

Philippe Adair	Email : adair@u-pec.fr Tel. - Cellular : +33 (0)6 01 35 48 40 Home: 69 bd Calmette 30400 Villeneuve - France
Current position	▪ Emeritus Professor, Faculty of Economics and Management, University Paris-Est Créteil (UPEC), France.
Teaching Experience (in French and in English)	▪ Undergraduate and Graduate levels: <i>Macroeconomics</i> (U & G); <i>International Trade</i> (U); <i>Corporate Finance</i> (G); <i>Microfinance</i> (G); <i>Development economics</i> (G); <i>Labour economics</i> (G); <i>Organisation Theory</i> (G); <i>Knowledge Management</i> (G). ▪ Teaching missions in: Algeria, Djibouti, Mali, Morocco, Poland, Tunisia, Ukraine and Vietnam.
Research focus	▪ Ph.D Supervisor (thirteen students have defended). ▪ The Informal Economy/ Non-Observed Economy; Female entrepreneurship; Microfinance; Business cycles.
Previous positions	▪ Associate Professor of Economics, Faculty of Economics and Management, University Paris-Est Créteil (UPEC) 61, avenue du Général de Gaulle 94000 Créteil – France (1985-2020). ▪ Dean of the Faculty of Economics and Management, University Paris-Est Créteil (2009-2014). ▪ Head of the Information Technology Applied to Business Department (1997-2009). ▪ Associate-Professor (1984-85), Assistant-Professor (1981-1984), Faculty of Economics and Management, University of Picardy, Amiens, France. ▪ Lecturer, Economics Department, University Paris VII (1979-1981). ▪ Assistant-Professor, Economics Department, University of Tlemcen, Algeria (1977-1979). ▪ Junior scholar in rural economics and sociology, Laboratoire d'Economie et de Sociologie Rurales, CNRS, University Paris X (1976-1977). ▪ Junior assistant, Ministry of Labour and Social Affairs, Paris, France (1974-1976).
Education	▪ Emeritus, Professor of Economics, September 2021, University Paris-Est Créteil (UPEC), France. ▪ Entitlement to Professorship in Economics, February 2017, Ministry of Higher Education, France. ▪ Habilitation to supervise PhDs in Economics, April 1999, University Paris XII (now UPEC), France. ▪ PhD in Economics, June 1980, University Paris X, France. ▪ PhD in Sociology, May 1989, University Paris V, France.
Other	▪ Editorial Board member of <i>Mondes en développement</i> (ranked economics journal, France), <i>Maghreb-Machrek</i> (indexed journal, France), <i>Revue d'études sur les institutions et le développement</i> (Tlemcen University, Algeria), <i>Scientific Papers NaUKMA. Economics</i> (National University of Kyiv-Mohyla Academy, Kiev, Ukraine); <i>Economics, Management & Sustainability</i> (Ternopil Ivan Pul'uj National Technical University, Ternopil, Ukraine). ▪ Editor in chief of <i>Maghreb-Mashrek International</i> . ▪ Vice-Chairman of the <i>Association Tiers-Monde</i> (since 2013). ▪ Research fellow of <i>Equipe de Recherche sur l'Utilisation des Données Individuelles en lien avec la Théorie Economique</i> (ERUDITE), University Paris Est Créteil (UPEC). ▪ Editor of <i>Cahiers du GRATICE</i> , economics journal published over 1991-2004, University Paris XII (now UPEC). ▪ Director of <i>Groupe de Recherches et d'Analyse des Théories, Institutions et Conventions Économiques</i> (2001- 2004).
Language	▪ French: fluent ▪ English: fluent ▪ Spanish: basic
Expertise	▪ Expert at the Division of international research projects, Ministry of Higher Education, France. ▪ Representative for UPEC of EU Forum Euroméditerranéen des Instituts de Sciences Économiques (FEMISE). ▪ Research missions on Non-Observed Economy in the European Union and the informal economy in developed, and developing countries: EU, Algeria, Djibouti, Mali, Morocco, Poland, Romania, Tunisia, Ukraine and Vietnam.
Publications (see appendix)	▪ Articles in ranked journals (20) and in other peer-reviewed journals (21), books (2) and chapters in books (15), reports (10), papers in proceedings and working papers (20) invited conferences (25) and guest editor (4) that are relevant to the related topics.
Work in progress	▪ Informal employment and labour market policies in developed, developing and transition countries (EU, Eastern Europe and North Africa). ▪ Financing, microfinance and small businesses in developed and developing countries. ▪ Business cycles and history of economic analysis
References in	▪ Philippe Adair at <i>IDEAS</i> ideas.repec.org/e/pad118.html ▪ Philippe Adair at <i>ResearchGate</i> www.researchgate.net/

Appendix: Publications (excerpts) relevant to the fields of macroeconomics and microeconomics, with respect to growth and development economics, as for the topics of labour economics -informal employment (JEL: E26, J46), and financial analysis -small business funding and microfinance (JEL: C31, C33, G21), as well as history of economic analysis.

Guest editor (4)

Adair P., 2022, "The Informal Economy and Gender Inequalities", [Economie informelle et inégalités de genre] Conference-University of Bejaia, Algeria - June 14, 2021 in *Revue d'études sur les institutions et le développement*. Algeria (JEL: E26, J46).

Adair P. 2014. "Micro credit, performance and transfers: evidence from sub Saharan Africa and the MENA region", *Savings & Development* 38(1), 159 p. (JEL: C31, C33, G21).

Adair P., Charmes J. 2014. "L'économie informelle dans les pays en développement : déterminants, genre et dynamiques de l'emploi" [*The informal economy in developing countries : determinants, gender and the employment dynamics*], *Mondes en Développement* 166, 170 p. www.mondesendevenloppe.eu (JEL: E26, J46).

Adair P., Brot J. 2014. "Economie informelle et développement : emploi, financement et régulations dans un contexte de crises" [*The informal economy and development : employment, financing and regulation in a context of crisis - proceedings*], XXIX^{èmes} journées de l'Association Tiers-Monde, *Cahiers de l'Association Tiers-Monde* 29, 286 p. www.mondesendevenloppe.eu (JEL: E26, J46).

Articles in ranked journals (20)

Berguiga I., Adair P. 2022. "Les obstacles au financement des entrepreneures de la région MENA : auto-sélection et discrimination" [*Barriers to Funding MENA Female Entrepreneurs: Self-Selection and Discrimination*], *Revue Française d'Economie* 37(1) : 219-247. (JEL: G21, G32, L26).

Berguiga I., Adair P. 2022, "Exogenous vs. Endogenous Obstacles to Funding Female Entrepreneurs in MENA Countries." *Czech Journal of Economics and Finance*, 72(3): 200-221, special edition World Finance & Banking Symposium, Budapest, December 2021 (JEL: D22; G21; G32).

Charmes J., Adair P. 2022, "Après un demi-siècle, l'économie informelle reste un concept heuristique et un ensemble flou ?" *Mondes en développement*, Vol.50-2022/3-4 n°199-200 : 255-274 (JEL: E26, J46)

Berguiga I., Adair P. 2021. "Female entrepreneurs and the funding issue in North Africa: discrimination vs. self-selection." *International Journal of Gender and Entrepreneurship*, 13(4): 394-419. (JEL: G21, G32, L26).

Bellache Y., Babou O., Nezhyvenco O., Adair P. 2021. "Informal Employment in the Kabylia Region (Algeria): Labour Force Segmentation, Mobility and Earnings," *European Journal of Comparative Economics* 18(2): 139-172, (JEL: E26, J46, J47, K42, O17)

Adair, P. 2020. "Études d'impact des politiques de formalisation de l'informel : entreprises versus employés" [*Impact studies of the formalisation policies upon informality: businesses versus employees*], *Mondes en Développement*, 190 (2) : 57-72 (JEL: E26, J46).

Berguiga, I., Ben Said, Y., Adair, P. 2020. "The financial and social performance of the microfinance industry in the MENA region: do Islamic institutions outperform conventional institutions?" *Journal of International Development*, 32(7): 1075-1100 (JEL: C31, C33, G21).

Berguiga I., Adair P. 2019. "The performance of Islamic banks in the MENA region: Are specific risks a minor attribute?" *Région et Développement*, 49 : 5-23 (JEL: C31, C33, G21).

Berguiga I., Adair P. 2019. "L'impact de la performance sociale sur les taux d'intérêt de la microfinance : la région MENA est-elle atypique ?" [*The impact of social performance on the interest rates of the microfinance industry: is the MENA region atypical?*], *Mondes en Développement* – 185 (1): 13-28. (JEL: C31, C33, G21).

Adair P., Bellache Y. 2018. "Labour Market Segmentation and Occupational Mobility in Algeria: Repeated Cross-Sectional and Longitudinal Analyses (2007-2012)", *Review of Development Economics* 22(4): 1765-1783 (JEL: E26, J46).

Benhabib L, Adair P. 2017. "Discrimination à l'embauche sur le marché du travail algérien : une évaluation par test de correspondance" [*Hiring Discrimination on the Algerian Labour Market: an Assessment with Testing*], *Revue Française d'Economie* 32(2) : 107-134 (JEL: C93, J71, J16, J82).

Adair P., Bellache Y., Bouznit M. 2014. "Secteur informel et segmentation de l'emploi en Algérie : déterminants et fonctions de gains" [*The informal sector and labour market segmentation in Algeria: determinants and earnings functions*], *Mondes en Développement* 166: 31-44 (JEL: E26, J46).

Adair P., Berguiga I. 2014. "How do social performance and financial performance of microfinance institutions interact: A panel data study upon the MENA region (1998-2011)", *Savings & Development* 38 (1): 1-20 (JEL: C33, G32).

Adair P., Fhima F. 2013. "Le financement des PME en Tunisie : dépendance à l'égard des banques et rationnement du crédit" [*Financing the SMEs in Tunisia : dependency towards banks and credit rationing*], *Revue Internationale PME* 26 (3-4): 117-138 revueinternationalepmepme.com/ (JEL: C33, G32).

Adair P. 2013. "Régime et politique monétaires selon Commons : cycle du crédit, déflation et banque centrale" "[*Credit cycle and monetary policy: John Rodgers Commons as a monetarist*]", *Cahiers d'Economie Politique* 64 : 45-74. (JEL: B15, B25, B52)

Adair P., Bellache Y., 2012, "Emploi et secteur informels en Algérie : déterminants, segmentation et mobilité de la main-d'oeuvre" [*The Informal sector and informal employment in Algeria: determinants, segmentation and occupational mobility*], *Région et Développement* 35: 121-149 (JEL: E26, J46).

Adair P., Gislain J. J. 2011, "L'institutionnalisme américain dans l'entre-deux guerres : une alternative pluraliste à l'économie politique du libéralisme" [American institutionalism in the interwar period: a pluralistic alternative to the political economy of liberalism], *Economies et sociétés, Oeconomia*, histoire de la pensée économique, PE 45, 12/2011 : 2143-2176. (JEL: B15, B25, B52)

Adair P., Adaskou M. 2011. "Théories financières et endettement des PME en France : une analyse en panel" [Financing theories and the SMEs leverage in France: a panel analysis (2000-2004)], *Revue Internationale PME* 24(3-4): 137-171 (JEL: C33, G32).

Adair P. 2009. "Economie non observée et emploi informel dans les pays de l'Union Européenne : une comparaison des estimations et des déterminants" [Non-Observed Economy and informal employment in the EU countries: A comparison of estimates and determinants], *Revue Economique* 60(5): 1117-1153 (JEL: E26, J46).

Adair P. 1994. La contribution de Wesley Clair Mitchell à l'économie quantitative - l'analyse descriptive des business cycles, [Wesley Clair Mitchell's contribution to quantitative economics – the descriptive analysis of business cycles], *Economies et sociétés, Oeconomia*, histoire de la pensée économique PE 19 4 : 111-134 (JEL: B15, B25, B52) www.weboeconomia.org/archives_019.html

Papers in proceedings and published working papers (20)

Berguiga I., Adair P. 2022. "Funding Female Entrepreneurs in MENA Countries (2019): Self-selection and Discrimination" *ERF 28th Annual conference*, Cairo, March 27 *ERF Working paper Series* 1602 November.

Adair P., Hlasny V., Oumrani M., Sharabi K. 2022. "Fostering social businesses and formalising the informal sector in MENA," *ERF 28th Annual conference*, Cairo, March 27 *ERF Working paper Series* 1604 November. *Erudite Working Paper* 2022-03, ERUDITE, RePEc

Berguiga I., Adair P. 2022. "Funding Female Entrepreneurs in MENA Countries (2013-2019): Self-selection and Discrimination," *Erudite Working Paper* 2022-05, ERUDITE, RePEc

Berguiga I., Adair P. 2022. "Endogenous vs. Exogenous Obstacles to Funding Female Entrepreneurs in MENA Countries (2013-2019)" *EMANES working paper* 57, Barcelona

Berguiga I., Adair P. 2021. "Exogenous vs. Endogenous Obstacles to Funding Female Entrepreneurs in MENA Countries." *Erudite Working Paper* 2021-13, RePEc.

Adair P., Berguiga I. 2021. "A Survey on Funding MSMEs and Female Entrepreneurs in MENA countries and the Microfinance Issue." *Erudite Working Paper*, 2021-12, RePEc.

Adair P. 2021. "Policies addressing the formalisation of informality in North Africa: issues and outcomes." *Erudite Working Paper*, 2021-07, RePEc.

Gherbi H., Adair P. 2020. "The Youth Gender Gap in North Africa: Income differentials and Informal Employment". *Erudite Working Paper*, 2020-06, RePEc.

Bellache Y., Babou O., Nezhyvenko O., Adair P. 2020. "Informal Employment in the Kabylia Region (Algeria): Labour Force Segmentation, Mobility and Earnings," *ERF Working Papers* 1402, Economic Research Forum, September.

Nezhyvenko O., Adair P. 2020. "Wages Differentials in EU Transition Economies (2009-2016): How Large a Penalty for Females and Informal Employees?" *IISES 13th Economics & Finance Conference*, Prague, June 24. Also in *Erudite Working Paper*, RePEc.

Berguiga I., Adair P. 2020. "Loan funding to SMEs in North Africa: a matter of size?" *IISES 13th Economics & Finance Conference*, Prague, June 24. *Erudite Working Paper*, 2020, RePEc..

Babou O., Bellache Y., Adair P. 2019. "Déterminants et fonctions de gains de l'emploi informel en Algérie : une analyse comparative de Bejaia et Tizi-Ouzou" [Determinants and earning functions of informal employment in Algeria: a comparative analysis of Bejaia and Tizi-Ouzou], 34^{èmes} Journées de l'Association Tiers-Monde ATM 2018, *Cahiers de l'Association Tiers-Monde*, 34 : 163-172.

Benhabib L., Adair P. 2018. "Le choix d'occupation des femmes dans la wilaya de Tizi-Ouzou (Algérie) : un modèle logit", 33^{èmes} Journées de l'Association Tiers-Monde ATM 2017, *Cahiers de l'Association Tiers-Monde*, 33 : 163-172.

Berguiga I., Ben Said Y., Adair P. 2018. "La performance sociale et financière de la microfinance dans la région MENA : la microfinance islamique est-elle meilleure ?" 33^{èmes} Journées ATM 2017, *Cahiers de l'Association Tiers-Monde*, 33 :173-188.

Zrelli N., Berguiga I., Abdallah A., Adair P. 2016. "Risques spécifiques et profitabilité des banques islamiques en région MENA", 32^{èmes} Journées de l'Association Tiers-Monde ATM 2016; *Cahiers de l'Association Tiers-Monde*, 32, pp. 201-210.

Adair P., Nezhyvenko O. 2016. "Sex work vs. sexual exploitation in the European Union: What are the likely guesstimates for prostitution?" Proceedings 6th Economics & Finance Conference, OECD, Paris, September 6-9. IISES, pp. 27-50 DOI: 10.20472/EFC.2016.006.002

Adair P. 2016. "Détachement de salariés et travail dissimulé en France : l'emploi non déclaré et la fraude sociale" [Posted workers and concealed work: undeclared employment and social security fraud], colloque "Droit du travail", Ecole de la Magistrature, Paris, 11 décembre 2015, le *Droit ouvrier* • n°813, avril, pp. 181-191.

Babou O., Adair P. 2016. "L'économie informelle à Tizi-Ouzou (Algérie) : déterminants, segmentation et mobilité" [The informal economy in Tizi-Ouzou: Determinants, segmentation and mobility], actes des 31^{èmes} Journées du développement de l'Association Tiers-Monde, Université de Rouen, 3-5 juin 2015, *Cahiers de l'Association Tiers-Monde* 31, pp. 141-150.

Gherbi H., Adair P. 2016. "Femmes et emploi informel dans la wilaya de Bejaia (Algérie) : un modèle probit" [Women and informal employment in the region of Bejaia (Algeria): A probit model], actes des 31^{èmes} Journées du développement de l'Association Tiers-Monde, Université de Rouen, 3-5 juin 2015, *Cahiers de l'Association Tiers-Monde* 31, pp. 221-230.

Adair P., Berguiga I. 2011. "La causalité entre performance sociale et performance financière des institutions de micro-finance de la région MENA (1998-2008) : une étude en panel" [*Causality between social performance and financial performance of micro-finance institutions in the MENA region (1998-2008): a panel study*], 27^{èmes} journées de l'Association Tiers-Monde, 8-10 juin, Université de Fribourg, Suisse, *Cahiers de l'Association Tiers-Monde* n°26, pp. 217-235. www.mondesdeveloppement.eu/pages/association-tiers-monde

Articles in other peer-reviewed journals (21)

- Fhima F., Nouira R., Adair P. 2022. "Lending relationship, Small businesses and Non-Performing Loans in Tunisia (1995-2015)", *Middle East Development Journal* 14(2), 337-352.
- Adair P., Lazereg M., Bouzid A., Ferroukhi S. 2022. "L'agriculture algérienne : l'héritage du passé et les défis contemporains" [*Algerian Agriculture: Legacy of the Past and Contemporary Challenges*]. *Les Cahiers du CREAD* 38(3), 513-540. CREAD, Alger, Algérie.
- Adair P. 2022. "How robust a concept is the informal economy and how large is its scope? A few sketchy comments". *Revue d'études sur les institutions et le développement*. Proceedings of *The Informal Economy and Gender Inequalities* International Conference, Bejaia University, Algeria, June 14, 2021. Algeria. pp. 1-7.
- Adair P., Gherbi H. 2022. "Inégalités de genre entre les jeunes en Afrique du Nord : écarts de revenu et emploi informel" [The Youth Gender Gap in North Africa: Income Differentials and Informal Employment], *Maghreb-Machrek*, 250-251, 151-167.
- Adair P., Hlasny V., Oumrani M., Al Sharabi K. 2022. "Promouvoir l'économie sociale et solidaire dans la région MENA : enjeux et contraintes" [*Fostering the Social and Solidarity Economy in the MENA Region: Issues and Constraints*], *Maghreb-Machrek*, 250-251, 167-182.
- Adair P., Nezhvynko O. 2021. "Tugan-Baranovsky's theory of fluctuations and his legacy among French Economists", *Scientific Papers NaUKMA. Economics* 6(1): 3-7. National University of Kyiv-Mohyla Academy, Kiev, Ukraine.
- Adair P., Adaskou M. 2020. "Credit rationing and the capital structure of mature French SMEs: A disequilibrium model (2002-2010)". *World Journal of Applied Economics*, 6(1), 55-72. (JEL: G21, G23) published by the World Economic Research Institute (WERI).
- Adair P., Souag A. 2019. "Okun's law, informal employment and labour market policies in Algeria (1997-2016)", *Cahiers du CREAD* 33(123): 129-159, Algiers, Algeria. (JEL: E26; J46; J48).
- Adair P., Adaskou M. 2018. "The capital structure of French SMEs and impact of the great recession: A dynamic panel data analysis (2002-2010)" *Economics, Management and Sustainability*, 3(2), 60-75. (JEL: G21, G23). doi:10.14254/jems.2018.3-2.5.
- Souag A., Adair P., Hammouda N. E. 2017. "The Informal Sector and National Accounts in Algeria (2001-2010): Definitions, Measurements and Estimation Methods", *Revue Algérienne de Finances Publiques*, 6: 53-74. University de Tlemcen, Algeria. (JEL: E26, J46).
- Adair P., Nezhvynko O. 2017. "Assessing how large is the sex market in the European Union", *Éthique et Économique/Ethics and Economics* 14(2): 116-136 (JEL: E26, J46, J47, K42).
- Souag A., Adair P., Hammouda N. E. 2016. "L'emploi informel en Algérie : tendances et caractéristiques (2001-2010)" [*The informal employment in Algeria: trends and characteristics (2001-2010)*], *Revue MECAS*, 12: 12-26, University of Tlemcen, Algeria (JEL: E26, J46).
- Adair P., Berguiga I. 2015. "The interest rates and performance of MFIs in the MENA region: is there a moral issue?" *Éthique et Économique / Ethics and Economics* 12(2): 44-64 (JEL: C31, C33, G21).
- Adair P., Adaskou M. 2015. "Trade-Off-Theory vs. Pecking Order Theory and the determinants of corporate leverage: evidence from a panel data analysis upon French SMEs (2002-2010)", *Cogent Economics & Finance* 3, February. <http://dx.doi.org/10.1080/23322039.2015.1006477>. Taylor & Francis (JEL: C33, G32).
- Adair P., Fhima F. 2014. "Small and Medium-sized Enterprises' Credit Rationing on the Tunisian Bank Credit Market", *Journal of Economics and Development Studies* 2(1), March: 81-97 www.aripd.org/jeds (JEL: C33, G32).
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- Adair P., 2003, L'emploi informel en Algérie : évolution et segmentation du marché du travail" [*Informal employment in Algeria: Trends and the labour market segmentation*], *Cahiers du GRATICE* 22, January: 95-126 (JEL: E26, J46).
- Adair P. 2002. "Production et financement du secteur informel en Algérie – enjeux et méthodes" [*Output and financing of the informal sector in Algeria: Issues and methods*], *Revue Economie et Management*, 1, "L'économie informelle", University of Tlemcen, Algeria: 1-23 (JEL: E26, J46).
- Adair P. 1997. "O setor informal urbano na África" [*The urban informal sector in Africa*], *Ensaio*, 2, vol. 18, Fundação de Economia e Estatística, Porto Alegre, Brasil: 100-125 (JEL: E26, J46).
- Adair P. 1996. "Economie et finance informelles en Afrique" [*The informal economy and financing in Africa*], *Sociétés Africaines*, 1: 155-170, L'Harmattan (JEL: E26, J46).
- Adair P. 1995. "L'économie informelle au Mali" [*The informal economy in Mali*], *Cahiers du GRATICE*, 9, "L'économie informelle": 65-193 (JEL: E26, J46).

Books (2)

Adair P., Neef R. (Eds) 2004. *Shadow Economies and Social Transformation in Romania*, Lit Verlag, Germany. www.lit-verlag.de/isbn/3-8258-8296-9 (Adair P., Neef R., Stănculescu M. S. 2007. Economie informală și transformare socială în România, București: Aideia, România).

Adair P. 1985. *L'économie informelle - figures et discours [The informal economy: Representations and discourses]*, Editions Anthropos, Paris, 180 p.

Chapters in books (15)

Adair P. 2022. Articles : "économie de marché", "économie du bien-être", "eurocentrisme", "euroscepticisme", "flexisécurité", "paradis fiscal", "patriotisme économique" in *Dictionnaire du Temps Présent*, sous la direction d'Yves-Charles Zarka et Christian Godin, Editions du Cerf.

Berguiga, I, Ben Said, Y., & Adair, P. 2022. "Islamic and Conventional Micro-Financing in the MENA Region: A Performance Analysis. Information Resources Management Association". *Research Anthology on Microfinance Services and Roles in Social Progress*. Pittsburg, USA, IGI publishing (Chapter 25, 461-483). New ed.

Adair P. 2021. "The Non-Observed vs. the Shadow Economy in Poland", in Andreff, W. (ed.) *European Comparative Economic Studies: Thirty Years After – In Honour of Horst Brezinski*, Palgrave-McMillan (Chapter 12, pp. 249-278).

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Adair P., Ghermani B., Paraschiva L. 2004. "Consumption and labour supply patterns of informal households and individuals in 1996", chap 2, appendix, references, in Adair P., Neef R. (Eds), 2004, *Shadow Economies and Social Transformation in Romania*, Lit Verlag, Germany, pp 37-57.

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