



**A STUDY ON ROLE OF JOINT LIABILITY GROUPS (JLG) IN WOMEN
DEVELOPMENT IN SELECTED VILLAGES OF
GADHINGLAJ TEHASIL IN KOLHAPUR**

Mr. Vijay Vasant Kamble

Research Scholar Chatrapati Shahu Institute of Business Education and Research,
Kolhapur

Corresponding Author - Mr. Vijay Vasant Kamble

Email- vijaykamble9598@gmail.com

Abstract:

The Government of India made number of projects for Rural development. The rural development is one of the concept where consider all the factors which is responsible for overall development of that particular rural area. The National Bank for Agriculture and Rural Development (NABARD) has developed the credit model based on the mechanism of 'joint liability group' The Joint Liability Group is the concept where the five to ten people are came together which belongs in the same socioeconomic background. The main purpose to cametogether for taking the loan facilities. In this JLG each and every person have guarantee among each other. Everyone is help to each other for conducting activities in the Group. Each of one has confidence and trust over other group member. They select their leader. The all decisions are taken democratically like they chose their leader for take responsibilities of all the activities on their hand in thebehalf of the JLG.

Keywords- JLG. Concept , Liability, development

Introduction:

The Joint Liability Group is the concept where the five to ten people are came together which belongs in the same socioeconomic background

Characteristics Of Jlg :

1. JLG is group formed for taking loan facilities either individual or group.
2. The JLG members have same goal and objectives.
3. The members of JLG trust on each other.
4. The JLG members have we feeling in the among group member.
5. The members of JLG having supportive nature among each other for every activity Done group as a whole.

Statement Of The Problem:

Now a day's peoples are still unaware about the main objectives of the Joint Liability Group (JLG)for self as well as development of society. Also how to use the facilities provided to the JLG from the Government and other NGOs. In the rural area peoples cannot used the proper management for development through the JLG. This study helpful to the development of the rural area by empowering women's to start their own business through

Significance Of Study

This study is benefited for the people

who are living in the rural area along with that this study helpful for the peoples living in that particular JLG made by NABARD and comes under Gadhinglaj Tahsil, in future this study useful for making developmental polices for rural development with help of JLG.

Objectives Of The Study:

1. To assess the Joint Liability Group in Gadhinglaj Tehsil.
2. To assess the Socio-economic status of Women members of JLGs.
3. To understand the pattern of distribution of loan amount which is being approved and Released By NABARD reaches to the JLG.
4. To assess the functioning and current conditions of JLG.
5. To assess the impact of JLG on women development.

Scope Of Study:

Role of JLG in is designed to examine some factors which are responsible for less awareness and less participation of people in JLG with respect in Gadhhinjal Tehsil. JLG in Gadhhinjal Tehsil is the focused area of the study. For the researcher study take personal interview for members of the JLG. During this personal interview researcher study of current situation of the JLG and challenges face while

handling the work of JLG.

Limitations Of The Study

The study is limited only in Gadhinglaj Tehsil . The researcher observed that there are JLG formed by the NABARD which is only consider for this study.

Hypothesis

1) The JLG formed by NABARD is responsible for women development.

2) The Joint Liability Group increase the economic status of Members of JLGs

Research Methodology (Design) :

For this present research the researcher used Descriptive research design. Researcher do survey in Gadhinglaj Tehsil to assess the JLG and their current condition which are Responsible for women development.

Sampling Design:

The researcher selects the non-probability sampling design for this study.

Universe Of The Study

The Gadhingaj Tehsil is consider as universe of the present study. From which researcher take select JLG groups which is formed by NABARD

SAMPLE

The researcher take from 264 JLG comes in Gadhahinjaj and 60 JLG comes in Ajra as a sample which is formed by NABARD in Gadhahingaj Tehsil

Source Of Data Collection:

Primary Data:

In the primary data researcher collect data by field investigation and by administering questionnaire for members of selected JLG and collect the information by interview schedule and checklist

Secondary data –

The Secondary data researcher collects the information through newspaper, research articles, books reviews and dissertations.

Tools Of Data Collection:

Interview Schedule and Checklist for members of JLG.

Data Analysis Of Plan:

Data analysis and processing is done in the S.P.S.S.

Major Findings And Conclusion:

- Due to JLG, their personal income has increased.
- Due to JLG they get freedom in utilizing their own earnings. This freedom has made them economically independent to a large extent

- Most of the women's they have become aware about their well-being only after joining the group. Now, they are in a better position to take care of their families.
- After joining the JLG group and after by taking the various Economical decisions in Their Family

Suggestions:

1. The money given as loan should give by enquiry, there are many people misusing the loan for any other things rather than to decided work
2. JLG unable to fulfill requirement of the capital for establishing business when through JLG the capital requirement get fulfilled then they will not go to find other financial sources to raise the capital. And can easily establish their own business.
3. The researcher observed that, the JLG members are still not taking initiative to have loan. Even today, they are badly in need of funds. Hence, they should be very careful while taking loans.

References:

1. Joshi, Ashwini Nitin (2016)A Study of Appropriate Models of Woman Entrepreneurship with Special Reference to Self-Help Groups, Joint Liability Groups and Urban Community Development in Pune City. PhD thesis, Tilak Maharashtra Vidyapeeth xii; 218p.retrived from <http://shodhganga.inflibnet.ac.in/handle/10603/130344?mode=simple> on dated 27 September 2018
2. Manjushree H. L.(2013) Financial Inclusion Through Joint Liability Group Approach In Dharwad District - An Economic Analysis Thesis submitted to theUniversity of Agricultural Sciences, Dharwad retrived from <http://krishikosh.egranth.ac.in/bitstream/187204/1/th10648.pdf> on dated 25 September, 2018
3. Prashant Pareek s (2015) A Study On Joint Liability Groups (Jlg) In North Gujarat Initiated By National Bank For Agriculture And Rural Development. Elk Asia Pacific Journal Of SocialSciences,ISSN 2394-9392(Online); DOI:10.16962/EAPJSS/issn.2394-9392/2014;Volume1 Issue 4 (2015) retrived