
VARUNA AGARWALA

Assistant Professor

Department of Commerce

Khatra Adibasi Mahavidyalaya, Khatra-722140

EDUCATION

- 2024 Ph.D.**
Vidyasagar University, Midnapore
Title of the Thesis
Role of MSMEs in Employment and Livelihood Transformation of Women Entrepreneurs in West Bengal: A Study on Beneficiaries of MUDRA Scheme
- 2019 M.Com,** Vidyasagar University, Midnapore
- 2017 B. Com** (Hons. in Accounting & Finance)
K.D. College of Commerce & General Studies, Midnapore
Vidyasagar University
- 2014 Higher Secondary Examination (ISC, Commerce)**
S.E. Railway Mixed Higher Secondary School, Kharagpur
- 2012 Secondary Examination (ICSE)**
St. Agnes School, Kharagpur

ACADEMIC HONOURS AND REWARDS

- **Gold Medallist** at Post Graduate level
- Qualified **UGC National Eligibility Test (NET) in 2018** and **West Bengal State Eligibility Test (SET) in 2020**
- Awarded Raghunath Roy Lodha Merit Scholarship 2016-17 & Tarapada Ghosh Memorial Endowment Fund 2016-17 for securing the highest marks in B. Com

RESEARCH EXPERIENCE

- **Worked as Research Assistant**
ICSSR sponsored research programme entitled: “*Lives and Livelihoods of Migrant Workers from West Bengal: Aftermath of the Spread of Covid-19*” under the supervision of Prof. Tarak Nath Sahu, Department of Business Administration, Vidyasagar University, 1st June 2022 – 6th March 2024
- **Worked as Research Assistant**
ICSSR-IMPRESS sponsored research project entitled: “*Effectiveness of Pradhan Mantri Mudra Yojana in Employment Generation and Livelihood Transformation of Tribal women entrepreneurs in West Bengal*” under the supervision of Prof. Tarak Nath Sahu, Department of Commerce, Vidyasagar University, 2020-2021

PUBLICATIONS IN JOURNALS

- Sahu, T. N., **Agarwala, V.**, & Maity, S. (2024). Effectiveness of microcredit in Employment Generation and Livelihood Transformation of Tribal Women Entrepreneurs: Evidence from PMMY. *Journal of Small Business & Entrepreneurship*, 36, 53-74. <https://doi.org/10.1080/08276331.2021.1928847> .
- **Agarwala, V.**, Sahu, T. N., & Maity, S. (2023). Learning Loss Amid Closure of Learning Spaces During the COVID-19 Pandemic. *International Journal of Education & Development using Information & Communication Technology*, 18(3),
- Sahu, T. N., **Agarwala, V.**, & Maity, S. (2023). Social Welfare through Mudra Yojana: How did the Public Sector Banks perform in realizing the dream?. *International Journal of Business Excellence*, 31(3), 450-467.
- **Agarwala, V.**, Maity, S. & Sahu, T. N. (2022). Female entrepreneurship, employability and empowerment: Impact of the mudra loan scheme. *Journal of Developmental Entrepreneurship*, 27(1). <https://doi.org/10.1142/S1084946722500054>
- **Agarwala, V.**, Sahu, T. N., & Maity, S. (2022). Efficiency of Public Sector Banks in Achieving the goal of PMJDY and PMMY. *International Journal of Economics and Business Research*, 24(1-2), 234-256 <https://doi.org/10.1504/IJEER.2022.124290>
- **Agarwala, V.**, and Agarwala, N. (2019). A critical review of non-performing assets in the Indian banking industry. *Rajagiri Management Journal, Emerald Publishing Limited*, 13(2), 12-23. <https://doi.org/10.1108/RAMJ-08-2019-0010>

PUBLICATIONS IN EDITED BOOKS

- Agarwala, N., Pareek, R., and **Agarwala, V.** (2021) “The impact of board independence on corporate social responsibility practices of selected Indian Companies” Recent Developments in Financial Institutions and Markets, Vidyasagar University ISBN: 978-93-5445-680-0
- **Agarwala, V.**, and Agarwala, N. (2020) “A glimpse into the performance of Indian MSMEs ”, Business Practices and Sustainability ISBN: 978-93-5406-346-6

PRESENTATION IN CONFERENCES/SEMINARS

- ‘Aftermath of Covid-19 on the Livelihood of Gold Artisans from West Bengal’, International Conference on Atmanirbhar Bharat and Post-Covid Challenges in Business and Economy, organised by Department of Commerce, Vidyasagar University, West Bengal, India, March 2-3, 2023.
- ‘How did the Public Sector Banks perform in Social welfare through Mudra Yojana?’, Two-day International e-Conference on Changing Landscapes in Business, Finance and Economy: A Global Perspective, organised by Department of Commerce in Collaboration with IQAC, Sidho-Kanho-Birsha University, Purulia, West Bengal, India, November 28-29, 2020.
- ‘An investigation on the regional imbalance in financial inclusion: Reflections in India’, UGC, SAP(DRS-I) Sponsored Two-Day International Seminar on “Contemporary Issues of Development in the Backward Regions of India”, organised by Department of Economics, Vidyasagar University, West Bengal, India, February 17–18, 2020

- ‘Non-Performing Assets in the Indian Banking Industry: A Relook’, International Conference on Business Practices and Sustainability organised by Department of Commerce, Vidyasagar University, West Bengal, India, February 7–8, 2019

WORKSHOPS ATTENDED

- One-week Faculty Development Program on “Research Methodology” Organised by Department of Business Administration in collaboration with Department of Economics & Internal Quality Assurance Cell (IQAC), Vidyasagar University March 21st to 27th, 2022.
- ‘Online Five days Faculty Development Programme’ on ‘Application of Tools and Techniques in Research Methodology’ organized by Faculty of Management Studies, Noorul Islam Centre for Higher Education (Deemed to be University), Kumaracoil, June, 2020
- ‘Online National Faculty Development Programme’ on ‘Statistical Analysis of Quantitative Data using Advance Excel for Research Scholars’, organized by Department of Mathematics, Rizvi College of Arts, Science & Commerce, June, 2020
- UGC- Sponsored One-Week Workshop on “Research Methodology” under SAP(DRS-I), organized by the Department of Economics, Vidyasagar University, Midnapore during December 18 – 24, 2019

PERSONAL DETAILS

Email	comm.varuna@kamv.ac.in
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Languages known	English, Hindi, Bengali