

# SAIJA

Empowering through Microfinance



# SAIJA: A CASE STUDY ON SUR

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*This case describes the story of a client from Saija's Dholi branch. It explains how the client benefited from Saija's basic microfinance loans as well as its new energy loan products and how these benefits transformed her life.*

In a village located in the Dholi region of Bihar, Rojida Khatun lives with her husband and two children. Her husband is a day laborer who supported his family while Rojida supplemented his income by selling bangles. Along with raising her two children and doing daily household chores, Rojida worked every day – through scorching heat or pouring monsoon rains – with the goal of selling a few bangles every day. She dreamed of having her own bangle shop and began to save what was needed to pull together the initial investment required to open her shop.

Days and months passed and her daily life remained the same, until one day in 2015 when a customer told her about Saija. She learned that Saija offered loans to poor households in her village. She took the news as blessing and it dawned on her that her dream of opening a bangle shop could become a reality.

Rojida enrolled herself as a Saija client in a nearby group, and her big day finally came: the day of loan disbursement in the Saija office of Dholi. Her husband saw a broad smile on her face that morning as she offered him a cup of tea, and asked with surprise, *Aaj aap bohot khush lag rahe ho, aisa kya baathain?* She held his hand and promptly replied, *Haanji, aaj upar waale ne humara khuwaish sunn lee. Is liey aj mai khush huu bohot.* She then told her husband that Saija would offer her a loan of Rs.15,000 that day.



**CLIENT NAME:** Rojida Khatun  
**GROUP NAME:** Tulshi  
**GROUP ID:** 140796  
**BRANCH:** Dholi

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That afternoon she walked to the Dholi office of Saija with her group members and they each received loans one by one. They all left smiling.

Rojida opened her dream shop right in front of her house within the next few days. She even added a few more products to sell, including earrings and bindis. The store did well and was open all day until dusk, helping Rojida improve her livelihood.

A year passed, and Rojida's loan repayment was ending. She decided to take a second loan of Rs. 30,000 and expand her business. This time she added garments to her inventory.

Over time, she began to realize that business slowed down for 1 to 2 hours every day during the daily power cuts. In early February 2015, a Saija field officer came offering a new product: a solar lamp. After learning more about the product, Rojida decided to buy it to run her shop during power cuts.

Today, because of the bright light of her solar lamp Rojida can run her shop even during power cuts. She also brings the lamp home with her and uses it to light her home while she cook food after dark and while her children study in the evenings. With Saija's microfinance loan and solar energy loan, Rojida and her family's lives have improved day by day.



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*This case is based on the life of a client from Saija's Muzaffarpur branch. It explains how a client used two loan products from Saija and saw numerous benefits*

Our client Meera Devi hails from Bejha, a small village in Muzaffarpur. Currently, she is repaying her second loan cycle of SMR. Meera's family consists of her husband and three children. Their source of income initially came from her husband alone, who worked as a carpenter. It was difficult for the family to get by financially and Meera always thought of doing something on her own. She tried to save a little money from her husband's income to start a small shop on her own.

It was in 2015 when she heard of Saija. Thanks to a field executive named Jitendra, she joined a group named Juhi and took a loan of Rs.15,000 from Saija. With that money, she opened her dream business. Over time she started making a profit and life became easier for her family.

Meera faced difficulties in running her business because the place where she lived (Bejha) lacked electrification, so that when the sun set, she was forced to rely on kerosene lamps to light her shop.

During a weekly group meeting, she learned that Saija Urja Rin (SUR) offered solar products. Meera was able to purchase a solar lamp for just Rs.22, and pay the remainder in installments. With reliable lighting Meera kept her shop open until 9 pm, and watched sales and profits grow even more. She then could realize her biggest dream of all: sending her three children to school.



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When Meera's first loan cycle was finishing, she took out a second loan of Rs.30,000 to expand her income generating activities further. She bought buffaloes this time, and used her solar lamp when she was feeding the buffaloes every morning before 6 am.

Seeing so many uses for solar lamps, she applied for a SUR loan so that she could get two more solar lamps. Now she uses one for her shop and the second lamp when she is feeding the buffalos in the morning and evening. Her children use one lamp for their studies and now they can be independent and study longer in the evenings. Using solar saved Meera a monthly kerosene cost of Rs. 400 per month, and at the same time her family's quality of life improved; her children no longer had to breathe the toxic fumes emitted from kerosene lamps and she did not have to worry about the lamp falling over and burning down the house.



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*This case study takes a glimpse into a small village known as Jakua in Chhapra, Bihar. The main industry in the village is agriculture, with various crops cultivated through the seasons. In this village lives a Saija client named Seema Devi.*

A typical day in the Jakua village starts at 5 in the morning during the summer. Men go out to the fields for work while the women begin their daily chores. Seema Devi's husband works in the paddy fields of their landlord. The family's house has a storage area attached to the house to keep crops to be processed. Seema and her husband have three children and her husband was the primary breadwinner, but times were tough as crops in the village were frequently stolen. Seema tried to earn extra income by making pickles to sell, but dreamed of earning more money. Her dream was to own cattle which would provide her family with milk and allow her to make milk products to sell.

She did not expect this dream to be realized in Jakua, until the spring of year 2016 when a friend told Seema about Saija. She realized that with a loan from Saija she would be able to buy cattle. Seema formed a group with her neighbors and took loan from Saija. The day Seema saw her future brighten was a memorable one, and Seema worked fast through her morning chores to get to the Chhapra branch by midday to receive the loan. Seema remembers the clock ticking 11 am ... she and fourteen other women walked inside the Chhapra branch to receive their loans and they all emerged with big smiles on their faces.



**CLIENT NAME:** Seema Devi  
**GROUP NAME:** Vishnu  
**BRANCH:** Chhapra

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Two days later Seema bought her first cow. She milks it every day, and now sells milk to nearby homes.

One day, Seema's loan officer Pankaj announced another product Saija offered with financing – a solar lamp – he explained the benefits of solar to the women group members. Many members of the group were eager to buy one in order to have light after dark, since the village experienced frequent, prolonged power cuts.

Seema used an energy loan from Saija to purchase a solar lamp and immediately saw benefits from it: her children could study after dark, they had reliable lighting even during storms and power cuts during the windy monsoon season. Perhaps the greatest benefit for Seema and her neighbors was that having solar lights on at night kept the village safe from robbers.



**CLIENT NAME:** Seema Devi

**GROUP NAME:** Vishnu

**BRANCH:** Chhapra

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# THANK YOU