

# Barriers to Entrepreneurship Education for Disabilities in Indonesia

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## ABSTRACT

Every country will strive to achieve optimal economic growth and reduce poverty. In Indonesia, people with disabilities who are left behind in terms of education and work also contribute to increasing the number of poverty. Basically, there are many ways to achieve economic independence for persons with disabilities, one of which is optimizing entrepreneurship education. Systematic review using the database: Google Scholar from 2010-2021. The search results that meet the criteria are then analyzed for articles. based on eight extracted articles, it can be seen that the barriers to entrepreneurship education for persons with disabilities include physical limitations, skill diversity, supporting facilities, educator abilities, lack of information on employment, inability to make decisions, unsustainable government programs, people motivation, and budget constraints. Entrepreneurship education can optimally if it is supported from several aspects, including 1) support and motivation from parents and student environment, 2) support for facilities and infrastructure, 3) skilled human resources, 4) budget assistance from the government sufficient.

**Keywords:** *Financial Technology (Fintech), Financial Literacy, Behavior Intention and Performance of MSMEs*

## 1. INTRODUCTION

Economic growth is a long-term financial problem, and economic growth is an important phenomenon that the world is currently experiencing. Economic growth itself is an important indicator to see the success of a country's development. Each country will strive to achieve optimal economic growth and reduce poverty. [1] As a developing country aged 57 years, Indonesia still has a poverty problem of 24% if the poverty rate is below the US \$ 1 of 240 million.

The United Nations that 10 percent of the population in a country are people with disabilities. So with the current population of Indonesia, there are around 30 million people with disabilities in Indonesia. According to United Nations Development Programme (UNDP), only 3% of persons with disabilities are literate. In the Indonesian context, this means that only around 10,000 persons with disabilities are literate. The latest data (2016) regarding the number of school-age children with various disabilities in Indonesia is estimated at approximately 2.5 million. However, only 17 percent are enrolled in schools, public schools, and special schools, while the rest (83 percent) do not attend school. Then there are only a few people with disabilities who want to

continue their education in college. Several studies have found many factors behind the low number of people with disabilities who have access to higher education, not only in Indonesia but also in other countries in the world. In Indonesia, the Center for Disability Studies and Services and the World Bank in 2010 revealed at least two main factors that hinder persons with disabilities in higher education.

First is the social environment lack of support, including family, friends, teachers, and others. Second, the lack of infrastructure and superstructure facilities and infrastructure in universities in Indonesia can support the independence of persons with disabilities to participate in educational activities at universities, which causes them to be afraid and think again about entering higher education even though their access is already open.

Persons with disabilities also have the same right, namely to prosper. People with disabilities have the potential to work like most people. In the world of work, they usually have a high willingness to keep their jobs and produce better. The existence of persons with disabilities in the world of work can increase diversity, creativity, mutual respect. As individuals with physical limitations, people with disabilities often face stereotypes

from the general public that do not benefit or affect their performance. However, many people with disabilities can prove that physical limitations are not obstacles to carrying out their activities. With his physical limitations, he is motivated to progress, develop like other normal humans, including in terms of work, and even empower others through entrepreneurship.

The results of the ICF survey, which was conducted in 14 provinces in Indonesia, showed that, in essence, only 25.6% of persons with disabilities were working, and the remaining 74.7% were not functioning. Of the total 25.6% of workers with disabilities, most work as farmers and laborers. Data in 2007-2009 shows that 152,238 people with disabilities work as farmers, and in the second place, people with disabilities have jobs as laborers. At least people with disabilities who work as BUMN/BUMD employees in Indonesia. That happens because many companies tend to ignore and reject people with disabilities when they apply for jobs. After all, they cannot work, and there is no access to support for people with disabilities.

The purpose of this study is to highlight entrepreneurship education for disabilities and the obstacles to its implementation in Indonesia through a literature review. Basically, there are many ways to achieve economic independence for persons with disabilities. Although a study shows that the chances of achieving economic independence are higher for men than women; higher for young women without children compared to those with children, and better for those with high functional abilities than those with lower functional levels [2], but what matters most here is the skills possessed by persons with disabilities. Therefore, it is necessary to conduct entrepreneurship training for persons with disabilities to improve their abilities. The challenge is to achieve a higher level of economic growth and focus on an inclusive economy so that all levels of society can take advantage of opportunities. One of them is by increasing entrepreneurship education for people with disabilities.

## **2. LITERATURE REVIEW ON ENTREPRENEURIAL EDUCATION FOR DISABILITY**

Entrepreneurship is the process of creating something new and willing to take risks and have the goal of making a profit. [3] In Indonesia, the word entrepreneur is often defined as people who do not work in the government sector, namely, traders, entrepreneurs, and people who work in private companies, while entrepreneurs have their businesses. According to Baldacchino [4], entrepreneurs apply creative ideas to introduce innovative products or services or deliver products or services in new, more efficient, and

innovative ways. [5] Revealed that one of the factors driving the growth of entrepreneurship is entrepreneurship education because many students are worried about reduced career and work opportunities, so they try to study entrepreneurship in school.

People with disabilities generally have physical problems that result in obstacles for them to carry out everyday activities with the community and the surrounding environment. [6]. According to WHO, disability includes impairment, activity limitation, and participation restriction. In this context, impairment has problems with the function or structure of the body; activity limitations are aimed at difficulties in carrying out tasks or taking actions; and barriers to participation, namely that people with disabilities experience problems in involvement in society or their life situations. In Indonesia, the classification of persons with disabilities includes visual impairment (Tuna netra), hearing impairment (Tuna rungu), intellectual impairment (tuna grahita), physical impairment (Tuna daksa), behaviour and mental disorders (Tuna laras), slow learners, and autistic. According to the Government Regulation of the Republic of Indonesia Number 72 of 1991 concerning Special Education, it explains the types of student disorders consisting of physical and mental illnesses and behavioral disorders.

- a) Physical abnormalities include 1) blindness, 2) the deaf, 3) quadriplegic.
- b) Mental disorders include 1) mild mental retardation; 2) moderate mental retardation.
- c) Behavioral disorders.

Student disorders can also be manifested as multiple disorders. Research from Dakung [7] explains that factors such as gender and age are not necessary for determining students with disabilities start a business

## **3. METHOD**

This research is library research where in practice, it will be carried out using literature (library) from previous research. The literature study research process is carried out by reviewing articles, scientific journals or books related to the variables to be studied, namely barriers to entrepreneurship education for students with disabilities. The procedure of this research, according to Kuhlthau [8] begins with choosing a topic, exploring information, forming a research focus, collecting information, preparing data presentation, and the last is conducting a research summary. Data collection techniques from this study were carried out in several stages, including the Editing stage by re-examining the data obtained, especially in terms of completeness, clarity of meaning, and harmony of meaning between one another; the second stage is to organize the data obtained with the necessary framework (Organizing); • the last stage is Finding. By conducting further analysis of the results of

organizing data using predetermined rules, theories, and methods so that conclusions are found which are the results of the answers to the problem formulation.

The subjects in this study were articles that had the following criteria:

1. Articles published in the indexed journal Google Scholar in the period 2015-2021.
2. Articles that describe entrepreneurship learning for people with disabilities in Indonesia and their challenges and obstacles.
3. Articles written in Indonesian and English.
4. The article is a research that uses quantitative and qualitative approaches
5. Complete article structure

#### Search Tool

The search was conducted using the Harzing Publish or Perish Application using the keywords: Pendidikan Kewirausahaan bagi Disabilitas in Indonesian and entrepreneurship education for disabilities in English.

The articles that appear are then sorted so that no articles with the same title founded. Furthermore, the papers are sorted based on predetermined criteria. Articles that include only the abstract will be eliminated so that the articles will be analyzed.

#### Article extraction

The found articles are then extracted. The process of extracting this article was carried out based on the author of the article, year of publication of the article, type of research, measuring tools used, research results, and article database.

### 4. RESULT

Search results using the keyword Entrepreneurial education for disabilities using the Harzing Publish or Perish application for the Google Scholar database. The search results using these three keywords yielded 1000 articles, which were then re-selected the most suitable based on the title to 9 papers according to the criteria applied

Table 1 Article Extraction Results

No.	Author	Title	Year	Types of research	Result	
					Entrepreneurship Education/Learning	Obstacle
1.	Edi Purwanta dan Hulfah [9]	Application Of E-Marketing In Entrepreneurship Learning For Student With Intellectual Disability	2018	Quantitative Research	e-marketing affects increasing marketing understanding in entrepreneurship learning for high school students with mild mental retardation. This is because e-marketing is internet-based marketing where students are more interested in the internet and social networking applications such as Facebook and Instagram. This interest increases active student involvement so that learning can be carried out optimally.	Teachers need to consider some limitations in using e-marketing. Among them are dependent on technology, privacy concerns, demands for content maintenance due to adaptation to a constantly changing environment, higher price transparency, and increasingly fierce price competition, and global competition through globalization.

2.	Farhan Mursalin dan Sari Viciawati Machdum [10]	Tahapan Dan Proses Pendidikan Pelatihan Pada Balai Rehabilitasi Vokasional Bagi Penyandang Disabilitas/ Stages and Process of Education Training at the Vocational Rehabilitation Center for Persons with Disabilities	2020	descriptive qualitative	Vocational training at the Bina Daksa Vocational Rehabilitation Center is one way for people with disabilities to have the skills and knowledge needed for specific jobs. Thus, persons with disabilities can compete in the world of work.	Although the final target of graduates is to find work, it turns out that many students find jobs that are different from the training they participated in at Vocational training at the Bina Daksa Vocational Rehabilitation Center.
3.	Fransisca Desiana Pranatasari, Wendra Hartono, dan Meidiahna Kusuma [11]	Peran Mentor Dalam Proses Pembelajaran Kewirausahaan Bagi Penyandang Disabilitas/ The Role of Mentors in the Entrepreneurship Learning Process for Persons with Disabilities	2019	Qualitative descriptive with snowball sampling	Entrepreneurship learning that is adapted to the world of work should be carried out continuously because they need it. Following Angkie's opinion, namely learning by doing so, it is better for people with disabilities to focus on practicing entrepreneurship. Learning entrepreneurship is not only from school but from outside school.	Their physical or mental limitations make them sometimes unable to live independently economically and even depend on other people to live. In addition, their physical or mental limitations have made people with disabilities feel inferior and fall into a slump. As a result, the potential for persons with disabilities is also challenging to see.
4.	Septiani Rachmawati, Muhtadi [12]	Strategi Pemberdayaan Soft Skills Penyandang Disabilitas Di Deaf Café And Car Wash Cinere Depok Jawa Barat/ Soft Skills Empowerment Strategy for Persons with Disabilities at Deaf Café And Car Wash Cinere Depok, West Java	2020	qualitative research design	There are three stages of empowerment: the awareness stage, the transformation stage of knowledge and skills, and increasing intellectual abilities and skills.	It is difficult for people with disabilities to communicate with customers. The lack of confidence of people with disabilities makes people with disabilities embarrassed to communicate with customers because they are often faced with customers who

						do not understand sign language or communicate with disabilities. People with disabilities also find it challenging to understand what is being taught in skills training
5.	Edi Purwanta, Hermanto, Sukinah, dan Farida Harahap [13]	Analisis Kebutuhan Untuk Berwirausaha Pada Siswa Berkebutuhan Khusus/ Needs Analysis for Entrepreneurship in Students with Special Needs	2016	descriptive quantitative survey method.	If they are entrepreneurs, the skills needed are, for example, skills to work in their chosen field (sewing, cooking, and repair shop) and crafts to manage a business.	Lack of employment information, unable to make decisions, and do not recognize their abilities.
6.	Siti Aesah, Yhonanda Harsono, dan Derizka Inva Jaswita [14]	Pemberdayaan Difabel Melalui Usaha Ekonomi Produktif (Uep) Di Desa Kediri, Kecamatan Kediri, Kabupaten Lombok Barat Nusa Tenggara Barat/ Empowerment of Persons with Disabilities Through Productive Economic Efforts (UEP) in Kediri Village, Kediri District, West Lombok Regency, West Nusa Tenggara	2020	qualitative case study research method	The empowerment program for the disabled is adjusted to the type of disability and the degree of disability, including cooking, sewing, workshops or mechanics, electronics, massage, printing/screen printing.	Psychological conditions hinder activities  Educational conditions. People with disabilities still need knowledge and training to develop Productive Economic Enterprises.  Government programs that are not sustainable and change every year
7.	Imas Diana Aprilia, Johar Permana, dan Liah Siti Syarifah [15]	Analisis Kebutuhan Pelatihan Kewirausahaan: Sebuah Upaya Pengembangan Kemandirian Ekonomi bagi Penyandang Disabilitas/ Entrepreneurship Training Needs Analysis: An Effort to Develop	2019	ex-post-facto	Staffing  Identify job descriptions,  Determination of ideal competence  Identify characteristics,  Actual competency measurement  Determination of competency gap	difficulty in determining the line of business to be run, fear of starting a business, and lack of capital

		Economic Independence for Persons with Disabilities			Recommendations Follow-up.	
8	Ernita Maulida, Esty Nurbaity, and Vera Utami G. P. [16]	Entrepreneurship Education and Entrepreneurial Intentions among Disability Students in Higher Education	2020	qualitative case study research method	Research on entrepreneurship intention for students with special needs at Jakarta State University shows that they know what entrepreneurship means. It is seen that some of them have even tried to develop entrepreneurial ideas while becoming students. The knowledge they gained about entrepreneurship was obtained from the immediate environment, such as from family, namely parents and relatives, as well as from several college friends who were entrepreneurs in the field of food and making other products.	When interviewing TN1, TN2, DA1, and DA2 respondents, they lacked support from the surrounding environment because they saw the lack of respondents and lack of capital to start a business.
9	Ragil Dewi Ratih Sulistiani, Ishartiwi [17]	Case Study of the Obstacles Experienced by Teachers in Developing Entrepreneurship Competence of Students with Physical Disability	2018	qualitative research design	learning design should not be separated from the basic competence within the curriculum. Analysis results of curriculum 2013 for SMALB Tunadaksa show that basic competence related to entrepreneurship is in grade XII, so in grades X and XI, the learning is focused on skills development. Entrepreneurship orientation towards students with physical disabilities needs to be taught as soon as possible in school. Referring to this, the content of entrepreneurship material is indirectly given in full (such as entrepreneurship	The results of this research show that there are three obstacles experienced by skills teachers in developing entrepreneurship to students with a physical disability; the obstacles are:  The obstacle in arranging entrepreneurship material that is in accordance with the students with a physical disability.  Obstacles in conducting entrepreneurship practice for

					<p>training), but it is related to skills learning. The material that can be chosen is simple and easy-to-understand material for students with a physical disability. For example, creating crafts product innovatively, a product that is different to other products in the market.</p>	<p>students with a physical disability</p> <p>Obstacles in integrating entrepreneurship into all learning subjects.</p>
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**5. DISCUSSION**

**5.1 Entrepreneurship Education in Indonesia**

Currently, there is no national assessment standard to see the achievement of entrepreneurship education in Indonesia. So far, the assessment has only been carried out qualitatively, not to measure how to implement entrepreneurship education optimally. In accordance with government instructions to cultivate entrepreneurship, entrepreneurship must change the way students think to become the communities work ethic. According to Mulyani [18], entrepreneurship education can be instilled through the cultivation of entrepreneurial values, which in the future can shape the character and personality for entrepreneurship so that they can form students who are independent in working or having their own business. Important entrepreneurship education can be a means to develop human resources who master creative and innovative skills and other social skills [19].

Instilling an entrepreneurial spirit can be done as early as possible, not only in the family environment but also in the school environment. At the kindergarten and elementary school levels, entrepreneurship education is not intended to employ students but rather to teach entrepreneurial values from an early age. According to Rachmadyanti et al. [20], this entrepreneurial spirit could train children to act and be competent in facing various life challenges.

Entrepreneurship education in higher education in Indonesia has been accommodated by Dikti starting in 1997 with the existence of entrepreneurship development programs at universities that offer various activities, namely Entrepreneurship Lectures, Entrepreneurship Internships, Business Work Courses, Business Consulting, and Job Placements, and the New Entrepreneur Incubator. From time to time, Dikti presents programs made as student creativity programs that facilitate students to work and make discoveries in various fields, including research, community service,

application of technology, scientific articles, written ideas, creative initiatives, and entrepreneurship. Furthermore, since 2009 Dikti has included a route for students interested in becoming job creators through the Student Entrepreneurship Program (PMW). These rules and pathways are implemented to develop the quality of higher education graduates by applying abilities, skills, attitudes of responsibility, working in teams, and increasing independence, and expanding businesses through creative activities in the fields of knowledge they are engaged in. According to Susilaningih [21], such universities understand that entrepreneurship education is not business education so that it can be studied by all students from various fields of science. This is in accordance with Government Regulation No. 17 of 2010, which states that the goals of higher education include: form people who are critical, creative, innovative, independent, confident, and entrepreneurial.

Entrepreneurship education is developed informal education and is also developed in informal education, as is the case in Islamic boarding schools. According to Chotimah [22], entrepreneurship in Islamic boarding schools is a decision-maker who helps form a system of activities of an institution free from the attachment of other institutions. The success of entrepreneurship education is also largely determined by the program prepared by the creativity of educators in determining learning methods. The program is possible to equip students to enter the world of work by developing their potential, interests, and talents.

**5.2 Entrepreneurship Education for Disabilities in Indonesia**

People with disabilities often face more significant difficulties than ordinary people because of the barriers they experience accessing public services, such as access to education, health, and employment services [23]. Efforts to empower people with disabilities continue to be carried out. The various products they make have entered the market. However, due to the relatively simple

manufacturing process, minimal raw materials, poor quality, the artistic value, value creation, and selling value of these products are low. Thus, the concern of stakeholders and local governments is needed to overcome this problem [24].

Entrepreneurship to generate maximum profits for the benefit of capital owners and shareholders is a necessity and is commonplace among business actors and entrepreneurs. According to Segal [25], risk tolerance, self-efficacy in entrepreneurship, and freedom in work positively affect interest in entrepreneurship. With entrepreneurship, the main goal is to achieve business targets by involving various elements, maximizing existing potential, allocating existing capital, and carrying out innovative and creative marketing techniques. Supported by targeted and practical tips, entrepreneurship can be a natural step to prosper the entrepreneurs and those involved [26].

[27]Valerio states that entrepreneurship training as a program focuses on building knowledge and skills explicitly to start a business, where the training program guides participants to engage in the practice. In this case, it is crucial to integrate entrepreneurship education so that children are motivated to open and develop entrepreneurship because there is a significant influence that entrepreneurship training can generate interest in entrepreneurship. In entrepreneurship training/education activities, it is necessary to provide good material delivery, hoping that participants can understand more about entrepreneurship education. The method used when delivering the material uses the demonstration method, which is the method used when teaching skills and development training to demonstrate new practices and improve ways of doing things so that the material presented is perfect and easy to understand. In addition, facilities/infrastructure are also needed when entrepreneurship education activities for persons with disabilities occur to facilitate these activities. A teacher/instructor in entrepreneurship education activities for persons with disabilities has a significant role in shaping the character of persons with disabilities in entrepreneurial activities and has an entrepreneurial spirit to become independent and not dependent on others in their lives. Instructors participate in this activity so that this activity goes well as expected. Furthermore, the results of quality education essentially boil down to the ability to compete. Competitiveness/competition attempts to beat the opponent or go against internal and external standards to achieve goals [28].

### ***5.3 Barriers to Entrepreneurship Education for Disabilities in Indonesia***

Entrepreneurship training and education programs are held to provide opportunities for people with disabilities to become economically independent. People with disabilities over the age of 20 will begin to change their mindset and perspective because, in early adulthood, their interests are more focused on things that

support family life, such as money and houses. The age of consideration of career choice as an entrepreneur is influenced by the risk preferences borne later. However, in the realization of entrepreneurship education, several obstacles need special attention. To provide learning for people with disabilities, it must be adjusted to each of their privileges. In this study, there will undoubtedly be obstacles of their own. So, if learning is carried out simultaneously in the characteristics of different limitations for each student, the teacher will certainly find it difficult.

People with disabilities usually have several internal barriers in participating in entrepreneurship education, including a lack of self-confidence. A person with a disability should have a high sense of trust. Because nowadays people with disabilities have low self-confidence, they don't believe in their abilities, so they are always pessimistic about doing something they can do. The second is the lack of knowledge of people with disabilities to absorb entrepreneurial learning because the mental limitations possessed by people with disabilities make their way of thinking cannot be optimal in absorbing training learning. Their rules make them unable to follow this learning as well as possible because of the different mindsets of people in general. The third is the lack of supporting facilities for persons with disabilities who have participated in entrepreneurial activities. The lack of special supporting tools and business capital makes them unable to become entrepreneurs [29].

Based on several articles that have been analyzed, there are several obstacles that can be found in it, including:

1. The physical or mental limitations they have that make students with disabilities inferior,
2. Diversity of skills that must be mastered by students to increase independence,
3. It is supporting Facilities. There are still many facilities in the form of equipment needed to carry out the necessary training that is not available. This makes the skills provided cannot run optimally.
4. Educator Capacity. The need to increase the capacity and seriousness of educators. There are still many who think that people with disabilities have limited abilities, so they don't need to be educated by qualified teachers. More specifically, especially for people who are deaf and blind, educators are needed who are able to transfer knowledge and skills to them.
5. Lack of information on employment opportunities for persons with disabilities,
6. Some of them are not able to recognize their abilities, so they cannot make decisions regarding what business to take,

7. Government programs that are not sustainable and often change every year,
8. The motivation of Persons with Disabilities.
9. Budgetary limitations.

All problems faced by persons with disabilities are not entirely responsible for persons with disabilities themselves or the institutions authorized to handle them. Other communities need to form networks and special training that will make it easier for all parties. For example, for the marketing of products for persons with disabilities, it is possible to cooperate with entrepreneurs engaged in the same field to receive production results, network with financial institutions to procure capital. All groups, especially the closest relatives, must also build motivation, support, and facilitate persons with disabilities in developing themselves to increase their welfare. The cause of persons with disabilities will be quickly improved if they feel happy in doing their work; therefore, the suitability between interests and capacities is an essential factor in choosing the field to be occupied.

## 6. CONCLUSION

People with disabilities have the potential to work like most people. In the world of work, they usually have a high willingness to keep their jobs and produce better. Entrepreneurship education is one of the efforts to increase independence for persons with disabilities. Instilling an entrepreneurial spirit can be done as early as possible, not only in the family environment but also in the school environment. Entrepreneurship education can run maximally if it supports several aspects, including 1) support and motivation from parents and students environment, 2) support for facilities and infrastructure, 3) skilled human resources, 4) sufficient budget assistance from the government.

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