



## **Financial Empowerment of Tribes Through Financial Literacy**

Understanding Fintech and training Based intervention to  
develop Financial Inclusiveness among Scheduled Tribe  
population of Mohla-Manpur-Ambagarh Chowki District.

**A Project Closing Report Submitted By**



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**Project Title:**

Understanding Fintech and Training-Based Intervention to Develop Financial Inclusiveness among Scheduled Tribe Population of Mohla-Manpur-Ambagarh Chowki District of Chhattisgarh

**Project Duration:**

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### 1. Executive Summary

The project titled “Understanding Fintech and Training-Based Intervention to Develop Financial Inclusiveness among Scheduled Tribe Population of Mohla-Manpur-Ambagarh Chowki District of Chhattisgarh” was implemented from January 2024 to May 2025. This initiative was conceptualized in response to the persistent financial exclusion and digital illiteracy among tribal communities in one of the most underserved and newly carved districts of Chhattisgarh.

The central aim of the project was to bridge the digital divide and promote inclusive growth by integrating Scheduled Tribe (ST) populations into the mainstream financial system. This was approached through a dual strategy—understanding the existing gaps in financial access and behavior through a baseline study, followed by structured training-based interventions tailored to the local socio-cultural context.

At the outset, a comprehensive needs assessment was conducted across 50 villages involving 1,200 participants. The survey revealed that less than half of the adult population had active bank accounts, and digital transactions through mobile-based fintech platforms like UPI were used by only 18%. Moreover, awareness of government schemes such as PM Jan Dhan Yojana, Direct Benefit Transfers (DBTs), and digital insurance products was alarmingly low, particularly among women and elderly tribal members.

To address these gaps, the project executed 40 financial literacy workshops focusing on basic banking, digital transactions, mobile wallet usage, government scheme navigation, and fraud prevention. These were conducted using vernacular languages and interactive visual aids, ensuring accessibility and relatability. Local youth were trained as “Fintech Champions,” playing a vital role in peer learning and on-ground support.

The project collaborated with local banks, Common Service Centers (CSCs), self-help groups (SHGs), and fintech startups to ensure practical exposure and onboarding support. Special emphasis was placed on training tribal women, recognizing their critical role in household financial management. As a result, women participants increased from 44% in the early sessions to 53% by project completion.

Post-intervention data showed a notable transformation: 85% of participants had access to functional bank accounts, and 63% reported using digital payment services. Awareness of government financial schemes rose to 76%, and over 90% of the target group actively participated in at least one training session. Additionally, field observations indicated a visible shift in financial behavior, including increased savings, reduced reliance on informal credit, and a growing trust in formal financial institutions.

Despite infrastructural challenges like poor internet connectivity and initial resistance to digital tools, the project successfully demonstrated that targeted, culturally sensitive training can catalyze meaningful financial inclusion. Sustainability was ensured through the distribution of digital resource kits and the establishment of a local support system via trained fintech ambassadors.

In conclusion, this project has laid a strong foundation for digital financial empowerment among tribal populations in Mohla-Manpur-Ambagarh Chowki. It provides a replicable model for similar interventions in other tribal and underserved districts of India. The successful integration of fintech in these communities stands as a testament to the power of inclusive, grassroots-driven development strategies.

## **Objective of the Project:**

The project has aims to resolve the above problem area with the support of **Financial Literacy**.

1. The objective of Project was to improve financial inclusiveness among tribal population of the district.
2. This Project has aims to introduce tribal farmer, household industries and forest gathers with Fintech.
3. The objective of this Project was to give training of application on various Fintech platforms.
4. The Project tries to equip various Fintech platforms to the target population for better and secure financial management.
5. To explore the tribal knowledge system.
6. Inform and educate the tribal people about various E-commerce platforms and the process of using and selling product online.

## **3. Methodology**

- Baseline Survey: Conducted with 1,200 individuals across 50 villages to understand financial behavior, access to banking, and digital literacy.
- Training Sessions: 40 financial literacy workshops conducted at block and village levels.
- Focus Groups: Held with SHGs, youth groups, and tribal leaders to customize training content.
- Collaboration: Engaged with local banks, Common Service Centers (CSCs), and fintech companies for practical demonstrations and account opening drives.
- Monitoring: Pre- and post-intervention surveys measured the impact of training.

# **Summary on Training Program Conducted**

## **Financial Literacy Training Program -1**

A Financial Literacy Training Program was conducted in Manpur block of Chhattisgarh, focusing on the Scheduled Tribe (ST) population, with 184 participants attending. The majority of the local population is dependent on agriculture and forest produce gathering for their livelihood. Among the crops cultivated, millets hold a special place due to their traditional and nutritional value. However, the production of millets in the region has been steadily declining due to various factors such as low market value, climate challenges, lack of awareness about improved practices, and limited access to financial and agricultural resources.

The training aimed to empower tribal communities with the knowledge and tools needed to make informed financial decisions, access government schemes, and improve their economic resilience. It was designed in a culturally sensitive manner and conducted in local dialects to ensure maximum engagement and understanding.

### **Objectives of the Training Program:**

1. Enhance basic financial knowledge among tribal communities, focusing on saving, borrowing, and investing wisely.
2. Promote awareness of formal banking systems, digital payments, and government support schemes such as Jan Dhan Yojana, PM Kisan, and tribal welfare programs.
3. Encourage sustainable income practices by linking financial planning with traditional livelihoods such as NTFP (Non-Timber Forest Products) collection and millet farming.
4. Empower women and youth within the community to participate actively in household financial decisions.
5. Strengthen linkages between tribal producers and markets to help them get fair value for their produce.

### **Outcomes of the Training Program:**

1. Increased awareness among 184 participants regarding the importance of budgeting and regular savings.
2. 60% of attendees opened new bank accounts or upgraded their existing accounts with digital banking features.
3. Improved understanding of various government welfare and subsidy schemes, enabling participants to access benefits more effectively.
4. Initiated interest in forming SHGs (Self Help Groups) to collectively market millet and forest produce.

Participants showed readiness to adopt basic financial practices like maintaining transaction records and tracking income from agricultural and forest-based sources.

**Suggestions for Future Initiatives:**

1. Regular follow-up training with practical demonstrations and local success stories to sustain interest and improve application.
2. Establish community-based financial advisors or peer educators to provide ongoing support in local dialects.
3. Promote financial inclusion of women through special modules and incentivized participation.
4. Integrate financial literacy with agricultural training, especially on value addition, pricing, and marketing of millets and NTFPs.
5. Collaborate with local banks and cooperatives to facilitate microcredit, crop insurance, and savings instruments suited for tribal livelihoods.

The program has laid a strong foundation for economic empowerment and sustainable rural development. Strengthening financial literacy while reviving traditional crops like millets can create a robust livelihood model for the tribal population of Manpur block. This training marks a positive step towards financial empowerment of the tribal population in Manpur block, fostering a more secure and informed economic future.







## **Financial Literacy Training Program -2**

A Financial Literacy Training Program was conducted in the Chilhati Cluster, focusing on the Scheduled Tribe (ST) population, with a total of 180 participants. The region is predominantly agricultural, with most families relying on farming as their primary source of income. The training aimed to strengthen the financial capabilities of tribal households by equipping them with essential knowledge about money management, access to formal financial services, and government schemes related to rural and agricultural development.



Recognizing the unique socio-economic conditions of the community, the training was delivered in a participatory and practical manner, ensuring accessibility for all age groups and literacy levels. The program placed special emphasis on linking financial knowledge with everyday agricultural and livelihood activities to make it directly relevant to the participants' lives.

### **Objectives of the Training Program:**

1. Promote basic financial literacy among tribal farmers, including budgeting, saving, and managing income and expenses.
2. Improve access to banking services, digital transactions, and formal credit facilities.
3. Educate participants about relevant government schemes such as PM-KISAN, KCC (Kisan Credit Card), crop insurance, and pension schemes for unorganized workers.
4. Enhance understanding of farm-related financial planning, including input cost estimation, profit calculation, and reinvestment strategies.
5. Encourage the use of financial tools to support agricultural sustainability and reduce dependence on informal lenders.

### **Outcomes of the Training Program:**

A significant improvement in awareness of personal finance and savings behavior among participants.

60% of the trainees showed interest in adopting digital banking tools, and several participants enrolled in mobile banking services during the training.

Increased awareness of credit options and insurance schemes, particularly the benefits of the Kisan Credit Card and Pradhan Mantri Fasal Bima Yojana.

Participants demonstrated better understanding of managing agricultural expenses and returns, which can lead to more efficient farming practices.

Strengthened community interest in forming Self-Help Groups (SHGs) and small cooperatives for financial and agricultural collaboration.

### **Suggestions for Future Interventions:**

1. Regular refresher trainings with real-life case studies to help participants apply financial principles effectively.

2. Capacity-building sessions for youth and women, encouraging broader financial inclusion and leadership in the community.
3. Introduction of farm bookkeeping tools and mobile applications in local languages to help farmers track expenses and income.
4. Collaboration with local banks, NGOs, and agri-extension services to ensure ongoing support and guidance.
5. Promotion of group-based financial models, such as SHGs and Farmer Producer Organizations (FPOs), to improve collective bargaining and market access.

This financial literacy program in Chilhati Cluster marks a valuable step toward economic empowerment and informed financial behavior among tribal farmers. By connecting financial knowledge with agricultural livelihoods, the program has the potential to improve the long-term sustainability and prosperity of the community.





### **Financial Literacy Training Program -3**

A Financial Literacy Training Program was conducted in Mohla Block of Chhattisgarh, focusing on the Scheduled Tribe (ST) population, with a total of 208 participants. The region is predominantly inhabited by tribal communities who depend mainly on agriculture and forest produce gathering for their livelihood. Despite their hard work and strong connection to natural resources, many tribal households face financial instability due to limited access to formal banking systems, low awareness of government welfare schemes, and a lack of basic financial knowledge.

The training aimed to bridge this gap by empowering participants with the knowledge and tools necessary for better financial management. It emphasized practical learning, culturally appropriate communication, and direct linkage between financial literacy and the participants' everyday economic activities.

#### **Objectives of the Training Program:**

1. Enhance basic financial awareness on topics such as saving, budgeting, and managing household income.
2. Promote access to formal financial institutions and increase participation in digital financial services.
3. Educate participants about government schemes related to agriculture, tribal welfare, and financial inclusion such as PM-KISAN, e-SHRAM, and Kisan Credit Card (KCC).
4. Link financial literacy to livelihood improvement, especially in agriculture and forest produce gathering.
5. Encourage community-based financial practices, such as savings groups and cooperative marketing.

## **Outcomes of the Training Program:**

Improved financial knowledge among participants, many of whom had limited prior exposure to formal financial concepts.

Around 50 participants enrolled in new bank accounts, and many others learned how to use UPI, ATM cards, and mobile banking.

Increased awareness about government schemes; several participants began the process of applying for KCC, crop insurance, and forest rights benefits.

Participants learned how to estimate input costs, manage seasonal income, and plan for future expenses more effectively.

Interest grew in forming Self-Help Groups (SHGs) and collective platforms for processing and selling agricultural and forest produce.

## **Suggestions for Future Interventions:**

1. Conduct regular follow-up workshops to deepen financial knowledge and troubleshoot practical challenges in implementation.
2. Provide training in local languages, using real-life examples from agriculture and forest product trade to improve retention.
3. Facilitate linkages with banks, cooperatives, and local market networks to support access to credit and fair trade.
4. Promote financial inclusion for women and youth, encouraging them to take leadership roles in SHGs and local economic activities.
5. Integrate financial education with agricultural and forest produce value addition training, to improve income generation opportunities.

The financial literacy training in Mohla Block has created a foundation for sustainable livelihood improvement by equipping tribal communities with essential financial skills. By connecting financial awareness to their traditional occupations of farming and forest produce collection, the program has contributed meaningfully toward the goal of economic empowerment and social inclusion in the region.





#### **Financial Literacy Training Program -4**

A Financial Literacy Training Program was successfully conducted in Aundhi Block of Chhattisgarh, a tribal-dominated region where the majority of the population is engaged in agriculture and forest produce gathering. The program aimed to empower tribal communities with essential financial knowledge and skills, helping them to make informed decisions about saving, borrowing, investing, and accessing government welfare schemes. A total of 193 participants benefited from the training, which was designed in a participatory manner using local language and examples relevant to their livelihoods.

Aundhi Block is home to several forest-dependent communities who rely on seasonal forest produce collection, along with small-scale farming. Limited exposure to financial systems, lack of awareness about government schemes, and dependence on informal credit sources often hinder their economic progress. The training sought to address these gaps by introducing practical

financial concepts and tools that could support their everyday economic activities and long-term planning.

### **Objectives of the Training Program:**

1. To build basic financial literacy among tribal individuals, especially in areas of saving, budgeting, and responsible borrowing.
2. To promote access to formal financial services, such as banking, insurance, and digital payments.
3. To create awareness about government schemes such as PM-KISAN, e-SHRAM, Kisan Credit Card (KCC), and tribal development programs.
4. To help participants link financial knowledge with their income-generating activities, including agriculture and forest produce gathering.
5. To encourage community-based financial practices, like forming Self-Help Groups (SHGs) and joint marketing of produce.

### **Outcomes of the Training Program:**

A significant number of participants gained awareness of formal financial tools, with over 60% expressing intent to open or upgrade bank accounts.

Digital literacy improved, as participants were introduced to mobile banking, UPI, and ATM usage for safer and more convenient transactions.

Many farmers and gatherers understood how to track seasonal income, plan for off-season expenses, and save regularly.

Increased knowledge of government schemes led to several participants initiating applications for KCC, e-SHRAM registration, and insurance programs.

Participants showed interest in forming SHGs and collective groups for processing and selling agricultural and forest products to ensure better income and bargaining power.

### **Suggestions for Future Interventions:**

1. Regular follow-up sessions and refresher trainings should be held to reinforce learning and help troubleshoot real-life financial issues.
2. Localized training materials should continue to be developed using visuals, case studies, and role-play techniques that resonate with tribal lifestyles.



3. Linkages with local banks, cooperatives, and NGOs should be strengthened to provide on-ground support and financial access.
4. Special focus on empowering women and youth through tailored financial and entrepreneurial modules.
5. Combine financial literacy with livelihood and value addition training, especially related to forest produce and agriculture, to increase income potential.

The training program at Aundhi Block marked a crucial step in enhancing financial inclusion and economic empowerment among tribal communities. By integrating financial education with their traditional occupations, the initiative has laid the groundwork for a more secure and self-reliant future.



## **Financial Literacy Training Program -5**

A Financial Literacy Training Program was organized in Ambagarh Chowki Block of Chhattisgarh, a tribal-dominated region where the majority of the population is engaged in agriculture, forest produce gathering, and informal sector work such as daily wage labor and seasonal employment. A total of 218 participants attended and benefited from this initiative. The training was aimed at equipping the tribal population with basic financial knowledge and practical skills to improve their financial management and access to formal financial services.

Given the socio-economic background of the area, where most families have limited or no exposure to formal banking and are heavily reliant on cash-based, seasonal incomes, the training was designed in a simple, participatory, and culturally appropriate manner. The sessions were delivered in local languages using visual aids, group discussions, and real-life examples to ensure better understanding and retention.

### **Objectives of the Training Program:**

1. To create awareness about basic financial concepts such as saving, budgeting, credit, and interest.
2. To introduce formal financial systems, including banks, post offices, and digital payment platforms, and promote their usage.
3. To inform participants about government schemes such as PM-KISAN, e-SHRAM, Kisan Credit Card (KCC), Jan Dhan Yojana, and relevant tribal welfare programs.
4. To help participants manage irregular incomes from agriculture, forest produce collection, and informal labor through better financial planning.
5. To encourage the formation of Self-Help Groups (SHGs) and promote collective saving and credit practices within the community.

### **Outcomes of the Training Program:**

Over 70% of the participants reported improved awareness of financial concepts such as savings, budgeting, and managing debt.

More than 80 participants either opened new bank accounts or updated existing ones, gaining access to basic financial services.

Participants became familiar with digital financial tools such as mobile wallets, UPI, and ATM cards, which they had limited or no knowledge of prior to the training.

Increased awareness of government schemes led to several enrollments in PM-KISAN, e-SHRAM cards, and applications for KCC loans.

Participants engaged in informal work and forest gathering learned how to track seasonal income, plan for lean periods, and reduce dependency on informal moneylenders.

Interest was expressed in forming community-based groups for savings and collective marketing of forest produce, which could help in improving income security.

### **Suggestions for Future Interventions:**

1. Follow-up training programs should be conducted periodically to reinforce financial skills and support real-world application.
2. Customized modules for women and youth could help broaden the impact, as they are often underrepresented in formal financial systems.
3. Linkages with local banks, cooperatives, and microfinance institutions should be strengthened to facilitate easier access to credit and savings instruments.
4. Integration of financial education with livelihood enhancement programs, especially related to value addition and market linkages for forest produce and agricultural goods.
5. Establish local peer educators or financial resource persons who can continue to guide the community and act as a bridge between institutions and residents.

The Financial Literacy Training Program in Ambagarh Chowki has made a significant contribution to enhancing financial awareness, inclusion, and empowerment among the tribal population. By aligning financial knowledge with their daily livelihood activities, the program has helped lay a strong

foundation for economic resilience and community development in the region.







# Key Outcomes and Achievements

Table: Comparison of Key Metrics

Metric	Baseline (March 2024)	Post-Intervention (May 2025)
Access to Bank Accounts	52%	85%
UPI/Digital Payment Usage	18%	63%
Awareness of Govt. Financial Schemes	29%	76%
Participation in Financial Literacy Programs	0%	91%
Women Beneficiaries	44% of total participants	53% of total participants

## Qualitative Outcomes:

- Significant reduction in dependency on informal lending.
- Improved trust in formal banking and fintech systems.
- Enhanced participation of tribal women in SHGs and micro-entrepreneurship via digital platforms.

## Challenges Faced:

- Language and Literacy Barriers: Required development of visual and vernacular content.
- Digital Infrastructure Gaps: Patchy internet and mobile connectivity delayed implementation in remote areas.
- Cultural Resistance: Initial hesitation toward digital banking due to lack of trust and awareness.

## Lessons Learned

- Community-led approaches are more effective than top-down models.
- Peer educators and local youth trained as digital ambassadors increased trust and adoption.



- Regular engagement post-training is crucial to ensure sustained use of fintech solutions.

## **Sustainability Measures**

- Local youth trained as “Fintech Champions” to provide ongoing support.
- Digital Resource Kits distributed to village panchayats and SHGs.
- Partnerships initiated with local banks and CSCs for continued outreach and support.

## **Recommendations**

- Replication of the model in other tribal districts of Chhattisgarh and neighboring states.
- State-level policy to integrate fintech education in adult literacy and skilling programs.
- Investment in rural digital infrastructure to support digital financial services.

## **Conclusion**

As the project on “Understanding Fintech and Training-Based Intervention to Develop Financial Inclusiveness” among the Scheduled Tribe (ST) population in the Mohla-Manpur-Ambagarh Chowki district of Chhattisgarh reaches its conclusion, it is important to reflect on the outcomes, challenges addressed, and the way forward. This initiative was conceived with the core objective of empowering tribal communities through financial literacy and equipping them to access, understand, and utilize Fintech tools and formal financial services to improve their economic well-being.

The district, with a predominantly tribal population dependent on agriculture, forest produce gathering, and informal labor, has traditionally remained outside the formal banking ecosystem. Limited awareness, geographic isolation, low levels of digital literacy, and cultural barriers have kept these communities disconnected from financial services. Through this intervention, over 900 tribal participants across blocks such as Mohla, Manpur, Aundhi, Chilhati, and Ambagarh Chowki were engaged through structured financial literacy training programs, awareness campaigns, and capacity-building exercises. The training modules were designed to simplify complex financial concepts and were delivered using vernacular languages, community-based methods, and interactive tools. The sessions covered areas such as budgeting, saving, responsible borrowing, insurance, government schemes (like PM-KISAN, e-SHRAM, and KCC), and digital financial tools like UPI, mobile wallets, and ATM use. Particular attention was given to connecting financial literacy to daily livelihood activities, such as selling forest produce, managing agricultural inputs, or handling wages from informal work.

The project's implementation revealed that Fintech, when demystified and made accessible, holds immense potential to bridge the financial gap for tribal populations. The outcome of the project saw increased bank account openings, improved understanding of digital payment systems, greater participation in welfare schemes, and a rising interest in forming Self-Help Groups (SHGs) for savings and credit. Many participants, especially women and youth, reported feeling more confident in handling money and exploring credit options through formal institutions rather than relying on informal lenders.

Moreover, the project created valuable institutional linkages between communities and local banks, financial service providers, and government departments, helping establish trust and continuity of services. It also highlighted the importance of community-led models such as financial literacy champions, who can serve as ongoing resource persons within the

villages As the project concludes, it has not only achieved its immediate goals but also laid a strong foundation for long-term financial inclusion. Moving forward, it is recommended that similar interventions be scaled and integrated with livelihood programs, digital infrastructure expansion, and local governance support. Continued handholding, refresher trainings, and the development of tribal-specific digital financial tools will be crucial to sustain the progress.

In summary, this project has demonstrated that with the right blend of Fintech awareness and grassroots-level training, tribal communities in the Mohla-Manpur-Ambagarh Chowki district can be active participants in the formal economy. Financial inclusiveness is not just about access but about empowerment and informed participation, and this project marks a significant step toward that vision.

### Some Glimpses of the Project Training Programs.



अम्बागढ़ चौकी। विकास खंड अम्बागढ़ चौकी के ग्राम गोर्रा टोला में आज कृष्ण जन्माष्टमी का कार्यक्रम का आयोजन किया गया है डेढ़ बार यादव समाज गोर्रा टोला के द्वारा किया जा रहा है कार्यक्रम में मुख्य अतिथि अरुण यादव सदस्य जिला पंचायत अध्यक्ष ता दिलीप यदु मुख्य नगर पालिका अधिकारी के रूप में उपस्थित रहेंगे ग्राम मेंकलस यात्रा के साथ मूर्ति स्थापना एवं सांस्कृतिक कार्यक्रम शाम को ग्राम में शोभा यात्रा निकाली जायगी समाज के राज अध्यक्ष ओम प्रकास यदु उपध्यक्ष ललित यादव सचिव गिरिजेस यदु संरक्षक खम्मन लाल यदु माखन यदु केसव यादव भैया राम यदु खोमन यादव युवा प्रकाश के प्रदेश संगठन मंत्री बिमल यादव रोशन यादव संतोष यादव राहुल यदु नरेंद्र यादव विनय यादव सहित सामाजिक बंधु उपस्थित रहेंगे।

**चिल्हाटी में वित्तीय साक्षरता प्रशिक्षण कार्यक्रम आयोजित**

अम्बागढ़ चौकी। विज्ञान एवं प्रौद्योगिकी विभाग भारत सरकार एवं भारतीय प्रौद्योगिकी संस्थान भिलाई के द्वारा वित्तपोषित एवं शासकीय लाल चक्रधर शाह स्नातकोत्तर महाविद्यालय अम्बागढ़ चौकी एवं शासकीय दिग्विजय स्वशासी स्नातकोत्तर महाविद्यालय राजनांदगांव के संयुक्त आयोजन में शासकीय नवीन महाविद्यालय चिल्हाटी एवं शासकीय उच्चतर माध्यमिक विद्यालय चिल्हाटी में तीन दिवसीय वित्तीय साक्षरता प्रशिक्षण कार्यक्रम का सफल आयोजन हुआ। जिसमें विषय विशेषज्ञ के रूप में डॉ नरसंत कुमार सोनबर, सहायक प्राध्यापक, मनोविज्ञान, शासकीय कमला देवी राठी महिला महाविद्यालय राजनांदगांव, डॉ जे पी सूर्यवंशी, सहायक प्राध्यापक, जनस्पति शास्त्र, शासकीय लाल चक्रधर शाह स्नातकोत्तर महाविद्यालय अम्बागढ़ चौकी, विसने मनीष दिगंबर, सहायक प्राध्यापक, कृषि विस्तार, रामनिवास सारडा कृषि महाविद्यालय अम्बागढ़ चौकी एवं श्रीमती आरती सोनबर, व्याख्याता उपस्थित रहे। सभी वक्ताओं ने वित्तीय साक्षरता पर विस्तृत रूप से व्याख्यान प्रस्तुत किया। यह कार्यक्रम ओ पी राणा एवं डॉ एस के पटेल के मार्गदर्शन में संपन्न हुआ। कार्यक्रम को सफल बनाने में धर्मेन्द्र सारस्वत प्राचार्य, डॉ के आर रावटे, सहायक प्राध्यापक, डॉ मेमन साहू, सहायक प्राध्यापक, हीरा लाल साहू, व्याख्याता एवं शासकीय नवीन महाविद्यालय चिल्हाटी के समस्त अतिथि व्याख्याताओं का अहम योगदान रहा। इस कार्यक्रम में चिल्हाटी क्षेत्र के लगभग 180 विद्यार्थियों एवं आमजन ने भाग लेकर वित्तीय साक्षरता प्रशिक्षण कार्यक्रम का लाभ लिया।

**ट्रेनर का प्रशिक्षण मोहला में सम्पन्न**

2024.09.01 08:40 बताया की जिले के सभी पंचायत में सर्वेयर ने घर घर जाकर सर्वे







सुविधा के लिए कृषि विभाग द्वारा किसानों को  
कृषि विभाग से संपर्क करने का अवसर.



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चिल में छत्तीसगढ़  
रायपुर एवं राजनांदगांव से एक साथ प्रकाशित  
डाक पंजीयन /रायपुर संभाग/68/2022-24



:- सुविधा :-  
रुबो का प्रयोग तभी करना  
जब तुम्हारे रुबो तुम्हारे खेत  
रुबो से ज्यादा कमकी हो

♦ वर्ष - 11 ♦ अंक - 231 रायपुर एवं राजनांदगांव से एक साथ प्रकाशित ♦ RNI-C11111/2014/55697 ♦ रायपुर, हरिवार 1 सितंबर 2024 ♦ पृष्ठ - 8 ♦ मूल्य - 02 रुपये

## चिल्हाटी में वित्तीय साक्षरता प्रशिक्षण कार्यक्रम

अम्बागढ़ चौकी (भास्कर दूत)। विज्ञान एवं प्रौद्योगिकी विभाग भारत सरकार एवं भारतीय प्रौद्योगिकी संस्थान भिलाई के द्वारा वित्तपोषित एवं शासकीय लाल चक्रधर शाह स्नातकोत्तर महाविद्यालय अंबागढ़ चौकी एवं शासकीय दिग्विजय स्वशासी स्नातकोत्तर महाविद्यालय राजनांदगांव के संयुक्त आयोजन में शासकीय नवीन महाविद्यालय चिल्हाटी एवं शासकीय उच्चतर माध्यमिक विद्यालय चिल्हाटी में तीन दिवसीय वित्तीय साक्षरता प्रशिक्षण कार्यक्रम का सफल आयोजन हुआ। जिसमें विषय विशेषज्ञ के रूप में डॉ. बसंत सोनबेरे, सहायक प्राध्यापक, मनोविज्ञान,



शासकीय कमला देवी राठी महिला महाविद्यालय राजनांदगांव, डॉ. जेपी सूर्यवंशी, सहायक प्राध्यापक, वनस्पति शास्त्र, शासकीय लाल चक्रधर शाह स्नातकोत्तर महाविद्यालय अंबागढ़ चौकी, बिसने मनीष दिगंबर, सहायक प्राध्यापक,

कृषि विस्तार, रामनिवास सारडा कृषि महाविद्यालय अंबागढ़ चौकी एवं श्रीमती आरती सोनबेरे, व्याख्याता उपस्थित रहे। सभी वक्ताओं ने वित्तीय साक्षरता पर विस्तृत रूप से व्याख्यान प्रस्तुत किया। यह कार्यक्रम ओपी राणा (प्रिंसिपल इन्वेस्टिगेटर) एवं डॉ. एसके पटेल (सह प्रिंसिपल इन्वेस्टिगेटर) के मार्गदर्शन में संपन्न हुआ। कार्यक्रम को सफल बनाने में धर्मेन्द्र सारस्वत प्राचार्य, डॉ. केआर रावटे, सहायक प्राध्यापक, डॉ. मेमन साहू, सहायक प्राध्यापक, हीरा लाल साहू, व्याख्याता एवं शासकीय नवीन महाविद्यालय चिल्हाटी के समस्त अतिथि व्याख्याताओं का अहम योगदान रहा।



















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