

Medical/ Ayurveda

Effect of Sunthyadi Tail Nasya in Kshawathu Vyadhi – A Scientific Study.

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Introduction :-

Now a days due to pollution and Allergy that is Asatmiyata many diseases occurs to human body, this includes diseases of Respiratory system and skill diseases. If Pratishya is not treated it is converted into Drusth Pratishya and its Updrav is Kshawathu.

In modern science their is only Symptomatic treatment for allergic Rhinitis. In Ayurveda systemic and local Nasya karm medicine are indicated in the treatment of Kshawathu Vyadhi and hence it was decided to see the effect of Ayurvedic medicine which may prove beneficial.

Aims and Objectives:-

To see the effect of Sunthyadi tail Nasya in the management of Kshawathu Vyadhi.

Methodology :-

This study consist of observation seen on the total 50 patients (25 in each group). Patients who were diagnosed as suffering from Kshavathu Vyadhi were then devided into following TWi groups of comparision.

Group I :- 1) Sunthyadi tail Nasya

Group II :- 1) Sunthyadi tail Nasya
2) Predhaman Nasya, Singdh Swed, Singdh dhum and
3) Systemically pipali wardhaman Rasayana.

Treatment was given for 21 days as per patient's symphoms.

Adminstration of Drugs and doses:

a) Sunthyadi tail Nasya: -

Daily as per Nasya karma vidhi - Snehan swedan and sunthyadi tail nasya drops 6-8-10 drops in each nostril as per Balabal of patients.

b) Pradhama Nasya :-

(Nimb Antersal, Kayaphala Sal, Kushta, Marich) Powder form that is churna. This powder is raped in cloth that is pottaly and inhaled for 3 to 8 times.

Singdh Dhum:-

On tapta Angara, Ghruit, Guggul and Mom instilled and Dhum Nasya inhaled for 4 to 6 times.

Sunthyadi tail Nasya as per above.

c) a + b + pipali Wardhaman Rasayana –

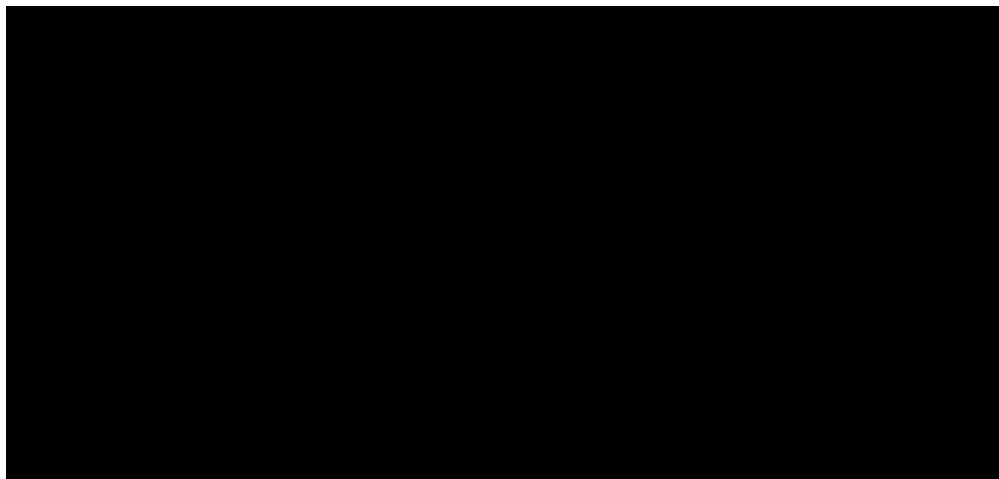
3 pipali + 250 ml. water + 1/4 Dugdha boiled till milk remain. Warm milk is drank and advise to eat boiled pipali. Everyday 3 pipalies will be increase for 10 days and from 11th day 3 pipali decreases everyday. This prossess is carried out for 21 days.

All patients were advised not to consume any food material at list 1 hour before and after Nasyakarms. All the patients were instructed to follow the dietary regume. The assesement of patients were done.

Observation:-

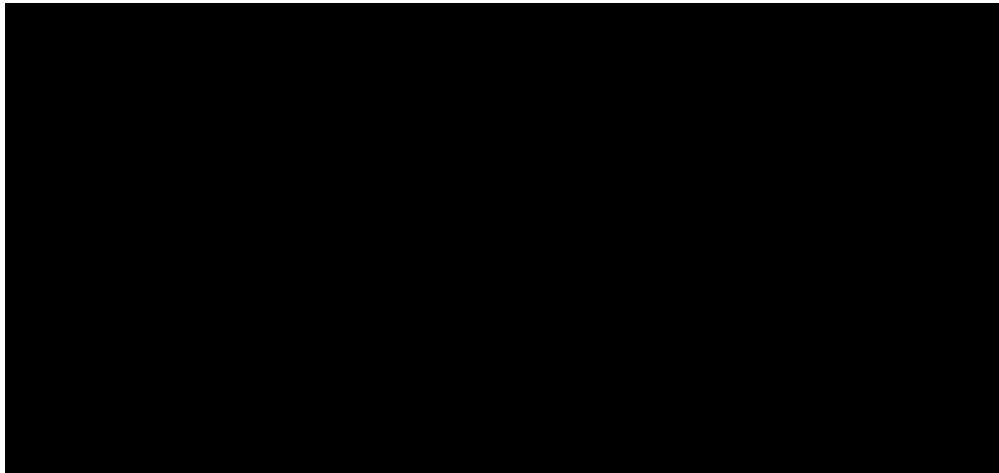
The effect of Group I, and III in reliving the various signs and symptoms.

Statistical analysis of effect of the Theropy in Group I



**** H.S. * S.**

Statistical analysis of effect of the Therapy in Group II



Statistically obtained the result - t test and P test are applied

Group I is significant and

Group II is also highly Significant

Hence the hypothesis is accepted.

Conclusion:-

While comparing the efficacy of therapy in 2 different groups, it is observed that the therapy is significant in Group I and Group III patients. As per the Symptoms are concerned the main symptoms of Kshwathu is Sneezing which is highly significant in Group 3 patients as compare to group I patients. Hence it can be concluded that the efficacy of the therapy in Group II nd Patients is highly significant and Treatment of Kshwathu by Shaman Chikitsa + Ras ayan Chikitsa is highly effective.

A clinical evaluation of ayurvedic formulation and katibasti in management of Gridrasi (Sciatica)

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A clinical observation with herbo mineral combination of drugs i.e. Yogaraja Guggulu, Punarnva Guggulu, Parijathak patra Swaras along with katibasti of sahachar Tail after external abhyanga of sahachar tail and nadi swedan was carried out in 40 cases of Gridrasi. The results seem encouraging.

In this text the treatment with above combination represents an alternative method of treatment of Gridrasi. Here an attempt has been made to discuss the possible mode of action of the drugs and measures based on Ayurvedic Principles.

Introduction:-

According to Ayurveda Gridrasi is a Vata Vyadhi. Prakupit Vata is responsible for this disease. The major symptoms are

- 1) Radiating pain from sphik (Buttock), kati (Low back), Prishtha (Back), Uru (Back of thigh), Janu (knee), Jungha (Calf) Pada (foot).
- 2) Low back pain
- 3) Tingling numbness (chimchimayan)
- 4) Giddhavat walking (while walking patient drags his legs looking likes walking vulture).
- 5) Pain increases while walking.

In modern medicine the cause of Gridrasi is considered to be compression of sciatic nerve due to trauma or other cause. Besides symptomatic treatment of anti – inflammatory drugs or steroids, they have no medicine for it's radical cure.

In recent past, in ayurveda trials of various drug combinations have been carried out in treatment of Gridrasi and reported to be significantly effective in most of the cases.

As an alternative approach a clinical study of 40 cases was carried out with combination of drugs (Yogaraja Guggulu, Punarnva guggulu, parigathk patra swarasa along with kati basti of sahachar Tail after external Abhyanga by sahachar Tail and nadi swedana. In this paper detailed clinical proficle of the patients have been elaborated.

Material and Methods:-

Forty patients of Gridrasi for clinical evaluation were selected from OPD.

Inclusion Criteria:-

- 1) Age between 30 to 60 years.
- 2) Sex – either sex
- 3) Chronicity between six months to two years
- 4) Patients having at least three main symptoms of disease Gridrasi
- 5) Positive SLR test.
- 6) Positive sciatic notch compression test
- 7) Patients ongoing NSAID treatment.

Exclusion criteria:-

- 1) Age below 30 and above 60 years.
- 2) Chronicity below six months and more than two years.
- 3) Patients of khanj, pangu, kati stambha, asthimajjagata vata.
- 4) Patients having serious complications

Study design:-

All the 40 patients were selected from OPD, 7 patients were not ready for follow up. So after detailed history taking, clinical symptoms and concerned investigation patients were enrolled in following two groups –

- 1) Group A (no. of pat.18) :- Combination of Ayurvedic formulation along with kati basti was given
- 2) Group B (no. of pat. 15) :- modern treatment was given.

Assessment of therapeutic Response :-

Following assessment criteria was followed during study.

a) Subjective parameters:-

1) Radiating pain:-

- a) Present after standing – severe
- b) Present after walking – moderate
- c) Present after doing hard work – mild Or traveling long distance

2) Low back pain:-

- a) Present contineuosly – severe
- b) Present after walking – moderate
- c) Present after doing hard work – mild Or traveling long distance

3) Tingline Numbness:-

- a) Present continuously – severe
- b) Present after walking – moderate
- c) Present after doing hard work – mild Or traveling long distance

4) Restriction of movement:-

- a) Fully restricted – severe
- b) Partially restricted – moderate
- c) No restriction – mild

b) Objective Parameters -

- 1) SLR test – Positive Or negative
- 2) Sciatic notch compression test – positive or negative
- 3) X ray lumbosacral AP and lateral view

Classification of Results :-

- a) Good response – 49-75% and above relief in present symptoms and all test become negative.
- b) Fair response:- 25-50% relief in present symptoms and significant improvement in all tests.
- c) Poor response:- less than 25% relief in present symptoms. Insignificant improvement in all tests.
- d) No response:- no relief in symptoms.

Drug :-

Ayurvedic formulation and treatment duration

- a) Yogaraja Guggulu 500 mg tab – 1 tab x 2 times with warm water
- b) Punarnava Guggulu 500 tab – 1 tab x 2 times with warm water.
- c) Parijathak patra swarasa – 20 ml fresh prepared once in morning
- d) Shehan swedana – by sahachar Tail daily for 20 minutes for one month
- e) Katibasti by sahachar Tail daily in morning for 30 minutes. For 10 days.

Duration of study – 30 days

Follow up – after 15 days

Observations:-

During study following observations were noticed.

a) Incidence of Age:-

Sr.no	Age Group	No. of patients	Incidence
1	30-40 year	11	27.5% Moderate
2	40-50 year	20	50 % Highest
3	50-60 year	9	22.05 % east

b) Incidence of Sex :-

Sr.No	Sex	No. of patients	Incidence
1	Male	26	65%
2	Female	14	35%

c) Incidence of work / job :-

Sr.No	Work / job	No. of patients	Incidence
1	Hard work, Travelling labour work, tramatic history	30	75% Highest
2	Laxirious life, sitting job	10	25% Least

c) Incidence of clinical Finding :-

Sr.No	Sign / symptom present	No. of case	Incidence
1	Radiating Pain	40	100 %
2	Back ache	40	100 %
3	Tingling Numbess	30	75%
4	Difficulty in walking (Giddhavat walking)	40	100 %
5	Restriction of movement	20	50%
6	Katigraha (stiffness)	20	50%
7	Constipation	30	75 %

Results :-

Effect of trial treatment in both groups

Groups	Results of Treatment			
	Good Response	Fair Response	Poor Response	No Response
Group A (18 pat)	10 (55.6%)	6 (33.3%)	2 (11.1%)	00
Group B (15 Pat)	5 (33.4%)	7 (46.6%)	2 (13.4%)	1 (6.6%)

Above data showed group A patients receiving Ayurvedic formulation along with kati basti have more pronounced effect than group B receiving modern medicine.

Discussion :-

- 1) Excessive walking / travelling and heavy workload are the main causative factors seen here for gridrasi.
- 2) This kind of disease is included in nirupstambhita vatavyadhi, which cause degenerative changes in discs which lead to disc prolapse (dhatu kshaya).
- 3) So, the main line of treatment according to Ayurveda is vata shaman by snehana, swedana, katibasti and internal ayurvedic formulation
- 4) Sahachar tail abhyanga relieves stiffness and pain by normalizing prakupit vata.
- 5) Nadi swedana helps in deep and quick penetration of sneha and also decreases pain and inflammation.
- 6) Deep penetration of oil takes place at the disease site by katibasti normalizing aggravated vata. Also muscular stiffness is released.
- 7) Punarnava guggula reduces inflammation.
- 8) Yograja Guggula is mainly advised in vata vyadhi as it is yogvahi and regenerates, strengthens the nerve tissue.
- 9) Parijathak patra swarasa reduces pain along the course of scatic nerve.

Conclusion:-

Yograja guggula, punarnava guggula parijathak patra swarasa along with snehana, swedana and katibasti is found to be more effective in treatment of Gridhrasi. No adverse effects were seen during treatment.

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To Study the efficacy of Haridra-Madhu pratisaran in Styte (Hordeolum externum) w.r.t Anjan Namika

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This study conduct on one of the very common ocular disorder-styte or Hordeolum externum. In spite of being a frequently found disorder, it has been neglected. It is (Hordeolum externum) an acute suppurative inflammation of glands of zeis or moll. It is usually caused by bacterial infection, staphylococcus aureus, being responsible in 90-95 % cases. Hordeolum externum usually starts as a pimple next to an eyelash. Then it turns into a red, painful swelling that usually lasts several days before it bursts and then heals. Most external stytes are short-lived and self limiting as they pass through twostages viz., stage of cellulitis and stage of abscess formation. Although seems to be a minor disorder, it causes signs and symptoms capable enough to disturb patients daily routine and make urgency for immediate medical attention. In modern science treatment include hot fomentation. Along with. This costly oral and topical antibiotics and NSAIDs are sometime required to get rid off intense discomfort and fasten theresolution process. In Ayurveda, Anjannamika –a vartmagata raktaj disorder described by Sushruta. It is a type of pidika (or cyst-like) that occurs in the eyelid and is characterized by daha (burning), toda (pricking pain) and tamra Varna (red colour).

दाह्तोदवति ताम्रा पिडका वर्त्मसंभवा I

मृद्धी मन्दरुजा सूक्ष्म ज्ञेया सात्रजननामिका II

सु.उ.३/१५

रक्तजयं सध्याच I

Sushruta has categorized it as a sadhya disorder i.e... It can be successfully treated with swedana and bhedana karma. Styte resemblance to vranashotha, divided into 3 stages viz., Aamavastha, pachyamanavastha and pakvavastha.

Every vranashotha has to be treated with pachana medicines in aamavastha and pachyamanavastha and bhedana karma is expected in its pakvavastha. Same is the case with Anjannamika, a type of vranashotha

Haridra or curcuma longa is a herbal drug aampachak, Shothhara, vednasthapana and krimighna properties. Antimicrobial activity has been proved scientifically. Madhu or Honey is also said to be having vranashodhana and vranaropana properties in ancient texts of ayurveda. Moreover, it can provide base for powdered medicine to remain in situ on the area of interest. Hence it was decided to evaluate the efficacy of Haridra-Madhu pratisaran (local application) mixed together for the treatment of Anjannamika or Hordeolum externum and the study was performed accordingly.

AIM

To study the efficacy of Haridra-Madhu pratisaran in Stye (Hordeolum externum) with respect to Anjannamika.

OBJECTIVES

- To evaluate the efficacy of Haridra-Madhu pratisaran in Stye (Hordeolum externum).
- To ensure the early possible resolution of Stye (Hordeolum externum).
- To prevent the stage of abscess formation.
- To relieve the pain and tenderness, swelling, etc in the early stage of Stye (Hordeolum externum).

MATERIALS AND METHODS

Materials used for the study:

Patients, Haridra Churna, Madhu (Honey), Slit lamp, Torch

Selection Criteria:

- 1) Patients of both sexes above age group 5 years.
- 2) Patients suffering from stye (Hordeolum externum) at upper or lower lid.
- 3) Patients repeatedly suffering from Hordeolum externum (styes).
- 4) Patients already had taken contemporary treatment for recurrent styes.

Rejection Criteria:

- 1) Patients suffering from Hordeolum internum.
- 2) Patients suffering from any other ocular infection or inflammation other than
- 3) Hordeolum externum.

- 4) Patients suffering from entropion, ectropion, trachoma, trichiasis, chalazion, blepharitis, dacryocystis, etc.
- 5) Patients of known lid malignancy.
- 6) Patients suffering from ptosis, logophthalmos or any other lid abnormality.
- 7) Patients having systemic diseases like DM, HTN, severe anemia, auto immune disorders etc.
- 8) Recently eye – operated patients.

Division of patient in experimental and control group:

Total 30 patients were included in each group.

Group - I experimental group Haridra Madhu prtisark with hot fomentation

Group - II control group only hot fomentation

Observational Parameters were recorded on 1st 2nd & 3rd visit on 1ST 3rd & 5th Day respectively

2nd visit = 1st followup

3rd visit = 2nd followup

Subjective parameter 1) Pain & Tenderness

Objective parameter 1) lid Swelling or lid odima 2) Colour of lid

Treatment Procedure:

Haridra-Madhu Pratisaran – For the patients of experimental group, Haridra-Madhu pratisaran was done for 5 days (twice a day) by the patient himself. Along with this, hot fomentation was also advised twice a day up to 5 days.

Patients were advised to wash hands and fingers with soap and water before doing pratisarana. Further advice was given to mix the drugs (Haridra, Madhu) in 1:1 proportion and slowly rubbing or applying the drug on the eyelid margin by taking it on the index finger. Patients were advised to keep the drug as it is until it dries on the lid margin. Once the drug dries, it has no effect and it have to be removed by washing the eyelids with fresh water. Patients were advised to take care of preventing the drug to enter in eyes.

Hot fomentation:

Patients were advised to use sterile cotton swab dipped in hot water for the purpose of hot fomentation. Hot fomentation was advised to patients of both, experimental and control group twice a day up to five days. For experimental group, hot formation was advised before haridra-madhu pratisarana.

At the end of trial, those patients with all the three parameters improved upto 0- grade were taken as cured, only 2 parameters improved up to 0-grade were taken as improved and none or only one parameter improved up to 0-grade were taken as not cured.

DISCUSSION & CONCLUSION

Total effect	Number of Patient		Total
	Expt. Group	Control Group	
Cured	16	16	32
Improved	12	12	24
Non Cured	2	2	4
Total	30	30	60

$X^2 = 0$ (Table Value = 3.84)

When Compared in both group .chi Sq gives value of 0 ,which is insignificant at $P= 0.05$ level table value being 3.84 Hence observed difference in total effect of therapy in patient of both group is insignificant i.e equal effect was found in both group

Prevalence of Hordeolum externum (or sty) was found more in male patients, in the middle age group (21-45 Yrs), having occupation associated with near work, taking oily and spicy food, those residing in rural area and belonging to middle socio-economic class, in patients with some amount of refractive error and in Pitta-Kapha and Vata - Pitta prakruti.

To analyze the results of both groups separately, paired 't-test' was applied while comparison of both groups together was done after applying unpaired 't-test' at 5% significance level.

Comparison of both groups together showed that treatment given to experimental group was not significant than that of Control group for all the three parameters viz. pain and tenderness, lid swelling and colour of lid margin i.e. both the treatment were equally effective.

After complete assessment, it was found that in each group, 53.33% of patients i.e. 16 patients were cured, 40 % i.e. 12 patients were improved and 6.66 i.e. 2 patients were not cured.

It was clear that patients with mild to moderate symptoms get cured and those with moderate to severe symptoms were improved

No any adverse event was seen with any of the patient. None of the patients (coming in stage of cellulitis) from both groups further progressed to stage of abscess formation and thus early resolution of sty was seen in such patients.

**Arts / Humanity /
Social Sciences/
Physical Educaiton**

इंग्रजी आणि मराठी माध्यमाच्या विद्यार्थ्यांचा दिशाभिमुखता या शारीरिक सुदृढता घटकाचा तुलनात्मक अभ्यास

प्रा.तुकाराम किसन काकडे
संशोधक (स्वा.रा.ती.म.वि.नांदेड)

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सारांश :-

आधुनिक यंत्रयुग हे नुसती धावपळ आणि जिवघेणी स्पर्धा याचेच दिसून येत आहे. याच स्पर्धेचा परिणाम लहान मुलांवर होताना दिसून येत आहे. त्यांच्या खेळण्या बागड्याच्या वयात पालक त्यांना स्पर्धेच्या जीवघेण्या जगात लोटत आहेत. याचा परिणाम त्यांच्या बालमनावर दीर्घकालीन घातक परिणाम होत आहे. त्यामुळे विद्यार्थ्यांमध्ये खेळाविषयी उदासिनता दिसून येते. प्रस्तुत संशोधन लेखात संशोधकाने इंग्रजी माध्यम आणि मराठी माध्यमातील 40-40 असे एकूण 80 विद्यार्थ्यांची न्यादर्श म्हणून निवड केली. सर्व विद्यार्थी नांदेड शहरातील विविध शाळेतील होते.

प्रस्तावना :-

मानवाचे जीवन हे निरंतर शिक्षण घेण्यात जाते. विविध माध्यमांद्वारे अनुभवाद्वारे तो आपले शिक्षण घेत असतो पण आपणास ज्या माध्यमातून योग्य प्रकारे समजते अशा माध्यमातून शिक्षण घेणे उत्तम असते त्यामुळे आपणास विषयाचे आकलन होण्यास सहज शक्य होते पण सध्याच्या इंग्रजीला जास्त महत्व देणा-या युगात पालक आपल्या बालकाला त्या माध्यमातून विषयाचे आकलन होत नसेल, शिकवलेले समजत नसेल तरीही खोट्या इभृतीपुढे आणि इंग्रजी शाळेतील झगमगाटामुळे इंग्रजी माध्यमातील शाळेचा खर्च परवडत नसेल तरी त्या शाळेत आपल्या बालकांना शिकवण्याचा अट्टाहास धरतात.

या स्पर्धेच्या आणि धावपळीच्या युगात अभ्यासाचा ताण, एकमेकांशी स्पर्धेत पुढे जाण्याच्या शर्यतीत. तसेच पालकांच्या भरमसाट अपेक्षा आणि सर्वात महत्वाचे म्हणजे या यांत्रिक युगात टि.व्ही. मोबाईल आणि कम्प्युटर वरील व्हिडीओ गेम यामुळे विद्यार्थ्यांनी मैदानाकडे पाठ फिरवली आहे. आज विद्यार्थ्यांमध्ये खेळाविषयी उदासिनता दिसून येत आहे. त्यातच पालक आपल्या मुलांना फक्त अभ्यासाकडेचे केंद्रीत करताना दिसतात आणि खेळाकडे दुर्लक्ष करतात. उलट खेळामुळे त्यांच्या अभ्यासावर विपरित परिणाम होईल असे समजतात. आज अभ्यासामुळे करीअर घडविता येते असे जवळ-जवळ सर्वच पालकांचा समज झालेला आहे. पण खेळामुळे शरीर, मन सुदृढ राहाते आणि शरीर मन सुदृढ असेल तरच आपला मुलं चांगले जीवन जगू शकतो हे पालक विसरू लागले आहेत.

बालकांचा खेळण्याकडे कल जास्त असतो परंतु सध्याच्या स्पर्धेच्या युगात पालक शैक्षणिक विकासावर जास्त भर देत असल्याने मुलांना पालकांच्या अपेक्षा पूर्ण करत असताना ताण येतो. किचकट अभ्यासक्रम आणि तो पूर्ण करण्यासाठी करावा लागणारा अभ्यास, शिकवणी वर्ग यामुळे शिक्षणाचा अतिरिक्त ताण व दबाव येत आहे. याताणतणावातून मुलांना मुक्त करण्यासाठी शारीरिक शिक्षणात विविध उपक्रम जसे सहली शिबीरे, वनसंचार, गिर्यारोहण तसेच विविध प्रकारचे खेळ यांचा उपयोग करून त्यांच्या आरोग्या बरोबरच शारीरिक सुदृढता तसेच

मानसिक व शारीरिक ताण- तणाव, दबाव यापासुन मुलांना दुर ठेवुन मुक्त वातावरणातुन खेळण्या बागड्यातुन त्यांचा विकास करता येतो, खेळखेळत असताना अनेक ज्ञानेंद्रिये कर्मेन्द्रिये कार्यरत असतात त्यामुळे मुलांचा शारीरिक, मानसिक, भावनिक, सामाजिक तसेच बौद्धिक क्षमतांचा विकास खेळामधुन होतो. खेळातील परस्पर पुरक कृतीमुळे शारीरिक हालचाली बरोबर मानसिक दृष्ट्या उपयुक्त घटकांचा विकास होतो खेळ कृती हालचाली यांचा शैक्षणिक प्रक्रियेसाठी माध्यम म्हणुन अधिकाधिक उपयोग करुन घ्यावा असे अध्यन लवकर आणि अधिक परिणाम कारक होत फक्त शैक्षणिक अभ्यास क्रमावर भर न देता मुलांचा सर्वांगीण विकास होईल त्यांच्या आवडी निवडी काय आहेत याकडे ही लक्ष दिले पाहिजे.

परिकल्पना :-

इंग्रजी माध्यम आणि मराठी माध्यमांच्या विद्यार्थ्यांच्या दिशाभिमुखता या शारीरिक सुदृढता घटकात तुलनात्मक फरक नसेल.

परिसिमा :-

- 1) प्रस्तुत संशोधन अभ्यासात इंग्रजी आणि मराठी माध्यमातील विद्यार्थ्यांचा समावेश होता.
- 2) प्रस्तुत संशोधन अभ्यासात वय वर्ष 12 ते 17 वर्ष या वयातीलच विद्यार्थी होते.
- 3) प्रस्तुत संशोधन अभ्यासात फक्त पुरुष विद्यार्थी सहभागी होते.
- 4)

जनसंख्या :-

प्रस्तुत संशोधन अभ्यासासाठी नांदेड शहरातील इंग्रजी माध्यमाच्या आणि मराठी माध्यमाच्या शाळांचा जनसंख्या म्हणुन समावेश करण्यात आला आहे.

न्यादर्श :-

या संशोधन अभ्यासाठी नांदेड शहरातील राजश्री पब्लिक स्कुल या इंग्रजी माध्यमातील 40 विद्यार्थी व नरहर कुरुंदकर विद्यालय कवठा नांदेड मधील मराठी माध्यमासाठी 40 विद्यार्थ्यांची न्यादर्श म्हणुन सुगम यादृच्छिक न्यादर्शन पध्दतीतील लॉटरी पध्दतीचा उपयोग करण्यात आला होता.

दिशाभिमुखता :-

एखाद्या विशिष्ट दिशेने वेगात धावत असताना एकदम दिशा बदलण्याच्या कौशल्यास दिशाभिमुखता असे म्हणतात

माहिती संकलन :-

प्रस्तुत संशोधनातील शारीरिक सुदृढता घटकातील एक घटक दिशाभिमुखता याचे मापन करण्यासाठी शटल रन या प्रमाणित चाचणीचा उपयोग करण्यात आला.

संशोधन साधने :-

या संशोधन अभ्यासासाठी माहिती संकलित करण्यासाठी जी कसोटी वापरली त्यासाठी स्टॉपवॉच, चुना, शिष्टी, लाकडीठोकळे, मीटर टेप इत्यादी साधनांचा वापर करण्यात आला तर माहितीचे विश्लेषण करण्यासाठी मध्यमान प्रमाण विचलन आणि टी मूल्य या संख्याशास्त्रीय साधनांचा वापर करण्यात आला.

कोष्टक :-

माध्यम	विद्यार्थी संख्या	मध्यमान	प्रमाण विचलन	टी.मूल्य
इंग्रजी	40	12.5043	0.4837	1.4561
मराठी	40	12.3455	0.4914	

वरील कोष्टकामध्ये इंग्रजी माध्यम गटात एकूण 40 विद्यार्थी असून शटल रन कसोटीचे मध्यमान 12.5043 सेकंद असून प्रमाणविचलन 0.4837 सेकंद आले. त्याचबरोबर मराठी माध्यम गटात मध्येही एकूण 40 विद्यार्थी असून शटल रन कसोटीचे मध्यमान 12.3455 सेकंद असून प्रमाणविचलन 0.4914 सेकंद आले आहे. या दोन्ही गटाचे टी मूल्य 1.4561 हे टी मूल्य 0.05 सार्थकता स्तरावर सार्थक आहे. या वरून असे सिद्ध होते की शटल रन कसोटीच्या कार्यमानामध्ये इंग्रजी माध्यम आणि मराठी माध्यम या दोन्ही गटात तुलनात्मक फरक आहे. म्हणजेच दोन्ही गटाच्या दिशाभिमुखता या शारीरिक सुदृढता घटकात सार्थक तुलनात्मक फरक आहे.

संदर्भ :

- 1) देशपांडे म.ना. (2007) अनालिटिकल स्टडी ऑफ सोमॅटोटाईप फिजिकल फिटनेस अँड मॅटल हेल्थ ; अप्रकाशित पी.एच.डी. प्रबंध. शारिरिक शिक्षण व विस्तार विभाग, सावित्रीबाई फुले विद्यापीठ पुणे.
- 2) अशोक सी. (2008)“ टेस्ट युवर फिजीकल फिटनेस ”— कल्पाज पब्लिकेशन.
- 3) जर्दे आ.पा. (1995) शारिरिक शिक्षणाचे स्वरूप तत्त्वे ; चंद्रमा प्रकाशन, कोल्हापुर.
- 4) कांगणे सो.ए.(2010) शारीरिक शिक्षण (चौथी आवृत्ती), पुणे डायमंड पब्लिकेशन.
- 5) जर्देश्री.आ.(1965) शारीरिक शिक्षण तत्त्वे व स्वरूप कोल्हापुर, चंद्रमाप्रकाशन.
- 6) आहेरश.शं (2009) शारीरिक शिक्षण मापन व मूल्यमापन पुणे, डायमंडपब्लिकेशन.
- 7) यीउताकयुक (2010) 100 मी वेगवान धावकाची शरीर मापे व त्याचे कार्यमान यांचा सहसंबंधात्मक अभ्यास, एम, फील हॉगकाँग विद्यापीठास सादर.
- 8) शिंदे मि.(2011) 18 ते 20 वयोगटातील सायकलिंग खेळाडुंचा पेडलिंग आवर्तन व निवडक शारीरिक सुदृढतेच्या घटकांचा सहसंबंधात्मक अभ्यास एम.एड.(शा.शि) पदवीसाठी पुणे विद्यापीठास सादर.

इंग्रजी आणि मराठी माध्यमाच्या विद्यार्थ्यांच्या वेग या शारीरिक सुदृढता घटकाचा तुलनात्मक अभ्यास.

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संशोधक (स्वा.रा.ती.म.वि.नांदेड)

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मार्गदर्शक (स्वा.रा.ती.म.वि.नांदेड)

सारांश :-

आजच्या स्पर्धेच्या आणि तंत्रज्ञानाच्या युगात पालक आपल्या मुलांकडून भरमसाट अपेक्षा करतात. त्यातच त्यांच्या अभ्यासाचे ओझे स्पर्धेत टिकून राहण्याची भिती आणि खेळ व व्यायामाकडे होणारे दुर्लक्ष यामुळे मुलांची वाढ आणि विकास खुंटताना दिसत आहे. प्रत्येकाची आपल्या मुलांना इंग्रजी माध्यमातून शिकवण्याची इच्छा त्यांच्यावर अजून अभ्यासाचे आणि विषयाचे आकलन, होण्याची दबाव वाढवत आहे. प्रस्तूत संशोधन लेखात संशोधकाने इंग्रजी आणि मराठी माध्यमातील विद्यार्थ्यांच्या वेग या शारीरिक सुदृढतेच्या घटकाचा तुलनात्मक अभ्यास केला आहे. त्यासाठी त्यांनी नांदेड शहरातील इंग्रजी माध्यमातील 40 आणि मराठी माध्यमातील 40 अशी एकूण 80 विद्यार्थ्यांची सुगम न्यादर्श निवड पध्दतीने निवड केली माहिती गोळा करण्यासाठी 50 मीटर यॉर्ड धावण्याच्या कसोटीचा उपयोग केला. संशोधनाअंती संशोधकास इंग्रजी आणि मराठी माध्यमातील विद्यार्थ्यांच्या शारीरिक सुदृढतेच्या वेग या घटकात तुलनात्मक फरक आढळून आला.

प्रस्तावना :-

आजच्या आधुनिक आणि यांत्रिक जगातील स्पर्धेची परिस्थिती पाहता पालक आपल्या मुलांना फक्त अभ्यासकडे केंद्रीत करतात. या धावपळीच्या आणि स्पर्धेच्या जगात पालकांचे असे मत झाले आहे की अभ्यासामुळेच मुलांचे करिअर घडते आणि खेळामुळे विनाकारण वेळ वाया जातो. करिअरच्या मागे धावताना मुलांचे व्यायामाकडे खेळण्याकडे दुर्लक्ष होते. खेळामुळे मुलांच्या अभ्यासावर विपरित परिणाम होतो तर अभ्यासामुळे चांगले करिअर घडविता येते असा समज समाजामध्ये पसरलेला आहे. त्यामुळे आज खेळाविषयी विद्यार्थ्यांमध्ये उदासिनता असल्याचे दिसून येते. पण खेळामुळे शरीर, मन सुदृढ राहते आणि असे सुदृढ मनचे चांगला विकास करू शकते हे या इंग्रजी माध्यमाचे वेड असलेल्या पालकांना कसे समजणार कारण जो तो पालक आपल्या पाल्यांना इंग्रजी माध्यमातून शिकवण्याचा प्रयत्न करतांना दिसतो. आपल्या पाल्यांचे इंग्रजी माध्यमातून विषयाचे अकलन होण्याची कुवत असो वा नसो याचे पालकांना काही देणे घेणेच राहिले नाही. इंग्रजी माध्यमातील शाळेंचा बाहेरून दिसणा-या चकचकित इमारती, महागडा गणवेश पालकांना भुरळ घालत आहे. म्हणूनच पालक आपल्या पाल्यांच्या कुवतीचा बुद्धीमत्तेचा विचार न करता इंग्रजी माध्यमातून शिक्षण देण्याचा अट्टाहास करतात.

आपणास पेलत नसलेल्या अभ्यासाचा तसेच अकलन न होणा-या विषयांचा भाषेचा मुलांवर ताण येतो. त्यातच व्यायामाचा अभाव आणि खेळाकडे होणारे दुर्लक्ष यामुळे त्यांची शारीरिक व मानसिक स्थिती खालावलि जाते मग मुलांचा विकास तो कसला होणार म्हणूनच मुलांच्या योग्यप्रकारे सर्वांगीण विकास होवू द्यावयाचा असेल तर त्यांना भारताचे उत्कृष्ट आणि आदर्श नागरिक बनवायचे असेल, मुलांचा उज्ज्वल भविष्यासाठी सर्वप्रथम पालकांना उपबोधन केले पाहिजे की आपल्या मुलांना भरपूर मनसोक्त खेळू द्या जर मुले

खेळली तरच त्यांचे शरीर आणि मन सुदृढ असेल तरच मुले आपला स्वतःचा विकास करू शकतील आणि अपेक्षित उद्दिष्ट्य प्राप्त करू शकतील.

परिकल्पना:-

इंग्रजी माध्यम आणि मराठी माध्यमांच्या विद्यार्थ्यांच्या वेग या शारीरिक सुदृढता घटकात तुलनात्मक फरक नसले.

परिसिमा:-

- 1) प्रस्तुत संशोधन अभ्यासात इंग्रजी आणि मराठी माध्यमातील विद्यार्थ्यांचा समावेश होता.
- 2) प्रस्तुत संशोधन अभ्यासात वय वर्ष 12 ते 17 वर्ष या वयातीलच विद्यार्थी होते.
- 3) प्रस्तुत संशोधन अभ्यासात फक्त पुरुष विद्यार्थी सहभागी होते.

जनसंख्या:-

प्रस्तुत संशोधन अभ्यासासाठी नांदेड शहरातील इंग्रजी माध्यमाच्या आणि मराठी माध्यमाच्या शाळांचा जनसंख्या म्हणून समावेश करण्यात आला आहे.

न्यादर्श:-

या संशोधन अभ्यासासाठी नांदेड शहरातील राजश्री पब्लिक स्कूल या इंग्रजी माध्यमातील 40 विद्यार्थी व नरहर कुंढकर विद्यालय कवठा मधील मराठी माध्यमासाठी 40 विद्यार्थ्यांची न्यादर्श म्हणून सुगम यादृच्छिक न्यादर्शन पध्दतीतील लॉटरी पध्दतीचा उपयोग करण्यात आला होता.

वेग:-

शक्य तेवढ्या जास्तीत जास्त वेगाने संपूर्ण शरीराच्या हालचालींची क्षमता म्हणजे वेग होय.

माहिती संकलन:-

प्रस्तुत संशोधनातील शारीरिक सुदृढता घटकातील एक घटक वेग याचे मापन करण्यासाठी 50 यार्ड डॅश टेस्ट या प्रमाणित चाचणीचा उपयोग करण्यात आला.

संशोधन साधने:-

या संशोधन अभ्यासासाठी माहिती संकलित करण्यासाठी जी कसोटी वापरली त्यासाठी स्टॉपवॉच, चुना, शिड्टी, मीटर टेप इत्यादी साधनाचा वापर करण्यात आला तर माहितीचे विश्लेषण करण्यासाठी मध्यमान प्रमाण विचलन आणि टी मुल्य या संख्याशास्त्रीय साधनांचा वापर करण्यात आला.

कोष्टक :-

माध्यम	विद्यार्थी संख्या	मध्यमान	प्रमाण विचलन	टी.मुल्य
इंग्रजी	40	10.8855	0.9750	6.4128
मराठी	40	9.7538	0.5401	

वरील कोष्टकामध्ये इंग्रजी माध्यम गटात एकूण 40 विद्यार्थी असून 50 यार्ड डॅश कसोटीचे मध्यमान 10.8855 सेकंद असून प्रमाणविचलन 0.9750 सेकंद आले. त्याचबरोबर मराठी माध्यम गटात मध्येही एकूण 40

विद्यार्थी असुन 50 यार्ड डॅश कसोटीचे मध्यमान 9.7538 सेकंद असुन प्रमाणविचलन 0.5401 सेकंद आले आहे. या दोन्ही गटाचे टी मूल्य 6.4218 हे टी मूल्य 0.05 सार्थकता स्तरावर सार्थक आहे. या वरुन असे सिध्द होते की 50 यार्ड डॅश कसोटीच्या कार्यमानामध्ये इंग्रजी माध्यम आणि मराठी माध्यम या दोन्ही गटात तुलनात्मक फरक आहे. म्हणेजच दोन्ही गटाच्या वेग या शारीरिक सुदृढता घटकात सार्थक तुलनात्मक फरक आहे.

संदर्भ :

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7. **शिंदे. मि. (2011)** 18 ते 20 वयोगटातील सायलिंग खेळाडुचा पेडलिंग आवर्तन व निवडक शारिरिक सुदृढतेच्या घटकांचा सहसंबंधात्मक अभ्यास एम.एड.(शा.शि.) पदवीसाठी पुणे विद्यापीठास सादर.

प्रक्रिया (Processing)

Ganraj Ramtaty Dillipat

Holi, Nanded.

Term Processing is scientific word which has specific meaning in advanced Economic Theory

प्रक्रिया म्हणजे रुपांतर शक्ती ज्यामुळे उपयोगिता वाढते.

Processing is nothing out ehanging or converting power due sncrease utility.

वरील व्याख्येचा अभ्यास केल्यास आपणास काही ठळक वैशिष्टे लक्षात येतील.

- 1) प्रक्रिया ही एक शक्ती आहे.
- 2) ज्या प्रक्रियेमुळे उपयोगिता वाढत नाही किंवा निर्माण होते किंवा निर्माण होत नाही. अशा रुपांतर शक्तीला प्रक्रिया म्हणता येणार नाही. कारण उपयोगिता निर्माण होणे आवश्यक आहे.
- 3) प्रक्रियेमुळे कच्चयामालाचे पक्या मालात रुपांतर होते.
- 4) प्रक्रियेमुळे उपयोगिता निर्माण होते म्हणजे उत्पादन होते.
- 5) सर्व घटकाचे गुणधर्म लोप पावतात.
- 6) सर्व घटकाची आवस्था बदलते.
- 7) सर्व घटकाची उपयोगिता नष्ट होऊन पूर्वीच्या वस्तु उपयोगितापेक्षा किती तरी पटीने वाढते.
- 8) प्रक्रियेमुळे उत्पादन होत असल्यामुळे प्रक्रिया ही उत्पादनाच्या घटकापैकी एक घटक आहे.
- 9) सर्व घटकाचे अस्तित्व नष्ट होऊन नविन वस्तुची निर्मिती प्रक्रिया ही उत्पादनासाठी आवश्यक घटक आहे.

प्रक्रियेतून उपयोगिता निर्माण होत असं सांगणारा सिद्धांत Theory of Processing utility.

मानवाच्या गरजा पुष्कळ आहेत, त्या गरजा भागविण्यासाठी पूर्ण होण्याठी जी शक्ती जे सामर्थ्य ज्या वस्तुत असावे लागते त्या शक्तीला किंवा त्या सामर्थ्याला आपण उपयोगिता असे म्हणतो, परंतु हे सामर्थ्य किंवा ही शक्ती प्रत्येक वस्तूच्या ठिकाणी असतच्ये असे नाही. तेंव्हा ती शक्ती किंवा ते सामर्थ्य निरनिराळ्या वस्तूत किंवा पदार्थात वेगवेगळ्या पद्धतीने निर्माण करावे लागते. त्यावरून उपयोगितेचे विविध प्रकार निर्माण झाले असे.

- 1) आकार उपयोगिता Form Utility
- 2) स्थान उपयोगिता Place Utility
- 3) काल उपयोगिता Time Utility

मला अर्थशास्त्रज्ञाला असं विचारायचं की, तुम्ही ज्या वरील उपयोगिता सांगितल्या आहेत त्या शिवाय आणखी एखादी उपयोगिता आहे का ? ज्याचा प्रत्यय, अनुभूती प्रत्येकाच्या जीवनात वस्तूचा स्वाद घेताना येत असतो असं विचार आला आहे का ? मी म्हणतो नाही कारण या उपयोगितेचा उल्लेख अर्थशास्त्रात नाही अर्थात कुणालाही माहित नाही ती म्हणजे प्रक्रिया उपयोगिता आणि ती कशी निर्माण होते असं सांगणारा सिद्धांत म्हणजे प्रक्रिया सिद्धांत.

आता ही प्रक्रिया कशी निर्माण होते ती पद्धती पुढे पाहू Statement of law जेंव्हा दोन किंवा दोन पेक्षा जास्त घटक एकत्र केले जातात व त्यावर प्रक्रिया केली जाते तेंव्हा त्यांच्या पासून उपयोगिता निर्माण होते हिच ती प्रक्रिया उपयोगिता.

Explanation with example Processing Theory :

उदाहरणासहीत स्पष्टीकरण :

चहाला उपयोगिता आहे का ? तुमचे उत्तर होय असेल तर ती आकार उपयोगिता आहे का ? ती आकार उपयोगिता नाही. कारण एक चहाच्या कपात दूध, साखर आणि चहा पावडर dust पणी एकत्र करून चहाच्या कपात ठेवून महणून कांही त्या चहाच्या

मिश्रणाला चहा कोणी म्हणणार नाही. कारण ते मिश्रण पिल्याने चहाची गरज भागणार नाही म्हणजेच चहाचे समाधान मिळणार नाही याचाच अर्थ असा होता की चहात आकार उपयोगिता नाही. त्यानंतर आपण असं करू, चहासाठी आवश्यक असणाऱ्या घटकांचं मिश्रण करुन पिल्याने चहाची गरज भागणार नाही, समाधान मिळणार नाही. हेच मिश्रण उकळले तर ह्या मिश्रणाचे चहात रुपांतर होते म्हणजेच हा चहा पिल्याने मात्र चहाची गरज भागते, समाधान प्राप्त होते हिच ती प्रक्रिया उपयोगिता Processing.

गृहिते :

त्रिकाला बाधीत म्हणजे तिन्ही काळात भूतकाळ, वर्तमान काळ, भविष्य काळ सत्य असणारी गोष्ट.

एखाद्या सिद्धांत त्रिकालाकाधीत सत्य ठरण्यासाठी सत्यता कायम राहण्यासाठी कोणत्या परिस्थितीत खरा ठरतो ह्यांचा विचार केला पाहिजे असा विचार जर केला नाही तर सिद्धांत खोटा ठरण्याची शक्यता असते. त्यासाठी कांही बाबी गृहित धराव्या लागागात त्यास गृहिते असं म्हणतात. अशीच गृहिते खालील प्रमाणे दिली आहेत ती अशी.

- | | |
|--------------------------|--------------------------------|
| 1) आवश्यक घटक | Elements |
| 2) घटकाचे विशिष्ट प्रमाण | Speafic Propartion of elements |
| 3) योग्य कार्यपद्धती | Proper procudure |
| 4) आवश्यक घटक | Essencial element |

उदाहरणासहीत स्पष्टीकरण आवश्यक घटक एखाद्या उद्योगातून उत्पादन करावयाचे असल्यास, आवश्यक घटक आपणास चहा करावयाचा आहे ची जरूरी असते. चहा करण्यासाठी चहापुड Tea dust साखर sugar दूध milk ह्या घटकांची आवश्यकता असते ह्यापैकी एकही घटक कमी असला तरी चहा तयार होणार नाही. चहाची उपयोगिता निर्माण होणार नाही, चहा पिल्याचे समाधान मिळणार नाही.

2) घटकाचे विशिष्ट प्रमाण : Specific proportion of elements

एखाद्या वस्तुची पदार्थाची उपयोगिता निर्माण करावयाची असल्यास नुसते आवश्यकत घटकच महत्वाची असतात असे नाही तर त्याच प्रमाण सुद्धा ही जास्त महत्वाच असते. प्रमाण जर बिघडले तर चहा गोड होईल किंवा पांचट होईल किंवा कडू होईल म्हणजेच उपयोगिता निर्माण होणार नाही. असा चहा पिलयाने गरज भागणार नाही.

3) योग्य कार्यपद्धती : Proper Procedure

एखाद्या वस्तूची, पदार्थाची उपयोगिता निर्माण करावयाची असल्यास आवश्यक घटक आणि घटकाचे विशिष्ट प्रमाण असले तरी उपयोगिता निर्माण होईलच याची खात्री देता येणार नाही. कारण योग्य कार्यपद्धती आवश्यक आहे म्हणूनच आपण एखाद्या व्यक्तीच्या बाबतीत असं म्हणतो की त्याला चहा करता येत नाही हीच बाब स्वयंपाकाच्या विषयी असो की एखाद्या उद्योगाच्या उत्पादनासाठी असो सर्वाना ही योग्य कार्यपद्धती लागू पडते.

4) प्रक्रिया उयोगितेचे व्यवहारीक महत्व : Practical Importance of the processing utility :

एखाद्या देशाचा आर्थिक विकास हा त्या देशाच्या औद्योगिक विकासावर अवलंबून असतो ज्या देशाचा औद्योगिक विकास होत नाही त्या देशाचा आर्थिक विकास होत नाही म्हणजेच देशाचा आर्थिक विकास होण्यासाठी पुष्कळ उद्योग धंदे निघाले पाहिजेत असं निरनिराळे उद्योग धंदे निघाले पाहिजेत असं निरनिराळे उद्योग कोणत्या ना कोणत्या प्रक्रिया उपयोगितेवर आधारीत असतात याचा अभ्यास करून याचा शासनाने त्याचा फायदा उद्योजकांना करून दिला पाहिजे.

उदाहरणासहित स्पष्टीकरण एका चहाच्या पाच रु. पडतात ह्यासाठी जास्तीत जास्त 3 तीन रु. खर्च येतो म्हणजे दोन रु. मिळतात म्हणजेच हे दोन रु. कस मिळाले

याला जबावदार कोणा कशामुळे ह्याचं उत्तर आहे ती प्रक्रिया म्हणजेच प्रक्रियामुळे विनिमय मुल्य वाढते आणि दुसरी बाब म्हणजे राष्ट्रीय उत्पन्न वाढते हे खालील बाबी वरून समजेल.

भारताची लोकसंख्या 100 कोटी आहे त्यापैकी अर्धे लोक चहा पितात अस गृहित धरले तरी प्रत्येक चहाच्या कपाला दोन रु. प्रमाणे 100 कोटी रु. होतील हेच ते राष्ट्रीय उत्पन्न अशा बऱ्याच विवरणा वरून आपल्या लक्षात येईल की राष्ट्रीय उत्पन्न वाढण्यास प्रक्रिया उपयोगितेला मोठे महत्त्व आहे.

Budget 2018: Overview

Dr. Rajesh Gangadharrao Umbarkar

N.S.B. College, Nanded.

Government says that it is firmly on course to achieve high growth of 8% plus as manufacturing, services and exports are back on good growth path. While GDP growth at 6.3% in the second quarter of 2017-18 signalled turnaround of the economy, growth in the second half is likely to remain between 7.2% to 7.5%. The Union Minister for Finance and Corporate Affairs Shri Arun Jaitley while presenting the General Budget 2018-19 in Parliament today said that Indian society, polity and economy had shown remarkable resilience in adjusting with the structural reforms. IMF, in its latest Update, has forecast that India will grow at 7.4% next year in the backdrop of services resuming high growth rates of 8% plus, exports expected to grow at 15% in 2017-18 and manufacturing back on good growth path.

Reiterating the pledge given to the people of India four years ago to give this nation an honest, clean and transparent Government and to build a strong, confident and a New India, Shri Jaitley said, the Government led by Prime Minister, Shri Narendra Modi, has successfully implemented a series of fundamental structural reforms to propel India among the fastest growing economies of the world.

The Finance Minister said that Government has taken up programmes to direct the benefits of structural changes and good growth to reach farmers, poor and other vulnerable sections of our society and to uplift the under-developed regions. He said, this year's Budget will consolidate these gains and particularly focus on strengthening agriculture and rural economy, provision of good health care to economically less privileged, taking care of senior citizens, infrastructure creation and working with the States to provide more resources for improving the quality of education in the country. He said, the Government has ensured that benefits reach eligible beneficiaries and are delivered to them directly and said that Direct Benefit Transfer mechanism of India is the biggest such exercise in the world and is a global success story.

Agriculture and Rural Economy

Referring to the Government's commitment to the welfare of farmers and doubling farmers' income by 2022, the Finance Minister announced a slew of new schemes and measures.

He said ,that government has decided to keep MSP for all unannounced kharif crops atleast one and half times of their production cost after declaring the same for the majority of rabi cops. He said,the volume of institutional credit for agriculture sector from year-to-year increased from Rs.8.5 lakh crore in 2014-15 to Rs.10 lakh crore in 2017-18 and he proposed to raise this to Rs.11 lakh

crore for the year 2018-19. After the establishment of Dairy Infrastructure Fund, Shri Jaitley announced setting up a Fisheries and Aqua culture Infrastructure Development Fund (FAIDF) for fisheries sector and an Animal Husbandry Infrastructure Development Fund (AHIDF) for financing infrastructure requirement of animal husbandry sector with a total corpus of Rs.10,000 crore for the two new funds. On the lines of “Operation Flood” a new Scheme “Operation Greens” was announced with an outlay of Rs 500 Crore to address the challenge of price volatility of perishable commodities like tomato, onion and potato with the satisfaction of both the farmers and consumers. He also announced to develop and upgrade existing 22,000 rural haats into Gramin Agricultural Markets (GrAMs) to take care of the interests of more than 86% small and marginal farmers. These GrAMs, electronically linked to e-NAM and exempted from regulations of APMCs, will provide farmers facility to make direct sale to consumers and bulk purchasers. Moreover, an Agri-Market Infrastructure Fund with a corpus of Rs.2000 crore will be setup for developing and upgrading agricultural marketing infrastructure in the 22000 Grameen Agricultural Markets (GrAMs) and 585APMCs. He said, so far 470 APMCs have been connected to e-NAM network and rest will be connected by March, 2018. Shri Jaitley announced Rs 200 crore for organized cultivation of highly specialized medicinal and aromatic plants and said that the organic farming by Farmer Producer Organizations (FPOs) and Village Producers’ Organizations (VPOs) in large clusters, preferably of 1000 hectares each will be encouraged. Similarly, allocation of Ministry of Food Processing has been doubled from Rs.715 crore in 2017-18 to Rs.1400 crore in 2018-19. Terming Bamboo as ‘Green Gold’, the Finance Minister announced a Re-structured National Bamboo Mission with an outlay of Rs.1290 crore to promote bamboo sector in a holistic manner. Under Prime Minister Krishi Sinchai Yojna-Har Khet ko Pani, 96 deprived irrigation districts will be taken up with an allocation of Rs 2600 crore. The Centre will work with the state governments to facilitate farmers for installing solar water pumps to irrigate their fields. He also proposed to extend the facility of Kisan Credit Cards to fisheries and animal husbandry farmers to help them meet their working capital needs. Shri Jaitley said India’s agri-exports potential is as high as US \$100 billion against current exports of US \$30 billion and to realize this potential, export of agri-commodities will be liberalized. He also proposed to set up state-of-the-art testing facilities in all the forty two Mega Food Parks. He also announced a special Scheme to support the efforts of the governments of Haryana, Punjab, Uttar Pradesh and the NCT of Delhi to address air pollution in the Delhi-NCR region by subsidizing machinery required for in-situ management of crop residue.

“We consider agricultural as an enterprise and want to help farmers produce more from the same land parcel at lesser cost and simultaneously realize higher prices for their products.”

“Our emphasis is also on generating prouctive and gainful on-farm and non-farm employment for the farmers and landless families.”

- Arun Jaitley

On the loans to Self Help Groups of women, the Finance Minister said it increased to about Rupees 42,500 crore in 2016-17, growing 37% over previous year and expressed confidence that loans to SHGs will increase to Rs.75,000 crore by March, 2019. He also substantially increased allocation of National Rural Livelihood Mission to Rs 5750 crore in 2018-19.

Referring to the measures taken for the benefit of lower and middle class, the Finance Minister said, under Ujjwala Scheme distribution of free LPG connections will be given to 8 crore poor women instead of the previous target of 5 crore women. Under Saubahagya Yojana, 4 crore poor households are being provided with electricity connection with an outlay of Rs.16,000 crore. To fulfil target of housing for All by 2022 ,more than one crore houses will be built by 2019 in rural areas, besides already constructed 6 crore toilets under Swachh Bharat Mission.

Shri Jaitley stressed that the focus of the Government next year will be on providing maximum livelihood opportunities in the rural areas by spending more on livelihood, agriculture and allied activities and construction of rural infrastructure. He said, in the year 2018-19, for creation of livelihood and infrastructure in rural areas, total amount to be spent by the Ministries will be Rs.14.34 lakh crore, including extra-budgetary and non-budgetary resources of Rs.11.98 lakh crore. Apart from employment due to farming activities and self employment, this expenditure will create employment of 321 crore person days, 3.17 lakh kilometers of rural roads, 51 lakh new rural houses, 1.88 crore toilets, and provide 1.75 crore new household electric connections besides boosting agricultural growth.

Education, Health and Social Protection

The Finance Minister said that estimated budgetary expenditure on health, education and social protection for 2018-19 is Rs.1.38 lakh crore against estimated expenditure of Rs.1.22 lakh crore in 2017-18 .

Revitalising Infrastructure and System in Eucation (RISE)

- **Launch a major initiative named “Revitalising Infrastructure and Systems in Eucation (RISE) by 2022” with a total investment of Rs. 1,00,000 crore.**
- **Higher Education Financing Agency (HEFA) would be suitably structured for funing this initiative.**

On education front, Shri Jaitley announced setting up of Ekalavya Model Residential School on par with Navodaya Vidyalayas to provide the best quality education to the tribal children in their own environment by 2022 in every block with more than 50% ST population and at least 20,000 tribal persons with special facilities for preserving local art and culture besides providing training in sports and skill development. To step up investments in research and related infrastructure in premier educational institutions, including health institutions, a major initiative named “Revitalising Infrastructure and Systems in Education (RISE) by 2022” with a total investment of Rs.1,00,000 crore in next four years was announced . He said that a survey of more than 20 lakh children has been conducted to assess the status on the ground, which will help in devising a district-wise strategy for improving quality of education. To improve the quality of teachers an integrated B.Ed. programme for teachers will be initiated. Shri Jaitley said, the Government would launch the “Prime Minister’s Research Fellows (PMRF)” Scheme this year. Under this, 1,000 best B.Tech students will be identified each year from premier institutions and provide them facilities to do Ph.D in IITs and IISc, with a handsome fellowship. Allocation on National Social Assistance Programme this year has been kept at Rs. 9975 crore.

The Finance Minister announced the world’s largest government funded health care programme titled National Health Protection Scheme to cover over 10 crore poor and vulnerable families (approximately 50 crore beneficiaries) providing coverage upto 5 lakh rupees per family per year for secondary and tertiary care hospitalization. He also committed Rs 1200 crore for the National Health Policy, 2017, which with 1.5 lakh Health and Wellness Centres will bring health care system closer to the homes of people. The Government also decided to allocate additional Rs.600 crore to provide nutritional support to all TB patients at the rate of Rs.500 per month for the duration of their treatment. Shri Jaitley said, the government will be setting up 24 new Government Medical Colleges and Hospitals by upgrading existing district hospitals in the country.

“India cannot realize its demographic dividend without its citizens being healthy”

“The Government is surely progressing towards the goal of Universal Health Coverage”

- Arun Jaitley

On cleaning the Ganga, the Finance Minister said, a total of 187 projects have been sanctioned under the Namami Gange programme for infrastructure development, river surface cleaning, rural sanitation and other interventions at a cost of Rs.16,713 crore. 47 projects have been completed and remaining projects are at various stages of execution. All 4465 Ganga Grams – villages on the bank of river - have been declared open defecation free. He said, the government has

identified 115 aspirational districts taking various indices of development in consideration for making them model districts of development.

Medium, Small and Micro Enterprises (MSMEs) and Employment

The Budget has given a big thrust to Medium, Small and Micro Enterprises (MSMEs) to boost employment and economic growth. A sum of Rs. 3794 crore has been provided for giving credit support, capital and interest subsidy and for innovations. MUDRA Yojana launched in April, 2015 has led to sanction of Rs.4.6 lakh crore in credit from 10.38 crore MUDRA loans. 76% of loan accounts are of women and more than 50% belong to SCs, STs and OBCs. It is proposed to set a target of Rs.3 lakh crore for lending under MUDRA for 2018-19 after having successfully exceeded the targets in all previous years.

“Massive formalization of the business of MSMEs is taking place in the country after demonetization and introduction of GST. This is generating enormous financial information database of MSMEs businesses and finances. This big data base will be used for improving financing of MSMEs capital requirement, including working capital”

- Arun Jaitley

Employment Generation

Reiterating that creating job opportunities is at the core of Government policies, Finance Minister cited an independent study as showing that 70 lakh formal jobs will be created this year. To carry forward the momentum created by the measures taken during the last 3 years to boost employment generation, Shri Jaitley announced that the Government will contribute 12% of the wages of the new employees in the EPF for all the sectors for next three years. He proposed to make amendments in the Employees Provident Fund and Miscellaneous Provisions Act, 1952 to reduce women employees' contribution to 8% for first three years of their employment against existing rate of 12% or 10% with no change in employers' contribution.

The Budget proposed an outlay of Rs.7148 crore for the textile sector in 2018-19 as against Rs.6,000 Crore in 2016.

Infrastructure and Financial Sector Development

Emphasising that infrastructure is the growth driver of economy, the Finance Minister estimated that investment in excess of Rs.50 lakh crore is needed to increase growth of GDP and connect the nation with a network of roads, airports, railways, ports and inland waterways. He announced increase of budgetary allocation on infrastructure for 2018-19 to Rs.5.97 lakh crore against estimated expenditure of Rs.4.94 lakh crore in 2017-18.

The Government has made an all-time high allocation to rail and road sectors and is committed to further enhance public investment. The Prime Minister personally reviews the targets

and achievements in infrastructure sectors on a regular basis. Using online monitoring system of PRAGATI alone, projects worth 9.46 lakh crore have been facilitated and fast tracked.

To further boost tourism, the Budget proposes to develop ten prominent tourist sites into Iconic Tourism destinations by following a holistic approach involving infrastructure and skill development, development of technology, attracting private investment, branding and marketing.

Under the Bharatmala Pariyojana, about 35000 kms road construction in Phase-I at an estimated cost of Rs.5,35,000 crore has been approved.

Railways

Railways Capital Expenditure for the year 2018-19 has been pegged at Rs.1,48,528 crore. A large part of the Capex is devoted to capacity creation. 4000 kilometers of electrified railway network is slated for commissioning during 2017-18. Work on Eastern and Western dedicated Freight Corridors is in full swing. Adequate number of rolling stock – 12000 wagons, 5160 coaches and approximately 700 locomotives are being procured during 2018-19. Over 3600 kms of track renewal is targeted during the current fiscal. Redevelopment of 600 major railway stations is being taken up.

- **Proposal to expand airport capacity more than five times to handle a billion trips a year.**
- **The balance sheet of AAI to be leveraged to raise more resources for funding this expansion.**

Mumbai's local train network will have 90 kilometers of double line tracks at a cost of over Rs.11,000 crore. 150 kilometers of additional suburban network is being planned at a cost of over Rs.40,000 crore, including elevated corridors on some sections. A suburban network of approximately 160 kilometers at an estimated cost of Rs.17,000 crore is being planned to cater to the growth of the Bengaluru metropolis.

Air Transport

The Budget proposes to expand the airport capacity more than five times to handle a billion trips a year under a new initiative - NABH Nirman. Under the Regional connectivity scheme of UDAN (Ude Desh ka Aam Nagrik) initiated by the Government last year, 56 unserved airports and 31 unserved helipads would be connected.

Finance

To encourage raising funds from bond market, the Finance Minister urged regulators to move from 'AA' to 'A' rating for investment eligibility. He said that the Government will establish a

unified authority for regulating all financial services in International Finance Service Centre (IFSCs) in India.

Digital Economy

The Finance Minister said that NITI Aayog will initiate a national program to direct efforts in artificial intelligence.

Department of Science & Technology will launch a Mission on Cyber Physical Systems to support establishment of centres of excellence for research, training and skilling in robotics, artificial intelligence, digital manufacturing, big data analysis, quantum communication and internet of things. The Budget doubled the allocation on Digital India programme to Rs 3073 crore in 2018-19.

- **Policy to develop gold as an asset class to be formulated.**
- **Consumer friendly and trade efficient system of regulated gold exchanges to be established.**
- **Gold Monetization Scheme to be revamped to enable opening of a hassle free gold deposit account.**

To further Broadband access in villages, the Government proposes to set up five lakh wi-fi hotspots to provide net connectivity to five crore rural citizens. The Finance Minister allocated Rs. 10000 crore in 2018-19 for creation and augmentation of Telecom infrastructure.

Defence

Recognizing the sacrifices made by the Armed Forces in meeting the security challenges, the Finance Minister proposed development of two defence industrial production corridors.

- **Private investment in defence production opened up including liberalizing foreign direct investment.**
- **Measures being undertaken to develop two defence industrial production corridors in the country.**
- **Industry friendly Defence Production Policy 2018 to be brought out to promote domestic production by public sector, private sector and MSMEs.**

Shri Jaitley announced that a scheme will be evolved to assign every individual enterprise in India a unique ID, on the lines of Aadhar.

Disinvestment

The Finance Minister announced that 2017-18 disinvestment target of Rs.72,500 crore has been exceeded and expected receipts of Rs.1,00,000 crore. He set disinvestment target of Rs.80,000 crore for 2018-19.

Three Public Sector Insurance companies- National Insurance Co. Ltd., United India Assurance Co. Ltd., and Oriental India insurance Co. Ltd., will be merged into a single insurance entity.

The Finance Minister announced that a comprehensive Gold Policy will be formulated to develop gold as an asset class. The Government will also establish a system of consumer friendly and trade efficient system of regulated gold exchanges in the country. Gold Monetization Scheme will be revamped to enable people to open a hassle-free Gold Deposit Account.

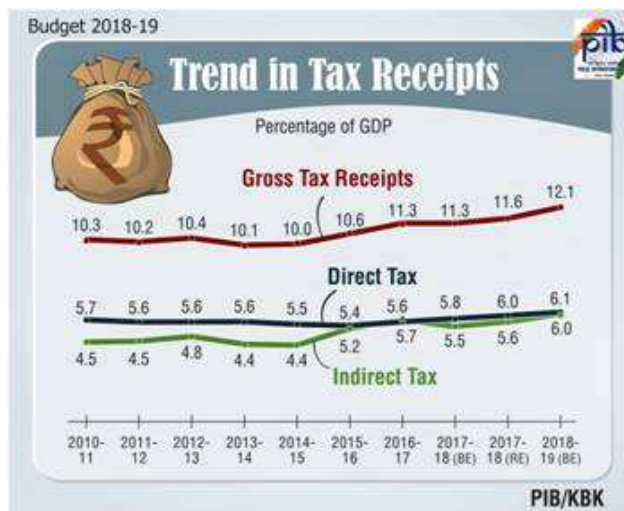
The Budget proposes to revise emoluments to Rs.5 lakh for the President, Rs 4 lakhs for the Vice President and Rs.3.5 lakh per month to Governor. These emoluments were last revised in 2006.

With regard to the emoluments paid to the Members of Parliament, the Finance Minister proposed necessary changes to refix the salary and allowances with effect from April 1, 2018. He said the law will also provide for automatic revision of emoluments every five years indexed to inflation and hoped that the Hon’ble Members will welcome this initiative.

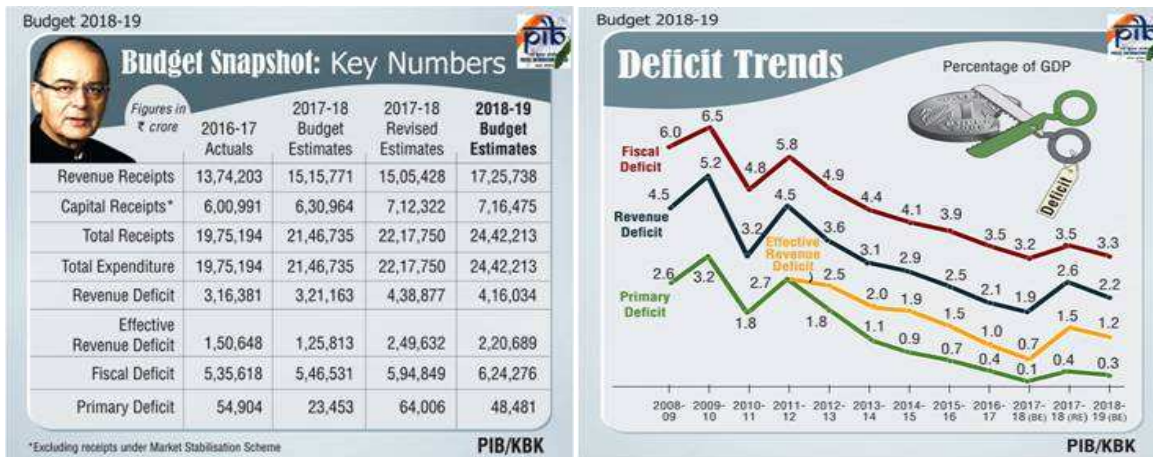
To celebrate the 150 Birth Anniversary of Mahatma Gandhi, Father of the Nation from 2nd October 2019, the Budget set aside Rs.150 crore for the activities leading to the commemoration programme.

Fiscal Management

The Budget Revised Estimates for expenditure in 2017-18 are Rs.21.57 lakh crore (net of GST compensation transfers to the States) as against the Budget Estimates of Rs.21.47 lakh crore.



Continuing Government's path of fiscal reduction and consolidation, the Finance Minister projected a Fiscal Deficit of 3.3% of GDP for the year 2018-19. The Revised Fiscal Deficit estimates for 2017-18 were put at Rs. 5.95 lakh crore at 3.5% of GDP. He also proposed acceptance of key recommendations of the Fiscal Reform and Budget Management Committee to bring down Central Government's Debt to GDP ratio to 40%.



Presenting his **direct tax proposals**, the Finance Minister said that attempts to reduce the cash economy and increase the tax net have paid rich dividends. The growth rate of direct taxes in financial years 2016-17 and 2017-18 have been significant, he said. The growth of direct taxes in financial year 2016-17 was 12.6 percent, and for financial year 2017-18 (upto 15th January, 2018) is 18.7 percent. Therefore Shri Jaitley said buoyancy in personal income tax for financial year 2016-17 and 2017-18 (RE) are 1.95 and 2.11 respectively. This the Finance Minister said, indicates that additional revenue collected in the last two financial years from personal income tax compared to average buoyancy for the pre 2016-17 period, amounts to a total of Rs. 90,000 crore, which is a result of a strong anti-evasion measures by the government.

The Finance Minister also said that there has been a huge increase in the number of returns filed by tax payers. The number of Effective Tax Payers has increased from 6.47 crore at the beginning of Financial year 2014-15 to 8.27 crore at the end of 2016-17.

- **The Central Board of Excise and Customs (CBEC) to be renamed as Central Board of Indirect taxes and Customs (CBIC).**
- **E-Assessment of Income Tax to be rolled out across the country to transform age-old assessment procedure.**
- **Changes proposed to the customs Act to improve Ease of Doing Business.**
- **To Incentivise Make in India, Customs duty increased on mobile phones and TV parts.**

Shri Jaitley has proposed 100 percent deduction to companies registered as Farmer Producer Companies with an annual turnover upto Rs. 100 crore on profit derived from such activities, for a period of five years from financial year 2018-19. This he said will promote post harvest agriculture activities and also encourage “Operation Greens” announced earlier and would give a boost to the Sampada Yojana.

In order to encourage creation of new employment the deduction of 30 percent Under Section 80-JJAA with a further relaxation to 150 days in the case of the apparel industry, has been proposed to be extended to the footwear and leather industry. The Finance Minister has also proposed to rationalise the deduction of 30 percent by allowing the benefit for a new employee employed for less than the minimum period during the first year, but continues to remain employed for the minimum period in the subsequent year.

Turning to the real estate sector, the Finance Minister has proposed that no adjustment shall be made in respect of transactions in immovable property, where the Circle Rate value does not exceed 5 percent of the consideration. This would minimize hardship in real estate transactions.

In fulfilment of the promise to reduce the corporate tax rate in a phased manner, Shri Jaitley has proposed to extend the reduced rate of 25 percent currently available for companies with turnover of less than 50 crore (in Financial Year 2015-16), also to companies reporting turnover up to Rs. 250 crore in Financial Year 2016-17. This would benefit the entire class of micro, small and medium enterprises, which account for almost 99 percent of companies filing tax returns, he said. The estimated revenue forgone during Financial Year 2018-19 will be Rs. 7,000 crore. This lower corporate income tax rate would leave such companies with higher investible surplus, which would create more jobs.

The Budget proposals also seek to provide relief to salaried tax payers by allowing a Standard Deduction of Rs. 40,000 in place of the present exemption allowed for transport allowance and reimbursement of miscellaneous medical expenses. However, transport allowance at enhanced rate is proposed to be continued for differently abled persons. Further, it is also proposed to continue medical reimbursement benefits in case of hospitalization etc. for all employees. The proposed Standard Deduction will help middle class employees even further in reducing their tax liabilities. It will also significantly benefit pensioners, who normally do not enjoy any allowance for transport and medical expenses, Shri Jaitley said. 2.5 crore salaried employees and pensioners would benefit from this proposal and the revenue cost would be approximately Rs. 8,000 crore.

Relief to Senior Citizens has also been proposed. The proposals are:-

- Exemption of interest income on deposits with banks and post offices are proposed to be increased from Rs. 10,000 to Rs. 50,000. TDS shall not be required to be deducted under section 194A. Benefit will also be available for interest from all fixed deposit schemes and recurring deposit schemes.
- Hike in deduction limit for health insurance premium and/ or medical expenditure from Rs. 30,000 to Rs. 50,000 under section 80D.
- Increase in deduction limit for medical expenditure for certain critical illness from Rs. 60,000 (in case of senior citizens) and from Rs. 80,000 (in case of very senior citizens) to Rs. 1 lakh for all senior citizens, under section 80DDB. Concessions will give extra tax benefit of Rs. 4,000 crore to senior citizen. It is also proposed to extend the Pradhan Mantri Vaya Vandana Yojana up to March, 2020. The current investment limit is also proposed to be increased to Rs. 15 lakh from the existing limit of Rs. 7.5 lakh per senior citizen.

It is proposed to provide more concessions for International Financial Services Centre (IFSC), in order to promote trade in stock exchanges located in IFSC. The concessions propose transfer of derivatives and certain securities by non- residents from capital gains tax, and non corporate tax payers operating in IFSC to be charged Alternate Minimum Tax (AMT) at concessional rate of 9 percent at par with Minimum Alternate Tax (MAT) applicable for corporates.

In a measure that proposes to control the cash economy, payments exceeding Rs. 10,000 in cash made by trusts and institutions shall be disallowed and would be subject to tax. In order to improve TDS compliance by these entities, the Finance Minister has proposed to provide that in case of non deduction of tax, 30 percent of the amount shall be disallowed and would be taxed.

Turning to rationalization of Long Term Capital Gains (LTCG), the Finance Minister noted buoyancy in the equity market, as a result of reforms and incentives given so far. The total amount of exempted capital gains from listed shares and units is around Rs. 3,67,000 crore (as per returns filed for A.Y. 2017-18). Shri Jaitley said that a major part of this gain has accrued to corporates and LLPs. This has also created a bias against manufacturing, leading to more business surpluses being invested in financial assets. Due to attractiveness on return on investment on equity, even without tax exemption, there is a strong case for bringing Long Term Capital Gains from listed equities in the tax net, the Finance Minister said. He has however only proposed a modest change in the present regime, recognizing that a vibrant equity market is essential for economic growth. Shri Jaitley has proposed to tax such Long Term Capital Gains exceeding Rs. 1 lakh at the rate of 10 percent, without allowing any indexation benefit. However, all gains up to 31st January, 2018 will be grandfathered. The Finance Minister has also proposed to introduce a tax on distributed income by equity oriented mutual funds at the rate of 10 percent, to provide a level field across growth oriented funds and

dividend distributing funds. The proposed change in Capital Gains Tax will bring marginal revenue gain of about Rs. 20,000 crore in the first year, in view of grandfathering.

In order to take care of the education and health care needs of Below Poverty Line (BPL) and rural families, The Budget proposes to increase the cess on personal income tax and corporation tax to 4 percent from the present 3 percent. The new cess will be called the “Health and Education Cess” and is expected to lead to a collection of an estimated additional amount of Rs. 11,000 crore.

The Finance Minister also announced a proposal to roll out E-assessment across the country to almost eliminate person to person contact leading to greater efficiency and transparency in direct tax collection. E-assessment had been introduced on a pilot basis in 2016 and extended to 102 cities in 2017.

On the indirect taxes side, this being the first budget after the roll out of the Goods and Services Tax (GST), the budget proposals are mainly on the customs side. The Finance Minister has proposed changes in customs duty to promote creation of more jobs in the country and also to incentivise domestic value addition and Make in India in sectors such as food processing, electronics, auto components, footwear and furniture. Therefore it is proposed to increase customs duty on mobile phones from 15 percent to 20 percent, on some of their parts and accessories to 15 percent and on certain parts of televisions to 15 percent.

Customs duty is proposed to be reduced on raw cashew from 5 percent to 2.5 percent, to help the cashew processing industry.

It is also proposed to abolish the Education Cess and Secondary and Higher Education Cess on imported goods. In its place it is proposed to impose a Social Welfare Surcharge at the rate of 10 percent of the aggregate duties of Customs, on imported goods, to provide for social welfare schemes of the government. However, goods which were so far exempt from Education Cesses on imported goods, will however continue to be so. In addition, certain specified goods, mentioned in Annexure 6 of the Budget speech, will attract the proposed Surcharge, at the rate of 3 percent of the aggregate duties of customs only.

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Commerce & Management

PROBLEMS & CHALLENGES OF BLACK MONEY

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Introduction:

It is well recognized fact that there exists in India a parallel economy based entirely on black money transaction. Black money, also described as tainted money, has seeped into every walk of life and is posing a great threat to the stability of our real economy. Black money results in the function of a parallel economy in the country. One of the worst consequences of black money and tax evasions their pernicious effect on the moral fiber of our society which puts a premium on, dishonesty and shatter the faith of the common man in the dignity of honest labour and lawful living. The problem therefore, needs immediate attention.

Meaning of black money:

Black money in economic terms means unrecorded gains, in other words, it is income which has escaped taxation. It may be hoarded in cash, but eventually gets itself converted into various assets like property, jewellery and durable consumer goods.

Various estimates have been regarding the quantity of black money in circulation. It is estimated that the amount of black money has reached over Rs. 20500 Cores. The black money has now assumed vast dimensions and menacing proportions. It has been engaging the attention of the Government and the public.

Impact of black money on Indian economy:

Generation of black income and thereby establishment of parallel economy has been creating the following serious impacts on the social and economic system of the country.

1. Increase the inflation: The inflation rises while the black money circulates in the market. The prices of eatable other goods are increased to supply of that black

money and less production of things in the market. So peoples which have that money they offer more price in the market. Its compared from other person in the markets.

2. Hidden economy and government financing revenue income of the government is adversely affected due to black money. The government is not able to formulate and implement rational budget. Huge monetary resources are untapped due to avoidance evasion of taxation.
3. Black income has been causing underestimation of GDP in India as an enormous volume of income is diverted to this unaccounted sector resulting in growing continuation of partial economy of the country.
4. The direct effect of black income is the loss of revenue to the state exchequer as a tax evasion.
5. Black money has resulted in the diversion of resources for the purchase of real estate and luxury housing.
6. Thus the existence of parallel economy has totally distorted and disrupted the planning of the economy of the country.
7. Effects on income distribution system: black money increases the personal income difference in the society. The person who is paying his tax regularly, his income match with other person who is not paying tax so it widens the income gap in the society.
8. Non transference and loss of public confidence non transparency in public administration result in malpractices misuse of public funds, irregularities, red tapes and miss allocations of resources. Common man is most adversely affected in such uncertain situation. He loses confidence in administration and governance.
9. The availability of black income with businessmen and capitalists and the consequent inequalities of income place a large amount of funds at their disposal.

10. A part of the black incomes is held in cash and as a result there is an abundance of liquidity which becomes available through the addition of savings held in the form of cash, bullion, gold, silver etc.

Conclusion:

Several attempts have been made to quantify black money in India. The existence of black money is a big handicap in making a correct analysis and formulation of right economic policies. Since black money is a big evil it is of almost urgency that we get rid of it, and make the economy function in a healthy manner. The government's measures, when pieced together, do make a good reading.

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