

## Publications

'Digitization of Education in India during the Pandemic: Effectiveness and Challenges' in International Journal of Research, Vol. 9, Issue 10, October 2022. ISSN: 2348-6848

'Relation between Financial Inclusion and Poverty Reduction: A Study in Hooghly District of West Bengal', in International Journal of Scientific and Engineering Research, Volume 12, Issue 4, April 2021, pp 766-791. ISSN 2229-5518

'Evaluating Rural Development through Women Empowerment Using Microfinance Programmes' in International Journal of Development Research, Vol. 6, Issue 9, pp 9450-9458, September 2016. ISSN No. 2230-9926

'Social Inclusion in Rural Development: Some Reflections' in Public Policies for Inclusive Development, edited by Dr. Suranjana Mitra, May 2016, Levant Books, Kolkata. ISBN: 978-93-84106-54-6

'Impact of Microfinance through Group-Lending Scheme' in Financial Sector Reforms in Developing Countries, edited by Prof. Samir Ghosh, Dr. Abhijit Sinha, Dr. Tarak Nath Sahu and Dr. Brajaballav Pal, 2015, Rohini Nandan, Kolkata. ISBN: 978-81-928721-1-7

'Commercial viability Analysis of Crop Insurance as Micro Insurance' in Journal of Economic and Social Development, Vol. XI, No. 2, December, 2015. ISSN No. 0973-886X

'Financial Performance Analysis of Primary Agricultural Credit Societies in Hooghly District' in Agriculture, Sustainable Development and Microfinance, edited by Prof. Ambar Nath Ghosh and Dr. Asim Karmakar, 2014, Regal Publication, New Delhi. ISBN No. 978-81-8484-453-5

'Assessing Empowerment through Generation of Social Capital' in International Journal of Business and Social Research, Vol.2, No. 6, pp. 72-84, November, 2012. ISSN No. 2164-2540

'Performance Analysis of Microfinance through Individual Liability Credit Contract System operated by Primary Agricultural Credit Society' in The microfinance Review, Vol. III, No. 2, pp. 122-135, July-December 2011. ISSN No. 2229-3329

'Group Lending Scheme operating through Primary Agricultural Credit Society: A Critical Assessment' in The IUP Journal of Managerial Economics, Vol. 8, No. 3, pp. 61-77, August 2010. ISSN No. 0972-9305

'Determinants Influencing a Rural Household's Preference to join Individual Liability or Joint Liability Micro Credit Contract operated by Primary agricultural Credit Society' in The microFinance Review, Vol. 1(1), pp. 14-30. ISSN No. 2229-3329

'Micro-Finance: The Role of Cooperative Banks in Hooghly, West Bengal' in Artha Beekshan, Vol. 18, No. 1, pp. 116-127, June 2009. ISSN No. 0972-1185

'Rural Financial Sector Development in India' in Artha Beekshan, Vol. 14, Nos. 3 & 4, pp. 149-157.

'Is the Education System in West Bengal a Grim Irony' in Social Sectors of West Bengal: Concerns, Challenges and Opportunities, edited by Debes Mukhopadhyay, 2004, Century Press, Kolkata.