



**KAIROS**  
**ANNUAL REPORT**  
**2015 - 2016**

## **INTRODUCTION:**

Kannur Association for Integrated Rural Organization and Support (KAIROS) is an NGO registered under the Societies' Registration Act XXI of 1860 in 1999. KAIROS is the official organ of the Mission Diocese of Kannur for social development action. Since its inception, KAIROS has been focusing to create self esteem and self-reliance among its target groups, especially the Diocesan Dalits and fishermen, who are actually marginalized for centuries due to several reasons. KAIROS involves in facilitating socio-economic development targeting the poor and needy irrespective of caste, creed and religion. The Governing Board is responsible for the policy decisions of the organization, while the Director, appointed by the Bishop of the Diocese, is responsible for the execution and administration of programs and projects. He has a team of qualified and dedicated social workers who are trained and experienced in mobilizing people, carrying out development activities in a result oriented manner with people's participation.

KAIROS' operational area covers two civil districts of northern Kerala ie Kannur and Kasargode and the organization is pledged for the up lift of Marginal Farmers, Tribal, Women, Children and Senior Citizens. We also conduct training and workshops and provide consultancy services to other NGOs, Panchayati Raj Institutions, Students, Researchers, Civil Society Organizations and other development agencies. We have formed and facilitated Peoples Organizations and in cooperation with them we implement several programs like Sustainable Natural Resource Management, Agriculture and Animal Husbandry development programs, Entrepreneurship Development programs, Gender Development programs, Tribal Development programs, Housing and Sanitation programs, Family Development Program (FDP), Child Development (Balavedi and Inclusive children's parliament ) programs, KAIROS Education Support Scheme (ESS), Community Based Rehabilitation programs, Research and Documentation, Human Resource Development programs, Health Insurance programs, etc.

We are happy to present our annual performance report for the year 2015 – 2016 with an intention to reach the people what has taken place in the field of Social and Economic development by the intervention of KAIROS during the last one year. We

hope that the readers will get an opportunity to measure the achievement of the socio-economic development organ of the Diocese of Kannur.

### 1. Awareness Generation

Programs to create general awareness on the social issues that help discriminate people in the lowest strata is organized and conducted in different location of the jurisdictional area of KAIROS. In Such programs government departments and institutions are invited to give classes on the specific issues that hinder the growth and development of the people especially the poor and marginalized. For example, development issues of women and girl children are handled in week end meetings of the Self Help Groups formulated and facilitated by KAIROS by eminent personalities working for the liberation of women and girl children. Constitutional rights of the women and girl children and their fundamental rights are discussed and debated in some federation level meetings. In the beginning of the monsoon, the topics were related to water borne diseases and precautions to be taken. Environmental conservation, ill effects of alcoholism and drug abuse were subjects taken for awareness generation. During the reporting period there were many such classes conducted by individual groups. But given below are details of some of those important classes organized and conducted by KAIROS as part of its development interventions

No.	Topics	Location	No. of Participants
1	One day Training on leadership development to 150 members	Chalil,Azhikode,Thayyil,Mattool North, MattoolSouth,Chuttad	917
2	workshop on government and livelihood programs to 150 SHG members	Azhikode ,MattoolSouth,Chuttad, Chalil,Thayyil,Mattool North	920
3	Training on use of new technique- solar dry fish processing units to 10 SHG woman	Thayyil,Mattool North MattoolSouth,Chuttad, Chalil,Azhikode,	225
4	Networking for building marketing linkages	MattoolSouth,Chuttad, Chalil,Azhikode,Thayyil,Mattool North	211
5		Chalil,Azhikode,Thayyil,Mattool North, MattoolSouth,Chuttad	211

6	Educational subsidy to 25 students for higher studies	Thayyil,Mattool North MattoolSouth,Chuttad, Chalil,Azhikode	198
7	Training to 50 SHG women to engage in the healthy fish outlets	MattoolSouth,Chuttad, Chalil,Azhikode,Thayyil,Mattool North	218
8	Training on Book keeping	Taliparamba	41
9	Leadership Training	Iritty,Pilathara	64
10	Awaress on Sanitation	Neruvambram ,Trikaripur	67
11	Training on Micro finance	Punchakad	42
12	Awareness on Organic Agricultural Practces	Iritty,Taliparamba,Pilathara,Payangadi	218
13	Awareness on Women and Child protection	Kannur,Kanhangad	75
14	Awaress on HIV /AIDS	Kannur	125
15	Awareness on Family Values	Payangadi,Pilathara	112
16	Training on Net work and linkage	Kannur,Irity	45

## 2. Family Support

KAIROS gives special support and care for vulnerable families in its area of operation. Around 320 families had been specifically selected for providing support for their overall development. Material as well as moral support had been extended to these families. For example, support is being given for the marriage of the girl children, Education (especially for Girl Children) housing, sanitation and even self employment schemes in the subsistence sector (Schemes which require less investment). Many families have been involved in self employment schemes with the financial support of the Banks as they were linked with such institutions. These families are leading a joyful life and their children are enjoying the luxury of the main stream social life. The Family Support Programs created such a situation that these families are counted and considered and merged to the mainstream otherwise had been thrown in to the waste bin. Given below are some of the examples of the progress/success of the supported families.

### **Case study of Mrs. LISSA**

Lissa had suffered a lot in her life when she was having fewer earnings and feeling helplessness. Now the story has changed notably with the support received from the benefactor through Save A Family Plan, Family Development Program. She was a daily wage earner of a match box company and struggled to meet the two ends of life. Her husband left her and started to live with another lady. She was very disappointed and unsure to face life. She felt that she is a burden for her aged



parents.

She was selected to the Family Development Program at that time and attended the meetings and classes conducted as part of the program. She realized that she is not the only person having bad fate in life. She got confidence and inspiration to go ahead with the problems and to make a change in life. She planned to start cow rearing as the first step to fulfill her dream that she dreamt.

### **Stage of development**

She withdrew Rs 10000 from her SAFP account and bought a cow for rearing. The cow gave birth to another one. Later she could construct a cow shed with the intention of extending the project. She became able to expand her project and bought another cow and calf. She earned good income from cow rearing and she could save a part of her income.



She was inspired and thrilled with the success of her project and she planned to buy some chickens to generate additional income for the family. By using SAFP fund she bought a coop and some laying chickens.



She earns good return from these two income generation programs and at present she is able to meet her daily expenses.



Moreover, she joined in Kerala Labor Movement Suraksha National Pension Scheme, a social security scheme and Self Helping Group. She could repair her house and extension to house and kitchen from the savings of cow rearing.

### **Achievements at a glance**

<b>Situations</b>	<b>At the time of selection</b>	<b>At present</b>
House and environment	Not livable	Livable
Monthly Income	Rs.1500-2000	Rs.6000-7000
Debt	Rs.2,50,000	30,000
Savings	00.00	8,600
Capacity	Not confident and feeling helplessness.	Confident to face problems and willing to do hard work

Now Lissa is able to take care of her aged parents also. Recently her husband came back and living with family. He is going for waged work and also earns for the family. She is extremely happy and grateful to Save A Family Plan Program and to the benefactors Kevin and Nadine Higgins for the entire support given to her.

### **3. Education Promotion**

KAIROS is so particular that no children, especially from the poor families, are left uneducated due to lack of resources and motivation. The grown up generation of the community for which KAIROS is catering to is either undereducated or uneducated. KAIROS wanted to ensure not to continue this situation for the future generation. Therefore, education promotion coming under the priority programs of KAIROS. Education Promotion Program of KAIROS include, career guidance, in which students and parents are guided to select the most suitable course and institutions, Parental motivation is for making the parents understand the need and importance of education for building up a welfare society and financial support for continuing education. During the year 2015-2016 KAIROS has organized 6 career guidance (One each for a Region) vide which many students are admitted to Hotel Management Course. Tie up has been established with Don Bosco College, Vaduthala for admissions for technical education courses and vocational training. Small loans are being given to eligible students (from most backward families) who show extra intelligence and interest from the family support programs 15 students are given financial support from KAIROS during 2015-16.

### **4. Health Promotion Program**

In the light of deadly diseases that had been fully cleared from among the people of Kerala returns back, awareness Generation on health issues and health care gains more and more importance. KAIROS is in the forefront for creating awareness on tuberculosis and its preventive measures (via Akshaya programs) HIV/AIDS prevention programs, Alcoholism and Drug abuse prevention etc. These programs have taken momentum among the people and many drug addicts and alcoholics have given up (of course there are cases of relapse). HIV/AIDS prevention program

are also have brought about results. The program includes nutrition kit distribution, financial support for ART etc. Exhibitions, street theatre, seminars and sessions for High School and Higher Secondary School Students and general public, poster exhibitions etc. are some strategies adopted for the success of the program. The regional Federations were responsible for organizing and conducting these programs, as KAIROS fosters participation and decentralization in building a knowledge base for the people.

### **5. Sanitation and Hygiene Promotion Program**

In our sanitation program, environmental sanitation gets top priority. At the same time personal health and hygiene and domestic hygiene also are of much importance. KAIROS targets complete sanitation in the rural areas, safe and environmental friendly waste disposal mechanisms are also under taken and promoted. For example, double pit latrines, Vermi Compost Pits, compost pits, etc are promoted as part of health promotion program. As a part of our Sanitation & Hygiene Promotion Program, we supported 48 families to construct vermin compost pits and safe latrines.

### **6. Entrepreneurship Development**

Entrepreneurship Development Programs are aimed to explore the potential and entrepreneurial competencies of people who are intending to enter into the Income Generation Programs (who wanted to involve in small business and light industries). KAIROS gets funds from some organizations abroad. For establishing healthy fish outlets we have given assistance for 25 SHGs of Chootad, Mattool south, Mattool North, Thayyil, Azikode and Chalil.

This program was for those people who are involved in tailoring and garment making. The training helped them to develop their business and increased the production and marketing. These women earn a descent livelihood now.

### **7. Income Generation Programs**

KAIROS undertakes and promotes Income Generation Programs (IGP) for economic development of the poor and marginalized that may supplement their social well

being. Specific trainings are organized and conducted in animal husbandry, small business, organic farming, etc to help people involved in such activities with an intention to help them to improve their economic basis. Financial support was arranged with the financial institutions through linkages and lobbying. Institutional finance like finance from SHGs and their Federations, who channelize funds from the savings of its members, KSBCDC (State Government institution for backward class communities) etc. were also arranged. Mentoring and handholding support is extended to individual entrepreneur by the expertise and KAIROS staff in the field. In the reporting year, around 98 such schemes are started and helped to be sustained.



## **8. Environmental protection & Conservation**

Natural Resource Management (NRM) is one of the major and important areas of intervention of KAIROS and has a very good track record in the implementation of the sectoral programs. As of now KAIROS is implementing two types of programs in the sector – Watershed Management Program under Western Ghat Development Programs (WGDP) and Watershed Based Development Program of National Bank for Rural and Agriculture Development (NABARD). The activities carried out during the last one year are manifold and be classified under three heads – activities for soil and water conservation, for Livelihood support and Capacity building of the watershed community. All these three categories of programs led to sustainable Natural Resource Management which helped the people to understand the need of conservation. The conservation activities ensured adequate returns from their farm land. Provision was also set apart in the project to ensure the empowerment



and sustainable livelihood of the landless and vulnerable sections like tribal and women. The Capacity building made the community to involve in the operation and management of what is being gained through the project.



Programs like construction of contour bund, earthen bund, contour trench, column bund, stone pitched bund, diversion canal, drainage line protection, construction of check dams, head pond, farm pond, agro-forestry and agri-horti culture initiatives carried out in the watershed helped to conserve soil, reduced soil erosion, slowdown the running velocity of the water fallen on the slopes and conservation of water. The agri-horti cultural activities have also helped to increase the vegetative cover of the area and reduced water runoff along with fodder cultivation. The fodder cultivation has also increased availability green fodder for those who find out a means of livelihood from animal husbandry. In a way the agri-horticultural promotion programmes added to the biomass of the watershed with a variety of plants and climbers. This will definitely have a long term effect in the watershed.

## **9. Micro Insurance**

The micro-insurance program which includes mainly healthcare insurance has coverage of 675 people in Life Insurance Company (LIC). The program is very helpful to the poor families, and the families under cover get death claim. The annual premium for the health insurance policy is Rs.6000/- and a maximum of Rs. 30000/- is claimable on death of the person. Though there are a number of families left behind without enrolling in the insurance scheme, we could cover at least 12% of the total targeted families of the SHGs fostered and promoted by KAIROS. In promoting Micro-Insurance among the members, the SHGs functioning in different regions are trying their best. The Village Coordinators in the regions take top most interest to create awareness among the members of SHGs and involve the Federations to take the lead role. Many Federations have done glorious job in both to make the members join the scheme and to settle the claims made with the insurance companies.

## **10. KLM (Welfare programs for the labors in the unorganized Sector)**

Majority of the people of the two districts (Kannur & Kasaragod) is daily wagers and traditional artisans. While the laborers in different sectors have their own organizations to take care of their interests, the people in the above said categories have no such backing of any kind of organizations. So, they are discriminated, have no way forward towards further development and sustenance. In a sense they are in the unorganized sector. KAIROS wanted to do something meaningful in the case of this category of people and decided to organize them and empower them to claim for their rights and privileges and make them competent enough with the organized sector. And the initiative is named as Kerala Labour Movement – in abbreviation KLM. KAIROS helped 280 members of KLM, to get enrolled in Kshemanidhi and 399 in Sruaksha Swavalamban programs of the government.

## **11. Dream Home Scheme – Housing Project**

There are many people for whom a house is being a long cherished dream. For want of resources, many could not either construct or complete their dream home, so that they are destined to stay in poor living conditions. KAIROS have established a scheme to help such people in memory of the Legend Rev. Fr. Linus Maria Zucol S. J., who constructed 7000 plus houses and donated those houses to the poor and needy. Under the scheme KAIROS helped 11 families in the year with a total amount of Rs. 580000. The beneficiaries remember that this help was of great value and supplemented their effort to own a descent house for their living.

## **12. Jalanidhi**

"Jalanidhi", is a World Bank-assisted "Kerala Rural Water Supply and Sanitation Project" for sustained delivery of adequate quantity of water and sanitation services in rural areas of Kerala. KAIROS is selected as Supporting Organization (SO) by the state government authority (KRWSA), for implementing two JALANIDHI-projects in Kannur District – one in Kolayad Grama Panchayath (GP) and the other in Irikkur Grama Panchayat. The project ensure adequate and pure drinking water supply along with total sanitation, Ground water recharging, and GP infrastructure development aiming at its strengthening and Technical and general trainings to the project stakeholders. Normally the other projects are need based, but Jalanidhi is more demand driven than need based.

In Kolayad Grama Panchayath the total families covered under Jalanidhi Project is 1180 Which includes 30% of SC/ST families. In Irikkur, the scheme is a large multi BG scheme which covers a total of 1677 families with .07% of SC/ST families.

## **CONCLUSION**

Empowerment comes from People's groups who seek to empower themselves through greater self-reliance. They have right to determine their own choices in life. They also seek to gain control and access to resources. Economic empowerment is one of the means to empower the grass root level population. Enhancing women's economic productivity is an important strategy for improving the welfare of hundreds of households living below the poverty line. The existence of poor in a state of economic, political, social and knowledge disempowerment is known to be a major hindrance to economic development. Income generating activities will be considered as those initiatives that affect the economic aspects of people's lives through the use of economic tools such as credit.

We are thankfully remembering the agencies and institutions which were instrumental for the achievements of KAIROS during the reporting period. If it is not for their support and guidance, these achievements would not have been happened. We expect the similar support, cooperation and guidance from those partners for the coming years also.

A few words of gratitude for the whole team of KAIROS for having been instruments for the transition taken place among the poor and marginalized, the new horizon of achievements in the socio economic development, and for the creation of the future generation who are ready to work for their own development.

Rev. Dr. Jilson Panakkal  
Director - KAIROS