

Impact of Engineers Self Help Group in Jammu & Kashmir – A Study

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ABSTRACT

The impact of (SHG) Self Help Group is considerable in the provisions of Self-Worthy viz, Confidence Building, Capacity Building, Self-Employment Opportunities and meet their Financial Crises, betterment in Decision-Making Capacity of SHG members in terms of social matters in family like Education, Marriage of their Children and Strong protest against the husband beating the wife which is common among poor (due to unfortunate Economic and Social Status). It has helped lowered the social issues, increased the communication skills and self-confidence and brought behavioural change in Engineers folk. The formation of SHG is not finally a Micro-Credit Project but an Empowerment Procedure. It has been evident that people belonging to Low Economic Standards (LES) were suffering at different fronts due to shortage of money and get compelled to take loans from the professional money lenders, who in turn exploit them in several ways. It has been observed that Engineers face number of problems related to Poverty, Illiteracy, and lack of Communication Skills. They have limited access to services provided by the Government Agencies, confines to home and deprived of basic opportunities which cannot be solved individually but by group efforts. Therefore, the Empowerment of Engineers through formalization of Self Help Group is the most effective way of Self-Reliance.

Key Words: Self Help Group Self-Worth, Decision-Making, Communication Skills and Formulization

I INTRODUCTION

SHG is a Non-Professional Organization formed by people with a common situation for the purpose of mere resources, gathering information and offering mutual support and services. Self Help Group is a method of organising the poor people and the marginalized to come together to solve their individual problem. The SHG method is used by the Government, NGO's and others World-Wide. The deprived people collect their savings and save it in their respective accounts in banks. In return, they receive easy access to get loans with a small rate of interest to start their Micro-Unit Enterprise. In India, thousands of poor and marginalized population are structuring their lives, their families and their society through Self Help Groups. The Government of India's 9th Five Year Plan had given due recognition on the importance and the relevance of the Self Help Group method to implement developmental schemes at the Grass-Root Level. The main aim of this paper is to examine the impact and empowerment of Engineers Self Help Group in Jammu and Kashmir. SHG Programme clearly plays a central role in the lives of the poor. The impact on their lives is not just an economic one but gaining more Self-Confidence is often an additional lasting achievement that forms the basis for Social and Economic Improvements.

II IMPLEMENTATION OF ENGINEERS SELF HELP GROUP SCHEME

The Engineers Self Help Group Scheme was launched in 2003 for Self Employment of Unemployed Engineers as a substitute to Government Jobs for organizing them into groups and allotting them construction work by various agencies of the State Government.

Under the guidelines, the scheme shall be applicable to unemployed engineers of the J&K State possessing valid Bachelor's Degree in Engineering/Technology/Architecture in any branch of Engineering or 3 Years Diploma in any branch of Engineering. The unemployed engineers who are interested to organize the Self Help Group need to form a group of 4 to 10 members. The members shall approach to the concerned District Employment and Counselling Centre for issuance of the registration card or revalidation for Self Help Group.

The District Employment and Counselling Centres shall forward the name with registration number of Self Help Group to the Government Departments, Agencies and Autonomous Bodies in the concerned district for allotment of work. Also SHG on its own approach can get the work in any Government Department in their respective District. The total work earmarked for the Self Help Group at Government Departments, Corporations and Autonomous Bodies is 30 per cent out of total works.

A SHG shall be entitled to execute only construction work and supply contracts of civil, mechanical, electric and electronic in nature. The banks particularly J&K Bank lends loan upto 50 per cent of the cost of the work allotted to a Self Help Group against the work allotment letter.

III OBJECTIVES OF TEH SCHEME

- (a) To organize the unemployed engineers of the state into groups to self employ them by providing gainful source of livelihood in the shape of work contracts in the Development Departments as an alternative against government jobs and also to create a group culture among the engineers and promote it for their Socio-Economic Empowerment to generate employment opportunities for others as well.
- (b) To create an atmosphere of Hand-holding, Accommodation, and Encouragement constitute the sprit behind the scheme.

- (c) To achieve the perfect goal, the officers of various departments should help these Self Help Groups to provide Self-Employment opportunities to the Unemployed Engineers.

IV WORKING OF SHG

The instalments and repayment periods are fixed by the group members. Each SHG acts as a Financial Institution owned and managed by the deprived people for their betterment and upliftment. The sources of funds of SHG are internal as well as external. The internal sources are the member's savings inclusive of Common-Fund, Interest on their Loans and Loan Repayment. The external sources are loans from grants or subsidies from government and NGO's. For lending to the needy members, each group collects the savings from all members and in addition it collects the administrative fee and membership fee from the members.

Table 1
The Works Allotted, Cost of Works & Engineers Involved in Kashmir Division

S.No.	District	No. of Registered SHG	No. of Engineers Involved	No. of Works Allotted	Cost of Work (Rs. In Lacs)
1	Srinagar	55	275	0	0.00
2	Ganderbal	13	65	5	15.00
3	Budgam	14	70	21	321.00
4	Anantnag	20	100	23	42.00
5	Kulgam	13	65	180	1390.00
6	Pulwama	20	100	106	601.42
7	Shopian	9	48	19	188.50
8	Baramulla	29	145	2	12.00
9	Bandipora	2	10	0	0.00
10	Kupwara	8	42	5	12.40
11	Leh	0	0	0	0.00
12	Kargil	3	15	0	0.00
TOTAL		186	935	361	2492.32

Source: Department of Employment, J&K Government

Table 2
The Works Allotted, Cost of Works & Engineers Involved in Jammu Division

S.No.	District	No. of Registered SHG	No. of Engineers Involved	No. of Works Allotted	Cost of Work (Rs. In Lacs)
1	Jammu	32	155	2	22.32
2	Samba	2	10	3	11.81
3	Kathua	7	35	4	70.19
4	Udhampur	11	55	33	165.64
5	Reasi	1	5	2	10.83
6	Doda	6	30	0	0
7	Kishtwar	3	15	0	0
8	Ramban	0	0	0	0
9	Rajouri	8	40	14	355.00
10	Poonch	2	10	0	0
TOTAL		72	335	58	635.79

Source: Department of Employment, J&K Government

V RECOMMENDATIONS

- (a) Programs should be widely exposed to avail the benefit and should be related to locals in a transparent way. Awareness camps should be held in different areas with clear guidelines.
- (b) There should be rational selection of the beneficiaries. Potential activity and capable member should be selected.
- (c) Bankers should be motivated to pay active interest towards these schemes, trained by the professionals so that they would cooperate and reduce the time to process the application for disbursing the loans.
- (d) A counsellor should be appointed to resolve the interpersonal issues in the SHG's that arise during their formalization and survival.
- (e) NABARD should identify the deserving beneficiaries along with the selection of efficient rational income generation activities that could possibly help in the Economic Empowerment of the unfortunate.
- (f) Formation of SHG's should be encouraged in marginalized and socially backward areas having weak networking with the banks.
- (g) Corruption should be checked on priority basis at the time of sanctioning and upgrading the loans.

VI STUDY

The main function of Self Help Groups is to economically empower the members involved. The members join the group on Voluntary Basis and required to contribute out of their own pocket to start an Economic Activity. However, they are guided by some Organizations, Government and Non-Government Organizations. They have been able to speed up towards the target they have fixed. They got proper external as well as internal support. The groups can involve themselves with different crafts or arts which are found in the society and can seek the support of government agencies. The SHG Method is used by the Government, NGOs and others as well World-Wide. The thousands of deprived and marginalized population in India are building their Lives, their Families and their Society through Self Help Groups. Self Help Groups play a considerable role in Training and Infrastructure Development, Marketing and Technology, Communication Level of Members, Self Confidence among members, change in Family Violence, Frequency of Interaction with Out-Siders and Change in Saving Pattern of SHG members. The change in

cumulative saving pattern of SHG members per month, Involvement in Politics, Achieving Social Harmony, Achieving Social Justice, Involvement in Community Action, Sustainable Quality and Accountability, Equity with SHGs, Defaults, Recoveries and Sustainability-financial Value.

VII CONCLUSION

The Self Help group anywhere in the world can be Strong-Technique of Economic-Empowerment of Economically Weaker-Sections of the Society. The members having passion to work honestly and dedicatedly are able to reach the goal even if gradually. The Family-Heads of members involved, Locality and the External Agencies support is needed for the effective performance of the SHG. In the present universal unemployment scenario, the concept of SHG has greater scope throughout the world. Government and NGOs must involve all the needy people both from rural as well as urban ones and those who belong to economically vulnerable group to participate in the Self Help Groups. However, there is a need that the members involved in the group must be well educated about the methodology and Hard-Ships they face in making these groups successful.

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