

Personal Profile



Dr. DEVI BARUAH
Associate Professor, Department of COMMERCE
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Educational Profile

Ph.D.	Rajiv Gandhi University, Rono Hills, Doimukh Arunachal Pradesh 2016
M.Com.	Subject: Commerce Specialization: Management (2003)
B.Com.	Subject: Commerce Specialization: Management (2000)

Professional Experience

Assistant Professor , Department of Commerce Rajiv Gandhi University, Arunachal Pradesh, India	19.09.2005-01.02.2021
Associate Professor , Department of Commerce Rajiv Gandhi University, Arunachal Pradesh, India	02.02.2021 till date

Administrative Experience

Member, Academic Council	March 2023
Warden , Kameng Hall of Residence (Women), Rajiv Gandhi University	August, 2022-December 2024
Deputy Warden , Kameng Hall of Residence (Women), Rajiv Gandhi University	March, 2021-August 2022
Departmental Coordinator , Internal Quality Assurance Cell, Rajiv Gandhi University	March, 2020-March, 2024
Member , Intensification of Research in High Priority Areas (IRHPA) – Legacy Scheme of Science and Engineering Research Board (SERB)	July, 2021
Member , Board of Studies for Creative Learning, Rajiv Gandhi University	October, 2021
Member , Faculty Board of Studies, Faculty of Commerce & Management, Rajiv Gandhi University	February, 2022 till date
Member , Board of Post Graduate Studies (Committee), Rajiv Gandhi University	May, 2022-till date
Member , The Hostel Admission Committee, Rajiv Gandhi University	August, 2022

Member, Editorial Board of Annual Report 2021-22, Rajiv Gandhi University March, 2022

Member, National Institutional Framework Committee, Rajiv Gandhi University December, 2021

Awards & Honours

1. 3rd Rank Holder in Graduation, Gauhati University, State Level Award (Merit Certificate and Cash Award from Chief Minister)
2. 3rd Rank Holder in Post-Graduation, Gauhati University, State Level Award (Merit Certificate)
3. NE SLET in 2004
4. Best Paper Award in 3 Day International Education Conclave, Rajiv Gandhi University (Certificate and Memento)
5. Best Paper Award in the Online International Conference, KIET Group of Institutions (Certificate and Cash Award) 2022
6. Best Paper Award in the Online National Conference, Sidho Kanho Birsha University (Certificate and Memento) 2022
7. Best Paper Award in the International Conference, Jaypee Business School NOIDA (Certificate) 2024
8. Best Paper Award in the National Conference, Ravenshaw University, Cuttack, Odisha (Certificate) 2024
9. Best Paper Award in the ICSSR sponsored International Seminar, Gauhati University (Certificate) 2025
10. Best Paper Award in the International Conference, Ravenshaw University, Cuttack, Odisha (Certificate) 2026
11. Best Research Paper published in 2025 in the "International Journal of Banking Risk and Insurance" as the Best Research Paper published in 2025.

Membership of Professional Bodies

1. Member of All India Commerce Association. (Life Member)
2. Founder Member of North East India Commerce and Management Association. (Life Member)

Research Interests

- Marketing
- Consumer Behaviour
- Entrepreneurship
- Priority Sector Lending
- Financial Technologies

Research Publications

1. Sustainable MSMEs: Is FinTech Adoption: A panacea: Baruah, D; Journal of Commerce and Accounting Research; 2320-4990 Forthcoming
2. The Mediating Role of Trust in FinTech Adoption and Continuance Intention Among MSMEs: Evidence from Arunachal Pradesh, India: Baruah, D., Deb, R., Payeng, A., (2026): SEDME (Small Enterprises Development, Management & Extension Journal), 09708464261461698.

3. What Drives Fintech Use? Modelling and Predicting Usage Behaviour: Payeng, A., & Baruah, D. (2025); *International Journal of Banking, Risk and Insurance*, 13(1), 10-21863.
4. Revisiting the Scope of Section 145 of the Income Tax Act: Deb, R., Baruah, D.; *Metamorphosis: A Journal of Management Research*, 09726225241305178
5. Drivers of Banking Chabot Adoption by M-Banking Customers: Necessary and Sufficient Conditions: Payeng, A., & Baruah, D. (2025); *MANTHAN: Journal of Commerce and Management*; Journal Press India, 12(1), 123-143.
6. Validating the Financial Literacy Construct- Impressions and Reflections : Deb, R., Baruah,D.; Datta, H.;*International Journal of Banking, Risk and Insurance* :12 (1) 2024, 69-79
7. Gendered Perception towards Financial Literacy and Fintech Security Risk: A Multi Method Analysis: Payeng, A., Baruah, D.; *MANTHAN: Journal of Commerce and Management* 10(2), Jul-Dec 2023, pp. 145-163
8. Can Indian Independent Directors Ever be Independent?: Deb, R., Baruah, D.; *Management and Labour Studies*: **2022**, 47(4), 525-536.
9. Imbalance between demand and Supply of Finance to MSME: Sarda, R.; Baruah, D.; *Madhya Bharati*, **2022**, 82(10).
10. Working Capital Financing for MSMEs in the Pandemic Era: Challenges and Opportunities: Deb, R., Baruah, D.; *Small Enterprises Development, Management Extension Journal*. **2022**, 49(2), 131-140.
11. Does Marital Status Affect the Savings Decisions? Empirical Evidence from Tripura: Deb, R., Baruah, D.; *HSB Research Review*. **2023**, 17(2), 14-26.
12. Prioritizing GDP or Tax Revenues: Indian Economists' Dilemma: Deb, R., Baruah, D.; *Small Enterprises Development, Management Extension Journal*. **2021**, 48(2), 160-176.
13. Borrower Discouragement: Loan Delays and Loan Rejection: Evidence from MSMEs in the State of Assam in India: Sarda, R.; Baruah, D.; *Small Enterprises Development, Management Extension Journal*. **2020**, 47(2),95-103.
14. A Comparative Analysis of Priority Sector Lending to Urban & Rural MSMEs By State Bank of India: Sarda, R., Baruah, D.; *International Journal for Research in Engineering Application & Management (IJREAM)*, **2019**, 5(3), 70-73.
15. Corporate sustainability reporting best practices oil and gas Companies, *International Journal of Advances in Management ,Technology & Engineering Sciences*, 2012

Book/Book Chapter published

1. Baruah,D.: Small and medium enterprises in economic development: challenges of a globalised world, in *Socio economic Development in North East India: A Comprehensive*, Eds. Baruah, J, Krantikaal Publishers, Assam, 2012,pp 23to 31
2. Behera, M.C.; Parida, R.C.; & Baruah, D.: *Development dynamics*, DVS publisher, Assam, 2012.
3. Payeng, A. & Baruah, D.: *Understanding FinTech Adoption in Emerging Economies*, SSDN, 2026.

Research guidance

Ph.D. scholar

1. Mr. Aman Subba
Topic of research: Yet to finalized
Year of PhD degree: Ongoing
2. Ms. Kime Mamang

Topic of research: Customer Avoidance Behaviour in the Service Settings of Arunachal Pradesh

Year of PhD degree: Ongoing

3. Ms. Kiren Jilen

Topic of research: Customers' Perception Towards Brand Protection in the Digital Contexts of Arunachal Pradesh

Year of PhD degree: Ongoing

4. Mr. Somu Barman

Topic of research: Consumer' Behavioural Intentions toward Personalised Advertising on E-Commerce Platforms in Arunachal Pradesh

Year of PhD degree: Ongoing

5. Ms. Divya Sarkar

Topic of research: Drivers of Customer Experience of Masstige Products: A Study on Mobile Phone Users in Assam

Year of PhD degree: Ongoing

6. Mr. Anuj Borah

Topic of research: Antecedents & Consequences of Customer Engagement in the context of Over-the-Top (OTT) Video Streaming Services

Year of PhD degree: Ongoing

7. Dr. Anil Payeng

Topic of research: Consumer Behaviour towards Fintech Services in Arunachal Pradesh

Year of PhD degree: 2025

8. Dr. Pretty Elapra

Topic of research: Entrepreneurial Competency of Rural Women SHG Member: A Study with reference to Arunachal Pradesh.

Year of PhD degree: 2025

9. Dr. Rashmi Sarda

Title of the thesis: Directed Credit Programme to MSMEs in Assam: A study of Jorhat District

Year of PhD degree: 2023

Present occupation: Assistant Professor, Lakhimpur Commerce College, Govt of Assam

M.Phil. Research Scholar

1. Miss. Pretty Wangcha

Title of the dissertation: A Study of Distribution Strategy for Tea Marketing in Arunachal Pradesh.

Year of M.Phil. degree: 2021

Present occupation: PGT Commerce, Govt. of Arunachal Pradesh.

Course/Conference/Workshop organized

1. Webinar on NEP2020 and Business Education Scope, Challenges and Way forward by Department of Commerce and Department of Management, Rajiv Gandhi University, Arunachal Pradesh, India
Duration: 1 day 27 July, 2023
Role: Coordinator.
2. 5 Day International Faculty Development Program on NEW PARADIGMS OF RESEARCH IN COMMERCE AND MANAGEMENT by Department of Commerce Rajiv Gandhi University, Arunachal Pradesh, India
Duration: 5 days, 29 June 2020 to 3 July 2020
Role: Coordinator

Course/Conference/Workshop etc. attended

Invited Talks:

1. Delivered an invited talk in 'ENTREPRENEURIAL SKILL DEVELOPMENT PROGRAM' State Level, organized by INDIAN INSTITUTE OF ENTREPRENEURSHIP ARUNACHAL PRADESH, 5th April 2023.
Title of the talk: Product Planning
2. Delivered an invited talk in 'Entrepreneurship Management Development Program, organised by Indian Institute of Entrepreneurship' a National Workshop held at Farmers Training Hall Nirjuli, Papumpare, Arunachal Pradesh, 3rd to 07th April, 2023.
Title of the talk: Product Design, Development and Pricing of Product.
3. Delivered an invited talk in 'ALL INDIA COOPERATIVE WEEK 2022' State Level, organized by ARUNACHAL PRADESH COOPERATIVE UNION, 18th November 2022.
4. Delivered an invited talk 'UGC REFRESHER COURSE IN ECONOMICS COMMERCE', National Level, organized by GAUHATI UNIVERSIT, 11th February 2022.
5. Delivered an invited talk in '68th ALL INDIA COOPERATIVE WEEK' a state Level Workshop/Seminar at ARUNACHAL PRADESH STATE COOPERATIVE UNION, 21st November 2021.
6. Delivered an invited talk in '69th All India Cooperative Week 2022' a State Level Workshop/Seminar at Silver Jubilee Hall, NERIST, Nirjuli, Arunachal Pradeesh, 15th November, 2022.
Title of the talk: Ease-of-doing Business for Cooperatives. GeM and Export Promotion.
7. Delivered a talk in 'Talk on Entrepreneurship' organised by Gargaon College Sivasagar and DICC, September 19th, 2022.
Title of the talk: Entrepreneurship Ecosystem Opportunities and Challenges.
8. Delivered a talk in 'Talk on Academic Writing' organised by Lakhimpur Commerce College, Lakhimpur, Assam.

Title of the talk: Academic Writing.

9. Delivered talk in 'Refresher Course on Economics & Business Studies (Economics, Commerce, Management)' a Refresher Course an Online Session organised by Department of Commerce, Gauhati University, Guwahati, Assam, 11th February, 2022.

Title of the talk: Limiting Research in Marketing: The Pandemic Dispensation.

10. Delivered an invited talk in '68th All India Cooperative Week 2021' a State Level Workshop/Conference at Conference Hall, APSCU, Polo Colony, Naharlagun, Arunachal Pradesh, 20th November, 2021.

Title of the talk: Prosperity through Cooperation.

11. Delivered talk in '66th All India Cooperative Week 2019' a State Level Workshop/Conference at Conference Hall, APSCU, Polo Colony, Naharlagun, Arunachal Pradesh, 20th November 2019.

Title of the talk: Role of Cooperative in New India.

12. Delivered an invited talk in 'Role of Cooperatives for Professional & Sustainable Development and Growth of Women and Youth-Programme and Policy in the State' a State Level Workshop/Conference at Conference Hall, APSCU, Polo Colony, Naharlagun, Arunachal Pradesh, 25th October, 2018.

Title of the talk: 'Role of Cooperatives for Professional & Sustainable Development and Growth of Women and Youth-Programme and Policy in the State.

13. Delivered a talk in 'Rapid Water Cleaning using Bio-resources in Arunachal Pradesh' an Entrepreneurship Development Programme at Centre of Entrepreneurship, Rajiv Gandhi University, Arunachal Pradesh, 24th October, 2017.

Title of talk: Marketing Management.

14. Delivered an invited talk in '64th All India Cooperative Week 2017' a State Level Workshop/Conference at Conference Hall, APSCU, Polo Colony, Naharlagun, Arunachal Pradesh, 14th-20th November, 2017.

Title of the talk: Good Governance and Professional Management through Cooperatives.

15. Delivered an invited talk in '63rd All India Cooperative Week 2016' a State Level Workshop/Conference at Conference Hall, APSCU, Polo Colony, Naharlagun, Arunachal Pradesh, 14th November, 2016.

Title of the talk: Role of Cooperatives in Sustainable Development and Growth.

16. Delivered an invited talk in One Day Gender Awareness Programme for College Students organised by Women Studies & Research Centre, Rajiv Gandhi University, at Jawaharlal Nehru College, Pasighat, Arunachal Pradesh, 20th March 2015.
Title of the talk: Social Construction of Gender.
17. Delivered an invited talk in ‘Two Day Capacity Building Programme on Women Leadership” a National Level Workshop at Department of Commerce, Rajiv Gandhi University, Arunachal Pradesh, 3rd & 4th March, 2015
Title of the talk: Development Planning and Budgeting.
18. Delivered an invited talk in ‘Entrepreneurship Development Program (EDP) with focus on Communication Skills’ a one week workshop organised by Institute of Integrated Rural Development (IIRD)- Shimla, in collaboration with Rajiv Gandhi University, Arunachal Pradesh, November, 2013.
Title of the talk: Financial Institutions and Entrepreneurs: Symbiosis of Vision.
19. Delivered an invited talk in Outreach Programme organised by Arunachal Institute of Tribal Studies, Rajiv Gandhi University, at AITS, Rajiv Gandhi University. 30th March, 2013.
Title of the talk: Self Help Group & Entrepreneurship.
20. Delivered an invited talk in State Level Seminar on Consumer Protection organised by Department of Legal Metrology & Consumer Affairs, at Silver Jubilee Banquet Hall, Itanagar, Arunachal Pradesh, 29th May, 2012
Title of the talk: Levels of Consumer Awareness in Arunachal Pradesh.

Paper Presentation:

1. Delivered an oral presentation in ‘National Seminar on Women and the future of Work in the age of Digital and Climate Transition’ organized by women studies and Research Centre, March 5th 2026.
Title of the paper: Education as a catalyst for Fintech Adoption :Evidence from women led MSMEs in Arunachal Pradesh
2. Delivered an oral presentation in ‘International Seminar on Industry 5.0 Sustainability and Human interactions’ organized by Rajiv Gandhi University, 12th February 2026.
Title of the paper: Fintech Adoption enhance MSME Efficiency and Performance? A Structural Equation Modelling Approach
3. Delivered an oral presentation in ‘National Seminar on VIKSIT BHARAT 2047: INCLUSION AND SUSTAINABILITY Blended Mode (Offline & Online)’ organized by Manohari Devi Kanoi Girls’s College, Dibrugarh in collaboration with Centre for Management Studies, Dibrugarh University & Pune Institute of Business Management (PIBM), 15th December 2025.
Title: Credit access towards MSMEs under Atmanirbhar Bharat package: An investigation of banker's perspectives

4. Delivered an oral presentation in 'International Seminar on theme 'Sustainable Development Theory, Practice, Approach and Policy' organized by, Rajiv Gandhi University, 11 November 2025.

Title of the paper: Fintech Adoption and Indian MSMEs Sustainability

5. Delivered an oral presentation in; 45th Annual Conference ORRISA COMMERCE ASSOCIATION & International Seminar on "Building Sustainable Future: Integrating Innovation & Technology in Commerce & Management Education" Department of Commerce, Ravenshaw University, Cuttack, Odisha, 11th February 2025.

Title of the paper: FinTech adoption by MSMEs: A Bibliometric and TCM frame of Analysis

6. Delivered an oral presentation in 'INTERNATIONAL CONFERENCE ON MARKETING IIM SHILLONG, organized by IIMShillong 23 January 2025.

Title of the paper: A Decadal Bibliometric Analysis of Customer Experience Research in Luxury and Masstige Marketing

7. Delivered an oral presentation in 'National Seminar on NAVIGATING THE FUTURE OF BUSINESS: EMERGING TRENDS IN COMMERCE AND BUSINESS, organized by Ravenshaw University on 9th December 2024.

Title of the paper: An analysis of the inhibiting factors of customer loyalty in Self Service Platforms

8. Delivered an oral presentation in 'NCW RGU NATIONAL SEMINAR ON WOMEN IN UNORGANISED SECTOR, organized by Rajiv Gandhi University, 2nd December 2024.

Title of the Paper: Education as a Catalyst for Fintech Adoption: Insights from Women-Led MSMEs in Arunachal Pradesh

9. Delivered an oral presentation in '3rd International Marketing Conference (iMarC III) held at the Indian Institute of Management Shillong on 30th & 31st of January 2024

Title of the paper: What enhances customer loyalty in OTT? An NCA PLS-SEM based framework

10. Delivered an oral presentation in '7th Annual Conference of North East India Commerce and Management Association (NEICMA) & Two-Day National Seminar on India 's Economic Development in Post colonial Era organised by Department of Commerce, Tripura University, 24th & 25th November, 2023.

Title of the paper: Measuring Loyalty in OTT era: Role of customer involvement and participation

11. Delivered an oral presentation in '6th Annual Conference of North East India Commerce and Management Association (NEICMA) & Two-Day International Seminar on Sustainable Development: Business Policy Management Practices' organised by Department of Commerce, Shillong College, 5th & 6th May, 2023.

Title of the paper: Gender Cues from Occupational Stressors: Towards Building Sustainable Organisation.

12. Delivered an oral presentation in 'ICSSR Sponsored National Seminar on Green Practices toward Sustainable Development: Its Need and Challenges in the 21st Century' organised by Department of Economics, Department of Banking, and Department of Commerce, Lakhimpur Commerce College, Assam. 20th & 21st March, 2023.

Title of the presentation: Digital Payment Ecosystem in Assam: Trends and Promises.

13. Delivered an oral presentation in 'ICSSR Sponsored National Seminar on Green Practices toward Sustainable Development: Its Need and Challenges in the 21st Century' organised by Department of Economics, Department of Banking, and Department of Commerce, Lakhimpur Commerce College, Assam. 20th & 21st March, 2023.

Title of the paper: Towards Sustainable Circular Economy: A Case Study of Binbag, Bangalore.

14. Delivered an oral presentation in 'Two Day National Conference on Emerging Issues in Business and Finances' organised by the Department of Commerce, Sidho-Kanho University, West Bengal, 14th & 15th December, 2022.

Title of the paper: Determinants of User Loyalty in OTT Video Streaming Services: A Gendered Perspective.

15. Delivered an oral presentation in 'Rajagiri Conference on Economics and Finance' organised by Rajagiri Business School and Rajagiri College of Social Science, Kochi, November 28-29, 2022.

Title of the paper: Customer Adoption in Fintech Mediating Role of Usage Behaviour.

16. Delivered an oral presentation in 'Advances in Global Business, Economics, Finance & Social Sciences' organised by KIET School of Management, Delhi-NCR, November 11-12, 2022.

Title of the paper: What drives Fintech Use? Modeling and Predicting Usage Behavior.

17. Delivered an oral presentation in 'Advances in Global Business, Economics, Finance & Social Sciences' organised by KIET School of Management, Delhi-NCR, November 11-12, 2022.

Title of the paper: Picturing Vivad-se-Vishwas Amnesty Scheme.

18. Delivered an oral presentation in 'TIM 6th Research Conference on Data Science Technology and Applications (Data) in Management Research' organised by TKM Institute of Management, Kerala, November 10, 2022.

Title of the paper: Random Forests as Predictors of Priority Loans: Premise and Possibility.

19. Delivered an oral presentation in 'International Seminar cum AIAER Annual Conference on Reconstruction of Education for Sustainable Tomorrow' organised by Department of Education, Rajiv Gandhi University, Arunachal Pradesh, November 9-11, 2022.

Title of the paper: Does Self Perception Affect E-learning Satisfaction: Mediating the roles of Process and Environment in E-learning among Commerce Graduates.

20. Delivered an oral presentation in 'International Conference: Entrepreneurship, Business and the Impact of Covid' organised by School of Management, Tribhuvan University, Nepal and P.G. Research Department of Commerce, S. D. College, Alappuzha.

Title of the paper: Towards Entrepreneurial Competency of Rural Women: Does SHG Intervention Matter?

21. Delivered an oral presentation in 'International Conference: Entrepreneurship, Business and the Impact of Covid' organised by School of Management, Tribhuvan University, Nepal and P.G. Research Department of Commerce, S. D. College, Alappuzha.

Title of the paper: Security and Privacy Risk Perception among Financially Literate Customers: The Moderating Role of Gender.

22. Delivered an oral presentation in 'Three-Day Trans-Disciplinary International Conclave on Universal Happiness in Post-Truth Era: Market, Media, Technology, and Global Well-Being, An Educational Perspective for Gen-Next' organised by Rajiv Gandhi University, Arunachal Pradesh, April 27-29th, 2022.

Title of the paper: Coping in Large Organizations: Typology and the Way Forward.

23. Delivered an oral presentation in 'International Conference on Infusing Competitiveness in Indian MSMEs' organised by Entrepreneurship Development Institute of India, Ahmedabad, December 4-5th, 2021.

Title of the paper: Credit Disbursement to MSMEs: Through the Lens of a Pandemic.

24. Delivered an oral presentation in 'International Conference on Infusing Competitiveness in Indian MSMEs' organised by Entrepreneurship Development Institute of India, Ahmedabad, December 4-5th, 2021.

Title of the paper: Building Resilient MSMEs: The Interplay of Entrepreneurial Eco-system in the Pandemic.

25. Delivered an oral presentation in 'National Seminar on Impact of Covid-19 on Indian Industry and Economy' organised by Department of Rajiv Gandhi University, Arunachal Pradesh, November 18-19, 2021.

Title of the paper: Credit Disbursement to MSMEs in Pre & Post Pandemic Era.

26. Delivered an oral presentation in 'National Seminar on Rural Development: Opportunities and Challenges' organised by Department of Commerce, Gauhati University, Assam, October 9, 2018.

Title of the paper: Bank Lending to Micro & Medium Enterprises: The Urban Rural Interface.

27. Delivered an oral presentation in '3rd National Conference of North East India Commerce and Management Association (NEICMA) on Emerging Trends in Commerce and Management' organised by Department of Commerce, J. B. College, Assam, October 5-6th, 2018.

Title of the paper: Potentialities of Tourism in North East Region: An Evaluation.

28. Delivered an oral presentation in 'Prof. Manubhai M. Shah Memorial Research Award Session (MMSMRA) on Empirical Research in the Area of Marketing' organised by Faculty of Commerce and Management, The IIS University, Jaipur, October 12-14th, 2017.

Title of the paper: The Effect of Market Orientation on Business Performance: Empirical Evidence from SMEs in Arunachal Pradesh.

29. Delivered an oral presentation in '68th All India Commerce Conference 2015' organised by Vinoba Bhave University, Jharkhand, November 6-8th, 2015.

Title of the paper: E-retailing: Challenges and Opportunities in India.

30. Delivered an oral presentation in '67th All India Commerce Conference 2014, Indian

Commerce, Association' organised by KIIT University and Utkal University, Bhubaneswar, December 27-29th, 2014.

Title of the paper: A Study of Social Responsibility of Hydro Power Projects in Arunachal Pradesh.

31. Delivered and oral presentation in 'National Seminar on Managing Rural Development in North East India: Perspectives, Policies, and Experiences' organised by Department of Business Administration, Tezpur University, Assam, November 7-8th, 2014.

Title of the paper: Micro Enterprises as Trigger for Economic Development: An Introspection.

32. Delivered an oral presentation in 'National Seminar on Effective Regulation and Governance for Economic Sustainability' organised by P. G. Department of Commerce, Utkal University, Bhubaneswar, March 9-10th, 2014.

Title of the paper: Risk & Fraud Management for Sustainable Growth of MFIs in Arunachal Pradesh.

33. Delivered an oral presentation in '66th India Commerce Conference of The Indian Commerce Association on Inclusive Growth and Sustainable – Role of Commerce Education in India' organised by Department of Commerce, Bangalore University, Bangalore, December 5-7th, 2013.

Title of the paper: Customer Satisfaction in Competitive Markets: Measures in Indian Scenario.

34. Delivered an oral presentation in 'National Seminar on Livelihood and Sustainable Development Strategies in North East States of India' organised by Department of Economics, Dera Natung College, Itanagar, November 22-23, 2013.

Title of the paper: State Industrial Policy & Business Environment of Arunachal Pradesh.

35. Delivered an oral presentation in 'National Seminar on Rural Development in India: Issues, Progress & Programme Effectiveness' organised by Department of Commerce, Rajiv Gandhi University, April 26-27th, 2013.

Title of the paper: Women Entrepreneurship in Arunachal Pradesh- A Case Study of Lo-Li Nursery (Lekhi Village) Nirjuli (Itanagar).

36. Delivered an oral presentation in 'National Seminar on Rural Development in India: Issues, Progress & Programme Effectiveness' organised by Department of Commerce, Rajiv Gandhi University, April 26-27th, 2013.

Title of the paper: Role of DIC on Promoting Rural Entrepreneurship in Arunachal Pradesh.

37. Delivered an oral presentation in 'International Seminar on Indian Insurance Industry: Sustainability in the Era of Globalisation' organised by P. G. Department of Commerce, Utkal University, Bhubaneswar, January 24-25th, 2013.

Title of the paper: Life Insurance Industry in Arunachal Pradesh: Challenges and Prospects.

38. Delivered an oral presentation in 'International Conference on Challenges of Sustainability & Growth in Indian Industry' organised by Department of

Management Studies & Research Centre, BMS College of Engineering, Bengaluru, December 20-21st, 2012.

Title of the paper: Actions in Sustainability in Indian Corporations: Evidence from ITC India.

39. Delivered an oral presentation in 'International Conference on Social Entrepreneurship for Sustainable Development in Emerging Economies' organised by Malleswaram Ladies' Association First Grade College for Women, Bengaluru, December 20-22nd, 2012.

Title of the paper: Social Entrepreneurship in Action: OJU Welfare Association, Arunachal Pradesh.

40. Delivered an oral presentation in '65th India Commerce Conference of The Indian Commerce Association' organised by K. P. B. Hiduja College of Commerce, Mumbai, November 9-11th, 2012.

Title of the paper: Global Turbulence and Indian Industry Strategies.

41. Delivered an oral presentation in 'National Seminar on Microfinance and Sustainable Development in North-East India' organised by Lakhimpur Commerce College in Collaboration with ACTA, Lakhimpur Zonal Committee, Assam, May 30-31st, 2012.

Title of the paper: Microfinance Model in India: Sustainability Concerns of a Tribal State.

42. Delivered an oral presentation in 'National Seminar on Role of Women in Socio-Economic Environment with special reference to North-East India' organised by Women Cell, Lakhimpur Commerce College, Assam, May 5-6th, 2012.

Title of the paper: Perceived Stressors among Working Women of North East India: Issues and Introspection.

43. Delivered an oral presentation in 'National Seminar on Rural Development: Issues and Strategies in India with special reference to North-East India' organised by Department of Political Science, Moridhal College, Assam, March 17-18th, 2012.

Title of the paper: Self-Help Group as Tool of Rural Development in North-East India: Issues and Concerns.

44. Delivered an oral presentation in 'International Conference on Contemporary Issues in Management, Technology and Economics ICCIMTE-2012' organised by Prof. Ramkrishna More Arts, Commerce and Science College in Association with Choice College of Arts and Commerce, Pune, February 23-25th, 2012.

Title of the paper: Corporate Sustainability Reporting: A Study of the Best Practices of Oil and Gas Corporations in North Eastern Region.

45. Delivered an oral presentation in 'International Conference on Financial Inclusion & Microfinance in Developing Economies' organised by Department of Commerce with Farm Management, Vidyasagar University, West Bengal, February 15-16th, 2012.

Title of the paper: SHG Movement in Arunachal Pradesh: Roadmap for Inclusive Development.

46. Delivered an oral presentation in 'International Seminar on Resources, Tribes and State' organised by Arunachal Institute of Tribal Studies, Rajiv Gandhi University, February 13-15th, 2012.

Title of the paper: Role of TRIFED in Tribal Development.

47. Delivered an oral presentation in 'National Seminar on Karnataka as Global Tourist Destination - Challenges and Opportunities' organised by Maharani's Arts, Commerce and Management College for Women, Bengaluru, February 3- 4th, 2012.

Title of the paper: A Study on Karnataka as a Most Preferred Tourist Destination.

48. Delivered an oral presentation in 'National Seminar on Strategic Marketing for Sustainable Entrepreneurship' organised by P. G. Department of Commerce, Utkal University, Bhubaneswar, March 5-6th, 2011.

Title of the paper: SMEs: Understanding Rural Retail Distribution.

49. Delivered an oral presentation in '64th India Commerce Conference of The Indian Commerce Association' organised by Pondicherry University, Pondicherry, December 13-15th, 2011.

Title of the paper: MGNREGA: Social Audit Issues & Challenges.

50. Delivered an oral presentation in 'National Seminar on Climate Change, Development and Social Transition in North East: Impact and Issues' organised by Department of Geography, Rajiv Gandhi University, Arunachal Pradesh, November 10-12th, 2011.

Title of the paper: Environmental Constructs and Business Actions: Rhetoric and Reality.

51. Delivered an oral presentation in 'National Seminar on Global Economic Crisis and Indian Industry' organised by Department of Commerce, North Eastern Hill University, Shillong, March 26-27th, 2010.

Title of the paper: Bitter Experience of 2007 Episode of Global Financial Crisis- An Indian Perspective.

52. Delivered an oral presentation in 'International Seminar on Negotiating Interventions in South East Asia' organised by Arunachal Institute of Tribal Studies, Rajiv Gandhi University, February 15-17th, 2010.

Title of the paper: SHGs, Empowerment and Inclusions: Issues and Concerns in Arunachal Pradesh.

53. Delivered an oral presentation in 'National Seminar on Constraint & Opportunities of Rural Industrialization in Arunachal Pradesh' organised by Department of Commerce, Rajiv Gandhi University, March 27, 2008.

Title of the paper: Horticulture Industry in Arunachal Pradesh- A Case Study for the Mandarin Orange.

54. Delivered an oral presentation in 'National Seminar on Promotion and Management of Agri-Business Enterprises' organised by P. G. Department of Commerce, Utkal University, Bhubaneswar, March 20th, 2005.

Title of the paper: Promotion of Agri-Business Enterprises in Assam.

Sponsored Project

Title of the project	Funding agency	Year of sanction	Role
Analysis of Impact of the DEEN DAYAL UPADHYAY SWABLAMBAN YOJNA (DDUSY)	Government of Arunachal Pradesh	2023	Co consultant
PERFORMANCE REPORT OF GOAP DEPARTMENTS OF AGRICULTURE ,HORTICULTURE , VETERINARY AND AH AND FISHERIES	Government of Arunachal Pradesh	2023	Co consultant
An analysis of Social Security Schemes of Arunachal Pradesh	Government of Arunachal Pradesh	2024	Co Consultant
Status of Private investment in Tourism in Arunachal Pradesh	NEDFI	2025-26	Co Consultant
