

CURRICULUM VITAE: DR. GAGAN BIHARI SAHU

1. MAILING ADDRESS

Assistant Professor
Centre for Social Studies (CSS)
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2. PERSONAL INFORMATION

Date of birth : 03-02-1970, Age: 42 years
Permanent address : AT - GARGAB
P.O - BADCHERGAON
VIA - UTKELA
DIST – KALAHANDI – 766011, ORISSA
Sex : MALE
Marital Status : Married
Religion : HINDU
Nationality : INDIAN
Category : OBC
Language Known (Read, Write and Speak): Oriya, English and Hindi

3. EDUCATIONAL QUALIFICATIONS & AREA OF INTERESTS

- **Ph. D. (Economics)**, University of Mysore, Mysore, through Institute for Social and Economic Change (ISEC), Bangalore, Bangalore (2006)

Title of the Ph. D thesis: Institutional Finance for Agriculture: Analysis at Macro and Micro Levels

My doctoral study analyzed the flow of institutional credit to agriculture with respect to policy changes from social banking to profit oriented system of lending after the introduction of banking sector reform.

- **M. A. (Economics)**, Sambalpur University, Orissa (1992)
- Qualified UGC (NET) in Economics, 1998 (June)

Research Interests

My research interest falls in the broad areas of Development Economics including issues pertaining to Rural Credit, Microfinance, Migration & Urban Labour Markets, and Domestic Money Remittance.

4. WORK EXPERIENCE

i. Centre for Social Studies (CSS), Surat

I have been working as an **Assistant Professor** at CSS, an institute affiliated to Indian Council of Social Science Research, New Delhi and Government of Gujarat since 15th May 2005. I was on Extra Ordinary Leave from 8th July, 2009 to 18th October, 2011.

ii. Bankers Institute of Rural Development (BIRD), Lucknow

I was working as Faculty Member at Centre for Microfinance Research, IDS, Jaipur, a sub-centre of Centre for Microfinance Research, Bankers Institute of Rural Development, Lucknow since 10th July, 2009 to 18th October, 2011).

iii. Institute for Social and Economic Change (ISEC), Bangalore

- Worked as a **Research Officer** (15/4/2004 to 13/05/2005) in the project “Growing Rural Urban Disparity”, funded by NIRD, Hyderabad.

I had the responsibility including review of literature, developing questionnaire, monitoring primary data collection, data feeding, data analysis and report writing.

- **Research Assistant** (16/01/2003 to 31/03/2003) in the project entitled “Roles of Rural Local Organisation”, funded by the World Bank.

Here my focus was on coding data in SPSS. Besides, I was also instrumental in developing frequency and cross tabulation and estimating required descriptive statistics as suggested by the Project Director.

5. RESEARCH PROJECT ON HAND

“Financial Behaviour of Migrant Workers in Surat City”, (with Biswaroop Das), funded by **Indian School of Microfinance for Women**, Ahmedabad.

6. RESEARCH PROJECTS COMPLETED

- i) “Loan Defaults by the SHGs: A Study in Madhya Pradesh and Orissa”, at IDS, Jaipur funded by **Bankers Institute of Rural Development**, Lucknow, October, 2011.
- ii) “Microfinance and Gender Impact: Social and Economic Empowerment”, at IDS, Jaipur funded by **Bankers Institute of Rural Development**, Lucknow, January, 2011.

- iii) “SHG-Bank Linkages in North West India: Experiences and Challenges in Financial Access and Poverty Alleviation”, at IDS, Jaipur funded by **Bankers Institute of Rural Development**, Lucknow, September 2010.
- iv) “Income, Remittances and Urban Labour Markets: Oriya Migrant Workers in Surat City” (with Biswaroop Das), funded by **ADHIKAR**, Bhubaneswar, July, 2008.
- v) “Self-Help Co-operatives and Micro Finance: Lessons from Orissa” (with Biswaroop Das) sponsored by the **Friends of Women’s Word Banking**, India (FWWB-I), Ahmedabad, November, 2006.
- vi) “Growing Rural-Urban Disparity in Karnataka” (with D. Rajasekhar and K.H. Anantha) funded by **National Institute for Rural Development (NIRD)**, Hyderabad, May, 2006.

7. PUBLICATIONS

Books

- i. D. Rajasekhar, Gagan Bihari Sahu and K. H. Anantha (2010). ‘*The Growing Rural-Urban Disparity in Karnataka*’, New Delhi: Serials Publications.
- ii. Gagan Bihari Sahu and Biswaroop Das (2008). *Income, Remittances and Urban Labour Markets: Oriya Migrant Workers in Surat City*, ADHIKAR, Bhubaneswar.
- iii. Gagan Bihari Sahu and Biswaroop Das (2007). *Self-Help Co-operatives and Micro Finance: Lessons from Orissa*, Ahmedabad: Friends of Women’s Word Banking, India (FWWB-I).

Articles in Refereed Journals

- i. Gagan Bihari Sahu, S. Madheswaran and D. Rajasekhar (2004). ‘Credit Constraints and Distress Sales in Rural India: Evidence from Kalahandi District, Orissa’, *The Journal of Peasant Studies*, Vol. XXXI (2), 2004.
- ii. Gagan Bihari Sahu and D. Rajasekhar (2005). ‘Banking Sector Reform and Credit Flow to Indian Agriculture’, *Economic and Political Weekly*, Vol. XL (53), pp: 5550 -59.
- iii. Gagan Bihari Sahu and D. Rajasekhar (2005). ‘Urban Bias’ in the Flow of Funds and Deposit Mobilisation: Evidence from Karnataka, India, *Savings and Development*, Vol. XXIX (4), pp: 415 -440.
- iv. Gagan Bihari Sahu (2007). ‘Supply Analysis of Institutional Credit to Agriculture for Major States in India’, *Indian Journal of Agricultural Economics*, Vol. 62 (4), pp: 664 - 78.

- v. Gagan Bihari Sahu (2008). 'Where Do Our Financial Institutions stand in Extending Agricultural Credit? Evidence from Kalahandi District, Orissa', *Review of Development and Change*, Vol. 13 (1), pp: 49-75.
- vi. Gagan Bihari Sahu and Biswaroop Das (2010). 'Migrant Remittances: Size Channels of Money Transfer among Oriya Workers in Surat City', *The Indian Economic Journal*, Vol 58, No. 1, pp: 77-94.
- vii. Gagan Bihari Sahu and Biswaroop Das (2010). 'Urban Labour Markets and Returns to Migration: Destination Surat', *Review of Development and Change*, Vol. XV, No.2, pp: 129-152.
- viii. Motilal Mahamallik and Gagan Bihari Sahu (2011). 'Identification of the Poor: Errors of Exclusion and Inclusion', *Economic and Political Weekly*, Vol. XLVI, No. 9, pp: 71-77.

Other Publications

- i. Gagan Bihari Sahu and Surjit Singh (2011). 'How Empowered is Microfinance in Empowering Women? Evidence from India' *Working Paper 159*, Institute of Development Studies, Jaipur.
- ii. Motilal Mahamallik and Gagan Bihari Sahu (2010). 'Identification of the Poor: Errors of Exclusion and Inclusion', *Working Paper 151*, Institute of Development Studies, Jaipur.
- iii. Gagan Bihari Sahu and Biswaroop Das (2010). 'Urban Labour Markets and Returns to Migration: Destination Surat', *Working Paper 153*, Institute of Development Studies, Jaipur.
- iv. Gagan Bihari Sahu and Biswaroop Das (2009). 'Self-help Co-operatives, Deposit Mobilisation & Supply of Credit: Evidence from Orissa, India', *The microFINANCE REVIEW*, Vol. 1 (1), pp: 18-39.
- v. Gagan Bihari Sahu and Biswaroop Das (2008). 'Structure and Operation of Self-Help Co-operatives in Deposit Mobilisation and Supply of Credit: Evidence from Orissa, India', *Working Paper*, No. 6, Centre for Social Studies, Surat.
- vi. D. Rajasekhar, Gagan Bihari Sahu (2007). 'Expansion at the Expense of Equity: Institutional Credit Flow to Agriculture in Karnataka', in Jayasheela and V. Basil Hans (Eds.), *Rural Karnataka*, New Delhi: Serials Publications, pp: 88 – 104.
- vii. D. Rajasekhar, Gagan Bihari Sahu and K. H. Anantha (2006). 'Rural-Urban Disparity in the Provision of Water Supply and Sanitation Services in Karnataka', in a book, *Elixir of Life: The Socio-Ecological Governance of Drinking Water* edited by K. V. Raju, Bangalore: BOOKS for CHANGE, pp: 284 – 301.
- viii. D. Rajasekhar, Gagan Bihari Sahu and K. H. Anantha (2006). 'Rural – Urban Disparity in Karnataka: An Overview', in R. Sthanumoorthy and P. Sivarajadhanavel

(Eds.), Karnataka Economy: Performance, Challenges and Opportunities, Bangalore: The Icfai University Press, pp: 197 – 215.

- ix. Gagan Bihari Sahu and D. Rajasekhar (2004). 'The Growing Rural-Urban Disparity: Some Issues', *Working Paper*, No. 156, Bangalore: Institute for Social and Economic Change, 2004.
- x. Gagan Bihari Sahu (2003). 'Credit Flow to Agriculture: An analysis of Bank Branches in Kalahandi District, Orissa', *ICFAI Journal for Applied Economics*, Volume II (1), 2003.
- xi. Gagan Bihari Sahu and D. Rajasekhar (2002). 'Credit Flow to Indian Agriculture, Trends and Contributing Factors' *Working Paper*, No. 116, Bangalore: Institute for Social and Economic Change, 2002.
- xii. Gagan Bihari Sahu and D. Rajasekhar (2000). 'Gaps in the Agricultural Credit Cycle Flow: Some Lesson for Bankers', *State Bank of India Monthly Review*, XXXIX (11), 2000.

8. PRESENTATION OF PAPERS AND OTHER ACADEMIC ENGAGEMENTS

- i) "Repayment Performance and Extent of Non-performing Assets in Joint Liability Lending; Experiences of SHGs in India" at the National Conference on *Regulatory Aspects of Financial Inclusion* organised by the Council for Social Development, Hyderabad, August 23-24, 2012.
- ii) "How Empowered is Microfinance in Empowering Women? Evidence from India" at World Finance Conference, Rio de Janeiro, Brazil (in absentia), July 2 – 4, 2012.

The earlier version of this paper was presented at CSS, Suart on 5th January 2012.

- iii) "Identification of the Poor: Errors of Exclusion and Inclusion" at the National Seminar on 'Institutional Aspects of Pro-Poor Policy: Revising the Indian Poverty Line' organized by London School of Economics, London; Oxford University, Oxford and Institute for Social and Economic Change (ISEC), at ISEC, Bangalore, December 15, 2009.

The earlier version of this paper was also presented at the national seminar on 'Social Exclusion in Contemporary India' organized by Institute of Development Studies, Jaipur, November 26-27, 2009.

- iv) Participated in an International Workshop on "Global Production Networks and Decent Work: Recent Experience in India and Global Trends" as Rapporteur, Organised by ICSSR, International Institute of Labour Studies (IILS), Institute for

- Human Development (IHD) in association with Institute for Social and Economic Change (ISEC), at ISEC, Bangalore, November 18 – 20, 2007.
- v) “Self-help Co-operatives, Deposit Mobilisation & Supply of Credit: Evidence from Orissa” at the National Seminar on ‘Microfinance in India – Issues and Challenges’ organized by Bankers Institute of Rural Development, Lucknow, 25th-26th July, 2009.
 - vi) “Urban Labour markets and Return to Migration: Destination Surat” at the Sate Level Consultation on Problems & Protection of Interstate Migrant Workers”, coordinated by Mahatma Gandhi Labour Institute, Ahmedabad, in association with PRAYAS, Navsarjan Trust and Behavioural Science Centre, 1st-2nd June, 2009.
 - vii) “How Does Remittance Market Function? Evidence from Surat City” at the Eleventh Annual Conference on Money and Finance, Indira Gandhi Institute of Development Research (IGIDR), Mumbai, January 23-24, 2009.
- I was also invited to present this paper at Centre for Microfinance, Institute for Financial Management Research (IFMR), Chennai, 17th April, 2009.*
- viii) Worked as a member of the Technical Advisory Group (TAG) for the integrated course on “Microfinance for Development” launched by **Indian School of Microfinance for Women**, Ahmedabad, 2nd February to 22nd February 2009.
 - ix) Remittance and Micro Finance: Can They Move Together” at the National Consultation Workshop on ‘Urban Micro Finance in India: Looking Ahead’, 21st to 22nd January, 2008, Friends of Women’s World Banking (India), Ahmedabad.
 - x) “Boardening Coverage of Priority Sector: How Useful for Agricultural Lending?” at the U.G.C. National Seminar on ‘Economic and Political Backwardness of KBK Districts of Orissa: Its Causes and Remedies’ organised by Department of Economics, D.A.V. College, Titlagarh, 10th to 11th September, 2007.
 - xi) “Determinants of School Participation and Educational Attainment in Rural and Urban Karnataka”, Centre for Social Studies, Surat, 21st July, 2007.
 - xii) Worked as Rapporteur for the session on “Economics” in the National Consultation on “Ethics in Social Science Research” organized by CSS (Surat), CEHAT (Mumbai) and CSER (Mumbai), 2-3 December, 2005.
 - xiii) “Rural-Urban Disparity in the Provision of Water Supply and Sanitation Services in Karnataka” the 4th IWMI-Tata Annual Partner’s Meet on ‘India’s Water Economy: Bracing Up for a Trubulent Future’, 24th – 26th February, 2005, Institute of Rural Management, Anand.

- xiv) “Flow of Funds and Deposits Mobilisation in Rural and Urban Areas: A Case Study of Karnataka” at the National Seminar on ‘Banking, Insurance and Pension Sector Reforms in India’, 15th-16th February, 2005, Sri M. Visveswaraya Post-Graduate Centre, University of Mysore, Mysore.
- xv) “The Growing Rural-Urban Disparity: Some Issues” at the National Conference on ‘Rural-Urban Partnership Development’, 25th – 26th June, 2004, St. Joseph’s College of Business Administration, Bangalore.
- xvi) “Institutional Credit to Agriculture: A State Level Analysis in India” at the National Seminar on ‘Land Relations in Orissa’s Agriculture’, 12th – 13th March, 2004, P.G. Department of Economics, Sambalpur University, Orissa.
- xvii) “Credit Constraints and Distress Sales in Rural India: Evidence from Kalahandi District, Orissa” Fortieth Annual Conference of the Indian Econometric Society, February 13 –15, 2004, Institute for Social and Economic Change, Bangalore.
- xviii) “Credit Flow to Agriculture: An analysis of Bank Branches in Kalahandi District, Orissa” Fifth Annual Conference on ‘Money and Finance in Indian Economy’, 30th Jan - 1st Feb 2003, Indira Gandhi Institute of Development and Research, Mumbai.
- xix) “Access to Institutional Credit and Distress Sale: The Case of paddy Market in Kalahandi District, Orissa” at the National Workshop on ‘Agrarian Transformation in Orissa’, January 22nd 2003, P.G. Department of Economics, Sambalpur University, Orissa.
- xx) “Credit Flow to Indian Agriculture, Trends and Contributing Factors” at the National Seminar on ‘One Decade of Liberalisation Policy in India’ organised by Department of Economics with Rural Development, Vidyasagar University, Midnapore, held on 30th – 31st March, 2001.

9. SEMINAR/WORKSHOP ORGANISED

Organized a workshop on “Money Remittance Channels of Oriya Migrant Workers” and delivered a *Key Note* address on same to Informal Financial Service Providers at Centre for Social Studies, Surat on 8th June, 2007

10. PEER REVIEWING OF PAPERS / EVALUATION OF PROJECT COMPLETION REPORT

- Reviewed the manuscript “Microfinance and the Cooperatives: Can the poor Gain from their Coming Together” submitted for its possible inclusion in the *International Journal of Rural Management (IJRM)*, jointly published by IRMA, Anand and SAGE, December 2012.

- Worked as a Referee for the *Working Paper* entitled “Higher Wages, Cost of Separation and Seasonal Migration in India” submitted to Institute for Social and Economic Change (ISEC), October 2010.
- Evaluated a research report entitled “Interplay between Primary Sector Lending and Rural Industries Development: Empirical Evidence from Orissa”, in December 2006. This report was submitted to Indian Council of Social Science Research (ICSSR) by Dr. Kshiti Bhusan Das.
- Worked as a Referee for the *Working Paper* entitled “Does Repayment Indicate the Success of Group Lending” submitted to Institute for Social and Economic Change (ISEC), October 2005.

11. LECTURES DELIVERED

- Delivered a lecture on “How to Prepare Research Proposal” to students of PGDRM Sem-I, *V.N. South Gujarat University, Surat* on September 27, 2012.
- “Rural Credit, Structure, Policies and Accessibility” to students of Narwagian University at *Institute of Development Studies, Jaipur* on August 7, 2011.
- Two lectures respectively on “Micro-credit Programmes and Poverty Alleviation” and “Briefing of Field Visit to SHGs” to students of Narwagian University at *Institute of Development Studies, Jaipur* on August 27, 2010.
- Delivered two lectures on ‘Methods and Methodology of Microfinance’ to participants in an integrated course on “Microfinance for Development” organized by *Indian School of Microfinance for Women, Ahmedabad* on 5th February, 2009.
- “Interest Rate Ceiling and Lending Behaviour of Commercial Banks: A Managerial Approach” organised by Post-graduate Department of Economics, *Veer Narmad South Gujarat University, Surat*, 21st September, 2006.
- Delivered a lecture on “Farmers’ Suicide in India”, organized by Post-graduate Department of Social Work, *Veer Narmad South Gujarat University, Surat*, 18th October, 2005.

Application of Quantitative Techniques in Social Science Research:

- Delivered a lecture on “Correlation and Regression” in the SPSS Certification Course organized by department of HRD, *V.N. South Gujarat University, Surat* on October 23, 2012.
- Delivered three lectures on “Covariance and Bivariate Correlation, Bivariate Regression and Dummy Variable Analysis” at the national level training programme

- on “Computer Application in Social Sciences”, organized by *Centre for Social Studies, Surat*, on 14th May 2012.
- Three classes respectively on “Covariance and Bivariate Correlation. Bivariate Regression, Dummy Variable Analysis” at the national level training programme on “Computer Application in Social Sciences”, organized by *Centre for Social Studies, Surat*, during 8th to 19th May 2012.
 - “Concept and data base on Elementary Education” on 2nd July, 2010 as a part of the training programme series ‘*Use of Data for District Level Planning*’ at *Institute of Development Studies, Jaipur*.
 - “Concept and data base on Elementary Education” on 22nd January, 2010 as a part of the training programme series ‘*Use of Data for District Level Planning*’ at *Institute of Development Studies, Jaipur*.
 - Three classes respectively on bivariate correlation, bivariate regression and use of dummy variables in regression analysis at the national level training programme on “Computer Application in Social Sciences”, organized by *Centre for Social Studies, Surat*, during March 16th to 25th, 2009.
 - Two lectures on “Panel Data Analysis” in the workshop organized by department of Research Methodology and Interdisciplinary Studies in Social Sciences, *V.N. South Gujarat University, Surat* on December 14, 2008.
 - Delivered 4 lectures on Correlation (Bivariate), Regression (bivariate and multivariate), and (c) Use of Dummy Variable in Regression Analysis in a national level training programme on “Computer Application in Social Sciences”, organized by *Centre for Social Studies, Surat*, March 24 to April 2, 2008.
 - Delivered two lectures on “Correlation and Regression” in the Training Programme on ‘Basic and Advanced Data Analysis using SPSS’ organized by *Mahatma Gandhi Labour Institute, Ahmedabad*, 2nd November, 2007.
 - Delivered 3 lectures respectively on (a) “Nature and Types of Data for Economic Analysis”, (b) “Bivariate and Multiple Regression Analysis (OLS)”; (c) “Dummy Variable Regression Models”, in a national level training programme on “Computer Application in Social Sciences”, organized by *Centre for Social Studies, Surat*, February 27 to March 8, 2006.

12. COMPUTER PROFICIENCY (Statistical Packages)

MS-EXCEL, SPSS, and LIMDEP

13. LIST OF REFEREES

- (i) **D. Rajasekhar**
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- (ii) **Sunil Ray**
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B.I.T Campus,
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Declaration:

The above information is true to the best of my knowledge and belief.

Signature