

# Entrepreneurship Education Model Based on Religious Values

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## Abstract :

The research aims to build a character-based entrepreneurial model for the millennial generation which is generation Y in Indonesia by studying students at universities. This research is expected to increase knowledge, skills and entrepreneurial behavior for the millennial generation who are students by prioritizing the development of religious character. The study used three factors, namely (1) religious-based character education, (2) entrepreneurship education, (3) religious character-based entrepreneurship education. Research methods are observation, exploration. The study population is the millennial generation which is dominated by students at universities. The research sample is a group of students domiciled in Central Java province. Data collection is carried out by surveys, field observations, interviews, questionnaires both open and closed, documentation and followed by evaluation. The results showed that the character-based entrepreneurship education model in vocational high schools (SMK) can be applied and developed for character-based entrepreneurship education models in higher education. The research outputs are (1) entrepreneurship education models, (2) accredited international/national publications, (3) the compilation of entrepreneurship education modules based on religious characters in universities

**KEYWORDS:** Model, Entrepreneurship Education, Character, Religious, Millennial

## I. INTRODUCTION

Education in Indonesia today tends to prioritize mastery of scientific aspects, intelligence, and pay less attention to character education (Irsad, 2018). The lack of moral education in Indonesia will affect the progress of the nation, one of which is due to the tendency of modern society to begin to separate religious or religious life from daily life activities (Herichayono, 1995). Values and methods of religious character building are necessary in the education system (Riadi, 2019). The characteristics of religious values to build an entrepreneurial spirit are honesty, justice, benefit to others, humility, work efficiently, vision for

the future, high discipline, balance (Sahlan, 2009).

Education that develops character is an effort made by education to help students understand, care, and act based on ethical values (Raharjo, 2010). Entrepreneurship education based on religious character is an educational model that is applied as an effort to help students understand entrepreneurship by prioritizing religious principles, namely honesty, justice, benefit to others, humility, work efficiently, vision for the future, high discipline, balance.

Entrepreneurship education in Indonesia is an interesting issue considering the empirical

situation or reality. Data from BPS (2020) noted that the open unemployment rate (TPT) in August 2020 was 7.07 percent, an increase of 1.84 percentage points compared to August 2019. The working population was 128.45 million

people, down by 0.31 million people from August 2019. Producing prospective entrepreneurs who are willing to be one of the tasks of educational programs at all levels of education

Table 1. Unemployment by Age Group

Age Group	Open unemployment rate by age group		
	2020	2021	2022
15-19	24.34	23.91	29.08
20-24	18.71	17.73	17.02
25-29	9.77	9.26	7.13
30-34	5.75	5.43	3.70
35-39	4.32	4.02	2.65
40-44	3.92	3.42	2.43
45-49	3.54	3.30	2.33
50-54	3.61	2.18	2.38
55-59	3.21	1.98	2.37
60 and above	1.70	2.73	2.85
Average	7.07	6.49	5.86

Source : National Labor Force Survey

Table 1 shows that the largest unemployment group in Indonesia is aged 15-19 years, where this age group is the millennial generation who are still attending higher education. The key to entrepreneurship education based on religious character is the curriculum (Wasisto, 2017a). The curriculum is the spearhead of entrepreneurship education, but often what is applied in the world of education today tends to be theoretical, this contributes to the unreadiness of graduates for entrepreneurship because students are only prepared to become employees. Some of the factors causing high unemployment and low entrepreneurship in Indonesia are lack of education and skills (Widyananda, 2020).

Looking at the above phenomenon, researchers consider it necessary to evaluate the entrepreneurship education system and reformulate an entrepreneurship education model that prioritizes religious character values. Dengen correlates the entrepreneurship education model with the religious character education model is expected to produce an educational model based on religious character. The target

achievement of this research is the existence of a character-based entrepreneurship education model that can be implemented in a higher education environment.

The development of a religious character-based entrepreneurship education model for students as higher education students has the same essence and meaning as moral education and moral education. The meaning of religious character-based entrepreneurship education is to form an entrepreneurial character that prioritizes religious values such as honesty, politeness, courage, perseverance, loyalty, self-control, sympathy, tolerance, justice, respect for individual self-esteem, responsibility for the good of others.

**II. LITERATURE REVIEW**

Building an Entrepreneurial Spirit among generation Y, psychologically and socio-culturally character building in each individual is a function of all human individual potentials (cognitive, affective, conative, and psychomotor) in the context of socio-cultural interactions (family, school, and community) and lasts

throughout life. The configuration of character in the context of the totality of psychological and socio-cultural processes can be grouped into categories, namely (1) heart sports (Spiritual and emotional development), (2) thought sports (intellectual development), (3) sports and kinesthetics (Physical and kinesthetic development), and (4) sports taste and charsa (Affective and Creativity development) (Kemendiknas, 2010)

Character is a basic value of behavior that is a reference to the value system of interaction between humans (when character is lost then every thing is lost). Universally, various characteristics are formulated as the value of living together based on the pillars: peace, respect, cooperation, freedom, happiness, happiness, honesty, humility, love, responsibility, simplicity, tolerance, and unity (Ekowarni, 2010).

Character education in theory can be done with several approaches, namely (1) rational development approach, (2) consideration approach, (3) value clarification approach, (4) moral development approach, (5) cognitive, and (6) social behavior approach (Muslich, 2011). In particular, character education is efforts designed and implemented systematically to help students understand the values of human behavior related to God Almighty, oneself, fellow humans, the environment, and nationality manifested in thoughts, attitudes, feelings, words, and deeds based on religious norms, laws, manners, culture, and customs.

In the context of entrepreneurship education, the functions and objectives of national education as explained in the Law on the National Education System No. 20 of 2003 chapter II article 3 as follows: National education functions to develop the ability and shape the character and civilization of a dignified nation in order to educate the nation's life aims to develop the potential of students to become human beings

who believe and fear God Almighty, Have a noble character, healthy, knowledgeable, capable, creative, independent and become a democratic and responsible citizen.

Academic approach in building entrepreneurial spirit in schools through character values that can be further described by universities in order to develop education based on character and cultural values: (1) cognitive development approach; (2) value analysis approach; (3) value clarification approach; (4) Doing-learning approach Academic approach in building entrepreneurial spirit in schools through character values that can be further described by universities in order to develop education based on character and cultural values: (1) cognitive development approach; (2) value analysis approach; (3) value clarification approach; (4) Doing-learning approach (Rusman, 1998) The objectives of character value education are threefold: (1) producing graduates with superior character; (2) produce graduates who are able to communicate openly and honestly with others, relating to their own values; (3) produce graduates who are able to use together the ability to think rationally and emotional awareness, to understand feelings, and behavior patterns (Buchari, 2006).

Previous research, Literature studies on character-based entrepreneurship education have been widely conducted by researchers. The character education model and the entrepreneurship model have been correlated in the basic education system (Dewi et al., 2015). The perception of lecturers and students towards the implementation of character-based entrepreneurship models has a high influence on entrepreneurship education (Ismiyanti&Handoyo, 2021). Entrepreneurship education as character education for children in basic education (Wasisto, 2017b). Character-based entrepreneurship education is also carried

out at the senior high school education level (Sarina&Lian, 2018).

**MODEL FRAMEWORK**

The religious character-based entrepreneurship education model is a derivative of the character-based

entrepreneurship education model applied to vocational schools. can be presented as follows:

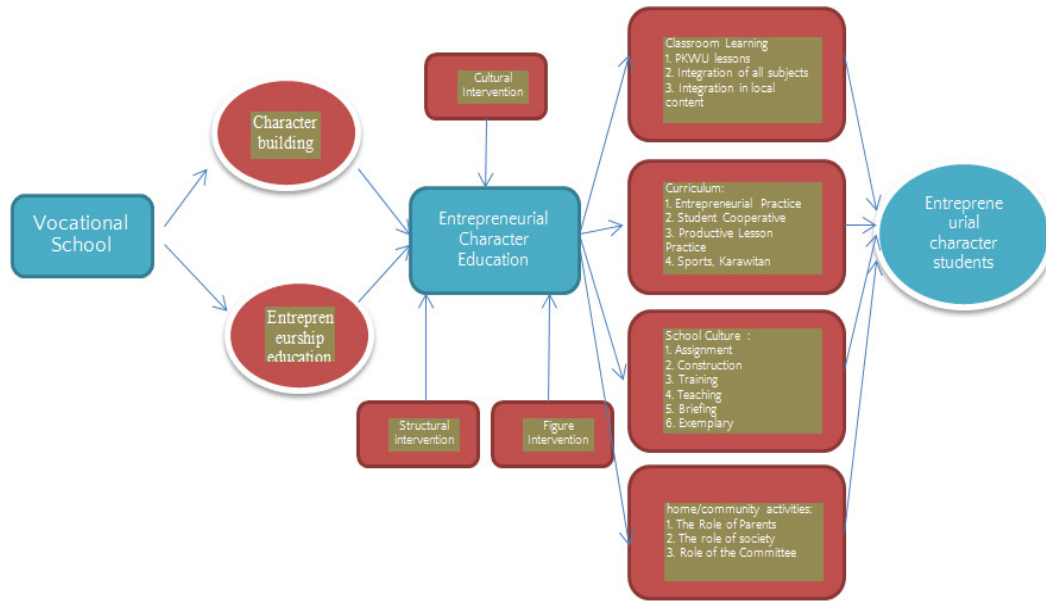


Figure 1: Student Model of Entrepreneurial Character (Rusman & Raharjo, 2012)

The model developed in this study is as follows:

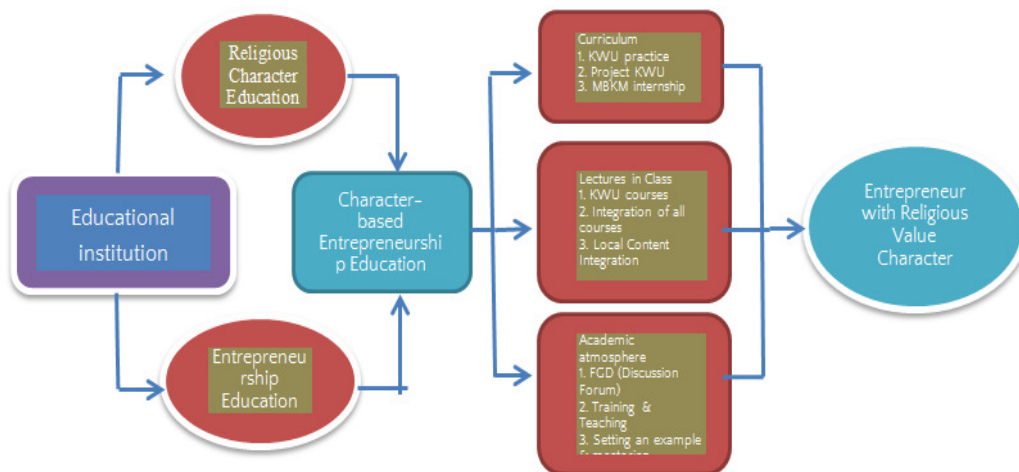


Figure 2: Development of Character-Based Entrepreneurship Model of Religious Values

### **III. METHODS**

This research uses qualitative methods with a case study strategy. A qualitative approach is used to be able to answer research questions that require researchers to explore in depth the problems posed. Qualitative research has the following characteristics: Direct field data sources are natural situation data and researchers are key instruments, are descriptive, emphasize the work process, data analysis is inductive, and meaning is the main concern in the research approach (Danim, 2002).

A case study is research that aims to explore a bound system or a case (or cases) that occurred over a period of time through the collection of in-depth and detailed data from various reliable sources of information. Some cases are very rare (a disease or rare occurrence) and therefore not many studies have attempted to unravel them into the basis of a study using case studies. This is the reason researchers use case studies considering that entrepreneurship is becoming a problem topic in society.

This research focused on one type of respondent, namely students who are entrepreneurial with the following criteria: 1) Students who are active in lectures (registered / not on leave), 2) Have a role as an owner and are actively involved in building a business. Data collection in this study will use in-depth focused interviews. This research will use a theoretical coding data analysis model, which is an analysis model that is often used to develop grounded theory. This is intended to obtain a theoretical construct that is purely derived from respondent data, as well as to test existing theories. Theoretical coding is divided into three types, namely open coding, axial coding, and selective coding

### **IV. RESULTS AND DISCUSSION**

The results of the research prioritize the characteristics of the character-based

entrepreneurship education model applied to college students. The reasons for unemployment are still a strategic issue in entrepreneurship education. Furthermore, below will explain all the data obtained from each respondent

#### **Findings on respondent I:**

I agree that the application of religious character is applied in entrepreneurship education because this will help students have a high tolerance attitude towards other religious worship and reflect faith in God Almighty towards their beliefs and be able to have values to respect religious differences.

#### **Findings on respondent II:**

In my opinion, entrepreneurship education based on religious character is an entrepreneurial education approach that integrates religious values in entrepreneurship learning. This approach emphasizes the importance of strong character and morale in running a business and being a successful entrepreneur. In entrepreneurship education based on religious values, in addition to providing business knowledge and skills, it can also provide teaching on how to think correctly and positively, and overcome challenges and difficulties in business in a healthy and ethical way. It aims to form entrepreneurs who have good morals and ethics and can be responsible, and benefit the community.

#### **Findings on respondent III:**

My opinion: the model of entrepreneurship education based on religious character as above is good, if applied it will definitely produce good things or produce entrepreneurs with good character, because indeed good character is very important in life without exception in the world of entrepreneurship therefore the education model above is good to apply only it must be accompanied by a high enough effort

considering the views or perspectives of people Regarding the business world and the religious world, it is still difficult to unite.

Findings on respondent IV: My opinion about religious-based entrepreneurship education is to develop entrepreneurial character based on religious values, such as honesty, integrity, and social responsibility. Religious-based entrepreneurship education model can make a positive contribution in entrepreneurship development, This model can help develop a positive attitude towards entrepreneurship and improve skills in business.

Findings on respondent V:

Religious character education, is a process of transformation of religious values to be developed in a person's personality so that it becomes one in the behavior of that person's life. Entrepreneurship Education is a planned and applicable effort to increase the knowledge, intention or intention and competence of students to develop their potential by being manifested in creative, innovative and courageous behavior to take and manage risks. The purpose of entrepreneurial characteristics is a person's behavior, attitude, characteristics, or actions to create and realize a business unit.

1. Entrepreneurial practice is an activity in developing and applying directly the creative ideas of students that lead to creating a product that is of selling value and marketing it to consumers.
2. Conduct entrepreneurship training. Conduct data collection for those who have a business to help market products through online media. Produce useful products to increase financial income.
3. MBKM internship is an internship program that students can do in industry for six months which is recognized as equivalent to 20 credits. The internship

carried out must be in accordance with the competence of the field of science so that it is in accordance with the CPL Study Program.

In-class lectures:

1. MBKM internship is an internship program that students can do in industry for six months which is recognized as equivalent
2. Integrating character education in lectures can be done by including character values in planning (syllabus and lesson plans), teaching materials and media, implementation in class, assessment, monitoring, and evaluation of activities as a whole.
3. Local content can be: regional languages, English, regional arts, regional skills and crafts, customs and knowledge of various characteristics of the surrounding natural environment, as well as things deemed necessary for the development of the potential of the area concerned.

Academic atmosphere

1. Forum (E-Discussion Forum) is an online discussion media that can be accessed without being limited by space and time. Through the forum, users can discuss with each other on a topic moderated by moderators so that discussions run conductively.
2. The training aims to improve mastery of theory and decision skills on issues related to achieving goals.
3. Career mentoring is a strategic HR development program..

Entrepreneurship with religious value characterHigh commitment, discipline, honest, confident, never give up, have unlimited creativity, dare to take risks, like to work hard, future-oriented.

## **V. DEVELOPMENT OF ENTREPRENEURSHIP MODEL BASED ON RELIGIOUS CHARACTER**

The findings of respondents indicate that a character-based entrepreneurship education model has become an important need in the entrepreneurship education system. The integration of religious values in entrepreneurship education is a strong factor to produce prospective entrepreneurs with character and ethical morals in running their business. Character-based entrepreneurship education starts from changing the way of thinking to changing behavior.

Entrepreneurs with religious character have characteristics including: having the right and positive way of thinking, able to overcome challenges and difficulties in business, moral, ethically responsible, have high tolerance for differences, be creative, innovative and brave in decision making and able to manage risks.

In religious character-based entrepreneurship education, it can be done through several stages, namely 1) increasing knowledge, 2) building intentions / intentions for entrepreneurship, 3) building competence. The forms of activities that can be carried out in this religious character-based entrepreneurship education model include 1) entrepreneurial practices where prospective entrepreneurs create new product startups, 2) institutions provide entrepreneurship training, 3) institutions provide internship opportunities to learn entrepreneurship, 4) development of academic atmosphere that supports entrepreneurship education such as creating discussion groups, providing mentoring to prospective entrepreneurs.

Some obstacles that can arise in religious character-based entrepreneurship education include changing the perception or mindset of people who tend to still think that the business world and the religious world are two things that

are difficult to unite, the rapid development of information technology that greatly impacts character building, institutional commitment in implementing religious character-based character education consistently.

The results of the survey also showed that the five respondents agreed and agreed with the construction of a religious character-based entrepreneurship education model (as shown in figure 2) to be applied in higher education.

## **VI. CONCLUSIONS**

The results showed that the character-based entrepreneurship education model in vocational high schools (SMK) in principle can be applied to the character-based entrepreneurship education system in higher education. Entrepreneurship education based on religious character in higher education aims to produce entrepreneurial candidates with religious characters such as high commitment, discipline, honesty, confidence, never give up, have unlimited creativity, dare to take risks, like to work hard, oriented to the future. Entrepreneurship education based on religious character begins with changing the perception or mindset that the business world and the religious world are a unity in the entrepreneurship education system. The success of entrepreneurship education based on religious character is strongly influenced by the role of institutions such as curriculum implementation, mentors, academic atmosphere.

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