

**Dr.Mani Arul Nandhi, Associate Professor,
Department of Commerce, JMC**

A Brief Profile of Dr. Mani Arul Nandhi

Mani Arul Nandhi is an Associate Professor, Department of Commerce, Jesus and Mary College. She holds an M.Phil degree in Marketing from Department of Commerce, Delhi School of Economics and a Ph.D from Faculty of Management Studies, University of Delhi. She has 41 years of teaching experience since August 1977.

Specialisation: Her specialisation includes Marketing and Economics. She has taught various papers from Microeconomics, Indian Economics, Marketing Management, Principles of Marketing, Advertising and Salesmanship, Sales Force Management to undergraduate students and Managerial Economics, Marketing, Consumer Behaviour to post graduate students in some business schools including the Faculty of Management Studies, Delhi University.

Research Areas: Her areas of research interests include Micro-finance, Financial Inclusion, Urban poor, and Mobile banking. She has been the recipient of research grants from Institute of Money Technology and Financial Inclusion, University of California, Irvine for her two studies on the financial behaviour of cycle rickshaw pullers in Delhi and for a third study on the impact of EKO mobile banking on low income users in Delhi. She is in the panel of Pondicherry University as an examiner for PhD and has guided research scholar and Management students for doctoral and project dissertations respectively. She is on the Panel of Reviewers for the journal 'World Development' since 2009.

Administration: She has administrative experience as Director of a Business Management School; besides, as Conference Coordinator she has organized three major management conferences during her career both at the Management School and at Jesus and Mary College. She has been the officiating principal of the college on some occasions between April 2016 and February 2019.

Publications: As a researcher she has more than 24 published papers in peer reviewed journals and has presented her papers at various national and international conferences. She has delivered lectures as well as chaired several national and international conference sessions. She won the Best Paper Award for her paper on 'Burden of Air Pollution in Urban India' at the International Conference on Sustainable Development and the World Economy, organized by Janki Devi Memorial College, Delhi University on 4-5th February 2019. She has two books to her credit including one on her major study titled "Urban Poor and Their Money: A Study of Cycle Rickshaw Pullers in Delhi", Pinnacle Learning, 2014, New Delhi. ISBN: 978-93-83848-04-1.

Citations of Her Publications: Her research papers have been cited by scholar.google.com and the **number of citations to all her publications stands at 123 and since 2015 it stands at 80, with an “h index” of 6 and 5 respectively.**

Contributions to College Committees: She has been the Convener of Research Committee at JMC (2015 –2017), ECA Committee, Member of JMC Silver Jubilee Celebrations Committee, Sports Committee, Montage Cultural festival and College Fete and Annual English Play committees (for several years), Coordinator for Concordia College, New York – JMC collaboration for American Transfer Program, Secretary of PTSA Committee, President (1988-89) and Secretary (1983-84) of Staff Association among others.

Involvement with College Societies for Extracurricular Activities: Dr. Mani has been an active teacher on the extracurricular activity circuit of the college since her joining the college. She has been the faculty adviser/member of various students’ bodies including National Service Scheme (as Chief Programme Officer), Women’s Development Centre, Students Council, English Debating Society, Green Society, Western Choreography, Peace Society, English Magazine Society, Art and Architecture Society, and English Quiz Society.

Current Interests in ECA: Presently she is the Convener of Enactus JMC, a Social Enterprise Society which runs two waste management projects - ‘Dhaara’ (vermicomposting) and ‘Iffat’ (Soap making). While the former employs slum women, the latter employs HIV positive women. Dhaara was selected as one among the top 4 projects by World Water Race, a competition sponsored by Wal Mart at San Jose, California in October 2018. She is the Convener of Mercatus, the Marketing Society, which was started in 2015 under her guidance and motivation; and Ethnic Eight North East Students Society. Recently she has guided the Enactus and Mercatus teams to initiate an ongoing campaign on ‘Anti Plastics cum Recycling Initiative’ in partnership with Shayna Ecounified India Ltd, a government approved company. This initiative was launched by Gautam Gambhir, the Member of Parliament, East Delhi on 3rd October 2019. The next cycle of plastic collection is scheduled for 6th November 2019.

Community Outreach Initiatives: As a proud alumnus of her school – DTEA Senior Secondary School, Pusa Road, she had been an active member of the core team of a group of eight alumni formed under the name ‘goSolarDTEAPusa Project’ during March to September 2018. This group spearheaded an initiative to repair, renovate, and strengthen the roof and installation of the solar plant in their alma mater. She along with her team had collected nearly 48 lakhs of rupees from alumni of the school of various batches and worked tirelessly to renovate the school and add educational

infrastructure. Information about on this can be found in the link <http://dtea-alumni.org/gosolar-dtea-pusa-project-completion-and-handing-over-ceremony/>

As an environment enthusiast with a concern for a better environment to overcome usage of plastics in JMC premises, she has motivated Mercatus, the marketing society of the college to venture into sustainable marketing for starting the 'JMC Crockery Bank'. This bank will be run by Mercatus on no profit no loss venture by lending the steel crockery free to the college/society/department events with the main goal of overcoming the use of plastic crockery and cutlery in serving food to the students and staff at various parties. The steel crockery worth Rs. 92000 for this JMC Crockery Bank had been donated by her to the Crockery Bank, which was inaugurated on 6th November 2019. She desires that this crockery bank facilitates in reduction of single use plastic in the college as well as gets replicated in other colleges and elsewhere. Her initiative has been featured in the media, the links for this are: https://www.thebetterindia.com/203602/delhi-crockery-bank-college-professor-money-salary-donates-inspiring-plastic-free-india/?utm_source=rss&utm_medium=rss&utm_campaign=delhi-crockery-bank-college-professor-money-salary-donates-inspiring-plastic-free-india. The second link is <https://www.facebook.com/838144622957209/posts/2296777880427202?vh=e&d=n&sfns=mo>

Professional Information in Detail

Research Guidance:

1. Guided one doctoral student on "Effect of Child Advertising on Indian Parents' as a Registered Ph.D. Guide of Bhagwant University, State Government of Rajasthan and UGC recognised University. 2013=2017
2. Panel Examiner for Ph.D., Pondicherry University since 2012.
3. Guided one M.BA student, IGNOU for her project work on " A study of Procurement in an Organisation" - Year 2000
4. Guided nearly 60 students for their projects on Marketing for the award of PGDBA - 1996-1998.

Deputation to other Institutions

1. As Professor, Marketing, Maharishi Institute of Management, Noida – October 1996 – October 1998

Administrative Positions Held in Other Educational Institutions:

1. Director, Maharishi Institute of Management, Bangalore, March -October, 1998.
2. Seminar / Conference Coordinator at Maharishi Institute of Management, Noida, Uttar Pradesh, November 1996 till October 1997
3. Academic Coordinator, PGDBA, at Maharishi Institute of Management, Noida, Uttar Pradesh, November 1997- 21st March 1998.

Administrative Positions at JMC

1. **Officiating Principal**, 6th February 2019 to 13th February 2019.
2. **Officiating Principal**, 17th December-20th December 2018.
3. **Officiating Principal**, 14-16th March 2017, Jesus and Mary college,
4. **Officiating Principal**, 18th -22nd April 2016, Jesus and Mary College.
5. **Head**, Department of Commerce, Jesus and Mary College, University of Delhi, Since 31st March 2014 till 31st March 2016
6. **Head**, Department of Commerce, Jesus and Mary College, University of Delhi, 1981-1983.

Teaching Assignments in University/other Institutes:

1. **Visiting faculty** at the **Faculty of Management Studies, University of Delhi; during 2005-2006, 2006-2007, July-August 2010.** Taught Managerial Economics to M.BA (Executive Programme)
2. **Cooperative teaching** at the Department of Commerce, Delhi School of Economics and South Campus, 1991-92, 1992-93, 1993-94, 2001-2002
3. **Visiting faculty** at Maharishi Institute of Management, Noida, second half of 1995. Marketing Management, Consumer Behaviour, Services Marketing
4. **Professor of Marketing**, Maharishi Institute of Management, Noida, October 1996 – February 1998.

5. **Visiting Faculty** at Hindu Institute of Management, Sonapat, 1996-1997. Marketing Management
6. **Resource Person**, Training Programme for In- Service Commerce Teachers, Lecture on 'Consumer Protection in India', NCERT, 29-31st March 2008
7. **Academic Counselor**, Indira Gandhi National Open University, Jesus and Mary College Study Centre, -1989-1996 and since 2004 onwards.

Organisational Positions held in other Academic Institutions

1. **Convention Coordinator**, the First Management Convention of Maharishi Institute of Management, Noida on "Marketing and the Global Competitive Challenge" at PHD Chamber of Commerce, New Delhi on 18th February 1997.
2. As **the Director and Conference Coordinator and Patron**, Maharishi Institute of Management, Bangalore, organized a Management Convention on "Marketing: The Winning Edge" on 19th May 1998 which was attended by a galaxy of speakers from well known companies and participated by over 250 delegates.
3. As **Academic Coordinator**, PGDBA, Maharishi Institute of Management, Noida drafted a Course Development for the PGDBA syllabi.

Details of Innovative/ Creative methods employed for teaching

1. Devised marketing quizzes, management and marketing games for Undergraduate and Post-Graduate students
2. Preparation of transparencies and PowerPoint presentations for supplementing class room teaching
3. Short case studies based on contemporary issues in Marketing and on actual cases.
4. Marketing Game which is a role playing as a group based activity, where the students are to apply marketing knowledge to devise

marketing and promotional strategy for a given product with a tag line and a specific target market.

5. Crossword puzzles for surprise testing of students.
6. Economic and Business News analysis

Research Collaborations / Consultancy

1. Associated as a short term Consultant in a US aided project during August- October, 1999 and January-May, 2000 relating to “An Assessment of Small Industries Development Bank of India sponsored Micro Finance Scheme with a specific focus on Micro - Enterprise Development” conducted for IFPRI/IFAD
2. Collaborated as a Research Associate with Prof.Raghav Gaiha, Former Professor of Public Policy, Faculty of Management Studies, University of Delhi on studies relating to an impact assessment of micro credit interventions using combination of qualitative and quantitative methods – October 1999 – September 2007.
3. Research support to a study on ‘Does the Employment Guarantee Scheme Benefit the Rural Poor in India? Some Recent Evidence’, Raghav Gaiha, in Asian Survey, Vol.XLV, No.6, Nov-Dec 2005. pp.949-969.
4. Research support to a Study on ‘Deprivation Amidst Opportunity – Lessons from the Mewat Area Development Project in India’, Raghav Gaiha, IFAD, Asia and the Pacific Division, Rome, 2001.
5. Research support to a study on ‘The Exclusion of the Poorest – Emerging Lessons from the Maharashtra Rural Credit Programme, India’ by Raghav Gaiha, IFAD, Rome, 2000.
6. Research support to a study on ‘Decentralization and Poverty Alleviation in Asia - A study conducted for ADB, Manila.

Advisory / Editorial Board of Publications

1. On the **Panel of Reviewers** for the journal “World Development since 2009.

2. **Participant, Policy Retreat on Financial Inclusion Needs of Street Vendors**, UNDP and ASSIST, New Delhi, 7th September, 2012
3. **Ideation Contributor**, Towards the Assessment of ‘The Multidimensional Poverty Assessment Tool developed by IFAD., 2009-2010

Book Reviews

1. Review of Book ‘Women and Development’ by R.K.Sapru (Ed) in Social Action, Book Review Supplement, Vol. 8, No.3, ISI, Ashish Publishing House, New Delhi, June 1989.

Citation of my Research

1. **Study on** “Urban Poor and Their Money – A Study of Cycle Rickshaw Pullers in Delhi”, Loan Defaults among Microfinance Clients cited in –“Microfinance India- State of the Sector Report 2010”, N.Srinivasan, Sage Impact Publication, Page Numbers 39 and 76.
2. My joint studies on “Millennium Development Goal of Halving Poverty in Asia and the Pacific Region: Progress, Prospects and Priorities” and “Microfinance, Self-Help Groups and Empowerment in Maharashtra” with Raghav Gaiha is quoted in 11 research works refer, google scholar; [www./jas.sagepub.com/content/44/2/215.short](http://www.jas.sagepub.com/content/44/2/215.short);

Research Progression / Development Programmes /Research Skills

1. Chairperson, Technical Session on “Women Entrepreneurship and Financial Independence”, Golden Jubilee International Conference on Empowering Women Through Transformative Education’, October 3-4, 2018.
2. Chairperson of a Technical Session in the National conference on “Globalisation and Sustainable Growth of Business”, D.A.V. Centenary College, Faridabad, 17th-18th February 2017.
3. Address at the National Level Lecture Series of D.A.V. Centenary College, Faridabad, 4th October 2016. Spoke on ‘Disruptive Trends in Contemporary Marketing Landscape ‘.
4. Chairperson, Session on “Property rights, financial inclusion and development’ at the 17th IAFEP conference in Instituto de Economia, Facultad de Ciencias

Economicas y de Administracion, Universidad de la Republica, Montevideo, Uruguay, July 16, 2014.

5. Selected Participant of a 5 day Executive Education Course conducted for researchers and practitioners titled '**Evaluating Social Programs**' by the Abdul Latif Jameel Poverty Action Lab South Asia, Massachusetts Institute of Technology, U.S, 6th July 2009 – 10th July 2009 at Institute for Financial Management and Research (IFMR), Chennai. The course was conducted by a lead team of Prof. Abhijit Banerjee (MIT), Prof. Esther Duflo (MIT), Prof. Rohini Pande (Harvard) and others.
6. Selected as a Fellow of a 3 year research capacity building Programme – Microfinance Researchers Alliance Program (MRAP) by the Centre for Micro finance at the Institute for Financial Management and Research (IFMR) in collaboration with the Ford Foundation, New Delhi. January 2009-January 2012. As part of MRAP, attended several workshops to hone the research skills as well as presented papers in some of these workshops. (Refer MRAP Report, Center for Microfinance)
7. **Chairperson** for session on “Enhancing Uptake” at the at the Ghana Technology University College Conference on Reaching the Unreached: Mobile Money Uptake in Ghana, Accra, Ghana, March 13, 2013
8. **Chairperson** of a session on 15th July 2008 at the 14th International Association for the Economics of Participation held at Hamilton College, Clinton, New York, 14-17th July 2008.
9. **Chairperson** of a session at the 2006 International Association for Economics of Participation (IAFEP) held at University of Mondragon, Onate, Spain during 13th - 15th July, 2006.
10. **Chairperson** of a session at the 17th IAFEP conference, University of Paris-Pantheon, Paris July 2010.
11. **Chairperson** of a session at The International Cooperative Alliance Research Committee's Global Research Conference during 24-27th August 2011, Mikkeli, Finland
12. An empirical study for my doctoral dissertation on “A Comparative Study of Female and Male Leadership Behaviours with Reference to the Indian Banking Sector” (1988) and M.Phil dissertation on “Purchasing Pattern of Adolescent Consumers” (1983-84) was primarily motivated to upgrade my knowledge as a college teacher. (Annexure I and II)

13. Post doctoral work undertaken on the Role of Self Help Groups in Risk Reduction' during 2002-2004. Fieldwork done in 3 villages of Rajgurunagar Taluk, near Pune
14. **Rapporteur** in an International Workshop on "Enterprise Management in the Asia-Pacific Region- What's on the horizon? – organised by the Indo-Australian Horizon at Hyatt Regency, New Delhi on 29th and 30th October,1996.
15. Rapporteur, and Member, Organizing Team, National Seminar on 'Management of Rural Development, Faculty of Management Studies, University of Delhi, 1984-85
16. Member, Organizing Team, Faculty Development Programme on 'International Business- Financial Aspects', Department of Commerce, Delhi School of Economics, 1982-83
17. Rapporteur, All India Seminar on 'Marketing Strategies in the Third World countries', Department of Commerce, Delhi School of Economics, 1981-82
18. Rapporteur, Faculty Development Programme on 'Organizational Behaviour, Department of Commerce, Delhi School of Economics, 1977-78

Institutional Social Responsibility / Extension Services / Community Service

Organisational Initiatives / Responsibilities at JMC

1. Founder of JMC Crockery Bank that is managed under the aegis of Merctus, the Marketing Society. Also gifted the Steel Crockery worth Rs.92,000 to the College for this purpose to substitute the use of single use plastic crockery in the college.
2. Champion of an Ongoing Anti-Plastic cum Recycling Initiative jointly undertaken by Enactus and Mercatus societies of College from October 2019
3. Convener, Research Committee since August 2014/5 and Coordinator, JMC-Concordia College New York –American Transfer Program since November 2015 till December 2017
4. Convener, Ethnic Eight North Students Society since August 2016 till date (Soft skills workshop and financial literacy talk organized for students in September 2016). First Ethnic Eight North East India Inter College Festival organized on 2nd March 2017. Chief Guest - Dr.Jitendra Singh, Honourable Minister, Ministry of Development of North East Region, MoS in Prime Minister's Office, Department of Personnel and Training, Department of Space and Atomic

Energy, Government of India. Second North East Festival organized on 21st February 2017. Mr.Robin Hibu, Joint Commissioner of Police, Delhi Police, Rashtrapathi Bhavan, was the Chief Guest.

5. Convention Coordinator, UGC Sponsored National Business Convention, Department of Commerce, JMC, 17th-18th March 2016 on “Online Retailing- A Paradigm Shift in India’s Retailing Scenario”. Top management level speakers from CEOs, Founders were star speakers in various panel sessions. A total of 645 students, faculty, research scholars and corporate from JMC and 23 other colleges/management institutions.
6. Faculty Advisor, Enactus JMC, since November 2010 till date
7. Faculty Adviser, Mercatus, the Marketing Club, since October 2014 till date
8. Convener, Green Society 2014-2015, 2015-2016. As the Convener organized exhibitions about Nature and Environment by Sokka Gakai International (January 2015), green initiatives on herbal garden, old paper collection, cleanliness drive etc.
9. As the Convener, the English Debating Society, organized a two days training workshop for the Jesus and Mary College Faculty in the area of ‘Stress Management, Time Management and Self-Concept’ by a corporate trainer, 16th and 17th September 2005.
10. As Convener, the English Debating Society, organized a training workshop for students from JMC and other colleges in the area of ‘Confidence Building, Group Discussion and Interview Technique skills’ on 19th September 2005
11. As Seminar Convener, Teachers’ Improvement Programme, organized an In-house Workshop on. The theme of the workshop was “the Challenges and Problems facing JMC Faculty”, 15th September 1999
12. Convener, Women’s Development Centre, Jesus and Mary College during 1989-90.
13. Co- Organiser, Panel Discussion on ‘Feminism and Male Psyche, Jesus and Mary College, 1989-90
14. Co- Organiser, Seminar on ‘Women Entrepreneurs’ (where functionaries from SEWA, Lucknow addressed the audience) followed by an exhibition cum sale of SEWA lucknawi chicken work garments), Jesus and Mary College, 1989-90
15. Organiser, Seminar on ‘Network’, Jesus and Mary College, 1989-90.

16. Organizer (during my headship), of Seminar on ‘The Private Sector – Its Role in the Past, Present and Future of India’. Department of Commerce, Jesus and Mary College, February 1982.
17. Member, Project Committee, WSDC, 1991.
18. Staff Advisor, Students Council, 1982-84; and 1987-1988.
19. Chief Programme Officer, National Service Scheme, 1979 to 1981. After taking over this responsibility when the NSS had only 50 students on roll, the NSS grew in strength in terms of 800 students enrolled and 22 running projects in various hospitals, blind school, outreach programmes to the poor etc.
20. Convenor, Western Choreography Society, 2008-2010 ; 1982- 1984 and 1992-94
21. Member, JMC Silver Jubilee Celebrations Committee, 1993. (As part of the celebrations, Dr.Meenakshi Mehta, Ms.Dolly Kapoor and I arranged and supervised a group choreography event of 125 students trained by a professional choreographer) in the cultural programme organised for celebrating the Silver Jubilee.
22. Joint Convener, Organizing Committee for National Seminar, Department of Commerce, Jesus and Mary College, 2005-2006.
23. Member, Organizing Committee, of the National seminar on ‘Financial Sector: Leading India’s vision for 2020”, Department of Commerce, Jesus and Mary College, 14-15 February 2008.
24. Member, Core Committee of UGC Sponsored Seminar on “Business for sustainable Environment’, Commerce Deptt, 16-17 2012.
25. Member, Organizing committee of UGC sponsored seminar on “HR strategies’, 26-27 March 2014
26. Staff Advisor, Department Students Festival, 2012-2014
27. Staff Advisor, ComAcumen January 2015, and October 2015, Department Students Festival, 2014-2016.
28. Co-Coordinator, JMC-JIMS Inter College Quiz Com Quest, 23rd September 2015. Over 300 teams had participated

29. Chair person, Session on “Direct Taxation in India at the National Seminar, Dept of Commerce 15th February 2008

Organization of Co-Curricular Activities

1. **Convener**, Green Society, 2014-2015, 2015-2016
2. **Convener**, Ethnic Eight North Students society since August 2016 till date
3. **Convener**, Mercatus, the Marketing Club since October 2014 till date
4. **Faculty Adviser**, Enactus, since November 2010 till date
5. **Staff Advisor**, English Quiz Society, 1990-91
6. **President**, Staff Association, 1988-89
7. **Secretary**, Staff Association (1983-84)
8. **Secretary**, PTSA 1980-81
9. **Member**, Organizing committee, Annual Fete of the college, 1993, held on 4th and 5th December 1999.
10. **Member and Participant**, Organizing committee , the Staff Farewell to the Final Year Students, 1999
11. **Member**, Organizing Committee, Staff Picnic, 1991.
12. **Organizer**, (during my headship), of an One day Seminar on “The Private Sector – Its Role in the Past, Present and Future of India” . (Panelists were Prof. M.V.Mathur, Prof. A. Mathur, ----), Department of Commerce, Jesus and Mary College, 1982-83
13. **Staff Advisor**, the English Debating Society 2004-2006; Member during 1981-83
14. **Convener**, English Magazine Society, -1978-79; and started “Cauldron” English wall magazine for the students.
15. **Convener**, Art and Architecture Society and Peace Society, 2008-2012.
16. **Member**, Core Committee College Festival, 2000, 2002, 2004, December 2007, 2008, 2009, 2010, 2011.2012, 2013, 2014
17. **Convener**, Commerce Association Inter-College Festival, 2012-13 and 2013-14

18. **Faculty Advisor**, Students in Free Enterprise (Formerly SIFE) and now ENACTUS since November 2010 till date.

An active faculty member in Jesus and Mary College involved in developing the creative talents of student

Advisory Bodies / Committees of the College

1. Convener, Research Committee, since August 2015 till December 2017
2. Coordinator, Concordia College New York City (CCNY) JMC American Transfer Programme, Since November 2015-2017
3. **Staff Advisor**, Students Council 1982-84 and 1987-88
4. **Member**, B.El.Ed. Committee for Funding, 1998-99.
5. **Member**, B.Com Admissions - 1999-2000.
6. **Member**, College Auditorium Inauguration Committee, 2005-2006.
7. **Member**, Governing Body Instituted Inquiry Three Member Committee consisting of Mr.Manavalan, Mr.Z.Thomas, June 2008 - July 2010.
8. **Teacher Representative**, Governing Body, JMC, August 2007- September 2008
9. **Contributory Member**, B.Com Admissions - 1999-2000.
10. **Member**, Sports Committee, 2006-2008
11. **Member**, Internal Assessments Committee of the department March 2008, March 2010
12. **Convener**, ECA committee, 2013-2014 and 2014-2015 (one earlier term needs to be searched and filled in-----)
13. **Member**, Organising Committee, Annual English Play, -----(Check with Dolly)

Advisory Bodies of the University / University Assignments

1. Examiner, Peer Review Seminar Workshop on “Analysing the Socio-Economic Profile of Microfinance Users”. by Dr. Amita Dharmadhikary-Yadwadkar, Assistant Professor, Department of Economics, University of Pune, a project for the Centre for Social Sciences and Humanities (CHSS), University of Pune, 2nd December 2013.
2. **Member, Management Area Committee for Restructuring of B.Com (Hons) Courses**, Department of Commerce, Delhi School of Economics, 1994-95.
3. **Moderator, Moderation Committee in Delhi University**, 2008-09, 2009-2010

Invited Participant for Academic Seminars

1. Chairperson, Technical Session of the Golden Jubilee International Conference “Empowering Women through Transformational Education” at Jesus and Mary College, University of Delhi. 4-5th October 2018.
2. Panelist, NAAC sponsored National Seminar on Teaching, Learning and Evaluation, DAV PG Centenary College, Faridabad, 25th January 2018
3. Chairperson, Technical session of the National Conference on Globalisation and Sustainable Growth of Business at D.A.V. Centenary College, Faridabad, 17-18 February 2017.
4. Address at the National Level Lecture Series on “Disruptive Trends in Contemporary Marketing Landscape” at D.A.V. Centenary College, Faridabad, 4th October 2016.
5. Key Note Address on ‘**Chanakya’s Pearls of Wisdom and Indian Management**’ at National Seminar on Roots of Indian Management, Rajarshi School of Management and Technology, Varanasi, Uttar Pradesh, 26th November 2015
6. “National Seminar on Rural Finance” organised by the National Bank for Agriculture and Rural Development (NABARD) at Vigyan Bhavan, New Delhi, 24th July 2014
7. Informal Seminar on “Millenium Development Goals of Halving Poverty in Asia and the Pacific Region: Progress, Prospects and Priorities”, UNDP, Lodhi Estate, 25 November 2004

8. Project completion workshop on “Poverty Nutrition Trap in Rural India’ by the Department for International Development (DFID), U.K at India International Centre, 22 November, 2005.

Research Publications.

1. “*Effects of Mobile Banking on the Savings Practices of Low-Income Users: The Indian Experience*” in edited volume MONEY AT THE MARGINS: Global Perspectives on Technology, Financial Inclusion, and Design. Bill Maurer, Smoki Musaraj, and Ivan Small (Editors). ISBN 978-1-78533-653-9 (HARDBACK), ISBN 978-1-78920-048-5- PAPERBACK; eISBN 978-1-78533-654-6 (e-EBOOK). Published March 2018. pp 266-286. BERGHAHN BOOKS, NEW YORK.
2. ‘Traditional Attires: The Hidden Jewels of North East Region of India – A Peek Review’ in “North East India: The Untapped Tourism Industry”. Sonia Mehta and Ann Senrung (Editors). Krishi Sanskriti Publications. New Delhi. ISBN: 978-93-85822-65-0 March 2018.
3. ‘Role of Microcredit in Risk Coping and Consumption Smoothing in Rural India’. The Microfinance Review, Volume VIII.No.2, July December 2016, pp 67-82. ISSN No. 2229-3329.
4. ‘Repayment Performance and Costs of Defaults in a Group Lending Programme– A Case Study in Urban Microfinance’ The Microfinance Review, Journal of the Centre for Microfinance Research, Volume 7, No.2, July-December 2015, ISSN No. 2229-3329.
5. Abstract on ‘Social Media Behaviour of Young Users in Delhi-An Assessment’ jointly with Charu Sarin, Conference Proceedings of UGC sponsored National Conference on Emerging Challenges and Opportunities in Business and Economic Environment. Department of Commerce and Economics, Zakir Husain Delhi College (Evening), University of Delhi. 3rd and 4th November, 2015. ISBN 978-93-85000-45-4
6. Millennium Development Goal of Halving Poverty in Asia Progress, Prospects and Priorities Raghav Gaiha, *University of Delhi, India*; Katsushi Imai, *University of Manchester, UK* and Mani Arul Nandhi, *University of Delhi, India*. *Journal of Asian and African Studies*. Copyright © 2009. SAGE Publications, www.sagepublications.com (Los Angeles, London, New Delhi, Singapore and Washington DC) Vol 44(2): 215-237DOI: 10.1177/0021909608101411 (PEER REVIEWED)

7. "Millennium Development Goal of Halving Poverty in Asia and the Pacific Region: Progress, Prospects and Priorities" by Gaiha, R., Imai, K and Nandhi, M.A., Occasional paper series (Knowledge for development effectiveness), International Fund for Agricultural Development, Rome, August 2006.
8. Above title is also part of Economics discussion paper –EDP-0507 in The Library of University of Manchester, February 2005. <http://www.socialsciences.manchester.ac.uk/medialibrary/economics/discussionpapers/EDP-0507.pdf>
9. 'Microfinance, Self-Help Groups and Empowerment in Maharashtra' Raghav Gaiha, Faculty of Management Studies, University of Delhi & Mani Arul Nandhi, Jesus and Mary College, University of Delhi. (This is a condensed version of a study sponsored by the Asia and Pacific Division of International Fund for Agricultural Development, Rome). July, 2006
10. Evolving Participatory Relationships for Uplifting the Urban Poor Rickshaw pullers: Next Step Forward
Sep 2013, Nandhi, M. A. & Deepti, K. C. CGAP, The Microfinance Gateway, [weblink - http://www.microfinancegateway.org/p/site/m//template.rc/1.9.64366](http://www.microfinancegateway.org/p/site/m//template.rc/1.9.64366), March 2014
11. 'Migrant Remittances and Financial Inclusion – A study of Rickshaw Pullers in Delhi' in the Proceedings of the Second National Seminar on Microfinance – Issues and Challenges, 21-22 February, 2011, Centre for Microfinance Research, Banker's Institute for Rural Development, Lucknow, February 2011.
12. 'Migrant Remittances and Financial Inclusion – A study of Rickshaw Pullers in Delhi' in the peer reviewed journal of the Centre for Microfinance Research, Seminar Issue of BIRD's Microfinance Review, Journal of the Centre for Microfinance Research, Volume II, Number 2, July –December 2010. Bankers Institute of Rural Development, Lucknow, Pages 196-211; ISSN No.2229-3329. (PEER REVIEWED)
13. Rethinking Reserve Bank of India (RBI) Regulations for MFIs - An Analysis of Microfinance Clients from Urban and Semi-urban Communities co contributed with Deepti et.al. www.infmrleaad.org/cmfp/publications/cmfp-focus-note/
14. 'Impact of EKO's SimpliBank on the Saving Behaviour and Practices of Low Income Users: The Indian Experience', Center for Microfinance, IFMR, October 2012 weblink www.infmrleaad.org/cmfp/publications/cmfp-case-studies/

15. 'The Urban Poor and their Money: A Study of Cycle Rickshaw Pullers in Delhi'. Center for Microfinance, IFMR, April 2012 [weblink
www.infmrleaad.org/cmfp/publications/cmfp-case-studies/](http://www.infmrleaad.org/cmfp/publications/cmfp-case-studies/)
16. 'Incidence of Loan Default in Group Lending Programme' Center for Microfinance, IFMR, March 2012 [weblink
www.infmrleaad.org/cmfp/publications/cmfp-case-studies/](http://www.infmrleaad.org/cmfp/publications/cmfp-case-studies/)
17. "Microfinance, Self-Help Groups and Empowerment in Maharashtra" by Raghav Gaiha and Mani A. Nandhi,, Working Papers, 2007/12. [Available from web page http://rspas.anu.edu.au/economics/asarc/publications.php](http://rspas.anu.edu.au/economics/asarc/publications.php).
18. "Microfinance, Self-Help Groups and Empowerment in Maharashtra" by Raghav Gaiha and Mani A. Nandhi, published in a *Collection of Abstracts, of the 22nd International Cooperative Research Conference, Paris, france, 19-22 October, 2006*.
19. "Microfinance, Self-Help Groups and Empowerment in Maharashtra" by Raghav Gaiha and Mani A. Nandhi,,published as a summarised version published in the News letter "Eye on Microfinance", Issue No.8, September 2008, Center for Microfinance, IFMR, Chennai.
20. A Research paper abstract titled '**Micro credit, Community Organizations and Poverty Reduction – The Indian Experience** accepted paper (but could not be presented) at the 1st World CIRIEC Research Conference on the Social Economy held at the University of British Columbia, Canada, 22-25 October 2007; the Canadian Social Economy Hub E-Bulletin, Vol 3 No.1, January 2008 has uploaded the abstract as part of the conference presentations in its conference website.
21. "Leadership Behaviour Patterns- A Comparative Study of Female and Male officers in the Banking Sector", a peer reviewed journal - The Journal of Institute of Public Enterprise, Vol.22; April-June 1999, pp 9-26. Registered with registrar of newspapers for India, Under No.078647 of 20/RV/TC/92, DATED 18.5.1992
22. "Purchasing Patterns of Adolescent Consumers", Journal on Parents and Pedagogues, Vol.11, No.2, June-July 1984, Delhi University.
23. "**Effect of Mobile Banking on the Saving Practices and Financial Inclusion of Indian Users**": Working Paper Series of IMTFI, University of California, Irvine, 2012: [web link -----](#)

24. “Drops Make Oceans” – the Story of Rickshaw Pullers in Delhi in “New Organizational Models – Open Source Financial Services Research”– Selected Works: 2008-2010 Research for the Institute for Money, Technology and Financial Inclusion. School of Social Sciences, University of California, August 2010. Tokyo.

Contribution to Chapters in Books.

1. “*Effects of Mobile Banking on the Savings Practices of Low-Income Users: The Indian Experience*” in edited volume MONEY AT THE MARGINS: Global Perspectives on Technology, Financial Inclusion, and Design. Bill Maurer, Smoki Musaraj, and Ivan Small (Editors). ISBN 978-1-78533-653-9 Published (March 2018). eISBN 978-1-78533-654-6 eBook
2. “**Microfinance, Self-Help Groups and Empowerment in Maharashtra**” by Raghav Gaiha and Mani A. Nandhi, in “The Indian Economy Sixty Years After Independence.” by Raghavendra Jha (Editor), Palgrave Macmillan, New York and the U.K. November 2008. ISBN-13:978-0-230-21835-2 hardback, ISBN -10:0-230-21835-0, hardback
3. “**Cooperative Values, intra-group insurance and self-help groups in rural India**” in Cooperative Challenges-Food, Credit, Democracy and Development, a collection of essays edited by Jean-Francois Draperi, Recma, France, December 2008. **Pages 119-140**. ISBN: 978-2-296-076525-9 And EAN: 9782296076259 (to be shifted to book contribution)

Research Papers Presented at Conferences, Seminars, Workshops

1. ‘Burden of Air Pollution in Urban India’. International Conference on Sustainable Development and the World Economy, Organised by Janki Devi Memorial college, Delhi University at India International Centre on 4-5th February 2019. This paper won the BEST PAPER AWARD.
2. ‘Sustainable Energy – Can Cooperatives Make a Difference? Solar Irrigators’ Cooperative in India Shows the way’ 19th Conference of the International Association for the Economics of Participation (IAFEP) Faculty of Economics, University of Ljubljana, Slovenia July 12-14, 2018
3. ‘Traditional Attires: The Hidden Jewels of North East Region of India – A Peek Review’ **National conference on “North East India: The Untapped Tourism Industry”**.Daulat Ram College, University of Delhi and Ministry of Development of the North Eastern Region, 15th – 16th March 2018.
4. ‘Cooperative Management, Food Security and Amma Unavagam -A Case Study from the Indian State of Tamil Nadu’ at 11th Asia Pacific Research Conference

- on Cooperatives and Sustainable Development, New Delhi 15th November 2016.
<http://www.ica-ap.coop/ica-pub-presentations>
5. Presented a research paper on “Innovative Use of Micro Credit Groups to Food Security and Employment Generation: A Case Study of Amma Unavagams from the State of Tamil Nadu, India. 18th IAFEP Conference, Copenhagen Business School, Denmark, July 7-9th 2016
 6. Chairperson of a Technical Session in the National conference on “Globalisation and Sustainable Growth of Business”, D.A.V. Centenary College, Faridabad, 17th-18th February 2017.
 7. ‘Social Media Behaviour of Young Users in Delhi-An Assessment’ (joint) UGC sponsored National Conference on Emerging Challenges and Opportunities in Business and Economic Environment. Department of Commerce and Economics, Zakir Husain Delhi College (Evening), University of Delhi. 3rd and 4th November, 2015.
 8. ‘Repayment Performance and Costs of Defaults in a Group Lending Programme– A Case Study in Urban Microfinance’ at the 4th National Seminar on Microfinance, Bankers’ Institute for Rural Development, BIRD, Lucknow, 16-17th October 2015.
 9. Financial Inclusion of Urban Poor Migrants: Mirage or Myth – A Reality Check’ at the 17th Conference of the International Association for the Economics of Participation, Instituto de Economia, Facultad de Ciencias Economicas y de Administracion, Universidad de la Republica, Montevideo, Uruguay, July 16-18th 2014.
 10. ‘Financial Inclusion of Urban Poor Migrants: A Case Study of Cycle Rickshaw Pullers’, at the National Seminar on Financial Inclusion and Inclusive Growth, the Department of Business Administration, Tezpur University, 25-26th October 2013.
 11. ‘Mobile Banking and Saving Practices of Low Income Households- Evidence from India’ at the Ghana Technology University College Conference on ‘Reaching the Unreached: Mobile Money Uptake in Ghana’, GTUC, Accra, Ghana March 12-13, 2013
 12. Original Research Paper on ‘Migrant Remittances and Financial Inclusion – A study of Rickshaw Pullers in Delhi’ was presented at the Second National Seminar on “Microfinance- Issues and Challenges” at the Centre for Microfinance Research, Banker’s Institute for Rural Development, Lucknow, India during 21-22 February 2010 This is also published in their peer reviewed journal.

13. Presentation of Preliminary Field Findings of Research on “**Urban Poor and Their Money – A Study of Cycle Rickshaw Pullers in Delhi**” at the First Annual Research Conference, Institute for Money, Technology and Financial Inclusion. School of Social Sciences, University of California, 4th -6th November 2009
14. Presentation of Preliminary Field Findings of Research on ‘Impact of EKO’s SimpliBank on the Saving Behaviour and Practices of Low Income Users: The Indian Experience’, at the Second Annual Research Conference, Institute for Money, Technology and Financial Inclusion. School of Social Sciences, University of California, December 2010.
15. Presentation of Preliminary Field Findings of Research on ‘Banking the Unbanked Pullers’ at the Fourth Annual Research Conference, Institute for Money, Technology and Financial Inclusion. School of Social Sciences, University of California, December 2012.
16. “Effect of Mobile Banking on the Savings Practices and Financial Inclusion of Low Income Users – The Indian Experience, 16th IAFEP Conference and Beyster Symposium, School of Management, Rutgers University, 12-14 July 2012.”
17. “Building Partnerships for Financial Inclusion and Effect of Mobile Banking in Financial Empowerment of Low Income Households – An Indian Case Study”, XVII International Conference on Cooperative Studies, University of Vienna, Vienna, 18-20 September, 2012
18. Scope Paper on ‘State of Microfinance Sector, Delhi’ in the. Second workshop of MRAP on ‘Status of your State’s Sector’, Centre for Microfinance, IFMR, held at Ford foundation Office, Lodi Estate, New Delhi, 29-30th October 2009.
19. “Migrant Remittances and Financial Inclusion: Prospects and Challenges” at MRAP Seminar held at the National Institute for Rural Development (NIRD), Hyderabad, 29-30th April 2011.
20. “Role of Loan Officers in Microfinance Business” at MRAP Seminar held at the National Institute for Rural Development (NIRD), Hyderabad, 29-30th April 2011.
21. Presented the preliminary Findings of an empirical research study on “Proportion of Defaulter Clients to Repayment Clients – Two sides to a story” at the MRAP Seminar, IIT Research Park, Centre for Microfinance, Chennai, 6th august 2010.

22. Presented the First findings of an IMTFI funded research study on “Savings Behaviour of the Urban Poor- A case study of Rickshaw pullers in Delhi” at the MRAP Seminar, Center for Microfinance, IIT Research Park, Chennai, 6th august 2010.
23. A paper titled ‘Access to Financial Services, Financial Inclusion and Urban Poor – Evidence from India was presented at the The International Cooperative Alliance Research Committee’s Global Research Conference, Mikkeli, Finland during 24-27th August 2011
24. A paper based on my postdoctoral study “Micro credit for the Poor, Risk Coping and Consumption Smoothing in Rural India’ was presented at the International Economics Association 14th World Congress held at Marrakech, Morocco, 29th August-2nd September 2005
25. ‘Cooperative Values, Intra-group Insurance and Self-help Groups in Rural India’ presented at the 22nd International Cooperative Research Conference, Dourdan, Paris, France, 19-22 October 2006.
26. Joint paper with Prof. Gaiha entitled ‘ Microfinance, Self-Help Groups and Empowerment in Maharashtra’ for presentation at the ASARC conference, “The Indian Economy at 60- Performance and Prospects” held at the Australia South Asia Research Centre, Australia, Australian National University, in Canberra, Australia 20th and 21st August 2007. Paper presented in absentia by Prof.Raghabendra Jha.
27. ‘Self Help Groups and Intra Group Insurance for the Poor in Rural India’ at the 14th International Association for the Economics of Participation held at Hamilton College, Clinton, New York, 14-17th July 2008.
28. A research paper abstract titled ‘Micro Credit, Community Organizations and Poverty Reduction –The Indian Experience’ accepted for the XVI. International Conference of Cooperative Studies held in Cologne, Germany - October 2008. However, the author could not present the paper.
29. An invited paper on “**Microfinance, Self-help Groups and Empowerment in Maharashtra**”, coauthored with Prof.Raghav Gaiha, Faculty of Management Studies, University of Delhi at the 2006 International Association for Economics of Participation (IAFEP) held at University of Mondragon, Oñate, Spain during 13th -15th July, 2006.
30. “Financial Inclusion of the Urban Poor- A case study of Savings Behaviour of Rickshaw pullers in Delhi” at the 17th IAFEP conference, University of Paris-Pantheon, Paris July 2010.

31. Presentation of a Seminar Paper drawn from my PH.D work on “Women and Men Officers in the Managerial Cadre of Indian Banking Sector” at a workshop on ‘Women Managers’ organized by the State Bank of India Staff College, Gurgaon, June 1988.
32. A Presentation on my doctoral work on “Comparison of Male and Female Leadership Behaviours in the Banking Industry” in a staff seminar at the National Institute of Bank Management, Pune, July 1988.
33. A seminar paper on ‘Consumer Problems in India’ at the All India Commerce Conference, Jaipur, December, 1977

Books

1. A major study titled “**Urban Poor and Their Money: A Study of Cycle Rickshaw Pullers in Delhi**”, Pinnacle Learning, 2014, New Delhi. ISBN: 978-93-83848-04-1
2. Text book on ‘**Economic Development and Policy in India**’, Galgotia Publishing Company, New Delhi. Co author – Charu Sarin, ISBN, 81-8218-078-3

Completed Research Projects/ Studies

1. A Report of Empirical Research Study on “**Evolving Participatory Relationships for the Urban Poor Rickshaw Pullers: Next Step Forward**” submitted to the Funding Institution - Institute for Money, Technology and Financial Inclusion. School of Social Sciences, University of California, in September 2013. (Unpublished Manuscript in Print form).
2. A Report of Empirical Research Study on ‘**Impact of EKO’s SimpliBank on the Saving Behaviour and Practices of Low Income Users: The Indian Experience**’, submitted to the Funding Institution - Institute for Money, Technology and Financial Inclusion. School of Social Sciences, University of California, in August – September 2011. (Unpublished Manuscript in Print form).
3. A First Major and Empirical Research Study on “**Urban Poor and Their Money: A Study of Cycle Rickshaw Pullers in Delhi**” submitted to the Funding Institution - Institute for Money, Technology and Financial Inclusion. School of Social Sciences, University of California, in October 2010. This is currently under publication as a book.
4. A Minor Empirical Research Study on **Default Rates in Group Lending Programme in Loni, Uttar Pradesh.** Funding agency – Microfinance

Researchers' Alliance Programme under the aegis of Ford Foundation, New Delhi, December 2011.

5. **Post doctoral Research Study** based on empirical data undertaken on the **“Role of Self Help Groups in Risk Reduction”** during 2002-2004. Fieldwork done in 3 villages of Rajgurunagar Taluk, Pune, Maharashtra, Unpublished Manuscript.

Research / Teaching up gradation Workshops/Training

1. ICT Training for Teachers, CRISP Education, Computer Lab, College premises, 30th April, 4th and 6th May 2015. And in 2017 (check year)
2. ACCESS-CMF Microfinance Researchers' Meeting, The Ford foundation office, Lodi Estate, 28 March 2008.
3. First workshop of MRAP on Research Ideas, Centre for Microfinance, IFMR, Chennai, 20-21st February, 2009.
4. Training on Randomised Controlled Trial (RCT) titled 'Evaluating Social Programs' by J-PAL South Asia lead by Nobel Laureates Prof. Abhijit V. Bannerjee and Esther Duflo, Prof. Rohini Pande and team at Centre for Microfinance, IFMR, Chennai, July 6th to July 10th, 2009
5. Second workshop of MRAP on 'Status of your State's Sector', Centre for Microfinance, IFMR, held at Ford foundation Office, Lodi Estate, New Delhi, 29-30th October 2009.
6. Third workshop of MRAP on Microfinance: Market, Clients, Social Performance Management, Product Development' conducted by EDA Rural Systems, Gurgaon, at TERI Centre, Gurgaon, Haryana, 23-24 April 2010.
7. Seminar of MRAP, Centre for Microfinance, IFMR on 'Presentation of Field Based Research Studies' of MRAP participant fellows, IITM Research Park, Chennai, 6th August 2010.
8. Attended a two day Training Workshop on "Human Relations Skills Training for Teachers" at St. Bede's College, University of Shimla, 22nd and 23rd June 1999.
9. Refresher Course on 'Contemporary Issues, and Computer Applications in Finance and Taxation' at the Centre for Professional Development in Higher Education, University of Delhi, 1st April 1991-20th April 1991.
10. Orientation course for Academic Counsellors, Indira Gandhi National Open University, Regional Centre, Delhi, October 1989.
11. Orientation Course on 'Adult Literacy', , National School of Social Work, University of Delhi, 1980-81

Participation as a Delegate in Conferences / Seminars

1. 3rd Annual Commerce Convention on 'Leveraging Business: Discovering New Horizons', Department of Commerce, Delhi School of Economics, April 12-13, 2014.
2. Microfinance India summit 2010 organised by ACCESS Development Services, Ashoka Hotel, New Delhi, 15-17 2010, 2011
3. **Invited participant** at the conference on "Microfinance: Translating Research Into Practice", jointly organised by the College of Agricultural Banking (CAB) and the IFMR, held at CAB campus, Pune, Maharashtra, 9-10th January, 2012.
4. Invited participant at the conference on "Microfinance: Translating Research Into Practice", jointly organised by the College of Agricultural Banking (CAB) and the IFMR, held at CAB campus, Pune, Maharashtra, 12-13 January, 2011
5. Attended the Microcredit Summit, Ashok Hotel in October 2008
6. Attended an International Conference on "New Dimensions in Global Business Perspective-2001 organised by Jagan Institute of Management Studies and Indian Institute of Foreign Trade, 27th September 1997.
7. Delegate, International Conference on "New Dimensions in Global Business Perspective-2001 organized by Jagan Institute of Management Studies and Indian Institute of Foreign Trade, 27th September 1997.
8. Attended as an observer at the National seminar on 'Asian Miracle for India', Department of Economics, JMC, 27-28 September 2007.
9. Attended as an invited participant for a workshop on Microfinance Researchers Meet organized by ACCESS-Centre for Microfinance at Ford Foundation, 28th March 2008.
10. Participant, Faculty Development Workshop on 'Human Resource Development – Its Challenges and Thrust, Department of Commerce, Delhi School of Economics, 22nd February 1991.
11. Participant, Workshop by the WDC Cell, Jesus and Mary College, 15th March 1991.

12. Participant, Seminar on ‘The sound of Sense. What is so Hard being Practical?’ by Prof. Rolf Lynton, at at the Centre for Applied Behavioral Science Studies and Action Research, South Delhi Campus, 4th February 1991.
13. Participant, Seminar on ‘Processes in Institution Building, Dilemmas and Concerns’ by Prof. Dharni P.Sinha at the Centre for Applied Behavioral Science Studies and Action Research, South Delhi Campus, 21st December, 1990.
14. Participant, Seminar on ‘National Educational Policy’, Faculty of Management Studies, Delhi University, 1984-85
15. Delegate, All India Convention of Faculty of Management Studies, 1981-82
16. Participant, Symposium on ‘Prospects of Industrial Policy’, Jesus and Mary College, 1979-80
17. Participant, Seminar on Public Sector Planning, Commerce Department, JMC, 1979-80
18. Observer, Seminar on ‘Planning and its Impact on Indian Economy’, Economics Department, JMC, 1979-80
19. Participant, Seminar on ‘Role of commercial Banks’, Department of Commerce, Delhi School of Economics, 1979-80.
20. Participant, Seminar on ‘Social Awareness’, JMC, 1978-79
21. Participant, Seminar on ‘Industrial Relations Bill’, Department of Commerce, Delhi School of Economics, 1978-79.
22. Participant, Seminar on ‘Labour Relations’, Department of Commerce, Delhi School of Economics, 1977-78.

Other

1. **Judge, Focus Finance –Commerce Festival 2015, Convent of Jesus and Mary School, New Delhi, 3rd November, 2015.**