

## “To Study the Impact of It Training In Cashless Banking in Sukma District of Chhattisgarh”

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**Abstract-** Sukma district comes in “Red corridor” as it is affected by Maoists and struggling to get basic facilities like Railway network and Banking, due to lack of schools infrastructure and qualified teachers. Citizens are not that qualified to match other dominant societies so state government has taken initiatives for the development of IT skills in youth and made them skilled to open CSC (common service center) and Banking Kiosks centers that made it possible for Sukma district to become the first cashless district in Chhattisgarh in 2016.

**Keyword -** Cashless Banking, CSC (common service center), Banking Kiosks, Red corridor, IT skills, infrastructure.

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### I. INTRODUCTION

#### Cashless society in Global Scenario

A **cashless society** describes an economic state whereby financial transactions are not conducted with money in the form of physical banknotes or coins, but rather through the transfer of digital information (usually an electronic representation of money) between the transacting parties.<sup>[1]</sup> Cashless societies have existed from the time when human society came into existence, based on barter and other methods of exchange, and cashless transactions have also become possible in modern times.

Countries like Sweden, Denmark, Norway are becoming cashless country, among all Sweden has become leader in cashless society.

#### Cashless India

The Digital India programme is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. “Faceless, Paperless, **Cashless**” is one of professed role of Digital India.

As part of promoting cashless transactions and converting India into less-cash society, various modes of digital payments are available.

According to Government of India the cashless policy will increase employment, reduce cash related robbery thereby reducing risk of carrying cash. Cashless policy will also reduce cash related corruption and attract more foreign investors to the country.

#### Chhattisgarh Scenario Economic and Education(IT)

Chhattisgarh is known for Iron, Coal & Power but there are people who are living since hundreds of years and not integrated with the society. Chhattisgarh is having 32 % tribal population, remote District Sukma is one of the most rural and tribal place who needs to get attention from our main stream and dominant society. Since Sukma is not having qualified teachers as required nor infrastructure. For better livelihood Chhattisgarh government has taken many initiatives to improve education standards same time, “Chhattisgarh state skill development authority” has taken remarkable initiative and made, The Chhattisgarh right of youth to skill development Act 2013.

Act ensures every person in between 14 – 45 age group the right to get develop his/her skills from among notified skills, Chhattisgarh is a first state in India who made this Act.

**CSSDA** (Chhattisgarh state skill development authority) approved and opened government and semi government centers known as VTP.

Chhattisgarh government also came up with concept of Livelihood colleges(resident) in every district first time in India. Where school dropouts can get new skills or improve traditional skills, they can certified and recognized their un recognize skills. Till November 2018 4,27,647 persons get certified by CSSDA.

After 2015 government and semi government centers started focusing on IT training in Sukma district

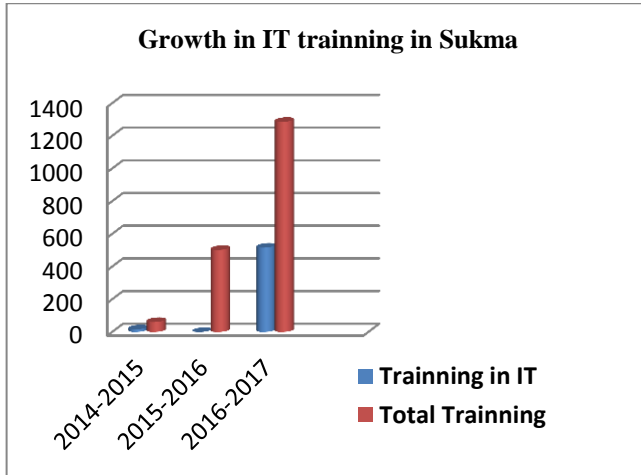


Fig. 1

Outcome of the training in IT state government made possible to established Kiosks centers in sukma and “**sukma became first Cashless district in Chhattisgarh**”.

### Chhattisgarh's remotest Sukma turns cashless through CSC kiosks

ET Online | Updated: Dec 03, 2016, 01:23 PM IST



NEW DELHI: Chhattisgarh government is taking various initiatives to promote Prime Minister Narendra Modi's idea of cashless society, even in the remotest Sukma district where tribals form a major part of the population. Cashless transactions are being successfully carried out with the help of common service centres (CSC).

The state government had set up such kiosks in every district as part of Digital India campaign. 38 common service centres established in Sukma district are providing cashless facilities for services like Aadhar enrollment, electricity bill payment, railway ticket booking, DTH recharge, mobile recharge and insurance premium payment. So far, transaction of Rs 9.96.892 has been done by these centres through CSC wallet.

now primary focus is to connect them with latest Information & technology.

## II. REVIEW OF LITERATURE

Council for social Development March 2008. This study examines the status of and barriers to school education in Chhattisgarh.

www.apnacsconline.in various government services like Birth/Death Certificate, Forms Download and submission. Report On Trend And Progress Of Banking In India 2015-2016 Reserve Bank of India 29 December 2016 .Study on trend and progress of banking in india [https://en.wikipedia.org/wiki/Cashless\\_society](https://en.wikipedia.org/wiki/Cashless_society) global scenario on cashless society and banking [www.cssda.cg.nic.in](http://www.cssda.cg.nic.in) Chhattisgarh state skill Act, skill initiatives ,trained candidates statistics.

[http://cashlessindia.gov.in/digital\\_payment\\_methods.html](http://cashlessindia.gov.in/digital_payment_methods.html) The Digital India programme is a flagship programme of the Government of India <https://zenodo.org/record/1001142#.XNQkxeUzbiU> Impact and importance of cashless transaction in India and future outcomes like reducing bank related corruption, risk of carrying cash, reduction in cost of banking.

## III. OBJECTIVES

The following objectives were considered by the researcher.

- The Aim Behind this research is to know Banking challenges for cashless society in rural district.
- Impact and Importance of Cashless Transaction System.
- Impact of IT training in tribal students.

## IV. RESEARCH METHODOLOGY

The Methodology used here is survey Method & the sampling is random sampling.

500 Tribal People of Sukma District of Chhattisgarh were taken by the researcher for one year.

We have compared with the Tribal people who are not using cashless banking transactions and following traditional paying sources

## V. HYPOTHESES

The main hypotheses are-

1. There is no significant impact of IT training in cashless banking on Tribal boys from sukma district, Chhattisgarh
2. There is no significant impact of IT training in cashless banking on Tribal girls from sukma district, chhattisgarh

## VI. DATA ANALYSIS

For data Researcher used questionnaire based on internet banking, booking fund transferring and basic knowledge of internet.

Tools used

- Internet usage scale by shaloo sains and parminder kaur
- Computer Knowledge Test by raghu ananthula and mahendra reddy

## VII. SAMPLING TECHNIQUE

In the present study researcher had chosen the method of “Random Sampling” for research..

500 Tribal students from different villeges of sukma are taken.

**Statistical Techniques-**

The mean and standard deviation were calculated from the raw score to convert them into standard score using t-score norms.

- a) Mean- It is commonly taken as arithmetic average

$$\bar{X} = \frac{\sum x}{N}$$

- b) Standard Deviation (SD)- It is used as measure of the spread of scores in a distribution.

$$SD = \sqrt{\frac{\sum x^2}{N}}$$

- c) T-test :- This test is applied to test the significance of the difference between the two mean.

$$t = \frac{M_1 - M_2}{\sqrt{\frac{\sigma_1^2}{N_1} + \frac{\sigma_2^2}{N_2}}}$$

**Delimitations of the study**

Delimitations are the boundaries of the study keeping in view the shortage of time period and resources. The area of the study is also limited as-

- The study is confined to sukma district Chhattisgarh state only.
- The study is limited to sample size of 500 candidates only. (male- 250 and female- 250)
- The study is limited to Rural district tribal student.
- For Impact of IT training in cashless banking studied sukma citizens life style .

**VIII. RESULT & DISCUSSION**

The people of Sukma were found to be facing hindrance in financial transactions, because there is not many bank branches due to geographical disadvantages distance of bank is very far from their villages, challenges of services are notified are following.

The .Impact of IT training in tribal students are following :-

- IT Training increased employment in school dropout tribal candidates.
- Kiosk center increased banking penetration in rural and remote area.
- CSC centers made transaction easy eg. Railway ticket booking, Electricity bill payment, Mobile recharge difficulties, Insurance premium payment, Pension services.

**Over comings**

Skill training in IT ,Kiosks Banking and CSC centers made sukma district cashless.

for convenience of citizens various services provided by CSC centers at one place railway ticket, electricity bill, pension services birth/death certificate, cyber gram, digital India, PAN card, Aadhar printing, license, permit, subsidies.

Now sukma citizens does not need to travel far and stand in long queues.

**Variables**

The variables used are-

1. Dependent variable: Cashless banking
2. Independent variable: Training in IT

**Challenges**

Sukma district is one of the least developed district in Chhattisgarh, government is having difficulties to implement their central and state schemes because of continues attacks of Maoists there is only road transport available, many villages are unconnected.

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