

A flourishing business

Starting up a business with limited resources in Jerusalem is a challenge, even more when you are a woman. Inayat Nageeb is a professional businesswomen, mother and wife. She has three sons and two daughters, and earns a decent income by running a lingerie boutique.

Inayat and her family are benefiting from a USD 15,000 microfinance scheme provided by UNDP's Deprived Families Economic Empowerment Programme (DEEP), a scheme designed to lift families out of poverty rather than simply alleviate the effects of poverty. They are one of 1500 family in Jerusalem, and 8500 families in the West Bank, who received financial and technical support, based on needs assessments and feasibility studies of the market.



Inayat going through some undergarments in her shop

"I have been married for 26 years and was always a housewife. Now it is time for me to live," said Inayat. "Palestinian women are like olive trees, deeply rooted in land. I opened this business because I want to stay in Jerusalem".

Life was not easy for Inayat. Her husband works as a guard at one of the mosques with a monthly income of approximately USD 800¹. Both Inayat and her husband invested all their resources to send their five children to school.

With the new business, she now has the chance to fulfil her dream to continue her education, pay her children's school fees and provide a better life for her family. In two months she was able to double her family's income.

Being a farsighted entrepreneur, Inayat adopted a marketing strategy through creating networks with related businesses such as hairdressers, tailors and bridal shops and reinvested part of her revenue in developing the business.



Inayat and Swedish Development Minister, Gunilla Carlsson during her visit in May 2012

With the sales constantly increasing, Inayat's business has expanded, and other family members are also benefiting from the project. Two of her children, a daughter and a son have successfully completed their higher education and are pursuing professional careers.

"The project gave me enough money to get on my feet, it is time for me now to make it a success" Inayat said with a contented look on her face.

DEEP is a USD 48 million poverty reduction programme, funded by the Islamic Development Bank and implemented across the West Bank and Gaza by UNDP. To date, the Programme has created 12,000 permanent employment opportunities through grants for microenterprises and has helped over 66,000 families to graduate from poverty to economic self-reliance.

DEEP's strategy is to help people decide on the best means to address their own needs, come up with their own solutions and feel ownership of their new small business or other income-generating initiatives. Its participatory approach makes sure that projects are tailor-made for specific communities. The Programme's goal is to overcome the long-term problem of dependency produced by the political crisis in the occupied Palestinian territory.

¹ It is worth noting that the average income in Jerusalem for a family of their size is USD 2000