

### Case study – 5 (JLG Case Studies)



#### Maruthi JLG, Hiredoddawadi, Tumkur taluka of Tumkur district

Maruthi JLG was formed during 2013 with five members all the five members are small and marginal farmers. The group is functioning well with regular meetings, savings, participating in all the trainings organized by the NGO. The JLG has got bank linkages at Kavery Grameena Bank, Urdigere and availed Rs, 1.20 lakhs. Three farmers have used this amount for dairy activity while two have used for agriculture development activities. The JLG has repaid the loan as per the repayment schedule and got second linkage for Rs, 2.00 lakhs.

Now, the bank manager is quoting Maruthi JLG as model to other JLGs who visit the bank for linkages. Motivated by the success of Maruthi JLG, other reluctant small and marginal farmers come forward to form JLGs on their own. The JLG members have expressed happiness over the facilitation provided by AVISHKAR NGO.

## Case Study of Veerabhadreswara JLG, Kadaranahalli village of Tumkur taluka.



Mahadeswara JLG formed in Kadaranahalli village of Tumkur taluka of Tumkur district. This JLG was started on 10.06.2013. There are 6 members in this JLG. The members of JLG were saving 100 rupees per month. Five members in JLG decided to take loan for agriculture development and one member took loan for animal husbandry activity. Kavery Grameena Bank, Urdigere provided loan to JLG Rs 120000 rupees to the JLG and each member got, 20000 rupees each. 5 of the members invested for agriculture development purpose and one member invested for the purchase of milch cow. The JLG has repaid the loan as per the repayment schedule and got second linkage for Rs, 180000/- . The JLG members have conducting regular meetings and savings and involved in village development activities.

They save about 100 rupees per month per each member, this has resulted in improved savings concept of the JLG members. All these members have stopped borrowing from moneylenders. Each member has become self sufficient. The members have grown intellectually and gained

confidence due to the regular orientation by the NGO. Seeing the changes that were taking place in the life of these JLG members, the other farmers in the Kadaranahalli village came forward requesting to form JLGs for them too. This resulted in increased number of JLGs in the village. This has proved to be the better option to enhance the life of small and marginal farmers. JLGs have increased the sense of responsibility among these people. Since they meet each time they share their difficulties in a common forum and render mutual help. Success of JLG has not only transformed the life of its members but also the life of many other small and marginal farmers by setting an example which led to the formation of 5 JLGs in the same village.