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KALYAN (MAHARASHTRA)

Contact: +91 9730721393 +91 8329000732 chcskalyan@gmail.com

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जीवनोन्नती अभियान आणि ग्रामीण महिला सक्षमीकरण-एक आढावा

प्रा. शेळके सी.एस.

कला विज्ञान महाविद्यालय, चौसाळ ता.जि. बीड
Email ID : changdev.sheike@gmail.com

प्रस्तावना :

स्वातंत्र्यानंतर भारतात अनेक समस्या होत्या. या अनेक समस्यांपैकी ग्रामीण दारिद्र्य ही एक प्रमुख समस्या होती. देशाचा विकास करावयाचा असेल तर ग्रामीण भागातील जनतेची या दारिद्र्याच्या दुष्ट चक्रातून सुटका करणे आवश्यक होते. म्हणून ग्रामीण भागातील जनतेला रोजगाराच्या संधी उपलब्ध करून देण्यासाठी शेती व्यवसायाबरोबरच उद्योग क्षेत्राच्या विकासासाठी ग्रामीण भागात पायाभूत सुविधा उपलब्ध करून देणे व उत्पन्नाच्या प्रवाहापासून दूर राहिलेला भाग म्हणजे महिला यांचे सक्षमीकरण करण्यासाठी चहूबाजूने प्रयत्न सुरू झाले.

शोधनिबंधाची उद्दिष्टे :

1. महिला सक्षमीकरणाचा अर्थ जाणून घेणे.
2. राष्ट्रीय ग्रामीण जीवनोन्नती अभियानाच्या पार्श्वभूमीचा अभ्यास करणे.
3. महिला सक्षमीकरणात जीवनोन्नती अभियानाच्या भूमिकेचा आढावा घेणे.
4. महाराष्ट्रातील ग्रामीण जीवनोन्नती अभियानाच्या प्रगतीचा अभ्यास करणे.

संशोधन पध्दती :

प्रस्तुत शोधनिबंध हा दुय्यम साधन सामुग्रीवर आधारित असून साप्ताहिके लोकराज्य, योजना, उद्योजक, जीवनोन्नती अभियान प्रशिक्षण पुस्तिका, महाराष्ट्राची आर्थिक पाहणी अहवाल, इंटरनेट इत्यादीद्वारे शोध निबंधाशी संबंधित सामग्री संकलित केली आहे.

महिला सक्षमीकरण :

महिला सक्षमीकरण ही संकल्पना महिलांच्या विकासाच्या संदर्भात रूढ झाली आहे. संयुक्त राष्ट्रसंघाने १९७५ मध्ये आंतरराष्ट्रीय महिला वर्ष घोषित केले. त्यानंतर महिला सबलीकरणाची संकल्पना पहिल्यांदा १९८५ मध्ये नॉरोबी येथे आयोजित केलेल्या आंतरराष्ट्रीय महिला परिषदेमध्ये मांडण्यात आली. महाराष्ट्रामधील महाराष्ट्र शासनाने १९९४ मध्ये पहिले महिला धोरण, २००१ मध्ये दुसरे महिला धोरण व २०१३ मध्ये तिसरे महिला धोरण जाहीर केले. या धोरणाचा मुख्य हेतू हा महिला सक्षम करणे असा होता. "सत्ता वंचित, संधी वंचित महिलांना कोणत्याही भेदभावाशिवाय प्रगती करण्याची संधी देणे म्हणजे महिला सक्षमीकरण होय."

"महिला सक्षमीकरण म्हणजे आत्मविश्वासात वाढ, क्षमता वृद्धी, सामाजिक जाणीव जागृती, कार्यात्मक साक्षरता, लिंग समभाव संचेतन, आरोग्यविषयक जाणीव, स्वतः आत्मसन्मानाने जगणे, आत्मनिर्भर व वित्तीय संस्थांबरोबर जोडून घेणे इत्यादीला एकत्रितपणे महिला सक्षमीकरण असे म्हणतात."

राष्ट्रीय ग्रामीण जीवनोन्नती अभियानाची पार्श्वभूमी :

ग्रामीण भागाचा विकास, रोजगार निर्मिती व दारिद्र्या निर्मूलनासाठी १९८० मध्ये 'एकात्मिक ग्रामीण विकास कार्यक्रम' सुरू करण्यात आला. याशिवाय ग्रामीण युवक रोजगार प्रशिक्षण योजना (ट्रा प्रसेम), ग्रामीण महिला व बालविकास कार्यक्रम (डावाक्रा), ग्रामीण कारागीरांना औद्योगिक अवजारांचा पुरवठा (सिट्टा), गंगा कल्याण योजना (जीकेवाय) यासारख्या विविध योजना दारिद्र्य निर्मूलनासाठी सुरू करण्यात आल्या होत्या. परंतु ग्रामीण भागात रोजगार निर्मिती व दारिद्र्य निर्मूलनाच्या दृष्टीने या योजना फारशा प्रभावी ठरल्या नाहीत. म्हणून या सर्व योजनांना एकत्र करून ०१ एप्रिल १९९९ पासून 'स्वयंजयंती ग्राम स्वरोजगार' (एसजीएसवाय) योजना सुरू करण्यात आली. दारिद्र्य रेषेखालील कुटुंबांना सहाय्य करण्यासाठी राबविण्यात येणारी ही योजना असून त्यासाठी स्वरोजगारी कुटुंबांना सामाजिक कार्य प्रवणता, प्रशिक्षण आणि क्षमता वृद्धी करून स्वयंसहाय गटामध्ये संघटित करण्यात येते. दारिद्र्य रेषेखालील कुटुंबांना बँकेचे अर्थसहाय्य व शासनाचे अनुदान या माध्यमातून कायम स्वरूपी उत्पन्न निर्माण करणाऱ्या साधनांचा पुरवठा करून दारिद्र्य रेषेच्या वर आणणे यावर या योजनेत भर देण्यात आला.

या योजनेअंतर्गत महाराष्ट्रात डिसेंबर २०११ पर्यंत एकूण ८०७९ वैयक्तिक रोजगारींना रु. ३०.४७ कोटींचे कर्ज (रु. ११.७१ कोटींचे अनुदान), ८०३९ स्वयंसहाय्यता गटांना रु. १८०.८७ कोटींचे कर्ज (रु. ८६.८७ कोटींचे अनुदान) वितरित करण्यात आले. या योजनेमुळे महाराष्ट्रातील जवळपास २.६३,००० बचतगटांच्या स्थापनेद्वारे सुमारे २६ लाख कुटुंब बचतगटाच्या कार्यक्षेत्रात आली असे असले तरी अजूनही १८ लाख कुटुंबांची बांधणी आणि संघटन बचतगटांच्या माध्यमातून करणे बाकी आहे. या योजनेच्या माध्यमातून ग्रामीण दारिद्र्यात घट होवून कौशल्यवृद्धी व स्वयंसहाय्यता विकास होत होता. परंतु या योजनेत संवेदनशील मनुष्यबळाचा अभाव, गरीबातील गरीबांच्या समावेशाचा अभाव, स्वयंसहाय्यता गटांची अत्यल्प क्षमता बांधणी, गट बंद पडण्याचे जास्त प्रमाण, गटांच्या श्रेणीकरणाचा अभाव, स्वरोजगारीच्या आरोग्य, सामाजिक सुरक्षा व विमा इत्यादींचा अभाव यासारख्या जाणीवपूर्वक समस्या

पूर्ण होऊ शकलेले नाही. तेव्हा या उणीवा दूर करून पतविषयक बाबींचा अभ्यास करण्यासाठी प्रा. आर. राधाकृष्ण समितीची स्थापना एप्रिल २००८ मध्ये केली. या समितीने स्वर्णजयंती ग्रामसुन्नरोजगार योजनेत बदल करून 'राष्ट्रीय ग्रामीण जीवोन्नती अभियान' अजिवीकामध्ये पुनर्बांधणी करण्याची शिफारस केली. या शिफारशीला अनुसरून जुलै २०११ पासून या योजनेची अंमलबजावणी सुरू झाली. सामाजिक समावेशन व संस्था बांधणी, वित्तीय व आर्थिक समावेशन आणि शाश्वत उपजिवीका हे या अभियानाचे मुख्य आधारस्तंभ आहेत. प्रत्येक गरीबामध्ये गरिबीमधून बाहेर पडण्याची तीव्र इच्छाशक्ती व अंगभूत क्षमता असते. त्याला आवश्यकतेप्रमाणे आधार मिळाला तर गरिबीतून बाहेर पडणे शक्य आहे. या गाभा तत्त्वावर हे अभियान आधारलेले आहे. ग्रामीण कुटुंबातून किमान एका महिलेचा स्वयंसहाय्यता समूहामध्ये समावेश करून, समूह स्थापन करणे, दशसुत्रीच्या आधारावर त्यांची बांधणी करून त्यांना शासन व बँकांमार्फत अर्थसहाय्य पुरवठा करून उपजिवीकेचे स्रोत बळकट करणे व या माध्यमातून त्यांचे जीवनमान उंचावण्यासाठी व सक्षमीकरणासाठी मदत करणे हे या अभियानाचे प्रमुख उद्दिष्ट्ये आहे. या अभियानांतर्गत दारिद्र्य रेषेखालील कुटुंबातील महिलांचे स्वयंसहाय्यता गट स्थापन करून शाश्वत स्वरूपाचा रोजगार उपलब्ध करून देण्यावर भर दिला जात आहे. दिल्ली व चंदीगड वगळता भारतातील सर्व राज्ये व केंद्रशासित प्रदेशात या अभियानाचा अंमल सुरू आहे.

भारताच्या एकूण कुटुंबातील दारिद्र्यरेषेखालील लोकांच्या जवळपास १० प्रतिशत दारिद्र्यरेषेखालील लोक असणाऱ्या १३ घटक राज्यातील (महाराष्ट्र, आसाम, बिहार, छत्तीसगड, झारखंड, उत्तरप्रदेश, गुजरात, मध्यप्रदेश, ओरिसा, राज्यस्थान, प. बंगाल, कर्नाटक, तामिळनाडू) १०७ जिल्ह्यातील ४२२ ब्लॉकमध्ये राष्ट्रीय ग्रामीण अजिवीका प्रकल्प राबविला जात आहे. भारत सरकार आणि जागतिक बँक यांच्याकडून ७ वर्षांपर्यंत या अभियानाला संयुक्तपणे अनुदान देण्यात येणार आहे. १२ व्या पंचवर्षिक योजनेसाठी भारत सरकार आणि जागतिक बँक यांचेकडून या प्रकल्पासाठी अनुक्रमे US\$ ५.१ दशलक्ष व US\$ १ दशलक्ष एवढी गुंतवणूक केली जाणार आहे. भारताच्या ग्रामीण विकास मंत्रालयाने नोव्हेंबर २०१५ मध्ये या अभियानाचे नाव बदलून दीनदयाल अंत्योदय योजना (DAY-NRLM) असे केले आहे.

महाराष्ट्रातील जीवोन्नती अभियानाची अंमलबजावणी :

महाराष्ट्रामध्ये हे अभियान इंटेन्सिव्ह स्टॅटेजी (प्रकर्षाने), नॉन इंटेन्सिव्ह स्टॅटेजी (अप्रकर्षाने) व सेमी इंटेन्सिव्ह स्टॅटेजी अशा तीन टप्प्यांमध्ये राबविण्यात येत आहे. राज्यातील कमी मानवविकास निर्देशांक असलेल्या इंटेन्सिव्ह जिल्ह्यांमध्ये ठाणे, रत्नागिरी, नंदुरबार, जालना, सोलापूर, उस्मानाबाद, वर्धा, यवतमाळ, गडचिरोली व गोंदिया या १० जिल्ह्यातील ३६ तालुक्यांचा समावेश आहे. मुंबई शहर व उपनगर वगळून राज्याच्या ३३ जिल्ह्यातील ३१६ तालुक्यांमध्ये नॉनइंटेन्सिव्ह तर प्रत्येक तालुक्यातील एका जिल्हापरिषद गटामध्ये सेमी इंटेन्सिव्ह पध्दतीने या अभियानाची अंमलबजावणी करण्यात येत आहे. इंटेन्सिव्ह स्टॅटेजीची अंमलबजावणी करण्यासाठी जागतिक बँकेकडून निधी उपलब्ध करून दिला जातो. तर नॉन इंटेन्सिव्ह स्टॅटेजीसाठी केंद्र सरकारकडून ७५ प्रतिशत व राज्य सरकारकडून २५ प्रतिशत याप्रमाणे निधी उपलब्ध करून दिला जातो. या अभियानाच्या यशस्वीतेसाठी राज्य, जिल्हा, तालुका व ब्लॉक (समूह) पातळीवर समर्पित व संवेदनशील कर्मचारीवृंद महिला, सर्व समावेशक सामाजिक सहभाग वाढविण्याचा प्रयत्न करित आहेत. समन्वयकाच्या माध्यमातून खेड्यातील प्रत्येक दारिद्र्यरेषेखालील कुटुंबांच्या एका महिला सदस्याला या अभियानामध्ये सामावून घेण्यात येत आहे. या गटामध्ये दारिद्र्यरेषेखालील १० ते २० महिलांचा मिळून एक असे गट निर्माण होत आहेत. गटाला मिळणारे आर्थिक सहाय्य हे गटातील सदस्यांपुरतेच मर्यादित असते. परंतु मागास प्रवर्गातील महिला, वेश्या व्यवसायातील महिला, एकल महिला, अपंग, वृद्ध, वेठबिगार, शेतकरी, मजूर, अल्प व अत्यल्पभूधारक, बेरोजगार युवक-युवती अशा वंचित वर्गाला आवश्यकतेनुसार गटाच्या माध्यमातून सहाय्य दिले जाऊ शकते.

महिला सक्षमीकरणात जीवोन्नती अभियानाची भूमिका :

१. गटांची स्थापना व बळकटीकरण : दारिद्र्यरेषेखालील १० ते २० सदस्यांचा गट स्थापन करून त्यांचे बळकटीकरण करणे व सक्षमीकरणासाठी सर्वतोपरी मदत केली जाते.
२. व्यवस्थापकीय व कौशल्य प्रशिक्षण : स्वयंसहाय्यता गटाच्या सदस्यांना स्वयंरोजगार सुरू करण्यासाठी व्यवस्थापकीय व कौशल्य वृद्धिंगत करणारे प्रशिक्षण दिले जाते.
३. समुदाय संसाधन व लेखपाल नियुक्ती : प्रत्येक गटाचे नेतृत्व करण्यासाठी एका प्रभावी महिलेची समुदाय संसाधन व्यक्ती व एकीची लेखपाल म्हणून निवड केली जाते व त्यांना प्रशिक्षण देवून त्यांचे सक्षमीकरण केले जाते.
४. प्रदर्शन व क्षेत्र भेटीचे आयोजन : गटाच्या माध्यमातून उत्पादित वस्तुंचे तालुका व जिल्हा पातळीवर प्रदर्शन भरविण्यात येते. तसेच गटांच्या सदस्यांना यशस्वी गटांचे अवलोकन करण्यासाठी क्षेत्रभेटीचे आयोजन केले जाते.
५. फिरता निधी उपलब्धता : स्वयंसहाय्यता गटाच्या तातडीच्या आर्थिक गरजा भागविण्यासाठी फिरता निधी उपलब्ध करून दिला जातो.
६. मूल्यमापन : नियमित बैठका, नियमित बचत, अंतर्गत कर्जाचे वितरण, कर्जाची नियमित परतफेड व गटांचे लेखा अद्यावत ठेवणे या पंचसुत्रीच्या आधारावर गटांचे मूल्यमापन केले जाते.
७. व्याजदर : स्वयंसहाय्यता गटांना घेतलेली कर्ज परवडावे म्हणून ४ प्रतिशत वार्षिक व्याजदराने गटांना कर्जपुरवठा करण्याची तरतुद केली आहे.
८. अनुदान व पतपुरवठा : आवश्यकतेनुसार स्वयंसहाय्यता गटांना अनुदान व पतपुरवठा केला जातो.

अशाप्रकारे जीवोन्नती अभियानाच्या माध्यमातून महिलांच्या सक्षमीकरणावर भर देण्यात येत आहे.

महाराष्ट्र ग्रामीण जीवनोन्नती अभियानाची प्रगती

अ. क्र.	तपशील	२०१२-१३	२०१३-१४	२०१४-१५	२०१५-१६	२०१६-१७ डिसेंबर अखेर
१.	सहाय्यित स्वयंसहायता गट (संख्या)	५६७७	९०२४	४६०४८	३७७३८	४११५६
२.	स्वयंसहायता गटातील एकूण सदस्य (संख्या)	६०८०१	१०२७८९	१२७१८०८	४७७४९९	४२३४६८
३.	एकूण अनुदान (रु. कोटी)	७२.१९	उ.ना.	५३.६१	२०१.०५	१६२.५५
४.	एकूण कर्ज (रु. कोटी)	२०७.९९	४०५.६९	५२७.७८	६२७.१५	५८१.६९

टिप : उ.ना. उपलब्ध नाही.

स्रोत : महाराष्ट्राची आर्थिक पाहणी.

महाराष्ट्रामध्ये राष्ट्रीय ग्रामीण जीवनोन्नती अभियानाची प्रगती होत असल्याचे दिसून येते. २०१२-१३ यावर्षी महाराष्ट्रामध्ये एकूण ५६७७ स्वयंसहायता गटांची संख्या होती. त्यामध्ये २०१५-१६ मध्ये ३७७३८ एवढी वाढ झाली आहे. तर डिसेंबर २०१७ मध्ये ही संख्या ४११५६ होती याच कालावधीत स्वयंरोजगारी सदस्यांच्या संख्येत ६०८०१ (२०१२-१३) वरून ४७७४९९ (२०१५-१६) पर्यंत वाढ झाली. तर डिसेंबर २०१७ मध्ये ही स्वयंरोजगारी संख्या ४२३४६८ एवढी होती. तसेच याच कालावधीत ७२.१९ कोटी रूपये (२०१२-१३) व २०१.५ कोटी रूपये (२०१५-१६) रक्कमेचे स्वयंसहायता गटांना अनुदान देण्यात आले. तर डिसेंबर २०१७ मध्ये अनुदानाची रक्कम १६२.५५ कोटी रूपये होती. २०१२-१३ मध्ये २०७.९९ कोटी रूपये, २०१६-१७ मध्ये ६२७.१५ कोटी रूपये रक्कमेचा व डिसेंबर २०१७ मध्ये ५८१.६९ कोटी रूपये रक्कमेचा कर्जपुरवठा करण्यात आला.

निष्कर्ष :

महाराष्ट्राच्या ग्रामीण कुटुंबातील दारिद्र्य रेषेखालील कुटुंबाचे दारिद्र्य कमी करून महिला सक्षमीकरण करण्याच्या दृष्टीने हे अभियान उपयुक्त ठरत आहे. परंतु दारिद्र्यरेषेखालील कुटुंबांचे प्रमाण पाहता सहाय्यित स्वयंसहायता गटांची संख्या, एकूण अनुदान, एकूण कर्ज यामध्ये वाढ करणे आवश्यक आहे. तसेच दारिद्र्यरेषेखालील खरी कुटुंबे अजूनही या अभियानापासून दूर आहेत. तसेच अशा कुटुंबांचा शोध घेऊन त्यांना या योजनेत समाविष्ट करून घेणे आवश्यक आहे. ज्यामुळे ग्रामीण महिला सक्षमीकरणाला चालना मिळेल. तसेच ग्रामीण महिला सक्षमीकरणासाठी या अभियानाची प्रभावी अमलबजावणी करणे गरजेचे आहे.

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IMPACTS OF DEMONETISATION ON INDIAN ECONOMY

C. S. Shelke

Dept. of Economics,
Arts and Science Mahavidyalaya,
Chousala, Dist. Beed (MS) India

Research Paper - Economics

Introduction

Demonetization is a generations? memorable experience and is going to be one of the economic events of our time. Its impact is felt by every Indian citizen. Demonetization affects the economy through the liquidity side. Its effect will be a telling one because nearly 86% of currency value in circulation was withdrawn without replacing bulk of it. As a result of the withdrawal of Rs 500 and Rs 1000 notes, there occurred huge gap in the currency composition as after Rs 100; Rs 2000 is the only denomination. Absence of intermediate denominations like Rs 500 and Rs 1000 will reduce the utility of Rs 2000. Effectively, this will make Rs 2000 less useful as a transaction currency though it can be a store value denomination.

Objectives of paper:

- 1) To study the experience of impact of demonetization in various countries in past years;
- 2) To analyze the current the immediate impact of demonetization on Indian economy;
- 3) To workout the probable consequences of the demonetization.



Research Methodology

Demonetization technically is a liquidity shock; a sudden stop in terms of currency availability. It creates a situation where lack of currencies jams consumption, investment, production, employment etc. In this context, the exercise may produce following short term/long term/, consumption/investment, welfare/growth impacts on Indian economy. The intensity of demonetization effects clearly depends upon the duration of the liquidity shocks. Following are the main impacts.

1. Demonetization is not a big disaster like global banking sector crisis of 2007; but at the same time, it will act as a liquidity shock that disturbs economic activities.
2. Liquidity crunch (short term effect): liquidity shock means people are not able to get sufficient volume of popular denomination especially Rs 500. This currency unit is the favourable denomination in daily life. It constituted to nearly 49% of the previous currency supply in terms of value.
3. Welfare loss for the currency using population: Most active segments of the population who constitute the "base of the pyramid" uses currency to meet their transactions. The daily wage earners, other labourers, small traders etc. who reside out of the formal economy uses cash frequently. These sections will lose income in the absence of liquid cash. Cash stringency will compel firms to reduce labour cost and thus reduces income to the poor working class.
4. Consumption will be hit: When liquidity shortage strikes, it is consumption that is going to be adversely affected first.
Consumption
Production
Employment
Growth
Tax revenue
5. Loss of Growth momentum- India risks its position of being the fastest growing largest economy: reduced consumption, income, investment etc. may reduce India's GDP growth as the liquidity impact itself may last three -four months.



6. Impact on bank deposits and interest rate: Deposit in the short term may rise, but in the long term, its effect will come down. The savings with the banks are actually liquid cash people stored. It is difficult to assume that such ready cash once stored in their hands will be put into savings for a long term.
7. Impact on black money: Only a small portion of black money is actually stored in the form of cash. Usually, black income is kept in the form of physical assets like gold, land, buildings etc. Hence the amount of black money countered by demonetization depend upon the amount of black money held in the form of cash and it will be smaller than expected.
8. Impact on counterfeit currency: the real impact will be on counterfeit/fake currency as its circulation will be checked after this exercise.

Positive Effects Of Demonetization?

In what could be termed as the mother of all reforms, Prime Minister Modi's demonetisation move will have far reaching implications. This is not to dispute that the transformative step has brought some hardship for the citizens, but those are temporary and will blow over soon. For the larger benefit of the nation, we the citizens can bear such hiccups with a smile. After all, this is how we as citizens can contribute in policy making and nation building. While bank employees are working overtime to make Modi's ambitious demonetisation drive a success, let's discuss its many-fold impacts.

1. Black money:

At one stroke the Prime Minister has choked the supply of black money stacked inside the country. Of the Rs 17 lakh crore of total currency in circulation in the country, black money is estimated at mind-boggling Rs 3 lakh crore. Black money is nothing but a plunder of the nation. Black money operators run a parallel economy which shakes the very foundation of the Indian economy. With Modi's demonetisation move, all domestic black money will either be deposited into the banks with heavy penalty or be simply destroyed.

2. Economy:

Demonetisation will have a huge resultant effect on the Indian economy. The clean-up of illegal cash will help turn around the economy. First, it will bring more



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borrowings to the exchequer, improve inflation outlook and increase India's gross domestic product (GDP). Second, it will revive investment opportunities and give a fillip to infrastructure and the manufacturing sector. Third, it will help reduce interest rates and lower income tax rate.

3. Note bank politics:

In the run up to the crucial assembly elections in Uttar Pradesh, Punjab, Goa and Uttarakhand, Prime Minister Modi's demonetisation announcement has come as a shock and awe for the political parties and politicians for whom black money is a lifeline. The pulling out of the old Rs 500 and Rs 1,000 currency notes will help make the election process clean and transparent. But it has brought tough times for the political parties and politicians who believe in the idea of purchasing votes in exchange for notes.

4. Real estate cleansing:

It is said that real estate is an industry built on black money. The extent of black money floating around in the sector is huge. According to an estimate at least 40 per cent of real estate transactions in Delhi-NCR are in black. Modi's demonetisation move will curtail the flow of black money into the real estate sector. This will help in making the much needed correction in the sector. The impact: An unexpected dip in land and property prices.

5. Hawala transactions:

Demonetisation has crippled the hawala rackets. Hawala is a method of transferring money without any actual money movement. Hawala route is used as a means to facilitate money laundering and terror financing. Hawala rackets run again on black money. With black money suddenly being wiped out of the market, thanks to demonetisation, hawala operations have come to a grinding halt. According to an India Today report, one of the hawala operators in Mumbai has destroyed currency notes worth about Rs 500 crores.

6. Counterfeit currency:

Demonetisation has dealt a death blow to the counterfeit Indian currency syndicate operating both inside and outside the country. Counterfeit currency seriously devalues the real worth of Indian currency. A study conducted by Indian Statistical Institute, Kolkata



on behalf of the National Investigation Agency (NIA) suggests that fake Indian currency notes (FICN) amounting to Rs 400 crore are in circulation in the country at any given point of time and around Rs 70 crore fake notes are pumped into Indian economy every year. The estimation is based on recovery and seizure made by various agencies. But the actual figure could be much larger.

7. Terror financing:

Terror financing is sourced through counterfeit currency and hawala transactions.

This is how terror financing works. Fake currency circulation is routed through a multi-layered network of hawala operators which are closely linked to satta (gambling) and smuggling of drugs, opium and arms. Indirectly, they all end up financing terrorism. In addition, the terrorists collect huge donations and then route the money through hawala transactions. With the circulation of counterfeit Indian currency completely stalled and hawala transactions stopped, all windows for terror financing are closed.

8. Maoism :

Maoist sympathisers call Modi's demonetisation move an "undeclared financial emergency". There are reasons to it. Demonetisation has hit the Maoists and their movement hard.

Black money is the oxygen for Maoists'. According to an estimate, Maoists manage to raise Rs 300 to Rs 400 crore annually through donations, levy and extortions. The illicit money is used to purchase arms and ammunition, food and medicine and daily essentials, apart from distributing it among the ranks and the cadre. Police sources in both Chhattisgarh and Odisha have told the writer that the Maoists have stashed old high denomination notes to the tune of over Rs 10,000 crore at their dumps in the dense jungles of Odisha- Chattisgarh boarder.

9. Kashmir unrest:

The four-month-long unrest in Kashmir valley is on a backburner, thanks to demonetisation. No stone pelting on security forces has been reported in Kashmir ever since the demonetisation announcement was made. An intelligence estimate suggests that Pakistan sends Rs 1,000 crore annually to the separatists for fuelling unrest in Kashmir. The money is transferred through hawala route. With hawala transactions completely



choked up, the separatists are now clueless. It won't be wrong to say that "stone pelted" Modi completely shattered the Kashmir unrest with his stone called demonetisation.

10. North-East insurgency:

Demonetisation has severely affected the multiple militant groups operating in the North-East.

According to intelligence estimate the north-eastern insurgent groups together have a corpus of Rs 400 crore annually. The insurgents source their funding in two ways. They raise funds through levy and extortions like the Maoists do. But unlike Maoists, the leaders of North-East militant outfits do not live in the jungle. Their English speaking high ranking leaders run operations from their dens in Myanmar, Bangladesh and Nepal. From there they also transfer huge illegal money via hawala route to their cadre for running the militancy. With the extortion money stopped completely in the absence of cash inflow and hawala operations coming to a complete halt, all activities of North-East militants have shuttered down.

The Short-Term Vs. The Longer-Term Implications

The Short-term Impacts: There will be a disruption in the current liquidity situation as households are likely to get affected by the note exchange terms laid by the government. Though clarity is unfolding on this, commodity transactions and general cash market transactions are likely to feel an immediate impact. Unorganized sector proceedings, including small trade market activities, will remain volatile in the short-term. Roadside vendors, cab drivers, kirana stores, etc., have already stopped accepting Rs 500 and Rs 1,000 notes. It is important to note that a significant percentage of the Indian workforce is employed in this sector, which is likely to be affected by immediate liquidity issues. Overall, negative impact on disposable income is expected along with likely disruption in the consumption patterns of the general populace. It is estimated that there will be a negative GDP impact in the current quarter as consumption gets a shock in the immediate term. However, quantum and degree of this impact cannot be ascertained at this time.

The Longer-term Implications: This essentially represents a change in regime for the real and financial economy. Domestically, there could be some turmoil as the effect will be disproportionately felt by the lower and upper income classes. Internationally, the



government is likely to get thumbs up for the move and more countries could potentially see this as a viable option to curb black money and stem illegal financial activity. Last, though this move by the government may not be a first, having being tried by earlier governments as a tool to fight corruption. Such an action achieves larger significance for a globally connected India as it shows boldness in tackling an issue which has remained a thorn in the growth success story of this generation.

Conclusion

If the money disappears, as some hoarders would not like to be seen with their cash pile, the economy will not benefit. On the other hand if the money finds its way in the economy it could have a meaningful impact. However experiences from different countries shows that the move was one of the series that failed to fix a debt-burdened and inflation-ridden economy.

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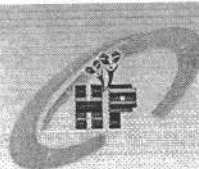
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welfare of the labors depends on the government, the society and the industrialists.

It is necessary that there should be a change in the Indian education system because the institution of schools should be involved in innovation new ideas and new knowledge from the very beginning, to encourage innovation knowledge search and to develop the ability of research and innovation in students and faculty members.

New discoveries along with bookish knowledge should be encouraged for new ideas, which can lead to the intellectual development of students and develop in the future with the discovery of renewal and in order to develop skilled labor, a skilled labor can be used only in industrial and other areas can be developed. This could increase the per capita income and national income of the country and India can make its place in the category of developed nations not a developing country.

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FDI in Make in India

Mr. SHELKE C.S.

Asst. Professor of Economics,
Chausala College, Chausala

DR. MULE P.M.

Head, Dept. of Economics,
Kalikadevi College, Shirur (Ka) Dist Beed

Abstract

The economic development of a country is based on its Industries Revolution with more production and promotion Less Import and more Export of Product which are mostly possible through the revolution of agriculture, industries etc. in many sectors . The developments are easily possible when Foreign Direct Investment (FDI) comes to India and enters in 1991. It is an important source of Economic development in India, because it helps to bring close the different economies of the country by investing capital through FDI in various resources like manufacturing, infrastructure, transport, technology, services, productivity and hospitality etc. This paper seeks to present "The Role of Foreign Direct Investment (FDI) on Manufacturing Industry in India: An Emerging Opportunity of GDP Growth and its Challenges" particularly studies about the role and Importance of FDI in manufacturing sector. Here, the researcher has taken the hypothesis (Ho), maximization of FDI in manufacturing Sector in Industry it develops the economic condition of the factory as well as the Country with maximizing GDP (He). Where this paper taken two variables of study for extracts how it impact on the manufacturing sector of the country and how it affects the economic growth of GDP. It

analyzes about the growth of economy and manufacturing sector of Indian Companies due to liberalization of Economic Policy of the Country as well as the policy framed by the honorable Prime Minister Mr. Narendra Damodar Das Modi's dream Project of "Make in India" and Smart Cities" etc In this research article, the researcher has focused on the center of Foreign Direct Investment (FDI) on manufacturing Industries of India. By investing more FDI it facilitates the economic development & as well as increase the growth of the domestic Product (GDP) of the country and found its positive impact in every sector of industrial life and Human life in order to maintain a sustainable & moderate life style.

Introduction

India is an attractive hub for foreign investments in the manufacturing sector. Several mobile phone, luxury and automobile brands, among others, have set up or are looking to establish their manufacturing bases in the country. With impetus on developing industrial corridors and smart cities, the government plans enormous development of the nation. The corridors assist in integrating, monitoring and developing a friendly environment for the industrial development and will promote advance practices in manufacturing. India is ranked fourth in the world in terms of manufacturing capability, according to the "2013 Global Manufacturing Competitiveness Index (GMCI)" by Deloitte Touche Tohmatsu and the US Council on Competitiveness. Though there are many studies on FDI still it needs more attention on how to attract more FDI for that it requires more studies on FDI on manufacturing sector. Over the last two decades India open its market and slowly it becomes second in the world in terms of financial attractiveness. The Prime Minister Mr. Narendra Modi has launched the 'Make in India' campaign to place India on the world map as a manufacturing hub and recognize Indian economy worldwide as a

preferred destination for foreign direct Investment. FDI brings a huge capital, technological knowledge, employment opportunities to the host country. FDI boosts manufacturing industry by aiding setting up of various manufacturing units in different parts of India. For any country to generate adequate employment, its manufacturing sector's contribution to GDP has to improve in a faster rate. But this is not the case in Indian manufacturing sector because of its low contribution of 16% to GDP. Research says the manufacturing sector in India has the potential to reach USD 1 trillion by 2025 and contribute approximately 25 percent to India's GDP. So, it is expected to generate approximately 90 million jobs by 2025. Currently India has a contribution of approximately 2.2 percent of world's total manufacturing output, which is at par with developed economies like U.K. and France.

"Foreign Direct Investment: Impact on India

Economy" has shown current challenges and improvement areas. As well as he concludes FDI has had a positive impact on Indian Economy. It also supplements domestic capital, as well as technology and skills of existing companies. Mahanoy in his research paper titled "Making India an Attractive Investment Destination: Analyzing FDI Policy and Challenges" outlines India's foreign direct investment (FDI) policies and highlights challenges for foreign investors, recent policy developments, and the potential for foreign firms. The researcher suggested various policy measures like different ministries to work together, and meetings are now frequently held between ministries to sort out differences for quick project clearance, improving coordination between the states and the central government for project clearance is imperative, To make SEZs more attractive, proper planning and design should include local level solutions for land acquisition and infrastructure connectivity to SEZs, along with sector-specific policies to

attract FDI Prided in his thesis "FDI and Industrial Development in India" found out that a positive high co-efficient of correlation is found Between FDI approvals and actual inflows RBI automatic route is found contributing the maximum share of 45.7 percent to the total FDI inflows followed with a gap by government's FIPB route (25.30 percent) and other route 29.00 percent).Hoods in their research paper "Determinants of Manufacturing FDI in India: A pectoral analysis". They found out that Manufacturing FDI in India significantly negatively affected by tariffs, import-intensity, R&D intensity, where as it is positively impacted by market power. FDI inflows has been higher in those sector where market imperfections give an opportunity to exploit ownership advantages of FDI making companies to increase their margins and hence profits. The negative relationship between tariffs and FDI shows that FDI has been efficiency'.

Problem Formulation

This paper refers to study the flow of FDI into manufacturing sector in India & its impact for manufacturing Growth in Indian Industries for enhancing the economic growth per capital as well as the domestic sector. The present study tries to assessing the determinants and impact of FDI in Indian economic factors. Thus, the present study is an Endeavour to discuss the trends and patterns of FDI, and its impact of FDI on Indian economy.

Objectives of the study

- i. To study the trend and pattern of FDI into manufacturing sector.
- ii. To internal factors which influence the FDI inflows into manufacturing sector.
- iii. To identify the factors which influence the flow of FDI in India?
- iv. To investigate empirically the role and effect of Foreign Direct Investment (FDI) on manufacturing industry and its growth factors and their causality using annual data of Indian Economy over the post reforms period 2001 to 2014.

Research Methodology

The researcher has proposed to examine FDI inflows for a period from 2000 to 2015 in to India. In order to accomplish the said objective the researcher compares each year data with the previous year data. Sources of data collection In this research paper, the researcher has trying to her level best to collect the data from secondary sources which is purely an Empirical study like published research papers, journals, magazines, websites such as www.tradingeconomics.com RBI websites, Government of India websites, and various issues of DIPP, Central Statistical Organization, and Handbook of Statistics on Indian Economy. The study carried out is analytical and empirical in nature in which it explores the relationship between the Inflows of FDI and their impact on Indian economic growth. Further, in order to show the position of FDI we selected different economic level of study.

Period of Study

This paper analyzed FDI inflows from 2000 to 2014 into manufacturing sectors .Brief overview of manufacturing sector Sub-sectors of manufacturing. Metals and Mining Automobiles' Heavy engineering and construction Equipment chemical Sectors Electronics components Cement a Metals and mining The total value of mineral and production including minor minerals but excluding atomic minerals in FY12 and FY13 was about USD 49 billion and USD 43.1 billion, respectively. By 2020, the metals and mining sector in India has the potential to contribute around USD 150 billion to GDP, create new employment for 2.3 million people and contribute USD 40billion to the government revenues. India ranks fourth globally in terms of iron ore production and by 2015, India is expected to become the second largest producer of steel. The government allows 100 percent FDI under automatic route in the metals and mining sector. Automobile sector • India's automotive sector is the largest