

Report on One-Day Workshop on Financial Inclusion in Chhattisgarh with Special Reference to Pradhan Mantri Jan Dhan Yojna

Date: February 24, 2024

Organized by: Department of Management Studies

Funding Agency: Indian Council of Social Science Research (ICSSR)

Introduction:

On February 24, 2024, the Department of Management Studies organized a one-day workshop focused on financial inclusion in Chhattisgarh, with particular emphasis on the Pradhan Mantri Jan Dhan Yojna (PMJDY). This event was based on findings from a short-term empirical research project funded by the ICSSR.

Convener and Project Team:

The workshop was convened by Prof. B.D. Mishra, who led a team of esteemed faculty members:

- Prof. Bhuvana Venkatraman
- Dr. Budheshwar Prasad Singhraul
- Dr. Shailesh K. Dwivedi
- Dr. Vanita Kumari Soni
- Dr. Prem Shankar Dwivedi

Chief Guest and Dignitaries:


The event featured Chief Guest Vice Chancellor Prof. Alok Kumar Chakrawal, Guru Ghasidas Vishwavidyalaya along with other distinguished guests:

- The event featured Chief Guest Prof. R.K. Brahme from Pt. Ravishankar Shukla University
- Registrar Prof. Manish Shrivastav, GGV
- Dean of the School of Commerce and Management

Workshop Highlights:

With 35 participants in attendance, the workshop fostered an engaging environment for discussions on financial inclusion.

Prof. R.K. Brahme delivered an inspiring keynote address, highlighting the transformative role of the PMJDY in increasing access to banking services for marginalized communities. He underscored the importance of financial literacy and empowerment in driving economic growth in Chhattisgarh.


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Vice Chancellor Prof. Alok Kumar Chakrawal also spoke, emphasizing the necessity of ongoing research and community engagement to strengthen financial inclusion efforts. He encouraged participants to explore innovative solutions that could enhance the impact of PMJDY and similar initiatives.

Research Findings:

The workshop showcased key findings from the empirical research project, which examined:

- The effectiveness of PMJDY in promoting financial literacy and accessibility.
- Barriers faced by individuals in accessing banking services.
- Strategies for enhancing the program's reach and impact, particularly in rural areas of Chhattisgarh.


Conclusion:

The one-day workshop successfully highlighted the critical issues surrounding financial inclusion in Chhattisgarh, reinforcing the vital role of PMJDY in empowering underserved populations. Participants left with valuable insights and a renewed commitment to advancing financial literacy and inclusion.

Acknowledgments:

We extend our gratitude to all speakers, organizers, and participants for their contributions to making this workshop a success. The collaborative effort reflects a strong commitment to achieving greater financial inclusion in Chhattisgarh.

Glimpses of the Event:-


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