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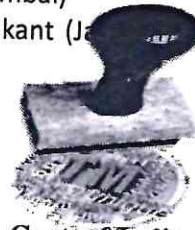
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13) HIGHER EDUCATION AND WOMEN EMPOWERMENT Dr. Rajkumari. J. Punjabi, Ulhasnagar	62
14) A STUDY ON FACTORS INFLUENCING THE LEISURE TIME ACTIVITIES OF THE MALE... S. RAJA, Chennai.	65
15) Brief History and Language of India & Post-colonial Discourse Dr. P. S. Nargesh, Dharampuri (Dhar) M.P.	69
16) Leveraging Indian Diaspora in Economic Development B NAGARATHNAM REDDY, Andhra Pradesh	71
17) DEMONITIZATION ON INDIAN ECONOMY AND AGRICULTURE Rajendra Bhausahab Dhadge, District: Pune	76
18) Education for All- a Case of Tribal's in Andhra Pradesh BHATTU.SRIHARI, HYDERABAD, TELANGANA	79
19) Know your Learner Dr. Renuka Kishore Shewkani, Ulhasnagar	85
20) बहुजन समाजातील संत कवयित्री प्रा. मेघा पंढरीनाथ बोरोले, भुसावळ	92
21) परिवर्तनाच्या वाटेवरील ग्रामीण स्त्री कथा : एक शोध श्रीमती बोबडे वैशाली अरुणराव-डॉ. राजशेखर नळगे, ता.तुळजापूर, जि.उ-बाद	95
22) डॉ. बाबासाहेब आंबेडकरांचे आर्थिक विचार प्रा. डॉ. दत्ता ढास, नेकनूर ता.जि.बीड	98
23) आधुनिक काळात गोंधळाचे स्वरूप आणि भविष्यात लोकसंगीत जपण्याची आवश्यकता प्रा.डॉ.स्नेहाशीष दास—आशिष विजय रानडे	102
24) 'अस्मितादर्श' मधील निग्रो साहित्यविषयक लेख प्रा.सर्जेराव रणखांब, देगलूर	105



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DEMONITIZATION ON INDIAN ECONOMY AND AGRICULTURE

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Introduction

The Indian government decided to demonetize the 500 and 1000 rupee notes, the two biggest denomination notes. These notes accounted for 86% of the country's cash supply. The government's goal was to eradicate counterfeit currency, fight tax evasion, eliminate black money gotten from money laundering and terrorist financing activities, and promote a cashless economy. Demonetization has affected every Indian, but it has hit the agricultural sector the hardest. Agriculture in India accounts for 50% of the workforce. Farmers, who are the backbone of our national economy, were severely affected by the note demonetization of which invalidated 86% of India's currency. Most of them will get loans from cooperative banks which now don't have cash to supply them.

The Indian economy is one of the fastest growing major economy in the world with 7 – 7.5 percent GDP growth p.a. Everything was going all is well but suddenly on 8th December 2016 the NDA government announced the scrapping of high value bank notes 500 Rupee and 1000 Rupee, which amounted to 86 percent (15.44 Trillion) currency in circulation and 12 percent of India's total money supply 500 Rupee & 1000 Rupee notes were made invalid. This invalid cash was replaced with new 500 and 2000 Rupee notes. Demonetization was just like a shock therapy. This shock therapy hits the



Indian economy, its growth rate slowed down by 3 percent range. By this decision, as per the recent estimates by some economists, nearly 90 percent of the total cash in circulation has come back into the banking system and hence, the stated purpose of the Demonetization exercise which was to 'extinguish' black money and enable the RBI to lower its liabilities thereby providing the government with huge dividend seems to have been belied. Demonetization of Rs. 500 and 1000 Rupee severely disrupted the ordinary life across the country for several weeks.

The 'demon' in demonetization is in the beginning. Any Government withdraws the legal tender rights of any denomination of currency, it is known as demonetization. On November 8, Indian Prime Minister Mr. Narandar Modi announced in a broadcast to the nation that Rs. 500 and Rs. 1000 currency notes would no longer be recognized legally as currency. The total currency in circulation in India was Rs. 16.42 lac crore (US\$240 billion) of Rs. 1000 and Rs. 500 notes. The government believe that this demonetization is required for the four main reasons first reason is for stopping the funding of terrorism, second reason for facing the problem of fake Currency, Third reason for making the black money worthless and fourth reason for reducing the corruption, etc. The need for the government to keep the move a secret because the tax evaders would not be aware before the announcement of demonetization took place. For Modi, this is work in progress. In his speech to the nation, he highlights what his government has done so far. Narandar Modi has prompted it will take 50 days for people to adjust to the change. This announcement appears to be the most important change made by the Narandar Modi's government to date, says Girish Vanvari, partner and head KPMG in India. A decision like this can result in the sweeping up of a system for which many trust that it could not be done, as earlier attempts did not have rich

impact. However, the decision by Prime Minister Mr. Narandar Modi is one the most historical steps in India

Meaning of Demonetisation:

The process of demonetization involves either introducing new notes or coins of the same currency or completely replacing the old currency with new currency. Demonetization is the act of stripping a currency unit of its status as legal tender. Demonetization is necessary whenever there is a change of national currency. The old unit of currency must be retired and replaced with a new currency unit.

The demonetization of 500 and 1000 rupee notes to crush back economy has come at a wrong time for farmers.

Millions of farmers are unable to get enough cash to buy seeds and fertilizers for their winter crops.

The main objectives of the India's demonetization made in 8 December, 2016 were-

To bring income and wealth into the banking system, where it can be more easily monitored and, if necessary, taxed,

To help to remove the population into digital economy; and,

To eliminate frauded currency, which is often used by terrorists groups.

Demonetization affects the Indian economy in various ways; here are some impacts on various sectors discussed-

An aggregate demand shock because it reduces the supply of money and affects private wealth especially of those holding unaccounted money,

The Hardest Burnt Of Demonetization For Farmers

1. Farmers were unable to purchase inputs like certified HYV seeds from market. They were using old seeds from the last year harvest and not purchasing quality seeds from market. This will adversely affect crop yields despite good monsoon this year.

2. Farmers suffered a setback due to na-



tionwide cash crunch and a collapse in the demand for vegetables in wholesale markets.

3. Fruit and vegetable farmers were badly hit. They need cash on daily basis to purchase inputs like pesticides, fertilizers and hired labour for harvest and also to transport and sell at urban centres. Lack of cash with farmers leading to less-than optimal use of inputs resulted in lower yields, reduced sales, higher wastage and lower price realization.

4. The small growers and retail vegetable sellers are bearing the brunt, as they are with inventories of perishable commodities.

BENEFITS OF DEMONETISATION:

The some of the benefits of demonetization is as follows:

Clear Transactions:

The major benefit of the demonetization is there should be clear view of transactions. No one should hide his hush money. So, it helps to restrict corruption.

Weapon against black money:

Demonetization is a weapon adopted by Modi Government against black money. India's rich persons have always used to keep their money in Swiss Bank Corporation. Due to demonetization, it's compulsory for them to bring that money in India. Even Swiss Bank is now ready to give the list of those account holders who are declared in the list of corruption.

To encourage peoples to pay regular tax:

Indian peoples have bad habit of Tax Robbery. The fact is that, most of the Indian people have the habit of hiding their actual properties and yearly gains. After ruled the G.S.T. along with demonetization, India's most of the peoples had now turned towards the habit of regular tax paying.

Welfare Activities:

As Indian Tax Payers are Increasing, Indian government is now implementing the various welfare schemes to boost up the living standard of common man.

To restrict the enemies:

India's neighbor country's are it's enemies. War of Kaargil made by Pakistan and Illegal entry in Doklam by china are the major events made by these two countries shows that, they are our only nearest enemies and not our neighbor countries. These countries always make use of Indian Currency to develop their terrorist activities. Demonetization definitely restricts them from doing such nasty activities.

Support for cashless economy:

Demonetization in India developed the trend of online transactions. So the concept of 'Cashless Economy' has developed.

Digital Payments:

From many years India is trying his best to implement the concept of Digital India. Demonetization has supported in this regard by motivating peoples to take their payments through ATM Centers.

To restrict the Fake Currency:

Indian economy is facing the huge problem of availability or use of Fake Currency. Demonetization is a perfect remedy against this problem.

Restriction on poor currency:

Demonetization should restrict the use of poor and traditional currency. The government has now started the new coins of 50Rs, 100Rs, 200Rs, 500Rs, 1000Rs. etc. This should definitely help to make use of 'Paperless Economy.'

Negative Impact of Demonetization:

GDP growth was earlier estimated as 7.8 percent post-demonetization, lowered to 7 percent.

Agriculture sector, small and medium scale business and informal sector are the worst hit by demonetization. It takes a lot of time for them to recover from the losses. This has a negative effect on economy.

There is no guarantee that demonetization move will turn Indian into a cashless economy.

Consumer demand was hit by demon-



etization, hence retail inflation fell to 3.17 per cent a multiyear low with this, growth of economy slowed down.

The rural and informal economy suffered disproportionately because most transactions are cash-based. The liquidity squeezes led to a pile-up at wholesale markets, leading to a sharp decline in the Wholesale Price Index (WPI) of perishables such as fruits and vegetables in the immediate aftermath of demonetization. By turning farm markets, demonetization may have also contributed to the decline in prices of pluses. Rural consumer sentiment too took a hit, with domestic sales of two-wheelers plunging sharply. Car sales also declined but the decline was less severe than in the case of two wheelers.

Conclusion:-

From the above analysis of secondary data it conclude that a demonetization is an act of stripping a currency unit of its status as legal tender. It occurs when a particular form of money is pulled from circulation and a new note or coin is introduced in the market as a replacement of withdrawn form of money. Demonetization process has two sides. The both sides, Advantages as well as Disadvantages. The Advantages will benefit the nation and the Disadvantages will create some problems. As well as some economics expert said that positive impact of demonetization will showed in future.

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Education for All- a Case of Tribal's in Andhra Pradesh

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Introduction:

India is a multi-racial country. Different parts have different cultural traits and levels of development. It is not uncommon to find that there are certain tribes, which are not yet touched even by the fringe of civilization. Aborigines are examples of this. "The word tribe" is taken to denote a primary aggregate of people living in a primitive or barbarous condition under a headmen or chief" Tribe is a group of families living as a community under one or more chiefs, united by language and customs.

There are 427 types among the scheduled tribes dwelling all over India. In India percentage of tribal population to total population according to census 2001 is 8.10% and it was 6.87% in the year of 1961. The tribal population has been increasing gradually from 3.7 percent to 6.6 percent in between 1961 and 2001.

Among the scheduled tribes, the most important are the Gonds of Madhya Pradesh, Maharashtra and Andhra Pradesh, the Bhils of Rajasthan, Gujarat, Maharashtra, and Madhya Pradesh and the Santhals of Bihar, Orissa and West Bengal.

Tribes in Andhra Pradesh:

The history of the tribal of Andhra Pradesh dates back to the great epic mahabharatha. It had many ups and downs.

