

## NAIR SERVICE SOCIETY

### DEPARTMENT OF SOCIAL SERVICE

Nair Service Society (NSS) is a leading Religious, Charitable and Social Organisation in Kerala. The Organisation is engaged in various activities in the field of education, health care services and social upliftment of the community. NSS has been incorporated under the Travancore Companies Act 1110 ME and is governed by the provisions of the Kerala Non-Trading Companies Act 1961. NSS is a three tier Organization having Karayogams at grass root level and NSS Taluk Unions at intermediate level. There are over 5000 Karayogams in the State and the Vanitha Samajams and Bala Samajams are functioning as subsidiaries of the Karayogams. There are 59 Taluk Unions and they are affiliated to the NSS. In the year 2006 a new Department viz. Department of Social Service was formed in the NSS Head Office to streamline social service activities.

With a view to initiate the social service activities, Mannam Social Service Societies (MSSS) have been formed at Taluk level and registered under Charitable Societies Registration Act. These Societies are functioning as the **social service wing** of the 59 N.S.S. Taluk Unions. The MSSS has been registered with the NGO Partnership System of the Planning Commission, Govt of India.

#### Women Self Help Groups :

Women empowerment is one among the major activities of the MSSS. As part of women empowerment programme, we have initiated a massive campaign for organizing Self Help Groups (SHGs). The main objectives of SHGs are the social and economic empowerment of women. So far, **17,000 SHGs of women** each comprising 15-20 members have been formed with an aggregate membership of **3.25 lakhs women** all over Kerala. The SHGs are visualized as part of a Micro Finance Institution (MFI). As such thrift and credit activities are promoted. The SHGs have started income generating activities selectively and expected to expand its fold gradually. The women SHGs have collected **Rs.200 crores as thrift** and out of this **Rs. 190 crores** have been given as loan to its members for consumption purposes and for starting small income generating activities. These SHGs have been federated to MSSS and the activities of these Groups are monitored by the MSSS at Taluk level and Regional level.

Under each Taluk, persons experienced in SHG activities have been appointed as Regional Co-ordinators and they have been given training in SHG activities, linkage banking, starting of enterprises etc.

Monitoring the activities of SHGs, ensuring timely election of office bearers of SHGs, auditing the accounts of SHGs, monitoring the repayment of loan to the Bank etc are the duties and functions of Regional Co-ordinators.



### Bank Linkage

The Dhanlaxmi Bank is the banking partner in all the activities of MSSS. The Dhanlaxmi Bank has adopted a separate Micro Credit policy towards the SHGs sponsored by MSSS in respect of the rate of interest of the linkage loan, quantum of linkage loan sanctioned, project loans under Government schemes, housing loan for women SHG members and Micro Insurance etc. The Bank has sanctioned **Rs.270 crores** to SHGs as linkage loan and loans for starting micro enterprises.

### Dhanasree Management Information System

A software viz. Dhanashree Management Information System has been developed by which the details of SHG members and family, thrift and credit operations, linkage loan, project loan, housing loan etc. shall be collected and entered and made available for monitoring and evaluation of SHG activities. Through the Software System, we propose to make 3.25 lakhs women SHG members computer literates and to initiate programmes for the benefit of SHG members and their families with the help of database created. The software has been installed almost in all Taluks and the process of entering the data is in progress. The main objective of the software is to monitor and evaluate the SHG activities.



Launching of Software

### The major initiatives of the MSSS :

#### (i) Dairy Funding Project



Dairy Unit - Perunna, Changanacherry

With a view to complement the food security scheme of the Government, Dairy Units have been started with the support of Dhanlaxmi Bank, Kerala State Milk Marketing Federation (Milma), Dairy Development Department and Dairy Entrepreneurship Development Programme of NABARD. **2354 Dairy units**, each unit comprising of 3 milk cows have been started by women SHG members. The unit cost of one mini Dairy unit is Rs. 1.15 lakhs out of which Dhanlaxmi Bank has sanctioned Rs. 1 lakh per Dairy unit as loan.

#### (ii) Housing Finance Scheme

A housing finance scheme for the SHG members has been devised viz. 'Grihashree' by which the Dhanlaxmi Bank provides loan of Rs.1.25 lakhs per house. **308** housing loans have been sanctioned for women members belonging to low income families. An amount of Rs. 3.62 crores have been sanctioned under the scheme.



Grihasree House - Pandalam

### (iii) Government sponsored Enterprenuship Programme

Women SHG members have been encouraged to set up small micro enterprises under Government sponsored programmes like PMEGP, WIS, WIP with the support of Industries Department, Agriculture Department, Khadi and Village Industries Commission etc. 325 **income generating units** in Agriculture, Industry and also in Service sector have been started. We have also started 162 enterprises by forming Joint Liability Groups as per the guidelines of NABARD.



Super Market - Nethalloor, Changanacherry



Group farming - Parumala, Thiruvalla



Taxi Hiring - A venture of 14 members of Peroor Karayogam in Kottayam Union.



A medical shop started by women JLG in Ponnani Taluk

### (iv) Differential Rate of Interest Scheme (DRI Scheme)

Dhanlaxmi Bank has sanctioned **1294** loans at the rate of Rs.15000/- with 4% interest to poor members of women SHG under DRI Scheme. DRI loans are sanctioned to those engaged in agriculture, agriculture allied activities and village & cottage industries and vocations on a modest scale.

### (v) Business Correspondence Model Centers



BC Centre - Vellilappally, Meenachil Union

RBI have issued guidelines to start Business Correspondence Centres at village level to provide banking service to the villagers at their door steps. N.S.S. has been approved as an Agency for implementing the programme. **11 Business Correspondence Centres** have been started so far in association with the Dhanlaxmi Bank. N.S.S. Karayogams provide necessary infrastructure facilities for starting the Centres. All these centres are functioning satisfactorily with the technical support from FINO.

### **(vi) LIC Micro Insurance Policy**

LIC has launched Jeevan Madhur Policy for the people in the low income group. MSSS has been approved as **Specified Person** for implementing the policy. In four Taluks MSSS are implementing the programme in association with LIC of India.

### **(vii) Training**

We have imparted training to the SHG members on entrepreneurship and skill development with the assistance from NABARD, MSME-D Institute (GOI), Krishi Vigyan Kendras, JSS, KV & I Commission, KV&I Board, State Government Industries, Agriculture, Animal Husbandary, Dairy Development Departments, Milma, Kudumbasree Mission and Dhanlaxmi Bank etc.

### **(viii) Vegetable Initiative for Peri Urban Clusters & Organic Group Farming**



Training in Fashion Designing & Garment Making - MSME Institute in Changanacherry Union



Training in Spinning - Hosdurg Union

A project has been implemented with the assistance of State Horticulture Mission viz Vegetable Initiative for Peri Urban Clusters. The total cost of the project is Rs. 6.5 lakhs, out of which Rs. 5 lakhs is Government assistance. 500 selected women SHG members under Thiruvananthapuram, Neyyaattinkara, Nedumangad and Chirayinkeezh Taluks were given assistants for organic vegetable cultivation. Also we have started Group Farming and Vegetable Cultivation Projects in almost all Taluks.

### **The major activities proposed :**

- (i) Strengthening SHG activities and start more SHGs.
- (ii) Encouraging members to start Enterprises by forming JLGs. (NABARD has sanctioned 600 JLGs)
- (iii) Taking up new responsibilities by MSSS as a registered NGO and facilitate to access Government Funds for NGO Funding Projects.
- (iv) Equip Regional Co-Ordinators by giving proper training to strengthen SHG activities.
- (v) Increase agricultural production by utilising unutilised land by Group Farming.
- (vi) Start more Enterprises worth Rs. 200 crores in Agri and non-farm sector.
- (vii) Start 1000 Mini Dairy Units.