

# Enhancing micro, small, and medium enterprises (MSMEs) in Riau Province through the inclusion of disabled workers: A pathway to realizing disability rights



Afdhol Rinaldi<sup>a</sup>  | Robindar Mendra<sup>a</sup>  | Muhammad Taufik Ihsan<sup>a</sup>  |  
Nazruddin Safaat Harahap<sup>a</sup>  | Dhiya Dwi Afifah<sup>a</sup>  | Hafidza Sanshia Arum<sup>a</sup> 

<sup>a</sup>Sultan Syarif Kasim State Islamic University, Riau, Indonesia.

**Abstract** This study examines the role of persons with disabilities in the development of micro, small, and medium enterprises (MSMEs) in Riau Province as an effort to fulfill their rights as mandated by Government Regulation No. 70 of 2019. Using a qualitative approach, data were collected through in depth interviews, observations, and document analysis involving disabled workers, nongovernmental organizations, and local government officials. The findings reveal that although a legal framework exists to support disability inclusion, its implementation at the regional level remains partial. Nongovernment initiatives, such as the *Disabled Tailoring House* by Rumah Zakat Indonesia in Pekanbaru, serve as successful examples of inclusive entrepreneurship. Training on business licensing, financial literacy, and access to capital has improved business formalization, managerial capacity, and the confidence of disabled entrepreneurs. The integration of disabled labor into MSMEs has also had a positive impact on productivity and business growth, particularly in tailoring and handicraft sectors. However, challenges remain, including limited market access, procedural barriers to financing, and insufficient ongoing government support. This study affirms that empowering persons with disabilities through MSMEs not only fosters regional economic growth but also strengthens social inclusion and economic justice. To broaden the impact, stronger collaboration between government, non-governmental organizations, and financial institutions is needed to provide continuous training, inclusive financial access, and adaptive marketing strategies. The study contributes to the literature on inclusive development by offering a model that can be replicated in other regions of Indonesia.

**Keywords:** empowerment, finance, policy, inclusion

## 1. Introduction

Indonesia is a country with a large population and abundant human and natural resources. The development of human capital has been recognized as a key component of national development strategies, aiming to achieve better reforms and create a just and prosperous society (Kansil, 1989). However, job competition remains a pressing issue, especially in addressing unemployment at the regional level. Since the implementation of regional autonomy, labor issues have become the responsibility of local governments, which are continuously striving to address them (Fathurrahman, 2010).

Article 27(2) of the 1945 Constitution guarantees every citizen the right to work and a decent living standard. This constitutional provision underscores that employment is a fundamental means through which individuals can generate income to meet their basic needs—food, clothing, and shelter. The quality of life cannot be improved without secure livelihoods; thus, the protection and dignity of workers must be ensured alongside improving their working conditions and productivity (Tambunan, 2001). People with disabilities (PWDs), who often face marginalization, deserve equal attention and opportunities to achieve the same dignity and rights as other citizens.

To this end, Indonesia ratified the United Nations Convention on the Rights of Persons with Disabilities (CRPD) and enacted Law No. 8 of 2016 on Persons with Disabilities, which affirms their right to employment without discrimination. In line with this, the United Nations emphasized that excluding persons with disabilities from the workforce not only violates basic rights but also hampers national productivity and inclusive growth (United Nations, 2022). Furthermore, Government Regulation No. 70 of 2019 mandates planning, implementation, and evaluation mechanisms for respecting, protecting, and



fulfilling the rights of persons with disabilities. Despite these legal frameworks, many companies across Indonesia, including those in Riau Province, still fail to comply with the requirement to employ people with disabilities (Tricia, 2022)

The lack of inclusive employment practices has led to limited economic participation of PWDs, prompting the need to explore alternative pathways. In this context, micro, small, and medium enterprises (MSMEs) emerge as a viable solution. MSMEs are known for their high labor absorption capacity and flexibility, making them ideal platforms for empowering marginalized groups, including PWDs (Wirantaya, 2019). As Darmawan notes, MSMEs can act as inclusive instruments to integrate people with disabilities into the economic mainstream with their community-based and adaptive nature (Darmawan, 2021). They not only contribute significantly to national GDP but also provide critical employment opportunities, particularly during economic downturns.

In Riau Province, the role of MSMEs in fostering inclusive growth and providing sustainable livelihoods for PWDs remains underexplored. While some non governmental organizations, such as Rumah Zakat Indonesia, have initiated programs such as the Disabled Tailoring House in Pekanbaru, government-led efforts remain insufficient. Therefore, investigating how the involvement of disabled workers in MSMEs can enhance both business development and the realization of disability rights in Riau is crucial.

This study aims to:

1. Examine whether disabled workers in Riau Province can engage in planning processes related to the fulfillment of their rights, on the basis of Government Regulation No. 70 of 2019.

2. Exploring how the strengthening of disabled labor can contribute to the development of MSMEs in Riau Province.

By analyzing current initiatives and challenges, this research seeks to provide insights into effective strategies for integrating PWDs into the economic mainstream through MSMEs, ultimately contributing to inclusive and equitable development.

## 2. Materials and Methods

This study employed a qualitative research approach to explore the role of disabled labor in enhancing micro, small, and medium-sized enterprises (MSMEs) in Riau Province, Indonesia, particularly in relation to the fulfillment of the rights of persons with disabilities. The qualitative method was chosen to gain in-depth insights into the lived experiences, challenges, and opportunities faced by disabled workers within the MSME sector. This approach allows for a richer understanding of social phenomena and provides flexibility in capturing nuanced perspectives that may not be fully expressed through quantitative measures alone.

### 2.1. Research Design

The research design followed a descriptive-qualitative framework, which emphasizes understanding and interpreting human behavior, interactions, and social contexts. As stated by Iskandar, qualitative research enriches findings by focusing on meaning, interpretation, and the subjective realities of participants (Iskandar, 2009). This aligns with the study's objective of examining how disabled workers engage in MSME development and how their participation contributes to the realization of their rights under Government Regulation No. 70 of 2019.

### 2.2. Study Setting and Participants

The research was conducted in Pekanbaru city, Riau Province, where several initiatives involving disabled labor in MSMEs have been observed. The primary participants included the following:

- Disabled workers actively involved in MSMEs.
- Representatives from local NGOs such as Rumah Zakat Indonesia.
- Officials from the Department of Social Services of Riau Province.
- Experts or stakeholders involved in disability rights and MSME development.

Purposive sampling was used to select participants who could provide relevant and rich information regarding the integration of disabled workers in MSMEs and the implementation of Government Regulation No. 70 of 2019.

### 2.3. Data Collection Methods

The data were collected using multiple qualitative methods to ensure triangulation and depth of understanding:

#### 2.3.1. Interviews

Semi-structured interviews were conducted with key informants, including disabled workers, NGO representatives, and government officials. The interview guide covered topics related to employment experiences, access to training, legal protections, and perceived benefits of engaging in MSME activities.

#### 2.3.2. Observation

Direct observation was carried out at selected MSME sites employing disabled workers, particularly at the Disabled Tailoring House initiated by Rumah Zakat Indonesia. The observation focused on work conditions, productivity, interactions among workers, and operational procedures.

### 2.3.3. Document Analysis

The following secondary data were gathered from various official documents:

- Government Regulation No. 70 of 2019.
- Reports from the Department of Social Services of Riau Province.
- Previous research and policy documents related to disability rights and MSME development.

These materials provided contextual background and helped validate the findings obtained from the interviews and observations.

### 2.4. Data analysis

The data were analyzed using the interactive model proposed by Miles and Huberman, which includes three main components (Miles & Huberman, 1992):

#### 2.4.1. Data Reduction

The raw data were systematically coded and categorized on the basis of themes such as empowerment, accessibility, legal compliance, and business performance. Only the most relevant and representative data were retained for further analysis.

#### 2.4.2. Data Display

The data were organized into matrices, charts, and narrative summaries to identify patterns, relationships, and contradictions across different sources.

#### 2.4.3. Conclusion, Drawing, and Verification

The findings were interpreted and validated through member checking, peer debriefing, and comparisons with literature. This ensured the credibility and transferability of the results.

#### 2.4.4. Ethical considerations

This study adhered to ethical guidelines in accordance with institutional research ethics standards. Informed consent was obtained from all participants prior to data collection. Participants were assured of confidentiality and anonymity, and they had the right to withdraw from the study at any time without penalty. The study did not involve animal testing or invasive procedures with human subjects.

#### 2.4.5. Limitations and Transparency

All materials, protocols, and raw data associated with this study are available upon request to support replication and further research. There are no restrictions on data availability. Any limitations in generalizing findings due to the qualitative nature of the study are acknowledged, but the depth and richness of the data contribute significantly to the understanding of inclusive MSME development in the context of disability rights.

## 3. Results

### 3.1. Implementation of Government Regulation No. 70 of 2019 in Riau Province

The implementation of Government Regulation (PP) No. 70 of 2019 on the planning, execution, and evaluation of respect, protection, and fulfillment of the rights of people with disabilities has not been fully realized in Riau Province. The Department of Social Services of Riau Province has carried out some initiatives, such as skill training and mentoring for productive disabled workers, but these efforts are limited in scale and frequency. In 2022, only two training sessions were recorded, indicating a lack of comprehensive programs aimed at empowering people with disabilities.

Despite legal mandates requiring local governments to integrate disability rights into regional development planning, there is still a significant gap between policy and practice. Interviews with government officials and stakeholders revealed that budget constraints and low awareness contribute to the slow implementation of PP No. 70 of 2019.

### 3.2. Role of NGOs in Empowering Disabled Workers

Nongovernmental organizations (NGOs), particularly those under Rumah Zakat Indonesia, have played an active role in supporting disabled workers in Riau. A notable example is the establishment of the "Disabled Tailoring House" in Pekanbaru, which currently employs seven productive disabled workers. This initiative provides employment opportunities while fulfilling a social mission of inclusion and empowerment.

The monthly production from the tailoring house reaches approximately 30 units, primarily through local orders. However, challenges remain, especially in terms of marketing and product promotion. Despite this, the initiative demonstrates that with proper support and infrastructure, disabled workers can contribute meaningfully to microenterprises and achieve economic independence.

### 3.3. Strengthening MSMEs through the Inclusion of Disabled Labor

This study revealed that the inclusion of disabled labor in MSMEs contributes positively to business growth and inclusivity. Disabled workers, when given sufficient training and opportunity, demonstrated high productivity levels, especially in sectors such as handicrafts and tailoring. The study included field observations and interviews with disabled entrepreneurs who reported increased self-confidence and income after receiving business skills training.

Socialization activities related to business funding and licensing also helped disabled workers formalize their businesses. For instance, participants learned how to apply for business licenses (NIB, IUMK) and access financing through bank credit, fintech platforms, or government-supported KUR (Credit for People's Business). These steps contributed significantly to the sustainability and formalization of their businesses.

### 3.4. Access to Capital for Disabled Entrepreneurs

Access to capital remains a major challenge for disabled entrepreneurs. While several financial instruments are available—such as KUR, peer-to-peer lending, and cooperative loans—many disabled individuals face difficulties due to procedural complexity or lack of documentation. However, alternative financing models, such as those provided by cooperatives linked to disability associations, have shown promise.

The findings indicate that training in financial literacy and loan application procedures significantly improved the ability of disabled entrepreneurs to access capital. Those who completed the training were more successful in securing funding and managing their finances effectively.

### 3.5. Formalizing

Many disabled-run MSMEs operate informally due to a lack of knowledge about licensing requirements. Through training sessions conducted during this research, participants gained knowledge about registering their businesses via the online single mission (OSS) system. This enabled them to obtain:

- NIB (Nomor Induk Berusaha): Required for all businesses.
- IUMK (Izin Usaha Mikro Kecil): Simplified business license.
- SPPL (Surat Pernyataan Pengelolaan Lingkungan): Environmental statement letter.

Legal formalization empowered disabled entrepreneurs to participate in public tenders, partner with larger companies, and access government assistance programs.

### 3.6. Impact of training on entrepreneurial confidence

One of the key findings was that targeted training significantly boosted the confidence of disabled entrepreneurs. Before the training, many expressed feelings of marginalization and uncertainty about future prospects. After participating in workshops on business management, capital acquisition, and licensing, the respondents showed greater motivation and optimism.

Participants reported improvements in decision-making ability, understanding of market dynamics, and personal financial planning. These outcomes highlight the importance of structured capacity-building interventions tailored to the needs of disabled entrepreneurs.

### 3.7. Case Study: Disabled Tailoring House – Pekanbaru

A detailed case study was conducted on the Disabled Tailoring House in Pekanbaru. The key results include:

- Employment: Seven disabled workers were employed (4 males, 3 females).
- Productivity: Approximately 30 tailored products are produced monthly.
- Challenges: Limited market reach and promotional tools.
- Outcomes: Increased income stability, improved social integration, and an enhanced sense of purpose among workers.

This model could be replicated in other districts within Riau if supported by adequate government and NGO collaboration.

### 3.8. Data Summary: Training Participation and Business Improvement

This study compared the conditions of disabled entrepreneurs before and after receiving training. The comparison focuses on several key indicators, including understanding of the NIB/IUMK licensing process, access to formal credit, monthly income, and the rate of business formalization. The detailed summary of these improvements is presented in Table 1.

**Table 1** Training Participation and Business Improvement.

Indicator	Before Training (%)	After Training (%)
Understanding of NIB/IUMK process	20%	85%
Access to formal credit	10%	60%
Monthly Income Increase	-	+35%
Business Formalization Rate	15%	70%

*Note:* Data were collected through surveys and interviews with 30 disabled entrepreneurs involved in the study.

### 3.9. Challenges faced by disabled entrepreneurs

Several barriers continue to hinder the full participation of disabled workers in MSMEs:

- There is a lack of awareness regarding existing regulations and benefits.
- Limited accessibility to banking services and digital platforms.
- Inadequate marketing strategies lead to low sales volume.
- Insufficient government support beyond basic training.

However, most participants expressed willingness to overcome these challenges with continued guidance and resource provision.

### 3.10. Policy recommendations

On the basis of these findings, the following recommendations are proposed:

1. The government-led training programs focused on entrepreneurship, financial literacy, and digital skills for disabled individuals should be enhanced.
2. The coordination between local governments and NGOs should be strengthened to scale up successful initiatives such as the Disabled Tailoring House.
3. Improving access to inclusive financial services, including simplified loan procedures for disabled entrepreneurs
4. Expand awareness campaigns on Government Regulation No. 70 of 2019 to ensure compliance and participation from both public and private sectors.
5. Provide incentives for SMEs and large corporations that actively employ and empower disabled workers.

## 4. Discussion

The findings of this study reveal that the involvement of disabled labor in micro, small, and medium enterprises (MSMEs) can significantly contribute to both economic empowerment and the realization of disability rights in Riau Province. These insights are analyzed within the broader context of national policies, previous studies, and practical implementations in the field of inclusive development.

### 4.1. Implementation of Government Regulation No. 70 of 2019

One of the key issues identified is the partial implementation of Government Regulation (PP) No. 70 of 2019 on the planning, execution, and evaluation of respect, protection, and fulfillment of persons with disabilities' rights in Riau Province. Despite the legal mandate requiring local governments to integrate disability rights into regional development planning, there remains a gap between policy and practice. This aligns with findings from Saputro et al., who noted similar challenges in policy enforcement across Indonesian regions (Saputro, 2015).

Interviews with government officials and stakeholders revealed that budget constraints and low awareness hinder the effective execution of PP No. 70 of 2019. Although some capacity-building initiatives, such as skill training for productive disabled workers, been undertaken by the Social Service Office of Riau, these efforts are limited in scope and frequency. This reflects broader challenges at the regional level, where local governments often struggle to translate national disability policies into actionable programs due to limited resources and interagency coordination (Nugroho & Wahyuni, 2020). This suggests a need for stronger institutional support and more comprehensive programs tailored to the needs of people with disabilities.

### 4.2. Role of NGOs in Empowering Disabled Workers

Nongovernmental organizations (NGOs), particularly those under Rumah Zakat Indonesia, have played a crucial role in filling the gap left by insufficient governmental action. The establishment of the Disabled Tailoring House in Pekanbaru exemplifies how grassroots initiatives can provide employment opportunities and foster social inclusion. With seven disabled workers employed and monthly production reaching approximately 30 units, this initiative demonstrates the potential of MSMEs to serve as platforms for inclusive growth.

However, the model also highlights persistent challenges, such as limited market access and inadequate promotional strategies. These findings resonate with those of Khotijah et al., who reported that many MSMEs run by people with disabilities lack formal business licenses and proper bookkeeping systems, limiting their visibility and competitiveness in the market (Khotijah et al., 2022).

#### 4.3. Contribution of Disabled Labor to MSME Development

This study supports the hypothesis that the inclusion of disabled labor in MSMEs contributes positively to business growth and inclusivity. Observations and interviews revealed that when provided with adequate training and opportunity, disabled workers demonstrated high productivity levels, particularly in sectors such as handicrafts and tailoring. These results corroborate the findings of Tricia, which indicated a positive and significant correlation between the absorption of disabled labor and increased MSME revenue (Tricia, 2022).

Moreover, the study revealed that targeted training sessions—such as those on financial literacy, business licensing, and capital acquisition—significantly improved participants' confidence and ability to manage their businesses. This aligns with Wirantaya's assertion that structured capacity-building interventions enhance subjective well-being and entrepreneurial capability among marginalized groups (Wirantaya, 2019).

#### 4.4. Access to capital and formalization of business

Access to capital remains a major challenge for disabled entrepreneurs, despite the availability of various financing instruments such as KUR (Credit for People's Business), fintech lending, and cooperative loans. Many disabled individuals face procedural complexities or lack necessary documentation, limiting their access to formal credit. However, alternative models, such as cooperative financing linked to disability associations, have shown promise.

Additionally, the study revealed that formalizing businesses through licensing procedures—such as obtaining NIB (Nomor Induk Berusaha) and IUMK (Izin Usaha Mikro Kecil)—empowers disabled entrepreneurs to participate in public tenders and access government assistance. These findings echo those of Hafni and Rahmawati, who emphasized the importance of accessible financial services and simplified loan procedures for disabled entrepreneurs (Hafni & Rahmawati, 2009). Buckup warns that the economic exclusion of persons with disabilities leads to significant losses in national income and places an added burden on welfare systems, reinforcing the urgency of addressing the financial barriers faced by disabled entrepreneurs (Buckup, 2009).

#### 4.5. Challenges and Limitations

Despite promising outcomes, several challenges persist. These include:

- Limited awareness of existing regulations and benefits.
- Inadequate accessibility to banking services and digital platforms.
- Insufficient marketing strategies result in low sales volume.
- There is a lack of consistent government support beyond basic training programs.

Methodologically, this study is limited by its qualitative nature, which restricts its generalizability. However, the depth and richness of the data provide valuable insights into the lived experiences of disabled workers and the dynamics of inclusive MSME development.

#### 4.6. Policy implications and future research directions

On the basis of these findings, the following recommendations are proposed:

1. The government-led training programs focused on entrepreneurship, financial literacy, and digital skills for disabled individuals should be enhanced.
2. The coordination between local governments and NGOs should be strengthened to scale up successful initiatives such as the Disabled Tailoring House.
3. Improving access to inclusive financial services, including simplified loan procedures for disabled entrepreneurs.
4. Expand awareness campaigns on Government Regulation No. 70 of 2019 to ensure compliance and participation from both the public and private sectors.
5. Provide incentives for SMEs and large corporations that actively employ and empower disabled workers.

Future research could explore the long-term impact of integrating disabled labor into MSMEs, particularly in terms of business performance metrics, worker satisfaction, and community integration. Quantitative studies could further validate the observed trends and help develop evidence-based policy frameworks.

#### 4.7. Synthesis of Key Findings

In summary, this study reaffirms the dual benefits of empowering disabled labor through MSMEs: enhancing business resilience and promoting inclusive development. By linking the findings back to the research objectives outlined in the Introduction, it becomes evident that disabled workers are not only capable contributors to the economy but also active agents in realizing their fundamental rights.

The study underscores the importance of multistakeholder collaboration—between government, NGOs, financial institutions, and the private sector—to create an enabling environment for disabled entrepreneurs. It also highlights the need for continuous innovation in training delivery, market access, and policy implementation to sustain progress toward a more inclusive and equitable society.

### 5. Conclusions

This study explored the role of disabled labor in enhancing micro, small, and medium-sized enterprises (MSMEs) in Riau Province, Indonesia, with a particular focus on how such inclusion contributes to the realization of the rights of persons with disabilities, as mandated by Government Regulation No. 70 of 2019.

First, the implementation of Government Regulation No. 70 of 2019 in Riau Province remains partial and insufficient. While legal frameworks exist to support the planning, execution, and evaluation of disability rights, local government initiatives—particularly those led by the Department of Social Services—are limited in scope and frequency. Only two skill training programs for productive disabled workers were recorded in 2022, indicating a lack of consistent and comprehensive policy enforcement.

Second, nongovernmental actors, particularly Rumah Zakat Indonesia, have demonstrated the potential of grassroots initiatives in empowering disabled workers. The establishment of the disable tailoring house in Pekanbaru, which employs seven disabled individuals, serves as a successful model of inclusive entrepreneurship. Despite challenges in marketing and promotion, this initiative has contributed to both the economic empowerment and social integration of disabled workers.

Third, targeted capacity-building efforts—such as training in business licensing (NIB, IUMK), access to capital (KUR, fintech, cooperative loans), and financial literacy—have significantly improved the entrepreneurial confidence and formalization rates among disabled entrepreneurs. These findings align with those of previous studies, which emphasize the importance of structured interventions in enhancing subjective well-being and economic participation.

Fourth, the integration of disabled labor into MSMEs has been shown to positively impact business development. Disabled workers, when provided with adequate training and opportunities, demonstrate high productivity levels, especially in sectors such as tailoring and handicrafts. This finding supports the hypothesis that inclusive employment not only benefits individual workers but also strengthens the overall resilience and competitiveness of MSMEs.

However, several barriers remain, including limited awareness of existing regulations, inadequate access to banking services, and insufficient market strategies. Additionally, many MSMEs run by or employing persons with disabilities operate informally due to a lack of understanding of the OSS-based licensing system.

In conclusion, the study affirms that the involvement of disabled labor in MSMEs presents a viable pathway toward fulfilling the rights of persons with disabilities while simultaneously contributing to regional economic growth. It underscores the need for stronger institutional support, increased collaboration between the government and NGOs, and the development of more inclusive policies and financial instruments tailored to the needs of disabled entrepreneurs.

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### Ethical considerations

This study adhered to ethical guidelines in accordance with institutional research standards. Informed consent was obtained from all participants prior to data collection. The participants were assured of confidentiality and anonymity, and they had the

right to withdraw from the study at any time without penalty. The study did not involve animal testing or invasive procedures involving human subjects.

### Conflict of interest

The authors declare that they have no conflicts of interest.

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