
Using Andragogy Approach to Transfer Pancasila Values in Economic Learning

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Abstract

According to an increasing number of business practices that tend to apply the economic system of capitalism, transferring Pancasila values in economic learning for the novice entrepreneur is quite essential to do. The amount of business competition everywhere erodes the values of togetherness and brotherhood that characterize the nation's culture. The Association of Micro Small and Medium Enterprises (MSME) in Indonesia is a supporting pillar in the learning of Micro Small and Medium Enterprises (MSME) that still prioritize the basis of Pancasila economy values such as cooperation, kinship, and mutual assistance. Thus, this review of literature aims to examine the educational approach that can transfer the values to adult students; that is andragogy. The discussion part mainly addresses the values of Pancasila, the economic learning through andragogy approach, and the characteristics of adult students. This review paper concludes that Andragogy approach can be effective to facilitate the process of transferring the values of Pancasila in the Micro Small and Medium Enterprises (MSME) in Indonesia.

Keywords: knowledge transfer, Pancasila values, andragogy approach, economic learning

History of Article:

Received : (27-01-2020), *Accepted* : (26-02-2020), *Publised* : (29-10-2020)

Citation:

Suryanti, N, dkk (2020) Using Andragogy Approach to Transfer Pancasila Values in Economic Learning. *Jurnal Pendidikan Ekonomi*, 13(2), 108-115

INTRODUCTION

Pancasila values explored by the Indonesian people's advancement. It is following Pancasila's role to unify religious, ethnic, racial, cultural, and social status differences. As a joint consensus, Pancasila plays a role in the framework of organizing a shared life above the values of divinity, humanity, unity, society, and justice (Ismail, et al., 2014). It means that national and state must reflect these values in all areas of life, namely politics, economics, social, culture, defense, and security.

The implementation of Pancasila values in all national and regional aspects has not been entirely regulated until now. The economic field may reflect the domination of the capitalist economic system in the activity of the business in Indonesia, such as the mushrooming of modern retail businesses that perish small traders around them. In Secretary-General of All Indonesia Market Traders Association, Ngadiri said that the minimarket is the most dangerous type of market termite. They damage the economic order of society most evidently.

Business changes values are not only experienced by business people who adopt business systems from outside, such as business groups that are owned by conglomerates. However, it also happens to the cooperatives themselves. Village Unit Cooperative gets facilities from the government that turned out to be established in practice, not based on the association of members. Practically, Village Unit Cooperative operates by utilizing facilities provided by the government without any joint movement for all members, as stated in article 33 of the 1945 Constitution paragraph 1.

According to the mandate in article 33 of 1945 Constitution paragraph 1 in Swasono (2011), the economy is structured as a joint effort based on the family principle. In a joint effort, it has the following characteristics: (1) associations of people and not associations of capital; (2) membership is based on awareness, voluntary, and open to anyone; (3) works based on the principle of kinship that is by and for members; (4) aiming at increasing the socio-economic well-being of members, (5) holding regular members and management meetings; (6) members are required to save regularly; (7) conducting educational and coaching efforts regularly and continuously; (8) efforts business and management openly (Mubyarto, 1990).

In current economic practices, cooperation culture as a reflection of joint efforts for the common interest is rarely encountered in people's economic activities. Today's business tends to be more competitive and profit-oriented. Except in traditional markets, we still meet the principle of kinship. This traditional market from day to day has begun to push along with the modern market. Based on the research results of Nielsen (2005), the modern market in Indonesia grows 31.4% per year. On the other side, the traditional market shrinks 8% per year. The study results of the Ministry of Cooperatives and SMEs with PT Solusi Dinamika Manajemen in 2005 show that the presence of modern markets has threatened the existence of traditional markets. The erosion of Pancasila values in business activities has been further exacerbated by government policy in opening complete access to large trade between nations, where the system applies the principle of competition among business actors. Thus for the small people with all the limitations of capital and technology will be far behind. This is undoubtedly no longer by the values of Pancasila.

Reflection of Pancasila values is in the opening trailer of the 1945 Constitution of the 4th Alenia. It stresses that the Indonesian State protects all the Indonesian people and all of Indonesia's blood and to promote public welfare, educate the nation's life, and participate in carrying out world order based on independence, peace, and social justice. The opening of a free market certainly harms social justice for all Indonesian people, where Indonesian

citizens who are categorized as less prosperous from an economic standpoint will be increasingly oppressed. The free market has no place in the Indonesian economy, because it is based on "market sovereignty" not "people's sovereignty." Therefore, efforts should be made to revive the values of Pancasila as the nation's character and a national personality. Ismail et al. (2014) said that deviations caused because all citizens do not fully understand the Pancasila values.

As an educator, in the economic field, the business undertaken is through education and learning. The learning process to re-apply Pancasila values in business activities can start from making the mindset of the community back to the values of togetherness (cooperation) and applying the principle of kinship. It means that the culture of competition is not a national goal. What needs to be done is how business activities are carried out by bringing many benefits not only for the individuals but also for the community at large.

The transfer of Pancasila values will be done through learning for business actors who are still in the development stage. It means that novice entrepreneurs need much help to develop from various aspects. Andragogy approach is selected because of several reasons. Adults are independent students. Adult students already have much experience that can maximize their learning process further. Adults enter the learning environment in conditions ready to learn. Adults have internal motivation in learning something, and (e) people more adult leads to problem-based learning. (Knowles, 1980; 1984). The andragogy approach was developed by Knowles inspired by Lindeman's opinion (1926), who said that learning as a lifelong process rather than just a tool to achieve learning goals and objectives is determined from the needs of learners, not from the wishes of educators. Group discussion is an essential component and adult learning with no element of coercion in it, all voluntarily.

Adult learning relates to the constructivism theory. Bruner (1966) states that learning involves an active process where they can develop new ideas based on existing knowledge or experience. The facilitator plays a role in encouraging students to find their principles of knowledge, helping absorbing the information that can be understood, and encouraging them to gain more knowledge. The curriculum is structured to enable students to shape prior knowledge and notice their lacks, thus helping them devote their attention to these lacks (Bruner, 1966).

Rogers (1967) states that we actually cannot teach everyone equally, but we can facilitate the learning process. Experience-based learning can be achieved through good personal relationships, trustworthiness, and mutual respect between students and educators (Rogers, 1967; Tennant & Pogson, 1995). Rogers (1967) suggested the use of self-directed learning approach. Research on learning Pancasila values was extensively done in formal education in the context of primary and middle education. The research on the inculcation of Pancasila values, in the scope of character education was conducted by Kurniawan (2017), Indriani (2017), and Martoredjo (2016). Leadership education based on Pancasila values was applied in schools by Gunawan (2016). The understanding analysis of Pancasila values in tertiary institutions was conducted by Tahir (2015).

Thus, a more in-depth study about transferring Pancasila values in economic learning for novice entrepreneurs needs to be initiated. The transfer process involves the andragogy learning approach observed from three MSME associations in Indonesia, which have more than 50 MSME actors. From this learning process, it is expected that there will be a change in mindset in conducting economic activities, which has implications for behavior patterns in conducting business activities so that mutual prosperity can be realized.

METHOD

The decreasing attention to the Pancasila values in Indonesia business activities may impact the achievement of social justice for all Indonesian people. So, this article explains

how to transfer the Pancasila values by using the andragogy learning approach for novice entrepreneurs.

This study employed a literature research design aimed to propose a practical design to implement andragogy approach in transferring Pancasila values in economic learning process. The data were taken from various sources primarily from Knowles' concept of andragogy approach.

RESULT AND DISCUSSION

Defining the Transfer of Pancasila Values for Novice Entrepreneurs

According to KBBI, the word "transfer" is something that is requested or moved from one place to another or from one person to another. So transferring the Pancasila values to the novice entrepreneur is asking for applying Pancasila values from the facilitator to the novice entrepreneur in the course of doing business. From an understanding of how to ask for Pancasila values in business activities, it is expected that there will be a change in mindset that will have an impact on behavior in business activity.

Pancasila values transferred in business activities are the values contained in the fifth order in Pancasila, which is described in the following concept.

Togetherness and Kinship Principles

The principle of togetherness leads to cooperation based on the same fate. According to Rahardjo and Herdianto (2001), togetherness is the realization, awareness, and determination to carry out and bear the consequences together of an act. From this diversity, it contains the value of not being selfish in the interests of the common good and welfare. It does not mean that all of our work is shared, but each member receives and receives his or her portion by the place and nature of their contribution. Their involvement in joint ventures judges individual awards and respect. The principle of kinship is the conviction, awareness, and determination to do everything by all and for all under the leadership of a head and the supervision of its members (Rahardjo & Herdianto, 2001).

The operational reflection of the kinship principle is as follows.

- a. Shared interests and prosperity take precedence over individual interests;
- b. Between the head and members, there is unity and unity in the taste and work of doing everything by all and for all; and
- c. All efforts, works of compassion, and obligation become the driving force rather than being driven by lust.

Gods Joints

Economic activities benefit the people both in the world and the hereafter. God's joints contain the value of honesty and fairness. Local practices are based on religion and local wisdom.

Humanitarian Joints

Precepts of humanity are adapted to make the Indonesian economic system in placing human beings by their humanity degrees, intelligent beings, independent, have the same degree before God, and social beings. Indonesian economic system pays attention to these characteristics. It does not merely pursue profits as high as possible for personal gain.

National Joins

The process should involve everyone to participate in economic activities. There is no dominant party in economic activities. Economic activities are carried out at all levels of society (Ismail et al., 2014).

Populist Joins

Economic activities are sourced from the people, by the people, for the people. Production is carried out by all, for all, under the leadership of community members. There is no competition between individuals (free competition) and the spirit of individualism. Togetherness is prioritized for mutual prosperity and mutual prosperity. The private sector and cooperatives play a role in the welfare of the people through the provision of employment (Ismail et al., 2014).

Operating Principles

Justice Principles

According to Rahardjo and Herdianto (2001) in Ismail et al. (2014), there are three essential indicators. First, give others what their rights and duties. Second, give and implement something for prosperity and collective well-being as the goal to be achieved. Third, divide pleasure and burden equally according to physical and spiritual conditions as individuals or groups.

The indicators used to depend on the point of view when the rights fulfilled. The justice measure must be juxtaposed with the appropriateness measure. It grants rights according to quantitative proportional according to place and time, indicators of need, ability, sacrifice, responsibility, position, or contribution.

All in all, the organization of economic activities must be beneficial to the world and the hereafter. Then, it is useful for present and future generations not only for the individuals but also for everyone.

Andragogy Approach

The term andragogy was introduced by Malcolm Knowles in the late 1960s (Knowles, 1980). He proposed five (5) aspects of andragogy (see Blondy, 2007). The first aspect is that adult learners are self-directed. The second aspect is that adults share experiences in the learning environment. The third aspect underscores that adults are ready to learn when they deal with the learning environment. The fourth aspect pinpoints that adult learners are problem-oriented. The fifth aspect is that adults tend to learn something driven by internal motivation (Knowles, 1980; 1984). Knowles (1984) views Lindeman's thinking by his observation that learning is a lifelong process; not merely a means to achieve a destination. Education is driven by situations that are determined by the students' needs. By involving students in determining the curriculum, it can make them better understand the learning process. By conducting small group discussions without coercion in learning, it is a significant component in adult education (Lindeman, 1926).

According to Bruner (1966) about adult learning, in line with constructivism learning theory, a constructivism theory is an active process as long as students develop new ideas based on existing knowledge. The facilitator role is encouraging students to find their principles of knowledge and then helping translate the obtained information into knowledge that can be understood by the participants, thus encouraging them to gain more knowledge. The curriculum is structured to enable students to shape prior knowledge and notice their lacks, thus helping them devote their attention to these lacks (Bruner, 1966).

The facilitation of the learning process should be based on the students' needs as in the concept of experiential learning. Learning will be maximized if there is a good, trustworthy, and mutual respect between students and educators (Rogers, 1967; Tennant & Pogson, 1995). Knowles' assumptions about self-directed learning, experiential learning, and problem-based learning are associated with Roger's theory of learning experiences (Knowles, 1984).

Here are the five aspects proposed by Knowles in an andragogy approach.

Adult learners are Self-Directed

Self-directed learning intends to respect adults in making decisions that can affect themselves. They can take responsibility for their actions. Being self-directed is not the act of avoiding the socialization with others. According to Knowles, it is suggested that the learning atmosphere should be collaborative, friendly, respectful, and trustworthy (Knowles, 1984).

Adults share experiences in the learning environment

Bringing experience in the learning process is an essential resource for students and the teachers or facilitators (Knowles, 1980). He distinguishes the quality of adult versus child experience according to the different roles they occupy in the society. He recognizes that mostly adults act as the resources for each other. Therefore, the implementation of group discussion and collaborative tasks is encouraged and emphasized that will utilize heterogeneity and expertise in groups. Knowles (1980) asserted that learning contracts are needed before starting learning because he realizes that every adult has diverse learning needs, and the contract allows them to formulate their learning plans that are appropriate to the needs of students. Facilitators can utilize students' positive experiences and encourage them to be open-minded towards people's experiences (Knowles, 1984).

Adults are ready to learn when they deal with the learning environment

Knowles argues that student readiness exists on his observation. The adults often encounter situations that activate their initiatives to learn and obtain new knowledge (Knowles, 1984). Adult students have a curiosity about why they learn something (Atherton, 2003). Knowles recommends using competency models that reflect personal and organizational needs. Hence, the participants can identify their needs precisely (Knowles, 1980). Facilitators can initiate certain things to promote adults to learn, such as modelling some effective activities, providing assistance, and helping students highlight the gaps regarding their knowledge base (Knowles, 1984).

Adult Learners are Problem-Oriented

According to Knowles (1984), adult students are more interested in learning based on a need that needs to be solved. Learners seek to understand the essence of their learning process through doing tasks or contemplating their life goals. Friere (1993) supports that theory and practice, so-called praxis, must be integrated into learning.

Adults Tend to Learn Something Driven by Internal Motivation

Knowles (1984) states that adult student motivation comes from internal factors. Some contributing factors include developing self-esteem, increasing self-actualization, or gaining more recognition. Although the influence sometimes comes from external factors such as salary increases or promotion, the internal factors such as increasing self-actualization are more contributing.

Problems Analysis

Ignorance of the understanding and application of Pancasila values in Indonesia business activities makes entrepreneurs inclined to capitalist values adopted from other cultures. It has a significant impact on the people's economy. Moreover, even more, the economic education curriculum in primary, secondary, and higher schools have not comprehensively integrated the Pancasila economic values. The current curriculum is still primarily dominated by the capitalist economic system material that favors competition in the market. Education is one way to overcome this ignorance for all components of society either through formal, informal, and non-formal education channels. This study focused on transferring the Pancasila values by using the andragogy learning approach for novice entrepreneurs in Micro Small and Medium Enterprises (MSME). Facilitators come from members who have their respective fields of expertise. Sharing knowledge inspires the founding of the MSMEs community in Indonesia.

Learning in the community runs informally. In informal learning, it does not require expensive costs, and time is more flexible suitable for MSMEs than formal learning (Abbott, 1995; Gibb, 1997; Vickerstaff, 1990). MSMEs prefer informal learning that is more general, cheaper, takes place at the right time in the right place. According to Anderson and Boocock (2002); Keskin, (2006), informal learning and independent and work-based learning are dominant in small companies because it allows for increased flexibility and adaptability.

The steps taken to transfer the Pancasila values by using the andragogy learning approach for novice entrepreneurs in Micro Small and Medium Enterprises (MSME) are as follows.

Table 1 The Procedure to Transfer Pancasila Values through Andragogy Approach

Learning Process	Pancasila Values	Andragogy Aspects (Knowles)
First step:		
1. Grouping members who have just set up businesses for less than a year	Discussion	
2. Forming a team based on the type and scale of business		
Second step:		
1. Discussion 1: Introducing the identity of each business in informal discussions facilitated with facilitators from the community, including talking about the challenges and obstacles faced so far.	Mutual assistance, cooperation, kinship, and social solidarity	Independent students, environment, and conditions, utilize previous experience, internal motivation, problem-based learning
2. Discussion 2: Looking for solutions to the problems encountered. The facilitator gives direction so that the problem solution is solved through collaboration between group members and with other members in a community by utilizing the resources available in the community		
3. Discussion 3: Sharing experiences when implementing agreed solutions		
4. Discussion 4: Constraints Analysis for solving the problem at hand		
5. Discussion 5: Improvements and conclusions		

Third step:

1. Conducting evaluation and monitoring by the association
 2. Planning the next step
-

Cooperation in learning for Indonesia MSME members inspires mutual assistance for the standard progress, not for the benefit of a member (Oikawa, 2014). With collective efforts, helping one another in achieving common goals as contained in the value of the Koentjaraningrat cooperation (1961), besides being a solution, it is also a good joint in upholding economic democracy (Hatta, 2014). Based on the above stages, it is expected that the values contained in Pancasila with the aspects of andragogy learning can provide changes in thinking patterns and reflected in attitudes and behaviors in business activities.

CONCLUSIONS

According to an increasing number of business practices that tend to apply the economic system of capitalism, transferring Pancasila values in economic learning for the novice entrepreneur is quite essential to do. The amount of business competition everywhere erodes the values of togetherness and family that characterize the nation's culture. Therefore, the use of andragogy approach becomes one of the effective means of facilitating the process of transferring the values of Pancasila in the Micro Small and Medium Enterprises (MSME) in Indonesia.

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