

A CSR Project

# “Inclusive Futures: Digitally Empowering Marginalized Communities”

Sponsored by  
**ATA freight line india pvt. ltd.**  
To  
**Dr. Homi Bhabha State University, Mumbai**  
**2023-25**



## About HBSU

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The Government of Maharashtra has established the Dr. Homi Bhabha State University, as a Cluster University in 2019, with the Institute of Science, Mumbai; Elphinstone College, Mumbai; Sydenham College, Mumbai; Secondary Training College, Mumbai; Institute of Forensic Science, Mumbai; and Sydenham Institute of Management Studies, Research and Entrepreneurship Education, Mumbai as the Constituent Colleges. The Institute of Science, Mumbai is the Lead Institute of the University. All the colleges are more than 100 years old; the youngest the Institute of Science was established in 1920; while the oldest the Elphinstone College was established in 1835.

The University is an independent degree granting entity with its own Rules and Regulations. This is the first University of its kind in the State of Maharashtra and is established as per the guidelines of Rashtriya Uchchatar Shiksha Abhiyan (RUSA). The establishment of this University is expected to charge the Higher Education system in the State with new vigour. It will lead to optimum use of resources of the constituent colleges and will offer the learners wide options of learning with flexibility and assist them with student-friendly support system. It will generate contemporary and relevant infrastructure and provide undergraduate and postgraduate programmes in diverse disciplines under choice based credit system (CBCS). The CBCS will adopt a cafeteria approach, where the students will be given freedom to select some courses from an array of courses as per their preferences. The students may take some of the courses across the constituent colleges. The programmes will be dynamic and demand driven. The students may participate in various activities organized by the constituent colleges.

## About ATA

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Established in 1996 and headquartered in Garden City, NY, ATA is a leader in digital-first supply chain solutions, powered by incredible humans. We exist to enhance human life by making supply chains smarter, faster, and more efficient through a unique blend of cutting-edge technology and deep industry expertise.

We specialize in optimizing manufacturing logistics for the automotive and machinery industries, ensuring suppliers, manufacturers, and logistics providers work in perfect synchronization. Additionally, we provide specialized expertise in Energy Logistics Supply Chains and Industrial Projects, including Oil & Gas and Nuclear sectors.

Our expertise spans Transportation Management, Contract Logistics & Warehousing, Supply Chain Orchestration, and Industrial Project Logistics—designed to optimize production flow, reduce friction, mitigate risk, and control costs while strengthening supply chain resilience. Whether ensuring just-in-time manufacturing deliveries or orchestrating critical energy sector logistics, we create value beyond simply moving cargo.

By simplifying logistics complexity, we empower businesses to focus on growth, innovation, and operational excellence. We don't seek to be the biggest—our focus is on being the best.





## Investigators of the Project



**Dr. Rajanish Kamat**  
Vice Chancellor,  
Dr. Homi Bhabha State University, Mumbai



**Prof. S. B. Kulkarni**  
Director  
The Institute of Science, Mumbai



**Dr. Vishal W. Banewar**  
Director of Innovation, Incubation & Linkages  
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**Dr. Neha Joshi**  
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Thematic Summary:



# Inclusive Futures: Digitally Empowering Marginalized Communities

A visionary Corporate Social Responsibility initiative sponsored by AT&T Freight Line (India) Pvt. Ltd. in partnership with Dr. Homi Bhabha State University, Mumbai. This comprehensive project aims to bridge the digital divide and empower marginalized communities across Maharashtra through targeted educational programs and skill development initiatives.

From rural women and senior citizens in tribal regions to aspiring agri entrepreneurs and students from the Seven Sister States, this project creates meaningful impact through digital financial inclusion, cybersecurity awareness, and technological empowerment.

## Upskilling Women & Senior Citizens in Mokhada

### Day 1: Digital Financial Literacy

Interactive sessions on basic digital financial literacy by Prof. Rajnish Kamat, introducing participants to digital financial tools, online banking, and government schemes.



### Day 3: Cybersecurity Awareness

Workshops on online safety by Prof. S.B. Kulkarni, covering common cyber threats, password security, and identifying phishing scams.



### Day 2: Senior Citizen Skill Development

Essential computer literacy and smartphone usage training by Dr. Vishal Banewar, with practical exercises to enhance digital confidence.



### Day 4: Experience Sharing & Closing

Interactive sessions where participants shared experiences, with Prof. Sanjay Jagtap providing information on digital fraud prevention.



The program in Mokhada, a tribal taluka where 92% of the population belongs to Warli and Katkari tribes, successfully transformed participants' digital skills, financial literacy, and cybersecurity awareness over four impactful days.



# Krushhi Drone Pilot Workshop in Ambejogai

## Agricultural Drone Technology

Dr. Kabir Kharade explained drone basics, components, and agricultural applications, providing a comprehensive overview of this transformative technology.

## Practical Demonstration

Live demonstrations showed how drones can spray fertilizers, monitor crop health, and reduce labor costs. Farmers gained hands-on experience under expert supervision.

## Drone Didi Scheme

Dr. Vishal Banewar introduced this women empowerment initiative, covering eligibility criteria, government support, and income generation opportunities through drone services.

## Financial Assistance

Experts provided guidance on government subsidies, loan facilities, and business opportunities in drone-based agricultural services.

The workshop received enthusiastic response from farmers and women participants, with many showing keen interest in adopting drone technology and exploring self-employment opportunities through the Drone Didi scheme.

# Digital Empowerment Workshop in Bapera



## Digital Literacy & Finance

University experts shared knowledge on digital payment security, mobile wallets, UPI transactions, and online banking.



## Drone Didi Plan

Introduction to drone technology training for agricultural and other uses, highlighting benefits for small-scale industries and farming.



## Government Financial Schemes

Detailed discussion of programs like PMJDY, Stand-Up India, Mudra Loan, and SHG financial aid with application guidance.



## Digital Fraud Awareness

Education on common digital frauds like phishing and online scams, with best practices for safe online transactions.

The workshop in Bapera, Tumsar, Bhandara district was a significant step in empowering women with digital financial knowledge. Participant feedback revealed high satisfaction, with many expressing interest in additional training and excitement about embracing digital financial services.



# Community Policing Workshop



## Insights from IPS Officer

Dr. Ravindra Shisve shared experiences on policing challenges, emphasizing public respect, accountability, and mutual trust between police and community.



## Cybercrime Awareness

Highlighted rising cyber thefts as a major threat, noting the public's lack of awareness about legal processes in combating these invisible crimes.



## Literacy Programs

Stressed importance of legal and cyber literacy programs for adults and children to understand risks and responsibilities in the virtual world.



## Collaborative Approach

Senior Police Inspectors discussed preventive techniques for everyday crimes, emphasizing how policecommunity collaboration helps identify and solve problems.

The workshop at Ghanshyamdas Saraf College concluded with an MOU signing between the college and Dr. Homi Bhabha State University for collaborative facilitation towards research, innovation, and academic development.

# STEM Workshop Open Day

## Interactive Demonstrations

Engaging activities on Fibonacci, Golden Ratio, AI and more, making complex concepts accessible to rural students.

## Technology Sessions

Introduction to AI, machine learning, and digital tools, bridging the technology gap for rural and tribal students.



## Hands-on Learning

Practical approach through observation, questioning, and active participation to develop critical thinking skills.

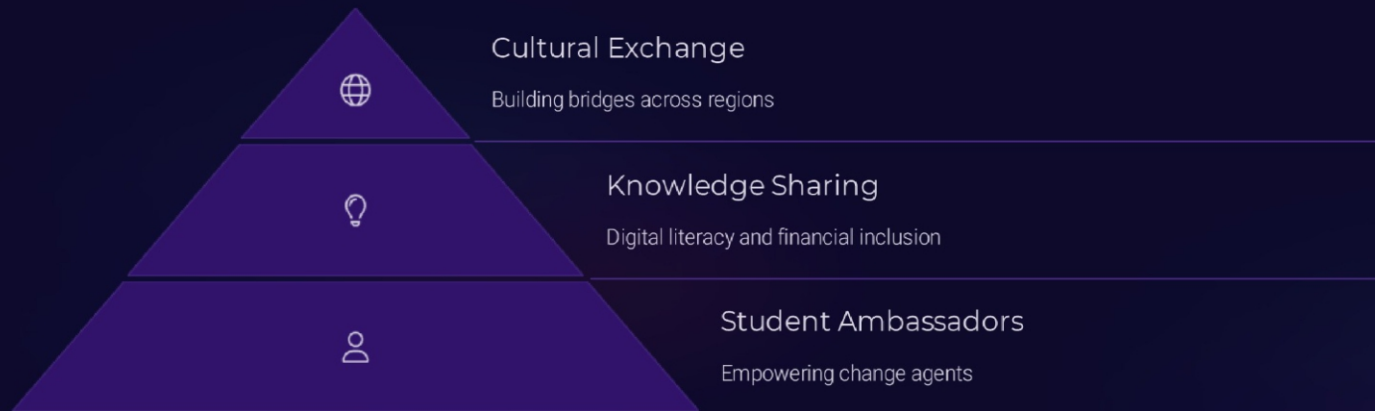
## Creative Models

Student-created projects on environment, geography and mathematics, showcasing practical applications of STEM concepts.

The STEM Workshop at HBSU brought science education to students from Kalyan, Mokhada, and Palghar regions, addressing the significant gaps highlighted in ASER 2023 data: only 24% of rural Grade 8 students can solve division problems, and less than 10% have access to functional computer labs.



# Workshop for Seven Sister States Students



This transformative workshop connected students from Assam, Meghalaya, Arunachal Pradesh, and Nagaland with HBSU students, focusing on rural women's digital and financial literacy challenges. Participants explored government schemes for women's upskilling and discussed how Northeast students could become ambassadors for HBSU's initiatives.

The workshop fostered collaboration and commitment, with many students expressing interest in extending similar initiatives to the Northeast. This event laid groundwork for future partnerships that can drive socioeconomic development across regions through knowledge exchange and shared purpose.

## Summary of the Report:

### “Inclusive Futures: Digitally Empowering Marginalized Communities” Dr. Homi Bhabha State University, Mumbai with CSR support of ATA Freight Line India Pvt. Ltd.

It is with immense pride and heartfelt gratitude that we present the remarkable journey undertaken by Dr. Homi Bhabha State University, Mumbai under the generous CSR support of ATA Freight Line India Pvt. Ltd. What began as a vision to make knowledge more inclusive and impactful has now blossomed into a series of successful interventions reaching the very grassroots of Maharashtra and beyond.

ATA Freight's benevolent support of ₹12 Lakhs over two years—2023 to 2025—enabled us to dream boldly and act decisively. Through this collaboration, we designed programs that transcended the limitations of location, language, and legacy, focusing instead on capability, curiosity, and community transformation. This CSR-backed initiative was not just about delivering services; it was about unlocking potential.

We began with rural and tribal outreach in Mokhada, District Palghar,

where our four-day workshop targeted digital financial inclusion, cybersecurity awareness, and upskilling of senior citizens and women. For many of the participants, this was their first time interacting with digital technology. The transformation we witnessed—curious hands learning to navigate mobile banking, bright eyes understanding cybersecurity threats, and confident voices asking questions—was our first success story. It confirmed our belief that when opportunities are accessible, talent and resilience shine through.

Following this, we ventured into Beed district, where our one-day Krushi Drone Pilot workshop brought innovation directly to the farmers and women entrepreneurs. This event wasn't just a demonstration of drone technology—it was a statement that our farmers and rural women are not laggards in the digital age, but future torchbearers of sustainable agriculture and entrepreneurship. The enthusiasm with which participants received the **Drone Didi scheme** revealed a latent desire for technological participation that only needed nurturing.

The initiative expanded to Bapera in Bhandara, where our sessions emphasized financial literacy, awareness of government schemes, and prevention of digital frauds. Women who were once wary of mobile

phones are now confident in digital transactions and know how to protect themselves in the virtual world. This kind of empowerment, we believe, is not just measurable in numbers, but in confidence, dignity, and agency.

In Mumbai, our Community Policing workshop created another impact point. The collaborative efforts of academic leadership and law enforcement officials—particularly the valuable insights from IPS officers and social thinkers—helped women and senior citizens better understand the laws that protect them, the systems that support them, and the role they can play in shaping safe, just societies. It also marked the beginning of a deeper university-community-police partnership that we hope to expand.

Among the most vibrant engagements was the STEM Workshop Open Day for students from Mokhada, Palghar, and Kalyan. For the first time, many tribal and rural students walked through computer labs, touched robotics models, learned about the Fibonacci sequence, and heard about artificial intelligence from their older university peers. The environment was charged with curiosity and creativity. It was not a day of lectures—it was a celebration of learning. And it reaffirmed our commitment to making STEM education not only accessible, but aspirational.

Another shining example of inclusive excellence was our Workshop for Students from the Seven Sister States. Students from Assam, Meghalaya, Arunachal Pradesh, and Nagaland engaged with our faculty and students in dialogues on government schemes, digital inclusion, and women's empowerment. It wasn't just an exchange of cultures—it was an exchange of solutions, of solidarity, and of hope. These students, we believe, will now act as change agents in their communities, carrying forward the spirit of the initiative into the Northeast.

Behind all these efforts was a careful infrastructure strategy. The procurement of MacBooks through CSR support enabled our trainers to conduct high-quality, multimedia sessions—even in remote areas. From video editing for training modules to simulating cybersecurity scenarios, technology became a vital enabler of scale and quality.

This report is not just a document. It is a testimony to what can be achieved when purpose meets partnership. It is about the tribal woman in Mokhada who now knows how to read her bank balance digitally. It is about the farmer in Beed who sees drones not as science fiction but as tools for better yield. It is about a girl from Arunachal who returns home believing she, too, can lead a community training program. And it is about us—as an institution—realizing that our classrooms must extend into communities, and our role as educators must transcend

boundaries.

We are deeply grateful to ATA Freight Line India Pvt. Ltd. for not just supporting this journey, but walking it with us—believing in our capacity to deliver change, and in the communities' ability to absorb and sustain it.

We also express profound appreciation to our faculty, volunteers, institutional partners, and students—without whom this endeavor would not have been possible. Your commitment is the foundation of our impact.

Let us reflect not only on what we have done—but on what we now know is possible. Let us commit to making education not a privilege, but a promise—to every village, every learner, every woman, every dreamer.

Let us continue to build an India that learns together, grows together, and uplifts each other—with knowledge, compassion, and courage.

-Project Investigators

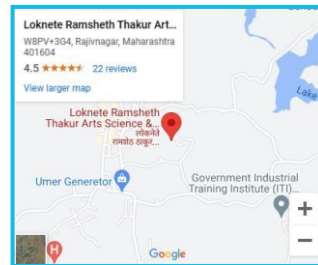


**Report of Sensitization Program on Upskilling & Empowering Women and Senior Citizens for Digital Financial Inclusion and Cybersecurity Awareness in Mokhada, District Palghar during 13th February 2024 to 16th February 2024.**





The sensitization program on Upskilling & Empowering Women and Senior Citizens for Digital Financial Inclusion and Cybersecurity Awareness in Mokhada, District Palghar was conducted successfully from February 13 to February 16, 2024. The program was aimed sensitize about financial literacy, and raise awareness about cybersecurity among women and senior citizens in the community from the Mokhada, region.



### Reason to Select Venue:

Mokhada, the second smallest taluka in Palghar, Maharashtra, is home to 59 villages. The heartbeat of life in this region is the tribals, primarily belonging to the Warli and Katkari tribes, constituting a staggering 92% of the population. These tribal communities have harmoniously coexisted with nature for generations, relying on farming as their primary means of sustenance and drawing wisdom from the land's timeless embrace.



In the quaint tribal taluka of Mokhada, nestled in the majestic Sahyadri hills, a tale of transformation unfolds. For years, the villagers of Botoshi and neighboring hamlets lived in perpetual fear of the rains. Tragic incidents, such as a tribal woman losing her newborn twins due to complications arising from pregnancy, highlighted the urgent need for better connectivity. Connectivity remains intact even during heavy downpours, bringing relief and hope to these communities.

The tribes of Mokhada continue to live in harmony with nature, drawing strength from their ancestral lands and traditions.

So, as a social responsibilities, these women's and senior citizens need Upskilling & Empowerment in financial literacy and information about cyber security.

### Objectives:

**Digital Financial Inclusion:** To educate women and senior citizens on the benefits and usage of digital financial tools and financial inclusion.

**Upskilling:** To provide training sessions and workshops that enhance digital literacy and skills for effective utilization of digital platforms.

**Cybersecurity Awareness:** To create awareness about the importance

of cybersecurity, safe online practices, and protection against digital fraud.

### Program Activities:

#### Interactive Q&A Sessions:

Participants had the opportunity to ask questions and seek clarification. Engaging discussions to address specific concerns and challenges.



### Participants :

The program witnessed active participation from women and senior citizens in Mokhada, District Palghar. Local community leaders, educators, and government officials also attended the sessions to show their support.





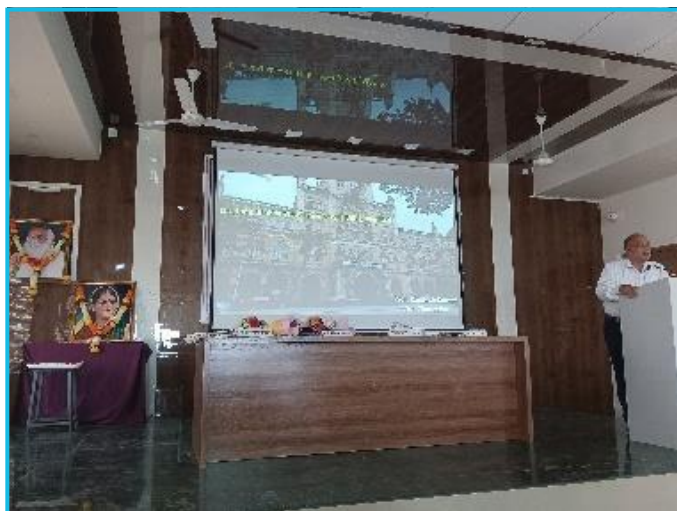


The Sensitization Program on Upskilling & Empowering Women and Senior Citizens for Digital Financial Inclusion and Cybersecurity Awareness at Mokhada, District Palghar, successfully achieved its objectives. The empowerment and increased digital literacy among participants contribute positively to the overall socio-economic development of the community.

**Day 1: February 13, 2024 - Digital Financial Literacy Workshops and Talks by Prof. Rajnaish Kamat, Dr. Homi Bhabha State University, Mumbai.**

The program is started with registration of participants followed by interactive sessions on basic digital financial literacy by Prof. Rajnaish Kamat. Participants were introduced to the advantages of digital financial tools, followed by

hands-on demonstrations of online banking, digital payments, and accessing government schemes digitally. The day concluded with a Q&A session, allowing participants to seek clarification and express their initial thoughts



**Day 2: February 14, 2024 -**

Day 2 focused on skill development for senior citizens, providing them with essential computer literacy and smartphone usage training by **Dr. Vishal Banewar**, Dr. Homi Bhabha State University, Mumbai.. Practical exercises were conducted to enhance digital skills, ensuring participants felt confident in using digital devices.



**Day 3: February**

**15, 2024 - Cybersecurity Awareness**

The third day reinforcing the digital literacy acquired by participants. Cybersecurity awareness workshops were conducted by Prof. S.B.Kulkarni, Director, The Institute of Sciences, Mumbai., emphasizing the importance of online safety. Attendees learned about common cyber

threats, password security, and identifying phishing scams. The day ended with an engaging Q&A session, allowing participants to delve deeper into the cybersecurity aspects.





Day 4: February 16, 2024 -

### Interactive Sessions and Closing Ceremony

The final day featured interactive sessions where participants shared their experiences and challenges faced during the program. The closing ceremony acknowledged the achievements of participants and expressed gratitude to all involved

stakeholders. On this occasion, **Prof. Sanjay Jagtap, Finance & Account officer, Dr. Homi Bhabha State University, Mumbai** gives the information regarding digital fraud.



### Overall Impact and Future Steps:

Over the four days, participants experienced a remarkable transformation in their digital skills, financial literacy, and cybersecurity awareness. The program's success is evident in the increased confidence and empowerment reported by attendees. Moving forward, it is crucial to maintain momentum through sustained programs, community partnerships, and continuous feedback mechanisms to ensure the long-term success of the initiative.

# सत्यशोधक महाराष्ट्र न्यूज

सर्व सामान्यांच्या हक्कासाठी, न्यायासाठी.

बुधवार, १४ फेब्रुवारी, पालघर महाराष्ट्र. ९०९६४४३८८१/९८६०१९२७७४.

मुख्य संपादक अमर बनसोडे पाटील.

## आर्थिक समृद्धीकरण, डिजिटल आर्थिक सेवा मार्गदर्शन आणि सायबर सुरक्षा" या विषयावर एक दिवसीय संवर्धन शिबीर संपन्न.

सत्यशोधक  
महाराष्ट्र न्यूज

पालघर प्रतिनिधी : प्रविण पिठोले  
८८०५१९५९४७.



करण्यात आली, असे प्रतिपादन मा. डॉ. संजय जगताप, सहसंचालक उच्च शिक्षण, कोकण विभाग यांनी केले. कार्यक्रमाचे अध्यक्षस्थान महाविद्यालयाचे मा. प्राचार्य डॉ. लक्ष्मण भोर यांनी भूषविले. कोणताही खर्च करताना आवश्यक व अनावश्यक खर्च असे वर्गीकरण करून व आपल्या उत्पन्नाचा विचार करून खर्च करावा असे मत त्यांनी व्यक्त केले. कुटुंबाची आर्थिक सुबत्ता वाढविण्यासाठी जीवनामध्ये बचत करणे खूप गरजेचे आहे असे आवाहन त्यांनी उपस्थित महिलांना केले. विज्ञान संस्था, मुंबईचे संचालक मा. श्रीनिवास कुलकर्णी आपले मनोगत व्यक्त करताना म्हणाले की, आर्थिक साक्षरते बरोबरच आर्थिक सुरक्षितता देखील महत्त्वाची आहे. ऑनलाईन आर्थिक व्यवहार करताना घ्यावयाची काळजी याविषयी त्यांनी उपस्थित महिलांना मार्गदर्शन केले. सदर कार्यक्रमाच्या दरम्यान रयत शिक्षण संस्थेचे, लोकनेते रामशेठ ठाकूर कला, विज्ञान व वाणिज्य महाविद्यालय मोखाडा व डॉ. होमी भाभा स्टेट विद्यापीठ, मुंबई यांच्या एका सामंजस्य करारावर सद्ग्रा झाल्या. या कार्यक्रमाचे प्रास्ताविक इनोवेशन इनव्यूबेशन लिंकेंजेस होमी भाभा स्टेट विद्यापीठ, मुंबईचे संचालक मा. डॉ. विशाल बाणेवार यांनी केले. या कार्यक्रमाचे आभारप्रदर्शन महिला सबलिकरण विभागप्रमुख डॉ. शिल्पा पवार यांनी केले. या कार्यक्रमासाठी मोखाडा परिसरातील विविध बचतगटाच्या महिला मोठ्या संख्येने उपस्थित होत्या. महिलांनी विचारलेल्या विविध प्रश्नांची उत्तरे मान्यवरांनी देऊन त्यांच्या शंकांचे निरसन केले. कार्यक्रमाचे सूत्रसंचालन डॉ. यशवंत उलवेकर व प्रा. किरण पारधी यांनी केले. सदर कार्यक्रमासाठी महाविद्यालयाचे उपप्राचार्य प्रा. एस. ई. सैदनशिव, डॉ. संतोष मेंगाळ व नॅक समन्वयक डॉ. अरुण चांदोरे हेही उपस्थित होते. कार्यक्रम यशस्वी होण्यासाठी प्रा. विवेक मोरे, प्रा. दत्तात्रेय भोये, प्रा. सचिन डामसे, प्रा. प्रतिक हवाले यांच्यासमवेत महाविद्यालयातील सर्व प्राध्यापक व शिक्षकेतर सेवकांनी परिश्रम घेतले.

मोखाडा : रयत शिक्षण संस्थेचे, लोकनेते रामशेठ ठाकूर कला, विज्ञान व वाणिज्य महाविद्यालय मोखाडा, डॉ. होमी भाभा स्टेट विद्यापीठ, मुंबई व कॉर्पोरेट सोशल रिस्पॉन्सिबिलिटी - एटीए फ्राईट लाईन इंडिया प्रायव्हेट लिमिटेड यांच्या संयुक्त विद्यमाने महाविद्यालयामध्ये एक दिवसीय संवर्धन शिबीर संपन्न झाले. या शिबिरासाठी प्रमुख पाहुणे म्हणून डॉ. होमी भाभा स्टेट विद्यापीठ, मुंबईचे कुलगुरू मा. प्रा. राजनिश कामत व उच्च शिक्षण कोकण विभागाचे सह संचालक डॉ. संजय जगताप हे उपस्थित होते. डॉ. होमी भाभा स्टेट विद्यापीठ अंतर्गत समावेशन व डिजिटल साक्षरतेसाठी मोखाडा तालुक्याचा दत्तक समावेशक कार्यक्रमाचा मुख्य उद्देश लोकांमध्ये आर्थिक साक्षरता द्यावी हा आहे असे कुलगुरू प्रा. राजनिश कामत यांनी सांगितले. विविध सरकारी योजना, किसान कार्ड याविषयी सविस्तर माहिती देताना शासनाच्या योजना तळागाळातील लोकांना समजाव्यात, त्यांनी त्याचा लाभ घ्यावा व आपली आर्थिक प्रगती करावी असे प्रतिपादन यावेळी त्यांनी केले. शिक्षणाबरोबरच विविध सामाजिक उपक्रमांच्या माध्यमातून मोखाडा महाविद्यालय सामाजिक बांधिलकी जपत आहे, म्हणूनच या उपक्रमासाठी मोखाडा महाविद्यालयाची निवड







# Detailed Report on One-Day Workshop on Krushi Drone Pilot

**Date:** 29th May 2024

**Location:** Krishi Vidnyan Kendra, Ambejogai, Beed

**Organized by:** Dr. Homi Bhabha State University, Mumbai

**Sponsored by:** ATA Freight Line India Pvt Ltd (Under CSR Project)

**Guided by:**

- Dr. Vishal Banewar, Director, II & L, HBSU, Mumbai
- Dr. Kabir Kharade, Professor, Shivaji University, Kolhapur (Drone Expert)

## Introduction

On May 29, 2024, a one-day workshop on Krushi Drone Pilot training was successfully held at Krishi Vidnyan Kendra in Ambejogai, Beed. Dr. Homi Bhabha State University in Mumbai organized the workshop, which was a component of ATA Freight Line India Pvt Ltd's Corporate Social Responsibility (CSR) program. The workshop's main goals were to teach women and farmers how to use drone technology in agriculture and to present the Drone Didi program as a way for women to make money.

## Objectives of the Workshop

1. To provide hands-on training on Krushi Drone technology for farmers.
2. To educate women about the Drone Didi scheme and its financial benefits.
3. To demonstrate the role of drones in modern farming for increased efficiency.
4. To promote self-employment opportunities for women through drone operations.
5. To provide insights into government support and subsidies available for drone adoption in agriculture.

## Workshop Sessions

### Session 1: Introduction to Agricultural Drone Technology

Dr. Kabir Kharade, a drone expert from Shivaji University, Kolhapur, explained the basics of drone technology and its application in agriculture. He provided a detailed overview of different types of agricultural drones, their components, and their working mechanisms.

### Session 2: Practical Demonstration of Krushi Drones

Participants were given a live demonstration of Krushi Drones in action. Experts showcased how drones can be used for:

- Spraying fertilizers and pesticides efficiently.
- Monitoring crop health through aerial imaging.
- Reducing labor costs and time in farming practices.

Farmers were given the opportunity to handle drones under expert supervision, making the session highly interactive and engaging.

### Session 3: Drone Didi Scheme and Women Empowerment

Dr. Vishal Banewar discussed the Drone Didi scheme, which is aimed at empowering women by training them to operate agricultural drones. Key points covered included:

- Eligibility criteria and benefits of the scheme.
- Government support and subsidies for women-led drone businesses.
- Success stories of women who have benefitted from the scheme.
- How women can generate income by offering drone services to farmers.

### Session 4: Financial Assistance and Government Schemes

The workshop included a session on financial support available for farmers and women entrepreneurs in the drone sector. Experts provided guidance on:

- Applying for government subsidies on drone purchases.
- Loan facilities under agricultural development schemes.
- Business opportunities in drone-based agriculture services.

## Interactive Activities and Q&A Session

The workshop encouraged active participation, allowing attendees to ask questions and share their experiences. Experts addressed queries related to drone licensing, operational challenges, and market opportunities for drone-based services.

## Impact and Feedback

The workshop received an overwhelming response from farmers and women participants. Many showed keen interest in adopting drone technology for farming and exploring self-employment opportunities through the Drone Didi scheme. Feedback indicated that the practical demonstrations and expert guidance were particularly valuable.

## Conclusion

The one-day workshop on Krushi Drone Pilot training was a significant step towards introducing advanced technology in agriculture and empowering women through drone entrepreneurship. With the support of ATA Freight Line India Pvt Ltd and the expertise provided by Dr. Homi Bhabha State University, such initiatives can pave the way for a more technologically advanced and financially independent rural community.

## Acknowledgments

We extend our gratitude to ATA Freight Line India Pvt Ltd for their CSR initiative, Dr. Homi Bhabha State University for organizing the workshop, and Dr. Vishal Banewar and Dr. Kabir Kharade for their valuable guidance. Special thanks to all the participants for their enthusiastic involvement in making this workshop a success.





दीनदयाल शोध संस्थान  
**कृषि विज्ञान केंद्र, अंबाजोगाई,**  
प्रायोजित एटीए फ्रेट इंडिया प्रायव्हेट लिमिटेड  
डॉ. होमी भाभा स्टेट युनिव्हर्सिटी, मुंबई व  
कृषी तंत्रज्ञान व्यवस्थापन यंत्रणा (आत्मा) बीड

एक दिवसीय  
यांच्या संयुक्त विद्यमाने

# कृषि ड्रोन पायलट कार्यशाळा



निर्माण पत्रिका

प्रति

आधुनिक शेतीमध्ये ड्रोनद्वारे फवारणीचे तंत्रज्ञान विकसित झाले असुन शासन त्यास प्रोत्साहन देत आहे. शेतकऱ्यांमध्ये ड्रोनद्वारे फवारणीची वाढती मागणी लक्षात घेता स्थानिक पातळीवर ड्रोन पायलट निर्मितीच्या उद्देशाने या कार्यशाळेचे आयोजन करण्यात आले आहे. आपली उपस्थिती प्रार्थनीय आहे.

**उद्घाटक**  
मा. श्रीमती दीपा मुधोळ-मुंडे  
जिल्हाधिकारी तथा जिल्हा दंडाधिकारी, बीड

**प्रमुख उपस्थिती**  
मा. श्री. सुभाष साळवे  
प्रकल्प संचालक, आत्मा बीड

**अध्यक्ष**  
मा. डॉ. उपेंद्र कुलकर्णी  
प्रकल्प संचालक, दी.शो.सं. बीड प्रकल्प

**प्रमुख मार्गदर्शक**  
डॉ. विशाल बाणेवार  
संचालक: इनोव्हेशन इनक्यूबेशन लिंकेज,  
डॉ. होमी बाबा राज्य विद्यापीठ, मुंबई

डॉ. कबीर खराडे  
प्राध्यापक: संगणक शास्त्र  
शिवाजी विद्यापीठ, कोल्हापूर

दि.: २९/०५/२०२४ (बुधवार)  
वेळ: सकाळी ११:०० वा.  
स्थळ: कृषि विज्ञान केंद्र, डिघोळअंबा

आपले विनित  
डॉ. वसंत देशमुख  
वरिष्ठ शास्त्रज्ञ व प्रमुख, कृविके











## Detailed Report on One-Day Workshop at Bapera, Tahasil-Tumsar, Dist. Bhandara

**Date:** 2nd June 2024

**Location:** Bapera, Tahsil Tumsar, District Bhandara

**Organized by:** Dr. Homi Bhabha State University, Mumbai

**Sponsored by:** ATA Freight Line India Pvt Ltd (Under CSR Project)

### Introduction

As part of ATA Freight Line India Pvt Ltd's Corporate Social Responsibility (CSR) initiative, a one-day workshop was successfully held on June 2, 2024, in Bapera, Tahsil Tumsar, District Bhandara. The workshop's objectives were to increase women's knowledge of digital finance and literacy, inform them about the Drone Didi program and other government-sponsored financial schemes, and increase awareness of digital fraud. In partnership with Dr. Homi

The workshop's goals were to:

1. Increase women's digital financial literacy.
2. To present and inform people about the Drone Didi program.
3. To disseminate details regarding different government funding programs.
4. To raise awareness of digital fraud and safeguards against it.
5. To equip women with financial literacy so they can become financially independent.

### Workshop Sessions

**First Session: Digital Literacy and Finance**

An educational session on digital literacy and finance kicked off the workshop. University experts shared their knowledge of digital payment security, mobile wallets, UPI transactions, and online banking. Women participants received practical instruction on how to conduct financial transactions using mobile applications.

**Second Session: Drone Didi Plan**

In order to empower women in rural areas, this session introduced the Drone Didi scheme, which offers drone technology training for agricultural and other uses. The advantages of drones for small-scale industries, land surveying, and farming were described by experts.

**Third Session: Financial Plans of the Government**

The government's many financial programs, such as the Pradhan Mantri Jan Dhan Yojana (PMJDY), Stand-Up India Scheme, Mudra Loan Scheme, Women Entrepreneurship Programs, and Financial Aid Programs for Self-Help Groups (SHGs), were thoroughly discussed.

The participants received instructions on how to apply for these programs and receive benefits.

**Fourth Session: Awareness of Digital Fraud**

Cybersecurity and awareness of digital fraud were the main topics of the last session. Common forms of digital fraud, such as phishing, online scams, and ATM frauds, were explained to the participants. The importance of best practices and preventative measures for safe online transactions was underlined.

**Interactive Exercises and a Q&A Period**

Participants in the interactive workshops discussed their concerns and experiences with digital financing. In order to clearly explain concepts, experts answered questions and gave examples from real-world situations.

### Impact and Feedback

Women of all ages actively participated in the workshop. Attendee feedback revealed a high degree of satisfaction, with many expressing interest in additional training sessions. Additionally, a number of participants expressed excitement about embracing digital financial services and investigating government initiatives to achieve financial



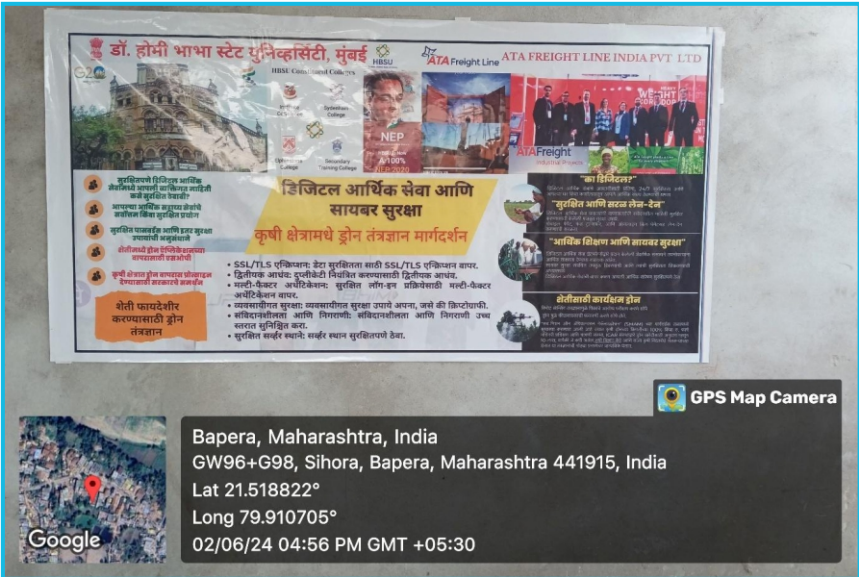
independence.

In conclusion

The one-day workshop at Bapera was a big step in giving women knowledge and skills about digital finance. Participants in the initiative received effective education on important topics related to government programs, digital financing, and preventing digital fraud. In collaboration with ATA Freight Line India Pvt Ltd, Dr. Homi Bhabha State University hopes to carry on with these programs to improve rural women's economic independence and financial literacy.

Acknowledgments

We extend our gratitude to ATA Freight Line India Pvt Ltd for their CSR initiative, Dr. Homi Bhabha State University for organizing the workshop, and all the experts and participants who contributed to making this event successful.





## Report on Workshop conducted on Community Policing

**Ghanshyamdas Saraf College** in collaboration with **Dr. Homi Bhabha State University Mumbai** organized a workshop on Community Policing on 30th November 2024.

There were 46 women participants including senior citizens attended the session along with the dignitaries and police personnel.

The session started with welcome address by Principal Dr. Ashwat Desai in which he gave a brief introduction about Ghanshyamdas Saraf college.

The Chief Guest & resource person **Dr. Ravindra Shisve (IPS)** Commissioner of Police for Railway Police Mumbai was introduced by Vice-Principal and WDC convener, Dr. Lipi Mukherjee.

**Dr. Ravindra Shisve**, an IPS officer, shared his experiences and insights into policing, particularly focusing on the increasing threat of cybercrimes. The key points he emphasized during the session were as follows:

**1. Strictness and Public Respect for Police:** Dr. Shisve highlighted that the public tends to respect the police when they are strict and stringent in their duties.

**2. Accountability of Police:** He stressed that the police are not only responsible for enforcing laws but also need to be accountable to society for their actions.

**3. Building Mutual Trust:** Trust between the public and police can only be developed through awareness initiatives and transparent activities that engage the community.

**4. Rising Cyber Thefts:** He warned that cyber thefts are becoming an increasing threat to society. These crimes are particularly dangerous because the general public lacks awareness about the legal processes involved in combating them.

**5. Impact of Technology:** Dr. Shisve noted that while technological progress brings advantages, it also has significant disadvantages, with cybercrime being one of the major downsides.

**6. Cyber Literacy and Legal Awareness:** To address the growing threat of cybercrimes, Dr. Shisve emphasized the importance of conducting legal literacy and cyber literacy programs. These programs are crucial for both adults and children to understand the risks and responsibilities in the virtual world.

**7. Prevention through Awareness:** He stressed that prevention is key to combating cybercrimes. Awareness campaigns are essential to educate people on how to avoid becoming victims of cyber thefts and frauds.

### Key Takeaways:

- Participants were encouraged to explore various cyber threats and think about measures to prevent them.
- Cybercrimes are often invisible and complex, making it crucial to conduct widespread cyber literacy campaigns to educate the community.

**Conclusion:** The session ended with an engaging **Q&A** segment where participants discussed the challenges of filing complaints against cybercrimes and the steps that can be taken to improve cyber security awareness.

The session concluded with the **presidential remarks** by **Prof. Rajanish Kamat** Vice Chancellor of Dr. Homi Bhabha State University.

The first session was immediately followed by an **exchange of MOU** between Ghanshyamdas Saraf College & Dr. Homi Bhabha State University for a collaborative facilitation towards research, innovation and academic development.

**Dr. Ravindra Shisve (IPS) Commissioner of Police for Railway Police Mumbai, Prof. Ameya Mahajan Chief Academic Officer, Director Indian Institute of Democratic Leadership, Prof. Rajanish Kamat Vice Chancellor of Dr. Homi Bhabha State University, Dr. Jayant Apte Education Director and Dr. Ashwat Desai Principal, GSCC**

**Second part** of the session started with introduction of second resource person **Prof. Ameya Mahajan** by Vice-Principal and WDC



convener, Dr. Lipi Mukherjee.

Prof. Ameya Mahajan recently shared his insightful experiences regarding law enforcement in the Gadchiroli district, an area severely affected by Naxal insurgency. He focused on the challenges faced by the police, especially women officers, working in such harsh conditions. Prof. Mahajan also discussed the psychological toll on these personnel and addressed how complaints against women were handled in the region.

#### **Challenges Faced by Police Personnel:**

Prof. Mahajan highlighted the immense hardships faced by police officers in Gadchiroli, especially women working under difficult and dangerous conditions:

**Response to Complaints:** He took feedback on the processes followed by the police when complaints related to women were raised. The challenges include both logistical hurdles in a conflict zone and social biases that complicate these cases. The challenges were taken care of by the Government which actually improved the conditions.

#### **Key take aways:**

Negativity should end not the person.

**Sr. Police Inspectors Shri. Datta Khuperkar and Shri Nitin Londhe** also addressed the participants. They discussed about the preventive techniques that can be adopted by common man for curbing the rising number of day-to-day crimes.

The session concluded with question and answer where participants discussed the challenges

Prof. Sonali Khade proposed the vote of thanks in the end.

#### **Conclusion:**

The workshop was highly appreciated by the participants as the concept of community policing was new to them and they could sense how the collaborative effort between the police & community can help in identifying and solving community problems.

**Co-investigators Prof. Kuklarni, Prof. Banewar and Dr. Neha Joshi were present for the same.**

The workshop was sponsored under CSR scheme-ATA Freight Line India Pvt. Ltd.



The poster is for a 'Workshop on Community Policing' held at Ghanshyamdas Saraf College of Arts & Commerce and Dr. Homi Bhabha State University. It is sponsored by ATA Freight Line India Pvt. Ltd. under its CSR scheme. The poster lists several resource persons, patrons, and investigators. The design features a red and yellow geometric border and logos for HBSU, Dr. Homi Bhabha State University, Ghanshyamdas Saraf College of Arts & Commerce, and ATA Freight.

**HBSU** **DR. HOMI BHABHA**  
STATE UNIVERSITY, Mumbai

**Ghanshyamdas Saraf**  
college of arts & commerce  
EDUCATION EMPOWERS

**ATA Freight**

**Ghanshyamdas Saraf College of Arts & Commerce and  
Dr. Homi Bhabha State University**

Sponsored by  
**ATA Freight Line India Pvt. Ltd.**  
under CSR scheme

**Workshop on Community Policing**

**Resource Persons**

**Dr. Ravindra Shisve (IPS)**  
Commissioner of Police for the Mumbai Railway Police, Mumbai

**Prof. Ameya Mahajan**  
Chief Academic officer, Director Indian Institute of  
Democratic Leadership Rambhau Mhalgi Prabodhini

*Patrons*

**Prof. Rajanish Kamat**  
Vice Chancellor,  
HBSU

**Shri Ashok Saraf**  
President,  
RSET

**Shri. J P Khemka**  
Hon Secretary,  
Governing Council, GSCC

**Dr. Jayant Apte**  
Education director

**Dr. Ashwat Desai**  
Principal

*Investigators*

**Prof. Shrinivas Kulkarni** **Prof. Vishal Banewar** **Dr. Neha Joshi**

**Dr. Lipi Mukherjee**, Vice Principal & WDC Convener

**Date: Saturday, 30th November 2024 | Time: 10:30 am | Venue: Learning Centre**











## Dr. Homi Bhabha State University, Mumbai presents

### STEM WORKSHOP OPEN DAY

**Empowering Rural & Tribal Students through Science and Technology**

**Date:** January 17, 2025

**Venue:** Dr. Homi Bhabha State University, Mumbai

**Supported by:** ATA Freight India Pvt. Ltd. (CSR Initiative)

#### About the Event:

As part of its commitment to inclusive education, Dr. Homi Bhabha State University organized a dynamic **STEM Workshop** for students from **Kalyan, Mokhada, and Palghar** regions. Through hands-on activities and real-world demonstrations, rural and tribal students explored the exciting world of **Science, Technology, Engineering, and Mathematics (STEM)**.

#### Why STEM Matters in Rural India:

Nurtures **critical thinking** and **creativity**

Builds **digital literacy** and exposure to modern tech

Opens career paths in **emerging scientific fields**

Reduces gender and access gaps in science education

#### As per ASER 2023:

Only **24%** of rural Grade 8 students can solve division problems

Less than **18%** have access to functional computer labs

Significant **gender gaps** persist in STEM exposure

#### Workshop Highlights:

**Interactive Demonstrations** on Fibonacci, Golden Ratio, AI & more

**Hands-on Learning** through observation, questioning, participation

**Creative Models** on environment, geography & math

**Tech Sessions** introducing AI, ML, and digital tools

**Inclusive Spaces** with cultural elements and vibrant decor

## Moments Captured:

Snapshots from the workshop showcased curiosity, joy, and learning in action!







## Acknowledgements:

A heartfelt thank you to **ATA Freight India Pvt. Ltd.** for enabling this initiative through their CSR support.

Gratitude to all **student volunteers, faculty,** and staff of HBSU who made this event a success.

Let's keep building bridges through **science, learning, and community**



# Detailed Report on One-Day Workshop for Students from Seven Sister States

**Date:** 8th February 2025

**Location:** Dr. Homi Bhabha State University, Mumbai

**Organized by:** Dr. Homi Bhabha State University, Mumbai

**Sponsored by:** ATA Freight Line India Pvt Ltd (Under CSR Project)

## Introduction

On February 8, 2025, ATA Freight Line India Pvt Ltd's Corporate Social Responsibility (CSR) program successfully held a one-day workshop at Dr. Homi Bhabha State University (HBSU), Mumbai. The workshop's goal was to promote communication between HBSU students and those from the Seven Sister States: Assam, Meghalaya, Arunachal Pradesh, and Nagaland. The main emphasis was on digital and financial literacy, especially for rural Maharashtra women, and how government programs can help them improve their skills. The workshop also examined the potential role of students from these states in extending such initiatives and highlighted HBSU's efforts to empower women under the CSR initiative.

## Objectives of the Workshop

1. To promote academic and cultural interaction between HBSU and students from the Seven Sister States.
2. To talk about the difficulties Maharashtra's rural women face in terms of digital literacy and finances.
3. To present a range of government initiatives targeted at the economic empowerment and upskilling of women.
4. To highlight HBSU's involvement in carrying out CSR initiatives for the advancement of women.
5. To inspire Seven Sister State students to serve as regional representatives for HBSU's programs.

## Workshop Sessions

**First Session: Cultural Exchange and Student Interaction**

Students from Assam, Meghalaya, Arunachal Pradesh, and Nagaland interacted with HBSU students during the workshop's opening interactive session. The meeting offered a chance to discuss cultural experiences, educational goals, and the difficulties with digital and financial literacy that each region faces.

**Session 2: Rural Women's Digital and Financial Literacy**

A session on the financial and digital literacy problems that are common in rural Maharashtra was led by HBSU experts. The significance of digital financial inclusion, the difficulties rural women encounter in obtaining digital and banking services, and the actions taken by the public and private sectors to close the gap were among the subjects discussed.

**Session 3: Government Schemes for Women's Upskilling**

Several government programs aimed at promoting women's economic empowerment were thoroughly discussed, including the Pradhan Mantri Mudra Yojana (PMMY), Stand-Up India Scheme, Skill India Program, and Digital India Initiative.

- Numerous financial aid initiatives at the state level

The students received a briefing on how Maharashtra implements these schemes and how the Northeast can adopt comparable models.

**Session 4: The Contribution of HBSU to Women's Upskilling Faculty at HBSU** highlighted the university's continuous efforts to develop women's skills as part of the CSR project, which was funded by ATA Freight Line India Pvt Ltd. Among the main subjects were: • Digital financial literacy training courses.

**Session 5: Students' Function as Change Agents**

A discussion on how Seven Sister State students can help these initiatives reach a wider audience rounded out the workshop. Future



chances for students to take part in CSR-driven projects; potential partnerships between HBSU and Northeastern institutions; and the role of students as ambassadors for HBSU's upskilling initiatives were the main topics of discussion.

### **Interactive Exercises and a Q&A Period**

In order to share their knowledge and experiences about financial literacy and digital inclusion in their home states, students actively participated in discussions. They were able to ask questions about HBSU's training programs and government programs during a Q&A session.

### **Impact and Feedback**

The workshop received positive feedback, with students appreciating the knowledge shared on financial and digital literacy. Many expressed a keen interest in working alongside HBSU to extend similar initiatives in the Northeast. The interaction fostered a sense of collaboration and commitment among participants.

### **In conclusion**

An important step in fostering closer ties between HBSU and students from the Seven Sister States was the one-day workshop held at the university. It offered insightful information about government programs, financial and digital literacy concerns, and HBSU's contribution to women's upskilling. The workshop established the groundwork for future partnerships that can propel socioeconomic development in their respective regions by motivating Northeastern students to become change agents.

### **Acknowledgments**

We extend our sincere gratitude to ATA Freight Line India Pvt Ltd for their CSR support, Dr. Homi Bhabha State University for organizing the workshop, and all the students and experts who contributed to making this event successful. Special thanks to the students from Assam, Meghalaya, Arunachal Pradesh, and Nagaland for their enthusiastic participation and commitment to promoting financial literacy and women's empowerment.









# Justification for Procurement of MacBook Under CSR Project

**CSR Project Title:** Upskilling & Empowering Women and Senior Citizens for Digital Financial Inclusion and Cybersecurity Awareness

**Sanctioned by:** ATA Freight Line India Pvt Ltd

**Implemented by:** Dr. Homi Bhabha State University, Mumbai

## Introduction

The procurement of a MacBook under the Corporate Social Responsibility (CSR) project sanctioned by ATA Freight Line India Pvt Ltd is an essential requirement for the successful execution of the initiative titled Upskilling & Empowering Women and Senior Citizens for Digital Financial Inclusion and Cybersecurity Awareness. This project aims to organize workshops, seminars, and training programs for women, farmers, and students from rural areas, ensuring their digital empowerment and protection against cyber threats.

## Need for a MacBook in Project Implementation

To effectively conduct the planned workshops, seminars, and training sessions, the project requires high-performance computing equipment capable of handling advanced digital financial literacy tools, cybersecurity training modules, and interactive learning platforms. The MacBook has been identified as the most suitable device due to the following reasons:

### 1. High-Quality Virtual Training and Presentations

- The project involves delivering online and offline workshops, requiring seamless video conferencing, screen sharing, and multimedia presentations.
- A MacBook, with its superior processing power, high-resolution Retina display, and advanced audio-visual capabilities, ensures high-quality delivery of content to the beneficiaries.

### 2. Efficient Content Creation and Management

- Training programs involve the creation of digital financial literacy

materials, cybersecurity awareness videos, and interactive e-learning modules.

- The MacBook, equipped with advanced creative software like Final Cut Pro, Keynote, and GarageBand, facilitates the development of high-quality educational content.

### 3. Compatibility with Industry-Standard Software

- Many digital financial literacy tools, cybersecurity training programs, and fintech applications require a secure and stable platform.
- macOS provides a robust and secure environment for running financial education tools, ensuring smooth execution of programs related to digital transactions and fraud prevention.

### 4. Portability and On-Field Training Support

- Since the project targets rural areas, trainers need a lightweight, durable, and high-performance laptop for conducting sessions in different locations.
- The MacBook's portability allows trainers to efficiently carry and use it in remote locations without compromising on performance.

### 5. Enhanced Security for Cybersecurity Training

- One of the core objectives of the CSR project is cybersecurity awareness. The MacBook, with its built-in security features such as hardware encryption, Gatekeeper, and XProtect, serves as a reliable device for demonstrating best security practices.
- It allows trainers to simulate cyber threats and teach real-time protection mechanisms effectively.

### Expected Impact of MacBook Procurement

- Increased Outreach: Enables efficient digital training for a larger number of women, farmers, and students.
- Enhanced Learning Experience: Provides high-quality visual and interactive training sessions.
- Secure Digital Transactions: Educates beneficiaries on safe digital financial practices, reducing financial fraud in rural areas.
- Sustainable Project Execution: Ensures long-term usability for continuous training programs beyond the project duration.

Conclusion

The procurement of a MacBook is a crucial investment in the success of this CSR initiative. It will enhance the quality of training sessions, facilitate effective content creation, ensure secure digital literacy education, and improve outreach in rural areas. The integration of high-end technology will significantly contribute to the goal of upskilling and empowering women, farmers, and students, ultimately fostering financial inclusion and cybersecurity awareness.

Proposed Visit During Last Week of March 2025 to 1st Week of April 2025

Dabhlon

BLOCK / TEHSIL Jawhar

DISTRICT Thane

STATE Maharashtra

About Dabhlon

According to Census 2011 information the location code or village code of Dabhlon village is 551852. Dabhlon village is located in Jawhar tehsil of Thane district in Maharashtra, India. It is situated 28km away from sub-district headquarter Jawhar (tehsildar office) and 138km away from district headquarter Thane. As per 2009 stats, Dabhalon is the gram panchayat of Dabhlon village.

The total geographical area of village is 435 hectares. Dabhlon has a total population of 1,637 peoples, out of which male population is 797 while female population is 840. This results in a sex ratio of approximately 1053 females for every 1,000 males. Literacy rate of dabhlon village is 33.60% out of which 41.15% males and 26.43% females are literate. There are about 280 houses in dabhlon village.

Jawhar is nearest town to dabhlon village for all major economic activities, which is approximately 35km away.

Population of Dabhlon

| PARTICULARS           | TOTAL | MALE | FEMALE |
|-----------------------|-------|------|--------|
| Total Population      | 1,637 | 797  | 840    |
| Literate Population   | 550   | 328  | 222    |
| Illiterate Population | 1,087 | 469  | 618    |

Resilient Economies through Entrepreneurship, Skills Development, and Digital Innovation, highlighting how women-led community projects can drive economic transformation in rural settings. By supporting education and healthcare initiatives, women contribute to a sustainable future where rural economies are strengthened, and opportunities are created for the next generation.

Google Map of Dabhlon

The Map data on this website is provided by Google Maps, a free online map service one can access and view in a web browser.





## Conclusion

The report titled “Inclusive Futures: Digitally Empowering Marginalized Communities”, supported through the Corporate Social Responsibility (CSR) initiative of ATA Freight Line India Pvt. Ltd., stands as a significant milestone in Dr. Homi Bhabha State University's ongoing commitment to inclusive education, technological empowerment, and community development. Across diverse districts of Maharashtra and beyond, this project has touched the lives of hundreds of individuals from marginalized and underrepresented groups. The programs have been designed not merely to inform, but to inspire, to empower, and to initiate transformative change in lives and livelihoods.

The project unfolded over multiple thematic interventions. It began with a sensitization program for women and senior citizens in Mokhada, Palghar, highlighting the essential themes of digital financial literacy and cybersecurity. Participants were introduced to basic tools of digital banking, online payments, and government portals—offering them pathways to self-reliance in a digitally evolving world. The sessions demystified technology for many first-time users and opened a conversation on protecting oneself from fraud and cyber threats, a crucial area of concern in digitally underserved regions.

Moving forward, the one-day workshop on **Krushik Drone Pilot training** in Beed introduced modern agricultural innovations to farmers and women. Here, the potential of drones in improving crop monitoring, optimizing pesticide use, and supporting sustainable agricultural practices was made accessible to communities often left out of technological revolutions. Women were exposed to the Drone Didi Scheme, aimed at empowering them to become agri-entrepreneurs. The excitement and eagerness among participants to adopt drone technology stood as testimony to the relevance and timeliness of this intervention.

Similarly, the workshop held in **Bapera, District Bhandara**, was another

example of how targeted capacity-building can empower communities. Focused on digital literacy, the Drone Didi initiative, financial schemes, and cybersecurity awareness, the event enabled women participants to engage meaningfully with financial instruments and public welfare programs. This session emphasized not only learning but also application—teaching participants how to enroll in government schemes, navigate digital interfaces, and guard themselves against digital frauds.

The **Community Policing Workshop** conducted in collaboration with Ghanshyamdas Saraf College offered a powerful model of collaboration between academic institutions and law enforcement. Addressing themes of accountability, transparency, and cybercrime prevention, the workshop laid the groundwork for greater citizen-police engagement. It also established the importance of cyber literacy as a crucial component of community well-being in today's increasingly digital society. Through interactions with senior IPS officers and subject matter experts, participants—especially women and senior citizens—gained a deeper understanding of their rights, the risks they face, and the institutional mechanisms designed to protect them.

A particularly inspiring component of the CSR initiative was the **STEM Workshop Open Day**, conducted at the University campus for tribal and rural students from Kalyan, Mokhada, and Palghar. This event brought together science, curiosity, and imagination. From AI and machine learning basics to Fibonacci models and sustainable development concepts, the event emphasized experiential learning. It successfully demonstrated how STEM education can bridge generational divides, ignite interest among first-generation learners, and democratize access to knowledge in rural India.

Further extending the reach of the project was the **Workshop for Students from the Seven Sister States**, held at the University. Here,

young minds from Assam, Meghalaya, Arunachal Pradesh, and Nagaland engaged with peers in Maharashtra to explore themes of digital and financial literacy, government schemes, and gender empowerment. The emphasis on students becoming change agents in their communities reflected the larger vision of the CSR initiative—to create sustainable, replicable models of empowerment across geographies.

A unique aspect of this report is the **inclusion of infrastructure support**, particularly the justified procurement of high-performance tools like the MacBook. The rationale for this investment lies in its use for effective digital content creation, training delivery, secure cybersecurity demonstrations, and offline training in remote areas. It reflects the forward-thinking approach of the project team in ensuring both the quality and scalability of training efforts.

Taken together, these efforts reflect a multi-pronged, inclusive, and innovative approach to empowerment. This project has not only built knowledge but also strengthened confidence and inspired action. It has addressed not only the digital divide, but also the aspiration divide, providing people with the tools, skills, and belief that they can shape their futures.

The outcomes have been heartening. Participants across programs have expressed a desire for continued engagement. The demand for follow-up workshops, access to advanced tools, and further exposure to government schemes indicates the success of this model and its potential for replication. Teachers, community leaders, and local officials have praised the relevance of the content and the participatory design of the workshops.

The success of this initiative would not have been possible without the generous CSR support from ATA Freight Line India Pvt. Ltd., whose

commitment to social good goes far beyond conventional philanthropy. Their two-year support of ₹12 Lakhs has yielded deep and diverse impact—one that will continue to resonate in the lives of the beneficiaries. Their trust has empowered Dr. Homi Bhabha State University to engage with some of the most underserved groups with dignity, purpose, and precision.

In conclusion, this CSR project has laid the foundation for long-term partnerships, continuous learning, and a model of engagement where academia, industry, and communities come together for collective progress. It is our sincere hope that this report inspires further investment in social responsibility and opens the door to more such collaborations across India.

Let this be the beginning of a future where inclusion is not a goal but a practice, where empowerment is not an intervention but a way of life.









This project, Inclusive Futures: Digitally Empowering Marginalized Communities, is a powerful testament to how digital education, financial literacy, and technological innovation can uplift communities and create lasting change. Sponsored by ATA Freight Pvt. Ltd. and implemented by Dr. Homi Bhabha State University, Mumbai, the initiative has made a tangible impact across Maharashtra, especially among women, senior citizens, and rural populations.

The project showcases a series of impactful workshops and programs that have bridged the digital divide, improved financial literacy, and empowered marginalized individuals with the skills to thrive in an increasingly digital world. From drone technology in agriculture to enhancing cybersecurity awareness, these initiatives have inspired and equipped countless individuals to break barriers and build brighter futures.

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*“Together, we are building an inclusive future—one that ensures no one is left behind in the digital revolution.”*

