

Ethnography Study in Designing Islamic Financial and Business Literacy for People with Disabilities

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Abstract

Purpose - This paper aims to evaluate the existing Islamic financial and business literacy for people with disabilities and propose a job and business recommendation to address different characteristics of the communities.

Methodology - Using the ethnography approach, this research focuses on people with disabilities in their diverse backgrounds of social, economic, and cultural settings. It includes participant observations and interviews accompanied by their family members or social care providers.

Findings - The finding shows that the existing Islamic financial and business literacy for people with disabilities is still limited due to social gaps. There are tensions that exist in the dedifferentiation method whether they remain to be hopeless to earn more literacy and do their business independently. It is understood that the dedifferentiation has underestimated the people's experience in Islamic financial and business literacy with their types of disabilities.

Practical Implication - The contribution of this paper is to propose a policy recommendation regarding professional support to ensure sustainable benefits from Islamic financial literacy, Islamic business, and job seeking that may improve the well-being of the communities.

Originality - This paper details the only institution that has implemented an Islamic approach to financial literacy, business, and job seeking for people with disabilities through 25 events. These events included 12 on Islamic financial literacy, eight on Islamic business, and eight on job seeking, totaling 95 hours (89 hours offline and six hours online). The initiative successfully accommodated 4,540 participants from all provinces in Indonesia (3,410 offline and 1,130 online).

Keywords: Literacy, Islamic Finance, Islamic Business, People with Disabilities, Ethnography

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1. Background

Disability is an inherent aspect of the human experience. Nearly everyone will face temporary or permanent disability at some stage in their life. According to WHO (2024), approximately 1.3 billion people, or around 16% of the world's population, live with significant disabilities. This figure is on the rise, partly due to an aging population and the growing incidence of non-communicable diseases. In 2020, the National Economic Survey (Susenas) recorded that there were 28.05 million People With Disabilities (PWD). This number is equivalent to 10.38 percent of the national population. With 1 in 10 people with disabilities, Indonesia has the highest prevalence of disabilities in Southeast Asia according to UNESCAP. PWD with four different types of disabilities (physical, behavioral, developmental, and sensory). They face unique financial challenges that affect their financial capability and well-being compared to non-disabled individuals due to factors such as lower employment rates, higher costs associated with their condition, and insufficient income support (Bangma et al., 2021). Financial capability, encompassing knowledge, skills, attitudes, and behaviors related to money management, can also be challenging for some PWDs. Limitations in financial capability, restricted access to information and support, financial exclusion, and difficulties in personal financial management impact the financial well-being of PWD (Kempson & Poppe, 2018).

In Indonesia, no specific studies are measuring financial literacy and inclusion rates for PWD. Existing surveys show gender and age differences, with the Financial Services Authority reporting a literacy rate of 49.68% and an inclusion rate of 85.10% in 2022, with a gap of 35.42%. The Islamic financial literacy index stands at 9% in 2022 and increased to 39% in 2023 (FSA, 2024), while Bank Indonesia finds the literacy index on Islamic economics and finance at 28% in 2023 which includes involvement in halal business sectors. Building financial capability among PWD is a preferred intervention for improving their financial well-being and stability (McGarity, 2019). Currently, most of them accept the fact that their life support is subject to the mercy of the people surrounding them, for instance from the zakat fund. However, it should be treated as first aid, after that they have to be independent. According to Margaret Sherraden's concept, independent financial capability is based on the relationship between financial literacy and access to financial products and services, which both impact PWD's financial well-being (Huang et al., 2015; Birkenmaier et al., 2017). The 2015 National Financial Capabilities Study confirms this, highlighting the role of financial access in enhancing financial literacy's impact. Disability case managers can improve their clients' financial well-being by promoting financial literacy and inclusion. The study confirms the need to advocate for more financial inclusion, protect consumer rights, and increase financial opportunities for vulnerable populations. For Muslim PWD, the approach to conducting financial literacy events, products and services promotion as well as business workshops has to be combined with Islamic views to ensure that religiosity in their daily transactions is applied in their life. This will create benefits where the orientation is not only for commercial motives but also for achieving well-being status in the hereafter.

Due to the above background, therefore this study formulates a research question to what extent are people with disabilities exposed to Islamic financial literacy, business coaching, and job seeking? Using an ethnography study, PWD communities in all over Indonesia are observed through programs conducted between 2023-2024, both offline and online. This paper consists of five sections. Section Two describes studies on financial literacy, business inclusion, and Islamic views while Section Three explains qualitative research methodology. Section Four is a discussion on types of financial literacy, job and business types for PWD, and finally, this paper is wrapped up with a conclusion and suggestions for further research in Section Five.

2. Literature on Financial Literacy, Business Inclusion, and Job Seeking

Financial education programs that cover informational products and services involving human interaction tailored to the specific needs of people with disabilities (PWD), can help address these challenges and serve as a resource for health practitioners to discuss financial issues with their clients (Engel et al., 2022). For example, there are 134 financial education programs in Canada aimed at PWD. However, only 26% of these programs included explicit accessibility content, and 79% required a college-level reading ability. It means the content is too high for PWD. Additionally, these financial education programs often fail to address broader socio-economic, institutional, and political systemic issues, such as lack of access to governmental and private benefits, insufficient governmental benefit amounts, a shortage of affordable and accessible housing options, and limited employment opportunities that provide adequate income (Engel et al., 2022).

Education is a right that everyone has, including people with special needs. As for financial education or we know it as financial literacy, it has its own challenges for disabilities. McGarity et al., (2020) mention that people with disabilities are five times more likely to experience poverty than the general population due to factors such as lower employment rates and higher costs associated with their condition. Financial capability, which is the knowledge, skills, attitudes, and applied behaviors related to managing money and finances, can also be a challenge for some people with disability (PWD). Financial capability limitations, information and support access restrictions, financial exclusion, and personal financial management challenges influence the financial well-being of PWD (Kempson & Poppe, 2018).

To avoid this, researchers conducted a phenomenological study on the role of financial literacy tools for people with disabilities. According to the National Disability Institute (2017), services that aim to improve financial inclusion and education for people with disabilities should be provided. This includes utilizing teachable moments, such as individual program planning for public funders like Medicaid and Vocational Rehabilitation, to assess financial health and capability, set financial goals, and build knowledge and skills to make informed financial decisions. Additionally, linking SSI and/or SSDI beneficiaries to financial education curricula like the FDIC's Money Smart can improve their financial literacy. Financial institutions should also focus on accessible design, personalization, and affordability when developing mobile and web-enabled products and services to improve accessibility for people with disabilities. In 2015, The National Financial Capabilities Study confirms that financial literacy and financial access impact the financial well-being of people with disabilities (National Disability Institute, 2017). Based on research written by Henning and Rodriguez (2018), it is stated that people with disabilities aged 14-21 years can access a financial education curriculum that will play a role in supporting their current and future lives.

Based on the above-mentioned concerns are crucial because they are relevant to PWD's future. If there is no advancement to the programs, it is not surprising that after the programs, PWD do not experience the benefits. Therefore, financial education programs for PWD need to be more tailored, individualized, accessible, and comprehensive, addressing the full range of financial issues faced by different individuals, including PWD (Brandow et al., 2020). Different types of disabilities also need to be addressed especially when it comes to business and job specifications.

In Indonesia, similar problems are faced, but the good news is more efforts that aim to improve financial literacy and business inclusion for PWD are taking place. One of the reasons is due to the implementation of Law No. 8 Year 2016. DPR-RI (2016) documents that the law

stipulates among others fulfillment of equal opportunities for persons with disabilities in all aspects of state and community administration, respect, protection, and fulfillment of the rights of persons with disabilities, including the provision of accessibility and decent accommodation. In addition, it also highlights regulations for the implementation and fulfillment of the rights of persons with disabilities aiming to realize a standard of life for persons with disabilities that is of higher quality, justice, physical and spiritual prosperity, and dignity.

At the government level, *Otoritas Jasa Keuangan* (Financial Services Authority) receives a mandate to increase the financial literacy index in the country including for PWD while the Ministry of Cooperatives takes care of the area to include involvement PWD in right from home business level. The Indonesian government appointed the Ministry of Social Affairs RI to foster PWD using “Operational Guidelines for Social Rehabilitation Assistance for Persons With Disabilities” released in 2021. In organizing programs with PWD, the minister assigns his subordinates such as the heads of provinces, districts, municipal cities, and sub-districts and villages throughout Indonesia. Approaching the PWD association is strategic because it is the closest body to recruit PWD. There are tens of associations of PWD in Indonesia, among others:

1. *Perkumpulan Penyandang Disabilitas Indonesia* (PPDI)/ Indonesian Disabilities Association;
2. *Perkumpulan Penyandang Disabilitas Fisik Indonesia* (PPDFI)/ Indonesian Association of Physically Disabled People;
3. *Persatuan Tunanetra Indonesia* (PERTUNI)/ Indonesian Blind Association;
4. *Himpunan Wanita Disabilitas Indonesia* (HWDI)/ Indonesian Association of Disabled Women;
5. *Ikatan Tuna Netra Muslim Indonesia* (ITMI)/ Indonesian Muslim Blind Association;
6. *Gerakan untuk Kesejahteraan Tunarungu Indonesia* (GERKATIN)/ Movement for the Welfare of the Indonesian Deaf;
7. *Perkumpulan Sepakbola Amputasi Indonesia* (PSAI)/ Indonesian Amputee Football Association;
8. *Majelis Ta'lim Tuli Indonesia* (MTTI)/ Indonesian Deaf Ta'lim Council;
9. *Himpunan Difabel Muhammadiyah* (HIMDIMU)/ Muhammadiyah Disabled Association.

The management of the above associations is usually appointed by the members every five years, the oldest association is the Indonesian Disabilities Association (*Perkumpulan Penyandang Disabilitas Indonesia*/PPDI). From its website, PPDI (2024), it is informed that PPDI was established on 11 March 1987 and domiciled in the territory of the Republic of Indonesia. PPDI is non-partisan and open to all social organizations for people with disabilities, social organizations with disabilities, and social organizations for people with disabilities at the national level. PPDI is an umbrella for social organizations for people with disabilities, social organizations with disabilities, and social organizations for people with disabilities according to their level of position, functioning as a forum for struggle, coordination, consultation, advocacy, and socialization of disabilities at the national and international levels. For the purpose of this research, the members of the associations are selected to become the research samplings.

3. Research Methodology

This research adopts ethnographic approach to evaluate the current programs for PWD to measure the success of pieces of training on Islamic financial planning literacy, Islamic business,

and job seeking. Ethnography involves the detailed description of a specific human society or the process of conducting such a study (Britannica, 2024). Modern ethnography relies primarily on fieldwork, requiring the anthropologists to fully immerse themselves in the culture and daily life of the people being studied. Ethnography emerged as a social science tool, encompassing the social scientific observer, the observed, the research report as text, and the audience for which the text is intended (Denzin & Lincoln, 2011). It touches the area of beliefs, social interactions, and behaviors of small societies being studied through participation and observation over time, along with interpreting the collected data (Naidoo, 2012).

This approach is relevant to the society being studied in this research, in specific they are People With Disabilities (PWD) with the targeted care group Sakinah Finance. The choice of this group is because it is the only institution that has introduced Islamic financial literacy and business workshops for PWD in Indonesia. To date, Sakinah Finance has fostered 4,010 PWD, ranging in age from 0-60 years, nearly the statistics between men and women, with four types of disabilities: physical, sensory, mental, and intellectual, 90% are Muslim and the rest are of other religions. The samplings selected are the members of the above associations with the recommendation of the chairman of the associations to participate in the programs and events organized by Sakinah Finance under the program called “Program Sejuta Literasi Dan Ta’awun Disabilitas” Or “A Million Literacy and Ta’awun Program for People with Disabilities.” There are five levels of the program as elaborated in the following table:

Table 1. Sakinah Finance Stages of Literacy and Ta’awun Program

Year	Activities
Year 1	Carrying out Islamic financial literacy and mapping of people with disabilities into four types of disabilities: mental disabilities, intellectual disabilities, physical disabilities, and sensory disabilities, with categories of mild, moderate, and severe. After the mapping, verbal, braille, or sign Al-Qur'an training is provided, and assistance to people with disabilities or their families regarding the financial rights and obligations of people with disabilities as well as basic training in Islamic business and entrepreneurship. Apart from that, the ta'awun program is carried out by distributing Ta'awun Cards and monitored through community leaders.
Year 2	Extending the first-year stage, deepening the classification, and conducting entrepreneurial training using a canvas business approach as well as obtaining non-commercial capital from social institutions. It is also crucial to prepare internship practices for those who prefer to work in formal institutions, government or private.
Year 3	Proceeding the first-year stage and improving independent business practices by obtaining commercial capital from Islamic financial institutions.
Year 4	Maintaining the first-year stage and establishing disability empowerment workshops in the regions to increase capabilities and expertise.
Year 5	Conducting evaluation and monitoring stage.

Source: SFTraining (2024)

The main programs, which are characteristic of Sakinah Finance, are Islamic financial literacy for individuals and families, Islamic business training, and the deepening of Islamic worship. The ta'awun program in the form of Islamic micro insurance is a complementary supporting the "A Million Literacy and Ta'awun Program for People with Disabilities." The concept of *Ta'awun* (help each other) and *takaful* (protect each other) is a concrete example of how an individual and family can practice it by caring for each other, helping each other, and protecting fellow group members. The call for ta'awun is described in QS Al-Maidah (5): 2 which states: "... And cooperate in righteousness and piety, but do not cooperate in sin and aggression." Islamic values are instilled during the program as 90 percent of the participants are Muslims. If the source of funding raised by Sakinah Finance is from zakat institutions, the beneficiaries are required by the donors they be Muslims. Islamic teachings provide guidelines on how Muslims should plan and observe their actions by Islamic rulings for accountability in the hereafter. For instance, QS Al-Hasyr (59): 18 that states: "O you who have believed, fear Allāh. And let every soul look to what it has put forth for tomorrow - and fear Allāh. Indeed, Allāh is Aware of what you do." The Muslims are also required to earn their living on their own effort. In a hadith, from Rifa'ah bin Raafi' r.a., the Prophet SAW was asked about halal livelihoods. The Prophet SAW answered, "A person's deeds are with his hands and every sale and purchase is blessed" (HR. Al-Bazzar and validated by Al-Hakim). The participants are also taught the saying of Abu Abdullah Muhammad bin Al-Hasan bin Farqad Jazariya Asy-Syaibani (132H/748M – 189H/804M). This cleric known as Imam Asy-Syaibani lived at the end of the Umawiyah era and at the beginning of the Abbasid era. He said that halal income is required to fulfill one's own needs, pay off debts, provide for one's wife and children, fulfill the basic needs of parents, help relatives, and support the surrounding environment. The following are the descriptions of the three types of events conducted during the program between 2023-2024.

3.1. Islamic Financial Planning Literacy

The program starts by describing the Family Budget as shown in Figure 1. A moderator allows the organizers to give a few words. After that, he introduces the biodata of the trainer and the trainer elaborates on the importance of financial planning as well as its stages such as how to obtain halal and *thayib* (good) income (managing income); to fulfill primary needs (managing needs) together with how to deal with zakat, infaq, shadaqah, waqf; to deal with investment and debt (managing surplus and deficit); to achieve financial dreams (managing dreams), and to anticipate risk (managing contingencies), see details at Tamanni & Mukhlisin (2024). For the practical exercise, the trainer requests the participants to fill up the form (see Figure 1). The moderator and committees in charge help the participants and the instructions have to be repeated several times. In many programs, the participants are PWD with different disabilities, if there are deaf participants, one or two sign language interpreters is/are hired. The moderator allows the participants to present the case and ask questions for clarification. This exercise lasts around 2 hours.

Anggaran Keluarga			
Pendapatan	Rincian	Jumlah (Rp.)	Total (Rp.)
Bisnis, gaji, lain-lain			
Suami			
Istri			
Pengeluaran	Rincian	Jumlah (Rp.)	Total (Rp.)
Sosial	Zakat, Infaq/Donasi (Minimal 10%)		
Biaya Hidup	Utang (Maksimal 30%)		
	Belanja (Maksimal 40%)		
Proteksi	Asuransi (Minimal 10%)		
Investasi	Produk Keuangan/Bisnis (Minimal 10%)		
Total			
Surplus/ (Defisit) (Total Pendapatan – Sosial – Biaya Hidup – Proteksi – Investasi) Dana Darurat: Target 6-12 bulan biaya hidup			



Nama:

Figure 1. Family Budget

Source: SFTraining (2024)

For advanced stage, the participants are required to describe their financial positions and discuss their financial constraints, see Figure 2.

KELUARGA.....				DIAGNOSA KEUANGAN 202...				
Harta	 (Rp.) (Rp.)	Total	Kewajiban (Rp.) (Rp.)	Total
Harta Lancar	Uang tunai				Kewajiban Jangka Pendek	Zakat		
	Tabungan					Nazar		
	Deposito					Utang pada saudara		
	Pinjaman saudara					Kartu kredit		
	Lainnya					Pinjaman online		
						Lainnya		
Harta Investasi	Logam mulia				Kewajiban Jangka Menengah/Panjang	KPR		
	Saham					Cicilan Mobil		
	Reksadana					Lainnya		
	Sukuk							
	Lainnya							
Harta Guna	Emas				Total Kewajiban	Kekayaan Bersih=Total Harta-Total Kewajiban		
	Perhiasan					Rasio Kebangkrutan		
	Tanah					(<35%)=(Kekayaan Bersih/Total Harta		
	Rumah					Rasio Utang Sehat (<35%)=(Cicilan		
	Perabot					Utang Bulanan/Pendapatan Bulanan x		
Lainnya				100				
Harta Bergerak	Mobil				Rasio Dana Darurat=(10/12 bulan x			
	Motor				pengeluaran bulanan			
	Peralatan Elektronik				Rasio Tabungan (>10%)=(Total			
	Lainnya				Tabungan/Pendapatan Tahunan			
Total Harta								
Sehatkah keuangan kita?								
Pendapatan bulanan								
Pengeluaran bulanan								
Surplus/(Defisit)								
Perencanaan:								

Figure 2. Financial Position

Source: SFTraining (2024)

In another event that requires deep knowledge about the participants, the trainers can act as consultants who go through the six steps of financial planning such as: Step 1: Set Goals; Step 2: Gather facts; Step 3: Identify challenges and opportunities; Step 4: Develop plan; Step 5: Implement plan; and Step 6: Follow up and review yearly. Figure 3 below explains how the six steps come into practice.

Figure 3. Six Steps of Financial Planning

Source: SFTraining (2024)

These forms were used during the consultation exercise between Tazkia University students (referred as consultants) and the PWD (hereby identified as clients). The consultant collects data of the client, sets goals, and gather facts such as calculation of the child's education, umrah/hajj planning, and house ownership planning. The challenges and opportunities are identified and recorded by the consultant. The following Figure 4 shows the calculation of zakat and Islamic inheritance.

Figure 4. Zakat and Inheritance Calculation

Source: SFTraining (2024)

Together with the consultant, the client fill the above forms, to evaluate if zakat and inheritance are usual practices. The next steps should be implementation and evaluation where the participant is approached by the consultant to see the progress.

3.2. Islamic Business

For Islamic business events, the forms are distributed to the participants. The participant fills the form with details such as the nature of the business, the capital required, costs involved, workers' salaries, estimated revenue, and profit.

PERHITUNGAN BISNIS	
Nama usaha	:
Modal yang diperlukan	:
Pembelian bahan	:
-	
-	
-	
-	
Ongkos pengrajin/pekerja	
-	
-	
-	
Perkiraan penjualan	
Perkiraan keuntungan	
Nama Konsultan	:
Tanggal	:

Figure 5. Business Planning Form

Source: SFTraining (2024)

Self-employed such as massage service, teaching, and phone services are included in the calculation to encourage the participants to earn an understanding of the business calculation.

3.3. Job Seeking

The imposition of Law No. 8 of the Year 2016 specifies that PWD is included in a minimum of 2 percent of the total employees of government institutions, and one percent of the private institution. Thus, with this mandate, PWDs have to be ready to be recruited by satisfying the requirements such as a high school certificate, university completion certificate, and other certificates that testify to the skills obtained by the PWD. The training provided is right from writing a Curriculum Vitae (CV), and interview exercises right from how to wear proper dress like tie, shoes, and clothes, and what to prepare for an interview. Seeking the right job is crucial because it has to be matched with their educational backgrounds and previous working experiences.

To confirm the finding of the research an FGD was conducted involving Sakinah Finance alumni on June 4th, 2024 with the duration of two hours discussion.

4. Findings

From March 2023 to Juni 2024, there are 23 programs conducted by Sakinah Finance regarding Islamic financial literacy, Islamic business, and job seeking, as elaborated in the following table:

Table 2. List of Events “A Million Literacy and Ta’awun Program for People with Disabilities”

Date and Place of the event	Program Description	Total of Participants (persons)
Jakarta, 15/03/2023 4 hours	Program Launching: A Million Literacy and Ta’awun Program for People with Disabilities. Programs: Islamic financial planning literacy, Islamic business motivation (in collaboration with Special Staff to President RI for disabilities).	200
Perawang, Riau, 03/05/2023, 4 hours	Sign Al-Qur’an, Islamic financial planning literacy, Islamic business motivation.	100
Pontianak, Kalimantan Timur, 15/06/2023, 4 hours	Islamic financial planning literacy and Islamic business motivation.	100
Online, 02/07/2023, 2 hours	Sign Al-Qur’an.	100
Bogor, Jawa Barat, 16/07/2023, 5 hours	Training of Trainers: Sign Al-Qur’an.	100
Bogor, Jawa Barat, 29/07/2023, 5 hours	One Thousand Literacy and Ta’awun Program for People with Disabilities. Programs held: Sign Al-Qur’an, Islamic financial planning literacy, Islamic business motivation.	1000
Jakarta, 15/08/2023, 4 hours	Islamic financial planning literacy (in collaboration with FSA and Ministry of Social Affairs RI), hybrid, offline: 300 participants, online: 900 participants).	1200
Bogor, Jawa Barat, 19/08/2023,	Islamic Business Training and Working at Islamic Financial Institutions Workshop.	50

4 hours		
Bogor, Jawa Barat, 18/09/2023, 4 hours	Working at Islamic Financial Institutions Workshop.	50
Jakarta, 07/10/2023, 4 hours	Islamic financial planning literacy.	100
Jakarta, 10/10/2024, 4 hours	Islamic financial planning literacy with SiCantikS Program (in collaboration with FSA).	30
Bogor, Jawa Barat, 18/11/2023, 2 hours	Training of Trainers: Sign Al-Qur'an, for Cerebral Palsy Mothers and Care Givers.	50
Bogor, Jawa Barat, 04/12/2023, 4 hours	Islamic financial planning literacy in conjunction with International Day of Persons with Disabilities.	150
Banda Aceh, Aceh, 06/12/2023, 4 hours	Islamic financial planning literacy in conjunction with International Day of Persons with Disabilities (in collaboration with Bank Syariah Indonesia).	50
Yogyakarta, 26/12/2024, 4 hours	Islamic financial planning literacy in conjunction with International Day of Persons with Disabilities (in collaboration with HIDIMU Yogyakarta).	500
Jakarta, 30/01/2024, 4 hours	Training for Job Recruitment and Islamic Business Capital.	40
Online, 28/02/2024, 2 hours	Training how to work at Muslim friendly tourism.	80

Jakarta, 17/03/2024, 2 hours	Workshop on Islamic Insurance Training (in collaboration with Golden Care).	30
Online, 26/03/2024, 2 hours	Training on Working in Zakat and Waqf Institutions (in collaboration with Inisiatif Zakat Indonesia).	50
Bogor, 27/04/2024, 4 hours	Training on Working in Private Institutions and Eco-Enzyme Business.	100
Jakarta, 27/04/2024, 4 hours	Islamic Business Training; how to get business capital.	30
Perawang, Riau, 27/05/2024 8 hours	Sign Al-Qur'an, Islamic financial planning literacy, Islamic business workshops (mobile phone service and sewing).	100
Bogor, Jawa Barat 02/06/2024, 4 hours	Islamic financial planning literacy (in collaboration with FSA).	200
Bogor, Jawa Barat, 10/06/2024, 3 hours	Islamic financial planning consultation event (in collaboration with Tazkia University).	30
Bogor, Jawa Barat, 29/06/2024, 4 hours	Workshop on Working in Government Institution.	100
Total: 25 events (Islamic financial literacy: 13 events, Islamic business: eight events, Job seeking: eight events), 95 hours (offline: 89 hours, online: six hours), 4,540 participants (offline: 3.410, online: 1.130)		

Source: SFTraining (2024)

From the information given, there are 25 events consisting of Islamic financial literacy: 12 events, Islamic business: eight events, and job seeking: eight events, with the duration of 95

hours (offline: 89 hours, online: six hours), and managed to accommodate 4,540 participants from all provinces in Indonesia (offline: 3.410 participants, online: 1.130 participants). Through ethnography approach, this research finds the following reactions from PWD who participated in the programs.

4.1. The Experience of Islamic Financial Planning Literacy Programs

Almost all participants in the 25 events but in 13 events received substantial Islamic financial planning literacy programs. However, the participants commented that they need more time to understand all the forms they were asked to fill up, therefore they need more sessions in the future. Leaving the forms to the participants and requiring them to understand at home does not work well as they need their family members to help. However, their family members didn't join the programs. Learning from this exercise, the trainer should gather the same groups and evaluate the program through a post-test. If the number of failures is significant, then the same training has to be repeated by adopting a more suitable strategy.

4.2. The Response from Islamic Business Programs

There are several PWD who already conducted their business activities which are mostly sellers of food, beverages, garments, and household kits (50%), the seller of phone credits (20%), the rest 30% are makers and sellers of handicrafts and eco-enzym products (blind community). From the eight events, the participants stated that they looked for additional sources of business capital and assistance in digital marketing. A small Islamic cooperative was invited to approach the PWD who were serious in developing their business activities but after six months of the program, there is none of the participants selected as the cooperative client. There should be more cooperatives and Islamic banks should be approached to give more opportunities for PWD. At the same time business coaching should also be given to PWD so they can pass the requirement to get additional capital.

4.3. The Reaction from Job Seeking

The job-seeking exercise was conducted in eight events, the success rate is still relatively small, with only two persons who have successfully got jobs. This shows that there should be more intensive courses on how to get jobs especially to satisfy the job requirements such as school and university certificates. From the observation, only five percent of PWD in every event obtained complete certificates.

From the above findings and confirmed through Focus Group Discussion (FGD), therefore this article recommends the following Islamic business opportunities for PWD:

Table 3. Islamic Business Opportunities for People with Disabilities

Blind	<ul style="list-style-type: none"> Online Business Perfume refill business Reflexology, massage, dry cupping health business Business education & Motivation
Deaf	<ul style="list-style-type: none"> Computer service business, cellphone, machine, AC service Handcraft business Business of making and selling cakes Batik business, sewing, Eco print Ornamental plant business and animal husbandry Photographer & Videographer
Physical	<ul style="list-style-type: none"> All businesses that do not require fast movement
Intellectual	<ul style="list-style-type: none"> Packaged goods business Refill business

Source: FGD (2024)

In the same FGD, the participants also highlight several shariah job opportunities for PWD, among others: call centers, customer service, office administration, and sales personnel.

Table 4. Job Opportunities for People with Disabilities

Blind	Call center for Islamic banks, Islamic insurance, zakat institutions, waqf institutions, campuses Customer service for Islamic banks, Islamic insurance, zakat institutions, waqf institutions, campuses
Deaf	Office administration
Physical	All work that does not require fast movements
Intellectual	Office administration Sales personnel

Source: FGD (2024)

5. Conclusion and Future Recommendations

The research question is to what extent people with disabilities are exposed to Islamic financial and business literacy and practice. Based on 25 events, including 12 on Islamic financial literacy, eight on Islamic business, and eight on job seeking. These events spanned a total of 95 hours (89 hours offline and six hours online) and successfully accommodated 4,540 participants from all provinces in Indonesia (3,410 offline and 1,130 online). Using an ethnographic approach and confirmed with an FGD, this research concludes that there should be more efforts to conduct Islamic financial literacy and Islamic business coaching. For job seeking, the participants should be equipped with appropriate education to get school and university certificates before applying for a job.

Future study is required to conduct comparative research between countries to confirm if educational requirements can be replaced with informal education as there is no sufficient number of schools and universities in Indonesia that have facilities and resources to accommodate PWD. Similar ethnography study with longer period of time can be exercised.

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