



## Community Assistance for Sustainable Financial Independence for People with Disabilities at Tiara Handicraft

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### ABSTRACT

In Indonesia, people with disabilities continue to face significant challenges in achieving financial independence, with only a small percentage able to secure formal employment. Tiara Handicraft, managed by the Tiara Bina Karya Foundation, provides income to workers with disabilities through handicraft production but struggles with market access, financial management, and motivation. This community service program adopted a structured and interactive approach to address these issues which engaged all employees and the owner, demonstrating strong interest in financial independence and motivation. Conducted in three stages—preparation, implementation, and evaluation—the program empowered participants by boosting work motivation, recognizing their potential, and helping them overcome societal stigmas

## **INTRODUCTION**

People with disabilities in Indonesia still face various challenges in achieving financial independence (Teowarang & Kusumowidagdo, 2023). According to data from the Coordinating Ministry for Human Development and Culture in 2023, the number of people with disabilities in Indonesia reached 22.97 million people or around 8.5% of Indonesia's population. However only a small portion manage to secure formal employment (Faujianto et al., 2022). According to the Coordinating Ministry for Human Development and Culture, the number of people with disabilities in Indonesia reaches 22.97 million, or about 8.5% of the total population.

Independence important for people with disabilities to improve quality of life. Independence can significantly enhance the quality of life for people with disabilities, allowing them to feel more empowered and fulfilled. Independence also can boost self-esteem and confidence, helping people with disabilities to overcome challenges and achieve their goals. Then, independence can enable people with disabilities to participate more fully in social activities and relationships, reducing feelings of isolation and loneliness. Independence also can provide people with disabilities with the opportunity to earn a living and contribute to the economy. Promoting independence for people with disabilities is a fundamental principle of social justice, ensuring that everyone has equal opportunities to live a fulfilling life.

We can promote independence for people with disabilities by raising awareness about disability rights and promoting understanding and acceptance of people with disabilities. Implementing policies and programs that promote the inclusion and participation of people with disabilities in all aspects of society as another way to promote independence. Providing support services, such as rehabilitation, counseling, and respite care also can help people with disabilities achieve their goals. Creating a more accessible environment allows people with disabilities to interact with their surroundings and manage their finances independently, fostering greater inclusion (Puli et al., 2024).

Although there have been various efforts by the government to improve accessibility (Dahlan & Anggoro, 2021) and employment opportunities for people with disabilities (Mulyati et al., 2019), such as the Social Rehabilitation Assistance program and productive economic ventures, there are still significant challenges in achieving financial independence for people with disabilities. Additionally, other obstacles they face include limited access to the job market (Kiki Joesyiana, et al., 2022), a lack of skills suitable for market needs (Surwanti & Asri, 2021), and minimal support for managing independent businesses (Nopiah & Armelly, 2023). This leads to a high dependence on family or social assistance, which hinders the achievement of financial independence (Rokhim & Handoyo, 2015).

Tiara Handicraft is one of the initiatives that aims to provide a solution to this problem. Managed by the Tiara Bina Karya Foundation, Tiara Handicraft produces various handicrafts which are their main source of income. However, in running this foundation, they still face several obstacles, including limited market access, a lack of knowledge about good financial management, and the

willingness to stay motivated to support the production and distribution process. These challenges hinder the foundation from achieving self-reliance.

This community service activity is designed to address these issues systematically through providing training in personal financial management, boosting work motivation, and helping participants seize opportunities and realize their potential to thrive in the workforce. This mentorship aims to assist Tiara Handicraft employees in enhancing their capabilities, both in producing independent products and in personal financial management. The unique advantage of this activity is the integration of work ethic and financial management, a concept that has not been widely implemented in previous community service programs.

Previous research by Nerys Lourensius L. Tarigan, et al., (2021) showed that people with disabilities who received skills training experienced up to a 30% increase in productivity. However, few studies have focused on an integrated approach that involves training in work motivation, potential development, and financial management simultaneously. This is the reason for this community service project, where the offered approach is expected to comprehensively and sustainably meet the needs of Tiara Handicraft employees.

The primary objective of this community service is to assist Tiara Handicraft employees in achieving greater and more sustainable financial independence. By enhancing work motivation and skills in producing independent products, it is hoped that these employees will be able to work and manage their finances more independently in the future. Furthermore, this program is expected to serve as a model that can be implemented in other foundations or disability communities in Indonesia, enabling more people with disabilities to benefit from sustainable empowerment.

## **METHODOLOGY**

The community service activities conducted at Tiara Handicraft, located at Jl. Sidosermo Indah II No.5, Sidosermo, Wonocolo District, Surabaya, East Java, Indonesia, involved engaging and communicative methods with the handicraft business owners. These activities utilized a multi-faceted approach to problem-solving, addressing the specific challenges faced by the business. The event took place at Tiara Handicraft and was attended by all disabled employees and the owner of Tiara Handicraft. This high level of participation demonstrates the strong interest of employees with disabilities in gaining knowledge about personal financial independence, maintaining work motivation, and realizing their potential to compete with mainstream employees.

The information presented was well-communicated and structured, enhancing the participants' concentration on the material. The community service activities had clear and targeted content, derived from research and insights gathered from various reliable sources related to employees with disabilities.

This community service activity was carried out through several stages: preparation, implementation, and evaluation. Here is a more detailed explanation of each stage:

### **Preparation Stage**

The preparation stage was conducted before the community service activity took place. During this stage, socialization and training programs were developed, and teaching materials and modules for socialization were prepared. The training modules covered topics such as achieving personal financial independence, work motivation, and personal potential. Additionally, this stage involved preparing the necessary facilities and infrastructure for the activity. The preparation stage in community service typically involves the following steps:

1. **Identifying Needs:** Conduct a thorough assessment of the community to identify its specific needs and challenges. This can involve surveys, interviews, focus groups, or existing data analysis. Based on the assessment, prioritize the needs that are most pressing or have the greatest impact on the community.
2. **Forming a Team:** Recruit volunteers or team members who are passionate about the identified needs and have the skills and experience to contribute. Clearly define the roles and responsibilities of each team member to ensure effective collaboration and division of labor.
3. **Developing a Plan:** Set clear and measurable goals and objectives that align with the identified needs. Develop a detailed plan outlining the strategies and activities that will be implemented to achieve the goals, also create a timeline to schedule the various stages of the community service project.
4. **Securing Resources:** Identify and secure funding sources to support the project, if necessary. This can include grants, donations, or fundraising events. Gather the necessary materials and equipment to carry out the project. Establish partnerships with other organizations or individuals who can provide support or resources.
5. **Outreach and Communication:** Develop a communication plan to reach out to the community and inform them about the project. Utilize various channels, such as social media, local newspapers, or community events, to promote the project and encourage participation.
6. **Training and Preparation:** Provide training to volunteers on the skills and knowledge required to carry out their roles effectively. Ensure that all team members receive necessary safety training, especially if the project involves potentially hazardous activities.

### **Implementation Stage**

The implementation stage will be conducted through socialization and training methods aimed at providing an understanding of personal finance, work motivation, and personal potential. The socialization will also present a picture of developing a more independent mindset and reducing reliance on others.

The implementation stage in community service involves carrying out the planned activities and strategies to achieve the project's goals. Here are the key steps involved in this stage:

1. Execution of Activities: Adhere to the developed plan, ensuring that all activities are carried out according to the timeline and budget. Regularly monitor the progress of the project to identify any challenges or deviations from the plan.
2. Resource Management: Utilize resources effectively, ensuring that they are allocated and used in a way that maximizes their impact. Keep track of expenses and ensure that the project stays within the allocated budget.
3. Volunteer Management: Provide guidance and support to volunteers, ensuring that they have the necessary resources and training to carry out their tasks effectively. Recognize the contributions of volunteers and provide them with opportunities for motivation and encouragement.
4. Community Engagement: Actively involve the community in the project, seeking their input and feedback throughout the implementation process. Foster positive relationships with community members and stakeholders.
5. Evaluation and Adjustment: Continuously evaluate the project's progress and effectiveness, identifying areas for improvement. Make necessary adjustments to the plan or activities based on the evaluation findings.
6. Addressing Challenges: Be prepared to address challenges and obstacles that may arise during the implementation process. Maintain flexibility and adaptability to respond to changing circumstances.
7. Documentation: Document the project's activities, outcomes, and challenges for future reference and evaluation. Collect data on the project's impact, such as surveys, interviews, or case studies.

### **Evaluation Stage**

The socialization materials and modules were presented clearly and systematically, making it easy for participants to understand the series of socialization events related to the learning material. By applying interesting and simple methods, the material was easily conveyed. This activity demonstrates that the community service meets the expectations and needs of employees with disabilities. Therefore, all participating employees expressed great satisfaction with the activity. The evaluation stage in community service involves assessing the project's effectiveness, measuring its impact, and identifying areas for improvement. Here are the key steps involved in this stage:

1. Data Collection: Collect data on the project's outcomes, including quantitative and qualitative data. This can involve surveys, interviews, focus groups, or analysis of project records. Compare the project's outcomes to established benchmarks or standards to assess its effectiveness.
2. Impact Assessment: Measure the changes that have occurred in the community as a result of the project. This can include changes in

- attitudes, behaviors, or conditions. Identify the positive outcomes and benefits that the project has achieved.
3. **Analysis and Interpretation:** Analyze the collected data to identify trends, patterns, and significant findings. Interpret the results of the analysis to understand the project's impact and effectiveness.
  4. **Lessons Learned:** Identify the project's strengths and weaknesses based on the evaluation findings. Learn from the experiences and lessons gained from the project.
  5. **Reporting:** Prepare a comprehensive report summarizing the evaluation findings, including recommendations for future improvements. Share the evaluation report with stakeholders, including community members, funders, and partners.
  6. **Recommendations:** Identify areas where the project could be improved or enhanced. Make specific recommendations for future projects or modifications to the current project.
  7. **Sustainability:** Assess the sustainability of the project's outcomes and identify strategies to ensure that the benefits continue into the future. Develop plans for maintaining and replicating the project's success in the long term.

## **RESULT AND DISCUSSION**

The socialization and mentorship program for disabled workers at Tiara Handicraft has successfully fostered a deeper understanding of the importance of financial independence as a cornerstone for a prosperous life. The program aimed to enhance work motivation and leverage existing opportunities and potential to ensure that participants could sustain and develop themselves despite their physical limitations. The results of the socialization demonstrate a significant improvement in the participants' understanding and skills, thereby supporting the program's objectives. In this context, financial independence refers not only to the ability to meet one's basic needs but also encompasses achieving long-term economic stability without relying solely on external assistance.



Figure 1. Community Assistance Activity

The socialization program successfully cultivated awareness of financial independence among the disabled workers. Given the limited job opportunities available for people with disabilities, this knowledge is crucial. By achieving financial independence, the employees at Tiara Handicraft can mitigate economic uncertainties and reduce reliance on others. The mentorship program also provided guidance on exploring additional business opportunities, allowing them to generate supplementary income outside of the handicraft sector. The workers were encouraged to develop more comprehensive financial plans through basic training in long-term financial management and planning.

The motivation of disabled workers is often influenced by various factors, including the work environment, social support, and self-efficacy. This socialization program aims to provide moral support and motivation to encourage workers to remain enthusiastic in their handicraft work. The workers are encouraged to continuously improve their technical skills in handicrafts and are given an understanding that every task they perform contributes significantly to improving the quality of life.

Participants are also encouraged to adopt a mindset of independence, where the purpose of work is not only to meet current needs but also to build a more stable economic and social future. Independence for people with disabilities is the ability to live their lives on their own terms, free from limitations imposed by their disability. By promoting independence for people with disabilities, we can create a more inclusive and equitable society where everyone has the opportunity to live a fulfilling life. This knowledge is expected to enhance their enthusiasm and motivation to remain productive despite challenges.



Figure 2. Crafting Process

This socialization program also focuses on improving the psychological well-being of the workers. Recognizing the importance of maintaining a balance between work and physical health, this topic is a key focus. Many workers understand that consistently maintaining mental and physical health is crucial to ensuring continued productivity. Therefore, this socialization also covers knowledge about stress management, work-life balance, and building self-confidence in the face of workplace challenges.



Beyond motivation, the socialization also highlights the importance of understanding one's potential and available opportunities. Although the workers at Tiara Handicraft have physical limitations, they possess immense potential in the handicraft industry that can be further developed. This empowerment is focused on increasing production capacity, product quality, and broader marketing, both offline and online. Through this exposure, workers are given insights into how digital marketing strategies can open up wider markets and increase revenue. This opportunity serves as a crucial turning point in creating new avenues, where they can continue to thrive in an increasingly competitive market.

In addition to material on discovering one's own potential, workers were also provided with insights into entrepreneurship. This is because the ability to start one's own business can be one way for them to achieve economic independence. The material covered understanding how to create a simple business plan, manage a business, and take advantage of opportunities in the surrounding environment. Thus, workers are not only dependent on their jobs at Tiara Handicraft but also have the option of starting a side business that can provide additional income.



Figure 3. Fun activities with Tiara Handicraft employees

This program helps workers with disabilities make new friends and connections. By working with local groups, they can get more help, like money for training or finding jobs. Having a supportive community is really important for them. With more connections, they can find out about new things, learn new skills, and get the help they need to be successful.

During the socialization, we strongly emphasized the importance of workplace inclusivity, where workers with disabilities should have equal opportunities. Fairness in employment opportunities was a primary focus, ensuring that workers understand that despite physical limitations, they still have the right to grow and compete in the job market. This socialization also highlighted the importance of developing more inclusive workplace policies, where diversity in the workplace is valued and supported.





Figure 4. Community Service Team with Tiara Handicraft Workers

Overall, the socialization and mentoring program has had a positive impact on workers with disabilities at Tiara Handicraft. They not only gained a better understanding of the importance of financial freedom but were also motivated to continue working and developing their potential. By taking advantage of the opportunities available, whether through skill development, entrepreneurship, or foundation support, these workers with disabilities can sustain and grow in the handicraft sector and achieve financial independence.

## CONCLUSION AND RECOMMENDATION

The socialization and mentoring program at Tiara Handicraft has had a significant impact on empowering workers with disabilities to achieve financial independence. Participants gained a deep understanding of financial management, reducing reliance on external assistance and fostering active participation in the economy. The work motivation instilled during the socialization effectively increased the workers' drive to remain productive. By recognizing and developing their potential, they can overcome the stigma often faced by people with disabilities.

Additionally, the focus on psychological well-being, such as stress management and work-life balance, has created a healthy work environment. The importance of social networks and foundation support emerged as significant outcomes of this program. Overall, this initiative not only enhanced knowledge but also built participants' mental and social capacities. Workers with disabilities are now equipped to overcome challenges and achieve sustainable financial independence, making this program a model for other community service initiatives.

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