

Personal Profile

Name: Dr Tapas Kumar Sutradhar

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Academic Position:

- Assistant Professor in Economics, Bankura Zilla Saradamani Mahila Mahavidyapith, Natunchati, Bankura-722101, West Bengal, India
- Date of Joining: 13.08.2024

Research Interests:

- Financial Inclusion
- Rural Development
- Primary Survey of rural households on various socio-economic issues

Educational Qualification:

- Ph.D. (2025, Visva-Bharati University)
- M.Phil. (2018, Visva-Bharati University)
- M.A. (2016, Visva-Bharati University)

Fellowship:

- UGC Junior Research Fellowship and Senior Research Fellowship (December 2020 to August 2024)

Certificate Course:

- (2018) Completed the four-week NPTEL online certificate course on “Water, Society and Sustainability” with Elite Certification, offered by the Indian Institute of Technology (IIT), Kharagpur.

Research Publications:

Journals (International/National):

1. Sutradhar, T. K., & Ghosh, S. (2026). Digital Financial Inclusion in Rural India: Findings from NSS 77th Round Survey. *The Indian Economic Journal*, 1-15. <https://doi.org/10.1177/00194662261447254>

2. Sutradhar, T. K. (2024). Status and Determinants of Digital Transactions in India: Findings from the New Global Findex Database. *Vidyasagar University Journal of Economics*, 28, 316–330. <https://ir.vidyasagar.ac.in/jspui/handle/123456789/7315>
3. Sutradhar, T. K., & Ghosh, S. (2023). Distribution and Usage of Digital Payment Cards in India: Findings from NSS 77th Round Survey. *Vision: The Journal of Business Perspective*, 1–13. <https://doi.org/10.1177/09722629231216818>

Books and chapters in books published:

1. Sutradhar, T. K. (2020). Conserving Mangroves in Sundarban Through Clean Cooking Fuel: Field Evidences. In J. T. Srinivasan & K. N. Ninan (Eds.), *Climate Change and Disasters: Challenges, Opportunities and Responses* (pp. 365–374). Indian Society for Ecological Economics (INSEE). ISBN: 978-81-936058-3-7. https://www.researchgate.net/publication/388328043_Conserving_Mangroves_in_Sundarban_Through_Clean_Cooking_Fuel_Field_Evidences
2. Sutradhar, T. K., & Ghosh, S. (2018). Self-governance of fishermen in Sundarban: A case study. In N. Nawn & J. Elamon (Eds.), *Sustainability, Institutions, Incentives: Voices, Policies and Commitments* (pp. 599–614). Indian Society for Ecological Economics (INSEE). ISBN: 978-81-936058-2-0. https://www.researchgate.net/publication/388331061_Self-Governance_of_Fishermen_in_Sundarban_A_Case_Study

Paper presented at Seminars and Conferences:

1. Presented a paper titled “*Self Governance of Fishermen in Sundarban: A Case Study*” in the Ninth Biennial International Conference of Indian Society for Ecological Economics (INSEE) held at KILA, Thrissur, Kerala on 08-10 November, 2017.
2. Presented a paper titled “*Sustainability of Natural Resources through Self Regulation: A Case Study in Sundarban*” in the National Level Research Scholars’ Workshop organized by Department of Economics and Politics, Visva-Bharati under UGC-SAP, DRS-II programme (2018).
3. Presented a paper titled “Conserving Mangroves in Sundarban through Clean Cooking Fuel: Field Evidences” at two International Conferences [(i) Tenth International Conference organized by Department of Economics, University of Burdwan on 26-27 March, 2019. (ii) Tenth Biennial International Conference of Indian Society for Ecological Economics (INSEE) held at Centre for Economic & Social Studies (CESS), Hyderabad, Telangana on 06-08 November, 2019].
4. Presented a paper titled “Digital Integration of Rural Economy in India: Findings from NSS (77th Round) Survey” at the National Conference on ‘Agriculture, Natural Resources and Rural Development’, organized by the Department of Economics, Sidho Kanho Birsha University, held at Purulia (West Bengal) on 24-25 May 2023.
5. Presented a paper titled “Gender Disparities in Financial Inclusion in India: Findings from NSS 77th Round Survey” at the International Conference on ‘Contemporary Issues

of Sustainable Development: Opportunities and Challenges’, organized by the Department of Economics, Vidyasagar University, held at Midnapore (West Bengal) on 8-9 August 2023.

6. Presented a paper titled “Gender Gap in Financial Inclusion: A Pan-India District Level Analysis” at the International Conference on ‘Sustainable Development: Emergent Issues’, jointly organized by the Department of Lifelong Learning & Extension, Visva-Bharati and Foundation of Practising Geographers (Kolkata), held at Santiniketan (West Bengal) on 20-21 March 2024.

7. Presented a paper titled “Determinants of Digital Transactions: An Application of Statistical Techniques” at the National Seminar on ‘Exploring Modern Mathematics’, organized by the Department of Mathematics in collaboration with IQAC, Bankura Zilla Saradamani Mahila Mahavidyapith, held at Bankura on 28th March 2025.

8. Presented a paper titled “Digital Payment Instruments and Households’ Demand for Cash: A Study in India Using NSSO Survey” at the International Seminar on ‘Role of Digital Revolution in Realising the Dream of Viksit Bharat 2047’, organized by the Department of Economics & Commerce, in collaboration with Political Science and Education, under the aegis of IQAC, held at Khatra Adibasi Mahavidlyaya (Khatra, Bankura) on 11-12 March 2026.

Workshops attended:

1. Participated in a workshop on “Research Methodology Course in Social Sciences”, from 1st June to 7th June, 2017, organized by A. K. Dasgupta Centre for Planning and Development, Visva-Bharati, Santiniketan.
2. Participated in a workshop on “Research Methodology in Environmental Economics” organized jointly by Department of Economics & Politics (Visva-bharati) & Indian Society for Ecological Economics (INSEE), held during 16-22 November, 2018 at Visva-Bharati, Santiniketan.
3. Participated in a workshop on “Behavioural and Experimental Economics for Environmental Policy” organised by INSEE on 5th November 2019 at the Centre for Economic and Social Studies (CESS), Hyderabad.
4. Participated in an E-Workshop on “Open Source Learning Management System for Online Teaching” jointly organised by Visva-Bharati Library Network (VBLN) and Department of Statistics (Visva-Bharati) during 17-25 August, 2020.
5. Participated in an online workshop on “Three Day Workshop on Basic Statistical Data Analysis using SPSS” organized by A2Z EduLearningHub during 5-7 November 2021.
6. Participated in the One-day online workshop on ‘Empirical Research Using Micro-Level Data’ organized by Department of Economics, GITAM School of Business, GITAM University-Bengaluru Campus on 23rd September 2023.

Professional Membership:

- Life Membership of the Indian Society for Ecological Economics (INSEE), India.