

MR. Dhoni, Farmer, Madurai

KURIKOL 5:360.

Background

- Comes from a multi-generational farming family.
- Works with traditional farming techniques.
- Relies on local markets and middleman to sell (produce)
- Faces seasonal income fluctuations.

Family background, education, childhood,

Challenges faced

- Low market prices due to middleman.
- Lack of good market to sell produce.
- Unpredictable weather & natural disasters affect crops.
- Limited awareness of modern farming techniques.
- Short of labour & transportation issues
- Lack of access to available schemes

Challenges faced by the person in dealing with his/her stakeholders

Motivation

- Farming is the primary source of income.
- Wants to protect land for future generation.
- Wishes to continue the family legacy of farming.
- Takes a pride in contributing to food production.

Doubts / Fears

- Fear of crop failure due to weather
- Uncertainty about getting a fair price for produce.
- Doubts about investing in new technology
- Concern about the next generation to farm.

What are the doubts / fears faced by the individual

Aspirations

- Improve farming productivity.
- Secure a stable income to support the family.
- Protect a farmland for future generation

What this individual aspires to be / vision

Construct a story while explaining the persona to your peers and document the insights.

Dhoni, a 42 year old farmer from a small village, wakes up before dawn to tend to his fields. Farming has been in his family for generations, and he takes pride in growing crops that feed thousands. But every season brings new challenges.

Background

- Normal small scale customers includes homemakers from middle class background.
- They need to buy products / groceries / kitchen supplies on daily / weekly basis
- They maintain home / work in a place / office or do business.
- They want to eat different food to lead healthy life.

Family background, education, childhood,

Challenges faced

- They want to find best quality food / grocery with minimum cost to prepare quality food.
- The grocery item should be fresh and support for storing in refrigerators.
- The product / grocery should be utilized entirely without being thrown out.
- The rotten items may produce odour & attract flies

Challenges faced by the person in dealing with his/her stakeholders

Motivation

- To maintain and take care of a healthy family.
- To serve guests with tasty and delicious food.
- To enhance lifestyle of households & cities.

What motivates the individual

Doubts / Fears

- Presence of harmful preservatives in product.
- Spending too much money in search of quality goods.
- Bargaining as a tool to reduce prices with sellers.

What are the doubts / fears faced by the individual

Aspirations

- To maintain a proper health care of family to reduce medical expenses
- To live longer and teach best practices to family.

What this individual aspires to be / vision

Construct a story while explaining the persona to your peers and document the insights.

Smirti Mandhana, a 37 year old woman who is the mother of two children and spouse of hardworking husband found it to be her duty to select healthy and good quality grocery to prepare tasty and delicious food to her family within budget.

Mr. John, A futuristic man,

Persona

TEAM NAME

KURIKOL 5:30

Background

(Product / export / live stock / Whole sale dealers)

- They are generally above middle class or rich people who owns a large business with workers.
- They are socially active and interact with many people as possible and maintains a large network all over the world.

Family background, education, childhood,

Challenges faced

- Competition among other industries/dealers
- Fluctuating demand in market and seasonal product supply constraints.
- Maintenance cost of industry materials or machinery.
- Salary, holidays and bonus to workers.

Challenges faced by the person in dealing with his/her stakeholders

Motivation

- Expanding business and income of industry
- Support family and friends and invest in share markets by using income.
- A feeling of providing quality service to people and to expand network to learn.

Doubts / Fears

- Lose of markets value for the industry / live stock.
- Animal diseases and maintaining proper surveillance.
- Delayed payments from clients?
- Debt or loan at payments & integrity of worker

Aspirations

- Collaborating with government projects and funds activities.
- Starting or enhancing e-commerce.

What this individual aspires to be / vis

Construct a story while explaining the persona to your peers and document the insights.

John, an export company business man tries his best to serve better to his clients with quality goods and fair prices and maintains good relations with farmers. He tries his best to serve for the society and workers in his industry with bonuses & holid

at TCE bank

KURIKOL 5: 360

Background

- Upper middle class family.
- Wife is a H.R Manager at IT Company and Son studies class 10.
- 15 years of experience in rural banking.
- Works closely with government agencies and loan schemes.

Family background, education, childhood,

Challenges faced

- Many farmers lack proper documentation for loan approval.
- Farmers struggle with repayment due to unpredictable crop yields.
- Need to balance government policies with practical banking challenges.

Challenges faced by the person in dealing with his/her stakeholders

Motivation

- Wants to help farmers become financially independent.
- Support existing farmers / startup.
- Works towards increasing loan disbursement.
- Building trust in banking sector.

What motivates the individual

Doubts / Fears

- Worries about high loan default rates.
- Lack of awareness among farmers.
- Uncertainty about frequent policy updates.
- Risk of loan frauds.

What are the doubts / fears faced by the individual

Aspirations

- Hopes to see an increase in farmers income.
- Aspires to be known for innovative financial solutions.

*What this individual aspires to be / vision**Construct a story while explaining the persona to your peers and document the insights.*

Raina, a finance officer has 15 years of experience in rural banking. He is a man thinking to help farmers become financially independent, and also support them. He tries for the improvement of farmer community more.

Background

- * Lower Middle class
- * May be single / married
- * uneducated travel
- * Wander over more areas
- * May have children

Family background, education, childhood,

Challenges faced

- * Language problems if traveling across different countries
- * Large quantities of commodities
- * Need to reach the destination in time.
- * Fuel consumption and cost

Challenges faced by the person in dealing with his/her stakeholders

Motivation

- * Expanding production necessities
- * Delivered in a reasonable amount of time
- * Increasing profits by reaching new markets
- * Creating job opportunities for local communities

What motivates the individual

Doubts / Fears

- * Products shouldn't spoil
- * Safe travels
- * Maintenance costs
- * Risks of theft or loss of goods during transit

What are the doubts / fears faced by the individual

Aspirations

- * More efficiently collect inputs
- * Reach the global market
- * Empowers farmers to invest more and boost outputs

What this individual aspires to be / vision

Construct a story while explaining the persona to your peers and document the insights.

Virat is hardworking trader ventures across borders, overcoming language barriers and logistical challenges to deliver fresh produce on time. With efficient transport, they expand their reach, empowering farmers and fueling global trade

Meteorologist (weather forecaster)

XURIKOL 5:360

Background

- * Completed his Bachelor's degree in meteorology
- * Very kind hearted person
- * Belongs to stick together family

Family background, education, childhood,

Challenges faced

- * Inherent chaotic nature of the atmosphere
- * Sometimes there may be challenges in accuracy limits
- * Facing data limitations

Challenges faced by the person in dealing with his/her stakeholders

Motivation

- * Updating technology day by day
- * Scientific curiosity
- * Supporting critical sectors like agriculture, etc.,

What motivates the individual

Doubts / Fears

- * Have little bit of doubts while going through new technology
- * Fear in equipment failure

What are the doubts / fears faced by the individual

Aspirations

- * Guide a student who wants to pursue their career in meteorology
- * Explore more about weather predictions.

What this individual aspires to be / vision

Construct a story while explaining the persona to your peers and document the insights.

Kane, is a Professional meteorologist, very kind hearted person, and have a desire to guide the students in a meteorology domain. He wants to explore more on weather predictions