



INDIAN COUNCIL OF SOCIAL  
SCIENCE RESEARCH



DIAMOND HARBOUR  
WOMEN'S UNIVERSITY

## Project Dissemination Workshop

Based on

### Short Term Empirical Research Project

[Funded by ICSSR]

On

### Digital Banking: An Assessment of Financial Inclusivity in Indian Sundarbans

Date: 28<sup>th</sup> February, 2024

Time: 11:00 AM to 5:00 PM

-:Organised by:-

Department of Geography, Diamond Harbour Women's University  
In Collaboration with Indian Council of Social Science Research (ICSSR),  
New Delhi

Venue: Department of Geography, Diamond Harbour Women's  
University



## **About the University – Venue of the Workshop**

Diamond Harbour Women's University came into existence on 28th January 2013 and was established under West Bengal Act XXXVII of 2012. It is the first Women's University in East and North-East India and has been envisaged in answer to the long-standing requirement of the girl-student for greater scope in fulfilling their desire for attainment of selfhood. In 2016 the University was recognized under Section 2 (f) and in 2019 the University accredited with 12 (B) of the University Grants Commission (UGC) Act, 1956. At present there are 14 academic departments in the University, under the Arts and Science faculties, offering Post Graduate courses in all and MPhil and PhD courses in some subjects. The University hopes to address both research and teaching in the context of its location as well as globally, with an objective to function efficiently and effectively by providing teaching, training and research in various branches of learning. This Women's University is committed to providing women better access to higher education thereby enabling them to contribute to their personal as well as social development. The faculty are engaged in fruitful research which not only contributes to their respective fields, but also to the growth of this young University as a potential centre for world-class research.

## **Vision of the Workshop**

The vision of the workshop is to empower local communities of the Sundarbans with the knowledge and tools necessary to leverage digital financial services effectively. Through special lectures and hands-on training it aims to educate community members about the benefits and risks of digital banking, including cyber security awareness and responsible financial behavior, to ensure informed decision-making. Another target is to encourage youth and specially women to use digital financial services for their empowerment. It will also enable small entrepreneurs in the Sundarbans to harness the power of digital banking for financial management, savings, investments, and accessing credit, thereby driving economic growth and resilience.

## **Stakeholders of the Workshop**

The participants will involve people from gamut of the rural society of marginal areas of Indian Sundarbans. They range from female members of Self-Help Groups, hardworking small entrepreneurs, dynamic student community and elderly who have different sets of aspirations and doubts from the digital banking sector ushering financial inclusivity. Seat capacity: 40 (forty). Selection has been made based on the interest of the participants and their need for further exposure and clarification.

## **Mission of the Workshop**

The mission of the workshop is to educate the local people of Sundarbans about the benefits and functionalities of digital banking and to convince them for using it. The workshop will focus on how digital banking can promote financial inclusion by providing banking services to the people of those remote regions where physical banking services are still lacking. Hands on training session will help the stakeholders to get basic digital literacy skills, such as using mobile phones for banking transactions and understanding online security measures. Through the lecture session participates can get a basic idea about cyber threats and scams and can also learn about the security measures that have to be taken during online transactions. Through the workshop Self Help Group members and small entrepreneurs will get to know about how digital banking services provide wider range of financial services, such as loans, insurance, and investments which will help them in enriching livelihood and financial empowerment.

## Objectives of the Workshop

1. **Awareness Building:** Educate the community about the concept and advantages of digital banking, including accessibility, convenience, and security features.
2. **Ushering Financial Inclusion:** Empower marginalized communities by demonstrating how digital banking can bring them into the formal financial system, enabling them to access credit, savings, and insurance services.
3. **Skill Development:** Provide hands-on training on how to use digital banking platforms, including mobile banking apps, internet banking portals, and ATMs, ensuring participants feel confident navigating these tools.
4. **Security Awareness:** Raise awareness about online safety measures, such as creating strong passwords, recognizing phishing attempts, and safeguarding personal and financial information online.
5. **Navigating Infrastructure Challenges:** Explore solutions and alternatives for areas with limited internet connectivity or electricity, such as offline banking options or community-based initiatives.
6. **Endorsing Government Schemes:** Highlight government-led initiatives like Direct Benefit Transfer (DBT) and Jan Dhan Yojana and demonstrate how digital banking can facilitate access to these schemes, ensuring beneficiaries receive their entitlements directly into their bank accounts.
7. **Entrepreneurship Promotion:** Showcase how digital banking can support small businesses and entrepreneurship in the Sundarbans, enabling easier transactions, access to credit, and opportunities for expansion.

## Probable Outcomes of the Workshop

1. **Increased Awareness:** Participants will likely gain a better understanding of digital banking services, including online transactions, mobile banking, and digital wallets.
2. **Skill Enhancement:** Stakeholders may acquire practical skills in using digital banking platforms, such as setting up accounts, transferring funds, and paying bills online.
3. **Financial Inclusion:** The workshop might promote financial inclusion by educating marginalized communities about the benefits and accessibility of digital banking, potentially reducing their dependence on cash transactions.
4. **Empowerment:** Participants, particularly women, could feel empowered by gaining knowledge and control over their financial transactions, leading to greater economic independence.
5. **Entrepreneurial Opportunities:** Individuals might explore opportunities for entrepreneurship through online business ventures enabled by digital banking platforms, thus fostering economic growth in the region.
6. **Challenges Addressed:** The workshop could also address challenges such as internet connectivity, digital literacy, and security concerns associated with digital transactions, equipping participants with strategies to overcome these hurdles.

## **Organizing Committee**

**Chief Patron: Professor (Dr) Kajal De**

Hon'ble Vice Chancellor, Diamond Harbour Women's University

**Patron: Dr. Sayeedur Rahman**

Registrar, Diamond Harbour Women's University

**Chief Advisor: Prof. Dilip Das**

Dean, Faculty of Science and Professor, Department of Mathematics, Diamond Harbour Women's University

**Project Workshop Convener and Project Coordinator: Dr. Shovan Ghosh**

Associate Professor, Department of Geography, Diamond Harbour Women's University

**Project Workshop Co-Convener and Project Director: Prof. Sanat Kumar Guchhait**

Professor, Department of Geography, The University of Burdwan

**Project Workshop Organizing Secretary and Project Director: Dr. Anindya Basu**

Assistant Professor, Department of Geography, Diamond Harbour Women's University

**Project Workshop Co-Organizing Secretary and Project Director: Dr. Mausumi Kar**

Associate Professor, Department of Economics, Women's Christian College

**Project Workshop Treasurer and Project Director: Dr. Susmita Sengupta**

Assistant Professor, Department of Geography, Rabindra Mahavidyalaya

### **Other Committee Members:**

**Dr. Kapil Ghosh**

Assistant Professor and Coordinator, Department of Geography, Diamond Harbour Women's University

**Prof. Sujit Mandal**

Professor, Department of Geography, Diamond Harbour Women's University

**Mr. Somnath Sarkar**

Assistant Professor, Department of Geography, Diamond Harbour Women's University

**Dr. Rajesh Karketta**

Assistant Professor, Department of Geography, Diamond Harbour Women's University

### **Contact Details**

Dr. Shovan Ghosh

Convener and Project Coordinator

Associate Professor, Department of Geography, Diamond Harbour Women's University

Contact No.: 8016721424/9433014844

## Programme Details

**Registration Session** **10.30 am to 11.00 am**

**Inaugural Session** **11.00 am to 11.45 am**

**Felicitation of Guests** **11.00 am-11.05 am**

**Inaugural Speech by Chief Patron:** *Professor (Dr) Kajal De, Hon'ble Vice Chancellor, Diamond Harbour Women's University* **11.05 am-11.10 am**

**Introductory Speech by Patron:** *Dr. Sayeedur Rahman, Registrar, Diamond Harbour Women's University* **11.10 am-11.15 am**

**Welcome Address by Project Workshop Convener and Project Coordinator:** *Dr. Shovan Ghosh, Associate Professor, Department of Geography, Diamond Harbour Women's University* **11.15 am-11.20 am**

**Briefing about the Project by Project Workshop Co-Convener and Project Director:** *Prof. Sanat Kumar Guchait, Professor, Department of Geography, The University of Burdwan* **11.20 am-11.30 am**

**Special Address by Chief Advisor:** *Prof. Dilip Das, Dean, Faculty of Science, DHWU and Professor, Department of Mathematics, Diamond Harbour Women's University* **11.30 am-11.35 am**

**Vote of Thanks by Department Coordinator:** *Dr. Kapil Ghosh, Assistant Professor, Department of Geography, Diamond Harbour Women's University* **11.35 am-11.45 am**

**Tea – Break** **11.45 am to 12 noon**

**Technical Session I: Lecture Session** **12 noon to 1.45 pm**

**Chairperson:** Prof. Sanat Kumar Guchait, Professor, Department of Geography, The University of Burdwan

**Co-Chairperson:** Dr. Mausumi Kar, Associate Professor, Department of Economics, Women's Christian College

<i>Sl. No.</i>	<i>Speaker(s)</i>	<i>Topic(s) of Deliberation</i>	<i>Time-Slots</i>
1.	Official from State Bank of India	To be announced later	12 noon- 12.20 pm
2.	Official from Bandhan Bank	Mobile Banking	12.20 pm – 12.40 pm
3.	Official from Co-operative Bank	Digital Banking Services in Rural Areas: Its Problem and Prospect	12.40 pm –1.00 pm
4.	Additional Superintendent of Police, Bolpur, Birbhum	To be announced later	1.00 pm – 1.20 pm
5.	Cyber Security Expert	Safeguarding Financial Diversity: Cyber-security, Privacy, and Anti-theft Initiatives	1.20 pm – 1.40 pm
<i>Discussions and Question-Answer Session on the lectures delivered</i>			1.40 pm – 2.00 pm

**Lunch Break****2.00 pm to 2.30 pm****Technical Session II: Hands on Training and Interactive session****2.30 pm – 4.30 pm**

The stakeholders i.e. the participants of the workshop - ranging from female members of Self-Help Groups, hardworking small entrepreneurs, dynamic student community and elderly will be guided by the officials, cyber experts and scholars of the host university so that they can handle the basic digital transactions through their smart phones or feature phones. Exchange of ideas will take place among the experts, the project researchers, research assistant, field investigators and the end users to iron out the minor hurdles that were exposed during the entire tenure of the research project as far as implementation of digital banking avenues are concerned. Possible clarifications will be provided regarding all the doubts, tentativeness regarding digital banking sector to usher a digital financial inclusivity amongst the marginal residents of Indian Sundarbans.

**Valedictory Session****4.30 pm – 5.00 pm****Inviting views from the participants and submission of feedback forms****4.30 pm-4.40 pm**

**Address by IQAC Coordinator:** *Prof. Sujit Mondal, Director IQAC, Diamond Harbour Women's University*

**4.40 pm-4.45 pm**

**Reporting of the Workshop by Project Director:** *Dr. Susmita Sengupta, Assistant Professor, Department of Geography, Rabindra Mahavidyalaya*

**4.45 pm-4.55 pm**

**Vote of Thanks by Convener and Project Coordinator:** *Dr. Shovan Ghosh, Associate Professor, Department of Geography, Diamond Harbour Women's University*

**4.55 pm-5.00 pm**

**Chief Patron**



**Professor (Dr) Kajal De**  
Hon'ble Vice Chancellor

Diamond Harbour Women's University

**Patron**



**Dr. Sayeedur Rahman**

Registrar

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Women's Christian College



**Treasurer and Project Director**

**Dr. Susmita Sengupta**

Assistant Professor,  
Department of Geography,  
Rabindra Mahavidyalaya

## Resource Persons



**Mr. Abhishek Bhattacharjee**  
**Chief Manager**  
**SBI, Diamond Harbour**



**Mr. Saibal Mallick**  
**Branch Manager**  
**Bandhan Bank, Diamond Harbour Branch**



**Mr. Ranjit Kumar Sardar**  
**Post Master, Diamond Harbour**



**Mr. Rana Mukherjee**  
**Additional Superintend of Police**  
**Bolpur, Birbhum, West Bengal**



**Mr. Rajat Kanti Das**  
**West Bengal Cooperative Bank**  
**Diamond Harbour Branch**



**Co-Founder and CIO, Estory Infocom**