



Policy Brief: Engendering Disability and Intersectionality in Inclusive Development

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Executive Summary

Each person has embodied experience that differs from one another in facing everyday difficulties. If a person is a member of several discriminated against or marginalized groups at once, his/her experience of exclusion can be exacerbated. A single-viewpoint approach can be said to be reductive and oversimplify what can be a complex and fluid identity, where diverse memberships can exacerbate feelings of marginalization, though not in a cumulative way.

Labeling a person or group's situation (for example, women with disabilities in the lower economic class) as "double or triple disadvantaged" implies a double (or triple) burden of sexism, ableism, racism, social class, and economic inequality. Intersecting inequality, discrimination and barriers result in the accumulation of problems all at once. This condition is a naked example of the metaphor of "rub salt into the wound", even more than that.

The multi-layered discrimination experienced by women with disabilities in Indonesia increasingly shows that an intersectional approach is needed to study and direct inclusive policies. Looking only at the disability aspect without including other intersecting issues is not enough to explain the actual conditions and reality. An intersectionality approach can help us understand the situation of individuals or groups of people with disabilities and how their lives are shaped by interrelated factors.

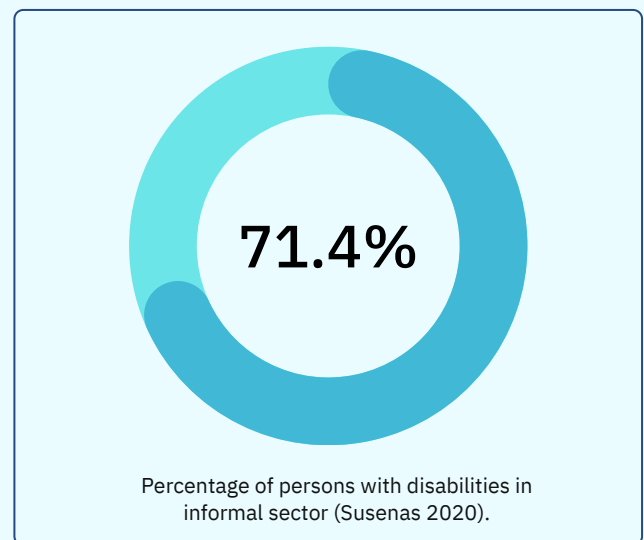
A comprehensive approach to the problems and needs of people with disabilities makes it possible to formulate appropriate policies in implementing inclusive and sustainable development goals in accordance with Sustainable Development Goals (SDGs) missions. By thoroughly understanding the challenges faced by people with disabilities, the resulting policies can ensure that their rights are recognized and fulfilled, and create an inclusive environment for all individuals to participate in the development process.

Introduction

Women with disabilities in Indonesia experience multiple levels of discrimination. Apart from the disability they experience, the fact that they are women also influences their involvement in Indonesian society which still tends to be patriarchal.

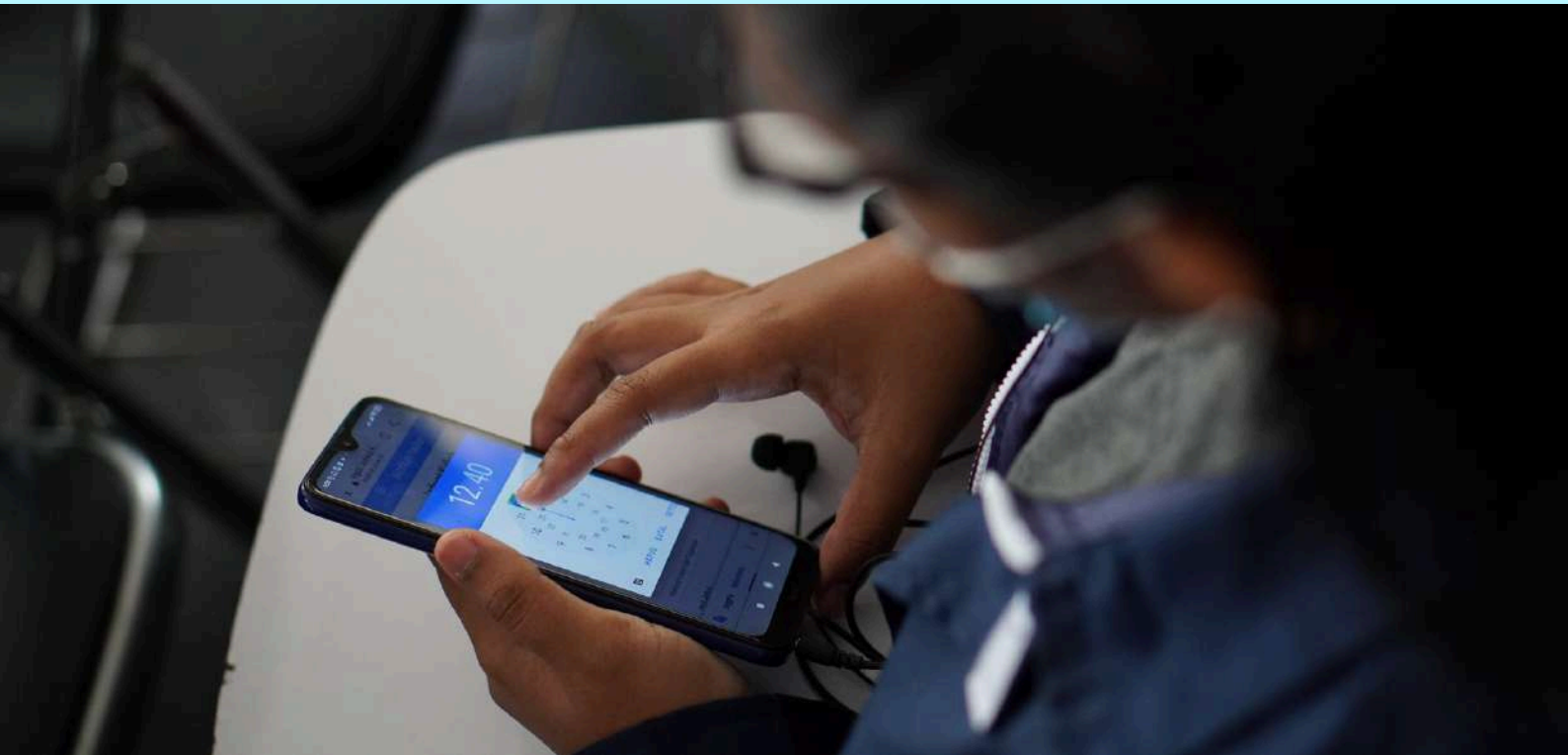
Based on data from *Survei Sosial Ekonomi Nasional* (SUSENAS) or National Socio-Economic Survey in 2020, people with disabilities in Indonesia were estimated to reach 22.97 million people, or 8 percent of the total population. The majority of them, or around 71.44 percent, worked in the informal sector. Indirectly, the absorption in the world of employment also contributes greatly to the poverty rate experienced by people with disabilities. The lack of access for people with disabilities to employment causes the poverty rate of people with disabilities to be greater (11.43 percent) than that of people without disabilities (9.63 percent) (Yulaswati et al., 2021). Economically, people with disabilities are more vulnerable to poverty and hunger than those without disabilities because of limited access to the employment sector and its informal status.

If divided again in terms of gender, *Survei Tenaga Kerja Nasional* or National Labor Force Survey in 2020 also shows that the majority of women with disabilities (80.85 percent) worked in the informal sector compared to men with disabilities (71.89 percent). The same data also shows that 56 percent of the female workers with disabilities have an education level of less than junior high school, a greater number than that of men with disabilities. Due to low involvement in the employment sector and the informality of their employment sector, women with disabilities also have lower average wages (Rp. 1,088,715) than men with disabilities (Rp. 1,753,128).



PRAKARSA's research states that in several companies there have been affirmative steps to employ women with disabilities, but in terms of wages the jobs offered are still categorized as low (Prasetya et al., 2022). The research also reveals that women with disabilities are still vulnerable to violence in the workplace. In line with the rate of violence against women with disabilities in the workplace, the violence against them is also prone to occur in various other loci, including disaster rehabilitation sites (Catahu National Commission on Violence against Women, 2023; Schuller et al. 2010; Pirmasari & McQuaid, 2023). This vulnerability to violence widespread in various places means that the number of involvement of women with disabilities is increasingly decreasing in various levels of society.

Apart from gender-related problems for people with disabilities, there are also other problems related to the severity of a person's disability, their level of education, and the rural-urban area of people with disabilities. The severity of a person's disability greatly determines the extent of his/her resilience. In Indonesia, a special policy for people with severe disabilities has been rolled out, called *Asistensi Disabilitas Berat* (ASDB) or Assistance for Severe Disabilities. However, the program only covers 0.5 percent or around 23 thousand people, while the number of people with disabilities reaches 4.5 million people. 2.4 percent of them have been covered by *Badan Penyelenggara Jaminan Sosial* (BPJS) or Social Security Administrator, so the remaining 94 percent have no social security at all (Larasati et al., 2019; Zakiat et al., 2020). Almost the same thing happens with the distribution of *Program Asistensi Rehabilitasi Sosial* (ATENSI) or Social Rehabilitation Assistance Program, which tends to be insufficient and uneven. In the news released by the Ministry of Social Affairs (2023), only 56,050 people with disabilities in 2023 benefitted from 31 ATENSI Center Units in Indonesia, only almost 0.2 percent of the total number of people with disabilities in Indonesia.



Additionally, the ready-to-eat food distribution assistance provided by Ministry of Social Affairs (2023) was also only aimed at 33,774 people with disabilities and elderly who lived alone and were not the beneficiaries of basic food assistance or *Program Keluarga Harapan* (PKH) or Family Hope Program without considering their individual needs and other identities that should be considered, for example gender, physical condition, socio-economics, and other determining factors. This also only covered 0.1 percent of all people with disabilities in Indonesia. Based on Regulation of Minister of Social Affairs Number 1 of 2018 concerning PKH, the distribution of this program only targets people with severe disabilities who live outside of government and non-government owned institutions or nursing homes or have lost their jobs due to layoffs. This means that poor people with disabilities who are not in severe condition and have not lost their jobs cannot receive this assistance even though they also need it.

Various experiences of discrimination that women with disabilities in Indonesia have to endure are represented in the data from *Survei Kebutuhan Program Bantuan Sosial bagi Penyandang Disabilitas* (SNSAP) or Survey on the Need for Social Assistance Programs for People with Disabilities, which is included in the SMERU Research Institute report (Hastuti et al., 2020). Women with mild or severe disabilities are more likely to experience barriers and difficulties when trying to blend in and be involved in social and cultural activities. Data show that 23.45 percent of women with mild disabilities experience difficulties and barriers in participating in society organizations, while only 12 percent of men with disabilities experience the same thing. Furthermore, 27 percent of women with disabilities experience difficulties when participating in sports and cultural events, while only 17.8 percent of men with disabilities experience the same thing. In addition, 9.6 percent of women experience difficulties when involved in religious activities, while only 3.5 percent of men do. Around 73.7 percent of women with severe disabilities experience more barriers and difficulties in society organizations, while only 62.9 percent of men experience the same thing.

Indonesia demonstrated its commitment to the rights of persons with disabilities by ratifying the United Nations Convention on the Rights of Persons with Disabilities (UN-CRPD) in 2011, which was then passed down through Law No. 8 of 2016. As a country committed to implementing this convention, Indonesia has a responsibility to ensure that the rights of people with disabilities are recognized and respected at all levels of society. In line with the global goal of achieving the Sustainable Development Goals (SDGs), Indonesia is working hard to reduce inequality and increase gender equality through inclusive development that takes into account the needs and potential of all individuals with various background aspects, thereby creating a more just and sustainable society.

Approach

Definition of intersectionality typically emphasizes the interaction between different characteristics, identities, or factors such as gender, race, age, educational background, religion, and others, as well as the resulting impact of power dynamics and relationships on individuals who may be disadvantaged for being a member of some discriminated groups. (Wickenden, 2023). A person can be a person with a disability, a member of an ethnic minority group, and a woman at the same time. The interaction between these various factors can cause someone to become increasingly discriminated against because the power relations within them work together indirectly to discriminate or hinder their social participation. The intersection of these factors can make a person increasingly discriminated against, whether simultaneously or not.

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Using an intersectionality approach is not as simple as just combining these various factors in one discussion. In its analysis, intersectionality should show how various oppressive power relations are intertwined with each other or even reproduced (Goethals et al., 2015). The reproduction of oppressive power in ableism, for example, can change forms even though many policies have been based on the social or human rights model of disability.

Apart from paying attention to various intersecting factors, intersectionality also requires the contextualization of concepts into the reality being observed (Kafer & Kim, 2017; Meekosha, 2011). The experience of people with disabilities cannot be considered universal. The experience of people with disabilities in one area will certainly be different from another. The assumption of universality, both conceptually and practically, cannot be used immediately. With an intersectionality approach, we can better understand the realities experienced by people with disabilities, especially the layered discrimination they experience.



Findings

Livelihood

Disability groups face complex problems in the aspect of livelihood. This aspect needs to be understood as the ability to support and fulfill basic needs, consisting of income, work, and other basic needs, which can support humans or groups to live. In the context of disability groups, livelihood is also related to the ability to reduce vulnerabilities and risks, including voicing aspirations (Stienstra & Lee, 2019). With the composition of the resources and barriers they have, the aspect of livelihood of disability groups can be described.

However, it needs to be understood that disability groups do not have a single identity. With an intersectionality approach, it can be seen that the life of a group is shaped by factors such as gender, age, ethnicity, income level, and other cultural factors. Social context and power relation also influence identity formation, such as patriarchal relation, racism, and capitalist work relation (Dawson et al., 2024). This means that the disability groups are related to not only the disability condition, but also other identities, such as gender, economic level, ethnicity, and other factors.

With layered identities, the conditions of one group are different from those of another. In terms of gender, for example, women with disabilities on average experience psychological impacts from unfair workplace conditions. Lower salaries and stressful workplace conditions are the causes (Brown & Moloney, 2018). Women with disabilities experience double discrimination in terms of recruitment, promotions, and salaries. They also tend to be involved in informal work only. Not only gender, the type of disability also influences working conditions. For example, women with mental disabilities experience discrimination, stigma, and lack of accommodation in the workplace (Dawson et al., 2024).



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The same problem arose in a discussion initiated by the Subdirector of Disability Services (SLD) of Universitas Brawijaya (UB) with students with disabilities and *Asosiasi Pengusaha Indonesia* (APINDO) or Indonesian Entrepreneur Association of Malang Raya in 2023. The discussion found that the world of work in Malang Raya, especially in private companies, has opened up recruitment for workers with disabilities, but an inclusive and accessible work atmosphere has not been developed in the workplace. This also includes the problem that the employers' management has not been able to create a fair disability performance assessment. This makes workers with disabilities unable to keep up with the work rhythm, which ultimately results in the resignation. This massive recruitment is actually a part of the mandate of Law No. 8 of 2016 concerning the absorption of workers with disabilities at a minimum of 1% in the private sector and 2% in the government sector. This problem actually illustrates that the job market still does not provide full access for workers with disabilities to participate in the employment sector. The implementation of government regulations is only carried out at the recruitment stage, and has not yet reached the point of creating an inclusive workplace.

The same information is also visible in the discussion regarding livelihood on 24 April 2024 at the disability and intersectionality workshop jointly organized by SLD UB and Institute for Culture and Society (ICS) of Western Sydney University. The emerging data can be divided into two interconnected parts. First, problems caused by people with disabilities. Second, problems caused by society in general outside of people with disabilities.

The problems caused by workers with disabilities include:

- Workers with disabilities experience work unreadiness, such as taking responsibility for granted or resigning due to boredom. This affects the track record of people with disabilities that they appear less professional at work. This also relates to the sustainability of the work of groups with disabilities.
- A poor track record in the world of work makes workers with disabilities choose to open their own businesses. This seems relevant to the 2022 Central Statistics Agency report which shows that the majority of workers with disabilities work in the entrepreneurial sector at 0.81% (Annur, 2023).
- Many deaf workers stop working due to mental reasons and lack of work readiness.
- The assistance provided by the government is often uneven and mistargeted. It is also based on family (especially economic) conditions instead of individual needs, let alone intersectionality perspective. Meanwhile, a person's disability condition needs to be seen through an intersectionality lens which ultimately is able to see individual needs.

The category of problems caused by society in general can actually arise from various related stakeholders, such as employers, the general public, and the government. These problems include:

- Job vacancies for workers with disabilities are available, but clear job descriptions are not available. The lack of clarity regarding this information means that people with disabilities do not understand what to do regarding that field of work. However, on the other hand, there are very few job vacancies available for people with mental disabilities.
- The general public does not fully trust workers with disabilities. For example, people do not believe that there is a deaf person who is capable of working as an online motorcycle taxi driver. This distrust causes him not to inform consumers and employers about his condition so that he can still be accepted by the transportation service company and at the same time avoid consumer rejection when working.
- Physical infrastructure in the workplace is not yet fully accessible to workers with disabilities. For example, it is difficult to enter a room due to the narrow door, narrow work space, and the toilet is difficult to access for wheelchair users.
- Government-owned health facilities such as *Pusat Kesehatan Masyarakat* (Puskesmas) or Community Health Centers or *Rumah Sakit Umum Daerah* (RSUD) or Regional General Hospitals do not understand disability certificates. This health facility can only provide health certificates. Meanwhile, a disability certificate is usually required to apply for a job or enroll at a university.
- Many people with disabilities have not had a *Kartu Tanda Pengenal* (KTP) or Identity Card. In fact, KTP is a basic administrative right which is a prerequisite for obtaining a birth certificate, exercising the right to vote, receiving social assistance from the government, applying for business capital, applying for work, registering for Health Insurance and Employment services such as BPJS for Health and BPJS for Employment, as well as other services.
- Law No. 8 of 2016 is only implemented in urban areas. Its impact has not yet been felt in rural areas.
- Central and regional governments that provide assistance to people with disabilities still have the perspective of generalization of assistance based on family needs, instead of the needs of people with disabilities as individuals. This causes uneven distribution of assistance and generalization of the needs of people with disabilities.

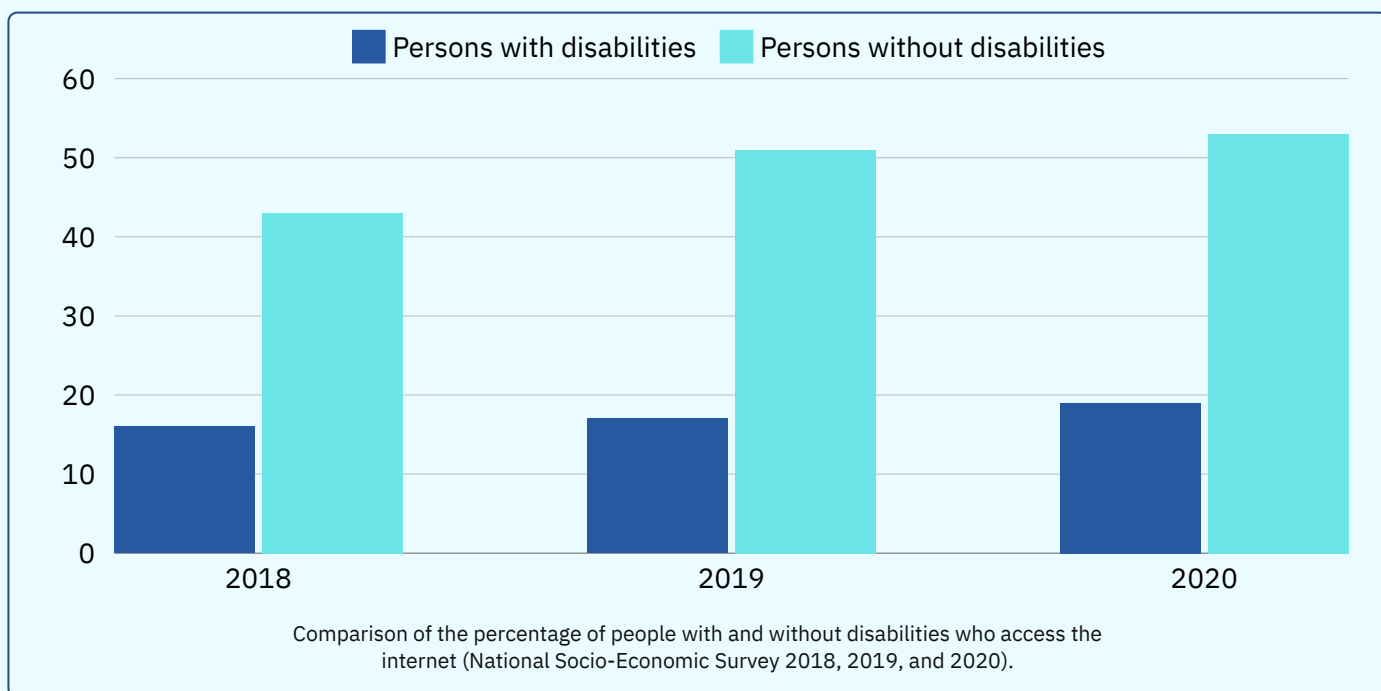
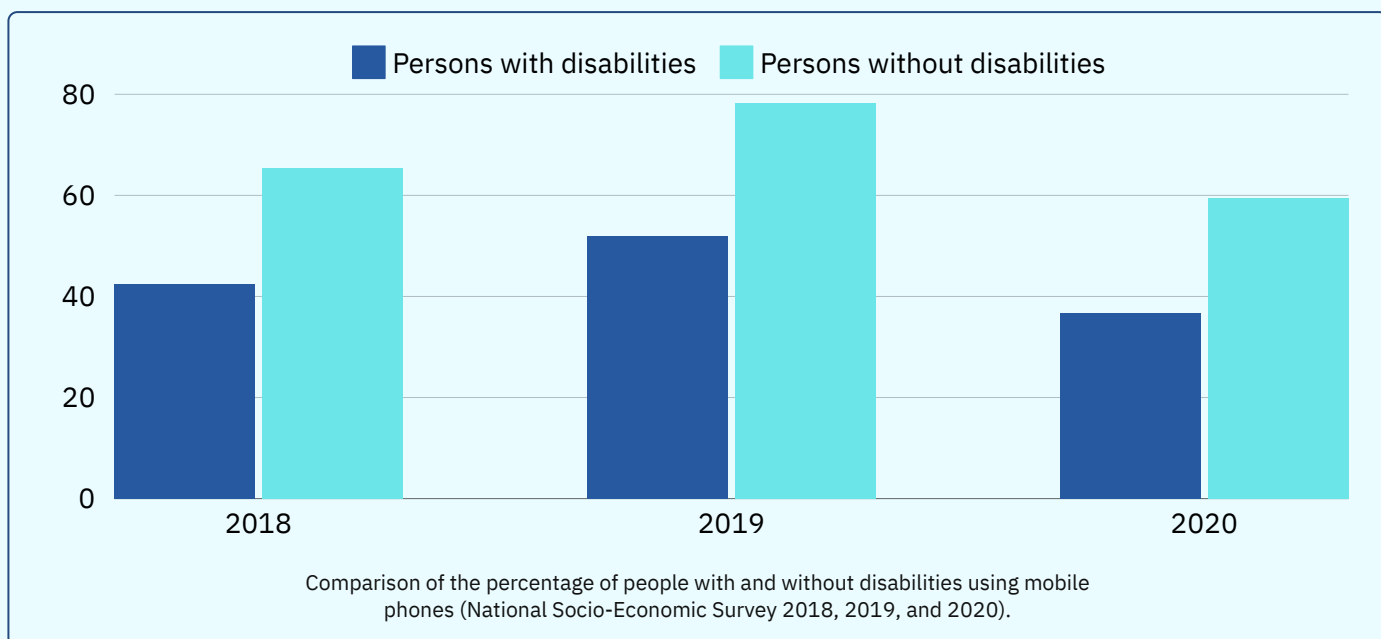


Technology

Technology is an inseparable part of human life and is a part of human culture. Technological development describes the cultural development of society because the presence and development of technology is driven by the needs of human life; to make human life easier, and to overcome problems in human life. Technology plays an essential role in all sectors of society.

Technological developments often focus on human life in general without considering whether a variety of users include people with disabilities or not, including problems and ways to solve them. The neglect of technology for minority groups is not only related to them as users, but also their involvement in its creation and development. As a result, people with disabilities cannot enjoy technology as well as those without disabilities. In such conditions, technological developments create new gaps between people with disabilities and those without. In terms of technological creation and development, the non-involvement of people with disabilities leaves residual stigma, ableism, techno-ableism, and mistaken viewpoints (Benjamin, 2019; Shew, 2023).

Nowadays, the technology developing massively is digital technology, supported by the development of the internet network. The development of digital technology has even created new cultures, for example digital economy and digital society. The economic activities initially based on physical interaction are now transforming into digital and internet-based economic activities, for example e-commerce, e-banking, e-wallet, and online-based services. The interactions initially based on the physical meetings have now differentiated into virtual meetings, for example through social media applications, online meetings, and chatting.



These technological developments open wider and more flexible opportunities to build networks, share information and opportunities, and participate. Groups of people with disabilities who have had difficulty in getting information due to physical mobility barriers can more easily get information because digital technology and the internet do not require mobility. Virtual communication that does not only rely on disseminating information using writing or voice alone opens up opportunities for blind and deaf people to obtain information according to their physical modality.

Of course, these benefits can only be enjoyed when digital technology developers pay attention to issues of accessibility and universal design. When the development of a digital application does not pay attention to the accessibility needs of blind people, the technology cannot be enjoyed by blind people. The impact is a gap in participation in using the application. The level of digital accessibility in Indonesia is still very low. The Economist Internet Index (2022) notes that Indonesia is ranked 32nd in terms of digital accessibility. Instead of increasing benefits for society, the development of these applications creates new gaps between people with disabilities and those without.

Some people with disabilities who have technological literacy can optimize the use of technology to help remove barriers. For example, by using Artificial Intelligence (AI) technology, deaf people who generally have difficulty in understanding the meaning of a term can use ChatGPT to ask for a more concrete explanation regarding the meaning of the term. To understand the optimization of technology, people with disabilities need to be technologically literate, have access to ownership, be familiar with the use of technology, and have adequate technological literacy. Unfortunately, not all people with disabilities have adequate technological literacy. Consecutive National Socio-Economic Surveys in 2018, 2019, and 2020 show that access for people with disabilities to cellphones and the internet was lower than that for people without disabilities. The barriers to access to technology are not only digital accessibility (Duplaga 2017), but also ownership, infrastructure availability, policy (Brophy & Craven 2007), economics (Charlton 2000: 87), and gender inequality (Antonio & Tuffley, 2014). The intersection of these factors becomes a barrier for people with disabilities, especially those from underdeveloped areas, who are not adequately educated, and those from middle to lower socio-economic groups.

On the other hand, some technological developments are designed with additions to meet the needs of people with disabilities or commonly known as assistive technology. The development of assistive technology is based on the needs of a particular group of people with disabilities which has a variety of technologies ranging from simple to sophisticated. For example, assistive technology such as braille is a simple technology for blind people to read and write manually. In the digital area, currently screen readers have been developed for users on a par with braille which is used manually, whether for reading, writing, or accessing other information.

Technological developments require research and development which often require large capital. Some advanced technologies that have been developed are still difficult to obtain in developing countries such as Indonesia. For example, bionic foot technology is a technology that has not been widely developed in Indonesia, so people with disabilities who want to use this technology have to import it and it costs a lot of money. Therefore, there is a disparity between access to assistive technology in developing countries and developed countries which also creates gaps in participation. The mainstreaming of assistive technology and the development of technology related to disability inclusion does not seem to have received attention, either among scientists or policy makers.



Education

People with disabilities often face various complex problems in accessing education even though it is mandated in Law No. 8 of 2016. Here, it is explained that people with disabilities have the right to receive quality education in educational units in all types, pathways, and levels of education inclusively and specifically, and the right to receive appropriate accommodation as students. However, what is happening in reality is still far from ideal.

Moreover, the diversity of identities among people with disabilities also complicates this issue. Intersectionality highlights the complexity of the experience of individuals with disabilities that can also be influenced by factors such as gender, race, social class, and sexual orientation. People with disabilities from diverse backgrounds tend to face unique challenges or even inequities in educational opportunities based on their identities.

Based on the Leave No One Behind research report (UN Indonesia, 2022) which examines the level of achievement of the SDGs in Indonesia, the elderly and people with disabilities who live in rural areas are among those most left behind in terms of education. These disadvantages are in the form of having a high rate of illiteracy, having a very low level of education (less than 6 years of formal education), not being able to access technology, and being financially marginalized. Among these groups, elderly women are most vulnerable to being far behind in education, both in rural and urban areas.

The results of discussions held at the disability and intersectionality workshop on 24 April 2024 involving activists from disabled people's organizations, academics, and the general public raised several crucial issues related to education for people with disabilities. Some of these issues include problems regarding the lack of disability awareness from the public, obstacles to implement inclusive education at the primary, secondary, and tertiary levels, and government policies that are unable to promote equitable distribution of inclusive education for people with disabilities.



1. Disability understanding and self-advocacy

In the educational sphere, understanding disability is crucial because it is directly related to the attitudes and behavior of stakeholders involved in the education process. For example, a teacher's attitude towards students with disabilities will depend greatly on his/her understanding of the specific characteristics and needs of these students (Udhiyanasari, 2019). If teachers have minimal understanding of the variety of disabilities and their characteristics, they cannot recognize the special needs of students with disabilities and cannot provide the support necessary to help students reach their full potential.

Apart from teachers, low disability understanding also occurs among peers and parents of students without disabilities which has the potential to foster stigma and discrimination towards students with disabilities which often manifests in the form of bullying at school (Damayanto, Prabawati, & Jauhari, 2020). Testimony from a resource person with a psychosocial mental disability telling her personal experience at school, where she experienced discrimination because the school did not know how to provide appropriate services and accommodations for students with disabilities, and instead asked her to resign or drop out from the school.

Similar experience also often occurs at the tertiary level, where universities tend to implement policies that actually harm students with disabilities when they face obstacles on campus. For example, when a student with disability faces difficulties in completing a final assignment or thesis, the university asks the student to resign because he is deemed incapable and there is no way out. In other cases, students with mental/intellectual disabilities are considered less able to follow the dynamics of lectures, but on the other hand the university does not provide opportunities for these students to undergo therapy or treatment. Again, the root of this problem is the university's lack of understanding about disabilities, so it does not know what to do to overcome the problems of students with disabilities.

The recommendations offered for this problem include:

- Prioritizing disability awareness programs at all levels of education aimed at stakeholders, including teachers/educators, staff, students, peers, and parents;
- Providing reasonable accommodations for students with disabilities in specific schools/universities based on the needs of each individual with a disability;
- Teaching self-advocacy skills from an early age for students with disabilities so that they are able to communicate and negotiate regarding their particular needs at school.



Some of these issues include problems regarding the lack of disability awareness from the public, obstacles to implement inclusive education at the primary, secondary, and tertiary levels, and government policies that are unable to promote equitable distribution of inclusive education for people with disabilities.

2. Obstacles to implement inclusive education at the primary and secondary levels

Referring to the mandate of the law, the Independent Curriculum launched by the government in 2022 also pays special attention to inclusive education. Through the Guide to Implementing Inclusive Education (Kemendikbudristek, 2022), the government outlines references that can be used to implement independent curriculum for students with disabilities in general education units. The aim of preparing this guide is to guide stakeholders in understanding inclusive education so that they can provide appropriate educational services for students with disabilities.

However, the implementation of primary and secondary education still does not fully comply with these guidelines. The education implementation policies are still very dependent on the policies of each local government, so there are no definitive standards for implementing inclusive education. For example, in Malang City, all elementary schools should commit to becoming inclusive schools where subject teachers and class teachers have been trained to handle students with disabilities. However, the implications of this regulation ultimately eliminate the role of *Guru Pembimbing Khusus* (GPK) or Special Assistant Teacher. Meanwhile, in reality, the role of the GPK is still very much needed. Another example is, in other cities, parents still have to provide shadow teachers or GPK for their children with disabilities, and often have to pay a lot of money.

Additionally, the gap is quite often felt by students and parents of students with disabilities. Schools in cities tend to be privileged in various ways, such as access to information, self-development opportunities for teachers, internet access, and other facilities. This certainly hinders the implementation of inclusive education in regions, especially the underdeveloped, frontmost, and outermost regions (3T).

The same thing also happens at the tertiary level. Not all universities provide a special/affirmative entry route for people with disabilities or services for people with disabilities. The suspected reason is the university's unreadiness in terms of infrastructure and competence of lecturers and staff. This is of course exacerbated by the low level of university awareness regarding disability issues, human resource gaps, and the economic strength. Additionally, most people with disabilities who want to enroll in higher education tend to be faced with various limitations, including limited choice of study programs, of access to information, of appropriate accommodation, and of curriculum design that does not accommodate the diverse needs of people with disabilities.

The recommendations offered for this problem include:

- The government should encourage more firm and equitable policies to regulate the provision of inclusive education. For example, a policy to divide the authority of city-district governments (Elementary School and Junior High School) with provinces (Senior MA High School and Extraordinary School) in a more balanced manner to eliminate gaps should be implemented. In addition, a policy where local governments are obliged to provide services and accommodation needed by students with disabilities, for example GPK, shadow teacher, or therapist, according to the students' special characteristics and needs should also be applied.
- Teachers should have the awareness to develop themselves, especially regarding competencies in the field of inclusive education so that they are more capable in providing appropriate educational services and accommodations for students. For example, they can actively look for training information, participate in micro credential programs organized by the government and private sector, and develop other necessary competencies related to inclusive education.
- The government should provide incentives for teachers and educators who are paid professionally, health insurance coverage, and freedom of association. If teachers and educators are given welfare according to their rights, then inclusive and humanist education will be easier to realize.
- Offering scholarships for people with disabilities that truly accommodate their specific and individual needs whose requirements are specifically regulated and not equated with scholarships for people without disabilities.

Conclusion

Livelihood

- Groups of people with disabilities who have multi-layered identities have different levels of barriers and resources. For example, women with disabilities who come from rural areas have more difficulty in entering the formal employment sector than those from urban areas. Likewise, social assistance may only be accessible to certain disability groups.
- Job market has begun to absorb workers with disabilities, but it is not yet fully accessible. For example, many private companies and government agencies are starting to open recruitment, but the job market is not yet fully capable of providing an inclusive work atmosphere. When not absorbed by the formal sector, workers with disabilities end up turning to the informal sector which has low social protection or to the self-created entrepreneurial sectors. Even though it is positive for the growth of creativity for the disability groups, the livelihood aspect should still offer alternatives for them. Alternatives to the formal sector job market should still be encouraged to open up as many opportunities as possible.
- Job market, which is starting to open up opportunities for workers with disabilities, is actually an essential part of the mandate of Law No. 8 of 2016 concerning a decent livelihood. However, the implementation of this regulation needs to be fully encouraged so that an inclusive job market does not just stop at the recruitment process and opportunities for career advancement can be opened to all groups.
- It is vital to ensure that both physical and non-physical infrastructure services are fully accessible to people with disabilities. An accessible workplace and inclusive work atmosphere are the hopes for workers with disabilities. Non-physical infrastructure in the form of services provided by the government also needs to be ensured to be easily accessible to this group. For example, it is necessary to ensure that BPJS for Health and BPJS for Employment services can be accessed independently by blind groups. This shows that non-physical infrastructure is able to serve without discrimination.
- Disability groups also still face skills and professionalism issues. These two crucial things need to be prepared to face labor market challenges which are mandatory aspects to be developed in the hope that the disability groups can access and compete in the job market.

Technology

- The development of digital technology and AI opens up opportunities to support the quality of life of people with disabilities and participate actively in social life provided that this development pays attention to accessibility issues, in interface design, ease of use, etc.
- Technological developments that do not take into consideration the accessibility and specific characteristics of groups of people with disabilities (e.g. socio-economic background, origin, level of education) will create new disparities, either between people with disabilities and typical groups or between individuals with disabilities themselves.
- The technological literacy of people with disabilities in Indonesia is still diverse. People with disabilities who have a higher educational background tend to be more technologically literate and able to optimize the use of technology. Meanwhile, groups of people with disabilities who come from underdeveloped, low socio-economic areas tend to have difficulty in developing technological literacy due to obstacles in the availability of tools and infrastructure.

- The development of advanced assistive technology is still dominated by developed countries, so the access for people with disabilities in developing countries tends to lag behind. This creates a new gap between people with disabilities in developing and developed countries.
- There is no mainstreaming of assistive technology development in Indonesia, whether initiated by groups of scientific scientists or policy makers related to research and technology.

Education

The implementation of inclusive education in accordance with the mandate of the law is still hampered by various issues including:

- The low awareness or understanding of disability issues among various stakeholders in schools and universities, including teachers/lecturers, staff, peers, and parents causes various problems, including:
 1. Teachers' negative attitudes towards students with disabilities
 2. Discrimination and bullying against students with disabilities
 3. The needs and accommodation of students with disabilities are not optimally met
 4. The lack of understanding about the types of disabilities leads to policies that are detrimental to students with disabilities
- The gap in the implementation of inclusive education in various regions in Indonesia causes less than optimal implementation of inclusive education in Indonesia. This gap is strongly influenced by intersectionality issues which can be eradicated through stricter policy enforcement from the government referring to Law no. 8 of 2016.



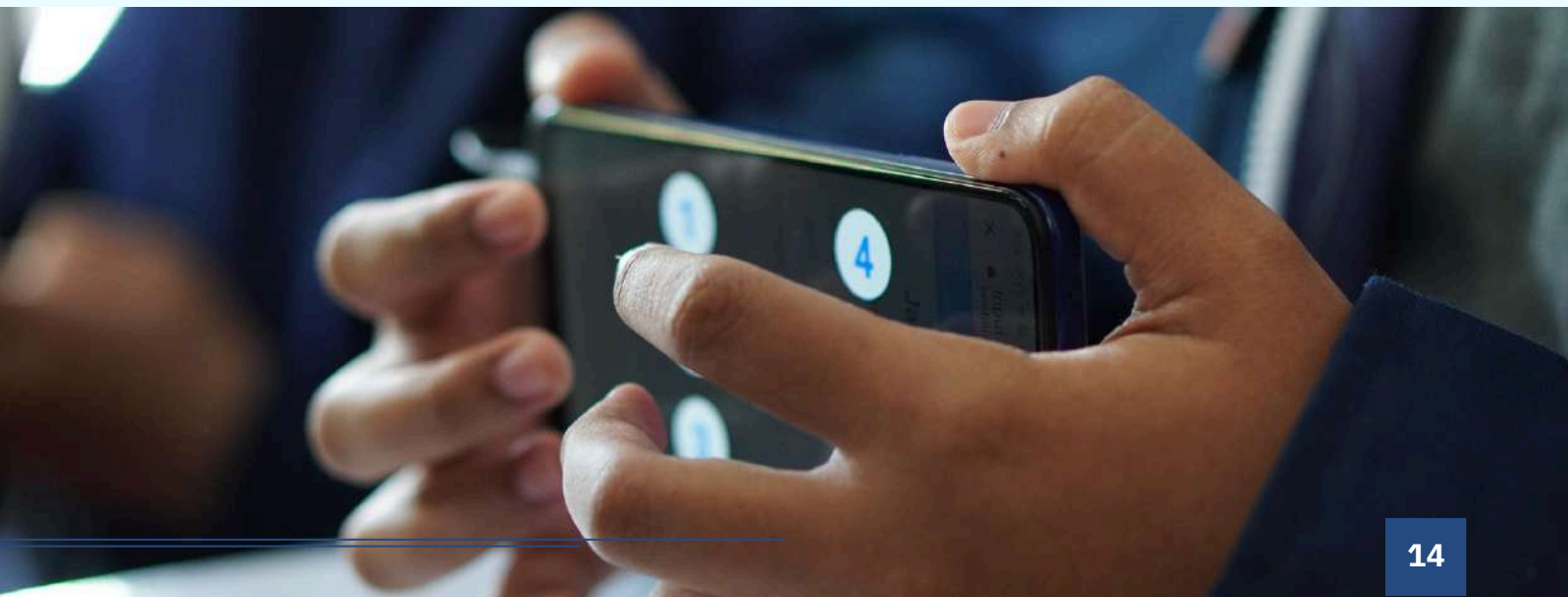
Implication and Recommendation

Livelihood

- The implementation of Law No. 8 of 2016 should be coercive. The government needs to force the implementation of this rule to stakeholders, such as private companies, state-owned companies, and the government bodies.
- There is a need to increase the quantity and quality of hard skills, soft skills, and mental readiness training in the world of work. The Ministry of Social Affairs, Ministry of Manpower and Transmigration, and local governments need to collaborate in implementing this program, instead of just establishing Disability Services Units in each agency.
- Basic health facilities, such as Community Health Centers and Regional General Hospitals, should understand their role in issuing disability certificates to provide access for disability groups to make it easier for these groups to access other services.
- The government should integrate *Nomor Induk Kependudukan* (NIK) or Population Identification Number which contains basic data on people with disabilities. The NIK listed on each identity card will apply to all administrative services so that people with disabilities do not have to undergo multiple assessments.

Technology

- The development of digital technology needs to pay attention to the aspect of accessibility so that all people with disabilities have equal participation opportunities in using this technology and support social inclusion.
- Equal access to information and technology infrastructure in Indonesia is related to the more even distribution of information regarding technological literacy, for example regarding assistive technology that can be accessed by people with disabilities. Meanwhile, the examples of infrastructure access are related to the equal distribution of internet networks and the availability of technology-based infrastructure.
- The development of assistive technology in Indonesia should be mainstreamed with policies that encourage funding support and facilities to develop assistive technology for people with disabilities.
- Network of scientists in inclusive and assistive technology development is needed to share knowledge, insight, and innovation related to technological developments to support the quality of life of people with disabilities.



Education

- Disability awareness training should be implemented massively and in a structured manner for teachers and educators, as well as other educational policy holders throughout Indonesia so that students with disabilities receive appropriate accommodation and can participate in education optimally.
- Students with disabilities need to be trained from an early age to develop self-advocacy skills to be able to communicate, convey, and negotiate their particular needs at school and campus.
- The government needs to be more firm in enforcing the mandate of Law No. 8 of 2016, especially in narrowing the gap between the implementation of inclusive education in big cities and in small regions, especially in terms of supporting facilities, access to information, and availability of technology.
- The government needs to regulate the authority of local governments in providing inclusive education, especially in providing human resources (GPK, shadow teachers, and therapists) according to the needs of students with disabilities at school and campus.
- The government should pay more attention to teachers' and educators' wellbeing, in the form of additional incentives, health insurance coverage, and freedom of association to support the implementation of inclusive education in Indonesia.
- Teachers and educators should have the enthusiasm and awareness to develop themselves by participating in various training and micro credentials that support their competence in providing more optimal services and accommodations for students with disabilities.
- Teachers should also actively network and seek assistance from stakeholders, both around the school and campus and from organizations of people with disabilities outside the school and campus to optimize inclusive learning designs for students with disabilities.
- In general, implementing inclusive education at any level is crucial to increase the involvement of people with disabilities to better understand the disability perspective in every policy taken, thereby ensuring that no one is left behind in education in accordance with the SDGs mandate.

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