



Information and Communication Technologies
in Organizations and Society
Smart Technologies for an inclusive world
Paris, October 1st and 2nd, 2020



Track Proposal for ICTO2020

TRACK: ICT for Financial Inclusion of Underprivileged

TRACK co-CHAIRS

Jessy Nair, PES University, India
Email: jessynair@pes.edu

OVERVIEW OF TRACK

Information and Communication Technologies (ICT) enabled intervention is leveraged by government for financial inclusion of underprivileged groups in society. Internet and telecommunication, classified as new ICTs in the current technology era are enablers in diminishing social divide. Governments, specifically those in the emerging nations have been frontrunners of deploying ICT in areas of financial inclusion for inclusiveness of underprivileged in the society. Therefore, financial inclusion enabled by ICT empowers citizens through awareness, access and transparency in financial services.

The ICT4D input-process-output model by Heeks (2010) proposes four domains to link the resources and processes to leverage ICT for development leading to financial inclusion. First, the stage of *readiness* includes infrastructural, and skills and policy inputs, second *availability* encompasses converting the input to outcome by developing essential infrastructure, third *uptake* involves processes that allows sustainability of the program leading to innovation and finally the *impact* stage that culminates with behavioural changes, costs, benefits and impacts. This track is looking for research contributions more specifically based on the last two phases, *uptake* and *impact* stages of ICT4D in financial inclusion. To facilitate the sustainability of processes and measure the impact of financial inclusion Bhatanagar (2000) proposes ICT applications be categorised to deliver financial services for inclusivity as; those for decision support to public administrators, enhancing services to citizens and empowering citizens to access information and knowledge. This allows policy makers to create awareness of government's policies and plans to underprivileged groups of society to dispense financial services such as funds, loans and subsidies, information, learning, and knowledge. Financial inclusion necessitates intervention of ICT infrastructure to allow policy makers of governments to achieve social inclusion leading to decreased divide in the society.

INDICATIVE LIST OF TOPICS

The following topics are not intended to be exhaustive but are of interest to the track.

- Innovative ICT applications to intervene in dispensing of financial services for inclusive society.
- ICT as enabler to design services to dispense financial services.
- Reskilling intermediaries such as volunteers, NGOs, Self Help Groups (SHG) to use ICT to disseminate financial services to stakeholders.
- Theories and models posited for a sustainable e-enabled service design for financial inclusion.
- Best practices of financial inclusion of diverse governments.
- Incremental benefits of empowering women with ICT knowledge and vapplications as network partners add value in financial inclusion.

IMPORTANT DATES

- Paper Submission Opens: **April 1st, 2020**
- Paper Submission Deadline: **June 15th, 2020**
- Authors Notification: **July 31st, 2020**
- Final Submission: **August 31st, 2020**
- Conference Dates: **October 1-2, 2020**

PAPER SUBMISSION GUIDELINES

Authors should submit original, unpublished research papers. All accepted papers will be published in a volume of the Springer Scopus indexed LNISO. Submissions should not be under consideration for any other conference or journal outlet. Submission of papers in PDF format is via Easychair.

<https://easychair.org/conferences/?conf=icto2020>