

VILLAGE PROJECT-LIVE IN LABS

S.SRIRAM

CB.BU.P2MBA15104

TEAM UTTARAKHAND

DUNDA VILLAGE

INTRODUCTION

Our team along with Dr. Rajiv Prasad sir went to Dunda village which is in Uttarakhand state for our Live-in-labs course. We split ourselves into 4 other groups and addressed various issues. Our team worked on financial empowerment and income generation of the villagers.

PROBLEMS IDENTIFIED

Our team reached the dunda village on Tuesday around 3pm and we had a meeting with villagers and following are the problems faced by them

- **Water scarcity during irrigation:** Initially i was surprised to hear about water problem in dunda which is adjacent to the river ganga but later on realized that the they could get only 40 percentage of the required water from river and for the remaining water they depend upon rainfall
- **Agriculture produce not being sold:** As the rainfall during the last couple of years was not adequate for agriculture they stored and consumed the crops which they cultivated.
- **Transportation Costs:** Since, dunda is a hilly region it is difficult to transport the goods produced by farmers outside dunda due to transportation costs.

The next day we visited state bank of India, Punjab National bank, Co-operative society bank and post office and met managers and various officers and some problems according to them

- **Lack of awareness:** People are not aware of various loans and advances provided by banks and various other schemes offered by post office.
- **Lack of repayment:** The people are not repaying the principals and the bankers are hesitant to conduct awareness programs due to this reason as there is a fear of increasing non-performing assets.
- **Dormant accounts:** The accounts which were opened through jan dhan

yojana are mostly nil balance accounts and bankers said that accounts which are unused for more than one year would be closed.

- Lack of documents: Some people do not have required original documents for obtaining various facilities from banks.

CHALLENGES FACED BY US

- Risky mountain journey of 6 hours
- Cheetah threat
- Landslide prone areas

COURSE LEARNINGS

Visited the dunda market and all financial institutions present in the village and saw what people sell for their living and how they produce it. Our learning began soon after the journey commenced and learnt many things from interactions with Rajiv sir and my teammates. Various reform, people's awareness about advertisements, the reach of Jan dhan yojana and so on. When we visited each houses to take surveys most of us immediately identified the name of our chancellor "Amma" and they co-operated to interact with us. I learnt that one's name and fame is well-renowned by people only through doing good things to human beings .I learnt to adjust and to satisfy ourselves with whatever we get. We interacted with children and people and learnt ways to lead a simple life from them.

PERCEPTION ABOUT VILLAGE BEFORE VISIT

My initial perception about Dunda was that a village which is lacking facilities like electricity, communication and various other shops which we can find out in cities.

REALITY OF DUNDA VILLAGE AFTER VILLAGE

Dunda has lush greenery, abundant flora and fauna, misty mountains, soothing breeze, chilly showers and exquisite sunshine and apart from it i saw 8 tea shops, 3 sweet stalls, 2 stationeries, 2 or 3 vegetable shops, many groceries and one cellphone accessories and dish antenna shops .Nearly 90 percentage of their lands are cultivatable lands and they cultivate wheat and paddy. To my surprise there were 2 SBI ATMS and 2 nationalized banks, one co-operative society and one village post office. The entire village was fully electrified and the electricity was available throughout 24 hours. Most of the houses had dish antennas on their top of their houses and many people had bikes and cellphones. There was one girl's high school and two other schools in the village. The hospital was situated at dunda village and they have one skill development college in its outskirts.

HOUSES HAVING DISH ANTENNAS



ONE OF THE TWO ATMS IN THE VILLAGE



CONCLUSION

Next time we plan to conduct an awareness program in front of the villagers and to implement feasible business plans to help them generate income.