pour l'Innovation, PARI, financé par le Conseil Régional de Bourgogne

PARTICIPATION AUX ACTIVITÉS DE REVUES ACADÉMIQUES

Responsabilités éditoriales

- 2012 - 2013 Coordinateur du numéro spécial en Microfinance de la revue Strategic Change
- 2012 - 2013 Rédacteur en chef invité pour un numéro spécial de Microfinance pour la revue Cost Management
- 2013 Rédacteur en chef invité pour un numéro spécial du Journal of Innovation Economics
- 2010 Rédacteur en chef invité pour un numéro spécial dans Journal of Electronic Commerce in Organization
- 1997 - 2000 Rédacteur en chef : France NOW

Révision d'articles

- Evalueur occasionnel de plusieurs articles dans des revues à comité de lecture

PARTICIPATION AUX ACTIVITÉS D'ASSOCIATIONS OU DE RÉSEAUX ACADÉMIQUES

Affiliation à une association au niveau international ou national

- 2015 - ... Membre
- 2012 - ... Membre Réseau de Recherche sur l'innovation
- 2009 - ... Membre CERMi (Centre Européen de Recherche en Microfinance)
- 2019 - ... Membre American Economic Association
- 2022 - ... Membre de comité scientifique Union de fédéralistes européennes

Coordination ou participation à l'organisation d'une conférence à portée nationale ou internationale

- 2010 - ... Lancement d'une conférence annuelle internationale ITEM

ORGANISATION D'UN WORKSHOP OU SÉMINAIRE INTERNE

- 2011 - ... Lancement des conférences trimestrielles en Microfinance
- 2011 - 2016 Lancement des séminaire de recherche hebdomadaire "Microfinance Sandwich Writer's Clubs"

PRIX / DISTINCTIONS

- 2012 - 2017 Invité par Hanson Wade pour animer la conférence "Microfinance Technology"
- 2013 Conférencier invité à la conférence au Conseil Canadien Council of Small Business Enterprises
- 2012 Prix du meilleur papier de la conférence "3rd Institutional and Technological Environment for Microfinance"

AUTRE

- 2014 - ... Editorial Board ASA University Review
- 2012 - ... Editorial Board Cost Management
- 2016 - ... Editorial Board FIIB Business Review
- 2019 - ... Editorial Board International Journal of Consumer Studies
- 2021 - ... Editorial Board Nepalese Journal of Business
- 2021 - ... Editorial Board Nepalese Journal of Finance
- 2021 - ... Editorial Board Science Technologie Développement
- 2011 - ... Editorial Board Gitam Review of International Business
- 2012 - ... Editorial Board Strategic Change
- 2022 - ... Président de la comité scientifique MF Strategy
- 2019 - ... Rédacteur associés aux relations internationales Marché & Organisations
- 2009 - 2016 Titulaire Chaire en Microfinance de Banque Populaire
- 2011 - 2013 Editorial Board International Journal of Technology and Human Interaction

IMPLICATION DANS LES ACTIVITÉS DE L'ÉCOLE

- Autres activités
- Autres activités

CONTRIBUTIONS INTELLECTUELLES

Articles dans des revues à comité de lecture

- Ashta, A., How Can Fintech Companies Get Involved in the Environment?. *Sustainability*, 2023, vol. 15, n°13.
- Ashta, A., Using Recent News and Mapping to Teach Real Estate Finance. *Artha. A Newsletter of the Finance Lab*, 2023, vol. 11, n°1, p. 5-15.
- Ashta, A., Mogha, V., Les risques liés à l'innovation : le cas de l'intelligence artificielle. *Technologie et Innovation*, 2023, vol. 8, p. 1-14.
- Ashta, A., Parekh, N., Community Leadership at a Hindu Non-profit Organization Leads to Outperforming in Indian Microfinance Market. *Journal of Risk and Financial Management*, 2023, vol. 16, n°3.
- Dhungana, B.R., Chapagain, R., Ashta, A., Alternative strategies of for-profit, not-for-profit and state-owned Nepalese microfinance institutions for poverty alleviation and women empowerment. *Cogent Economics and Finance*, 2023, vol. 11, n°2.
- Kopala, M.R., Ashta, A., Mor, S., Parekh, N., The Co-Evolution of India's Policy on Science, Technology, and Innovation with University Education: The Need for Innovation in Higher Educational Institutions. *Space and Culture, India*, 2023, vol. 11, n°2, p. 6-17.
- Orsot-Dessi, P., Ashta, A., Mor, S., The determinants of the intention to use autonomous vehicles. *African Journal of Science, Technology, Innovation and Development*, 2023, vol. 15, n°5, p. 650-660.
- Stef, N., Ashta, A., Dynamics in environmental legislation. *International Review of Law and Economics*, 2023. **CNRS 1, FNEGE 3, HCERES A (published on line)**
- Ashta, A., Institutional Motivations for Conversion from Public Sector Unit to a Social Business : The Case Study of Burgundy School of Business in France. *Journal of Risk and Financial Management*, 2022, vol. 15, n°2.
- Ashta, A., Where do we stand on financing the Zero Hunger Target? . *Artha. A Newsletter of the Finance Lab*, 2022, vol. 10, n°2, p. 5-12.
- Ashta, A., Constantinou, D., SPAC: Winners, Losers, Robbers?. *Artha. A Newsletter of the Finance Lab*, 2022, vol. 8, n°1, p. 4-13.
- Ashta, A., Mor, S., Is Microcredit a Reverse Innovation?. *FIIB Business Review*, 2022, vol. 11, n°2, p. 225-234.
- Ashta, A., Walia, D., Financing the recovery from the havoc created by COVID: Reinforcing the need for a world federal governance. *Marché et organisations*, 2022, vol. 1, n°43, p. 213-235.
- Hendieh, J., Ashta, A., Financial Inclusion: Trends and Research Agenda for Social Policymakers. *Review of Economics and Finance*, 2022, vol. 20, p. 556-561.
- Ashta, A., Herding and Financial Markets: The case of REDDIT daytraders versus Hedge funds. *Artha. A Newsletter of the Finance Lab*, 2021, vol. 6, p. 2-10.
- Ashta, A., In the wake of the COVID crisis, Work-sharing from Different Angles: Employment, Equality, Ecology and Elation. *Marché et organisations*, 2021, vol. 40, n°1, p. 159-186.
- Ashta, A., Law, business and recapturing innovations. *Arabian Journal of Business and Management Review*, 2021, vol. 11, n°2, p. 1-2.
- Ashta, A., The Effect of COVID 19 on Financial Inclusion Strategy in Rural France. *Cost management*, 2021, n°35, p. 36-44.

Ashta, A., Towards a New Form of Undemocratic Capitalism: Introducing Macro-Equity to Finance Development Post COVID-19 Crisis. *Journal of Risk and Financial Management*, 2021, vol. 14, n°3.

Ashta, A., Assadi, D., Duran, N., Capture d'innovation : étude de cas d'une néo-banque à mission sociale et défis pour les pays en développement. *Science, Technologie, Développement*, 2021, vol. 1, n°1, p. 1-21.

Ashta, A., Ghosh, C., Guha, S., Lentz, F., Knowledge in micro-social milieus: The case of microfinance practices among women in India. *Journal of the Knowledge Economy*, 2021, vol. 12, n°1, p. 146-165. **CNRS 4, HCERES C**

Ashta, A., Herrmann, H., Artificial intelligence and fintech: An overview of opportunities and risks for banking, investments, and microfinance. *Strategic Change*, 2021, vol. 30, n°3, p. 211-222. **CNRS 4, HCERES C**

Biot Paquerot, G., Assadi, D., Ashta, A., La création de valeur des fintechs dans l'offre de services bancaires et financiers : entre deshumanisation et réhumanisation. *Innovations - Revue d'Economie et de Management de l'Innovation*, 2021, vol. 1, n°64, p. 209-235. **CNRS 4, FNEGE 3, HCERES B**

Dhib, N., Ashta, A., How far can we go? Determining the optimal loan size in progressive lending. *Strategic Change*, 2021, vol. 30, n°4, p. 389-404. **CNRS 4, HCERES C**

Krishnan, S., Ashta, A., Babu, D., Business cycle prediction: Application of Markov chain to online crowdlending. *Strategic Change*, 2021, vol. 30, n°4, p. 341-351. **CNRS 4, HCERES C**

Milana, C., Ashta, A., Artificial intelligence techniques in finance and financial markets: A survey of the literature. *Strategic Change*, 2021, vol. 30, n°3, p. 189-209. **CNRS 4, HCERES C**

Navarro Dols, J., Gonzalez-Pernia, J.L., Georgantzis, N., Ashta, A., Team profiles and roles in Social Gastronomy: A qualitative study in Spain. *International Journal of Gastronomy and Food Science*, 2021, vol. 27.

Zhang, B.Z., Ashta, A., Barton, M.E., Do FinTech and financial incumbents have different experiences and perspectives on the adoption of artificial intelligence?. *Strategic Change*, 2021, vol. 30, n°3, p. 223-234. **CNRS 4, HCERES C**

Ashta, A., Reflections on the Financing of Covid-19? Introducing MACROEquity and Opening Pandora's Box. *Artha. A Newsletter of the Finance Lab*, 2020, vol. 6, n°2, p. 15-21.

Ashta, A., Estapé-Dubreuil, G., Hédou, J-P., Bourcieu, S., Brakes to the diffusion of a two-sided social innovation: A case study on microinvestors' perspectives. *Strategic Change*, 2020, vol. 29, n°3, p. 267-283. **CNRS 4, HCERES C**

Ashta, A., Pillarisetti, S., Can microsavings work without microcredit? A case study of India Post Payments Bank. *Strategic Change*, 2020, vol. 29, n°3, p. 331-340. **CNRS 4, HCERES C**

Bouasria, M., Ashta, A., Ratsimalahelo, Z., Bottlenecks to Financial Development, Financial Inclusion, and Microfinance: A Case Study of Mauritania. *Journal of Risk and Financial Management*, 2020, vol. 13, n°10, p. 1-28.

Milana, C., Ashta, A., Microfinance and Financial Inclusion: Challenges and opportunities. *Strategic Change*, 2020, vol. 29, n°3, p. 257-266. **CNRS 4, HCERES C**

Mor, S., Madan, S., Archer, G.R., Ashta, A., Survival of the Smallest: A Study of Microenterprises in Haryana, India. *Millennial Asia*, 2020, vol. 11, n°1, p. 54-78.

Utkarsh, ., Pandey, A., Ashta, A., Spiegelman, E., Sutan, A., Catch them young: Impact of financial socialization, financial literacy and attitude towards money on financial well-being of young adults. *International Journal of Consumer Studies*, 2020, vol. 44, n°6, p. 531-541.

Utkarsh, ., Pandey, A., Ashta, A., Spiegelman, E., Sutan, A., Exploration of financial stress indicators in a developing economy. *Strategic Change*, 2020, vol. 29, n°3, p. 285-292. **CNRS 4, HCERES C**

Ashta, A., Toward a realistic theory of social entrepreneurship (NGOs) grounded on microfinance research: Selling dreams to society. *Strategic Change*, 2019, vol. 28, n°4, p. 301-314. **CNRS 4, HCERES C**

Ashta, A., Work Sharing: A Socioeconomic Perspective. *Cost management*, 2019, vol. 33, n°6, p. 17-21.

Ashta, A., News and Trends in Fintech and Digital Microfinance: Why Are European MFIs Invisible?. *FIIB Business Review*, 2018, vol. 7, n°4, p. 232-243.

Ashta, A., Realistic Theory of Social Entrepreneurship: Selling Dreams as Visions and Missions. *Cost management*, 2018, vol. 32, n°2, p. 35-41.

Ashta, A., Biot-Paquerot, G., Fintech Evolution: Strategic Value Management Issues in A Fast Changing Industry. *Strategic Change*, 2018, vol. 27, n°4, p. 301-312. **CNRS 4, FNEGE 4, HCERES C**

Assadi, D., Ashta, A., Jung, A., A Tale of Three Musketeers of Alternative Finance: Stagnating Microcredit, Growing P2P Online Lending and Striving for Slow Money. *Innovations: Journal of Innovation Economics and Management*, 2018, vol. 2, n°26, p. 13-36. **CNRS 4**

Jayashankar, P., Ashta, A., Rasmussen, M., What are the lessons from nature for doing well and doing good in different environments? A hybrid perspective of microfinance and slow money. *Strategic Change*, 2018, vol. 27, n°6, p. 523-538. **CNRS 4, FNEGE 4, HCERES C**

Jayashankar, P., Van Auken, H., Ashta, A., What motivates ecopreneurs in the United States to create value?. *Strategic Change*, 2018, vol. 27, n°6, p. 509-521. **CNRS 4, FNEGE 4, HCERES C**

Parekh, N., Ashta, A., An institutional logics perspective to evolution of Indian microcredit business models. *Strategic Change*, 2018, vol. 27, n°4, p. 313-327. **CNRS 4, FNEGE 4, HCERES C**

Alia, H., Ashta, A., Ratsimalahelo, Z., A Modified Household Economic Portfolio Model For Assessing Impact of Microfinance Using Diaries. *Qualitative Market Research*, 2017, vol. 20, n°1, p. 2-27. **CNRS 4, FNEGE 4, HCERES C**

Ashta, A., Evolution of Mobile Banking Regulations: A Case Study on Legislator's Behavior. *Strategic Change*, 2017, vol. 26, n°1, p. 3-20. **CNRS 3, FNEGE 4, HCERES B**

Ashta, A., Why minority interests may be encouraged by majority regulation: A case study illustrated by slow money movement. *Strategic Change*, 2017, vol. 26, n°6, p. 617-626. **CNRS 3, FNEGE 4, HCERES B**

Ashta, A., Cheney, G., Opportunities and Challenges in the Diffusion of Social Innovation: French Cooperatives of Salaried Entrepreneurs. *Review of Social Studies*, 2017, vol. 4, n°2, p. 19-51.

Bumacov, V., Ashta, A., Singh, P., Credit scoring: A historic recurrence in microfinance. *Strategic Change*, 2017, vol. 26, n°6, p. 543-554. **CNRS 3, FNEGE 4, HCERES B**

Bumacov, V., Ashta, A., Singh, P., Poverty scoring and financial inclusion of the poor. *Strategic Change*, 2017, vol. 26, n°6, p. 555-562. **CNRS 3, FNEGE 4, HCERES B**

Hannam, M., Ashta, A., Learning from Gandhi: Addressing the current dilemmas in microfinance. *Strategic Change*, 2017, vol. 26, n°6, p. 527-541. **CNRS 3, FNEGE 4, HCERES B**

Alia, H., Ashta, A., A Tale of Two Single-Mothers: Understanding the Impact of Handicap through the Use of Diaries. *SDMIMD Journal of Management*, 2016, vol. 7, n°1, p. 29-39.

Ashta, A., Dealing with Black Swan Events: An Interview with Vijay Mahajan, Founder and CEO of Basix. *Strategic Change*, 2016, vol. 25, n°5, p. 625-639. **CNRS 3, FNEGE 4, HCERES-ECO B, HCERES-GESTION B**

Ashta, A., Demay, I., Couchoro, M., The Role of Stakeholders in the Historical Evolution of Microfinance in Togo. *Economic History of Developing Regions*, 2016, vol. 31, p. 303-344. **CNRS 4, HCERES-ECO C, HCERES-GESTION C**

Couchoro, M., Ashta, A., Analyse de la dérive de mission des IMF à partir des critères de sélection. *Savings and Development*, 2016, vol. 40, p. 103-123. **CNRS 4, HCERES-ECO C, HCERES-GESTION C**

Estapé-Dubreuil, G., Ashta, A., Hédou, J-P., Micro-equity for Sustainable Development: selection, monitoring and exit strategies of micro-angels. *Ecological Economics*, 2016, vol. 130, p. 117-129. **CNRS 1, HCERES-ECO A, HCERES-GESTION A**

Ashta, A., A Social Innovation in Cost-Sharing for Micro-Entrepreneurs: The Cooperative of Activities and Employment. *Cost management*, 2015, vol. 29, n°3, p. 12-20.

Ashta, A., Assadi, D., Marakkath, N., The Strategic Challenges of a Social Innovation: Rang De Goes Crowd-funding. *Strategic Change*, 2015, vol. 24, n°1, p. 1-14. **CNRS 3, FNEGE 3, AERES Gestion B**

Ashta, A., Attuel-Mendes, L., Ratsimalahelo, Z., Another "french paradox": Explaining why interest rates to microenterprises did not increase with the change in french usury legislation. *European Journal of Law and Economics*, 2015, vol. 40, n°3, p. 479-509. **CNRS 2, HCERES-ECO A, HCERES-GESTION A**

Ashta, A., Khan, S., Otto, P., Does Microfinance Cause or Reduce Suicides? Policy Recommendations for Reducing Borrower Stress. *Strategic Change*, 2015, vol. 24, n°2, p. 165-190. **CNRS 3, FNEGE 3, AERES Gestion B**

Jayashankar, P., Ashta, A., Rasmussen, M.A., Slow Money in an age of fiduciary capitalism. *Ecological Economics*, 2015, vol. 116, p. 322-329. **CNRS 1, HCERES-ECO A, HCERES-GESTION A**

Ashta, A., An Introduction to Slow Money and its Gandhian Roots. *Journal of Human Values*, 2014, vol. 20, n°2, p. 209-225.

Ashta, A., Couchoro, M., Musa, A.S.M., Dialectic evolution through the social innovation process: from microcredit to microfinance. *Journal of Innovation and Entrepreneurship*, 2014, vol. 3, n°4, p. 1-23. www.innovation-entrepreneurship.com

Ashta, A., Hannam, M., Hinduism and Microcredit. *Journal of Management Development*, 2014, vol. 33, n°8/9, p. 891-904. **CNRS 4**

Assadi, D., Ashta, A., Innovative Transposition of Trust mechanisms in Social Lending Groups from offline to online. *Strategic Change*, 2014, vol. 23, n°7-8, p. 461-480. **CNRS 3, FNEGE 3, AERES Gestion B**

Barbe, O., Didelot, L., Ashta, A., From Disconnected to Integrated tax and financial systems A post-IFRS evaluation of evolution of Tax and Financial Reporting relationships based on the French case. *Research in Accounting Regulation*, 2014, vol. 26, n°2, p. 242-256.

Bumacov, V., Ashta, A., Singh, P., The Use of Credit Scoring in Microfinance Institutions and Their Outreach. *Strategic Change*, 2014, vol. 23, n°7-8, p. 401-413. **CNRS 3, FNEGE 3, AERES Gestion B**

Sharman, P., Ashta, A., Performance lessons for established industries from a new one?. *Cost management*, 2014, vol. 28, n°2, p. 3-5.

Ashta, A., A minimum wage solution to halving world poverty by 2015: A stakeholder approach. *IIMB Management Review*, 2013, vol. 25, n°1, p. 6-18.

Ashta, A., Contextualizing Microfinance Research. *Innovations: Journal of Innovation Economics and Management*, 2013, vol. 1, n°11, p. 3-14.

Ashta, A., Patel, J., Software as a Service: An opportunity for disruptive innovation in the Microfinance software market?. *Innovations: Journal of Innovation Economics and Management*, 2013, vol. 1, n°11, p. 55-82.

Attuel-Mendes, L., Ashta, A., The truth, but not always the whole: truth, in lending laws. *Cost management*, 2013, p. 6-18.

Hudon, M., Ashta, A., Fairness and microcredit interest rates: From Rawlsian principles of justice to the distribution of the bargaining range. *Business Ethics: A European Review*, 2013, vol. 22, n°3, p. 277-291. **CNRS 4, FNEGE 4, AERES Gestion C**

Khan, S., Ashta, A., Managing multi-faceted risks in microfinance operations – A case study on ASA. *Strategic Change*, 2013, vol. 22, n°1-2, p. 1-16. **CNRS 3, FNEGE 3, AERES Gestion B**

Sharman, P., Ashta, A., Lessons from Cost Management in Microfinancing. *Cost management*, 2013, vol. 27, n°2, p. 3-5.

Ashta, A., Co-creation for impact investments in Microfinance. *Strategic Change*, 2012, vol. 21, n°1-2, p. 71-81. **CNRS 3, FNEGE 3, AERES Gestion**

Ashta, A., Social Responsibility in the Information Age: Lessons from SaaS in the context of Microfinance. *Cost management*, 2012, vol. 26, n°5, p. 37-47. **AERES Gestion**

Ashta, A., Fall, N.S., Institutional analysis to understand the growth of microfinance institutions in West African Economic and Monetary Union. *Corporate governance*, 2012, vol. 12, n°4, p. 441-459. **AERES Gestion**

Ashta, A., Hudon, M., The Compartamos Microfinance IPO: Mission Conflicts in Hybrid Institutions with Diverse Shareholding¹. *Strategic Change*, 2012, vol. 21, n°7-8, p. 331-341. **CNRS 3, FNEGE 3, AERES Gestion B**

Ashta, A., Sharman, P., Preface to the first special issue on Microfinance. *Cost management*, 2012, vol. 26, n°5, p. 3-5. **AERES Gestion**

Assadi, D., Ashta, A., Brand Value Building in Online Social Lending Startups, 2012, vol. 1, n°9, p. 139-161.

Attuel-Mendes, L., Ashta, A., Ditter, J.G., La réforme de la législation française en matière d'usure facilite-t-elle l'accès au crédit des micro-entreprises ?. *Humanisme et Entreprise*, 2012, n°309, p. 15-36. **CNRS 4, FNEGE 4, AERES Gestion C**

Etapé-Dubreuil, G., Ashta, A., Hédou, J-P., Micro-equity and Social Entrepreneurship from a Venture Capital Perspective. *Strategic Change*, 2012, vol. 21, n°7-8, p. 355-368. **CNRS 3, FNEGE 3, AERES Gestion B**

Khan, S., Ashta, A., Cost Control in Microfinance: Lessons from ASA. *Cost management*, 2012, vol. 26, n°1, p. 5-22. **AERES Gestion**

Milana, C., Ashta, A., Developing Microfinance: A Survey of the Literature. *Strategic Change*, 2012, vol. 21, n°7-8, p. 299-330. **CNRS 3, FNEGE 3, AERES Gestion B**

Otto, P., Ashta, A., Microsavings and market saturation: the evolution of diversity in saving products. *Savings and Development*, 2012, vol. 36, n°1, p. 109-135. **CNRS 4, AERES Gestion**

Ashta, A., De Selva, R., Religious Practice and Microcredit: Literature Review and Research Directions. *Postmodern Openings*, 2011, vol. 2, n°8, p. 33-44.

- Ashta, A., Otto, P., Project valuation in the presence of loss aversion during economic crises. *Strategic Change*, 2011, vol. 20, n°5-6, p. 171-186. **AERES Gestion**
- Constantinou, D., Ashta, A., Financial crisis: lessons from microfinance. *Strategic Change*, 2011, vol. 20, n°5-7, p. 187-203. **AERES Gestion**
- Ashta, A., Guest Editorial Preface With Some Directions for Future Research in Microfinance and Technology. *Journal of Electronic Commerce in Organizations*, 2010, vol. 8, n°3, p. i-iii.
- Ashta, A., Assadi, D., An analysis of European online micro-lending websites. *Innovative marketing*, 2010, vol. 6, n°2, p. 7-17.
- Ashta, A., Assadi, D., Should online micro-lending be for profit or for philanthropy ? DhanaX and Rang De, 2010, vol. 2, n°6, p. 123-146.
- Constantinou, D., Ashta, A., Comment la microfinance surmonte-t-elle les crises financières et économiques ?. *Techniques Financières et Développement*, 2010, n°99, p. 31-34.
- Johnson, S., Ashta, A., Assadi, D., Online or Offline ? The Rise of 'Peer-to-Peer' Lending in Microfinance. *Journal of Electronic Commerce in Organizations*, 2010, vol. 8, n°3, p. 26-37.
- Allaire, V., Ashta, A., Attuel-Mendes, L., Krishnaswamy, K., The success of Moroccan Microfinance institutions: more than just culture?. *Euro-Mediterranean Economics and Finance review*, 2009, vol. 4, n°3, p. 53-74.
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