

Annexure -1

Interview Schedule for group leaders

I. Group Profile

1. General information

- a) Name of the group
- b) Location / Block
- c) Year of formation
- d) Total member at present

2) Age of the members

- Below 20 years
- 20 - 30 years
- 31 - 40 years
- 41 - 50 years
- 51 - 60 years

3) Educational Qualification

- a) Illiterate
- b) Primary
- c) High School
- d) Pre Degree
- e) Degree
- f) Post graduate
- g) Technically skilled

- 4) Occupation of Members
- a) Farm labourers
 - b) Off farm labourers
 - c) Construction Labourers
 - d) Artisans
 - e) No occupation
 - f) Others
- 5) Average monthly income of members
- Below 500
 - 500 -700
 - 750 - 1000
 - 1000 - 1250
 - 1250 - 1500
- 6) Religion and Caste of members
- a) Hindu
 - b) Muslims
 - c) Christians
 - SC/ST
- 7) Marital status of group members
- a) Unmarried -
 - b) Married -
 - c) Widow -
 - d) Divorce -

8) Family size of group members

Below 4

4 - 6

6 - 8

9) How do you know about SHG? (Please tick)

a) from ward member

b) peer group

c) Local leader

d) Others

10) Reason for joining SHG (Please tick)

a) To avail credit

b) To develop saving habit

c) To meet unexpected demand for cash

d) Strong willingness to improve the economic condition of the family.

e) Peer presence

f) Motivation of ward member

g) Others

11) Do all the members of your group belong to above poverty line families.

Yes

No

12) If No, how many members are from below poverty line families.

13) Is there any multi member enrolment in the group from the same family?

Yes

No

Indicators of group activity

14) Do you used to conduct meeting regularly?

Yes No

15) Place where the meeting is conducted (please tick)

- a) Members residence
- b) Anganvadi /School compound
- c) Panchayat Office
- d) Others (Specify)

16) How many times meetings are conducted in a month (please tick)

4 times (weekly)

3 times (10 days)

2 times (15 days)

1 time (30 days)

17) Do the all the members attend the meeting regularly.

Yes No

17) (a)If No, reasons are ([please tick)

a) Pre occupation with household activities

b) Sickness

c) Any other

18) Attendance Percentage (Please tick)

100 %

95 %

90 %

85 %

80 %

75%

below 70 %

19) Is there any fine for absenteeism

Yes

No

19) a) If yes, amount of fine

Rs.

20) Is there any waiving of the genuine reason like sickness, urgency of work etc?

Yes

No

21) Is there any discrimination among group members?

Yes

No

22) Does the leadership of your group rotate?

Yes

No

22) a) If No. why?

23) Do your groups keep the records of meeting procedures and accounts properly?

Yes No

24) Do all the members actively participate in the discussion?

Yes No

Economic indicators

25) How much does each member save per week / per month?

Rs.

26) Is the amount of weekly savings change?

Yes No

26) a) If yes give the details of the amount?

Rs.

27) Is there any special saving schemes?

(Ex. Festivals, children's marriage etc)

Yes No

28) Is there any non-borrowing member in the group?

Yes No

28) a) If, yes state the number

29) How many income generating and non-income generating activities are there in the group.(Please Tick)

Income generating

- a) Business
- b) Purchasing livestock
- c) lending to others
- d) cultivation in land
- e) Purchase of tools /
implementation of business
- f) others

Non-Income generating

- a) Debt redemption
- b) Day today consumption
- c) purchase of household items
- d) Medical expenses
- e) Education
- f) Festivals & ceremonies
- g) Renovate house etc.

30) To which bank you are linked?

31) Have your group taken any bank loan?

Yes No

32) If yes, what type of loan? (Please Tick)

- a) Direct linkage No. of Times
- b) Revolving fund
- c) Economic activity

33) Mention the year of loan availed

- a) Direct Credit
- b) Revolving fund
- c) Economic activity

33) a) Amount of loan taken

- a) Direct Linkage Rs.
- b) Revolving Fund Rs.
- c) Economic Activity Rs.

34) If your group has undertaken common economic activity, mention the activity?

35) Has the revolving fund sanctioned got revised?

Yes No

36) Have your group or any of your members attended any Entrepreneur Development Programme conducted by various agencies?

Yes No

36)a) If yes, state the number and year

No. of members Year

37) Have any of your members attended training for manufacturing of any products?

Product

No. of members

38) Have your group received any assistance in selecting the economic activity of the group?

Yes No

38 a) If yes, from where?

39) Any problem faced while getting the loan?

Yes No

39 a) If yes what type of difficulty?

a)

b)

c)

d)

40) Approach of the bank officials

Friendly

In different

Casual

41) Do the bank officials visit your group for follow up?

Yes

No

42) What is the rate of interest charged by bank?

Direct credit

Revolving fund

Economic activity

43) What is the rate of Interest charged among the members on internal loan?

Rs. (Int. amount per Rs.100 per month)

44) Mention the resources mobilised by your group?

1.

2.

3.

Social Indicators

45) Have your group participated in any cultural programme?

Yes No

45) a. If yes, specify?

46) Have your group participated or conducted any “Melas”?

Yes No

46) a. If yes, specify?

47) Have you conducted celebrations in the group?

Yes No

47) (a) If yes, specify?

48) Have your group conducted any tour programme?

Yes No

48) a. If yes, specify?

49) Have your group protested against any local evils?

Yes No

49) a. If yes, specify?

50) Does any member of your group hold any position?

Yes No

50) a. If yes, please tick

- i) Member in local bodies
- ii) Office bearer of any cultural body
- iii) Office bearer of any association
- iv) Others

51) Was there any attempt to politicise the group?

Yes No

51)a. If yes, specify?

52) Have your group received any type of assistance from other SHG's?

Yes No

52) a. If yes, specify?

53) Have your group received any type of assistance from other agencies like TADHCO or TABCEDCO etc?

Yes No.

53) a. If yes, specify?

54) Have your group contributed anything towards National calamities like Tsunami, draught, flood etc?

Yes No

Communicative skill

55) How do you communicate	Before	After
i) Hesitate to talk	Y/N	Y/N
ii) Talk if asked	Y/N	Y/N
iii) Talk freely	Y/N	Y/N

56) Development of communicative skill

i) Very Good

ii) Good

iii) Very Fair

iv) Fair

Self confidence

57)	Before	After
a) Whether your self confidence develops	Y/N	Y/N
b) Are you confident of meeting financial crisis in the family	Y/N	Y/N
c) Do you go for helping the neighbours	Y/N	Y/N
d) Do you receive respectful treatment from family members	Y/N	Y/N
e) Do you enjoy freedom of mobility	Y/N	Y/N
f) Do you visit new places without escorts	Y/N	Y/N

Behavioural changes

58) Do you feel like protesting the following?

	Before	After
a) Social evils like drinking and gambling	Y/N	Y/N
b) Husband beating wife	Y/N	Y/N
c) Domestic violence	Y/N	Y/N
d) Social problems like suicide, child labour	Y/N	Y/N
e) Difference in wages between men & women	Y/N	Y/N
f) Adulteration, profiteering and black - marketing	Y/N	Y/N

Relationship with development agencies

59)	Before	After
a) Do you know the different Development agencies financing in your area	Y/N	Y/N
b) Have you visited any of these offices	Y/N	Y/N
c) Do you know the different schemes/facilities extended by these agencies meant for women	Y/N	Y/N

Improvement in Economic status

60)Improvement in economic status after joining SHG

- a) renovated their house
- b) purchased livestock
- c) constructed toilets
- d) secured consumer durables like TV, Tape Recorder, Grinder, Mixie Fan Etc
- f) purchased Two Wheeler for family
- i) invested more money in Husband's business

Self Esteem

61) By joining SHG do you feel that your self esteem has increased by the following.

- a) Leadership qualities Y/N
- b) Social interaction Y/N
- c) Better understanding about life Y/N
- d) Outside contacts Y/N
- e) Improvement in skill Y/N
- f) Change in attitudes Y/N
- g) Ability to undertake required activity Y/N
- h) Ability to talk in public meeting Y/N
- i) Status among friends and relatives Y/N
- j) Better understanding about problems in society Y/N
- k) Decision making skill Y/N

Difficulties faced

62) Have your group find any difficulty with respect of the following?

- | | |
|---|-----|
| a) Group formation | Y/N |
| b) Mobilization of saving | Y/N |
| c) Identifying income generating activities | Y/N |
| d) Maintaining books of accounts | Y/N |
| e) Assistance from local bodies | Y/N |
| f) Election of office bearers | Y/N |
| g) Difficulty in getting bank loan | Y/N |

Problems faced

61) Problems faced by the group

- | | |
|---------------------------------------|-----|
| a) Unnecessary political interference | Y/N |
| b) Cheating tendencies | Y/N |
| c) Marketing of their products | Y/N |
| d) Quality Management | Y/N |
| e) Difficulty in collection of loans | Y/N |
| j) Competition from similar groups | Y/N |

62) What are your suggestions to solve the problems?

Role of SHG

63) What are the help received from SHG?

- | | |
|---|-----|
| a) Provided emotional support | Y/N |
| b) Acted as advisor and motivator | Y/N |
| c) Promoted institutional support and linkage | Y/N |
| d) Provided training and information | Y/N |
| e) Enables the group to acquire skill | Y/N |
| f) Helped ensuring unity and cohesiveness | Y/N |
| g) Helped in capacity building | Y/N |
| h) Access to credit | Y/N |
| i) Freedom to use credit | Y/N |
| j) Credit at justifiable terms | Y/N |
| k) Saving | Y/N |
| l) Employment opportunity | Y/N |

Annexure - 2

Data Schedule

1. Details of Groups formed from inception till 30.9.2007 by TNCDW

Year	No. of Groups
1999- 2000	
2000-2001	
2001-2002	
2002-2003	
2003-2004	
2004-2005	
2005-2006	
2006-2007	
upto 30.9.2007	

2. Quantum of loan disbursed till 30.9.2007 from inception

Year	Amount
1999- 2000	
2000-2001	
2001-2002	
2002-2003	
2003-2004	
2004-2005	
2005-2006	
2006-2007	
upto 30.9.2007	

3. Details of members attended Entrepreneur Development Programme

Year	No. of Members
1999- 2000	
2000-2001	
2001-2002	
2002-2003	
2003-2004	
2004-2005	
2005-2006	
2006-2007	
upto 30.9.2007	

4. Details of members attended Skill Training

Year	No. of Members
1999- 2000	
2000-2001	
2001-2002	
2002-2003	
2003-2004	
2004-2005	
2005-2006	
2006-2007	
upto 30.9.2007	

5. Detail of Training and number of members who attended the training programme

S.No.	Training	No. of members
1		
2		
3		
4		
5		
6		
7		
8		

6. No. of SHGs formed during the study period 1999-2000 to 2005-2006 by
TNCDW

Year	No. of groups	No. of members
1999- 2000		
2000-2001		
2001-2002		
2002-2003		
2003-2004		
2004-2005		
2005-2006		

7. Amount of Direct credit (DCL) obtained by groups during 1999-2000 to
2005-2006

Year	No. of Groups	Amount
1999- 2000		
2000-2001		
2001-2002		
2002-2003		
2003-2004		
2004-2005		
2005-2006		

8. Details of revolving fund assistance availed by the groups during the study
period 1999- 2000 to 2005- 2006.

Year	No. of Groups	Amount
1999- 2000		
2000-2001		
2001-2002		
2002-2003		
2003-2004		
2004-2005		
2005-2006		

9. Details of economic activity assistance availed by the groups during the study period 1999 -2000 to 2005- 2006

Year	No. of Groups	Amount
1999- 2000		
2000-2001		
2001-2002		
2002-2003		
2003-2004		
2004-2005		
2005-2006		

10 Revolving fund assistance and economic activity assistance availed by the groups provided through TADHCO during the study period 1999-2000 to 2005-2006

Year	Revolving Fund	Economic Activity
1999- 2000		
2000-2001		
2001-2002		
2002-2003		
2003-2004		
2004-2005		
2005-2006		

11. Loans availed by the groups under other schemes from 1999-2000 to 2005-2006

Year	SJSRY	Minority loan	TABCEDCO
1999- 2000			
2000-2001			
2001-2002			
2002-2003			
2003-2004			
2004-2005			
2005-2006			

Annexure - 3

List of Groups contacted for collecting primary data

1	Aagaya Thamarai	26	Dhanalakshmi
2	Ahaya Thamarai	27	Endiya
3	Aiyeranthu Amman	28	Esai Kuyil
4	Alagara Selvi	29	Eswari
5	Alamelu Amman	30	Everst
6	Ambal Malar	31	Ganapathy
7	Ambethkar	32	Gangai
8	Amirtham	33	Gangai
9	Amman	34	Gangai
10	Amutham	35	Glory
11	Anani Vailankanni	36	Gomatha
12	Anbu	37	Gramathu Kuyil
13	Anbu Mozhi	38	Immayam
14	Annai Indira Gandhi	39	Indira Gandhi
15	Annai Therasa	40	Indiyan
16	Annai Therasa	41	Indra
17	Annai Therasa	42	Indra Gandhi
18	Annai Therasa	43	Indra Gandhi
19	Annai Therasa	44	Iniya Thentral
20	Arasadi	45	Janasi Rani
21	Avaram Poo	46	Jeevan
22	Baharthiyar	47	Kaalai Kathir
23	Cunvery	48	Kallai Thendral
24	Chatrapathi Sivaji	49	Kadampam
25	Deepam	50	Kalai Mahal

51	Kalai Mahal	76	Malli
52	Kalai Mann	77	Malligai
53	Kalaivani	78	Malligai
54	Kalangerai Vilakku	79	Mangala Sundari
55	Kamachi	80	Mani Vilakku
56	Kamaraj	81	Manjal Veyil
57	Kamathenu	82	Mano Ranjitham
58	Kannagi	83	Mari Kozhunthu
59	Kannakambaram	84	Mariamman
60	Kannasgi	85	Marutham
61	Kanniga Parameshwari	86	Mary
62	Kathiravan	87	Matha
63	Kathiravan	88	Mathi
64	Kavery	89	Mayil Vilakku
65	Komatha	90	Meenakshi Amman
66	Krishnan	91	Muhil
67	Kurichipoo	92	Mullai
68	Kurinji Malar	93	Mullai Poo
69	Lilly	94	Muppidathiamman
70	Lily Poo	95	Mutharamman
71	Loorthu Matha	96	Nadukanda Devi
72	Mahanadhi	97	Narmadhy
73	Mahatma Gandhi	98	Nathaji
74	Mahilam Poo	99	Neela Kuyil
75	Malar	100	Nehru

101	Neithal	126	Puthu Malar
102	Nila	127	Puthu Roja
103	Nila	128	Puthu Vasantham
104	Oli Vilakku	129	Rajaji
105	Ondi Veeran	130	Rajarajeshwari
106	Painthamil	131	Rajiv Gandhi
107	Pall Rose	132	Rasi
108	Paneer Poo	133	Roase
109	Panimalar	134	Roja
110	Pasamalar	135	Roja
111	Pasamalar	136	Roja
112	Pasumpon	137	Roja
113	Pattu Roja	138	Roja Malar
114	Perachi Amman	139	Rose Malar
115	Perachi Paratham	140	Samanthi
116	Pitchipoo	141	Samathana Paravai
117	Pon Mann	142	Sanakara Eswari
118	Poothalir	143	Santhanamari
119	Pothigai	144	Saraswathi
120	Pudhiya Boomi	145	Semparuthi
121	Pudhu Malar	146	Semparuthi
122	Pudhumai Pengal	147	Senthamari Poo
123	Puthiya Paravai	148	Senthamil
124	Puthiya Poomi	149	Senthil Andavar
125	Puthiya Thendral	150	Shenbagam

151	Shenpaga Poo	176	Thiruvalluvar
152	Sigappu Roja	177	Thoduvanam
153	Sigappu Roja	178	Uthayam
154	Sivanthi Poo	179	Vada Malli
155	Sri Gandhimathi	180	Vaigai
156	Sri Ganesh	181	Valli Mayil
157	Sri Sundaravalli	182	Vanavil
158	Sri Varathavinagayar	183	Vanchi Nathan
159	Sri Vinanaygar	184	Varmathu
160	Star	185	Vasantha Mullai
161	Subash Chadra Bose	186	Vasantha Malar
162	Suriyan	187	Vasantham
163	Thaemarai Poo	188	Vasantham
164	Thalam Poo	189	Vedi Veli
165	Thamarai Poo	190	Vediveli
166	Thamarai Poo	191	Veediyaal
167	Thamarai Poo	192	Vel Murugan
168	Thamaraparani	193	Vellai Roja
169	Thamilannai	194	Vennila
170	Thamiraparani	195	Vertri Kodi
171	Thamiraparani	196	Vetri Vel
172	Thanga Amman	197	Vetri Vinayagar
173	Thanga Mayil	198	Vidiyaal
174	Then Malar	199	Vilakku
175	Thentral	200	V..O.Chidamaparam Pillai

Annexure -4

Area covered

Blocks	Villages Covered	No. of Groups
Alangulam	Kidarakulam, Nallur, Sivalar Kulam	10
Ambasamudram	Alaladiyoor, Vagaikulam, Mannarkovil, Vellangudi	10
Cheranmahadevi	Kooniyoor, Pottal, Melaseval, Patthamadai	10
Kadayam	Sivasailam, Mudaliarpatti, Adaichni	10
Kalakad	Sivalaperi, Devanallur, Eruvady, Kallikulam	10
Kadayanallur	Anaikulam, Kulayaneri, Chokkampatti	10
Kelapavoor	Melapavoor, Nakalkulam, Rajapandy, Avudayanoor	10
Kurichikulam	Sayamalai, Appaneri, Nalanthula	10
Manur	Manur, Pettai, Thenpathu	10
Melaneelithanallur	Kurukalpatti, Pattadaikattu, Naraikudi, Achampatti	10
Nanguneri	Ramakrishnapuram, Ittamozhi, Munajipatti	10
Palayamkottai	Sankarnagar, Ariyakulam, Muneerpallam	10
Papakudi	Pallakal, Regasamudram, Mukkudal	10

Radhapuram	Anaikarai, Uvary, Kuttam	10
Sankarankovil	Nochikulam, Panniyoor, Manaloor, Vayali	10
Shengottai	Puliyarai, Achanpudur	10
Tenkasi	Illanji, Piranoor, Vallam	10
Valliyoor	Panangudi, Achampadu	10
Vasudevanallur	Thenmalai, Naranapuram, Sangupuram	10
Tirunelveli Coporation	Junction, Tirunelveli Town	10

Annexure - 5

SUCCESSFUL STORIES

1. It looked like the world had ended for Qamar Sultana Khan, when her husband deserted her a few years ago. She lived in Urali Devachi, Haeli Taluka, Pune, and Maharashtra. She was unemployed, unskilled, depressed and was an additional burden on her already poor parents. Faced with an uncertain future, Qamar started showing withdrawal symptoms, unwilling to interact even with known people.

The persistence of a field worker of Gram Makila Va Balak Vikas Mandal, an NGO promoted by Bank of Maharashtra helped in introducing Qamar to the SHG fold and she joined Ganesh Bachat Gat (SHG) in 1995. Initially, she had to borrow Rs.20 every month to make the savings with the SHG. She picked up some sewing work from neighbours, fetching paltry sums at times.

Break through for Qamar Sultana came, with an exposure programme by Swayam Siddha at Kolhapur in 1996, she picked up tailoring skills through the programme. The SHG gave her a loan to get a stitching machine. Bank of Maharashtra financed the SHG. In a period of two to three years, she started earning around Rs.300 per month. Bleakness and uncertainty slowly yielded to hope and confidence in Qamar Sultana's life.

She started taking up useful activities like midwifery and postnatal help to the local women. She learned Rangoli block making and started producing artistic designs, which caught the fancy of a lady from the USA who visited the village. Confident enough to forge friendship with a foreigner Qamar Sultana even managed to sell Rangoli making kits to USA. "I earned Rs.50,000 through Rangoli kits!" Qamar Sultana told when NABARD representatives visited her in November 2002.

Now, Qamar Sultana is an animator with an NGO. She earns a monthly income of Rs.1,500 and has done up her house with a lick of fresh paint and with amenities like a Gas stove!

-Progress of SHG- Bank Linkage in India 2002- 2003- Published by NABARD

2. From their small huts in Sriperumbudur in Tamil Nadu, a group of women produce embroidery of international standard. It is certified by the National Institute of Fashion Technology (NIFT) and exported to Nigeria, United Arab Emirates and United Kingdom.

The women know that sequins are in this season and 'Rani pink' is on its way out. They understand that the Nigerian market likes bright colours and that the European market is accepting pastels.

" Indian-looking sheets in bright colors and with large embroidered flowers do well in Nigerian market" says S.Sivagami, leader of Thirumangalam Kandigai Self - Help Group(SHG) as she opens out a bright purple bed sheet with shadow work at an exhibition. Here SHG collaborates with seven other SHGs in the village to execute the work.

The economy of 220 families of Tirumangalam kandigai of Kancheepuram district in Tamil Nadu is driven by this business " Our families have been in this business for years. It is a skill that has been handed down to us", says M.Meenskshi, another group member. After their training at the NIFT they have honed their skills and a sense of style.

Unlike as most other SHGs, these women are professional. They have sample and swatches to show to their clients. Their packaging has come up to international standards.

Despite this, the SHGs are finding the going tough. They continue to rely heavily on agents, as they do not have confidence to go into direct marketing or exporting. "We still need to learn more about designing for the agent" says Meenakshi.

-The Hindu - Front page - April 19th 2004

3. School by SHG

Members of nine SHGs Tulsanpur village in Sitapur district formed by Raipur branch of Bhagirath Grama Bank joined together to wipe out the scourge of illiteracy amongst their next generation by opening a school which is run by SHG members. Recently, they pooled their meager resources to construct the building for the school which for the last one year was functioning under a banyan tree literally.

-Saving Grace, issue 3, January 2002

4. In Medak, Andhra Pradesh, the group leader of Appajipalli Jyothi self help group, Lakshmi and Nirmala found out that their village did not have dish antenna to provide cable TV Network. Sensing a good business opportunity, they availed themselves of a loan of Rs. 30,000 from the corpus of their SHG and set up a dish antenna in the village.

Initially, there were only five subscribes for the cable TV. Slowly, the subscription rose to 60, which also meant that 60 households purchased TV sets. The two SHG members collect a fee of Rs.50 p. m as subscription and started getting a comfortable income of Rs.2,500 to Rs.3,000 per month. They now employed a person for operating the cable TV in view of the increase in subscribers.

-Saving Grace, issue 6 February 2003

5. In Morgaon, Maharashtra, the Swananda Mahila Bachat Gat, an SHG promoted and credit linked by Central Bank of India is engaged in a unique activity. The 20 member SHG daily collects the flowers and leaves used for pooja by the Ganesh Temple and use it for producing organic manure vermi compost. Earlier, the large quantity of flowers and leaves given out by the temple used to create environmental difficulties. Now, the innovative activity not only has become environment friendly, but has provided

the SHG with an income generation opportunity through the sale of the manure to the local farmers.

Cleanliness + Godliness = Income generation

(An SHG equation)

-Saving Grace- issue 6 - February 2003

6. An internet centre was started by a self help group of Dalit women in the District Rural Development Agency, commercial complex near the bus stand at Vaeinthankulam, Tirunelveli. The Collector Mr. Athul Anand inaugurated the centre.

The Tamil Nadu women Development Corporation gave the members of Malligai SHG, a 100 percent subsidised sum of Rs.2.5 Lakhs to purchase computer peripherals. The members were given training in computer operations. The SHG member, who have installed two computers, have planned to set up a third in near future.

- The Hindu, February 18, 2005

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7. Member of the Annai women self - help group, Thohur near Grand Anaicut in Thanjavur district have taken up rabbit rearing as a means of earning income.

Motivated by Thanjai Janseva Bhavan, a non- governmental organisation, Sahaya Selvi and other women of the village spent Rs. 10,000/- to get three male rabbits and seven female rabbits and a cage for them from a rabbit farm in Pudukottai district.

Now there are 34 rabbits of varying age. "Ours is going to be a profitable venture as the Puthukottai farm is purchasing the rabbits back from us", says Ms. Selvi.

There are different species of rabbits 'white giant' and 'cincella' are some of the variety reared by the women. People buy rabbit for meat and for hair to make leather goods. Rabbit meat is low on fat and rich in protein. It is good for blood pressure and heart ailments.

The members are also interested in teaching rabbit rearing to women self- help groups.

- The Hindu dated March 27, 2005, page 5

8. Women self help groups of Thohur near Grand Anaikut have set an example by successfully running the Thohur bus stand and earning huge revenue.

Thirteen women SHGs have formed themselves into a Panchayat level Federation (PLF) and took part in the auction for maintaining the bus stand. They pooled Rs.10,000/- from each group and took part in the auction.

The Panchayat awarded the contract to the PLF (the highest bidder) for one year - from October 1, 2004 to September 30, 2005 for Rs. 1,27,320/-.

The PLF members now collect entry fee from vehicles coming to the Grand Anaikut as Thohur is on its entrance and rent for shops in bus stand.

According to G.Roopavathy, PLF Secretary and Sahaya Selvi, Joint Secretary, they have been collecting an entry fee rupees five each (per day) from Government buses, Rs.30/- each from tourist buses, Rs.20 from tourist vans, Rs.10 from tourist taxis, rupees two from motorcycles and rupee one from cyclists. The total collection till February is Rs 98,089/-. With this amount, they have repaid to nine groups the Rs.10,000 they gave for auction. "The vehicle flow will be more during summer holidays and the collection will also be high" they said.

The PLF has also submitted a proposal too running a modern brick kiln to the State Bank of India, which has approved the project and sanctioned Rs.33 lakhs.

- The Hindu dated March 25, 2005, page 5