

Encouraging Entrepreneurship for People with Disabilities in Indonesia: The United Nations' 'Leave No One Behind' Promise

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Abstract

The various stigmas surrounding People with Disabilities (PWDs) make it difficult for them to find employment. Therefore, entrepreneurship is a way for PWDs to carry out economic activities. This study aims to analyze the employment conditions, the importance of entrepreneurship, and the entrepreneurial conditions carried out by PWDs in Indonesia. The source of data for this study is the 2018 Indonesian National Socio-Economic Survey (SUSENAS). The analysis techniques for this study include cross-tabulation, Pearson's chi-square, and Likelihood Ratio (LR) for statistical tests. The results show that PWDs face major obstacles with participating in employment, with Women with Disabilities (WWDs) facing even more significant obstacles than Men with Disabilities (MWDs). Most PWDs, both men and women, have equal chances of becoming entrepreneurs. The vital role of entrepreneurship is also shown by the nature of entrepreneurship, as an independent effort that unnecessarily depends much on other parties so that PWDs have extra opportunities. The majority of PWDs who become entrepreneurs, with low education levels, live in rural areas and work in the agricultural sector, indicating that their businesses are small scale. Small companies tend to be vulnerable to competition, so that at any time, PWDs have the risk of losing their businesses.

Keywords

Disability; gender; employment; entrepreneurship; United Nations

Introduction

The 2030 Agenda for Sustainable Development and its Sustainable Development Goals (SDGs), adopted by all United Nations members in 2015, is a global development agreement for people and the planet, now and in the future (United Nations, 2015). One of the morals with at least two perspectives that emerged from this development was 'leave no one behind.' The first is Procedural Justice, which involves all parties, especially those left behind in the entire development process. The second is Substantial Justice, which consists of developing policies and programs that can overcome society's problems, especially those of disadvantaged groups.

Persons with Disabilities (PWDs) are those individuals who have special needs in carrying out normal activities (United Nations, 2018). Barriers experienced by people with disabilities make it challenging for them to participate in one or more aspects of life, such as in the labor market. On the one hand, humans are required to work to fulfill their necessities. On the other hand, PWDs encounter various obstacles in competing with those who are more capable. Goodley et al. (2014) and Hogan et al. (2012) stated that PWDs did not have the same opportunity to participate in the labor market. As a result, unemployment is rampant in the PWDs community because work opportunities are limited (Hogan et al., 2012). How will PWDs fulfill their needs if they are mostly unable to compete?

In economic principles, every economic actor will try to maximize profits. Therefore, employers will look for workers where labor costs are spent efficiently. PWDs in companies sometimes cause employers to incur extra charges in preparing additional tools or equipment, or facilities for employees with disabilities (Hogan et al., 2012). It is increasingly difficult for PWDs to get jobs with the stigma that the workability or productivity of PWDs is low (Norafandi & Diah, 2017).

When there are no employers who want to employ PWDs, they choose to be unemployed or open their own businesses. The *Labor Theory* (Borjas, 2013) reveals that if a person's non-labor income is substantial, it is not an issue because their consumption can be fulfilled. However, like other developing countries, in general, the level of welfare of Indonesian people, especially PWDs, has not been appropriate. Therefore, it is probable that PWDs still need work to meet their physiological needs.

Entrepreneurship is a way out for PWDs to participate in economic activities. Norafandi and Diah (2017) stated that entrepreneurship is a viable and robust option. Every PWD can be an entrepreneur as long as they are not depending on outsiders to operate a business (Sefotho, 2015). Since it is relatively easy for someone to participate as an entrepreneur, anyone can become an entrepreneur.

Based on the explanation above, this research aims to study the employment conditions of PWDs, examine entrepreneurship carried out by PWDs, and analyze the importance of entrepreneurship to achieve prosperity for PWDs in Indonesia.

Literature review and hypothesis

The classical *Theory of Unemployment* (Keynes, 1997) is a model that describes labor supply and labor demand as a determinant of unemployment. The supply-side explains whether someone is willing to work at a specific wage, and the impact of wage changes on labor supply. The demand-side is also a wage function, in which changes in wages cause changes in labor demand. The intersection of labor demand and labor supply produces a unique balance of wages and employment. If supply is higher than demand, it will cause competition in the labor market to be employed, where those who lose in the competition will become unemployed.

The *Neo-Classical Model of Labor-Leisure Choice* (Borjas, 2013) is a labor supply model that illustrates workers' willingness to work at the wage level by only calculating consumption and leisure. This theory describes how humans sacrifice their leisure time to work for a particular consumption (i.e., to reduce or spend the value of goods and services to meet one's needs). In Maslow's Hierarchy of Needs (Kotler & Keller, 2016), arranged like a pyramid, basic human needs are physiological needs. However, the type of human needs will increase, in terms of safety needs, social needs, esteem needs, and self-actualization needs. Thus, the purpose of humans to work is not just to meet physiological needs but also to meet the needs at the top of the pyramid.

Parker (2010) stated that searching for a job takes place until employers find a match between workers and the available work, determined by an individual's characteristics (e.g., ability, education, experience, age, gender, marital status), environmental conditions (e.g., location, opportunities for improvement), and household characteristics (e.g., family background). Parker (2010), in agreement with Anh et al. (2005), revealed that in *Job Search Theory*, differences in age, location, and gender could affect unemployment opportunities.

Disability, as defined by the World Health Organization (2011), is a wide-ranging term that encompasses impairments and limitations to activity, which refer to negative interactions between individuals and their environment. According to the UN Convention on the Rights of Persons with Disabilities (UNCRPD, 2006), persons with disabilities include those who have long-term physical, mental, intellectual, or sensory impairments which, in interaction with various barriers, may hinder their full and active participation in society on an equal basis with others. The Indonesia Statistical Office [Badan Pusat Statistik] defines PWDs, based on Law on Disabilities (No. 8/2016), as anyone who experiences physical, intellectual, mental, and or sensory limitations for a long time (Kementerian Kesehatan RI, 2019). Persons with disabilities face obstacles in interacting with the environment and can experience difficulties in participating fully and effectively with other citizens based on equal rights.

The Advisory, Conciliation and Arbitration Service (Acas, 2017) reported that there was some discrimination against PWDs in the workplace, e.g., (1) recruitment, (2) payment, and terms and conditions of employment, (3) sickness absence, (4) promotion opportunities, (5) training opportunities, (6) employee dismissal, and (7) redundancy. Meanwhile, Balser (2000), Neath et al. (2007), and Snyder et al. (2010) revealed that discrimination occurred regarding the terms and conditions of work, compensation, failure to provide legally mandated reasonable accommodations for disabilities, long with on-the-job harassment. If discrimination occurs during the recruitment of workers, then the chances of persons with disabilities to get a job or win the competition will be limited.

In general, employment status can be divided into two positions, namely, workers and entrepreneurs. When someone loses in the competition to get a job, they have two choices: being unemployed or opening their own business. The characteristic of entrepreneurship is that it does not depend on others to avoid the discrimination of other parties. Sefotho (2015) suggested that by participating in entrepreneurship, PWDs do not need to seek much help from other parties, because PWDs do not look for a job, but rather create one. Pagán (2009) revealed that people with disabilities are more likely than people without disabilities to be self-employed. Self-employment is a choice made by the individual with a disability to balance disability status and working life. People with a severe disability are more likely to work as self-employed than people with low levels of severity. The success of self-employment depends on the accountability system, level of support, and individual characteristics (Yamamoto & Alverson, 2014).

The gender of the person with a disability is an important characteristic that influences the decision on self-employment. Female individuals face greater obstacles in the workforce, stemming from a social perspective. An exploratory study in Indonesia by Prasetya and Mawardi (2019) showed that social norms make people with a disability stay home, especially females living in rural areas. Likewise, an explanatory study in Bangladesh by Dhar and Farzana (2017) showed that with employment for people with disabilities, males were more likely than females to be employed in production-based or service businesses, and wholesale or retail trade. In a different scope, Pagán's (2009) empirical work using the European Community Household Panel (EHCP) data showed statistical differences with self-employment in disabled people in Greece and Portugal based on gender.

Based on the above literature review, several research hypotheses are proposed:

- H1: Gender influences employment status.
- H2: Location of residence affects employment status.
- H3: Education influences employment status.

Methodology

The research data were sourced from the 2018 Indonesian National Socio-Economic Survey [Survei Sosial Ekonomi Nasional (SUSENAS) Kor 2018] conducted by the Indonesia Statistical Office [Badan Pusat Statistik (BPS)] (Badan Pusat Statistik, 2019). This survey, with a sample of 300,000 households, covered all provinces in Indonesia. This study focused on a SUSENAS sub-sample (i.e., PWDs aged 18 years and over who work as employees or entrepreneurs). Therefore, the variables in this study also refer to the concepts used by SUSENAS.

Persons with Disabilities (PWDs) are defined as anyone who experiences physical, intellectual, mental, and or sensory limitations for a long time, and in interacting with the environment, can experience obstacles and difficulties to participate fully and effectively with other citizens based on equal rights. To determine whether someone is classified as a PWD, eight questions are used in the SUSENAS questionnaire:

1. Do you have difficulty seeing, even if wearing glasses?
2. Do you have difficulty hearing, even if using a hearing aid?
3. Do you have difficulty walking or climbing steps?

4. Do you have difficulty using and moving your hands/fingers?
5. Do you have difficulty remembering or concentrating?
6. Do you have behavioral or emotional disorders?
7. Do you have difficulty/impaired speaking and or understanding/communicating with others?
8. Do you have difficulties/distractions to take care of yourself? (such as bathing, eating, dressing, pooping, urinating)

Response categories: (1) No – no difficulty, (2) Yes – some difficulties, (3) Yes – many difficulties, or (4) Cannot do at all. Someone is classified as a PWD if at least one of the eight questions is answered with (3) or (4) above.

Work is defined as an economic activity carried out by someone to gain or help to obtain income or profit, at least 1 hour (uninterrupted) in the past week. In this study, a person is declared to work if most activities carried out a week ago is work rather than going to school or taking care of the household. Meanwhile, the definition of employment status is a type of position of someone in doing work in a business unit or activity. In this study, work status is divided into two primary groups, namely: entrepreneur and employee. Other statuses, like casual workers and family workers, were not included in this study.

The definition of education level used in this study is the highest educational diploma obtained, which is divided into (1) no diploma, (2) has an elementary school diploma, (3) has a junior high school diploma, (4) has a senior high school diploma, (5) has a vocational college diploma, or (6) has a university diploma.

The analytical methods used are descriptive analysis using cross-tabulation, and statistical tests of the relationship between variables using the Pearson chi-square and Likelihood Ratio.

Results

Based on the SUSENAS data (Badan Pusat Statistik, 2019), of Indonesia's approximately 264.2 million people, around 2.8% or 7.4 million people are PWDs. Even though the percentage of PWDs is relatively trivial compared to the total Indonesian population, the spirit of the Sustainable Development Goals (SDGs), 'leave no one behind,' encouraging 7.4 million PWDs to be involved in the country's development and enjoy the results of these developments, is quite a hefty challenge.

PWDs in the productive age (over 17 years of age) are 88.8% or 6.6 million people. Unfortunately, only 39.6% of PWDs work, far lower than non-PWDs, with a percentage of 63.7%. Various limitations of PWDs are valid, with one of the reasons for their difficulty is in competing in the labor market, so that PWDs' participation in the labor market is low. Limited job opportunities cause higher unemployment in the PWD community (Hogan et al., 2012). This condition is exacerbated by discrimination against PWDs during job recruitment, as stated by Acas (2017), Balser (2000), Neath et al. (2007), and Snyder et al. (2010). Goodley et al. (2014) and Hogan et al. (2012) revealed that PWDs did not receive the same opportunities to participate in the labor market. If PWDs, without discrimination, have difficulty to compete with those capabilities, it can be imagined how difficult it is to enter the labor market, which contains discrimination.

From a gender perspective, women with disabilities (WWDs) have greater difficulty than men with disabilities (MWDs) entering Indonesia's labor market. Based on the SUSENAS data (Badan Pusat Statistik, 2019), only 23.4% of WWDs are working, while men with disabilities (MWDs) are 60.1%. Discrimination against women in competing in the labor market is a classic story, which occurs not only for WWDs but also for capable women. The leading cause revealed by previous research is a cultural belief where girls are not entitled to compete with boys (Gberevbie et al., 2014), or the role of women is to look after the household (Shastri, 2014). After getting a job, women also continue to face discriminatory behavior. Tiwari et al. (2018) stated that gender discrimination exists in various management areas, including differences in wages, salary, promotion, participation, and decision-making. In such conditions, if MWDs alone face challenges to participate in the labor market, it can be imagined how greater are the obstacles faced by WWDs.

The difficulty is increasingly faced by PWDs to become employees. The SUSENAS data shows that only 24.1% of PWDs are employees, with nearly half (45.4%) compared to those who are able. One reason for this condition is the inherent stigma that PWDs workability is low (Norafandi & Diah, 2017), or employers need to prepare extra tools or equipment or facilities for employees with disabilities (Hogan et al., 2012). Economically, this condition can increase costs, and inefficiencies will occur, so companies have obstacles to seek profit as much as possible. In conditions where gender discrimination still exists, it can be stated that WWDs will experience considerable difficulties in becoming employees.

Around 68.4% of PDWs who work are the household heads, and only 2.3% are single. The majority of PWDs are responsible for fulfilling their own needs and being accountable for fulfilling the needs of their household members. It is another reason for the low bargaining power of PWDs in the labor market. As a result, companies give PWDs lower salaries than non-PWDs (Hogan et al., 2012; Jones, 2006; Norafandi & Diah, 2017), even though they are willing to be forced to do the work of non-PWDs (Goodley et al., 2014).

The difficulty of PWDs to become employees, and the occurrence of discrimination at work, such as low wages or low opportunities for promotion and participation, make entrepreneurship a very promising idea. Entrepreneurship provides opportunities for PWDs to carry out economic activities, based on their abilities adapted to the environment. PWDs will be freer to express ideas and work according to their thoughts, and there will be no more discrimination. The PWDs will receive benefits according to what they do.

In Indonesia, as shown in Table 1, 70.2% of working PDWs are entrepreneurs, more than double that of PWDs as employees. This condition indicates that PDWs' opportunity to become entrepreneurs is more open than being an employee. In other words, many PWDs can work, but encounter difficulties when they must compete for jobs in companies. PWDs accepted by companies as employees are certainly higher quality PWDs, especially their skills and education. The majority of PWDs do not have the opportunity to get proper education and training due to various circumstances. Therefore, it can be stated that entrepreneurship is a solution for PWDs who want to work.

From another perspective, a positive role of entrepreneurship can also be interpreted that entrepreneurship is a way to create employment for PWDs that are unable to compete in the labor market. This meaning implies that PWDs become entrepreneurs due to compulsion. Entrepreneurship will solve problems for PWDs who cannot compete in the labor market, but entrepreneurship will lead to other issues without attention and assistance. It is not fair if

PWDs work hard just to ‘fill their stomach.’ They are only at the bottom of Maslow’s pyramid, with no hope of meeting the needs at a higher level of the pyramid.

Based on the author’s calculation using the 2018 SUSENAS data (Badan Pusat Statistik, 2019), the percentage of working WWDs is only 32.79%, or approximately 1.69 million of PWDs who work. These statistics show that WWDs have enormous obstacles to participating in the labor market. The physical conditions of WWDs, as stated by Gbervbie et al. (2014), that do not allow for work can cause this condition, cannot be ignored.

Table 1: Percentage of PWDs by Work Status and Gender (%)

Gender	Work Status		Total
	Entrepreneur	Employee	
Male	69.9	30.1	100.0
Female	70.8	29.2	100.0
Total	70.2	29.8	100.0

Table 1 shows that the more considerable employment opportunities for both men and women PWDs are as entrepreneurs rather than as workers or employees. The percentage of WWDs who become entrepreneurs or workers is relatively similar to MWDs. Even though the differences in rate between men and women to become employees or entrepreneurs are relatively small. However, based on the statistical tests obtained from the Pearson chi-square value and Likelihood Ratio in Table 2 below, it can be concluded that the data supports Hypothesis 1. There is an association between gender and work status. This result can be interpreted that MWDs have a greater tendency to become employees compared to WWDs, and conversely, WWDs have a greater tendency to be more entrepreneurial than MWDs.

Table 2: Chi-Square Tests Results for Work Status and Gender

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	59,759.727 ^a	3	.000
Likelihood Ratio	55,731.583	3	.000

Note: ^a 0 cells (.0%) have an expected count less than 5. The minimum expected count is 51,922.30

Based on the author’s calculation, according to the location of residence, 55.87% of PWDs who work live in rural areas. It means that the chances of PWDs to acquire work are higher in rural than in urban areas. Even so, more than 80% of PWDs who live in rural areas work as entrepreneurs (See Table 3). This condition shows that it is challenging for PWDs in rural areas to become employees. The still limited modern sector, such as industry and services, is one of the causes of the situation in rural areas. It is also shown by the higher chance of PWDs in urban areas to become employees than in rural areas. So, the high number of entrepreneurs in rural areas is likely due to the still limited number of jobs requiring employees.

Table 3: Percentage of PWDs by Work Status and Type of Region (%)

Type of Region	Work Status		Total
	Entrepreneur	Employee	
Urban	58.1	41.9	100.0
Rural	80.6	19.4	100.0
Total	70.2	29.8	100.0

In line with the vast percentage difference between PWDs who become entrepreneurs and employees, both in urban (58.1% and 41.9%) and rural areas (80.6% and 19.4%) in Table 3, statistical tests using Pearson chi-square and Likelihood Ratio (Table 4) conclude that the data supports Hypothesis 2. Based on these statistical test results, it can be concluded that there is an association between employment status and the location of residence of PWDs, which means the status of the place of residence is a determinant of the status of work.

Table 4: Chi-Square Tests Results for Work Status and Type of Region

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	103,487.089 ^a	3	.000
Likelihood Ratio	104,327.905	3	.000

Note: ^a 0 cells (.0%) have an expected count of less than 5. The minimum expected count is 69,499.46

Considering the majority of PWDs live in rural areas, it can be predicted that they work in the agricultural sector. The SUSENAS data (Badan Pusat Statistik, 2019) shows that around 45.1% of PWDs work in the agricultural sector, while 10.2% work in the manufacturing industry sector, 15.9% in trade, and 28.7% in other areas. Samardick et al. (2000) stated that youths working in agriculture often encounter factors such as loss of educational conditions, difficult living, poverty, low income, and low social characteristics. Thus, in general, the business scale of PWDs is in the agricultural sector.

PWDs education is relatively low, with 30.9% did not graduate from elementary school and 26.6% only graduated from elementary school. Education is the initial capital for self-development, including work knowledge and skills. PWDs education, which is generally relatively low, will become a problem with developing themselves to increase business capacity.

Table 5 shows the tendency at higher levels of education. The percentage of PWDs becoming entrepreneurs is low. Conversely, the percentage of PWDs being employees is getting higher, except for universities. These results indicate that companies in recruiting PWDs to become employees have specific standards, which, in this perspective, tend to employ PWDs with higher education. People with disabilities who graduate from vocational schools find it easier to become employees. It is due to the skills for vocational education is better than universities. This condition reflects that, in general, PWDs who become entrepreneurs tend not to compete in the labor market to become employees because of not achieving the employers' standard qualifications. This education indicator also shows the low scale of business undertaken by PWDs.

Table 5: Percentage of PWDs by Work Status and Education (%)

Education	Work Status		Total
	Entrepreneur	Employee	
No Diploma	80.9	19.1	100.0
Elementary School	77.4	22.6	100.0
Junior High School	64.0	36.0	100.0
Senior High School	47.7	52.3	100.0
Vocational College	36.4	63.6	100.0
University	67.1	32.9	100.0
Total	70.2	29.8	100.0

The statistical test uses Pearson chi-square, and the Likelihood Ratio concludes that the data support Hypothesis 3 (See Table 6), which means there is an association between work status and education. This result can be interpreted that education is a determinant of whether PWDs become entrepreneurs and employees.

Table 6: Chi-Square Tests Results for Work Status and Education

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	116,552.107 ^a	15	.000
Likelihood Ratio	109,557.002	15	.000

Note: ^a 0 cells (.0%) have an expected count of less than 5. The minimum expected count is 1,534.99

Discussion

Competition to become an employee is substantial for people with disabilities (PWDs), more so for women with disabilities (WWDs) than men with disabilities (MWDs). This condition is caused by the physical inability of PWDs themselves, employers' conscious and unconscious attitudes of discrimination, or PWDs competencies that do not follow employers' qualifications in recruiting employees. The low level of education of PWDs is one of the factors preventing them from becoming employees. An excellent opportunity for PWDs to participate in the labor market is to become an entrepreneur. Sefotho (2015) stated that PWDs do not need to depend on help from other parties to work by participating in entrepreneurship. PWDs do not have to follow other parties' terms and conditions because they do not look for work, but on the contrary, they create jobs. Mladenov (2016) revealed that entrepreneurship makes PWDs independent, and, through their entrepreneurial skills, PWDs can even maintain their parent's wellbeing at the same time. This statement implies that PWDs will be able to support other people for whom they are responsible. Of course, it is crucial, considering that most PWDs are heads of households responsible for supporting their household members. Therefore, entrepreneurship is a decent and robust job choice for PWDs.

A study conducted by Norafandi and Diah (2017) found that PWDs show greater enthusiasm in becoming entrepreneurs, and PWDs agree that entrepreneurship would help them become independent. This study shows how vital the role of entrepreneurship is in empowering PWDs in obtaining the right to live independently, just as those who are not disabled. Becoming an entrepreneur is easy, even for women who live in a society with a culture that discriminates against them in participating in the labor market. Unfortunately, by considering the characteristics of PWDs who become entrepreneurs, it is indicated that PWDs only have small-scale businesses, most of them have low education, and those PWDs who live in rural areas work with agricultural business. Therefore, various attention must be given to PWDs in becoming entrepreneurs so that their lives are able to meet the basic needs at the bottom of the Maslow Pyramid and provide hope to satisfy other higher needs, even the highest needs. Prasetya and Mawardi (2019), in their study, concluded that people's perception of PWD's, limited financial support, and low level of reward for social work are the main challenges for PWD's to involve in entrepreneurship. Their study also mentioned that development for social entrepreneurship could increase the PWD's involvement in entrepreneurship.

If the government wants 'leave no one behind' as the Sustainable Development Goals spirit (United Nations, 2015), then paying attention, building, and developing entrepreneurship for PWDs is a step that must be done. Green (2011) revealed that entrepreneurs in rural areas tend

to lack skills and find it difficult to physically access training so that business is conducted in a situation of low skills stability (Owen et al., 2012). Labor is the outcome of education and training. Thus, if you want to have a high-quality workforce, the quality of education and training is the key. Whether technical or managerial, access to training must be given continuously to PWDs to continually improve their skills, which will create a high ability to run their businesses.

Eventually, increasing education for PWDs is a factor that needs attention. The high percentage of PWDs with low education is not a reflection of their inability to attend school. However, it can be caused by school facilities and infrastructure that are not available, especially in rural areas. PWDs certainly have special needs, and in Indonesia, many of those special needs have not yet been fulfilled. If we want equal opportunities for PWDs, especially in competing in the labor market, then the individual needs of PWDs must be met, especially in education. If there are still many PWDs facing obstacles in going to school, then a much more significant obstacle will be encountered when looking for work.

Efforts to empower PWDs that must be done are certainly not only limited to such obstacles PWDs need to be helped to access resources to become entrepreneurs. In general, PWDs will need working capital, places of business, and specialized equipment to start a business. Dhar and Farzana (2017) showed that the funds' availability (financial or capital), social and cultural support, and entrepreneurial spirit causes people with a disability to become entrepreneurs. After PWDs become entrepreneurs, various kinds of guidance are needed to be continuously given in order for their businesses to progress. Thus, PWDs will have hope, both to be able to develop themselves individually, their household members, even their fellow PWDs friends. According to the *Theory of Social Identity* (Tajfel, 1978), a person has a higher motivation to help people in the same group. If every PWD who succeeds in entrepreneurship can help their PWDs friends, the government burden will be significantly reduced.

It is not only the government that has a role to play in helping PWDs to become successful entrepreneurs, but companies can also take on that role. Sometimes the reasons why the companies do not employ PWDs, such as the expectation of extra costs, inefficiency, or low productivity, are understandable. However, it does not mean that the company cannot help PWDs. Companies usually perform Corporate Social Responsibility (CSR), a concept or action taken by a company as a sense of corporate responsibility towards the social and surrounding environment where the company is located. Through CSR, companies can create programs to help PWDs, such as: providing capital assistance, coaching, or providing guidance. Furthermore, companies can make PWDs as partners, both in production and marketing.

Conclusions

Our study concludes that people with disabilities have difficulties in competing for employment with non-disabled persons. At work, both men with disabilities and women with disabilities have equal opportunities to become entrepreneurs. The nature of entrepreneurship provides PWDs the flexibility to work. The characteristics of most of PWD's work as an entrepreneur is that they live in rural areas, work in the agricultural sector, have low levels of education, and are associated with small businesses. Therefore, PWDs face a risk

of losing business at any time because of competition. Government's and companies' roles are needed to support PWD's to gain sustainability in the short term and long run.

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