

## ENTREPRENEURSHIP CHARACTER EDUCATION THROUGH THE MARKET DAY PROGRAM

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**Abstract:** Soft skill (everyday life character) and academic capability (hard skill) must be integrated in the implementation of education to create excellent and civilized human resources. A country can be said to be prosperous if many citizens become entrepreneurs, and the entrepreneurial character will be excellent when it is formed in early age. The Market Day program is a student entrepreneurship development facility and aims to train students' entrepreneurial character. This research is aimed to explain how entrepreneurship characters formed through market day program at SDIT Insan Kamil Karanganyar. This study used a qualitative descriptive method. The data collected through observation and interview, then data analyzed using Miles & Huberman model. The results of showed the process of achieving entrepreneurial character through a series of Market Day referring to the values of 10 *mubasofat*/human qualities. The activities consisted of planning/planning, implementation (market simulation), and evaluation. Several types of entrepreneurial values applied in the program are: 1) honesty, 2) discipline, 3) creativity, 4) independence, 5) hard work, and 6) friendship/communication with others.

**Keywords:** Education, Entrepreneurial, character, market day

### INTRODUCTION

The implementation of education requires integration of behavior or character in everyday life (soft skills) with academic abilities and skills (hard skills) in order to make superior and civilized human resources, especially in this globalization. High character strength and intelligence determine the quality of educational outcomes.

Character education is field that must be instilled early on shape the personality of children during education. Especially at school level medium, the cultivation of Islamic character values is an essential part of become a school/madrasah assignment<sup>1</sup>,

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<sup>1</sup> Thomas Lickona, *Pendidikan Karakter: Panduan Lengkap Mendidik Siswa Menjadi Pintar dan Baik*, terj Lita S (Bandung: Nusa Media, 2013), 12.

but so far it has received little attention. As a result of the lack of attention to character education in the realm of schooling, as stated by Thomas Lickona has led to its development various social ills in society such as decay and decline morals, ethics, and ethics<sup>2</sup>

The lack of attention to character education turns out to have great influence in realizing the goals of national education. It is undeniable that success in instilling character is also wrong one key to the success of national education. So that the quality of graduates produced are also not in accordance with national education goals. Where is the current graduate these tend to be pragmatic, secular, materialistic, hedonistic, rationalistic, i.e. intelligent human being intellectually and physically but dry from the spiritual and lack emotional intelligence.

Hendro identified, Indonesia had been hit by a global crisis which caused Indonesia's economic sector to slump. The fact was in 2008 the SME sector (Small and Medium Enterprises) was more resilient to the crisis, compared to the industrial sector which actually carried out a wave of massive layoffs. The number of Indonesian unemployed continued to increase. The job opportunities provided are no longer sufficient. The economic crisis resulted an increase in the number of unemployed educated. This further adds to the red report card for Indonesia which is still far from having quality human resources like those of developed countries<sup>3</sup>.

Learning from developed countries such as United States which have advanced information and communication technology, a strong economic system, and most importantly have quality human resources. This is due to the high number of successful entrepreneurs. As explained by McClelland that 'a country will prosper when entrepreneurs in the country reach 2% of the total population<sup>4</sup>. With the growth of entrepreneurs as much as 2% of the total population, it can be assumed to be able to attract a number of community members to become employees. Thus, indirectly able to reduce the unemployment rate. In fact, Indonesia has less than 1% entrepreneurs from the number of citizens. This situation needs to be realized by various parties,

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<sup>2</sup> Thomas Lickona, *Pendidikan Karakter*, 9.

<sup>3</sup> Hendro, *Dasar-Dasar Kewirausahaan* (Jakarta: Erlangga, 2011), 14.

<sup>4</sup> Kostrad, Awan, *Simulasi Kewirausahaan: Islamic Entrepreneurship Simulation*, (Surakarta: FSEI Publishing, 2013)

especially the government in order to provide support that leads to apprenticeships, practices, and training<sup>5</sup>.

Based on the phenomena above, it shows that entrepreneurship is an urgent matter. It is important for all society to understand its role and influence on the progress of the nation. However, the number of enthusiasts to become young entrepreneurs in Indonesia is still very small. Therefore, entrepreneurial character needs to be taught from an early age.

Learning principles used in development Entrepreneurship education strives for students to know and accept entrepreneurial values as their own and take responsibility responsible for decisions that will be taken through the knowing stage choices, assess options, determine stance, and so on make a value in accordance with self-confidence. With this principle, students learn through the process of thinking, behaving, and doing. All three processes

This is intended to develop students' abilities in carry out activities related to entrepreneurial values. In this regard, the government has a commitment to promote and increase the number of entrepreneurs. Norman M.Scarborough and Thomas define entrepreneurship as follows: An entrepreneur is one who creates a new business in the face of risk and uncertainty for the purpose of achieving profit and growth by identifying opportunities and assembling the necessary resources to capitalize on those opportunities<sup>6</sup>.

According to Ncanywa, T, "Entrepreneurship is a phenomenon where there is an entrepreneur who displays a character of creativity and innovation, risk taker, initiator, strategists, decision taking, opportunist and active participant among others in the business<sup>7</sup>. In line with Ncanywa, Purwana & Wibowo explains that Entrepreneurship education is a conscious, planned effort through curriculum and applicability to build entrepreneurial character in students, both in the cognitive,

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<sup>5</sup> Rohmad, *Manajemen Kepemimpinan Kewirausahaan* (Yogyakarta: Cipta Media Aksara, 2013), 18.

<sup>6</sup> Irham Fahmi, *Kewirausahaan: Teori, Kasus dan Solusi* (Bandung: Alfabeta, 2016), 13.

<sup>7</sup> Ncanywa, T. "Entrepreneurship And Development Agenda: A Case Of Higher, 2019), 8. Education In South Africa". *Journal Of Entrepreneurship Education*, Vol 22, No 1, (2019), 1- 11.

affective and psychomotor domains, so that they have self-competence which is manifested in creative behavior innovative and courageous to manage risk<sup>8</sup>.

In line with Ncanywa, Saroni defined entrepreneurship education as an educational program that works on entrepreneurial aspects as an important part of equipping students with competence<sup>9</sup>. And it needs environment factors which influence the implementation.

Environmental factors in the context of character education have a very crucial role because it can changes student behavior as a result of the character education process are largely determined by environmental factors around the school. In other words, the formation of the environment includes the physical environment, school culture, school management, curriculum, teachers and learning methods<sup>10</sup>.

The entrepreneurial character in school institutions has actually been reflected in Law Number 20 of 2003 concerning the National Education System. According to Article 3 of Law no. 20 of 2003 concerning National Education Goals, confirms: National education aimed to develop capabilities and shape dignified national character and civilization in the educational context of the nation's life, with purpose to develop the students' potential to be human beings who believe and fear God Almighty, have noble character, are healthy, knowledgeable, capable, creative, independent, and become citizens of a democratic and responsible<sup>11</sup>.

From the goals above, to create a competent, creative, independent, and responsible attitude towards students can be achieved through entrepreneurship character education in schools so that it is hoped to be able to shape the character of the nation's young generation to be tough, who can be independent and creative and have mental steel like entrepreneurship. From the description above, it can be seen that entrepreneurship character education is the responsibility of every educational institution.

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<sup>8</sup> Purwana, D., & Wibowo, A. *Pendidikan Kewirausahaan Di Perguruan Tinggi: Strategi Sukses Membangun Karakter Dan Kelola Usaba*. (Yogyakarta: Pustaka Pelajar, 2017), 30.

<sup>9</sup> Saroni, M. *Mendidik & Melatih Entrepreneur Muda*. (Yogyakarta: Ar-Ruzz Media, 2012), 45.

<sup>10</sup> Usman, H., Raharjo, N.E. "Model Pendidikan Karakter Kewirausahaan di Sekolah Menengah Kejuruan". *Jurnal Pendidikan Teknologi dan Kejuruan*, Vol. 21, No. 2: (2012), 144.

<sup>11</sup> Depdiknas, *Peraturan Pemerintah Republik Indonesia: UU Sisdiknas No. 20 Tahun 2003* (Jakarta: BP. Dharma Bakti, 2005), 94

According to Leonardy (in Wibowo,) "Character education should be started since the child is in the early childhood phase. At that age, continued Leonardy, proven to determine the child's ability to develop potential". As prospective educators must instill good potential in his students. It is in this that the root of all evil and action bad, the act of evil, lies in the loss of character. As an educator of course we do not want the loss of good character in students<sup>12</sup>.

SDIT Insan Kamil has a program that has the goal of being a student entrepreneurship development facility and aims to train student entrepreneurial character. Instilling moral values for entrepreneurship in children since early age is very important to do because at this age children are still easy to be directed. Moral values taught to children from an early age will make an impression until the child grow up. Teaching moral values to children need patience and care be careful. This is because the children have not fully able to accept and digest all what they were taught, moreover abstract lessons.

Teaching leadership character to early childhood is also important, because they are still easy to understand, and continuous teaching will make something that is embedded in their mindset and will become a long memory. So that when they grow up they will easily apply it. That is why SDIT Insan Kamil has implemented this program.

In Islam, the character of leadership is highly recommended even by the Prophet forbade leaving weak offspring, must be strong in faith, charity, knowledge, worship and material.as the following *hadits* that means:"Surely the treasure is green and delicious. So whoever takes it with a noble soul, he will get blessings on him. And whoever takes it with a greedy soul, he is not blessed with it and is like a person who eats but is never full." H.R. Al-Bukhari.

Therefore, it is necessary to understand that looking for material things must also be based on a clean heart and strengthened by a noble soul so that wealth brings blessings and becomes a savior for its owner.

Entrepreneurial character according to M. Scarborough and Thomas W. Zimmerer, including: 1) Desire for responsibility, namely having responsibility sense

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<sup>12</sup> Depdiknas, *Peraturan Pemerintah Republik Indonesia.*, 28.

for the efforts it does. Someone who has a sense of responsibility will always be introspective. 2) Preference for moderate risk, or preferring moderate risk, means that one always avoids risks that are too low or too high. 3) Confidence in their ability to succeed, that believes in oneself to succeed. 4) Desire for immediate feedback, which always wants immediate feedback directly. 5) High level of energy that is having passion and hard work to realize their desires for a better future. 6) Future orientation, which is oriented to the future, perspective, and far-sighted. 7) Skill at organizing, namely having skills in organizing resources to create added value. 8) Achievement value over money, which is always assessing achievement with money<sup>13</sup>.

These characters are the main provisions that must be owned by an entrepreneur. Without having this, they will not be able to face the challenges and obstacles that come. Successful entrepreneurs are those who are able to manage themselves personally. Having a clear vision and goals to be achieved, accompanied by a high sense of responsibility, enthusiasm, confidence, and the courage to take risks, the business being carried out is likely to be able to be maintained. In addition, entrepreneurs must also be able to maintain relationships with other people related to their business.

Entrepreneurial mentality should be formed in a person before they start entrepreneurship. For early childhood, the minimum entrepreneurial character can be formed are: 1) a sense of responsibility; 2) hard work; 3) discipline; 4) developing relationships with other people; 5) future orientation; 6) leadership/skill of organizing; 7) Dare to take risks. These characters can be instilled in elementary school students through the formation of commitment within them. Students will realize that they are doing their job as an entrepreneur. Therefore, they understand very well what they will do and what risks will come with. So that they will prepare themselves well, be creative and innovate as well as improve their attitude.

Entrepreneurial character education is a conscious effort carried out through creative and innovative abilities used as tips, basis, resources, processes, and struggles to create added value for goods and services carried out with the courage to meet

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<sup>13</sup> Winarno, *Pengembangan Sikap Entrepreneurship dan Intrapreneurship* (Jakarta: Indeks, 2011), 15-16

risks<sup>14</sup>. Creative and innovative are tips or basics in starting and developing a business. In addition, they also dare to meet the risks that come in the future which are used as a stepping stone to improve performance and products owned. These three things are some of the essential characteristics that must be possessed by an entrepreneur.

Entrepreneurial character is a superior personality that reflects noble character and deserves to be emulated, because the basic character must be owned is optimism accompanied by trust, honesty, tolerance, never giving up, and so on. If there is no above basic characteristic, it is very easy for your business to fail or go out of business.

Entrepreneurial character education aims to form a complete human being (*kaffah*), as a human being owns character, understanding and skills as an entrepreneur. Basically, entrepreneurship education can be implemented in an integrated manner with educational activities in schools. It is implemented into the curriculum by identifying the types of school activities can apply entrepreneurship education and able to be realized by students in everyday life.

Such research related as the entrepreneurial character education model in vocational high schools explaining that the character education model implemented at SMKN 2 Depok Sleman through several approaches, namely: (1) exemplary, (2) learning in class and outside the classroom, (3) acculturation through school culture, and (4) strengthening. The implementation of entrepreneurship education is in accordance with the type of entrepreneurship education model from the Curriculum Center, Balitbang Ministry of National Education, namely the implementation of education in schools can be done in various ways, including: (a) internalizing entrepreneurship education into the content of all subjects, teaching materials, extracurricular, as well as self-development, (b) developing entrepreneurship education content that is able to improve students' entrepreneurial skills and foster entrepreneurial skills, (c) fostering a culture of entrepreneurship in the school environment through school culture, and supported by local content<sup>15</sup>.

Another research result with similar title is "Implementation of the Market Day Program as a Means of Developing the Entrepreneurial Character of SDIT Alam

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<sup>14</sup> Anwar, M. *Pengantar Kewirausahaan*, (Jakarta: Perdana, 2014), 18.

<sup>15</sup> Usman, H., Raharjo, N.E. "Model Pendidikan Karakter Kewirausahaan di Sekolah Menengah Kejuruan", *Jurnal Pendidikan Teknologi dan Kejuruan*, Vol. 21, No. 2 (2012), 140-147

Nurul Islam Students" showed that the market day implementation stages included the exploratory stage which was carried out by telling stories, the planning stage by building a discussion room with students in making product plans , capital, and profit and loss estimates, the production stage students are assigned to hold products brought from each other's homes by making them yourself or buying from traders with the assistance of parents, the sales stage which is carried out at schools. And this market day program is able to foster entrepreneurial character. The results of market day achievements show an overall increase in entrepreneurial character values<sup>16</sup>.

## METHOD

This study used a qualitative method with descriptive approach; in this case data was collected in the form of words, pictures. This descriptive qualitative method was used to describe how to form entrepreneurial character education through the Market Day program at SDIT Insan Kamil Karanganyar. Qualitative research is a study aimed at describing and analyzing phenomena, events, social activities, attitudes, beliefs, perceptions, thoughts of people individually and in groups. Qualitative research has two main objectives, namely describing and revealing (to describe and explore) and to describe and explain<sup>17</sup>.

The research subject was the teacher or homeroom teachers who had accompanied the implementation of the activity. Research instruments used was interview guides, observation journals, supporting documents and other evidence that can be used as research instruments. This research was conducted at the Insan Kamil Karanganyar Integrated Islamic Elementary School (SDIT). The reason for choosing this place was because SDIT is a pioneer elementary school in Karanganyar and has implemented the Market Day program every semester. To obtain valid data, this research used the following methods: Observation, interviews and documentation.

In this study, the researcher used two analysis methods such as data analysis during and after the research was completed. At the data analysis stage, the researcher

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<sup>16</sup> Pratitis, *Implementasi Program Market Day Sebagai Sarana Mengembangkan Karakter Kewirausahaan Siswa SDIT Alam Nurul Islam*, Jurnal Pendidikan Guru Sekolah Dasar, (2018), 2449-2458

<sup>17</sup> Febriyanti, F. dkk. *Analisis Penanaman Nilai-Nilai Karakter Melalui Kegiatan Kewirausahaan "Market Day" di SD IT Abu Bakar Ash-Shidiq*, Pedadidaktika: Jurnal Ilmiah Pendidikan Guru Sekolah Dasar, Vol. 8, No. 1, (2021), 231-240



asked about research focuses and developing questions to capture as much data as possible. After the data collection process was done, the researcher conducted further analysis of the other data had been collected.

## FINDING AND DISCUSSION

### A. Market Day As A Medium For Forming Entrepreneurial Character

The definition of character education is a system of instilling character values in school members which includes components of knowledge, awareness or will and action to implement these values<sup>18</sup>. A person is classified as *Insan Kamil* when they have 10 aspects, namely *salimul aqidab*, *shobihul 'worship*, *matinul kbuluq*, *mutsaqqaful fikri*, *qowiyul jismi*, *qadirun 'alal kasbi*, *barisun' ala waqtibi*, *munaẓhom fi su'unibi*, *mujahidun li nafsibi*, and *nafiun li ghoiribi*. These ten aspects are the basic concepts of character education at SDIT *Insan Kamil*. All students must acquire 10 *Mubasafat Insan Kamil* as the Muslim basic character.

SDIT *Insan Kamil*, besides implents 10 aspect, it also implements 18 Characters categorized by Education Office in accordance with the basis of Laws and Government Regulations. However, these 18 characters are still limited; meanwhile in 10 character *mubasafat* has discussed overall character that the Government wants to achieve, even more than it. Everything is covered in it, even when people talk about "*Salimul Aqidab*" it is too large. It discusses about how children have true faith, not associate partners with Allah, etc.

Talking about "*matinul Kbuluq*", how people have good morals, tolerance, help, and so on. Surely, all characters in the government regulation is captured in *Mubasafat Insan Kamil*.

SDIT *Insan Kamil* interprets character as a perfect human being, obedient to Allah SWT and having good relations with others. SDIT *Insan Kamil* allows foundations have been established by the Government, either National Education System Law, Government Regulations, and others regarding the National curriculum. However, in juridical SDIT *Insan Kamil* also applies an

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<sup>18</sup> Ubabudin, Konsep Pendidikan Karakter Perspektif Islam, Ta'dib: Jurnal Pendidikan Islam, Vol. 7, No. 1), 457

additional curriculum as reinforcement, namely the Integrated Islamic School Network curriculum. The existence of the JSIT curriculum does not change the national curriculum too much; it just adds religious aspects as a reference for achieving noble student personalities. By strengthening in terms of religion which is integrated in the national curriculum and packaged both in the learning process and outside of learning, it is hoped the SDIT Insan Kamil outcome will be perfect human in the world and here after.

When learning in the class occurred, the material is deepened with the aspects of *shari'ah* and *muamalah*. Likewise, in all activity programs outside of class hours, it also puts forward the concept of human beings consisting of 10 characteristics. Students are trained with habit in daily activities, so that student character education which covers all aspects of human beings can be achieved.

The 18 characters determined by government have been in accordance with entrepreneur character value. Entrepreneurial mentality is known as a brave mentality, dare to take risks, be independent, and other commendable traits. In the 18 National Education character values that reflect some of the entrepreneurial traits are honesty, independence, skill, creativity, hard work, and communicative. These six characters, when combined with the ten human qualities of Kamil, can be classified as *Matinul Khuluq*/good morals. It is a behavior concept that places humans in relation to other humans/*hablumminallah*. This entrepreneurial character value has been instilled through an educational program held at SDIT Insan Kamil Karanganyar which is known as the Market Day program.

Entrepreneurial character education is an educational process that aims to form students' character where they have mentality/soul of an entrepreneur, such as being creative, daring to take risks, confident, and so on. Entrepreneurial character is formed through program procurement education. Where the character will be attached to the students' attitude, this will produce a positive personality if it can be implemented optimally.

SDIT has a vision of forming students who are pious, intelligent, tough and superior. It means that, through this Market Day, the expected outcome is

students have an entrepreneurial character which being guided by the morals of a Muslim so resulted the character of a Muslim entrepreneur. In which students are able to priority the implications of Islamic teachings regarding procedures for *mu'amalah*, and they always provide benefits to others. So their successful is not seen from sales profits but the attitudes and behavior shown in each student activity must be prioritized.

The purpose of Market Day is giving students an understanding that there are 10 doors of good fortune provided by Allah SWT, to His servant. From the ten doors, 9 doors of *rizki* are obtained through trading. With this provision, it is hoped that Muslims will rise to become a rich people. Rich is not just rich in wealth, but rich in benefits for others. As the hadith says, "*Khoirunnas anfaubum linnas*", the best human being is one who benefits others. In addition, the inculcation of values can be done by setting the example of a best friend, namely Abdurrahman bin Auf, the one who was very rich but not greedy and arrogant, he actually gave a lot of benefits to the people around him.

## **B. Types Of Entrepreneurial Character Instilled In Market Day Activities**

In general, the implementation of the entrepreneurship education program implemented by SDIT Insan Kamil through Market Day activities has a different orientation from the one program implemented at the High School level or the equivalent. This is also the case with entrepreneurship education at the College or University level. The difference of that program based on entrepreneurship education refers to the education level, the students' age, the curriculum and the goals to be achieved.

As for a detailed explanation of the types of entrepreneurial values applied in Market Day activities, can be categorized into the following character values:

### **1. Honesty**

In accordance with SDIT Insan Kamil's goal of fostering students to become Muslims with noble morals, honesty is a small aspect of sincere behavior. As conveyed by the Principal of SDIT Insan Kamil, who talked about

character values with "*Matinul Khabluq*", is talking about what good morals are like, good for oneself, good for others, and good for the environment.

The values of honesty are not only taught before the Market Day activities, but it will emerge when the Market Day activities end. One of them is when there is an evaluation of the activity which was conducted after students finished selling, the teacher asked the students about the number of items sold, remaining, unsold, and then how much money they got from the sales. Through these questions students were trained to be able to say and be honest according to the results they have got. In this case, many students answered honestly, however, there were two students who were not honest, because of forgetting something they had done before, and the teacher explained them by talking story of honesty. It was done because Listening to stories will make children imagine, as if the fairy tales you are telling have turned into movies or real events that are interesting for them. After listening the story talked by teacher, finally they said honestly.

This education is in line with Daviq Chairilsyah that Honesty is the most important basic life value that must be taught to children since they were small. Teaching children to say, behave and behave honestly will be a useful lesson for their future life. Because the cultivation of knowledge from an early age tends to be more easily absorbed by children and instilled until they become adults so that it becomes a good habit<sup>19</sup>.

## 2. Discipline

Discipline is an absolute necessity in childhood given, this period is the most effective one for the formation of children's behavior. Every child has the potential to understand rules that develop at each stage his life. Discipline is needed to help personal adjustment and child social. Through discipline children can learn to behave in accordance with the way approved and in return they can be easily accepted by social environment.

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<sup>19</sup> Daviq Chairilsyah. "*Metode Dan Teknik Mengajarkan Kejujuran Pada Anak Sejak Usia Dini*". Jurnal Educhild Pendidikan dan Sosial. Vol 5. No. 1 (2016)

SDIT Insan Kamil also applies self-discipline in accordance with Islamic etiquette, for example eating etiquette. Market Day is a test for students, whether or not they have the patience to find a seat first, or instead eat while standing or walking, which is behavior that is contrary to Islamic *adab*. Even though Market Day is a casual activity, students are still being disciplined in obeying existing regulations, including keeping environment clean discipline. When the Market Day activity took place, students who served as buyers were very risky to litter. Researchers observed that each accompanying teacher always reminds students to eat while sitting and always maintains the cleanliness of the school environment.

From several Market Day conditions that have been set, students are required to obey as a whole in terms of clothing, price of goods, amount of money brought, and discipline in compiling reports on the results of activities. From the results of observations during the Market Day activities, students were classified as having complied with the regulations in accordance with the provisions that had been given, from starting to set a minimum price of Rp.500, and the maximum was Rp. 5000.

The implementation of discipline above is in line with Wiyanis' theory that is "instilling disciplined behavior in early childhood is self-control on the behavior of children aged 0-6 years in behaving in accordance with the provisions that apply (can be in the form of values, norms, and rules of conduct at home and in school)<sup>20</sup>.

Thus, discipline in the preschool environment is very necessary instilled in early childhood in managing their behavior because of children will face all the influences from the outside environment. Discipline directs one's behavior in such a way as to be accepted by the people around him according to the rules that apply around him, in this case, the teacher as an educator must teach how to behave well with others. If a child has been instilled discipline from an early

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<sup>20</sup> Ardi Novan Wiyani. *Manajemen Kelas*. (Yogyakarta: Ar-Ruzz Media, 2013), 42.

age continuously, it will be very easy for the child to carry out regulations and can adapt to other environments.

### 3. Hard Work

Hard work is an earnest effort to overcome various obstacles learning and assignments and completing assignments as well as possible. The formation of hard work attitudes and mentality to students as an effort to instill entrepreneurial values in Market Day activities is carried out by each class teacher through providing motivation and mentoring when students are selling at the school environment. The class teacher acted as a companion and mentor in implementing Market Day. The active role of the teacher was intended to motivate students to take part in Market Day activities intensively. by providing encouragement/motivation and a hard work attitude to students, the students' mentality of the entrepreneurial spirit is expected to be cultured from an early age.

In addition, in terms of the Islamic religion, trading is worship if done seriously and in the right way. This can be instilled to students through Market Day activities, that every business requires sacrifice and hard work. Students have their own way/strategy to offer their products to consumers. Students try their best to be able to complete Market Day optimally, namely by working hard and with a good strategy.

Strategy given by teacher to instill students hard work was by the teacher knew the students character value previously. It is something valuable and useful for human life. However, value what is meant by this character can be said to be belief someone in making a choice. It is relate with theory explain by Allfort in (Mulyana) a personality psychologist said that value is a belief that makes someone act on basis of choice. Allfort set faith in the position higher than desires, motives, attitudes, wants and needs<sup>21</sup>.

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<sup>21</sup> Rohmat.Mulyana, *Mengartikulasikan Pendidikan Nilai*. (Bandung: Alfabeta, 2004), 9.

#### 4. Creative

The creative and innovative spirit of students can be seen when they were able to create the types of goods that were sold in Market Day activities. The creative and innovative spirit formation to students is an effort to instill entrepreneurial values which can be poured in the form of product creation, determining selling prices units of goods, and strategies that students do when they were selling. The inculcation of creative and innovative values by the teacher to students aims to make students play an active role in discovering and developing creative ideas as well as providing a stimulus to their creativity. The idea of entrepreneurial creativity is then applied by students through selling practices in this Market Day activity.

SDIT Insan Kamil teacher in instilling creative character of entrepreneurship by fishing students to ask questions related to the price, bidding of goods. This was done to encourage them to have curiosity, they are active in providing ideas and suggestions to teachers and friends, children feel free to give your opinion children have a sense of beauty, children have talents or abilities in art, children have taste humor, and children have abilities in giving detailed ideas. This theory is in line with theory of Munandar, 1999).

#### 5. Independent

Independent means doing something with one's own efforts without depending on others. Independent for early age does not mean living alone. However every individuals, especially early childhood in their lives need the help of others. The teachers guidance plus patience and persistence is still necessary. Realize that independence achieved by children at each age stage is different. It's all not regardless of the stimulus given by parents or educators.

The independence character instilling by teacher of SDIT is Physical independence. It greatly influences psychological independence. Physical independence can result in psychological independence. Always child assisted will always depend on others because of the feeling of not having the ability to

take care of him. As a result, when he encountered a problem, he would expect the help of others to make decisions for him and solve the problem.

That's what students are doing Market Day activities. Starting from preparing to bring merchandise from home, then bringing it to class, during Market Day lifting the tables and chairs by themselves, setting the merchandise on the table, serving customers, giving change, calculating the amount of money earned, and cleaning up the stalls. The whole series of activities is carried out by the students themselves in order to form an independent soul.

It is in line with theory of Yuyun Nurfalah "Psychological independence is the ability to make decisions and solve problems encountered. For example, students who can enter the classroom comfortably because he is able to control himself, children are able to relate to other people in a way independent as individuals and do not always only interact with parents"<sup>22</sup>.

#### 6. Friendly or Communicative

Friendly / communicative attitude is actions that show pleasure in talking, socializing, and working together with other people. It is also an action that shows pleasure in talking, mingle, and cooperate with others. During the implementation of Market Day, students were required to be brave and able to communicate with other people, namely students and teachers who have not known before, in order to offer merchandise. For students who are sociable/easily familiar with other people, it will be easy to offer products to customers. In this Market Day, students are encouraged to have the courage to interact with buyers and try to communicate in good language. Clearly some of the things that are done are students greeting one another, apologizing if they make mistakes, communicating in polite language, etc.

From the above descriptions, and the presentation of the value types put forward at SDIT Insan Kamil, it can be concluded that the purpose of the Market Day activity is to instill entrepreneurial values towards students,

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<sup>22</sup> Nurfalah, Y. *Panduan Praktis Melatih Kemandirian Anak Usia Dini*. (Bandung: PNFI Jayagiri, 2010), 15.



including: a) Honesty; b) Discipline; c) Hard Work; d) Creativity; e) Independent; and f) Friendly/communicative.

The six entrepreneurial values can be maximally instilled with support from several parties such as schools, teachers, parents, and peers. Instilling value is also not enough to do at a low intensity. SDIT Insan Kamil already has an integrated program schedule. From the kindergarten level, this institution had implemented this program for their students, the next is elementary school, and continuing to junior high school level, those levels have implemented a Market Day.

The formation of entrepreneurial character is carried out by SDIT Insan Kamil through a series of Market Day activities. Beginning with planning and preparation activities carried out by students with the guidance of the class teacher, either from the socialization of regulations given until preparations for opening stalls. the selling practice then directly through market simulations, and ending with evaluation activities.

Entrepreneurship in this school realizes that education is not only in terms of cognitive or psychomotor but also affective. Entrepreneurship at SDIT Insan Kamil does not only prepare entrepreneurial skills in terms of theory, but also instills attitudes that show an entrepreneur.

## CONCLUSION

From the results of the analysis presented by researchers regarding entrepreneurial character education through the Market Day program at SDIT Insan Kamil Karanganyar it can be concluded that: Entrepreneurial character education through the market day program is the process of achieving entrepreneurial character carried out by SDIT through a series of Market Day activities so that students have entrepreneurial character that refers to the values of 10 *mubasofat*. The entrepreneurial character formed through the procurement of the program will be attached to the attitude of students as complete Muslim human beings. Several types of values applied in the Market Day program are: 1) Honesty, 2) Discipline, 3) Creativity, 4) Independence, 5) Hard work, and 6) Friendship/communication with others. From

these six values, students are given a foundation of faith and piety to Allah SWT, so that these values can be worth worship and reward and resulted to bring good in the world and hereafter.

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