

## **Dr. Chandralekha Ghosh**

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*Date of Birth: May 31, 1976*

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### **Teaching and Research Interests:**

**Total Teaching Experienc : 19 Years**  
**Undergraduate Teaching Experience: 5.5 Years**  
**Post Graduate Teaching Experience: 13.5 Years**  
**M Phil and Ph.d Course Work: 10 Years**

**Orcid Number : 0000-0001-5598-4500**

### **Current Job:**

Professor, Department of Economics, West Bengal State University, Barasat, North  
24 Pgs, from February 2009.

### **Academic Background:**

- **Ph D in Economics (2008)** at Department of Economics, Jadavpur University, Kolkata under Dr. Ajitava Raychaudhuri, Professor and Department of Economics, Jadavpur University. Dissertation Topic: “*Agricultural Growth, Tenurial Reform and Economic Liberalisation: an Interface - A Case Study of Rice in the State of West Bengal and Andhra Pradesh*”
- **M.A Economics (2000)** from Jadavpur University in 2000 with a First Class and Fourth Rank in University, aggregate marks 69.1%, Specialization- Econometrics
- **B.A (Hons.) Economics (1998)** from Jadavpur University with First Class, aggregate marks 63.4%.
- **Higher Secondary (1995)** from West Bengal Council of Higher Secondary Education with 77.6% Marks from South Point High School, Kolkata.
- **Secondary (1993)** from West Bengal Board of Secondary Education with 80.6% Marks from South Point High School, Kolkata.

### Teaching Experience

- Served as Head of the Department of Economics , West Bengal State University, May 2019 to JUNE 2022.
- Working as Professor in West Bengal State University at Barasat, North 24 Parganas.
- Worked as a Full-time UGC appointed Lecturer of Economics in Umeschandra College under Calcutta University from August 2003 to January 2009. Duties included Teaching as per University Syllabus, Examining Papers for the University Economics Course at graduation level.
- Worked as guest lecturer for the Post Graduate Course of the Department of Economics, of **Calcutta University for the Agriculture Economics Course, Aug-2016 – Dec 2018.**
- Worked as Guest Lecturer of Applied Econometrics in the Department of Economics in M. Sc. in Applied Economics at **Presidency College**, Kolkata under University of Calcutta from Dec 2004 to Dec 2010. Duties included lectures on theoretical topics, teaching practical application using software like SPSS, setting papers for examinations and evaluation.

### Research Projects

- Worked as **co- investigator** of the UGC funded minor research project titled “Evaluating Economic and Social Impact of Joining SHG”.  
A comparative study has been done between a set of group of members over a period of 4 years. Another comparative study has been carried between group members and non group members. Employment and empowerment status of the self help group members have been mainly examined in this project.
- Worked as one of the **co-directors** of ICSSR sponsored major research project titled “Borrowing Patterns in a Rural Economy – A selective Study”.  
The recurring loan structure of a set of borrowers have been analysed over a period of 2 years. The concept of tied loan has also been dealt with.

### International Journal Publications:

1. Impact of Economic Transition on the Outreach of Microfinance Sector ( with Samapti Guha), **Global Business and Economic Review** , *Inderscience Publication, Forth coming*

2. "A Comparative Study of Saving Behaviour between India and China, (With Rimita Homchowdhury), *Millennial Asia*, Sage, 17<sup>th</sup> April, 2022, <https://doi.org/10.1177/09763996221087049>.
3. Impact of Financial Literacy Models on Financial Behaviour of Individuals: An Empirical Study on Indian Context( with Vishnu Bhandare Purushottam ,Samapti Guha, Rimita HomChaudhury), *Strategic Change*, July 2021, **ISSN: 10861718, 10991697**
4. Determinants of digital finance in India( with Rimita Hom Chaudhury), Dec 2020, *Innovation and Development* , Taylor and Francis, DOI: [10.1080/2157930X.2020.1850012](https://doi.org/10.1080/2157930X.2020.1850012)
5. Drivers of Performance of the Microfinance Institutions in selected South Asian countries (with Ankana Das), Feb 2020, *International Journal of Economics and Accounting*, Inderscience Publications, Vol-9, Issue-20, pp.155-179.
6. Gender Gap in case of Financial Inclusion: An Empirical Analysis in Indian Context( with Rimita Hom Chaudhury), Nov 2019, *Economics Bulletin*, Vol. 39(4), pages 2615-2630. ISSN 1545-2921
7. Role of Gender on the Performance of Indian Microfinance Institutions, ( with Samapti Guha ) , in *Gender in Management*, July 2019, Emerald Publisher.
8. Knowledge in Microsocial Milieus : the Case of Microfinance Practices Among Women in India ( with Arvind Astha , Samapti Guha and Frank Lentz), *Journal of Knowledge Economy*, Springer, DOI [10.1007/s13132-016-0372-x](https://doi.org/10.1007/s13132-016-0372-x), March 2016, **ISSN Print: 1868-7865 .**  
**ISSN Online: 1868-7873.**
9. "What Drives Households to Divert Loans? A Village Level Study", ( with Tanmoyee Banerjee , Malabika Roy, Ajitava Raychaudhuri), in *Asia Pacific Social Science Review*, Vol-15 , No-2, Dec-2015, pp-33-55, **ISSN: 0119-8386.**
10. Determinants of Profitability of the Microenterprises led by Women Micro Entrepreneurs: Evidence from Mumbai Slums. (with Samapti Guha) *International Journal of Entrepreneurship and Small Business*, Vol-24, No-4, pp. 455-473, Inderscience Publishers, 2015. **ISSN online: 1741-8054**  
**ISSN print: 1476-1297.**
11. Do Micro Enterprises Choose Microfinance Institutions to meet their Financial Needs? Evidence from Mumbai Slums. (with Samapti Guha) *Journal of Developmental Entrepreneurship*, Vol. 19, No. 3, World Scientific Publishing House ,2014, **Print ISSN:1084-, Online ISSN: 1793-706X.**

12. "What Factors Play a Role in Empowering Women Study on SHG Members from India?", (with Tanmoyee Banerjee) *Gender Technology and Development*, Vol-16 , No-3, **Sage Journals** ,2012, Print ISSN: **0971-8524**; Online ISSN: **0973-0656**.
13. "Does Political Identity Matter in Rural Borrowing? Evidence from a Field Survey" (with Tanmoyee Banerjee and Malabika Roy), *Journal of South Asian Development* Vol- 5, No-1, pp.137–163,**Sage publications**, **Print ISSN: 0973-1741 Online ISSN: 0973-1733** , 2010.
14. "Borrower's in a Village Economy: an Analysis of Credit Contracts across Rural Households", (with Tanmoyee Banerjee and Malabika Roy) , *Asia-Pacific Social Science Review*, Vol-10,No-1 , pp. 85-101.( *Indexed in Scopus Elsevier Bibliography Data Base*)**ISSN: 0119-8386** ,2010.

#### National Journal Publications

1. Profitability of Rice Production across Indian States( *with Debadatta Mazumdar*), *Vidya Sagar Journal of Economics* ( *UGC Care Journal* ) .( *forthcoming*).
2. Factors Affecting Cost Efficiencies of Rice Production of Indian States: A Stochastic Frontier Approach (With Debadatta Mazumdar), *Indian Journal of Agriculture Economics*, 2018, Vol-73, No-2, pp.165-182. ISSN, 0019-5014.
3. Are All States in India Equally Financially Included? An Empirical Analysis"(with Payel Roy) , *Artha Vijana*, 2017,Vol-LIX, No-3, pp.185-210. 0971-586X.
4. Credit Labour Interlinkage: *Indian Economic Review* (With Tanmoyee Banerjee and Malabika Roy) , 2015, Vol-50, No-1, pp-131-167, ISSN, 0019-4670.
5. Are all major Rice Producing States in India equally Efficient in terms of Production and Cost? A Stochastic Frontier Analysis (with Ajitava Raychaudhuri), *Artha Vijanana*, Gokhale Institute of Politics and Economics ,2015,Vol-57,No-4, pp. 255-275,ISSN: 0971-586X.
6. Institutional Framework of MFIs and Economic Benefit to Clients in Mumbai Slums. ( with Samapti Guha) *Economic and Political Weekly*, Vol - 50 No. 25, June 20, 2015 . ISSN (Online) - 2349-8846, ISSN · 0012-9976
- 6."Agriculture Growth in Two Major Rice Producing States in India: A

Comparative Study of West Bengal and Andhra Pradesh” (with Ajitava Raychaudhuri), published in Issue No-358, *Indian Journal of Economics* .**ISSN: 0019-5170, Jan 2010.**

**Edited Volumes and Others**

1. Does Government Effectiveness and Regulatory Framework of a Country Influence the Performance of MFIs? An Empirical Study on Selected Asian Countries"(with Ankana Das)as a chapter in an edited Volume , **Risks and Resilience of Emerging Economies - Essays in Honour of Professor Ajitava Raychaudhuri** , edited by Tanmoyee Banerjee Chatterjee, Arpita Ghose, and Poulomi Roy, published by, **Springer Singapore** ( *forthcoming*).
2. “ Role of Social Enterprises in Creation of Sustainable Livelihoods: Case of Microfinance Institutions in the slums of Mumbai” ( with Samapti Guha) as a chapter in an edited book ***Social Entrepreneurship and Sustainable Development*** Singh, A. (Ed.), Reji, E. (Ed.). **July, 2020.**, published by **Routledge, Taylor and Francis Group, ISBN-9780367501761**
3. 'Efficiency and Mission Drift—Debate Revisited in Indian Context' (with Samapti Guha) in the edited book '**Women's Empowerment and Microfinance**' published by **Springer, Singapore, 2017. ISBN-978-981-10-4267-6**
4. “Self Help Group Participation and Employment of the Women: Myths and Reality” in the conference Volume of **FIKUSZ 2010** (Symposium for Young Researchers) conference volume at Obuda University, Budapest during November, 2010, **ISBN:978-615-5018-05-3.**
5. “*Globalization and Liberalization of Indian Agriculture: Some Related Issues*” in *Essays on International Trade (Ed. Dr. Rajat Acharya)* with Dr Ajitava Raychaudhuri (Professor, Department of Economics, Jadavpur University), **Allied Publishers Private Limited, Jan 2005, ISBN-81-7764-732-6.**

**Selected Conferences and Workshops:**

1. Invited talk Invited talk on ““Role of gender on the performance of Indian microfinance institutions”, Tuesday Research Seminar Series”, TISS, School of Management and Labour Studies, Mumbai on 9.11.2021.

2. Invited talk on “Research on Women Entrepreneurship for Impact at National Conference on Women Social Entrepreneurship, organized by Rabindranath Tagore University, Bhopal, from 4.12.2020 to 5.12.2020.
3. . “Drivers of Financial Inclusion in India with special reference to digital finance” presented to the 6th European Research Conference on Microfinance taking place from 3th to 5th June 2019 Dauphine University, Paris.
4. . “Does Government Effectiveness and Regulatory Framework of a Country Influence the Performance of MFIs: An Empirical Study on Selected Asian Countries” presented at the Burgundy School of Business, Dijon , France on 31st May, 2019
5. . “Determinants of Financial Inclusion: A State Level Empirical Analysis” , has been presented in the First International Conference on Sustainability and Business, organized by Center for Development and Environment Policy, IIM , Calcutta, held on January 13th -14th , 2018.
6. . “Role of Gender on the Performance of Indian Microfinance Institutions”, has been presented in the Fifth European Research Conference on Microfinance held at the University of Portsmouth , UK , from 14th June to 14th June 2017.
7. . “Efficiency and Mission Drift: Debate Revisited”, presentation in the Fourth European Research Conference on Microfinance held in the University of Geneva from 1-3 rd June, 2015.
8. Presented a paper titled “Role of Social Enterprises in Creation of Sustainable Livelihoods: Case of Microfinance Institutions in slums of Mumbai”, **at International Conference on Social Entrepreneurship and Sustainable Development during 4<sup>th</sup> Feb-7<sup>th</sup> Feb, 2015 at Tata Institute of Social Science , Mumbai.**
9. . Presented paper titled “Trend of Technical Efficiency and Cost Efficiency of Rice Production for major rice producing States of India”, at 51st Annual Conference of TIES during 12-14 December, 2014 at Punjabi University, Patiala, Punjab.
10. **Third European Research Conference on Microfinance**, held in 10-12 June, 2013 at The Norwegian Centre for Microfinance Research, University of Agder, Kristiansand, Norway.

### **Supervision of Ph.D and M.Phil**

Debdatta Mazumdar :Title of the Thesis:“Analysis of Productivity, Efficiency and Profitability of Paddy Production across Indian States in the last two decades.” got awarded Ph.D degree in May, 2021.

Ankana Das title of the Dissertation : Performance Drivers of Microfinance Institutions: Evidence from selected Asian Countries got awarded M.Phil degree in January 2019.

### **Registered Ph.D Candidate**

1. Rimita Homchowdhury : Title of Thesis  
A Study on Financial Inclusion of selected Asian Countries with Special reference to India.
2. Priya Biswas: Health and Well-being of Elderly in West Bengal: An Empirical Study
3. Rimpa Chandra: Title of thesis: Multidimensional Aspects of Financial Inclusion in India: An Empirical Study

### **Other Achievements**

Received Financial Assistance from ICSSR to attend international Seminar “Fourth European Conference on Microfinance organized by University of Geneva.

### **Refereed for**

*The Journal “Applied Economic Perspectives and Policy”,  
Oxford Journal,  
Economics Bulletin  
Journal of Developmental Entrepreneurship  
Journal of Sustainable Finance and investment  
Int. J. of Economics and Business Research( Inderscience)  
International Journal of Economics and Finance*

### **Membership of the Society**

Life member of Indian Econometric Society.

### **Administrative Duties**

1. Worked as Head of the Department, West Bengal State University from 11.5.2019 till June 2021.
2. Governing Body Member of Dum Dum Motijheel College and Dum Dum Motijheel Mahavidyalaya.
3. Working as UG chairperson, PG chairperson, Convener Board of Research Studies of the department of Economics, West Bengal State University.

**Place: Kolkata**

**Signature:**

**Dated On: 25.8.2022**

**(Dr. Chandralekha Ghosh)**