IMPROVING FINANCIAL STABILITY OF INTELLECTUALLY DISABLED CHILDREN BY ENHANCING THEIR CREATIVE SKILLS

Dissertation submitted to

ST. TERESA'S COLLEGE (Autonomous)
ERNAKULAM

Affiliated to

MAHATMA GANDHI UNIVERSITY

In partial fulfilment of requirement for the
AWARD OF THE DEGREE OF MASTER OF SCIENCE IN HOME SCIENCE (BRANCH A) CHILD DEVELOPMENT

By
ARYA V M
(Register No: AM22HCD003)

Department of Home Science and Centre for Research
APRIL 2024

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'Certified as bonafide research work.'

29/4/24

Signature of Head of the Department

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This is to certify that the thesis entitled ***"Improving financial stability of intellectually disabled children by enhancing their creative skills."*** Is her original research work carried out by **ARYA V M** under my guidance and supervision.

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DECLARATION

I hereby declare that I conducted the study for the thesis entitled ***"Improving financial stability of intellectually disabled children by enhancing their creative skills"*** is a research work carried out by me under the direction and oversight of **Dr. Nisha vikraman**.

Place: Ernakulam

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ARYA V M

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INTRODUCTION

CHAPTER – 1

INTRODUCTION

A recent UNICEF research estimates that there are about 240 million children with disabilities worldwide. Fifteen percent of the world's population, or at least one billion individuals, have some sort of impairment, whether acquired at birth or later in life, with roughly 240 million of them being children, making them the world's biggest minority with various disabilities. This estimate is larger than earlier estimates and is based on a more comprehensive and inclusive concept of impairment, considering several dimensions of functioning, including psychological well-being. According to the World Health Organization (WHO), this statistic is growing due to population increase, medical advancements, and the ageing process. According to the United Nations Development Program, 80% of people with disabilities reside in developing nations. Three-quarters of children with disabilities under the age of five, and one-fourth between the ages of five and nineteen, do not attend school. It indicated just 61 percent of CWSNs aged between 5 and 19 are attending educational institutions.
So, according to these figures, numerous handicapped children in our nation are suffering from the effects of social marginalization and financial dependency on their family.

According to WHO research, an estimated 1.3 billion individuals would have major disabilities by 2023. This represents 16% of the world's population, or one in every six of us.

Health disparities result from unjust situations experienced by people with disabilities, such as stigma, discrimination, poverty, exclusion from school and work, and impediments within the health-care system.

According to UNESCO, India has 8 million children with disabilities, with 45% of them failing to attain literacy.

Unlocking the financial independence of intellectually impaired children via the use of their creative abilities and the sale of their goods is a novel and inclusive method to addressing the obstacles they encounter. Recognizing and leveraging their creative potential becomes a route to self-sufficiency and cross-societal integration in a future when traditional job prospects may be restricted.
Intellectually handicapped children sometimes face impediments to economic involvement. However, by emphasizing their creative ability, we not only give them a source of money, but also improve their feeling of purpose and self-esteem. Creative endeavors, whether via art, craft, or other expressive forms, provide a platform for these youngsters to demonstrate their abilities, transforming their passion into a potential economic resource.
The initiative goes beyond financial empowerment and serves as a catalyst for social change. We foster community participation and admiration for intellectually impaired children's skills by making their items available for purchase. This not only aids in breaking down cultural

stigmas but also develops a more inclusive atmosphere where varied abilities are acknowledged.
Furthermore, this strategy encourages skill development, which improves children's talents in areas such as handicraft, marketing, and interpersonal communication. Intellectually handicapped children develop practical skills via actively participating in the creation and selling of their products, which can transfer into greater prospects in the future.
In essence, the goal of this effort is to alter the perception of intellectually handicapped children from users of charity to valued contributors to society's economic and social fabric. We go on a journey to make financial independence a reality for these extraordinary people by combining creativity, business, and community support.

Art and craft activities provide a comprehensive approach to helping disabled children. From physical development to mental well-being, these activities serve an important part in improving different elements of a child's life, ultimately leading to more independence. Engaging impaired youngsters in the art of liquid stitching and producing wall decors not only fosters their creative ability but also creates options for generating revenue. These children gain a distinct and valuable ability by honing their liquid stitching abilities. The ability to customize each produced wall décor piece offers a unique touch that appeals to a wider audience. Teaching entrepreneurial skills with craft allows these youngsters to market and sell their products autonomously. Online platforms make it easy for artists to showcase and sell their unique artworks to buyers all around the world. Aside from financial benefits, this effort instills in disadvantaged children a feeling of pride, success, and independence, demonstrating that their creativity can not only beautify living areas but also contribute to their own financial well-being.
Liquid embroidery is the employment of specialized paints or inks on cloth to simulate the appearance of conventional embroidered stitches. It offers a more fluid and free-form technique to produce elaborate designs without the need for embroidery. Liquid Embroidery is a simple approach for creating embroidery-like patterns and motifs without using a needle and thread. It's simple, and no sewing is necessary; simply create stunning designs with a beaded look using liquid paint-like colors that come in tubes and dry quickly. Ballpoint tube paint, also known as Liquid Embroidery, can be used instead of sewing to create a thin line that looks like natural embroidery on cloth.
Creating wall decors out of inventive materials provides up a world of options for unique and visually attractive designs. From repurposed items to unconventional art supplies, the possibilities are endless. Incorporating materials like reused wood, fabric remnants, recycled paper, and even natural components like dried flowers or branches may provide texture and depth to the design. Mixed-media methods, which combine elements like beads, buttons, and metallic accents, may create engaging and personalized creations. Experimenting with unorthodox materials such as bottle caps, vinyl records, and even reused fabrics may result in environmentally responsible and inventive wall decorations. The aim is to foster creativity and resourcefulness by converting everyday materials into remarkable artistic expressions that brighten any living area.
Intellectually disabled children have difficulty in different area of living. Such as emotional, physical, intellectual, social, communication etc. stimulating and enhancing their creative skills is the only way to upgrade their financial status and make them independent in all way.

RELEVANCE OF THE STUDY:

The study on "Improving financial stability of intellectually disabled children by enhancing their creative skills" holds significant relevance for several reasons.

Firstly, it addresses a critical aspect of the well-being of intellectually disabled individuals by exploring avenues that can contribute to their financial stability. Economic independence is often a key factor in fostering a sense of self-worth and autonomy, and understanding how creative skills can play a role in achieving this for intellectually disabled children is crucial.

Secondly, the study can shed light on the untapped potential and capabilities of intellectually disabled children. By identifying and nurturing their creative skills, the research can contribute to changing societal perceptions and promoting inclusivity in the workforce.

Additionally, the findings can inform educational and vocational training programs, helping to design interventions that specifically focus on developing creative talents. This tailored approach may enhance the overall effectiveness of skill development initiatives for intellectually disabled children.

Furthermore, the study may also have broader societal implications by highlighting the economic contributions that intellectually disabled individuals can make. This can lead to the creation of more inclusive policies and employment opportunities, fostering a more equitable society.

In summary, the research on how providing creative skills enhances the financial stability of intellectually disabled children is relevant not only for the individual well-being of these children but also for promoting inclusivity, challenging stereotypes, and contributing to the overall social and economic advancement of individuals with intellectual disabilities.

AIM OF THE STUDY:

- To make disabled children financially independent.

SPECIFIC OBJECTIVES:

- To evaluate the creative skills and financial gains of the disabled students.
- To evaluate the EPICC standards of disabled students.
- To evaluate the financial gain pre and post the creative workshops.

REVIEW OF LITERATURE

CHAPTER – 2

REVIEW OF LTERATURE

The review of literature pertaining to the study "improving financial stability of intellectually disabled children by enhancing their creative skills" is reviewed under the following headings:

2.1. Introduction to Financial Stability and Intellectual Disability
2.2. Understanding Intellectual Disability and Creative Skills
2.3. The Link Between Creative Skills and Financial Stability
2.4. Current Challenges Faced by Intellectually Disabled Children in Achieving Financial Stability
2.5. Approaches to Enhancing Creative Skills in Intellectually Disabled Children
2.6. Impact of Creative Skill Development on Financial Independence
2.7. Strategies for Integrating Creative Skill Development into Educational and Therapeutic Programs
2.8. Collaborative Efforts between Families, Educators, and Therapists in Improving Financial Stability
2.9. Future Directions and Recommendations for Further Research and Intervention
2.10. Case Studies and Success Stories in Enhancing Financial Stability through Creative Skill Development

2.1 INTRODUCTION TO FINANCIAL STABILITY AND INTELLECTUAL DISABILITY

According to Jacob et al., (2023) For a variety of reasons, people with intellectual disabilities are likely to encounter long-standing employment difficulties when trying to find and hold down a job. Therefore, this study investigated obstacles that prevent people with intellectual disabilities from finding job. Sixty-five stakeholders were selected from six distinct groups to

participate in this study. The study's goal was to identify the obstacles that prevent individuals with intellectual disabilities from finding employment. The study employed a mixed qualitative and quantitative research design. The employment hurdles for individuals with intellectual disabilities were carefully identified using the qualitative method, and then ranked using the quantitative method. Research shows that stigma, discrimination, management style, employers' attitudes, and feelings of unappreciation are the main obstacles to work for those with developmental impairments. To start a shift in policy development, the article offers information regarding the obstacles that prevent Nigerians with intellectual disabilities from finding job.

According to Almalky (2020) This study analysed several studies on the employment outcomes of adults with intellectual and developmental disabilities (IDD) in the United States. This review includes an overview of the persons' work status, location, income, quality of life, and well-being. A thorough literature study was carried out to locate studies and gather information. The studies were obtained from ProQuest, EBSCOhost, Emerald, Google Scholar, and Web of Science. Other databases included Eric and PsycINFO. The inclusion criteria were research published after the Americans with Disabilities Act (ADA) of 1990, as well as studies published in English and limited to the US population. The review includes a total of 27 studies. The findings revealed that the job settings for people with IDD, such as sheltered, supported, or competitive employment, have varying effects on working hours and weekly pay. This study also found that employment for people with IDD had a favourable impact on their self-esteem, self-confidence, career advancement, and independence levels, particularly in integrated employment. Furthermore, this review indicated that such persons' work generates revenue and allows them to contribute to the national economy through taxes. However, the analysis concludes that there is still room for improvement in the employment of such individuals to achieve meaningful employment outcomes. There is a need to focus on improving sheltered employment, which has poorer results when compared to other types of job. Practices and research implications were also addressed.

2.2 UNDERSTANDING INTELLECTUAL DISABILITY AND CREATIVESKILLS

According to Mareza et al., (2024) advantages of inclusive arts education that is carefully thought out for kids with impairments. The class of pupils who had the variety of infirmities has been demonstrated by research, testimonies, and accounts of successful projects and initiatives. Their condition keeps them from benefiting from the regular curriculum without specialized support, and that is the only thing they have in common. Regardless of their area of expertise, all teachers must provide instruction to pupils with impairments. The purpose of this study is to offer a comprehensive knowledge map of the theoretical underpinnings of the subject of arts education for students with disabilities. A comprehensive literature review process was applied, analyzing publications published between 2012 and 2022 using the PRISMA method. The study's articles, authors, prestigious journals, and research topics are summarized. The results show that there are three main themes in literature on arts education for kids with impairments. This paper summarizes the main conclusions drawn from the study analysis and makes recommendations for future directions for the field of arts education research.

Vanutelli et al., (2022) state that, Individuals who have intellectual disabilities (ID) display cognitive deficits that are prone to an early deterioration and struggle in the social-emotional domain. There are several stimulation techniques available to help strengthen these skills, but they are not typically recommended to people with ID for two reasons:

1) the users are not likely to be elderly or have an acquired impairment that needs to be rehabilitated, leading to the false assumption that their condition cannot be improved; and

2) the standard pathways include socio-educational objectives, but not specifically neuro-cognitive ones.

Divergent thinking and creativity, in our opinion, may be very effective and appropriate areas of intervention to support adaptable, creative, and independent thinking that may be used to a wide range of contexts. To accomplish this, we created the research-intervention project SoCraTEs (Social-emotional, Creative, and Thinking Enhancement), which suggests creativity as an elective tool and aims to empower these areas of interest. To determine the most important elements with the most potential, we first investigated the relationship between the talents, as seen in the early phase results that we present in this study. Our research revealed a high correlation between creative ability and personal autonomy in daily life as well as attentional and emotional skills. Future research implications are highlighted.

2.3 THE LINK BETWEEN CREATIVE SKILLS AND FINANCIAL STABILITY

Allotey et al., (2023) state that Investing in gifted and talented education has the potential to develop important human capital required for rapid societal growth and economic prosperity. In affluent countries, support and opportunities for brilliant kids are given significantly greater attention than in developing African countries. In these countries, innovative instructional approaches to developing the gifted are scarce. This study looked at ten mathematics and science teachers' opinions on giftedness, with an emphasis on how they address gifted children's different learning requirements in Ghanaian schools. Seven school dropouts were also interviewed to better understand the problems they faced in school. The study used data from semi-structured interviews and document reviews. The findings revealed that gifted students are often disregarded, potentially limiting their future chances, as teachers have limited expertise of giftedness and gifted education training. Teachers misinterpreted and overlooked identification, acceleration, and differentiated learning strategies when developing talented students due to naive perspectives and preconceptions. Only mathematically and scientifically brilliant children were identified. The talented, average, gifted but impaired, and below-average youngsters go unrecognized in the school system. The findings can help shape gifted education policy and practices. Integrating gifted education into teacher education programs might help address instructors' stereotypes and naive beliefs about this phenomenon today.

According to Gouvea, et al., (2018) The contribution of creative goods and services has been identified as a critical road to economic progress. Both international organizations and national governments have been paying closer attention to the creative industries. We use a sample of 57 countries that account for more than 90% of creative product exports between 2003 and 2011, to examine the stability of earnings from creative product exports. We use the Single Index Model (SIM) to examine the export success of countries' creative product portfolios. Our findings show that there are significant disparities in the export performance of the nations in our sample, implying that the composition of a country's creative exports portfolio, or what it sells, has a direct impact on the performance of the creative product export portfolio. Our research addresses a gap in the literature by conducting empirical investigations into creative items and their export revenues. We explore the ramifications for national and municipal policymakers, export promotion programs, their roles in fostering and nurturing creative

sectors, as well as enterprises and artisans. The recognition of the importance of the creative industry is quite encouraging.

2.4 CURRENT CHALLENGES FACED BY INTELLECTUALLY DISABLED CHILDREN IN ACHIEVING FINANCIAL STABILITY

Dickinson, et al., (2023) state that, The National Disability Scheme was put into effect in 2013, and in this piece, they look back on its first ten years. First discuss the rationale behind the National Disability Scheme's introduction and its main components before looking at some of the major debates that have developed during this time. These include the co-design of the scheme with individuals with disabilities, the scheme's costs, Tier 2 services, the administrative burden and its uneven effects on various participant groups, and market stewardship. Then they contend that many individuals who use the NDIS report good life transformations; nevertheless, this is not always the case, and the program still faces some serious problems. To ensure that the NDIS reaches its full potential for every participant, the report ends by considering potential future developments.

According to Goundar, et al., (2023) Though customers with vulnerabilities, such as visually impaired or blind and partly sighted people (BPSP), confront a variety of marketplace issues and obstacles, existing literature offers little guidance. The purpose of this study is to investigate the challenges that BPSP have when accessing financial services in Fiji. The analysis is based on the digital divide literature and concludes that BPSP suffer numerous barriers to accessing banking services. We believe that suitable policies and industry activities could help to alleviate the significant risk experienced by this segment of the Fiji population. We believe that similar research in other developing nations is urgently needed to grasp the problem's international implications.

2.5 APPROACHES TO ENHANCING CREATIVE SKILLS IN INTELLECTUALLY DISABLED CHILDREN

According to Ayua, et al., (2023) The chapter offers Basic Science as a fundamental subject given at the basic education level in Nigeria's normal and special needs education systems, with the goal of setting the groundwork for the rest of science education at the post-basic and

university levels. However, this purpose is jeopardized by the employment of ineffective instructional methods. Special needs education is meant to facilitate the learning of persons who, for various reasons, require additional support and adaptive teaching approaches to fully engage and achieve learning objectives. Special needs education programs are comparable to those in the conventional education system, but they consider the unique needs of everyone by using appropriate personnel, equipment, and environment, as well as adjusted material and learning objectives. As a result, Special Education techniques are those that have been adjusted to accommodate children with special needs or people with learning disabilities such as the blind, deaf, and dumb, as well as those who are physically challenged or deformed. This is why creative teaching is being proposed as a possible adaptation for special needs education. The Torrance Incubation Model (TIM) and Creative-Teaching Behaviors (CTB) are used to demonstrate how to think skillfully in the context of strategies and resources in Basic Science material for motivating learning and nurturing students' creativity. TIM is a three-stage creative teaching model (Heightening Anticipation, Deepening Expectations, and Extending Learning) that combines subject information and creativity. TIM is used here because it is appropriate for the basic school level in special needs education. Meanwhile, CTBs are teachers' valuable educational practices demonstrated during lessons to help students acquire information and creativity skills. Thus, creative teaching, as demonstrated by the organized integration of TIM and CTB lesson plans with abundant teaching aids and activities for optimal learning, can be applied to the teaching of Basic Science in special needs education.

According to Bishara, (2023) This study investigated the relationship between humor, motivation, and mathematical achievement in students with learning difficulties. For this study, 80 sixth-grade students with learning disabilities who attend integrated classes in a general education school were tested with three instruments: a questionnaire about incorporating humor into mathematics instruction, a motivation questionnaire, and a mathematics achievement test. The study's findings suggest that incorporating humor into mathematics classrooms improves mathematical achievement and enthusiasm in children with learning difficulties. Furthermore, pupils with learning difficulties who were taught mathematics with humor performed better in terms of motivation and mathematical achievement at the conclusion of the school year than at the beginning. Humor has been shown to have a good impact on people's creativity, inherent resilience, mood, and self-esteem. Humor can also help to foster non-threatening relationships in a variety of settings (including learning) and aid in the development of cognitive skills.

(Hendriks, Citation 2021; Sover, Citation 2009). We conclude that adding humor into mathematics instruction is advisable. The anticipated positive effect on motivation and accomplishment in this unique group may have a positive impact on a range of other educational phenomena, including dropout rates, academic achievement in other disciplines, and social relationships.

2.6 IMPACT OF CREATIVE SKILL DEVELOPMENT ON FINANCIAL INDEPENDENCE

According to Miller et al., (2018) Previous research suggests that creativity training can be effective in academic settings and that teachers can have an impact on creativity. Furthermore, creativity is one of many transferable skills in higher education that will benefit students when they enter the workforce. This study extends research on creativity training and transferable skills in higher education, using data from the Senior Transitions topical module of the National Survey of Student Engagement (NSSE). Responses from over 48,000 seniors at 227 different U.S colleges and universities were used to explore curricular differences across disciplinary fields as well as how exposure to creative coursework can predict confidence in numerous skills and abilities. Exploratory and confirmatory factor analysis provided support for a measure of exposure to creative coursework, and an ANOVA suggested significant differences by major fields, with arts majors showing a distinct advantage. Results from ordinary least squares regression models found that even after controlling for several demographic and institutional characteristics, creative coursework is a significant positive predictor of confidence in several different skills and abilities that are important for adapting to traditional and non-traditional work settings, including creative thinking, critical thinking, entrepreneurial skills, and networking abilities. Potential reasons for these patterns of results are discussed. These findings can help to inform curricular and programming enhancements for college students across all major fields, helping to better prepare them for their futures in various workplace settings.

According to Kumar et al., (2023). Covid-19 and the unprecedented surge in financial technology contributed to unexpected financial challenges, affecting the relevance of financial decision making and perceived financial well-being. This paper examines the mediating effects of digital financial literacy, financial autonomy, financial capability, and impulsivity on

financial decision making and perceived financial well-being. The data come from 512 respondents in Delhi/NCR India, using a snowball-sampling technique and partial least squares structural equation modeling to test 13 structural hypotheses with Smart PLS3.3. Partial least squares (PLS) prediction is employed to estimate the out-of-sample predictive power of the proposed model. Our findings reveal that skills directly affect financial decision making and perceived financial well-being, and digital financial literacy emerges as a direct and mediating predictor of financial decision making. The dominance of financial capability and financial autonomy as mediators in financial decision making and financial well-being become more evident, and impulsivity fails to have mediating effects on financial decision making. The results have academic, regulatory, and managerial implications, all of which calls for more concerted efforts at recognizing the unique interaction among skills—financial decision making—perceived financial well-being, the cumulative effect of which enhances the critical ability to deal with environmental challenges, manage socioeconomic pressures in a sustainable manner, and translate the benefits into prudent gender-specific policy decisions and practices.

2.7 STRATEGIES FOR INTEGRATING CREATIVE SKILL DEVELOPMENT IN TO EDUCATIONAL AND THERAPEUTIC PROGRAMS

Sajnani, et al., (2020) state that, Literature about the integral role of the arts in learning is widely available, but much less has been written about how the arts and aesthetics support education in the creative arts therapies, particularly in the online learning environment. This article introduces the concept of aesthetic presence within the Community of Inquiry pedagogical model in line with values espoused within a Universal Design for Learning framework. The authors contextualize this concept with examples of how attention to the use of aesthetic and multimedia strategies in the classroom and in the online learning environment may foster openness and connection, encourage flexibility, humour, critical thinking, and animate and facilitate conversations about emergent and emotionally difficult themes while increasing accessibility for different kinds of learners.

According to Sun, et al., (2020) Training on creative thinking, in particular divergent thinking has shown promising effects on improving creativity in higher education and organizational contexts. It's unclear how school students' scientific creativity can be enhanced

through effective training and how individual differences might influence the training effects. This study examined the effects of a divergent thinking training program, which helped high school students to master a set of divergent thinking strategies and apply them in scientific creativity-related tasks. The results showed that students' scientific creativity performance was improved after training. Moreover, students with either a high or low level of creative potential equally benefited from the training, whereas students with a higher level of domain knowledge profited more from the training than those with a lower level of domain knowledge. The interaction between training effects and domain knowledge implied the need for aligning the acquisition of domain knowledge with the training on divergent thinking for effective development of scientific creativity. Our results suggest that teaching domain knowledge and teaching domain general skills should not be opposed but work best when integrated together.

2.8 COLLABORATIVE EFFORTS BETWEEN FAMILIES, EDUCATORS AND THERAPISTS IN IMPROVING FINANCIAL STABILITY

According to Lipkin, et al., (2023) The unprecedented school closures in response to COVID-19 have been associated with several negative impacts on students and their families. In addition to these difficulties, parents of students with disabilities are faced with pre pandemic stresses and challenges that may be exacerbated by the school closures. This qualitative study aimed to investigate the experiences and struggles of parents of children identified with a disability during the COVID-19 school closures. The 15 participants were parents of children with a range of disabilities, including Autism, Down Syndrome, ADHD, and learning disabilities. The analyses revealed four major themes: school connection, virtual learning, potential impacts for students, and managing change. The experiences of these caregivers during the COVID-19 school closures and subsequent shift to remote learning have implications for educational and treatment planning. Recommendations for how school psychologists and school teams may best support students with disabilities and their families are included.

Choiseul-Praslin, et al., (2020) State that Students with significant disabilities typically experience poor postschool employment outcomes. However, when provided opportunities to work and engage within their communities, they can gain necessary work-specific and

workplace social skills to improve outcomes. This article outlines a six-step model for community-based employment programs designed to support students with significant disabilities. The six steps include (a) interagency collaboration, (b) staff training, (c) scheduling, (d) skill acquisition, (e) data tracking, and (f) student involvement. One teacher's experience as she worked to create such a program is used as a guide to indicate how the steps can be transferred to other schools.

2.9 FUTURE DIRECTIONS AND RECOMMENDATIONS FOR FURTHER RESEARCH AND INTERVENTION

According to Luyten, et al., (2020) Mentalizing is the capacity to understand others and oneself in terms of internal mental states. It is assumed to be underpinned by four dimensions: automatic–controlled, internally–externally focused, self–other, and cognitive–affective. Research suggests that mental disorders are associated with different imbalances in these dimensions. Addressing the quality of mentalizing as part of psychosocial treatments may benefit individuals with various mental disorders. We suggest that mentalizing is a helpful transtheoretical and transdiagnostic concept to explain vulnerability to psychopathology and its treatment. This review summarizes the mentalizing approach to psychopathology from a developmental socioecological evolutionary perspective. We then focus on the application of the mentalizing approach to personality disorders, and we review studies that have extended this approach to other types of psychopathologies, including depression, anxiety, and eating disorders. We summarize core principles of mentalization-based treatments and preventive interventions and the evidence for their effectiveness. We conclude with recommendations for future research.

According to Walking, (2020) This article introduces a special issue comprising research on efforts to personalize learning in different academic subjects. We first consider the emergence of personalized learning (PL) and the myriad of definitions that describe its essential features. Thereafter, we introduce the articles in the special issue by examining their alignment to extant theories of learning, the instructional design features that personalize the learning experience based on a learner characteristic, and the relationships between PL design and outcomes achieved in an educational context. Based on observations of contemporary PL research, we identify key issues to be addressed by the field and recommendations for future researchers to

undertake to advance a PL theory. Chief among issues with PL are the role of technology, the agency of the learner, and the absence of a consistent theoretical grounding to motivate PL design choices. Future directions that would advance PL include the adoption of a theory of change in PL design, a design-based research approach to refine PL initiatives, more intensive and iterative research in authentic classroom contexts, and a greater focus on student input into and ownership of the PL experience.

2.10 CASE STUDIES AND SUCCESS STORIES IN ENHANCING FINANCIAL STABILITY THROUGH CREATIVE SKILL DEVELOPMENT

Pardo-Garcia, et al., (2020) present a case study on an innovative training itinerary aimed to promote the participation of teaching staff to stimulate the creativity of students and enhance their employability skills. Students acquire entrepreneurship competences by applying the problem-solving methodology to their innovative projects based on sustainable development. The participation in the contest shows a growing importance, with topics ranging from the more technical ones, such as nutrition innovation, science innovation, or sustainability, to the social projects, related to social services, inclusion, or services against gender violence, harassment, and bullying. The percentage of multidisciplinary teams increased from 38% in 2015 to 76% in 2019 and even more in finalist teams, a positive trend in improving soft skills. According to some testimonies, the acquisition of these entrepreneurship competences partially compensates for students' lack of professional experience by enriching their curriculum vitae (CV) and, for some students, lays the groundwork for establishing a real business after their participation in the contest.

According to Kim, et al., (2022) This study investigates the adoption and application of digital transformation in the financial sector and analyzes the process and outcomes of digitization and digitalization in the field of the finance industry of South Korea and overseas, to seek both managerial and strategic implications for successful implementation of digital transformation in the future. The findings show that, for successful digital transformation, it is necessary to maximize active and systematic use of advanced online and digital technologies that form the basis of business and create an open, horizontal organizational culture and communication

system to equally share and distribute advanced technologies and competencies through the entire organization. Furthermore, this study also discovers the legitimacy to concentrate the organizational competencies and know-how in providing technical training for members, expanding customer experience, and improving customer satisfaction services to contribute to improving the quality of life for members of the organization and creating and improving social and public infrastructures, instead of using digital transformation only to improve productivity of organizations or firms. As such, it is necessary to concentrate corporate competencies in establishing and supplying digital transformation that is not just human-centered but also has productivity, innovativeness, and reliability at the same time.

METHODOLOGY

CHAPTER -3

METHODOLOGY

“Research methodology refers to how a researcher systematically designs a study to ensure valid and reliable results that address the research aims, objectives, and research questions” (Kerryn Warren, 2020). The methodology adopted for the study titled “Improving financial stability of intellectually disabled children by enhancing their creative skills.” is given under the following headings.

3.1 SELECTION OF AREA

The area selected for the study was Thrissur district. Specifically focusing on *snehadeepthy special school for disabled,* mannuthy. The school and management were highly dedicated to providing holistic education and support services to the individuals at the school. The institution has highly qualified teachers and staff. The students at Sneha deepthy special school were selected for study, which includes the individual with down syndrome, mild to moderate ASD and intellectual disability.

3.2 SAMPLING PROCEDURE

Purposeful sampling will be utilized to select participants, that leads to the selection of more suitable participants for teaching the skill. purposeful sampling is a method used in qualitative research to select participants based on specific criteria relevant to the research objective. The samples were selected only from *Sneha deepthy* special school.

3.3 SELECTION OF SAMPLE

The number of samples selected for study was 30, which included individual with down syndrome, mild to moderate ASD and intellectual disability. The age range of individuals for sampling was 10 to 40 years.

3.4 SELECTION OF TOOL

The tool for the data collection was a questionnaire. The questionnaire comprised 2 subsections.

3.4.1 EVALUATION OF PARENT INTERVENTION FOR CHALLENGING BEHAVIOR IN CHILDREN WITH INTELLECTUAL DISABILITIES (EPICC-ID)

It is an assessment tool used to assess the status and variation in the holistic development of children. EPICC means ‘Evaluation of Parent Intervention for Challenging behavior in Children with Intellectual Disabilities’. It is done by asking questions to parents or their class teacher. Each item can be answered with three possible questions: “Good, average, poor”.

3.4.2 STRUCTURED QUESTIONNAIRE

A structured questionnaire will be developed focusing on financial independence, living arrangements, educational and career paths, access to resources, and psychological well-being.it also assess individuals’ personal experiences, challenges faced, support systems, and perceptions of financial independence. The type of questions includes both open ended and closed ended. Data collection will be administered in-person, through online platforms, or via

interviews with class teachers or parents, depending on participants' preferences and accessibility.

A copy of the questionnaire will be attached on the appendix.

3.5 SKILL DEVELOPMENT AND PRACTICE.

With the collaboration with *Fevicryl* Thrissur branch, planned to teach liquid embroidery with cushion making, embroidery hoop, wall decor making to the selected students at Sneha deepthy special school.

3.5.1 LIQUID EMBROIDERY WITH CUSHION MAKING.

Liquid embroidery typically refers to the use of specialized paints or inks that provide the look of traditional embroidery stitches when applied to fabric. It provides a more fluid and free-form way to create normal embroidery designs without the need for needlework. Different colored 3D outliners are used here instead of needle and threads. Traditional embroidery stiches like running stitch, chain stitch, stem stitch, lazy daisy stitch, cross stitch etc., are also used here. The pointed part of 3D outliner is used to draw these stitches.

Cushion making is the process of creating decorative or functional cushions by using fabric, filling materials, and sewing techniques. It involves selecting suitable fabrics, cutting them into desired shapes, sewing or assembling them together, and filling them with materials such as foam, polyester fiberfill, or down feathers. Cushion making can range from simple square pillows to more complex designs with decorative trims, piping, or embroidery. It's a popular craft activity for home decor and can be customized to match any interior style or personal preference. Here used liquid embroidered cloths for making cushions.

3.5.2 WALL DECOR MAKING

Wall decor making is a creative process that involves crafting decorative items and enhance the visual appeal of a space. Here using CD to create artwork. Liquid embroidery used to create art more creative.

3.5.3 LIQUID EMBROIDERY HOOPS

Liquid embroidery hoops are small, circular frames used to hold fabric, while applying liquid embroidery or fabric paint. These hoops come in various sizes. They consist of two concentric

rings, one slightly smaller than the other, which are tightened together to stretch the fabric securely within the frame. A verity designs of liquid embroidery is done on the flat surface of the fabric.

Mrs. Rejina M V, a staff member of Fevicryl, will be booked for a two-day skill development program. The expenses for each participant are one hundred and fifty rupees. All the teaching methods and designs will be done considering the limitation of the selected disabled individuals. Individualized attention will be followed through the teaching process. After mastering skill, the students were assigned to practice it, with the guidance of research scholar and staffs in the institution for better perfection.

3.6 DEVELOPMENT OF PRODUCT

After the practicing of skill, the disabled students of Sneha deepthy will engage in the process of development of products, under the guidance of research scholar and school staffs. Liquid embroidered cushions, wall hangings, embroidery hoop were the products planned to be developed by the students.

The picture of products was displayed on the appendix.

3.7 SELLING OF THE PRODUCTS

The developed products will be selling through online platform by circulating a brochure. The picture and price of the products will be displayed on the brochure in detail.

The picture of the brochure attached on the appendix.

3.8 EVALUATION OF THE PROFIT

Evaluation of the profit of the sold products by analyzing the expenses of the raw materials and all. Later it will hand over to the students.

RESULTS AND DISCUSSION

CHAPTER – 4

RESULTS AND DISCUSSION

On 23rd January 2024 conducted a workshop to enhance creative skill of intellectually disabled children of Sneha Deepthi special school. 30 students with intellectual disability taken for the study. For further analysis responses is collected from the side of intellectually disabled children, focusing on financial independence, living arrangements, educational and career paths, access to resources and psychological well-being.

The chapter includes the findings of the study entitled “Improving financial stability of intellectually disabled children by enhancing their creative skills.” As well as its analysis. The outcome and discussion are detailed under the following headings for comprehension and convenience.

4.0 General details

4.1 . Evaluation of present status disable students.

- 4.1.1 Type of intellectual disability
- 4.1.2 Current employment
- 4.1.3 Type of work
- 4.1.4 Average monthly income
- 4.1.5 Student interest or level of activity on workplace
- 4.1.6 Challenges faced in the workplace.
- 4.1.7 Social inclusion
- 4.1.8 Financial independence
- 4.1.9 Family economic status
- 4.1.10 Family support to the student being an entrepreneur.
- 4.1.11 impact of work on overall wellbeing

4.1.12 Specific skills or training that could enhance the child's employment opportunity.

4.1.13 Activities or situations when the child displays the most creativity.

4.1.14 Parents encourage and support the child's creative development at home or in educational settings.

4.1.15 Challenges child faces in expressing creativity.

4.1.16 Collaborative creative activities with peers or family.

4.1.17 Positive impact of creative expression on the child's overall wellbeing and development

4.2 Questions from EPICC.

4.2.1 Can you count from 1 to 10 (cognitive domain).

4.2.2 Can you hop on one foot (physical domain).

4.2.3 How do you greet someone when you meet them (social domain).

4.2.4 What makes you calm and relaxed (emotional domain).

4.2.5 Show me how to ask for help when you need it. (communication domain).

4.2.6 Can you dress yourself independently (adaptive domain).

4.3 Evaluation of the financial gain, pre and post the creative workshops.

4.3.1 Financial gains before workshop.

4.3.2 Financial gain after workshop.

4.0 GENERAL DETAILS.

In this part contain the data of general details. The age groups of the total 30 students from *snehadeepthy* special school are classified into different group.

Table 1: distribution based on age of disabled children.

AGE OF DISABLED STUDENTS	PERCENTAGE OF DISABLED STUDENTS(N=30)
7-14	16.6%
15-21	26.6%
22-28	16.6%
29-35	29.9%

36-42	10%

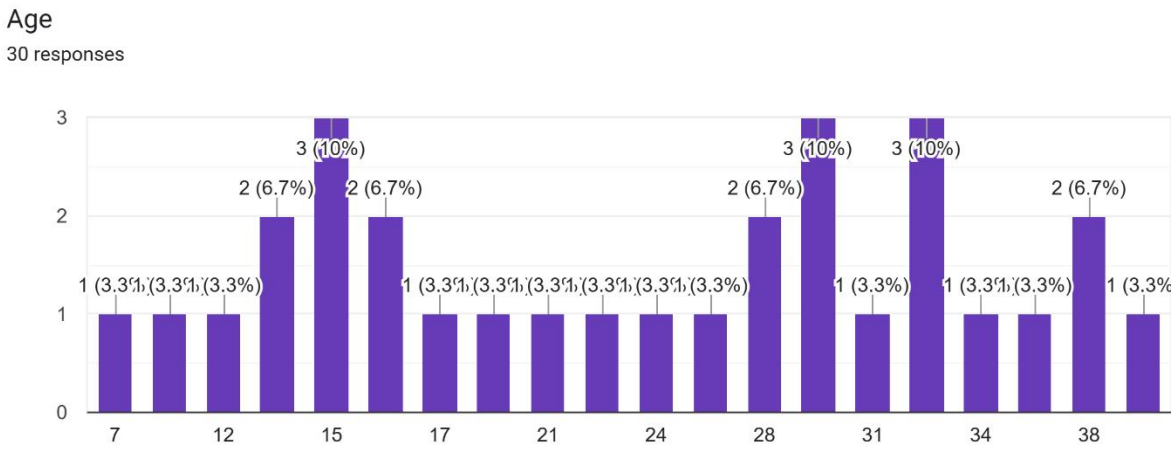

Figure 1: age of the disabled children.

From the total number of 30 disabled students 16.6% students were under the age group of 7-14 years. 26.6% are under the age group of 15-21 years. 16.6% were included in the age group of 22-28 years. 29.9% are categorized under 29-35 age group. And 10% of them were under the age group of 36-42.

4.1 EVALUATION OF PRESENT STATUS DISABLE STUDENTS.

4.1.1 TYPE OF INTELLECTUAL DISABILITY

A total number of 30 students belonging to different types of intellectual disabilities, which includes autism spectrum disorder, down syndrome, mental retardation.

Table 2: Distribution based on type of intellectual disability.

TYPE OF INTELLECTUAL DISABILITY	PERCENTAGE OF DISABLED STUDENTS(N=30)
Autism spectrum disorder	10%
Down syndrome	30%
Mental retardation (mild to moderate)	43.3%
Orthopedically impaired (mild)	1%
Learning disability	10%

Hearing problem	1%

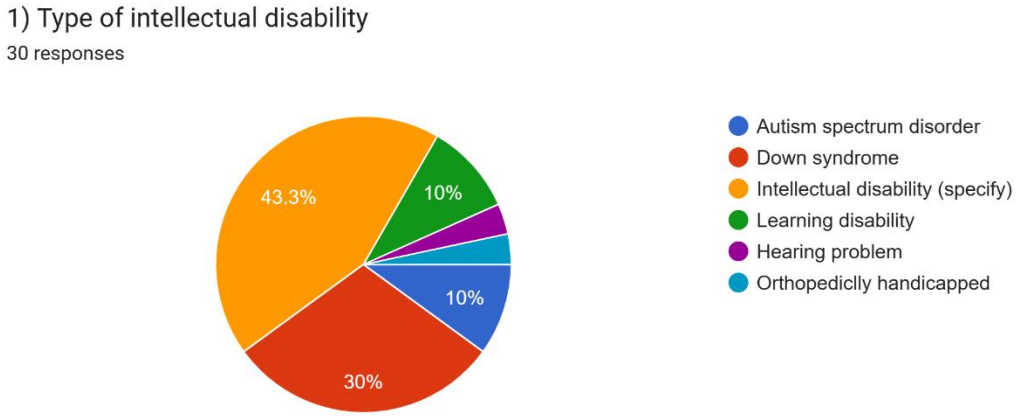

Figure 2: Type of Intellectual disability

From total 30 students 43.3% of students belongs to different intellectual disabilities. Mild to moderate MR children are the major groups in this category. 30% of children have down syndrome.10 % of them are autistic. Students with learning disability are 10%. 1% of students are orthopedically impaired. Also 1% of children have hearing problems. Children who are mild to moderate intellectual disability are performed well during the workshop.

4.1.2 CURRENT EMPLOYMENT

Current working pattern of these intellectually disabled students is categorized into full time, part time, contractual, self-employed and no employment.

Table 3: distribution based on current employment.

CURRENT EMPLOYMENT	PERCENTAGE OF DISABLED STUDENTS (N=30)
Full time	56.7%
Part time	6.7%
Contractual	-

Self employed	-
No employment	36.6%

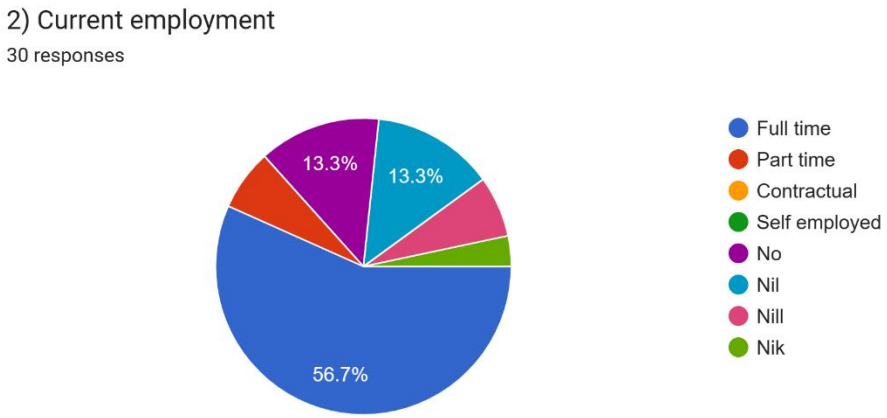

Figure 3: current employment

Of a total of 30 students 56.7% have full-time employment. 6.7% of them are part time employed.36.6 % of students don't have any employment. This showed an opportunity for part-time and unemployed students within their limitation.

4.1.3 TYPE OF WORK

The type of work for this intellectually disabled child is grouped under artistic/ craftsmanship, technical/ computer- based, service- oriented, academic, no work.

Table 4: distribution based on type of work of disabled students.

TYPE OF WORK	PERCENTAGE OF DISABLED STUDENTS (N=30)
Artistic/ craftsmanship	60%
Technical/ computer-based	-
Service- oriented	3.3%
Academic	23.3%

No work	13.3%

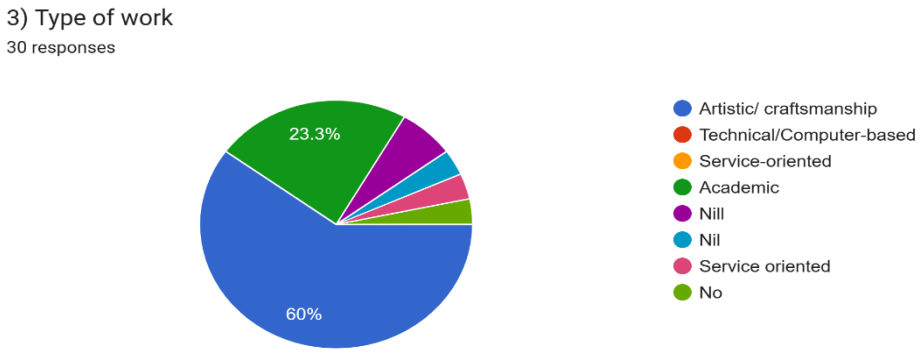

Figure 4: Type of work

Out of 30 students here 60% of students artistic/ craftsmanship works.23% of students were engaged in academic activities. 3.3% of them are doing service-oriented works. And 13.3% of students were not engaged in any type of activities.

4.1.4 AVERAGE MONTHLY INCOME

The average monthly income of intellectually disabled children.

Table 5: distribution based on average monthly income of disabled students.

AVERAGE MONTHLY INCOME	PERCENTAGE OF DISABLED STUDENTS (N=30)
500 rupees	40%
No earnings	60%

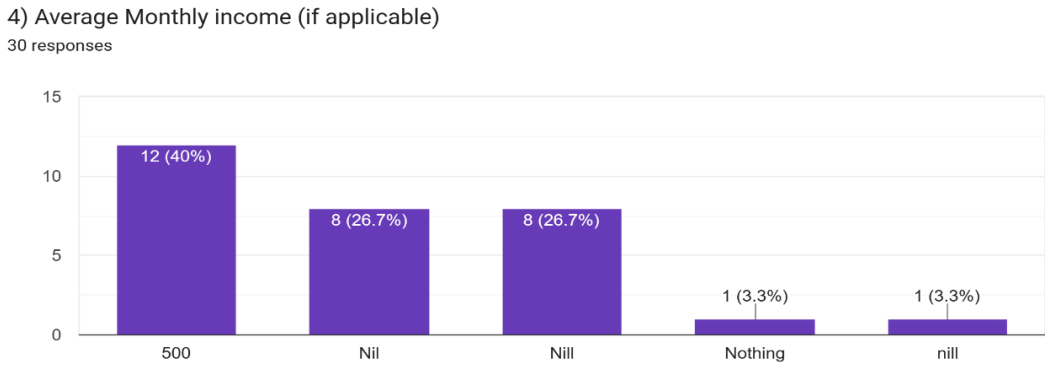

Figure 5: average monthly income.

Of a total of 30 students 40% earned 500 rupees per month. The rest of 60% don't have any income. Major part of students doesn't have any financial earnings, so utilizing their creativity can enhance their earnings.

4.1.5 STUDENT INTEREST OR LEVEL OF ACTIVITY ON WORKPLACE

The student's interest or level of activity in the workplace is categorized under good, poor, average.

Table 6: distribution based on student interest or level of activity in the workplace.

LEVEL OF ACTIVITY.	PERCENTAGE OF DISABLED STUDENTS (N=30)
Good	50%
Average	13.3%
poor	36%

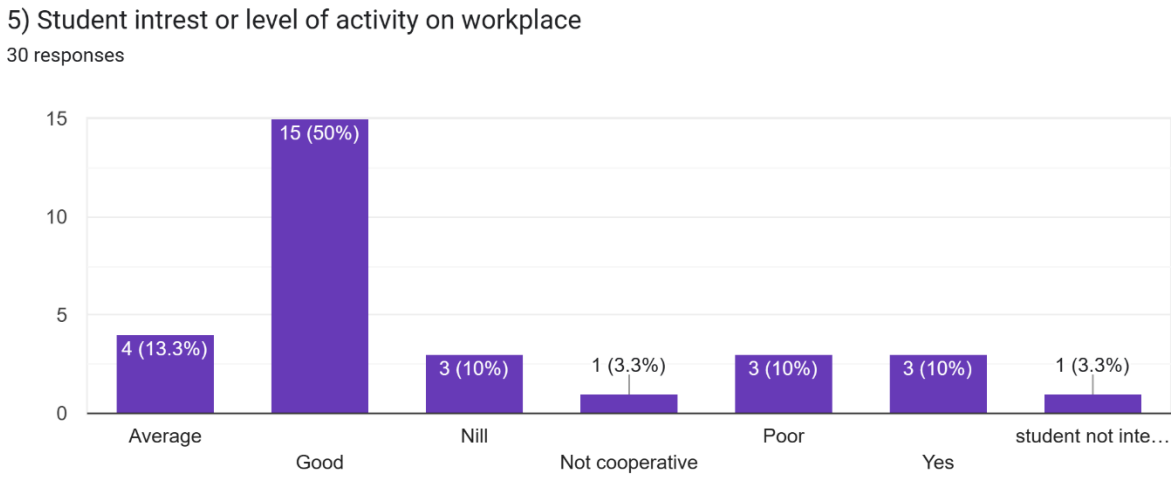

Figure 6: student interest or level of activity in workplace.

Students interest on workplace, 50% of them are highly involved.13% of students have average participation. And the remaining 37% of students are not interested or actively involved in the workplace.

4.1.6 CHALLENGES FACED IN THE WORKPLACE

The challenges faced by the disabled students at their workplace is listed on limited understanding from trainers, accessibility issues, discrimination, and no challenges.

Table 7: distribution based on challenges faced in the workplace.

CHALLENGES IN WORKPLACE.	PERCENTAGE OF DISABLED STUDENTS (N=30)
Limited understanding from trainers	30%
Accessibility issues	10%
Nothing	60%

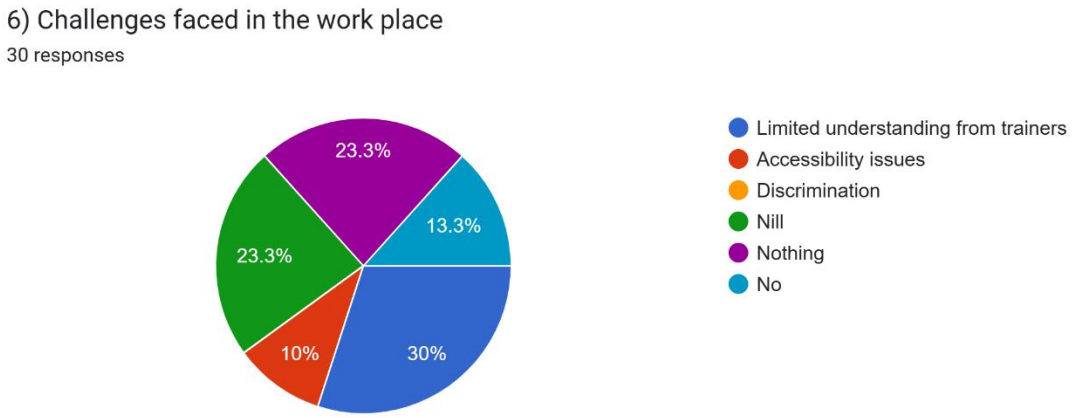

Figure 7: challenges faced in the workplace.

Out of a group consisting of 30 intellectually disabled students 30% of students were suffering from limited understanding from trainers at workplace. 10% of them have accessibility issues. And 60% of students are not victimizing any challenges in the workplace.

4.1.7 SOCIAL INCLUSION

Social inclusion of intellectually disabled children is grouped under participate in community events, engages in social activities, has a supportive social network and social introvert.

Table 8: distribution based on social inclusion.

SOCIAL INCLUSION	PERCENTAGE OF DISABLED STUDENTS (N=30)
Participate in community events	-
Engages in social activities	66.7%
Has a supportive social network	13.3%
Social introvert	19.9%

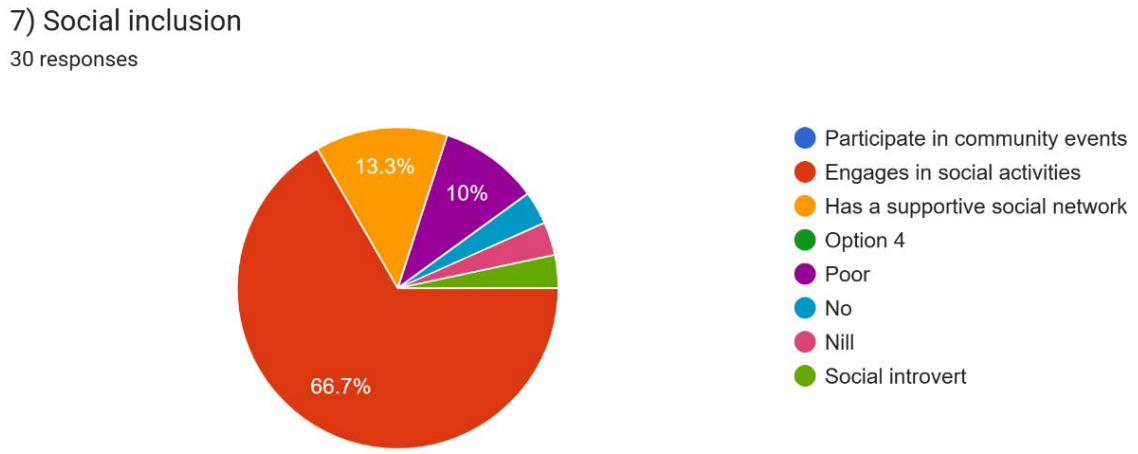

Figure 8: social inclusion.

Social inclusion of these students, 66.7% are engaged in social activities. 13.3% have a supportive social network. 19.9% of students are weak in societal participation.

4.1.8 FINANCIAL INDEPENDENCE

Financial independence of these children grouped financial independent, partially financial independent and dependent on care givers.

Table 9: distribution based on financial independence.

FINANCIAL INDEPENDENCE.	PERCENTAGE OF DISABLED STUDENTS (N=30)
Financial independent	-
Partially financial independent	-
Dependent on care givers	100%

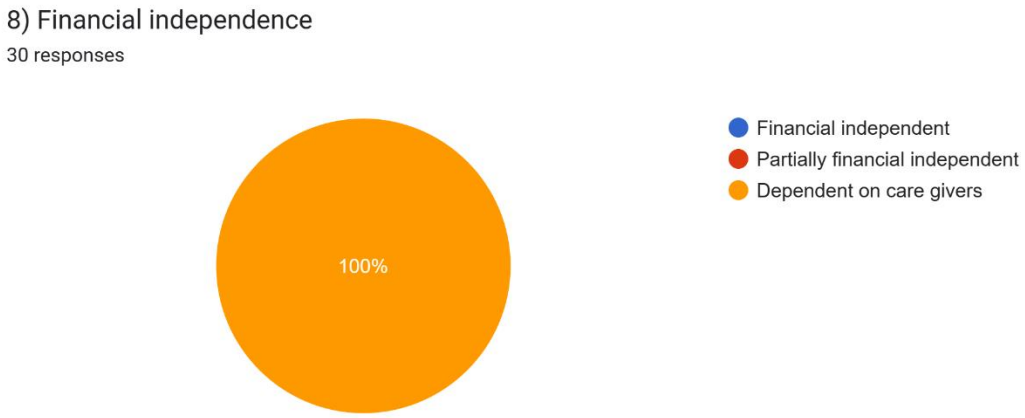

Figure 9: financial independence.

Of the total students taken for study 100 % of them are dependent on caregivers. So, this study helps them to secure more opportunities.

4.1.9 FAMILY ECNOMIC STATUS

According to the analysis family economic status is categorized into good, average, and poor.

Table 10: distribution based on family economic status.

FAMILY ECNOMIC STATUS	PERCENTAGE OF DISABLED STUDENTS (N=30)
Good	26.7%
Average	30%
poor	43.3%

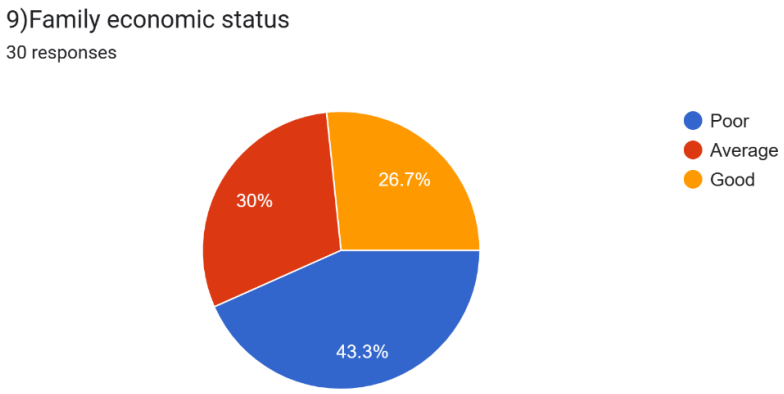

Figure 10: family economic status.

From the total of 30 intellectually disabled students 26.7% have good economic status.30% of students comes from middle class family. 43.3% of students have a poor family background. So, 43.3% of children need financial support. That enhances the scope of the study.

4.1.10 FAMILY SUPPORT TO THE STUDENT BEING AN ENTREPRENEUR

Based on the study the support of family towards these students being an entrepreneur is grouped good, average, and poor.

Table 11: distribution based on family support to the student being an entrepreneur.

FAMILY SUPPORT BEING AN ENTREPRENEUR.	PERCENTAGE OF DISABLED STUDENTS (N=30)
Good	73.3%
Average	10%
Poor	16.7%

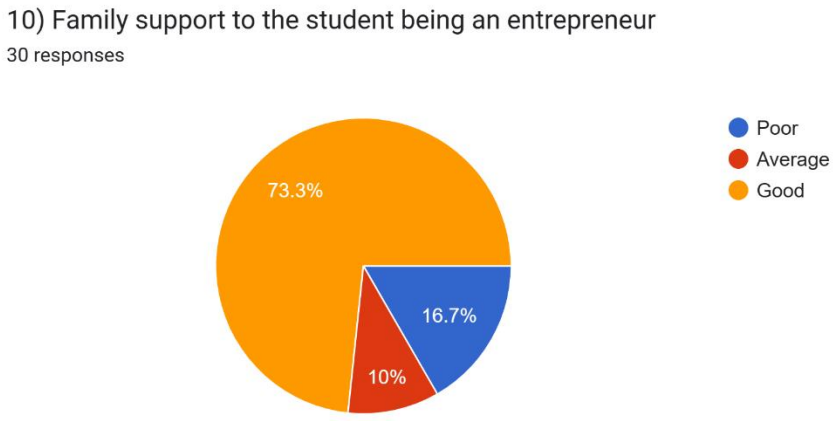

Figure 11: Family support to the student being an entrepreneur.

73.3% of intellectually disabled children have good family support for being an entrepreneur.10% of them have average support from family. And 16.7% of students have poor support. This may be due to their high economic status.

4.1.11 IMPACT OF WORK ON OVERALL WELLBEING

The impact of work on the overall wellbeing of these children is listed as positive, neutral and negative.

Table 12: distribution based on impact of work on overall wellbeing.

IMPACT OF WORK ON OVERALL WELLBEING.	PERCENTAGE OF DISABLED STUDENTS (N=30)
Positive	53.3%
Neutral	43.3%
Negative	3.3%

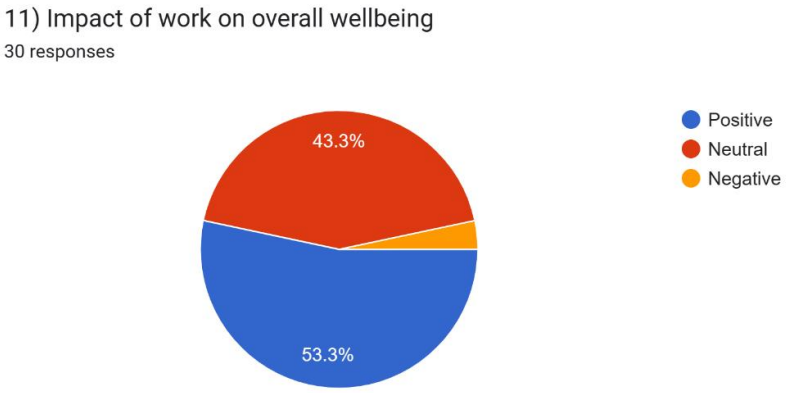

Figure 12: impact of work on overall wellbeing.

Out of 30 students with intellectual disability 53.3% have a positive impact on work. 43.3% of students have neutral impact on work and 3.3% of students have no impact on work. Major part of students with disabilities has a good impact on work.

4.1.12 SPECIFIC SKILLS OR TRAINING THAT COULD ENHANCE THE CHILD'S EMPLOYMENT OPPORTUNITY

According to this analysis there are several skills that could enhance the student's employment opportunity. It is listed under art &craft, cooking, grotto making, play musical instruments, mat making, beautician, music and singing.

Table 13: distribution based on specific skills or training that could enhance the child's employment opportunity.

SPECIFIC SKILLS OR TRAINING	PERCENTAGE OF DISABLED STUDENTS (N=30)
Art & craft	26.4%
Cooking	3.3%
Grotto making	6.7%
Play musical instruments	6.7%
Mat making	3.3%
Beautician	3.3%
Music and singing	3.3%
Nothing	46.2%

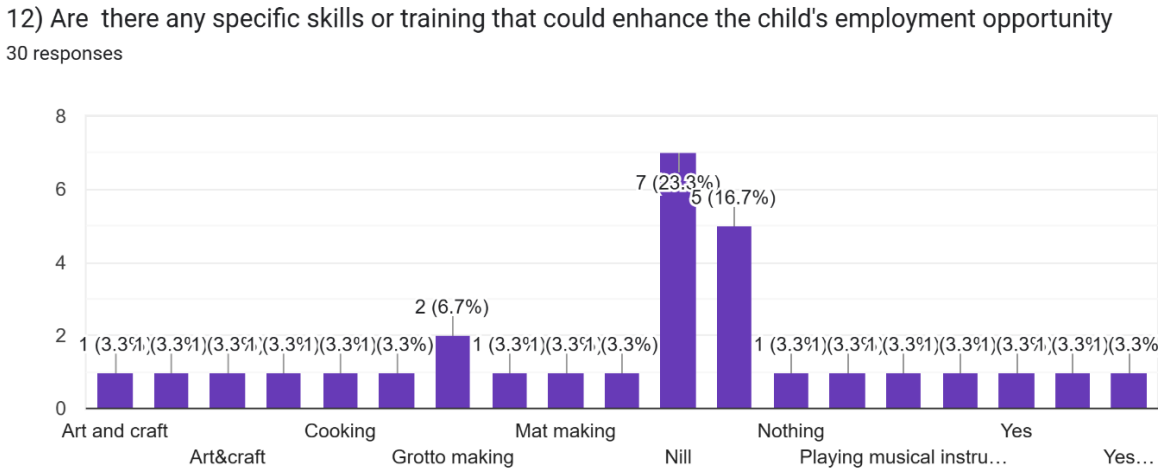

Figure 13: specific skills or training that could enhance the child's employment opportunity.

Each of the students is different in their own way. They have their own skills to enhance their employment opotunity.26.6% of students have better skill in art& craftsmanship.6.7% of them interested in grotto making. Also 6.7% of students are interested in playing musical instruments. 3.3% of students interested in cooking.3.3 % of students have good skill in mat making. 3.3% of students are interested in beauticians. for music and singing 3.3% of intellectual students have a quality skill.

4.1.13 ACTIVITES OR SITUATIONS DOES THE CHILD DISPLAY THE MOST CREATIVITY

The activities or situations that the intellectual child shows most creativity in is grouped in art& craft, bottle art, cooking, cotton waste production, dancing, music, grotto making and tailoring.

Table 14: distribution based on activities or situations does the child display the most creativity.

ACTIVITY OR SITUATION CHILD SHOE CREATIVITY	PERCENTAGE OF DISABLED STUDENTS (N=30)
Art & craft	29.7%
Bottle art	3.3%
Cooking	3.3%
Cotton waste production	3.3%
Dancing	3.3%
Music	3.3%
Grotto making	6.7%
Tailoring	3.3%
Nothing	42.9%

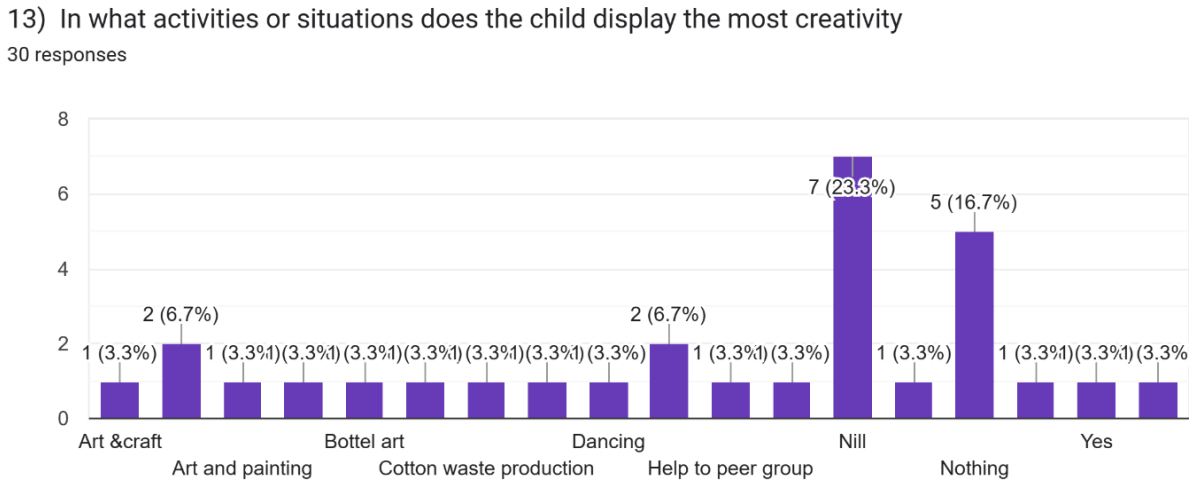

Figure 14: activities or situations does the child display the most creativity.

29.7% of children shows most creativity by doing art &craftsmanship. 6.7% of the students display creativity in grotto making.3.3 % of them have a good quality of creativity in bottle art. for cotton waste production and tailoring each 3.3% of children students show creativity. 3.3 % children have creativity in cooking. And 3.3% students have creativity in singing and dancing.42.2% of intellectual students doesn't show creativity in any activity.

4.1.14 PARENTS ENCOURAGE AND SUPPORT THE CHILD'S CREATIVE DEVELOPMENT AT HOME OR IN EDUCATION SETTINGS

To encourage and support the student creative skill at home is grouped under two; provide opportunity and nothing provided to student.

Table15: distribution based on parents encouraging and supporting the child's creative development at home or in education settings.

PARENTS ENCOURAGING AND SUPPORTING	PERCENTAGE OF DISABLED STUDENTS (N=30)
Provide opportunities	60%
Nothing effective	40%

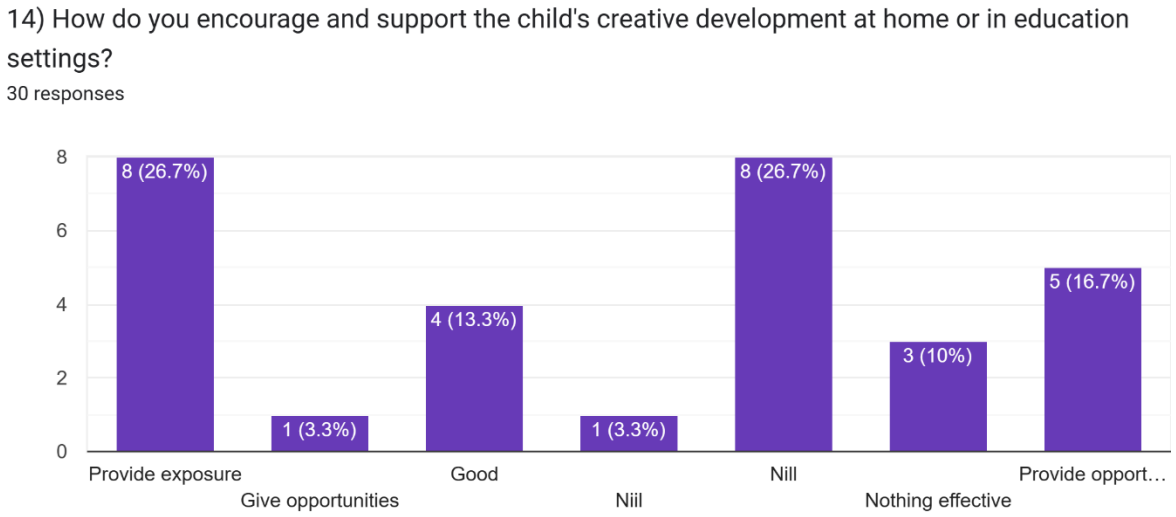

Figure 15: parents encourage and support the child's creative development at home or in education settings.

The total number of 30 students' home or education setting provide support is 60%. For the rest of 40% intellectually disabled nothing is effective. Nothing can encourage and support the students.

4.1.15 CHALLENGES THE CHILD FACES IN EXPRESSING CREATIVITY.

The challenges faced by the intellectual students to express their creativity is grouped under attention problem, mental distress, poor motor control and communication problem.

Table 16: distribution based on challenges the child faces in expressing creativity.

CHALLENGES THE CHILD FACES IN EXPRESSING CREATIVITY.	PERCENTAGE OF DISABLED STUDENTS (N=30)
Attention problem	20%
Mental distress	6.7%
Poor motor control	13.3%
Communication problem	3.3%
Nothing	56.1%

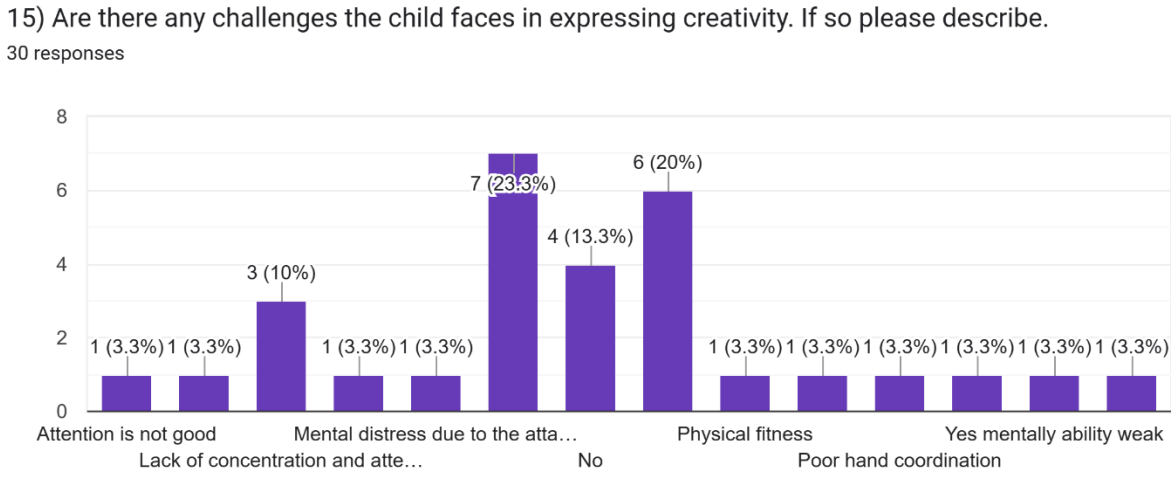

Figure 16: challenges the child faces in expressing creativity.

For the total intellectually disabled students 20% of students have attention and concentration problem to expressing their creativity.6.7% of students disturbed with mental distress.13.3% students have problem with motor control and coordination.3.3% students have problem with communication to express their creativity. 56.1% of students don't face any challenges to express their creativity, they have or may not have any other problem.

4.1.16 COLLABORATIVE CREATIVE ACTIVITIES WITH PEERS OR FAMILY

Whether the students engage in collaborative creative activity with peers or family is listed two: they do and they don't do.

Table 17: collaborative creative activities with peers or family

CREATIVE ACTIVITIES WITH PEERS OR FAMILY	PERCENTAGE OF DISABLED STUDENTS (N=30)
NO	75%
YES	25%

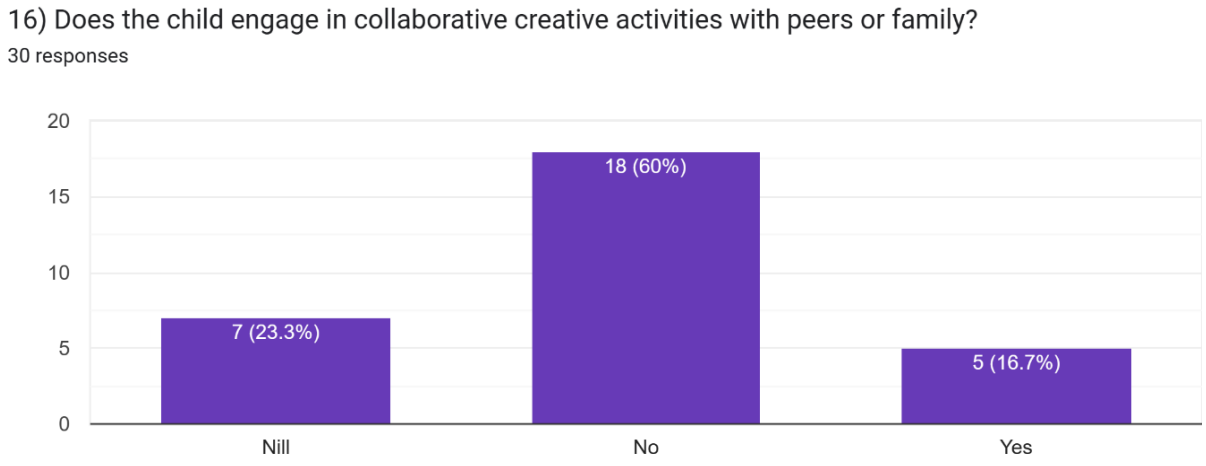

Figure: collaborative creative activities with peers or family

In total intellectually disabled students 75% of them engage in collaborative creative activity with their peers or family. 25% of them are not make ant collaborative creative activity with their peers or family.

4.1.17 IMPACT OF CREATIVE EXPRESSION ON THE CHILD'S OVERALL WELLBEING AND DEVELOPMENT

The positive impact of creative expression on students' overall wellbeing and development is categorized on basis of yes or no.

Table 18: distribution based on impact of creative expression on the child's overall wellbeing and development.

IMPACT OF CREATIVE EXPRESSION	PERCENTAGE OF DISABLED STUDENTS (N=30)
YES	53.2%
NO	46.8%

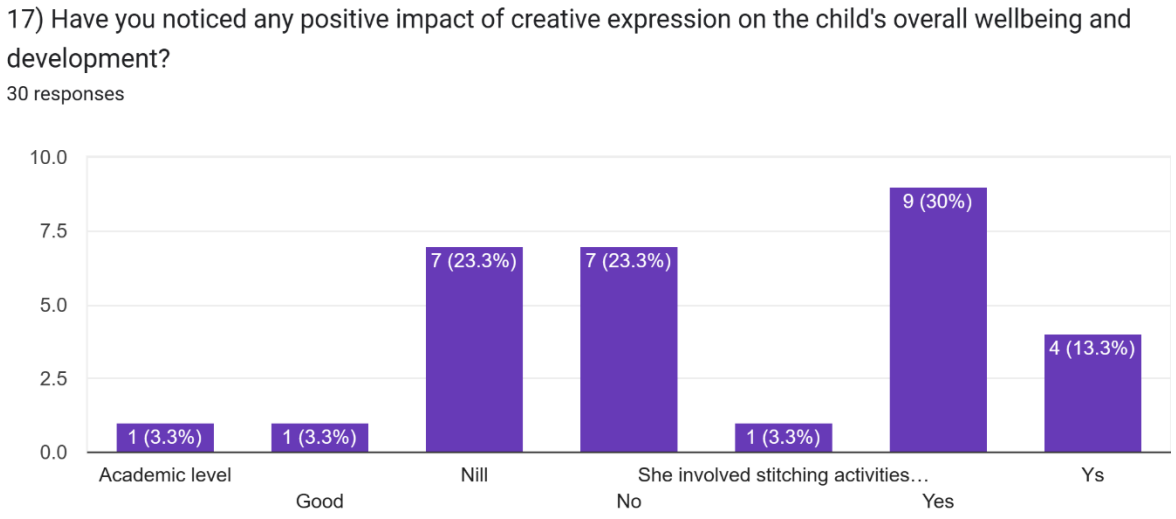

Figure 18: impact of creative expression on the child's overall wellbeing and development

From the total number of intellectually disabled students for study 53.2% of students noticed positive impact of creative expression on the child's overall wellbeing and development. 46.8%

of children don't have any positive impact in expressing their creative skills for overall wellbeing and development.

4.3 QUESTIONS FROM EPICC

It is an assessment tool used to assess the status and variation in the holistic development of children. EPICC means 'Evaluation of Parent Intervention for Challenging behavior in Children with Intellectual Disabilities'. It is done by asking questions to parents or their class teacher. Each item can be answered with three possible options: "Good, average, poor". It accesses each of the domains by asking questions to the intellectual disabled children.

4.3.1 COUNT FROM 1 TO 10 (COGNITIVE DOMAIN)

Table 19: distribution based on count from 1 to 10 (cognitive domain)

COUNT FROM 1 TO 10	PERCENTAGE OF DISABLED STUDENTS (N=30)
Good	50%
Average	40%
poor	10%

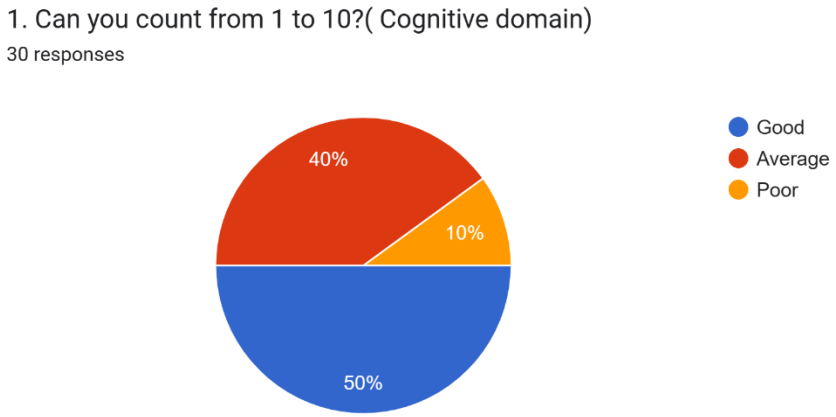

Figure 19: count from 1 to 10 (cognitive domain)

From the total number of 30 students of Sneha Deepthi special school, 50% of students have quality cognitive development.40% of them have average cognition, and 10% of them are suffering from poor cognitive development. The students with good to average cognitive development are excellent for skill enhancement.

4.3.2 FOOT (PHYSICAL DOMAIN HOP ON ONE)

Table 20: distribution based on hop on one foot (physical domain)

HOP ON ONE FOOT	PERCENTAGE OF DISABLED STUDENTS (N=30)
Good	73.3%
Average	26.7%

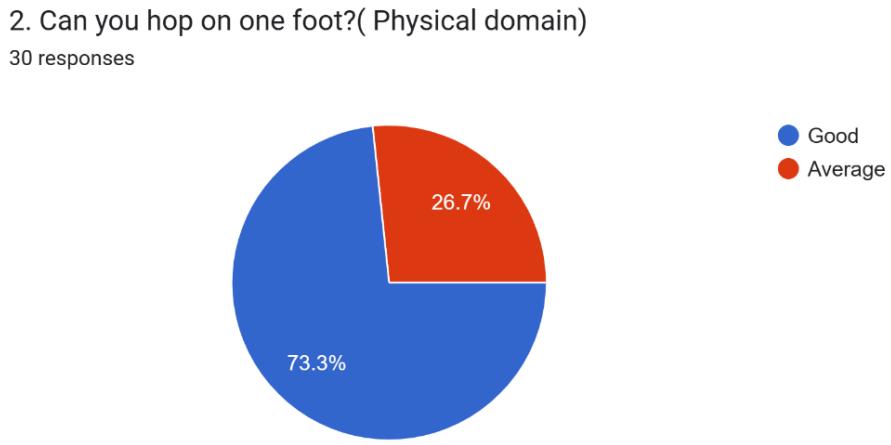

Figure 20: hop on one foot (physical domain).

For the number of 30 intellectually disabled children 73.3% of students have good motor control. They are good for both fine and gross motor control and coordination. 26.7% of students are poor at physical development. They belong to the orthopedically impaired group.

4.3.3 GREET SOMEONE WHEN YOU MEET THEM (SOCIAL DOMAIN)

Table 21: distribution based on greeting someone when you meet them (social domain).

GREET SOMEONE WHEN YOU MEET THEM	PERCENTAGE OF DISABLED STUDENTS (N=30)
Good	63.3%
Average	26.7%
poor	10%

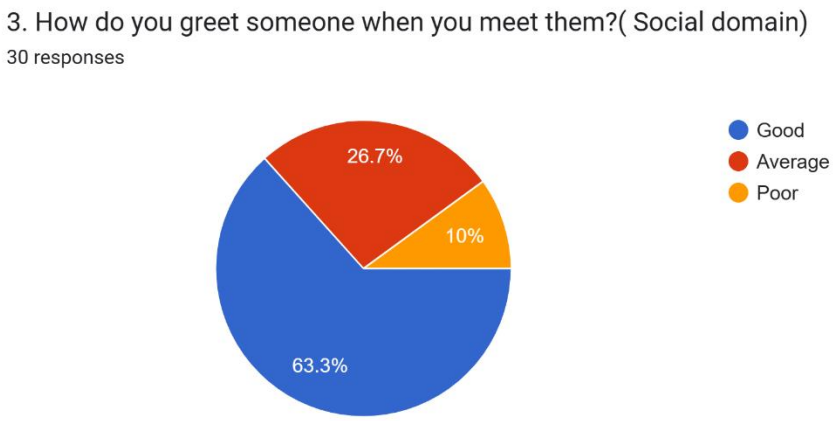

Figure 21: greet someone when you meet them (social domain).

The total number of 30 intellectually disabled children of Sneha Deepthi special school 63.3% of children good at greeting someone they met. 26.7% of students were average and 10% of them are poor for social domain. so, children with mild to moderate intellectual disability are good for better social inclusion.

4.3.4 CALM AND RELAXING ACTIVITIES (EMOTIONALDOMAIN)

Table 22: distribution based on calm and relaxing activities (emotional domain)

CALM AND RELAXING ACTIVITIES	PERCENTAGE OF DISABLED STUDENTS (N=30)
Art & craft	23.2%
Cooking	3.3%
Dancing	3.3%
Depending upon situation	6.7%
Playing & listening music	10%
Cleaning	3.3%
Singing	3.3%
Nothing	46.2%

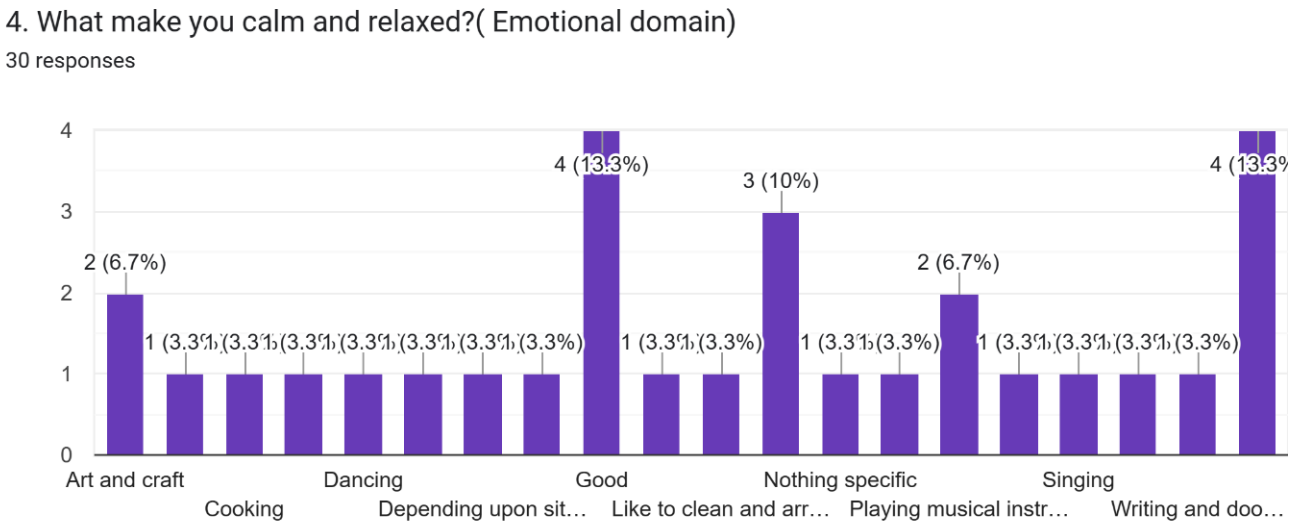

Figure 22: calm and relaxing activities (emotional domain)

The number of 30 students 23.2% students get calm and relaxed by engage in art& craft activities.9.9% students seeking relaxation through listening to music and playing musical instruments.6.7% students get relaxed by doing things depending upon the situations. Each 3.3% intellectually disabled children get relaxed, and calm engaged in dancing, cleaning, cooking and singing. 46.2% are not bothered about leisure activities.

4.3.5 ASK FOR HELP WHEN YOU NEED IT. (COMMUNICATION DOMAIN)

Table 23: distribution based on ask for help when you need it. (communication domain).

ASK FOR HELP WHEN YOU NEED IT	PERCENTAGE OF DISABLED STUDENTS (N=30)
Ask verbally	86.5%
Ask non- verbally	3.3%
No asking	10%

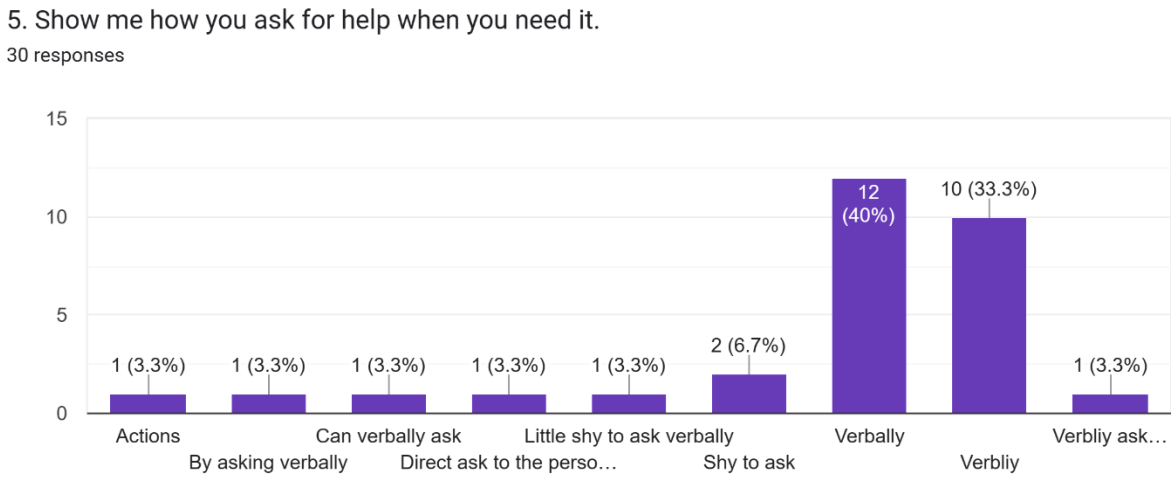

Figure 23: ask for help when you need it. (communication domain).

From 30 intellectually disabled children 86.5% students can ask help verbally. 3.3% of children can ask nonverbally.10% of them have difficulty asking for help.

4.3.6 DRESS YOURSELF INDEPENDENTLY (ADAPTIVE DOMAIN)

Table 24: distribution based on dress yourself independently (adaptive domain)

DRESS YOURSELF INDEPENDENTLY	PERCENTAGE OF DISABLED STUDENTS (N=30)
Yes	100%
No	-

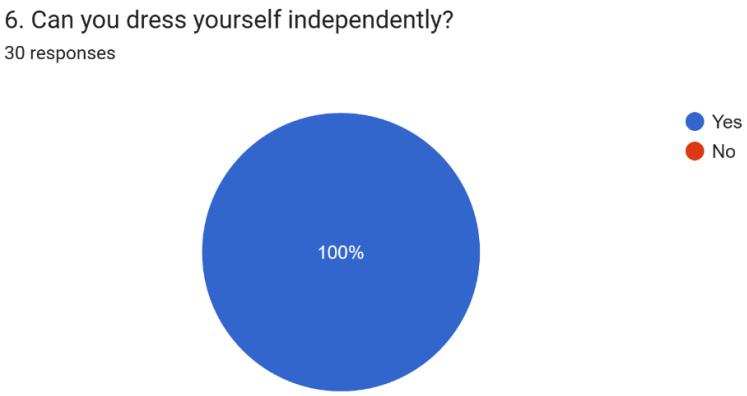

Figure 24: dress yourself independently (adaptive domain)

From 30 intellectually disabled children all of them are capable for dressing themselves. 100% of them have good adaptive behavior.

4.4 EVALUATION OF THE FINANCIAL GAIN, PRE AND POST THE CREATIVE WORKSHOPS.

4.4.1 FINANCIAL GAINS BEFORE WORKSHOP.

4.4.1.1 CURRENT EMPLOYMENT

Current working pattern of these intellectually disabled students is categorized into full time, part time, contractual, self-employed and no employment.

Table 25: distribution based on current employment.

CURRENT EMPLOYMENT	PERCENTAGE OF DISABLED STUDENTS (N=30)
Full time	56.7%
Part time	6.7%
Contractual	-
Self employed	-
No employment	36.6%

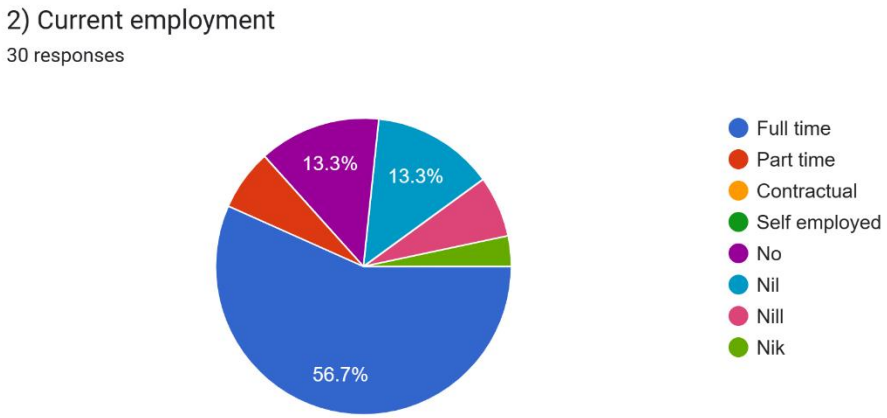

Figure 25: current employment

Of a total of 30 students 56.7% have full-time employment. 6.7% of them are part time employed.36.6 % of students don't have any employment. This showed an opportunity for part-time and unemployed students within their limitation.

4.3.1.2 TYPE OF WORK

The type of work for this intellectually disabled child is grouped under artistic/ craftsmanship, technical/ computer- based, service- oriented, academic, no work.

Table 26: distribution based on type of work of disabled students.

TYPE OF WORK	PERCENTAGE OF DISABLED STUDENTS (N=30)
Artistic/ craftsmanship	60%
Technical/ computer-based	-
Service- oriented	3.3%
Academic	23%
No work	13.3%

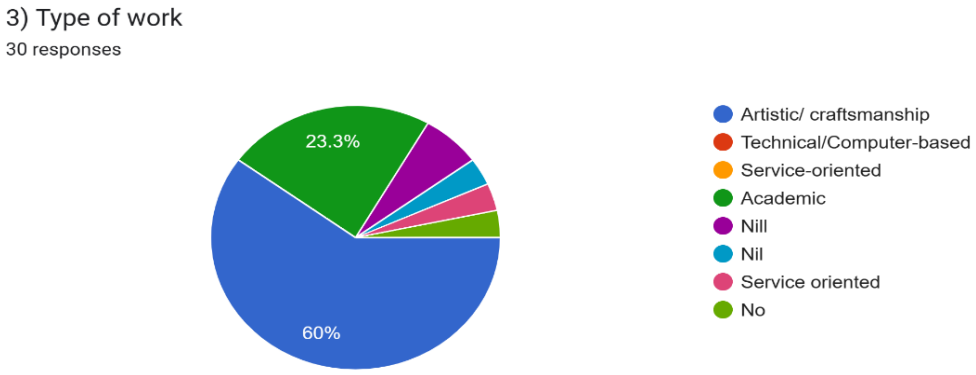

Figure 26: Type of work

Out of 30 students here 60% of students artistic/ craftsmanship works.23% of students were engaged in academic activities. 3.3% of them are doing service-oriented works. And 13.3% of students were not engaged in any type of activities.

4.3.1.3 AVERAGE MONTHLY INCOME

The average monthly income of intellectually disabled children.

Table 27: distribution based on average monthly income of disabled students.

AVERAGE MONTHLY INCOME	PERCENTAGE OF DISABLED STUDENTS (N=30)
500 rupees	40%
No earnings	60%

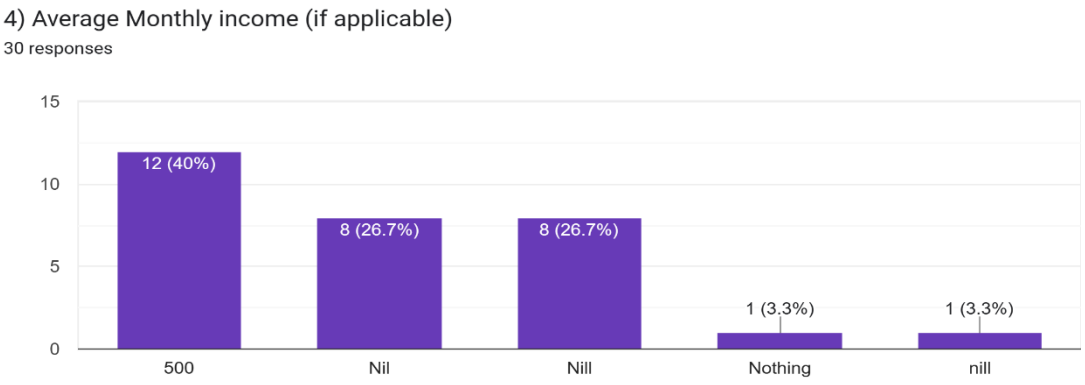

Figure 27: average monthly income.

Of a total of 30 students 40% earned 500 rupees per month. The rest of 60% don't have any income. Major part of students doesn't have any financial earnings, so utilizing their creativity can enhance their earnings.

4.4.2 FINANCIAL GAINS AFTER WORKSHOP.

The table include the details about the products developed by the disabled students of *Sneha deepthy special school*. Also, its number and price details.

PRODUCT SALE DETAILS

Table 28: product sale details

	No. Of item	Amount of item (per piece)	Total amount
Embroidery hoop	1	150/-	150/-
Cushion	5	100/-	500/-
Wall hanging	13	50/-	650/-
Grand total			**1300/-**

Through the creative skill enhancement workshop conducted in the special school, collaboration with f*evicryl* and *Rotary global,* the disabled children learned new skills, that lead generation of an income to them. They sold 150/- for one embroidery hoop, 100/- for one cushion and 50 /- for one wall hanging. The profit amount was hand overed to the students.

SUMMARY AND CONCLUSION

CHAPTER-5

SUMMARY AND CONCLUSION

Unlocking the financial independence of intellectually disabled children through the utilization of their creative skills and the sale of their products is an innovative and inclusive approach that addresses the unique challenges they face. Disabled children have limitation in different aspects, so enhancing and utilizing their creative skill can only make them independent. This study aims to provide creative skill teaching such as liquid embroidery, making cushions and wall decors. The study was held at *Sneha Deepthy* special school, Thrissur.

5.0 GENERAL DETAILS.

From the total number of 30 disabled students 16.6% students were under the age group of 7-14 years. 26.6% are under the age group of 15-21 years. 16.6% were included in the age group of 22-28 years. 29.9% are categorized under 29-35 age group. And 10% of them were under the age group of 36-42.

5.1 EVALUATION OF PRESENT STATUS DISABLE STUDENTS.

5.1.1 TYPE OF INTELLECTUAL DISABILITY

Of a total of 30 students 43.3% of students have different intellectual disabilities. Mild to moderate MR children are the major groups in this category. 30% of children have down syndrome.10 % of them are autistic. Students with learning disability are 10%. 1% of students are orthopedically impaired. Also 1% of children have hearing problems. Children who have mild to moderate intellectual disability perform well during the workshop.

5.1.2 CURRENT EMPLOYMENT

Of a total of 30 students 56.7% have full-time employment. 6.7% of them are part time employed.36.6 % of students don’t have any employment. This showed an opportunity for part-time and unemployed students within their limitation.

5.1.3 TYPE OF WORK

Out of 30 students here 60% of students artistic/ craftsmanship works.23% of students were engaged in academic activities. 3.3% of them are doing service-oriented works. And 13.3% of students were not engaged in any type of activities.

5.1.4 AVERAGE MONTHLY INCOME

Of a total of 30 students 40% earned 500 rupees per month. The rest of 60% don't have any income. Major part of students doesn't have any financial earnings, so utilizing their creativity can enhance their earnings.

5.1.5 STUDENT INTEREST OR LEVEL OF ACTIVITY ON WORKPLACE

Students are interested in the workplace, 50% of them are highly involved.13% of students have average participation. And the remaining 37% of students are not interested or actively involved in the workplace.

5.1.6 CHALLENGES FACED IN THE WORKPLACE

Out of a group consisting of 30 intellectually disabled students 30% of students were suffering from limited understanding from trainers at workplace. 10% of them have accessibility issues. And 60% of students are not victimizing any challenges in the workplace.

5.1.7 SOCIAL INCLUSION

Social inclusion of these students, 66.7% are engaged in social activities. 13.3% have a supportive social network. 19.9% of students are weak in societal participation.

5.1.8 FINANCIAL INDEPENDENCE

Of the total students taken for study 100 % of them are dependent on caregivers. So, this study helps them to secure more opportunities.

5.1.9 FAMILY ECNOMIC STATUS

From the total of 30 intellectually disabled students 26.7% have good economic status.30% of students comes from middle class family. 43.3% of students have a poor family background. So, 43.3% of children need financial support. That enhances the scope of the study.

5.1.10 FAMILY SUPPORT TO THE STUDENT BEING AN ENTREPRENEUR

73.3% of intellectually disabled children have good family support for being an entrepreneur.10% of them have average support from family. And 16.7% of students have poor support. This may be due to their high economic status.

5.1.11 IMPACT OF WORK ON OVERALL WELLBEING

Out of 30 students with intellectual disability 53.3% have a positive impact on work. 43.3% of students have neutral impact on work and 3.3% of students have no impact on work. Major part of students with disabilities has a good impact on work.

5.1.12 SPECIFIC SKILLS OR TRAINING THAT COULD ENHANCE THE CHILD'S EMPLOYMENT OPPORTUNITY

Each of the students is different in their own way. They have their own skills to enhance their employment opotunity.26.6% of students have better skill in art& craftsmanship.6.7% of them interested in grotto making. Also 6.7% of students are interested in playing musical instruments. 3.3% of students interested in cooking.3.3 % of students have good skill in mat making. 3.3% of students are interested in beauticians. for music and singing 3.3% of intellectual students have a quality skill.

5.1.13 ACTIVITES OR SITUATIONS DOES THE CHILD DISPLAY THE MOST CREATIVITY

29.7% of children shows most creativity by doing art &craftsmanship. 6.7% of the students display creativity in grotto making.3.3 % of them have a good quality of creativity in bottle art. for cotton waste production and tailoring each 3.3% of children students show creativity. 3.3 % of children have creativity in cooking. And 3.3% of students have creativity in singing and dancing.42.2% of intellectual students don't show creativity in any activity.

5.1.14 PARENTS ENCOURAGE AND SUPPORT THE CHILD'S CREATIVE DEVELOPMENT AT HOME OR IN EDUCATION SETTINGS

The total number of 30 students' home or education setting provide support is 60%. For the rest of 40% intellectually disabled nothing is effective. Nothing can encourage and support the students.

5.1.15 CHALLENGES THE CHILD FACES IN EXPRESSING CREATIVITY.

For the total intellectually disabled students 20% of students have attention and concentration problem to expressing their creativity.6.7% of students disturbed with mental distress.13.3% students have problem with motor control and coordination.3.3% students have problem with communication to express their creativity. 56.1% of students don't face any challenges to express their creativity, they have or may not have any other problem.

5.1.16 COLLABORATIVE CREATIVE ACTIVITIES WITH PEERS OR FAMILY

In total intellectually disabled students 75% of them engage in collaborative creative activity with their peers or family. 25% of them do not do any collaborative creative activity with their peers or family.

5.1.17 IMPACT OF CREATIVE EXPRESSION ON THE CHILD'S OVERALL WELLBEING AND DEVELOPMENT

From the total number of intellectually disabled students for study 53.2% of students noticed positive impact of creative expression on the child's overall wellbeing and development. 46.8% of children don't have any positive impact in expressing their creative skills for overall wellbeing and development.

5.2 QUESTIONS FROM EPICC

It is an assessment tool used to assess the status and variation in the holistic development of children. EPICC means 'Evaluation of Parent Intervention for Challenging behavior in Children with Intellectual Disabilities'. It is done by asking questions to parents or their class teacher. Each item can be answered with three possible options: "Good, average, poor". It accesses each of the domains by asking questions to the intellectual disabled children.

5.2.1 COUNT FROM 1 TO 10 (COGNITIVE DOMAIN)

From the total number of 30 students of Sneha Deepthi special school, 50% of students have quality cognitive development.40% of them have average cognition, and 10% of them are suffering from poor cognitive development. The students with good to average cognitive development are excellent for skill enhancement.

5.2.2 HOP ON ONE FOOT (PHYSICAL DOMAIN)

For the number of 30 intellectually disabled children 73.3% of students have good motor control. They are good for both fine and gross motor control and coordination. 26.7% of students are poor at physical development. They belong to the orthopedically impaired group.

5.2.3 GREET SOMEONE WHEN YOU MEET THEM (SOCIAL DOMAIN)

The total number of 30 intellectually disabled children of Sneha Deepthi special school 63.3% of children good at greeting someone they met. 26.7% of students were average and 10% of them are poor for social domain. So, children with mild to moderate intellectual disability are good for better social inclusion.

5.2.4 CALM AND RELAXING ACTIVITIES (EMOTIONALDOMAIN)

The number of 30 students 23.2% students get calm and relaxed by engage in art& craft activities.9.9% students seeking relaxation through listening to music and playing musical instruments.6.7% students get relaxed by doing things depending upon the situations. Each 3.3% intellectually disabled children get relaxed, and calm engaged in dancing, cleaning, cooking, and singing. 46.2% are not bothered about leisure activities.

5.2.5 ASK FOR HELP WHEN YOU NEED IT. (COMMUNICATION DOMAIN)

From 30 intellectually disabled children 86.5% students can ask help verbally. 3.3% of children can ask nonverbally.10% of them have difficulty asking for help.

5.2.6 DRESS YOURSELF INDEPENDENTLY (ADAPTIVE DOMAIN)

From 30 intellectually disabled children all of them are capable for dressing themselves. 100% of them have good adaptive behavior.

5.3 EVALUATION OF THE FINANCIAL GAIN, PRE, AND POST OF THE CREATIVE WORKSHOPS.

5.3.1 FINANCIAL GAINS BEFORE WORKSHOP

5.3.1.1 CURRENT EMPLOYMENT

Of a total of 30 students 56.7% have full-time employment. 6.7% of them are part time employed.36.6 % of students don't have any employment. This showed an opportunity for part-time and unemployed students within their limitation.

5.3.1.2 TYPE OF WORK

Out of 30 students here 60% of students artistic/ craftsmanship works.23% of students were engaged in academic activities. 3.3% of them are doing service-oriented works. And 13.3% of students were not engaged in any type of activities.

5.3.1.3 AVERAGE MONTHLY INCOME

Of a total of 30 students 40% earned 500 rupees per month. The rest of 60% don't have any income. Major part of students doesn't have any financial earnings, so utilizing their creativity can enhance their earnings.

5.3.2 FINANCIAL GAINS AFTER WORKSHOP.

Through the creative skill enhancement workshop conducted in the special school, collaboration with f*evicryl* and *Rotary global,* the disabled children learned new skills, that lead generation of an income to them. They sold 150/- for one embroidery hoop, 100/- for one cushion and 50 /- for one wall hanging. The profit amount was hand overed to the students through the principal.

CONCLUSION

The present study discusses “improving financial stability of intellectually disabled children by enhancing their creative skills” Unlocking the financial independence of intellectually impaired children using their creative abilities and the sale of their products is an innovative and inclusive method to addressing the individual challenges they faced and make them independent.

The study conclude that intellectually disabled children have difficulties and limitations in different areas of their living. So, utilizing and enhancing their creative skills is the only way to make them independent in all aspects.

RECOMMENTATION

- More collaborations with intitaive organization can catalyse getting opportunites to these children.
- More parents and caregivers support and coorporation to make available these programs to their childern.
- Improved marketing opportunities through engagement with initiative organisations.

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BIBLIOGRAPHY

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APPENDICES

APPENDIX 1

Current financial status & creativity assessing questionnaire

To assess the current financial and creativity status of the intellectually disabled children

* Indicates required question

1. Name *

2. Age *

Untitled Section

3. 1) Type of intellectual disability *

Mark only one oval.

- ◯ Autism spectrum disorder
- ◯ Down syndrome
- ◯ Intellectual disability (specify)
- ◯ Other: _____

4. 2) Current employment *

Mark only one oval.

- ◯ Full time
- ◯ Part time
- ◯ Contractual
- ◯ Self employed

5. 3) Type of work *

Mark only one oval.

- ◯ Artistic/ craftsmanship
- ◯ Technical/Computer-based
- ◯ Service-oriented
- ◯ Other: _____

6. 4) Average Monthly income (if applicable) *

_____

7. 5) Student intrest or level of activity on workplace *

_____

8. 6) Challenges faced in the work place *

Mark only one oval.

- ◯ Limited understanding from trainers
- ◯ Accessibility issues
- ◯ Discrimination
- ◯ Other: _____

9. 7) Social inclusion *

Mark only one oval.

- ◯ Participate in community events
- ◯ Engages in social activities
- ◯ Has a supportive social network
- ◯ Other: _____

10. 8) Financial independence *

Mark only one oval.

- ◯ Financial independent
- ◯ Partially financial independent
- ◯ Dependent on care givers

11. 9)Family economic status *

Mark only one oval.

- ◯ Poor
- ◯ Average
- ◯ Good

12. 10) Family support to the student being an entrepreneur *

Mark only one oval.

- ◯ Poor
- ◯ Average
- ◯ Good

13. 11) Impact of work on overall wellbeing *

Mark only one oval.

- ◯ Positive
- ◯ Neutral
- ◯ Negative

14. 12) Are there any specific skills or training that could enhance the child's employment opportunity *

_____

15. 13) In what activities or situations does the child display the most creativity *

_____

16. 14) How do you encourage and support the child's creative development at home or in education settings? *

_____

17. 15) Are there any challenges the child faces in expressing creativity. If so please describe.

_____

18. 16) Does the child engage in collaborative creative activities with peers or family? *

19. 17) Have you noticed any positive impact of creative expression on the child's overall wellbeing and development? *

QUESTIONS FROM EPICC

Questions to assess each domains

20. 1. Can you count from 1 to 10?(Cognitive domain) *

Mark only one oval.

- Good
- Average
- Poor

21. 2. Can you hop on one foot?(Physical domain) *

Mark only one oval.

- Good
- Average
- Poor

22. 3. How do you greet someone when you meet them?(Social domain) *

Mark only one oval.

- ◯ Good
- ◯ Average
- ◯ Poor

23. 4. What make you calm and relaxed?(Emotional domain) *

_____

24. 5. Show me how you ask for help when you need it. *

_____

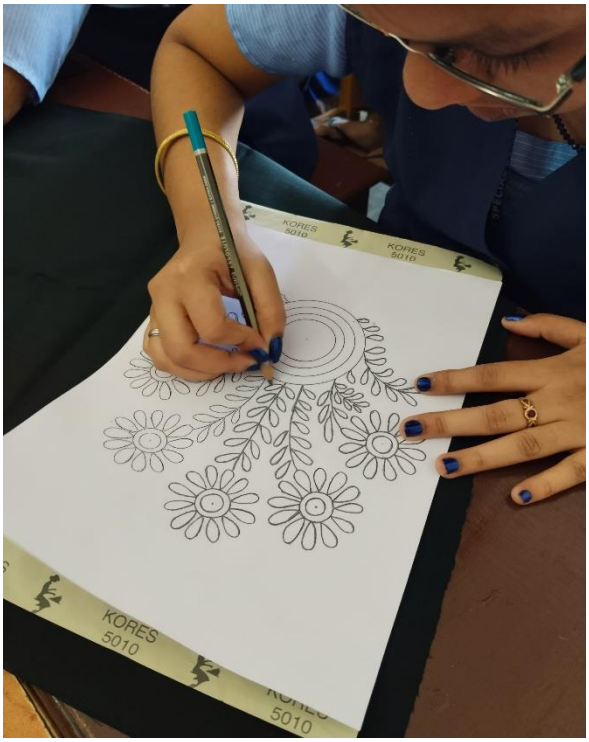
25. 6. Can you dress yourself independently? *

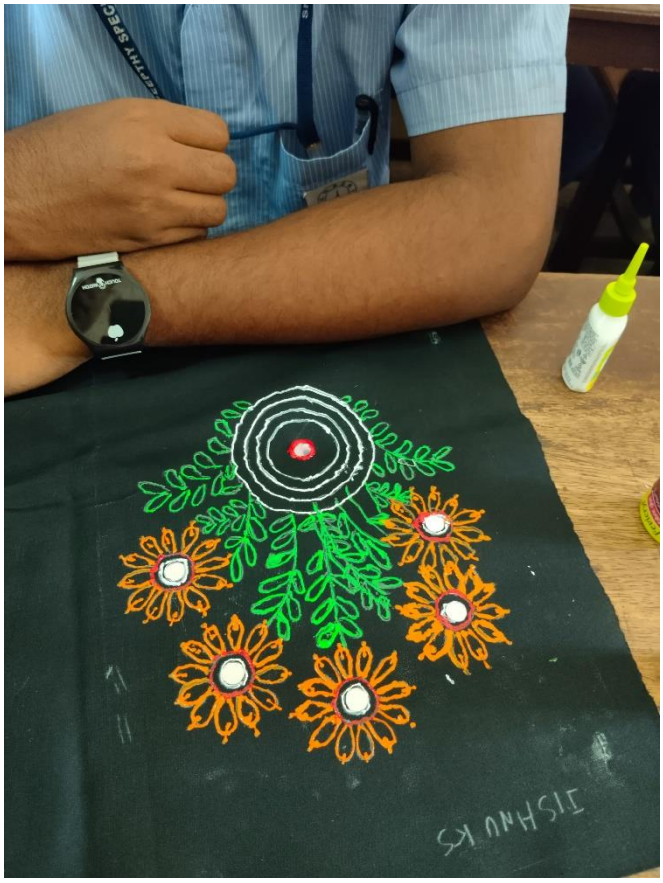
Mark only one oval.

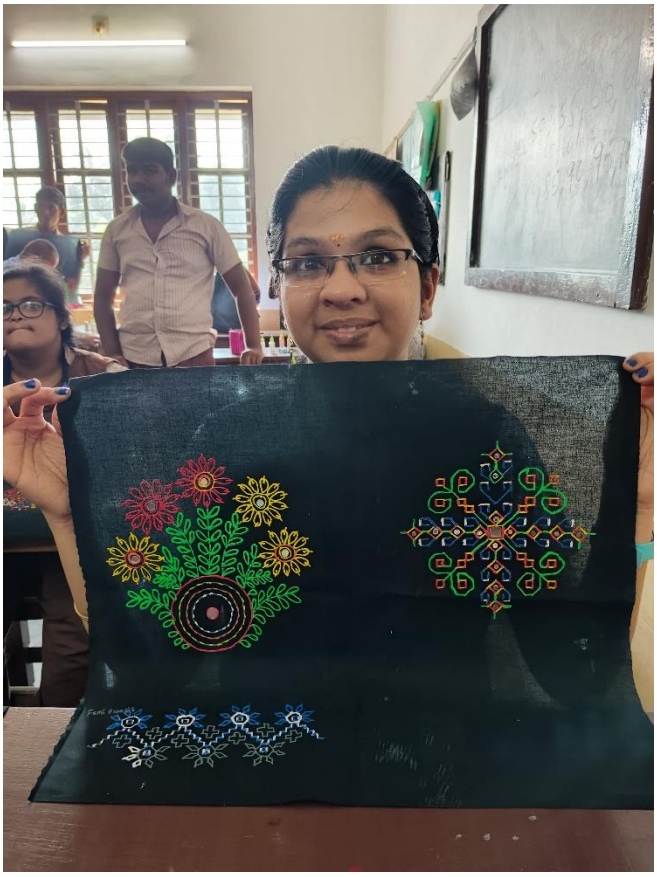
- ◯ Yes
- ◯ No

APPENDIX-2

PHOTOS OF WORKSHOP





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APPENDIX-3

INDIVIDUALS PHOTOS OF PRODUCTS DEVELOPED BY INTELLECTUALLY DISABLED.

APPENDIX-4

BROCHURE

APPENDIX-5

APPRECIATION LETTER