

Integrating and Interconnecting Islamic Values to Enhance Entrepreneurial Skills in Market Day Activities at Madrasah Ibtidaiyah

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Abstract

Indonesian society, especially in the education sector, has been impacted by the transition from the 20th-century revolution era to the 21st century. This transition have a consequences such as challenging human resource skills, as well as presenting new challenges and needs for students. Furthermore, the competence of students that aligns with the developments of the 4.0 era remains a necessity among academics to this day. Based on this issue, this article aims to explain crucial points related to the acculturation of Islamic culture in Market Day activities to enhance entrepreneurial skills and the implementation of Market Day activities at the elementary school. This research employs a qualitative method with a phenomenological design. The research sample is determined using purposive sampling techniques, five teachers in MI Nurul Ghosiyah in South Tangerang as Market Day organizers as research subjects. Data analysis using the Miles and Huberman method. The findings of this research reveal that the implementation of Market Day at MI Nurul Ghosiyah in South Tangerang, which promotes the integration of Islamic values and entrepreneurship education, has successfully improved the skills of the students. These skills include possessing an Islamic entrepreneurial spirit characterized by fairness and honesty, leading to trustworthiness, seeking blessings from Allah SWT, nurturing responsibility, gaining a more concrete understanding of usury and prohibited practices, being adept in social interactions, and having competence in business. This can be achieved through well-conceived activity planning, vigilant teacher monitoring, and support from the students' parents.

Introduction

In entrepreneurial activities implemented by developing countries such as Indonesia, there is a significant scarcity. In contrast, on a global scale, in developed countries, the entrepreneurial population constitutes approximately 14% of the total population. Indonesia is the largest Muslim country in the world. Considering this immense potential, it is intriguing to examine whether there is an entrepreneurial culture within primary education institutions in Indonesia, which are numerous in number. In 2022, there is a potential percentage of primary education institutions that have implemented entrepreneurial activities, reaching around two thousand with three million students. Primary education will thrive when supported by a robust economy, a qualified human resource base, and effective collaboration.

In the era of Industry 4.0, especially in the business world, ethics remains a crucial element in entrepreneurial activities, whether in trading or producing goods for managing and running a business. The establishment of strong ethical principles makes it easier for businesses to thrive. However, in the current phenomenon, there are many products being sold freely (unethically) that should not actually be marketed without restraint. Market day activities serve as an engaging learning platform for school communities, particularly for students who have a basic understanding of spending money. Market day activities not only train students to manage their finances but also teach them how to generate income.

Deepening Islamic religious teachings among primary school students is essential, especially for enhancing entrepreneurial skills, as it will lead to the establishment of highly credible formal education. Among these institutions, Madrasah Ibtidaiyyah, closely associated with Islamic religious knowledge, was indeed created by intellectuals whose primary focus is the development of Islamic religious education.

In the world of business, adhering to ethical principles in line with religious guidance is crucial, both in trade practices and in the creation of products, to ensure the use of methods that have long-term impacts. This includes providing entrepreneurship education to students, which is currently lacking. This is evident in the comparison of business operators in Indonesia, which constitute only 0.18% of its population. In stark contrast, Singapore has 4% of its population engaged in entrepreneurial activities. (Wibowo, 2011). The formation of an entrepreneurial mindset takes time and can begin with the younger generation from an early age. Entrepreneurship education can be imparted to children at an early stage, with the initial step being the introduction to instill a strong entrepreneurial mindset. This can be achieved through education, one of which is through activities like "market day" within educational institutions, particularly at the primary school level. Because market day activities in primary schools can serve as a foundation for instilling an entrepreneurial spirit (Hartati et al., 2023).

Based on the case, integrating Islamic knowledge with entrepreneurship is a promising proposition. Additionally, entrepreneurship activities within the field of education are highly ideal for advancing the goal of the 2045 golden generation. (Kemendikbud, 2022). Based on data from the Ministry of Education cited by (Hartono & Siregar, 2022) entrepreneurship education has long been implemented in schools, either specifically as entrepreneurship courses or even integrated into other subjects. Therefore, instilling entrepreneurial values in students should be done through various means, both formally and informally within the community.

The "market day" activity is one of the policies of a school program that has been packaged as an extracurricular program under the supervision of a mentor who also serves as an entrepreneurship guide. The implementation of this market day program includes providing facilities such as the development of non-academic skills for students with the hope that they will acquire skills to support them in facing life in the future era of Industry 4.0 (Areli, 2018).

The production activities carried out during market day involve assigning responsibilities to students on a rotating basis based on their grade levels to create products that have market value and are beneficial to the school community. Then, students are asked to distribute the products to other students and teachers who are consumers of this market day activity. Producing goods in

this market day activity can be done individually or in groups, depending on the interests and the products to be sold. (Isnaeni, 2022).

Based on the data obtained by the researcher, MI Nurul Ghosiyah Tangerang Selatan is one of the elementary education institutions that has a vision of "Realizing Quranic-Moral and Achieving Generations." To achieve this vision, MI Nurul Ghosiyah Tangerang Selatan undertakes several missions, including instilling a culture of belief, faith, and Islamic teachings in accordance with the demands of the Quran in daily life. Therefore, every activity and learning conducted at MI Nurul Ghosiyah Tangerang Selatan will always be integrated in accordance with Islamic teachings based on the Quran, so that students can practice them in their daily lives. Another mission is to develop the academic and non-academic potential of students through both curricular and extracurricular learning. One of the targets in developing students' potential based on this mission is to cultivate an entrepreneurial spirit among the students.

In an effort to achieve the vision and mission, MI Nurul Ghosiyah Tangerang Selatan implements the innovative program of "market day" as a means for students to live in society with the mindset of a competent entrepreneur in accordance with Islamic principles. The market day, undertaken by the students, is taught with the purpose of buying and selling merchandise and training entrepreneurial skills based on Islamic principles. Additionally, market day has positive impacts on a student's development, including serving as an alternative means for children to avoid purchasing questionable items outside, honing skills in calculating and conducting sales transactions, and during the implementation of the program, students are trained to engage in business transactions in an Islamic manner, following the appropriate Islamic etiquette in their interactions with buyers.

With a strategic concept that directly involves class parents with the support of collaboration among each student's parent, the aim is to equip students with life skills that can be developed in the coming era. Therefore, the researcher is very interested in studying how Islamic culture and entrepreneurship culture are present in the market day activities at MI Nurul Ghosiyah Tangerang Selatan.

Methods

This research employs a qualitative method with a phenomenological design. (John W. Creswell, 2018), The researcher chose this design because they wanted to examine in detail how teachers integrate Islamic values with entrepreneurship education in Market Day activities. Starting from the conceptualization stage to its implementation, they sought to understand the phenomena experienced by the research subjects. The research subjects are 5 teachers at Madrasah Ibtidaiyah Nurul Ghosiyah Tangerang Selatan who are the originators and executors of the Market Day activities. The selection of research subjects was done using purposive sampling technique through judgment sampling, where the researcher selected these research subjects based on the data collection objectives (Wulandari, 2022). Data collection was conducted using structured interviews, which allowed for obtaining in-depth explanations related to the phenomenon under study (Wijaya, 2019). Then, data analysis was carried out using the Miles and Huberman technique, which includes data collection, data reduction, data presentation, and drawing conclusions. This technique was employed because it is simple, comprehensive, easy to understand, and has an iterative process. (Jogiyanto Hartono M, 2018).

Result

2.1. *The Implementation of Market Day Activities Related to Entrepreneurial Skills at Madrasah Ibtidaiyah*

Market day is an entrepreneurial activity carried out by students at school to train them in



applying positive values so that they can become good habits applied in their daily lives (Febriyanti et al., 2021). Market Day is an example of integrated education with entrepreneurship. Students can learn and participate in the processes of production, consumption, distribution, and the application of mathematical calculations. (Hartati et al., 2023).

The purpose of conducting Market Day is to foster an entrepreneurial spirit, build self-confidence, nurture creativity, enhance intelligence and social skills, as well as train students to engage in production, buying and selling, handling money, and promoting products to customers. (Hartati et al., 2023; Isnaeni, 2022). During Market Day activities, students' creations/products will be displayed and sold to the general public. During the event, students are assigned various tasks, such as selling merchandise, assisting customers, and handling payments. The proceeds from sales are typically used for class funds or saved as students' savings. (Isnaeni, 2022).

This is where the role of the madrasah as a platform for shaping students' and the community's mindset comes into play. Changing the mindset, particularly in favor of promoting production over consumption, is highly ideal when done at the elementary level. Instilling this mindset should also be accompanied by fundamental Islamic values. Therefore, integrating these two disciplines will produce students with broad and holistic perspectives. Elementary schools and their equivalents, such as Madrasah Ibtidaiyah (MI), are the appropriate institutions to implement entrepreneurship education (Barnawi dan Arifin, 2012). Instilling entrepreneurial values at the elementary education level can have a significant impact on cultivating a business and sales-oriented mindset. This aims to introduce entrepreneurial character values from an early age and provide valuable experiences for the future generations of the nation. Moreover, in Islamic teachings, trade and commerce are highly encouraged as a means of livelihood, as mentioned in the Quran, Surah Al-Baqarah: 257, as follows:

اللَّهُ وَلِيُّ الَّذِينَ ءَامَنُوا يُخْرِجُهُم مِّنَ الظُّلُمَاتِ إِلَى النُّورِ ۗ وَالَّذِينَ كَفَرُوا ءُولِيَآءُهُمُ الطَّاغُوتُ يُخْرِجُوهُمْ مِّنَ النُّورِ
إِلَى الظُّلُمَاتِ ۗ ءَٓؤُلِيَآءِكَ أَصْحَابُ النَّارِ ۗ هُمْ فِيهَا خَالِدُونَ

"Allah is the Protector of those who have faith. He brings them out of darkness into the light. But those who disbelieve, their patrons are the devils; they bring them out of the light into darkness. It is they who are the inmates of the Fire, abiding in it." [Surah Al-Baqarah (2) ayat 257],

The stimulus to integrate activities in the madrasah with entrepreneurship education is also reflected in one of the competencies of the madrasah head, which is entrepreneurial competence. In this regard, it includes creating innovations for the madrasah, being able to solve problems, and having entrepreneurial instincts in production activities within the madrasah. (Kemenag, 2017). Therefore, the madrasah head also needs to disseminate these values to the entire madrasah community through various creative and innovative activities. And, of course, as an Islamic-based educational institution, the madrasah needs to integrate them with relevant Islamic values.

In Madrasah Ibtidaiyah Nurul Ghosyiyah Tangerang Selatan, this has already been implemented. They engage in entrepreneurial activities that are integrated with Islamic values, presented in their market day activities. The impact of this integration is the creation of intellectual individuals capable of synthesizing the fields of Islamic studies and Elementary Education (MI). A deeper understanding of Islamic education along with elementary education in MI can lead to the emergence of scholarly studies at certain program levels. As a result, the influence of

intellectual individuals in the field of elementary education (MI) and Islamic studies can be developed and understood up to the university level, often referred to as the Elementary Madrasah Teacher Education Program (PGMI).

2.2. *Acculturation of Islamic Values in Market Day Activities to Enhance Entrepreneurial Skills*

In Islam, there are several fundamental principles of law and guidelines that regulate business conduct and the character of a businessman. While there are no specific verses from the Quran or hadith that explicitly address modern business or the character of a businessman, there are many principles that can be applied to guide one's business actions. Some of these principles include:

1. **Justice:** This principle obliges businessmen to act justly in all aspects of their business. This includes transactions, payments, and treatment of employees, customers, and business partners.
2. **Honesty (Amanah):** Justice and honesty are highly valued in Islamic business. A businessman must be honest in all transactions and business communications. Deception or lying is not permissible in Islam.
3. **Investing in Blessings (Barakah):** A Muslim businessman should focus on seeking Allah's blessings in their business rather than solely pursuing material gains. Incorporating acts of charity and goodness into their business can bring blessings.
4. **Social Responsibility (Ihsan):** A Muslim businessman is expected to consider their social responsibility towards the community and the environment. This includes giving zakat, providing decent employment opportunities, and contributing to the general welfare.
5. **Prevention of Riba and Haram:** Islam prohibits usury (interest) and businesses involving forbidden items such as alcohol or pork. A businessman should avoid such transactions.
6. **Compliance with State Laws:** A Muslim businessman is expected to comply with the laws of the country in which they conduct business, as long as those laws do not contradict Islamic principles.

While the character of Prophet Muhammad (peace be upon him) does not specifically address modern business practices, his exemplary life and behavior can serve as a moral guide for a Muslim businessman. Prophet Muhammad (peace be upon him) is known as an honest, trustworthy, and fair trader in his business transactions. Additionally, he emphasized the importance of being kind to others, sharing wealth with those in need, and avoiding unethical practices. In Islamic business, strong character and ethics are crucial, and the principles mentioned above can guide a Muslim businessman in conducting their business with integrity and blessings.

The character of Prophet Muhammad (peace be upon him) is then acculturated into the Market Day activities at the Madrasah. Before embarking on the acculturation of character, it is necessary to first consider the character of the students at Madrasah Ibtidaiyah.

At the elementary level in Madrasah Ibtidaiyah, children enjoy experiencing or doing things directly. Learning in elementary school is quickly grasped by children when they are actively involved in practicing what the teacher teaches. For example, children will better



understand buying and selling by directly involving them in classroom or outdoor activities while ensuring that they adhere to Islamic principles. The process involves teaching them about the conditions and pillars of buying and selling, all the way to the offer and acceptance.

Another example is when students learn about plants in their surroundings. Learning cannot be limited to just the classroom where students listen to the teacher's lecture. Instead, students need to be taken outside the classroom to observe, identify, and explain the types of plants found around them. Direct learning experiences like this leave a lasting impression on students, and their memory of the material is also longer-lasting. Teachers can design individual or group-based learning activities that emphasize this hands-on experience. (Kurniawan & Nurachadijat, 2023)

Discussion

2.1 The Implementation of Market Day Activities at Madrasah Ibtidaiyah Nurul Ghosiyah

Market Day is an activity that is not part of the core curriculum. This is an annual activity intended to hone students' entrepreneurial skills, encourage creative and innovative thinking, cultivate bravery, hard work, responsibility, perseverance, independence, and social skills. These skills can be achieved because Market Day activities are filled with interaction and communication with others. (Areli, 2018).

There are two stages in the implementation of Market Day at MI Nurul Ghosiyah, namely the planning stage and the execution stage.

(1) Planning

In this stage, students are tasked with planning the products to be sold, initiating exploration, identifying products, and carrying out the production of items to be sold in the Market Day activity. Exploration is the first step students take to gather information in order to identify opportunities for selling their products. Teachers play a significant role in guiding and providing stimulus to students regarding products that can be sold based on the school's needs.

Next, students prepare the products for sale, calculate production costs, selling prices, and the method of selling the products. Students can discuss with teachers and parents regarding product selection, production costs, packaging, and how to obtain products for sale during Market Day.

To obtain the products, the Madrasah coordinates mandatory items that will be sold by both upper and lower classes. These items will then be collectively produced at the Madrasah. However, students can also collaborate with their parents to determine other merchandise to be sold. This is aimed at enabling the Madrasah to clearly assess the students' ability to produce products since the products are made in an observable area.

In this planning stage, students plan a business as a means of monitoring and control. So, someone who intends to sell or establish a business will plan the items to be produced, the capital to be invested, the quantity of items to be packaged and sold, and how to market those products. (Apriyadayanti, 2022).

(2) Implementation

In this stage, students engage in buying and selling activities, starting from setting up a place to counting the sales proceeds. In this stage, students also prepare strategies for offering the products they intend to sell. In line with Ciputra's statement, this phase is known as marketing, where students find ways to attract the interest of potential buyers to

their products.

Based on the data obtained through interviews and observations, the Market Day program at MI Nurul Ghosiyah was conducted for one day at the end of the odd semester of the 2022/2023 academic year. During this event, students carried out the activities for one full day simultaneously on Saturday, November 26, 2022. The activities took place in a field near the school community from 07:00 AM to 11:00 AM. The choice of location in the community field was made to meet the target buyers and also to instill courage in the students.

Not all classes are responsible for guarding their merchandise, so all students can play the role of both sellers and buyers during the event. Meanwhile, teachers and parents act as buyers for the products prepared by the students.

In the process of buying and selling, students gather in their respective classrooms the day before to prepare their merchandise and record the names of the products with the assistance of the class teacher. The next day, students start arranging their merchandise at the designated location. They also wear unique costumes to attract buyers' attention.

Teachers serve as mentors for students during the buying and selling process. However, this assistance is primarily to help supervise students in adhering to the applicable rules. Teachers are allowed to provide direct assistance, provided that errors in calculations or urgent situations arise.

During Market Day activities, certain rules are established that must be followed by students. These rules include: (a) students must eat and drink while sitting, (b) buyers must queue up orderly and in an organized manner, (c) the maximum price for products sold is Rp 5000.00, (d) students must dispose of trash in the designated area, (e) the products sold must be healthy and halal food, (f) on Market Day, students are not allowed to buy snacks outside the school.

The closing of this event takes place at 11:00 AM, just before the Dhuhr prayer. During the closing, students who acted as sellers will report their sales results to their respective class teachers. Checking and calculating the results, as well as the profits, will be done on Monday when they return to school. Following that, the class teachers will provide guidance and reflection to the students regarding the Market Day activities.

2.2 Role of Islamic Values in Enhancing Entrepreneurial Skills through Market Day Activities

The characteristics of the business practices of Prophet Muhammad (peace be upon him), which are acculturated by educators in Market Day activities, include the following traits: fairness, trustworthiness, investing in blessings, social responsibility, prevention of usury and the forbidden, and compliance with the laws of the state.

1. Acculturation of the value of justice

The value of justice in entrepreneurship carried out by students at MI Nurul Ghosiyah involves adopting a wise attitude toward their business activities. This includes consideration for consumers, producers, distributors, employees, and the surrounding community. Entrepreneurs maintain a business atmosphere to ensure that no one is harmed. (Susminingsih, 2023). As mentioned in the Quran, Surah An-Nahl, verse 90,

إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَائِ ذِي الْقُرْبَى وَيَنْهَى عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ ❁



وَالْبَغْيَ يَعِظُكُم لَعَلَّكُمْ تَذَكَّرُونَ ﴿١٠﴾

"Indeed, Allah enjoins justice, and the doing of good, and giving to relatives. And He forbids immorality and bad conduct and oppression. He admonishes you that perhaps you will be reminded." (Quran, Surah An-Nahl, 16:90) (Kemenag, 2022).

In this context, students are guided to determine a fair price for their merchandise and formulate a strategy for managing their capital carefully to achieve optimal profits while adhering to the principle of ensuring that no one is disadvantaged. In this regard, students are assisted by their parents or parents.

2. Acculturation of the Value of Honesty (Amanah)

Honesty cultivates a trustworthy disposition (Amanah) (Luth, 2001). In Market Day activities, students are trained to have an honest attitude, especially during the sales process. Prior to the event, students and their class teachers have agreed upon and are aware of the quantity of items to be sold, the item prices, and the profit margins. The following day, teachers and students count together the quantity of items sold and the amount of money collected. Immediately after the event ends, students hand over their sales proceeds to their class teachers for safekeeping.

Through this transparent system, it is instilled in students that they must conduct sales honestly and accurately to avoid calculation errors the following day.

3. Acculturation of the Value of Barakah

For Muslims, seeking blessings is one of the predominant objectives when carrying out any activity. Therefore, the Market Day activity is designed to indirectly encourage students to implement the intention of achieving blessings. The acculturation of this value is incorporated into the guidance provided by teachers to students. The activity begins with a prayer to Allah SWT, emphasizes honesty, good conduct during buying and selling, polite speech, and ensuring that the items being sold are halal (permissible).

4. Acculturation of the Value of Responsibility

Instilling a sense of responsibility in students is a long-term task that requires continuous monitoring by teachers. To instill the value of responsibility in students, teachers assign tasks such as ensuring that trash, whether from their own merchandise or when purchasing items from others, is disposed of in the designated trash bins. If there is a trading area that is left dirty, it will receive a negative assessment from the teachers, which will be evaluated and announced during the assembly.

5. Acculturation of the Prevention of Riba and Haram

Market Day activities provide an ideal opportunity to introduce the concepts of riba (usury) and haram (forbidden) in a practical manner. During the implementation, teachers explain the practices of riba that students should avoid, such as raising prices beyond agreed-upon rates, manipulating weights, selling items with forbidden substances, explaining their processing methods, and how they are obtained.

6. Compliance with State Laws

Every place has its own set of rules. This is the concept introduced by teachers to students. Because Market Day activities take place outside the school premises, it strongly supports the application of the value of compliance with laws or regulations. This includes punctuality in starting and ending sales, the sales area, and the handling of waste during and after sales.

Conclusion

Integrated Islamic values in the Market Day activities at Madrasah Ibtidaiyah has proven to enhance the entrepreneurial skills of the students. By engaging in direct practice, students are able to internalize these Islamic values and apply them directly in real-life interactions. The implementation of Islamic values in business has shown that Market Day runs smoothly, and all parties involved, including the Madrasah, students, parents, and the community, have experienced positive impacts. Market Day is conducted in a bustling yet organized atmosphere. For future researchers, a more in-depth study can be conducted from the perspective of students, including the students' awareness of the values taught and their implementation during Market Day. Additionally, the impact of Market Day on the daily lives of students can also be examined.

Declarations

Author contribution statement

The writing of this article was a collaborative effort, with each author having specific roles and responsibilities. Raudhatul Jannah, as the first author, was directly involved in observing the phenomenon at the Madrasah, elaborating on it in the discussion section, and translating the article into English. Moch Farich Alfani, as the second author, contributed to structuring the framework and developing the background of the article. Rovika Meisya, as the third author, was responsible for organizing the research findings into the article template. The research method was collectively decided upon by all authors, and regular editing of the article was performed by the three of us.

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In this research, the researcher declares that they have no financial interests or personal relationships that could influence the writing of this article.

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