

CIRCULAR

Proto. No. 32494/2026

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Beloved Reverend Fathers, Consecrated Persons, and Brothers and Sisters in Christ,

We have successfully completed the first two phases of preparation and awareness-raising for the observance of the Year of the Community with excellent activities. Extensive collaborative efforts took place at the parish, forane, and diocesan levels. We specifically commend and express our gratitude to all those who provided leadership for these endeavors.

The family is the fundamental unit, or cornerstone, of the general society, the community, and the Church. Just as the shaking of a cornerstone destabilises an entire building, the disintegration of families produces repercussions across society, the community, and the Church. Contemporary society offers numerous examples of this phenomenon. Consequently, families constitute the primary focus of the observance of the Year of the Community. In addition to spiritual revival and communal solidarity, identifying guidelines to achieve the social and financial security of families remains one of the principal objectives of the Year of the Community.

Jeevass - KLM Assistance

The department designated as Jeevass - KLM (Kerala Labour Movement) was established to implement programmes conducive to the comprehensive progress of community members and to assist in leveraging government schemes. This initiative forms an integral part of the diocese's social apostolate. Its core objectives are employment for all, pension for all, and insurance for all. The primary issue we face is not a scarcity of schemes, but rather the failure to utilise existing ones in a timely and efficient manner. It goes without saying that the beneficiaries themselves must come forward to utilise them; administrative systems can only provide guidance.

In this context, we must also recall the warning given by Jesus. He stated: "To everyone who has, more will be given, but from the one who has not, even what he has will be taken away" (Luke 19:26, Matthew 25:29). This may strike us as unfair and unjust. Jesus addressed these words to the individual who, having received talents as a gift, failed to put them to use. He meant that if one fails to utilise the opportunities and abilities received, not only will progress be denied, but whatever one possesses will also be lost, leading to a worse predicament. Conversely, those who make use of them will advance to a better state and be further blessed.

We wish to remind you at this juncture that everyone should avail themselves of the schemes envisaged by the government and implemented through Jeevass to secure employment, pensions, and insurance, and should assist others in doing so.

In all the miracles performed by Jesus for humanity, we observe that the active participation of individuals was both required and obtained. The restoration of sight to the blind man serves as a prime example. This is recorded in the Gospel according to John, chapter 9, verse 7, as follows: "He said to him, 'Go, wash in the pool of Siloam' (which means Sent). So he went and washed and came back seeing". Likewise, prior to granting healing, He is seen asking whether they believe He has the power to do this. In short, the benefits of any scheme are obtained solely by those who make requests and extend cooperation.

Trust in those implementing the programmes is equally essential for their success. If we continuously make negative remarks regarding them, the beneficiaries will lose trust in them, and the programmes will fail. Let it be emphasised that during this Year of Community Empowerment, the primary and foremost attitude we must cultivate is one of unity, cooperation, and encouragement. Let me stress that the programmes we implement are not commercial enterprises intended to generate profit.

In connection with the Year of Community Empowerment, we are implementing the following programmes for families:

Employment

God commanded humanity through the words: "By the sweat of your brow you will eat your food" (Genesis 3:19). Labour is the instrument for fulfilling human needs. With the advancement of technology, the employment sector has undergone profound transformations. There is no doubt that the encroachment of artificial intelligence will eradicate many traditional job opportunities; concurrently, however, new jobs will multiply exponentially. As these emerge, each person must develop the capacity to undertake them.

Observe the Changes

The appeal and prospects of government employment have diminished. Nevertheless, we must recognise the fact that ample job opportunities still exist within the private sector. As times change, new prospects will arise. To identify them, we must continuously read and keep abreast of the economic, industrial, and educational transformations occurring within the country, because opportunity waits for no one.

Become Job Creators

Understanding our capabilities, circumstances, and prospects, and cultivating our entrepreneurial spirit, we must transition from mere job seekers into job providers. Dioceses, religious congregations, and similar bodies face numerous legal and structural limitations in this regard. Individuals and their collectives, however, enjoy considerable freedom and potential in this sphere, alongside the generous support of governments. Opportunities abound for retirees just as they do for the youth. If individuals retired from government departments and private companies are willing to dedicate their expertise to the welfare of the community, matters will become significantly easier, and numerous new jobs will be created. The older generation, aged fifty and above, are witnesses to the leap forward in the employment sector brought about by the economic liberalisation adopted by the government following the economic crisis of 1991.

Utilise Systems

Individuals and collectives can establish enterprises and institutions, either independently or collaboratively, by availing themselves of government assistance schemes. The Wayanad Social Service Society and Jeevass provide guidance and support to secure the necessary training and financial backing. The portal **www.keralalabour.org** has also been established to enable individuals to register their personal details and increase their prospects of securing employment.

Pensions and Welfare Funds

Government Schemes: Pensions ensure the fulfilment of old-age requirements without dependency on others. Government schemes enabling universal pension coverage exist today; however, not only is there insufficient awareness regarding them, but many also show reluctance to utilise them. Small-scale farmers, construction workers, tailors, expatriates, and domestic workers can all become beneficiaries of government pension schemes through welfare funds. Technical assistance for this is provided by the Kerala Labour Movement, operating in conjunction with the Wayanad Social Service Society. The Kerala Labour Movement is the operational wing of the Labour Commission of the Kerala Catholic Bishops' Council.

Diocesan Schemes: A pension scheme offering a monthly pension ranging from 4,000 rupees to 6,000 rupees and lifelong security of 500,000 to 800,000 rupees has been formulated through the Jeevass and KLM collective in association with insurance companies. Individuals aged 35 to 70 are eligible to join. This pension is available to those who remit either 30,000 rupees annually or 50,000 rupees annually for a period of 10 years. If a pension is not required and the subscriber withdraws upon maturity, a minimum of 600,000 rupees to 1,000,000 rupees will be refunded—approximately double the amount remitted. The pension amount also increases annually. Withdrawal from the scheme is permitted at any time subject to certain conditions.

Health Insurance: Medical expenses are exceptionally high today. Insurance schemes providing coverage up to 1.75 million rupees for a nominal premium are available through the government and post offices, and can be accessed via Jeevass. It is futile to wait until illness strikes before enrolling, because subsequent enrollment is impossible, or coverage will be provided only with that specific illness excluded. Naturally, the vast majority are incapable of bearing massive medical expenses out of pocket in the absence of insurance.

Family Health Care: This is a family health insurance scheme of 500,000 rupees implemented through KLM. Participants receive a specified percentage of the premium as a discount in the first year. Last year, when 256 families joined this scheme, a total of 1,600,000 rupees was granted as a premium discount.

Special pension and health insurance schemes for priests, consecrated persons, and those employed in ecclesiastical structures such as parishes have also been implemented in our diocese through Jeevass. Our community is strengthened in the healthcare sector only when everyone enrolls in such schemes.

Parish representative assemblies and family units must take the initiative to inform families about the aforementioned schemes and provide assistance. Jeevass-KLM coordinators must spearhead these efforts. We request that any parish lacking a coordinator appoint one immediately. Bear in mind that the empowerment of the community must commence at the grassroots level.

Family unit leaders must compile lists of individuals desiring to enroll in pension and insurance schemes. Jeevass-KLM has arranged for relevant parties, including company officials, to visit the parish and register interested persons if the required quorum of individuals is met.

Harmonise Details Across Records

Another critical matter is ensuring that the details contained in our personal records—such as Aadhaar cards, PAN cards, voter identity cards, ration cards, passports, driving licences, and vehicle registration certificates (specifically names, house names, dates of birth, and addresses)—are identical, flawless, accurate, and safely preserved. Even minor discrepancies within these documents will impede enrollment in schemes because all procedures are computer-ised. Computers will reject even modifications that we deem trivial.

Expatriates: Register with NORKA

Inquiries have revealed that the vast majority of our community members travelling abroad for employment or education fail to register or obtain identity cards through the government agency known as NORKA. Information and assistance regarding these

matters can be obtained through the diocesan office of Jeevass. The government has devised numerous welfare schemes for expatriates through NORKA.

We specifically remind those concerned to emphasise the implementation of family security schemes incorporating these provisions during the next phase of community empowerment. In the parable of the ten virgins waiting for the bridegroom with lamps (Matthew 25:1-14), the Lord described five as wise and five as foolish. The wise were those who took the foresight to fill their lamps with oil by seizing the circumstances. The foolish were those who failed to utilise circumstances or make provision, presuming that problems could be resolved through complaints, lamentations, and petitions. May no one fall into that latter category.

In his encyclical letter *Caritas in Veritate*, Pope Benedict taught that gratuity alone cannot eradicate poverty or resolve human problems. Everyone must acquire and exercise their legal rights, and assist others in doing so. It would be foolish to assume that this is the sole duty of the leadership.

Our diocese has structured and implemented the activities of the Year of Community Empowerment with the objective of a "Secure Family - Empowered Community". We urge organisational workers, members of the representative assembly, and family unit office-bearers to dedicate themselves to imparting knowledge and assistance to utilise the aforementioned schemes for the realisation of secure families; we request reverend parish priests, other clergy, members of consecrated institutes, and the lay leadership to provide the necessary guidance and support; and we appeal to everyone to avail themselves of these schemes.

May the grace of our Lord be with you all.

Given from the Bishop's House, Mananthavady, on the twentieth day of September in the year two thousand and twenty-six.

In Christ,

Bishop Jose Porunnedom

Bishop of Mananthavady

Note: We kindly request that this circular be read for the information of the faithful congregation at all venues where Holy Mass is celebrated on Sunday, the fourth day of October 2026, and shared on the WhatsApp groups of parishes, organisations, and other bodies.