

GLORIOUS UNITED ALLIANCE FOR RURAL DEVELOPMENT

Overview of the Organization – GUARD

GUARD, a registered secular charitable trust, functioning at Kanyakumari District, Tamil Nadu; was established on the 21st July 2010 with the aim of extending Humanitarian and Development Services for the Upliftment of the Poor and Downtrodden, Orphaned Children, other Vulnerable, Marginal Groups of Women, Youths of Men and Women, and Children and other Socially and Economically Weaker Sections of the Rural and Urban Society.

GUARD represents **PROTECTOR** and protects the Rural and Urban Community by Uplifting the Poor and Marginal groups of Small Farmers, Marginal Farmers, Fishermen Community, Village Artisans and the Weaker Sections of the Society Socially and Economically.

Vision of the Organization – GUARD

“Attaining Sustainable and Holistic Transformation of the Society”

Mission of the Organization – GUARD

“Uplifting the Poor and Marginalized People; and making them Sustainable by Implementing Developmental Activities”.

Objectives of the Organization – GUARD

- Creating Health and Hygienic Awareness.
- Empowering Families Financially, Domestically and Socially.
- Achieving Sustainable Development among Women and Children.
- Introducing and Implementing Pension and Insurance Schemes.
- Strengthening Self Help Group members for Overall Development.

About the Area of Working – GUARD

GUARD is working in 9 Blocks and 155 Panchayats of Kanyakumari District. Poor, Marginalized and Downtrodden People of these areas are in need of Sustainable and Holistic Transformation.

Programmes of GUARD

- Empowering Women forming Self Help Groups.
- Conducting Sustainable Livelihood Programmes for Joint Liability Groups.
- Initiating People's Saving Schemes.
- Organizing Family Counsellings for Rural People.
- Performing Social Awareness Programmes.
- Planning and Arranging Medical Camps.
- Conducting Digital Financial Literacy Awareness Programmes.
- Establishing Dairy Farms.
- Extending Micro Insurance.
- Encouraging National Pension Scheme.
- Arranging House Loans for the People of Low Income Groups.
- Enabling Financial Assistances for Domestic Appliances
- Facilitating ICICI Loan Schemes.
- Conducting Development Programmes for Minority people.
- Organizing Disaster Management Programmes.

Project partners of GUARD

- Tamil Nadu Backward Classes and Minorities Welfare Board.
- National Agriculture Bank for Rural Development (NABARD).
- Life Insurance Corporation of India (LIC).
- NABARD Nabkisan Finance Ltd.
- Canara Bank.
- Indian Overseas Bank.
- KDCC Bank.
- ICICI Bank Ltd.
- IFMR Rural Finance Ltd.
- Swarna Pragrathi Housing Micro Finance Ltd.
- Hero Fin. Corp.
- Kaleido Fin. Ltd.
- Inthree Access Ltd.
- Indian Red Cross Society.

Implementations of the Programmes – GUARD

Empowering Women Forming Self Help Groups (SHGs)

GUARD has formed 838 Self Help Groups (SHGs) in Kanyakumari District. Through this Programme, GUARD gives due importance for the Women Related Issues and Capacitating them to deal with the Emerging Challenges in Life. Women Empowerment is the Basic Object of this programme. The Women folk of this locality are being Empowered through Forming and Nurturing of SHGs, Promoting Leadership Qualities and Creating Confidence to start Micro Enterprises. By Forming SHGs, Women folk are being Empowered Economically, Socially and Politically.

Joint Liability Groups

In order to achieve Sustainable Income, having tie-up with **Canara Bank**, 300 Joint Liability Groups have been formed all over Kanyakumari District. These Groups focus only on Agricultural and Allied activities. And, their ability to achieve Sustainable Income is considerably enhancing.

People's Saving Scheme (PSS)

In Coordination with **Kaleido Fin Ltd**, People's Saving Scheme has been launched to promote the Saving Habits of Village People. By which, creating Self Confidence and Financial Independence, People's Saving Habits have been improving.

Family Counselling

Family Counselling Programmes are being Conducted for the needy to be Free from Family Related Problems and Pressures. This Programme Strengthens them with Courage and Confidence to withstand and overcome Family Related Issues Mentally and Physically.

Hygienic & Social Awareness Programmes

These Programmes are being organized to help the Community to be aware of the Social Related Affairs like Health Care, Erradication of Plastic and Karuvelam tress, Planting trees and so on, These Programmes make the Community not only Health and Hygiene - Conscious but also Eco - Friendly.

Medical Camps

Periodical Medical Camps are being planned and held to create awareness among the Rural People about the Life - threatening Diseases like Cancer, Renal Failure, Cardiac Arrest and other Ailments like Eye disorders, Respiratory diseases, Diseases due to Unclean Water and Other Health Related Issues. Thus, their fear about diseases is, tremendously, getting reduced resulting Early and Proper Medication. It enables Full and Fast Cure of their Diseases.

Financial Literacy and Digitalisation Awareness Programmes.

In Coordination with **Indian Overseas Bank**, Financial Literacy Awareness Programmes are being Conducted to enhance the Financial Knowledge of the People, to improve Better manipulations of their Budgets and to gain Banking Related Knowledge. It gives them the ability to Balance their Financial Status Calculating their Income and Expense.

Since the Financial Sectors are getting Digitalised, Digital Financial Literacy Programmes are being Conducted for the Rural People of Kanyakumari Dist with the Support of NABARD and KDCC Bank (Kanyakumari Dist.Central Cooperative Bank). By this Programme, the Knowledge about different Government Policies and Digital Financial Options and Operations are made known to the Rural People, enabling them to use Electronic Payment System (EPS) such as IMPS,UPI,Bank Pos Machines etc. Even, Panchayat level Merchants have gained the ability to use Electronic Payment System.

Dairy Farms

With the Support of **NABARD Nabkisan Finance Ltd**, Rural People of Low Income are being financed at low rate of interests to purchase Cattle for rearing. In turn, Dairy Farms are getting formed in villages. This makes their Financial Stability and they become Financially Independent. By implementing this Programme, 200 Families have been benefited with the Loan of One Crore.

Micro Insurance

With **Life Insurance Corporation of India (LIC)**, Micro Insurance Project has been initiated to help the Disadvantaged Communities to access Minimum Social Security Coverage using Micro Insurance. Importance is given to Minimum Premium and Maximum Returns. As the result, they are not only able to insure themselves but also to save some amount for their Future or for their Future Generation.

National Pension Scheme (NPS)

National Pension Scheme of **IFMR Rural Finance Ltd** is a Boon to the People and gives a way for all citizens of India to Contribute towards Pension. So that, they are able to enjoy Pension Benefits during their Old Age. Our SHG Members are being Explained and Encouraged to Join this Pension Scheme. Understanding the importance of Pension Scheme, they are, happily, enrolling themselves.

Housing Loan

Rural People, especially, Self Help Group Members are being Supported and Helped to get Loans easily from **Swarnapragrathi Housing Micro Finance Ltd** for Construction, Renovation and Maintenance of their Houses. This Programme ensures a better Dwelling for the Rural People of Our SHGs. Till now, 220 Families have been benefited with the Loan of 6.5 Crores.

Financial Assistance for Domestic Appliances

With the help of **HERO FIN CORP.**, Financial Support is being given to Rural People at Low Rate of Interests to buy Household Appliances with Easy Loan Formalities. **Inthree Access Ltd.**, through their **Boon Box Scheme**, ensures the Prompt Supply of Quality Products to the Rural Buyers. Maintaining the Price of the Products Lesser and Cheaper than others, Home deliveries are made without Levying any Transportation Charges. This Scheme facilitates the Houses of Rural People domestically Fully-fledged.

ICICI Loan Schemes

Loans are being arranged from **ICICI Bank** for our Self Help Group Members at low rate of interests for their Financial Sustainability. More than 150 SHG Members have been benefited by this scheme with the Loan Amounting 5.5 crores during 2018-2019. Utilising these Loans, SHG Members are able to attain Financial Stability and Sustainability.

Development Programmes For Minority People

The Government of Tamil Nadu, having much Concern about Safeguarding the Rights of Minority Communities, has created a Separate Directorate for Minorities Welfare to implement various Welfare Schemes for the Upliftment of Social, Educational and Economic Status of the Minority Communities. With the Help of **Minorities Welfare Development Board**, GUARD identifies the Needy Minority People and Supports them Financially for their Sustainable Development.

Disaster Management

During Natural Calamities, GUARD joins up with **Indian Red Cross Society** and Carries out Rescue related Operations, Health related Camps and Relief Distribution Works in Kanyakumari Dist. In addition, Counselling Programmes, Disaster Management Trainings and other Social Related Works are being organised and conducted. So that, the Affected People are able to be Resilient and to get back to Normality fast. This makes them more Confident, though they are Disaster Stricken.