

**DEMONETISATION AND TRIBAL LIVELIHOOD:
SOME GROUND LEVEL REALITIES FROM BIRBHUM
DISTRICT OF WEST BENGAL**

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Demonetisation of the 500 rupees and 1000 rupees denomination currency notes as a legal tender is a welcome step in order to make India corruption free, curb black money, control escalating price rise, stop fund flows to illegal activities and make a cashless society in the line of digital India. However, the rural people especially these tribal communities who are not “financially included” and live in far-flung areas with inadequate banking outreach facilities are said to be at serious disadvantages due to this step. Tribals who earn their living mainly by selling minor forest produces had to struggle to make ends meet with a lack of access to digital methods of payment and to restriction on cash withdrawal. The present paper tries to highlight the impact of demonetisation on tribal livelihood i.e. the positive and negative experiences that the tribal communities faced and are still facing owing to such a measure of the government. The study is carried out among the tribal population in Birbhum district of West Bengal. Primary data were collected through observation and interview techniques; focused group discussions and case studies were also conducted with the respondents for the collection of data. Data was also collected through secondary sources. Narrative and descriptive reporting are mainly done for data presentation. The study concludes that overall the tribal population has been facing hazards and obstacles in the grounds of their livelihood owing to the advent of demonetisation. The responses give a mixed picture of their opinions regarding the present discussed phenomena.

Keywords : *Demonetisation, Tribal Livelihood, Santhals, Tribal Economy, Birbhum District of West Bengal.*

Introduction

“Your money is yours, you will not lose anything. The Government will ensure that” said our honourable Prime Minister Narendra Modi in his address to the Nation on the night of 8th November, 2016. Government of India announced the demonetisation of all rupees 500 and rupees 1000 bank notes of Mahatma Gandhi series on the 8th of November 2016. This created a new page in the history of Indian economy. This introduced new series of bank notes in denomination

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of rupees 500 and rupees 2000, intending to replace the existing series. This sudden decision by government was taken in order to curtail the shadow economy and to put a crack on the use of illicit and fake cash circulation which was in abundance to fund the illegal activities and terrorism. The news about the measure by government spread like wild fire throughout the country before anyone's estimation regarding the occurrence of the phenomenon. The report in Times of India on 8th November 2016 conveys that the action aimed at curbing the negative impact of the currency, black money, corruption and terrorism on the nation's economy. The said extreme measure came almost immediately after P.M. Modi chaired a meeting of Union Cabinet. The announcements came up with certain other actions like closure of ATMs for the next two days. Secondly, deposition of rupees 500 and rupees 1000 notes in post offices and banks without any charge till December 30 while the cashless fund transfer remained unaffected. The declaration by government further stated that the medical payments or other critical services should remain unaffected by the move. Hospitals, petrol pumps, reservation counters, airports, crematoriums and other key services were supposed to continue accepting the notes for 72 hours, till the end of Nov 11, 2016. According to the discussions broadcasted in different national news channels, this rapid unprepared announcement as well as the prolonged cash shortages in the weeks that followed created major disturbance through the economy of the nation threatening economic output.

Though the move was intended for the betterment of the future of Indian economy as well as to put a restriction on the high scale running of shadow economy, still the phenomenon was highly criticized by a number of learned people from different streams like politics, academicians, development professionals, etc. as well as by the common man. According to The Economist (2016), extracting 86% by the price of the currency in movement in India was a bad idea and badly executed as well. The discussion in the article lied that the government could plough the newly created money into tax breaks, public works and welfare schemes which would enhance development and raise the quality of life of the people. Critics have rightly put their stand astonished saying that the inflation would affect everyone holding cash, law-abiding not much. The article further conveys that much of the wealth that had been created through black money would be sequestered owing to the fact that there lucre is held in gold or jewelry or as property. Moreover, this kind of sudden heavy actions could possibly weaken the creditability of important government institutions. Moreover, due to such type of sudden decision, the people will lose faith on the government in the long run.

Objectives and Methodology

The main objective of the study was to understand the scenario of the tribals owing to demonetisation. It represents the changes in their livelihood, the ups and downs as well as the obstacles, anxiety faced by them during this process. The present study dealt with the tribals of Birbhum District of West Bengal. Bolpur-Sriniketan Block was selected as per its highest concentration of tribal population in Birbhum district for the study. The study has been conducted in two villages in Bolpur- Sriniketan block viz. Bakajhol and Patharghata. Structured schedule, focused group discussion, personal interview, case study and secondary sources were used for data collection. Data collection was done by focused group discussion and personal interview through structured questionnaire. In two villages, 14 group discussions were done with participation of an average of 8 members in each group discussion. In addition to this, 21 personal interview were conducted with respondents above 15years. Among this, 11 respondents were aged between 15-30 years, 7 were between 31-50 years and 3 were above 50 years. Moreover 5 case studies were also taken to enrich the representation of collected data. Descriptive and narrative descriptions have been used for the interpretation of the collected data.

Tribal Economy

Concentrating on the economic sphere of the Tribals in India it can be conveyed that economic life of tribals is not specific in nature. It is difficult to find a precise definition of the Tribal economy. The tribals act as a single body who practice subsistence type of mixed economy with mutual dependence among themselves. The Tribal economy can also be characterized as dealings in periodical markets without having a profit making motive in it (Vidyarthi & Rai, 1976; Majumdar & Madan, 1970). The traditional tribal economy comprises co-operation and collective endeavors that are a strongly developed feature of their economy with less rate and scope of innovation and specialisation along with absence in access of technological aids. Their economy is normally subsistence oriented. Their mode of production and earning is “domestic” among the tribal. Socio-cultural and socio-economic factors play a vital role in the sphere of Tribal economy. However, the economic system of any Indian Tribe cannot be strictly placed in a particular typology (Vidyarthi & Rai, 1976).

The Characteristics of Tribal economy may broadly be viewed in three ways, viz.:

- i) The structure of the tribal economy,
- ii) The tribal economy as a socio-economic and cultural system,
- iii) Economic characteristics of tribal economy.

The *structural feature* deals with the aspect that their economy is mainly forest based. They are dependent on forests both for its immense contribution in the dietary aspect as well as they receive works of wage labours from forest oriented activities. Moreover, the implements and tools used are indigenously produced. Though they do not follow any efficient technological aid, they have close affinity for the nature, particularly the forest. At the *socio- economic* level, the family is the unit of both consumption and production. The mode of production is domestic in nature. All members of the family together form the production unit and are directly involved in the economic activities. The cooperativeness that characterises the activities of the tribals constitutes one of the most striking aspects of their pattern of labour. In analysing the *economic feature* it can be prescribed that the traditional features found in tribal economy are -absence of profit making motive in economic dealings, as well as presence of periodical markets (Vidyarthi & Rai, 1976; Majumdar & Madan, 1970).

The economic life of the tribal is specific in nature. It is difficult to place any Indian tribe exclusively in a particular typology. It has been observed through different studies that the tribal communities use all possible means to eke out their subsistence which combines minor forest produce collection with cultivation or shifting cultivation, or simple cultivation with food collection, indicating the complex economy of these people. The tribals do have their primary means of economy which characterises their typology. Each tribe does possess special economic type, its own life-ways and environmental circumstances which finally fit them into different economic types. Considering all different classifications which scholars like Vidyarthi (1963), Majumdar (1966), have suggested as typology, following are the eight economic classifications which emerge on the manner in which they primarily and distinctively make their living (Vidyarthi & Rai, 1976):

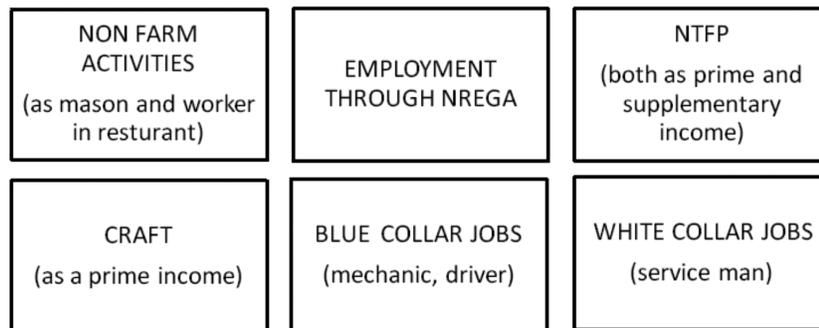
- (i) Forest- Hunting type,
- (ii) Hill – Cultivation type,
- (iii) Settled-Agricultural type,
- (iv) Simple-Artisan type,
- (v) Cattle Herder type,
- (vi) Labour, Agricultural and Industrial type,
- (vii) Folk-Artist type and
- (viii) White- Collar jobs and Trader type.

Owing to the impact of governmental programmes and modernization tremendous changes took place in the living conditions of the tribal community. The tribals in India are passing through a phase of economic change along with the rest of the society. The tribal

livelihood has changed by adopting different other strategies around them and in the present scenario their acceptability of the same is a real need for their survival. This created diversification in their livelihood and has strong relation with poverty. The purpose of diversification is twofold: first is to increase the income portfolio and second is to minimise the risk and vulnerability context (Scoones, 1988; Davis, 1996; Ellis, 2000).

The tribals are experiencing a phase of economic change in their culture. The tribal economy too is witnessing an impact of the emergence of new modern economies. The modern economic activities are changing the traditional tribal economy. It is difficult to find a precise trend of change in their economy as it is fast changing at local levels. This can be identified through different new economic activities that have been adopted and are formulated in the following pictorial manner.

Fig. 1. The other income generating sources adopted by Tribes



Source: Fieldwork data from the study area

Apart from the traditional economy the tribals have adopted certain other sources like non-farm activities which deal with the works as mason as well as in the restaurants which has developed in the surrounding area. Employment through National Rural Employment Guarantee Act (NREGA) was found among cent percent of the families. The tribals are inclined towards this work to such an extent that they have a feeling of avoidance towards their traditional occupation as agricultural labourers. A large number of the respondents depend on the Non-Timber Forest Products (NTFP) for their dietary needs. Certain families have taken this area as a prime income generation activity. They use the forest products for consumption from time immemorial but the changing trend and emergence of commercial attitude among the people have led the

tribals to take up prime occupation of marketing the NTFPs in bigger market as well as work in forest oriented activities as wage labourers. Next to this comes the specialisation of the tribals in crafts, which was only a supplementary income generating source here. The tribals have taken it now as sole occupation for rearing their families. Apart from these with the advent of modernization like education, the shift in consumption pattern from need based to luxury platform as well as reservation in government and semi government establishments have encouraged them to achieve employment in blue collar jobs (as mechanic and workers in restaurants), and white collar jobs (as service men). The tribals of the study area are engaged as mechanic and drivers acquiring blue collar jobs. A thin but mentioning population is also involved in white collar jobs as service men like bank employee, engaged in Joint Forest Management (JFM) activities, and service men in Visva-Bharati University.

Impact of Demonetisation on Tribal Livelihoods: Some Ground Level Realities

Livelihood of the tribals in the study area as discussed in the above section is mostly based on agriculture. Owing to deforestation, interaction with the outside world and education tribals have started to grab different other occupations. The diversified occupations consisted of non-timber forest products, non-farm activities, employment in NREGA, domestic worker, other blue collar and white collar jobs. At present owing to shortfall of traditional resources or better openings in other sectors, they are found to be entertained by professions like construction workers, workers in restaurants, as beauticians, and drivers also. Moreover, little educated are found to be cook of mid-day meals and *angan wadacentres*. These changing occupational trends do project their enhancing skills in different sectors thereby increasing their monthly income. All transactions of their labour now rest on money and not on kind anymore. This has created a hitch owing to occurrence of demonetisation. The monetary transactions in these occupations slowed down to some extent as reported by the respondents. The daily labour failed to receive their salary in regular basis owing to lack of cash especially notes of smaller amount. Moreover, respondents engaged as domestic worker and in other non-farm activities were found to say that they faced delay in their monthly payments and even failed to receive the amount in the same month as well. This delay in their payments was because of the fact that their masters were found to be very busy in exchanging their existing notes. They delayed the payments owing to lack in flow of cash which they wanted to save for their personal expenses and thereby decided to pay off their workers after few days. Problems

were also faced by small shopkeepers and entrepreneurs since inadequate amount of cash in their hands restricted them in drawing bigger amounts of products from the market. The same reason also became a barrier in the sale of non- timber forest products resulting to a failure in expected earnings and income of the tribals. Servicemen or tribals involved in white collar jobs were not so much affected for their earning but found hurdles in expenses of their daily life. Mostly the earnings of those tribals were affected who were dependent on hard cash. A section of tribal youth especially graduate tribal girls earned the livelihood of their family by providing tuitions to younger students. However, they too were found to face problem in running their house owing to delay in their payments; even there were cases where they did not receive their payments on regular basis.

Another side of the coin describes their situation which was also effected owing to demonetisation. The income earned by the tribal families was previously spent entirely on different needs and activities, but now, interestingly an inclination towards savings has been found in them especially among the women folk. With the advent of Self Help Groups, tribal women of this area have started learning how to save an amount from their income. Developing such an insight of future security, as women describe, has facilitated them in dual manner. On one hand she has become capable enough to sort out her hitches on her own, and on the other hand she leads her life with self-assurance, dignity and self-respect. '*Taka jomale sheta bipoder sob somaye kaje ashe sob somay anner kachhe hath barate hoana*'. (Saving money handles the situation of crisis, one doesn't need to ask for money from others if they can save on their own). Here the Response received delivers the importance of savings. The respondent conveys that they now realise that, having some money of one's own is an important element of wellbeing and that this will pull them out of their emergency situations giving a little assistance from being in liability.

In tribal communities, the role of women is substantial and crucial and women are more important than in other social groups, because they work harder and the family economy and management depends on them (Awis, Alam, & Asif, 2009). Such realizations have made tribal women think that earnings of her own, especially in case of families where the husband is jobless, or earns too less or even do not contribute his earnings, will not be sufficient for the upbringing of a number of children, and meet the family needs. This has led them to consciously keep a little savings apart that relieved her in the time of crisis or sudden unplanned needs. Nature of savings in them has generated the habit of visiting banks for keeping their money

secured. Here they were also of the view that if not saved in bank the money could be expended in household activities. Therefore, tribal population, majorly the women were observed, during the study, to visit banks for depositing or withdrawing money as per their requirements. Tribals being very scantily educated and lesser in contact with the outer world have very less knowledge regarding the state level or national level facts as well as changes taking place in them. Therefore, though the decision of demonetisation was for the betterment of the nation, it created hurdles for the tribal population to a large extent. Certain hurdles have been described in the following section:

The low skill knowledge regarding bank affairs had restricted them so far to visit such institutions. With time and awareness they are now coming forward to such practices. The news of demonetisation had created a sense of fear among them regarding the safety of their already deposited money in banks. They said that the cash money which was in their hand was being exchanged directly but they were in confusion regarding the exchange of the money already deposited in the bank. This had happened owing to two causes: firstly, they were completely unaware regarding the functioning of the bank, and secondly they lacked proper guiding hand in the time of difficulty. Instances have been found during the study saying that “*Aro shahebi kore taka bank e rakho... barite thakle to ei bipod hotona*” (Becoming over smart and keeping money in bank have led to this situation if the money was kept at home then this crisis would not have occurred in our family). Here, the father-in-law blames his twenty-one year daughter-in-law for her modern thought of keeping money in bank rather than in house. He accuses her for the inconvenient situation that has arisen in front of them. He further says “*oii shob borolok babu der karbar. Du-pach geleo kono bapar na. Amaderrojer taka abar bank e rakhar kihoache*” (Bank transactions are for rich people. Losing an amount does not bother them. But we are daily labours, so keeping our small amount of money in bank is meaningless). His further communication added the symbol of his nil awareness regarding functions of bank since he said that being poor it is not necessary to keep their little money in bank. He along with a few co-mates of his age groups are of opinion that bank, savings and money making are the criteria of wealthy people since if any mishap occurs it will not bother them much but for people like them mishap can lead to serious disaster.

There existed very limited sources for gaining information regarding the demonetisation and what is needed to be done in such a situation. On hearing the announcement they were in panic on how to deal with the situation. Though information were shared on

television, radio, newspaper, etc. but still they found it difficult since majority of them are illiterate and had to depend on others to understand the written news. Availability of newspaper was also not found in all tribal villages. Therefore, knowing from print media was not an easy access to them. Moreover, tribal people though are watching television but mainly they do it for their entertainment purpose. Watching news is not a common trend among the tribals and therefore they found it difficult to follow the information through news. So, verbal conversations were there as major source of gaining information and they on hearing varieties of versions from different people tried out to cope up with the situation according to their understanding.

Hazards owing to transportation were a major problem faced by the tribal community to a huge extent. All the tribal villages were not well connected to bank and post office which are mainly in urban areas. They had to travel far off distances from their residence at early hours (at 5- 5.30 am) so that they could reach bank on time. Then they had to wait there for hours in the long queue to get their work done. Though every person faced this difficulty but for the tribals the long distance, hard journey and waiting for hours leaving their earning days had put them altogether in a hazardous situation. Moreover, the transport fare was also in count, since works were not done in a single day and therefore the up and down fare charges or booking of vehicle like motor van also had cost them much.

Absence of proper information was another big challenge for them. The tribals, mostly their women had sweated hard from early morning and then reached post office or bank but returned in shattered way since their work was not done due to lack of the evidences of (original) documents needed for the purpose of completion of the work. Some said that *'pray sare 3 ghonta line dio kaj holona. Grame boleche voter carder Xerox lagbe, kintu ashol voter card tao lagbe ta to boleni. Anini tai holona kaj'* (Even after waiting for about three hours, work was not done. Announcement was made in the village to bring a photo copy of voter card, but they did not mention that the original was also needed. So in absence of the original voter identify card my work was not done). Her statement conveyed that they were asked to carry a photo copy of their id proof and were not said to carry the original also. This misguided them and the incidence of not carrying the original one obstructed their work from being done.

In addition to all these, came the real problem of cash. The tribals of the study area found it utmost difficult in the transaction of cash from bank or post office. Inadequate supply of small ranged notes

i.e. 100 rupees and 500 rupees made the situation worse for them. They being economically unstable had situations where they had a 500 rupees or 700 rupees in hand. Lack in the supply of short valued notes often left them with no cash in hand. Or situations also followed where they had only a 2000 rupees note leaving them in serious difficulty to get that cash changed into smaller amounts from their surrounding shops and indirectly again resulting in no cash in their hands.

Case Study -1

Monisha Murmu a respondent of 23 years from the village Patharghata described the difficulties in exchanging her money, during the interview regarding the situation she faced, owing to demonetisation. She reported that the major problem faced by her was that she was unable to understand the process of note exchange, deposit and withdrawal in the Banks and Post Offices. Being absolute illiterate and a rare visitor to bank, she was unable to follow the news even on television. She had to visit the Bank thrice a week for exchanging the money owing to extreme rush in and outside the bank. As a result, she could not seek out her work because she was unable to enter the bank owing to extreme rush and returned home after waiting outside for hours. On the next day, she failed to produce her original identity card since it was announced in the villages that they need to take a photocopy of the same but this did not make clear that they required to carry the original document also along with the photocopy. Therefore, on the third attempt she could get her work done. This expenditure of three days for one work had damaged her three day's income as a labour. From her words it is clear that illiteracy is the major cause that has put her in this difficult situation. Thus she was unable to understand the on-going affair of the activities in her surroundings. Moreover, isolation from the current situations of the nation, tribal women mostly remain involved in their work for survival. So, Monisha describes that her difficulties were mostly owing to her own inefficiencies in understanding the situation rather than the required doings.

Case Study - 2

Jibon Hembrom, a respondent from the village Bakajhol was indifferent about the measures taken by the government under demonetisation. He could not form an opinion regarding the issue of demonetisation on being interviewed. Similar feedbacks were received from his father and some other male members of similar age. They reported that their earnings at a time do not exceed 200 rupees, and they did not have a bank account. So, demonetisation had not affected their lives. They were not owners of a five rupee note at a time and

naturally the earned money is spent in filling the mouths of family members. Therefore, the concept of savings was alien to them. They cannot even imagine that they would have excess money even after expenditure. Here two things are very much visible: first, they are indifferent towards an aspect which does not concern them, and second, they lacked interest in knowing something external to their daily affairs which was even so huge as well as a national aspect.

Case Study - 3

A number of women (from different age-groups) in a group discussion recorded that they understood the fact that the measure of demonetisation was taken by the government in order to reduce black money in the market. They supported the idea but side by side they also admitted that certain difficulties were also faced by them. Lack of 500 rupees notes had put them in trouble. On exchanging the money from bank, they have received 2000 rupees notes. This created a struggle for them to get change of the bigger note into its smaller denominations for their regular expenditures which needed small amounts of money. On the other hand, having a thousand rupee note failed to get exchanged, owing to absence of 500 rupee note in the post office at that time. So, during the initial days of demonetisation they felt helpless due to absence of proper cash and failed to purchase the needed items even after having money.

Case Study -4

Lakhi Soren, was interviewed in the queue while she was standing waiting to get her money exchanged from Post Office. She shared that exchanging money did not create a problem in her case nor she was offended with the measure of government but the crisis of hard cash had created troubles for reaching the post office, like paying transport fare for coming and returning to her village, money for eating something even a cup of tea since at times she felt hungry being waiting in the queue since early morning till late afternoon. Moreover, ATM did not provide 100 rupees note and she did not have much balance amount to withdraw 500 from her account at a time. Therefore, she had to go to bank, wait for long hours to withdraw small amount of money. She was also affected in terms of time and expenditure that she had to do for getting her work done.

Case Study - 5

Two workers named Kali Tudu and Jaba Soren responded while discussing with them in the queue in a similar manner that they were unknown about the happenings at the national level. They failed to judge the measure taken by the government as they do not even have a sketch of the political structure of the nation in their mind.

Only owing to all these situations they came to know the name of Prime Minister Shri Narendra Modi in recent days. But their realisation lied in the fact that owing to such measure they did not receive their monthly payment on time, nor could ask for small amount of money from anyone else as all her co-mates were in the same crisis. This thought led her to be anxious about how she would run her home when the remaining little money in her hand finished.

Discussion

From the above case studies and focused group discussions with many other members about the impact of demonetisation on tribal livelihood, the fact which came up was that the tribals were mostly unaware about the situation and failed to understand the measure taken by the government. Though a scanty population understood, but they too expressed their experienced hazards along with supporting the decision of the government. Women were in trouble since exchanging money had created an added work in their extremely busy schedule where they often found it difficult to meet their ends. In addition, they were also anxious about running their families in sudden absence of cash. On the whole, though they could feel that this measure can facilitate the future of the nation but their practical present life had put them in trouble owing to such measure. Though government helped immensely in co-operating with the population by informing every detail through print media, television and radio as well but still illiteracy, isolation and unawareness of the tribals have obstructed them from being facilitated from such initiatives. A section of tribals residing near urban areas did not face these problems as much as the ones residing in interior villages. Far away villages from urban settings faced more problems in different dimensions like availability of information, isolation creating a hesitation while interacting with the people to get their work done as well as poor transportation system to connect them to the urban areas. In totality, the study received a mixed reaction for the measures taken during the demonetisation period of the government, some positive some negative as well as some indifferent to the situation as well.

Conclusion

To conclude, it may be said that the situation had been very difficult for the tribals so far as demonetisation itself was concerned. A number of problems regarding cash exchange and alterations came up along with the process of demonetisation but the inadequate knowledge, awareness, and unknown measures by the government led them to much more unsafe and anxious situations. Though the efforts of

government's move in restricting the usage of shadow economy was highly appreciable. However, they brought a bunch of painful situations for the population and tribals here deserved a special mention. Lack of guidance, illiteracy, age-old thinking put the tribals in trouble during that phase of demonetisation. Situations are to some extent better in the present day but not normal as before. The tribals should be motivated to have an access to be bank on regular basis rejecting their idea that the crisis during demonetisation occurred owing to having savings in Banks or Post Offices. Sources like different agents are needed to explain and make them aware regarding the actual scenario, causes and responsible institution that initiated the process of demonetisation.

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