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A STUDY ON THE IMPACT OF DEMONETISATION AMONG PUBLIC

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ABSTRACT

Demonetization is a part of wider process. The move of demonetization received mixed views. So the present study deals with the impact of demonetization among public. The banking system had its work cut out post demonetization as people flocked to the banks to deposit their cash and withdraw money that they could. Initially demonetization was seen as an important step in bringing about a cashless society.

KEYWORDS

demonetisation, cashless society.

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INTRODUCTION



In the evening of 8th November 2016, Indian Prime Minister Mr. Narendra Modi announced a sudden withdrawal of demonetization of 500 and 1000 rupee notes. Demonetisation occurs when a particular type of currency is withdrawn from circulation. In such situation, the demonetized currency ceases to be recognized as legal tender. Demonetisation was an important event in modern Indian history. The main goal of demonetization is that total eradication, of black money and other corruption sourced money was met only with limited success.

STATEMENT OF THE PROBLEM

The study tries to examine whether the process of demonetization has influence or not among public.

OBJECTIVES OF THE STUDY

1. To study the impact of demonetization.
2. To study the problems faced by people by the drive of demonetization.
3. To suggest suitable measures so as to improve the demonetization drive that will occur in future.

REVIEW OF LITERATURE

According to Harsimran Kaur (2017) studied that impact on e-Banking during the demonetization phase in India spells out that in the midnight of 8th November when the demonetization drive was declared by honorable Prime Minister, the Indian economy faced a heavy cash crisis because of the sudden declaration.

E.Kamatchi Muthu Lakshmi (2017) assessed the impact of demonetization of Indian economy: issues and challenges.

D. M. Divakar (2017) in his study-public economy of demonetization: whether demonetization or digital divide is an attempt to study on the various effects and impact with the onset of demonetization in India.

Ms. G. Yohavarshini & Ms. Madhu Mamtha (January 2017) a study on Demonetisation in India and its effect high lights that demonetization have been welcomed almost a section of people claiming new notes will be ready and would reduce the problems of great decision.

RESEARCH METHODOLOGY

For the purpose of this study both primary and secondary data are collected. Primary data are collected through Questionnaire, secondary data includes books, journals, magazines and internet. Random sampling design have been used for selecting 50 respondents.

RESULT AND DISCUSSION

TABLE 1: MONTHLY INCOME OF THE RESPONDENT

Income	Frequency	Percent
10000	27	54
10000-20000	11	22
Above 20000	12	24
Total	50	100

Table 1 shows that 54% respondents are come under the category of Rs. 10000 monthly income, 22% are come under the category of Rs. 10000-20000. 20% are come under category of above 20000.

TABLE 2: INCONVENIENCE FACED THROUGH DEMONETISATION

Response	Frequency	Percent
Yes	43	86
No	7	14
Total	50	100

Table 2 shows that 86% people faced inconvenience during demonetization. Only 14% did not face inconvenience.

TABLE 3: HAD IMPLEMENTED BETTER WAYS

Response	Frequency	Percent
Yes	17	34
No	2	4
Neutral	31	62
Total	50	100

Table 3 shows that 34% like the way demonetization was implemented, 62% are neutral towards the implementation and only 4% did not like the implementation of demonetization.

TABLE 4: CHANGES IN SPENDING HABIT

Response	Frequency	Percent
Increase	3	6
Decrease	47	94
Total	50	100

The Table 4 shows that 96% decreased their spending habit and only 4% did not change their spending habit after demonetization.

TABLE 5: REDUCING TERRORISM

Response	Frequency	Percent
Yes	26	52
No	1	2
Neutral	23	46
Total	50	100

Table 5 shows that 42% respondent says that demonetization help to reduce terrorism and only 2% respondent says demonetization not help to reduce terrorism.

TABLE 6: DIFFICULTY IN USAGE OF NEW CURRENCY

Response	Frequency	Percent
Yes	27	54
Sometimes	17	34
No	6	12
Total	50	100

Table 6 shows that 54% respondents faced difficulty in usage of new currency Rs. 1000, 34% faced difficulty sometimes and 12% did not face any difficulty in usage of new currency.

TABLE 7: FEELING OF PROCEDURE ADOPTED

Response	Frequency	Percent
Good	18	36
Uncertain	25	50
Bad	7	14
Total	50	100

Table 7 shows that 50% respondents are neutral towards the demonetization procedure, 36% respondents said it is a good policy and only 14% did not like the policy adopted. Most of the respondent neutrally accepted this procedure.

FINDINGS

- 86% respondent faced much inconvenience through demonetization.
- After demonetization there is a high rate of decrease in spending habit.
- Most of respondent says that demonetization reduce terrorism.
- Majority of people felt difficulty to use new currency of Rs. 2000.
- According to the study we can found that the major problems faced through demonetization is that unavailability of cash and also in sufficient supply of currency.

SUGGESTIONS

- There is no necessary steps taken by Government to allocation of cash in ATM/Bank. So take necessary steps for allocating cash in bank.
- Provide education to all people about use of e-Wallet, debit and credit card.
- Rs. 500, 100, 50 and other demonetization note be made available to each branch sufficiently instead Rs. 2000 note along during this period.
- Increase the availability of swiping machine.

CONCLUSION

It is clear from the study that most of the people faced a lot of difficulties after the adoption of demonetization policy. Demonetisation has some positive and negative. It increased digital transaction, black money curbed etc. Now a days people adjusted with changes happened through adoption of demonetization.

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