

Entrepreneurship Education in Primary School Students Based on Christian Value in The Era of Disruption

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Abstract. In the era of disruption, massive changes occurred on almost all lines, resulting in a condition known as VUCA. In this situation, education must be able to adapt immediately by preparing superior human resources who fulfill character or mentality and special skills, namely 4C. Through entrepreneurship education, we can develop a strong and adaptive character as the basis for forming 4C skills. That mentality cannot be built in a short time and must be applied to formal education from primary school level with the right learning pattern. This study aims to find out how the implementation of entrepreneurship education is based on Christian values by referring to what has been applied from an early age at the Harapan Bangsa Integrated Christian School (HBICS) primary school in Balikpapan, and can find out its impact on the mental development, skills and behavior of students. The results of this study conclude that entrepreneurship education implemented on the basis of Christian values can significantly increase entrepreneurial knowledge and skills. Furthermore, it has an impact on the superior mentality and entrepreneurial behavior of students in accordance with the truth of God.

Keywords: child entrepreneurship; Christian entrepreneurship; entrepreneurship education

1 Introduction

Human life is now entering the disruption era as an effect of the industrial revolution 4.0. In this era, the world is moving fast and experiencing a global breakdown in the life cycle because of the technological advancement in information and communication that is moving rapidly. [1] In the middle of this devastating change that keeps happening, those who live in it must try to adapt to every aspect of life. This thing is important to do, considering the condition of VUCA (Volatility, Uncertainty, Complexity, Ambiguity) became the sign of life in this era, in which the situation is full of volatility, uncertainty, complexity, and unintelligible. [2] In order for life to run in a balanced and quality manner and to meet the needs of the industrial world, superior human resources are needed.

These advantages include intellectual, mental, and adequate competencies, all of which are in accordance with the needs of the times. In terms of competence, for example, creativity, critical thinking, communication, collaboration (4C) skills are needed.[3] These competencies

can be developed through mental attitudes such as innovative, creative, independent, and adaptive. Responding to this, Indonesia needs to be prepared to make it happen.

The education in Indonesia had the responsibility to get ready for it, as an effort to fulfill the needs of the superior human resources being mentioned before. The competencies and mental attitudes required can be developed through entrepreneurship education. This is in accordance with Indonesia's education policy referring to the Sustainable Development Goals (SDGs) agreement in the 2015 World Education Forum where education is directed at increasing competence and mentality that supports entrepreneurship.[4] Entrepreneurship education contained teaching superior values that affect the mindset and pattern of life in a person to form their minds and behavior.[5] Entrepreneurial behavior or mentality cannot arise suddenly but requires a long and continuous process.[6] That is why entrepreneurship education needs to be prioritized in an effort to improve the quality of Indonesian human resources.

In accordance with the truth and the context of Christianity, entrepreneurship education is based on the Bible or Christian values so that the patterns of thoughts and behaviors could emerge from God's word. The process needs to be done from an early age, usually at the primary school level so that it can run effectively, develop optimally, and be firmly planted in the future.[7] The chance of achieving human resources with an entrepreneurial spirit would be bigger if the development of an entrepreneurial mentality is taught and trained earlier. In this case, the role of the government, educational institutions, the industrial world, the church, and the Christian family is needed to synergize to make it happen.[7] This is the time for all parties to be committed, play an active role in implementing entrepreneurship education based on the Christian faith in order to bring Indonesia forward and be competitive in the international world.

The awareness of the importance of entrepreneurship education based on Christian values requires a change in the orientation of education with immediate response and action. Based on the fact that the human resources quality of the Indonesian people is still low. Citing data from the Central Statistics Agency, Indonesia's Human Development Index (HDI) in 2020 experienced a slowdown to 71.94 and was ranked number 107th out of 189 countries.[8][9] In addition, Indonesia's Open Unemployment Rate (TPT) in total reached 9.77 million. This amount is equivalent to 7.07 percent of the total workforce of 138.2 million people. When viewed from the age group, the TPT rate for the young age group 12-24 years was the highest at 20.46 percent. Followed by the age group of 25-59 years by 5.04 percent.[9] The high unemployment rate of this productive age group is a strong warning for educations to immediately improve.

In fact, this unemployment rate proves that there is no link and match between the world of education and the labor market. Other facts in the field obtained from various journal articles, media, and direct observation results found data that the mentality of students is still low. For example, when the COVID-19 pandemic hit and suddenly the world of education had to quickly transform, various problems occurred in the field as a result of students' lack of independence in learning.[10] These impacts include passive and lazy children during the learning process, depending on the help of others, less enthusiastic, and less responsible to do their assignments.[11] This thing alarmed real-world condition illustrates that entrepreneurship education implemented in Indonesia has not been able to foster superior mental qualities.[12][13] Entrepreneurship education needs to be immediately applied to children from an early age and carried out continuously.

Many studies related to Christian entrepreneurship have been carried out. One of these studies by Suwato Adi stated that entrepreneurship is a Christian calling that must be developed by the church and is based on the spirit of service.[14] The research only provides suggestions for churches to start introducing entrepreneurship to their congregations. But does not convey

the urgency of entrepreneurship education based on the Christian faith at this time. Another study conducted by Julianto concluded that entrepreneurship is one way for God's people to do theology or in other words that through entrepreneurship, believers can explore and learn about the Christian faith.[15] In Julianto's research, it is not stated about the role of Christian values in forming the right entrepreneurial mentality. The Tafonao journal article discusses entrepreneurship as the way for the church to build and empower the congregation's economy in the digital era by utilizing technology. The study did not discuss the basis of entrepreneurship and how to cultivate an entrepreneurial mentality in the congregation.[13]

Reviewing some of these studies, there has been no research that provides practical guidance on entrepreneurship education based on special Christian values for primary school level children. This study aims to provide an understanding of the impact of internalizing Christian values in entrepreneurship education and practical guidance on the application of entrepreneurship education from an early age, starting from primary school level. Education can be developed into adulthood so the soul, mentality and entrepreneurial behavior are based on the Bible. This study focuses on the education of primary school level children with the consideration that at that age children can begin to learn various skills, both social and academic.[16] As a research reference, entrepreneurship education based on Christian values is applied at the Balikpapan HBICS Primary School. Thus, in addition to theoretical benefits, this research also provides practical benefits on how to apply existing theories into real programs in life.

2 Research Methods

This research was conducted using a literature study method, a descriptive qualitative study. This method is carried out by collecting various relevant information on the theme of entrepreneurship education based on Christian values for primary school students which is considered very important in this era of disruption. In this case, the research was conducted at Harapan Bangsa Integrated Christian School (HBICS) Balikpapan as the research location. The steps taken are first, searching for the required written sources (books, journal articles, news, and other written sources both in print and via the internet).

In addition to written sources, information is obtained from empirical sources, namely observations of entrepreneurial activities that have been carried out at the Harapan Bangsa Integrated Christian School (HBICS) Balikpapan and direct interviews with existing sources (creators, teachers, mentors, quality & research), as well as business & development. Second, the study and collection of library materials by reviewing the idea of discussion and explanation of the main problem. Third, the presentation of literature studies and discussions, so that the relationship between problems, theories as well as observations and interviews conducted in this study becomes clear and relevant in this era of disruption, so that the discussion is more focused on entrepreneurship with Christian values that must be applied on their primary age.

3 Results and Discussion

3.1 Entrepreneurship Education at Primary School Level

When the world is rapidly entering the disruption era as it is today, it has various impacts on human life. In the end, these conditions require the fulfillment of superior mental attitudes and behaviors that can be developed through entrepreneurship education. Entrepreneurship education is basically not limited to the issue of teaching science or from the intellectual aspect

only.[17] Entrepreneurship education is a process of forming a complete human being that contains values related to soul, mentality, spirit, character, attitude.[18] Entrepreneurship education shapes one's self-quality to be able to live a life (life skills) that is full of challenges and problems. Some of the values contained in entrepreneurship education are: independence, creativity, innovation, courage, honesty, leadership, hard work, discipline, responsibility, unyielding spirit, and humility.[17] All of them are noble values that are needed in life and therefore will be firmly entrenched in the soul or mental when the process begins in a child's life from the beginning [19][20].

Thus, it can be stated that formal entrepreneurship education will be successful and effective if it is implemented since students are at the beginning of the school period. According to the characteristics of primary school grade and considering that entrepreneurship education also develops skills, this is the most appropriate age to start integrated entrepreneurship education. Education at the primary school level is the initial level where children's basic abilities and skills can be developed. All of that will later be a provision to face the higher education. Therefore, it can be stated that primary school level is very important as a basis for improving human quality. At primary school level, children can acquire basic knowledge and skills for successful learning and adaptation to their environment in the future.[21] In general, the characteristics of primary school children are happy to play, work in groups, enjoy direct activities, and are always active [20].

According to Jean Piaget, primary school grade is a period of children's cognitive development which is referred to as concrete operations where children easily understand the theory or knowledge when faced with real situations. At this time children begin to be critical of moral values.[22] The entrepreneurship education given since primary school grade is very appropriate considering this age is an age full of imagination. Primary school grade is an age that has high curiosity, persistence, and unique characteristics in each person. In accordance with the research of Jones and Jayawarna stated that the results of research from NCDS (The National Child Development Study) that the majority of young entrepreneurs are the result of internalizing entrepreneurial values since primary school grade.[23]

3.2 The Value of Christianity as the Basic of Entrepreneurial Mentality and Behavior

The source of all knowledge and truth in Christianity is God. Everything is contained in His word, thus the Bible is the main basic in the search for all knowledge.[24] All the values of life that are understood by humans in this world are actually derived from the values of the Christian faith and the Bible is the only main foundation in entrepreneurship. The entrepreneurial values described in the Bible include independence, creativity, innovation (Proverbs 8:12; Acts 18:3; 1 Thessalonians 2:9; 4:11; 2 Thessalonians 3:7), courage (2 Corinthians 11: 27; John 14:27; 2 Corinthians 12:9-10; Philippians 4:13), honesty (Leviticus 19:36; Proverbs 15:19; Proverbs 23:16; Colossians 4:1; Romans 2:2; Luke 16 :11), discipline (Proverbs 29:21; 1 Thessalonians 5:12-22) and responsibility (1Thessalonians 2:12; 2 Thessalonians 3:10-11; Galatians 6:2).

Since the Bible is the source of all sources of life, the entrepreneurial values that are generally understood are also rooted in Christian values.[25] Therefore, it can be said that Christian faith or Christian values are the fundamental roots for growing entrepreneurial mentality and behavior. The mentality that results from secular entrepreneurship education is different from what's based on Christian values. Entrepreneurship education based on the Bible contains perfect values because the Lord Jesus is the only truth. When Christian values become the basis of education, the goals, directions, vision and mission of entrepreneurship education will be based on the same and only focus, namely for the glory of God.[26] The implementation of entrepreneurship education based on Christian values if carried out correctly will have a

perfect impact, give birth to perfect behavior like the Lord Jesus and become a perfect transforming power and spirit because the Holy Spirit also works in it.

With the guidance of the Holy Spirit, entrepreneurship education based on Christian values will lead students to a life that is focused on God so that the mentality that grows from the educational process will be perfectly directed to the glory of God. For example, a creative mentality that grows from the basis of Christian values will lead a person to quality creativity, having a positive impact on oneself and others.[27] This creativity fulfills the noble elements, namely creativity that is pure, honest, positive, true and responsible. The creative mentality that grows from the basis of the Christian faith will encourage students to develop themselves as widely as possible, willing to continue learning and willing to help others to achieve the same thing. In essence, an entrepreneurial mentality based on Christian values will foster behavior that is in accordance with God's will, has a positive impact and has a strong impetus for oneself and others. In the end, the glory of God will shine through Him

As another example, an innovative attitude based on the truth of Christian values will enable students to innovate for the welfare of the people and innovations that give birth to positive benefits. This happens because innovation is based on the purpose of glorifying God in life. On the other hand, an innovative attitude that is not based on Christian values will lead to innovations that can damage the order of life, or even threaten human survival because basically the motivation underlying innovation is to satisfy the lusts of the world.

Entrepreneurship education forms leadership mentality, but if it is not based on Christian values, authoritarian leadership will emerge, focusing on self-interest, no care and arbitrariness. Based on Christian values, the leadership possessed by students will contain elements of love, care, selflessness, and nurture.

3.3 Christian Entrepreneurship Education for Primary School Children

Entrepreneurship education in accordance with Christian faith or Christian values can actually be held within the scope of formal and non-formal education. However, this article only focuses on the implementation of formal education in schools which was initially applied to the primary school level. Implementing entrepreneurship education is an embodiment of the faith of believers in the Lord Jesus; so, it is actually inevitable that all Christian schools and educational institutions are obliged to provide it for all levels of education. Starting at the primary school level and continuing at all levels of education, the internalization of Christian entrepreneurial values can be carried out through the preparation of a curriculum that contains entrepreneurial values [28].

All of that is applied in an educational package that is packaged in a holistic, integrative, and sustainable manner. The entrepreneurship education development package based on Christian values has been implemented at the Balikpapan HBICS school, one of which is known as Kidpreneurship.[29] Globally, the development package is structured with various forms of activities consisting of the learning process, extracurricular activities and school culture development.

Learning Process

At the primary school level, the internalization process is through the integration of all subjects presented in a structured and systematic manner. All existing subjects contain the goal of internalizing entrepreneurial values. Given the characteristics of primary school grade children, it takes creativity from educators in teaching so that the learning atmosphere is fun both inside and outside the classroom. The creativity of educators can be in the form of presenting material through videos showing entrepreneurial activities so that students can see

examples directly or with creative-educative games according to the age of students. Lessons can be packaged in games or work together both inside and outside the classroom so that children feel enthusiastic about taking lessons. Learning through physical activity stimulates cognitive, psychomotor, and affective aspects at the same time. Group activities or mutual cooperation can also be an interesting alternative. In addition, it introduces life skills learning material as a subject as a provision for students from an early age.

Activities outside of class or field trips can be chosen by visiting orphanages to practice caring for others, visiting places of production of goods or services, visiting traditional or modern markets, playing various games in the open air to practice courage and leadership as well as introduction to areas of expertise. Work professions to children, including entrepreneurs, so that children can get an overview of entrepreneurship. In essence, the mentality of the Lord Jesus is an example or standard for building the entrepreneurial mentality of students.

Extracurricular Activities

Extracurricular activities can be carried out as a continuation or deepening of teaching and learning activities in the classroom that can be followed based on the interests, talents, potential of students.[28]. Innovative creative spirit can be developed in this activity, for example through sports activities, cultural arts and other activities related to the development of students' self-potential for example by observing the environment, role play, simulation One of these activities is to work together to create a business project to be realized in real terms. For example, students are given the task of exploring items that are not useful or of no value into items of value and worth selling. From the results of these explorations, exhibitions or bazaars can be designed as a means to sell the work of students.

The mentality of honesty can be taught, for example, through the task of managing money. Students are given the trust to manage money with a certain value to be used and accounted for. Independence can be trained through leadership camp activities, for example, in these activities students learn to solve problems, take care of themselves, meet their needs, build leadership and teamwork, and practice helping others. Tasks in making certain projects to be later presented and displayed and competed in a festival event will stimulate students to have a brave and confident spirit.

Build an Entrepreneurship School Culture

Entrepreneurship that contains Christian values must be a school culture. Thus, students will be directly required to have an entrepreneurial spirit in everyday life in a real life atmosphere. School culture forces students to have entrepreneurial habits so that in the end the entrepreneurial mentality and behavior can grow and develop permanently. Build an entrepreneurship school culture that binds all school members to interact and move together and have the same behavior in entrepreneurship. Schools can also build networking or networks with successful business people and SMB (Small and Midsize Business) so that students can see patterns or models of entrepreneurial diversity.

The implementation of the entrepreneurship education strategy mentioned above requires the role of educators as facilitators, companions, and partners for the ongoing internalization process. The role of educators is an important key to it. Therefore, educators must first have the mentality and entrepreneurial behavior in themselves. Thus, schools need to prepare and continue to shape educators to be able to carry out their duties and be able to become living examples for students in cultivating entrepreneurial values based on the Christian faith. This can be done through continuous training and education for them.[30] The main basis of this is that educators must strive to always live in the truth of God's word. Thus, they will have a high spirituality in which the spirit of creativity, innovative power, enthusiasm and all the Christian values that support the entrepreneurial spirit will grow. Guidance, training, support for educators

must be carried out by schools or educational institutions in order to form a synergy that loves and supports each other in it, and Christ's behavior radiates into a transforming power. It can also grow the seeds of entrepreneurship which in the future will produce quality human resources in various fields that can bless many people.

3.4 Impact of Christian Entrepreneurship Education

Entrepreneurship education provides improvement in mental, skills and daily behavior as follows: Cognitive Area: First, students have improved academic learning outcomes. Second, have critical thinking and problem solving in everyday life. Affective Area: First, students have strong independence. Second, superior behavior in everyday life. Third, high social sensitivity. Fourth, full integrity. Psychomotor Area: Improvement of business skills.

4 Conclusion

Entrepreneurship education is education that is needed in this era of disruption because it focuses on the formation of a complete human mentality. Such education will only have the right direction and power to change if it is based on Christian values because the Lord Jesus is the only truth and source of all knowledge. The development of entrepreneurship education, in this case building an atmosphere, entrepreneurial thinking and behavior in schools can be done through a development package that is packaged in a holistic, integrative, sustainable manner starting from the primary school level.

Entrepreneurship education for primary school-aged children has been tested empirically through the entrepreneurship program that has been implemented at the Balikpapan HBICS Primary School. The real evidence obtained is the superior behavior of students in accordance with Bible truth and a lifestyle that meets the needs of this era and in the future and is oriented only to God. Superior mentality and entrepreneurial behavior of students in accordance with the truth of God's word such as integrity, leadership, creativeness, honesty, innovativeness, responsibility, and independence. The results of the evaluation were obtained through direct observation in the field and interviews from various sources involved in it.

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