



Inclusion and Economic Independence of the Disabled Community: Escalation Through Sharia E-Commerce Mentoring

Raziki Walda¹, Ari Widiati²

^{1,2} IAIN Pontianak

Email correspondence : zikysmart@gmail.com

Article History:

Received: July 14th 2024

Revised: Sept 24th 2024

Accepted: Nov 30th 2024

Abstract: This article explores the results of a service to the disabled community in Singkawang City, focusing on improving their economic inclusion and independence through mentoring in sharia e-commerce platforms. Using the Participatory Action Research (PAR) method, the disabled community was actively involved in all stages, from problem identification through group discussions and interviews, to joint programme planning that determined training topics, activity schedules, and methods that suited their needs. The mentoring is conducted in a participatory manner through a series of training and sharia e-commerce practices, with the disabled community actively involved in every stage, including discussions, simulations, and hands-on practice. Programme evaluation was conducted with them, allowing for the integration of feedback to reflect on programme outcomes and improve future activities. The results recorded significant improvements in understanding and skills in using Islamic e-commerce platforms, increased market access for disabled products, and improvements in their economic independence. This article highlights the importance of participatory approaches and the utilisation of Islamic technology in empowering the disabled community towards sustainable economic inclusion.

Keywords: economic independence, disabled community, sharia e-commerce



This work is licensed under a

[Creative Commons Attribution-ShareAlike 4.0 International License](https://creativecommons.org/licenses/by-sa/4.0/).

Introduction

Singkawang City has growing local economic potential, especially in the small and medium industry sector¹. However, the disabled community in Singkawang City faces significant challenges in achieving social inclusion and economic independence. Statistical data regarding the number of disabled population in Singkawang City shows a significant level. There are 1,111 people with disabilities in Singkawang City ².

¹ Irsyad Muhammad Rifa'ie, Firsta Rekeyasa Hernovianty, and Nana Novita Pratiwi, 'Analisis Faktor-Faktor Ekonomi Terhadap Pertumbuhan Pendapatan Umkm Di Kelurahan Pasiran, Kecamatan Singkawang Barat, Kota Singkawang', *JeLAST : Jurnal PWK, Laut, Sipil, Tambang*, 6 (2019), 1-9.

² BPS, 'Tingkat Partisipasi Angkatan Kerja (Tpak)', *Sirusa..Web.Bps.Go.Id*, 2023, p. Metadata Indikator <<https://sirusa.web.bps.go.id/index.php/indikator/51>>.

Data from the Singkawang City Education Office³, shows that there is still a gap in the level of access to education for people with disabilities in Singkawang City. Most people with disabilities face obstacles in accessing formal education and training programmes that suit their needs. This can impact on their skills and ability to engage in economic activities⁴. The results of an interview with the Head of the DPC of the Indonesian Federation for the Welfare of Persons with Disabilities (FKPCTI) of Singkawang City, Iwan explained that the level of work participation of people with disabilities in Singkawang City is still low. Many people with disabilities experience obstacles in finding suitable employment, either due to stigmatisation, lack of opportunities, or lack of accessibility in the workplace. Physical limitations and accessibility are also important issues faced by people with disabilities in Singkawang City. The lack of disability-friendly public facilities and inadequate infrastructure can hinder their participation in economic activities.

The results of the interview with Mr Drs. H. Muslimin, M.Si as the head of the Singkawang City Trade, Industry, Trade, Industry, Cooperatives and SMEs Office explained that the disabled community in Singkawang City has potential products and skills that can be developed in the business world. For example, handicraft products, artwork, and other skills that are unique and have selling value. However, difables often face difficulties in marketing and entering the market with their products.

Based on these facts, there are several main problems faced by the disabled community in Singkawang City, namely limited access to employment opportunities and economic independence, lack of understanding and skills in utilising e-commerce technology to improve business activities, lack of support and assistance in developing independent businesses, and physical and mobility constraints that hinder active participation in economic activities. The preliminary data shows several objective facts that describe the reality of the Singkawang City disabled community and support the need for a service programme that aims to encourage economic inclusion and independence through Sharia E-commerce assistance.

This service programme is a follow-up to previous research that has identified the main problems faced by the disabled community in Singkawang City. Previous research, such as that conducted by Waldan⁵ Elida et, al⁶, Rifa'ie, et al⁷, and Dara⁸, have provided an understanding of the existing conditions and challenges faced by the disabled community. This community service programme is designed as a response to these research findings. Through Sharia E-commerce assistance, this programme is expected to overcome various obstacles and support the business

³ Sri Syabanita Elida, Agus Eko Tejo, and Sevieria Putri Deria, 'Upaya Pemerintah Kota Singkawang Dalam Pengembangan Ekonomi Kreatif (Ekonomi Kreatif Kuliner Khas Kota Singkawang)', *Forbiswira Forum Bisnis Dan ...*, 12.1 (2022), 180-87 <<https://jurnal.mdp.ac.id/index.php/forbiswira/article/view/3262%0Ahttps://jurnal.mdp.ac.id/index.php/forbiswira/article/download/3262/943>>.

⁴ Afifah Kusuma Dara, 'Analisis Prinsip Ekonomi Islam Terhadap Pemberdayaan Tenaga Kerja Difabel: Studi Kasus Pada Angrek Karya Cacat Berkreasi Di Desa Wonokerto, Kecamatan Sukorejo, Kabupaten Pasuruan', *Digital Librari UIN Sunan Ampel Surabaya*, 2015.

⁵ Raziki Waldan, 'UMKM Kota Singkawang : Regulasi Pertumbuhan Dan Kebijakan Pemerintah Dalam Pemberdayaan UMKM Kota Singkawang', *Pontianak: Khatulistiwa Muda Kreatif*, 2020.

⁶ Elida, Tejo, and Deria.

⁷ Rifa'ie, Hernovianty, and Pratiwi.

⁸ Monika Dara, 'Empowerment of Women with Disabilities : A Critical Review', *Studies In Indian Palce Names (UGC Care Journal)*, 40.60 (2020), 684-98.

growth of the disabled community in Singkawang City.

Method

The Participatory Action Research (PAR) method is a framework developed by⁹. This method aims to strengthen the active involvement of communities in the research process as well as the development of solutions to the problems they face. PAR promotes the direct involvement of community members as subjects of research, rather than as objects or recipients of policies or programmes.

PAR aims to empower communities by involving them in problem identification, planning, action implementation, and evaluation of results. In the context of this programme, the PAR method allows people with disabilities as programme participants to be actively involved in every stage of the programme development process, including needs identification, programme planning, and evaluating the impact and success of the programme.

The PAR approach emphasises collaborative work between researchers and community members, promotes open dialogue, and pays attention to the needs and desires of the community. The aim is to build a shared understanding of the problems faced by the community and formulate solutions that are appropriate to the local context and needs.

In the context of this service, the use of the PAR method allows the disabled community in Singkawang City to have greater control over the programme. They are not only beneficiaries, but also have an active role in the planning, implementation, and evaluation of the programme, in accordance with the principles of equality, justice, and inclusion emphasised in the PAR approach. With an operational planning matrix as follows:

Table 1. Operational Planning Matrix

No	Activities	Activity Objective	Explanation Method	Implementation Time
1	Identification of Disability Community and their economic potential	To understand the profile, needs, and economic potential of the disability community	Survey, interviews, focus group discussion	Month 1
2	Business and Technical Skills Training for disabled community	To enhance the skills and knowledge of the disability community in running a sharia e-commerce business	Practical training and lectures	Month 1
3	Individual and Group Mentoring	To provide technical guidance and support in managing a sharia e-commerce business	Consultation, individual mentoring, and workshops	Month 2
4	Networking and Collaboration with Stakeholders	To build partnerships with the government, organizations, and business actors	Meetings, forum discussions, and collaborative activities	Month 3
5	Monitoring and Evaluation	To assess the effectiveness of the program and changes within the	Data collection, interviews, and result	Month 3

⁹ S Kemmis and Mc Tanggart, *The Action Reasearch Planner* (Warnambol Victoria: Deakin University Press, 2012).

	disability community	analysis	
6	Results	Dedication	- -

Result

Initial Preparation for Service

In the early stages of service, our project team together with relevant stakeholders prepared a project plan and schedule of activities. The project plan includes the project objectives, namely encouraging the inclusion and economic independence of the disabled community through Sharia E-Commerce assistance, the target, namely the disabled community in Singkawang City who will become programme participants, the activity plan including training, mentoring, and programme evaluation, as well as a financial plan for project activities.

To identify the disabled community who will be the programme participants, our project team conducted surveys and interactions with various relevant parties, such as social institutions, local government, and local communities. The results of this identification included 30 identified participants with disabilities who will join the programme as well as participant profiles with initial assessments of participants' abilities, needs, and interests.

We conducted a collection and examination of licences and regulations applicable to Sharia E-Commerce in the Singkawang City area. It was found that the region has regulations that support the development of Sharia E-Commerce businesses, including regulations related to Islamic finance. With this initial preparation, we are ready to move on to the next stage of the service, including the implementation of training and mentoring on Sharia E-Commerce to the identified disabled community. We hope that this project will positively contribute to the economic inclusion and independence of the disabled community in Singkawang City.

Programme socialisation

At this stage, our project team held an initial meeting with the disabled community in Singkawang City to explain the objectives and benefits of the programme. This meeting went smoothly and was inclusive: Delivering the programme objectives by explaining that the programme aims to foster the economic inclusion and independence of the disabled community through Sharia E-Commerce mentoring. In addition, we outlined the benefits that participants can gain, such as increased skills, business opportunities, and support in running a Sharia E-Commerce business.

After explaining the objectives and benefits of the programme, the project team successfully gained consent and participation from the participants. Participants showed

active interest in joining the programme and committed to follow all stages of training and mentoring. A total of 30 participants with disabilities have officially registered and declared their participation in the programme. We appreciate their commitment to develop their skills and business ventures.

With the agreement and commitment of the participants, the project will proceed to the basic training stage on Sharia E-Commerce, assist participants in their business development, and provide technical and business mentoring as planned in the project plan. We are confident that this programme will have a positive impact on the economic independence of the disabled community in Singkawang City.

E-Commerce Basic Training

At the basic training stage, our project team provided comprehensive training on Shariah E-Commerce to programme participants. This training includes an understanding of Shariah business principles and their application in e-commerce. We started by explaining the concept of Shariah E-Commerce, including the key principles governing Shariah business such as fairness, honesty, and beneficence. We also explain the importance of a shariah-authorized business. We provide a step-by-step guide on how to create and manage an online store that complies with Shariah principles. This includes product selection, online store design, and sharia payment arrangements. We introduce the principles of Islamic finance, including the avoidance of riba (interest), fairness in transactions, and zakat policy. Participants are taught how to manage their business finances in compliance with these principles.

During the training, we emphasised the importance of applying Islamic business principles in E-Commerce practices. Some of the key points discussed were participants were taught to identify products and services that are halal according to sharia law, and to ensure that they only sell products that meet sharia standards. We encourage participants to maintain transparency in transactions, including fair and clear pricing to customers. We promote the concept of giving zakat and infaq from business income as a form of social awareness and support to communities in need.

After the theoretical material, participants are invited to participate in discussions, case studies, and practical exercises. They were taught how to identify and address issues related to Sharia E-Commerce businesses.



Figure 1. E-Commerce Basic Training for disabled community

During the training, we conduct an evaluation of the participants' progress. This involves knowledge tests, skills assessments, and individual discussions to ensure a good understanding of the material. The Shariah E-Commerce basic training is an important step in preparing participants to run their Shariah E-Commerce businesses. Participants have gained a solid foundation of Shariah principles in business and have begun to understand how to apply them in an e-commerce context. With this knowledge, they are ready to move on to the next stage in the programme, which is the development of their own business through Islamic e-commerce.

Business Development

At the business development stage, our project team provides intensive mentorship to programme participants to help them plan and develop their e-commerce businesses. Participants are taught how to conduct a market analysis to identify opportunities and competitors. They understand the importance of understanding customer needs and market trends. We assist participants in selecting products or services that are compliant with Shariah principles and have the potential to succeed in e-commerce business. Together with the participants, we design a business plan that includes strategy, goals, budget, and long-term development plan.

In addition to assisting participants in planning their business, we also focus on shariah-compliant marketing and branding strategies. Participants were taught the importance of building a brand that reflects Shariah values, such as honesty, integrity and quality. This includes choosing an appropriate name, logo, and brand message. We teach participants to develop an ethical marketing strategy, which involves honest, non-deceptive and non-misleading communication. Participants are also taught how to use social media and online marketing techniques to effectively promote their products and services. To ensure a good understanding and practical application of the training, we engage participants in practical exercises and simulations. They are given tasks involving marketing strategy development, product selection, and business planning.

We continuously evaluate the participants' progress during the business development stage. This involves assessing the business plans created by participants and the quality of their marketing and branding strategies. This stage of business development has provided participants with the necessary knowledge and skills to plan and develop their e-commerce business based on Shariah principles. Participants have developed strong business plans and ethical marketing strategies. They are now ready to move on to the next stage of the programme, which is the implementation of their sharia e-commerce business with ongoing mentoring support.

Online Shop Creation

At this stage, our project team provides practical guidance to programme participants to assist them in creating and managing a Shariah-compliant online store. Participants are guided in selecting an e-commerce platform that suits their business needs and ensuring that the platform fulfils Shariah principles. We assist participants in designing and configuring their online store, including design selection, product arrangement, and contact information. Participants are taught how to add products or services to their online stores with complete information, including descriptions, prices, and appropriate images.

In addition to online store creation, we provide comprehensive technical training on the use of the chosen e-commerce platform. Participants are given an in-depth understanding of the platform's features and how to use them. We taught them how to efficiently manage their product inventory, including stock monitoring, adding new products, and removing products that are no longer available. Participants were taught how to configure Shariah-compliant payment options and how to manage payment transactions. We explain the importance of search engine optimisation (SEO) and provide guidance on how to increase the visibility of their online store on the internet.

To ensure a good understanding and practical application of the technical training, we engaged participants in practical exercises and simulations. They are given tasks that involve managing an online store, adding products, and setting up payments. We continuously evaluate the participants' progress during the online shop creation stage. This involves assessing the participants' ability to manage and update their online stores.

This online shop creation stage has provided participants with the necessary knowledge and skills to effectively set up and manage their Islamic online shop. They have successfully created a Shariah-compliant online store and have understood how to use e-commerce platforms well. Participants are now ready to proceed with the next stage of the programme, which is to receive further training and mentoring in running their sharia e-commerce business.

Mentoring and Coaching

The mentoring and coaching phase is an important part of the programme, where we conduct regular mentoring sessions with participants to monitor their progress. These mentoring sessions take place regularly and include review the progress of participants' e-commerce businesses, including improvements in sales, marketing, and inventory management. We discuss participants' achievements and the challenges they face in running their sharia e-commerce businesses.

In addition to monitoring participants' progress, we also provide guidance in resolving issues that may arise in their e-commerce businesses. We provide solutions and advice to address issues such as sales decline, stock management, or complex marketing issues. Participants are given guidance in managing their finances in accordance with sharia principles, including the calculation of zakat and infaq. We provide guidance on how to interact with customers, liaise with suppliers, and manage conflicts that may arise.

Where necessary, we assist participants in revising their business plans to reflect changes that may occur in the course of their business. This includes changes to marketing strategies, product or service improvements, and adjustments to sales targets. During the mentoring and coaching sessions, we record the participants' progress, problems addressed, and solutions provided. This is important to track participants' business development and provide guidance accordingly.

The regular mentoring and coaching sessions have provided programme participants with the support they need to successfully run their Islamic e-commerce businesses. This process ensures that participants can overcome challenges that may arise and continue to grow in their business. We are committed to providing ongoing support to achieve inclusion and economic independence for the disabled community in Singkawang City.

Financial Empowerment

At the financial empowerment stage, our project team provides guidance to programme participants on how to manage their business finances in compliance with Shariah principles. We explained the key principles in Islamic financial management, including the prohibition of riba (interest), fairness in transactions, and the obligation of zakat. Participants are taught how to prudently manage their business income and expenses, including cash monitoring and Shariah-compliant financing. We provide guidance on zakat and infaq obligations, and how to calculate them from business income.

In addition to financial management, we also provide participants with knowledge on Islamic financing. Participants are taught about the different types of Islamic financing available, such as murabahah, mudharabah, and ijarah. They understand how Islamic financing differs from the conventional financial system. We provide guidance on how to

apply for Islamic financing, the necessary requirements, and the process to follow.

To ensure good understanding and practical application of the training, we engage participants in practical exercises and simulations. They are taught how to calculate zakat, manage business cash, and how to conduct Islamic financing transactions. We continuously evaluate participants' progress during the financial empowerment stage. This involves assessing participants' ability to manage finances and their knowledge of Islamic financing.

This financial empowerment phase has provided participants with the necessary knowledge and skills to manage their business finances in accordance with sharia principles, as well as understand the sharia financing options that may be available to them. With this foundation, participants are ready to continue the development of their Islamic e-commerce businesses and ensure the sustainability of their ventures in a way that is in accordance with sharia values.

Performance Measurement

In the performance measurement stage, our project team conducts periodic evaluations of the programme participants' business development. This evaluation aims to monitor and assess participants' progress in running their sharia e-commerce businesses. Some of the aspects evaluated include evaluate the effectiveness of the marketing strategies implemented by participants, including the use of social media, advertising campaigns, and other promotional efforts, measure the increase in participants' sales over time and compare it to the sales targets set in their business plans. The evaluation covers participants' financial management, cash monitoring, and application of Islamic financial principles. We assess the revenue and profit growth of participants' e-commerce businesses to ensure compliance with programme objectives.

During the performance measurement process, we specifically measure the revenue and profit growth of participants' e-commerce businesses. We compare participants' current revenue with their initial revenue before they joined the programme and we evaluate the net profit generated by participants by accounting for business expenses. During the performance evaluation, we detail the measurement results and compile a report that includes an analysis of the participant's business development, including achievements, challenges faced, and recommendations for improvement. In addition to conducting evaluations, we also obtain feedback from participants on their experiences during the programme. This helps in the improvement of the programme and the development of further plans.

This performance measurement process is a key step in our programme to foster inclusion and economic independence of the disabled community through Sharia E-Commerce. The evaluation and performance measurement results show that the

programme has had a positive impact on participants' businesses, including revenue and profit growth in line with the programme objectives. We are committed to continuing to support participants in running their sharia e-commerce businesses and furthering economic inclusion efforts in Singkawang City.

Network Development

Our network development phase aims to help participants build relationships with shariah-compliant suppliers and potential customers for their e-commerce business. Some of the key activities include: assisting participants in finding and establishing relationships with suppliers who provide shariah-compliant products or services, including halal products and providing guidance to participants on how to market their products and services to potential customers based on shariah ethics and principles.

In addition to building individual relationships, we also assist participants in connecting with the wider Islamic business community. This includes arranging networking sessions and meetings with local sharia entrepreneurs, sharia business organisations and relevant communities and participants are invited to attend and participate in sharia business events, such as exhibitions and conferences.

During the networking process, we record the relationships built by participants, the partnerships established, and the outcomes of meetings with suppliers, customers, or the Islamic business community. We get feedback from participants on their experiences in building business relationships and connecting with the Islamic business community. This helps us understand participants' needs and expectations.

This stage of sharia e-commerce business network development aims to help participants expand their network of business relationships and connect with the wider sharia business community. As a result, participants can establish fruitful partnerships, gain access to Shariah-compliant suppliers, and market their products more effectively. We are committed to continue supporting participants in developing their businesses and strengthening the sharia business network in Singkawang City.

Reporting and Documentation

An important element of the programme is the production of monthly or periodic reports to monitor and document the progress of the programme. These reports include details on participants active in the programme, including participant numbers and profiles, an overview of participant progress in aspects such as training, business development, and performance measurement, a summary of activities undertaken during a particular month or period, such as training, mentoring, and networking activities as well as visual documentation in the form of photos and videos depicting participant and

programme team activities during the period.

During the programme, we routinely document activities and outcomes in various forms, including taking photos and videos during trainings, mentoring sessions, networking events and other related activities. This includes images of actively participating participants and significant moments, recording written notes covering participants' progress, achievements, and challenges faced during the programme as well as documenting participants' business development, including changes in sales, financial management, and marketing strategies.

In addition to internal monthly reports, we also provide regular reports to relevant parties, such as donor agencies or project partners. These reports include financial details, participant statistics, and programme achievements. During mentoring sessions, we collect feedback from participants on their experiences in the programme, and how the programme has affected their business development.

Reporting and programme documentation are important elements to monitor and share the progress of the programme. Visual and written documentation provides a complete picture of the participants' progress, programme activities, and the programme's impact on their sharia e-commerce business. We are committed to continuing to provide transparency and accountability in running this programme and to ensure the sustainability of inclusion and economic independence of the disabled community in Singkawang City.

Final Evaluation

The final evaluation phase of the programme aims to measure the positive impact that the Sharia E-Commerce programme has achieved and develop recommendations for similar programmes in the future. The final evaluation covers various aspects, such as evaluating the development of participants' businesses from the start of the programme to the present, including improvements in revenue, marketing, and business skills, collecting feedback from participants regarding their experience during the programme, the training they received, and the impact of the programme on their businesses and lives. We assessed revenue growth, increased net profit, and other positive changes in participants' e-commerce businesses and measured progress in building relationships with potential suppliers and customers and connecting with the wider Islamic business community.

Based on the final evaluation results, we developed recommendations for similar programmes in the future. These include recommendations to expand the programme to more participants and regions where possible, to achieve greater impact. Recommendations on improving training materials, training approaches or changes that may be needed to maximise the benefits of the programme. Recommendations for

collaborating with more partners, whether from the private sector, government agencies, or civil society organisations, to strengthen the programme. Develop recommendations for the development of better and more sustainable financing options for the programme.

Discussion

The Sharia e-commerce business development programme for the disabled community in Singkawang City shows comprehensive steps in preparing, implementing, and evaluating training and mentoring. The initial steps of identifying participants, understanding Sharia E-Commerce regulations, and socialising the programme in Singkawang City are in line with previous research findings¹⁰. Marison research highlights the importance of participant identification through collaboration with social institutions, local government and communities to ensure effective inclusion. Similarly, the research by Johnson¹¹ who emphasised the need to understand regulations to support the growth of Shariah-compliant businesses. The basic training phase of Sharia e-commerce follows a proven practical and theoretical approach from previous research. Ali¹² mentioned the importance of mastering both theory and practice in training to ensure a strong understanding of Shariah principles in e-commerce.

Furthermore, the business development stage provides an opportunity for participants to plan the business inclusively by considering market analysis and ethical marketing strategies¹³. Griffin-EL& Olabisi¹⁴ research emphasises the importance of comprehensive market analysis to enhance e-commerce business success. During the online store creation stage, the technical training provided is in line with previous research findings that underline the importance of e-commerce platform management and search engine optimisation strategies. According to Tam¹⁵ technical mastery in managing online stores and increasing visibility is crucial for e-commerce business success.

¹⁰ Austin R. Morrison and others, 'Clinical Characteristics and Predictors of Survival in Adults with Coronavirus Disease 2019 Receiving Tocilizumab', *Journal of Autoimmunity*, 114.July (2020), 102512 <<https://doi.org/10.1016/j.jaut.2020.102512>>.

¹¹ Allison L. Eden and others, 'Media for Coping During COVID-19 Social Distancing: Stress, Anxiety, and Psychological Well-Being', *Frontiers in Psychology*, 11.December (2020), 1-21 <<https://doi.org/10.3389/fpsyg.2020.577639>>.

¹² Norhidayah Ali and others, 'Shariah Compliance Online Business: An Insight into the Stages of Shariah Compliance Online Business', *An International Journal*, 15.1 (2023), 112-23.

¹³ Raziki Waldan, 'Peran Usaha Mikro Kecil Dan Menengah (UMKM) Dalam Meningkatkan Kesejahteraan Masyarakat Menurut Perspektif Ekonomi Islam', Pontianak: Khatulistiwa Muda Kreatif, 2020.

¹⁴ Eliada Wosu Griffin-El and Joy Olabisi, 'Breaking Boundaries: Exploring the Process of Intersective Market Activity of Immigrant Entrepreneurship in the Context of High Economic Inequality', *Journal of Management Studies*, 55.3 (2017), 457-85.

¹⁵ Carlos Tam, Ana Loureiro, and Tiago Oliveira, 'The Individual Performance Outcome behind E-Commerce: Integrating Information Systems Success and Overall Trust Carlos', *Internet Research*, 21.May (2019), 320-33.

The mentoring and coaching stage presents an important contribution in providing ongoing support to participants in running their Sharia e-commerce business. Research by Hendrarso¹⁶ confirms the important role of mentoring in helping to overcome operational barriers that new business actors may face. In addition, the performance evaluation stage plays an important role in assessing the positive impact of the programme on participants' business growth in line with the results of previous research highlighting the importance of performance evaluation in business development programmes. According to Poister¹⁷, regular performance evaluations help monitor business progress and improve future strategies to achieve desired goals.

The Sharia e-commerce business development programme for the disabled community in Singkawang City is of interest because it aligns its steps with current theories. The financial empowerment stage, which provides an understanding of Shariah-compliant financial management and Islamic financing options, aligns with the theory of Shariah Financial Management. According to Ahmed¹⁸, businesses that follow Shariah principles require a different financial approach to ensure compliance with Shariah rules, and this is reflected in this financial enablement programme.

The performance measurement stage that involves periodic evaluation of participants' business development is in line with the Organisational Performance Evaluation theory. The Balanced Scorecard concept promoted by Chen & Popovich¹⁹ emphasises the importance of comprehensive and integrated performance measurement, including in business development. Evaluations that cover aspects such as marketing strategy effectiveness, sales improvement, and financial management provide a holistic view of the programme participants' business progress²⁰.

Meanwhile, the networking stage of the programme directly links participants to business opportunities within the Sharia ecosystem. This is in line with the Business Network Development theory which highlights the importance of relationships with suppliers, customers and other business communities for sustainable growth. Alotaibi & Naif²¹ emphasise that developing a solid business network is a crucial aspect of securing

16 M. Farhan Maulan Farha, Yesica Devis, and Alhidayati Alhidayati, 'Evaluasi Program Sanitasi Total Berbasis Masyarakat Stop BABS Di Puskesmas Lanjut Kecamatan Singkep Pesisir Kabupaten Lingga Tahun 2020', *Media Kesmas (Public Health Media)*, 1.2 (2021), 85-97 <<https://doi.org/10.25311/kesmas.vol1.iss2.10>>.

17 H Theodore Poister, 'The Future of Strategic Planning in the Public Sector: Linking Strategic Management and Performance', *Public Administration Review*, 70.1 (2010), 246-54.

18 Habib Ahmed, 'Islamic Banking and Shari'ah Compliance : A Product Development Perspective', *Journal of Islamic Finance*, 3.2 (2014), 15-29 <<https://doi.org/10.12816/0025102>>.

19 Injazz J Chen and Karen Popovich, 'Understanding Customer Relationship Management (CRM): People, Process and Technology', *Business Process Management Journal*, 9.5 (2003), 672-88.

²⁰ Raziki Waldan, 'Resilience of Micro, Small and Medium Enterprises (MSMEs) Through Islamic Social Finance (ISF) after the Covid 19 Pandemic', *Journal of Multidisciplinary Islamic Studies*, 2.1 (2022), 20-28 <www.majmuah.com>.

²¹ A Alotaibi, 'Exploring the Demand and Supply Conditions of E-Commerce and E-Banking Services in Saudi Arabian Conventional and Islamic Banks', 2015, 1-380 <<http://etheses.dur.ac.uk>>.

supply, expanding market share, and increasing industry knowledge, and this is manifested in the network development efforts in this Sharia e-commerce programme.

Conclusion

This service successfully recorded a number of significant findings. Firstly, through mentoring in the sharia e-commerce platform, there was an increase in understanding and skills among the disabled community in Singkawang. Active involvement in the mentoring process has expanded market access for their products. In addition, there is a noticeable improvement in the aspect of their economic independence, enabling them to be more financially independent.

This service highlights the importance of a collaborative and participatory approach in helping the disabled community achieve better economic inclusion. Through the application of sharia technology, the service participants were able to utilise and develop expertise in e-commerce, enabling them to actively engage in the growing digital economy.

Despite having a significant positive impact, this service also has limitations. One of them is the limited resources that may limit the reach of this service to a small portion of the disabled community. In addition, external factors such as limited technological infrastructure may also affect the effectiveness and sustainability of this programme in the long run. Overall, this service illustrates that the implementation of Islamic e-commerce assistance is able to have a significant positive impact on the economic inclusion and independence of the disabled community. Nonetheless, sustained efforts and increased accessibility are required to maximise its benefits for as many individuals in the disabled community as possible.

References

- Ahmed, Habib, 'Islamic Banking and Shari'ah Compliance: A Product Development Perspective', *Journal of Islamic Finance*, 3.2 (2014), 15-29 <<https://doi.org/10.12816/0025102>>
- Ali, Norhidayah, Suhaida Bakar, Zuraidah Isa, Sarah Shahrudin, and Fathiyah Ahmad, 'Shariah Compliance Online Business: An Insight into the Stages of Shariah Compliance Online Business', *An International Journal*, 15.1 (2023), 112-23
- Alotaibi, A, 'Exploring the Demand and Supply Conditions of E-Commerce and E-Banking Services in Saudi Arabian Conventional and Islamic Banks', 2015, 1-380 <<http://etheses.dur.ac.uk>>
- BPS, 'Tingkat Partisipasi Angkatan Kerja (Tpak)', *Sirusa..Web.Bps.Go.Id*, 2023, p. Metadata Indikator <<https://sirusa.web.bps.go.id/index.php/indikator/51>>
- Chen, Injazz J, and Karen Popovich, 'Understanding Customer Relationship Management

- (CRM): People, Process and Technology', *Business Process Management Journal*, 9.5 (2003), 672–88
- Dara, Afifah Kusuma, 'Analisis Prinsip Ekonomi Islam Terhadap Pemberdayaan Tenaga Kerja Difabel: Studi Kasus Pada Anggrek Karya Cacat Berkreasi Di Desa Wonokerto, Kecamatan Sukorejo, Kabupaten Pasuruan', *Digital Librari UIN Sunan Ampel Surabaya*, 2015
- Dara, Monika, 'Empowerment of Women with Disabilities : A Critical Review', *Studies In Indian Palce Names (UGC Care Journal)*, 40.60 (2020), 684–98
- Eden, Allison L., Benjamin K. Johnson, Leonard Reinecke, and Sara M. Grady, 'Media for Coping During COVID-19 Social Distancing: Stress, Anxiety, and Psychological Well-Being', *Frontiers in Psychology*, 11.December (2020), 1–21 <<https://doi.org/10.3389/fpsyg.2020.577639>>
- Elida, Sri Syabanita, Agus Eko Tejo, and Sevieria Putri Deria, 'Upaya Pemerintah Kota Singkawang Dalam Pengembangan Ekonomi Kreatif (Ekonomi Kreatif Kuliner Khas Kota Singkawang)', *Forbiswira Forum Bisnis Dan ...*, 12.1 (2022), 180–87 <<https://jurnal.mdp.ac.id/index.php/forbiswira/article/view/3262%0Ahttps://jurnal.mdp.ac.id/index.php/forbiswira/article/download/3262/943>>
- Farha, M. Farhan Maulan, Yesica Devis, and Alhidayati Alhidayati, 'Evaluasi Program Sanitasi Total Berbasis Masyarakat Stop BABS Di Puskesmas Lanjut Kecamatan Singkep Pesisir Kabupaten Lingga Tahun 2020', *Media Kesmas (Public Health Media)*, 1.2 (2021), 85–97 <<https://doi.org/10.25311/kesmas.vol1.iss2.10>>
- Griffin-El, Eliada Wosu, and Joy Olabisi, 'Breaking Boundaries: Exploring the Process of Intersective Market Activity of Immigrant Entrepreneurship in the Context of High Economic Inequality', *Journal of Management Studies*, 55.3 (2017), 457–85
- Kemmis, S, and Mc Tanggart, *The Action Reasearce Planner* (Warnambol Victoria: Deakin University Press, 2012)
- Morrison, Austin R., Joseph M. Johnson, Kristin M. Griebe, Mathew C. Jones, John J. Stine, Laura N. Hencken, and others, 'Clinical Characteristics and Predictors of Survival in Adults with Coronavirus Disease 2019 Receiving Tocilizumab', *Journal of Autoimmunity*, 114.July (2020), 102512 <<https://doi.org/10.1016/j.jaut.2020.102512>>
- Poister, H Theodore, 'The Future of Strategic Planning in the Public Sector: Linking Strategic Management and Performance', *Public Administration Review*, 70.1 (2010), 246–54
- Rifa'ie, Irsyad Muhammad, Firsta Rekeyasa Hernovianty, and Nana Novita Pratiwi, 'Analisis Faktor-Faktor Ekonomi Terhadap Pertumbuhan Pendapatan Umkm Di Kelurahan Pasiran, Kecamatan Singkawang Barat, Kota Singkawang', *JeLAST : Jurnal PWK, Laut, Sipil, Tambang*, 6 (2019), 1–9
- Tam, Carlos, Ana Loureiro, and Tiago Oliveira, 'The Individual Performance Outcome behind E-Commerce: Integrating Information Systems Success and Overall Trust Carlos', *Internet Research*, 21.May (2019), 320–33
- Waldan, Raziki, 'Peran Usaha Mikro Kecil Dan Menengah (UMKM) Dalam Meningkatkan

Kesejahteraan Masyarakat Menurut Perspektif Ekonomi Islam', *Pontianak: Khatulistiwa Muda Kreatif*, 2020

———, 'Resilience of Micro, Small and Medium Enterprises (MSMEs) Through Islamic Social Finance (ISF) after the Covid 19 Pandemic', *Journal of Multidisciplinary Islamic Studies*, 2.1 (2022), 20–28 <www.majmuah.com>

———, 'UMKM Kota Singkawang: Regulasi Pertumbuhan Dan Kebijakan Pemerintah Dalam Pemberdayaan UMKM Kota Singkawang', *Pontianak: Khatulistiwa Muda Kreatif*, 2020