Factors Affecting the Business Development of Women with Disabilities in Indonesia

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Abstract
The existence of Micro, Small and Medium Enterprises (MSMEs) in Indonesia has had a significant impact on the nation’s economy. Various types of MSMEs have been developed, including MSMEs with disabilities, especially those who are female. This study was conducted to determine the factors that influence the development of women’s MSMEs, especially those with disabilities. The research method used was descriptive and qualitative. Data were collected through in-depth interviews, observations, structured interviews, and FGDs. The results show that there are several factors that influence the development of MSMEs for women with disabilities, namely physical accessibility and information, education and training, social support and networks, access to capital and funding, inclusion policies and legal protection, and awareness and attitude change. In addition, internal factors originating from female MSME actors with disabilities, and external factors originating from family, community, and government also influence the development of women with MSMEs with disabilities.

Keywords: MSMEs, Women, Disability, Indonesia

1. Research Background
The existence of Micro, Small and Medium Enterprises (MSMEs) in Indonesia, as part of the national economic stability factor, encourages economic growth (Akhmad & Purnomo, 2021). This was evident during the 1998 monetary crisis and the COVID-19 pandemic. According to data from the Indonesian Ministry of Cooperatives and SMEs in 2020, it was approximately 64.2 million, while data from the Central Statistics Agency (Badan Pusat Statistik or BPS) in 2020 showed that MSMEs contributed around 61.1% of non-oil and gas Gross Domestic Product (GDP) with significant employment. According to BPS data from February 2020, MSMEs can absorb approximately 97.2% of the total workforce in the private sector. MSME activities in Indonesia are spread across various economic sectors, including trade, services, industry, and agriculture. However, most MSMEs are engaged in the trade sector, with the majority of the business scale operating on a micro-business scale, which is around 99% with a workforce of less than five people (Akhmad, 2020).
The development of MSMEs in a country cannot be separated from the participation of women (Sudarwati, 2016). In 1960, the proportion of women working in the industrial sector was 21.00 percent, increasing to 26.50 percent in 1980. Growth accelerated when the number of export-oriented industries increased. Women's participation as business owners has increased sharply over the past decade and is increasingly significant in both developed and developing countries (Minniti, 2005); however, the growth in the number of women business owners remains systematically lower than that of men. In Indonesia, female MSMEs are mostly micro- and small-scale (Ghaissani, 2020). Data from the Ministry of Cooperatives and SMEs in 2015 noted that out of approximately 52 million SMEs throughout Indonesia, women run 60 percent of businesses, and the existence of women in MSMEs in Indonesia is an important subject in the country's economic and social development. It is because women in MSMEs play a significant role in economic growth, job creation, and poverty alleviation.

The existence of women as MSME actors has several advantages, including that women tend to have high creativity and innovation abilities, have a high level of resilience in facing challenges and difficulties, tend to have good communication and social skills, are able to manage resources efficiently, and have high social and environmental awareness. However, on the other hand, women as MSME players often also face a number of challenges in running their businesses. Some of the factors include limited access to financial resources, lack of access to training and education, as well as multiple roles and work-life balance, namely being responsible for household roles and childcare.

Some of these women's as MSME actors include those with disabilities. Women with disabilities in MSME run their business activities in an effort to generate income by opening various types of businesses, including fashion, handicrafts, culinary, and others. The number of people with disabilities in Indonesia is significant. According to data from Indonesia's Central Statistics Agency in 2018, there were approximately 26.26 million people with disabilities in the country. The term “penyandang disabilitas” was previously called “penyandang cacat”, but according to Komnas HAM and the Ministry of Social Affairs, the term “penyandang cacat” from the Indonesian perspective has a negative connotation (Pangestu, Agustino & Bintari, 2020) and is not in line with the main principles of humanity, contrary to the noble values of the nation that uphold human dignity. Support was also provided by the government by issuing Law No. 8/2016 on Persons with Disabilities.

Based on data from the National Labor Force Survey (Sakemas) conducted in August 2017, the national working-age population of people with disabilities was 21.9 million (Tjahjanti, Arrahman & Putra, 2021). Of this, only 10.8 million people are employed. The number of people with disabilities with jobs is also small, which is not directly proportional to the high prevalence of people with disabilities in Indonesia, while people with disabilities often face various types of negative stigma and prejudice in society, including in the business sector (Mulyani, Sahrul & Ramdoni, 2022). Social
stigma considers them as individuals less competent, incapable, or dependent on others. They have weaknesses that hamper their abilities in various aspects of life. This view inhibits the perception of their potential in the business sectors, thus presenting barriers to employment opportunities and business development. People with disabilities also often face stigma and prejudice related to sexuality and gender, leading to discrimination, violence, or gender injustice, particularly in their participation in business, and affect their opportunities and equal rights.

2. Research Method

This article uses a qualitative research design with an inductive perspective that focuses on individual meanings and interprets the complexity of issue. This research was conducted in Surakarta City, with 40 research participants consisting of persons with disabilities and non-governmental organizations (NGOs) selected through purposive and snowball sampling. Data were obtained through in-depth interviews, qualitative observations, document studies, and audio-visual materials. The data obtained were then converted into a form that was easier to understand and interpret. Data analysis in this study was carried out in a qualitative descriptive way by describing and interpreting the results of research with a series of words and sentences as an answer to the problems studied.

3. Discussion

In Indonesia, several laws regulate the rights and protection of persons with disabilities (Wulandari, 2017). According to Law 8/2016, persons with disabilities are people who experience physical, intellectual, mental, and/or sensory limitations for a long period of time, and interacting with the environment may experience obstacles and difficulties to participate fully and effectively with other citizens based on equal rights. This law guarantees the rights of persons with disabilities in various aspects of life including education, health, employment, accessibility, rehabilitation, and social participation. As Indonesian citizens, people with disabilities constitutionally have equal rights and status before the law and government. The existence of policies, laws, and regulations regarding persons with disabilities is a means of realizing equal rights and opportunities for persons with disabilities to live prosperous, independent, and nondiscriminatory lives. The Minister of Manpower Regulation 9/2018 regulates the implementation of job training for persons with disabilities by considering their needs, potential, and limitations. This regulation aims to increase employment opportunities and economic independence of persons with disabilities. These regulations aim to protect and promote the rights of people with disabilities and encourage their inclusion in various aspects of life.

Based on the results of interviews related to the development of businesses carried out by women with disabilities, there are several factors that influence their opportunities and success in business activities, including the following:
a. Physical accessibility and information accessibility
   Adequate physical accessibility to business premises, such as building, transportation, and public facilities, is very important for women with disabilities to develop their businesses. In addition, accessibility of information, including information on business opportunities, training, resources, and markets, is also important so that they can access the resources they need.

b. Education, training and skills
   Inclusive education and relevant training can provide women with disabilities the knowledge, skills, and confidence needed to develop and manage their business activities. The types of training needed included business management, finance, marketing, and specific technical skills to improve their ability to run their businesses effectively.

c. Social support and networks
   Social support from family, friends, the community, and organizations is one of the factors needed for women with disabilities in business development. Social support in the form of mentorship, advanced training, and access to resources as well as providing confidence and motivation for women with disabilities to succeed in business.

d. Access to capital and funding
   Access to venture capital and funding is an important factor in the development of women with disabilities, as microloans, grant programs, or special funding programs aimed at women with disabilities can help them start or grow businesses. In addition, access to financial institutions and funding assistance programs can help meet necessary capital needs.

e. Inclusion policy and legal protection
   The existence of strong inclusion policies and legal protections that recognize the rights of women with disabilities in business can create an inclusive and supportive environment for them. These policies include anti-discrimination laws, accessibility regulations, and support in terms of access to business opportunities and support services.

f. Awareness and attitude change
   Public awareness and changing attitudes towards women with disabilities in the business sectors are also important. Overcoming the stigma, prejudice, and discrimination that still exist in society can create a more inclusive and supportive environment for disabled women to develop their businesses.

In terms of MSME development, women with disabilities are influenced by several factors including:

a. Internal factors
Factors from MSME actors to women with disabilities. The self-concept that leads to the ability to take responsibility, motivate themselves, and think about the future for themselves in meeting their needs is the main factor owned by women MSME actors with disabilities in carrying out their various business activities. They realize that, by trying, they will be able to support themselves and their families without having to ask for mercy from others. These factors are related to the personal characteristics and conditions of people with disabilities, which can affect the development and success of their businesses. The following are some of the internal factors that affect business actors with disabilities.

1) Motivation and determination
Strong motivation and determination are important factors for the success of business owners with disabilities. High motivation and the desire to prove oneself can be strong drivers in facing challenges and obstacles that may arise when running a business.

2) Skills and expertise
The skills and expertise of people with disabilities can play a key role in their development. Specific technical skills, such as graphic design, computer programming, and handicraft skills, can provide a competitive advantage in their business.

3) Resilience and adaptability
Resilience and the ability to adapt to changes are important factors in the business sectors. People with disabilities who have strong emotional and mental resilience as well as the ability to adapt to environmental and market changes are more likely to be able to overcome obstacles and challenges that may arise.

4) A well-thought-out business plan
Preparing a well-thought-out business plan is an important factor in the success of a business venture for disabled people. A clear and detailed business plan helps in identifying goals, strategies, and target markets, and anticipating risks and opportunities that may arise in business development.

5) Strong self-confidence and self-esteem
Self-confidence and strong self-esteem play important roles in the success of businesses for disabled people. People with disabilities who have confidence in their abilities and self-worth are more likely to take risks and overcome obstacles.

6) Independence and self-management skills
The ability to be independent and self-managed is an important factor in running a business. People with disabilities who have the ability to manage time, resources, and make good decisions can achieve higher levels of success in their enterprise development.
These internal factors play an important role in the development and success of a disabled person's business. It is important for people with disabilities to identify and make good use of these factors to achieve their full potential in the business sectors.

b. External factors

1) Family

The results of interviews and discussions with women MSME actors with disabilities stated that the results of family education and assistance since childhood made persons with disabilities economically independent and no longer dependent on their families. In addition, support from husbands and children can increase motivation to run their business activities. Family factors can significantly influence the experiences and development of people with disabilities. Some family factors can affect people with disabilities.

   a) Family attitudes and perceptions
   Family attitudes and perceptions towards people with disabilities can affect how they see themselves and cope with the challenges they face. Emotional support and acceptance from family can help increase the confidence and independence of people with disabilities.

   b) Family support
   Positive and inclusive family support is essential for disabled people. This includes emotional support, practical support in daily activities, educational support, and support for dealing with barriers or discrimination.

   c) Physical and environmental accessibility
   Families play an important role in providing physical accessibility and a supportive environment for people with disabilities. This includes adequate home or neighborhood adaptations, transportation accessibility, and disability-friendly health facilities.

   d) Family education and understanding
   A family's knowledge and understanding of disability can help them face challenges and develop strategies to overcome barriers. Families who understand the needs and potential of people with disabilities can help create an inclusive and supportive environment.

   e) Family involvement in rehabilitation and therapy
   Family involvement in rehabilitation and therapy programs for people with disabilities can have a positive impact on their development. Collaboration between family and health professionals or therapists helps improve rehabilitation outcomes and facilitates the development of skills and the potential of persons with disabilities.

   f) Economic factors
The economic condition of a family can also affect people with disabilities. Access to sufficient economic resources can assist in meeting basic needs and supporting the development of a business or career for a person with a disability.

2) Public

Public stigma related to people with disabilities still exists, especially regarding their perceived inability of people with disabilities to do business or work. Most people with disabilities do not care about this. On the other hand, community support and appreciation for persons with disabilities, especially women who open businesses, are factors that support success in running business activities. Support from various organizations or NGOs that care about people with disabilities is also part of the effort to encourage the business development of women with disabilities by providing the assistance and training they need.

Attitudes towards people with disabilities can vary, and are often influenced by cultural factors, education, and awareness of the rights of people with disabilities. The following are some of the attitudes that often occur in society towards people with disabilities:

a) Stigma and discrimination
   People with disabilities often experience stigma and discrimination. Stigma can be in the form of negative perceptions, stereotypes, and prejudice against the abilities and social value of people with disabilities. Discrimination can occur in various aspects of life such as education, employment, accessibility, and social participation.

b) Indifference and lack of awareness
   Communities that are less educated about disabilities are less likely to care for or have an adequate understanding of the needs and potential of people with disabilities. This can hinder the inclusion and participation of people with disabilities in social and economic life.

c) Myths and misconceptions
   There are many myths and misconceptions circulating in the community regarding people with disabilities. For example, the notion that people with disabilities are unable to contribute productively to society or that disability is a curse or punishment. These misconceptions can reinforce stigma and lead to restrictions on opportunities and access for people with disabilities.

d) Lack of accessibility and disability-friendly facilities
   Communities that do not realize the importance of accessibility and disability-friendly environments can create barriers to the participation of people with disabilities. Lack of physical accessibility, unfriendly transportation, and inadequate facilities can limit the mobility and independence of persons with disabilities.
e) Positive attitude change

Although challenges and stigma remain to be faced, there has also been a positive change in attitudes towards people with disabilities. Awareness of the rights of persons with disabilities is increasing, and there are more efforts to promote inclusion, accessibility, and participation of persons with disabilities in various spheres of life.

3) Government

Based on the results of interviews with MSME women actors with disabilities, it is stated that the government has provided various programs or policies to improve their businesses, it's just that it still hasn't touched all MSME women actors with disabilities. Often, training or programs are provided only for registered MSME actors and programs, and training is incidental. Therefore, the government needs to provide guidance to MSMEs for women with disabilities and provide entrepreneurship and management training so that MSMEs managed by women with disabilities can develop well.

The opportunity to participate in various training organized by the government has an impact, where the training results obtained from their skills can provide additional skills in developing their businesses.

The government's attitude towards the business development of persons with disabilities may vary from country to country. However, in general, governments play an important role in creating policies and programs that support the business development of disabled people. Below are some common government attitudes towards enterprise development for people with disabilities.

Improved accessibility and equal opportunities: Governments strive to create an environment of accessibility and equality of opportunities for people with disabilities in business. This includes the provision of adequate physical access, accessibility of information, and policies that ensure that there is no discrimination against persons with disabilities in the business environment.

a. Mentoring and training programs

The government can provide special mentoring and training programs to assist people with disabilities in starting and growing their businesses. These programs can include skill training, assistance in developing business plans, and other technical guidance and support.

b. Facilitate access to finance

The government can facilitate access for persons with disabilities to the financing needed to start or expand their businesses. This can be achieved through loan programs or special financing schemes designed for persons with disabilities.

c. Provision of business opportunities
Governments should take steps to ensure that people with disabilities have equal access to business opportunities. This can involve government procurement policies that prioritize businesses owned or operated by people with disabilities.

d. Establishment of inclusive policies

Governments can develop policies that encourage the inclusion and active participation of persons with disabilities in various business sectors. These policies can include anti-discrimination measures, accessibility, and incentives for companies that employ people with disabilities.

e. Collaboration with relevant stakeholders

The government can collaborate with civil society organizations, non-governmental organizations, and the private sector to enhance the business development of persons with disabilities. This collaboration can involve the establishment of partnerships, the exchange of knowledge and resources, and coordination in the implementation of programs and policies.

4. Conclusions and Implications

From the results of research on business activities carried out by women with disabilities in Indonesia, it can be concluded that women with disabilities can develop due to the ease of physical accessibility and information, availability of education and training, existence of social support and networks, easy access to capital and funding, inclusive policies and legal protection by the government, and awareness and changes in attitudes towards the existence of people with disabilities. On the other hand, internal factors originating from women business owners with disabilities and external factors originating from family, community, and government also influence the development of MSMEs in women with disabilities.

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