

Detailed Report

Activity- “Villagers Awareness Program (Sumapura Nagala Hariday Nurulapur Pingri Village)”

Scheme- Digital India

Organized by- Computer Science Department

Awareness about using digital solutions like Smartphone-based transactions and use of credit/debit cards at PoS solutions is still a persistent issue in rural areas. The government, along with Reserve Bank of India (RBI) has implemented and initiated numerous schemes like Pradhan Mantri Jan Dhan Yojana to promote financial inclusion, especially in rural India. Despite all the efforts, some population still does not have access to banks. To overcome these challenges, more awareness campaign and training camps should be arranged in rural areas to literate people about the benefits of having bank accounts and doing digital payments. Make all banks responsible to form a training team at branch level with bank staff and skilled volunteers to train the local merchants and inform citizens about digital payments and benefits of seeding bank accounts with mobile number and Aadhaar.

The Computer Science Department of ECE, under the Scheme Digital India, realized this and launched **“Villagers Awareness Program (Sumapura Nagala Hariday Nurulapur Pingri Village)” to aware villagers about Digital Payment methods through Real time Demonstrations (Internet and mobile banking)**. 72 participants took several steps to initiate this step in an effective manner by addressing challenges like-

- Challenge #1: There is no way to remove traditional cash payments from the store.
- Challenge #2: If a small merchant accepts digital payments, the incentive to do so must be “huge”.
- Challenge #3: Now technology is available, what is the best device to use?
- Challenge #4: If the equation ‘small merchant = low-end payment solution’ does not balance, how do you correct it?
- Challenge #5: The future of payment is not “payment” but driven by VAS.

Voice-based solutions facilitating digital payments using mobile phones, solutions for local language apps, and usage of feature phones for performing digital payments, are some of the areas for which tenable proposals have been called for. These are among areas in which the government has recognised that past efforts have not been successful.



