

Moumita Poddar Rana

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EDUCATION

Doctor of Philosophy (Ph.D.)

2014-2022

Department of Economics, Jadavpur University, Kolkata

Thesis supervisor: Prof. Ajitava Raychaudhuri and Prof. Tanmoyee Banerjee

Thesis title: Sources and Utilization of Rural Household Borrowings: Some Analytical and Empirical Issues

Master of Philosophy (M.Phil.)

2011-2013

Department of Economics, University of Calcutta, Kolkata

Dissertation supervisor: Prof. Arijita Dutta

Dissertation title: Infant Mortality in India and its determinants

Master of Science (M.Sc.) in Applied Economics

2008-2010

Economics with specialization in Econometrics and Finance,
Presidency College, University of Calcutta
First Class

Bachelor of Science (B.Sc.)

2004-2008

Honors in Economics,
Bidhannagar College, University of Calcutta
First Class

CURRENT POSITIONS

Assistant Professor

Department of Economics, Katwa College, University of Burdwan, Katwa, East Bardhaman, West Bengal, India, Pin – 713130 (Since October, 2020)

PREVIOUS POSITIONS

- **Assistant Director** **May 2017- September 2020**
Bureau of Applied Economics and Statistics,
Department of Planning & Statistics,
Government of West Bengal
- **Part-time Teacher (Govt. Approved.)** **August 2010 – May 2017**
Department of Economics,

Raja Peary Mohan College,
University of Calcutta

SUMMARY OF RESEARCH EXPERIENCE

Data Manager and Research Assistant on project entitled “Microfinance beyond Group lending: An Experimental Approach” under the supervision of Prof. Pushkar Maitra, Monash University, Dr Sandip Mitra ISI, Kolkata and Dr Sujata Visaria, HKUST from August, 2011-March, 2015

Research Analyst on project entitled “IMR: Estimation and Determinants”, funded by Government of West Bengal under supervision of Prof. Arijita Dutta from September, 2011- February, 2013

Data Analyst on project entitled “IISCO-ISI Study on CSR” funded by IISCO under supervision of Dr. Sandip Mitra, ISI, Kolkata and Dr. Diganta Mukherjee, ISI, Kolkata from March 2013 – October, 2013

CONTRIBUTION TO RESEARCH

Doctoral Career (2014-2022)

Socio-economic determinants of the probability of institutional borrowing for non-production purposes in India

Outstanding credit poses a major concern in India as it increases the risk of loan default. My primary research focus was to identify the role of various socio-economic determinants that affect the probability of institutional borrowing for non-production purposes in India using NSS 59th and NSS 70th round survey data. Heckman sample selection model had been used for the econometric analysis. Results had some alarming facts, like urban, educated and formally employed population are significantly more likely to borrow institutional credit for non-production purposes.

<https://link.springer.com/article/10.1007/s40847-019-0072-z>

Socio-economic determinants of institutional borrowing that are taken in order to repay the outstanding debt in India

Repayment of old debts by taking new loans and multiple borrowing has become a common phenomenon. This part was to find out the determinants of institutional borrowing that are taken in order to repay the outstanding debt using Instrumental Variable (IV) Probit Model. NSS 59th and NSS 70th round survey data was used. Results showed that urban households, asset and rural landowning household heads were prone towards multiple borrowing in order to repay previous debts.

<https://www.inderscience.com/info/inarticle.php?artid=122720>

Socio-economic and political determinants of the probability of loan diversion among the institutional borrowers

Institutional borrowers often use or divert productive credit for unproductive purposes to meet up their necessary consumption requirements, social obligations and non-farm activities. This part used a primary rural household sample survey data of 1438 households drawn from the four villages randomly selected from two districts, North 24-Parganas and South 24-Parganas of West Bengal, India. Using Heckman probit model, the results showed that political participation and financial literacy plays a major role in the probability of loan diversion, multiple borrowing and indebtedness among the borrowers.

https://www.researchgate.net/publication/361881134_Diversion_of_loan_use_evidence_from_rural_West_Bengal_India

Pre-Doctoral Career (2010-2013)

Trends of Infant Mortality Rate (IMR) and identify its determinants

It has been argued that child mortality is an important indicator of the overall public health condition and nutritional standard of an economy. My M.Phil. dissertation was an attempt to analyze the trends of Infant Mortality Rate (IMR) in India vis-s-vis its Millennium Development Goal (MDG) and to locate its determinants using Cox Proportional Hazard model. Third National Family Health Survey (NFHS 3) Data had been used. Results showed household head's religion, sanitation facility, type of cooking fuel used, occupation and education, number of antenatal care (ANC) care, child weight at birth, nature of delivery etc. had significant impact on infant death in India.

Indoor air pollution and women's health

Cooking and heating with solid fuels (wood, charcoal, crop waste, dung, coal etc.) generates high levels health damaging pollutants in the home. This study was designed to test whether easy availability of cheap harmful fuels, income stratification within society and awareness regarding negative health impact, causes tuberculosis and asthma, among adult married female respondents, along with profiles of their fuel selection using Third National Family Health Survey (NFHS 3) data. The results of binary logistic model indicated that with easy availability of biomass fuels, respondents are more prone to their usage.

<https://link.springer.com/article/10.1007/s10668-015-9670-x>

Regional Inequalities of Land associated to Health Facilities

Rural population is often considered as a homogeneous population. The wide diversity among rural population is often ignored when health related issues are considered. The study emphasized that heterogeneous composition of rural population leads to improper implementation of rural health facilities, which in turn leads to poor health conditions. The study revealed that the incidence of selective diseases is much lower in the case of rural elites. Despite progress in improving access to health care, inequalities by socioeconomic status continued to persist.

<https://ojs.amhinternational.com/index.php/jsds/article/view/808>

Community Vs. Individual Targeting in CSR Project

In this study the issue of proper targeting as well as demand driven selection of CSR schemes in a semi-urbanised area of Rural West Bengal had been addressed. The corporate entity is a large PSU in the primary sector. The selection of schemes has been done on the basis of para/hamlet level multidimensional well-being measure, using the inclusion-exclusion principle. Prioritization of projects is done by looking at the demand intensity estimated from household survey.

<https://www.proquest.com/openview/ebdee2e351e658c10def3f91b933172f/1?pq-origsite=gscholar&cbl=506334>

RESEARCH EXPERTISE AND SKILLS

1. **Econometric Modelling:**

In my studies I have used various econometric models like Cox Proportional Hazard Model, Heckman sample selection model, Box-Cox double hurdle model, Instrumental Variable (IV) Probit model, Fairlie Decomposition Analysis, Probit and Tobit Analysis etc.

2. **Knowledge of Econometric Software**

Proficiency in STATA, E-Views, MS-Excel

COMPLETE LIST OF PUBLICATIONS

➤ **Papers in SCI/Scopus indexed and peer reviewed journals**

- **Community Vs. Individual Targeting in CSR Projects: A Case Study in West Bengal.** Mukherjee, D., Mitra, S., Dihidar, K., Mukherjee, A., Talukder, P., & Poddar, M. (2013) *Productivity*, 54(3), 275-290
- **Regional Inequalities of Land associated to Health Facilities in Rural India.** Poddar, M., and Mitra, S. (2014) *Journal of Social and Development Sciences*, 5(2), 79-88.
- **Indoor air pollution and women's health in India: an exploratory analysis.** Poddar, M., & Chakrabarti, S. (2016) *Environment, development and sustainability*, 18(3), 669-677.
- **An economic analysis of the determinants of pattern of institutional borrowing in India.** Poddar, M., Chatterjee (Banerjee), T., Raychaudhuri, A. (2019) *Journal of Social and Economic Development*, 21(1), 54-92.
- **What determines the household decision to borrow for investment or repayment of old debt? The Indian story.** Poddar, M., Banerjee, T., & Raychaudhuri, A. (2022). *International Journal of Information and Decision Sciences*, 14(1), 60-84.
- **Religious and social group diversity in borrowing and spending behaviour: Analysis of survey results from rural West Bengal, India.** Poddar, R. M., Banerjee, T. C., & Raychaudhuri, A. (2023) *Economic Annals*, 68(236), 51-79.
- **Diversion of loan use: evidence from rural West Bengal, India.** Poddar, M., Chatterjee (Banerjee), T., Raychaudhuri, A. (2022) *International Journal of Economic Policy in Emerging Economies*. doi:10.1504/IJEPEE.2022.10048959. Publication in queue.

➤ **Oral presentation and abstracts in national and international conference**

1. **"Infant Mortality Rate and its Determinants".** Moumita Poddar, Arijita Dutta. International Conference on Contemporary Issues in Economic Development, University of Kalyani (2013).

2. **“Universal Health Policy: Some Problem with the Rural Sector”**. Mounita Poddar, Sandip Mitra. Annual Conference of Indian Association for the Study of Population, CRSI, Rohtak (2013)

3. **“Development of Rural Health Facilities: Some Concerns”**. Mounita Poddar, Sandip Mitra.

XIV Annual Conference of IASSI on Regional Pattern of Indian Development, Patna (2014)

4. **“Regional inequalities of Land associated to Health Facilities in Rural India”**. Mounita Poddar, Sandip Mitra.

3rd International Conference on Economics and Social Sciences, Durban, South Africa (2014)

5. **“An Economic Analysis of Use of Formal & Semi-formal Loan in India”**. Mounita Poddar, Tanmoyee Banerjee, Ajitava Raychaudhuri.

UGC-DRS Supported International Seminar on “Development of Backward Regions of West Bengal with Special Reference to Growth and Productivity of Different Sectors”, Department of Economics, Vidyasagar University (2017)

6. **“Spending Behaviour and Loan Diversion: Analysis of Survey Results from Rural West Bengal, India”**. Mounita Poddar Rana, Tanmoyee Banerjee, Ajitava Raychaudhuri.

6th International Conference on Applied Economics and Business (ICAEB 2022), Stockholm, Sweden (2022)