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The vision of the Economic Empowerment Program for Persons with Disabilities at Bethlehem Arab Society for Rehabilitation is to support the right of persons with disabilities to a decent life, and provide them with access to equitable opportunities to make a living, become economically independent, and assume their place as effective actors within the structure of the Palestinian economy. This is done through building sensitized access mechanisms to the opportunities and programs of formal employment, Self-employment and general economic empowerment that focus on a range of interventions that seek to eliminate discrimination against persons with disabilities, and alleviate the state of accumulated marginalization that they experience.

This quarterly newsletter sheds light on the latest and most prominent developments related to the reality of persons with disabilities, with a focus on the interventions and achievements of the Economic Empowerment Program for Persons with Disabilities, and the relevant events and activities at the program and national levels. This issue is the third in a series of newsletters, and will particularly focus on self-employment of persons with disabilities as one of the constant main interventions of the Economic Empowerment Program, and highlight the main achievements in this regard.

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## About the Economic Empowerment Program for Persons with Disabilities

The Economic Empowerment Program for Persons with Disabilities adopts an inclusive approach that aims at improving the social, economic and civic status of persons with disabilities within an enhanced regulatory environment inclusive of all stakeholders and actors. This is especially important given that persons with disabilities are considered among the most marginalized groups in Palestine in terms of access to education and employment opportunities, social services, and the fact that they are deprived of their right to acquire skills for employment, and the lack of support that enables them to access the labor market.

The program targets persons with disabilities and their families, representatives of official government agencies especially the Ministry of Labor, public and private employers, vocational training centers and micro-finance institutions. The program also aims at preparing the society to work towards empowering persons with disabilities so that they would live a decent life, and contribute socially and economically to the development of their families and society. This is achieved through facilitating the access of persons with disabilities to vocational training centers that provide them with proper training and capacity-building opportunities, leading to economic independence. It is also achieved by working with private sector institutions and companies to become more open to mainstreaming the inclusion of qualified persons with disabilities in the Palestinian labor market; in addition to providing them with financing opportunities to establish their own businesses.

The program seeks to achieve different objectives through the following interventions:

- Empowering persons with disabilities to take well-informed decisions regarding their choices in education, vocational training, and work by facilitating their enrollment in career counselling, vocational training, necessary capacity-development programs, employment opportunities and self-employment.
- Providing and facilitating access of persons with disabilities to various financing opportunities for establishing their own businesses and micro-enterprises.
- Working with private sector companies to become more open to mainstreaming the inclusion of persons with disabilities. This is done through connecting qualified persons with

disabilities with available job opportunities and vacancies offered by companies willing to adopt an inclusive employment environment. The program also cooperates with private sector companies to make their internal and employment policies more inclusive of persons with disabilities, in addition to offering necessary consultations and advice to make their facilities more accessible to persons with disabilities.

- Increasing awareness among civil society organizations, governmental institutions, public and private employers on disability issues, through conducting training and sensitization workshops on the concept of inclusive employment and the right of persons with disabilities to decent work, and the arrangements that facilitate their engagement in the labor market.
- Providing technical support for vocational training centers, and training their staff on the rights of persons with disabilities, in addition to providing them with mechanisms for adapting their training programs, tools, and physical environment according to the needs of persons with disabilities facilitating their enrollment in these vocational training centers.
- Assessing the needs of governmental vocational training centers of the Ministry of Labor, and contributing to adapting their physical environment, tools, and training materials to meet the needs of persons with disabilities.
- Building the capacities of persons with disabilities and their families, in addition to the institutions working in this field, on the right to decent work for persons with disabilities.
- Lobbying decision-makers to enforce and implement national laws and policies related to equal job opportunities for persons with disabilities and facilitating their integration into the labor market, so that they and their families can live in dignity.





# Program Achievements

## from January 1, 2019 until March 31, 2019

The program, and through its various interventions, was able to achieve the following:

1. Reach and register 121 persons with disabilities to receive economic empowerment interventions by the program.
2. Conduct four career counseling workshops and carry out vocational assessments for 38 persons with disabilities, in order to determine the potential professional and career paths that correspond to their interests, values, and professional capacities.
3. Register and enroll 35 persons with disabilities in vocational training programs.
4. Facilitate the access of 13 persons with disabilities to formal employment opportunities in the Palestinian labor market.
5. Conduct two trainings on micro-enterprise management for 45 persons with disabilities who are interested in starting their own businesses. The trainings which were held in the governorates of Bethlehem and Nablus aimed at providing participants with the skills needed to develop their business ideas, such as financial management, marketing, and developing business plans and feasibility studies among other skills.
6. Conduct three trainings on soft and employability skills for 47 persons with disabilities in the governorates of Nablus, Hebron, and Jenin. The trainings aimed at providing participants with a set of skills that would prepare them for the job market, such as CV writing, preparing for job interviews, communication, and teamwork.
7. Provide four assistive devices for two persons with disabilities.

**In terms of advocacy efforts, the Economic Empowerment Program for Persons with Disabilities, and in line with its philosophy, continues to approach disability as a developmental human-rights issue that requires all members of the society to work collectively under unified visions and strategies that promote the need for creating change for persons with disabilities.**

**The following are the most important accomplishments of the advocacy unit during this period:**

**First:** supporting the rights of persons with disability at the legislative and policy levels. This included the following:

1. Participation in the conference that discussed concepts and proposals for the development of the Palestinian Labor Law organized by the International Labor Organization and the Ministry of Labor. The conference was widely attended by various organizations and institutions. The Palestinian Alliance for Employment of Persons with Disabilities later followed up on the recommendations of the conference and a number of suggested recommendations related to the incorporation of rights and issues of persons with disabilities were submitted to the consultative parties concerned with amending the Labor Law.
2. Engagement in the reviewing process of the Education and Vocational Training Law and development of initial recommendations for the Law to be more sensitive to the rights and issues of persons with disabilities; in this regard the Economic Empowerment Program conducted consultations with the various stakeholders.
3. Engagement in the formulation of the strategic plan for the Palestinian National Alliance for the Employment of Persons with Disabilities and developing implementation mechanisms of the plan within a set timeframe.

**Second:** Supporting the right of persons with disabilities to access Education, Vocational and Technical Training. This included the following:

1. Incorporating the rights and issues of persons with disabilities at Al-Mustaqbal Vocational Technological Institute by introducing a number of interventions that make the Institute more responsive and sensitive to the needs of persons with disabilities in terms of the Institute's work, programs, and various facilities.
2. Arranging for the convening of a conference on the rights of persons with disabilities to Education, Vocational and Technical Training. The Preparations for the conference included the coordination and networking with relevant stakeholders such

as the Ministry of Labor, Ministry of Education, Ministry of Social Development, the Higher Council for Technical Vocational Education and Training, some non-governmental and private centers operating in this field, and relevant international agencies. Furthermore, efforts were undertaken to establish a preparatory committee to assume responsibility for the process of preparing and coordinating for the conference. The committee reviewed all scientific papers submitted by participants and speakers at the conference.

**Third:** Raising awareness and building capacities. This included the following:

1. The Economic Empowerment Program, through its advocacy unit, targeted a group of persons with disabilities and their families through awareness-raising educational meetings regarding the right of persons with disabilities to a decent life, decent work, and independent living. The advocacy unit held two meetings in both Nablus and Hebron governorates with approximately 40 family members of persons with disabilities. The meetings addressed matters related to the right of persons with disabilities to general societal participation, based on the right to a dignified life, equality, and social justice. The meetings also addressed mechanisms for families to motivate and strengthen these rights.

**Fourth:** Launching of media campaigns that strengthen the right to decent work. This included the following:

1. Filming a number of success stories dealing with successful models of the work of persons with disabilities in various fields within the interventions of the Economic Empowerment Program, whether in terms of formal employment, vocational training, or self-employment and the financing of small businesses.
2. Filming and producing media spots promoting the rights of persons with disabilities to decent work within inclusive environments, and a decent living within an understanding and embracing society that is free of discrimination, a society that adopts and respects the culture of diversity.



# Self-employment: a philosophy of economic empowerment that invests in simple opportunities turning them into a source for community development

The Economic Empowerment Program for Persons with Disabilities based itself on the philosophy that work is a value and an honor in itself because it embodies and reflects the active life and is an expression of the will to continue to be engaged in it. Taking into consideration its impact, naturally the benefits of work have an effect on the individual him/herself, society, and humankind as a whole. However, as a result of multiple economic, political, and social circumstances, factors, and variables, as well as the nature of the existing professions, the absolute relentless capitalist economic structure, the increase in the percentage of university graduates, intense competition among skilled workers in search of formal work opportunities, many individuals of the marginalized groups, specifically persons with disabilities, are no longer capable of obtaining work.

Consequently, the process of economic empowerment of persons with disabilities through the establishment of their own small businesses has become one of the most important consistent interventions that the Economic Empowerment Program has adopted given its impact and direct effect on the conditions of persons with disabilities. Self-employment in this context means enabling the investment in facilitated financing opportunities for innovative or traditional ideas to establish a small business that is managed by a person with a disability to generate income.

The importance of this intervention, in addition to being an economic developmental orientation in general for all marginalized groups and young people, lies in the fact that it particularly addresses the challenges that persons with disabilities face. Statistics indicate a high rate of illiteracy and unemployment among persons with disabilities according to the specialized survey of 2011. The figures show that approximately 87% of persons with disabilities are outside of the Palestinian labor market. This requires efforts to devise other mechanisms and methodologies, and the investment in existing ones to strengthen the right of persons with disabilities



to obtain work and economic empowerment, among which, and one of the most important ones, was the self-employment course.

The Economic Empowerment Program works on providing persons with disabilities with opportunities to benefit from available funding sources, in addition to searching for other resources for this purpose with easy conditions that take into consideration the socio-economic conditions and circumstances of persons with disabilities. It also attempts, as much as possible, to design a range of privileges that respond to these conditions such as zero-interest loans free of any fees for financial transactions, insurances, or any other fees. It also creates an easy mechanism to make affordable monthly repayments, reducing collateral requirements compared to those stipulated by banks and credit institutions in general. In this context, the Program plays the role of the facilitator and the liaison between persons with disabilities and financing/credit programs available. The Program does not engage in the management of the funding process itself, nor does it undertake any of the responsibilities or roles of the credit institutions. The responsibilities and tasks of the program can be summarized as follows:

- Networking and searching for sources of micro-financing, lobbying with credit institutions to incorporate the issues of persons with disabilities within their policies and programs as to enable them to easily access financing resources.
- Training and preparing persons with disabilities to benefit and make use of the available funding opportunities, and empowering them to manage their own small businesses through specialized relevant courses.
- Monitoring and following up on the financing process, the initiation of the business and its progress, through regular evaluation as well as resolving the difficulties that persons with disabilities face through various interventions.





# Why self-employment?

The negative perception, context, drivers, and interventions of humanitarian action targeting persons with disabilities that is in essence contradictory to the comprehensive rights-based logic of empowerment, have significantly limited the access of persons with disabilities to benefit from the different developmental interventions over the past years. As a result, many persons with disabilities face a reality of marginalization and exclusion. This requires thorough contemplation when discussing the design of economic empowerment interventions, taking into consideration all the factors and circumstances that could serve as prerequisites that cannot be overlooked. The most important factors, conditions, and requirements are the following:

## **1. Factors related to the accessibility of persons with disabilities to frameworks of empowerment, education, and training:**

Among the most important reasons behind the high rate of unemployment among persons with disabilities, which amounts to approximately 87% according to the Palestinian Central Bureau of Statistics and the Ministry of Social Development, is the absence of educational and training frameworks that meet the minimum requirements that correspond to the inclusion requirements for persons with disabilities. This has led to an increase in the percentage of illiteracy among persons with disabilities amounting to 53% according to the aforementioned survey. This in turn creates limitations in terms of the skills needed by the Palestinian formal labor market and an inability to stand up to the fierce competition with others in finding formal job opportunities. Particularly in view of the increasing level of requirements and types of skills imposed by the free labor market and the increase in the number of graduates from the various universities.

## **2. Factors related to the poor Palestinian economic structure:**

The poor Palestinian economic structure has also contributed significantly towards excluding persons with disabilities. Statistics indicate that half of the Palestinian annual graduates from different universities are unemployed and incapable of finding job opportunities. The limited job opportunities available, the increase in new skilled graduates of different universities and institutes,

and the reliance of the Palestinian market on the supply/demand formula in relation to the required skills, have all placed persons with disabilities among the marginalized and vulnerable groups that are unable to compete with their non-disabled counterparts. The question is simple: how can a division of the society that is unable to access educational and training institutions compete in the Palestinian labor market?

## **3. Factors related to the discrepancies among the formats of economic structures from one Palestinian governorate to another:**

In addition to the poor economic structures in general within the Palestinian economic context, it is safe to say that there are substantial differences in terms of these structures from one geographical area to another, the shape and patterns of which were determined by the occupation and the nature of the available economic activity in each area. In addition, one can say that there is a specificity related to the nature of production trends and formats that differs from one area to another. For example and generally speaking, the formal labor market in the northern governorates is much weaker than that in the middle or southern governorates. Most of the major commercial, industrial, and service-providing companies are concentrated in the middle and southern governorates such as Ramallah and Hebron, while in contrast; small family-owned businesses are the prevailing economic structure in the northern governorates, specifically agricultural ones.

This means that the design and scope of the interventions for the economic empowerment of persons with disabilities in the Qalqilya governorate for example differ from the economic interventions in the Hebron, Ramallah, and Bethlehem governorates. In addition, there is a necessity to study the supply and demand process of job opportunities, the nature of the activity and the pattern of production within their respective economic systems.

Taking all of the above into consideration, one can say that focusing on non-formal self-employment as a strategic approach to empower persons with disabilities has its value, considerations, and priorities when designing the different Program interventions. Furthermore, it is considered a pivotal main orientation needed to strike the needed balance and change in the lives of persons with disabilities, especially in view of all the above-mentioned considerations. Tapping into all the available opportunities, initiatives, and the creativity of persons with disabilities is needed to create a better reality that is aligned with the nature of their inherent rights and dignity.







## Economic Empowerment Program's Self-Employment Strategy

In terms of self-employment, the Program relies on a well-designed organized process that takes into consideration the following methodologies and strategies:

### First: The methodology of empowerment

The Program adopts an integrative methodology that relies primarily on empowering the individual and developing his/her skills to maximize the benefit from the available opportunity. The empowerment as a methodology is based on the following phases:

1. **Evaluation phase:** during this phase, the program explores and evaluates the living situation of the individual through specialized tools in order to determine the most important inputs and variables that affect the social and family reality of that individual based on the socio-economic conditions and the geographic location, as well as the individual capacities and other factors that could positively or negatively affect the success and sustainability of the business. This evaluation phase is the basis for the following steps and depends on a range of considerations that make the targeted individual or person subject of this type of interventions. As a result of the evaluation, a clear plan is developed for the intervention and its parameters.
2. **Preparation and capacity-building phase:** in this phase, the program aims at empowering the individuals who are interested in establishing their own businesses. This takes place through providing them with training for the skills needed to transform their ideas into economically feasible and sustainable businesses; taking into consideration the desires and capacities of the participants and the nature of the geographical area where they want to establish their businesses. The training addresses extremely important topics that are related to the factors of success of a business. The topics revolve around the means for selecting the appropriate business for each individual, building the necessary financial and administrative skills to manage the business, interacting with the relevant parties, studying the market and assessing the market's need for the suggested business. The training also includes topics like the ability to identify the strengths and weaknesses of a business, learning about commercial and social interactions, and developing the ability to predict and address risks that could threaten a business and finding the appropriate solutions for them and understanding the factors to achieve the sustainability for that business.
3. **Commencement and execution phase:** it represents the actual fruit of all the prior efforts through the implementation of the business on the ground, completing and realizing all necessary logistical requirements for its success.
4. **Monitoring and Follow-up phase:** this phase aims at monitoring the conditions of the project's workflow, the completion of the initial phase and the commencement of the implementation process. This phase also entails the detection of any difficulties or challenges that the individual faces in this regard, as well as devising a mechanism for following up and overcoming the challenges through conducting regular field visits to the business and responding rapidly to its needs as possible.

### Second: Facilitating access to funding

The program operates mainly within the strategy of economic empowerment that is based on enhancing opportunities of self-employment for individuals from the perspective of empowerment and the sustainability of the investing developmental work. The program also works based on a the philosophy of developmental empowerment that focuses on the existence of opportunities as it focuses on the individual and works within a multi-dimensional approach on sustainability, development, and removal of obstacles. Therefore, the program, through its various interventions, works on enhancing the right of persons with disabilities to access equal opportunities in terms of economic empowerment, and to benefit from the available funding resources with incentives and easy procedures that correspond with the nature of the social conditions and challenges that surround persons with disabilities and make them a marginalized group. This is done through the incorporation of the issues of persons with disabilities into the programs and policies of lending and credit organizations working in this field, and working simultaneously on creating a fixed intervention within these organizations that targets persons with disabilities and supports their right to practice their role as a productive group within the society.

### Third: Targeting considerations

The program works in most of the West Bank governorates and with the majority of persons with disabilities according to the age considerations adopted by the program for intervention purposes. However, the program focuses its targeting to the most marginalized areas and the most disadvantaged individuals in terms of formal job opportunities and employment. Other considerations involve the type of proposed business, its quality and innovation, the nature of the geographic area and how the business relates to the prevailing economic activity within that area, and the impact of that on the program's approach in terms of concentrating its interventions in certain areas, or focusing on a certain segment than another.



## Accomplishments of the advocacy unit in terms of self-employment:



The advocacy unit focused on strengthening the right of persons with disabilities to access equal opportunities to decent work by guaranteeing and facilitating their opportunities to obtain funding for their own businesses, through the following:

1. Promoting self-employment as an approach: the unit reached out to all small and micro-financing companies and institutions through the Network of Lending Institutions. A workshop was organized for these organizations and was followed by bi-lateral meetings with each organization separately with the aim of influencing their orientations as to include persons with disabilities in their programs and financial products that include incentives.
2. Networking and finding resources: due to the importance of this approach, and to avoid contradiction with any cultural component of persons with disabilities; The program networked with different parties and ACAD lending institution to create a special portfolio for persons with disabilities. The special portfolio offers persons with disabilities zero-interest loans managed by ACAD and involves agreed upon incentives without contradiction to the company's policies or the guidelines of the Palestinian Monetary Authority.
3. Contributing to any national efforts in this regard. The program is a member of the national committee that was established specifically to manage the financial portfolio dedicated by Bank of Palestine for offering zero-interest loans to persons with disabilities.
4. Contributing to the empowerment of the families of persons with disabilities. The program works with the closest family members and those who are most influential in the lives of persons with disabilities to raise their awareness about their inherent right of independence and practicing their role and responsibilities as active members in the society. The aim is to transform the families' pattern of guardianship to a supporting one, where a person with a disability can manage a business on his/her own with the support and solidarity of the family, if needed.

## A success story :

He spent a lot of time in search for an opportunity through which he could engage with the society as a productive person that belongs. He wanted to live the life that any young person aspires to in terms of independence, sense of belonging, and productivity. He repeatedly tried to monitor job advertisement websites, and rushed to submit applications to numerous companies. He would be filled with hope and optimism upon receiving any response or a message stating that his application was accepted with a job interview invitation. However, he would feel greatly disappointed when during the interview, he would be informed that he was not accepted for the job. He was able to read beyond the spoken words and excuses, and what the looks would try to conceal in terms of the real reasons for which he was rejected. Many questions started to provoke his heart and mind, and despite their simplicity and abundance, they were reduced to one simple question, Why? Why can't I get an opportunity just like any other person? I wanted nothing but a chance!

His attempts continued thinking tomorrow is another day. In his journey of searching for a job and his repeated attempts to land an opportunity, the Economic Empowerment Program was able to reach out to him and he learned about the different interventions. He was referred to the self-employment track because he had developed an idea for his own business. The intervention started through a joint and agreed upon empowerment approach and in accordance to specific steps including: context analysis, business feasibility study and success potentials, facilitating access to funding opportunities and starting the implementation of the project. Khaled Mustafa was able to establish his own grocery in his hometown of Nahaleen in the Bethlehem governorate where he runs his grocery in a very special manner. Khaled was able to establish a wide network of relations with the suppliers and customers in his neighborhood and he is seeking to expand his grocery in the future through his innovative ideas. Khaled's message to the society was: the problem was never in the motor or speech difficulties I face, but rather the obstacles that the society has put in my way, and in the path of other persons with disabilities; these obstacles that limit our efficiency and ability to engage and participate, making us passive receivers instead of being active, influential, and productive persons. I only wanted an opportunity just like any other individual and The Economic Empowerment Program did nothing more than facilitating my access to this opportunity.





## Supporting companies



Universal Company for Mattresses



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Zmzm for Plastic Industries



Royal



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Soft line



Al-Juneidi Dairy & Food Products



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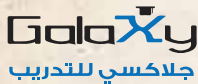
United Company for Iron Manufacturing



Qawasmi Jewelry Co.



Al-Jebrini Group for Food Industries



Galaxy for Training



Al-Rahma for Plastic Industries



Wafaa Plastic Industries



Al Faloja



Ghanem For Ladders & Wood



Future Vocational College



Shawar for Plastic Co.



Mr. Al Telbany Co.



Taqaddom Scales Co.



Al-QASRAWI Industrial and trading company

If you wish to hire a person with disability or need any information about adaptations and accessibility at the workplace, please contact the team of the Economic Empowerment Program at the following numbers:

+970-598951072

+970-592744052

+970-594594430

### Economic Empowerment Program for Persons with Disabilities

Cremisan Street, Beit Jala/Bethlehem

Phone: 02-2749794

Fax: 02-2744053

Email: [esep@basr.org](mailto:esep@basr.org)

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AICS- Agenzia Italiana per la Cooperazione allo Sviluppo  
Sede di Gerusalemme  
Mujeer Eddin Street, 2 - Sheikh Jarrah - Jerusalem  
Tel: +972 (0) 2 532 74 47 | Fax: +972 (0) 2 532 29 04  
Website: <https://gerusalemme.aics.gov.it/>