

International Multidisciplinary
Research Journal

Golden Research
Thoughts

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RNI MAHMUL/2011/38595

ISSN No.2231-5063

Golden Research Thoughts Journal is a multidisciplinary research journal, published monthly in English, Hindi & Marathi Language. All research papers submitted to the journal will be double - blind peer reviewed referred by members of the editorial board. Readers will include investigator in universities, research institutes government and industry with research interest in the general subjects.

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WOMEN LEADERSHIP THROUGH GRASSROOTS SOCIO-ECONOMIC ORGANIZATIONS



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ABSTRACT

A number of socio-economic organizations have been working for the long-term growth and development of the people residing in rural India. They have been providing not only the employment and income generation opportunities but also creating opportunities to lead the existing grassroots level socio-economic organizations like self-help groups, village level cooperatives, youth associations, local bodies, etc. for their overall development. This development process enables them to build their capacity and capability to manage themselves, family, community and surroundings. Further, it enables them to take independent decision

on their personal, family matters, children's education, finance, purchase, son's/daughter's marriage etc. Among the grassroots level organizations, self-help groups play a pivotal role in the sustainable socio-economic development of the people, particularly women and underprivileged in rural areas. Now, they are emerging as vibrant and potential leaders through their socio-economic activities in self-help groups.

KEYWORDS : *Women, Self-Help Groups, Development and Leadership.*

INTRODUCTION :

Self-Help Group (SHG) is a socio-economic organization and provides foundation for the women to come together for their long-term growth and development. It facilitates the group members to interact among them on socio-economic issues and concerns. Further, Women Self-Help Groups (WSHG) build the capacity (including making independent decision) of women to manage themselves, finance, family and business. Decision-making is an imperative pointer in shaping the status/position of rural women in their family, community and society. It requires vast experience in administration and wider interactions with different group of the people on socio-economic issues. Productive decision making skills make the person to become a good leader. Effective and efficient leaders can contribute to the sustainable development of the country. In this background, there is a need to study the emerging of women leadership through WSHGs at the grassroots.

OBJECTIVES

- 1.To learn the socio-economic status of women President in WSHGs
- 2.To study the decision-making pattern of women President in WSHGs
- 3.To find out the problems of women President in WSHGs, and
- 4.To provide suggestions to overcome problems faced by women President in WSHGs

METHODOLOGY

It is based on survey research method. The study areas are WSHGs functioning at the villages in Dindigul and Athoor blocks of Dindigul District. These blocks were randomly selected. Five villages from each block (2 blocks x 5 villages = 10 villages) were randomly selected. The universe is randomly selected 50 women Presidents in WSHGs functioning in selected 10 villages in those blocks. Thus, 50 women Presidents constitute the respondents of the study. It is based on primary sources. The primary data were collected directly from the women Presidents in WSHGs. An interview schedule was prepared and finalized through pre-test. The finalized interview schedule was used for the primary data collection. The study was both quantitative and qualitative in nature. For the purpose of analysis of the data, the statistical tool namely percentage was used.

DATA ANALYSIS AND DISCUSSION

Age: Age decides the maturity level of the persons. A person can develop sound mind only after attaining or completing higher level of age.

Table - 1
Distribution of Respondents by Age

Sl. No.	Age (in years)	No. of Respondents	Percent
1.	18 – 28	5	10.0
2.	29 – 38	31	62.0
3.	39 – 48	12	24.0
4.	Above 49	2	4.0
Total		50	100.0

Source: Computed

This table shows that 10.0 percent of the respondents were in the age group of 18-28 years, 62.0 percent were in the age group of 29-38 years, 24.0 percent were in the age group of 39-48 years and 4.0 percent were in age of above 49 years. It is evident from the table that 72.0 percent of the respondents were in the age group of 18-38 years. Further, it shows that women President in WSHGs were in the young age group in the study areas.

Caste: It plays a significant role in the development process either positively or negatively, particularly in rural areas. People in rural India have been identified by their caste for kind of celebrations and cultural activities.

Table - 2
Distribution of Respondents by Caste

Sl. No.	Caste	No. of Respondents	Percent
1.	MBC	3	6.0
2.	BC	34	68.0
3.	SC	13	26.0
	Total	50	100.0

Source: Computed

This table indicates that 6.0 percent of the respondents belonged to MBC (Most Backward Community), 68.0 percent were BC (Backward Community), and 26.0 percent belonged to SC (Scheduled Caste). It is found from the table that 68.0 percent of the respondents were Backward Community (BC). Further, it indicates that emerging of women leadership from the socially backward communities and positive symptoms of grassroots growth.

Religion: There are religions in India. People have faith in their own religions. Every religion has its own cultural practices and uniqueness in carnivals and developmental activities.

Table - 3
Distribution of Respondents by Religion

Sl. No.	Religion	No. of Respondents	Percent
1.	Hindu	29	58.0
2.	Christian	19	38.0
3.	Muslim	2	4.0
	Total	50	100.0

Source: Computed

This table reveals that 58.0 percent of the respondents were Hindus, 38.0 percent were Christians and 4.0 percent were Muslims. It is observed from the table that 58.0 percent of the respondents hailed from Hindu religion in the selected study areas.

Education: It is a base for long-term development and decides the socio-economic status of people in the country, especially in the villages. It facilitates the progress of weaker sections.

Table - 4
Distribution of Respondents by Education

Sl. No.	Education	No. of Respondents	Percent
1.	Uneducated	2	4.0
2.	Primary	15	30.0
3.	Secondary	19	38.0
4.	Higher Sec.	9	18.0
5.	Diploma	2	4.0
6.	UG Degree	3	6.0
	Total	50	100.0

Source: Computed

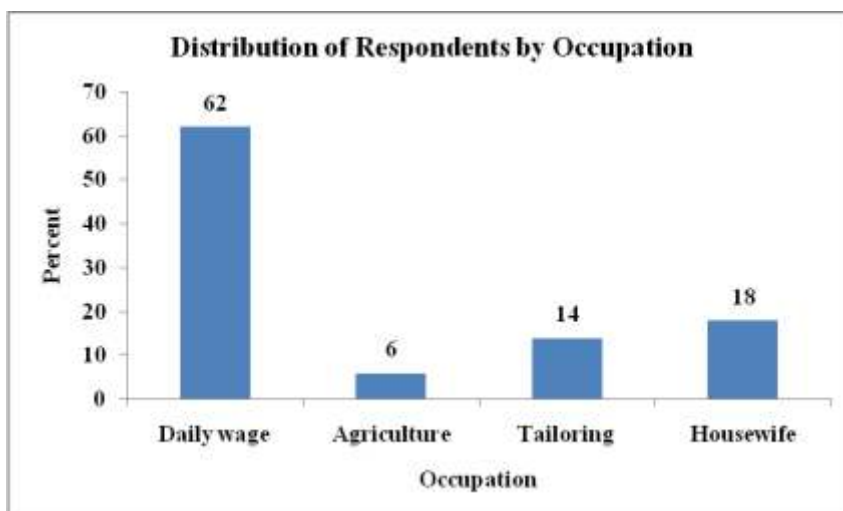
This table exhibits that 4.0 percent of the respondents were uneducated, 30.0 percent completed primary school, 38.0 percent finished secondary school, 18.0 percent attended upto higher secondary school, 4.0 percent were Diploma holders, and the rest 6.0 percent were Degree holders. It is concluded from the table that 96.0 percent of the respondents were educated from primary school to UG degree and 4.0 percent were uneducated.

Occupation: It decides the income level and socio-economic development of the people. It varies from person to person based on their educational qualifications.

Table - 5
Distribution of Respondents by Occupation

Sl. No.	Occupation	No. of Respondents	Percent
1.	Daily wage	31	62.0
2.	Agriculture	3	6.0
3.	Tailoring	7	14.0
4.	Housewife	9	18.0
	Total	50	100.0

Source: Computed



This table illustrates that 62.0 percent of the respondents were daily wage workers, 6.0 percent involved in agriculture and its related works, 14.0 percent were tailors and 18.0 percent were housewife. It is clear that 62.0 percent of the respondents were daily wage workers. Further, it illustrates that daily wage workers (women) at the grassroots level not only work for their livelihoods but also emerging as potential leaders.

Income: Income depends on the nature of employment. The income level varies from person to person based on education and experience. It decides the socio-economic position of the people, especially in the villages and facilitates faster progress.

Table - 6
Distribution of Respondents by Monthly Income

Sl. No.	Monthly Income	No. of Respondents	Percent
1.	Below Rs.3000	26	63.0
2.	Rs.3001-5000	11	27.0
3.	Rs.5001-7000	2	5.0
4.	Above Rs.7001	2	5.0
	Total	41	100.0

Source: Computed

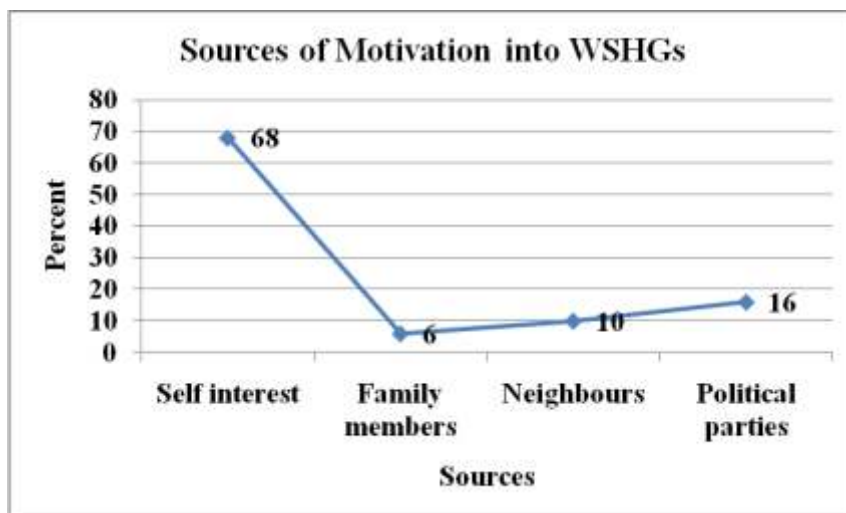
This table (among 41 respondents who were working, except housewife) shows that 63.0 percent were earning upto Rs.3000 as monthly income, 27.0 percent were earning from Rs.3001-5000, and 10.0 percent were earning above Rs.5001. It is evident from the table that 90.0 percent of the respondents were earning upto Rs.5000/- as monthly income. It also shows that rural economy has become sound through women leaders at the village level.

Motivation: Motivation is a base for personal development and encourages the individuals to achieve higher position in their life and career. It is a growth engine of the individuals.

Table - 7
Sources of Motivation into WSHGs

Sl. No.	Sources of Motivation	No. of Respondents	Percent
1.	Self interest	34	68.0
2.	Family members	3	6.0
3.	Neighbours	5	10.0
4.	Political parties	8	16.0
	Total	50	100.0

Source: Computed



Among the total 50 respondents interviewed for this study, 68.0 percent joined WSHGs by themselves, 6.0 percent were motivated by their family members, 10.0 percent were motivated by neighbours and 16.0 percent were motivated by political parties. It is clear from the table that 68.0 percent of the respondents joined WSHGs by their self-interest. Further, it shows that women have thirst for development by themselves through entering grassroots level socio-economic organizations in the study areas.

Training: It provides vast knowledge on every aspects of the job. It requires enhancing the existing knowledge and to know the technological advancement to carry out the works well without causing damage to the health of the workers/employees.

Table - 8
Type of Training Attended by Respondents

Sl. No.	Type of Training	No. of Respondents	Percent
1.	Capacity building	7	14.0
2.	Awareness programme	8	16.0
3.	Capacity building and awareness programme	19	38.0
4.	Income generation programme	16	32.0
	Total	50	100.0

Source: Computed

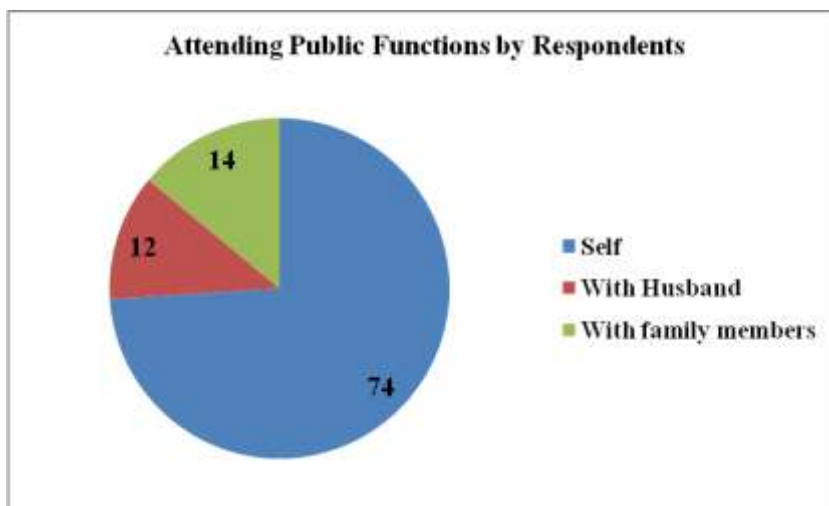
Of the total 50 respondents of this study, 14.0 percent attended capacity building programmes, 16.0 percent participated awareness programmes, 38.0 percent attended both capacity building and awareness programmes, and 32.0 percent participated income generation programmes. It is found from the table that 70.0 percent of the respondents attended either capacity building and awareness programmes or income generation programmes conducted by Gandhigram trust etc. Further, it strengthens the rural economy and enhances the income level of women President in rural areas.

Public Functions: Participation in public functions enhances the courage and self-confidence of the individuals. It provides an opportunity to know the culture and customs of different kind of people and their celebrations.

Table - 9
Attending Public Functions by Respondents

Sl. No.	Attending Public Functions	No. of Respondents	Percent
1.	Self	37	74.0
2.	With Husband	6	12.0
3.	With family members	7	14.0
	Total	50	100.0

Source: Computed



Out of the total 50 respondents contacted for this study, 74.0 percent were attending public functions by themselves, 12.0 percent were participating with their husband and 14.0 percent were attending public functions with their family members. It is concluded from the table that 74.0 percent of the respondents were attending public functions by themselves and 26.0 percent were participating either with their husband or family members.

Personal Use of Income: It decides the real socio-economic status of the individuals in their family, community and village. It enhances the decision making position of the individuals.

Table - 10
Earnings Used for Personal Requirement by Respondents

Sl. No.	Personal Use of Income	No. of Respondents	Percent
1.	Medical	26	52.0
2.	Purchase of dress materials	7	14.0
3.	Purchase of consumption materials	14	28.0
4.	Purchase of new jewels	3	6.0
	Total	50	100.0

Source: Computed

According to this table, 52.0 percent of the respondents were using their personal earnings for their personal medical purposes, 14.0 percent were using for purchase of dress materials, 28.0 percent were using their earnings for purchase of consumption materials and 6.0 percent used their earnings for purchase of new jewels.

It is evident from the table that 52.0 percent of the respondents were using their earnings for personal medical purposes and 48.0 percent were using their income for other family requirements like purchase of dress materials, purchase of consumption materials for family members and purchase of new jewels.

Decision making: Decision making requires vast experience and exposure on various matters related to finance, family, business, festivals, etc

Table - 11
Decision making on WSHGs' Finance and Family Finance by Respondents

Sl. No.	Decision making on WSHGs' Finance	No. of Respondents	Percent
1.	Self	40	80.0
2.	Consultation with group members	10	20.0
	Total	50	100.0
Sl. No.	Decision making on Family Finance	No. of Respondents	Percent
1.	Self	37	74.0
2.	Both husband and wife	13	26.0
	Total	50	100.0

Source: Computed

The above table shows that 80.0 percent of the respondents were deciding by themselves on financial matters of WSHGs and the rest 20.0 percent were taking such decision in consultation with group members. Under the decision making on financial matters of family, 74.0 percent of the respondents were deciding by themselves and the remaining 26.0 percent were taking decision in consultation with their husband. It is clear from the table that 80.0 percent were deciding by themselves on financial matters of WSHGs. Under the decision making on financial matters of family, 74.0 percent were deciding by themselves.

Table - 12
Decision-making on Business Transactions of WSHGs and Exercising Voting Right

Sl. No.	Business Transactions of WSHGs	No. of Respondents	Percent
1.	Self	40	80.0
2.	Consultation with group members	10	20.0
	Total	50	100.0
Sl. No.	Decision on Exercising Voting Right	No. of Respondents	Percent
1.	Self	46	92.0
2.	Discussion with husband	4	8.0
	Total	50	100.0

This table indicates that 80.0 percent of the respondents were deciding by themselves on the business transactions of WSHGs and 20.0 percent were deciding in consultation with group members. Under the decision making on exercising voting rights, 92.0 percent of the respondents were deciding by themselves and 8.0 percent made such decision in discussion with their husband. It is found from the table that 80.0 percent of the respondents were deciding by themselves the business transactions of WSHGs. Under the decision making on exercising voting rights, 92.0 percent of the respondents were deciding by themselves. It seems that women President in WSHGs were building their capacity and developing leadership qualities.

Table - 13
Decision Making on Children's Education and Son's/Daughter's Marriage

Sl. No.	Decision Making on Children's Education	No. of Respondents	Percent
1.	Self	28	56.0
2.	Husband	17	34.0
3.	Both husband and wife	5	10.0
	Total	50	100.0
Sl. No.	Decision Making on Son's/Daughter's Marriage	No. of Respondents	Percent
1.	Self	6	12.0
2.	Husband	5	10.0
3.	Both husband and wife	39	78.0
	Total	50	100.0

Source: Computed

This table reveals that 56.0 percent of the respondents were deciding the children's education by themselves, 34.0 percent were taking such decision in consultation with their husband and the remaining 10.0 percent were deciding by both husband and wife. Under the decision making on son's/daughter's marriage, 78.0 percent of the respondents were deciding by both husband and wife, husbands of 10.0 percent of the respondents were deciding them and 12.0 percent were taking such

decision by themselves. It is observed from the table that 56.0 percent of the respondents were deciding the children's education by themselves. Under the decision making on son's/daughter's marriage, 78.0 percent of the respondents were deciding by both husband and wife.

Future Plan: Future plan encourages the individuals to work more and more. It gives the blueprint for long-term socio-economic development of the people.

Table - 14
Future Plan of Respondents

Sl. No.	Future Plan	No. of Respondents	Percent
1.	Economic development of group members	37	74.0
2.	Solving local area problems	13	26.0
	Total	50	100.0

Source: Computed

This table exhibits that 74.0 percent of the respondents want to improve the economic status of their group members and 26.0 percent have plan to solve their local area problems like health, water, sanitation, etc. It is found from the table that 74.0 percent of the respondents want to improve the economic status of their group members. It seems that women Presidents have realized that long-term development of their group members is possible only by improving their economic status.

Table - 15
Problems of Respondents and Suggestions made by Respondents

Sl. No.	Problems	No. of Respondents	Percent
1.	Delay in loan repayment by members	13	26.0
2.	No help from group members during rating time	3	6.0
3.	No family support	3	6.0
4.	Economic problems	31	62.0
	Total	50	100.0
Sl. No.	Suggestions	No. of Respondents	Percent
1.	Group members have to do more income generation activities	21	42.0
2.	Get more loans from banks	14	28.0
3.	Government assistance	15	30.0
	Total	50	100.0

Source: Computed

According to this table, 62.0 percent of the respondents were having economic problems, 26.0 percent mentioned that delay in repayment of loan on time by its members and 12.0 percent said that

they have no support from group members during rating time and family members. Under the suggestions made by the respondents, 42.0 percent suggested that group members have to do more income generation activities, 28.0 percent suggested that getting more loans from banks and 30.0 percent advised to get Govt. assistances. It is apparent from the table that 62.0 percent of the respondents were having economic problems. Under the suggestions made by the respondents, 72.0 percent of them suggested that either their group members have to do more income generation activities or to get Govt. assistances.

MAJOR FINDINGS

- It is evident that 72.0 percent of the respondents were in the age group of 18-38 years. Further, it shows that the women President in WSHGs were in the young age group.
- It is found that 68.0 percent of the respondents were Backward Community. Further, it indicates that emerging of women leadership from the socially backward communities and positive symptoms of grassroots growth.
- It is observed that 58.0 percent of the respondents hailed from Hindu religion.
- It is concluded that 96.0 percent of the respondents were educated from primary school to UG degree and the rest 4.0 percent were uneducated.
- It is clear that 62.0 percent of the respondents were daily wage workers. Further, it illustrates that daily wage workers (women) at the grassroots level not only work for their livelihoods but also emerging as potential leaders.
- It is apparent that 90.0 percent of the respondents were earning upto Rs.5000/- as monthly income. It also shows that rural economy has become sound through women leaders at the village level.
- It is clear that 68.0 percent joined WSHGs by their self-interest. Further, it shows that women have thirst for development by themselves through entering WSHGs.
- It is evident that 70.0 percent attended either capacity building and awareness programmes or income generation programmes conducted by Gandhigram trust etc. Further, it strengthen the rural economy and enhances the income level of women President in WSHGs.
- It is found that 74.0 percent were attending public functions by themselves and 26.0 percent were participating either with their husband or family members.
- It is observed that 52.0 percent of the respondents were using their earnings for personal medical purposes and the remaining 48.0 percent were using their income for other family requirements like purchase of dress materials, purchase of consumption materials for family members and purchase of new jewels.
- It is clear that 80.0 percent of the respondents were deciding by themselves on financial matters of WSHGs. Under the decision making on financial matters of family, 74.0 percent of the respondents were deciding by themselves.
- It is apparent that 80.0 percent of the respondents were deciding by themselves the business transactions of WSHGs. Under the decision making on exercising voting rights, 92.0 percent were deciding by themselves. It seems that women President in WSHGs were building their capacity and developing leadership qualities.
- It is observed that 56.0 percent of the respondents were deciding the children's education by themselves. Under the decision making on son's/daughter's marriage, 78.0 percent of the respondents were deciding by both husband and wife.
- It is evident that 74.0 percent of the respondents want to improve the economic status of their group members. It seems that women Presidents have realized that long-term development of their group

members is possible only by improving their economic status.

•It is found that 62.0 percent of the respondents were having economic problems. Under the suggestions made by the respondents, 72.0 percent suggested that either their group members have to do more income generation activities or to get Government assistances.

SUGGESTIONS

- The State Government may provide new skill development training and conduct modern capacity building training programmes to women Presidents of WSHGs
- The women Presidents have to take measures to strengthen the cooperation among the members of their WSHGs and other WSHGs for mutual sharing and communication about various development programmes and schemes
- The local medical practitioners may provide awareness on personal health and hygienic management to women members and women Presidents of WSHGs
- The women Presidents may develop fair relationship with locally existing Government institutions and Government officials to update Government schemes
- The women Presidents may be given orientation training on business management and maintenance of records of SHGs, and
- The locally existing banks may provide adequate loans to the WSHGs based on their needs and wants, and to start new income generation activities

CONCLUSION

To sum-up, WSHGs not only bring socio-economic development in rural areas but also pave the way to build the capacity (particularly decision making behavior) of women Presidents to emerge as future leaders from grassroots to the top. It ensures sustainable rural development.

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