



Dr. Saraswati. H. Bammanal

MA., PhD., P.D.F., PGDYS., PGDWS

: drsaravini11@gmail.com

: +91 9611561968

: +91 9449810978

Personal Data

1. Name : Dr. SARASWATI. H. BAMMANAL
2. Father's Name : Hulagappa Bammanal
3. Sex : Female
4. Date of Birth : 19-05-1977
5. Category : SC (Schedule Caste)
6. Place of birth : Hubli, Dharwad District, Karnataka
7. Marital Status : Married
8. Residential Address : Dr.Saraswati H Bammanal,
C/o Ravi.H.Huchappanavar
Hosangar, Near Remand Home
Ranebennur-581 115. Dist: Haveri
Karnataka, India
9. Address for Communication: Dr.Saraswati H Bammanal,
C/o Ravi.H.Huchappanavar
Hosangar, Near Remand Home
Ranebennur-581 115. Dist: Haveri
Karnataka, India
10. PhD Thesis title: "N.G.O's & Poverty Alleviation in Karnataka : A case Study in Dharwad District"
11. PDF Thesis title: "N.G.O's & Poverty Alleviation in Karnataka : With special Reference to Belagum division"

Education Details

Karnataka University Dharwad

2003- 2008

Ph.D., Economics-Rural Development

Karnataka University Dharwad

2009- 2011

PDF., Economics-Rural Development

Karnataka University Dharwad

2001- 2003

MA in Economics

Karnataka University Dharwad

1997- 2000

B.A., (Psychology .H.E)

Karnataka Arts College Dharwad

PG Diploma Courses/Certificate Courses:

SL.NO.	COURSE	TITLE	YEAR	COLLEGE/UNIVERSITY
01	G.D.C	Co-Operative Training Center	2000	Shakari Mahamandal Bangalore
02	PGDWS	P.G.Dip in Mahila Adhyana	2003	Karnataka University Dharwad
03	Certificate Course in Yoga	Yoga Adhyana	2003	Karnataka University Dharwad
04	PGDYS	P.G.Dip in Yoga Adhyana	2006	Karnataka University Dharwad
05	Certificate course in Sanskrit	Sanskrit	2007	Karnataka University Dharwad
06	Computer Diploma Courses	Computer Basics Course	1997	S.G.C.E Dharwad
07	Diploma in Management	Management	2003	S.G.C.E Dharwad

Skills & Activities

Skills Economics of Poverty, Self Help Groups, Micro finance, Socio-Economics Problems, Tribal & Marginal Communities, NGO's, Sustainable & Developments, Environmental Sustainability, Gender Discrimination & Upliftment women in Social Development.

Languages Kannada, English, Hindi

Area of Specialization Rural Development

Memberships

- Life -Member – The Indian Economic Association (IEA), INDIA, Delhi
- Life-Member - Global Economic Progress and Research Association (GEPRA), INDIA, Chennai.
- Life-Member - Kannada Sahitya Parishtu, Bangalore

Research Experience:

Aug 2003 – Aug 2011: Research Scholar - 07 Years
Karnataka university, Department of Economics, India

Feb 2011 – Till date: Working as an Assistant Professor Department of Studies in Economics GFGC and RTES College Ranebennur, Karnataka, India.

Academic Achievements:

- National Citizenship Gold Medal Award, 2014
- Bharath jyothi Gold Medal Award, 2014
- Dr. Abdul kalam Gold Medal Award, 2015.

Orientation/Refresher/Workshop/Training course attended

Course	Duration	Date	Place
How to do Research sponsored by Indian Council of Social Science Research ICSSR southern regional research center.	2 Days	25 th -26 th March 2004	center for Multi-Disciplinary Development Research (CMDR) Dharwad
National Workshops on Data Processing Course for Social Scientists "sponsored by the Indian Council of Social Science Research, New Delhi	15 Days	25 th July- 7 th Aug 2004	Council for Social Development, Hyderabad (CSD)
National Workshop on "Research Methodology Course in Social Sciences,	2 Days	23 rd -24 th June 2005	center for Multi-Disciplinary Development Research (CMDR) Dharwad
Two day International Himalaya Yoga Olympiad	4 Days	9 th -12 th December, 2005	Vivekananda Yoga Anusandha Samsthana Bangalore, India at Prasanti Kutiram Bangalore, India sponsored by The Heritage School, Kolkata
Patanjala Yoga/Hatha Yoga, its Philosophy and Practices for Health Living	4 Days	5 th -8 th , April 2006	Department of Yoga Studies Karnataka University Dharwad
One Day Symposium on "Report of the High Power Committee for Redressal of Regional Imbalances-Progress in Implementation	1 Day	April 9 th 2006	Department of Economics, Karnataka University, Dharwad. Karnataka, India
One Day workshop on Census Data Dissemination	1 Days	28 th Nov 2006	Prof:S.S.Basavanal Libray, Karnataka University, Dharwad
National Workshop on workshop on "Research Methodology Course on Computer Application to Social Science Research	10 Days	31 st Jan to 9 th Feb 2007	centre for Multi-Disciplinary Development Research (CMDR) Dharwad
Special Lecture on "India and the World Economy	1 Day	26 th June 2015	Vishvachetana Building Karnataka University Dharwad.

One day State Level workshop on One Day Symposium on "Approach to XI Five Year Plan of India	01 Day	8 th March 2007.	organized by the Department of Economics, Karnataka University, Dharwad
One Day National Level Workshop "The Impact of Demonetization on Business: Issues and Challenges	01 Days	13 th April 2017	Organized by the Government First Grade College, Ranebennur.
One Day Workshop Impact of GST on Indian Economy	4 th July 2017	01 Days	Organized by the Dept. of Economics
One day State Level Orientation Programme on Goods and Service Tax (GST) in India	22 nd September 2017	01 Days	Organized by Alumni Association KLE, Shri Mrityunjaya College of Arts and Commerce, Dharwad
One Day District level Workshop "Women Entrepreneurship – Opportunities and Challenges"	28 th Feb 2019	01 Day	Organized by the Shree Shivalingeshwar Women's College Hukkerimath, Haveri
One Day National Level Workshop on "Competitive Exam for Students Empowerment"	March 1 st 2019	01 Day	Organized by the GFGC for women Haveri
One day Workshop on Revised Syllabus of B.A. in Economics - I	19 th July 2019	01 Day	IQAC & Department of Economics, Shri Mrityunjaya College of Arts & Commerce, Dharwad, KUD
Faculty Development Program Course organized by Teaching learning Centre Ramanujan College University of Delhi	25 th July to August 10 th 2020	02 Weeks	Ramanujan College University of Delhi.
Orientation Program organized by teaching learning Centre Ramanujan College University of Delhi.	June 4 th to July 1 st 2020	4 Weeks	Ramanujan College University of Delhi.
Refresher Course on E-Governance Programs by using "LINUX and GIT" orgined by GFGC Harihar, Karnataka, India	17 th August to 30 th August	2 Weeks	Government First Grade College Harihar, Dist:Davanagere,Karnataka,India.
By Chief Superintendent (External) by Karnataka University Dharwad.	11–09-2020 to 07-10-2020	20 Days	Government First Grade College, Ranebennur, Dist:Haveri,Karnataka,India.
Central Valuation Social Science October 2020 as worked an Examiner in Economics,	08-10-2020 to 17-10-2020	10 Days	Karnataka University Dharwad, Karnataka, India.

National/International/Journals/Book Publications

1. **Dr. Saraswati H Bammanal** “Farmers Suicide Rural Development” Book ISBN No:93824067/-9 Year 01/02/2018
2. **Dr. Saraswati H Bammanal**, “Rural Development Programs Sahdhyा Surakshya Yojana” Rural Development Book ISBN No:93824067/-9.
3. **Dr. Saraswati H Bammanal**, “Rural Development : some ISSUES in the context of the WTO negotiations on Agriculture”, Rural Development Book ISBN No:93824067/-9
4. **Dr. Saraswati H Bammanal**, “UÁæ«ÄÄt C©üäÀÈ¢ÝAiÀÄ°è ,ÀPÁðgÉÃvÀgÀ ,ÀA¥sÀl£ÉUÀ¼À ¥ÁvÀæ” (The Role of NGO’s in Rural Development) Rural Development Book: ISBN No:93824067/-9 Year 01/02/2018.
5. **Dr. Saraswati H Bammanal**, “When being male is disgraceful” crime Against women book ISBN No:938240673/-5 year 08/03/2018.
6. **Dr. Saraswati H Bammanal**, “ Gender Discrimination Women’s Health and Access to Health Services – A Critical Evaluation” Crime Against women book ISBN No:938240673/-5 year 08/03/2018
7. **Dr. Saraswati H Bammanal**, “DyðPÀ C©üäÀÈ¢ÝAiÀÄ°è ªÀÄ»¼À ,Às°ÃPÀgÀtzÀ PÁLÀÆ£ÀÄ °ÁUÀÆ ªÀÄAwæUÀ¼ÀÄ” Book Name: ªÀÄ»¼ÉAiÀÄgÀ ªÉÄÄ°£À zËdð£Àå ««zsÀ DAIÀiÁÀÄUÀ¼ÀÄ” ISBN No:938240672/-7 Year 2018.
8. **Dr. Saraswati H Bammanal**, “ÀPÁðgÀzÀ D©üäÀÈ¢Ý AiÉÆÄd£ÉUÀ¼ÀÄ ªÀÄvÀÄUÀÄ»¼É “¥ÀÄ,ÀÙPÀzÀ °É,ÀgÀÄ ªÀÄ»¼ÉAiÀÄgÀ ªÉÄÄ°£À zËdð£Àå ««zsÀ DAIÀiÁÀÄUÀ¼ÀÄ, ISBN No: 938240672/-7 Year 2018.
9. **Dr. Saraswati H Bammanal**, “Higher Education Sector in India: Challenges of Sustainability” has been Published International Journal (ISSN 2349-638X) IF: 5.707, P-317-320, Vol.6 (3), 2019.
10. **Dr. Saraswati H Bammanal**, “An empirical study on support systems and women empowerment - evolving scenario in india” has been Published Proceedings (ISBN: 978-81-922788-4-1), Abu-Huriera Educational Services (Publishers & Distributors) Peti Boudi, J.M. Road, Vijayapur (Bijapur), 2018.
11. **Dr. Saraswati H Bammanal**, “Economic and Health Problems of Old age People A Case study in Ranebennur Taluka” has been Published Proceedings (ISBN: 978-81-928651-8-8), Organized by Kittel Arts College, Dharwad in Association with Department of Social Work Central University of Karnataka, Kalaburgi, 2019.
12. **Dr. Saraswati H Bammanal**, “The Role of Dr.B.R.Ambedkar in Women Empowerment” has been Published Proceedings (ISBN: 978-93-5351-164-7), Organized by Govt. First Grade College Chikkabasur, Bydagi, Haveri Dist. Karnataka, 2019.

13. **Dr. Saraswati H Bammal**, “EMPOWERMENT OF SCHEDULED CASTESWOMEN THROUGH SELF HELP GROUPs IN KARANATAK” has been Published Proceedings (ISBN: 978-93-5351-164-7), Organized by Govt. First Grade College Chikkabasur, Bydagi, Haveri Dist. Karnataka, 2019.
14. **Saraswati H Bammal**, has been Participated/Presented paper on One Day National level Seminar on “ Higher Education Sector in India: Challenges of Sustainability ” has been Published Proceedings ISBN : 978-81-928651-8-8 organized by Anjuman Arts, Science and Commerce College and PG Studies Dharwad, Karnataka, INDIA, held on 9th March 2019.
15. **Saraswati H Bammal**, has been Participated/Presented paper on One Day National level Seminar on “ An Economic Analysis of Former Suicide in India” has been Published Proceedings ISBN : 978-93-5351-139-5 organized by Government First Grade College and PG Centre Haveri, Karnataka, INDIA held on 14th March 2019.
16. **Saraswati H Bammal**, has been Participated/Presented paper on One Day National level Seminar on “ Economic and Health Problems of Old Age People A cause study in Ranebennur Taluk” has been Published Proceedings ISBN : 978-81-928651-8-8 organized by Kittle Arts College Dharwad, Karnataka, INDIA held on 6th March 2019.
17. **Saraswati H Bammal**, has been Participated/Presented paper on One Day National level Seminar on “ Digital India Program and Impact of Digitalization on Indian Economy” has been Published Proceedings ISBN : 978-93-84803-38-4 organized by Women’s University Vijayapura Department of Economics, Karnataka, INDIA held on 14th March 2019.
18. **Saraswati H Bammal**, has been Participated/Presented paper on One Day National level Seminar on “ Digital India and its Impact on Indian Economy” has been Published Proceedings ISBN : 978-93-84803-38-4 organized by Women’s University Vijayapura Department of Economics, Karnataka, INDIA held on 14th March 2019.
19. **Saraswati H Bammal**, has been Participated/Presented paper on Two Day National level Seminar on “ An Economic Study on Dalit Women Developed through Industrialization ” has been Published Proceedings ISBN : 978-93-83890-48-4 organized by Department of Dr.B.R.Ambedkar studies in Karnataka University Dharwad, Karnataka, INDIA held on 30th to 1st December 2019.
20. **Saraswati H Bammal**, has been Participated/Presented paper on Two Day National level Seminar on “ Dr.B.R.Ambedkar Contribution to Economic Throghts and Tribal Development ” has been Published Proceedings ISBN : 978-93-83890-48-4 organized by Department of Dr.B.R.Ambedkar studies in Karnataka University Dharwad, Karnataka, INDIA held on 30th to 1st December 2019.

21. **Saraswati H Bammanal**, has been Participated/Presented paper on One Day National level Seminar on “ A Study on Growth and Prospect of Digital India Campaign ” has been Published Proceedings ISBN : 978-93-89658-63-7 organized by Department of Economics Vijayapur, Karnataka, INDIA held on 30th December 2020.
22. **Saraswati H Bammanal**, has been Participated/Presented paper on Two Day National level Seminar on “ Dr.B.R.Ambedkar Economic Ideas and Contributions ” has been Published Proceedings ISBN : 978-93-83890-51-4 organized by Department of Dr.B.R.Ambedkar studies in Karnataka University Dharwad, Karnataka, INDIA held on 18th and 19th January 2020.
23. **Saraswati H Bammanal**, has been Participated/Presented paper on Two Day National level Seminar on “ Impact of Dr.B.R.Ambedkar’s Thoughts on Indian Economy” has been Published Proceedings ISBN : 978-93-83890-51-4 organized by Department of Dr.B.R.Ambedkar studies in Karnataka University Dharwad, Karnataka, INDIA held on 18th and 19th January 2020.
24. **Saraswati H Bammanal**, has been Participated/Presented paper on Two Day National level Seminar on “ Women Entrepreneurship in India Problems and Prospects ” has been Published Proceedings ISBN : 978-81-936929-8-1 organized by Mysore University Mysore, Karnataka, INDIA held on 18th and 19th January 2020.
25. **Saraswati H Bammanal**, has been Participated/Presented paper on Two Day National level Seminar on “ Empowering Women through Skill Development and overview ” has been Published Proceedings ISBN : 978-81-945756-03 organized by Mysore University Mysore, Karnataka, INDIA held on 18th and 19th January 2020.
26. **Saraswati H Bammanal**, has been Participated/Presented paper on Two Day National level Seminar on “ Women Empowerment though Self-groups An Empirical Study in Haveri District of Karnataka, has been Published Proceedings ISSN : 0474-9030 VoL-68 Issue 54 February 2020 organized Department of Economics Tamilnadu INDIA held on 18th and 19th January 2020.
27. **Saraswati H Bammanal**, has been Participated/Presented paper on Two Day National level Seminar on “ Entrepreneurship-Issue and Challenges to Women in India , has been Published Proceedings ISSN : 0474-9030 VoL-68 Issue 54 February 2020 organized Department of Economics Tamilnadu INDIA held on 18th and 19th January 2020.

Editor Books

1. **Dr. Saraswati H Bammanal**, Edited books on “Economics of Micro-finance SHGs and NGOs in INDIA” Published by Global Press Delhi, INDIA, ISBN No: 978-93-82484-79-0, 2014

2. **Dr. Saraswati H Bammanal**, Edited books on “Rural Development” Published by Sri Annadanibhyrava Prakashana, Bangalore, Karnataka, INDIA, ISBN No: 938240671-9, 2018.
3. **Dr. Saraswati H Bammanal**, Edited books on “ Growth and Development of India Socio – Economic and Political Analysis ” Published by Sri Siddhi Enterprises, Bangalore, Karnataka, INDIA, ISBN No: 978-81-934149-9-6 2020.
4. **Dr. Saraswati H Bammanal**, Edited books on “ Socio – Economic and Political Development in India ” Published by Sri Siddhi Enterprises, Bangalore, Karnataka, INDIA, ISBN No: 978-81-934149-8-9 2020.

Presentation/Attended in International Conference/Seminars

1. **Saraswati H Bammanal**, has been Participated Three days International Conference on “Ethnographic discourses the other” held in the University of Hyderabad 500046 India, held on 3rd to 5th July 2007, I have presented paper on “Upliftment of Women in Social Development”.
2. **Saraswati H Bammanal**, has been Participated Three days International Conference on “Ethnographic discourses the other” held in the University of Hyderabad-500046 India, held on 3rd to 5th July 2007, I have presented paper on “Issues in Gender Disparity”.
3. **Saraswati H Bammanal**, has been Participated Two days International Seminar on “Ethics, Governance and International Financial Reporting Standards” held on 24th & 25th Feb 2012 at SDM College, Ujjare, I have delegate the Seminar.
4. **Saraswati H Bammanal**, has been Participated One day International Seminar “International Conference on Current experiments and innovation in Commerce Management Languages and Social Sciences” held on 27th Sept 2014, at Smt Sommavva C Angadi, Govt First Grade College KK Koppa Dist:Belgaum, India. I have presented the paper on “Socio Economic Empowerment on Women through Sciences Technology and innovation Policy in India”.
5. **Saraswati H Bammanal**, has been Participated One Day International Multi-Disciplinary Conference on “Educational Development and Social Welfare”, Jointly organised by St.Philomena First Grade Hassan, India Oriental Research Institute University of Mysore. “ State Planning Board Naresuan University and Development Research Foundation Mysore, India on 27th Jan 2018 at St.Philomena First Grade Hassan, Karnataka, India. I have presented the paper on “Poverty Alleviation and Rural Development in India”.
6. **Saraswati H Bammanal**, has been Participated One Day International Multi-Disciplinary Conference on “Educational Development and Social Welfare”,

Jointly organised by St.Philomena First Grade Hassan, India Oriental Research Institute University of Mysore. " State Planning Board Naresuan University and Development Research Foundation Mysore, India on 27th Jan 2018 at St.Philomena First Grade Hassan,Karnataka,India. I have presented the paper on "Rural Development and Credit System in India".

7. **Saraswati H Bammal**, has been Participated One Day Multi-Disciplinary International Seminar on "Socio – Cultural and Economic Conditions of India (Ancient – Modern) Jointly organized by the Deccan Studies and Historical Research Association Bijapur, Vijayapur in Collaboration with Anjuman E – Islam's, Anjuman Arst, Science College and PG studies in English Vijyapur and BLDE Association Smt:Bangaramma Sujan Arts and Commerce College for Women vijayapur on Sunday 4th March 2018 at Dr.Allama Muhammad Iqbal Hall, Anjuman Arts, Science Commerce College Managoli Road, Vijayapur, India. I have presented the paper on "An Empirical Study on Support Systems and Women Empowerment – Evolving Scenario in India".

Presentation/Attended in conference/symposia

1. **Saraswati H Bammal**, has been Participated on " Integrating Environmental Sustainability with Economic Development" organized by the Department of Economics, Maharani's Arts College for Women, Bangalore, Karnataka, INDIA held on 25th and 26th of Aug 2004.
2. **Saraswati H Bammal**, has been Paper Presented on Women Empowerment through Self Help Groups-Micro Finance, Three Days National Seminar Organized by Department of Economics Kurukshetra University, Kurukshetra Haryana (India), Karnataka, INDIA held on 27th to 29th Dec 2006.
3. **Saraswati H Bammal**, has been Participated on "State, Civil Society and Social Justice" organized by the Department of Sociology, Karnataka University, Dharwad, Karnataka, INDIA held on 29th and 30th Nov 2007.
4. **Saraswati H Bammal**, has been Participated on two days seminar "Inter Disciplinary Study in History and Kannada Literature "organized by SJM Vidyapeetha's BAJSS Arts and Commerce College for Women Ranebennur, Karnataka, INDIA on 1st and 2nd Sept 2009.
5. **Saraswati H Bammal**, has been Participated on One day's seminar " Reservation for Women in Legislature" organized by SJM Vidyapeetha's BAJSS Arts and Commerce College for Women Ranebennur, Karnataka, INDIA held on 3rd Sept 2009.
6. **Saraswati H Bammal**, has been Participated on Three Days National Conference "92nd Indian Economic Association (IEA) organized by KIIT University, Bhudaneswar, Odisha (India), Karnataka, INDIA held on 27th to 29th Dec 2009.
7. **Saraswati H Bammal**, has been Participated on One Day State level Seminar on Global Financial Recession: It's Impact on Various Spheres of the State

Economy of Karnataka "organized by S.R.J.V., Arts and Commerce College, Shiggaon and Karnataka University Economics Teacher's Forum, Karnataka, INDIA held on 12-03-2010.

8. **Saraswati H Bammal**, has been Paper Presented on "Corruption in Declining Economic Growth" organized by Kittel Arts College, Dharwad, Karnataka, INDIA held on 12th and 13th March 2010.
9. **Saraswati H Bammal**, has been Participated on Two days National Seminar on "Health Inequities and Developmental Challenges" organized by Department of Sociology, Karnataka University Pawate Nagar, Dharwad, Karnataka, INDIA held On 12th and 13th March 2010.
10. **Saraswati H Bammal**, has been Paper presented on "Management And Planning of Micro Credit In India : Transition From NGO To Non-Banking Financial Company, organized by SJAVP College, Autonomous, Harihar, Karnataka, INDIA held on 20th March 2010.
11. **Saraswati H Bammal**, has been Paper presented on "Co-Operative Credit and Micro Credit an- Overview" organized by SJAVP College, Autonomous, Harihar, Karnataka, INDIA held on 20th March 2010.
12. **Saraswati H Bammal**, has been Paper presented on "India's Foreign Policy" organized by M.S.B. Arts & Commerce College Davanagere, Dept. of Political Science, Karnataka, INDIA held on 26th March 2010.
13. **Saraswati H Bammal**, has been Paper presented on "The Role of Election Commission in Indian Democracy" organized by A.R.G College of Arts and Commerce College Davanagere, Dept. of Political Science, Karnataka, INDIA held on 27th March 2010.
14. **Saraswati H Bammal**, has been Participated on Two days National Seminar on "Customer Relationship Management in Banking Industry" organized by JSS College for Women Saraswathipuram Mysore, Karnataka, INDIA held on 28th & 29th Sept 2010.
15. **Saraswati H Bammal**, has been Participated on one days National Seminar on "History and Culture of Kittur Principality" organized by Arts and Commerce college Kittur, Karnataka, INDIA held on 4th Oct 2010.
16. **Saraswati H Bammal**, has been Participated on One day State Level Seminar on "Impact of LPG on SSI Unit in Next Decade"" organized by Arts and Commerce college Kittur, Karnataka, INDIA held on 5th Oct 2010.
17. **Saraswati H Bammal**, has been Participated on Two day National Level Seminar on "Building Young Adults to Override Recession" Organised by Sri Siddaganga College of Arts Science and Commerce for Women Tumkur, Karnataka, INDIA Held on 22nd and 23rd Oct 2010.
18. **Saraswati H Bammal**, has been Participated on Two day State level Seminar "Enhancement of Gobal Skills through ELT" organized by RTES Arts and

Science, Commerce College, Ranebennur, Dept of English, Karnataka, INDIA held on 19th and 20th Nov 2010.

19. **Saraswati H Bammal**, has been Participated on Two day National level Seminar on “Relevance of Buddha, Basava, Gandhiji’s View on Human Values in Present Scenario” organized by Smt. Kallawwa Shivappanna Jigalur Arts and Dr.(Smt). Sushila Murigeppa Sheshagiri Commerce College for Women Dharwad, Karnataka, INDIA Held on 7th and 18th Sept 2010.
20. **Saraswati H Bammal**, has been Participated on Two day National level Seminar on “Prospects of Indian Granite Industry under Globalized Economy” organized by S.V.M.Arts, Science & commerce College, Ilkal, held on 22nd and 23rd Nov 2010.
21. **Saraswati H Bammal**, has been Participated on One day National level Conference on “SMEs in Global Economy” organized by KLE Society’s College of Business Administration Vidyanagar, Hubli, Karnataka, INDIA held on 3rd Dec 2010.
22. **Saraswati H Bammal**, has been Participated on Three days National Level Conference on “52nd Annual conference of Indian Society of Labour Economics” organized by Dept. of Economics Karnataka University Dharwad, Karnataka, INDIA Held on 17th to 19th Dec 2010.
23. **Saraswati H Bammal**, has been Participated on Two days National level Seminar on “Women, Health and Development: Issues and Challenges” organized by Karnataka University Dharwad Dept. of Sociology, Karnataka, INDIA held on 25th and 26th Feb 2011.
24. **Saraswati H Bammal**, has been Participated on Two day National level Seminar on “Empowerment of women: Issue and Challenges” organized by Vidyodaya Arts and Commerce First Grade College T.Narasipura, Mysore, Karnataka, INDIA On 26th and 27th Aug 2011.
25. **Saraswati H Bammal**, has been Participated on One day National level Seminar on “Challenges of Co-operative Sector in India” organized by CSI College of Commerce, Dharwad, and Karnataka University & Colleges Commerce Teacher’s Association, Dharwad, Karnataka, INDIA held on 23rd Sept 2011.
26. **Saraswati H Bammal**, has been Participated on Two day National level Seminar on “Karnataka as Global Tourist Destination – Challenges and Opportunities” organized Maharani’s Arts, Commerce and Management College for Women, Bangalore, Karnataka, INDIA held on 3rd and 4th Feb 2012.
27. **Saraswati H Bammal**, has been Participated on One day National level Seminar on “Convergences & Cross-Currents in Management & Information Technology” organized by Sheshadripuram First Grade College Bangalore, Karnataka, INDIA held on 18th Feb 2012.
28. **Saraswati H Bammal**, has been Participated on One day National level Seminar on “Financial Inclusion in India” organized by M.S.B.Arts & Commerce

College, Davnagere with AVK College for Women, Karnataka, INDIA held on 10th March 2012.

29. **Saraswati H Bammal**, has been Presented paper on Two day National level Seminar on “Protection of Human Rights through Universal Declaration” organized by B.A.J.S.s. Arts and Commerce College for Women Ranebennur, Karnataka, INDIA held on 4th April 2012.
30. **Saraswati H Bammal**, has been Participated on Two day National level Seminar on “XI Annual Conference on Political Economy of Regional Development” organized by Karnataka University Dharwad Dept. of Economics, Karnataka, INDIA held on 21st and 22nd March 2014.
31. **Saraswati H Bammal**, has been Participated on Two day National level Seminar on “The role of Women Entrepreneurs In Economic Development” Jointly organized by the Dept. of Commerce and Century Seeds Pvt. Ltd Ranebennur, Karnataka, INDIA held on 5th and 6th Oct 2012.
32. **Saraswati H Bammal**, has been Participated on Two day National level Seminar on “Parliament at Sixty: Analysis of the working of Indian Parliament” organized by Arts, Science and Commerce College, Ranebennur, Karnataka, INDIA held on 20th and 21st Sept 2013.
33. **Saraswati H Bammal**, has been Participated on Two day National level Seminar on “ Micro Finance and Empowerment of Rural Women” organized by Mahantswamy Arts, Science and Commerce College, Haunsbhavi, Karnataka, INDIA held on 23rd and 24th January 2015.
34. **Saraswati H Bammal**, has been Participated on One day National level Seminar on “Trends in the Capital Market in the National Economy of India: Issues Challenges & Opportunities” organized by S.R.J.V. Arts and Commerce College, Shiggaon, Karnataka, INDIA on 21st July 2015.
35. **Saraswati H Bammal**, has been Paper presented on One day National level Seminar on “Impact of Demonetization on Indian Economy’ organized by GFGC, chikkabasur, Karnataka, INDIA held on 20th March 2017.
36. **Saraswati H Bammal**, has been Paper Presented on One day National level Seminar on “Domestic Violence In India (Socio-Legal Aspects) with Special Reference to Trafficking” organized by GFGC, Dept. of Sociology and Political Science, Ranebennur, Karnataka, INDIA Held on 12th April 2017.
37. **Saraswati H Bammal**, has been Paper Presented on One day National level Seminar on “ Impact of Changing Values on Women in 21st Century An economical Study” organized by GFGC, Dept. of Sociology and Political Science, Ranebennur, Karnataka, INDIA Held on 12th April 2017.
38. **Saraswati H Bammal**, has been Participated on One Day State Level conference on “Challenges towards Higher Education in India” organized by Sri Arali Siddalingappa Basappa Government First Grade College Sunakalbidari, Karnataka, INDIA Held on 22nd April 2017.

39. **Saraswati H Bammal**, has been Participated on One Day National Seminar on “Construction of Modern India-Dr.B.R.Ambedkar” organized by BaBasaheb Dr.B.R., Ambedkar Studies and Research Centre Bangalore University, Karnataka, INDIA held on 6th Dec 2017.
40. **Saraswati H Bammal**, has been Participated/Presented on One Day National Conference on “Sandhya Suraksha Scheme in Rural Development A Case Study in Haveri District” held at Department of studies and Research in Economics, Tumkur University, Karnataka, INDIA held on 29th November 2017.
41. **Saraswati H Bammal**, has been Participated/Presented on One Day National Conference on “An Economical study on Dalit women, Developed through industrialization” held at Department of studies and Research in Economics, Tumkur University, Karnataka, INDIA held on 29th November 2017.
42. **Saraswati H Bammal**, has been Presented paper on One Day National Seminar on “GST Impact on Indian Gold Market” organized by GFGC, Chikkabasur, Karnataka, INDIA held on 24th Jan 2018.
43. **Saraswati H Bammal**, has been Presented paper on One Day National Conference on “Make in India Impact on Indian Economy’ organized by the Oxford P.G. Department of Studies in Commerce Hubli, Karnataka, INDIA on 24th Feb 2018.
44. **Saraswati H Bammal**, has been Presented paper on One Day National Seminar on “ Impact of Proposed GST on Logistics Industry” organized by Smt. Gouramma B Ankalkoti, GFGC Shiggaon, Karnataka, INDIA held on 16th March 2018.
45. **Saraswati H Bammal**, has been Presented paper on One Day State level Seminar on “ Challenges and Prospects of Cashless Economy in India” organized by B.R.Tambakad Arts, Commerce and Science First Grade PG Department studies in Commerce, Hirekerur, Karnataka, INDIA held on 21st March 2018.
46. **Saraswati H Bammal**, has been Participated/Presented paper on Two Days National level Seminar on “Indian Knowledge tradition” organized by Parivatan Ranebennur and Kirloskar institute of Advanced Management studies, Harihar, Karnataka, INDIA held on 29 - 30th March 2018.
47. **Saraswati H Bammal**, has been Participated/Presented paper on One Day National level Seminar on “ An Economic Analysis of Former Suicide in India” organized by Government First Grade College and PG Centre GandhiPur, Haveri, Karnataka, INDIA held on 25th January 2019.
48. **Saraswati H Bammal**, has been Participated/Presented paper on One Day National level Seminar on “ Economic and Health Problems of Old Age People a

Case Study in Ranebennur Taluk ” organized by Kittel Arts College, Dharwad, Karnataka, INDIA held on 9th February 2019.

49. **Saraswati H Bammal**, has been Participated/Presented paper on One Day National level Seminar on “ The Role of Dr.B.R.Ambedkar in Women Empowerment” organized by Government First Grade College Chikkabasur, Byadgi, Haveri, Karnataka, INDIA held on 15 February 2019.
50. **Saraswati H Bammal**, has been Participated/Presented paper on One Day National level Seminar on “Empowerment of Schedule Castes Women Through Self Help Group in Karnataka” organized by Government First Grade College Chikkabasur, Tq:Byadgi, Haveri, Karnataka, INDIA held on 15 February 2019.
51. **Saraswati H Bammal**, has been Participated/Presented paper on One Day National level Seminar on “Higher Education: Challenges and Opportunities” organized by Merchants Arts and Commerce College, Byadgi, Haveri, Karnataka, INDIA held on 20th February 2019.
52. **Saraswati H Bammal**, has been Participated/Presented paper on One Day National level Seminar on “ Higher Education Sector in India: Challenges of Sustainability ” organized by Anjuman Arts, Science and Commerce College and PG Studies Dharwad, Karnataka, INDIA, held on 9th March 2019.
53. **Saraswati H Bammal**, has been Participated/Presented paper on One Day National level Seminar on “ Role of Social Media and its Impacts on Youth Empowerment” organized by Government First Grade College and PG Centre Hanagal, Haveri, Karnataka, INDIA held on 14th March 2019.
54. **Saraswati H Bammal**, has been Participated/Presented paper on One Day National level Seminar on “ An Economic Analysis of Former Suicide in India” organized by Government First Grade College and PG Centre Haveri, Karnataka, INDIA held on 14th March 2019.
55. **Saraswati H Bammal**, has been Participated/Presented paper on One Day National level Seminar on “ Economic and Health Problems of Old Age People A cause study in Ranebennur Taluk” organized by Kittle Arts College Dharwad, Karnataka, INDIA held on 6th March 2019.
56. **Saraswati H Bammal**, has been Participated/Presented paper on One Day National level Seminar on “ Digital India Program and Impact of Digitalization on Indian Economy” organized by Women’s University Vijayapura Department of Economics, Karnataka, INDIA held on 14th March 2019.
57. **Saraswati H Bammal**, has been Participated/Presented paper on One Day National level Seminar on “ Digital India and its Impact on Indian Economy” organized by Women’s University Vijayapura Department of Economics, Karnataka, INDIA held on 14th March 2019.
58. **Saraswati H Bammal**, has been Participated/Presented paper on One Day National level Seminar on “ Digital India and its Impact on Indian Economy”

organized by Women's University Vijayapura Department of Economics, Karnataka, INDIA held on 14th March 2019.

59. **Saraswati H Bammal**, has been Participated/Presented paper on Two Day National level Seminar on “ An Economic Study on Dalit Women Developed through Industrialization ” organized by Department of Dr.B.R.Ambedkar studies in Karnataka University Dharwad, Karnataka, INDIA held on 30th to 1st December 2019.
60. **Saraswati H Bammal**, has been Participated/Presented paper on Two Day National level Seminar on “ Dr.B.R.Ambedkar Contribution to Economic Throghs and Tribal Development ” organized by Department of Dr.B.R.Ambedkar studies in Karnataka University Dharwad, Karnataka, INDIA held on 30th to 1st December 2019.
61. **Saraswati H Bammal**, has been Participated/Presented paper on One Day National level Seminar on “ A Study on Growth and Prospect of Digital India Campaign ” organized by Department of Economics Vijayapur, Karnataka, INDIA held on 30th December 2020.
62. **Saraswati H Bammal**, has been Participated/Presented paper on Two Day National level Seminar on “ Dr.B.R.Ambedkar Economic Ideas and Contributions ” organized by Department of Dr.B.R.Ambedkar studies in Karnataka University Dharwad, Karnataka, INDIA held on 18th and 19th January 2020.
63. **Saraswati H Bammal**, has been Participated/Presented paper on Two Day National level Seminar on “ Impact of Dr.B.R.Ambedkar's Thoughts on Indian Economy” organized by Department of Dr.B.R.Ambedkar studies in Karnataka University Dharwad, Karnataka, INDIA held on 18th and 19th January 2020.
64. **Saraswati H Bammal**, has been Participated/Presented paper on Two Day National level Seminar on “ Women Entrepreneurship in India Problems and Prospects ” organized by Mysore University Mysore, Karnataka, INDIA held on 18th and 19th January 2020.
65. **Saraswati H Bammal**, has been Participated/Presented paper on Two Day National level Seminar on “ Empowering Women through Skill Development and overview ” organized by Mysore University Mysore, Karnataka, INDIA held on 18th and 19th January 2020.
66. **Saraswati H Bammal**, has been Participated/Presented paper on Two Day National level Seminar on “ Women Empowerment though Self-groups An Empirical Study in Haveri District of Karnataka, organized Department of Economics Tamilnadu INDIA held on 18th and 19th January 2020.
67. **Saraswati H Bammal**, has been Participated/Presented paper on Two Day National level Seminar on “ Entrepreneurship-Issue and Challenges to Women in India , organized Department of Economics Tamilnadu INDIA held on 18th and 19th January 2020.

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1. Lata. S. Chandratnavar, REG.NO:12A54160, "economic of cotton production: a case study of hanagal taluk", year 2013-14.
 2. Ratnavva. R. Musoonayakar, REG.NO:12A54159, "production Of maize a case study of soudatti taluk", year 2013-14.
 3. Mahadevi. K. Javalimath, REG.NO:12A54158, "economics analysis of major agriculture crops, a case study of ranebennur taluk", year 2013-14.
 4. Gouramma. S. Kalmani, REG.NO:12A154157, "an economic Study of cotton market at apmc in ranebennur city", 2013-14.
 5. Prema. M. Naik, REG.NO:13A54176, "regional rural bank and Agriculture development, a case study of honnavar Taluk", 2014-15.
 6. Pooja. S. REG.NO:13A54175, "mahtma gandi national rural Employment of guarntee act, a case study of savanur Taluk", 2014-15.
 7. Naveenkumar. Hulagur, REG NO: 14A54169, "bricks making: a case study of shiggoan taluk", 2015-16.
 8. Nagaraj n.d., REG.NO:14A54168, "mahtma gandi national Rural guarntees act, a case study in ranebennur taluk", 2015-16.
 9. Irfan. Saikalgar., REG NO:14A54167, " production of Soyabin, a case study of halageri village", 2015-16.
 10. Jagadeesh neelammanavar, REG.NO:15A54164, "an economic analysis on croping patern of haveri district, Ranebennur taluk", 2016-17.
 11. Jananeshwar.g. desi, REG NO:15A54165, "a socio economic Survey of siddhi pepole, a case study in aunkola taluk", 2016-17.
 12. Jilani. M. Doddamani, REG NO:16A54197, " ganga kalyan Projuect is a study of kanavalli village in haveri taluk", 2017-18.
 13. Nagaraj.s. gujjar, REG NO:16A54201, " karnataka vikas Grameen bank, and agriculture development, a case Study savanur taluk kadakol village", 2017-18.
 14. Jafarsab.r. talikoti, REG NO:16A54196, " an economic study Of the tibetans in the mundagoda taluk", 2017-18.
 15. Havelammanavar. Lingaraj, REG NO:16A54195, " a study of Holalu village, grants to provide public distribution System", 2017-18.
 16. Guddappa halageri, REG NO:16A54192, "street venders : a Case study of ranebennur city", 2017-18.

17. Hanumanthappa talwar, REG NO:16A54194, " a socio Economic survey on helava people in ranebennur city", 2017-18.
18. Mounesh. H. REG.NO:16A54200, "an economic study on Lambani communiuity in hunashikatti village at Ranebennur taluk", 2017-18.
19. Joyti. M. Hangaraki, reg.no:16a54198, " the role of rural Development in gram panchyat, a case study at halageri Village in ranebennur taluk", 2017-18.s

DECLARATION

I hereby declare that all information given in this application are true, complete and correct to the best of my knowledge and belief.

Place: Ranebennur

Signature

Date:
BAMMANAL

(Dr. SARASWATI. H.