

# **Impact of Technology Transfer Clubs (TTC) Of KVK, Puducherry**

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## **Introduction**

Agriculture in India is one of the most important sectors of its economy. It is the means of livelihood of almost two thirds of the work force in the country and according to the economic data for the financial year 2006-07, agriculture accounts for 18% of India's GDP. About 43 % of India's geographical area is used for agricultural activity. Though the share of Indian agriculture in the GDP has steadily declined, it is still the single largest contributor to the GDP and plays a vital role in the overall socio-economic development of India.

There is, therefore, an urgent need to provide package of initiatives for transfer of technology, improving input use efficiency, promoting investments in agriculture both in private and in public sectors and creating a favourable and enabling economic environment. The emerging needs in agriculture sector now are adoption of location specific skill and knowledge based technologies, promote greater value addition to agriculture produce, forge new partnerships between public institutions, technology users and the corporate sector, harness IT more effectively to realize financial sustainability and compete in the international market.

For transmitting the latest agriculture techniques to the Farmers' field, orienting them to establish better relationship with banks, adoption of latest post-harvest handling technology, value addition, etc. and enjoy the benefits of collective bargaining power both for procuring inputs and select their produce the Technology Transfer Clubs Programme is an appropriate and most suitable strategy initiated by NABARD in 1994.

## **KVK Puducherry**

Perunthalaivar Kamaraj Krishi Vigyan Kendra, Puducherry was started on 21<sup>st</sup> March 1974 as a first KVK in the country with a view to update the technical of the farm public, to train the farmers, farm women and rural youth in scientific farming to provide in-service training to the staff of developmental departments and to evolve new of crop plants suited to the region.

## **Technology Transfer Clubs**

To propagate the locally appropriate technology on farms that will result in enhancing production and productivity of agriculture and allied activities, agro processing etc., along with the adoption of principles of development through credit, it was decided to set up Technology Transfer Clubs with close association of KVKs.

### **Activities**

Technology Transfer will be the major activity of the Club. However, in order to generate adequate interest of the farmers and other village people in the activities of the club, it may be necessary to focus on various other activities also, which may be in the nature of provision of minimum basis needs, infrastructure development, environment protection, social activities, human and health, economic activities, etc. This will also ensure integrated development of the village with people's participation. The club should organize a meet and match programme in one of the villages wherein the common needs of people in individual village as also the common needs of all villages put together in the area of the club may be identified and an action plan for at least 3 ensuing cropping seasons should be prepared on fortnightly/monthly basis. Normally, month-wise programme may be chalked out, but in some months the programme may have to be chalked out for meetings of club volunteers and villagers on fortnightly basis.

The KVKs will undertake an extensive survey of resources with the people in each village of the club for which appropriate forms may be designed. This survey will be got done through the volunteers after adequate training to them. Based on such surveys, the resource mapping of the villages may be done by KVK's scientists / official, who may help them in identification of technology requirements in the club area. Extension soil testing may also be undertaken as an essential activity by KVKs scientist through club volunteers for providing farm guidance to each of the farmers in the club area. Based on information so collected, the benchmark information of the clubs may also be maintained. All these activities will be done through the volunteers of concerned clubs.

Based on resource mapping, the village development plan may be prepared by the club under the guidance of KVKs. Such a plan should take into consideration the local peoples aspirations and ensure their involvement in the development process. The clubs may not be in a position to undertake all developmental activities identified in the village development plan immediately. Therefore, by mutual discussions, the volunteers may priorities the items of development – initiatives for themselves and a time bound programme for these initiatives may be chalked out.

Various State agencies as also NGOs are undertaking several developmental activities at present. The club may take advantage of these programmes for achieving their own action plans; for this purpose, the clubs may undertake an exercise of matching their needs with the support available from various Government Departments under their schemes. The clubs may approach concerned Departments for such a support in an appropriate manner for which KVK and NABARD's DDM may provide signposting assistance to the club volunteers.

The clubs may be required to organize field demonstration, meets, workshops, etc., for various activities of Technology Transfer before the cropping season with the support of KVKs and other State Departments.

The clubs may also undertake the activities for creation of awareness against natural disaster amongst the village people. In the eventuality of natural disaster, the clubs may undertake activities for appropriate Technology Transfer as also post disaster management, including insurance claims.

In order to sustain the interest of volunteers, the clubs may undertake various activities that may provide the social recognition and social eastern to the clubs. KVKs and NABARD's DDM may be helpful in this regard.

The farmer's clubs may also undertake maintenance of a small library containing brochures and farmer-friendly books on various farm technologies. Information Brochures brought out by ICAR / KVKs and NABARD may also be provided for club libraries. Wherever the Farmers Clubs have access to the computer system of Panchayats and other bodies, they may also be supplied with floppies or CDs containing information on up-to-date farm technologies.

KVKs may undertake development of such digital information on farm technology with the support of various ICAR institutions.

### **Technology Transfer Clubs in Puducherry**

Nine Technology Transfer Clubs were sanctioned by NABARD and inaugurated on 18.10.04 by the Hon'ble Chief Minister in KVK. Each Technology Transfer Clubs covers a cluster of 2-3 nearby villages. NABARD provided financial support for administrative expenses @ Rs. 3000/- per club/year and maintenance expenses for clubs for 5 years @ Rs. 3000/club/year.

Conducted base level orientation Training programmes in each Technology Transfer Club's as per the guidelines of NABARD. In order to assess the working of the T.T.C and to get feed back, structural review meetings were held on the 25<sup>th</sup> of every month by PKKVK. In these meeting, apart from review of the performance, the accounts were scrutinized necessary rectifications suggested and the plan for future activities were chalked out.

Training programmes on “Innovative Technology for increasing productivity in Agriculture” were organized in this Kendra under capacity building for adoption of Technology programme of the NABARD, Puducherry.

Perunthalaivar Kamaraj Krishi Vigyan Kendra, Puducherry organized a four day exposure visit for the members of T.T.Cs with the financial support of NABARD from 14.2.06 to 17.2.06.



Special need based skill development trainings were organized every month in KVK on agriculture and allied subjects with the financial assistance of NABARD.

### **Significance of the KVK**

As per the mandate of ICAR, this Kendra conducts training programmes to Farmers, Farm women, Rural Youth and the Extension Functionaries on Agriculture and allied fields like Animal Husbandry, Fisheries, Home Science etc.. This KVK also conducts On Farm Testing and Front Line Demonstration on various fields apart from undertaking other extension

activities like Farm Advisory Services, publishing News letter, hosting Website, organizing Farm Science Club, Technology Transfer Clubs and Self Help Groups. Kendra also undertakes activities under All India Coordinating Rice Improvement Projects, Vocational Agricultural Course, and production of tissue cultured plants from Tissue Culture Laboratory, Bio -agents production through Bio Control Laboratory, vegetable & ornamental seedlings from Hi-Tech Horticultural nursery, Paddy Seed Production and Horti-Care scheme.

### **Project Period**

Initially, it is aimed that KVKs may set up the clubs during the years 2003-04 and 2004-05. These clubs will be supported by NABARD for a period of 5 years. In such a manner, the collaboration with KVKs under this Project will be for the period beginning 2003-04 to 2008-09, unless, a decision is taken to continue opening of clubs during the years beyond March 2005 and continue supporting them for subsequent 5 years.

### **Impact analysis**

The present investigation was undertaken by the Home Science Scientist to study the effectiveness of Technology Transfer Clubs of KVK in Pondicherry region on the empowerment of women. This would be of great help to the implementing agencies to bring necessary improvements in the Technology Transfer Clubs for attaining the overall empowerment of farm women.

### **Objectives**

- ❖ Primarily the objective is to analyse the socio-economic characteristic of the Technology Transfer Clubs in particular reference to Women empowerment.
- ❖ Secondly to study the nature of the Technology Transfer Clubs that are being implemented and assess its effectiveness and contribution to the development of the skills of the rural women folk for the past five years.

- ❖ Thirdly, the study aims at assessing the relative differences on the performance of Technology Transfer Clubs and their effect on the empowerment of the women, in relation to economic and social point of view.

## **Methodology**

### **Sample Selection**

This study is the micro level investigation of examining the impact of KVK Technology Transfer Clubs over the period of the past five years. The selection of sample is confined to only the members of Technology Transfer clubs of KVK in Pondicherry region. The total number of respondents from TTCs fixed was 180.

### Data collection

The data required for the study was collected, administering a detailed survey schedule through personal interview with the respondents. Interview schedule is in Annexure.

### Data processing and Analysis

After the field survey was over, the entire survey schedules were thoroughly scrutinized. Then all the data collected were coded, and processed so as to have the required tables and the results of statistical proof. Some statistical tools and techniques like percentage analysis, mean and graphical representations have been applied to examine the statistical relationship between the role of Technology Transfer Clubs and Women's empowerment.

### Major results

**Table 1: Marital status of the T.T.C beneficiaries**

S. No	Marital Status	T.T.C Beneficiaries	
		Number	Percentage
1.	Married	147	82
2.	Unmarried	24	13
3.	Widow	9	5
<b>TOTAL</b>		<b>180</b>	<b>100</b>

The table 1 gives the details on the marital status of the beneficiaries of T.T.Cs. It could be seen from the study that 82 per cent of the married women benefited in the club. The study also reveals that only 13 per cent and 5 per cent of unmarried women and widows respectively have benefited in the club activities.

**Table 2: Literacy status of the T.T.C beneficiaries**

S. No	Marital Status	T.T.C Beneficiaries	
		Number	Percentage
1.	Illiterate	4	2
2.	Primary	41	23
3.	Secondary	90	50
4.	Higher Secondary	31	17
5.	Collegiate education	14	8
<b>TOTAL</b>		<b>180</b>	<b>100</b>

From table 2, it is clear that the educational status of the beneficiaries of the selected samples. It could be seen from the above table that 50 per cent of the beneficiaries had secondary

level of education. Only 23 per cent and 8 per cent beneficiaries had primary collegiate education respectively.

**Table 3: Occupational status of the T.T.C beneficiaries**

S.No	Marital Status	T.T.C Beneficiaries	
		Number	Percentage
1.	Cooli	40	22
2.	Business	46	26
3.	Private company	13	7
4.	Farmer	81	45
<b>TOTAL</b>		<b>180</b>	<b>100</b>

The results in table 3 reveals that 45 per cent of the beneficiaries were farmers and 26 per cent of the beneficiaries were doing their own business.

**Table 4: Average Monthly Income level of the beneficiaries**

S.No	Income in Rs.	T.T.C Beneficiaries	
		Number	Percentage
1.	below 1000	38	21
2.	1000 – 2000	95	53
3.	2000 – 3000	26	14
4.	3000 – 4000	11	6
5.	4000 & above	10	6
<b>TOTAL</b>		<b>180</b>	<b>100</b>

The gradual increase in the income of the household of the T.T.C beneficiaries with the intervention of KVK is obvious from the above table. It is interesting to note that there is a decrease in the households of T.T.C beneficiaries with income slab < Rs.1000 over a period of five years. This indicates that they have moved to the higher income slab > Rs.1000. This impact is because of the continuous support of KVK by imparting various training programmes and rendering advisory services. It is graphically shown in figure 1.

**Table 5: Skill development trainings undergone by the T.T.C beneficiaries in various organisations**

S. No	Organisation	Number	Percentage
1.	Krishi Vigyan Kendra	147	82
2.	Women Development Corporation	13	7
3.	District Rural Development	13	7



	Agency		
4.	M.S. Swaminathan Research	5	3
5.	Department of Animal Husbandry	2	1
<b>TOTAL</b>		<b>180</b>	<b>100</b>

From the above table it is clear that, 82 per cent of the beneficiary's undergone training at Krishi Vigyan Kendra, Puducherry. Only 7 per cent and 8 per cent of the beneficiary's undergone training at Women Development Corporation and District Rural Development Agency respectively.

**Table 6: Organization wise details of skill development training undergone by the T.T.C beneficiaries over a period of five years**

S.No	Period	KVK		WDC		DRDA		MSSRF	
		No.	Percentage	No.	Percentage	No.	Percentage	No.	Percentage
1.	2004	18	10	1	7	3	23	-	-
2.	2005	27	15	2	15	1	7	1	20
3.	2006	36	20	3	23	2	15	2	40
4.	2007	45	25	3	23	3	23	1	20
5.	2008	54	30	4	32	4	32	1	20
<b>TOTAL</b>		<b>180</b>	<b>100</b>	<b>13</b>	<b>100</b>	<b>13</b>	<b>100</b>	<b>5</b>	<b>100</b>

The table 6 indicates the details of the skill development training undergone by the T.T.C beneficiaries in various organizations over a period of five years. The considerable increase in the entrepreneurship development programmes offered by Krishi Vigyan Kendra is mainly due to the interest shown by the members of T.T.Cs.

**Table 7: Training undertaken by the members of the Technology Transfer Clubs**

S.No	Training	Total N - 180	
		Number	Percentage
1.	Entrepreneurship Development programme	180	100
2.	All Crop production techniques	180	100
3.	Nutrition and Health education	180	100
4.	Dairy management	180	100
5.	Poultry	180	100
6.	Goat rearing	180	100
7.	Pisciculture	180	100
8.	Child rearing practices	180	100
9.	Home management	180	100
10.	Formation and maintenance of SHGs	180	100

Table 7 reveals the fact that various need based training programmes were offered by KVK over a period of five years to the members and other beneficiaries.



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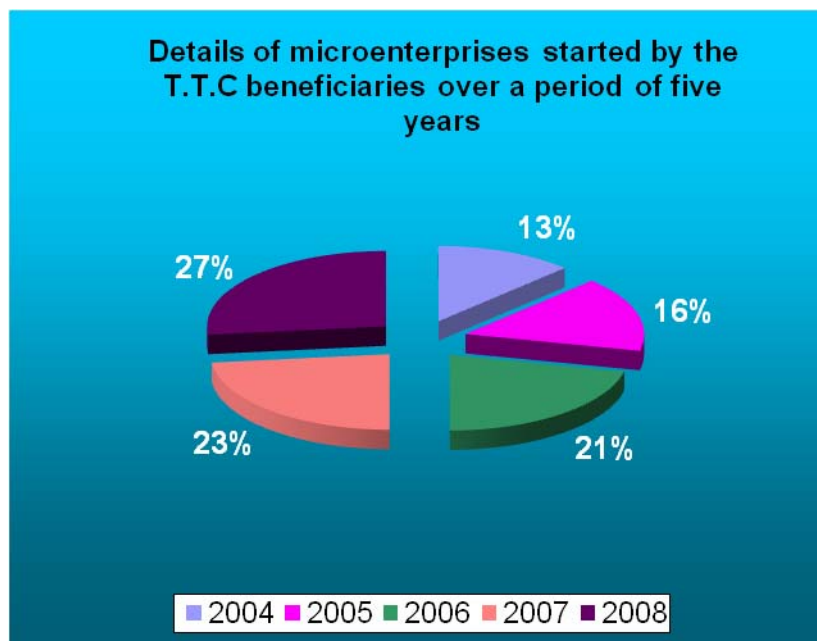
8: Details

microenterprises started by the T.T.C beneficiaries over a period of five years

S. No	Period	Total N-56	
		Beneficiaries	
		Number	Percentage
1.	2004	7	13
2.	2005	9	16
3.	2006	12	21
4.	2007	13	23
5.	2008	15	27
<b>TOTAL</b>		<b>56</b>	<b>100</b>

From the above table it is clear that there was gradual increase in the percentage of micro enterprises started by the T.T.C beneficiaries over a period of five years. Details are shown in Fig. 1

Fig 1 Details of microenterprises started by the T.T.C beneficiaries over a period of five years.





**Table 9: Details of Amount invested by the T.T.C beneficiaries for starting microenterprises**

S.No	Amount in Rs.	Total N--56	
		Beneficiaries	
		Number	Percentage
1.	Below 1000	16	29
2.	1000 – 2000	15	27
3.	2000 – 3000	3	5
4.	3000 – 4000	4	7
5.	4000 and above	18	32
<b>TOTAL</b>		<b>56</b>	<b>100</b>

The above table reveals that 29 per cent of the beneficiaries invested only below Rs.1000/- for starting microenterprises whereas 32 per cent of the beneficiaries invested above Rs.4000/-. The rest of the beneficiaries invested amount between the ranges of the Rs. 1000 and

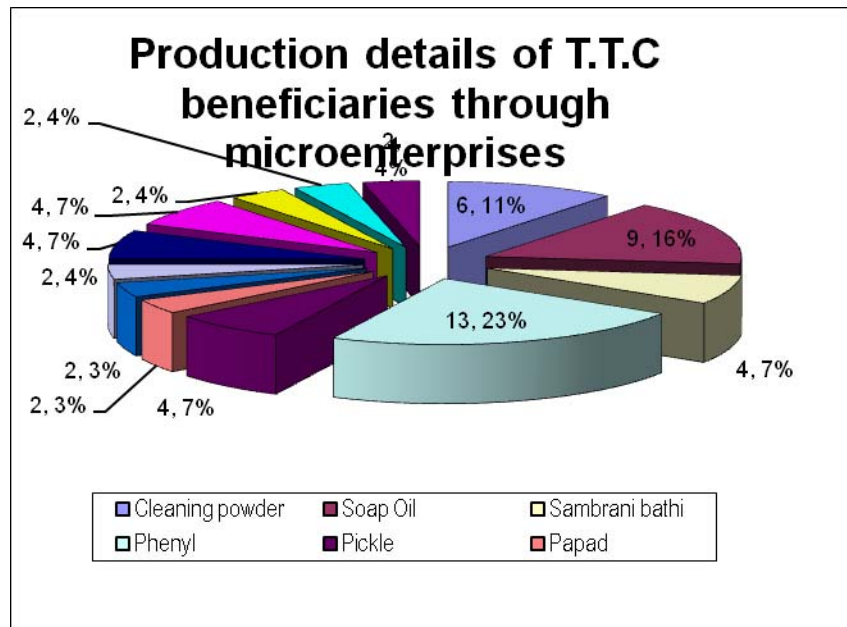
Rs. 4000/-It also clearly reveals that the beneficiaries needs financial assistance for expanding their self employment units.

**Table 10: Production details of T.T.C beneficiaries through microenterprises**

S. No	Items	Total N-56		
		Qty/mth	Number	Percentage
1.	Cleaning powder	80 kg	6	11
2.	Soap Oil	20 lt	9	16
3.	Sambrani bathi	10 kg	4	7
4.	Phenyl	50 lt	13	23
5.	Pickle	15 kg	4	7
6.	Papad	20 kg	2	3.5
7.	Snacks	25 kg	2	3.5
8.	Catering work	30 kg	2	3.5
9.	Fruit squash	35 lt	4	7
10.	Fruit Jam	10 kg	4	7
11.	Floriculture	20 kg	2	3.5
12.	Poultry	90 kg	2	3.5
13.	Masala powder	26 kg	2	3.5
<b>TOTAL</b>			<b>56</b>	<b>100</b>

The above table shows the production details of the T.T.C beneficiaries. Details are shown in Fig 2.

Fig 2: Production details of T.T.C beneficiaries through microenterprises.



**Table 11: Average Monthly Profit details of the microenterprises carried out by the T.T.C beneficiaries**

S. No	Amount in Rs.	Total N-56	
		Beneficiaries	
		Number	Percentage
1.	Below 1000	9	16
2.	1000 – 2000	11	20
3.	2000 – 3000	27	48
4.	3000 – 4000	4	7
5.	4000 and above	5	9
<b>TOTAL</b>		<b>56</b>	<b>100</b>

From table 11, it is interesting to note that 16 per cent and 20 per cent of the beneficiaries obtained average monthly profited below Rs. 1000 and Rs. 2000 respectively. It could also be seen from the above table 48 per cent of the beneficiaries obtained profit in the range between Rs. 2000/- Rs. 3000/- and 9 per cent of the beneficiaries obtained profit in the range of Rs. 4000 and above. Details are shown in Fig 3.

Fig 3: Average Monthly Profit details of the microenterprises carried out by the T.T.C beneficiaries

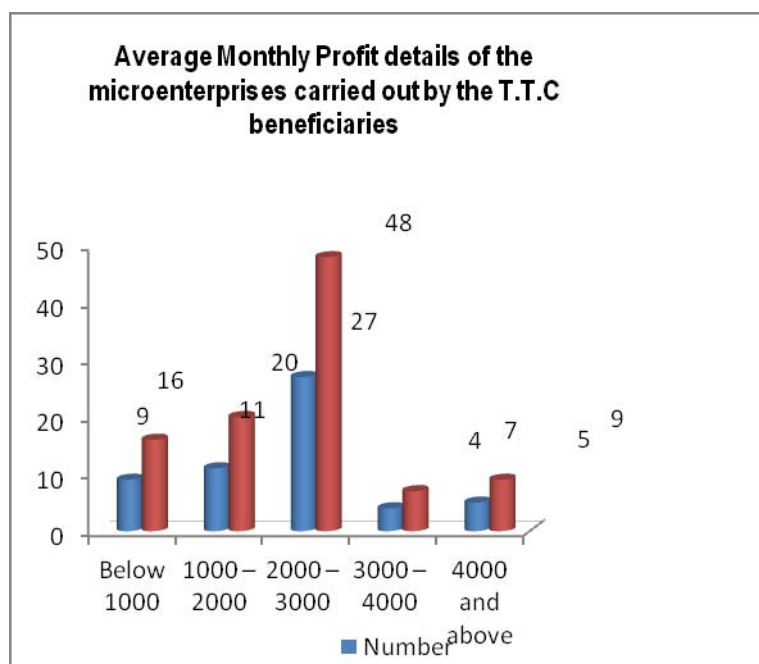
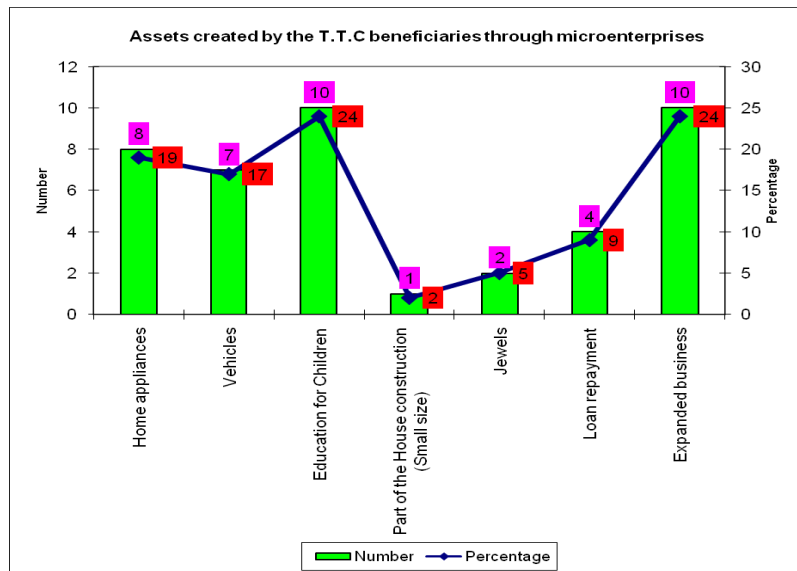


Table 12: Assets created by the T.T.C beneficiaries through microenterprises

S.No	Amount in Rs.	Total N-42	
		Beneficiaries	
	Home appliances	8	19
	Vehicles	7	17
	Education for Children	10	24
	Part of the House construction (Small size)	1	2
	Jewels	2	5
	Loan repayment	4	9
	Expanded business	10	24
<b>TOTAL</b>		<b>42</b>	<b>100</b>

In the above table, an analysis is made with regard to the assets created by the T.T.C beneficiaries through microenterprises. It could be noted that 19 percent and 17 per cent of the beneficiaries created assets in the form of Home appliances and vehicles respectively. The rest of them spent amount for loan repayment (9 percent), children’s education (24 percent), house construction (2 percent), expanding business (24 percent) and jewels (5 percent). Details are shown in Fig 4.

Fig 4: Assets created by the T.T.C beneficiaries through microenterprises

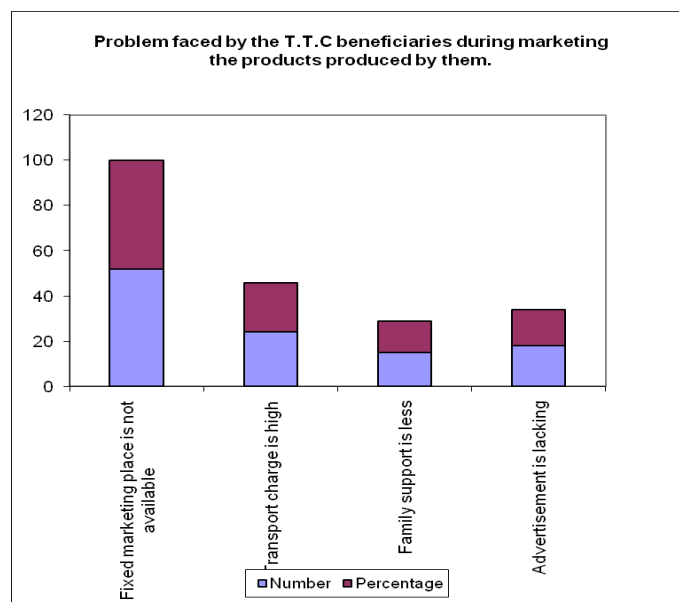


**Table 13: Problem faced by the T.T.C beneficiaries during marketing the products**

S.No	Problems	Beneficiaries	
		Number	Percentage
1.	Fixed marketing place is not available	52	48
2.	Transport charge is high	24	22
3.	Family support is less	15	14
4.	Advertisement is lacking	18	16
<b>TOTAL</b>		<b>109</b>	<b>100</b>

Table 13 indicates that the study is with regard to the problems faced by the T.T.C beneficiaries during marketing the products produced by them. It is seen that 48 per cent of the beneficiaries expressed that they did not have any fixed marketing place to sell their products. 22 percent of the beneficiaries expressed that the transport charge is high, 14 percent of them revealed that the family support is less and 16 percent expressed that advertisement is lacking for their quality products. Details are shown in Fig 5.

Fig 5: Problem faced by the T.T.C beneficiaries during marketing the products produced by them.



**Table 14: Training given to villagers by the T.T.C beneficiaries**

S.No	Training Title	Village members	
		Number	Percentage
1.	Entrepreneurship Development programme	112	7
2.	Crop production techniques	942	61

3.	Nutrition and Health Education	310	20
4.	Dairy management	120	8
5.	Goat rearing	41	3
6.	Poultry	15	1
<b>TOTAL</b>		<b>1540</b>	<b>100</b>

From the table 14, it is observed that the members of T.T.C who had undergone training at Krishi Vigyan Kendra disseminated technologies to the villagers (1540 nos.) through various training programmes.

**Table 15: Number of villagers started microenterprises under the guidance of T.T.C beneficiaries**

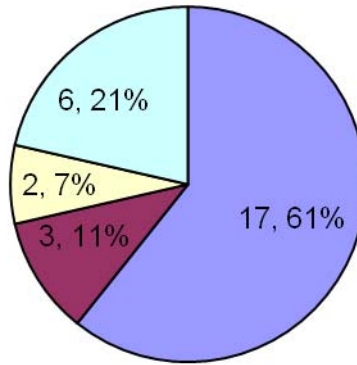
S.No	Microenterprises	Villagers	
		Number	Percentage
1.	Preparation of phenyl, soap oil and cleaning powder	17	61
2.	Pickle, Jam and Squash making	3	11
3.	Papad making	2	7
4.	Dairy	6	21
<b>TOTAL</b>		<b>28</b>	<b>100</b>

It could be seen with the pride from the above table that the impact of T.T.C training is good. Regarding entrepreneurship development, the skill of preparation of phenyl, soap oil and cleaning powder, pickle, jam, squash making, papad making and dairy has been acquired by 61%, 11%, 7% and 21% of the T.T.C beneficiaries respectively over a period of five years. Details are shown in Fig 6.

Fig 6: Number of villagers started microenterprises under the guidance of T.T.C beneficiaries



**Number of villagers started microenterprises under the guidance of T.T.C beneficiaries**



■ Preparation of phenyl, soap oil and cleaning powder

Table 16: Linkages developed by the T.T.C beneficiaries with other organization

S.No	Organisation	Nature of linkage	Total N-579	
			Beneficiaries	
			Number	Percentage
1.	Women Development Corporation	Training	80	14
2.	DRDA	Training	29	5
3.	M.S. Swaminathan Research Foundation	Training	5	1
4.	Department of Agriculture	Supply of vegetable seeds	45	8
5.	Department of Animal Husbandry	Training	55	9
6.	Women and Child Development Department	Seminar	100	17
7.	Food and Nutrient Board	Training	70	12
8.	Health Department	Health camp	120	21
9.	Forestry	Supply of saplings	75	13
<b>TOTAL</b>			<b>579</b>	<b>100</b>

The above table shows the linkages developed by the T.T.C beneficiaries with other organization. It could be seen that the intervention of Krishi Vigyan Kendra and its constant motivation shows good impact of TTCs in having linkages with other organizations.

**Table 17: No of beneficiaries participated in Meet with Expert programme organized by the T.T.Cs**

S.No	Programme	Qty in Nos.	Total N-2890	
			Beneficiaries	
			Number	Percentage
1.	2004-2005	18	468	16
2.	2005-2006	18	550	19
3.	2006-2007	18	576	20
4.	2007-2008	18	612	21
5.	2008-2009	18	684	24
<b>TOTAL</b>		<b>90</b>	<b>2890</b>	<b>100</b>

Table 17 gives the details of villagers benefited in Meet with expert programme organized by the TTCs in respect villages.

**Table 18: Benefits gained by the T.T.C beneficiaries through meet with expert programme**

S.No	Benefits	Total N-1800	
		Beneficiaries	
		Number	Percentage
1.	Entrepreneurship Development	500	28
2.	Crop management	1100	61
3.	Floriculture	29	2
4.	Dairy Management	75	4
5.	Goat rearing	40	2
6.	Poultry rearing	34	2
7.	Pisciculture	22	1
<b>TOTAL</b>		<b>1800</b>	<b>100</b>

The above table reveals the fact that the benefits gained by the T.T.C beneficiaries through meet with expert programme. The increase in the beneficiaries of TTCs with the intervention of Krishi Vigyan Kendra is obvious from the above table.

**Table 19: Other Services rendered to the villagers by the T.T.C clubs**

S.No	Service	Total N-9	
		Number	Percentage
1.	Village road cleaning	9	100
2.	Arrangements made for water and electricity facilities	7	78
3.	Plantation of Tree saplings in Public places	9	100
4.	Helped to receive old age and widow pension	9	100
5.	Started tuition centre for week students	1	11
6.	taken initiative for bus facilities	1	11
7.	Conducted health camps	4	44

From the above table it is clear that the T.T.C members extended good social services to the public with the guidance of Krishi Vigyan Kendra and linkages with other organizations.

**Table 20: Number of Self Help Groups started by the Technology Transfer Clubs under the guidance of KVK**

S.No	Year	Total N-53	
		Beneficiaries	
		Number	Percentage
1.	2004-2005	8	15
2.	2005-2006	10	19
3.	2006-2007	11	20

4.	2007-2008	12	23
5.	2008-2009	12	23
<b>TOTAL</b>		<b>53</b>	<b>100</b>

It could be seen from the Table 20 that with the guidance of Krishi Vigyan Kendra, Leaders of Technology Transfer Clubs had formed 53 Self Help Groups. All the groups were functioning well with the motivation of T.T.Cs

**Table 21: Savings amount of Self Help Groups which was started by the Technology Transfer Clubs**

S.No	Amount in Rs.	Total N-53	
		Beneficiaries	
		Number	Percentage
1.	Upto – 50,000	24	45
2.	50,000 – 1,00,000	11	21
3.	1,00,000 – 1,50,000	10	19
4.	1,50,000 – 2,00,000	8	15
<b>TOTAL</b>		<b>53</b>	<b>100</b>

From table it is evident that the savings patterns of Self Help Groups are analysed. It could be seen that the T.T.Cs have motivated the Self Help Groups in cultivating thrift habit among the beneficiaries. Regarding savings 45 per cent of the SHGs had the savings amount upto Rs. 50000/- whereas 21 per cent of the SHGs had the savings amount from Rs. 50,000/- to Rs. 100000/-. The rest of the groups had more than Rs. 100000/- savings amount.

**Table 22: Purpose of loan availed through bank by the villagers with the help of T.T.C members**

S. No	Purpose	Total N-160	
		Beneficiaries	
		Number	Percentage
1.	For starting microenterprises	28	17
2.	For house building construction	11	7
3.	For crop production	68	43
4.	For poultry rearing	5	3
5.	For dairy	12	7
6.	For expanding existing business	16	10
7.	For children's education	12	8
<b>TOTAL</b>		<b>160</b>	<b>100</b>

It is interesting to note from the above statistics that the purpose of loan availed through bank by the villagers with the help of T.T.C was useful for starting microenterprises, house

building construction, crop production, poultry rearing, dairy, expanding existing business and children's education.

**Table 23: Amount of loan availed by the villagers from the bank through T.T.C members**

S.No	Amount in Rs.	Loan availed by the Beneficiaries		Repayed loan by the beneficiaries		Loan due	
		Number	Percentage	Number	Percentage	Number	Percentage
1.	Upto –10000	24	24	24	18	-	-
2.	10000 – 20000	49	49	46	34	3	75
3.	20000 – 30000	26	26	26	20	-	-
4.	30000 – 40000	10	10	10	8	-	-
5.	40000 – 50000	5	5	4	3	1	25
6.	50000 and above	23	23	23	17	-	-
<b>TOTAL</b>		<b>137</b>	<b>100</b>	<b>133</b>	<b>100</b>	<b>4</b>	<b>100</b>

In the above table an analysis is made in depth about the amount of loan availed by the villagers from the bank, loan repayed by the beneficiaries and the beneficiaries loan due in the bank. There was a remarkable loan recovery by the bank i.e. 97% and only 3% was loan due in the bank. This impact was possible mainly by the TTCs which stressed the importance of loan repayment and proper utilization of the bank.

**Table 24: Other benefits obtained by the members of Technology Transfer Clubs members through KVK.**

S.No	Benefits	Total N – 180	
		Number	Percentage
1.	Skill Development training	180	100
2.	All crop production techniques	180	100
3.	Linkages with other organizations	180	100
4.	Economic empowerment especially to the women	180	100
5.	Social development	180	100

The above table reveals that all the members in all the nine T.T.Cs obtained the benefits of skill development training, crop production techniques, linkages with other organizations, economic and social empowerment.

## Summary

Nine Technology Transfer Clubs (TTCs) were formed and administered by KVK with the support of NABARD. The Project period is for five years i.e. 2004-2009. Each TTCs covers a cluster of 2-3 nearby villages. Technology Transfer will be the major activity of the club.



A study on the effectiveness of the activities of the TTCs and their impact on the reciprocal farmers of operative villages was conducted by this Kendra. The criteria of study includes family background, skill development, trainings undergone, details of microenterprises started, amount invested for starting microenterprises, production details, average monthly profit details, assets created through microenterprises, problem faced by the beneficiaries in marketing their products, training given to the villagers by the T.T.C beneficiaries.

The sample size for the project is 180. Number of villages covered is 18. The sampling method adopted by the study is stratified random sampling. The tool used for collecting data is interview schedule. The study analysis tools used in the study are percentage, and graphical representation.

This study concludes that 45 percent of the beneficiaries were farmers. 50 per cent of them had secondary level of education. 53 per cent of the beneficiaries monthly income range between of Rs. 1000-2000/-. All the members had undergone skill development training in various organizations. 31 per cent of the beneficiaries started microenterprises. 32 per cent of them invested amount more than Rs. 4000/- for starting microenterprise whereas the rest of the members invested amount less than Rs. 4000/-. The entrepreneur produces Pickle, Jam, Squash, Snacks, Masala Powder, Papad and Home care products, maintenance of poultry, floriculture and doing catering services also. 48 per cent of entrepreneurs obtained average monthly profit in the range of Rs. 2000-3000/-. 24 per cent of the beneficiaries spent their profit amount creatively for their children's education and for expanding their business.

It is interesting to note that the members of TTCs who had undergone training at KVK disseminated technologies to 1540 villagers through various training programmes organized by

them. Among them, 28 villagers started microenterprises under the guidance of Technology Transfer Clubs members.

As far as the problem faced by the beneficiaries, 48 per cent of them expressed that they did not have any fixed marketing place to sell their products whereas others expressed that the transport charge was high, family support was less and lack of advertisement for their products.

TTCs have good linkage with organizations and banks. Apart from transferring the technologies they are also rendering social services to the needy people in the village. Main inference of the study is farmers to farmers approach are one of the best methods for transferring the technology.

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