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Impact of competency development program on individuals with disabilities: A case study of the kartu prakerja program in Indonesia

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Abstract
A workforce competency development program is required to enhance the skills of the workforce, including individuals with disabilities, one of which is the Kartu Prakerja Program in Indonesia. This research aims to analyze the relationship between enrollment in the Kartu Prakerja Program and the employment status of people with disabilities, as well as the potential of this program to improve their income. Using data from the 2021 national labor force survey, the selected sample for the study consisted of 634 respondents. It was found that the majority, amounting to 66.2%, were not accepted into this program, particularly from the self-employed and laborer/employee categories. The analysis confirmed that the utilization of the Kartu Prakerja Program did not significantly impact the income of people with disabilities. The overall att (average treatment effect on the treated) values indicate a negative impact, albeit statistically insignificant. The government needs to develop a training program tailored to the needs and abilities to enhance the positive impact on workforce competency development, especially for individuals with disabilities.

Keywords: Kartu Prakerja program, people with disabilities, employment status, incentives utilization, propensity score analysis, income impact, program effectiveness

Introduction

The population of people with disabilities has been steadily increasing each year, with the World Health Organization (WHO) estimating that approximately 1.3 billion individuals, constituting about 16% of the global population, are experiencing some form of disability (World Health Organization, 2023). The majority of these individuals reside in developing countries (World Bank, 2022) [21]. People with disabilities encounter substantial challenges and barriers in accessing information, healthcare, transportation, infrastructure, and employment opportunities (Prasetya *et al*., 2022 [14]; ILO, 2022). Due to their health conditions, many individuals with disabilities often find employment within the informal sector, usually possessing lower levels of education (Sari *et al*., 2023) [16]. The inclination towards informal sector employment among people with disabilities is attributed to the relatively easier access and fewer requirements compared to formal employment. Furthermore, the work environment in the informal sector is relatively more flexible in terms of both timing and regulations (Foster & Wass, 2013) [4]. This flexibility is often sought by individuals with disabilities amid their specific needs. However, working in the informal sector is not devoid of risks such as fluctuating incomes, absence of health insurance, or other job securities, unlike the formal sector which often provides such assurances through the workplace or institution (Koning & van Sonsbeek, 2017 [9]; Bappenas, 2021) [1].

Indonesia is among the nations that have ratified the UN Convention to support the rights of people with disabilities. The country offers opportunities for individuals with disabilities to participate in competency development programs. In the pursuit of enhancing competencies, individuals with disabilities need to engage in various skill enhancement programs and activities to compete within the labor market. Several studies indicate that such programs can assist in developing social skills, communication abilities, problem-solving skills, and overall job performance (Farrow & Parkin-Bashizi, 2019) [3]. Additionally, competency development programs provide guidance, mentoring, access to technology, and adaptive strategies that facilitate their employment journey (Scheef *et al*., 2019) [17]. Furthermore, evidence-based job retention interventions have shown a significant increase in retaining employment for disabled individuals, emphasizing the importance of teaching self-determination, self-advocacy, social skills, treatment management, and accepting natural workplace support (Thomas & Morgan, 2021) [19].

Numerous studies have highlighted the significance of workforce competency development programs for people with disabilities, yet none have quantified the impact of such programs on the income improvement of individuals with disabilities. Therefore, this research aims to identify the individual characteristics of people with disabilities in the labor market who have enrolled in the "Kartu Prakerja Program" program and estimate the benefits or impact of this program on the income enhancement of people with disabilities in Indonesia (Manopo *et al*., 2021) [11]. With the findings obtained from this research, we believe it can contribute significantly to the effectiveness of a program, particularly the "Kartu Prakerja Program" or Pre-Employment Card Program for people with disabilities, and offer recommendations for the sustainability of this program, especially for individuals with disabilities in the pursuit of inclusive development for all citizens of Indonesia, promoting social justice.

Theoretical framework

Economic development signifies an increase in economic growth leading to an elevated standard of living, pivoting towards the transformation into learning societies that yield more significant impacts on human well-being than the accumulation of physical resources (Stiglizt & Greenwald, 2014) [18]. In these learning societies, social capital plays a pivotal role in providing a collaborative framework and mutual support for continuous learning. Social capital encompasses social relationships, norms, trust, and participation in collective activities that facilitate the exchange of knowledge, skills, and support within learning endeavors (Putnam, 1994) [16]. Social relationships within society significantly impact the formation of social capital, relating closely to the development of human capital. Within the context of learning societies, social capital enables greater access to learning resources and competency enhancement (Coleman, 1988) [2]

The expanded definition of social capital allows for the inclusion of governments, markets, and development actors, which directly impact the social capital environment and aid in identifying policy recommendations (North, 1990) [13]. Furthermore, research by Narayan, (1999) [12] emphasizes the importance of state involvement in the analysis of social capital dynamics, examining the interplay of complementarity and substitution. Narayan asserts that the focus should not solely be on community engagement, ideally marked by inclusive bonds connecting various individuals and groups, but also on governmental effectiveness. The relationship between social capital and societal cohesion can be understood through the construction of social cohesion, which involves well-integrated horizontal (bonding and bridging) and vertical (linking) social capital. As reported in the study by Kawachi & Berkman, (2000) [7], social capital forms a part of the concept of social cohesion. The weakness of community involvement is directly related to poor social cohesion, where this lack is attributed to poor community-government relationships (linking) or polarization among communities (bonding) and between communities (bridging) (Woolcock & Apr, 2007) [20].

In this research, we focus on social capital concerning individuals with disabilities, specifically the relationship between the community and the government (linking). This is denoted by the involvement of individuals with disabilities in workforce competency development programs, such as the "Kartu Prakerja Program" program, which is an Indonesian government strategy aimed at enhancing competencies, boosting workforce productivity and competitiveness, and fostering entrepreneurship through training assistance encompassing skilling, upskilling, and reskilling. This program is a significant step towards strengthening the link between the disability community and governmental initiatives, potentially fostering social capital and inclusive development.

Research methods

1. Data

This research uses secondary data from the National Labor Force Survey (Sakernas) for the period August 2021. The sample selected for the research was people with disabilities who registered for the pre-employment card program and were declared accepted or not accepted into the program, totaling 643 respondents.

2. Operational Definition of Variables

After the sample and unit of analysis have been determined, the next step is to form variables according to the relevant definitions. Operational definitions of variables can be seen in Table 1.

Table 1: Operational Definitions

Variable	Initial	Information
Dependent	Income	Income During A month
Treatment	Pre-employment	Persons with Disabilities who register for the Pre-Employment Card Program 1: if accepted 0: if not accepted
Covariates	Disability Severity Level	The level of difficulty/disorder experienced by people with disabilities in the mild/moderate and severe categories.

3. Analysis Method

The aim of this study is to ascertain the relationship between acceptance into the "Kartu Prakerja Program" program and the income of individuals with disabilities in Indonesia. The researchers assume that some individuals with disabilities might independently make decisions to enroll in the "Kartu Prakerja Program" program, which could lead to selection bias in some samples. The decision of individuals with disabilities to enroll or not in the "Kartu Prakerja Program" program is a conscious effort. For instance, some individuals with disabilities consciously aim to develop job competencies and entrepreneurship by participating in the "Kartu Prakerja Program" program, anticipating an increase in their income. Conversely, other individuals with disabilities might choose not to enroll in the program but use alternative methods to enhance their skills, such as attending training sessions. Consequently, systematically, users of the "Kartu Prakerja Program" program differ from those who do not use it. This condition renders the status of respondents who participate in the "Kartu Prakerja Program" program endogenous. Therefore, the use of econometric methods other than ordinary least squares (OLS) is required to avoid estimation bias issues. One appropriate method to mitigate this problem is using the propensity score matching (PSM) method.

3.1 Propensity Score Matching (PSM) Model

Propensity Score Matching (PSM) is a statistical matching method based on a probability model used to find comparison groups from selected non-treated (non-intervention) groups, ensuring that observed characteristics of the selected group resemble those of the treatment groups (Khandker *et al*., 2010) [8]. These observed groups are then matched based on the probability or propensity scores. The average treatment effect of the program is subsequently calculated as the difference in average outcomes between the two groups (Li *et al*., 2022) [10]. The validity of PSM relies on two conditions: (a) conditional independence (i.e., unobserved factors not influencing participation) and (b) a significant overlap or influence in propensity scores across all participant and non-participant samples.

Various approaches are used to match participants and non-participants based on propensity scores, including nearest-neighbor (NN) matching, radius matching, stratification and

interval matching, as well as kernel matching and local linear matching (LLM).

In this study, the propensity score matching method is employed to analyze the impact of highly educated individuals with disabilities working in the formal sector as the treatment group, and individuals with low education working in the informal sector as the control group (Li *et al*., 2022). In the case of binary treatment, the treatment group is assigned a value of 1, while the control group is assigned a value of 0. The potential outcome is then defined as Yi (Di) for each individual I, where I = 1…n and n denotes the population. The treatment effect for individual i can be expressed as follows:

$$T_i = Y_i(1) + Y_i(0) \quad (2)$$

Where (Ti) represents the treatment effect for the i-th individual, Yi(1) and Yi(0) denote the potential outcomes (income) with and without the treatment, namely, having high education and working in the formal sector. Generally, the average impact of high education and formal sector employment for individuals with disabilities is obtained by averaging the effects across all individuals in the population, known as the Average Treatment Effect (ATE), which is defined by the equation:

$$ATE = E(Y_1 - Y_0) \quad (3)$$

In this equation, ATE (Average Treatment Effect) quantifies the overall impact of having a high education and working in the formal sector for individuals with disabilities. It is calculated by taking the expected value (expectation) of the difference between potential outcomes (income) if an individual possesses high education and works in the formal sector (Y_1) compared to the potential outcomes if the individual does not have high education and does not work inhe formal sector (Y_0):

$$ATT = E[Y_1 - Y_0 \mid D_i = 1] \quad (4)$$

Results

This section presents a descriptive analysis, of the probability of individuals with disabilities using the ”Kartu Prakerja Program” program to enhance their income, and examines the income differences between individuals with disabilities utilizing the ”Kartu Prakerja Program” program and those who do not.

1. Descriptive Analysis

The descriptive statistics of this study are depicted in Table 2 below. The analytical unit for this research comprises individuals with disabilities who enrolled in the "Kartu Prakerja Program" program.

Table 2: Analysis descriptive

Register for a pre-employment program	Job-status						Total
	Try Alone	Try to help worker No still	Try to help workers still	Workers/employees /employees	Worker free on the farm	Worker-free in non-agriculture	
No accepted	131	82	12	156	15	30	426
Accepted	78	26	13	82	6	12	217
Total	209	108	25	238	21	42	643

Source: Compiled Data, 2023

Table 2 illustrates the relationship between enrollment in the Prakerja program and the employment status of individuals with disabilities. Six categories of employment are identified: Self-Employed, Assisted Unstable Employment, Assisted Stable Employment, Worker/Employee, Freelance in Agriculture, and Freelance in Non-Agriculture. Additionally, there are two categories of acceptance status in the Prakerja program: Not Accepted and Accepted. Out of a total of 643 individuals, 426 individuals, constituting 66.2%, were not accepted into the Prakerja program, while 217 individuals, accounting for 33.8%, were accepted. Among the individuals not accepted, the majority were categorized as follows: Self-Employed (131 individuals), Worker/Employee (156 individuals), and Freelance in Non-Agriculture (30 individuals).

Among the accepted individuals, the majority were categorized as follows: Self-Employed (78 individuals) and Worker/Employee (82 individuals). Specifically within the Self-Employed category, the number of individuals not accepted (131 individuals) was higher than those accepted (78 individuals). Similarly, within the Worker/Employee category, the number of individuals not accepted (156 individuals) was higher than those accepted (82 individuals). It is noteworthy that the majority of individuals with disabilities who applied for the Prakerja program were not accepted. The distribution of individuals in the categories of Self-Employed and Worker/Employee dominates both accepted and not accepted groups. It's important to highlight a significant discrepancy between the number of individuals accepted and not accepted into the Prakerja program based on their job types.

2. Profile of Persons with Disabilities as Recipients of the Prakerja Program Card

This section delineates the profile of persons with disabilities who are recipients of the Prakerja Program Card, with a particular focus on those who completed the training offered by the program, as detailed in Table 3.

Table 3: Recipients of the Prakerja Program Card Who Completed Training

Completion of Training in Prakerja Program	Freq.	Percent	Cum.
Not Completed	23	10.6	10.6
Completed	194	89.4	100
Total	217	100	

Source: Compiled Data, 2023

This dataset encompasses 217 individuals with disabilities who are recipients of the Prakerja Program. Among them, 23 individuals (10.6%) have not completed the training offered by the Prakerja Program, while 194 individuals

(89.4%) have completed the training. The majority of Prakerja Program recipients with disabilities (89.4%) have managed to complete the training they undertook. This highlights a high level of commitment from them in utilizing the opportunities provided by this program. Despite the majority completing the training, a small proportion (10.6%) did not finish the training, indicating a potential area that requires further exploration to understand the reasons behind the non-completion.

Within the Prakerja Program, the utilization of incentives provided to participants plays a crucial role in helping them overcome economic challenges and enhance their financial independence. Table 4 provides an overview that reveals the diverse ways participants utilize the incentives they receive.

Table 4: Utilization of Incentives

No	Utilization of Incentives	Freq.	Percent	Cum.
1	Meeting Daily Needs	81	41.75	41.75
2	Business Capital	65	33.51	75.26
3	Paying Debts	11	5.67	80.93
4	Savings	31	15.98	96.91
5	Others	6	3.09	100
6	Total	194	100	

Source: Processed Data, 2023

This dataset encompasses 194 participants who have completed the training offered by the Prakerja Program. Meeting Daily Needs: 81 participants (41.75%) utilized the incentives received to fulfill their daily needs. Business Capital: 65 participants (33.51%) used the incentives as capital to initiate or expand their business ventures. Paying Debts: 11 participants (5.67%) utilized the incentives to settle their debts. Savings: 31 participants (15.98%) opted to save the received incentives. Other Uses: 6 participants (3.09%) utilized the incentives for purposes not categorized above.

The majority of the Prakerja Program participants utilized the incentives provided to meet their daily needs (41.75%) and as capital for business ventures (33.51%). This indicates that a significant portion of participants utilized the incentives for urgent needs or to harness their economic potential. A small percentage of participants (5.67%) used the incentives to pay off debts, while a nearly equal amount (15.98%) chose to save the incentives, demonstrating financial prudence for the future. The existence of a small portion of participants (3.09%) utilizing incentives for uncategorized purposes showcases variation in incentive utilization.

3. Comparison Between Treated and Matched Control Groups

Table 5 below illustrates the comparison between two groups: the control group (Program Kartu Prakerja = Accepted) and the group considered as the treatment group (Program Kartu Prakerja = Not Accepted), analyzed based on Employment Status and Disability Level.

Table 5: Comparison between groups *Treated* and Group *Matched Control*.

Card Program Pre-employment = No accepted					
Variables	Obs	Mean	Std. Dev.	Min	Max
Job-status	426	2.840376	1.594952	1	6
Level of Disability	426	2.023474	0.1515819	2	3
Card Program Pre-employment = Accepted					
Variables	Obs	Mean	Std. Dev.	Min	Max
Job-status	217	2.760369	1.580464	1	6
Level of Disability	217	2.0553	0.2290925	2	3

Source: Processed data, 2023

For employment status, the control group (accepted) and the treated group (not accepted) ranged from 1 to 6, comprising self-employed, intermittently employed, regularly employed with assistance, wage workers/employees, self-employed in agriculture, and self-employed in non-agricultural sectors. Concerning the disability level variable, the control group (Accepted) had an average disability level within this group of approximately 2.06, with a standard deviation of around 0.23. The range was between 2 and 3, denoting mild/moderate and severe disabilities. Meanwhile, the treated group (Not Accepted) had an average disability level within this group of approximately 2.02, with a standard deviation of around 0.15. Regarding the disability level, the Not Accepted group (treated group) had a slightly lower average than the Accepted group (control group). Once again, these average differences also do not appear to be significantly notable. From this analysis, it appears that there isn't a considerable difference between the two groups concerning employment status and disability level. Even though there are average differences, they do not seem substantially significant between the control group (accepted) and the treated group (not accepted).

2. Persons with Disabilities in the Kartu Prakerja Program

Table 6 provides the results of the propensity score analysis, aiming to evaluate the likelihood of persons with disabilities using the Kartu Prakerja Program to enhance their competencies, thereby potentially increasing their income. Propensity scores are used to adjust or compare the control and treatment groups in statistical analysis.

Table 6: Propensity Score

Estimation of the propensity score						
Iteration 0: log-likelihood = -11.10217						
Iteration 1: log-likelihood = -09.03271						
Iteration 2: log-likelihood = -09.03269						
Probit regression					Number of obs	643
					LR chi2(1)	4.14

					Prob > chi2	0.0419
Log likelihood = -409.03269					Pseudo R2	0.005
Card program pre-employment	Coef.	Std. Errr.	z	P>z	[95% Conf.	Intervals]
Disability level	0.5537872	0.272862	2.03	0.042	0.0189883	1.088586
constant	-1.547176	0.55802	-2.77	0.006	-2.640875	-0.45348
Note: the common support option has been selected						
The region of common support is [.33011272, 0.54545455]						

Propensity Score Estimation based on Iteration and Log-Likelihood was carried out using the estimation process of a probit model performed in three iterations. The log-likelihood of this model increased from the first to the final iteration, indicating an improvement in the model's accuracy. In the Probit Regression statistics with the number of observations (Number of obs): 643, the Chi-square test (LR chi2): 4.14 with 1 degree of freedom demonstrates that the probit regression model significantly differs from zero at a 95% confidence level (Prob > chi2 = 0.0419). The Pseudo R-squared value is 0.005, indicating how well the model explains the variation in the data.

The Probit Regression results reveal that the "Disability Level" variable has a coefficient of 0.5537872, with a standard error of 0.272862. This coefficient indicates that an increase in the disability level is associated with an increased probability of using the Kartu Prakerja Program for their businesses. The constant value (intercept) is -1.547176 with a standard error of 0.55802. This indicates the baseline probability of using the Kartu Prakerja Program for competency development purposes for individuals without disabilities. The "common support" option has been selected, and the common support region is [.33011272, 0.54545455]. This region signifies the extent of overlap between the control and treatment groups.

Based on the probit regression results, there exists a positive relationship between the disability level and the likelihood of utilizing the Kartu Prakerja Program for competency development programs for workers, meaning that the higher the level of disability an individual has, the greater the likelihood they will use the program. However, it's essential to note that this is an association and not a cause-and-effect inference. Additionally, employing common support ensures sufficient overlap between the control and treatment groups, enabling better adjustments when comparing the two groups to assess the causal effects of the Kartu Prakerja Program on the competency development program for people with disabilities.

3. Impact of Utilizing the Kartu Prakerja Program on the Income of Persons with Disabilities.

In analyzing the influence of utilizing the Kartu Prakerja Program on the development of worker competencies, particularly related to the income of persons with disabilities, several adjustment or matching methods were used to compare the Treatment on the Treated (ATT) effects of the Kartu Prakerja Program on the observed outcome variable.

Table 7: Impact of Utilizing the Kartu Prakerja Program on the Outcome Variable

Method	n. treat	n. contr	ATT	Std. Err	t
Nearest Neighbor Matching	217	426	-0.018	0.194	-0.092
Stratification Method	217	426	-0.018	0.192	-0.092
Radius Matching Method	217	426	-0.026	0.193	-0.133
Kernel Matching Method	217	426	-0.018	0.219	-0.083

Source: Processed data, 2023

The results from four matching methods utilized to evaluate the influence of the Kartu Prakerja Program on the income of people with disabilities, using the Nearest Neighbor Matching method, showed an Average Treatment Effect on the Treated (ATT) of -0.018 with a standard error of 0.194. The negative ATT value indicates an insignificant tendency in the influence of the Kartu Prakerja Program on the income of people with disabilities. The relatively high standard error demonstrates uncertainty in this estimation. The t-statistic of -0.092 indicates that the difference between the treatment and control groups is not statistically significant. Similar results were found using the Stratification Method, with an ATT of -0.018 and a standard error of 0.192. This suggests that, after adjusting between the treatment and control groups, there is no significant increase in the income of people with disabilities due to the utilization of the Kartu Prakerja Program. The t-statistic of -0.092 also shows insignificance in the difference between the two groups. The Radius Matching Method revealed an ATT of -0.026 with a standard error of 0.193. These outcomes echo the previous methods, indicating no significant improvement in the income of people with disabilities due to the Kartu Prakerja Program. The t-statistic of -0.133 shows that the difference between the treatment and control groups is also statistically insignificant. Lastly, the Kernel Matching Method exhibited an ATT value of -0.018 with a standard error of 0.219. This outcome indicates that, after adjusting between the treatment and control groups, there is no significant improvement in the income of people with disabilities due to the utilization of the Kartu Prakerja Program. The t-statistic of -0.083 also shows insignificance in the difference between the two groups. All four adjustment methods used yield similar findings, suggesting that the utilization of the Kartu Prakerja Program does not significantly impact increasing the income of people with disabilities. However, it is noteworthy that the relatively high standard error in estimation indicates significant variability or uncertainty in these analysis results.

Discussion

1. Characteristics of People with Disabilities Engaged in the Kartu Prakerja Program

Our research findings indicate that the majority (66.2%) of individuals with disabilities who enrolled in the Kartu Prakerja Program were not accepted. The dominant employment categories for both accepted and not accepted participants were self-employed and laborers/ workers/ employees. A significant difference was observed between the accepted and not-accepted individuals in the Kartu Prakerja Program based on their job types. The profile of kartu prakerja recipients showed that the majority of them (89.4%) completed the training provided. Most of them utilized the incentives given to fulfill daily needs (41.75%) and as capital for businesses (33.51%). However, it should be noted that a small portion did not complete the training (10.6%). Tables 3 and 4 indicate that not all who were accepted into this program completed their training (89.4%), and most of them used the incentives provided for daily needs (41.75%) and as capital for business (33.51%). Meanwhile, a small portion chose to pay off debt (5.67%) or save (15.98%). Although the majority completed the training, it should be noted that there was still a small percentage who did not complete the training (10.6%). Next, Table 5 displays a comparison between two groups: the control group (Pre-Employment Card Program = Accepted) and the group that is considered the treatment group (Pre-Employment Card Program = Not Accepted) based on employment status and level of disability. The analysis showed insignificant mean differences between the two groups in terms of employment status and level of disability. In the final section, propensity score analysis is carried out to transmit the probability of people with disabilities using the Pre-Employment Card Program to increase their job competency and income. The regression results show that there is a positive relationship between the level of disability and the possibility of using the Pre-Employment Card Program to develop worker competency. However, it should be noted that these results only show an association, not a causal inference.

2. Impact of the Kartu Prakerja Program on People with Disabilities

Based on our research, the impact of the Kartu Prakerja Program on people with disabilities was evaluated through propensity score analysis. The results from the probit regression show a positive relationship between the disability level and the likelihood of using the Kartu Prakerja Program for competency development. Nevertheless, it should be noted that this result only indicates an association and not a cause-and-effect inference. Subsequently, an analysis was conducted to assess the impact of utilizing the Kartu Prakerja Program on the income of people with disabilities using several adjustment or matching methods, including Nearest Neighbor Matching, Stratification Method, Radius Matching Method, and Kernel Matching Method. The outcomes from these methods indicate similarity in findings, suggesting that the utilization of the Kartu Prakerja Program does not have a significant impact on increasing the income of people with disabilities. Thus, while the propensity score analysis suggests a positive correlation between the disability level and the use of the Kartu Prakerja Program for competency development, there isn't strong evidence to support the claim that the program significantly enhances the income of people with disabilities. This finding is further supported by the absence of a significant difference in income between the group utilizing the program and the group that does not. However, considering the variability or errors in the analysis results (indicated by the high standard error), further research is required to gain a deeper understanding of the actual impact of the Kartu Prakerja Program on increasing income for people with disabilities. The findings are consistent with the research conducted by Hidayatullah et. al, (2021) [5], indicating that vulnerable groups (people with disabilities) require regular social assistance to meet their basic needs rather than participating in training programs like Kartu Prakerja. Participants in the program need guidance in carefully selecting the programs aligned with their career plans. To support this assertion, our study found that from Tables 3 and 4, it is evident that not all individuals stated to have been accepted into this program could complete their training, accounting for 89.4%. Additionally, a majority of them utilized the incentives provided to meet daily needs (41.75%) or as capital for businesses (33.51%).

Conclusion, implications, recommendations, and limitations

This study investigated the impact of the Kartu Prakerja Program on people with disabilities in augmenting their income. The majority of people with disabilities (66.2%) who enrolled were not accepted into this program. The majority of them were engaged in self-employment or laborer/worker/employee roles, regardless of acceptance into the program. The Kartu Prakerja recipient profile demonstrates that most of them (89.4%) completed the training. The incentives provided were mostly used for daily needs (41.75%) and as business capital (33.51%). The propensity score analysis indicates a positive relationship between the disability level and the use of the Kartu Prakerja Program for job competency development. However, this is an association, not a cause-and-effect inference. Nevertheless, this association suggests that individuals with higher disability levels are more likely to use the program. The analysis using various adjustment methods indicates that the Kartu Prakerja Program does not significantly impact the income of people with disabilities. The findings show no significant difference in income between the groups utilizing the program and those that do not. While individuals with higher disability levels tend to use the Kartu Prakerja Program, there isn't strong evidence that the program significantly increases the income of people with disabilities. These results highlight the need for more careful guidance in selecting programs that align with career plans and individual needs, especially for people with disabilities. The high standard error in estimations suggests a need for further research to understand the actual impact of the Kartu Prakerja Program on increasing the income of people with disabilities. This study provides critical insights into participant characteristics, the relationship between disability levels and program usage, and the program's impact on the income of people with disabilities. However, further research is needed to explore more about the impact and effectiveness of the Kartu Prakerja Program for people with disabilities.

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