

ESAF Voices from the Field

Building Hope for Marginalized Workers in Palestine

Photo by AED/ESAF



"I like to work very closely with my staff; they are like my children," says Fatima, left, with one of several hearing impaired workers she has hired and trained at her sewing company.

The Expanded and Sustained Access to Financial Services (ESAF) program is a three-year \$37 million program, funded by USAID, and designed to build a more inclusive financial sector in the West Bank and Gaza, for Palestinian households and enterprises. The program is implemented by AED in partnership with The William Davidson Institute at the University of Michigan, Shorebank International, CHF International, CARE and Save the Children. ESAF is an Associate Award under USAID's FIELD-Support Leader with Associates cooperative agreement, which is managed by AED.

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Nasreen used to travel from the village of Habla in the West Bank to Israel every day to work for a small flower business. Getting across the border was difficult, especially during times of political volatility, which made the economic security of her household shaky. For the last five years, however, Nasreen has been working as a seamstress for an Al-Hana'a Company facility in her neighborhood. She finds it hard to keep a smile off her face as she proclaims, "this is the best place I have ever worked."

Al-Hana'a was established in 1988 by Fatima Al-Jada, using a single sewing machine at her home. 22 years on from those humble beginnings, Al-Hana'a—which in Arabic means something that brings hope—today includes six sewing facilities situated across the Qalqiliya governorate, and employs more than 160 people. Beyond the company's impressive growth and employment creation in a challenging economic climate, what is most remarkable about Al-Hana'a is its social mission; almost all the employees are women or the physically disabled, people who may otherwise have a difficult time finding stable employment. In 2009, Al-Hana'a was selected as one of the USAID ESAF project's **Palestinian Investment Partners (PIP)** grantees, receiving a \$105,000 grant to match her existing commitment of nearly \$200,000 to purchase another 75 machines and build a new facility so that another corps of 65 employees can work close to where they live in this conservative part of the West Bank.

PIP, which is managed by AED, was established to support smaller enterprises in the West Bank that have the greatest potential to create jobs and help mitigate the constraints of the local economy's dependence on the Israeli market. "Our primary market is Israeli retailers," explains Fatima. "But transporting across the border is very difficult; there are always limits to movement and access, the shipments are damaged, and often the payments don't come for three or four months....we have to be creative to address these challenges." The additional fixed capital funding from USAID will enable Fatima to expand the market to include additional buyers and therefore stabilize her demand. Her vision for Al-Hana'a does not stop there; she plans to make more services available to her employees, such as an on-site nursery for their children and a dining hall for meals.

Fatima doesn't hesitate to offer some advice to other small businesses who wish to be successful: **"Be patient, be professional, and produce quality products. Treat people with equality and your return on that investment will be higher."**



"This is the best place I have ever worked. Fatima is family; not just my boss."

—Nasreen, a divorced mother and seamstress at Al-Hana'a