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One Day International Conference Organized by
Seth Hirachand Mutha College of Arts, Commerce & Science,
Kalyan (Maharashtra, India) On 6th April 2024

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Empowering Equality: Breaking Barriers, Building Bridges, Uniting Voices for
Gender Justice" On 6th April 2024

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Bridging the Divide: Exploring Gender Equity in the Indian Workplace

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Abstract:

This abstract provides an overview of a research paper aimed at investigating the current landscape of gender equity in Indian workplaces. Drawing upon a combination of qualitative survey and data analysis, this study examines the systemic challenges, cultural factors, and policy frameworks that shape gender dynamics in Indian organizations.

It explores the prevalence of gender-based discrimination, unequal opportunities, and biases faced by women in recruitment, promotion, and leadership positions. Furthermore, the research investigates organizational practices and initiatives aimed at promoting gender equity, such as diversity training, flexible work arrangements, and mentorship programs. By critically analysing the effectiveness of existing interventions and identifying barriers to progress, this study aims to provide insights and recommendations for fostering a more inclusive and equitable workplace environment in India.

Keywords: gender equity, workforce diversity, gender discrimination, gender dynamics

Introduction:

The narrative of gender equality in India is as intricate and multifaceted as the nation itself, woven into the fabric of its societal norms, historical legacies, and economic dynamics. As the country strides forward on its journey of progress and modernization, the imperative to bridge the gender divide in the workplace has emerged as a pivotal focal point, resonating across boardrooms, policy chambers, and grassroots movements alike.

This exploration endeavours to delve into the nuanced layers of gender equity within the Indian workplace landscape. It aims not only to dissect the prevailing challenges and disparities but also to illuminate the pathways towards fostering inclusivity, empowerment, and parity. By navigating through the complexities of cultural paradigms, organizational structures, and systemic biases, we endeavour to uncover the untapped potential and transformative possibilities that lie

within the realm of gender equality.

India stands at a crossroads, poised between tradition and transformation, where the forces of globalization, technology, and social awakening converge to shape its future trajectory. In this pivotal moment, the imperative to harness the talent, creativity, and aspirations of all its citizens—irrespective of gender—has never been more pressing. The journey towards gender equity in the workplace is not merely a moral obligation but a strategic imperative for unleashing India's full economic and social potential. Through rigorous inquiry, introspection, and dialogue, we aspire to contribute to the collective understanding and catalyse actionable pathways towards a more inclusive, equitable, and vibrant workplace landscape in India.

As we embark on this expedition, let us heed the call to transcend boundaries, challenge conventions, and pave the way for a future where every individual, regardless of gender, can thrive, contribute, and lead with dignity and purpose.

Research Objective:

- To raise awareness and promote dialogue on the importance of gender equity in Indian workplaces and its implications for social justice, economic development, and organizational performance.
- To contribute to the existing body of knowledge on gender equity in the workplace and provide insights and evidence-based solutions for promoting inclusive and equitable work environments in India.
- To assess the challenges and barriers to achieving gender equity in Indian workplaces, including resistance to cultural change, lack of enforcement of existing laws, and the need for intersectional approaches.

Issues Related To Gender Equity At Indian Workplace:

- ❖ **Gender Pay Gap:**—Despite advancements, a significant pay gap persists between men and women in India.¹ Studies have consistently shown that women earn less than their male counterparts for similar work, reflecting deep-rooted gender biases in salary negotiations, promotions, and performance evaluations.
- ❖ **Glass Ceiling:**—A pervasive "glass ceiling" phenomenon obstructs the upward mobility of women in the workplace.² Structural barriers such as limited access to networking opportunities, exclusion from decision-making processes, and stereotypical perceptions of leadership capabilities hinder women's advancement to top-tier positions.
- ❖ **Workplace Discrimination and Harassment:**—Gender-based discrimination and harassment persist in Indian workplaces, creating hostile environments that undermine women's sense of safety, dignity, and professional well-being. Instances of sexual harassment, gender-based



bullying, and discriminatory practices remain prevalent, despite legislative measures such as the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.ⁱⁱⁱ

- ❖ **Work-Life Balance Challenges:** -Traditional gender roles often place disproportionate caregiving responsibilities on women, increasing work-life balance challenges. Limited access to flexible work arrangements, inadequate support systems for childcare, and societal expectations regarding women's domestic roles contribute to their struggle to reconcile professional aspirations with familial obligations.^{iv}
- ❖ **Lack of Gender-inclusive Policies:** -Many organizations in India lack comprehensive gender-inclusive policies and practices that address the specific needs and concerns of women employees. Absence of measures such as parental leave, childcare support, and gender-neutral recruitment processes further perpetuate inequalities in the workplace.^v
- ❖ **Socio-Cultural Norms and Stereotypes:** -Deep-seated socio-cultural norms and stereotypes perpetuate gender biases in hiring, promotion, and performance evaluations. Prevalent stereotypes regarding women's capabilities, preferences, and leadership styles often lead to their undervaluation and marginalization in the workplace.
- ❖ **Limited Access to Education and Skill Development:** -Disparities in access to education and skill development opportunities continue to hinder women's participation and advancement in the workforce.^{vi} Economic barriers, social norms, and systemic biases often restrict women's access to quality education and training, limiting their employment prospects and career growth.

Literature Review:

Research indicates that despite significant progress in women's educational attainment and workforce participation in India, gender disparities persist across various dimensions of employment. Studies have highlighted lower levels of women's representation in leadership positions, disparities in pay and promotions, and occupational segregation by gender (Desai & Joshi, 2013). Cultural norms and societal expectations play a significant role in shaping gender dynamics within Indian workplaces. Traditional gender roles, patriarchal attitudes, and stereotypes about women's capabilities often hinder women's career advancement and contribute to a hostile work environment (Budhwar, 2014; Gupta & Sharma, 2018).

Organizational policies and practices also influence gender equity outcomes. Research suggests that the lack of family-friendly policies, rigid work cultures, and unconscious biases in recruitment and performance evaluation processes contribute to the perpetuation of gender disparities (Singh & Jain, 2018). Intersectionality, which considers how various dimensions of identity intersect



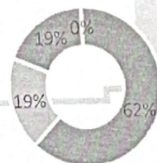
and shape individuals' experiences, is critical in understanding gender equity in the Indian workplace. Studies have highlighted the compounded effects of gender, caste, class, religion, and other intersecting identities on employment opportunities and outcomes.

Organizations in India have increasingly adopted gender diversity initiatives to address gender disparities and promote inclusivity. These initiatives include mentorship programs, leadership development initiatives for women, unconscious bias training, and the implementation of flexible work arrangements (Sharma & Sharma, 2017). Government policies and the legal framework also play a crucial role in shaping gender equity in the Indian workplace. Legislation such as the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013, and maternity benefit provisions have sought to provide legal protections and support for women in the workforce (Pandey & Gupta, 2019). Despite efforts to promote gender equity, several challenges persist, including the lack of enforcement of existing laws, resistance to cultural change, and the need for intersectional approaches that address the unique challenges faced by marginalized groups. Future research should focus on exploring innovative interventions, measuring the effectiveness of existing initiatives, and advocating for policy reforms to advance gender equity in Indian workplaces (Bhatnagar & Mishra, 2020).

Analysis and Interpretation:

Data has been collected from the 64 female employees on random sampling method from the private organisations from the different age groups in the Mumbai region.

Do you Believe that women are having equal opportunities for advancement in your workplace?



■ Yes ■ No ■ Maybe

Fig. 1.1

Have you observed any instances of gender based discrimination or harassment in your workplace



■ Yes ■ No ■ Maybe

Fig. 1.2

In the fig. 1.1, 63 % of the respondents agree that they are having the equal opportunities for the promotions in their organisation when 19% of respondents do not agree that there are equal opportunities for them. This clearly shows that organisations are making progress on the part of

ting opportunities for the female employees at the workplace.

In the fig. 1.2, 75% of the respondents have not observed gender-based discrimination or harassment at the workplace. Only 12% of the respondents have observed this issue at their workplace. As respondents are from the metropolitan city i.e. Mumbai, discrimination at workplace is

SS.

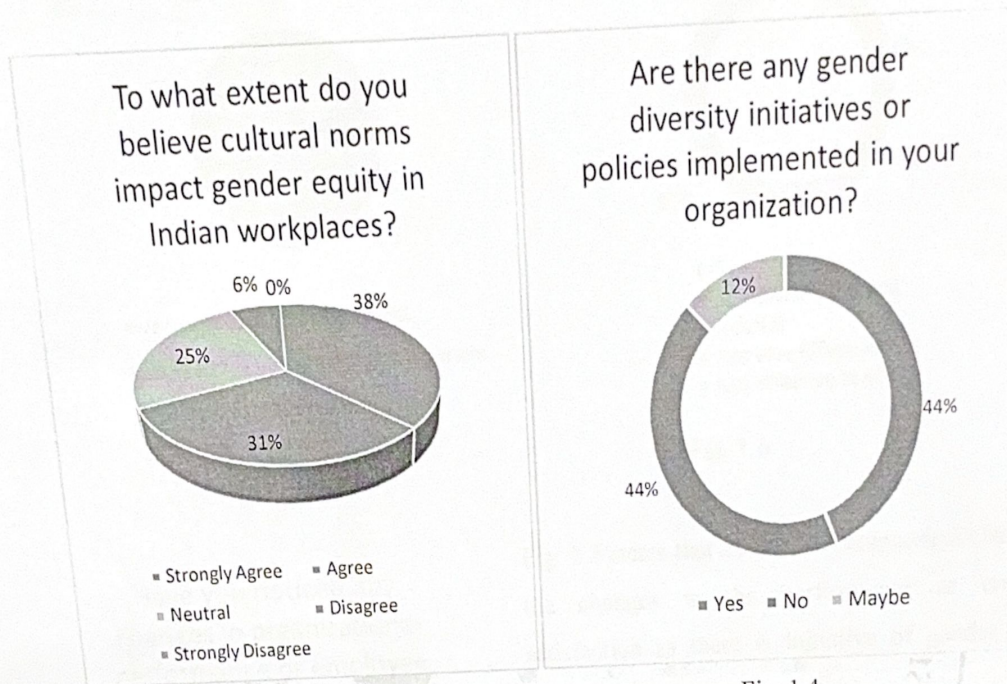


Fig. 1.3

Fig. 1.4

In the fig.1.3, 38% of the respondents strongly agree and 31% of the respondents agree that cultural norms have the impact on gender equity in Indian workplaces. Gender equity depends on the cultural values of the people, stereotype or traditional thinking can create more negative impact on gender disparity.

As per fig. 1.4, 44% of the respondents are having gender diversity initiatives or policies implemented in their organisation and 44% of the respondents are not having gender diversity initiatives or policies implemented in their organisation. It shows that many companies in Mumbai are still not implementing the policies related to the gender diversity. There are not even taking initiatives to create the awareness about gender diversity.

In Fig. 1.5, 81% of the respondents strongly agree that one should raise the awareness and promote dialogue on gender equity in Indian workplace. Maximum respondents are showing concern that proper facilities and policies are still needed to be implemented to voice out this issue.

As per fig.1.6, 44% of the respondents agree that promotion of gender equity will be very effective when 37% of the respondents find it somewhat effective at their workplace. Initiative will help many female workers to have successful career and meaningful life.

How important do you think it is to raise awareness and promote dialogue on gender equity in Indian workplaces?

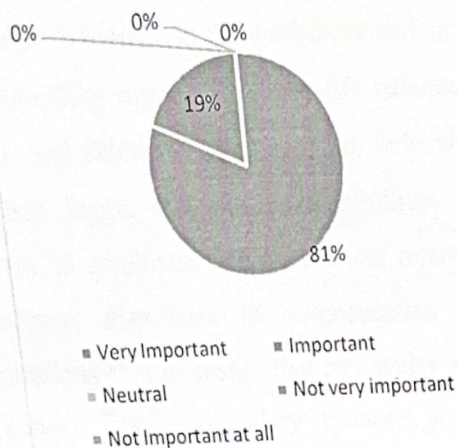


Fig. 1.5

How effective do you perceive these initiatives to be in promoting gender equity?

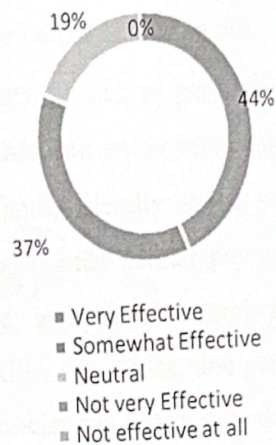


Fig. 1.6

Have you noticed any changes in organizational performance or employee satisfaction as a result of gender equity initiatives?

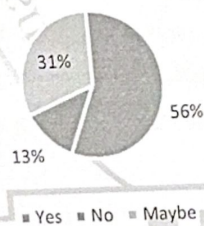


Fig. 1.7

Fig. 1.7 states that 56% of the respondents have seen the changes in the performance or employee satisfaction as there is initiative of gender equity. 31% of the respondents are stating there is maybe a change in the organisational performance or employee satisfaction as result of gender equity initiatives. Respondents have mentioned about the initiative has been taken by the organisation to promote gender equity with the help of awareness programme on POSH, seminar on gender equity, work from home, maternity leaves, equal participation in office activities.

Strategies To Bridging Gender Divide At Indian Workplace:

Enforcing strict policies that ensure equal opportunity for all employees regardless of gender is fundamental. This includes recruitment, promotion, compensation, and training opportunities. Such policies should be transparent and consistently enforced. This may involve setting targets for gender representation at various levels of the organization, implementing mentorship programs for women, and fostering networking opportunities. Conducting regular gender sensitization training programs for

Employees can help raise awareness about unconscious biases, stereotypes, and discriminatory behaviours. These programs can encourage respectful interactions and promote a culture of mutual respect and understanding. Offering flexible work arrangements such as telecommuting, flexitime, and part-time work options can help accommodate the diverse needs of employees, enable greater participation of women in the workforce and contribute to their career advancement.

Providing support for work-life balance through initiatives such as parental leave, childcare facilities, and eldercare assistance can help alleviate the burden on employees, especially women, who often juggle multiple responsibilities. Creating a family-friendly work environment can contribute to employee satisfaction and retention. Conducting regular gender pay audits to identify and address disparities in compensation between male and female employees is crucial. Organizations should ensure that pay scales are based on skills, experience, and performance rather than gender. Transparent salary structures and pay equity policies can help eliminate the gender pay gap. Actively promoting and supporting women's leadership development programs can help nurture a pipeline of female talent within the organization. Providing opportunities for women to take on leadership roles, participate in decision-making processes, and access executive mentoring can contribute to greater gender diversity in leadership positions.

Creating safe and inclusive work environments where employees feel comfortable reporting instances of harassment, discrimination, or bias is essential. Establishing robust grievance redressal mechanisms and providing support services for victims of harassment can help foster trust and confidence among employees. Recognizing the importance of engaging men as allies in the journey towards gender equity is crucial. Encouraging male employees to actively support and champion gender diversity initiatives, challenge traditional gender norms, and promote inclusive behaviours can help drive meaningful cultural change within the organization.

Conclusion:

Gender equity in the Indian workplace remains an ongoing challenge influenced by complex interactions between cultural, organizational, and societal factors. While progress has been made, concerted efforts are needed from stakeholders across sectors to address gender disparities, foster inclusive work environments, and promote equitable opportunities for all employees. Government and other legal agencies are working towards the bridging the gap of gender inequality but more awareness needed to change the mindset of the employees to treat every employee on equal terms at workplace.

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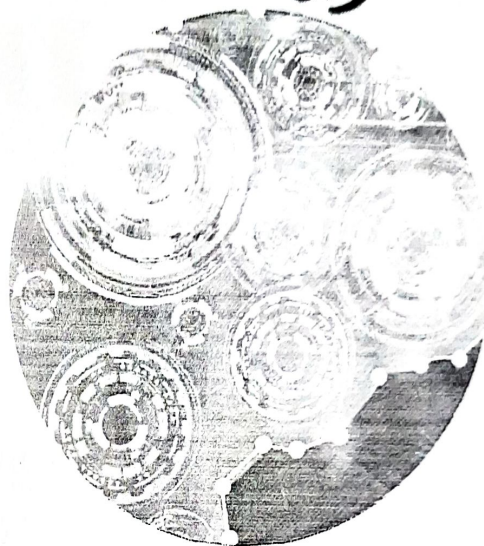
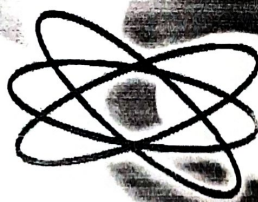
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7. Global Education : A Challenge for the Indian Education System

Dr. Karuna V. Shinde

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Introduction

Globalisation is consider as an irresistible and benign force for transferring economic prosperity to people throughout the world, at the same time many thinkers believe that it is a source of all contemporary ills.

We can say that it is a process of transfer, adoption and development of values, knowledge, Technology and behavioural norms across countries and societies in different parts of the world. In simple term we can elaborate it as a global networking, which has strong influence on political, social and economic aspect of the nation.

It has been observed in practise that today's education system not able to face the current social challenges, as the youth of the country unable to cope up with the working world challenges, drug abuse, expansion of the poverty, Juvenile delinquency and violence etc.

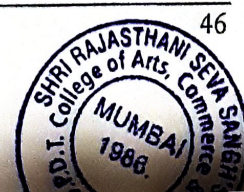
Therefore it is very necessary to integrate into the world economy by developing the capabilities of acquiring new skills which is demanded by the knowledge society along with the foundation of the traditional knowledge and its tools.

Education is at the heart of the reforms in the field of science, culture, economics technology, and if such education associated with the path of globalisation it will open the new horizon of skills knowledge to the people of the country, which will empower them to access the new opportunities of the global world.

The dream of a prosperous global career attract many Indian students to enrol for the international education from reputed institutions in the world. Acquiring practical skills along with the knowledge is the pre requisite for the global workforce. Obviously Immense effort, determination required for working at such a level.

Globalisation give the new vision of lifelong learning in the following way's.

- Learning to know (Acquiring new skill)



But the important is that how to maximise the positive effect and minimise the negative impact of it, which help to minimise the global inequalities.

Education system of the every nation influencing by their own cultures, frame of the understandings and various other impactful scenarios that differ from a nation to another, however their sole purpose is somewhat similar. But still it has been observed that the standard of the education system is different.

Difference between Indian education system and Global education system

The education system in India is very different from the education system in the other countries. Rigid education system in India will restrict the student ability to develop the practical learning knowledge, as the roots of the Indian education system originate from the British education system itself, it resulted inadequate requisite physical and financial infrastructure.

Therefore many student prefer to go for the global education as the global education inculcate following aspects

- A practical and research-based approach to education in abroad destinations while Indian education system based on the theory
- Global educational organisation provides Funds facilities and investment in research education while Indian education provided either fully by the public authority or jointly by the public and private authority or solely private authority.
- A rich and diverse curriculum create an opportunities for the students to come out of their comfort-zone and limited knowledge zone and encourages them to do new and innovative research while Indian education system have a very rigid framework which is comple
- Flexibility on the choice of subjects
- A blend of conventional and contemporary programs like game designing, photography, mechatronics etc.

Foreign education system offers a personify, unconventional approach towards studies develop educational and intellectual skills and knowledge base of the subjects which they prefer to chosen.. It will enable them to become competitive for the global opportunities.

On the other hand the Indian rigid Education system engaged the students in the path of myriad of examinations and such conditions make them unable to enhance the skill essential for the global competition.



No doubt many concrete steps are being taken by the government to reform the Indian education system but yet there is a long way to reach the path of standard education, which will provide an opportunities for the Indian youth to get an experience connect with the real world.

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Gender Budgeting:- An Essential Step for Women Empowerment

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Abstract

"There is no occasion for women to consider themselves subordinate or inferior to men. Woman is the companion of man, gifted with equal mental capacity. If by strength is meant moral power, then woman is immeasurably man's superior. If nonviolence is the law of our being, the future is with women" said by Mahatma Gandhi.

But unfortunately still today this thought is not accepted by the male dominated society in India. Changing mind set of the society is not one day dream for that special effort has to be taken not only by the government but also the entire society including male as well as females. In this process woman empowerment is the necessary step.

Women Empowerment has become the significant steps taken by almost all countries around the world, for this 'N' number of initiatives have been under taken at both national and international level. It is accepted by many social and economic thinkers that without balanced status between male and female real development will not become reachable any nation. However it has been observed in many developing countries have gender discrimination is still practicing and to bridge this gap gender budgeting is the essential footstep. Australia is the first country undertaken the initiative of the gender budgeting for promoting gender equality which will able to make the women economically politically as well as socially empowered.

Gender budgeting is becoming increasingly important and necessary in the contemporary Indian setting, where women were traditionally isolated, underestimated, and marginalized. Women and girls in India are being excluded from the opportunity to share in the benefits of growth and development, which would harm the country's long-term prospects because the socio-economic advancement of women is most crucial aspect of the sustainable development.

As a result, a nation that desires to achieve such sustainable development cannot afford to underutilize its female human resources, which account for 48.43 per cent of the entire human resource pool. Present paper is the modest attempt to analyse the effectiveness of



Key Words : Gender budgeting, Economic Empowerment, Real Development, Women Empowerment.

Introduction

Introduction

Women Empowerment has become the significant steps taken by almost all countries around the world, for this 'N' number of initiatives have been under taken at both national and international level. It is accepted by many social and economic thinkers that without balanced status between male and female real development will not become reachable any more. However it has been observed in many developing countries have gender discrimination is still practicing and to bridge this gap gender budgeting is the essential first step. Women's empowerment is the route where the women able to control their lives and capable to make their self-decisions about health and well-being, it make them capable to contribute entirely in the economic and political process of the nation. On a macro level it can help the nation to attained economic growth and development along with greater gender equality.

However there are many challenges in the path of the successive achievement of the women empowerment.

Discrimination

Discrimination
No opportunities to access the education and employment:

Gender-based violence Poverty

Inequalities between urban and rural areas.

Over the last two decades, women's empowerment has been progressively accepted as a key factor for any nation's holistic and sustainable development. Various policies and programs across the world have been initiated with the aim to bring social, economic and gender equity progress and wider access to basic livelihood needs.

Better utilisation of the resources (i.e. active provision and allocation of resources) especially if they are scarce, is the pre-requisite of the development. Obviously this will be possible by the concrete budget, where the resources are allocated according to their priority, however many times it has been observed that political influence create under-utilisation of resources. In spite of that, though the various gender inequality measures adopted by the government it has been shown that the urban parts of the nation is economically and socially in much better position than their rural counterpart, where the rural women do not have any social and political representation on the micro as well as macro level. Under such situation, budget is considered as the most essential step to narrow down this gender discrimination gap especially in the education, health and agriculture sector. To overcome such challenges strong and concrete steps have to be taken by the government on the world

Government Budget is an important instrument that governments have at their disposal to help promote gender equality and close gender gaps. It helps to operationalize fiscal policies that promote gender equality, which help to examine the impact of government policies on gender – and effort on more informed decisions. However the success of government policies and Gender budget impact depends on many factors including political support for gender



equality, the consistency of Gender budget reforms as well as the country's cultural attitudes and social norms.

In the year 1984 the first gender budgeting initiative was undertaken in Australia on gender relations, by considering that budgets are an essential instrument for encouraging gender equality which will be able to make the women economically politically as well as socially empowered followed by the countries like Philippines in 1989, South Africa in 1995, Tanzania in 1997, Uganda in 1999, South Korea in 2009, UK in 2003.

A significant instrument for women empowerment, gender budgeting is also widely recognized as a powerful tool in this regard. India introduced gender Budget in the year 2005-06, where the union budget included a distinct declaration on the gender sensitivity of financial allocations in ten demands for Grants,

Objectives:-

- To Study how the gender budgeting as an effective step for narrowing gender inequality gaps.
- To analyse the general budget from a gender perspective.
- To find out who benefits from budgetary decisions and who does not?
- To analyse existing policies, programmes, and the involvement of support agencies in promoting women's empowerment.
- To develop initial step for a gender-equal restructuring of the (National) Budget.

Methodology

The present study is based on secondary data. The required data has been taken from various published Articles and from the Government of India's gender budgeting statements and the Ministry of Women and Child Development's annual publications. This study has been conducted within a short time frame. Thus the scope of the study is limited. Since secondary sources of data were relied upon it was difficult to maintain uniformity in sample size for comparative analyses of various aspects related to women empowerment.

What is Gender Budgeting ?

Gender Budgeting is a platform which inculcate gender in main path of the budgetary process where the revenues and expenditures allocate in such a manner that promote gender equality. It is also consider as the way which translate gender commitments into budgetary commitment.

India is fundamentally patriarchal; it is only through the empowerment of women that overall human development will be possible. Women currently lag far behind their male counterparts in terms of education, health, earnings, and decision- making at both the household and administrative levels. According to the Global Gender Gap Index, India was rated 114th out of 142 nations in 2015. India's ranking on the Global Gender Gap Index continues to decline, with the country dropping from 108th position in 2019 to 112th position among 153 countries in 2020 and further to 140th position among 156 nations in 2021. Women and girls in India are being denied the opportunity to share in the benefits of growth and development, which would harm the country's long-term prospects because the socio-economic advancement of women is critical to the country's long-term development. As a result, a nation that aspires to achieve developed status and achieve sustainable development



It has been observed that government action alone cannot succeed in achieving gender equality, especially if countries have strong cultural and social barriers which reinforce inequality. Shifting cultural views and perceptions of women's role in society, can be as influential as government actions in either promoting or blocking gender equality, therefore formal and informal mechanisms are interconnected and can work together to promote gender equality.

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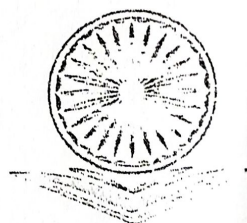
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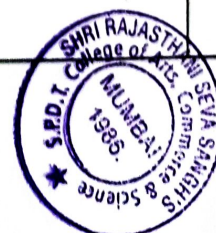




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2. Financial Inclusion and Demonetisation: Two Sides of the Same Coin Present Experience of Indian Economy

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Abstract

To become economic leader of the region and to achieving inclusive growth the government of India has taken up several measures for financial inclusion. However, it has been observed that these measures are not encouraging in its nature. And the first steps towards that movement India needs to eradicate black money, corruption and financial crimes. In this way Indian government adopted demonetization in November 2016 to tackle with black money and make India a cashless digital economy with the implementation of demonetization and considering the country's agenda to improve financial inclusion.

Along with this technological era and youth potential there is a scope to move for third phase of financial reforms. However, lack of financial inclusion and financial illiteracy are the major challenges before it.

Paper makes an attempt to study the effect of demonetization on financial inclusion and to find out how it influences the Indian Economy.

Keywords: Cashless Economy, Demonetization, Digital Economy, Financial Inclusion.

Introduction

Financial inclusion is an essential condition for achieving the uniform economic development with greater economic and social equality. But the presence of unaccounted money and parallel economy this extensive dream making it impossible. Therefore it is very necessary to bring the entire money within the purview of the law.

Financial inclusion is a process which ensure that all the financial products and services needed are adequately assess by all sections of the society in general and particularly weaker sections of the society at an affordable cost.



The main intention behind this is to make a banking services user friendly in terms of savings, credit and remittance needs particular and financial products and services general.

Accesses to credit and savings facilities offer the poorer financial security which make them capable to expand their business adequately manage consumption along with household expenses to deal with inflationary pressure.

Which help to improve the standard of living and poverty falls, allowing people to contribute more to the economy as well.

However it has been observed that the ignorance, lack of financial literacy and economic surveillance, India could not achieve 100% financial inclusion as planned in the past.

This is a warning for the economic supremacy in the region. Government is relentlessly pursuing the matter of black money. There was an urge for essential and severe action for complete inclusion. November 8, 2016 demonetization announcement is to be seen in this perspective.

Objectives

1. To analyse the role of financial inclusion in the growth of Indian banking system
2. To seek the role of demonetisation in promoting financial education
3. To understand how the demonetisation influencing the way of achieving full financial inclusion by 2015.
4. To access the Indian experience in the field of Financial Inclusion.

Review of Literature

To achieve continuous and sustainable growth of the nation, universal financial services are pre-requisite which play an important contribution in raising economic growth, reducing poverty and enhance economic opportunities which inculcate all the section of the society. (Dr. Joji Chandran, 2008).

Financial inclusion is a process which makes all the people to assess banking services at affordable cost which was earlier ignored the formal financial system. (Thorat, 2006)

Financial inclusion emphasising on lower strata of the society who are unable to enjoy all the banking services earlier which will help them to assess all the banking products easily and efficiently. (Leeladhar, 2006)

- Real estate industry attract the foreign investors as well as domestic investor, due to the practise of more transparency and credibility.

Disadvantages of Demonetization

- It make more inconvenience to common man for exchanging old high denomination notes.
- Replacing all the old high denomination notes, create costly affaire for the RBI.
- The general business activity has saturated which resulting thousands of crores of loss to the national income.
- Create adverse impact of the half of the country population who are not well aware about credit transaction.
- The major problem is that big fishes will be left out whose who invested black money in the form of gold and property and foreign currency, and hidden in tax havens are not trap by the regulation body of the RBI
- The ATM recalibration will become time consuming.

Demonetization as A tool of Financial Inclusion

Demonetization help to attain the fast practise of financial inclusion. It developed the rapid banking education to the vast multitude who was earlier uncovered due to financial exclusion. No doubt demonetization has ceased all regular banking business operations and loss of revenues temporarily, but for the future it served the aim of financial inclusion.

Conclusion

The fruit of demonetization are much encouraging and it is in the long term interest of the country. However it is very necessary that Government need to ensure that there will be a smooth flow of currency exchanges.

As it will have a massive impact on parallel economy. Though we feel it is a pain full process for the general masses of the country but this pain it is temporary, it taught financial lessons. It will help to control corruption, elections and terrorism for the long term in a country which is the main intension behind it. It is a reaping time for the banks that made considerable investments on digitization of banking services. The cashless and transparent mechanism has gained force post demonetization, which has led to increased financial inclusion and this force should be continued till India achieves complete financial inclusion.

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