

Executive Summary

Cashless Village Palnar (Dantewada)

Background/ Initiatives Undertaken

- Gram Panchayat Palnar, made **first cashless panchayat** of the state
- All shops enabled with **cashless mechanism** through Ezetap PoS, Paytm, AEPS etc.
- **Free Wi-Fi** hotspot created at the market place and shopkeepers asked to give 2-5% discounts on digital transactions
- **“Digital Army”** has been created for awareness and promotion – using Digital band, caps and T-shirts to attract localities
- Monitoring and communication was done through **WhatsApp Groups**
- Functional high transaction Common Service Centers (CSC) have been established
- **Entire panchayat** has been given training for using cashless transaction techniques
- **Order were issued by CEO-ZP**, Dantewada for cashless payment mode implementation for MNREGS and all Social Security Schemes, amongst multiple efforts taken by district administration
- GP Palnar to also facilitate cashless payments to surrounding panchayats

Key Achievements/ Impact

- Empowerment of village population by building confidence of villagers in **digital transactions**
- Improvement in **digital literacy** levels of masses
- Local festivals like communal marriage, traditional folk dance festivals, inter village sports tournament are **gone cashless**
- **1062 transactions**, amounting to **Rs. 1.22 lakh**, done in cashless ways



Cashless Village Palnar (Dantewada)

Background

Palnar is a village located in Kuakonda Tehsil of Dakshin Bastar Dantewada district in Chhattisgarh. It is well connected with a decent all weather road to the block head quarter Kuwakonda (15 km) and to National Mineral Development Corporation (NMDC) township. Prior to this initiative Palnar had no banks/ATMs and there was no internet accessibility. Residents of Palnar village as well as security personnel posted in the area had to travel more than 10 km in order to withdraw money from ATM and about 34 km to Dantewada for opening a bank account. With the onset of demonetization, relevance of Digital Financial Literacy (DFL) increased many folds and district administration chose Palnar as a model for promoting cashless transactions.

Approach Adopted

Under this initiative multiple efforts were taken by district administration. An order was issued by Chief Executive Officer – Zilla Parishad (CEO-ZP), Dantewada for implementation of cashless payment mode for MNREGS and all social security schemes.

Awareness Generation



Technology Enablement

District Administration (DA) engaged BSNL for establishing a Wi-Fi hotspot zone at Palnar. The connectivity was established in December 2016, and the entire shopping area of Palnar was provided with free Internet Service. Ezetaps were installed instead of conventional POS machines considering the kind of infrastructure available. Micro ATMs were established for remote payments through RuPay card, Aadhaar Enabled Payment System (AEPS), Digi Dhan, UPI (BHIM) etc.

Handholding Support

Leveraging support from banks and public representatives of the area, DA made efforts to ensure that every Jandhan account holder received RuPay cards, and that Aadhar seeding is done. By organizing special camps during weekly markets DA ensured distribution of RuPay cards to the account holders. NOCs and Aadhar details were obtained from un-seeded account holders by field staff. Shop keepers were extensively trained by teams and bank officials on handling the Ezetaps devices.

Awareness Generation

Meetings were conducted regularly to convince public representatives, shop owners and general public of Palnar about the needs and benefits of digital transactions. Public representatives undertook the responsibility of convincing surrounding villagers by conducting meetings during hot bazars. Localized audio and video campaigns and Nukkad Nataks were designed for public awareness. A Digital Army was created within the villages using digital band, caps and T-shirts to attract local people. Digital Doots spread the message of digitization and created awareness about cashless transactions.

Cashless Transactions enabled Shopping Complex



Community Led Cashless Campaign (CLCC)



Impact

The key outcomes of the project are highlighted below:

- The initiative has been successful in empowering villagers and in building confidence for digital transactions.
- Digital literacy in the village has increased and the community has moved towards making cashless transactions.
- Cashless transactions are being made as part of communal marriages, traditional folk dance festivals, inter village sports tournament, etc.
- 1,062 cashless transactions amounting to Rs. 1.22 lakh have been carried out.

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