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What's Inside

JEEViKA's retail venture catalyzing the rural retail sector: How JEEViKA's Rural Retail Shops kept the market engine running during the pandemic



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> It is often seen that when it comes to availability of consumer goods, there is a huge disparity in the quality of products. Good quality products end up in the urban markets and do not reach the villages. The villagers usually have to use locally available products which are not regulated by any institution which adversely affect their health. The presence of large number of petty shops, dealing in same category of goods, doesn't only divide the consumers but also triggers incongruent profit distribution. With the idea to aggregate these shops, JEEViKA came up with the concept of rural retail mart, to ensure access to quality goods to the rural consumers.





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A Novelty job for revival



JEEViKA's Mobile Vaani to the rescue



Project background: A survey conducted in 2014 revealed that around 70% of the livelihood options available in rural Bihar are that of petty shops. Jeevika's didis are increasingly engaging themselves in this trade.

Based on this report it, Jeevika decided to aggregate the petty shop owners. This aggregation has made quality goods available in rural areas and also provided a lucrative market place to the JEEViKA producer groups.

Membership: Membership is given to petty shop owners of the area where the RRS is set-up. The main intention is the aggregation of petty shop owners as members on the Rural Retail Shop.

Eligibility criteria for membership:

- Should be a member of Jeevika CBO
- Must own an operational petty shop
- The candidate is required to submit a membership fee of Rs. 2,000

Location selection criteria for setting up of Rural Retail Shop

- Availability of consumer goods from a wholesale shop,
- Availability of quality products at reasonable rates to ensure competitive margin and
- Availability of goods at nearby petty shop or near the block.



Considering the above logistical criteria, and ensuring quality product at reasonable rates, the decision to establish Rural Retail Marts in these blocks was taken. Entrepreneur Selection: Candidates for this intervention are selected based on two criteria:

Training Support:

Training at several levels are conducted:

- Orientation on RRS promotion guidelines to the BPIU Staff.
- Orientation to the RRS staff
- Orientation to the selected candidates: The training to the selected candidates are mostly of 4 days residential mode

Review Mechanisms:

The RRS association (All members are part of the association) meets once in a month to discuss previous month performance and plan for the next month. For purchase of kirana items a purchaser committee is formed in



each RRS. Major role of the committee is to find suitable distributer/ supplier of the kirana items. Association with the help of purchase committee buy kirana items from selected distributer/ supplier and sells to members. RRS keeps some margin in order to meet their expense. To run the RRS smoothly a Store Manager and a Store Keeper is appointed by the association.

Outreach:

RRS started its first operation at Sarmera, Nalanda District in May'18. Started with 30 petty shop owner members, and currently has more than 72 members. Shop has more than 200 types of product and does transaction of Rs. 4 to 5 lakh per month. All transactions and inventory is recorded electronically through E-PoS machine. Currently there are 33 Rural Retail Shops operational and have amassed a business. 33 Rural retails shops are operational in October in the following districts: Patne-3, Nalanda-3, Gaya-4, Bhojpur-3, Buxar-3. Aurangabad-1, Sheikhpura-1, Vaishali-3, Nawada-2, Bhagalpur-4, Darbhanga-6, Muzaffarpur-1

Project Support: The fund allocated for each RRS is INR 19.78 Lakh (Fixed Assets- 6.62 Lakh, Operational costs for



one year-13.16 lakhs) and policy has been approved on the same. The fund requisition takes place after the formulation of business plan and based on business plan prepared by the block the funds transfer takes place.

Capitalizing on the lockdown to keep the economic engine rolling:

JEEViKA has stepped in the rural retail market through its customized Rural Retail Shops. These shops enlisted as essential services are open during the lockdown to ensure that people in rural areas are able to meet their needs of groceries and other essentials. All precautionary measures are being taken in these shops such as earmarked circles, sanitized shelves and other prescribed measures. The

customers are also being imparted with information on the pandemic and what preventive steps can be taken to break the chain. The customers are also being advised not to touch anything in the premises to ensure maximum safety and minimize chances of contamination. A total of 33 Rural Retail Shops ensured steady availability of goods in the areas they serve and has prevented people from panic-buying & moving to the cities to buy goods. The quality of goods and their variety has ensured that customers keep turning in. After the lockdown the RRS's had realized sales worth INR 2.35* Crores through these 33 RRSs located in 9 districts. More than 1200 grocery stores & 3000 individual HHs get benefited directly. Supply of food grains to the needy ones through Food Security Fund procurement is also being taken care of, these shops have supported over 40 village organizations for under food security fund. The Rural Retail shops have helped JEEViKA in reaching out to 35000 households through their services.

Results: The Rural Retail Mart has been able to endorse following benefits to its members:

- An average incremental income of Rs. 2000/month incurred by each member.
- A total of 1200 members are associated with 33 rural retails shops.

JEEViKA Mobile Vaani: A Customized technical framework to digitize end user services and enhance outreach



JEEViKA Mobile Vaani (MV) is a mobile-based voice media/information platform for SHG members whereby SHG members listen to the content and also create their own content through an Interactive Voice Response System (IVRS). JEEViKA Mobile Vaani has been envisioned as a sustainable, technology based solution addresses the problem of last mile information distribution in rural population. The voice-based nature of the system helps jump barriers without the need for the users to own smartphones or an internet connection – a simple voice call is all that it takes to access the system.

This program provides a platform for community engagement on Health, Nutrition, and Sanitation (HNS) and other priority issues such as realization of social entitlements, child marriage and dowry, and financial schemes/products. The pilot of JEEViKA Mobile Vaani was implemented through Community Mobilizers to reach end users in 6 blocks of Nalanda district. The external evaluation revealed a significant increase in knowledge related to the administration of ORS to small children with diarrhea, complementary feeding nutrient requirements for young children, and the right consistency of food to be served to children. Knowledge levels were significantly higher among those women who received the MV intervention compared to the baseline estimates. Encouraged by the pilot results, JEEViKA scale-up across their implementation geographies, and identified a capability building transition program over a period of 24 months, wherein the capacity of their internal teams will be built to utilize Mobile Vaani. The project adopted and validated a technology based approach for awareness raising and behavior reinforcement. The Mobile Vaani platform leverages the deep penetration of mobile phones in rural community of Bihar, utilizing the technology to overcome literacy and internet connectivity barriers to access information. Currently Jeevika is implementing Mobile Vaani in 15 blocks of Nalanda and 5 blocks of Muzaffarpur districts. The IVR based platform being operated & Managed jointly by JEEViKA and Gram Vaani. Gram Vaani is financially supported by the Bill & Melinda Gates Foundation.

Aims and Objectives

The key objectives of this project are:

- Build the capacity of the JEEViKA internal team to leverage Mobile Vaani for health and nutrition behavior change communication. Demonstrate this capacity by enabling JEEViKA to run Mobile Vaani across 15 blocks in the Nalanda district and 5 blocks in Muzaffarpur.
- Enable JEEViKA to leverage this capacity to eventually expand and scale the Mobile Vaani program across all its operational districts in Bihar.
- Enhance the technology of the Mobile Vaani platform by automating several functions to improve the scalability of the platform so that it can be used more effectively for content testing, data collection, and improve access for women to health information leading to improved household decision making



Deliverables of the project:

- Capacity building of the JEEViKA thematic cadre in specified districts to mobilize SHG members and onboard them on the MV platform.
- Capacity building of the JEEViKA communication team for content planning and creation.
- Facilitate setting up a moderation unit for moderation of content created by JEEViKA and SHG members.
- Capacity building of the JEEViKA communication and thematic teams, and setting up of a coordination unit, to



- monitor and manage the operations of the Mobile Vaani program successfully.
- Setting up a Mobile Vaani platform for SHG members in the specified districts of Bihar.

Features

- Mobile vaani is discussion oriented nature encourages selfexpression and sharing of stories and experiences. This facilitates people to learn from peer groups and adopt best health & nutrition and other vertical practices leading to effective behavior change and knowledge enhancement.
- Voice based communication can overcome literacy barriers and even semi-literate people are able to participate in Jeevika

Mobile Vaani

• This platform can be accessed even with the basic phone and does not require the user to own smart phones or have an internet connection. A simple voice call is all that it takes to access the system.

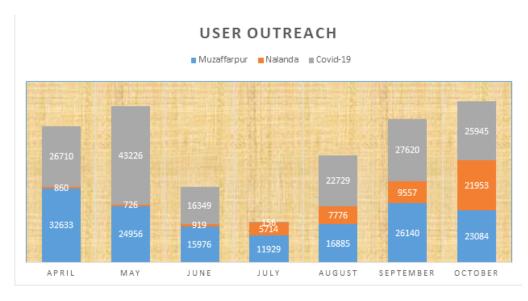
Mobile Vaani's astounding role in COVID-19 Response

In its bid to fight the AES outbreak, JEEViKA has roped in Mobile Vaani for spreading awareness through the IVR platform, JEEViKA has till date collected more than 10,00,000 mobile numbers of community members and has used the platform to release more than 30 voice messages on COVID-19 and is also addressing the community's queries through the same. The awareness drive has ensured that more people are acquainted about the outbreak and necessary steps can be taken at the household level to flatten the curve and break the chain of the pandemic. JEEViKA has trained 70890 community professionals and 8.6 lakh self-help groups for awareness on COVID-19. These efforts have helped in reaching out to 50.52 lakh households for awareness.

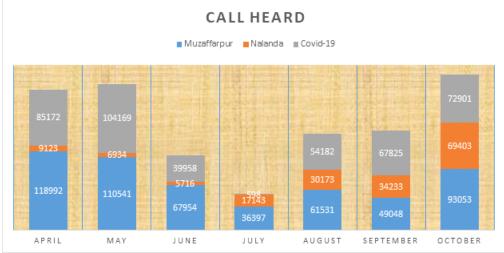
Current outreach

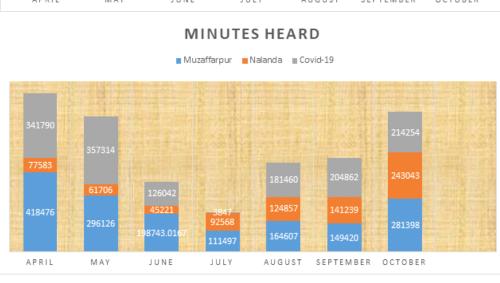
JEEViKA Mobile Vaani is being implemented in 20 different district of Nalanda and Muzaffarpur. During the outbreak

Particulars	Muzaffarpur	Nalanda	COVID
Intervention geography	5 blocks	15 blocks	14 Districts
Database of SHG members/Cadre	98K	26K	367K
Total Outreach (SHG members/Cadre)	62K	24K	139K
No. of successful calls heard	407K	103K	297K
Per user content heard (in Mins)	20.8	29.5	7.89



On the Mobile Vaani platform in muzffarpur focus in on AES dissemination while in Nalanda Health, nutrition and sanitation while keeping in view of Covid-19 Pandemic, messaging related to COVID FAQ on Protection & prevention, self and family care and getting tested were in focus. The adjacent infographics in the next section represent the month wise user outreach (unique listener) total call heard by these users and total call heard (minutes) in current FY2020-21. When lockdown has announced in state millions of migrant laborer returned to native village.







Celebration of Global Handwashing Day

In the light of its prevalence in the current times, Global Handwashing Day was celebrated across the state on 15th October.

The community members across all districts have actively participated in the activities pertaining to the day and took the oath to inculcate the habit of washing hands at regular intervals for both hygiene and prevention from the infectious COVID-19.



Transforming Lives

A Novelty job for revival



Phekni displays a resentful smile while telling the story of how tides turned in her favor. A resident of Baghwara village in Dhamdaha block of purnea district, Phekni was shell—shocked after the lockdown worrying about how she will fulfill her needs. Phekni has been a member of JEEViKA SHG since 23rd March, 2010. Ever since, Phekni has been an ardent and active member of the SHG,

attending all the meetings, participating in the campaigns and movements such as total sanitation and alcohol prohibition. Phekni simultaneously undertook livelihood activities such as farming, stitching and the likes. She took a loan from her SHG to buy the stitching machine and repaid the loan from her earnings. Things were going fine till lockdown was declared this year to curb the spread of the novel corona virus, Phekni had to shut down her business. However, as agriculture and MGREGA activities were allowed after May 2020, MGNREGA consultant told Phekni's village organization about the opportunity to work as a mate in the NGNREGA work sites. Phekni was interested in working as a mate and inform the workers about usage of masks, sanitizers, maintaining physical distancing and the likes. Working as a mate in a nearby pond digging work, Phekni was able to earn INR 6360 @ INR 159 for 40 man days of work.

JEEViKA's Mobile Vaani to the rescue

Mina is a resident of Brajmuriya village in Minapur block of Muzaffarpur. Mina elatedly tells How mobile vaani proved to be vital in saving the life of her child. Mina says that she regularly attends the meetings of her SHG and she was told about the mobile vaani initiatives and how it be used to disseminate messages personally on mobile phones regarding health issues. The number 8800458666 was flashed, and the shg members were told that any health related query can be asked by giving a call on the number and no charges would be incurred. Mina tells that she was regularly getting calls from Mobile Vaani on 'Chamki Bukhar' Acute Encephalitis Syndrome (AES) and related topics. She further tells that her 3 year old child fell sick with high fever and seizures. She tells that she brushed her child with cold water as instructed in the messages, when this didn't work she called 108 as she had heard on one of the messages. The ambulance reached within half an hour of placing the call and was admitted to SKMCH. The child was released after 4 days, and is now totally healthy. Mina thanks JEEViKA and Mobile Vaani for the guidance she got and was able to respond quickly without panicking in order to save her child.



November

CALENDAR OF EVENTS

Nov 26: Statewide Alcohol Prohibition Day

Nov 10-12: Training of officials in the FPCs promoted by JEEViKA

COMING UP IN THE NEXT EDITION

• JEEViKA's Call Center aiding the community for grievance redressing and service optimization







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