

## **CURRICULUM VITAE: GAGAN BIHARI SAHU**

### **1. MAILING ADDRESS**

Assistant Professor  
Centre for Social Studies,  
Veer Narmad South Gujarat University Campus  
Udhna-Magdalla Road, Surat – 395 007  
Gujarat, India  
Phone: +91-261-2227173/74, ext – 44 (Office)  
+91-0-94271-71148 (Mobile)  
2223851 (Fax)  
Email: [gaganbs@graffiti.net](mailto:gaganbs@graffiti.net)

### **2. PERSONAL INFORMATION**

Date of birth : 03-02-1970  
Father's name : LAMBODAR SAHU  
Permanent address : AT - GARGAB  
P.O - BADCHERGAON  
VIA - UTKELA  
DIST - KALAHANDI (ORISSA)  
PIN - 766011  
Sex : MALE  
Religion : HINDU  
Nationality : INDIAN  
Category : OBC

Language Known (Read, Write and Speak): English, Oriya and Hindi

#### **Educational Qualifications:**

**Ph. D. (Economics)**, Institute for Social and Economic Change, Bangalore (2004)

**Title of the 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 changing Bank policies 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)

### 3. WORK EXPERIENCE

#### i. Centre for Social Studies (CSS), Surat

I am working as an **Assistant Professor** at CSS, an institute affiliated to Indian Council of Social Science Research since May 2005. My research interests include issues related to **Rural Credit, Microfinance, Money Remittances, Migrant Labourers, and Rural-Urban Disparities.**

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

- Worked as a **Research Officer** (April 2004 to May 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<sup>th</sup> January to 31<sup>st</sup> March 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.

#### iii. Sambalpur University, Orissa

- Worked as a **Research Assistant** (July 1998 to December 1998) in the project “Study on Flow of Production and Investment Credit through Primary Agricultural Co-operative Credit Society/LAMPs in Orissa”, funded by State Co-operative Bank, Orissa.

I had the responsibility of primary data collection from member and non-member farm households and helping the Project Director in finalizing descriptive tables.

- **Research Assistant** in the project “Land market in Rural Orissa” funded by ICSSR.

Here the main responsibility was primary and secondary data collection and tabulation.

#### iv. Gokulananda Meher College, Hatibandha, Nuapada District of Orissa.

**Junior Lecturer** in Economics (July 1993 to May 1997).

I was teaching two papers, (a) Elementary Economic Theory and (b) Indian Economy.

#### 4. RESEARCH PROJECTS COMPLETED

- i. “Income, Remittances and Urban Labour Markets: Oriya Migrant Workers in Surat City”, funded by ADHIKAR, Bhubaneswar, July, 2008.
- ii. “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.
- iii. “Growing Rural-Urban Disparity in Karnataka” (with D. Rajasekhar and K.H. Anantha) funded by National Institute for Rural Development (NIRD), Hyderabad, May, 2006.

#### 5. PUBLICATIONS

##### Books

- i. Gagan Bihari Sahu and Biswaroop Das (2008). *Income, Remittances and Urban Labour Markets: Oriya Migrant Workers in Surat City*, ADHIKAR, Bhubaneswar.
- ii. 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 Published in Journals

- i. 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.
- ii. 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.
- 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 and D. Rajasekhar (2005). ‘Banking Sector Reform and Credit Flow to Indian Agriculture’, *Economic and Political Weekly*, Vol. XL (53), pp: 5550 -59.

- v. 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.
- vi. 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.
- vii. 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.

### Working Papers

- i. Gagan Bihari Sahu and D. Rajasekhar. 'Determinants of School Participation and Educational Attainment in Rural and Urban Karnataka', *Working Paper*, Centre for Social Studies, Surat (*forthcoming*).
- ii. Gagan Bihari Sahu and Biswaroop Das. '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
- iii. 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.
- iv. 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.

### Papers Published in Edited Books

- i. 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.
- ii. 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.
- iii. 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.

## 6. PRESENTATION OF PAPERS AT NATIONAL CONFERENCES AND SEMINARS

- i. “Urban Labour markets and Return to Migration: Destination Surat” State 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, 1<sup>st</sup>-2<sup>nd</sup> June, 2009.
- ii. “How Does Remittance Market Function? Evidence from Surat City” Eleventh Annual Conference on Money and Finance, Indira Gandhi Institute of Development Research, Mumbai, January 23-24, 2009. I was also invited to present this paper at Centre for Microfinance, Institute for Financial Management Research, Chennai, 17<sup>th</sup> April, 2009.
- iii. “Remittance and Micro Finance: Can They Move Together” at the National Consultation Workshop on ‘Urban Micro Finance in India: Looking Ahead’, 21<sup>st</sup> to 22<sup>nd</sup> January, 2008, Friends of Women’s World Banking (India), Ahmedabad.
- iv. “Boarding 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, 10<sup>th</sup> to 11<sup>th</sup> September, 2007.
- v. “Determinants of School Participation and Educational Attainment in Rural and Urban Karnataka”, Centre for Social Studies, Surat, 21<sup>st</sup> July, 2007
- vi. “Rural-Urban Disparity in the Provision of Water Supply and Sanitation Services in Karnataka” the 4<sup>th</sup> IWMI-Tata Annual Partner’s Meet on ‘India’s Water Economy: Bracing Up for a Trubulent Future’, 24<sup>th</sup> – 26<sup>th</sup> February, 2005, Institute of Rural Management, Anand.
- vii. “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.
- viii. “The Growing Rural-Urban Disparity: Some Issues” at the National Conference on ‘Rural-Urban Partnership Development’, 25<sup>th</sup> – 26<sup>th</sup> June, 2004, St. Joseph’s College of Business Administration, Bangalore.
- ix. “Institutional Credit to Agriculture: A State Level Analysis in India” at the National Seminar on ‘Land Relations in Orissa’s Agriculture’, 12<sup>th</sup> – 13<sup>th</sup> March, 2004, Sambalpur University, Orissa.

- x. “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.
- xi. “Credit Flow to Agriculture: An analysis of Bank Branches in Kalahandi District, Orissa” Fifth Annual Conference on ‘Money and Finance in Indian Economy’, 30<sup>th</sup> Jan - 1<sup>st</sup> Feb 2003, Indira Gandhi Institute of Development and Research, Mumbai.
- xii. “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 22<sup>nd</sup> 2003, Sambalpur University, Orissa.
- xiii. “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 30<sup>th</sup> – 31<sup>st</sup> March, 2001.

## **7. OTHER ACADEMIC ACTIVITIES (A selected list)**

- i. Worked as a member of the Technical Advisory Group for the foundation course on “Microfinance for Development” organized by the Indian School of Microfinance for Women, Ahmedabad and delivered two lectures there on ‘Methods and Methodology of Microfinance’ 5<sup>th</sup> February, 2009.
- ii. Delivered 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.
- iii. 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), Bangalore, November 18 – 20, 2007.
- iv. Delivered a lecture on “Correlation and Regression” in the Training Programme on ‘Basic and Advanced Data Analysis using SPSS’ organized by Mahatma Gandhi Labour Institute, Ahmedabad, 2<sup>nd</sup> November, 2007.
- v. 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.

- vi. Delivered a lecture on “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.
- vii. 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.
- viii. 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.
- ix. Delivered a lecture on “Farmers’ Suicide in India”, organized by organized by Post-graduate Department of Social Work, Veer Narmad South Gujarat University, Surat, 18<sup>th</sup> October, 2005.
- x. 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.

## **8. COMPUTER PROFICIENCY (Statistical Packages)**

MS-EXCEL, SPSS, and LIMDEP