

The need for having a B.Ed. College at Ullon, has been felt by many educationists, parents, guardians and also by the senior citizens of Laxmikantapur town way back in some years. But then, it was a distant dream. The dream was then confined to some leading citizens and some officials of the town as no one took the responsibility and burden for its establishment. That was the reason why the proposals and initiatives for the noble cause ended up in some departmental files for years. The reason was not finance but attitude – The Attitude to begin Social and Educational Change. This long felt educational need and distant dream came true only when the college had been established with the relentless initiatives of ASHOK NILAY.

## VIVEKANANDA SEVAKENDRA O SISHU UDDYAN

**VSSU** is a social developmental organization working since last 30 years in 710 villages of 10 blocks of South 24 Paraganas adjacent to coastal Sunderban with 165 dedicated staffs with a mission of Poverty alleviation & Social development through Micro Finance in a self sustainable manner for which **VSSU has been awarded "Special Consultative Status" by United Nation (ECOSOC) in 2011.**

A small incident in 1980 changed the nature of activities of Kapil Mondal and VSSU for all times to come. A poor man in the neighborhood of Mr. Mondal expired due to ill health and lack of treatment. The family was so poor that there were not enough resources even to do his cremation and last rites. Mr. Mondal with his fellow young members from the club generated donation from the community for the purpose. While doing so, he realized that if this could have been done earlier the man would have not died without treatment. That gave him the concept of mobilizing savings from the community for hard times. VSSU's innovative initiatives focus on delivery of client-oriented products and services. Most MFIs work with bank loans but VSSU have always focused on small savings based credit and using that, we have proven that a savings led model can lead to a win-win situation for both the client and the institution in the long run. VSSU believes that the community has ample resources, what is needed is a way to mobilize these resources for the good of the community.

VSSU's mission lies on poverty alleviation and social development through microfinance products. First, the Institution has succeeded to create a small savings habit among the vulnerable community that has helped inhabitants to get access to hassle free loans for livelihood & income generating programs. Nevertheless, credit alone not being sufficient, we believe the heart of our success lies in our ability to combine microfinance products with facilities. Thus, in order to support VSSU's self-sustainable micro financing program with the poorest, VSSU provided them facilities such as free insurance, skill development training & marketing linkage, basic education, food and relief prog, a free health check-up center etc which is accessible to the local community for free. VSSU believes that when community people are involved with your developmental program they feel more privileged -loyal to your Organization and small savings help build their asset, confidence, financial management skills - the effect of which is enjoyed by the family through reduced vulnerability.

Beside micro financing, through its Sister organizations viz. Ashok Nilay and VIS, VSSU is operating 2 CBSE schools\* (Primary to class XII), 10 crèche schools (cum. students # 8680), a Community library cum resource centre, Computer literacy drive, Skill training center, Destitute children home for street children/ orphans, B. Ed college etc. VSSU have planted 600 000+ trees on 140 km road side of our area by its own initiative, and constructed 1500+ latrines for the underprivileged, VSSU also operating 2 free primary health centre and constantly working for awareness generation and marketing of solar lanterns, improved cook stove etc for a better and greener future. In addition VSSU have started an Agri-based rural tourism program for rural resource mobilization and job creation and VSSU have accomplished all these without any external fund or loan supports at initial phase.

Till date 300+ interns, visitors and researchers from 55 countries of 5 continents have experienced VSSU's self sustainable savings based credit model for the poorest. VSSU's unconventional Micro financing model have been successfully replicated in various states India, till date VSSU have been extended start up micro finance loan support worth USD 195,000 to 19 NGOs in India. In 2003 **World Bank** stated in its study reports "...International micro finance can learn from VSSU", Stuart Rutherford, Consultant- World Bank.

After 3 decades philanthropic services VSSU is gradually expanding and intensifying its area of activities to Educational, Environmental and Livelihood promotional programmes beside Micro financing as a holistic developmental approach to accomplish the Millennium Development Goals (MDGs) of United Nations. In Sept'2012 VSSU organized an "**International Brotherhood Conference**" on 150<sup>th</sup> birth anniversary of Swami Vivekananda where delegates from 14 countries from 4 continents attended and delivered their valuable speeches on MDGs.

