

VITTIYA SAKSHARTA ABHIYAN (VISAKA) – BASIC CONCEPT & APPROACH

I. Background and Objective

Recent experience in the country has established that moving towards a cashless economy where people minimise or almost completely avoid the use of cash for meeting their periodic financial commitments would usher tremendous benefits to the country by way of eliminating black money, enhance government tax compliance & revenues for development, seriously eradicate counterfeit currency and enhance value of money held by the common man. It is in the paramount interest of both Government and citizens to collectively work towards a digitally enabled, cashless economic system as it would bring in transparency, genuine economic growth and eliminate forces threatening national security. Hence it is important for the nation to digitally educate and empower itself so that the undiluted benefits of growth accrue to the people at large.

II. Strategy

1. The Ministry of HRD recognises that a mega effort needs to be made in mission mode, to use the network of knowledge institutions for propagating the benefits of a cashless, digital means of payment, both within the knowledge institutions themselves and in their neighbourhood.

2. This campaign would first be carried out in 500 cities of India where bulk of the cash transactions take place. The educational institutions would be the engines of this transformation effort.

3. The basic thrust of the campaign would be to make the student community view digital financial literacy as an opportunity to bring about social change with their efforts so that they emerge as the architects of an India that is free from black money, corruption and one where a billion people can live in a transparent economic system that is convenient to all. Students will be the torch bearers of the strategy where everyone and anyone in the country, even those who do not have bank accounts or mobiles can adopt digital methods of payment.

4. The modes of digital payment available to all categories of the population, placed at different levels of e-preparedness, are as follows:

Sl. No.	Status of e-Preparedness	Digital Payment Options
1	No Bank a/c, No Mobile	Open Jandhan account, obtain Rupay Card from bank or pre-paid card from employer for making payment
2	Bank a/c but no Mobile	Take Rupay card from bank and swipe for all purchases
3	Bank a/c but only feature phone	Use Rupay card where there is PoS and USSD where no PoS
4	Bank a/c and smartphone	Rupay card, Debit card at PoS and Mobile wallets

II. Major Stakeholders in the Vittiya Saksharta Abhiyan Campaign

The campaign will involve the major knowledge institutions like IITs, NITs, IIITs, IISERs and Central Universities & colleges with the students, NSS & NCC volunteers, along with the faculty / staff playing the role of transforming their immediate day to day living environment into a cashless mode. About 18,000 knowledge institutions are to be involved in this national level exercise.

III. Institutional Component of Strategy

1 To begin with, all the knowledge institutions would themselves convert to full digital mode for all receipts and payments in the organisation. This will include fees, fines, payment of wages, payments towards maintenance & other vendors. To add to this, the entire faculty & staff in their personal life, would observe digital modes for discharging all their financial obligations. The creation of a cashless campus would be attempted.

2 Directors of all Institutions should ensure that the necessary credit in academics for project work is given to the student volunteers of Vittiya Saksharta Abhiyan Campaign. It would be the responsibility of the Directors to ensure that the presentation on different digital modes of payment is downloaded & translated into the concerned regional language, apart from English and circulated in their areas of operation. The Directors also have the responsibility to liaise with their bankers and co-ordinate in such a manner that both the Institute and the students' activities are facilitated. Obtaining the co-operation of the bank(s) in their region is the responsibility of the Directors, especially in activities like opening of new accounts, issue of pre-paid cards and other basic matters where the students may not obtain easy access with the financial institutions.

3. The Staff and Faculty of all educational institutions will endeavour to turn fully digital themselves, in their cash transactions, educate their spouses and children at home, give pocket money to their grown up children only in digital mode and pay servants' wages in the most convenient digital mode like pre-paid cards etc. They would also provide guidance to the student volunteers in their institutions whenever necessary and further assist the campaign. The faculty would also closely monitor the activities of student volunteers for giving due academic credits in this important field activity of national relevance.

IV. Role of Student Volunteers

1. The students, especially the NSS and NCC volunteers will first understand all the cashless modes of making payments. They will then access the website of Ministry of HRD, which will display the link/space for the campaign (Vittiya Saksharta Abhiyan). The volunteers / students may log in, enter their particulars in the simple format, which also contains fields for reporting their later progress, showing photos, videos or any other detail, including a text report. The digital financial literacy material available on the website may be downloaded, got translated into regional languages and disseminated widely in their areas.

2. In terms of their role in the campaign, the students, apart from ensuring only digital payments of fees, canteen expenses etc. in the institution, would educate & persuade their parents, neighbours, domestic servants and people in their immediate surroundings to utilise the digital modes most appropriate to them by choosing from pre-paid cards, USSD, UPI, debit cards etc. The student volunteers will explain the benefits and also advise how to use those modes to the targeted people. An effort should be made for each student to convert at least 10 families to digital payment mode.

V. Area Approach

1. The NSS/NCC student volunteers have a major role to play in the Area Approach of the campaign. In about 500 cities, one major market centre in each city can be selected, eg: Sadr Bazar & Azadpur Mandi in New Delhi, where cash transactions are dominant and where an intensive exercise can be attempted to turn all shops & establishments into digitally functioning payment receivers. Students need to interact with shop owners in the selected markets, and customers making cash payments despite the presence of PoS facility in the shop. They would canvas for digital payments to both the shop owners as well as customers. They would also attempt to understand any difficulties & issues in turning fully cashless and provide the feedback to their Institution or the Ministry of HRD through the website.

2. The student volunteers will also help small vendors in setting up e-wallet, UPI and USSD systems.

3. The Heads of Institutions whose students are working in a selected market place will take special interest in the proceedings for offering guidance on observed problems.

VI Role of Employers

All employers of wage workers, servants, maids, gardeners, electricians etc. will encourage workers to open a bank account as it is their right. They would educate the workers in accepting the use of digital modes of payment and would pay using either pre-paid cards or any other suitable digital mode.

VII. Ministry of HRD's Web Space on Vittiya Saksharta Abhiyan

The Ministry of Human Resource Development has a separate slot for the campaign on its official website. The formats designed are simple for students to access and provide enough facility for reporting progress and any problems faced by them in the exercise.
