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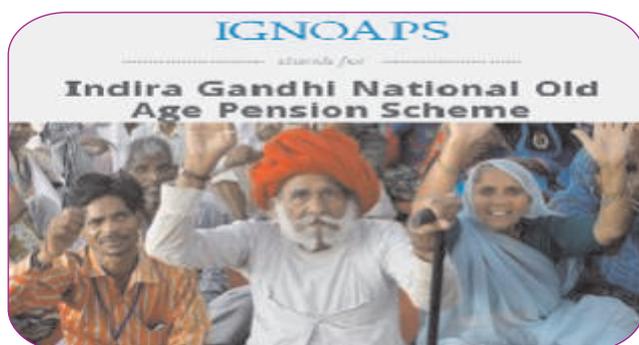
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IMPACT OF INDIRA GANDHI NATIONAL OLD AGE PENSION SCHEME WITH REFERENCE TO VIJAYAPURA DISTRICT OF KARNATAKA

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ABSTRACT :

Social Security is the protection that a society provide to individuals and household to ensure access to health care and to guarantee income security particularly in cases of old age unemployment sickness invalidity work injury maternity or loss of bread winner. As human life advance from childhood to youth and from youth to method, at every stage there is a meaningful and responsible role to play. At the same time, every stage of human life is exposed to numerous "risks" and "hazards" associated with occupation and age.

KEYWORDS : Education of women , status of women , economic, psychological .

INTRODUCTION

Social security has a powerful impact at all levels of society it provide workers and their families with access to health care and with protection against loss of income it provides older people with income

security in their retirement year. The concept of social security includes social assistance and social insurance in its periphery with the similar objective of provide financial assistance to the messes to ameliorate their condition on the other side both the terms are different from each other in operation and substance point of view the similarity is restricted to reducing poverty grant of contingency found for a person injured in accident providing relief to victim of different occupational diseases are unable to work for their livelihood.

Both the components of social security provide financial assistance to needy people. The different between the two in the fact that social assistance represents the unilateral obligation of the community to words its dependent groups social assistance programs provide some benefits to a target groups of people.

In according with the directive principles of state policy, the government of India introduction in 1995 the national social assistance programme [NSAP] to ply foundation to a National policy for social assistance for the poor. The NASP aims at ensuring minimum national standard for social assistance in addition to the benefits that state are currently providing or might provide in future. At present NSAP comprises Indira Gandhi National Old Age Pension Scheme (IGNOAPS) National Family Benefit Scheme (NFBS) Indira Gandhi National Widow Pension Scheme (IGNWPS) Sandhya Suraksha Pension (SSP).

Under IGNOAPS which was launched on 19th November, 2007, Rs 200 per month per beneficiary provided by way of central assistance to all persons who are 65 years of higher and belonging to a family living below the poverty line. Earlier under National Old Age Pension Scheme (NOAPS), the pension was restricted to destitute only. The number of beneficiaries under IGNOAPS is estimated to reach 160 lakh persons as compared to 87 lakh under NOAPS.

The amount of old age pension was increased from Rs 75 to Rs 200 per month with effect from 1st April, 2006 and the states were urged to contribute at least another Rs 200 so that an old age pension beneficiary could get at least Rs 400 per month. At present pension Rs 500 per month. At present 25 state

/ UTs are providing pension which is more than Rs 500 per month.

Newly Renamed Indira Gandhi National Old Age Pension Scheme to get another wider coverage.

The previously ongoing National Old Age Pension Scheme (NOAPS) which was originally launched on August 15, 1995 as a part of national social Assistance programme (NSAP) has been renamed as Indira Gandhi National Old Age Pension Scheme. The scheme with new name has been launched on November 19, 2007 by prime minister Manmohan Singh to mark the birth anniversary of late former Prime Minister Mrs. Indira Gandhi.

Originally the scheme was to provide to all 'above the age of 65 but on September 13, 2007 the government decided to extend the scheme to cover all the below poverty line people over the age of 65. Government has modified the eligibility criteria for the NOAPS from "one who is 65 years or above and a destitute" to "all below poverty line citizens above the age of 65 years." Now the ministers of rural development propose to extend the scheme with another wider coverage. The ministry now wants the scheme to be operational for those above 60 years and cover young widows and the disabled in this economic category.

Profile of Indira Gandhi National Old Age Pension Scheme:

The Indira Gandhi National Old age Pension Scheme (IGNOAPS) is most the ambitious and universal old age pension programme introduced in India since independence. The national assistance pension scheme under the National Social Assistance Programme (NSAP) of the Ministry of Rural Development, on 15th August 1995. Like other schemes of NSAP, this scheme is in line with Article 41 of the Constitution of India which directs the State to provide 'public assistance to its citizens in case of unemployment, old age, sickness and disablement and in other cases of undeserved want within the limits of its economic capacity and development'. On 19 November 2007, NOAPS was renamed as Indira Gandhi National Old Age Pension Scheme (IGNIOPAS) and to widen its scope it has been extended to the elderly who fall below BPL. Initially under this scheme, all destitute elderly aged 65 years or above were provided a pension amount 75 Rs per month. Subsequently, with effect from 1st April 2006, the pension amount was increased to 200 Rs per month per person in order to make the scheme more effective and the state governments were requested by central government to contribute a matching amount for each beneficiary of this scheme. It has been noted that not all states are contributing an equal amount of 200 Rs per person per month to the pension.

To further improve the effectiveness of this scheme, with effect from 1st April 2011, the eligibility age for this scheme has been reduced from 65 to 60 years and the amount of pension has been raised from Rs 200 to Rs 500 per month for those who are 80 years or above.

The Objectives of IGNOAPS:

- 1) In providing social benefits to poor households in the case of old age, death of the bread winner and maternity.
- 2) The NSAP aims of ensuring minimum national standards.
- 3) In addition to the benefits that the states are currently providing or might provided in future.
- 4) It also aims at ensuring that social protection to the beneficiaries everywhere in the country is uniformly available without interruption.

Salient Feature of the IGNOAPS:

- 1) A web enabled online monitoring implementation software with anytime and anywhere availability of data.
- 2) To facilitate e-Governance, focusing on G2G and G2C services.
- 3) To bring the details of pensioners and process data in public domain ensuring accountability and improving monitoring of implementation of the Programme.
- 4) To ensure the monthly disbursement is made every month to the pensioner, through the transparent fund monitoring system.
- 5) To ensure release of funds only when required, disbursed to the pensioners so that no funds are lying unused.
- 6) Work-flow solution where every manual process has a corresponding module in the software.
- 7) To attempt standardization of common forms associated with all modules.
- 8) To ensure role based and authenticated data entry through user id and password.

- 9) To facilitate data entry from Gram Panchayat, Ward, Block, Municipality, District and State, to take care of internet connectivity problems with checking at database level for duplicity.
- 10) Real time reports which serve as an effective decision support tools.

OBJECTIVES OF THE STUDY:

Following are the importance objectives of the study:

- + To find out the impact of IGNOAPS on old age pension evaluation in the Vijayapur District.
- + To identify the socio-economic condition of the sample beneficiaries old age person under the IGNOAPS.
- + To assess the changes in income level of the old age person through IGNOAP scheme.
- + To examine the socio-economic condition of old age benefit after the implementation of IGNOAPS in selected village of Vijayapur District.

RESEARCH METHODOLOGY:

For the purpose of present study, the following research methodology adopted.

SELECTION OF STUDY AREA:

Vijayapura district Indi Taluka is chosen for the purpose present study. Two villages i.e. Tadavalaga and Atarga Indi Taluka of Vijayapura District are covered. From each village, 60 beneficiaries of IGNOAP scheme are covered.

SOURCES OF DATA:

For the purpose of present study Vijayapura taluk chosen to collect the required data. The study is based on both primary and secondary. Primary data will be generated with the help of survey method. A suitable questionnaire will be developed to collect the required information. Along with collection of the data using questionnaires, the researcher has personally visited the post office, treasury office and had interacted with beneficiaries to gather more information, helped to collect relevant information from the maximum number of beneficiaries.

c) Sample Size:

For the present study Indi Taluka Vijayapur district is selected. 120 random samples have taken in to collect the primary data.

The interview has been conducted to beneficiaries of Indira Gandhi National Old Age Pension Scheme. The total number of respondents for the present study is 120 from each village i.e. 60+60.

d) Analysis of data:

For the analyzing data collected through interview method, the appropriate and suitable statistical tools like percentage and average has been used, for getting more clear ideas about the study graphs at bar diagrams are drawn.

Data Analysis and Interpretation

Age wise Classification:

Table-1
Age –wise Classification of Beneficiaries

SI.NO	Age Group(in year)	No. of Beneficiaries	Percentage
1	60-70	62	51.66
2	70-80	38	31.66
3	80-90	16	13.33
4	100 and above	4	3.33
5	Total	120	100.0

Source: Field Survey.

The above Table No.5.5 reveals that the % of group of beneficiaries, on the bases of age.

In that, 51 percent are of age below 60-70 age, 31 percent are below 70-80 age group, 13 percent are below 90-100 age group and one beneficiaries are 100 and above age group.

Gender Wise Classification:

Table-2
Gender of Beneficiaries

SI.NO	Gender	No. of Beneficiaries	percentage
1	MALE	71	59.00
2	FEMALE	49	41.00
	Total	120	100.00

Source: Field Survey.

The Table No.2 shows that the gender wise classification of the selected of beneficiaries under IGNOAP scheme. The total numbers of sample beneficiaries are 120 out of 71 (59%) are female and 41(40%) are men. Majority of the beneficiaries, 59 percent female beneficiaries under the IGNOAP scheme, the data indicate that beneficiaries are ahead in obtaining benefit more than female beneficiaries. The table shows that Female are also benefits in the IGNOAP scheme.

Region of beneficiaries

Table-3
Region of beneficiaries

SI.NO	Religion	No. of Beneficiaries	Percentage
1	Hindu	87	72.00
2	Muslim	33	28.00
	Total	120	100.00

Source: Field Survey.

The Table No.3 finds that, 72 percent of beneficiaries belonged to Hindu, 28 percent of beneficiaries belonged to Muslim of high beneficiaries is Hindus.

Education Level of Beneficiaries

Table-4
Education Level of Beneficiaries

SI.NO	Education	No. of Beneficiaries	Percentage
1	Illiterate	70	58.00
2	Up to primary	43	36.00
3	High School	6	5.00
4	PUC	1	1.00
5	Graduate	-	-
	Total	120	100.0

Source: Field Survey.

The Table No.4 indicates the 58 percent of beneficiaries are illiterates, 36 percent of beneficiaries educated but only up to primary level and only about 5 percent are illiterate or low of education. Hence it is clear that IGNOAP scheme the educational level of the beneficiaries.

Classification of Annual Income

Table-5
Classification of Annual Income

SI.NO	Annual Income	No. of Beneficiaries	Percentage
1	10,000-12,000	50	42.00
2	12,000-14,000	25	21.00
3	14,000-15,000	8	7.00
4	No Income	37	31.00
	Total	120	100.00

Source: Field Survey.

It is significant to note that, 41 percent of beneficiaries are having income between Rs. 10,000 to Rs. 12,000, and 20 percent of beneficiaries have income between Rs.12, 000 to Rs. 14,000, 6 percent beneficiaries have income 14,000 to Rs 15,000, however only 30 percent are having no income. The data shows that beneficiaries are poor and old age, sickness, because their family income is very low.

Size of Family Members

Table-6
Size of Family Members

SI.NO	Size of Family	No. of Beneficiaries	Percentage
1	3-5 Members	35	29.00
2	5-7 Members	45	37.00
3	7-8 Members	25	21.00
4	9 and above Members	15	12.00
	Total	120	100.0

Source: Field Survey.

The Table No.6 highlights that the 35 households out of 120 have 3-5 members living in houses i.e. 29 percents 45 households have 5-7 member living in the allotted houses i.e. 37 percent and 25 households have 7-8 member allotted house i.e. 20 percent and 15 (12%) households. Have more than 9 members. Living in the allotted houses. So the size of the family is large.

Old age persons in our family

Table-7
Old age persons in our family

SI.NO	Old Age in our Family	No. of Beneficiaries	Percentage
1	1 Old Age Person	30	25.00
2	1-2 Old Age Person	73	61.00
3	2-4 Old Age Person	17	14.00
	Total	120	100.00

Source: Field Survey.

The above Table No.7 Says that number of old age person in the beneficiaries family. In 25 percent of beneficiaries family is one old aged person, in 61 percent of family 1-2 person and in 14 percent families 2-4 are old aged person.

Source of Information about IGNOAPS

Table-8
Source of Information about IGNOAPS

SI.NO	Source of Information about IGNOAPS	No. of Beneficiaries	Percentage
1	TV	8	7.00
2	Radio	17	14.00
3	News Paper	30	25.00
4	Public	65	54.00
	Total	120	100.0

Source: Field Survey.

The Table No. 8 data on source of information about IGNOAPS indicates that old age has get information. From the TV 6 percent, Radio 14 percent, new paper 25 percent and publics 54 percent further getting the source of awareness of beneficiaries.

Getting for IGNOAP Scheme

Table-9
Getting for IGNOAP Scheme

SI.NO	Re Getting the Pension	No. of Beneficiaries	Percentage
1	Post office	76	63.00
2	Bank	44	37.00
	Total	120	100.0

Source: Field Survey.

The Table No.9 reveals that 63 percent of beneficiaries have got through post office, their pension through the post office. And 37 percent of beneficiaries have got their pension through the banks.

Getting Year Wise IGNOAP Scheme

Table-10
Getting Year Wise IGNOAP Scheme

SI.NO	Getting Year Wise IGNOAP Scheme	No. of Beneficiaries	Percentage
1	3-4 Year	20	17.00
2	5-6 Year	13	11.00
3	6-7 Year	5	4.00
4	8-9 Year	27	22.00
5	10 Year above	55	46.00
	Total	120	100.0

Source: Field Survey.

The about Table No.10 reveals that 17 percent of beneficiaries are getting pension from 3 to 4 year ago, 11 percent of beneficiaries are getting pension from 5 to 6 years, 4 percent beneficiaries are getting pension from 6 to 7 years, 22 percent of beneficiaries are getting pension from 6 to 9 years, 45 percent of beneficiaries are getting pension from 10 year above. The majority of the beneficiaries is getting pension from 10 year above that is 46 percent

Getting Monthly Wise IGNOAP Scheme

Table-11
Getting Monthly Wise IGNOAP Scheme

SI.NO	Getting Monthly Wise IGNOAP Scheme	No. of Beneficiaries	Percentage
1	Yes	76	63.00
2	No	44	37.00
	Total	120	100.0

Source: Field Survey

The Table No.11 highlights that 63 percent of beneficiaries will get pension on monthly bases and 36 percent of beneficiaries will get pension on irregular bases.

Getting for Directly or Deposit IGNOAP Scheme

Table-12
Getting for Directly or Deposit IGNOAP Scheme

SI.NO	Getting Directly or deposit IGNOAP Scheme	No. of Beneficiaries	Percentage
1	Yes	74	62.00
2	No	46	38.00
	Total	120	100.00

Source: Field Survey.

The Table No.12 indicates that, 62 percent of beneficiaries will directly avail the pension and 38 percent of beneficiaries will deposit their pension in their bank account.

Utilize this pension

Table-13
Utilize this pension

SI.NO	Utilize this Pension	No. of Beneficiaries	Percentage
1	Health Care	18	15.00
2	Life Insurance	2	2.00
3	Consumption	50	42.00
4	Transport	15	12.00
5	Debt Return	35	29.00
	Total	120	100.0

Source: Field Survey.

This Table reveals that the 15 percent of pension beneficiaries will use their pension for health care purpose 1 percent of people use for life insurance 42 percent people use for consumption, 12 percent for transportation and 29 percent of people will use their pension for debt returns purpose.

Source about bank information**Table-14**
Source about bank information

SI.NO	Information About Bank	No. of Beneficiaries	Percentage
1	News Paper	32	27.00
2	TV	10	8.00
3	Radio	12	10.00
4	Public	66	55.00
	Total	120	100.0.

Source: Field Survey.

The above Table shows that the 27 percent of beneficiaries are able to go get information about the bank through news paper, 8 percent of beneficiaries through TV watching, 10 percent of beneficiaries get information by listening Radio and 55 percent of beneficiaries get information about bank through publics.

Regularly visiting bank**Table-15**
Regularly visiting bank

SI.NO	Visiting Bank Regularly	No. of Beneficiaries	Percentage
1	Yes	42	35.00
2	No	78	65.00
	Total	120	100.00

Source: Field Survey.

The Table No.15 indicates that 35 percent of beneficiaries will visit the bank regularly and 65 percent of beneficiaries visit the bank irregularly.

Expect pension amount**Table-16**
Expect pension amount

SI.NO	Expect Pension Amount	No. of Beneficiaries	Percentage
1	Rs.1.000	44	37.00
2	Rs.1200	20	17.00
3	Rs.1500	35	29.00
4	Rs.2.000	15	12.00
5	Above Rs 2.000	6	5.00
	Total	120	100.00

Source: Field Survey.

The above table indicates that, 36 percent of beneficiaries will expect the amount of pension. Rs. 1.000, 16 percent of will expect Rs. 1200, 29 percent of will expect Rs. 1500, 12 percent of will expect Rs.2000 and 5 percent of beneficiaries will expect Rs. Above 2000.

MAJOR FINDINGS:

- 1) Gender classification of the beneficiaries revealed that, 40% of the beneficiaries are men and 50% of the beneficiaries are women.
- 2) Out of a total 120 beneficiaries, 51% of beneficiaries are from the age group 60 to 70 year and 31% of beneficiaries are from 70 to 80 year and 16% of beneficiaries are from 80 to 100 year age group, the specifies that, nearly 82 % of beneficiaries are from 60-80 year in their middle age.
- 3) The religion based analysis shows that, more than 72% beneficiaries are Hindu, 27% of beneficiaries belonged to Muslim.
- 4) 29 percent of beneficiaries are having 1-5 family members, 37 percent of beneficiaries are having 5-7 family members, 20 percent of beneficiaries 7-8 family members and 12 percent of beneficiaries are having 9 and above.
- 5) Nearly 41% of beneficiaries' annual income is between Rs.10.000 to 12.000, 20% of beneficiaries annual income is between Rs.12.000 to 14.000 and 6% of beneficiaries annual income is between no incomes.
- 6) More than 55 percent of beneficiaries are able get information from public and also get information from Newspaper and TV and Radio.
- 7) 55 percent of beneficiaries have the information about bank and 45 percent of beneficiaries don't have.
- 8) More than 98 percent of beneficiaries are pension in IGNOAP scheme belong old age poverty line. This is clear that as IGNOAP scheme covers evaluation of old age pension only.
- 9) More than 50 percent of beneficiaries are not able to visit the bank regularly. Only 35 percent of beneficiaries will visit the bank regularly.
- 10) 54 percent of beneficiaries will go to the bank alone and rests are depended on others.
- 11) More than 50 percent of beneficiaries uses pension for their own. 37 percent beneficiaries give to their children and 5 percent will give to their grand children's.

SUGGESTIONS:

Based on the above findings, the following suggestions can be made.

- 1) Pension of elderly should increase from 500 to 1000.
- 2) Free health checking programme should conduct and taking the treatment of medicine
- 3) Will taking the any kind of pension should not receive many from elders.
- 4) IGNOAPS payment should be advent gable for every elder.

CONCLUSION:

The Indira Gandhi National Old age Pension Scheme (IGNOAPS) is most the ambitious and universal old age pension programme introduced in India since independence. The national assistance pension scheme under the National Social Assistance Programme (NSAP) of the Ministry of Rural Development, on 15th August 1995. Like other schemes of NSAP, this scheme is in line with Article 41 of the Constitution of India which directs the State to provide 'public assistance to its citizens in case of unemployment, old age, sickness and disablement and in other cases of undeserved want within the limits of its economic capacity and development'. On 19 November 2007, NOAPS was renamed as Indira Gandhi National Old Age Pension Scheme (IGNIOPAS) and to widen its scope it has been extended to the elderly who fall below BPL. Initially under this scheme, all destitute elderly aged 65 years or above were provided a pension amount 75 Rs per month. Subsequently, with effect from 1st April 2006, the pension amount was increased to 200 Rs per month per person in order to make the scheme more effective and the state governments were requested by central government to contribute a matching amount for each beneficiary of this scheme. It has been noted that not all states are contributing an equal amount of 200 Rs per person per month to the pension.

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