

# The Role of Education in Instilling People's Economic Values (4th Principle) for the Development of Micro, Small, and Medium Enterprises (MSMEs)

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## Abstract

Education plays a crucial role in shaping people's economic mindsets and behavior. This study aims to analyze the role of education in instilling people's economic values based on the fourth principle of Pancasila as an effort to develop MSMEs, particularly in shaping public economic awareness, increasing the capacity of business actors, and strengthening economic practices oriented towards togetherness, participation, and shared prosperity. This study uses a qualitative approach with a literature study method (library research) through a review of various sources such as books, scientific journal articles, previous research, and relevant documents related to education, people's economy, Pancasila values, entrepreneurship, and MSME development. Data analysis was conducted using content analysis techniques through the processes of identification, grouping, interpretation, and drawing conclusions. The results of the study indicate that education has a strategic role in internalizing people's economic values by forming an entrepreneurial character based on deliberation, responsibility, cooperation, creativity, and social concern. Education not only improves the technical capabilities of MSME actors in managing businesses but also builds awareness that economic activities must be directed towards the benefit of society and shared prosperity. The conclusion of this study confirms that Pancasila-based education is an important foundation in strengthening the development of MSMEs as part of the implementation of a democratic, inclusive, and sustainable people's economy.

## Keywords

Entrepreneurship; MSMEs; People's Economy; Values Education.



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## INTRODUCTION

National economic development is not only determined by the growth of the large industrial sector, but is also greatly influenced by the existence of a people's economy realized through the activities of Micro, Small, and Medium Enterprises (MSMEs). MSMEs hold a

strategic position in creating jobs, increasing community incomes, and strengthening local economic resilience. However, the sustainability of MSMEs still faces various challenges, such as low economic literacy, limited managerial skills, weak innovation, suboptimal access to technology, and a lack of understanding of economic values oriented towards the common good. These conditions indicate that MSME development is not sufficient through an economic approach alone, but also requires strengthening educational aspects as a means of building community awareness, character, and ability to manage economic potential.

Education plays a crucial role in shaping people's economic mindsets and behavior. Through the educational process, individuals not only acquire technical knowledge about business management but also develop moral values, social responsibility, creativity, and the ability to make wise decisions. (Nuraeni, 2022) In the Indonesian context, economic education cannot be separated from the values of Pancasila, particularly the fourth principle, "Democracy guided by the wisdom of deliberation/representation." The fourth principle embodies the principles of economic democracy, community participation, togetherness, deliberation, and a commitment to the interests of the people. These values serve as an important foundation for developing the concept of a people's economy, which places the people as the primary subject of economic development. (Tjakrawerdaja et al., 2017).

People's economy basically emphasizes that economic activities must provide broad benefits to society, not only be oriented towards the profits of certain individuals or groups. (Nurhayati et al., 2025) In developing MSMEs, people's economic values can be implemented through strengthening cooperation, community empowerment, developing businesses based on local potential, and decision-making that actively involves business actors. (Kaseng, 2025) Therefore, education has a strategic function as a medium for internalizing these values so that MSMEs not only possess entrepreneurial skills but also social awareness in carrying out economic activities.

A current issue is the limited number of studies linking education to the instillation of people's economic values in the development of MSMEs in a more comprehensive manner. Many MSME empowerment programs still focus on business skills, digitalization, and market access, while the dimensions of values, character, and Pancasila-based economic awareness have received little attention. Yet, the long-term success of MSMEs requires a foundation of values capable of fostering an inclusive, equitable, and sustainable economy.

Education, from a community development perspective, is a process aimed at increasing human capacity in terms of knowledge, skills, and values. Education serves not only as a transfer of knowledge but also as a process of character formation and social awareness. (Juariah, 2023) In an economic context, education plays a role in improving the community's economic literacy, enabling them to understand, manage, and develop economic activities independently. Values-based economic education enables individuals to develop entrepreneurial skills while considering ethical aspects, responsibility, and the interests of society.

The concept of a people's economy is closely related to the idea of economic democracy, which places the people as the primary actors in economic activity. A people's economy rejects economic domination oriented solely toward capital and personal gain, but prioritizes the principles of kinship, equality, and shared prosperity. These values are closely linked to the fourth principle of Pancasila, which emphasizes deliberation, participation, and wisdom in decision-making.(Meliala & SH, 2023)In developing MSMEs, a people's economy can be realized through empowering small business owners, strengthening community networks, cooperatives, and collaboration between the community, government, and educational institutions.

MSMEs are a concrete form of the people's economy because most of their activities are community-based and have a close relationship with local social conditions.(Budiarto et al., 2018). Developing MSMEs requires strategies that not only increase production and marketing capacity but also build entrepreneurial character based on shared values. Values-based entrepreneurship education is one approach that can be used to create MSMEs that are innovative, independent, and socially conscious.

Previous research shows that MSME development has been widely studied from various perspectives, particularly regarding business capacity building, digital literacy, community empowerment, entrepreneurship education, and economic sustainability.(Muzaki, 2025)explains that entrepreneurship education plays a role in improving the competence of MSME actors by strengthening business management skills and creativity, but the research still focuses on the business skills aspect and has not discussed education as a medium for internalizing Pancasila-based people's economic values. Furthermore, the research(Arjang et al., 2025)Studies have shown that digital literacy is a crucial factor in increasing the competitiveness of MSMEs, but these studies have not integrated aspects of social values and economic ideology as the basis for people's business behavior.(Wahib & Susanto, 2024)found that community education through entrepreneurship training can increase economic independence, but has not specifically examined the values of economic democracy, deliberation, and participation as part of the people's economic education process.(Nasila & Napu, 2024)revealed that developing MSMEs based on local potential can improve the sustainability of community businesses. However, this research focused more on business strategy and failed to examine how values of togetherness and community participation can be built through education.(Nurcholida & Zunaidi, 2021)explains that character education is able to shape responsible economic behavior, such as honesty, discipline, and responsibility, but has not yet connected character education with the values of the people's economy based on the fourth principle of Pancasila.

Based on these issues, this study aims to analyze the role of education in instilling people's economic values based on the fourth principle of Pancasila as an effort to develop MSMEs. This research is directed at understanding how the educational process can shape public economic awareness, increase the capacity of MSME actors, and strengthen economic practices oriented towards togetherness, participation, and community welfare. Furthermore,

this study aims to identify the relationship between values education, entrepreneurial character, and MSME development so that it can provide theoretical and practical contributions to strengthening the people's economy in Indonesia.

## **METHODS**

This study uses a qualitative approach with a literature study method (library research) to analyze the role of education in instilling people's economic values based on the fourth principle of Pancasila in the development of Micro, Small, and Medium Enterprises (MSMEs). The qualitative approach was chosen because this study focuses on an in-depth understanding of the concepts, values, and practices of education that play a role in shaping the economic awareness of the community, particularly the values of deliberation, justice, participation, and community empowerment in economic activities. Research data were obtained from various literature sources such as books, scientific journal articles, previous research results, policy documents, and academic sources relevant to the themes of education, people's economy, Pancasila values, and MSME development.

Data collection techniques were conducted through documentation, namely by identifying, reviewing, and examining various literature related to the research focus. Data analysis was conducted using content analysis techniques through several stages, namely data collection, data reduction, grouping information based on themes, interpretation of meaning, and drawing conclusions. This research is directed at discovering how education can be a means of internalizing the values of the people's economy of the fourth principle, and how these values contribute to building the character of MSME actors who are democratic, independent, responsible, and oriented towards the common welfare. The results of the analysis are expected to provide an understanding of the relationship between values education, community-based economic development, and strengthening MSMEs as part of the implementation of the people's economy.

## **RESULTS AND DISCUSSION**

### **The Role of Education in Instilling People's Economic Values Based on the Fourth Principle of Pancasila to Form Public Economic Awareness**

The research results show that education plays a strategic role in instilling the values of a people's economy based on the fourth principle of Pancasila, namely the principle of democracy guided by the wisdom of deliberation/representation. Education is not only understood as a process of transferring economic knowledge, but also as a means of forming community awareness, attitudes, and character in carrying out economic activities that prioritize the values of togetherness, social responsibility, and common interests. Through the educational process, the community can understand that economic activities are not solely aimed at obtaining individual profit, but also have a social dimension related to the welfare of the wider community. Values such as deliberation, justice, participation, and social concern are important foundations in building an economic mindset that is in accordance with the

principles of a people's economy.

Education, in the context of strengthening the people's economy, serves as a medium for internalizing values that shape society's perspective on economic activities. Based on the results of a literature review, values-based education can build awareness that economic actors, particularly MSMEs, are part of the community's economic system that must develop inclusively and sustainably. The educational process can be carried out through formal, non-formal, and community education, providing an understanding of the importance of cooperation, democratic decision-making, and business management that prioritizes the common good. Thus, education plays a role in shifting society's economic orientation from an individualistic mindset to a more participatory and equitable economic model.

The research also shows that instilling people's economic values through education is closely linked to the development of entrepreneurial character in the community. Education not only provides technical skills for running a business but also fosters an entrepreneurial attitude that reflects the values of Pancasila. MSMEs who receive values-based education are more likely to understand the importance of collaboration, building business networks, appreciating the contributions of others, and making business decisions through rational and responsible consideration. This demonstrates that education contributes to creating entrepreneurs who are not only oriented towards personal economic success but also show concern for their social environment.

Furthermore, education plays a role in increasing public understanding of the concept of a people's economy as a form of economic development that involves active community participation. The fourth principle of Pancasila implies that the community has a role in determining the direction and management of economic life through democratic processes and deliberation. In the context of MSMEs, this value can be realized through strengthening business groups, cooperatives, entrepreneurial communities, and various forms of community-based economic empowerment. Education is a crucial instrument for fostering an understanding that business success can be achieved through collaboration and strengthening social relationships, not just through individual competition.

Research findings show that limited understanding of the value of people's economics is one of the challenges in developing MSMEs. Some business actors still focus on short-term profits and do not fully understand the importance of togetherness, collective innovation, and business sustainability. Therefore, education plays a crucial role in fostering a new awareness that MSMEs are not just economic activities but also part of the social development of society. Through values-oriented education, MSME actors can develop the skills to manage their businesses more wisely, democratically, and responsibly.

Overall, the research findings show that education is the primary foundation for instilling the values of a people's economy, based on the fourth principle of Pancasila. Education can build public economic awareness through a learning process that integrates knowledge, skills, and moral values. This role makes education not only a tool for enhancing individual capacity but also a means of building an economic culture based on the principles

of democracy, togetherness, and shared prosperity. Thus, education plays a crucial role in strengthening the implementation of a people's economy through the development of more character-based and sustainable MSMEs.

### **The Relationship between Values Education, Entrepreneurial Character, and MSME Development in Strengthening the People's Economy**

The research results show a strong relationship between values education, entrepreneurial character formation, and MSME development. Education that integrates people's economic values can create entrepreneurs who not only possess business competency but also possess entrepreneurial character aligned with the values of Pancasila. These character traits include independence, creativity, responsibility, the ability to work together, and a concern for the economic sustainability of the community. Education provides a foundation for understanding that MSME development is not only related to increasing income but also part of efforts to create more equitable economic prosperity.

In the development of MSMEs, education plays a role as an empowerment process that increases the capacity of business actors in various aspects, such as business management, product innovation, marketing strategy, financial literacy, and technology utilization. However, research results show that technical skills need to be supported by strengthening values and character so that MSME development does not lose its social orientation. Values education helps MSME actors understand the importance of conducting business ethically, maintaining relationships with consumers and the community, and building collaboration with other business actors. This aligns with the principles of a people's economy that prioritizes human and shared well-being as the primary goals of economic activity.

This study also found that education contributes to fostering a more adaptive and innovative entrepreneurial mindset. Through education, people can acquire the skills to identify opportunities, develop creativity, and face the challenges of economic change. However, innovation in the context of a people's economy is not solely aimed at increasing profits but also at creating social benefits. MSMEs that understand people's economic values tend to be more open to collaboration, sharing experiences, and building a mutually supportive business ecosystem. This demonstrates that values education can strengthen MSME resilience in the face of economic dynamics.

In addition to enhancing individual capacity, education also plays a role in strengthening community economic institutions. The fourth principle of Pancasila emphasizes the importance of deliberation and participation in decision-making. In the practice of MSME development, this value can be implemented through the formation of business communities, empowerment groups, and community economic organizations that prioritize collective involvement. Education helps communities understand the importance of building democratic institutions so that business management can be carried out transparently and oriented towards the interests of its members. Thus, education serves as a bridge between strengthening individual entrepreneurs and developing the community's economic system.

The research results show that the success of MSME development is determined not only

by economic capital, but also by the knowledge, values, and character of the entrepreneurs. Education contributes to building social capital, which is the main driving force of the people's economy. Through education, communities can improve their adaptability, expand their networks, and develop sustainable businesses. The values of togetherness instilled through education can foster more harmonious economic relationships between entrepreneurs, the community, and various parties involved in MSME development.

Based on the overall findings, this study demonstrates that values education plays a crucial role in creating an MSME ecosystem that aligns with the principles of a people's economy. Education serves not only as a means of improving business skills but also as a process for shaping the character and social awareness of economic actors. Integrating education, Pancasila values, and entrepreneurship development can be a strategy for strengthening MSMEs as drivers of the community economy. With education oriented toward people's economic values, MSMEs can develop not only as a productive economic sector but also as a development instrument that reflects the spirit of economic democracy and shared prosperity.

## **Discussion**

The research results show that education plays a strategic role in instilling people's economic values based on the fourth principle of Pancasila, as an effort to build public economic awareness. These findings demonstrate that education serves not only as a means of increasing economic knowledge and skills, but also as a process for shaping the values, attitudes, and character of the community in carrying out economic activities. This aligns with the character education theory proposed by (Lickona, 2022) that education has the primary goal of shaping individuals with moral knowledge, moral feelings, and moral actions. In the context of a people's economy, these values are realized through deliberation, responsibility, social concern, and an orientation toward the common good. The results of this study are supported by research (Dhamayantie & Fauzan, 2017) which found that entrepreneurship education can improve the competence of MSMEs by enhancing business management skills, creativity, and business understanding. However, that study emphasized the aspect of increasing economic capacity, while the results of this study broaden the perspective that education also plays a role in building value awareness so that community economic activities are not solely profit-oriented but also consider social and community aspects in accordance with the principles of a people's economy.

Findings regarding the relationship between values education and entrepreneurial character development indicate that developing MSMEs requires a combination of business competencies and moral values in running a business. This aligns with entrepreneurship theory, which explains that business success is determined not only by technical skills but also by character traits such as creativity, independence, responsibility, and the ability to build social relationships. Research by (Badii & Nurdin, 2025) Research on character-based entrepreneurship education shows that entrepreneurship learning can foster independent,

creative, and innovative attitudes in students. Consistent with this research, the results of this study indicate that people's economic values can be the basis for developing entrepreneurial character that is more oriented towards the interests of the community. The difference is that Hasanah and Rahayu's research focuses more on individual character formation through entrepreneurship education, while this study emphasizes that entrepreneurial character needs to be developed within the framework of Pancasila values, particularly the fourth principle, which emphasizes the principles of democracy, deliberation, and participation in economic life.

The research also shows that education plays a role as an empowerment instrument in increasing the capacity of MSMEs. Education provides access to knowledge, skills, and understanding that can help people manage their businesses more effectively. This finding aligns with research(Sucipto, 2025)which states that education and training-based empowerment programs have an influence on improving the management capabilities of MSMEs, especially in the aspects of business planning, financial management, and marketing strategy. In addition, research by(Rifani et al., 2026)also explained that low business literacy is one of the main obstacles to the development of MSMEs, thus requiring continuous strengthening of education and mentoring. Based on this comparison, the results of this study provide additional understanding that MSME empowerment is not sufficient through merely improving technical skills, but also requires value education so that business actors are able to understand the importance of cooperation, social awareness, and business sustainability as part of the people's economy.

Furthermore, the research results show that the implementation of the fourth principle of Pancasila in the development of MSMEs is reflected in the practices of deliberation, collaboration, and community participation. This finding is relevant to the study of people's economics, which places the community as the primary subject of economic development. According to people's economic theory, an ideal economic system is one that provides space for the community to play an active role in the processes of production, distribution, and economic decision-making. Research by(Judge, 2012)Research on strengthening community-based MSMEs shows that collaboration between business actors through business groups and communities can improve business sustainability through the exchange of information, support, and market access. This study reinforces these findings by demonstrating that education plays a role in building public awareness of the importance of economic collaboration. With values-based education, MSME actors not only understand the practical benefits of collaboration but also understand that collaboration is an implementation of the values of economic democracy, in line with the spirit of the fourth principle of Pancasila.

This study also found that education contributes to improving the adaptability and innovation of MSMEs in facing changes in the economic environment. Education equips people to develop creativity, capitalize on opportunities, and innovate in business management. This finding aligns with research(Mulyani, 2011)which states that digital literacy and entrepreneurship education are crucial factors in increasing the competitiveness of

MSMEs in the era of economic transformation. However, that study focused more on technological adaptation and business strategy, while this study adds that innovation in MSMEs needs to be guided by people's economic values. This means that innovation should not only aim to increase business profits but also benefit the surrounding community. Values education is a factor that ensures MSME development remains within the framework of economic ethics, social responsibility, and sustainability.

Overall, the results of this study reinforce previous research on the importance of entrepreneurship education, community empowerment, and strengthening the capacity of MSMEs, but provide a new contribution by placing values education as the primary foundation for building a people's economy. Unlike some previous studies that primarily discuss education from the perspective of business skills and increasing business productivity, this study demonstrates that education has a broader function, namely fostering economic awareness based on Pancasila values. Education serves as a link between increasing individual capacity, developing entrepreneurial character, and strengthening the community's economic system. Therefore, developing MSMEs through education based on people's economic values can be a strategy for creating entrepreneurs who are not only independent and innovative but also committed to the principles of togetherness, economic democracy, and social welfare.

The novelty of this research lies in strengthening the perspective that education plays a role not only as an instrument for improving economic competence and entrepreneurial skills, but also as a medium for internalizing the values of a people's economy based on the fourth principle of Pancasila in the development of MSMEs. Unlike previous research that primarily examined entrepreneurship education from the perspective of improving managerial skills, business literacy, innovation, and business productivity, this study positions education as a process of building value awareness that directs MSME actors to carry out economic activities based on the principles of deliberation, participation, togetherness, and social welfare. This research provides a theoretical contribution by connecting the concepts of values education, entrepreneurial character, and a people's economy within a single analytical framework, demonstrating that the success of MSME development is influenced not only by economic factors but also by the values and character of the entrepreneurs. Furthermore, this research provides a practical perspective that strengthening MSMEs needs to be done through an educational approach that is oriented not only towards improving business skills but also towards establishing an economic culture in accordance with the values of Pancasila.

This research has several limitations that require attention in developing further studies. First, this study used a qualitative approach based on literature, so the analysis relied on the availability and relevance of previous research sources, without involving direct empirical data collection from MSMEs or educational institutions. This condition prevents the research from more specifically describing how the process of internalizing people's economic values through education is applied in real-world practice among various MSME groups. Second, this research is still conceptual in examining the relationship between education, Pancasila values, and MSME development, so it does not quantitatively measure the extent to which

values-based education influences business performance. Therefore, further research can develop this study through field approaches, such as case studies in specific MSME communities, interviews with business actors and educators, or quantitative research to measure the influence of values education on entrepreneurial character and MSME sustainability.

## CONCLUSION

The results of the study indicate that education plays a strategic role in instilling the values of a people's economy based on the fourth principle of Pancasila as an effort to develop MSMEs. Education not only functions as a means of increasing economic knowledge and skills, but also as a process of forming community awareness, character, and attitudes in carrying out economic activities based on the values of deliberation, participation, togetherness, and social responsibility. This study shows that values education has a strong relationship with the formation of entrepreneurial character, because it is able to develop MSME actors who are independent, creative, innovative, and oriented towards the common welfare. In conclusion, the development of MSMEs is not sufficient only through improving technical and managerial capabilities, but also requires strengthening values and character so that economic activities run in accordance with the principles of a people's economy. The implications of this study emphasize that educational institutions, the government, and community empowerment parties need to integrate values education with entrepreneurship development programs to create entrepreneurs who are not only economically competent, but also have social awareness and responsibility towards the community environment. Therefore, it is recommended that future entrepreneurship education and MSME empowerment programs focus not only on capital, technology, and business skills, but also incorporate Pancasila values as the foundation for building a democratic, inclusive, and sustainable economic culture. Future research is expected to expand the study through fieldwork to more deeply examine the implementation of people's economic values education in MSME development practices across various community contexts.

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