

# BUSINESSES FOR PEOPLE WITH DISABILITIES IN THE DIGITAL AGE: PROTECTED OR NEGLECTED? REVITALIZING THE LAW FOR AN EQUAL ECOSYSTEM

Siti Farhani<sup>1</sup>, Muhammad Ridwan Fachri<sup>2</sup>

Faculty of Law, Universitas Al Azhar Indonesia<sup>1</sup> Faculty of Law, STIH IBLAM Jakarta<sup>2</sup>  
Email: [siti.farhani@uai.ac.id](mailto:siti.farhani@uai.ac.id)<sup>1</sup>, [muhammadridwanfachri@gmail.com](mailto:muhammadridwanfachri@gmail.com)<sup>2</sup>

Copyright © 2026 The Author



This is an open access article

Under the Creative Commons Attribution Share Alike 4.0 International License

## Abstract:

Digital transformation offers significant economic opportunities, yet disabled entrepreneurs in Indonesia still face the risk of marginalization due to the gap between normative legal guarantees and the reality of digital inclusion. This study aims to analyze the legal and non-legal challenges faced by disabled entrepreneurs in the digital ecosystem, evaluate the effectiveness of the national legal framework (particularly Law No. 8 of 2016), and formulate a legal revitalization model to create an equitable digital ecosystem. Using normative legal research methods through statutory, conceptual, and comparative policy analysis approaches, this study concludes that disabled entrepreneurs are more likely to be "neglected" due to systemic barriers, such as the absence of mandatory legal standards for digital accessibility (WCAG), non-accommodative administrative procedures, vulnerability to cybercrime, as well as stigma and limited access to funding. Critical findings indicate that Law No. 8 of 2016 has not been operationalized into adequate technical regulations for the digital space. Therefore, this study recommends legal revitalization through regulatory harmonization, incentives for digital platforms, and a multi-stakeholder collaborative governance model. This revitalization is an absolute prerequisite for transforming the position of disabled entrepreneurs from "neglected" to "protected" in an inclusive and equitable digital ecosystem.

**Keyword:** Disability, Ekonomi, Digital, Law, Revitalisation

## 1. Introduction

Massive digital transformation is creating a complex landscape of new opportunities and challenges for all business actors, including people with disabilities. These opportunities primarily manifest themselves in expanding market access and increasing operational efficiency through the adoption of digital technology (Damanik et al., 2026). However, this transformation also has the potential to perpetuate inequality if the principles of inclusion and universal accessibility are not integrated from the start (Haris et al., 2025). Data from the Central Statistics Agency (BPS) records that there are more than 26 million people with disabilities in Indonesia whose economic participation is still limited (Alabshar et al., 2024). An International Labor Organization (ILO) report revealed that the labor force participation of people with disabilities is only 44%. A digital entrepreneurship study highlights the potential for empowering micro-enterprises for people with disabilities (Hasbi & Nofiani, 2024). Therefore, a revitalized legal approach is essential to ensure an equitable and inclusive digital ecosystem.

The digital economy opens up enormous potential to empower people with disabilities by offering work flexibility, broad market access, and reducing the physical barriers often faced in the conventional workplace (Jetha et al., 2023). This flexibility is crucial considering that the majority of people with disabilities, around 70%, still work in the vulnerable informal sector and require adaptive business models (Dahlan & Anggoro, 2021). Concrete evidence shows that digital literacy and entrepreneurship training programs for MSMEs with disabilities consistently show significant improvements in participants' digital marketing knowledge and skills, with one study recording an increase of up to 90% (Susilo et al., 2026). Therefore, digital transformation is a vital bridge to inclusive economic independence.

Behind the potential for empowerment, people with disabilities actually face a new "digital divide" which is manifested in barriers to accessibility of technology, platforms, digital payments, and inadequate digital literacy (Poerwanti et al., 2024). These structural barriers stem primarily from the non-universal design of digital platforms and the lack of affordable adaptive technologies, creating an exclusive digital environment (Chi et al., 2023). The proof is, in Indonesia, internet access for people with disabilities is only 8.50% (non-disabled 45.46%), while global studies show that their computer

ownership is 19% lower than that of non-disabled people (Bintarti & Setiawan, 2025) Therefore, a responsive legal framework is absolutely necessary to bridge this gap and ensure an inclusive digital transformation.

Despite a national legal framework and international commitments, the implementation of the rights of persons with disabilities in the digital ecosystem still faces numerous challenges and is not yet optimal. This is due to the general nature of regulations and the lack of technical internalization of universal accessibility principles into the digital space (Seixas Pereira & Duarte, 2025). BuktinyaThe proof is that Law No. 8 of 2016 concerning Persons with Disabilities, which ratified the UN Convention (CRPD), still focuses on the accessibility of physical infrastructure and has not explicitly regulated inclusive non-physical or digital accessibility standards (Syafiqoti & Hadiati, 2023). Therefore, progressive and adaptive legal revitalization is absolutely necessary to bridge the gap between regulatory promises and the realities of the digital world.

A significant legal gap still exists between the promise of digital inclusion and the reality of its implementation for disabled businesses in Indonesia. This gap stems primarily from the very general nature of regulations that have not yet internalized the principle of universal accessibility into the digital ecosystem, technically and operationally. As evidence, Law No. 8 of 2016 concerning Persons with Disabilities, which ratified the UN Convention on the Rights of Persons with Disabilities (CRPD), explicitly focuses on the accessibility of physical infrastructure but does not yet regulate mandatory standards for inclusive non-physical or digital accessibility (Sulthony et al., 2025). Therefore, progressive and adaptive legal revitalization is absolutely necessary to bridge the gap between legal norms and the technical realities of the digital world.

Based on the context of opportunities, challenges, and regulatory gaps, this study seeks to critique the position of entrepreneurs with disabilities in Indonesia's digital ecosystem through three main problem formulations. First, what are the legal and non-legal challenges that entrepreneurs with disabilities actually face in utilizing digital transformation? Second, to what extent is the national legal framework, such as the Law on Persons with Disabilities and its derivatives, effective in protecting and encouraging entrepreneurship with disabilities in the digital space? Third, what kind of legal revitalization model is needed to build a digital ecosystem that is truly equal, accessible, and inclusive for the economic independence of people with disabilities? The answers to these three questions are expected to provide a roadmap towards the implementation of substantive and equitable laws.

## 2. Research Methods

### 2.1. Research Object

The object of this research is the legal framework governing the economic participation of people with disabilities in the digital ecosystem in Indonesia. This research is conducted because existing regulations are deemed not fully responsive to the dynamics and specific characteristics of the digital world. This research is necessary to critically assess the effectiveness of the law in addressing gaps in access and creating new opportunities. The focus of the research is to analyze these normative gaps to formulate targeted legal revitalization solutions (Audina Sukmawan & Damayanti, 2025).

### 2.2. Data collection technique

The primary research data is sourced from laws and regulations and related scientific literature. Primary data, in the form of legal texts, is specifically taken from Law Number 8 of 2016 concerning Persons with Disabilities, Law Number 11 of 2008 concerning Electronic Information and Transactions (ITE), and Law Number 11 of 2020 concerning Job Creation and its derivative regulations. Secondary data is obtained from national and international journal articles discussing entrepreneurship for people with disabilities and digital regulation. Furthermore, national legal theory textbooks and international theory books are used as an analytical framework. Complementary sources come from conference proceedings containing recent discussions on this issue. This diverse data set is selected to build a comprehensive argument. Thus, the resulting analysis will be based on a strong legal and academic foundation.

### 2.3. Data Analysis Techniques

The research process began with a data search through a systematic literature review in legal and academic databases. This technique was chosen to comprehensively collect legal and theoretical materials and ensure the validity of the sources used. The search focused on keywords such as "disability," "economy," "digital," "law," and "revitalization" within a specific publication timeframe. The collected data was then presented descriptively and grouped based on type and relevance to the research problem, for example, separating substantive legal provisions from academic analysis. The analysis was conducted qualitatively and normatively through three stages: legal interpretation of

relevant articles, critical evaluation of secondary literature, and argumentation construction to identify legal gaps. This entire process aims to methodologically answer the research questions. In conclusion, this method is designed to produce an accurate legal diagnosis and well-founded revitalization recommendations.

### 3. Results and Discussion

#### 3.1. Research result

Entrepreneurs with disabilities in Indonesia face complex legal and non-legal challenges in the digital ecosystem, reflecting a paradox between the potential for empowerment and the risk of marginalization. Non-legally, the greatest challenges stem from the profound digital divide, which limits access and capacity (Nuraliah et al., 2025). (Nuraliah et al., 2025) Legally, although a regulatory framework exists, its implementation is not yet optimal and does not specifically address the needs of the digital space (Maimunah et al., 2024). Concrete evidence of this digital divide can be seen from data from the Central Statistics Agency (BPS) in 2023, which shows that only 8.5% of people with disabilities have internet access, a stark contrast to the general population (Meliza Sari et al., 2025). (Meliza Sari et al., 2025) On the regulatory side, although Law No. 8 of 2016 concerning Persons with Disabilities (Article 40) guarantees accessibility, this mandate has not been fully transformed into mandatory technical standards for digital platforms (Noor et al., 2025). A study confirmed that without binding standards and strong enforcement, legal commitments are merely symbolic (Firdaus, 2024). Therefore, it can be concluded that disabled entrepreneurs are currently in a vulnerable position, and their enormous potential is being overlooked by systemic barriers that require more progressive legal intervention.

**Table 1. Research Results**

Legal & Non-Legal Challenges	Current Legal Framework Protection	Legal Revitalization Model
Accessibility Barriers: Digital accessibility technical standards (such as WCAG) have not been adopted as a legal requirement, resulting in the majority of platforms and applications being unfriendly to users with disabilities.	Analysis of Law No. 8/2016: This law has the advantage of regulating general principles of disability rights (entrepreneurship, employment), but has a major gap because it does not regulate mandatory and enforceable technical standards for digital accessibility.	Basic Principles: Revitalization must be based on Universal Design, Reasonable Accommodation, full participation, and substantive equality.
Regulatory & Administrative Barriers: Online business licensing, taxation, and banking processes are not designed with proper accommodations in mind, creating new barriers to doing business.	Analysis of Digital Economy Regulations: Derivative regulations in the digital economy sector (e-commerce, fintech) have not yet internalized the principles of disability inclusion adequately and operationally.	Substantive Aspects: <ul style="list-style-type: none"> <li>- Regulation Harmonization</li> <li>- Platform Regulation</li> <li>- Incentives &amp; Support</li> <li>- Capacity &amp; Enforcement of Legal Education for the Disabled,</li> </ul>
Barriers to Legal Protection: Businesses with disabilities are highly vulnerable to cybercrime, lack access to digital dispute resolution mechanisms, and weak enforcement of intellectual property rights for inclusive products.	Implementation Gap: There is a wide gap between normative guarantees in regulations and practices in the field, caused by weak supervision, socialization, and enforcement.	Governance Model: Building collaborative partnerships between government, private sector (platforms), disability organizations, and academics to ensure the sustainability of an inclusive digital ecosystem.
Socio-Economic Barriers: Stigma, digital literacy gaps, and limited access to funding and inclusive business incubation programs exacerbate exclusion.		

Source: Researcher

The table above shows that the research findings proceed logically: from identifying problems (regulatory gaps and real obstacles), to evaluating current conditions (existing laws are inadequate), to

formulating solutions (a revitalization model based on technical regulations, incentives, and institutions). These three key findings are interconnected and build a strong argument for the urgency of legal revitalization to shift the position of disabled entrepreneurs from being neglected to being protected in the digital ecosystem.

### 3.2. Discussion

#### 3.2.1. Mapping Legal Challenges and the Digital Ecosystem for Businesspeople with Disabilities

The research findings confirm that disabled entrepreneurs face interconnected and structural legal and digital ecosystem challenges, where the main contradiction lies in the promise of inclusion in formal law (such as Law No. 8/2016) with the reality of exclusion in everyday digital practices (Sukowati et al., 2023). This structural gap stems primarily from the inability of the existing national legal framework to anticipate and regulate the digital space, as evidenced by Law No. 8/2016 concerning Persons with Disabilities, which only explicitly regulates the accessibility of physical infrastructure and has not yet addressed inclusive non-physical or digital accessibility standards.

##### 3.2.1.1. Accessibility Barriers: Web and app accessibility standards (WCAG) that are not legally mandatory in Indonesia, unfriendly platform design.

The research findings confirm that the main digital accessibility barriers are rooted in regulatory gaps, where technical standards such as the Web Content Accessibility Guidelines (WCAG) do not have mandatory legal force in Indonesia, resulting in unfriendly and exclusionary platform designs (Amaliah et al., 2023). Theoretically, the principle of universal web accessibility is the ethical and functional foundation of an inclusive internet, as emphasized by the W3C Web Accessibility Initiative, which states that the web is designed for everyone to use without barriers (Tamzini, 2024). Evidence demonstrates the serious impact of this legal loophole, with research on Indonesian government websites revealing that the majority do not meet WCAG standards, reflecting a failure to implement the spirit of Law No. 8 of 2016 and Government Regulation No. 42 of 2020 (Hafiar et al., 2025). Legal revitalization is urgent to close this gap.

##### 3.2.1.2. Regulatory and Administrative Barriers: Business licensing, taxation, and banking processes are not yet fully accessible and provide adequate accommodation

Research findings reveal that regulatory and administrative barriers for disabled businesses are systemic, with licensing, taxation, and digital banking processes not yet fully accessible and often failing to provide adequate accommodations. This theoretically contradicts the principle of reasonable accommodation mandated by the International Convention on the Rights of Persons with Disabilities and is at the heart of the substantive equality approach to law, which requires adjustments and modifications to procedures to ensure full participation (Trielsa & Angeline, 2023). Evidence shows that although Law No. 8 of 2016 and its derivatives such as Government Regulation No. 39 of 2020 have regulated the obligation to provide adequate accommodation, technical implementations on government digital platforms (such as the Online Single Submission/OSS system for licensing) have not universally adopted accessibility standards such as screen readers or navigation that can be fully operated with a keyboard (Rinaldi et al., 2026). Legal revitalization must guarantee full accessibility.

##### 3.2.1.3. Barriers to Legal Protection: Vulnerability to cybercrime, inaccessible online dispute resolution, and weak enforcement of copyright/IP for products for people with disabilities

Research findings reveal that entrepreneurs with disabilities face three-dimensional barriers to legal protection: high vulnerability to cybercrime, limited access to online dispute resolution mechanisms, and weak copyright enforcement of their innovative products and works (Han et al., 2025). Theoretically, this condition contradicts the principles of access to justice and cyber justice, which require equality and reasonable accommodation for all citizens, including in the digital space, as mandated by the UN Convention on the Rights of Persons with Disabilities (CRPD) (Liginlal & Al-Emadi, 2026). Evidence shows that, first, people with disabilities, especially women, are highly vulnerable to becoming victims of gender-based violence and cybercrime, with cases reported to the National Commission on Violence Against Women (Komnas Perempuan) increasing significantly (Muryatini, 2024). Second, Online Dispute Resolution (ODR) mechanisms and consumer complaint services on digital platforms are often inaccessible, such as relying on textual FAQs without alternative telephone channels that assist the visually impaired, thus hindering dispute resolution (Martanti, 2023). Third, the digital environment facilitates massive copyright infringement, while law enforcement against piracy of digital works, including adaptive products for the disabled, remains weak due to technical and jurisdictional complexities (Azra et al., 2025). Legal reform is urgent to address these vulnerabilities.

#### 3.2.1.4. Socio-Economic Barriers: Stigma, unequal digital literacy, and limited access to inclusive business funding and incubation

The findings of this study reveal that entrepreneurs with disabilities are still hampered by social stigma that affects their credibility, a digital financial literacy gap, and limited access to funding and inclusive business incubation programs. The theory of fulfilling rights and an equal ecosystem mandated by Law Number 8 of 2016 concerning Persons with Disabilities, particularly Article 53 concerning work quotas and the spirit of equality in Article 5, serves as an ideal framework that actually highlights the gap between legal norms and reality (Sulthony et al., 2025). Evidence suggests that stigma, particularly against non-physical disabilities and women with disabilities, impacts competency assessments and access to capital, while digital financial literacy programs remain unequally accessible and the availability of specific financing for businesses with disabilities is minimal both globally and nationally (Noor et al., 2025). Legal revitalization is urgent to ensure an equal ecosystem.

#### 3.2.2. Critical Analysis of Existing Legal and Policy Frameworks

This critical analysis reveals that although there is a legal framework that guarantees equality, its implementation in the field has not been fully effective in creating an inclusive digital ecosystem for entrepreneurs with disabilities (Meliza Sari et al., 2025). Theoretically, the rights-based approach adopted in Law Number 8 of 2016 concerning Persons with Disabilities and the principle of "leaving no one behind" in the "All Equal" policy require policies that are participatory and responsive to specific needs (Rinaldi et al., 2026). Evidence shows that despite Financial Services Authority Regulation No. 6/POJK.07/2022 concerning Consumer Protection, which mandates accessible financial services, and regionally recognized progress, structural barriers such as non-inclusive business incubation and the digital literacy gap remain significant. This aligns with the findings of a European Union study that suggests regulatory progress must be accompanied by robust monitoring and empowerment mechanisms (Nurlatifah et al., 2025). Legal revitalization must transform protection into full empowerment.

##### 3.2.2.1. Analysis of Law No. 8/2016: Strengths and weaknesses in the context of the digital economy

An analysis of Law Number 8 of 2016 concerning Persons with Disabilities shows that although this law has become a progressive legal basis by adopting human rights principles, its implementation in the context of the digital economy still faces major challenges due to the nature of regulations that have not fully anticipated the dynamics and specific needs of the digital space. Theoretically, the concept of digital empowerment proposed by Zuboff (2022) In *The Age of Surveillance Capitalism*, he emphasized that equality in the digital age requires not only access, but also sovereignty over technology and protection from asymmetries of economic power, the implications of which require an adaptive and preventive legal framework. Evidence from previous research, such as the study Putri et al. (2024) in the *Business & Bureaucracy Journal* which found that the majority of disabled business actors have not felt the direct impact of this Law, as well as an analysis highlighting that Article 5 on Business Rights, Article 53 on Work Quotas, and Article 18 on Accessibility have not yet operationally reached digital platforms and inclusive funding schemes, supporting the finding that there is a gap between normative guarantees and reality on the ground (Widhi Antoro et al., 2021). Therefore, legal revitalization is an urgent necessity.

##### 3.2.2.2. Analysis of Regulations Related to the Digital Economy

This analysis shows that Law Number 8 of 2016 concerning Persons with Disabilities is a comprehensive and visionary legal framework, with the main advantage of recognizing the right to do business, entrepreneurship, and guaranteeing accessibility and adequate accommodation as the main pillars, but has significant gaps because it has not operationally and technically anticipated the specific dynamics of the digital economy (Sukowati et al., 2023). Theoretically, the concept of digital empowerment, which underpins the contemporary digital economy, demands more than just equal physical access, but also sovereignty over data, platform skills, and protection from algorithmic bias aspects that have not been accommodated in the elaboration of the law. (Dunan et al., 2025) (Dunan et al., 2025). Evidence from previous studies, such as the findings of journals analyzing this law, shows that despite the existence of normative guarantees such as Article 56 on entrepreneurial rights and Article 57 on capital assistance, their implementation faces significant obstacles due to the lack of clear sanctions enforcement mechanisms for violators and the absence of derivative regulations governing accessibility standards, non-discrimination, and protection for consumers with disabilities on digital platforms (Sukowati et al., 2023). Legal revitalization is urgently needed to fill this gap.

##### 3.2.2.3. Implementation Gap Analysis

This analysis reveals a wide gap between the legal guarantees written in Law Number 8 of 2016 concerning Persons with Disabilities, particularly in Article 5 concerning the right to do business and

Article 53 concerning the provision of employment opportunities, with the reality of its implementation in the field which still hinders the full participation of people with disabilities in the digital economic ecosystem (Sukowati et al., 2023). Theoretically, this gap reflects a failure to achieve legal effectiveness as conceptualized in legal science, where a norm cannot be said to be alive just by being promulgated, but must be implemented and complied with in real terms to create the expected social impact (Ahadi, 2022). Evidence from previous research, such as the study of Ojek Difa in Yogyakarta, actually shows that digital economic empowerment initiatives driven by the disabled community itself can significantly increase the income of disabled workers with 27.3% experiencing an increase in income above Rp1,000,000, even without relying on perfect formal law enforcement, so this finding simultaneously supports and critiques previous research by showing that community independence can overcome state inaction, but also highlights unsustainable dependency (Nopiah & Islami, 2022). Therefore, legal revitalization is an urgent necessity.

### 3.2.3. Legal Revitalization Concept for an Equal Digital Ecosystem

The proposed legal revitalization concept stems from the finding that the existing regulatory framework, despite having a strong foundation, such as Law Number 8 of 2016 concerning Persons with Disabilities, has not comprehensively accommodated the specific needs of disabled businesspeople in the dynamic digital ecosystem. Theoretically, this revitalization aligns with the "human-first" approach to digital inclusion advocated by the International Labour Organization, which emphasizes digital inclusion transformation as a foundational pillar, not merely compliance, so that the law must shift from merely guaranteeing access to ensuring full empowerment and equal opportunity (Potocka-Sionek & Aloisi, 2021). Evidence shows the implementation of disability job quotas in Central Java, which demonstrates the potential for integrating affirmative action policies with ecosystem support. Legal revitalization is urgently needed to create an equitable ecosystem (Rohmah et al., 2023).

#### 3.2.3.1. Basic Principles: Universal Design, Reasonable Accommodation, Full and Effective Participation, and Substantive Equality.

This research confirms that the basic principles of Universal Design, Reasonable Accommodation, Full and Effective Participation, and Substantive Equality are not separate concepts, but rather a series of mutually reinforcing philosophies to build a digital ecosystem that is fully inclusive and empowering for business people with disabilities. Theoretically, these principles are rooted in the Convention on the Rights of Persons with Disabilities (CRPD) and the social model approach that views disability as the result of interaction with a hindering environment, so that the solution lies in universal design that enables access for everyone from the start (Universal Design), which is complemented by reasonable adjustments (Reasonable Accommodation) to meet the specific needs of individuals (Gupta et al., 2025). Evidence of the effectiveness of integrating these principles, as mandated in Articles 5 and 24 of Law Number 8 of 2016 concerning Persons with Disabilities, will transform digital platforms from mere accessible tools into vehicles for equal and meaningful economic participation. Therefore, legal revitalization must make these principles an integral operational foundation.

#### 3.2.3.2. Substantive Aspects of Revitalization

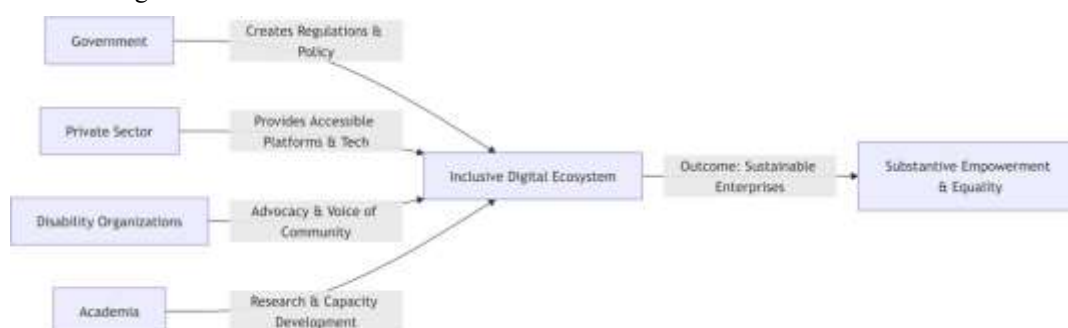
Substantively, legal revitalization to create an equitable digital ecosystem for entrepreneurs with disabilities must include increasing technical-digital capacity, creating universal platform accessibility, and inclusive funding and mentoring mechanisms. Theoretically, this approach aligns with the concept of full and effective participation, a pillar of the UN Convention on the Rights of Persons with Disabilities, where policies and programs must be designed through the meaningful involvement of people with disabilities so that the resulting solutions are targeted and empowering (Anderson & Bigby, 2023). Interventions focused on specific skills training, such as product design and digital marketing, have been shown to directly increase business profitability, while policy support that mainstreams technology access and the formation of inclusive business communities are key drivers of success. Legal revitalization must be based on these substantive needs. The following are some of the substantive aspects:

- a) Regulatory Harmonization: Integration of digital accessibility mandates into the Personal Data Protection Act, the Electronic Commerce Act, and the revised Disability Act
- b) Platform Regulation: Encourage/require digital platforms (e-commerce, fintech, logistics) to implement universal accessibility standards and affirmative action programs for merchants with disabilities.

- c) Incentives and Concrete Support: Special funding schemes, tax facilitation, and inclusive technology business incubation for entrepreneurs with disabilities.
- d) Capacity Building and Law Enforcement: Legal education for people with disabilities, training for officers, and the creation of accessible complaint and enforcement mechanisms

3.2.3.3. *Collaborative Governance Model: Partnership between government, private sector (platform), disability organizations, and academics in building an inclusive and sustainable ecosystem.*

This research confirms that a collaborative governance model involving synergy between the government, the private sector (digital platforms), disability organizations, and academia is not just an option, but a fundamental prerequisite for building an inclusive and sustainable digital ecosystem for disabled entrepreneurs. Theoretically, this approach aligns with the concept of participatory governance and the principle of "nothing about us without us," which emphasizes that the sustainability of an inclusive policy depends on the meaningful involvement of people with disabilities from the planning stage, as emphasized in the UN Youth Office report on the participation of young people with disabilities in decision-making (Anderson & Bigby, 2023). Legal revitalization must institutionalize this collaborative model. The following diagram illustrates the flow and roles of each party in the proposed collaborative governance model:



**Figure 1. Collaborative Governance Model**

Source: Researcher (2026)

The diagram above illustrates the unique contributions of each pillar: the government as regulator, the private sector as technology provider, organizations for people with disabilities as voices, and academics as knowledge producers, all working together to create an ecosystem that ultimately results in real economic empowerment and equality for entrepreneurs with disabilities.

3.3. Relation to Research Objectives

This research departs from the fundamental findings that businesses with disabilities still face multi-dimensional obstacles in the digital space, ranging from the absence of legal obligations to platform accessibility standards, unaccommodating administrative regulations, legal vulnerability, to stigma and limited access to funding, which shows that the existence of regulations such as Law No. 8 of 2016 has not been effective in creating a truly equal ecosystem. Therefore, the first objective of this study is to identify and analyze the gap between the normative legal protection and practice in the field, as evidenced by the large population of 26 million people with disabilities who have difficulty accessing public digital services and doing business. Furthermore, the second objective of the study to evaluate the effectiveness of the legal framework is confirmed by an analysis that shows that although the spirit of the law is good, its implementation is hampered by the absence of strict technical regulations on digital accessibility, lack of understanding of policymakers, and higher cyber risks for business people with disabilities.

As the first proof, the research findings confirm that Indonesia does not yet have specific regulations that require standards such as WCAG for the private sector, in contrast to global developments in the United States, the European Union, or Australia which already have a strong legal basis and sanctions. Second, the study supports previous research that identified implementation gaps, with additional evidence in the form of government initiatives to develop national Digital Accessibility Guidelines that underscore the urgent need for regulatory harmonization. Third, findings on the vulnerability of personal data and uneven digital literacy among business people with disabilities strengthen the argument to urgently build a collaborative governance model involving governments, platforms, disability organizations, and academia. In conclusion, this study comprehensively

recommends legal revitalization based on the principles of universal design and substantive equality to transform normative frameworks into real and empowering protections.

#### 4. Conclusion

The potential of the digital economy for empowering people with disabilities remains hampered by an incomplete legal framework and weak implementation, resulting in disabled businesses being overlooked in the digital ecosystem. This is because the primary regulation, Law No. 8 of 2016 concerning Persons with Disabilities, remains general and fails to address the technical complexities of the digital space, such as not mandating WCAG accessibility standards or regulating reasonable accommodations in digital administrative processes. Evidence suggests that the majority of digital platforms, including licensing and banking services, are inaccessible, leaving the law far from achieving substantive equality. Therefore, progressive and adaptive legal revitalization is essential to change the situation, although this research has limitations due to its normative nature and requires further empirical study. The digital ecosystem must be inclusive.

Existing laws provide a foundation for recognizing rights, but they have not been specifically revitalized to address the unique challenges of a dynamic digital ecosystem, thus perpetuating the gap between normative guarantees and the reality of economic participation for people with disabilities. This occurs because Law No. 8 of 2016 and its derivative regulations are still general in nature and have not internalized the principles of participatory and inclusive digital governance, as mandated by the concept of digital governance, which positions citizens as active subjects. As evidence, although the government is actively encouraging MSMEs with disabilities to enter the digital ecosystem, technical implementations such as mandatory accessibility standards for platforms, accessible online complaint mechanisms, and protection from cyber risks have not been operationally regulated within the digital regulatory framework. Therefore, legal revitalization must fill this gap with adaptive regulations.

Proactive, technology-responsive legal revitalization, oriented toward the principle of substantive inclusion, is essential for transforming the digital economy into an equitable and sustainable space for entrepreneurs with disabilities. This is necessary because conventional regulatory frameworks, as identified in international studies on job platforms, are often outdated and fail to address new work models and challenges emerging in the dynamic digital ecosystem. Supporting the urgency of this new approach is the UN's findings that the active involvement of people with disabilities, including young people with disabilities, in decision-making remains very low, resulting in policies that are often poorly targeted and unresponsive to their real needs in the digital world. Therefore, without transformative revitalization, the digital ecosystem will only perpetuate exclusion.

#### Bibliografi

- Ahadi, L. M. A. (2022). Efektivitas Hukum dalam Perspektif Filsafat Hukum: Relasi Urgensi Sosialisasi terhadap Eksistensi Produk Hukum. *Jurnal Usm Law Review*, 5(1), 110–127. <https://doi.org/10.26623/julr.v5i1.4965>
- Alabshar, N., Pujiwati, L. A., Munawaroh, T., & Fatoni, Z. (2024). Disability and Extreme Poverty in Indonesia: Analysis of National Socio-Economic Survey Data in 2020. *Jurnal Kawistara*, 14(1), 86. <https://doi.org/10.22146/kawistara.83519>
- Amaliah, St. M., Hafiar, H., & Dewi, R. (2023). Analisis Aksesibilitas Website Pemerintah Provinsi Indonesia Sebagai Implementasi Corporate Digital Responsibility terhadap E-Government. *Prologia*, 7(2), 473–486. <https://doi.org/10.24912/pr.v7i2.24456>
- Anderson, S., & Bigby, C. (2023). 'Nothing about us without us'. Including Lived Experiences of People with Intellectual Disabilities in Policy and Service Design. In *Disability Practice: Safeguarding Quality Service Delivery* (pp. 225–246). Springer Nature Singapore. [https://doi.org/10.1007/978-981-99-6143-6\\_12](https://doi.org/10.1007/978-981-99-6143-6_12)
- Audina Sukmawan, Y., & Damayanti, D. (2025). Metode Penelitian Hukum Normatif dan Empiris sebagai Strategi Penguatan Perspektif Kajian Ilmu Hukum. *Notary Law Journal*, 4(3), 114–128. <https://doi.org/https://doi.org/10.32801/nolaj.v4i3.116>
- Azra, M. A., Surya Fernanda, H., Triadi, I., & Joesoef, I. E. (2025). Perlindungan Hak Cipta Terhadap Pemegang Hak Cipta Aplikasi Yang Diperjualbelikan Secara Ilegal di Internet. *Jurnal Hukum Dan Kewarganegaraan*, 14(6), 1. <https://doi.org/10.3783/causa.v2i9.2461>
- Bintarti, S., & Setiawan, S. W. A. (2025, July 23). *Menghapus Sekat, Membangun Suara: Komunikasi untuk Kesetaraan Disabilitas*. Media Mahasiswa Indonesia.
- Chi, N. T. K., Le, P., Hong, N. T. H., Anh, N. T., & Ha, T. T. (2023). The role of technology, governance mechanisms, and training in building digital platforms for disabled people's employment. *International Journal of Process Management and Benchmarking*, 15(3), 359–372.

- <https://doi.org/10.1504/IJPMB.2023.134150>
- Dahlan, M., & Anggoro, S. A. (2021). Hak atas Pekerjaan bagi Penyandang Disabilitas di Sektor Publik: Antara Model Disabilitas Sosial dan Medis. *Undang: Jurnal Hukum*, 4(1), 1–48. <https://doi.org/10.22437/ujh.4.1.1-48>
- Dunan, A., Mudjiyanto, B., Karman, & Walujo, D. (2025). Unveiling Disability Empowerment: Evaluating ICT Skill Enhancement Initiatives in Indonesia. *Media and Communication*, 13. <https://doi.org/10.17645/mac.9078>
- Firdaus, I. (2024). Efektivitas UU Cipta Kerja dalam Melindungi Hak Pekerja Penyandang Disabilitas. *Jurnal Fakta Hukum*, 2(2), 58–70. <https://doi.org/10.58819/jfh.v2i2.115>
- Gupta, A., Yadav, M., & Nayak, B. K. (2025). A Systematic Literature Review on Inclusive Public Open Spaces: Accessibility Standards and Universal Design Principles. *Urban Science*, 9(6), 181. <https://doi.org/10.3390/urbansci9060181>
- Hafiar, H., Risanti, Y. D., Nurfadila, F., Ratnasari, E., Dipa, A. K., Nasrullah, R., & Safi, A. Q. (2025). Evaluating accessibility of e-health websites in Indonesia: Bridging the digital divide for people with disabilities. *Journal of Education and Health Promotion*, 14(1), 377. [https://doi.org/10.4103/jehp.jehp\\_1572\\_24](https://doi.org/10.4103/jehp.jehp_1572_24)
- Han, W., Liu, Z., Zeng, M., & Liu, L. (2025). Blockchain for inclusion: challenges and pathways to digital entrepreneurship among persons with disabilities in China. *Disability & Society*, 1–6. <https://doi.org/10.1080/09687599.2025.2548453>
- Haris, F. I., Zaman, B., Kurniati, E., Apsari, N., Khoerunnisa, S., Sidqia, T. L., Shofia, A. F., Arini G, A., & Hamid, A. I. (2025). Universal Design For Learning (UDL) Dalam Pendidikan Anak Usia Dini. *Early Childhood Research Journal (ECRJ)*, 8(2), 248–257. <https://doi.org/10.23917/ecrj.v8i2.11119>
- Hasbi, & Nofiani, N. S. (2024). Disability and Non-Disability in the Labour Market (the Case of Central Sulawesi), Indonesia. *Revista de Gestão Social e Ambiental*, 18(5), e07201. <https://doi.org/10.24857/rgsa.v18n5-130>
- Jetha, A., Bonaccio, S., Shamaee, A., Banks, C. G., Bültmann, U., Smith, P. M., Tompa, E., Tucker, L. B., Norman, C., & Gignac, M. A. M. (2023). Divided in a digital economy: Understanding disability employment inequities stemming from the application of advanced workplace technologies. *SSM - Qualitative Research in Health*, 3, 100293. <https://doi.org/10.1016/j.ssmqr.2023.100293>
- Liginlal, D., & Al-Emadi, S. (2026). Digital accessibility and equity: the need for stronger regulations and the imperative of innovation. *Universal Access in the Information Society*, 25(2), 37. <https://doi.org/10.1007/s10209-025-01305-4>
- Maimunah, S., Cipta Apsari, N., & Abdul Rachim, H. (2024). Aksesibilitas Inklusif: Implementasi Infrastruktur Publik Ramah Disabilitas Di Indonesia (Sebuah Literatur Review). *Focus : Jurnal Pekerjaan Sosial*, 7(2), 250–276. <https://doi.org/10.24198/focus.v7i2.60851>
- Martanti, G. (2023). Perlindungan Konsumen bagi Penyandang Disabilitas pada Sektor Perdagangan Online Berbasis Aplikasi Marketplace. *JURNAL USM LAW REVIEW*, 6(1), 242–259. <https://doi.org/10.26623/julr.v6i1.6387>
- Meliza Sari, P., Bachtiar, N., Ariyanto, E., & Putra, F. P. (2025). Digital inclusion and labor market outcomes for persons with disabilities in Indonesia: a comparative 3SLS study of entrepreneurial and non-entrepreneurial pathways. *Cogent Economics & Finance*, 13(1), 1–21. <https://doi.org/10.1080/23322039.2025.2559041>
- Muryatini, N. N. (2024). Perlindungan Perempuan Terhadap Perempuan Korban Kekerasan Berbasis Gender Online Dalam Era Digital. *Jurnal Interpretasi Hukum*, 5(2), 969–976. <https://doi.org/10.22225/juinhum.5.2.10396.969-976>
- Noor, A., Maruf, Mawahib, M. Z., & Habib, M. A. (2025). Developing Inclusive Regulations for Muslim Disabled Entrepreneurs' Access to Sharia Fintech: Legal and Accessibility Perspectives. *Jurnal Ilmiah Al-Syir'ah*, 23(1), 70–86. <https://doi.org/10.30984/jis.v23i1.3194>
- Nopiah, R., & Islami, P. A. (2022). Peran Pemberdayaan Ekonomi Digital Difa City Tour (Ojek Difa) Terhadap Kesejahteraan Penyandang Disabilitas Di Yogyakarta. *Convergence: The Journal of Economic Development*, 4(1), 1–18. <https://doi.org/10.33369/convergencejep.v4i1.22890>
- Nuraliah, D., Rahmawati, R., Faisal, A. F., Medriansyah, M., & Kartika, P. (2025). Digital Divide dan Kemiskinan Struktural: Analisis Kesenjangan Akses Informasi di Majene. *Komunikasiana: Journal of Communication Studies*, 7(2), 198–219. <https://doi.org/http://dx.doi.org/10.24014/kjcs.v7i2.38307>
- Nurlatifah, H., Arsyad, A. T., & Zarkasi, I. R. (2025). Sustainable growth of women-owned MSEs: The intersection of leadership, digital competence, and policy interventions. *Journal of the International Council for Small Business*, 1–22.

- <https://doi.org/10.1080/26437015.2025.2568917>
- Poerwanti, S. D., Makmun, S., & Dewantara, A. D. (2024). Jalan Panjang Menuju Inklusi Digital bagi Penyandang Disabilitas di Indonesia. *Journal of Urban Sociology*, 1(1), 44. <https://doi.org/10.30742/jus.v1i1.3536>
- Potocka-Sionek, N., & Aloisi, A. (2021). The ILO and EU Agendas on the Digital Transformation of Work. *International Journal of Comparative Labour Law and Industrial Relations*, 37(Issue 1), 35–64. <https://doi.org/10.54648/IJCL2021002>
- Putri, A. A., Wiryadi, U., & Nugraha, W. (2024). Perlindungan Hak Sosial Kewarganegaraan bagi Penyandang Disabilitas Intelektual dalam Lapangan Kerja. *Jurnal Krisna Law*, 6(2), 1–9. <https://doi.org/https://doi.org/10.37893/krisnalaw.v6i2.899>
- Rinaldi, A., Mendra, R., Ihsan, M. T., Harahap, N. S., Afifah, D. D., & Arum, H. S. (2026). Enhancing Micro, Small, and Medium Enterprises (MSMEs) in Riau Province through The Inclusion of Disabled Workers: A Pathway to Realizing Disability Rights. *Multidisciplinary Science Journal*, 8(4). <https://doi.org/10.31893/multiscience.2026224>
- Rohmah, M., Lituhayu, D., & Setianingsih, E. L. (2023). Implementasi Kebijakan Kuota Pekerja Penyandang Disabilitas Di Lingkungan Pemerintah Daerah Kabupaten Kebumen. *Journal of Management and Public Policy*, 3(12), 421–438. <https://doi.org/https://doi.org/10.14710/jppmr.v12i3.39846>
- Seixas Pereira, L., & Duarte, C. (2025). Evaluating and monitoring digital accessibility: practitioners' perspectives on challenges and opportunities. *Universal Access in the Information Society*, 24(3), 2553–2571. <https://doi.org/10.1007/s10209-025-01210-w>
- Sukowati, P., Sukardi, S., Nelwan, V., & Nashihah, D. (2023). Disability to Improve the Quality and Effectiveness of Its Roles and Functions: Formidable Policy Challenges. *WSEAS Transactions On Systems*, 22, 711–726. <https://doi.org/10.37394/23202.2023.22.72>
- Sulthony, A., Khan, A., Cahyo Nugroho, T., Wardani, A. E., & Ramadhan, M. N. (2025). Pelayanan Publik Inklusif di Era Digital: Studi Aksesibilitas Website Pemerintah Daerah bagi Penyandang Disabilitas. *Pena Bangsa: Bisnis Dan Tata Kelola Publik Adaptif*, 1(2), 3109–3973. <https://doi.org/10.69616/pb.v1i2.307>
- Susilo, D., Ruswanti, D., & Cahyani, R. R. (2026). Penguatan Kemandirian Ekonomi bagi Masyarakat Disabilitas di PPDK Klaten melalui Digitalisasi UMKM Disabilitas dan Penguatan Kewirausahaan. *Jurnal Pengabdian Masyarakat Dan Riset Pendidikan*, 4(3), 17502–17505. <https://doi.org/10.31004/jerkin.v4i3.4742>
- Syafiqoti, E. A., & Hadiati, T. (2023). Pemenuhan Hak Aksesibilitas Penyandang Disabilitas dalam Pelayanan Hukum. *Manabia: Journal of Constitutional Law*, 3(02), 257–268. <https://doi.org/10.28918/manabia.v3i02.1410>
- Tamzini, K. (2024). Understanding the Relationship between Assistive Technologies and Disabled People's Entrepreneurship. *Jordan Journal of Business Administration*, 20(2). <https://doi.org/10.35516/jjba.v20i2.2010>
- Trielsa, C. J., & Angeline, M. (2023). The Effect of Inclusive Design on Easy Accessibility for Disabled E-Commerce Users in Indonesia. *17th International Conference on Ubiquitous Information Management and Communication (IMCOM)*, 1–4. <https://doi.org/10.1109/IMCOM56909.2023.10035640>
- Widhi Antoro, B. H., Widijantoro, J., & Hardjanti, D. K. (2021). Policy Development of Inclusion Village to Fulfill the Rights of Persons with Disabilities. *Journal of Southeast Asian Human Rights*, 5(1), 44. <https://doi.org/10.19184/jseahr.v5i1.18076>
- Zuboff, S. (2022). Surveillance Capitalism or Democracy? The Death Match of Institutional Orders and the Politics of Knowledge in Our Information Civilization. *Organization Theory*, 3(3). <https://doi.org/10.1177/26317877221129290>