

Inventory and Mapping of Disability-Owned Micro, Small, and Medium Enterprises (MSMEs) as a Strategy to Strengthen Inclusive Economic Development in Bekasi City : A Descriptive Qualitative Study

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ABSTRACT

This study explores the inventory and mapping of disability-owned Micro, Small, and Medium Enterprises (MSMEs) in Bekasi City as a strategy to strengthen inclusive local economies. Using a descriptive qualitative approach, the research identified 110 MSMEs, with the majority engaged in traditional (25.5%) and modern food sectors (21.8%), reflecting the accessibility and market potential of the culinary industry for persons with disabilities. Other enterprises such as tailoring, massage, and handicrafts highlight their diverse skills and adaptability. Most operate independently with family support, yet face challenges in access to capital, training, and digital marketing. The study emphasizes the need for stronger collaboration among government, social institutions, and the private sector to develop an inclusive entrepreneurial ecosystem that fosters empowerment and economic participation of persons with disabilities.

INTRODUCTION

The significant growth of Micro, Small, and Medium Enterprises (MSMEs) over the past five years has also involved persons with disabilities, who play an important role in promoting social and economic inclusion. In many developing countries, disability entrepreneurship is regarded as an effective means to enhance self-reliance, reduce economic inequality, and strengthen the participation of vulnerable groups in development processes. Reports from the International Labour Organization (2020) and the OECD (2021) indicate that the involvement of persons with disabilities in business activities not only generates economic benefits for individuals but also creates broader social impacts, such as increased self-confidence, social recognition, and contributions to sustainable economic growth. Therefore, strengthening the role of persons with disabilities

in MSMEs has become an essential component of global inclusive development strategies.

In Indonesia, the economic potential of persons with disabilities through the MSME sector remains largely untapped. Although many individuals with disabilities possess strong skills and high motivation, they continue to face numerous challenges in starting or expanding their businesses. Studies by Suharto (2022) and Rahmawati (2022) found that the main barriers include limited access to business capital, low levels of financial and entrepreneurial literacy, and inadequate government policy support. In addition, persistent social stigma and discrimination—both within communities and financial institutions—make it difficult for persons with disabilities to access equal economic opportunities. As a result, many remain in economically constrained conditions despite their productive potential.

Several initiatives have emerged from government agencies, non-governmental organizations, and the private sector to bridge these gaps. Entrepreneurship training programs, business mentoring, and the adoption of digital technologies represent concrete steps to expand access and opportunities for disability-owned MSMEs. Studies by Nugroho and Sari (2021) and Widodo and Pratiwi (2020) show that technological support—such as e-commerce and social media platforms—helps entrepreneurs with disabilities reach broader markets without relying on physical interactions. Moreover, inclusive cooperative models developed by local communities have also proven effective in addressing financing and market access challenges (Handayani, 2023). Through collaboration among government policies, community support, and social innovation, the empowerment of disability-owned MSMEs in Indonesia has strong potential to accelerate progress toward an inclusive and equitable economy.

Bekasi is one of the regions in West Java Province with a significant population of persons with disabilities. According to data from the Bekasi City Central Bureau of Statistics (BPS, 2023), there are more than 16,500 persons with disabilities across 12 subdistricts, including those with physical, visual, hearing, intellectual, and multiple disabilities—an increase of approximately 12% compared to 2020. Furthermore, data from the Ministry of Social Affairs of the Republic of Indonesia (2022) identify Bekasi as one of the cities in the Greater Jakarta area (Jabodetabek) with relatively low levels of social and economic participation among persons with disabilities.

A study by Nurhasanah and Firmansyah (2022) in the *Journal of Social Inclusion and Entrepreneurship* reported that most persons with disabilities in Bekasi work in informal and home-based sectors, while only a small proportion manage to develop independent microenterprises. Contributing factors include limited access to capital, lack of skills training, and inadequate public infrastructure that is not yet disability-friendly. These findings are supported by BPS West Java (2023), which noted that the labor force participation rate among persons with disabilities in Bekasi is around 46%, lower than the national average of 51%.

This phenomenon indicates that Bekasi not only represents an area with a relatively large disabled population but also reflects broader challenges in realizing inclusive economic empowerment. With its strategic position as an industrial hub and a supporting city for the capital region, Bekasi holds great potential for developing disability empowerment models through MSMEs, particularly in the service, trade, and creative industries. Therefore, examining strategies to strengthen MSMEs for persons with disabilities in Bekasi is highly relevant to the pursuit of equitable and sustainable local economic development.

This study focuses on the inventory and mapping of MSMEs owned and managed by persons with disabilities in Bekasi City—an area of research that remains relatively underexplored. Most prior studies have emphasized empowerment programs, training, or access to capital, without providing a comprehensive database that systematically maps the number, types, and geographic distribution of disability-owned MSMEs. The absence of valid and detailed data poses a major challenge in formulating inclusive economic empowerment policies and strategies (Rahmawati, 2022; OECD, 2021). Therefore, this study offers novelty by presenting an empirical mapping aimed at documenting the current conditions of disability-owned MSMEs at the local level.

The inventory process serves not only as data collection but also as a foundational step in understanding the patterns of economic participation among persons with disabilities in the MSME sector—considering aspects such as business types, production capacity, and access to economic resources. Bekasi City was selected as the research site due to its sizable population of persons with disabilities and dynamic economic activity, yet the absence of integrated data regarding their participation in the MSME sector remains evident (BPS Bekasi City, 2023; Nurhasanah & Firmansyah, 2022). Using a descriptive qualitative approach and field verification, this study aims to establish a baseline database that can be utilized by local governments, social institutions, and future researchers in designing more targeted and evidence-based inclusive economic policies.

THEORETICAL REVIEW

Micro, Small, and Medium Enterprises (MSMEs)

Micro, Small, and Medium Enterprises (MSMEs) represent productive economic activities carried out by individuals or business entities that meet specific criteria in terms of net assets and annual sales. According to Law No. 20 of 2008 concerning Micro, Small, and Medium Enterprises, MSMEs are classified as one of the main pillars of the national economy, playing a crucial role in income distribution, job creation, and community welfare improvement. The Ministry of Cooperatives and MSMEs of the Republic of Indonesia (2023) reports that MSMEs contribute approximately 61.07% to the national Gross Domestic Product (GDP) and employ more than 97% of Indonesia's workforce, making them a vital foundation of the national economy.

In development economics theory, MSMEs are often referred to as an engine of growth for developing countries due to their adaptability to market dynamics and capacity to absorb a large labor force (Tambunan, 2019; OECD, 2021). In Indonesia, MSMEs are categorized into three main groups—micro, small, and medium enterprises—based on net asset value and annual turnover: a) Micro enterprises are productive businesses owned by individuals with a maximum net asset of IDR 50 million and annual sales not exceeding IDR 300 million. b) Small enterprises have net assets between IDR 50 million and IDR 500 million and annual sales ranging from IDR 300 million to IDR 2.5 billion. c) Medium enterprises possess net assets between IDR 500 million and IDR 10 billion with annual sales between IDR 2.5 billion and IDR 50 billion (Law No. 20 of 2008, Article 6). In terms of characteristics, micro enterprises are generally managed in a traditional manner and focused on meeting household needs, while small and medium enterprises tend to adopt more structured management systems and have broader market orientations (Nugroho & Sudaryanto, 2021). Therefore, MSMEs are not merely economic entities but also strategic instruments for promoting inclusive economic transformation and community empowerment across social strata.

Persons with Disabilities

Persons with disabilities are individuals who have physical, intellectual, mental, or sensory limitations that may hinder their full and effective participation in society on an equal basis with others. This definition is stated in Law No. 8 of 2016 concerning Persons with Disabilities, which shifts the paradigm from a charity-based approach to a rights-based approach, recognizing persons with disabilities as legal subjects with equal rights and obligations as other citizens.

At the global level, the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD, 2006) defines persons with disabilities as individuals with long-term physical, mental, intellectual, or sensory impairments that, in interaction with various barriers, may hinder their full and effective participation in society. This perspective broadens the understanding that disability is not merely a medical condition but the result of interaction between individuals and non-inclusive environments (WHO, 2011; UNDP, 2018).

In Indonesia, the classification of disability types follows Government Regulation No. 52 of 2019 concerning the Implementation of Social Welfare for Persons with Disabilities, which includes: a) Physical disabilities, such as paralysis, amputation, or cerebral palsy; b) Sensory disabilities, including visual, hearing, and speech impairments; c) Intellectual disabilities, such as developmental or learning disorders; d) Mental disabilities, including schizophrenia, bipolar disorder, and severe depression; and e) Multiple disabilities, which combine two or more types of impairments.

According to the World Health Organization (2011), the modern approach to disability classification employs the International Classification of Functioning, Disability and Health (ICF) framework, emphasizing that disability arises from complex interactions between an individual's health condition and

environmental, social, economic, and policy factors. Therefore, inclusive and rights-based policy approaches are essential to ensure that persons with disabilities can fully participate in education, economic, and social activities – including through the MSME sector.

METHODOLOGY

This research employs a descriptive qualitative design aimed at inventorying and illustrating the actual conditions of MSMEs managed by persons with disabilities in Bekasi City. The qualitative approach was chosen for its capacity to provide an in-depth understanding of complex social phenomena, particularly regarding the participation of persons with disabilities in productive economic activities. The study not only gathers quantitative data on the number and types of disability-owned MSMEs but also explores contextual aspects such as barriers, opportunities, and institutional support influencing their business sustainability.

The descriptive method is used to present systematic, factual, and accurate depictions of field conditions without manipulating research variables (Moleong, 2019). The research subjects include disability MSME actors, local government agencies (such as the Cooperatives Office and the Social Affairs Office), and civil society organizations engaged in disability empowerment. Primary data were collected through in-depth interviews, field observations, and documentation, while secondary data were obtained from official reports, BPS publications, and previous studies on MSMEs and disability. Purposive sampling was applied to select informants who were deemed to possess relevant information, with the inclusion criterion of having operated a business for at least one year.

Data analysis followed the Miles and Huberman (1994) model, comprising three stages: data reduction, data display, and conclusion drawing/verification. Data validity was maintained through source and method triangulation, comparing findings from interviews, observations, and documents to ensure credibility. The results are expected to provide a comprehensive overview of the number, characteristics, and socioeconomic conditions of disability-owned MSMEs in Bekasi City. Consequently, the research contributes not only empirical data but also a foundation for formulating inclusive economic empowerment programs and policies at the local level.

RESULTS AND DISCUSSION

The findings reveal that Bekasi City hosts 110 MSME units managed by persons with disabilities, encompassing a diverse range of business types. Based on the field inventory, the most dominant sector is traditional food production with 28 enterprises (25.5%), followed by modern food and beverage businesses with 24 enterprises (21.8%). These categories occupy the largest share because they are relatively easy to access, require small capital, and allow individuals with disabilities to operate independently from home. Meanwhile, 12 salted-egg production enterprises (10.9%) – typically run by individuals with physical disabilities with family support – highlight the role of home-based production.

Other notable business types include chair repair services (10 enterprises or 9.1%) and tailoring (14 enterprises or 12.7%), both of which demonstrate strong technical and manual skills, reflecting the productive potential of persons with disabilities in service and craft-based sectors. Personal service enterprises also contribute significantly, with 9 traditional massage businesses (8.2%) generally managed by visually impaired entrepreneurs and 6 nerve therapy businesses (5.5%) developed through training provided by social institutions and community health centers. Additionally, 7 accessory-making enterprises (6.4%) show increasing growth due to rising demand for creative handicraft products in online markets.

Field observations indicate that most disability entrepreneurs operate individually with family support, while only a small proportion are affiliated with government-assisted or community-based business groups. This suggests that, although the economic potential of persons with disabilities is considerable, barriers remain in access to finance, managerial training, and market networking. These findings are consistent with studies by Suharto (2022) and Rahmawati (2022), which emphasize that institutional support and access to formal markets remain key challenges for disability-owned MSMEs. Below is the table summarizing the inventory of disability-owned MSMEs in Bekasi City:

Table 1. Types of Disability-Owned MSMEs in Bekasi City

No	Type of MSME	Number of Units	Percentage (%)	Brief Description
1	Traditional Food	28	25.50	Produces wet cakes, snacks, and local specialties.
2	Modern Food and Beverages	24	21.80	Includes bakeries, bread, and coffee-based drinks, also marketed online.
3	Salted Eggs	12	10.90	Home-based production involving family members.
4	Wheelchair Repair	10	9.10	Focused on repairing, maintaining, and modifying wheelchairs.
5	Tailoring	14	12.70	Tailoring business run by persons with physical disabilities.
6	Massage Services	9	8.50	Operated by visually impaired entrepreneurs.
7	Reflexology	6	5.50	Managed by blind individuals with massage expertise.

8	Handicraft Making	7	6.40	Produces handicrafts, bags, and accessories from recycled materials.
Total		110	100%	Total number of disability-owned MSMEs in Bekasi City.

From the table above, it can be seen that both the traditional and modern food sectors represent the most common business fields among persons with disabilities in Bekasi City, accounting for a total of 47.3% of all MSME units. This indicates that the culinary sector is the most potential and accessible area for entrepreneurs with disabilities due to its broad market demand and relatively low capital requirements. Meanwhile, service sectors such as tailoring, massage, and reflexology demonstrate the diversification of skills among persons with disabilities, particularly in manual craftsmanship and personal service provision.

DISCUSSION

The findings reveal that the culinary sector is the most dominant business field among persons with disabilities in Bekasi City, encompassing traditional food MSMEs (25.5%) and modern food and beverage MSMEs (21.8%). The dominance of this sector reflects the accessibility of raw materials, low initial capital requirements, and high demand in both local and online markets. Moreover, culinary businesses are considered the most feasible for home-based operations, offering flexibility for entrepreneurs with disabilities to manage their time and workload according to their physical conditions. These findings are consistent with Suharto (2022), who argues that persons with disabilities tend to engage in low-risk businesses with flexible time control. The growing shift toward modern food and beverage production also indicates an increasing adoption of digital technologies for marketing and sales through online platforms such as GoFood, ShopeeFood, and local social media networks.

In addition to culinary enterprises, several persons with disabilities have developed technical and personal service-based businesses such as tailoring (12.7%), wheelchair repair (9.1%), and massage therapy (8.2%). These fields require relatively high manual skills but maintain stable and loyal markets. Such enterprises highlight the potential for skill-based entrepreneurship, which can be further enhanced through technical training and the provision of production equipment. Meanwhile, reflexology (5.5%) and handicraft making (6.4%) reflect the innovation and adaptability of persons with disabilities in responding to the diversified demands of modern markets. However, this study also found that most disability-owned MSMEs have not yet joined formal business associations or cooperatives, limiting their access to capital, training, and broader markets. This condition underscores the need for synergy among local governments, social institutions, and the private sector in building an inclusive entrepreneurial ecosystem.

From a socio-economic perspective, most disability-owned MSME operators in Bekasi run their businesses with the support of their immediate families and local communities, indicating that social capital plays a crucial role in sustaining their enterprises. Nonetheless, challenges remain in the form of limited access to public facilities, digital skills, and consistent policy support. Field analysis suggests that the most effective empowerment strategies involve skill-based vocational training, business mentoring, and the establishment of joint business groups. This aligns with the recommendations of Rahmawati (2022) and the OECD (2021), which emphasize the importance of evidence-based policy interventions to strengthen economic inclusion for persons with disabilities. Thus, this study reinforces the argument that MSMEs serve not only as economic entities but also as social instruments that expand participation and independence among persons with disabilities at the local level.

Conclusion

This study demonstrates that disability-owned MSMEs in Bekasi City play a vital role in strengthening local socio-economic inclusion. Based on the inventory results, there are 110 disability-owned MSME units distributed across various sectors, with a strong dominance in traditional food (25.5%) and modern food and beverage (21.8%) businesses. The prevalence of the culinary sector indicates that it is the most accessible business option for persons with disabilities due to its relatively low capital requirements, stable market demand, and feasibility for home-based operations. Additionally, other enterprises such as tailoring, wheelchair repair, massage therapy, reflexology, and handicraft production reflect the adaptability and creativity of disabled entrepreneurs in responding to available economic opportunities.

Despite this diversity, most disability-owned MSMEs still operate individually and have not joined formal business groups or cooperatives. This limits their access to financing, training, and digital marketing opportunities. Family support and community engagement serve as key sustaining factors, but institutional support from local governments, social organizations, and the private sector must be further strengthened to foster a truly inclusive entrepreneurial ecosystem.

Overall, this study emphasizes that disability-owned MSMEs function not only as economic entities but also as social empowerment mechanisms, expanding the participation of vulnerable groups in regional economic development. The inventory data presented in this study provide an empirical basis for policymakers to design more targeted programs supporting the development of disability-owned MSMEs in Bekasi City.

RECOMMENDATIONS

For Local Government:

It is necessary to establish an integrated database of disability-owned MSMEs to ensure accurate targeting of training and assistance programs. The government is also encouraged to develop inclusive business incubator

programs focusing on business management training, digital marketing, and access to low-interest microfinance.

For Social and Educational Institutions:

Collaboration should be strengthened to provide skill-based training and long-term business mentoring. Activities such as entrepreneurship workshops, production technology training, and digital marketing support are essential to enhance the competitiveness of disability-owned MSME products in both local and online markets.

For Persons with Disabilities and Business Communities:

Building networks among entrepreneurs through the formation of joint business groups or inclusive cooperatives is vital. Such collaboration will improve bargaining power, facilitate resource sharing, and expand market reach. Family support should continue to serve as a key motivational and sustaining factor for business continuity.

For Future Researchers:

Further studies are recommended using quantitative and longitudinal approaches to measure changes in income levels, economic independence, and the social impact of disability-owned MSMEs. Participatory research methods could also be applied to explore the lived experiences and specific needs of disabled entrepreneurs more comprehensively.

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