



KAIROS

2024-2025

ANNUAL REPORT

To be
everything to
everyone



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Director's Message

As we conclude the year 2024–2025, we at Kannur Association for Integrated Rural Organisation and Support (KAIROS) are proud to have lived up to our motto of “being everything to everyone,” in some way or the other.

Under the prudent guidance of our President, Most Rev. Dr. Bishop Alex Vadakumthala and Auxiliary Bishop Dennis Kurupesserry, KAIROS continues to serve as the social service wing of the Diocese of Kannur. Our area of operation extends across the two northernmost civil districts of Kerala – Kannur, Kasaragod & Union Territory of Mahe, where our efforts have reached countless individuals and communities.

The devastating landslides in Wayanad last year marked a painful chapter in the history of Kerala. We continue to hold the affected families in our prayers and stand in solidarity with them. Through your generous contributions, we were able to raise and hand over funds to KCBC (Kerala Catholic Bishop Council) and KSSF (Kerala Social Service Forum) who runs the project to support the rehabilitation and rebuilding of the affected areas – a small but meaningful gesture in the face of great loss.

Our Silver Jubilee Celebration, a milestone event in the journey of KAIROS, was conducted with great joy and gratitude at St. Joseph's College, Pilathara. Thousands of people graced the occasion, and we were honoured by the presence of esteemed dignitaries. It was a moment of reflection, celebration, and renewed commitment to the path ahead.

We extend our heartfelt appreciation to our dedicated staff, animators, and SHG members, whose tireless work brings our mission to life. To our CSR partners, banking institutions, donors, and well-wishers, your unwavering support has empowered us to transform lives and uplift communities.

I place KAIROS and everyone associated with it in the hands of God and believe that the good work we have been doing for the past 25 years will continue to grow in strength, reach, and purpose in the years to come.

We also express our sincere gratitude to our Governing Body Members for their steadfast support and trust in our decisions. Your guidance is the backbone of our success.

To all our beneficiaries, supporting groups, volunteers, and collaborators – “thank you”. You are the reason we do what we do.

Let us continue walking together, united in purpose, to live our motto of being everything to everyone.

Fr. George Mathew
Director, KAIROS

ABOUT KAIROS

Kannur Association for Integrated Rural Organization and Support (KAIROS) was formed and registered under Charitable Societies Registration Act and started functioning in 1999. This is the official organ of the Mission Diocese of Kannur, holding the areas of Kannur, Kasargode revenue District and Union Tertiary of Mahe, we focused on Socio- Economic Development of the poor and marginalized. KAIROS is a non-profit non- government organization functioning for the development of rural women, senior citizen, widows, HIV Aids infected and affected, Cancer Patients, Endo-salphan affected victims, Tribals, Mentally challenged and handy-caped in 65 villages of the operational areas.

KAIROS is equipped with skillful staff members with adequate qualification and specific in house training and are committed to the cause of the poor and marginalized, especially women. Our hired hands include a project officer, a General coordinator three Regional Coordinators and 65 Village Coordinators. Besides, there is a squad of administrative staff to carry out the daily business of the office.

KAIROS is entrusted with the already existing People's Organizations – the Women's Organizations. Later, KAIROS transformed these People's Organizations into SHGs, and clustering the SHGs, Village Development Committees (VDCs) were formed. The women SHGs were bestowed with material and monetary resources. The organization is running successfully to continue its mission and its supporting role despite the withering resources. Rather than merely fulfilling the ever-increasing needs of its target community, KAIROS has now shifted its focus on self-sufficiency through entrepreneurship and empowerment. We are mobilizing funds through KSBCDC for facilitating the needs of our focused community. We have also made significant interventions in the planning and implementation of various projects in the development sector. KAIROS offers several consultation services and has become a part in conducting different assessments and studies for different government agencies. In the recent scenario of increased natural calamities and disaster proneness, we have begun to make interventions in the areas for disaster preparedness and mitigation trainings and activities to create a resilient community. At present, the operational area of KAIROS is divided into six regions consisting of 360 SHGs (Both men and women), 96 Kolping Units and 40 children's groups (Balavedhis). All these Community based organizations cover a total of 28806 beneficiary families.

VISION: Create a society of justice and peace based on true human values.

MISSION: The mission internalized by KAIROS is capacitating the people in all aspects to generate and carry out development at their own level in a participatory and sustainable manner.

APPROACH: KAIROS follows a participatory Action- Reflection – Action approach in all our intervention areas, in which all the actors of development have their own specific roles and responsibilities to perform.

OBJECTIVES

- Promotion of sustainable people's movement.
- Strengthening decentralization and participatory process.
- Generating gender perspective in development initiatives.
- Promotion of ecofriendly initiatives in health.
- Promotion of Entrepreneurial culture.

SECTORS OF INTERVENTION

- Micro finance operation
- Environment
- Watershed management
- Gender development
- Health, water and Sanitation
- Capacity building
- HIV/AIDS care and support
- Family assistance programs
- Education and development
- Rural entrepreneurship development
- Development of weaker sections
- Panchayati Raj and Decentralization
- Agriculture
- Insurance policies.
- Organizing unorganized workers.
- Swavalamban (KLM suraksha).
- Social Impact Assessment Study.
- CHARIS- Migrants program
- Ashakiranam Cancer Care program

KAIROS NETWORK

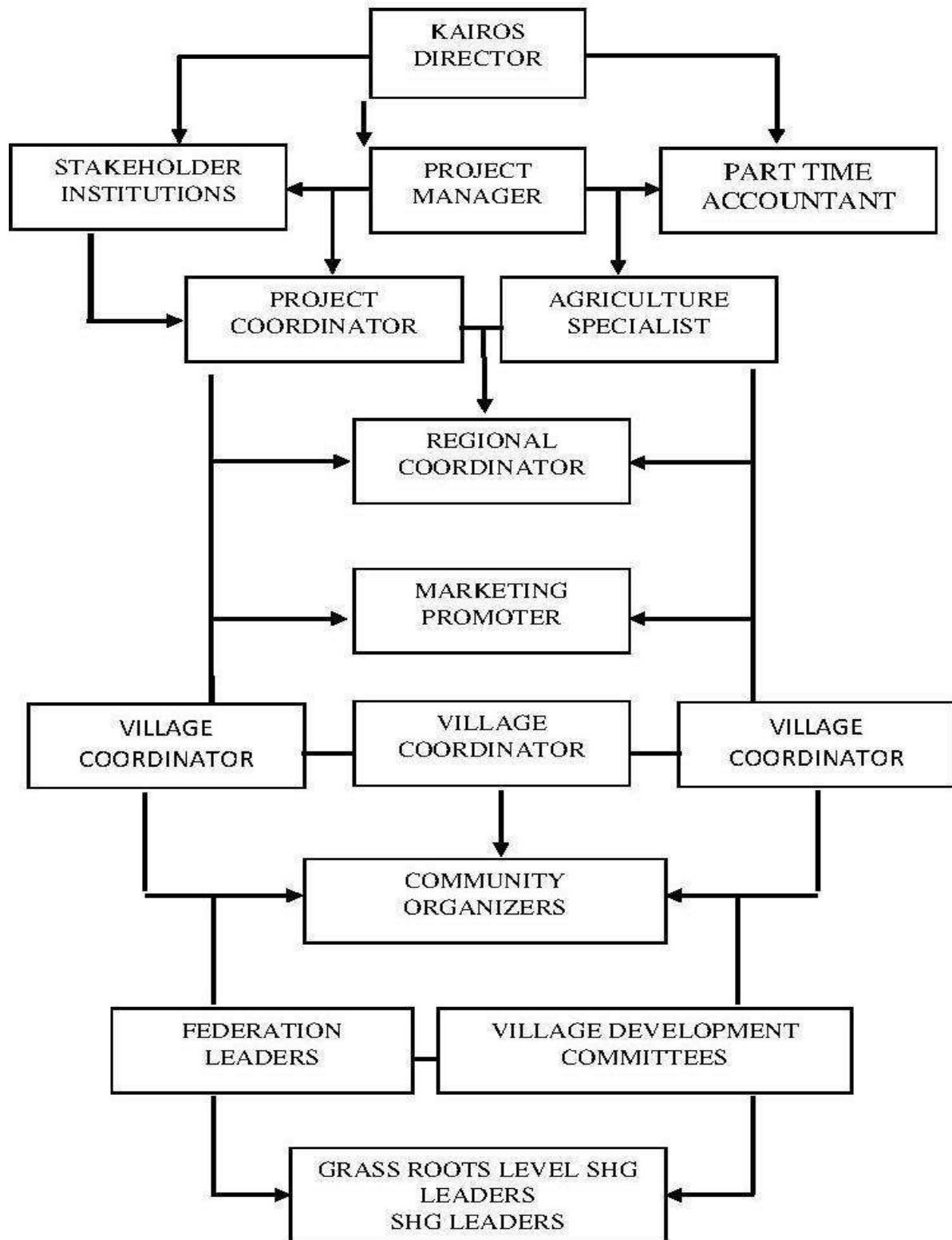
- State level executive committee member of the Natural Resource Management and environment council for sustainable development, a network of NGOs, Government departments and other institutions initiated by centre for Gandhian Studies, University of Kerala.
- Member in NRHM Committee in Kannur District
- Member in the District RCH Committee
- Member in the District Surveillance committee
- NGO representative in District Development Council, Kannur district.
- Convener for NGO forum in Kannur district, this is implementing literacy program.
- Member of District level coordination committee for managing Western Ghats Watershed Development Program
- Representative in the planning of Tribal Sub plan Projects in Kannur District.
- Member in working group for social welfare in Kannur District.
- NGO member in the district level review committee on banking program.
- Member in ADHWANA (A state level network of the NGOs undertaking functional vocational training programs.)
- KAIROS is part of Malabar NGO (MANGO) network and with Kerala Social Service Forum.
- Intervention in Health Promotion programs like HIV, RCH, Asakiranam, Akshaya (TB Awareness)

RECOGNITION

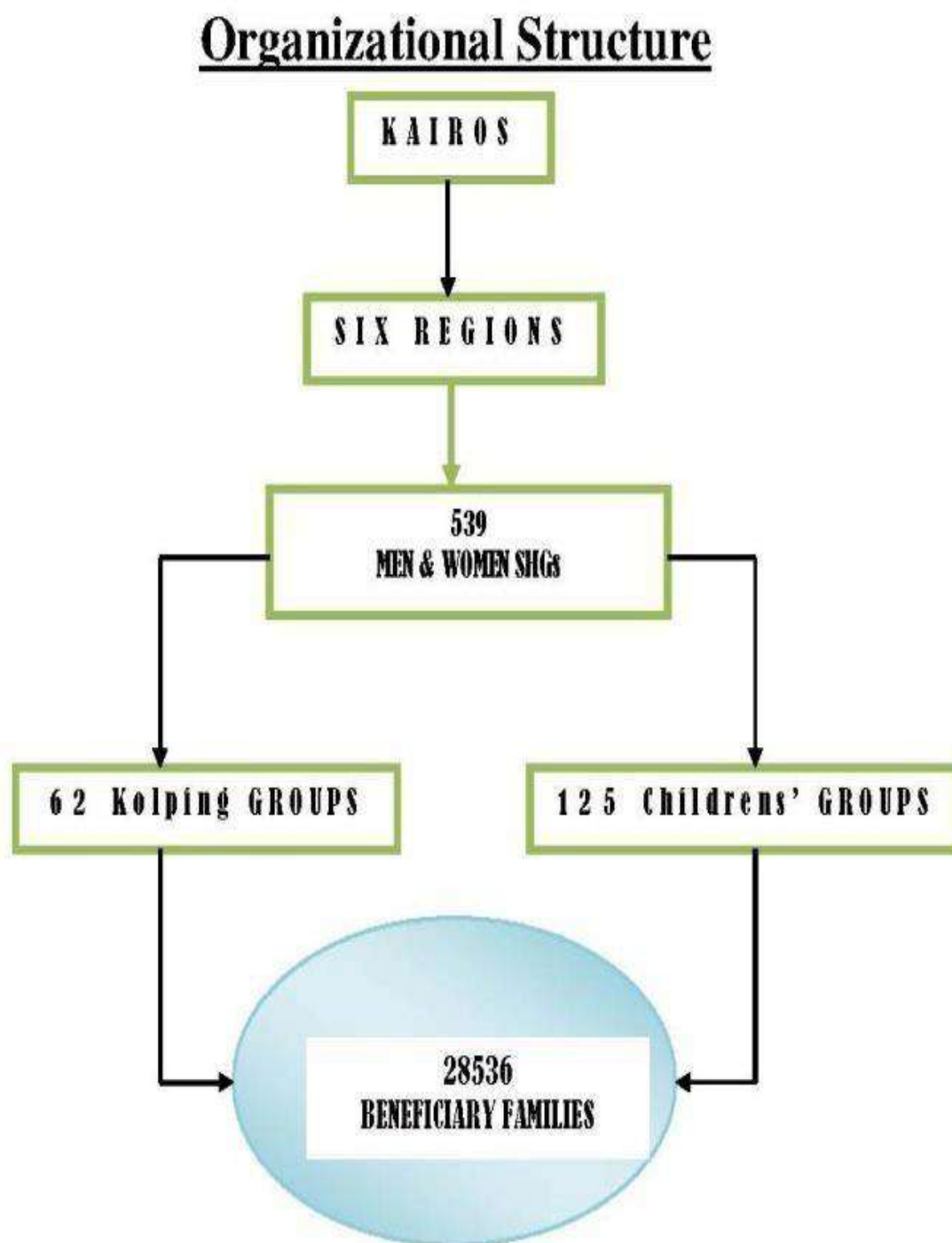
- Accredited as Track-A NGO by CAPART, Govt. of India, and Govt. of Kerala for implementation of watershed development programs.
- Selected as Mother NGO by Govt. of India for implementing Reproductive and Child Health (RCH) in Kannur and Kasargod Districts.

- Accredited as State Level NGO to undertake projects for sanitation and environmental hygiene in association with Local Self Govt. Institutions, under Clean Kerala Mission, Govt. of Kerala, and accreditation for availing MicroFinance from Govt. for IGP.
- Member of District Level CO-ordination Committee (DLCC) for Kannur and Kasargod districts chaired by the respective District Collectors
- Member of District level Disease surveillance committee for Kannur District under Health Department.
- Member of District RCH Committees of Kannur and Kasaragod chaired by the concerned District Collectors.
- Member of the District level Land Acquisition (LA) committee

Administration Structure



Organizational structure





KAIROS

Kannur Association for Integrated Rural Organisation and Support

NGO registered under the Society Registration Act XXI of 1860.
Registration No: 737/1999

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Our Registrations

**12A, 80G,
FCRA, CSR,
PAN**

► Our Motto

“To be everything to everyone”

► Vision

Create a society of justice, peace and harmony based on true human values.

► Mission

Capacity Building of the people in all aspects to generate and carryout development at their own level in a participatory and sustainable manner.

KAIROS FAMILY



DAY CELEBRATIONS

- 1. Women's Day : March 8th**
- 2. May Day : May 1st**
- 3. Environment Day: June 5th.**
- 4. Caner day: Feb4th**

May Day Celebration at St. Joseph's Church Hall, Ulikkal –

Celebrated on April 30, 2024

On April 30, 2024, a vibrant May Day celebration was held at St. Joseph's Church Hall, Ulikkal, in collaboration with the Kerala Labour Movement and the Kannur Diocese. The event was presided over by Most Rev. Bishop Dr. Alex Vadakumthala, who delivered the presidential address. He also emphasised on May Day, also known as International Workers' Day, honours the struggles and achievements of the labour movement and advocates for workers' rights and fair working conditions. It serves as a powerful reminder of the need for unity, dignity, and justice in the workplace. The inauguration was formally carried out by the Hon. MLA of Irikkur, Shri Sajeesh Joseph. The chief guest of the day was Shri P.C. Shaji, President of the Ulikkal Grama Panchayat. Distinguished leaders from various trade unions also graced the occasion and offered their felicitations. The program concluded with a heartfelt vote of thanks delivered by Shri Peter Kolakad.



Women's Day Conclave 2025

Women's Day Conclave 2025 Held at Kairos, Diocese of Kannur

The Women's Day Conclave **2025** was held at KAIROS, the social services department of the Diocese of Kannur, in honor **of** International Women's Day. The event was inaugurated by Kannur District Panchayat President Advocate Ratnakumari KK, and presided over by Auxiliary Bishop Dr. Dennis Kuruppaserry.

The conclave highlighted the importance of women's empowerment in a democratic society like India. PJ Francis, HR Manager and Director at KAIROS, honoured distinguished women speakers and addressed key issues surrounding gender equality and the relevance of Women's Day celebrations.

Prominent women who have made significant contributions in various fields shared their insights, including:

- Dr. Binsi Maria, social scientist
- Smt. Bushrath, Assistant Police Inspector
- Mrs. Julie JB, Advocate
- Natyakalanidhi Kalavathy Teacher
- Smt. Pushpa Koyon , Secretary, Women's Commission
- Mrs. Maria Gorati, Kolping India International Board Member
- Mrs. Jisha Mol, Assistant Jail Superintendent
- Mrs. Bindu Kakkamani, Karshaka Thilakam 2023 awardee

The discussion was moderated by journalist and Kannur Vision anchor Ms. Shalima Rajan. The gathering was welcomed by KAIROS Administrator Sister Clarina Joseph, and Sister Rosina delivered the vote of thanks.

Speakers emphasized the need to raise awareness about women's rights and capabilities. Some participants also suggested recognizing International Men's Day, proposing it as an opportunity to collectively promote gender equality and empowerment. The event was successful and the impact on the women community was indeed thought provoking.



World Environment Day Celebration at Kairos

World Environment Day was celebrated on 5th June 2024 at KAIROS, in collaboration with St. Peter's L.P. School, Burnassery, with a vibrant program aimed at instilling environmental responsibility among young students.

The event was inaugurated by Adv. P. Indira, Deputy Mayor of Kannur Corporation, who launched the celebration by distributing seed pods to the children of the LP section which was arranged by KAIROS . In her inaugural address, Adv. Indira emphasized the importance of safeguarding nature and encouraged children to begin vegetable gardening at home. She inspired them to bring their homegrown produce to school, highlighting how such activities help children connect with the environment by working with their hands and experiencing the soil first-hand.

An awareness session was conducted by Mr. K.V. Chandran, General Coordinator of KAIROS, who spoke about environmental conservation and the role of students in promoting sustainability.

The event was graced by Rev. Fr. Ibel, Assistant Parish Priest of Holy Trinity Cathedral, and Mrs. Sherly, Principal of St. Peter's School, who delivered the vote of thanks, appreciating all those who contributed to making the event meaningful and impactful.

The program successfully instilled a sense of ecological awareness and responsibility among the children, making it a memorable and educational experience.





CANCER DAY

As part of the Silver Jubilee celebrations of KAIROS Kannur, the social service wing of the Diocese of Kannur, a heartfelt gathering of 180 cancer-affected families from across the Kannur district was held at Kairos Hall, Burnassery.

A major highlight of the event was the distribution of nutrition kits to cancer patients. The gathering also witnessed the launch of the 'Kairos Can Care' project logo, unveiled by renowned film director Sri Lal Jose. The event was presided over by Rev. Dr. Clarence Paliath, Vicar General of the Diocese of Kannur, and graced by Sri P. J. Jacob, Chartered Accountant.

Dr. Mithun, Chief Operating Officer of Sunrise Hospital, detailed the cancer care program being implemented in collaboration with Kairos. The event also marked the inauguration of the Kairos Family Mitra Project, during which 21 couples with four children under the age of 50 were honoured.

A special moment of the evening was the presentation of gift vouchers worth ₹4,000 to each honoured family by Superior Sister Veena of the Ursuline Convent, Payyambalam, who also felicitated the event.

Rev. Fr. Jacob Jose, Vicar of Taliparamba, and Rev. Fr. George Painadath, Procurator of the Diocese of Kannur, delivered welcome addresses. The vote of thanks was offered by Sri K. V. Chandran, General Coordinator of Kairos.

The program was seamlessly coordinated by parish vicars, Kairos staff members, and training students from various parishes, reflecting the spirit of unity and care that Kairos has championed over 25 years of service.



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Activities Under the wings of KAIROS

Kairos Celebrates Silver Jubilee with Grand Event and Community-Focused Initiatives

The Silver Jubilee Celebrations of *KAIROS*, the social service wing of the Diocese of Kannur, were held on 18th January 2025 at St. Joseph's College Auditorium. The event, rich in reflection and vision, was marked by the participation of several prominent dignitaries and the launch of meaningful community initiatives.

Hon'ble Governor of Goa, Shri Sreedharan Pillai, inaugurated the celebrations *virtually*, delivering a powerful message emphasizing that "service to God is service to the poor and marginalized," a mission that the Catholic Church continues to uphold.

The event was presided over by Dr. Alex Vadakkumthala, Bishop of the Diocese of Kannur. As part of the Silver Jubilee remembrances, the first of six houses constructed under the *KAIROS* housing initiative was inaugurated by George Kurien, Minister of State for Housing and Urban Development.

In recognition of their pioneering efforts, Monsignor Clarence Paliath, the founder of *KAIROS*, along with former directors, were honoured during the program. The Labour Contract Society and *KAIROS*' updated website were officially launched by Speaker of the Legislative Assembly, MN Shamseer.

One of the most notable highlights was the inauguration of the Muringa Village Project, described by Archbishop Mar Joseph Pamplani of Thalassery as “an unparalleled contribution—a century’s worth of impact in just 25 years.”

The release of the Silver Jubilee Souvenir was done by Minister Kadannappally Ramachandran, and the distribution of nutrition kits was inaugurated by renowned film director Shree Lal Jose.

The celebration also brought together priests, religious communities, and self-help groups from 65 development committees across Kannur and Kasaragod districts, showcasing unity and shared purpose. The event concluded with a vibrant array of cultural performances, highlighting the artistic talents and community spirit of the region.







Medical Camps under the Guidance of KAIROS

We have successfully conducted a series of health camps across various regions including Irrity, Payangadi, Thaliparamba , Pilathara and Khanagad & Kannur in collaboration with Baby Memorial Hospital Kannur, Jose Giri Hospital, Kuthuparamba ,Malabar Cancer Care Society and St. Martin De Porres Hospital, Cherukunnu. These camps were led by a dedicated team of qualified doctors, nurses, pharmacists, and community health workers.

The camps offered free medical check-ups and essential diagnostic tests such as blood pressure monitoring, blood sugar testing, and BMI analysis. In addition to medical services, awareness classes were organized on key health topics, including breast cancer prevention, gynaecological health, and general wellness practices.

We also conducted free eye camps in multiple locations, providing comprehensive eye examinations, vision testing, and awareness sessions emphasizing the importance of eye health and early detection of vision issues. Spectacles were distributed to those in need, and referrals were given for advanced treatments when necessary.

The camps witnessed active community participation and played a vital role in promoting preventive healthcare. Health education materials were distributed, and personal consultations helped address individual health concerns. We aim to continue these initiatives to improve access to quality healthcare in rural and underserved areas.







KAIROS KUDUMBA SANGAM

As part of the Silver Jubilee Year celebrations, KAIROS Kannur organized a special Kudumba Sangamam for Self-Help Group (SHG) members on September 13, 2024, at Holy Trinity Parish Hall, Burnacherry.

The event began with a presidential address delivered by Fr. George Mathew, followed by a word of blessing from Most Rev. Dr. Alex Vadakumthala, Bishop of Kannur.

The Chief Guest for the occasion was Mr. Jose Mathew Ookken, State President of KLM, who addressed the gathering and lauded the efforts of KAIROS in promoting grassroots empowerment through SHGs.

The programme was inaugurated by Shree Vimal V., Branch Head of Federal Bank, Kannur.

A key highlight of the event was an awareness class on IGP (Income Generation Programme) Loans, aimed at helping SHG members avail financial support for self-employment. The session was conducted by Mr. Rahul K. G., Agri Relationship Manager, Federal Bank – Kannur Region, who offered practical guidance on accessing and utilizing the loans effectively.

In addition, Shree Nikhil, Manager at India Post Payments Bank (IPPB), Kannur, introduced the SHG groups to the Accident Insurance Policy offered by IPPB. He emphasized the importance of having such coverage, especially for low-income households, citing its affordability and practical benefits.

As part of the preparations for the Silver Jubilee Grand Celebration, scheduled for January 2025, an Organising Committee was formally constituted to ensure smooth planning and execution.

The event witnessed the enthusiastic participation of approximately 300 members from six regions under the KAIROS umbrella, making it a memorable and impactful gathering dedicated to community welfare, empowerment, and future planning.



Indian Institute of Bangalore

Youth Development Training Programmes

We have conducted youth empowerment training programme for 35 selected participants, in collaboration with the Indian Social Institute, Bangalore. The aim of the training is to develop critical thinking and provide updated knowledge among youth through regular sessions.

The training is conducted quarterly, with each session comprising a 3-day residential programme, followed by a learning module. All sessions are facilitated by subject experts from RUDSET Institute, Kanhirangad; District Industries Centre, Kannur; KILA Extension Faculty, Kannur; NGO representatives; and eminent freelance resource persons. The entire programme is offered free of cost.

This year, we conducted four trainings in different thematic areas. Each session included interactive discussions, engagement with community issues, and facilitation of fact-finding studies. Key topics covered included:

- **Self and Society** To identify the roles of youth as individuals, in their families and in communities to engage in community-based activities.
- **Democracy and Citizenship** To engage the youth in understanding their rights
- **People's Entitlements:** To learn importance of basic entitlements and to equip knowledge on means and ways in accessing the same.

Apart from the 6-module training, ISI-B state facilitators will organize online sessions on current issues to the NGOs and youth participants, which will be in their local languages, culminating in South India level and National level webinars in English.

Students who successfully complete the full two-year programme will be eligible for selection by the Indian Social Institute for advanced training courses.



Partnership with 4th wave Foundation

On October 5, 2024, KAIROS Kannur, in collaboration with the Fourth Wave Foundation, Ernakulam, launched the VENDA project, which addresses substance abuse among children. The event took place at the KAIROS Training Hall in Burnacherry, drawing around 28 mothers who are eager to learn and contribute. Through this Class, the women were made aware of the threat that the community is facing, and how we can tackle the same from our homes and neighbourhood. Rev. Fr. Joy Paynadith, Forane Vicar of Kannur, inaugurated the project, highlighting its importance in today's society. He provided an insightful introduction to the VENDA initiative, emphasizing the critical need for community engagement in tackling substance abuse. The program featured classes led by members of the VENDA team, including Mrs. Manju David and Mr. Mohamed Riyas, who shared valuable strategies for prevention and support. Mr. K.V. Chandran offered his congratulations, underscoring the positive impact of the initiative. Mrs. Jessy Reji welcomed attendees, setting a warm tone for the gathering, while Mrs. Jincy CH, the regional coordinator of KAIROS, expressed gratitude to everyone involved. The event also saw participation from KAIROS staff and internship students from Rajagiri College in Ernakulam and Karunya College in Coimbatore, enriching the atmosphere with diverse perspectives. Overall, the inauguration marked a significant step towards empowering mothers and fostering peaceful solutions to challenges faced by youth in vulnerable situations.



KSSF & Caritas India

Sajeevam – Anti Drug Campaign, Kerala

As part of the ongoing *Anti-Drug Campaign Kerala*, the Kerala Social Service Forum (KSSF) & Caritas India jointly conducted a training in which KAIROS actively participated in the of the Anti-Drug Task Force, organized under the leadership of Kairos Kannur on March 8, 2025. The event took place at the Kairos Training Hall and saw keen involvement from various community participants.

The session was led by Mr. Sajo Joy, the Kerala State Coordinator of the Anti-Drug Campaign, who guided the formation of the Task Force. Sister Clarina, Office Administrator of Kairos, extended a warm welcome to the attendees.

The function was officially inaugurated by Rev. Fr. Sudeep Mundakkal, Judicial Vicar of the Diocese of Kannur, emphasizing the Church's commitment to eradicating substance abuse from the community. Ms. Seema, Civil Excise Officer, Kannur, graced the occasion and delivered an impactful address.

The awareness session featured talks by Mr. George Mathew, Director of Kairos, and Mrs. Pushpa Koyon, Secretary of the Women's Commission of the Diocese of Kannur, who shed light on the social implications of drug abuse and the importance of community vigilance.

This initiative reflects a joint and practical approach toward building a drug-free Kerala, reinforcing the importance of grassroots-level mobilization and education.

Following the successful training and formation of the Anti-Drug Task Force, KAIROS has proactively extended the campaign to the regional units under its jurisdiction. Under the leadership and initiative of the Director of KAIROS, the movement has now been introduced at the parish level, with plans underway to escalate the campaign to the diocesan level in the month of April 2025.

This strategic expansion aims to ensure wider participation and deeper awareness among youth, families, and the general public. The campaign emphasizes the urgent need to address the growing menace of drug abuse, highlighting the critical importance of eradicating it from the grassroots. KAIROS visualizes a drug-free, healthy society where communities are educated, vigilant, and united in promoting the well-being and dignity of human life.



Self-Help Groups and Community Development Initiatives by KAIROS

To support the overall development of socially and economically backward communities, KAIROS introduced **Self-Help Groups (SHGs)**. These are informal collectives of individuals who come together to identify and address common issues affecting their lives. SHG members meet weekly to discuss challenges and devise strategies to overcome them.

Key Activities of SHGs include:

- Promoting thrift and providing internal loans to members, especially to support Income Generating Programs (IGPs).
- Accessing external credit through linkages with banks and financial institutions.
- Discussing and utilizing government schemes and projects.
- Promoting group-based income generation activities and participating in social development initiatives.

Currently, 458 SHGs are actively functioning under KAIROS. Some groups have received loans exceeding Rs 6 lakhs. To enhance support from banks, SHGs are graded based on specific performance and sustainability criteria.

Federation Structure and Community Coordination

The Regional Federation is the apex body of the Village Development Committees (VDCs). Six regional federations operate under KAIROS:

1. Pilathara
2. Kanhangad
3. Taliparamba
4. Payyannur
5. Kannur
6. Iritty

Each federation is managed by regional coordinators and elected office bearers, who oversee program implementation. Monthly regional meetings are held to evaluate ongoing activities and plan future initiatives. Each federation comprises 10 to 13 village committees.

In addition, the Central-Level Federation functions as the apex body for all regional federations. It conducts bi-annual meetings to review regional progress and plan

collective strategies. All regional teams present half-yearly reports and future plans during these meetings.

Quarterly meetings further strengthen the coordination and effectiveness of the regional federations.

Skill Development and Training Initiatives

KAIROS has implemented a variety of skill-building and awareness programs through the SHGs and federations:

1. Detergent-Making Training:

Conducted in six regions, this training included the preparation of eight types of products such as liquid shampoo, soap shampoo, Lysol, phenyl, high-tech soap powder, and hand wash. Over 25 individuals have been trained, enabling them to pursue home-based small-scale businesses. The global detergent market, projected to reach \$98.1 billion by 2030, offers promising opportunities for these micro-entrepreneurs.

2. Motivational Training for SHG members, Accidental Postal Insurance Schemes, Federal Bank & Dhan Bank Loan Schemes were introduced and many of the members have actively insured themselves.

3. Health and Hygiene Training:

Focused on women's health, personal hygiene, family hygiene, and community sanitation.

4. Livelihood Training for Traditional Communities:

Addressing issues specific to marginalized occupational groups.

5. Life Skill Training:

Conducted on family values, along with health awareness programs targeting children and parents, often combined with medical camps at all regions.

6. International Women's Day Celebrations:

Held across all federations, with a central-level event also conducted to mark the occasion.

This structured approach empowers community members, especially women, by enhancing their skills, improving their health and well-being, and enabling sustainable income generation. Through these efforts, KAIROS continues to promote inclusive and grassroots-led development.

Kolping Group Formation – Region Wise



Detergent Training – Unit Wise



Federal Bank –Talk on Loan Schemes



Kolping – Training Programmes on Government Schemes for Kolping SHG.s



Payasam Challenge – To support Cancer Patients Post Office – Training Scheme



Vikasan Samithi Meeting



SHG Formation



Federation Meeting



Federation Meeting



Auto Sangamam – Poovam Mens Group



Training of Detergents to SHG's



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KAIROS SOCIAL SECURITY SCHEMES

Social Security Schemes

Every individual aspires to secure a stable and dignified future, and **social security schemes** play a vital role in ensuring long-term protection for families, especially for those working in the unorganised sector. Both government and private institutions have introduced a wide range of welfare schemes—such as pension funds, life insurance, health insurance, accident coverage, disability assistance, maternity support, and retirement benefits. These schemes are made available through several welfare boards known as *Kshemanidhis* and through micro-insurance programs.

However, despite the availability of these benefits, **only a small percentage of workers are currently enrolled**, particularly among daily-wage earners, domestic workers, small traders, and other informal labour sectors. Lack of awareness, documentation challenges, and misconceptions about eligibility have prevented many from accessing these schemes.

To address this issue, KAIROS has taken up the responsibility of **conducting awareness campaigns, field visits, orientation classes, and enrolment drives** to ensure that workers and their families understand the financial and social protection available to them. Through structured outreach programs, we are helping workers gain access to welfare funds that support them in times of illness, injury, unemployment, and old age.

KAIROS continues this work under the guidance and collaboration of the **Kerala Labour Movement (KLM)**, which supports unorganised workers through advocacy, mobilization, and social protection initiatives. Our goal is not only to inform workers but to **ensure their actual registration, renewal, and timely benefit claims**, enabling long-term social and economic security.

LIC – Jeevan Madhur (Micro Life Insurance Scheme)

KAIROS serves as an active field agency for **LIC's Jeevan Madhur micro-insurance scheme**, which is designed for low-income and unorganised workers who are often excluded from traditional insurance systems. Through this program:

- **1,500 members** have been enrolled from different working sectors in our operational regions
- Monitoring and follow-up are carried out by the LIC Coordinator and KAIROS Unit Animators
- **6 policies matured during this reporting year**, allowing policyholders to receive their due benefits
- Renewals and claims are processed at the field level to avoid delays and dropouts

This initiative enables workers to invest in low-premium, high-benefit life insurance plans that protect their families in case of disability, illness, or death—strengthening financial stability for first-generation policy holders.

Kerala Labour Movement (KLM)

The **Kerala Labour Movement** is a social initiative of the Catholic Church of India, dedicated to protecting and empowering workers, particularly those in unorganised sectors such as tailoring, construction, retail, domestic work, and small-scale industry.

Through KLM partnership work in KAIROS regions:

- **124 members** were newly enrolled into the Tailoring Workers Welfare Fund (Kshemanidhi), and **35 existing members renewed**
- Under the Shops and Commercial Establishments Welfare Fund, **750 new workers enrolled** and **100 renewals completed**
- Under the Suraksha Accident Insurance Scheme, **923 workers enrolled** and **43 beneficiaries renewed**
- **25 applicants** received marriage assistance benefits, with a total disbursement of **₹3,75,000** through the Shops and Establishments Board
- Regular field visits, documentation support, and digital form submission assistance were provided at village level

Through these collective initiatives, workers gain **identity, legal coverage, financial benefits, and long-term protection**, strengthening the dignity and security of informal labour.



SUSTAINABLE LIVELIHOOD INITIATIVES

Save A Family Plan

Family Development Program

Introduction

Save A Family Plan (SAFP) is a non- governmental and voluntary development organization with a vision of 'Partnering with the poor for a just a world'. The inspiration and charism of SAFP's founder, Msgr. Augustine Kandathil, has become the corner stone of SAFP through which thousands of families are being assisted to come out of poverty. SAFP has maintained strong donor base supporters, a consistent network of thousands of volunteers, development organizations, developmental & technical professionals and thousands of grassroots level people's organizations actively involved in the development process.

Mission: partnering with the poor for a just world

Activities that carried out in a year

1. Monitoring & Evaluation Visit of Activities 2024-25

Monitoring visits provide an opportunity to assess how well the activities are implemented in the field by the Partner Families. These visits ensure that the activities carried out by partner families meet the established quality standards. It allows for identifying areas where improvements or alternative provisions may be necessary to enhance the overall quality of the program. Cluster meetings will be conducted prior to the Monitoring visits.

2. Letter to Donor

It is the most important document which connects Partner Family with Donor. It creates a positive impression to the donor by sharing the outcomes of the donor's support. It helps the donor to understand the Partner family and how much their contributions and support helped the families to achieve their goals.

Success story

Ajeesh E (CR1764)

1. The situation of the family during the selection.

Ajeesh and his family lives in a hilly area of Kannur district. He is a hotel labourer working in the nearby town. He is the only earning member of the family. His wife Soniya is a cancer patient under treatment of Regional Cancer Center, Trivandrum. She has undergone surgery and is unable to do any hard work. So he spent most of his money to get better treatment for his wife.



2. The development achieved through FDP

Ajeesh has previous experience in working in a hotel. During the Covid-19 pandemic he lost his job. His previous experience helps him to implement grocery store using the support from Family Development Program. With the help of CRP II Project Ajeesh planned to renovate this initiative. For that Ajeesh went to the owner for renewing the contract. At that time owner of the building ask him to vacate the building. So he found a new building and restarts the initiative in a different building nearby his house itself. Then everything was done timely. He is selling grocery items, stationary, cool drinks etc. in grocery store. Restaurant has tea, snacks, lunch some special items etc. Locality is highly demanding the grocery store and restaurant. Because there is no other stores within 10 km distance.



He could increase his monthly income by engaging in this initiative. Before implementing CRP he gets Rs. 1000 per day from his grocery store and monthly Rs. 26000. He purchasing items around Rs. 15000 per month and building rent of Rs. 2000. Overall he is having Rs. 9000 in hand and from that money he is fulfilling medical treatment of his wife and educational expenses of children. After CRP his daily income increased up to Rs. 1500 to Rs. 2500 from grocery shop as well as from restaurant. So it is very profitable for him.

3. Role of Field coordinator in shaping the family

Being told to vacate the rented building during the implementation of Covid Rehabilitation Project Phase II was the biggest challenge for Ajeesh and the time when he did not know how to overcome that crisis, because he only getting the income from that shop. During this time I was able to support him as a field coordinator and motivate him to find another building. As a result, he found a building within the deadline and successfully completed the project.

4. The current situation of the family

A change due to the Family Development Program is highly appreciable. He is now able to offer a job to one more person and giving him Rs. 300 per day. Ajeesh is very happy that he got selected in this program and implemented it successfully. He is very grateful to the entire team.



Kolping India Activities

In the year 2024–2025, over 15 new Kolping groups were formed. More than 150 individuals joined following orientation sessions conducted in various regions. These sessions focused on Kolping awareness, leadership development, and community empowerment.

Through leadership and awareness training sessions:

- Over 100 participants gained awareness about the ill effects of drug abuse.
- A Watchdog Committee was formed in 6 regions, each consisting of 1 captain and 6 members, to monitor and address social issues.

Participants developed key competencies such as:

- Effective Communication: Verbal, non-verbal, and written communication skills.
- Decision-Making & Problem-Solving: Ability to analyze problems, make informed decisions, and develop creative solutions.
- Leadership & Team Management: Skills to lead, motivate, coach, and mentor team members.

These efforts have empowered participants/members to:

- Take on new challenges and progress in their careers.
- Experience personal growth, self-awareness, and increased confidence.
- Understand their social responsibilities and become agents of positive change.
- Apply learned skills to make sustainable life choices.
- Engage in natural resource management, contribute to decision-making processes, and advocate for sustainability.

Sustainable Development Initiatives

Kolping members have begun designing and implementing sustainable projects and initiatives that promote the conservation and management of natural resources.

Support Through National Livelihood Schemes

Through the support of the Kolping India National Office, members have benefited from various livelihood support schemes, helping them move towards a sustainable way of life:

- **SAP (Sanitation Assistance Programme)** – Benefiting numerous families by improving access to proper sanitation, by helping in construction of toilets. During the year 15 members got support for sanitation program, amounting to 15000 thousand rupees each.
- **MAP (Milch Animal Programme)** – aims to improve the socio-economic status of rural women, particularly those from agricultural backgrounds, by providing them with assistance for purchasing milch animals. During the year 10 members got support for this program, an amount of 15000 thousand rupees to each beneficiaries.
- **HSP (Housing Support Programme)** – Provides financial assistance to its members to construct or improve their homes. This includes partial financial support for construction and facilitation to access government housing schemes. The project aims to help families, especially those with limited resources, realize their dream of owning a proper house. 2024-25 year 5 members get support from this program. Each Person got 50,000 rupees.
- **IIGP (Individual Income Generation Programme)** – Supporting individuals in starting their own income-generating ventures. These include livestock farming (cattle and goat rearing), small business ventures (petty shops, tailoring, catering, etc.), and access to loans for starting or expanding businesses. These initiatives are aimed at enhancing the financial stability and overall well-being of Kolping families. 2024-25 year, 15 members got support from this program, an amount of 10,000/-.
- **VTP (Vocational training program)**- It aims to equip individuals, particularly Kolping Self-Help Group (SHG) members and their children, with job-oriented skills to enhance their employability and income generation. There were 2 students got support in the last year, with an amount of 15.000/- each.

CIGP (Collective Income Generation Programme) –

During the project year, Kannur Kolping selected the Ushas Kolping Group to initiate a Collective Income Generation Project (CIGP). The Ushas Kolping Family, which has been functioning since 25.06.2018 in Edoor Village, Irrity Kolping Region, expressed their willingness to start a shop as a collective effort to improve their economic conditions.

Kolping India supported the initiative with Rs1,00,000 under the CIGP, and the group also availed a loan through Kudumbashree. They have now rented a Panchayath building for the activity and have successfully started a stationery shop in the heart of the town.

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Special ecological initiatives supported under BMZ project in 2024

The "Organic Farming by Kolping Members" project seeks to promote sustainable agricultural practices among Kolping members, empowering them with the opportunity to cultivate organic farming and giving them an opportunity for self-employment.

Name of Group: Little flower, Deepam Kolping groups jointly conducted the activity.

Cultivation of Vegetables -

- Ladies Finger
- Long beans
- Tomato
- Chilli



Sustainability

At the start of the agricultural season, the land was cleared and prepared for cultivation. The soil is naturally fertile, and after the initial cultivation, it becomes even more enriched. This improvement makes it easier for the members to continue farming with fewer challenges. As a result, it creates a sustainable source of income and a reliable livelihood opportunity for Kolping members.

The Church has granted the use of the land for a period of three years, allowing members to focus on agriculture without interruption. They can use seeds from their previous harvest for future planting, ensuring a supply of high-quality seeds. This creates a self-sustaining cycle that keeps members actively engaged in farming while providing the community with organic vegetables on a continuous basis.



Caritas India Supports KAIROS in Providing Immediate Relief to Affected Families of Kolayad Panchayath Year 2024

As part of the Wayanad landslides, and the heavy rains that lashed, water from the mountains in the forest area of Kannavam Peruva which is part of Wayanad uphill is also the boarder of Kannur district. The overflowing of the river led to severe landslides in the area of Kolayad panchayath of Kannur District. As a result, 38 families of the Tribal Community (Kurichiya), and 3 families from our Diocese under Kolayad Parish (Dalit Christians) were severely affected, with water flooding their homes and have lost their wells in the compound, which was a source of drinking water. They have lost their livelihood ways of domestic animals being washed off in the landslides. These families lost all their belongings, including cots, mattresses, furniture, vessels, study materials of the students, all important documents of their personal identification and clothes. They were relocated to nearby government camps, where they spent approximately three weeks. They have since returned to their homes but face the daunting task of rebuilding their lives from scratch.

Caritas India extended vital support to KAIROS in its humanitarian response, contributing essential non-food relief items to address the immediate needs of affected families. The assistance included the provision of household items such as cots, mattresses, kitchenware, and cooking utensils.

The distribution of these relief materials was successfully carried out with active community participation, ensuring that the support reached those in urgent need. This timely intervention helped restore a sense of dignity and comfort to families facing hardship, reflecting the shared commitment of Caritas India and KAIROS to compassionate and effective relief efforts.





SOCIAL IMPACT ASSESSMENT STUDIES

**State-level
accredited agency**

Social Impact Assessment Study

The objective of the **Social Impact Assessment (SIAS) study** is to identify and analyse the social impacts related to environmental changes, loss of livelihood, and matters concerning rehabilitation and resettlement, which arise when land is acquired for public purposes.

KAIROS, has carried out multiple SIAS projects across various districts of **Kerala** during the reporting period.

Our dedicated team visited each project site and conducted thorough fieldwork, which included:

- Direct interactions with landowners, stakeholders, and elected representatives — both formally and informally.
- Preparation and submission of a draft report to the District Collector as the first step in the process.
- Conducting public hearings to collect feedback and suggestions from affected parties and the wider community.
- Incorporating the received feedback and submitting the revised report to the requisitioning authority.
- Upon receiving their remarks, the final report is submitted to the District Collector for further action.

Key Projects Completed

- Mankulam Hydroelectric Project- Idduki
- Kallothuthara Bridge and approach Road – Aluva
- Pattambi ROB – Palakkad
- Anakkampoyil Hydro Electric Project – Kozhikode
- Moolakkeelkadavu Bridge – Kannur
- Kallacherikkadavu Bridge – Kozhikode
- Kottikulam ROB – Kasargode

The following projects were completed in a timely and effective manner during the reporting period.

These projects reflect KAIROS's commitment to inclusive, participatory, and responsible social impact assessments, ensuring that the voices of affected communities are heard and considered in the planning and implementation of development projects.

Mankulam Hydroelectric Project- Idukki



Kallothuthara Bridge and approach Road – Aluva



Pattambi ROB – Palakkad



Anakkampoyil Hydro Electric Project – Kozhikode



Moolakkeelkadavu Bridge – Kannur

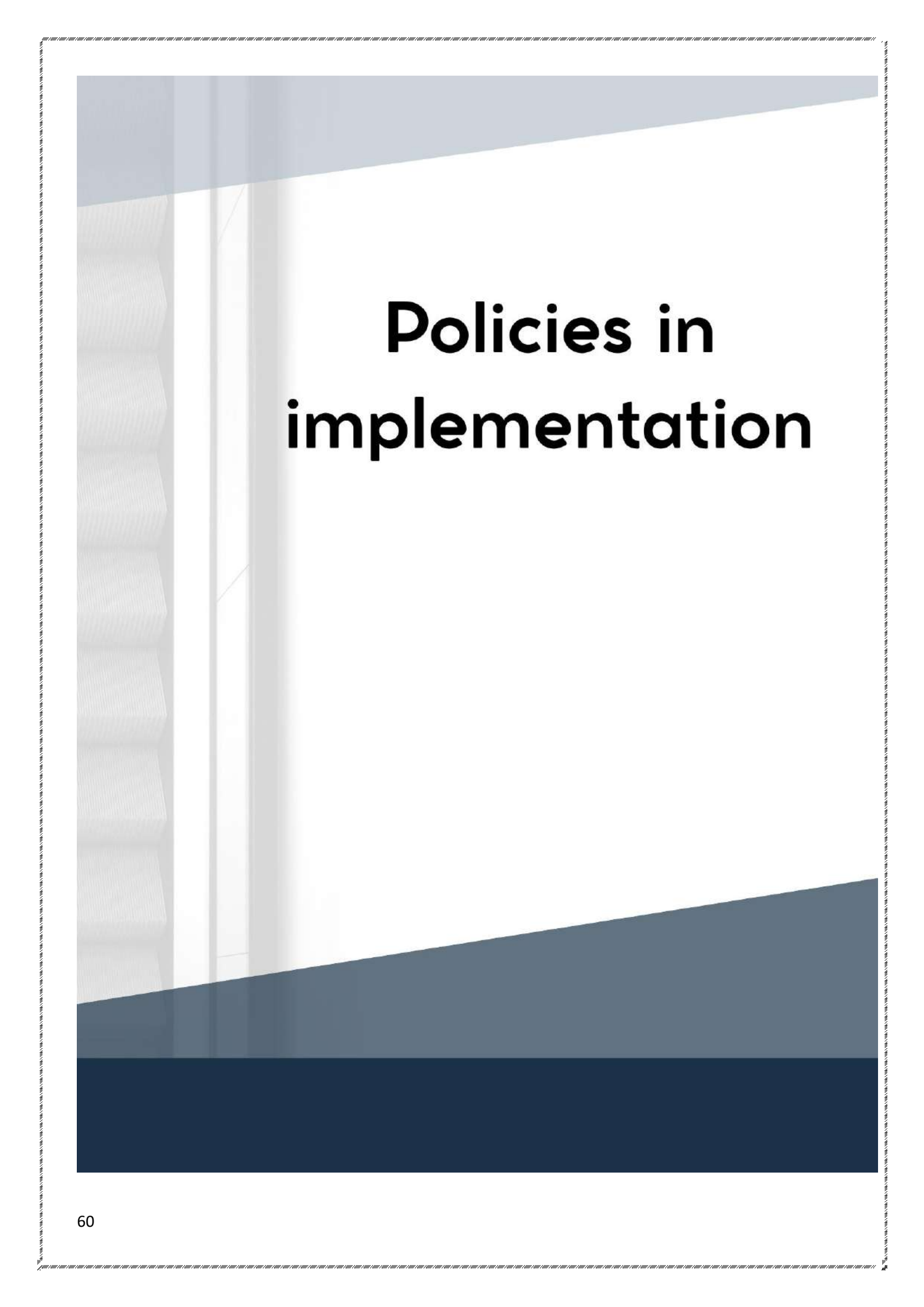


Kallacherikkadavu Bridge – Kozhikode



Kottikulam ROB – Kasargode



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Policies in implementation

Child Protection Policy (CPP)

KAIROS recognizes that every child has the right to safety, dignity, and protection from abuse, neglect, and exploitation. The organization has adopted a formal Child Protection Policy to ensure that all staff, volunteers, and partner agencies follow a clear and accountable procedure when a child is at risk.

The CPP includes:

- Defined steps for reporting and responding to suspected abuse
- A confidential and child-sensitive reporting mechanism
- Mandatory safeguarding orientation for staff and volunteers
- A zero-tolerance approach to abuse in any form
- Referral links to legal, medical, and psychosocial support services

The policy ensures that all decisions and interventions are guided by **the best interest of the child**, and that dignity, confidentiality, and safety are maintained at every stage.

Procurement Policy

KAIROS follows a structured Procurement Policy based on the values of **fairness, integrity, and transparency**. These principles guide all purchasing decisions to ensure responsible use of funds and accountability to donors, partners, and the community.

Key elements of the policy:

- Competitive quotations and vendor comparison for all major purchases
- Clear approval hierarchy and documentation at each stage
- Conflict-of-interest and anti-fraud safeguards
- Preference for ethical, local, and cost-effective sourcing
- Full audit trail for compliance and verification

The policy protects the organization from bias, favoritism, and financial misuse, while ensuring that resources are used efficiently and ethically for program purposes.



CSR Projects Awarded

Paravoor Garment Making Unit- With the support of Ambadi Enterprises

Under its CSR program, Ambadi Enterprises has supported the purchase of two new sewing machines for the KAIROS Project at Karakkundu. This initiative strengthens the existing garment-making unit run by the SHG groups, marking a significant step towards women's empowerment with the support of the Ambadi Group. We sincerely extend our whole hearted gratitude to Ambadi Enterprises.



Skill Development for Differently Abled Youth

With support of APD (The Association of People with Disability), Bangalore

Life can be challenging for differently-abled individuals. To make their lives more rewarding, KAIROS had organized a training session designed to develop their skills. This initiative aimed to empower them, integrate them into mainstream society, and help them earn a livelihood.

This initiative helped differently-abled youth unlock their full potential and contribute to society. Through personalized career counselling, we assisted individuals in identifying their strengths, interests, and potential career paths, leading to more informed decisions and better job matches.

Most of these youth depend on their families, who are often ordinary individuals working daily to make a living. If our youth could support their families financially, it would ease the financial burden on their families and provide them with an opportunity to become more self-independent.

Following our career counselling sessions, we have identified 21 youth between the age group of 18- 35 years who are interested in small-scale entrepreneurship and want to be self-reliant.



We had planned a training program for the youth, and with the support and training sessions provided by APD (The Association of People with Disability), Bangalore, we at KAIROS successfully trained 21 youth with intellectual disabilities (MR) from Vikas Bhavan, Irrity. As a result, they were able to establish their own unit for printing brown paper medicine covers and bakery covers, as part of a self-employment initiative.



Through the success of this project, many MR youth have gained

employment, allowing them to stand on their own feet and support their families in meaningful ways. Today, their families look to them with renewed hope and resilience for the future.

Manappuram Foundation Funds Vocational Project for Specially-Abled Youth

In a commendable step toward empowering specially-abled youth, Manappuram Foundation has extended its support to a new vocational initiative by KAIROS. Through its Corporate Social Responsibility (CSR) fund, the Foundation contributed Rs.1,00,000 to help establish a specialized unit focused on the production of medical brown covers and bakery packaging covers.

This generous contribution has been instrumental in launching the project, which aims to provide meaningful employment and skill development opportunities for differently-abled individuals. By engaging in productive work, these youth are gaining confidence, financial independence, and the ability to contribute to their families and communities.

This collaboration marks a significant milestone in promoting inclusivity and social responsibility, setting an example for others to follow.



Little Way Association -

We extend our heartfelt gratitude to *The **Little Way** Association* for your unwavering support and generosity who supported in the Paravoor Garment Making Unit Project at Karakkundu that has been successfully completed and is now fully operational. This initiative is already making a meaningful impact by empowering poor widows and Self-Help Ladies Groups in our community, helping them regain independence and dignity through sustainable livelihoods.



Women on Wheels Programme WOW

Women on Wheels is a project with the aim of empowering women through mobility. This initiative has proven to be a transformative opportunity, allowing women to own a two-wheeler at half the market price. It has been a dream come true for many, enabling them to gain independence and control over their transportation needs.

By reducing reliance on male family members or public transport, this initiative fosters self-reliance and saves time for women juggling work, education, and household responsibilities.

It has also opened up new employment opportunities, particularly for women in roles like delivery personnel, field agents, or sales representatives—careers that require frequent travel. Moreover, *Women on Wheels* contributes to breaking gender stereotypes and promoting gender equality in public spaces.

Through this initiative, we not only offered a means of transport but also paving the way for greater social and economic inclusion for women across communities.





School Kit Distribution

On 25th May 2024, KAIROS Kannur in association with Social Bee Ventures had the Inauguration of the schoolkit distribution at 2.30 pm at KAIROS training hall. The inauguration and the distribution of the kit was done by Adv. Binoy Kurian, Vice President Kannur Jilla Panchayath, in the function presided over by Rev. Fr. George Painadath Procurator Bishop's House Kannur. Felicitation was given by Sr. Archana, Principal of Ursuline HSS Payyambalam and Mrs. Latha K, staff of CNDP, Kannur. Mr. K V Chandran, General Coordinator KAIROS delivered the welcome speech and Mrs Jincy CH, Regional Coordinator KAIROS expressed vote of thanks. We distributed 110 school kits worth Rs. 2000/- . Besides this, necessary note books were distributed to 30 students of HIV/Aids affected families, which was sponsored by Ursuline Sisters Payyambalam.



Kochouseph Chittilappilly Foundation and KAIROS Kannur: Housing Support Initiative

With the intention of supporting underprivileged families in completing their homes and enabling them to live with dignity, the Kochouseph Chittilappilly Foundation, in collaboration with KAIROS Kannur, launched a housing support mission.

A total of 31 deserving families from the Kannur and Kasargod districts were selected for this initiative. Each family received financial support of upto Rs 2 lakhs to help complete their unfinished houses—particularly those initiated under the Life Mission, where only the basic structure had been built. One of the key eligibility criteria was that the families must own the land on which the construction was taking place.

The support enabled families to complete essential works such as flooring, plastering, electrical and plumbing fittings, windows, and doors.

Out of the 31 families, 26 were able to fully complete their houses during the 2024–25 period, and a detailed report on their progress has been submitted to the Kochouseph Chittilappilly Foundation.





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News Paper Clips



THANK
YOU