Kudumbashree
Minutes of Plan Review Meeting held on 20-07-2000

The Plan Review Meeting for the month of July was held at 10.30 a.m. on 20-7-2000 at the Conference Hall of State Municipal House, Vazhuthcaud, under the Chairmanship of Sri.T.K. Jose IAS, Executive Director. Directors, District Mission Co-ordinators, Assistant District Mission Co-ordinators were present in addition to Programme Officers and other officers from the Head Office including Accounts Officer, and Administrative Officer. The list of participants is in Annexure.I.

The Executive Director in his introductory remarks expressed his unhappiness on the poor performance of the field level functionaries of Kudumbashree in achieving the targets and milestones in SJSRY. In the case of Seven Wonders and IT centres, the aim could not be achieved due to lethargy and lapses on the part of District Officers and he expressed his displeasure for not conducting the typing speed test as per the instructions from the Head Office. The other points he discussed were the following:

"1. The coming days are very crucial since we are extending our activities to about 240 Grama Panchayaths on 17th August 2000 (பொழுதை வேண்டும்). Kudumbashree has a pivotal role in co-ordinating the full support of the Panchayat level functionaries such as elected representatives, KRP/DRP/VEO/CO etc. There should be good team work for the success of the implementation of Kudumbashree Programme in Panchayats. A budget for the District level and Panchayat level trainings has to be prepared in this review meeting.

2. The activity in tribal sector has to be improved much more and the possibility of extending Kudumbashree activities to SC Colonies may also be discussed in this meeting.

3. Bio-Technology is an emerging field in the coming days. Hence, we have to think of taking up activities in this field. A team of Agriculture Officers and Bio-technologists from Kudumbashree have to be constituted and maximum technical know how to be collected; A presentation/discussion on "Genome Project" will be there in the next PRM by the Director (NR) and his team.

4. In SJSRY implementation the performance during the last two months against the phasing done collectively is to be discussed in depth. Innovative activities under "Seven Wonders" of SJSRY and individual innovative
activities of RDs and DMCs to be expedited. More thrust should be given for creative and innovative activities under SJSRY.

5. In the case of DWCUA units in IT, the weekly speed and accuracy tests in English and Malayalam is not being conducted regularly in many units. DMCs should personally take up this responsibility so that by the time we receive major works such as Revenue Card, voters list, Sales Tax and Registration Department works, our units should be fully operational. Some how the units should be made dynamic and vibrant; issues of SSI registration, telephone connection and internet connection to all DWCUA units in IT should be done before next PRM.

6. RIS - front, training in Southern Region is to be done at the earliest and by Onam season it should be fully 'on-line'. A thorough discussion is needed on this.

7. Housing, especially that linked with NSDP, HUDCO loan, and ULB share, should be looked into more seriously because, there is lot of pressure from KUDFC, to drop the scheme, if sufficient number of takers are not there. But in the event of dropping this scheme and if schemes like 'Maithri' of Housing Board fails (probability for the same is very high!) we will be left out with no schemes in housing for urban poor. Everybody should take up this issue seriously, so that by the end July we would be able to create a requirement of at least 6000 units for loan from HUDCO.

8. For newsletter, Smt. P.K. Elizabeth, Accounts Officer, and Sri. G. Vijayakumaran Nair, Administrative Officer, will be the editors for July and August respectively.

9. On the issue of training of newly joined POs and COs of ULBs, Director (CR), who has been entrusted with this responsibility is reminded to expedite the same.

10. While extending our activities, to new rural areas (Grama Panchayats), utmost care should be taken from Kudumbashree side to have:

   a) a behaviour conducive for team work
   b) they should listen to the views of others, especially the team of People's Plan Campaign Resource Persons & Co-ordinators.
   c) they should not hurt others, either by words or by action
   d) create an environment of consulting others especially the team members from outside Kudumbashree.
By 17th August, in all the 250 and odd Grama Panchayats, we should be able to have Kudumbashree units. From 31-8-2000 onwards we have to start monitoring (district wise) NHGs of Grama Panchayats also.

11. Regarding the progress of REC and survey for finding out students who are studying in 10th Standard, and those who failed and succeeded in SSLC 2000 May, should be expedited and to be completed by the end of July 2000. All RDs & DMCs are required to utilise the AIR stations for broadcasting a talk on REC, so that easy coverage to urban poor could be ensured.

12. Bankers meeting in all Districts should be completed for SJSRY, at the earliest."

Executive Director expected a lively and fruitful discussion on all the above items also, in this PRM.

1. **DISTRICT PRESENTATION - Malappuram**
   Chaired by Shri.M. Abdul Kareem Director (NR).

   Presented by Prof.. K. Aboobaker, DMC, Malappuram and assisted by Sri.M.Rajagopalan and Sri. Paily, ADMCs, Malappuram

   Prof. K. Aboobaker, DMC, Malappuram made a presentation of the achievements and shortcomings on the implementation of Kudumbashree activities in the district. The materials presented are given in Annexure-II.

   The Executive Director observed that the DMC failed to draw a clear picture of the activities undertaken during the last six months. He used old transparencies and out dated datas, which made the presentation uninteresting. The material used by him was full of errors. For eg. in a graphical presentation of Manjeri Municipality regarding performance of SJSRY the activities he showed related to different periods. Further the DMC could not project the present problems in the District effectively. He asked the DMC to present a live and dynamic one during the next PRM

   Action: DMC, Malappuram

2. **ACTION TAKEN REPORT ON THE MINUTES OF THE PREVIOUS PLAN REVIEW MEETING**

   Smt. L. Vijayalekshmi, Director (A&F) reviewed the ATRs on the minutes of the previous meeting pointing out certain defects/omissions in the reports.
furnished by each DMC. The credit of best reporting went to the DMC, Thiruvananthapuram. The ATRs of Malappuram and Kasargod, were far from satisfactory. No useful purpose would be served by sending such vague reports. Casual statements like “action will be / is being taken”, “will start/implement soon”, “instruction have been given” should be avoided and the reports should specifically mention about the stages at which the issues stand on the day of reporting. Kannur and Palakkad should also improve considerably in preparing the ATRs.

In the ATR of Malappuram, on the question of problems if any being faced by the DWCUA Units with Banks (Para-7), it was reported that “No. written complaints have been received from Municipalities”. This was not the spirit behind the directions given in this matter. The DMC/ADMC should have taken personal effort to identify the problems/bottlenecks and resolve them or report to the Head Office if they were beyond their reach rather than waiting for written complaints in a routine manner.

It was also pointed out that no serious attention was seen devoted by most of the DMCs on a very important issue mentioned in para14 of the minutes i.e. audit of accounts of the CDS. It was unfortunate that the ATRs of Malappuram, Palakkad, Kottayam, Idukki, Alappuzha and Pathanamthitta DMCs were silent on this crucial point. Though auditing was reportedly initiated in other districts the present CDS wise status was not made available except in the case of Thrissur district.

It was therefore decided that a detailed report showing the stage of action of the auditing of accounts of each CDS should be furnished by the DMCs concerned, at the PRM of August. The report should contain when and who conducted the audit and the fees paid.

Action: All DMCs, ADMCs

3. IMPLEMENTATION OF UPA PROGRAMME –

A. CRITERIA FOR REVIEW

Shri. Ramanunny, Programme Officer (UPA) briefed the present scenario of SJSRY implementation. With the help of LCD Projector he exhibited a database for SJSRY and narrated the details of implementation of SJSRY in the 58 ULBs. LCD Projection showed a map of Kerala in which all the ULBs were plotted. One window was allotted to each municipality. When the window for a particular ULB was opened the details of SJSRY, general profile, RIS, Banking details etc could be viewed. This window to window arrangement helped to store maximum information available with minimum disturbance of
vision. He requested DMCs to furnish only the up-to-date details in future so that upgradation of database without duplication would be possible.

All DMCs were requested to present the achievements as against target set for SJSRY implementation for the month of June 2000 and to fix the milestones so that review of progress could be done based on an objective criteria. As a first step of fixing up of milestone DMCs were to present the phasing which would be entered in to the computer and used for monitoring the progress.

The slow progress of DWCUA units and USEP needed discussion since the results reported were far below the expectation.

Reporting of expenditure for A&OE component by many municipalities without showing any progress in other activities needed further excavation. All DMCs were requested to watch the progress in a most judicious manner so that these types of “reporting expenditure” could be curtailed.

**Action: All DCMs**

**B. PRESENTATION BY DMCs—**

Chaired by Smt. Vijayalekshmi, Director (A&F)

All the DMCs were given an opportunity to explain the important activities undertaken in their respective districts during June, 2000. They presented the expenditure statement, the activities undertaken during the month of July and phasing for the coming months, a consolidation of which is given in Annexure.IV and IV.A..

(1) **Kasargod**— Presented by Sri.C. Kunhiraman, DMC and assisted by Sri.A.Purushothaman, ADMC.

Only a nominal expenditure was incurred under USEP. In DWCUA he could not start the units as per the phasing ie 5 in Kasargod and 4 in Kanhangad. However the DMC assured that all the units as per phasing could be functioned by the end of July 2000. Classes in REC would be started on 25th July 2000. Executive Director stated that it was because of the lethargic attitude of DMC and ADMCs that even the detailed survey in connection with REC could not be completed properly. He asked the DMC to complete the survey within in a week and send the details to Head Office within 7 days.

In respect of Tender Coconut Unit, it was clarified that 4 or 5 unemployed Youths from risk families of ADS possessing heavy duty driving license could be identified and a PMRY loan (as a group activity) mobilised for...
buying a lorry. They could procure tender coconuts from Karnataka or Tamilnadu or from the District itself and supply to the other districts.

**Action: DMC/ADMCs, Kasargod**

(2) **Kollam**

Presented by Sri. K.P. Venugopalan, ADMC and assisted by Smt. C. Snehalatha, ADMC.

In Thaliparambal, Mattannur, Koothuparamba and Kannur no expenditure had been booked under any component of SJSRY except A&OE while in Payyannur and Thalassery there were wide gap between the receipts and expenditure. In Payyannur, Mattannur and Thalassery funds under USEP had been diverted to form more DWCUA units. The status of DWCUA units:

**Payyannur:** (4 units) Action initiated for units of Ethnic delicacies, soap production (training would start soon), paper bag, direct marketing. Discussion with bankers was done.

**Thaliparambha:** (3 Units) - Ethnic delicacies, paper bag REC would start before 25th July.

**Mattannur:** (5 Units). For Soap, paper cover, handloom and catering Units – beneficiaries selected. Training for soap & nursery would start this month. REC would start soon.

**Koothuparamba:** No existing DWCUA Units. Action being taken to start units in ethnic delicacies and REC soon.

**Kollam:** Programme chalked out for 10 units - Soap, TV repairing (training started), coir, ethnic delicacies, hotel & catering, soap (Training planned) and REC.

Bankers' training would be started soon and a report on computer test would be sent next week. Executive Director directed that it would be the personal responsibility of the ADMCs to send the report within the stipulated time.

**Action: DMC/ADMCs, Kannur**

(2) **Wayanad**

Presented by Sri. C.V. Joy, ADMC.

Out of 4 DWCUA Units proposed, one unit under REC was started on 18th July. From the survey conducted 155 students failed in SSLC and 228 fresh
7 pupils were identified. Under paper bag unit, based on a project report received from DIC applications were processed and furnished to banks. Beneficiaries had been identified for imparting training for Agriculture Nursery and soap making units. Though the expenditure booked under DWCUA was less, a lot of background work had been undertaken by the Municipalities for identifying the beneficiaries etc. Under USEP 80 applications were prepared and sent to CDSs which would be submitted to banks soon. (which included units for furniture, bakery, ethnic delicacies, ginger cultivation etc.) While the ADMC pointed out that there was good scope for ginger cultivation in Wayanad, the Executive Director asked him to explore the possibility of forming a DWCUA unit for making coffee powder and marketing it through our Direct Marketing system. Special attention was being given to Tribal sector also. 198 NHGs were formed in the Tribal sector which accumulated a thrift of Rs 4.8 lakhs of which Sulthan Bathery hailed first. The NHGs could be revamped through review meetings and constant contact. Bank Managers meeting were also being convened regularly, he concluded.

Action: DMC, ADMCs, Wayand

(4) **Kozhikode**  Presented by Sri. Smt.K.J. Elamma, DMC, and assisted by ADMCs Sri.T.K. Mohanan and Sri. Subash Banu.K.

In Vadakara target for July was 40 DWCUA Units. One REC unit already started functioning on 27th. Under USEP sufficient applications were collected after scrutiny and interview by the committee consisting of bankers also. The applications would reach the banks before 31st July. Training completed for Direct Marketing and 3 houses were under various stages of construction by the **Kadathanadu Vanitha Nirmithi Unit**. Pending works under UWEP would be over by August 31st. In respect of Quilandy Municipality loans were given from thrift for an Umbrella Unit but release of subsidy was awaiting the linkage with banks as there was plan to start a Provision Store also. Under USEP 78 applications were under scrutiny. Survey completed for REC and identified 112 failed students and 223 fresh students and eight teachers. The centre would be started before 31st July.

Executive Director directed that 20 DWCUA units should be started before her next turn of presentation in August 2000. He also observed that thrift mobilisation in the district was at a snail’s pace.

Action: DMC, ADMCs, Kozhikkode

As per the phasing, 120 units under USEP and 14 units under DWCUA had been planned. But only 7 USEP units (Malappuram 3+ Manjeri 1 + Tirur-3) and one DWCUA Unit were identified (Tirur). The progress in respect of other components was also practically nil. The details from Ponnani were not made available on the plea that there was no PO in the Municipality and CDS/ADS functionaries were inactive. The DMC stated that action was being taken to engage a part-time accountant in the CDS and to make the things in order. Regarding REC, survey was yet to be completed in Malappuram. In Malappuram 75 students and 5 teachers and in Manjeri 100 students and 4 teachers were identified. One DWCUA unit had also been formed which would start functioning by 1-8-2000. Survey was going on in Perinthalmanna. Nothing could be done in Ponnani.

Executive Director stated that he could not admit such lame excuses and if the DMC/ADMCs were sincere and really wished they would have collected the materials by utilising the services of COs/ADS Chairpersons, RCV, CHV or trained RP in the Municipality or by paying a visit to the Municipality personally. Any way, he directed that, Sri. Rajagoapalan ADMC should go and stay at Ponnani and collect the details and furnish the same to the Head Office before 22-8-2000 positively.

Action: DMC, ADMCs, Malappuram

(6) Palakkad – Presented by Smt. K. L. Sudhamony, DMC & assisted by Sri. A. Sukumaran, ADMC

Under DWCUA, groups for Soap making unit and Agriculture nursery had been identified. Executive Director asked the DMC to take immediate action to complete the survey in connection with REC with the help of NHGs and ADS and start the classes as no notable progress had been achieved in this regard in her district. Smt. Sudhamoney and Shri. Sukumaran, ADMC would take personal responsibility in this matter. By organising Youths from NHG families (having heavy duty driving license) a mini lorry may be purchased with PMRY assistance so that procurement and supply of Tender Coconuts to the other districts of the State could be done. Smt. Sudhamoney should take personal responsibility in this matter also.
(7) **Thrissur** – Presented by Sri. M.D. Thilakan, ADMC assisted by Sri. C.D. Kuriakose

He admitted that there was back log in the phasing programme planned for June, but it could be set right in the coming months. In Chalakudy 133 applications received would be forwarded to Banks immediately after getting the approval of the Council. A Mini Offset Press would be setup at Thrissur by a DWCUA group of 12 numbers so that the works of the IT units in the district could be executed through it. Meeting of USEP beneficiaries was held. One day seminar of tribal groups are being held every month to discuss specific subjects. Action plans had been finalised and review for thrift conducted. NSDP Programmes were planned along with People’s Plan Campaign. Training programmes were planned in all the 60 Panchayats where Kudumbashree is planning to expand its activities.

**Action: DMC, ADMCs, Thrissur**

(8) **Ernakulam** – Presented by Shri. Kabeer B. Haroon, DMC and assisted by Smt. Saly Joseph, ADMC.

Five DWCUA and two USEP units started functioning. In Kalamassery, Perumbavoor, North Paravoor and Kochi RECs would start in July. In respect of Seven Wonders, Units for paper bag (9), ethnic delicacies (10), soap (6) courier service (5) and Herbal Nursery (5) would come into existence before 31st August. There is a project for starting a Mini Offset Press. Action is underway to set up courier service cum mobile phone units in Aluva, Kalamassery, Kochi and Thrippunithura. Training in Direct Marketing has been completed and groups formed. There is full support and co-operation from the Banking sector and DCC and DLRC were being represented.

In respect of Grama Panchayats district level meetings were held; NHG formation would be completed before 12th August.

**Action: DMC, ADMCs, Ernakulam**

(9) **Idukki** - Presented by Sri. K.V. Chacko, DMC, Idukki and assisted by Sri. P.R. Krishnankutty Nair, ADMC.

Expenditure on USEP and Skill Upgradation was achieved during the month of June. According to the phasing of SJSRY for the month of July, he would achieve the target of submission of 20 applications in USEP and organising of 3 groups in DWCUA.
In the case of REC survey had been conducted and classes could be started on 6th August. Executive Director was not satisfied, with the reply of DMC that the absence of PO and CO in the Thodupuzha Municipality was the reason for the delay in starting REC. He remarked that the DMC had only one ULB to look after and hence he could have done things properly and this kind of lethargy could not be tolerated.

**Action:** DMC/ADMCs, Idukki

(10) **Kottayam** Presented by Sri. Joseph Abraham, DMC and assisted by Smt.Tes.P. Mathew, ADMC

No expenditure was achieved in Vaikom Municipality other than the honoraria paid to CDS President. DMC added that the lack of funds was the reason for this tragedy. Even after repeated instructions, the Municipal authorities had not transferred the funds to UPA. It was decided that a reminder should be issued to Municipality requesting release of funds under intimation to Head Office. If required the matter would be taken up with Government for necessary action.

In Kottayam other than transferring of revolving fund no expenditure was reported during the month. But the DMC informed that REC would be started this month itself. Other DWCUAs planned would also be started. In Chagnacherry and Pala there was no considerable improvement even though steps were reported to be initiated.

**Action:** DMC, ADMCs, Kottayam

(11) **Alappuzha**- Presented by Dr.M.P. Krishnan Nair, DMC and assisted by Sri.T. Pushkaran, ADMC.

Two DWCUA Units were formed in the District during the month and RECs were proposed to be started in all the Municipalities. DWCUA for paper cover unit could be materialised, if training was provided. He also informed that direct marketing of curry powder would be started by 17th of August 2000 from the unit inaugurated in June 2000. Even though the reported figures showed that the progress of SJSRY implementation was slow by his strenuous efforts the target fixed would be achieved without much difficulties, he informed. Bankers' meeting was proposed on 25-7-2000. Weaving and embroidery unit with assured finance from SBT and IOB was identified.
PO, (UPA) informed that training for paper bag was arranged at Malappuram on 27-7-2000 and requested all DMCs to nominate at least two persons from the group formed for the purpose of setting up of paper bag units.

Action: DMC/ADMCs, Alappuzha

(12) **Pathanamthitta** – Presented by Sri. D. Sreekumar, DMC & assisted Sri. Sabeer Hussain, ADMC

The District level bankers meeting had been conducted at Thiruvalla and co-operation of bankers was ensured. The achievement of USEP and DWCUA were much below the expected phasing. But in most of the NHGs in Adoor and Thiruvalla selection of beneficiaries were completed and Bankers have agreed to support them. In Adoor Municipality REC started its functioning from 17\textsuperscript{th} June 2000 where as in Pathanamthitta the beneficiaries were yet to be identified. In Thiruvalla REC would be inaugurated very soon.

Action: DMC/ADMCs,Pathanamthitta

(13) **Kollam** - Presented by Dr.Sreekumar, DMC and assisted by Sri.M.A. Sapharullakhan, ADMC.

The presentation of DMC revealed that in Kollam Municipality things were well within his control and would reach the destination without much difficulty. Increasing the DWCUA and reducing USEP, DMC modified the Phasing. Beneficiary identification were at most over for both USEP and DWCUA.

In Paravur, the ray of hope was not that bright. The planning for the future was not done in a systematic manner. DWCUA activities were identified but the beneficiaries were not.

Performance of Punalur was all the more weak. The presentation of Sri.M.A. Sapharullakhan, ADMC revealed that his intervention was superficial and not precise. Executive Director requested Mr. Khan, to approach the issue on a pragmatic manner as the scheme was intended for the poorest of the poor. The ADMC and DMC were requested to concentrate more in Punalur to get the desired results.

Action: DMC/ADMCs,Kollam
He informed that four RECs were started functioning one at Attukal and other at Poojapura, in addition to the RECs at Neyyattinkara and Attingal Municipalities. RECs would start soon at Nedumangad. TV, VCP and Computer would be installed within one week. REC would be started soon at Nedumangad. Herbal Nursery would be started in the Government owned land at Ayurveda College, Homeo College and Vilappilsala. A counter called "Neighbours" was started at Saphalyam provided with a Tea Vending machine and all sorts of forms for being supplied outside. Bankers meeting convened by DLRC was successful in delivering the ideas about seven wonders and SJSRY. The confidence of Banking Community was an asset which would be utilised for achieving the programmes already phased earlier. He also put forward the strategies for the coming days.

**Action:** DMC/ADMCs, Tvp.

### 4. ACTIVITIES IN THE FIELD PAST, PRESENT & FUTURE

**PRESENTATION BY REGIONAL DIRECTORS**

**i) Central Region**

Shri. M.A. Aboobaker, Director (CR), made a comparative study of the achievements made in the various activities under SJSRY in his region. The study revealed that low performance was presented by Kottayam. On an average only 40% of the activities had been completed and there would be many things to do on the coming days. The problematic ULBs in his region, were Vaikkom, Kottayam and Guruvayoor. No achievement was booked under UWEP in 9 municipalities - Irinjalakkuda, Thrisur, N. Paravur, Chavakkad, Guruvayoor, Anakamali, Palakkad, Kottayam and Aluva.

Under DWCUA also no achievements were reported from Vaikom, Guruvayoor and Kottayam. No fund had been transferred to Revolving Fund in Kottayam, Vaikom and Chittoor. In USEP performance in Vaikom, Kothamangalam, Perumbavoor, Angamaly, Aluwa, N. Paravur, Chavakkad, Guruvayoor, Kunnamkulam, Chittoor, and Ottapalam, was comparatively very poor. With statistics he disclosed that the performance for June was not satisfactory. However, he was optimistic when he said that by interventions the performance of the problematic
districts could be improved. Scrutiny of the action plans had been finalised and returned already. The low profile of the region was not because of lethargy, but more time was devoted for statistical work for the last 5 months for updating the old fund position. The Central Region has a well built plan and the activities are well progressing as per the phasing. Due importance was given to RECs and all centres will be set up as per the time schedule. IT Units were effectively being monitored and in one or two places remedial measures would be taken to set right the lapses. Registration processes of units under SSI were almost completed, he concluded. See Annexure-III.

(ii) **Northern Region**

Sri. M. Abdul Kareem, Director (NR) explained the achievements and drawbacks of his region. First of all he narrated the problems being faced in his region. In the absence of PO/CO no achievements could be attained in Ponnani. Kannur Municipality was also problematic. PO in Kanhangad was not co-operating. Direct involvement of District officers of Kudumbashree would be necessary at this crucial stage. There is a Biotechnology lab in Calicut where seedlings of Vanila and Banana are produced by Tissue Culture. The VC has promised to supply the hardening of culture for the nurseries of Wayand district. In Malappuram the Backward Classes Development Corporation also promised to render necessary loans to DWCUA units without security. Trainings for Tribal Volunteers and RIS Volunteers and Soap Making units were held. In the RECs in Northern Region teachers in Maths, Physics and Chemistry could not be identified. But action would be taken to engage teachers from outside, on payment. Computer facility would be provided in the RECs. Panchayat level Trainings and Training for Direct Marketing would start soon, he concluded.

**5. OFFICERS TALK**

**Special Guest – Shri. Ajaya Kumar IAS, Special Secretary to Government, Industries Department**

The Executive Director introduced to the audience the special guest of the meeting Shri. Ajayakumar IAS who is Special Secretary to Government Industries Department and holding additional charge of the Director of Industries and Commerce and the Managing Director, Keltron. (He was formerly the Collector of Palakkad and the Managing Director, Kerala State Agricultural and Rural Development Bank). The Executive Director welcomed him warmly. He told that enterprise creation was the major motto of
Kudumbashree and last year around 5800 self entrepreneurial activities and 168 group enterprises of women were started. But all the entrepreneurs in the field experienced a little bit of apathy from the officers of the Industries Department. But wherever we took up the matter with the Industries Department the problems were settled. So some sort of interaction was necessary to know the common venues / platforms where we could think together work together and implement schemes together, he added.

Special Secretary told that rather than delivering a formal speech an interaction with Kudumbashree team would be more useful. He would see how he could resolve the problems being faced by the field officers in their dealings with Industries Department. He invited the audience to come out with their doubts / queries on the issue.

An excerpt of the interaction is given below.

Shri. V. Santhappan Nair, District Mission Co-ordinator, Thiruvananthapuram stated that in the case of DWCRA units, there was no problem in getting provisional registration of the Industries Department within one week. On the contrary in respect of DWCUA units (urban areas) the IEOs were reluctant to act promptly on the applications for reasons unknown. He tried his level best to get a DWCUA IT Unit registered during the last 6 months but in vain.

On enquiries with other District Mission Co-ordinators it was revealed that this was not a general rule but only an exception. However problems / bottlenecks do exist in a few districts.

Shri. C.V. Joy, Assistant District Mission Co-ordinator, Kalpetta had no specific problems to tell. Inspection of the units were over but they were waiting for registering the unit as a women Industrial unit so as to get more subsidy under the scheme. The Executive Director intervened and clarified that subsidy was not our ultimate aim for registering the units as SSI. A unit under SSI registration would get sales tax exemption and priority in telephone connection. A telephone connection is essential for an IT Unit for it is a prerequisite for Internet connection and monitoring from HO would also be made easy.

Shri. Venugopal, Assistant District Mission Co-ordinator, Kannur complained that the IEO Payyannur insisted that a 10 member DWCUA unit should be registered as a society under Societies Registration Act even though it was a unit under CDS.
Dr. D. Sreekumar, District Mission Co-ordinator, Kollam enquired whether they could take up the closed down units in the Industrial Estate at Kollam to start DWCUA units. He had sent a proposal in this regard also.

Shri. M. Ramanunny, Programme Officer enquired whether the Industries Department could support (1) the training programmes - generalised as well as specialised - being given by Kudumbashree to its beneficiaries and (2) the training programmes designed for giving continued support to its entrepreneurs who started ventures so as to minimise the drop out rate.

The Executive Director raised three issues:

(1) To get easy SSI registration to DWCUA Units; without being registered as a Charitable Society or Partnership.

(2) Possible assistance from Industries Department to women entrepreneurs under DWCUA Units.

(3) Sponsoring candidates from BPL families for PMRY.

Special Secretary to Government Industries Department cleared all the doubts raised by the officers.

REGISTRATION OF MICRO ENTERPRISE UNITS

Prima facie there can be no objection in giving registration promptly. There are Government of India circulars prescribing norms for registering units under SSI. After examining these circulars a formal circular direction would be given to all concerned so as to have a uniform procedure.

As per the existing system provisional registration is issued at Taluk level and can be taken by anybody at any time; across the table or within 24 hours. No pre arrangements are also required for provisional registration; only a project idea is necessary. After provisional registration all arrangements for starting the project can be made and only after starting commercial production, permanent registration need be taken. In the case of units already started commercial production, immediately after provisional registration, permanent registration can be applied for. He assured that directions would be issued to his officers to give registration to DWCUA units under SSI and copies of all directions would be furnished to Kudumbashree also for follow up action.
INDUSTRIAL ESTATES

The Industries Department would have no objection in occupying the space of closed down units but the issues regarding the liabilities and the rights of the owners should be settled and arrangements may be made between the old and the new owners, to avoid problems in future. Steps are underway to start small Industrial Parks for tiny industrial units at Panchayat level and SIDCO is taking action to open Industrial Estates in each Assembly Segment. These facilities can be made use of by the DWCUA units under Kudumbashree.

TRAINING

There are schemes under which training grant can be given to Women’s Industrial Programmes. But like other programmes availability of fund is a problem; demand is much more than availability. For bigger and sophisticated projects there are schemes like EDP while smaller units can be included under PMRY. If PMRY beneficiaries are also included, there is provision for training under Central Government assistance. 25000 people can be assisted state vide out of which around 2000 people can be covered for our purpose. If SJSRY beneficiaries (under USEP and DWCUA) are also included under PMRY then it will improve the quality of PMRY beneficiaries also.

PMRY

The Special Secretary wanted Kudumbashree to organise some beneficiaries under PMRY and forward their applications to Industries Department. Training would be arranged by the Industries Department. But there is a Screening Committee for providing bank assistance in the GOI pattern which cannot be bypassed. However, the Screening Committee would be only happy to select such good and innovative cases. If it is a joint venture of three or four persons then the loan amount will be below one lakh and collateral security can be avoided.

The Special Secretary also agreed that PMRY could be tied up with Kudumbashree schemes. In this context it was pointed out that in urban areas like Trivandrum, Kochi and Kozhikode sufficient candidates are not coming up for innovative activities except Autorikshaws. Kudumbashree is thinking of a net working of tender coconut units for procuring tender coconuts from far off places and distribution. So if two or three persons having heavy duty license and badge join together and buy a mini lorry utilising a PMRY loan (maximum of Rs. 2 lakhs will be given as PMRY loan), they can be assured job for 365
days without any problem. The officers of Kudumbashree were therefore advised to identify good beneficiaries, well behaved and sensible enough to run this business; then give training and forward the applications to the Industries Department. The candidates should possess heavy duty license and badge; age limit should be above 25 years and preference to be given to people from BPL families. They can be tied up with Kudumbashree scheme on Tender Coconut.

Another area is Calicut Corporation where they have started a solid waste disposal plant but there is transportation problem. An Autorikshaw with tipper facility can be provided there to procure solid waste from various places and bring to the plant and this can be planned under PMRY scheme. The Corporation will pay for it. This can be thought of in commercial establishments also.

**TIME FRAME**

This year a time frame has been fixed for sponsoring applications under PMRY. *All applications should be submitted before 31st October and after that only interviews will be held.* So if the assistance is required this year itself immediate efforts should be made. The application forms will be available with the District Industries Centers or it can be directly downloaded from the web site. The system of applying through internet will be introduced within 6 months.

The Industries Department will also consider and bring in to existence an institutional mechanism by which all technical assistance, guidance counselling etc., now being provided by the DICs will be extended to all.

**INDUSTRIES DEPARTMENT WEB SITE**

Under PMRY there is a set of 101 profiles recently issued. It is available in the web site “www.keralaindustry.com.” If anyone requires a project profile other than the 101 project profiles available in the web site, then the Extension Officers of the Industries Department will provide necessary assistance in the preparation of project profile.

Further, under PMRY the Industries Department is planning to provide an internet booth in all places like ISD/STD booths which will materialise within 6 months. By paying a small amount people can use this internet access for half an hour or so.

**It was decided that at least 10 applications under innovative schemes should be identified under each municipality (giving chance for...**
employment to men folk in the BPL families also) to be forwarded under PMRY. No curry powder, no cow, no autoriksha. Let it be something else, some innovative activities. The cut off date for sponsoring the applications may be fixed as August 31st 2000 in view of the time limit fixed by the Industries Department.

**Action: RDs/DMCs/ADMCs Time Limit: 31-8-2000.**

The Executive Director suggested that to invite the Officers of Kudumbashree to attend the monthly meetings of DICs being held at the Directorate, Kudumbashree officers may also be invited so that they would get a chance to participate as a team and sit together and exchange ideas and present the activities which would help solve a lot of problems. Similarly the district officers concerned of the Industries Department may be invited to attend the meetings of POs/COs being convened by the District Mission Co-ordinators.

The Special Secretary welcomed the suggestions. He concluded by saying that all the facilities / schemes being provided by the Industries Department were available in the web site which would clear all the doubts.

**Loan sanctioning Order - Handed over to Garment Making Unit (DWCUA) – Trivandrum**

Shri. V. Santhappan Nair, District Mission Co-ordinator, Trivandrum proudly announced the functioning of a Garment Making Unit, (Sree Sastha Garments) the first of its kind under DWCUA in his jurisdiction which makes Churidars of good quality and unique designs. The remarkable thing was that the loan was sanctioned by the Central Bank within one hour of filing the application for loan which was the aftermath of a meeting convened by him of Bank officers to explain the SJSRY scheme and its implementation. The District Mission Co-ordinator expressed his heartfelt gratitude to Shri. Joseph Abraham, Regional Director and Shri. Vijayakumar, Manager of Central Bank for their good gesture. Actually they were expected to be present at the function but could not owing to an important meeting convened by RBI. He also thanked Shri. Prasad and Smt. Omana of Corporation of Trivandrum for their effort behind this venture.

The loan sanctioning order was handed over to Smt. Vanaja, the leader of the unit, by Shri. Ajaya kumar IAS, Special Secretary to Government Industries Department.
There will be an exhibition – cum – sale of the churidars during the next Plan Review Meeting giving a chance to our officers to buy them.

6. REVIEW OF DWCUA

Achievements, functioning and strategies of DWCUA Units were discussed in the meeting. Executive Director opined that innovative activities should be taken up and all DMCs and ADMCs should watch the progress of Units properly. Convergence of PMRY loan to DWCUA units should actively be considered.

Action: All DMCs

1. Remedial Education Centre(REC)

While discussing the functioning of RECs, the Executive Director pointed out that the concept of REC had not been properly conceived by the field level officers. The following deliberations were made:-:

(1) RECs have not been started as per the assurance given by the DMCs, ADMCs, POs, in the last PRM except in Trivandrum and Kottayam where two RECs were started before 15th of July. Therefore, RECs should be started as per the schedule fixed and the fact reported to the Head Office in writing.

(2) The most important factor for eradicating poverty is education. Usually in BPL families girls are not getting proper care and attention. So the best way to elevate their status is to help them get through the SSLC examination through our RECs and impart vocational training thereafter.

(3) Each REC should be adopted (കുഡുംബശ്രീ) by an officer of Kudumbashree ie DMC, ADMC or Office Secretarial Staff and the centres will be known in their names. Once in a week they should go to the centres and take classes and the functioning of the centres closely watched. The Students should be treated as their own children.

(4) The list of DMC, ADMCs, OSS who are given the charge of RECs should be forwarded to the Head Office.

(5) The SSLC question papers for the last 10 years have to be collected and answers prepared in floppies. This task has been assigned to the DMCs/ADMcs as detailed below:
<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Subject</th>
<th>Person responsible for preparing the answers</th>
<th>Last Date for submission to the H.O.</th>
</tr>
</thead>
</table>

The officers should ensure the correctness of the answers. A scrutiny committee will be formed in the Head Office to examine the answers.

(6) The question-answers can be published as a booklet and sold out through Direct Marketing System making it a job opportunity.

(7) None of the DMCs/ADMCs has taken pain to forward the list of bottom most students in each NHG. (5% of the total strength of students). Certain voluntary organisations have come forward to sponsor such students. Sponsors can be identified from Head Office as well as Districts.
(8) Facilities like TV, VCR, should be provided in the RECs by sponsorship before 15th August 2000;

(9) There should be a Telephone connection in all the RECs to facilitate internet connection. Computer & internet connections should be obtained in the centres before 30th September, 2000.

(10) In places where survey has not been completed, hand over copies of survey forms personally to the ADS Chairpersons and get the data collected by circulation in one or two NHG meetings and computerise the data. This should be completed within 3 weeks.

(11) One of the main complaints received is the non-availability of sufficient students in the RECs. Active involvement on the part of DMCs and ADMCs and creation of an awareness among the NHG families about RECs could solve this problem to a great extent. A good campaign can be given through AIR. All DMCs should deliver a speech about the importance, benefits and functioning of RECs through their nearest AIR stations. The speech thus broadcast should be recorded in an audio cassette and sent to the Head Office.

(12) In Calicut University 400 hours of Social Work is required for acquiring Degree. This opportunity can be utilised by the RECs of Trichur, Malappuram and Kozhikode. The students may be requested to take classes in RECs which will motivate them in their studies and future life. The Director (NR), may take up this matter with the VCs of Calicut and Kannur Universities. Further he asked Prof. Aboobaker, DMC, Malappuram, to send the Name and Addresses of all NSS Co-ordinators to the Executive Director, so that he could directly address them.

(13) Those DMCs/ADMCs who have relatives/friends in Gulf Countries and East Asian Countries may try to get Educational CDs especially in Science and Maths of 10th Standard. This can be translated and distributed to the centres.

(14) The Hotel and Restaurant association may be approached requesting to provide light refreshment to the students by sponsorship. In this matter the assistance of POs of Municipalities could be sought.

(15) Competition in arts, personality development Programmes etc can be conducted during Onam and other such occasions.
Open school for those students who did not get admission in Plus Two may be started.

Classes should be started without waiting for any formal inauguration. Formal inauguration can be done with the co-operation and involvement of Municipal Chairpersons and Councillors. Certain municipalities like Kayamkulam and Kollam have extended their full support and co-operation in this venture.

The Executive Director reminded all DMCs/ADMCS to ensure that not even a single student from CDS family should fail during the coming SSLC examination.

**Action:** All RDs/DMCs

**2. DWCA - IT Units**

The importance of monitoring of progress was stressed by the Executive Director, while observing that in most of the IT Units even after repeated requests speed tests were not conducted. Acquisition of speed, precision coupled with accuracy are inevitable for the success of the IT Units. This can be judged only by verifying the results of the speed test along with the number of mistakes committed by the data entry operator. He directed all DMCs to visit the DWCUA units in person and conduct the speed test and report the matter within the next 10 days.

He added that chances of getting works from Revenue Department and Civil Supplies were bright and the proposals were under final stage of processing. But without waiting for the order the opportunities now available in the local area must be utilised. For this ample publicity may be given and even the various institutions/dignitaries be addressed. The report forwarded by M/s. Supreme Computer Centre, Wayanad was exhibited through a transparency. Others could also follow the model adopted by Wayanad.

He further informed that there was every chance of getting orders from U.S. aid even. In an international conference arranged at Chennai, Kudumbashree was invited and Sri.Sreekantan Nair, ADMC, Thiruvananthapuram represented us. He hoped that he might be able to get more work orders through this interaction.

The discussion also pinpointed the necessity of taking registration under SSI, which would help get a telephone connection on a priority basis and thereafter e-mail connection could also be arranged without much difficulty. This would help the DMCs, Head Office and other agencies to utilise the services of...
DWCUA -IT units easily and effectively. All DMCs were once again directed to give top priority to this issue.

Action: All DMCs

3. **Opportunity from MILMA - Instant “Palada Payasam”**

Direct Marketing of Sabari Tea attracted the attention of MILMA officials. An offer for diversifying the product line to MILMA products were received by Trivandrum group and they started selling MILMA Products from the last month.

In this context another offer was also received from MILMA for producing Palada Payasam. The recipe for the same would be supplied by MILMA in addition to training the selected beneficiaries of Trivandrum Corporation and Alappuzha Municipality. While selecting women from Alappuzha Municipality and Thiruvananthapuram Corporation care should be taken to include persons who have studied up to SSLC. Personal cleanliness and hygiene should be the first priority. Over aged and physically disabled should be avoided. The selected persons would be given training by MILMA in making **Palada Payasam**. After the successful completion of the training they could be engaged in the production of Palada Payasam as a DWCUA Unit. Buy back arrangement offered by MILMA ensured prompt marketing of the product. Director (NR) was requested to explore the possibility of establishing such a unit in Kozhikode in consultation with MILMA.

Action: RD (NR) & DMC, TVM & Alappuzha

4. **Soap Making Unit**

When we think about a Soap Making Unit under DWCUA, the group must contain a Chemistry Graduate or at least two members who studied up to pre-degree level in Science group.

Action: All DMCs

8. **KUDUMBASHREE ACTIVITIES IN THE PANCHAYATS**

The Executive Director drew the attention of the participants to the State level training programme held at Thiruvananthapuram from 10th to 18th July 2000. It was informed that though 241 Grama Panchayats were invited to attend the training programme, 22 Panchayats were not represented. At the same time 14 new Panchayats voluntarily joined the training programme. Thus, a total number of 233 Grama Panchayats had attended the training. A good number of Panchayats are still on the request to join the programme. In this context the decision arrived at was to include Panchayats in Kudumbashree as per the following norms:
1. The 241 Panchayats originally identified and listed.
2. Those Panchayats who had attended the State level Training.
3. Those Panchayats jointly identified and recommended by the District Convener, Peoples Planning Campaign and DMC.

Any Panchayat who had not participated in the State level training or District level training need not be included in the first phase.

The District level training programmes scheduled to be held from 21st July onwards was reviewed. **The tentative dates of the training programmes is given as Annexure-V.**

In the District level training programme, the training module should be designed in such a manner that there will be two sessions on

(i) Poverty Alleviation Programmes and Local Bodies and;
(ii) Kudumbashree – the objectives, role and functions.

The afternoon session should be exclusively earmarked for Panchayat level Planning. The Resource Persons for the forenoon session should be shared by the Co-ordinators of Peoples Planning Campaign and RDs/DMC./ADMC/ Programme Officer.

S/s. M.A.S. Khan and Sabeer Hussain, ADMCs came out with some doubts on the constitution of NHGs in Panchayats and its organisational structure. In response to the queries raised by them, the Executive Director made the following clarifications.

1. All BPL family members of the existing common Ayalkkoottams should be included in Kudumbashree NHGs. The APL family member who come forward with great interest may not be excluded.

2. Now the existing BPL list is not complete in all respects and there is chance for so many objections/complaints. This list has to be discussed and verified in the ‘Ayalkkottams’ and the opportunity available to include any left out BPL family may be utilised.

3. Wherever there is no common Ayalkkoottams and SHGs, Kudumbashree Ayalkkottams may be formed with poor women coming from BPL families.

4. The district level and Panchayat level training programmes in this regard should be completed before the 1st week of August 2000 and the last point
of inception of Kudumbashree NHGs in the selected panchayts is 17th August and there will not be any change in this.

5. The Chair person, Secretary & Treasurer of NHGs should be women members from BPL families.

6. In the NHG meetings propaganda should be given that this venture is intended only for women members of risk families.

7. Any mass campaign to include the APL families in the Kudumbashree NHGs may be discouraged.

8. The commission discussions were not yet finalised. However, they are of the view that APL families shouldn’t be included in the NHGs. But panchayats from Kannur demanded that APL families should also be included in the Kudumbashree NHGs.

9. The Panchayats may be requested to identify one officer from among the officers transferred to the Panchayat who is voluntarily coming forward to associate with Kudumbashree activities.

Region wise group discussions regarding budgeting and scheduling the district level and panchayat level training programmes took place and the Regional Directors concerned reported the venue, time schedule and the amount required for the training programmes.

The amounts required by each District Mission Co-ordinator for the training programmes was given as cheque at the end of the meeting. Executive Director reminded all the District Mission Co-ordinators to keep proper accounting of the expenditure incurred towards this in separate books of accounts.

In the next PRM, Kudumbashree activities at panchayat level will be on the Agenda. Hence, feed back on the activities will be required. Therefore, all the District Mission Co-ordinators should send a detailed report in this regard in the following format.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of Panchayat</th>
<th>Name &amp; Designation of Charge Officer</th>
<th>No. of NHG formed</th>
<th>No. of families</th>
<th>No. of families started thrift</th>
</tr>
</thead>
</table>

**9. EXPERIENCE OF DR. PRABHAKAR**
Just before the conclusion of the meeting an hon'ble guest Dr. Prabhakar who is
the Director of a Non-Government Organisation functioning at Palakkad
District arrived and presented a thought provoking speech. At the out set
Smt.L. Sudhamony, DMC, Palakkad, introduced the guest and welcomed him
to the meeting.

Dr. Prabhakar was an English professor working in USA. After completing his
tenure there he returned to Kerala and studied the various socio-economic
disparities existing in Kerala. He found that women are the worst sufferers in
social life especially in poverty. He had earlier acquainted with such findings
from one of his co-workers Dr. Muhammed Yoonus, an Economic Professor in
USA who returned to Bangladesh in 1976 and worked in the University of
Chittagong. He organised the poor women, gave small amounts to them as
loans and helped them to earn their livelihood as well as to save for the future
through proper guidance. This micro credit bank formed by Dr. Yoonus
flourished to a Multi Million Bank in Bangladesh - "Bangladesh Grameen
Bank" in 22 years. What Nobel Prize Winner Dr. Amarthyasen theoretically
stated about micro economy was practically proved by Dr. Muhammed Yoonus.

Inspired by the activities of Dr. Yoonus in Bangladesh, Dr. Prabhakar started a
Non-Governmental Organisation in 1995 in Kerala at a remote village, in
Kollangode in Palakkad district. . At first he had to face so many problems to
identify the poor and needy women and to organise women groups / self help
groups. He was told by some political leaders that there was no poverty in
Kerala. He understood that the socio-economic set up in Kerala was not like
that of Bangladesh where Dr. Yoonus could win their active co-operation
easily. Dr. Prabhakar hopefully started his activities ignoring all the
hindrances, lending a small amount of Rs 1 lakh and after that when
requirement increased he procured money from various sources and lent to the
needy ones and thus after 5 years the present working fund / capital of the
organisation is Rs 1 crore.

Dr. Prabhakar, while narrating his experiences said that the main defects of the
people of Kerala are "Ignorance and Arrogance". He could understand
ignorance but could not understand the arrogant attitude even when they could
not live/sustain without other's help.

He stated that micro credit itself could not improve women. But moral and
social involvement for the sustainability of the units or organisation is the
fundamental need. According to him the concept of 'saving first and credit
later' is a joke. His organisation believes that "savings and credit should go
simultaneously" by admitting the theory of Dr. Yoonus that credit is a
fundamental human right like air and water. Regarding repayment he stated
that there would not be 100% repayment. However he said that he was quite satisfied that the poor women groups to whom amount was lent by his organisation were very co-operative and they had a close personal contact with the organisation. This attitude he created was through frequent visits and talks at each and every family functions in the nearby areas. That social contact made it very easy that the people themselves took it as their responsibility for prompt repayment of loan as well as to obtain loan from the organisation according to their necessity.

Regarding a query raised by Dr. Sreekumar, DMC, Kollam about any negative approach Dr. Prabhakar stated that it would be based on our approach that others respond and that the initial difficulties faced by him paved way to a good and prosperous present set up. He concluded his speech saying best wishes to all the activities undertaken by Kudumbashree for the upliftment of poor women in Kerala.

10. KUDUMBASHREE NEWSLETTER

Smt. P.K. Elizabeth, Accounts Officer, requested the whole hearted co-operation of all RDs, DMCs and ADMCs by forwarding as many articles as possible for the July special edition of Kudumbashree News letter on “ഒരു പൊതുസൃഷ്ടി ഉണ്ടാക്കാൻ ഉണ്ടായിരുന്നാലേ മിക്കും പുറത്താക്കാൻ നടത്താൻ” . Articles, at least two from each district may be sent on or before 31-7-2000.

Executive Director stated that the standard of News Letters was going down due to non-availability of sufficient and good articles. Hence he requested all DMCs to present at least 2 articles for the July edition.

Action: All RDs/DMcs/ADMCs

11. GENERAL & FINANCIAL MATTERS

(A) GENERAL MATTERS:

Sri. G. Vijayakumaran Nair, Administrative Officer, presented the following general matters for information and necessary action:

1. OLHS- NSDP – Housing

KUDFC has agreed to arrange loan for the construction of 6000 Houses under NSDP during the current financial year. A few Municipalities have not taken up their requirements so far. Not a single municipality from Pathanamthitta, Idukki and Kasargode Districts, has submitted the requirement of houses. A few Municipalities who had submitted their requirement of houses earlier have later surrendered the amounts disbursed to them due to non availability of sufficient beneficiaries. Hence it was suggested that in future requirement may be reported based on the actual necessity after identifying the beneficiaries.
2. **Training Programmes**

Nominations from officers to attend the following training programmes scheduled for August 2000 and September 2000 were called for:-

(a) *Training of Trainers course on Entrepreneurship Development for Rural Development* from August 21 to 26, 2000 at the Centre for Rural Industries and Employment, National Institute of Rural Development, Hyderabad, Last date for receipt of nominations- 5-8-2000.

(b) *Training on participatory strategies for improving slums* from September 11 to 15, 2000 at Human Settle Management Institute, New Delhi. Last date for receipt of nomination is 31-8-2000.

After the completion of the various training programmes attended, the officers should submit a report briefing the programme to the Executive Director, which shall be published in the News Letter.

3. **Advance Tour Programme & Work Diary**

Advance programme and work diaries of all ADMCs should be given to the DMCs concerned and, of DMCs to the Directors concerned and all Regional Directors to the Executive Director.

4. **TA Claims:**

Claming of TA should not be delayed for more than 3 months.

5. **Web Site:**

Executive Director announced that a new web site of Kudumbashree for SJSRY and Micro Enterprise performance incorporating Best Practices Success Stories and monthly repayment details would be launched on 15th August. Hence all DMCs and ADMCs should send the best practices and success stories before 8th August to the Head Office.

**(B) FINANCIAL MATTERS:**

**Expenditure Statements**

Smt.P.K. Elizabeth, Accounts Officer presented on a transparency the defects noted in the expenditure statement and the same is given as Annexure-VI.

She also informed the DMCs that the accounts of the funds released for the training of Grama Panchayat functionaries must be maintained
separately and intimated to the H.O. in a separate expenditure statement. A proforma prepared for the purpose is given as Annexure-VII.

*Action: All RDs/DMCs*
Winding up the meeting the Executive Director appealed to the officers to plan the programmes properly and effectively and implement them frankly and transparently.

The next Plan Review Meeting was fixed on 24-8-2000.

Meeting came to an end by 8.00 p.m.

Executive Director
Kudumbashree