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GENESIS AND EVOLUTION OF SELF-HELP GROUP MOVEMENT IN ANDHRA PRADESH

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Abstract:-The government of Andhra Pradesh has said to be a role model in initiating Self-Help Group programme more effectively when compared to other states in India. In this background there is a need to study the evolution and progress of SHGs in Andhra Pradesh where the programme initiated two decades ago. In the present study, an attempt is made to examine the evolution, structure and progress of SHGs in Andhra Pradesh. The study reveals that Andhra Pradesh occupied more than half of the share in Southern Region in both the cases of amount of loan disbursed and an amount of loan outstanding. Further, it is observed that Andhra Pradesh occupied one-third share in number of SHGs and more than 40 per cent share in amount of loan disbursed and loan outstanding in India.

Keywords:Self-Help Groups, Bank Linkage, Loans Disbursed, Loan Outstanding and Saving.

INTRODUCTION

Microfinance has evolved over the past quarter century across India into various Operating forms and to a varying degree of success. One such form of microfinance has been the development of the self-help movement. Based on the concept of "Self-help", small groups of women have formed into groups of 10-20 and operate a savings-first business model where by the member's savings are used to fund loans. In India, the Self-Help Group (SHG) movement has become the basis for programs promoting empowerment and overall improvement of the status of women in society. Later, the SHGs have been linked with banks for saving and credit operations. Bank linkage model is enveloped as a core strategy that could be used by the banking system for increasing its outreach to the poorest of the poor who were hitherto getting bypassed by it (Nanda, 2000). The SHG movement was formally launched in February, 1992 with the National Bank for Agriculture and Rural Development (NABARD) launching pilot project for linking 500 SHGs with banks in India to encourage thrift and savings amongst the rural poor and to supplement their credit needs through the banking system.

The main aim of the SHG-Bank Linkage Programme (SBLP) is to tap the potential of the SHG concept to bring banking services to the doorsteps of the poor, especially the women who have been ignored by the formal financial agencies in the past (Shylendra H. S, 2004). The government of Andhra Pradesh has said to be a role model in initiating SHG programme more effectively when compared to other states in India. In this background there is a need to study the evolution and progress of SHGs in Andhra Pradesh where the programme initiated two decades ago (Rajani Manikonda, 2014).

MAIN OBJECTIVE

The present study is made an attempt to examine the evolution structure and progress of SHGs in Andhra Pradesh.

Genesis and Evolution of SHG Movement in Andhra Pradesh

Andhra Pradesh has been a leading state in promoting microfinance services through SHGs for women in the poorer sections of the society. In Andhra Pradesh, the SHG approach constituted the primary route towards poverty alleviation and development. The genesis of SHG movement in Andhra Pradesh can be traced to the experiment conducted by MYRADA—a Bangalore based NGOs with self-help affinity groups in Peddannavaripally of Kadiri mandal in Anathapur district during 1983-85. The launching of Development of Women and Children in Rural Area (DWCRA) in 1983 also facilitated the formation of groups for women to undertake microfinance activities such as savings, credit and collective economic activities. The aim of this programme was to provide self-employment and using them as a plank for the cherished objective of the women empowerment and integrate rural poor women into development process. The DWCRA groups were named as Podupu lakshmi groups in Nellore district, and this programme spread to certain other districts as well.

After the success of NABARD's pilot project covering 500 SHGs initiated in different parts of the country in 1992, the RBI directed all the public sector banks and the private sector financial institutions to undertake financing of SHGs as part of their mainstream banking operations, and treat such lending under priority sector lending operations from April 2nd 1996. The Government of Andhra Pradesh (GOAP) recognized DWCRA or Podupu Lakshmi groups as per NABARD's SHG guidelines from Nov 1996, thus giving a boost to the SBLP for enhanced credit flow to the SHGs in the state. The DWCRA programme encouraged mobilization and formation of SHGs for availing benefits under SGSY programme since 1999.

NABARD's initiative in Andhra Pradesh and government's commitment to support women development and empowerment programmes through instituting self-managed and self-reliant institutions with the support of formal financial institutions and NGOs, positive response of the Community Based Organizations (CBOs) for their self-development based on the philosophy of self-helped and social capital developed made the programme to grow widely throughout the state. As a consequence, Andhra Pradesh is acclaimed as a unique state all over the world to implement the world's largest democratic programme providing micro finance services to the low-income households at lower rates of interest. The institutional model of Andhra Pradesh has taken a considerable period of time. The process was first initiated under DWCRA programme and later intensified under different programmes such as UNDP-South Asian Poverty Alleviation Programme (SAPAP) programme launched in 1995, the World Bank funded Andhra Pradesh Districts Poverty Initiatives Project (APDPIP) Districts which is under implementation from 2000 and the Andhra Pradesh Rural Poverty Reduction Project (APRPRP) which is under implementation 2003 and the Indira Kranthi Patham covering the entire state from 2005 (SERP, 2008).

The South Asian Poverty Alleviation Programme, initiated by the Government of Andhra Pradesh with the assistance of UNDP, which adopted the SHG approach, was already under operation in three drought prone districts of the state namely, Ananthapur, Kurnool and Mahabubnagar. This initiative covering twenty mandals and 695 habitations in these districts gave a big boost to the SHG movement in the state. APDPIP and APRPRP programmes are a World Bank assisted projects. The APDPIP which was launched in the year 2000 was completed in December 2006, with an outlay of Rs. 654 crore covering 9.5 lakh poor households in 316 mandals in six districts. The APRPRP, which was started in 2002 with an outlay of Rs. 1,486 crore covered 781 mandals in sixteen districts to benefit twenty lakh families. However on the closure of APDPIP in December 2006, APRPRP is being implemented in all the twenty two districts of APDPIP and APRPRP.

The two projects covered all the twenty two districts and focused on all rural poor families in the 1097 mandals. The main components of the APDPIP were Capacity building, Community Investment Fund and Project Management. The components of the APRPRP are Institution and Human Capital Building, Community Investment Fund, Support to Pilot Projects and Support to

Disabled Programme and Project Management. In addition, the two Projects Supported the Andhra Pradesh Social Welfare Residential Educational Society (APSWREIS). Now Both the APDPIP and APRPRP Projects put together are known since 2004 as Indira Kranthi Patham. The basic objective of this integration is to implement various programmes for strengthening of SHGs with similar implementation strategy. The new scheme IKP had been designed by clubbing women empowerment with poverty alleviation.

Progress of SHG Programme in Andhra Pradesh
Agency wise SHG Bank Linkage in Andhra Pradesh

Table-1 represents the agency-wise SHG savings with banks and distribution of disbursed and outstanding loans to SHGs during the years 2009-2010 to 2011-12 in Andhra Pradesh. In India mainly there are three financial institutions are Commercial Banks, Regional Rural Banks and Cooperative Banks involved in extending financial assistance to SHG bank linkage programme, similarly in Andhra Pradesh also the above three banks occupied the major role of extending financial assistance to SHG bank linkage programme. In Andhra Pradesh Commercial Banks have the highest share in SHGs Savings, fresh loans and loans outstanding against SHGs in terms of relative shares of these agencies, followed by Regional Rural Banks and Co-operative Banks during 2009-12. During 2011-12 commercial banks having the Rs. 1,149.91 crores (77.2 per cent in the total savings) savings with 71 per cent SHGs Whereas RRBs contributes Rs. 318.28 crores (21.4 per cent) savings with 27.1 per cent SHGs and cooperative banks contributes only 21.96 crores (1.5 per cent) savings with 1.8 per cent of SHGs only.

Commercial Banks share in fresh lending to SHGs is 70.2 per cent whereas RRBs accounted for 28.3 per cent and cooperative Bank's share is only 1.5 per cent of the fresh loans issued during 2011-12. This is suggestive of cautious attitude of the Commercial Banks in lending for SHGs as compared to RRBs. Among the agencies, Commercial Banks and RRBs had an average outstanding loan of Rs. 1,00,000 per SHG while Cooperative Banks had Rs. 0.35 lakh during 2011-12.

In terms of loan disbursed amount per SHG and loan outstanding against per SHG amount also Commercial Banks have the major share followed by RRBs and Co-operatives Banks over the last three years. All the financing banks, Commercial Banks, RRBs and cooperative Banks extended loan of Rs. 2,00,000 on an average per SHG in 2011-12. By the end of the March 2012, 67.6 per cent of SHGs get 65.9 per cent fresh loans by commercial banks, 30.6 per cent SHGs get 32.5 per cent fresh loans by RRBs and 1.7 per cent SHGs gets 1.6 per cent fresh loans by co-operative banks respectively. Similarly, 70.2 per cent of SHGs get 72.8 per cent outstanding loans by Commercial Banks, 28.3 per cent SHGs get 26.6 per cent outstanding loans by RRBs and only 1.5 per cent SHGs get 0.5 per cent outstanding loans by Co-operative banks. While the commercial banks loan assistance disbursed to SHGs declined from 72.9 per cent in 2009-10 to 65.9 per cent in the current year consequence of this RRBs extended the fresh lending to SHGs are increasing from 25.3 per cent to 32.5 per

Table-1
Agency-wise Progress under Microfinance-Savings with Banks and Distribution of Disbursed and Outstanding Bank Loans to SHGs in Andhra Pradesh during 2009-2012
 (Amount in Rs. Crore)

Agency	Year	Total SHG Savings with Banks as on 31 st March in each year			Total Loans Disbursed by Banks to SHGs during the year			Total Outstanding Bank Loans against SHGs as on 31 st March in each year		
		No. of SHGs	Amount of Saving	Per SHG Saving (Rupees)	No. of SHGs	Amount of Loan Disbursed	Loan Disbursed Per SHG (Rupees)	No. of SHGs	Amount of Loan Outstanding	Loan Outstanding Per SHG (Rupees)
Commercial Banks	2009-10	10,25,638 (70.8)	974.56 (77.6)	9,502	4,01,438 (71.2)	4,886.71 (72.9)	1,21,730	10,62,726 (72.2)	8,686.46 (74.0)	81,738
	2010-11	10,41,184 (71.0)	1,012.89 (77.4)	9,728	2,68,392 (73.1)	4,695.57 (75.6)	1,74,952	12,67,787 (74.8)	9,709.12 (72.6)	76,583
	2011-12	10,62,591 (71.0)	1,149.91 (77.2)	10,822	2,56,040 (67.6)	5,384.67 (65.9)	2,10,306	9,83,432 (70.2)	11,174.75 (72.8)	1,13,630
Regional Rural Banks	2009-10	3,95,965 (27.3)	261.54 (20.8)	6,605	1,51,521 (26.9)	1,700.02 (25.3)	1,12,197	3,90,122 (26.5)	2,900.10 (24.7)	74,338
	2010-11	4,01,730 (27.4)	275.43 (21.1)	6,856	89,870 (24.5)	1,360.45 (21.9)	1,51,380	3,94,536 (23.3)	3,522.33 (26.3)	89,278
	2011-12	4,05,904 (27.1)	318.28 (21.1)	7,841	1,15,843 (30.6)	2,652.68 (32.5)	2,28,989	3,96,921 (28.3)	4,093.53 (26.7)	1,03,132
Cooperative Banks	2009-10	26,613 (1.8)	19.19 (1.5)	7,212	11,130 (2.0)	119.91 (1.8)	1,07,736	18,436 (1.2)	152.98 (1.3)	82,977
	2010-11	23,311 (1.6)	19.48 (1.5)	8,358	9,158 (2.5)	153.16 (2.5)	1,67,245	31,469 (1.9)	137.67 (1.0)	43,749
	2011-12	27,409 (1.8)	21.96 (1.5)	8,013	6,643 (1.8)	134.08 (1.6)	2,01,833	20,642 (1.5)	73.45 (0.5)	35,582
Total	2009-10	14,48,216 (100.0)	1,255.2 (100.0)	8,668	5,64,089 (100.0)	6,706.64 (100.0)	1,18,893	14,71,284 (100.0)	11,739.54 (100.0)	79,791
	2010-11	14,66,225 (100.0)	1,307.80 (100.0)	8,920	3,67,420 (100.0)	6,209.19 (100.0)	1,68,994	16,93,792 (100.0)	13,369.12 (100.0)	78,930
	2011-12	14,95,904 (100.0)	1,490.16 (100.0)	9,962	3,78,526 (100.0)	8,171.42 (100.0)	2,15,875	14,00,995 (100.0)	15,341.72 (100.0)	1,09,506

Note: Figures in parentheses are percentages to total.

Source: Compiling the reports of Status of Microfinance in India 2009-10, 2010-11, 2011-12 published by NABARD. Available at www.nabard.org.

cent in 2011-12 over the 2009-10. Similarly in the case of fresh loans extended to SHGs also commercial banks had the decline from 74 per cent in 2009-10 to 72.5 per cent in 2011-12, obviously it affects the RRBs fresh loans extending to SHGs is increasing from 24.4 per cent in 2009-10 to 26.7 per cent in the current year.

In terms of SHG savings with all the banks had an increase from 2009-10 to 2011-12 in the case of Number of SHGs, savings amount and in per SHG saving, obviously there is an increase in total savings also in all the cases from 2009-10 to 2011-12 due to increase in all types of banks savings. While an amount of loan assistance, loan outstanding against SHGs and loan disbursed and loan outstanding against per SHG increased in the case of all types of banks and the total amount of loans from 2009-10 to 2011-12 except Co-operative banks had the decline in outstanding amount itself and per SHG also, outstanding per SHG decline due to the increasing the number of SHGs received the fresh loans from the period 2011-12.

Percentage Share of Andhra Pradesh in SHG Bank Loans Disbursed and Outstanding in Southern Region and India during 2009-12

The details about percentage share of Andhra Pradesh in bank loans disbursed and outstanding against to the SHGs in Southern Region and India during 2009-12 is presented in table-2. It shows that in the case of loan amount disbursed in Andhra Pradesh, the percentage of growth was declined during 2010-11 as compared to the previous year but it is increased to 31.6 per cent during 2011-12. Percentage growth of an amount of loan disbursed per SHG during 2011-12 is 27.7 per cent while it is 42.1 during 2010-11. The percentage share of Andhra Pradesh in the Southern Region in terms of loans disbursed to number of SHGs, an amount of loan disbursed and per SHG loan disbursed amount during 2011-12 was 53.7 per cent, 64.5 per cent and 120.3 per cent, respectively while it was 56.6 per cent, 60.7 per cent and 107.2 per cent during 2009-10, respectively. Further, the percentage share of Andhra Pradesh in India in terms of loans disbursed to number of SHGs, an amount of loan disbursed and per SHG loan disbursed amount during 2011-12 was 33 per cent, 49.4 per cent and 149.9 per cent, respectively while it was 35.5 per cent, 46.4 per cent and 130.5 per cent

during 2009-10, respectively.

Similarly, percentage of growth in outstanding amount disbursed in Andhra Pradesh was 13.9 per cent during 2010-11 as compared to the previous year while it is increased to 14.7 per cent during 2011-12. Percentage growth of an amount of loan outstanding per SHG during 2011-12 was 38.7 per cent while it was -1.1 per cent during 2010-11. The percentage share of Andhra Pradesh in the Southern Region in terms of loans outstanding to number of SHGs, an amount of loan outstanding and per SHG loan outstanding amount during 2011-12 was 59.5 per cent, 60.4 per cent and 101.6 per cent, respectively while it was 57 per cent, 61.7 per cent and 108.3 per cent during 2009-10, respectively. It is observed that the percentage share of Andhra Pradesh in Southern Region in terms of loans outstanding is declined during 2011-12 as compared to 2009-10. Further, the percentage share of Andhra Pradesh in India in terms of loans outstanding to number of SHGs, an amount of loan outstanding and per SHG loan outstanding amount during 2011-12 was 32.2 per cent, 42.2 per cent and 131.2 per cent, respectively while it was 30.3 per cent, 41.9 per cent and 138.1 per cent during 2009-10, respectively. The percentage share of Andhra Pradesh in India in terms of loan outstanding noted a slight change during 2009-12.

Table-2
Percentage share of Andhra Pradesh in Bank Loans Disbursed and Outstanding against to the SHGs in Southern Region and India during 2009-12
(Amount in Rs. Crore)

Agency	Year	Total Loans Disbursed by Banks to SHGs during the year			Total Outstanding Bank Loans against SHGs as on 31 st March in each year		
		No. of SHGs	Amount of Loan Disbursed	Loan Disbursed Per SHG (Rupees)	No. of SHGs	Amount of Loan Outstanding	Loan Outstanding Per SHG (Rupees)
*Andhra Pradesh	2009-10	5,64,089	6,706.64	1,18,893	14,71,284	11,739.54	79,791
	2010-11	3,67,420 (-34.9)	6,209.19 (-7.4)	1,68,994 (42.2)	16,93,792 (15.1)	13,369.12 (13.9)	78,930 (-1.1)
	2011-12	3,78,526 (3.0)	8,171.42 (31.6)	2,15,875 (27.8)	14,00,995 (-17.3)	15,341.72 (14.7)	1,09,506 (38.7)
**Southern Region	2009-10	9,95,718 (56.6)	11,040.54 (60.7)	11,093 (107.3)	25,82,112 (57.0)	19,022.88 (61.7)	73,672 (108.3)
	2010-11	7,26,022 (50.6)	10,996.29 (56.5)	1,51,459 (111.6)	27,06,408 (62.6)	21,808.59 (61.3)	80,581 (97.9)
	2011-12	7,05,419 (53.7)	12,661.76 (64.5)	1,79,493 (120.3)	23,55,732 (59.5)	25,394.59 (60.4)	1,07,799 (101.6)
**India	2009-10	15,86,822 (35.5)	14,453.30 (46.4)	91,083 (130.5)	48,51,356 (30.3)	28,038.28 (41.9)	57,795 (138.1)
	2010-11	11,96,134 (30.7)	14,547.73 (42.7)	1,21,623 (138.9)	47,86,763 (35.4)	31,221.17 (42.8)	65,224 (121.0)
	2011-12	11,47,878 (33.0)	16,534.77 (49.4)	1,44,046 (149.9)	43,54,442 (32.2)	36,340.00 (42.2)	83,455 (131.2)

Note:* Figures in parentheses are growth percentages to the previous year.

** Figures in parentheses are percentage share of Andhra Pradesh in Southern Region and in India.

Source: Compiling the reports of Status of Microfinance in India 2009-10, 2010-11, 2011-12 published by NABARD. Available at www.nabard.org.

COVERAGE OF WOMEN SHGS IN ANDHRA PRADESH

The details about the total number of women SHGs saving linked, credit linked and loans outstanding for the last three years of Andhra Pradesh is presented in table-3.

It is revealed that out of the total number of saving linked and credit linked SHGs, exclusive women SHGs with banks were 95 per cent as on 31 March 2012 and 98.1 per cent during in 2011-12, respectively. Further, the percentage of loans outstanding of exclusive women SHGs to loans outstanding of total SHGs which was 98.4 per cent as on 31 March 2010 has slightly increased to

98.6 per cent as on 31 March 2012. In terms of the both number and an amount of savings, loan disbursed and loan outstanding of exclusive women SHGs is noted a slight change during the period

Particulars	Year	Total SHGs		Exclusive Women SHGs		Percentage of Women SHGs to total SHGs	
		Number	Amount	Number	Amount	Number	Amount
SHG Savings with Banks as on 31 st March	2009-10	14.48	1,255.29	14.18	1,221.19	97.9	97.3
	2010-11	14.66	1,307.80	14.47	1,261.39	98.7	96.4
	2011-12	14.96	1,490.16	14.22	1,413.87	95.0	94.9
Loans Disbursed to SHGs during the year	2009-10	5.64	6,706.64	5.52	6,594.29	97.9	98.3
	2010-11	3.67	6,209.19	3.64	6,129.13	99.1	98.7
	2011-12	3.79	8,171.42	3.71	7,945.62	98.1	97.2
Loans Outstanding Against SHGs as on 31 st March	2009-10	14.71	11,739.54	14.37	11,546.63	97.7	98.4
	2010-11	16.94	13,369.12	15.50	12,551.96	91.5	93.9
	2011-12	14.01	15,341.72	13.78	15,121.06	98.4	98.6



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