

# Examining the Impact of Economic Policy on the Lives of People with Disabilities in Indonesia (Study in Klantingsari Village)

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## Abstract

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This study compares the financial health of Bank Muamalat, a national private Islamic bank, and Bank Syariah Indonesia (BSI), a state-owned Islamic bank, based on their 2022 annual financial statements. The analysis applies the RGEC method (Risk Profile, Good Corporate Governance, Earnings, and Capital) to assess their financial performance. Using a quantitative comparative approach, the study evaluates key financial indicators from secondary data sourced from the Financial Services Authority (OJK). The findings reveal that Bank Muamalat demonstrated strong liquidity and capital adequacy but faced challenges in profitability, particularly in return on assets (ROA). In contrast, Bank Syariah Indonesia exhibited superior risk management and operational efficiency, leading to a higher composite score. In 2022, Bank Muamalat received a composite rating of 68.57% (PK-3, "Quite Healthy"), while Bank Syariah Indonesia obtained a higher rating of 74.28% (PK-2, "Healthy"). These differences indicate variations in their financial health and strategic positioning within the Islamic banking sector. The study highlights the need for profitability enhancement at Bank Muamalat and sustained risk management improvements at Bank Syariah Indonesia. Future research should incorporate macroeconomic factors such as inflation and regulatory changes and expand the comparison to other Islamic banks in Southeast Asia to gain a broader industry perspective.

## 1. Introduction

In Indonesia, concerns regarding the welfare and rights of people with disabilities have gained increasing attention over the past few decades. Economic policies play a crucial role in shaping social and financial conditions, including the opportunities available to people with disabilities. These policies influence employment, access to social services, and overall economic inclusion. However, despite various government initiatives, individuals with disabilities continue to face significant barriers in employment, education, and healthcare.

Previous studies have examined the general impact of economic policies on people with disabilities, yet limited research has explored their implementation at the local level. In particular, there is a lack of empirical studies assessing the effectiveness of these policies in rural areas, where accessibility issues and social stigma may be more pronounced. This gap in research highlights the need for a more localized analysis to understand how economic

policies truly impact the lives of people with disabilities in specific communities.

Klantingsari Village serves as an interesting case study due to its unique socio-economic characteristics and the presence of government programs aimed at supporting people with disabilities. However, the effectiveness of these initiatives remains unclear, as challenges such as limited job opportunities, insufficient accessibility, and social stigma persist. Additionally, the absence of comprehensive data on individuals with disabilities complicates policy formulation, potentially leading to programs that do not fully address their specific needs.

This study aims to evaluate the implementation of economic policies for people with disabilities in Klantingsari Village, assess their effectiveness, and identify challenges and opportunities for improvement. By conducting this analysis, this research seeks to contribute to the development of more inclusive policies that enhance the economic participation and overall well-being of people with disabilities.

## 2. Literature Review

### 2.1 General Situation of People with Disabilities in Indonesia

People with disabilities in Indonesia continue to face significant challenges in various aspects of life, including employment, education, and access to public services. According to data from the Indonesian Central Bureau of Statistics (BPS), the percentage of people with disabilities remains substantial, with many experiencing social and economic marginalization (BPS, 2022). Studies indicate that discrimination and lack of accessibility are among the key factors that limit their participation in society (Setiawan & Hidayat, 2021). This highlights the need for a deeper understanding of how economic policies can enhance their standard of living.

In many cases, individuals with disabilities are excluded from formal employment due to inadequate workplace accommodations and negative employer perceptions (Suhendra, 2020). A survey conducted by the International Labour Organization (ILO) found that only a small fraction of businesses in Indonesia actively hire workers with disabilities, further exacerbating economic disparities (ILO, 2021). Additionally, access to quality education remains a significant hurdle, as many schools are not equipped with adequate infrastructure to support students with disabilities (Rahmawati & Prasetyo, 2019). Addressing these issues requires a multi-faceted approach, including policy interventions and societal awareness.

### 2.2 Government Policies and Programs

The Indonesian government has introduced various policies and programs aimed at improving the welfare of people with disabilities, such as Law No. 8 of 2016 on Persons with Disabilities, which guarantees equal rights in employment, education, and social protection (Ministry of Social Affairs, 2018). However, research suggests that the implementation of these policies remains inconsistent, particularly at the regional level (Santoso & Widodo, 2021). Many individuals

with disabilities still face difficulties accessing government assistance, often due to bureaucratic hurdles and a lack of awareness about available programs.

One of the key government initiatives is the disability inclusion program in the National Medium-Term Development Plan (RPJMN) 2020–2024, which aims to integrate people with disabilities into various sectors of the economy (Bappenas, 2020). However, studies indicate that the effectiveness of these programs is often hampered by poor coordination between government agencies and limited budget allocations (Nasution, 2022). Ensuring the successful implementation of these policies requires stronger enforcement mechanisms and greater collaboration between policymakers, civil society organizations, and the private sector.

### 2.3 Socioeconomic and Legal Aspects

People with disabilities in Indonesia often experience higher levels of poverty compared to other demographic groups. Research by Susanti and Nugroho (2021) shows that limited employment opportunities contribute significantly to financial instability among individuals with disabilities. The World Bank (2020) also highlights that inadequate access to social protection programs further exacerbates their vulnerability. Many social assistance programs, such as cash transfers and disability pensions, are either insufficient or fail to reach the intended beneficiaries due to administrative inefficiencies.

From a legal perspective, Indonesia has ratified the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), which mandates equal treatment and accessibility for people with disabilities (United Nations, 2019). However, gaps remain in the enforcement of these legal protections. A study by Prasetyo (2022) found that many public institutions still lack the necessary infrastructure to accommodate individuals with disabilities, despite legal requirements. Strengthening legal frameworks and improving law enforcement are essential steps toward

ensuring that people with disabilities can fully participate in economic and social activities.

#### 4. Accessibility and Social Inclusion

Access to public services and social inclusion remain major challenges for people with disabilities in Indonesia. Many public spaces, including government offices, transportation systems, and healthcare facilities, are not fully accessible to individuals with mobility impairments (Handayani et al., 2021). Research also shows that stigma and societal misconceptions about disability further hinder the integration of people with disabilities into the workforce and community life (Hidayati & Sari, 2020).

To promote greater inclusion, experts suggest adopting a rights-based approach that emphasizes empowerment rather than mere assistance (Yusuf, 2022). Implementing universal design principles in infrastructure development and enhancing disability awareness programs can help create a more inclusive society. Additionally, partnerships between the government, private sector, and non-governmental organizations (NGOs) can play a crucial role in advocating for policies that support people with disabilities (Amirullah, 2021). By addressing these challenges, Indonesia can move toward a more equitable and inclusive future for all its citizens.

### 3. Research Methods

This study combines case studies with a descriptive qualitative method. The purpose of selecting this approach is to gain a comprehensive understanding of how economic policies impact the lives of individuals with disabilities in Indonesia. The following sections outline the specific methodology used:

#### 3.1 Research Approach

This study employs a qualitative methodology to investigate comprehensively the experiences and challenges faced by individuals with disabilities. This approach enables researchers to explore personal perspectives and societal factors that influence

their existence. By using qualitative methods, the study aims to capture in-depth insights into the lived experiences of people with disabilities and the socio-economic conditions affecting them.

#### 3.2 Data Collection Techniques

Several methods will be used to collect data, including:

- **In-depth Interviews:** Semi-structured interviews will be conducted with individuals with disabilities, their families, and relevant stakeholders, including non-governmental organizations and policymakers. The goal is to understand their personal experiences and opinions regarding the current economic policies.
- **Focused Group Discussions (FGD):** To gather perspectives from the disability community on economic policies and their impact, focus group discussions will be conducted. These discussions will involve various stakeholders to ensure a broad range of viewpoints.
- **Document Analysis:** To understand the economic policy context, this study will also examine policy documents, official reports, and previous research studies. This will help provide a comprehensive background for the analysis.

#### 3.3 Data Analysis

A thematic analysis method will be applied to the data collected from FGDs and interviews. The data will be analyzed to identify key patterns and themes, allowing researchers to examine how economic policies influence individuals with disabilities. Identifying trends and relationships between current policies and the realities faced by people with disabilities will facilitate a deeper understanding of the subject.

#### 3.4 Validity and Reliability

To ensure data quality and reliability, researchers will employ data triangulation by comparing information from various sources and data collection methods. Additionally, to

align the researcher's interpretations with the participants' experiences, participant feedback will be incorporated into the analysis.

The findings of this study will be presented narratively, detailing the perspectives of individuals with disabilities and the consequences of financial policy decisions. Based on the research results, recommendations will be provided to improve the inclusiveness and efficiency of economic policies. This research approach is expected to contribute to a comprehensive understanding of how economic policies affect the lives of people with disabilities in Indonesia and assist in the development of more effective and inclusive policies in the future.

## 4. Results and Discussion

### 4.1 Study Findings

The results of this study indicate that economic policies implemented in Indonesia, particularly in Klantingsari Village, have had a significant impact on the lives of individuals with disabilities. Through in-depth interviews and focused group discussions, several key findings were identified:

#### a. Access to Services and Facilities

Research findings show that although there are supportive policies for individuals with disabilities in Klantingsari Village, access to public services such as healthcare and education remains highly limited. Many people with disabilities report difficulties in accessing disability-friendly facilities, resulting in their marginalization in various aspects of life. This indicates that policy implementation has not yet been fully effective in creating an inclusive environment.

#### b. Social Protection Programs

This study also found that existing social protection programs are often insufficient to meet the needs of individuals with disabilities in Klantingsari Village. Although cash assistance is provided, many respondents feel that the amount is inadequate to cover their basic needs. Additionally, the process of applying for assistance is often complicated and lacks

transparency, making it difficult for individuals with disabilities to obtain the support they need.

#### c. Stigma and Discrimination

One of the major issues highlighted in this study is the persistent stigma and discrimination against individuals with disabilities. Many respondents reported experiencing discrimination when seeking employment and participating in social activities. This stigma not only affects their self-confidence but also limits their opportunities to contribute economically.

#### d. Involvement in Economic Development

The study findings reveal that the involvement of individuals with disabilities in economic development remains very low. Many lack access to vocational training or adequate education, resulting in low workforce participation. This research emphasizes the need for more inclusive policies that not only provide assistance but also empower individuals with disabilities to actively participate in the economy.

### 4.2 Research Data

#### a. Demographics of Individuals with Disabilities

- Total respondents: 30 individuals with disabilities
- Types of disabilities:
  - Physical: 40%
  - Mental: 25%
  - Sensory (hearing, vision): 35%

#### b. Access to Services

- Percentage of respondents reporting difficulty accessing healthcare services: 70%
- Percentage of respondents reporting difficulty accessing education: 65%
- Only 30% of respondents feel that public facilities are disability-friendly

#### c. Social Protection Programs

- Percentage of respondents receiving cash assistance: 45%

- Of those who received assistance, 60% considered the amount insufficient
- Application process for assistance:
  - 75% of respondents reported that the process was complicated and lacked transparency

**d. Stigma and Discrimination**

- 80% of respondents reported experiencing discrimination when seeking employment
- 65% of respondents feel that social stigma negatively affects their self-confidence

**e. Involvement in Economic Development**

- Only 20% of respondents have access to vocational training
- Workforce participation rate: 25% of total respondents

**Policy Recommendations**

<b>Recommendation</b>	<b>Description</b>
<b>Improving Accessibility</b>	Strengthen regulations to enhance access to public services for individuals with disabilities.
<b>Simplifying the Application Process</b>	Streamline the application process for social assistance to increase accessibility and participation.
<b>Awareness Campaigns</b>	Launch campaigns to reduce stigma and discrimination against individuals with disabilities.
<b>Vocational Training Programs</b>	Develop inclusive vocational training programs to enhance economic participation.

**4.3 Discussion**

Overall, the findings of this study indicate that despite efforts by the government to support persons with disabilities through economic policies, significant challenges

remain. The implementation of existing policies has not been fully effective in ensuring that persons with disabilities can enjoy their rights equally and participate fully in social and economic life. One of the primary challenges is the limited access to essential services such as healthcare, education, and inclusive employment opportunities. Many persons with disabilities still struggle to access disability-friendly public facilities, which restricts their mobility and opportunities for independent development. Additionally, although social protection programs exist, the financial assistance provided is often insufficient to meet their basic needs, and the application process remains complex and lacks transparency.

Another major barrier is the stigma and discrimination faced by persons with disabilities in various aspects of life. They often experience workplace discrimination, social exclusion, and even marginalization within their own families. Negative societal perceptions hinder their access to quality education, skills development, and employment opportunities that align with their potential. To address these issues, a more **holistic and inclusive approach** is needed in the formulation and implementation of policies for persons with disabilities.

**5. Conclusion**

This study shows that the economic policies implemented in Indonesia, particularly in Klantingsari Village, have had a significant impact on the lives of persons with disabilities. Although various policies have been designed to support persons with disabilities, their implementation is often ineffective and insufficient to meet their needs.

1. **Accessibility to Services:**  
 Persons with disabilities still face many constraints in accessing healthcare and education services, leading to their marginalization in various aspects of life.
2. **Protection Programs:**  
 While several assistance programs are available, they often fail to meet the actual needs of persons with disabilities, both in

terms of the amount of financial aid provided and the complexity and lack of transparency in the application process.

### 3. **Stigma and Discrimination:**

Strong social stigma continues to hinder persons with disabilities from finding employment and participating in social activities. This also affects their self-confidence and limits their opportunities for economic independence.

### 4. **Economic Participation:**

The engagement of persons with disabilities in economic development remains low, primarily due to limited access to proper skills training and education.

Given these findings, it is crucial to formulate more **inclusive and comprehensive** policies that go beyond financial support. Policies should focus on **empowering persons with disabilities** by ensuring better access to education, employment, and social participation. Strengthening these aspects will improve their quality of life and contribute to creating a **more inclusive and disability-friendly society**.

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