

About the National Seminar

In the context of the present Indian economy - characterized by rapid digital transformation, robust support for grassroot enterprises, and an urgent focus on green growth - the ICSSR sponsored Two-Day National Seminar on **“Financial Inclusion, Entrepreneurship, and Sustainable Development in North-Western Hill States of India- FIESDNWHSI”** addresses the distinct socio-economic and ecological priorities of the North-Western Himalayan region (Himachal Pradesh, Uttarakhand, Jammu & Kashmir, and Ladakh). Driven by India’s robust Digital Public Infrastructure- specifically the Jan Dhan-Aadhaar-Mobile (JAM) trinity and UPI - the seminar explores how to extend digital banking, micro-credit, and fintech solutions into topographically challenging, last-mile hill communities. Concurrently, it aligns national enterprise initiatives like *One District One Product (ODOP)*, *PM Vishwakarma*, and *Mudra loans* with high value local sectors, including organic horticulture, eco-tourism, medicinal plant cultivation, and traditional handlooms.

Crucially, as these ecologically fragile states face severe climate vulnerabilities, the seminar integrates green financing and disaster-resilient practices to ensure economic growth aligns with India’s broader Sustainable Development Goals (SDGs).

By contextualizing national economic momentum to fit mountain realities, *FIEDNWHSI* serves as a vital platform for creating a self-reliant, financially inclusive, and climate-conscious economy across India’s north-western hill states and the vision of *Viksit Bharat 2047*.

About the ICSSR NRC

The ICSSR North-Western Regional Centre (NRC), Panjab University, Chandigarh is a regional centre of the Indian Council of Social Science Research (ICSSR), established to promote and strengthen research in the social sciences in the north-western region of India. The Centre supports social science researchers through research grants, fellowships, seminars, conferences, workshops, and other academic activities, while facilitating interaction and collaboration among universities, colleges, research institutions, and scholars. It particularly encourages research addressing regional and contemporary socio-economic issues and contributes to the development and dissemination of quality social science research. The Centre serves as an important platform for fostering interdisciplinary and collaborative research and encouraging scholars to undertake evidence-based studies of emerging social and developmental challenges. It promotes research capacity building by providing opportunities for young researchers, faculty members, and scholars to engage in academic dialogue and scholarly exchange.

About the College

Freedom Fighter Pandit Susheel Rattan Government Degree College Jawalamukhi (FFPSR GDC Jawalamukhi) is a prominent co-educational institution of higher learning situated in the Kangra district of Himachal Pradesh. Established in 1999 and subsequently taken over by the State Government in 2016, the college was renamed in March 2024 to honor the legacy of local freedom fighter Pt. Susheel Rattan.

Affiliated with Himachal Pradesh University (HPU), Shimla, and recognized by the UGC, the college provides affordable, quality higher education to the students from surrounding rural and hilly terrains. Aligned with National Education Policy (NEP) 2020, its academic offerings span undergraduate degree in Arts (B.A.), Science (B.Sc.), and Commerce (B.Com.) along with professional self-financing programs like BCA, BBA, and PGDCA. In postgraduate programs, it offers degrees in Commerce (M.Com.), Mathematics (M.Sc.), and Political Science (M.A.).

Guided by its motto *“Sa Vidya Ya Vimuktaye”* (“Knowledge is that which liberates”), the institution combines modern IT infrastructure, science laboratories, and a central library with vibrant co-curricular bodies-such as NSS, NCC, Rovers and Rangers, Red Ribbon Club, Road Safety Club etc. to foster holistic, skill-based development among the youth of the region.



Dr. Chandan Bhardwaj
Principal-cum-Patron



Dr. Surjeet Kumar
Convenor



Ms. Shikha Dharwal
Organising Secretary
(Academic)



Dr. Anil Kumar
Organising Secretary
(Joint)



Dr. Anupam Bahri
Treasurer



**ICSSR Sponsored
Two-Day National Seminar
on
FINANCIAL INCLUSION,
ENTREPRENEURSHIP, AND
SUSTAINABLE DEVELOPMENT
IN NORTH-WESTERN HILL
STATES OF INDIA-
FIESDNWHSI**

(Multi-disciplinary, Hybrid Mode)
16th & 17th October, 2026



Organised by:

Department of Commerce

**Freedom Fighter Pandit Susheel
Rattan, Government Degree College
Jawalamukhi, District Kangra (H.P.)**

in Collaboration with

**ICSSR North Western Regional
Centre, Panjab University,
Chandigarh**



The thrust areas of the seminar include

- Financial Inclusion in North-Western Hill States of India:** Role of banks and financial institutions in hill economies, Effectiveness of PMJDY, ONOP, PM Vishwakarma, MUDRA, and Jan Suraksha schemes, Microfinance and Self-Help Groups (SHGs) in rural empowerment, financial literacy and digital awareness in remote areas, Access to credit for women, tribal, and marginalized communities.
- Entrepreneurship and Innovation in Hill Economies:** Local entrepreneurship models: Agro-based, tourism, and crafts etc., Startup and innovation hubs in hilly regions, Women and youth entrepreneurship in North-Western hills, Skill development and vocational training for self-employment, Institutional support and policy framework for rural entrepreneurship.
- Sustainable Development and Resource Management:** Green economy and eco-entrepreneurship in hill areas, Climate change impact and adaption strategies, Sustainable tourism and responsible travel practices, Organic farming, forest-based livelihoods, and trade knowledge, Environmental degradation and resource management challenges.
- Digital Transformation and Digital Inclusion in Hill States:** Digital banking and fintech solutions for inclusion, ICT as a driver of rural development, Challenges of digital penetration in hilly terrains, E-governance and digital service delivery in rural hills.
- Public Policy & Institutional Role:** Role of government schemes in promoting inclusive growth, Cooperatives, NGOs, and community-based institutions, Panchayati Raj institutions and local governance, regional development policies: Gaps and Opportunities.
- Tourism, Culture, and Entrepreneurship:** Cultural heritage as a basis for sustainable livelihoods, Eco-tourism and home-stay entrepreneurship, Market access and branding for local products.
- Education, Research & Capacity Building:** Role of educational institutions in capacity building, Entrepreneurship education and incubation support, Community engagement and participatory development models.

Note: The sub-themes are indicative, not exhaustive. All topics related to the seminar theme are welcome.

Keynote Speakers



Dr. Kulbhushan Chandel
Chairman, Department of Commerce
Himachal Pradesh University, Shimla



Dr. Tejinder Sharma
Professor,
Department of Commerce
Kurukshetra University
Kurukshetra

Invited Speakers



Dr. Manjit Singh
Professor,
USAM, Punjabi University,
Patiala



Dr. Sashi Kapoor
Associate Professor,
UBS, PU Regional
Centre, Ludhiana



Dr. Mohinder Singh
Professor, HOD,
Commerce, CUHP



Dr. Mohinder Paul
Associate Professor,
Commerce, CUHP



Dr. Dhruv Pal Singh
(Retd. Principal)
Govt. Degree College,
Jukhala, HP



Dr. Madan Guleria
(Retd. Principal)
Govt. PG College
Chamba, HP

Submission Guidelines

Call for Participation

Participants are requested to send the abstracts on the email: icssrseminar.gdcj@gmail.com in the Times New Roman with the following specifications:

Title: 14 & Bold

Authors(s) address and email: 12 & Bold

Abstract along with five keywords: Font Size 12.

*(Abstracts only in MS Word format will be accepted)

Note: Selected research papers will be considered for publication in an ISBN-numbered edited book after the successful conclusion of the seminar, subject to peer review and editorial approval.

Important Dates

Last Date of Abstract Submission:
September 25th, 2026
Intimation of Abstract Acceptance:
September 30th, 2026
Last Date for Full Paper Submission:
October 5th, 2026
Intimation of Paper Acceptance:
October 7th, 2026
Last Date for Registration:
October 10th, 2026
Seminar Dates:
16th & 17th October, 2026

Registration Fees

Category	Fees (₹)
Corporate/Industry	₹ 1,000/-
Faculty/Academicians	₹ 700/-
Research Scholars	₹ 500/-
Students (UG/PG)	₹ 250/-

Payment Details

Bank Name: Central Bank of India

Bank Account Name: Principal, Govt. Degree College Jawalamukhi

Bank Account Number: 2206624137

IFSC Code: CBIN0282538

Branch Name: Jawalamukhi Branch, Temple Road, Distt. Kangra (H.P.)-176031

Conference registration fees can be paid through QR Code or UPI.



UPI ID: 2538120820260000@cbin

WhatsApp Group Link:

<https://chat.whatsapp.com/CxqAcce4km3APVeeloB8yG?s=cl&p=a&mlu=4&ilr=4>

Important instructions to the Participants

- Soft copies of presentation/participation certificates will be sent to the registered email ID within three weeks after the seminar concludes.
- The link to join the official WhatsApp group for real-time updates will be provided automatically upon the successful submission of the google form.
- Participants are advised to ensure their names and institutional affiliations are entered correctly in the google form as these will be printed on the certificates.

Location



Nearest Tourist Destinations

Places	Distance
Shri Jawalaji Temple	1 km
Teda Mandir (Shri Ram Temple)	2-3 kms
Mata Baglamukhi Temple	15-20 kms
Mata Chintpurni Temple	30-35 kms
Shri Bajreshwari Devi Temple	30-35 kms
Masrur Rock Cut Temple	45-48 kms

Organising Committee

- Dr. Poonam Sharma, Asst. Prof., Maths
- Dr. Sanjay Kumar, Asst. Prof., History
- Dr. Neelam Kumari, Asst. Prof. Commerce
- Dr. Praveen Prakash, Asst. Prof., Economics
- Ms. Shivani Devi, Asst. Prof., Physics
- Dr. Arti Sharma, Asst. Prof., Botany
- Dr. Anika Parmar, Asst. Prof., Zoology
- Dr. Surjeet Kumar, Asst. Prof., Commerce
- Ms. Shikha Dharwal, Asst. Prof., Commerce
- Dr. Anil Kumar, Asst. Prof., Commerce
- Dr. Anupam Bahri, Asst. Prof., Commerce
- Ms. Renu, Asst. Prof., Sanskrit
- Ms. Hari Priya, Asst. Prof., Political Science

Accommodation & Hospitality

- Dr. Sanjay Kumar, Asst. Prof., History
- Dr. Anil Kumar, Asst. Prof., Commerce
- Dr. Anupam Bahri, Asst. Prof., Commerce
- Mr. Rajesh Kumar, Asst. Librarian
- Mr. Puneet Kumar, LA

Note: Accommodation may be reserved for seminar participants on self-paid basis, subject to availability.

Online Registration Link:

Register only through the google form using the link below or by scanning the QR Code. Upload your payment receipt during registration.



<https://forms.gle/g8TK4cuPNxYBjPkR9>

Chief Advisor



Dr. Baljeet Jamwal
(Retd. Principal)

Advisory Committee

- Dr. Ajay Lakhanpal (Retd. Principal)
- Prof. (Dr.) Kulwant Rana (Former Director ICDEOL HPU)
- Dr. Ashok Choudhary (Retd. Principal GC Nagrota Bagwan)
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- Dr. Varun Saini (Asst. Prof. Commerce, CUHP)

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- Ms. Sonali Thakur (BCA Self Finance)
- Ms. Shaveta Sood (BCA Self Finance)
- Ms. Anchal Sharma (BCA Self Finance)
- Ms. Rekha (BBA Self Finance)
- Ms. Sakshi (BBA Self Finance)

Whom to contact:

Name	Contact Details
Dr. Sanjay Kumar	92181 00041
Dr. Surjeet Kumar	94188 04407
Ms. Shikha Dharwal	88942 03302
Dr. Anil Kumar	98052 45376
Dr. Anupam Bahri	98170 74835



Shri Jawalaji Temple



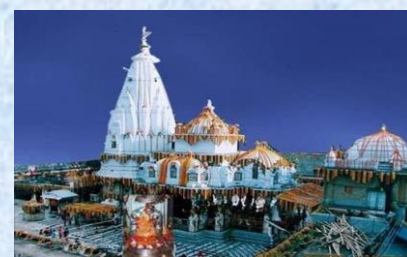
Teda Mandir (Shri Ram Temple)



Mata Baglamukhi Temple



Mata Chintpurni Temple



Shri Bajreshwari Devi Temple



Masrur Rock Cut Temple (Monolithic)