

COMMUNITY-BASED INCLUSIVE DEVELOPMENT
A PARTICIPATORY DIAGNOSTIC STUDY ON THE RIGHTS
AND NEEDS OF PERSONS WITH DISABILITIES

IN THE TOWN OF KAFR AL-DIK
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QADER for Community Development bears sole responsibility for the content of this study, which does not necessarily reflect the views of CBM Global Disability Inclusion or BMZ.



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1. Overview of the Study and the Methodology

2.1.Objectives and Significance of the Study

This study aims to provide a participatory diagnosis of the reality and needs of persons with disabilities in Kafr Al-Dik, through engaging the local community in analyzing challenges and identifying relevant opportunities. This approach stems from a firm belief in the pivotal role that local communities can play in driving development efforts, ensuring that persons with disabilities are engaged as active contributors across all aspects of life, and preventing their marginalization or exclusion.

The study also seeks to enhance coordination and strengthen linkages among governmental organizations, the municipality, development organizations, community-based organizations, volunteer and civic initiatives, and the private sector. This is to develop more inclusive and effective responses to the needs of persons with disabilities. The study supports the inclusion of persons with disabilities into community services and activities, based on the human rights principles set forth in the Convention on the Rights of Persons with Disabilities (CRPD), particularly in the areas of education, health, employment, social protection, and community participation.

Furthermore, the study aspires to reinforce community partnerships in shaping local policies and programs, building a knowledge base grounded in local realities to inform decision-making and guide development interventions that align with the rights and needs of marginalized groups in general, and persons with disabilities in particular. The findings of this study are expected to form a strategic framework for partnership between QADER for Community Development, Kafr Al-Dik Municipality, local organizations, and the community accountability team in the town. This partnership will contribute to implementing direct interventions and activities that aim to bridge existing gaps in the enjoyment of rights and to strengthen the active participation of persons with disabilities.

QADER will also facilitate networking and coordination between Kafr Al-Dik Municipality, local initiatives and organizations, as well as governmental, civil society, and international development actors. This will promote joint action on agreed priorities and mainstream inclusion across all areas of life.

Methodology:

The study follows a participatory approach that combines field research with secondary data analysis to provide a comprehensive understanding of the situation of persons with disabilities in the targeted communities. This approach is guided by rights-based and developmental standards that ensure the inclusion of disability issues while taking into account social, economic, and political factors affecting access to basic services and rights.

To ensure data quality and accuracy, a series of methodological steps were implemented starting with capacity building and training. QADER formed inclusive youth accountability teams in the targeted areas and trained them on various topics including field research tools, the rights of persons with disabilities, inclusion requirements, advocacy, and community accountability.

The methodology of the study relied on diverse data sources, including:

Primary data: collected through direct interviews, focus group discussions, and community meetings.

Secondary data: obtained from official reports, national statistics, the local strategic plan, and data from the Palestinian Central Bureau of Statistics—particularly disability-related data for the targeted towns—along with updated information from the Ministry of Education regarding schools in the targeted areas.

The process of collecting primary data in the town of Kafr Al-Dik included the following:

- **Questionnaires:** Surveys were completed with 30 households that have family members with disabilities, and 30 persons with disabilities themselves, to identify their current situation and needs. Additionally, surveys were filled out with 36 community members to explore their attitudes and perceptions toward persons with disabilities and their rights.
- **Interviews:** Interviews were conducted with representatives of local institutions, including municipalities, community-based organizations, kindergartens, and public and private health institutions, to assess the inclusiveness of the services provided.
- **Focus groups:** Three focus group discussions were organized, involving 16 participants, including persons with disabilities (children, adults, and women), their families, and representatives of local and educational institutions in Kafr Al-Dik.
- **Community meetings:** A community meeting was held to review preliminary data. It brought together representatives from various sectors to discuss the findings, verify their accuracy, and identify local priorities based on field data. The meeting also aimed to agree on possible interventions to enhance the inclusion of persons with disabilities and ensure their access to rights across different sectors. Participants included representatives of local authorities, persons with disabilities and their families, and representatives of local institutions.

2. Context

2.1. Overview of the Town

The town of Kafr Al-Dik is one of the Palestinian towns situated in the Salfit Governorate, situated to the west of the city of Salfit, approximately 18 kilometers away. The town covers an area of around 16,150 dunums, and according to the Palestinian Central Bureau of Statistics (PCBS) 2022 data, the current population of Kafr Al-Dik is estimated at 6,754 people.

The town's economy relies primarily on agriculture, and Kafr Al-Dik is known for its rich historical and cultural heritage, hosting several notable archaeological sites such as Deir Qala, Deir Samaan, and Khirbet Susya, as well as religious shrines including Maqam Sheikh Khirfan and Maqam Abu Ataf.

Below is an overview of the infrastructure services in the town:

Electricity Sector: The electricity network covers about 95% of the area, relying entirely on the national grid as the main energy source.

Water Services: The town mainly depends on a water network that covers around 80% of the residential area, in addition to domestic rainwater harvesting wells. However, the network is old, resulting in a high rate of water loss.

Waste Management Services: Waste collection services cover approximately 80% of the town, but face challenges due to a shortage of waste containers and the lack of service coverage in some peripheral areas, which negatively affects overall cleanliness and environmental health.

Roads and Transportation: Kafr Al-Dik has an internal road network extending about 37 kilometers, including 19 kilometers of paved roads, 13 kilometers of deteriorated paved roads, and 5 kilometers of unpaved roads. The roads connecting the town with neighboring areas extend about 54 kilometers, of which 36 kilometers are paved, 13 kilometers are in poor condition, and 5 kilometers remain unpaved. Regarding transportation, the town has public transport services connecting it with the city center, primarily relying on 18 public vehicles operating across various routes.

2.2. Socioeconomic Characteristics of Families of Persons with Disabilities

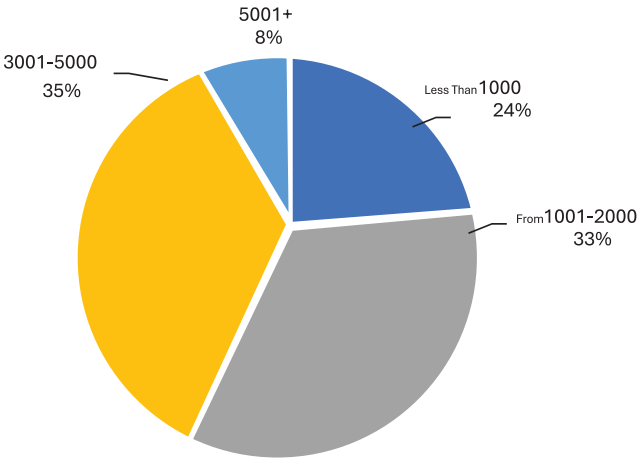
The average household size of persons with disabilities in Kafr Al-Dik is approximately 5.2 members, compared to an average of 4.7 members in the West Bank in 2022 (Palestinian Central Bureau of Statistics).

It was also found that about 30% of household heads are persons with disabilities. The results further indicate that 63% of households include one member with a disability, 20% include two members, and 17% include three or more members with disabilities.

The types of disabilities vary: about 35.5% of persons have mobility and hand-use difficulties, 16% have hearing difficulties, 12.9% have visual difficulties, and 35.5% have multiple disabilities, including combinations such as physical, sensory, and intellectual disabilities.

Economic Situation and Income Level: Field results show that the monthly income of about 33% of households of persons with disabilities in the town does not exceed 1,000 NIS, while approximately 5% earn no more than 2,000 NIS per month placing these households below the poverty line of 2,470 NIS per month. Meanwhile, about 20% of households of persons with disabilities have a monthly income exceeding 5,000 NIS.

About 17% of the surveyed households of persons with disabilities reported having at least one member with a disability who is unemployed, while 5% of these households have two or more members with disabilities who are unemployed.



“Relative distribution of the income of households of persons with disabilities by different income categories – Shekel.”

Household Monthly Expenditure: The average monthly expenditure of households of persons with disabilities in Kafr Al-Dik is approximately 3,360 NIS, compared to an average monthly expenditure of 5,800 NIS for households in the West Bank with an average household size of 5.2 members in 2017 (Palestinian Central Bureau of Statistics).

This gap is mainly attributed to the low average income of households of persons with disabilities relative to their monthly expenses. The average monthly expenditure on health and medical treatment amounts to around 600 NIS, of which 365 NIS is specifically allocated to the needs of persons with disabilities. The average monthly expenditure on food for these households is approximately 1,697 NIS.

2.3 Organizations in the town of Kafr Al-Dik

In addition to the municipality, the town of **Kafr Al-Dik** includes **five main organizations** operating in various fields, including social and economic empowerment, educational and health services, and community development.

Kafr Al-Dik Municipality: The municipality provides a range of public services aimed at improving the quality of life and well-being of residents. The municipal council consists of 11 members, including 2 women, with no persons with disabilities represented. The municipality employs 17 staff members, including 2 women, and no employees with disabilities. The services and activities provided by the municipality for persons with disabilities are limited to exemptions from electricity and water fees and discounts on administrative transactions. The municipality is also working to adapt public facilities and schools to ensure accessibility.

Only about 2% of persons with disabilities and their families participated in preparing the strategic plan, which did not include any specific priorities related to persons with disabilities.

Kafr Al-Dik Women's Club: Established in 2010, the club aims to empower women and provide a variety of social and cultural services for women in the town. The club includes 13 members in the general assembly and 7 members in the administrative board, with no women with disabilities represented in either.

The club relies primarily on volunteers to carry out its activities, engaging around 40 volunteers of various age groups, including 3 persons with disabilities. It implements a range of activities, including economic development and empowerment programs, but does not offer programs or activities specifically targeting persons with disabilities.

Kafr Al-Dik Sports Club: Founded in 1996, the club operates under the supervision of the Higher Council for Youth and Sports, with the goal of promoting sports and cultural activities in Kafr Al-Dik. The club includes 11 members in the general assembly and 9 members in the administrative board, all of whom are men. It implements various sports and cultural activities but does not have any programs or activities directly targeting persons with disabilities.

Child Creativity Association: Established in 1998, the association aims to improve services provided to children, women, and persons with disabilities. The general assembly includes 40 members, among them 5 persons with disabilities, while the administrative board consists of 9 members, including 5 women and one person with a disability.

The association works to provide in-kind assistance, educational and health services, and economic empowerment courses for all its target groups. It also collaborates with organizations in neighboring villages, such as Jama'in, Burqin, Za'tara, and Salfit, to implement activities and provide services there. The association is committed to ensuring accessibility and participation of persons with disabilities in all its programs and activities.

Al-Inmaa Cooperative Association for Livestock Development: Founded in 2023 and began operations in 2024, the association aims to economically empower its members through the development of a poultry and livestock farm. The general assembly includes 15 members (6 women and 9 men), and the administrative board consists of 5 members (3 women and 2 men), with no members with disabilities. The association does not implement programs or activities targeting persons with disabilities.

Palestine Red Crescent Society – Kafr Al-Dik Branch: Established in 2023, the branch operates through a team of 25 volunteers (15 men and 10 women), including 3 volunteers with disabilities. The activities implemented include home visits for older persons, first aid services, awareness and educational sessions, and interactive and psychosocial support activities for persons with disabilities, in addition to first aid training courses.

However, volunteers with disabilities face challenges in participating in activities conducted in schools and kindergartens due to the lack of accessible facilities. The absence of accessible transportation for persons with disabilities further compounds these challenges.

Key Challenges and Barriers Facing Local Organizations in the Inclusion of Persons with Disabilities

- **Lack of comprehensive strategic plans for disability inclusion:** The vast majority of local organizations in Kafr Al-Dik lack inclusive strategic plans and have not institutionalized or integrated disability inclusion within their programs and services.
- **Absence of representation of persons with disabilities in administrative and general bodies:** Persons with disabilities are not represented in the administrative boards of any local organizations, and their presence in general assemblies is very limited, resulting in their marginalization and exclusion from decision-making processes.
- **Lack of qualified staff to address the needs of persons with disabilities:** Most staff members, volunteers, and members of both administrative and general bodies in local organizations have not received training on how to interact with persons with disabilities, understand their needs, or be familiar with their rights. Consequently, organizations often fail to adequately respond to these needs or to apply inclusive approaches in their interventions and programs.

- **Limited funding and weak networking:** The shortage of financial resources and the heavy reliance on external funding pose major challenges for local organizations, restricting their ability to address the needs of persons with disabilities and ensure their inclusion in programs and activities. External funding is often restricted and tied to donor-specific priorities. Moreover, the lack of partnerships with local and international entities limits opportunities to obtain additional support for strengthening organizational capacities.
- **Lack of accessible buildings:** Facilities of local organizations lack accessibility and universal design features, such as accessible entrances, elevators, wide corridors, and adapted restrooms. This poses a significant barrier preventing persons with disabilities from accessing and using organizational facilities and participating in activities.
- **Absence of universal design and reasonable accommodation in programs and activities:** Programs and activities implemented by local organizations generally do not incorporate universal design principles or reasonable accommodations to ensure the participation of persons with disabilities. This is reflected in the absence of accessible transportation, adapted communication materials (such as announcements), and other necessary adjustments to ensure access and participation.
- **Low community awareness and prevailing negative attitudes:** Negative social attitudes and stigma toward persons with disabilities remain significant barriers to their inclusion. Additionally, the limited awareness among families of persons with disabilities and the broader community about the importance of inclusion hinders their active participation in social and community activities.

3. The Reality of Persons with Disabilities in the Town

3.1 The Right to Access Education

The right to education is one of the fundamental rights guaranteed by national legislation and international conventions for all individuals without discrimination. The Amended Palestinian Basic Law (the Constitution) explicitly prohibits discrimination on the basis of disability, including in the right to education, as stipulated in Article (9) under Title Two: Rights and Public Freedoms.

In addition, Law No. (4) of 1999 on the Rights of Persons with Disabilities reaffirms this right in Article (10) by guaranteeing equal opportunities for students with disabilities to enroll in educational organizations, including schools and universities. The law obliges the Ministry of Social Development, in coordination with all relevant entities, to provide the necessary educational assessments to determine the nature and degree of disability, to develop appropriate curricula and learning materials, and to ensure the provision of facilities that guarantee an inclusive educational environment. It also emphasizes the preparation of qualified staff to work with students with disabilities, ensuring their access to education at all levels and in all forms, in a manner that meets their needs and promotes their active participation in society.

Furthermore, with the publication of the Convention on the Rights of Persons with Disabilities (CRPD) in the Official Gazette pursuant to Decree-Law No. (36) of 2023, these obligations must now be grounded in the provisions of the Convention itself—particularly Article (24) on the right to education—and on the principle of inclusion. This entails, among other things, developing an inclusive and disability-friendly education system, ensuring that no person with a disability is excluded from the general education system on the basis of disability, respecting individual differences, facilitating the learning of Braille and sign language, providing teachers with disabilities who are proficient in these methods, and implementing other measures consistent with the Convention's commitments.

3.1.1 Early Education

The town of Kafr Al-Dik includes four kindergartens that are geographically distributed and vary in size and services. They serve children between the ages of 4 and 6 years. The total number of children enrolled in these kindergartens is approximately 320, of whom 55% are girls and 45% are boys. Children are taught by 20 teachers, with an average of 16 children per teacher, while the average classroom size is around 17 children per room.

According to interviews conducted with kindergarten teachers, children with disabilities represent about 3% of the total number of enrolled children in Kafr Al-Dik kindergartens. Additionally, 7.5% of surveyed households of persons with disabilities reported having children of kindergarten age with disabilities who are not currently enrolled in any kindergarten.

The tuition fees for kindergartens in Kafr Al-Dik are around 130 NIS per month, and financial exemptions are provided for some low-income families of persons with disabilities.

In terms of facilities and infrastructure, each kindergarten has one restroom for every 25 children. Outdoor play areas average about 100 square meters, most of which are covered with artificial grass and shaded over roughly 50% of the area.

However, results from teacher interviews and field visits revealed weak accessibility and lack of universal design in most kindergarten buildings. The majority lack necessary adaptations to ensure access and use by children with disabilities, including non-accessible entrances, corridors, and restrooms, as well as the absence of elevators, accessible yards, and inclusive outdoor play equipment.

Moreover, most kindergartens lack modern digital learning tools that support early education. There are no curricula or teaching materials tailored to meet the needs of children with disabilities, which negatively affects their inclusion in the learning process. The transportation services used by kindergartens are also not accessible for children with disabilities, further limiting their ability to attend kindergarten and participate in learning activities.

Although most kindergarten teachers in Kafr Al-Dik hold university degrees and training in working with children with disabilities — including awareness of their rights and related legal frameworks. As a result, the activities implemented do not consider the needs of children with disabilities, and physical activities are often avoided instead of being adapted to include them.

3.1.2 Basic and Secondary Education

3.1.2.1 Key Indicators for Basic and Secondary Education at the Community Level

Students in Kafr Al-Dik receive their education through five public schools employing a total of 75 teachers (men and women). The schools include two secondary schools and three basic schools for both boys and girls.

The total number of students enrolled in these schools is 1,385 — 704 boys and 681 girls among them 16 students with disabilities (14 boys and 2 girls).

Basic and Secondary Education Indicators in Kafr Al-Dik Compared to National Indicators:

General Indicator	Kafr Al-Dik	National-level figures
Number of students per teacher	18.5	19.4
Number of students per counselor	491	200-300
Number of students per class section	27	26.4
Classroom space per student (m ²)	1.4	1.5
Number of students per toilet	31.5	30.1
Number of students per drinking fountain	35	32.5
Number of students per sink	43	49.7

A comparison of education indicators in Kafr Al-Dik with national averages shows positive results in several areas. The student-to-teacher ratio in Kafr Al-Dik is 18.5, compared to the national average of 19.4, while the average number of students per classroom is 27, compared to the national average of 26.4. These figures reflect favorable classroom conditions and a reasonable academic workload for teachers.

3.1.2.2 School Accessibility in Kafr Al-Dik from the Perspective of Persons of Disabilities

Most persons with disabilities and their families who participated in the field study and focus group discussions reported that schools in Kafr Al-Dik are not adequately accessible for students with disabilities. They highlighted the limited access to both basic and secondary education, due to financial constraints as well as physical barriers.

One of the main shortcomings identified was the lack of universal design in school facilities to accommodate the needs of students with disabilities. Findings revealed that two schools—representing 40% of all schools in the town—lack ramps that facilitate mobility for students with disabilities. In addition, there is a general absence of accessibility considerations and reasonable accommodations in school facilities such as libraries, computer and science laboratories, classrooms, and restrooms, among others.

According to data from the Palestinian Central Bureau of Statistics (PCBS) for 2017, the illiteracy rate among persons with disabilities aged 10 years and above in Kafr Al-Dik is approximately 43%, compared to 4.4% at the governorate level in Salfit. The same data also indicate that about 81% of persons with disabilities in Kafr Al-Dik have never attended school or enrolled but later dropped out, reflecting significant educational exclusion among persons with disabilities in the town.

Students with disabilities and their families also described the teaching materials, computers, and curricula as inaccessible and not adapted to their needs. As for resource rooms, there is only one available in a single school across the town.

Participants in the focus group discussions further pointed out a shortage of qualified staff capable of supporting students with disabilities—around 70% of them believe that there are no teachers adequately trained to work with students with disabilities. The teachers and counselors participating in the focus groups confirmed this, acknowledging their lack of the necessary knowledge and skills to effectively support students with disabilities in the classroom.

3.1.2.3 Enrollment Rates in Basic and Secondary Education among Students with Disabilities

Students with disabilities in Kafr Al-Dik face a range of challenges that hinder their access to inclusive education. These challenges begin even before entering school, due to the absence of early detection services and early intervention programs that would help prepare them for enrollment in education.

Within the school environment, students with disabilities encounter multiple barriers most notably low acceptance from their peers. About 25% of students with disabilities reported feeling unaccepted by their classmates, a problem that often leads to bullying and violence. The vast majority of surveyed students with disabilities stated that they had been exposed to bullying or violence, either by peers or, at times, by teachers.

In addition, families of persons with disabilities noted that their children's presence in schools is often merely symbolic, as they continue to face systematic marginalization and exclusion. In some cases, teachers resort to isolating or excluding students with disabilities from classrooms, preventing them from participating fully in the learning process.

3.1.3 Enrollment in Higher Education

Persons with disabilities in Kafr Al-Dik face significant challenges in accessing higher and post-secondary education. Findings from the field study indicate that only about 7.5% of all surveyed persons with disabilities in the town are currently enrolled in higher or post-secondary education organizations.

The main challenges identified include the lack of accessibility and adaptation in university buildings and facilities, as well as the absence of accessible transportation in the town to meet the needs of students with disabilities.

Within university campuses, lecture halls are not adequately equipped to support the interaction of students with disabilities with educational content, limiting their ability

to participate effectively. The field study and focus group discussions further revealed a complete absence of qualified teachers trained to work with students with disabilities a concern raised by all participants with disabilities.

Additionally, the curricula themselves pose another major barrier, as they fail to consider the individual needs and learning differences of students with disabilities.

3.1.4 Enrollment in Vocational Education and Training

Findings from the field study show that only about 3% of persons with disabilities in Kafr Al-Dik are enrolled in vocational training programs. This low participation rate is attributed to several challenges, the most significant being the lack of information regarding enrollment mechanisms and procedures. The study revealed that 100% of the surveyed persons with disabilities had never received adequate awareness or guidance programs about how to enroll in public or private vocational education.

Moreover, persons with disabilities and their families identified the absence of nearby vocational training organizations as a major obstacle, since the nearest public vocational center is located in Salfit city. This distance creates an additional barrier, particularly given the lack of accessible transportation to reach these facilities.

In addition, participants in both the field study and focus group discussions highlighted that the lack of universal design in educational facilities — including classrooms, laboratories, and workshops — poses another major challenge. They also noted that the training materials and curricula are not adapted to meet the needs of learners with disabilities.

Furthermore, the majority of participants with disabilities in the focus groups pointed to the limited qualification of teaching staff, emphasizing that many vocational education providers lack the training and expertise necessary to effectively address the needs of students with disabilities.

3.2 The Right to Economic Empowerment and Employment

The right to work and employment is one of the fundamental rights guaranteed under Palestinian legislation. The Amended Palestinian Basic Law (the Constitution) explicitly affirms in Article (25) the right to work for every citizen, as well as the regulation of labor relations in a way that ensures justice for all and provides workers with health and social protection. Moreover, Article (9) prohibits any form of discrimination on the basis of disability, including in relation to the right to work.

Article (10) of Law No. (4) of 1999 on the Rights of Persons with Disabilities assigns responsibility to the Ministry of Social Development, in coordination with all relevant entities, for ensuring the rehabilitation, vocational training, and employment of persons with disabilities based on the principle of equal opportunities. The law also obliges public and private organizations to employ no less than 5% of persons with disabilities within their

workforce, while adapting workplaces to meet their needs. It further encourages private organizations to employ persons with disabilities by offering tax incentives.

Referring to Cabinet Decision No. (40) of 2004, which serves as the executive regulation of Law No. (4) of 1999, Article (12) stipulates that any company or organization that does not employ persons with disabilities in accordance with the 5% quota must pay the equivalent of the minimum wage for a person with a disability to a “Special Fund for Persons with Disabilities.” This fund, to be established by a decision of the Minister of Social Development, was intended to provide financial assistance to unemployed persons with disabilities.

However, despite the significance of this provision in promoting the economic empowerment of persons with disabilities, and the many years that have passed since the enactment and enforcement of the executive regulation, this fund has not yet been established, contrary to what is explicitly mandated by the law.

3.2.1 Economic Participation and Employment

The vast majority (65%) of households of persons with disabilities surveyed in Kafr Al-Dik believe that accessing the labor market is difficult, while 30% consider it to be of moderate difficulty, due to the many barriers that hinder the economic participation of persons with disabilities, both men and women.

Based on interviews with persons with disabilities, as well as focus group discussions that included employed and unemployed persons with disabilities, their families, and employers, several key challenges were identified that contribute to the low economic participation of persons with disabilities, as outlined below:

Lack of Accessible Work Environments for Employing Persons with Disabilities: Findings from the field study show that 92% of persons with disabilities in Kafr Al-Dik stated that governmental and private organizations are not accessible or adapted to accommodate and employ persons with disabilities. This situation stands in violation of the Law on the Rights of Persons with Disabilities and its Executive Regulation, as well as the obligations arising from the publication of the Convention on the Rights of Persons with Disabilities (CRPD) in the Official Gazette pursuant to Decree-Law No. (36) of 2023.

Discrimination and Bias in Work Environments: Discrimination and negative bias against persons with disabilities in the labor market represent one of the most significant barriers to their inclusion. According to the data, 95% of respondents confirmed that discrimination exists in work environments. This discrimination takes various forms, including refusal to hire persons with disabilities, denial of equal opportunities for promotion and training, and the imposition of unjustified restrictions that limit their access to jobs.

These biases are largely driven by social and cultural factors, such as low awareness of

disability rights and negative stereotypes that question the ability of persons with disabilities to perform tasks efficiently.

Lack of Training and Educational Opportunities for Persons with Disabilities: The field study revealed that 87% of persons with disabilities in Kafr Al-Dik have never participated in any training programs or workshops aimed at building their capacities to enter the labor market. This is due to several factors, including the absence of training programs designed for persons with disabilities, the lack of accessible training environments in terms of infrastructure and assistive means, and limited organizational awareness regarding the importance of including persons with disabilities in capacity-building initiatives.

Additionally, financial and social challenges, such as insufficient family support or limited access to suitable opportunities, further hinder their participation in training programs.

Support for Self-Employment and Income-Generating Projects: About 15% of persons with disabilities and their families who participated in the focus group discussions reported that they had received support to establish income-generating projects or small businesses. However, most of these projects were discontinued after a period of time.

This was attributed to several reasons, including the lack of prior market assessments to identify local needs—leading to support for projects not aligned with actual market demand—as well as the repetition of standard or conventional project models, resulting in market saturation and reduced chances of success.

Furthermore, limited experience in project management and insufficient skills among beneficiaries (for example, in livestock or poultry farming) often lead to project failure. In many cases, capital is consumed without being able to cover operational costs, coupled with weak financial capacity to expand or reinvest profits to ensure long-term sustainability.

3.3 The Right to Health

Article (22) of the Amended Palestinian Basic Law (the Constitution), found under the chapter on Rights and Public Freedoms, states the following: “The law shall regulate social and health insurance services and disability and old-age pensions. Caring for the families of martyrs, prisoners, the wounded, the affected, and persons with disabilities is a duty regulated by law, and the National Authority shall guarantee them education, social insurance, and health services.”

This constitutional provision (Article 22) establishes two different levels of obligation. In the first part, the organization of social and health insurance services and disability and old-age pensions is left to ordinary legislation, meaning that the State is not necessarily obliged to provide these services free of charge, but rather to regulate them according to what the competent authorities deem appropriate.

The second part, however, uses clear and decisive language, declaring that caring for the families of martyrs, prisoners, the wounded, the affected, and persons with disabilities is a duty of the Palestinian National Authority, to be regulated by law. Most importantly, the article obliges the Authority to guarantee them education, social insurance, and health services. In the constitutional context, the term “guarantee” implies full responsibility—that the State must directly ensure the provision of these services free of charge, without requiring beneficiaries to pay for them. Therefore, any law that does not fulfill this constitutional meaning is considered in violation of the Constitution.

Furthermore, Article (10) of Law No. (4) of 1999 on the Rights of Persons with Disabilities explicitly assigns the Ministry of Social Development, in coordination with all relevant entities, the responsibility to ensure that persons with disabilities and their families receive the health services included in the public health insurance system free of charge.

Although the free provision of health insurance, social insurance, and education services for persons with disabilities is a constitutional duty, and despite the explicit confirmation of this right under the Law on the Rights of Persons with Disabilities, as well as the issuance of the Public Health Insurance System for Persons with Disabilities (2021) by the Council of Ministers, published and enacted in the Official Gazette (Palestinian Gazette), practical implementation continues to contradict the Basic Law, the 1999 Law, and the 2021 regulation regarding free health insurance for persons with disabilities.

3.3.1 Available Health Services

Persons with disabilities in Kafr Al-Dik receive health services within the town through both public and private healthcare centers. These include the government health clinic, classified as a Level II facility, which provides primary healthcare services, including general medicine, pediatrics, and laboratory testing.

In addition, the Kafr Al-Dik Medical Center offers a range of health services for persons with disabilities, such as speech therapy and nutrition services. The center employs nine staff members, including five doctors and two nurses who are trained to work with persons with various types of disabilities. The facility includes six equipped rooms—an emergency room, laboratory, radiology room, and three medical clinics—to meet the needs of patients.

The center also provides home-visit services for individuals who are unable to reach the facility. In addition to these centers, the Palestine Red Crescent Society branch and private clinics operating in Kafr Al-Dik also contribute to providing healthcare services for persons with disabilities.

3.3.2 Health Services Covered under Health Insurance

Although 85% of households of persons with disabilities surveyed in Kafr Al-Dik have free health insurance, the coverage level does not adequately meet the health needs of most families. Around 35% of these households still bear medical expenses out of pocket, including treatment, medications, nutritional supplements, physiotherapy, and transportation costs. This situation places a significant financial burden on families of persons with disabilities, particularly those with limited income.

3.3.3 Needs of Persons with Disabilities (Coverage and Access to Services)

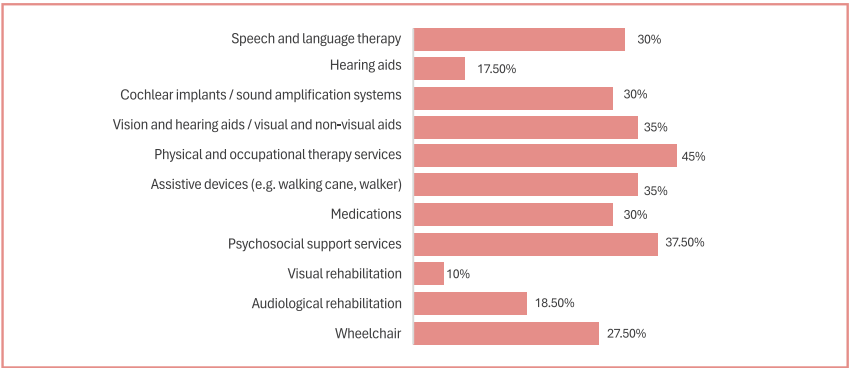
Persons with disabilities in Kafr Al-Dik face a significant gap in meeting their basic health needs, which forces them to rely heavily on their own limited resources or on irregular organizational support.

About 30% of surveyed persons with disabilities in the town reported needing rehabilitation services—including physiotherapy and occupational therapy—yet these services are typically paid for out of pocket, as they are not covered by the Ministry of Health’s insurance system.

More than 35% of respondents expressed a need for psychosocial support services, but they noted that the lack of specialized centers and the shortage of qualified professionals severely limit access to such services.

Regarding assistive devices, 27.5% of persons with disabilities stated that they need wheelchairs, 18.5% require hearing aids, and 37% need visual or auditory assistive tools. However, 17.5% of households of persons with disabilities reported that they must cover the costs of these devices themselves.

Furthermore, nearly half of persons with disabilities require regular medication, which is often unavailable through the Ministry of Health or not covered by insurance, compelling them to pay for their medication out of pocket.



“Distribution of health and rehabilitation needs for people with disabilities in Kafr Al-Dik

3.4 The Right to Participation in Cultural and Recreational Services

The participation of persons with disabilities, especially children, in cultural and recreational activities in Kafr Al-Dik is extremely limited and relies largely on modest efforts by local organizations.

Law No. (4) of 1999 on the Rights of Persons with Disabilities places responsibility on the Ministry of Social Development, in coordination with all relevant entities, to provide opportunities for sports and recreation for persons with disabilities, to adapt playgrounds, halls, camps, clubs, and their facilities, and to support the participation of persons with disabilities in national and international sports programs. The law also stipulates a 50% reduction in entrance fees for persons with disabilities to public cultural and recreational venues.

More than 40% of persons with disabilities stated that they feel marginalized by both the local community and local organizations. This marginalization is reflected in the lack of attention given to their participation in various community activities carried out in the town and in the failure to take necessary measures to ensure their inclusion in these activities.

Despite these legal obligations, persons with disabilities and their families emphasized the lack of cultural and recreational programs designed to include persons with disabilities in the town. Findings from the study showed that only about 5% of persons with disabilities participate in cultural and recreational activities. Moreover, 73% of persons with disabilities and their families reported that local organizations do not consider universal design and reasonable accommodations necessary to ensure access and participation. This includes the lack of accessible transportation, adapted communication materials (such as announcements), and other forms of reasonable accommodation required for inclusion. Families also noted that local organizations take necessary measures only when required by the funding agency.

Families of persons with disabilities further stated that poor economic conditions represent a major barrier to their access and participation in cultural and recreational activities. For their part, the majority of local organizations acknowledged that the lack of accessible public facilities in the town and their reliance on external funding to implement programs and activities are significant challenges to including persons with disabilities in cultural and recreational initiatives.

Additionally, organizations highlighted low community awareness as a key factor influencing participation. They pointed to limited awareness among families of persons with disabilities about the importance of cultural and recreational activities in enhancing the psychological and social well-being of persons with disabilities. This is compounded by the lack of outreach programs raising awareness about the cultural and recreational rights of persons with disabilities and their importance.

3.5 The Right to Participation in Political Life

Article (2) of the Law on the Rights of Persons with Disabilities (1999) guarantees the right of persons with disabilities to enjoy a free and dignified life and to access various services on an equal basis with other citizens. It affirms that persons with disabilities have the same rights and responsibilities as others, within the limits of their abilities and capacities, and that disability shall not be a reason to deny them these rights. Furthermore, Article (3) places a comprehensive obligation on the State to protect the rights of persons with disabilities and to facilitate their access to such rights.

Although the Law on the Rights of Persons with Disabilities does not explicitly refer to political rights, these rights are legally guaranteed by virtue of the above provisions, which explicitly affirm the entire spectrum of rights for persons with disabilities — inherently including political rights. Additionally, Article (4) of the same law recognizes the right of persons with disabilities to establish their own organizations and associations, which falls under the scope of political rights. Consequently, it can be concluded that political rights for persons with disabilities are guaranteed by law.

Moreover, the issuance of Decree-Law No. (36) of 2023, which officially published the Convention on the Rights of Persons with Disabilities (CRPD) in the Official Gazette (Palestinian Gazette), further strengthens the overall framework of disability rights, with particular emphasis on the protection and promotion of political rights.

The participation rate of persons with disabilities in political life—such as running for office, voting, or attending public meetings—did not exceed 35% in the town of Kafr ad-Dik.

Interviews, focus group discussions, and field research with persons with disabilities, their families, and local organizations revealed several challenges that hinder the political participation of persons with disabilities in Kafr Al-Dik, including:

Lack of universal design: Persons with disabilities identified the inaccessibility of public facilities, voter registration centers, and polling stations as one of the main challenges they face in participating in political life. About 60% of persons with disabilities reported difficulties in accessing registration and polling centers, as well as in attending public meetings and political events, due to the lack of necessary accommodations, such as accessible buildings, transportation, and other reasonable adjustments.

Social perceptions: Negative social perceptions remain a major obstacle to the political participation of persons with disabilities. The field study found that half of the respondents feel that the local community views them as individuals incapable of making political decisions.

Tribal and partisan influence: Persons with disabilities and their families highlighted the influence of tribal and political affiliations as a key barrier to political participation. Such dynamics often shape political orientations and individual positions, making it difficult for persons with disabilities without strong tribal or partisan backing to access political positions or influence decision-making processes.

Limited awareness programs and accessible media materials: The vast majority of persons with disabilities and their families pointed to the absence of accessible media materials, such as publications in Braille or sign language, which limits their understanding of their political rights and how to exercise them. Although the Central Elections Commission has made some efforts — such as producing Braille brochures and sign language videos — these remain limited in scope. There is a need for coordinated efforts among official organizations, civil society organizations, and the media to produce inclusive, accessible, and sustainable awareness materials that meet the needs of persons with different types of disabilities and help raise awareness of their political rights.

3.6 The Right to Social Protection and their Access to Services

The right to social protection is one of the fundamental rights guaranteed by both international and national laws, including the Palestinian Law on the Rights of Persons with Disabilities No. (4) of 1999. This law emphasizes the importance of ensuring a safe and supportive environment that guarantees persons with disabilities access to care and protection services, and safeguards them from all forms of discrimination and exclusion.

3.6.1 Access to Social Services

About 7.5% of households of persons with disabilities surveyed in Kafr Al-Dik reported that they had received financial or in-kind assistance from various entities, such as the Ministry of Social Development, UNRWA, and local organizations. On average, these families received assistance twice per year, with the average value of each assistance round amounting to approximately 150 NIS per household.

About 82% of households of persons with disabilities surveyed in Kafr Al-Dik reported facing significant difficulties in accessing services provided by the Ministry of Social Development and other related organizations.

Persons with disabilities face several challenges in accessing social services provided by the Ministry of Social Development, UNRWA, and other organizations. These services include financial and in-kind assistance, health insurance, assistive devices, and customs exemptions, among others.

The vast majority of households of persons with disabilities indicated that bureaucratic procedures and administrative complexities, which often require repeated visits to social service organizations, represent a major barrier for persons with disabilities. This challenge is exacerbated by the lack of accessibility in the buildings and facilities of these organizations, as well as the absence of accessible transportation—a concern raised by 74% of persons with disabilities and their families. They also pointed out that the complex and restrictive eligibility criteria prevent many persons with disabilities from accessing these services.

Furthermore, two-thirds of persons with disabilities stated that the long waiting periods and irregularity in receiving social services pose serious challenges, especially given the lack of stable income sources. As a result, many families rely heavily on occasional assistance to meet their basic needs.

3.6.2 The Reality of Protection and Community Support for Person with Disabilities

The findings of the field study revealed a low level of awareness among families of persons with disabilities regarding their right to protection and access to services, as well as the available measures and reporting mechanisms for cases of violence and abuse against persons with disabilities. Participants in the focus group discussions noted the absence of effective protection mechanisms within the town.

It is estimated that around 20% of households of persons with disabilities in Kafr Al-Dik hide their children with disabilities due to fear of social stigma.

According to these discussions, persons with disabilities are exposed to various forms of violence, including verbal and physical abuse, neglect, marginalization, exclusion, and discrimination. These forms of violence are particularly prevalent among children and women. Participants also emphasized that gender-based discrimination is most common among women and girls with disabilities, as families tend to impose greater restrictions and controls on their participation in community activities compared to men and boys.

Regarding violence in schools, more than half of persons with disabilities reported being subjected to violence within educational settings, whether by their peers or, in some cases, by teachers. Participants in the focus groups indicated that male students experience physical violence at a higher rate than females.

Additionally, 19% of persons with disabilities surveyed reported experiencing violence at home.

On the other hand, teachers and school counselors who participated in the study stated that they intervene directly when cases of violence occur among students—especially when students with disabilities are involved. In cases where an incident causes psychological distress, the affected student is referred for individual counseling sessions with the school

counselor. Teachers also reported participating in awareness and prevention efforts through classroom activities, school broadcasts, and awareness sessions addressing the risks of violence.

However, it is worth noting that the vast majority of families of persons with disabilities believe that teachers lack adequate training to effectively address incidents of violence involving students with disabilities in schools.

3.7 Community Attitudes towards Persons with Disabilities

Field results showed that 13% of community members in Kafr Al-Dik hold negative attitudes toward persons with disabilities, believing that they constitute a burden on their families and on society. Additionally, 73% of respondents believe that persons with disabilities cannot rely on themselves to meet their basic needs.

About 13% of community members expressed anxiety and fear about the possibility of having a person with a disability within their family.

However, all respondents (100%) agreed that access to education and free healthcare services is a fundamental right for persons with disabilities, and that granting them their full rights, including through amending laws and regulations, would facilitate their access to all services.

Most community members also believe that providing necessary support to persons with disabilities to participate in elections—such as ensuring accessibility to polling stations and offering accessible informational materials—would give them a better opportunity to vote and engage in political life. Moreover, 86.8% of respondents agreed that persons with disabilities can influence political decision-making if they are included in electoral participation.

Furthermore, 22% of community members believe that persons with disabilities are capable of working effectively across different sectors, while 97% stated that providing job opportunities that consider the needs of persons with disabilities would significantly enhance their inclusion in the labor market.

4. Findings

1. The Most Marginalized Groups: All persons with disabilities in Kafr Al-Dik face a range of barriers that limit their active participation across all sectors and undermine their well-being and dignity, placing psychological, social, and economic burdens on them and their families. These challenges are even more severe among households with more than one person with a disability, large families (more than six members), poor families, female headed households, or those where the head of household is unemployed or elderly.

Persons with disabilities also experience high rates of poverty, as widespread unemployment in the area and large family sizes increase dependency rates. The shortage of essential medications and rising healthcare costs further exacerbate their hardship, with approximately 40% of households of persons with disabilities living below the poverty line. Poverty, in turn, leads to the exclusion of children with disabilities from education and healthcare services, depriving them of opportunities for rehabilitation and employment, and limiting their participation in cultural, recreational, and political life.

2. Access to Quality Education: Despite the presence of five schools and four kindergartens in Kafr Al-Dik, children with disabilities still face limited access to both preschool and basic education. Most children and adolescents with disabilities remain outside the education system, resulting in high illiteracy rates and limited opportunities for future employment or rehabilitation.

The main causes of unequal enrollment between students with and without disabilities include the absence of early detection and intervention services, poor preparedness of educational organizations and staff to accommodate students with disabilities, the lack of qualified and specialized teachers, the absence of support services in schools and kindergartens, and the inability of families to afford transportation to schools outside the town.

3. Access to Higher and Vocational Education: Persons with disabilities face major challenges in accessing higher education and vocational training. These include the lack of accessibility in educational infrastructure, absence of accessible transportation, and the inadequate adaptation of lecture halls, workshops, and laboratories to support inclusive learning. Furthermore, curricula and teaching staff are not equipped to address the specific needs of students with disabilities, creating further barriers to their participation.

4. Access to Inclusive Health Services: Although Kafr Al-Dik has a Level II government health clinic, as well as several private health centers and clinics, these have not translated into improved access to quality healthcare for persons with disabilities. Gaps include the lack of early disability detection services, shortages of essential medications, the exclusion of physiotherapy and occupational therapy from health insurance coverage, and the absence of psychosocial counseling, mental health, and visual or hearing rehabilitation services.

Additionally, assistive devices, especially for hearing disabilities, are often unavailable, and referral services are weak. Many persons with disabilities are still not covered by health insurance—whether public or private—due to low awareness or administrative and accessibility barriers that hinder their enrollment.

5. Employment and Economic Empowerment: Most persons with disabilities—both men and women, especially youth—are outside the labor force. This is primarily due to negative societal attitudes toward their abilities, particularly concerning women and persons with intellectual disabilities. Other factors include limited access to vocational and higher education, and the lack of accessible workplaces capable of employing persons with disabilities. These conditions contribute to increased poverty among their families and higher dependency rates.

6. Protection from Violence and Access to Psychosocial Support: The living conditions of persons with disabilities and their families often lead to psychological and social stress, which can manifest in violence within and outside the household, particularly against women. Families also show limited awareness of the rights of persons with disabilities to protection and available services, as well as reporting mechanisms for cases of violence or abuse.

There is an absence of effective protection systems in the town, coupled with weak psychosocial, legal, and counseling services, which increases marginalization and allows cases of violence to go undetected and unpunished. This situation is worsened by a culture of tolerance toward violence and bullying, especially against children, women, and persons with disabilities.

7. Participation in Cultural, Sports, and Recreational Activities: Despite the presence of several active local organizations working in women's empowerment, charity, sports, and culture, this has not translated into greater inclusion of persons with disabilities in community activities. Most persons with disabilities and their families expressed interest in participating in such activities, yet their opportunities remain limited. Moreover, the participation of persons with disabilities in policy development, municipal planning, and the local development strategy remains minimal, reflecting the need for stronger inclusion mechanisms.

8. Participation in Political Life: The political participation of persons with disabilities remains low, primarily due to the inaccessibility of public facilities, registration and polling centers, which limits their ability to take part in elections and political events. Negative social perceptions, along with tribal and partisan influences, further restrict their participation in decision-making.

Their limited participation is compounded by low awareness of their political rights and the absence of accessible awareness materials, such as Braille publications or sign language media.

9. Community Awareness and Attitudes: There is a general lack of awareness among community members and families regarding the rights of persons with disabilities. Society often views disability through a charity or pity-based lens, rather than a rights-based approach. This tolerant culture toward exclusion and marginalization, combined with the limited availability of community support or volunteer initiatives, further weakens inclusion efforts.

10. Inclusion in Local Organizations' Programs and Services: Many local organizations still operate from a charity-based or relief-oriented perspective, shaped by pity rather than rights. This approach has prevented a long-term, rights-based vision for enabling persons with disabilities to access services and opportunities on an equal basis.

Although the town benefits from the presence of active development organizations and an engaged municipality, their efforts have not yet translated into tangible inclusion of persons with disabilities based on a rights-based approach.

11. Social Accountability and Policy Influence: Persons with disabilities and their families are directly affected by the extent to which national laws and policies align with the CRPD and are effectively implemented. However, weak political will, limited oversight mechanisms, and the absence of strong advocacy and accountability tools hinder progress.

There is a lack of coordinated efforts to influence decision-makers and ensure the adoption and enforcement of inclusive policies and legislation that guarantee the rights of persons with disabilities—particularly in the areas of education, health, employment, and social protection—both at the national and local levels.

4 Recommendations

Based on the outcomes of the research study and the final community meeting held in Kafr Al-Dik—which aimed to present and discuss the findings, identify key issues, and agree on recommendations and priority actions to enhance the inclusion of persons with disabilities—a set of priority interventions has been identified to improve the situation of persons with disabilities and promote their inclusion in all aspects of life:

1. Strengthening the Role of the Municipality in Disability Inclusion

- Institutionalize the inclusion of persons with disabilities within the policies and services of Kafr Al-Dik Municipality, and enhance their participation in planning, policymaking, local development strategies, and decision-making processes.
- Ensure equitable access for persons with disabilities and their families to water and energy services at fair and affordable prices, particularly for poor households that include persons with disabilities. This requires municipal council decisions to provide discounted rates for such households.

- Support persons with disabilities and their families, especially those living in poverty or below the poverty line, by granting partial tax exemptions (e.g., property tax, education tax, waste collection fees, etc.).
- Adapt and make public infrastructure accessible, including roads, sidewalks, buildings, and public spaces—particularly health centers and schools—to ensure safe and easy access for persons with different types of disabilities.
- Strengthen partnerships between the municipality, civil society organizations, international actors, and the private sector to improve the quality of existing services and develop new ones, particularly psychosocial, legal, and counseling services, as well as vocational training and income-generating activities for persons with disabilities, especially those with intellectual disabilities.

2. Enhancing the Role of Local Organizations in Providing Specialized and Inclusive Services

- Strengthen the capacity of local organizations in Kafr Al-Dik to provide specialized services for persons with disabilities, including physiotherapy and occupational therapy, services for persons with intellectual and severe disabilities, special education, and access to assistive devices and medical supplies.
- Promote community awareness of the rights of persons with disabilities, targeting both families and the broader community, to foster a rights-based and developmental approach toward disability inclusion.
- Enhance the protection and community support roles of local organizations and activate referral mechanisms between government organizations and community frameworks to facilitate the referral of persons with disabilities to relevant services outside the town.
- Establish an integrated database of persons with disabilities and their families, managed jointly by the municipality and local organizations, to serve as a reference tool for planning, coordination, and targeted interventions.
- Ensure accessibility of local organizations' facilities to enable persons with disabilities to reach and benefit from their services.
- Guarantee representation of persons with disabilities in the administrative and general assemblies of local organizations.
- Build the capacity of local organizations in areas such as disability rights, inclusive programming, communication ethics, advocacy, and social accountability to ensure inclusive planning and service delivery.

3. Inclusion in Health Services

- Provide rehabilitation and specialized health services within local health centers, including occupational and physiotherapy services tailored to the needs of persons with disabilities.
- Simplify administrative procedures related to obtaining health insurance cards and medical referrals.
- Expand and strengthen mental health and psychosocial support programs for persons with disabilities and their families.
- Adapt health facilities in the town to ensure full accessibility for persons with disabilities.

4. Inclusion in Education

- Adapt educational facilities in Kafr Al-Dik to ensure that children with disabilities can access them safely and independently.
- Establish additional resource rooms in schools and rehabilitate existing ones to support inclusive learning.
- Build the capacities of teaching and administrative staff in schools and kindergartens to ensure inclusive education practices.
- Adapt curricula, teaching methods, and learning materials to meet the needs of students with disabilities, ensuring equal learning opportunities, including at the early childhood level.
- Conduct awareness programs in schools and kindergartens to promote positive attitudes and greater understanding among students and staff regarding the rights and abilities of persons with disabilities.

5. Inclusion in Employment and Economic Empowerment

- Advocate for the employment of persons with disabilities in the municipality and across local organizations, ensuring decent work opportunities that match their abilities and skills, and providing the necessary reasonable accommodations in workplaces.
- Lobby government authorities to enforce the Palestinian Labor Law, particularly the provision requiring a minimum of 5% of employees in any establishment to be persons with disabilities.
- Facilitate self-employment opportunities for persons with disabilities to promote economic independence and dignity.
- Expand access to vocational training and capacity-building workshops to enhance the

employability of persons with disabilities.

- Develop sustainable entrepreneurship initiatives that support self-employment for persons with disabilities, preceded by market needs assessments to ensure that supported projects are relevant, viable, and sustainable.

6. Advocacy and Social Accountability

- Activate social accountability mechanisms to monitor the municipality and local organizations' commitment to disability inclusion in their programs, services, and development plans, including budget reviews to assess responsiveness to real needs.
- Organize rights-based advocacy campaigns calling on official entities to develop and implement disability-related legislation and policies, and to ensure the participation of persons with disabilities in planning and decision-making processes.
- Advocate for the implementation of the 2021 Government Health Insurance System for Persons with Disabilities, and ensure the availability of rehabilitation services, medications, assistive devices, and supplies, through coordinated pressure campaigns directed at the Ministry of Health and other relevant bodies.
- Advocate for the implementation of inclusive education policies by the Ministry of Education, ensuring universal design in schools, curriculum adaptation, teacher training, and the creation of disability-friendly learning environments.
- Organize campaigns to promote access to higher education and vocational training for persons with disabilities, including infrastructure adaptation, policy reforms, and the provision of accessible learning materials.
- Empower persons with disabilities and their families to act as key drivers of advocacy and social accountability efforts, through capacity-building on the use of advocacy tools, documentation of violations, complaint mechanisms, and participation in community initiatives that monitor the performance of local organizations and service providers.



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