

# Case Studies on ‘Sanitation as a Business (SaaB)’:

An initiative of involving CLFs/VOs/local entrepreneurs to strengthen rural sanitary  
Mart (RSM) in Bihar

**Submitted**

**To**



**By**

**Technical Support Agency**

**SARVA SEVA SAMITY SANSTHA (SSSS), KOLKATA**

**Knowledge Partner**

**Water For People India Trust (WFPIT), KOLKATA**

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# Case Studies on 'Sanitation as a Business (SaaB)',



**Documented**

**By**

**Sarva Seva Samity Sanstha (SSSS)**

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## Abbreviation

|             |   |   |
|-------------|---|---|
| <i>BCC</i>  | : | <i>Behavior Change Communications</i>           |
| <i>BTDP</i> | : | <i>Bihar Transformative Development Project</i> |
| <i>BVM</i>  | : | <i>Bihar Vikas Mission</i>                      |
| <i>CLF</i>  | : | <i>Cluster Level Federation</i>                 |
| <i>GoB</i>  | : | <i>Government of Bihar</i>                      |
| <i>Gol</i>  | : | <i>Government of India</i>                      |
| <i>ICDS</i> | : | <i>Child Development Services</i>               |
| <i>IGS</i>  | : | <i>Indian Grameen Services</i>                  |
| <i>RSM</i>  | : | <i>Rural Sanitary Mart</i>                      |
| <i>SaaB</i> | : | <i>Sanitation as a Business</i>                 |
| <i>SBM</i>  | : | <i>Swachh Bharat Mission</i>                    |
| <i>SHG</i>  | : | <i>Self Help Group</i>                          |
| <i>SSSS</i> | : | <i>Sarva Seva Samity Santha</i>                 |
| <i>VO</i>   | : | <i>Village Organization</i>                     |

## Background of Case Study

The project 'Strengthening the Rural Sanitary Mart through capacity building of Cluster Level Federations and private entrepreneurs on sanitation business in rural Bihar' is an initiative towards the sustainability of rural sanitation marketing as a part of a wider activity which portray 'Sanitation as a Business (SaaB): A new approaches to Stimulate and Scale up Sanitation Demand and Supply. The long-term vision for this effort is to help meet the basic sanitation needs of the rural poor, who do not currently have the access to safe and hygienic sanitation. This promising effort has been made to create demand for sanitation and improve the supply of sanitation-related products and services to increase household access to safe and sustainable sanitation, make open-defecation free communities, and promote improved hygiene practices.

Sarva Seva Samity Sanstha (SSSS) started its initiative with the assumption that if the sanitation business can be established in an affordable price at doorstep with a strong supply chain and demand can be generated from a proper way and if latrine is being paid for by the household, then the percentage of latrine usage will increase. Side by side, it is important to provide improved sanitation solutions in a financially sustainable manner by selling at a price that the poor are willing and able to pay. The piloting of the approach was made to create and meet rural sanitation demands took place in the context of a changing national rural sanitation policy and program, in compliance with Swach Bharat Mission and innovative partnership on technical assistance of two components of Bihar Transformative Development Project (BTDP) project. An agreement was signed on 28<sup>th</sup> February 2018 between BRLPS and SSSS, with the aim of working together towards developing/ strengthening the supply channel of sanitary livelihoods promotion society (BRLPS) with the development objective mart through existing Village Organization (VO)<sup>1</sup>/ Cluster Level Organization (CLF)<sup>2</sup>/ private entrepreneurs in rural belt of four districts of Bihar.

The main goal of the project is the achievement of full, permanent, easily accessible, sanitation services at scale by tapping to the potential of the CLF and local private sector in Rural Bihar, as due to non-prioritization for a long time, poorly developed rural sanitation market still remains unorganized and outreach is limited.

However, the case studies of this document are a glimpse of the result of the initiative of SSSS. Instead of talking more about the work of SSSS & JEEViKA, the case studies focused on the perspective of both CLF/VO/entrepreneurs' perspective as well as the customers' perspective.

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<sup>1</sup> **Village Organization (VO)** is a federation of SHGs at village or Panchayat level (depending on the number of SHGs). A bunch of SHG groups formed Village Organization. The number of SHGs in a VO must not be less than 5 and should not exceed 30. If it will exceed 30 then they will form another VO

<sup>2</sup> **Cluster Level Federation (CLF)** is a federation of all VOs in our cluster. Our cluster has 30 villages. A bunch of VO formed CLF. The CLF is registered under the MACS Act or Societies Act. The CLF charges a one-time membership fee for the VOs. Apart from this member-VOs also

## Section One: Case Studies of RSMs

### Case Study- 1: Rakesh Sanitary Mart, Bochaha block, Muzaffarpur

**Name of RSM:** Rakesh sanitary mart

**Area:** Kakra Chack under Bochaha block of Muzaffarpur

**Established in:** March 2018

**Name of SHG:** Adrash JEEVIKA SHG

**Detail of Entrepreneur:** Mr. Rakesh kumar (42 yrs) from an APL family. He does not have any school education, but sign only.

**Intervention by SSSS:** Staff of Sarva Seva Samity Sanstha motivated the members of the SHG. His mother is a member of that SHG. All the members anonymously elected Rakesh Kumar to lead the business. SSSS had given training on the aspects of- Knowledge on site selection, Technical knowledge, Business orientation, Record keeping, Market orientation etc.



**Establishing RSM:** After first round of training, he invested Rs. 20,000/- for establishing the RSM. He had taken the amount from money lender at 2% rate of interest. He does not have his own land for establishing the RSM. He took a land in rent at the rate of Rs. 1,000/- per month.

**Current status of RSM:** Cement Ring, RCC pillar, Pan, Syphon, Doors and Pipes are available in the RSM. Within one year, he could sell a total of 754 toilet set. His approximate annual earning can be 5- 6 lakhs. He is happy with the business as existing sales are growing and profit is increasing.

He is now seeking for guidance for advanced technology, so that he can provide more attractive product from his RSM.

## Case Study- 2 Chandeswar Mahato Gramin Swaksatha Mart, Marwan block, Muzaffarpur

**Name of RSM:** Chandeswar Mahato Gramin Swastha Mart

**Area:** Chainpur Parri under Marwan block of Muzaffarpur

**Location:** Latitude- 26.12552; Longitude- 85.2230

**Established in:** March 2018

**Name of SHG:** Shyam JEEVIKA SHG

**Detail of Entrepreneur:** Mr. Chandeswar Mahato (56 yrs) is from a family of below poverty line. He does



not have any school education, but he can read Hindi. His wife is attached with Shyam SHG. Before project intervention, he was a mason and later one started constructing cement pillar with aim of doing own business.

**Intervention by SSSS:** Staff of Sarva Seva Samity Sanstha met with Shyam SHG members and gave training on importance of toilet, process of establishing RSM and profit margin from a RSM. The members informed that Chandeswar can do it as he is already constructing cement pillar and has an experience in working as a mason. SSSS representative then give him training on Technical knowledge, Business orientation, Record keeping, Market orientation etc.

**Establishing RSM:** He had a roadside land; SSSS team helped them establish the RSM in that plot. He invested around Rs. 50,000/- for establishing the RSM. He managed Rs. 10,000/- from his own savings while for rest of the amount he took loan from money lender at 4% rate of interest.

**Current status of RSM:** Cement Ring and Slabs are available in this RSM. Within one year, he could sell a total of 226 toilet set. His approximate annual earning has been estimated as 1.5- 2 lakhs.

He is happy with the business as existing sales are growing. But he needs money as working capital as well as for expansion of his business.



### Case Study- 3: Rameshwar Sahani Gramin Swaksatha Mart, Marwan block, Muzaffarpur

**Name of RSM:** Rameshwar Sahani Gramin Swastha Mart

**Area:** Kodriya under Marwan block of Muzaffarpur

**Location:** Latitude- 26.1141729; Longitude- 85.289463

**Established in:** March 2018

**Type of RSM:** Private

**Detail of Entrepreneur:**

Mr. Rameswar Sahni is from a family of below poverty line. He is having 5<sup>th</sup> Standard of education

level. He has agricultural land. Earlier he was engaged with agriculture and fisheries activities. He has wife and two children. His brother is doing a private job in Chennai.



**Intervention by SSSS:** Area coordinator of Marwan block introduced Rameswar with the staff of Sarva Seva Samity Sanstha, as Rameswar was interested in sanitation business. SSSS team gave him proper training to open a RSM. Team also provided training to the local mason, who can work with this RSM.

**Establishing RSM:** SSSS team also helped him select a plot situated in Marwan to Chapra main road. He took the plot in a rented basis. He invested around Rs. 30,000/- for establishing the RSM, which he from a money lender at 4% rate of interest.

**Current status of RSM:** Cement Ring and Slabs are available in this RSM. The business is going well. Within one year, he could sell a total of 167 toilet set. His approximate annual earning has been estimated as 90- 117 thousand.

**Way forward:** He now wants to expand his business. He requested SSSS team to give training to construct cement frame normally used in doors. He saw it in Assam. He wants to adopt the technology and construct it in his RSM. But for that he needs more working capital. He is now searching for financial support.

## Case Study- 4: Ram Binay Sah Gramin Swaksatha Mart, Purnahiya block, Seohar

**Name of RSM:** Ram Binay Sah Gramin Swastha Mart

**Area:** Ashogi Chapra of Basant Jagjibon under Purnahiya block of Seohar

**Established in:** March 2018

**Type of RSM:** Private

**Detail of Entrepreneur:** Ram Binay Sah is from a family of below



poverty line. Earlier he was running his business of making flattened rice (*Poha*) from paddy with rice flake machine. His wife is Anganwadi worker.

**Intervention by SSSS:** In the operating block, SSSS team had gone through a vigorous awareness programme including village meeting, small campaign, distribution of leaflet etc. By motivating with it, father of Ram Binay contacted with SSSS team and expressed interest to start sanitation business. Team accordingly met with his son and provided training necessary for opening RSM. As his wife is working in Anganwadi and his month is over 60 years old, SSSS also supported him by providing banner for outlet and frame for making ring. Project team also gave training to the Masons- Mr. Suresh Kumar and Mr. Ramesh Yadav.

**Current status of RSM:** Ram Binay has his own land in roadside, where he established the RSM. All types of sanitary accessories are available in his RSM including Ring, Slab, Pan, Pipe, Door etc. Within one year, he has done a successful business. Within this short period, he could sell a total of 765 toilet set. His approximate annual earning has been estimated as 4.3-5.6 lakhs.

He is now roaming in different areas of the block with his wife, through which he is supporting his wife in health check-up camp in one hand and campaigning for sanitation on the other. All these have made him very popular in the area.

## Case Study- 5: Ajit Ray Gramin Swaksatha Mart, Manhar block, Vaishali

**Name of RSM:** Ajit Ray Gramin Swastha Mart

**Area:** Kharjamma under Manhar block of Vaishali

**Location:** Latitude- 25.61179; Longitude- 85.48220

**Established in:** March 2018

**Type of RSM:** Private



**Detail of Entrepreneur:** Mr. Ajit Ray belongs to a BPL family. Earlier he was a driver of a Pick-up van and used to transport the materials (like cement, sand iron rod etc.) from wholesalers to different sanitation outlets or local hardware shops. Later on, after leaving this profession, he started his own business of constructing cement pillar.

**Intervention by SSSS:** Through an awareness campaign program, SSSS team met with Mr. Ajit. They made him understand about the scope of sanitation business and possible profit margin of a RSM. After understanding the whole business Ajit agreed to establish the RSM. SSSS team assured him to provide technical, moral and networking support. Team also provided training to the local mason, who can work with this RSM.

**Establishing RSM:** In March 2018, he opened his RSM in the same outlet, from where he was selling cement pillar. He took loan from local bank and established it.

**Current status of RSM:** Currently he is selling all the sanitation accessories (ring, slab, pan, pipe, etc.) except door. He has established a good rapport with Mukhia and through different contacts he closely worked with the Govt. program.

In last one year, he could sell a total of 585 toilet set. His approximate annual earning has been estimated as 3.9- 5.2 lakh.

But as a number of HHs have not received the subsidy under Swach Bharat Mission, some of his payment is still due in the market. Also the sale of toilet has slowly been decreased for the same reason. He is in hope that the sales will again be increased once Govt. will pay the subsidy amount to these HHs.



## Case Study- 6: Dharmendra Pandit Gramin Swaksatha Mart, Manhar block, Vaishali

**Name of RSM:** Ajeet Ray  
Gramin Swastha Mart

**Area:** Kharjamma under  
Manhar block of Vaishali

**Location:** Latitude-  
25.615236; Longitude-  
85.483225

**Established in:** June 2018

**Type of RSM:** Private

**Detail of Entrepreneur:**

Mr. Dharmendra Pandit  
is from a very poor  
family. Previously he was  
engaged with

constructing cement pillar, from which he was looking after his family.



**Intervention by SSSS:** As the CLF of this block was not that much interested to take forward the sanitation business, SSSS team was searching for private one to cater the area. Area coordinator, Mr. Sandip Kr., introduced Dharmendra with the staff of Sarva Seva Samity Sanstha, as he was interested in sanitation business. SSSS team gave him all types of training to open and run a RSM. Team also provided training to the local mason, who can work with this RSM.

**Establishing RSM:** Dharmendra had a piece of land on his own, where he established the RSM. SSSS team helped them selecting the site for establishing the RSM. He took loan from the money lender, which he used as capital investment.

**Current status of RSM:** Cement Ring and Slabs are available in this RSM. The business is now more or less fine. Within nine months, starting from June'19 till Feb'19, he could sell a total of 186 toilet set. His approximate annual earning has been estimated as 1.2- 1.6 lakh.

However, he is facing financial problem, for which he is now not in a position to keep all the other sanitary accessories. He is even taking cement and sand in credit from the local vendor. He is now trying to get a loan for running the business smoothly.



## Case Study- 7: Jay Baba Viswakarma Sanitary Works, Tetariya block, E. Champaran

**Name of RSM:** Jay baba viswakarma sanitary works

**Area:** Narayanpur under Tetaria block of E. Champaran

**Location:** Latitude- 26.377026; Longitude- 85.248281

**Established in:** March 2018

**Type of RSM:** Private

**Detail of Entrepreneur:** Mr. Umesh Prashad is from a family of below poverty line of Paigamabarpur village. His

brother Mr. Laxman Prasad is also a sanitation entrepreneur. Motivating by his brother, Mr. Umesh Prasad showed interested to open his own RSM and interacted with SSSS team.

**Intervention by SSSS:** SSSS team supported him to select the site. Though he resides in Minapur block, they selected the area in the nearby block Tetaria. Accordingly the RSM was opened in Narayanpur- Tetaria road. SSSS team provided training to Umesh on technical aspect of sanitation, financial aspect, business aspect, record keeping etc.

JEEViKA BPM, Mr. Amit Pritam, also visited the site and supported the team.

**RSM and its current status:** For establishing the RSM, he needed money. He took loan from local money lender with 4% interest rate.

Cement Ring, Slabs, Pan, Pipe, doors all are available in this RSM. The business is going well. Within one year, he could sell a total of 475 toilet set. His approximate annual earning has been estimated as 2.3 -3.2 lakh.

Though the sales are satisfactory, he has to compete with some entrepreneurs of Minapur, who are giving low quality materials with a cheap rate. However, he never compromise with the quality and as a result selling the product with a comparatively high rate. He informed that he will maintain the quality till his business life.



## Case Study- 8: Sonu Singh Gramin Swaksatha Mart, Turkaulia block, E. Champaran

**Name of RSM:** Sonu Singh Gramin Swastha Mart

**Area:** Balganga  
Areraj road under  
Turkailia block of  
E. Champaran

**Location:**

Latitude-  
26.626018;  
Longitude-  
84.877725

**Established in:**  
March 2018

**Type of RSM:**  
Private

**Detail of  
Entrepreneur:** Mr.  
Sonu Singh is from



a family of below poverty line. He completed 12<sup>th</sup> standard of education. He had a shop of cement in narrow lane.

**Intervention by SSSS:** Motivated by village level campaign of SSSS, he met with SSSS team and informed about his interest to extend his business by adding sanitary accessories like cement ring and slab. Accordingly project team gave him technical training on constructing ring and slab. The amount needed for establishing RSM, was spent from the profit of his existing business.

**Current status of RSM:** He never compromised with the quality. After started constructing 1.5 inches ring, which he is selling @ Rs. 550/- per piece.

Along with cement business and running RSM, he is also having a bulldozer, which he gives at rental basis for digging soil during pond excavation or road construction or other work. With combination of all these businesses, he is taking care of him family smoothly in one hand and contributing in increasing the sanitation coverage of the local area on the other.

## Case Study- 9: Jay Baba Viswakarma Sanitary Work, Te (Boarderin Area), E. Champaran

**Name of RSM:** Jay Baba Viswakarma Sanitary Work

**Area:** Te (Boarderin Area), E. Champaran

**Location:**

Latitude-

26.36012;

Longitude-

85.2268

**Established in:**

March 2018

**Type of RSM:**

Private

**Detail of**

**Entrepreneur:**

Mr. Laxman Prasad, a young guy of 41 years old, used to work in Assam as a mason to earn his



bread and butter. He studied in school till class 10, though not passed the matric. From a campaign by SSSS, he came to about the sanitation business and contacted with SSSS team, as he wanted to come back to home permanently.

**Intervention by SSSS:** After a series of training by SSSS and exposure visit to other old entrepreneurs' outlet established by SSSS long back. With these he got confidence, but did not immediately open the RSM as he still had some doubt about the business. Rather he first used to purchase ring from Minapur RSM and sell it to his area.

**Establishing RSM:** After doing this for few months, he was fully convinced that this is really good business. He then took loan and invested the money for establishing business.

**Current status of RSM:** Currently his business is going well. Within last one year, he sold a total of 933 toilet, and earned about 6.6 – 8.7 lakh.

## Case Study- 10: Minapur Pragatishil Fedration, Minapur block, Muzaffarpur

**Name of RSM:**  
Minapur Pragatishil  
Fedration

**Area:** Bahubal  
Bazar Chawk under  
Minapur block of  
Muzaffarpur

**Location:** Latitude-  
26.24126781;  
Longitude-  
85.35776125

**Established in:**  
March 2018

**Type of RSM:**  
Private



**Detail of**

**Federation:** One decade earlier, BASIX with help of WDC, formed women federation named as Minapur Pragatishil Fedration. Later on, the nurturing of the federation was taken up by SSSS, a society promoted by BASIX. The organization provided them training on group management, record keeping and business orientation. They also supported them in financial linkages also. Currently, 12,000 women from 9 Panchayats of Minapur are attached with this federation and their annual turnover is around 10 crore. They are now closely working with JEEVIKA.

**Intervention by SSSS:** As a part of Sanitation project, SSSS discussed with the head of the federation and described the about the sanitation Business. After their internal discussion, they finally agreed to establish the RSM. COE Mr. Baiju Sah and President of the federation Ms. Indu Devi took initiative of open the outlet. SSSS gave relevant training to start and run the business

**RSM and its current status:** With the support of SSSS, they ultimately opened the RSM. Husband of few members of the federation are running the business. Baiju Sah and Indu Devi are looking after the overall business and marketing aspects. From Mar'18 to March'19, a total of 1,628 toilets have been sold from this RSM; and the profit margin was estimated as 8-11 lakhs.

Motivating by this, one dozen of RSMs have been established by other members, who took loan from this federation.



## Section Two: Case Studies of Beneficiaries

### Case Study- 1: Gita Devi, Minapur, Muzaffarpur

**Name:** Gita Devi

**Husband's Name:** Nanda Kishore Prasad

**Village:** Mustafaganj

**Panchayat:** Chand Parna

**Block:** Minapur

**District:** Muzaffarpur

**Family occupation:** Primary occupation is Agriculture and secondary occupation is Animal Husbandry

**Message from Beneficiary:** “I am attached with Minapur Pragatishil Federation. There was a discussion in our SHG meeting regarding the importance of toilet. Motivated by it, we have purchased the materials from the RSM at Basudev Chapra and installed the toilet in Nov-2018. The price was around 15,000/-. I took loan of Rs. 10,000/- from our SHG at 2% rate of interest. We have submitted all the documents for getting the subsidy for toilet, yet to receive the money till now.

Earlier, sometimes we felt problem to go outside of house for sanitation purpose. Especially at night, there was a fear of snake. Now we have habituated with the toilet installed within our home premises. We have six family members in our family and all are now using the toilet. We are now feeling safe.”



## Case Study-2: Nasima Khatun, Manwar, Muzaffarpur

**Name:** Nasima Khatun

**Village:** Mansurpur

**Panchayat:** Makhdampur Kodariya

**Block:** Manwar

**District:** Muzaffarpur

**Family occupation:** Grocery Shop

**Message from Beneficiary:** “One of our relatives has toilet in her house. She narrated me the benefits of using toilet. She also informed about the RSM Bhuneswar Sahni. We contacted with him. He made us understand about the process of installation and price range. As per our affordability, we took a sanitary mart, which costs Rs. 18,000/-. We have managed the amount from household savings and installed it in April 2018. We also come to know about the Govt. subsidy from Mr. Sahni. We applied for it. We have also found our name in the list. But till now, we have not received it till now. We are very poor. If we get the money, it will be very helpful to us.

We have six family members in our house and all are using the toilet since it installed. Earlier the women members were facing problem to go outside. But now all are happy. I have suggested to my other relatives to install toilet in their houses.



### Case Study-3: Chanda Devi, Dumari, Seohar

**Name:** Chanda Devi

**Village:** Katsari, Word-3

**Panchayat:** Mohamadpur

**Block:** Dumari

**District:** Seohar

**Family occupation:** Agriculture

**Message from Beneficiary:** “Since long, I am attached with Attached with Siv SHG of VO named Khushbu Gram Sansthan under Saheli JEEViKA CLF. In one JEEViKA VO meeting, one representative from the organization Sarva Seva came and discussed about the importance of having toilets within home premises. They also told that open defecating causes serious health problems and consequently, incurring huge expenditure on healthcare.

I discussed it with our family members. They were first hesitating to take it. Later on, in another VO meeting, I came to know that we can get a subsidy of Rs. 12,000/- from Govt. We then decided to install it.

As we already had loan in SHG, we took a loan for sanitation from money lender.

With that amount, we installed a toilet in October 2018. Total cost was around Rs. 19,000/-. We then applied for subsidy in November 2018, though the money is yet to receive.

We have a joint family with 11 members. Slowly all are habituated with this facility. Earlier we were facing problem in going outside during rainy season. We were also worried about the attack of animal at night. Now there is no issue at all. The product is also good. We all are happy.”



## Case Study-4: Kanti Devi, Minapur, Muzaffarpur

**Name:** Kanti Devi

**Husband's Name:** Suresh Pradesh

**Village:** Mustafaganj, Word-1

**Panchayat:** Chand Parna

**Block:** Minapur

**District:** Muzaffarpur

**Family occupation:** Agriculture

**Message from Beneficiary:** “In October 2018, I have installed toilet in our house. Earlier we used to go to open field for defecation. Sometimes we were facing problem due to disturb of people roaming roadside.

I am the member of Sundar MNSY SHG under Minapur Federation. In our SHG meeting, I have come to know about the government subsidy, where someone from Sarva Seva along with one entrepreneur came and describe about the process. I then talk to our husband and he agreed to install it.

Bricks ware already available with us. We saved the labour cost, as my husband and son worked as labour. And entrepreneur of RSM- MS. Abhisekh Sanitry Works gave me other accessories in credited. Total cost was 14,000/-. Just after installing the toilet, we applied for the subsidy, but yet to get it.

After construction, we all are using it for last five months. We are fully satisfied with the construction and quality.”





## Case Study-5: Ram Suresh Singh, Sahar, Bhojpur

**Name:** Lalita Devi

**Husband's Name:** Viswanath Pandit

**Village:** Ghandma, Word-6

**Panchayat:**

Chand Parna

**Block:**

Minapur

**District:**

Muzaffarpur

**Family**

**occupation:**

Primary

occupation-

Privet job

(Husband

and elder

son) and

secondary occupation- Agriculture



**Message from Beneficiary:** “I have six family members. We have our own house but toilet facility was not there. Though sometimes we were facing problems during open defecation, but never thought of spending money for installing it in our house.

In March 2018, I met with one staff of Srva Seva, who inspired me to take sanitation in house. I discussed with other members of our SHG. I am attached with Jai Gurudev JEEViKA of Minapur Federation. Then, two members told me that they also installed it from the local RSM. With them I went to the RSM outlet and talked to Nand Kisore Prasad. He told me about the government subsidy.

From him, we installed in at the end of the month. Total cost was 16,500/-. We had some savings in our bank. We used it for this purpose. With the help of Nanda Kishore ji, I applied for the subsidy and got Rs. 12,000/- under this Govt. scheme.

My father-in-law was facing problem to go outside. But after installing it, the problem is solved.”

## Case Study-6: Umesh Shah, Dumri, Seohar

**Name:** Umesh Shah

**Village:** Katsari, Word-3

**Panchayat:** Mahamadpur

**Block:** Dumri

**District:** Seohar

**Family occupation:** Pvt. Job in Delhi

**Message from Beneficiary:** “I am attached with Siv JEEViKA SHG under VO-Khushbu JEEViKA gram Sansthan. In VO meeting, I come to know about the toilet and the government scheme related to it. I discussed with my family members and decided to install it.

Accordingly, we contacted with the Pvt. RSM of Dumri Katsari, who supplied the necessary materials. Total costs was over 20,000/-. As we did not have that much money with us, we took loan from money lender. Toilet was installed in Oct’18.

We applied for Govt. subsidy. My name is also there in the Govt. list. But till date, no money has come. We are waiting for the money.

Now I can understand the importance of toilet. Earlier we had fear of rain in rainy season and disease during winter season. Now, no more fear. We are happy with it.”



## Case Study-7: Sudama Devi, Minapur, Muzaffarpur

**Name:** Sudama Devi

**Husband's Name:** Ranbabu Prasad

**Village:** Mustafaganj, Word-1

**Panchayat:** Chand Parana

**Block:** Minapur

**District:** Muzaffarpur

**Family occupation:** Primary occupation is Agriculture, though his husband works in Delhi

**Message from Beneficiary:** “I have five members in our family. We have agricultural land. But the income from it is not sufficient. My husband thus works in Delhi. But he could not send us much money. Our family income is less than 1 lakh per annum. In such an economic condition, we never thought of installing toilet in our home.



But last year, I met with an entrepreneur at Seohar Rd., who told me about the Govt. Subsidy. The name of the RSM is MS. Abhisekh Sanitary Works. But the problem was, we had to invest the money first. I communicated with other members with my SHG named Binu SHG of MNSY (BLF) under Minapur Pragatishil Federation. Few of them were also interested.

I have again talked to the entrepreneur and requested him to supply the material in credit. I committed him to repay it slowly. I also requested him to complete all the work within Rs. 12,000/-. He agreed and installed it in my house. The toilet is good one and we are happy with it”



## Case Study-8: Amla Devi, Purnahiya, Seohar

**Name:** Amla Devi

**Village:** Basant Jagjivan, Word-1

**Panchayat:** Chand Parana

**Block:** Purnahiya

**District:** Seohar

**Family occupation:** Primary occupation is Agriculture

**Message from Beneficiary:** “This toilet has been installed in 1<sup>st</sup> week of Feb-2019. I cannot recall the exact cost. But the cost of toilet and bathroom will be within 18,500 – 19,000/-.

I did not have that much money at a time. We, therefore requested the RSM to give me a credit facility. The Sita JEEViKA gramin Swakshata Mart agreed with that. I am now paying the amount on a, installment basis. Rs. 2,800/- is still pending. We will pay it soon.

I did not have any aspiration to install it with an annual income of only 80 to 85 thousand. But once I got to know from VO meeting that we will get 12,000/- as subsidy from Govt., we then started thinking about it. Ultimately we decided to install it.

An immediate effect of this toilet construction is that now all of my seven family members are happy with everything. We can use it whenever it requires. We don't have to wait to sun goes down.”





## Case Study-9: Shakuntala Devi, Dumri, Seohar

**Name:** Shakuntala Devi

**Village:** Katsari

**Panchayat:** Dumri

**Block:** Purnahiya

**District:** Seohar

**Family occupation:** Husband is vegetable seller in Delhi

**Message from Beneficiary:** “I am the member of Shyam SHG of khushbo VO under Saheli CLF. I got training from an organization Sarva Seva Samity, where JEEViKA staff was also present. They informed me about the installation process, price range of toilet and the process of applying for Govt. subsidy.

We interacted with RSM of Madhuban, who supplied Sub-structure part like ring and slab, and middle-structure part. Total cost of toilet was Rs. 18,000 – 19,000/-. Ultimately the toilet was installed in Oct’18.

We have nine family members. But we mainly depend on my husband for household expenses. He is selling vegetables in Delhi. But I cannot manage to save money, which I can use for any other purposes.

I, therefore, took loan from money lender at 4% interest rate. I am repaying it now.

Earlier women members of the family used to feel problems to go in open field. Now, we are feeling better. I have now committed to inspire her friends and neighbor to construct the toilet within their home premises.”



## Case Study-10: Ranju Devi, Minapur, Muzaffarpur

**Name:** Shakuntala Devi

**Husband's Name:** Dinesh Prasad

**Village:** Mustafaganj, Word-1

**Panchayat:** Chand Parana

**Block:** Minapur

**District:** Muzaffarpur

**Family occupation:** Selling of *Panipuri* at roadside and agriculture

**Message from Beneficiary:** “From one of our local entrepreneur Mr. Nanda Prashad, I took got help for installing the toilet. I have a kachcha house, residing with my husband and two sons. There was no toilet facility earlier. I knew Nanda Kishore. His shop is at Seohar road. Nanda Kishore told me about the price, installation process and other details.

He also helped me by supplying sanitary material in credit. We husband and sons gave their labour to construct the structure. Nanda Kishore introduced me with the Sarva Seva staff, who trained our husband and sons on how to construct the toilets. It was November 2018, when we installed it. Except bricks and labour, it costs Rs. 12,000/-

I am attached with Binu SHG under Minapur Pragatishil Federation. During one of our meeting I have heard about the government scheme of getting subsidy. We immediately applied for it, though money has not come till date.

We are satisfied with the quality of sanitary accessories supplied by him. I will suggest other to take the materials from him.”



## Case Study-11: Bindeshwar Roy, Purnahiya, seohar

**Name:** Bindeshwar Roy

**Father's Name:** Ganesh Roy

**Village:** Mushari Tola

**Panchayat:**

Basant

jagjivan

**Block:**

Purnahiya

**District:**

Seohar

**Family**

**occupation:**

Agriculture  
and Animal  
Husbandry



**Message**

**from Beneficiary:** "I am not attached with any of groups by JEEViKA or any other. First I have heard about the importance of sanitary mart, its price, installation process, Government scheme etc. from the RSM named Sita JEEViKA Gramin Swastha Mart. First time we ignored it, as we did not want to invest money for this purpose. Once the entrepreneur from Sita JEEViKA Gramin Swastha Mart tried to motivate again and again, we started thinking of it and changed our mindset.

Finally we decided to install it. I wanted to get a quality product, but I did not have much money to invest. I talked to RSM. Accordingly I invested partly from our own savings and constructed the toilet within our home premises in Feb '19. In this whole process the RSM opened by SSSS played the key role, because the RSM supplied sanitary materials at a best price, gave me a credit and also helped our labour in construction process.

I am now happy with our newly constructed toilet. It is helping me keeping my house and nearby areas cleans. I think, after making a habit, one cannot again go to outside for open defecation."

## Case Study-12: Gita Devi, Purnahiya, seohar

**Name:** Gita Devi

**Husband's Name:** krishanath Singh

**Village:** Basant  
jagjivan, Word-  
11

**Panchayat:**  
Musharitola

**Block:**  
Purnahiya

**District:** Seohar

**Family  
occupation:**  
Agriculture



**Message from**

**Beneficiary:** “We have eight members of our family. We have a small piece of land in Basant jagjivan. Agriculture is our main occupation. Few years back, my elder son got a private job in Delhi. He started living there with his wife. We always requested them to come back to home taking a leave. But they never come due to the reason that there was no toilet facility in our house.

I am attached with Durga SHG under Ritu JEEViKA CLF. We got the information about the sanitation outlet by our VO. We went there. The name of the outlet is Sita JEEViKA gramin swakshata mart. Entrepreneur over there encouraged me to take it. He also assured me to provide help, whenever required.

We talked to our elder son over telephone. He agreed to give part payment for it. He gave bricks and labour costs, while the RSM supplied the Materials for sub-structure and middle-structure part in credit. With everyone's effort, it is ultimately installed in January 2019. Total costs was around Rs. 22,000/-. We have submitted the documents for subsidy and waiting for the same.

All are happy and comfortable to use the toilet. My elder son and daughter-in-law now committed to come back to home soon.”



### Case Study-13: Phul kumari Devi, Minapur, Muzaffarpur

**Name:** Phul kumari Devi

**Village:** Mustafaganj

**Panchayat:** Chand Parana

**Block:** Minapur

**District:** Muzaffarpur

**Family occupation:** Agriculture and animal husbandry

**Message from Beneficiary:** “I am a widow. I have a six member’s family with my children and their families. Earlier my daughter used to go to neighbour’s land for defecation purpose. One day, there was a quarrel between me and neighbors with this issue, which later on turned into a fight. I then decided to have a toilet of our own.

In the mean time I met with the staff of an organization Serva Seva, who introduced me the local RSM- MS. Abhishek Sanitry Works, and helped me install it. Total cost of the toilet was 18,000/-. I could manage Rs. 15,000/- from our family savings. The materials of was supplied by the RSM, who gave us opportunity to pay rest Rs. 5,000/- in installment. The installation process was completed in March 2018.

Since last one year, we are using the toilet. We are now happy, as there is no more problem regarding this issue.”



## Case Study-14: Kausalya Devi, Minapur, Muzaffarpur

**Name:** Kausalya Devi

**Village:** Mustafaganj, Methanapur

**Panchayat:** Chand Parana

**Block:** Minapur

**District:** Muzaffarpur

**Family occupation:** Agriculture

**Message from Beneficiary:**

“Agriculture is our main occupation. Our annual income is less than 1 lakh. With this money we have to manage our household expenses of four members’ family. We, therefore, never thought of installing toilet earlier. It seemed to be a luxury for us.

But in SHG meeting, it was discussed that toilet is essential for each household. It will help reduce the diseases, which are happening due to open defecation. The entrepreneur of the RSM- MS. Abhisekh Sanitary works, also came one day and described the process of installation and price range. He also informed us about the government subsidy.



Motivated by all of these, we somehow managed Rs. 10,000/-. We discussed with the entrepreneur and he agreed to give sanitation accessories in credit. Total cost was around 16,000/-. We installed it in June 2018. We have applied for Govt. subsidy, though not received the amount till date.

However, now all the family members are using it and habituated with this. Now we have realized that, toilet is really essential for every family.

## Case Study-15: Soni Devi, Minapur, Muzaffarpur

**Name:** Soni Devi

**Village:** Mustafaganj, Word-4

**Panchayat:** Chand Parana

**Block:** Minapur

**District:** Muzaffarpur

**Family occupation:** Agriculture and animal husbandry

**Message from Beneficiary:** “Since long we were facing lots of problems in open defecation, especially at night and during rainy season. We were thinking of taking toilet, but never taken initiative to install it in reality.

In the mid of last week, we have become motivated by the word member, and later on, again motivated by the private entrepreneur running the RSM named MS. Abhishek Sanitary Work. We visited his outlet at Basudev Chapra. He showed me different types of sanitation. The toilet we choose was of Rs. 21,000/- price. The price was too high for us. But he informed me that we will get Rs. 12,000/- from Govt. as subsidy. We then finalized that toilet. It was ultimately installed on August 2018.

Now all of our four family members are using the toilet and feeling comfortable. It has been more than six months of construction and we are fully satisfied with the quality. We are also happy as we do not have to walk long every day for defecation.

I am now thinking of suggesting our friends and relatives to install toilet at their home.

