

Integration of Islamic Education and Entrepreneurship to Develop the Muslim's Economy in East Java

Rismawati Br Sitepu

Universitas Ciputra Surabaya, Indonesia
rismawati.sitepu@ciputra.ac.id

Christina Whidya Utami

Universitas Ciputra Surabaya, Indonesia
whidyautami@ciputra.ac.id

Murpin Josua Sembiring

Universitas Ciputra Surabaya, Indonesia
murpin.sembiring@ciputra.ac.id

Romauli Nainggolan

Universitas Ciputra Surabaya, Indonesia
romauli.nainggolan@ciputra.ac.id

Henry Susanto Pranoto

Universitas Ciputra Surabaya, Indonesia
henry.pranoto@ciputra.ac.id

Abstract

This study explores how integrating Islamic education with entrepreneurship can support the economic development of Muslims. Islamic education, which emphasizes values such as honesty, social responsibility, and perseverance, is believed to have the potential to shape an ethical entrepreneurial mentality. However, the integration between Islamic education and entrepreneurship has not been fully realized in practice, mainly due to the lack of a specific curriculum and systematic support from various parties. With a qualitative approach, this study uses an in-depth interview method with informants with a background in Islamic education and entrepreneurship. Informants were selected through purposive sampling to obtain an in-depth perspective. The results of the study indicate that the development of an Islamic curriculum, practical and field training, and the formation of an entrepreneurial mentality have an important role in building the character of ethical entrepreneurs, where values such as honesty, social responsibility, and perseverance are the foundation for the mindset of Muslim entrepreneurs. In addition, this integration can potentially strengthen the Muslim economy by creating entrepreneurs based on moral values.

Keywords: *Entrepreneurial Mentality, Islamic Curriculum, Practical and Field Training.*

Abstrak

Penelitian ini mengkaji bagaimana integrasi pendidikan Islam dengan kewirausahaan dapat mendukung pembangunan ekonomi umat Islam. Pendidikan Islam yang menekankan nilai-nilai seperti kejujuran, tanggung jawab sosial, dan ketekunan diyakini memiliki potensi untuk membentuk mentalitas wirausaha yang beretika. Namun, integrasi antara pendidikan Islam dan kewirausahaan belum sepenuhnya terwujud dalam praktik, terutama karena kurangnya kurikulum khusus dan dukungan sistematis dari berbagai pihak. Dengan pendekatan kualitatif, penelitian ini menggunakan metode wawancara mendalam dengan informan yang berlatar belakang pendidikan Islam dan

kewirausahaan. Informan dipilih melalui purposive sampling untuk mendapatkan perspektif yang mendalam. Hasil penelitian menunjukkan bahwa pengembangan kurikulum Islam, pelatihan praktis dan lapangan, serta pembentukan mentalitas wirausaha memiliki peran penting dalam membangun karakter wirausahawan yang beretika, di mana nilai-nilai seperti kejujuran, tanggung jawab sosial, dan ketekunan menjadi fondasi bagi pola pikir wirausahawan muslim. Selain itu, integrasi ini berpotensi memperkuat ekonomi muslim dengan menciptakan wirausahawan yang berlandaskan pada nilai-nilai moral.

Kata Kunci: *Kurikulum Islam, Mentalitas Wirausaha, Pelatihan Praktik dan Lapangan.*

Introduction

Islamic education has long been the primary foundation for forming the morals and ethics of Muslims. However, one of the frequent weaknesses is a lack of integration between Islamic education and skills entrepreneurship (Hartono et al., 2022). In many institutions of Islamic education, spiritual aspects have gained attention, while practical skills like entrepreneurship are often overlooked (Abdillah, 2023). Although Islamic education emphasizes ethics, business, and morals, it matters. It is frequently not balanced with skills and adequate entrepreneurship (Suryanto & Abdullah, 2023). This is because low-readiness economy graduates are not ready to face the world of work or create fieldwork itself. The impact is seen in the height of unemployment and poverty in the Muslim community, which indicates that approaching religious education is not yet enough to empower people in a way economy (Hariyanti & Roqib, 2024).

Several studies have highlighted aspects of entrepreneurship and Islamic education. Still, the literature explicitly highlights formal integration between Islamic education and entrepreneurship (Manurung, 2021), showing the importance of literacy in Islamic finance for a successful business. However, the main study focuses on finance, not integration comprehensive with Islamic education. Similar things have been seen in studies that show that although There are many efforts to merge Islamic values into education and entrepreneurship, the practice has not yet spread wide in institutions of Islamic education and does not yet cover the curriculum in a way overall, but discuss Islamic entrepreneurship in context empowerment Muslim community and zakat, finance micro as tool empowerment economy (Safira & Roseta, 2021). Disadvantages from research: this shows a gap or emptiness in the literature about the full integration between Islamic education and entrepreneurship. While there is a discussion about Islamic education and entrepreneurship, there is not yet a comprehensive approach combining both in one curriculum to develop the economy of Muslim people in a more structured and sustainable way. Therefore, research becomes essential for closing the gap by offering an integration model between Islamic education, development curriculum, and practical and field training, as well as the formation of an entrepreneurial mentality. The solution provided is a development curriculum that combines Islamic values such as ethics business, halal trade, zakat, and prohibitions of usury, with practical skills like innovation, management business, and independence financial.

With this approach, graduate institutions of Islamic education are expected to have a strong moral foundation and skills for creating and running sustainable businesses following sharia. This research contribution is important in filling in the emptiness of literature and offers a concrete solution for the empowerment of Muslim people through more holistic education. Here, it also emphasizes values like honesty, social responsibility, and perseverance, which are

believed to have the potential to form a mentality of ethical entrepreneurship. This study is important for publication because it offers practical solutions for the challenged economy of Muslims and is relevant to the related Sustainable Development Goals (SDGs) alleviation of poverty and improved independent economy. With increasing attention to the empowerment economy of the Muslim community, integration between Islamic education and entrepreneurship can become an adopted model globally by institutions of Islamic education to modernize the system without sacrificing religious values. The research focuses on the following issues: How do Islamic education actors understand the draft integration of Islamic education and entrepreneurship concerning the development of the people's economy in East Java?

Methods

The research uses a qualitative approach to answer questions on the formulation of the above problem. The qualitative approach was selected to dig into the views, experiences, and perceptions informant in a way deeply related to the research topic (Hirose & Creswell, 2023). The interview method deeply allows the researcher to understand more holistically how values are valued before doing our interview, asking permission, and formerly, for a record of the moment the interview is ongoing. Informants in this study used a purposive sampling technique, which allows the researcher to choose informants with relevant understanding and experience related to Islamic education and entrepreneurship. This approach ensures that the observed process happens in a way experience in typical condition without manipulation, emphasizing authentic description. Through qualitative methods and interviews deep with data analysis and triangulation, the successful theme here is developing an Islamic curriculum based on entrepreneurship, practical training and field, and forming an entrepreneurial mentality at the Pondok Islamic Boarding School, Jl. Tirtowening No. 17, Bendunganjati Village Pacet District Kab Mojokerto, East Java Province.

A qualitative study was conducted using design research whose findings were not obtained through procedure statistics or in form count but aimed to disclose the phenomenon in a holistic-contextual way (Fadli, 2021). Data collection from natural settings and utilizing the researcher as a key instrument (Liang, 2019) Data sources in this study include people, documents, and places (Herachwati & Basuki, 2012). The primary data source in this study is the entrepreneurs who are informants/research subjects. The data collected are their expressions/opinions/perceptions about everything related to the Islamic-based educational business program in entrepreneurship. The informants in this study were lecturers from KH. Abdul Chalim University Pacet Mojokerto, a lecturer from Nurul Jadid University, and two informants from Cottage Nurul Jadid Islamic Boarding School, Probolinggo. Election informant or subject study based on criteria set by researchers moreover previously, namely profile entrepreneurs who have criteria such as: (1) pioneering his efforts from lower very or No inheritance from a business family, (2) span age 25 to 55 years, (3) Owner and teacher at campus / Islamic boarding school Islamic Boarding School. The subject study is four people, two from Cottage Islamic boarding school and two from lecturers who have backgrounds behind the entrepreneur. Personal data categorized become informant key and informant supporters. According to Lofland, primary data sources in the qualitative study are words and actions, whereas sources others, such as documents, are considered complementary (Moleong, 2014).

The process of analyzing research data in qualitative research differs from data analysis in quantitative research using statistical programs. The data analysis process in the quantitative statistical approach can be done when all research data has been collected. In contrast, in the qualitative approach, the qualitative data analysis process can be carried out during the data collection process until the report study is finished. Data collection and analysis were carried out in an integrated way. It means the analysis is done in the field by (synthesizing) arranging data or empirical material in different patterns and categories. The empirical material collected and analyzed uses a three-step analysis proposed by Miles and Huberman (Denzin and Lincoln, 1994): data condensation, presentation of material empirical, and withdrawal conclusion and analysis.

The data in this study were analyzed using Gioia and Corley's (D. A. Gioia et al., 2013), which began with first-order analysis, where the raw data was collected and arranged without interpretation researcher to catch perspective original from the informants. Furthermore, the researcher identifies the main themes and makes categories beginning from results observation and interviews, called second-order themes, which are later analyzed to find connections between themes. After that, the researcher forms aggregate dimensions or categories more abstractly to understand the conceptual structure from the data obtained. These themes in the narrative study provide a logical and comprehensive flow of research findings. Finally, the researcher interprets the results in the framework, compiling a conclusion that describes contribution findings in enriching the theoretically related integration of Islamic education and entrepreneurship.

Results and Discussion

Development of Islamic Curriculum Based on Entrepreneurship

By combining Islamic principles and business skills, the business curriculum aims to form an empowered generation that has an economic, moral, and capable impact on the public following Islamic teachings. Developing an Islamic curriculum based on entrepreneurship is an effort to align religious education with skills relevant to entrepreneurship in the modern world (Assayyidi & Samsudin, 2024). This approach not only aims to teach religious values but also provide practical skills that can support an independent economy and development more society-wide (Siswantoro, 2023)

Development goals curriculum, in research: This is in an empowered economy to develop skills and entrepreneurship among participants and educate them so that they own the ability to create fieldwork and independence financially. Implementing Islamic values in business through curriculum also aims to plant ethics in Islamic business, such as honesty, responsibility, fairness, and high trust in Allah (tawakkal) (Karimah et al., 2023). It will contribute to the society that is through education based on entrepreneurship; students can be inspired to start helpful businesses for the public around, in line with Islamic teachings about welfare Ummah (Ummah) (Hafidh & Badrudin, 2019).

As for the elements important in the development curriculum that is with integrate material religion and practice of business through teaching religious knowledge together with business skills, for example, the concept of halal-haram in business, ethics in a transaction, and sharia principles that can be applied in operational business (Mochammad Rizky 2024). Practical methods like study cases, role-playing, and business simulations can give students direct experience. It includes guidance in practice entrepreneurship through training, internship, or

project business small in the environment school. It can also shape Incubator Business Sharia-based as a receptacle for students to practice the knowledge gained, such as open business in the environment school.

Training Practical and Fieldwork

Integrate Islamic values with entrepreneurship to give students direct experience operating appropriate businesses with Sharia principles. This approach allows students to learn theory and develop relevant practical skills in the real world while practicing Islamic values in every aspect of business. Practical and field training aims to apply Islamic values in business, developing entrepreneurial skills by instilling a sense of social responsibility. Meanwhile, practical and field training (Yulianto, 2020) here can be in the form of an Islamic entrepreneurship workshop, namely providing training on Islamic business principles, such as halal and haram, etiquette in business, and understanding contract transactions.

Students can also create a small business project at school where they are allowed to plan and run a small business, such as a shop or school canteen, with the guidance of a teacher or mentor. This project teaches them how to choose halal products, set fair prices, and manage finances according to sharia. Furthermore, they can create a Sharia-based business simulation involving scenarios that allow students to face real business situations, such as product decision-making, marketing, and handling competition, in practical and field training research, namely helping students understand how to deal with business dilemmas according to Islamic principles (Arwani & Masrur, 2022).

Then, a Sharia business incubator can be held at school or on campus, providing space for students to develop their business ideas. This incubator can provide training from business planning and sharia financial management to product marketing using an Islamic approach. For example, students can create a halal food business distributed in the surrounding environment with a profit calculation following the principles of zakat or alms (Di & Tinggi, 2024) (Di & Tinggi, 2024). The internship program in Sharia-based companies covers the actual field. For example, sending students to intern in companies that run Sharia principles can provide direct experience on how businesses operate according to Islamic rules. They can learn about transparent transactions, profit-sharing, and the application of contracts in various transactions. Companies such as Sharia banks or halal food businesses are ideal internship places for this program (Suyanti et al., 2024).

Conducting business-based charity activities in the community, such as opening a bazaar or cheap shop for needy people, is also practical training in the field. This activity provides experience in managing a small business while providing a positive social impact (Suyanti et al., 2024). The results of this business can be channeled to charity activities or educational programs for the community following Islamic principles in helping others. It is also possible to hold a Sharia cooperative in a school managed by students as one form of practical training. In this cooperative, students can practice the profit-sharing system (*mudharabah*) and sharia contracts in transactions. According to Sharia, the cooperative can sell school needs or products produced themselves while implementing governance (Syaharany et al., 2023). In this study, the cooperative is the Islamic Boarding School Business Economics Association (Hebitren). Quoted from the official website of Ponpes Nurul Jadid, Hebitren is an effort to encourage the acceleration of economic strengthening from business units within the Islamic boarding school. This is expressed in the quote:

Practical training in the field is very important in increasing their knowledge through the experiences they see and go through so that they can feel it directly and it will stick to the entrepreneurial spirit they will pursue.(Amalia et al., 2022)

With practical and field training that integrates Islamic values and entrepreneurship, it is expected that students will not only gain adequate business skills but also have awareness and responsibility for this program, focusing on economic empowerment based on Islamic values to create individuals who can run businesses by paying attention to sharia ethics and contributing to the welfare of society sustainably (Umatin et al., 2024).

Formation of Entrepreneurial Mentality

Important Islamic values in formation mentality entrepreneurs, such as honesty, trustworthiness, responsibility, patience, and reliance, are very much expected to be embedded in students. Support for Islamic education in entrepreneurship development through the formation of character and ethics is very much prioritized. This support is often limited to theoretical and necessary development aspects that carry on more in practice entrepreneurship. Lack of facilities for entrepreneurship programs and the minimum support from sector businesses will impact the decline in trust in self-students (Saputro & Sukiman, 2024). This integration potential is for advanced economy people Muslim through entrepreneurs who have a fighting mentality, are persistent and tenacious, work hard, and are oriented towards welfare. Formation of entrepreneurial mentality (Yulianto, 2020) aims to plant pattern thoughts, attitudes, and skills that support courage, creativity, and power to stand students in the face of challenging business. In the context of education based on Islam, the formation of an entrepreneurial mentality covers spiritual and ethical aspects of Islamic business and insufficient answers to high social. Integration of Islamic values in entrepreneurship material, namely, insert Islamic values such as patience, tawakal (surrender self to Allah), trust (responsibility answer), and honesty in material entrepreneurship. With emphasis are stories of successful Muslim entrepreneurs who adhere to Sharia values, such as the story of the Prophet Muhammad SAW.

The research resembles the "Young Islamic Entrepreneurs" program at Islamic boarding schools, similar to those in Indonesia. Daarul Qur'an Islamic boarding school holds a training program for entrepreneurship where santri studies, makes and sells Islamic products, such as Muslim clothing or herbal products. They study business skills while still holding religious values. With ways and efforts, schools form an entrepreneurial mindset in students who focus on achievement benefits and implement religious values, ethics, and responsibility to answer social in every activity business. Cottage Nurul Jadid Islamic boarding school in East Java successfully pushes students to manage business units and teach management business (Amalia et al., 2022). This is reinforced and expressed in a quote:

Strategy to strengthen the integration of Islamic education and entrepreneurship" through forming an entrepreneurial mindset to the student through implementation learning based on practice through cooperatives in schools, partnerships with perpetrator business experienced Muslim, ethical and welfare - oriented entrepreneur community, and mentor involvement in training directly, which is at once Motivate they in a way Keep going continuously (Amalia et al., 2022).

Forming an entrepreneurial mentality impacts individuals, education, and society. Mentality business people prepare students to operate businesses and provide them with relevant skills and attitudes in various aspects of life. In a person's mental formation, business people expect an individual ability to create opportunities to work alone so that it does not depend entirely on existing work vacancies but can become creators of fieldwork for themselves

and others, reducing unemployment and local support economy. It also can emphasize courage to face risk, resilience in facing failure, and the ability to rise back so that one's power stands tall, more ready to face challenges in life and the world of work, and capable of developing creative solutions in various situations. By itself, it will grow trust in self and build creativity and innovation. Forming an entrepreneurial mentality in education benefits students. It makes them more ready to face challenges, contribute positively to society, and hold an important role in the growth of a sustainable economy (Putri & Febriana, 2024).

Relevant to Focus Study

The focused study is *how draft integration of Islamic education and entrepreneurship is understood by the actors Islamic education in the relation with development economy people in East Java* is very influential in the try understanding How draft integration of Islamic education and entrepreneurship is seen and applied by the perpetrator Islamic education in context development economy people in East Java. The results above show the development of an Islamic curriculum based on entrepreneurship, training practical and field, and the formation of entrepreneurial mentality in a way directly indicates ways in which integration This implemented Islamic curriculum based on entrepreneurship is formal and structural forms from integration this, which shows How Islamic education can support development skills Islamic business.

Practical and field training gives experience and expertise to students, who have the potential to increase their independence in the economy and their capability to contribute to society. The formation of an entrepreneurial mentality reflects the understanding of the actors' education that successful entrepreneurship depends on technical skills and an Islamic mentality. Thirdly, the results are relevant and appropriate in answering the research focus.

Conclusion

Integration of Islamic education and business is crucial for understanding and applying Islamic education to develop the Muslim economy through the development of Islamic curriculum-based business, training practical and field, and business mental development. Islamic curriculum based on entrepreneurship is a formal and structural form of integration. This explains how Islamic education can support the growth of Islamic business. Students accept practical instructions and language, which can increase literacy and their ability to contribute to society. In addition, the growing pattern of entrepreneurship helps students understand that business success is based on technical skills and the pattern of Islamic thought.

References

- Abdillah, M. A. (2023). Historical Approaches in Islamic Studies. *ISTORIA : Jurnal Pendidikan Dan Ilmu Sejarah*, 19(2). <https://doi.org/10.21831/istoria.v19i2.69751>
- Amalia, S., Sutisna, A., & Deni, D. (2022). How To Increase Income Through Cross Training System Skill On MSME Depok. *Jurnal PKM Manajemen Bisnis*, 2(1), 20–27. <https://doi.org/10.37481/pkmb.v2i1.234>
- Arwani, A., & Masrur, M. (2022). Pengembangan Kemandirian Ekonomi Pondok Pesantren. *Jurnal Ilmiah Ekonomi Islam*, 8(3), 2755. <https://doi.org/10.29040/jiei.v8i3.6001>
- Assayyidi, N., & Samsudin, S. (2024). Pesantrenpreneurship dalam Perspektif Pendidikan Islam.

TA'DIBUNA: *Jurnal Pendidikan Agama Islam*, 6(2), 162.
<https://doi.org/10.30659/jpai.6.2.162-171>

- Di, K., & Tinggi, P. (2024). *Inkubator bisnis sebagai strategi pengembangan ekosistem kewirausahaan di perguruan tinggi*. 2(1), 1–8.
- Fadli, M. R. (2021). Memahami desain metode penelitian kualitatif. *Humanika*, 21(1), 33–54.
<https://doi.org/10.21831/hum.v21i1.38075>
- Gioia, D. A., Corley, K. G., & Hamilton, A. L. (2013). Seeking Qualitative Rigor in Inductive Research: Notes on the Gioia Methodology. *Organizational Research Methods*, 16(1), 15–31.
<https://doi.org/10.1177/1094428112452151>
- Gioia, D., Corley, K., Eisenhardt, K., Feldman, M., Langley, A., Lê, J., Golden-Biddle, K., Locke, K., Mees-Buss, J., Piekkari, R., Ravasi, D., Rerup, C., Schmid, T., Silverman, D., & Welch, C. (2022). A Curated Debate: On Using "Templates" in Qualitative Research. *Journal of Management Inquiry*, 31(3), 231–252.
<https://doi.org/10.1177/10564926221098955>
- Hafidh, Z., & Badrudin, B. (2019). Pesantren dan Kemandirian Perekonomian: Studi tentang Kewirausahaan di Pondok Pesantren Ar-Risalah Cijantung IV Ciamis. *MANAGERIA: Jurnal Manajemen Pendidikan Islam*, 3(2), 257–267.
<https://doi.org/10.14421/manageria.2018.32-03>
- Hariyanti, E., & Roqib, M. (2024). Relevansi Studi Integrasi Islam, Sains, dan Budaya Nusantara Dalam Pendidikan Islam Di Era Global. *Innovative: Journal of Social Science Research*, 4(1), 3240–3252. <https://j-innovative.org/index.php/Innovative/article/view/7909>
- Hartono, B., Siregar, M., & Sriharini, S. (2022). Konsep Integrasi Pendidikan Islam dan Kewirausahaan dalam Meningkatkan Kesejahteraan Masyarakat. *Edukasi Islami: Jurnal Pendidikan Islam*, 11(02), 377–398. <https://doi.org/10.30868/ei.v11i02.2210>
- Herachwati, N., & Basuki, B. D. (2012). Gaya Kepemimpinan Laki-Laki Dan Perempuan. *Majalah Ekonomi*, 22(2), 135–147.
- Karimah, U., Mutiara, D., Rizki, R., & Farhan, M. (2023). Pondok Pesantren dan Tantangan: Menyiapkan Santri Tangguh di Era Society. *Al-Fikri: Jurnal Studi Dan Penelitian Pendidikan Islam*, 6(1), 42. <https://doi.org/10.30659/jspi.6.1.42-59>
- Liang, J. (2019). Qualitative research methods: collecting evidence, crafting analysis, communicating impact (2nd Edition). *Communication Research and Practice*, 5(4), 408–409.
<https://doi.org/10.1080/22041451.2019.1688620>
- Manurung. (2021). Mimbar Kampius : Jurnal Pendidikan dan Agama Islam Mimbar Kampius : Jurnal Pendidikan dan Agama Islam. *Mimbar Kampus: Jurnal Pendidikan Dan Agama Islam*, 20(1), 13–23. <https://doi.org/10.17467/mk.v23i3.4345>
- Safira, N. I., & Roseta, C. I. (2021). Model Kewirausahaan Sosial Pada Komunitas Muslim Rumah Harapan Karangpatihan Bangkit. *KABILAH: Journal of Social Community*, 6(1), 26–43. <https://doi.org/10.35127/kbl.v6i1.4411>
- Saputro, M. R., & Sukiman, S. (2024). Model integrasi pesantren dalam pemberdayaan umat melalui program entrepreneurship untuk meningkatkan kesejahteraan masyarakat. 10(2), 587–594.

- Siswantoro, S. (2023). Penguatan Kompetensi Santri Melalui Pendidikan Kewirausahaan: Sebuah Literature Review. *Jurnal Perspektif*, 16(2), 187–198. <https://doi.org/10.53746/perspektif.v16i2.123>
- Suryanto, L., & Abdullah, M. (2023). *At Turots : Jurnal Pendidikan Islam pendidikan kewirausahaan di Pondok Pesantren Al-Islam Darul*. 5(3), 220–228.
- Suyanti, A., Subiyanto, D., & Chandra, K. (2024). Analisis Pengaruh Budaya Organisasi, Program Magang, dan Pelatihan Online terhadap Kesiapan Calon Tenaga Kerja : Studi Pada Mahasiswa Anggota Organisasi Fakultas Ekonomi Universitas Sarjanawiyata Tamansiswa. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 6(1), 126–133. <https://doi.org/10.47467/alkharaj.v6i1.211>
- Syahrany, L., Anggraini, D., Kusumastuti, A. D., & Mutiasari, A. I. (2023). *Pengadaan Bazar Sebagai Upaya Meningkatkan Pendapatan Usaha Mikro , Kecil , Menengah (UMKM) Di Desa Sindon Procurement of a Bazaar as an Effort to Increase the Income of Micro , Small and Medium Enterprises (MSMEs) in Sindon Village Program Studi Admi*. 2(4).
- Umatin, C., Susilowati, E., & Basuki, A. (2024). Internalisasi Edupreneurship Kepada Mahasiswa (Hasil Analisis Pembelajaran). *Research and Development Journal of Education*, 10(1), 359. <https://doi.org/10.30998/rdje.v10i1.22942>
- Yulianto, D. (2020). Peran Pendidikan dalam Pembentukan Jiwa Wirausaha. *Pos Kota*, 1. <https://poskota.co/2020/06/20/peran-pendidikan-dalam-pembentukan-jiwa-wirausaha/>

