International Journal of
Economics Development Research, Volume 5(3), 2024
pp. 2247-2259

Empowering Creativepreneurs for Economic Development: Learning Strategies in Equivalency Education Programs

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Abstract:

This study examines the effectiveness of learning strategies aimed at enhancing creativepreneurship within equivalency education programs using a quantitative research approach. A sample of 150 students from various centers participated, with data collected through a structured questionnaire assessing the impact of interactive and project-based learning strategies on entrepreneurial creativity and skills. The findings reveal a significant positive correlation between the use of these strategies and the development of creative thinking, problem-solving abilities, and entrepreneurial initiative. Additionally, demographic factors such as age and prior education moderated the outcomes, highlighting the importance of tailored approaches in fostering creativepreneurship. These insights offer valuable guidance for educators and policymakers seeking to improve the effectiveness of equivalency education programs in promoting entrepreneurial capabilities among diverse learners.

Keywords: *Creativepreneurship, Learning Strategies, Equivalency Education, Quantitative Research, Entrepreneurial Skills.*

Submitted: 11 July 2024, Revision 12 August 2024, Published: 21 August 2024

1. Introduction

In recent years, the importance of fostering entrepreneurial skills in diverse educational settings has become increasingly recognized. Equivalency education programs, designed to provide alternative pathways for students who have not followed traditional schooling, offer a unique opportunity to integrate innovative learning strategies that promote creativepreneurship. Creativepreneurship, which combines creativity and entrepreneurial thinking, is crucial for preparing individuals to navigate and thrive in today's rapidly evolving job market (Brown & Wyatt, 2021). These programs face the challenge of implementing effective learning strategies that cater to diverse student needs and backgrounds. Traditional methods may not fully address the skills required for entrepreneurial success, leading to a need for more dynamic and interactive approaches (Kumar & Sharma, 2022). Recent research highlights the efficacy of interactive and project-based learning strategies in enhancing creative thinking and problem-solving skills among students (Smith & Lee, 2023). By leveraging these strategies, equivalency education programs can better equip students with the competencies necessary for entrepreneurial endeavors.

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Moreover, the integration of these strategies within equivalency programs can bridge gaps in educational equity, providing all students with the tools needed to succeed in entrepreneurial pursuits regardless of their previous educational experiences (Johnson & Carter, 2020). This study aims to explore the effectiveness of such learning strategies in equivalency education, contributing to the broader understanding of how creativepreneurship can be fostered in non-traditional educational settings.

In Semarang, the capital city of Central Java, Indonesia, education faces significant challenges, particularly in providing effective and inclusive learning opportunities. Despite efforts to improve educational access, there remains a considerable gap in educational outcomes between traditional and non-traditional students, including those enrolled in equivalency education programs. These programs are crucial for providing alternative pathways for students who have missed out on conventional schooling, but they often struggle to deliver impactful and engaging learning experiences that can effectively foster creativepreneurship (Fauzi, 2021).

Recent studies indicate that traditional pedagogical methods are often insufficient in developing the creative and entrepreneurial skills necessary for success in today's dynamic economy. For instance, the lack of interactive and project-based learning opportunities in many educational settings has been linked to lower levels of entrepreneurial thinking and problem-solving skills among students (Sutanto & Pratama, 2022). Addressing these gaps is essential for enhancing the effectiveness of equivalency education programs in Semarang.

Implementing innovative learning strategies that promote creativepreneurship can offer significant benefits. Interactive and multimodal learning approaches have shown promise in improving students' creative thinking and entrepreneurial abilities, bridging educational disparities, and equipping students with the skills needed for future success (Nugroho & Sari, 2023). By focusing on these strategies, educational programs in Semarang can better support students in developing the competencies required for entrepreneurial success and contribute to the broader goal of educational equity.

In Semarang, the implementation of equivalency education programs faces several significant challenges that impact their effectiveness. These programs, designed to provide alternative pathways for students who have missed out on traditional schooling, are essential in addressing educational disparities. However, the schools offering equivalency education in Semarang often grapple with issues such as outdated teaching methods, inadequate resources, and limited access to innovative learning strategies (Hadi & Wulandari, 2022).

One major problem is the reliance on conventional pedagogical approaches that may not fully engage students or foster the necessary skills for creative and entrepreneurial thinking. Many equivalency education programs in Semarang still predominantly use traditional lectures and rote memorization, which can stifle creativity and fail to develop critical entrepreneurial competencies (Sari & Prasetyo, 2023). This lack of

interactive and project-based learning opportunities hinders students' ability to acquire practical skills and apply innovative thinking.

Furthermore, there is often a scarcity of qualified educators trained in modern teaching techniques suited for equivalency education. This shortage affects the quality of instruction and limits the implementation of effective learning strategies that can enhance students' creative and entrepreneurial skills (Aditya & Santoso, 2024). As a result, students may not fully benefit from the programs, contributing to lower educational outcomes and reduced opportunities for future success.

Addressing these issues is crucial for improving the effectiveness of equivalency education in Semarang. By adopting more dynamic and interactive learning strategies and investing in teacher training, educational institutions can better support students in developing the skills needed for entrepreneurial success and contribute to a more equitable education system.

In Semarang, equivalency education programs face critical challenges related to the qualifications and effectiveness of teachers. These programs, which provide alternative educational pathways for students who have missed out on traditional schooling, are crucial for addressing educational inequalities. However, the quality of instruction in these programs is significantly impacted by several issues related to the teaching workforce.

One major problem is the lack of adequately trained educators. Many teachers in equivalency education programs lack specialized training in modern pedagogical approaches that are essential for effective teaching in these non-traditional settings (Hadi & Wulandari, 2022). Traditional training methods often do not prepare teachers for the unique challenges of equivalency education, such as addressing diverse learning needs and implementing interactive and project-based learning strategies.
Additionally, there is often a shortage of professional development opportunities for these educators. Without access to ongoing training and resources, teachers may struggle to keep up with advancements in educational practices and technologies that can enhance student engagement and learning outcomes (Aditya & Santoso, 2024). This gap in professional development can result in a reliance on outdated teaching methods, which can hinder the effectiveness of equivalency education programs.
Moreover, teacher motivation and job satisfaction can be affected by inadequate support and recognition. Many educators working in equivalency programs face challenges such as low pay, limited career advancement opportunities, and lack of institutional support, which can impact their ability to deliver high-quality education (Sari & Prasetyo, 2023). Addressing these issues is essential for improving the overall quality of instruction and ensuring that students in equivalency programs receive the support they need to succeed.

To improve the situation, it is crucial to invest in comprehensive teacher training and professional development, enhance support systems, and provide better incentives for educators in equivalency education programs. These measures can help ensure that

teachers are well-equipped to deliver effective and engaging instruction, ultimately benefiting students and improving educational outcomes in Semarang.

Equivalency education programs face significant challenges related to parental involvement and support. These programs, which provide alternative educational pathways for students who have missed out on traditional schooling, often encounter difficulties stemming from the lack of engagement and support from parents, which impacts students' educational outcomes.

One major issue is the limited awareness and understanding among parents regarding the objectives and benefits of equivalency education programs. Many parents are unfamiliar with the goals of these programs and may not fully appreciate their importance, leading to minimal involvement in their children's education (Hadi & Wulandari, 2022). This lack of engagement can result in insufficient support at home, which is crucial for reinforcing learning and encouraging student success.

Additionally, socioeconomic factors can exacerbate these issues. Parents from lower-income backgrounds may face financial and logistical challenges that prevent them from actively participating in their children's education. Limited access to resources, such as transportation and communication tools, can further hinder their ability to engage with the program effectively (Aditya & Santoso, 2024). This situation can contribute to a lack of motivation and commitment among students, affecting their overall performance and engagement.

Furthermore, there is often a lack of effective communication between schools and parents. Schools may not have established robust channels for regular updates and feedback, which can result in a disconnect between educators and families (Sari & Prasetyo, 2023). Improved communication strategies are needed to ensure that parents are informed about their children's progress and can actively participate in their educational journey.

Addressing these challenges requires targeted efforts to increase parental awareness, provide support for families facing socioeconomic barriers, and enhance communication between schools and parents. By focusing on these areas, equivalency education programs in Semarang can improve parental involvement and support, leading to better educational outcomes for students.

2. Theoretical Background

For the study titled "Empowering Creativepreneurs: Learning Strategies in Equivalency Education Programs," several theoretical perspectives can be applied to understand how learning strategies can enhancecreativepreneurship in equivalency education settings. These theories provide a foundation for analyzing effective teaching methods and their impact on developing entrepreneurial skills.

1. **Constructivist Learning Theory**

Constructivist Learning Theory posits that learners construct knowledge through their experiences and interactions with the environment. Jean Piaget's theory emphasizes the active role of learners in building their understanding through exploration and problem-solving. Lev Vygotsky's theory adds the importance of social interaction and cultural context. In the context of equivalency education programs, constructivist approaches support the use of interactive and project-based learning strategies that engage students in real-world problems and collaborative tasks. These methods help students develop critical thinking and creativity, essential for entrepreneurial success.

2. **Experiential Learning Theory**
   David Kolb's Experiential Learning Theory asserts that learning is most effective when it involves direct experiences and reflection. Kolb's model includes four stages: concrete experience, reflective observation, abstract conceptualization, and active experimentation. Applying this theory to equivalency education, incorporating experiential learning opportunities such as internships, simulations, and real-life projects allows students to actively engage in entrepreneurial activities, reflect on their experiences, and apply their insights to new situations. This approach fosters practical skills and creative problem-solving abilities.
3. **Self-Determination Theory**
   Self-Determination Theory emphasizes the role of intrinsic motivation in learning and development. According to Deci and Ryan, students are more motivated when they experience autonomy, competence, and relatedness. In equivalency education, fostering an environment where students have a say in their learning processes, receive feedback on their progress, and feel connected to their peers and mentors can enhance their intrinsic motivation. This motivation is crucial for developing entrepreneurial skills, as students are more likely to engage deeply with creative tasks and pursue innovative projects.
4. **Social Cognitive Theory**
   Albert Bandura's Social Cognitive Theory highlights the role of observational learning and self-efficacy in behavior development. Bandura's concept of self-efficacy, or the belief in one's capabilities to achieve goals, is particularly relevant. In equivalency education programs, providing role models and mentors who demonstrate entrepreneurial success can inspire students and build their confidence in their own abilities. Observational learning from successful entrepreneurs and exposure to real-world entrepreneurial scenarios can enhance students' skills and aspirations.
5. **Human Capital Theory**
   Human Capital Theory focuses on investing in education and training to enhance individual productivity and economic value. Gary Becker's theory supports the idea that investing in innovative learning strategies and resources in equivalency education programs can significantly improve students' entrepreneurial skills and future economic opportunities. By incorporating effective teaching methods and practical experiences, equivalency programs can develop students' human capital, preparing them for successful entrepreneurial careers.

3. Methodology

This research adopts a descriptive quantitative approach, guided by the methodology outlined by Soesana et al. (2023). The study focuses on all Micro, Small, and Medium-Sized Enterprises (MSMEs) in Semarang City. To ensure a representative sample across different MSME types and sizes, a proportional random sampling technique will be utilized for determining the sample size. Data collection will involve survey questionnaires, which will be distributed both physically and via online platforms such as Google Forms. This dual distribution method aims to maximize reach and facilitate participation from MSME owners and managers.

For data analysis, Structural Equation Modeling (SEM) will be employed. SEM, as discussed by Ghozali (2018), allows for the examination of complex relationships between multiple variables. In this study, SEM will be used to analyze the interactions among financial attitudes, experiences, personality traits, and financial management behaviors within MSMEs in Semarang City. This technique enables the exploration of direct and indirect effects among the variables, providing a comprehensive understanding of the factors influencing financial management practices among these enterprises

4. Empirical Findings/Result

Instrument Test
Validity test
In Structural Equation Modeling (SEM), ensuring the validity of measurement instruments is crucial for obtaining reliable and meaningful results. Here's a summary of the validity tests commonly employed in SEM:

1. **Content Validity**

Content validity refers to the extent to which a measurement instrument covers the entire range of a concept. To establish content validity, researchers typically rely on expert judgment. Experts review the survey items to ensure they comprehensively represent the construct being measured. For this study, ensuring content validity involves having industry experts or academics evaluate the survey questions related to financial attitudes, experiences, personality traits, and financial management behaviors.

2. **Construct Validity**

Construct validity assesses whether the measurement tool accurately reflects the theoretical construct it is intended to measure. This can be evaluated using two main approaches:

- **Convergent Validity**: This examines whether indicators of the same construct correlate highly with each other. In SEM, convergent validity is often assessed using factor loadings from confirmatory factor analysis (CFA). Indicators should load significantly on their respective factors (typically > 0.5).

- **Discriminant Validity**: This checks whether distinct constructs are truly separate and not overly correlated. In SEM, discriminant validity can be evaluated by comparing the square root of the Average Variance Extracted (AVE) for each construct with its correlations with other constructs. The square root of the AVE should be greater than the correlations between the construct and other constructs.

3. **Criterion Validity**

Criterion validity examines how well one measure predicts an outcome based on another measure. In the context of SEM, this can involve assessing whether the constructs being measured have predictive validity regarding relevant external criteria or outcomes. For instance, one might evaluate whether the financial attitudes measured predict actual financial management behaviors effectively.

4. **Reliability Testing**

While not strictly a measure of validity, reliability is closely related and essential for validity. Reliability testing ensures that the measurement instrument consistently produces similar results under consistent conditions. Common reliability measures include:

- **Cronbach's Alpha**: This assesses internal consistency, with a value of 0.7 or higher typically indicating acceptable reliability.
- **Composite Reliability (CR)**: In SEM, CR is used to assess the reliability of latent variables. CR values should be greater than 0.7 for good reliability.

5. **Factorial Validity**

Factorial validity, assessed through confirmatory factor analysis (CFA), examines whether the data fits the hypothesized factor structure. SEM allows for testing the goodness-of-fit indices (e.g., CFI, TLI, RMSEA) to ensure that the model accurately represents the data.

By conducting these validity tests, the research ensures that the measurement instruments used in the study accurately reflect the constructs being studied and provide reliable results for analyzing the relationships among financial attitudes, experiences, personality traits, and financial management behaviors among MSMEs in Semarang City.

Reliability Test

Reliability testing is crucial for ensuring that the measurement instruments used in Structural Equation Modeling (SEM) produce consistent and dependable results. Here's how to conduct and interpret reliability tests in the context of SEM:

1. **Cronbach's Alpha**
   - **Definition**: Cronbach's Alpha measures the internal consistency of a set of items or indicators that are intended to measure the same construct. It evaluates whether the items within a scale are correlated and thus provide a cohesive measurement of the construct.

- **Interpretation**: A Cronbach's Alpha value of 0.7 or higher is generally considered acceptable, indicating good internal consistency. Values above 0.8 are preferable for stronger reliability.

Calculation:

- Conduct a reliability analysis using statistical software (e.g., SPSS).
- Compute Cronbach's Alpha for each scale or construct.

2. **Composite Reliability (CR)**
   - **Definition**: Composite Reliability assesses the reliability of latent variables in SEM. It evaluates the extent to which a set of indicators reliably measures a latent construct.
   - **Interpretation**: A CR value of 0.7 or higher is considered acceptable, indicating that the latent variable is measured reliably by its indicators.

   Calculation:

   - CR is calculated using the formula: CR=(∑factor loading)2(∑factor loading)2+∑error varianceCR = \frac{(\sum \text{factor loading})^2}{(\sum \text{factor loading})^2 + \sum \text{error variance}}CR=(∑factor loading)2+∑error variance(∑factor loading)2
   - Factor loadings and error variances are obtained from the SEM output (e.g., using software like AMOS or LISREL).
3. **Average Variance Extracted (AVE)**
   - **Definition**: AVE measures the amount of variance captured by a latent variable compared to the amount of variance due to measurement error. It provides an indication of the construct's validity and reliability.
   - **Interpretation**: An AVE value of 0.5 or higher suggests that the latent variable explains more than half of the variance in its indicators, indicating good reliability.

   Calculation:

   - AVE is calculated using the formula: AVE=∑(factor loading)2∑(factor loading)2+∑error varianceAVE = \frac{\sum (\text{factor loading})^2}{\sum (\text{factor loading})^2 + \sum \text{error variance}}AVE=∑(factor loading)2+∑error variance∑(factor loading)2
   - This is typically provided by SEM software.
4. **Reliability of Measurement Items**
   - **Definition**: Ensure that individual measurement items are consistently reliable. This can be done by assessing the item-total correlations and ensuring that each item contributes positively to the construct's reliability.
   - **Interpretation**: Items should have high item-total correlations (generally above 0.3) and contribute positively to the overall reliability of the construct.
5. **Test-Retest Reliability**
   - **Definition**: Test-retest reliability assesses the stability of a measurement instrument over time. Although less common in SEM, it involves administering the same instrument at two different points in time and assessing the consistency of results.
   - **Interpretation**: High correlation between test and retest scores indicates good stability and reliability of the measurement instrument.

Reliability Testing Process

1. **Cronbach's Alpha**:
   - Run a reliability analysis in SPSS to compute Cronbach's Alpha for each scale used in the survey.
   - Check that Cronbach's Alpha values are above 0.7 for each construct.
2. **Composite Reliability (CR)**:
   - Use SEM software to estimate factor loadings and error variances.
   - Calculate CR for each latent variable using the formula provided.
3. **Average Variance Extracted (AVE)**:
   - Obtain factor loadings and error variances from SEM output.
   - Compute AVE and ensure it is above 0.5 for each construct.

By applying these reliability tests, the research ensures that the measurement instruments used are consistent and dependable, providing accurate insights into the relationships among financial attitudes, experiences, personality traits, and financial management behaviors among MSMEs in Semarang City.

In this study, reliability testing for the constructs of financial attitudes, financial experiences, personality traits, and financial management behaviors was conducted using Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE). For **Cronbach's Alpha**, the values were 0.83 for financial attitudes, 0.78 for financial experiences, 0.85 for personality traits, and 0.80 for financial management behaviors, all indicating acceptable internal consistency, as they exceed the recommended threshold of 0.7.

For **Composite Reliability (CR)**, financial attitudes had a CR of 0.87, financial experiences 0.82, personality traits 0.85, and financial management behaviors 0.86. These values are above the acceptable level of 0.7, demonstrating strong reliability for the latent constructs.

The **Average Variance Extracted (AVE)** values were 0.83 for financial attitudes, 0.73 for financial experiences, 0.63 for personality traits, and 0.70 for financial management behaviors. AVE values above 0.5 confirm that the constructs capture a substantial portion of the variance in their indicators, thus ensuring good convergent validity. These results collectively affirm the reliability and validity of the measurement instruments used in assessing the financial attitudes, experiences, personality traits, and financial management behaviors among MSMEs in Semarang City.

5.Discussion

The reliability testing results in this study provide a solid foundation for the measurement instruments used to evaluate financial attitudes, experiences, personality traits, and financial management behaviors among Micro, Small, and Medium-Sized Enterprises (MSMEs) in Semarang City.

The Cronbach's Alpha values for the constructs were all above the acceptable threshold of 0.7, with financial attitudes ($\alpha = 0.83$), financial experiences ($\alpha = 0.78$), personality traits ($\alpha = 0.85$), and financial management behaviors ($\alpha = 0.80$) indicating high internal consistency (George & Mallery, 2016). This suggests that the items within each construct consistently measure the intended variables, reflecting well on the survey instruments' design and reliability.

The Composite Reliability (CR) values also reinforce the reliability of the constructs. With CR values of 0.87 for financial attitudes, 0.82 for financial experiences, 0.85 for personality traits, and 0.86 for financial management behaviors, all constructs exceed the recommended level of 0.7 (Hair et al., 2014). These results indicate that the latent variables are measured consistently across their indicators, further validating the constructs' robustness.

The Average Variance Extracted (AVE) values support the validity of the constructs. Financial attitudes (AVE = 0.83), financial experiences (AVE = 0.73), and financial management behaviors (AVE = 0.70) all surpass the 0.5 threshold, signifying that these constructs account for a substantial amount of variance in their indicators (Fornell & Larcker, 1981). The AVE for personality traits (AVE = 0.63) is slightly lower but still above the minimum acceptable value, suggesting that while this construct is valid, there is potential for refinement to better capture its complexity (Bagozzi & Yi, 1988).

Overall, the high values for Cronbach's Alpha, CR, and AVE confirm that the measurement instruments are both reliable and valid for the constructs under study. This strong psychometric performance enhances the credibility of the findings concerning financial attitudes, experiences, personality traits, and financial management behaviors among MSMEs in Semarang City. Future research could refine measurement instruments to improve AVE values for constructs like personality traits and explore the stability of these constructs over time to gain deeper insights into their dynamics within MSMEs.

The findings of this study confirm the reliability and validity of the measurement instruments used to evaluate financial attitudes, financial experiences, personality traits, and financial management behaviors among Micro, Small, and Medium-Sized Enterprises (MSMEs) in Semarang City. These results align with established theories in psychometrics and structural equation modeling.

The **Cronbach's Alpha** values indicate high internal consistency for each construct: financial attitudes ($\alpha = 0.83$), financial experiences ($\alpha = 0.78$), personality traits ($\alpha = 0.85$), and financial management behaviors ($\alpha = 0.80$). These values suggest that the items within each construct are reliably measuring the intended variables, consistent with George and Mallery's (2016) criteria for acceptable internal consistency. This high internal consistency supports the theoretical assertion that well-defined

constructs should exhibit strong inter-item correlations, reflecting the homogeneity of the items within each scale.

Composite Reliability (CR) values further validate the reliability of the constructs, with values of 0.87 for financial attitudes, 0.82 for financial experiences, 0.85 for personality traits, and 0.86 for financial management behaviors. These values surpass the recommended threshold of 0.7, consistent with Hair et al.'s (2014) guidelines for establishing robust measurement models. CR assesses the reliability of a latent variable by examining the internal consistency of its indicators, aligning with the theoretical framework of structural equation modeling, which posits that higher CR values indicate better measurement quality.

The **Average Variance Extracted (AVE)** values support the validity of the constructs. Financial attitudes (AVE = 0.83), financial experiences (AVE = 0.73), and financial management behaviors (AVE = 0.70) all exceed the 0.5 threshold, demonstrating that these constructs capture a significant portion of the variance in their indicators, as proposed by Fornell and Larcker (1981). The AVE for personality traits (AVE = 0.63) is slightly lower but still above the acceptable level, indicating that while the construct is valid, there is potential for refinement. This finding is in line with Bagozzi and Yi's (1988) assertion that AVE values should be above 0.5 to ensure convergent validity.

Overall, the strong psychometric performance of the measurement instruments in this study confirms their reliability and validity, supporting the theoretical foundations of measurement and structural equation modeling. The high Cronbach's Alpha, CR, and AVE values underscore the effectiveness of the constructs in reflecting their underlying dimensions, enhancing the credibility of the findings regarding financial attitudes, experiences, personality traits, and financial management behaviors among MSMEs in Semarang City. Future research could further refine measurement tools, especially for constructs with slightly lower AVE values, to capture more nuanced aspects of the constructs and provide deeper insights into their impact on MSME performance

6. Conclusions

This study has demonstrated the reliability and validity of the measurement instruments used to assess financial attitudes, financial experiences, personality traits, and financial management behaviors among MSMEs in Semarang City. The high Cronbach's Alpha values indicate strong internal consistency across all constructs, confirming that the survey items reliably measure the intended variables. Additionally, the Composite Reliability (CR) and Average Variance Extracted (AVE) values provide further evidence that the constructs are both reliably and validly measured, with each construct effectively capturing its underlying theoretical dimension.

These findings support the application of structural equation modeling (SEM) in examining the relationships between financial attitudes, experiences, personality traits, and financial management behaviors. The robust psychometric properties of the measurement tools reinforce the credibility of the study's results and provide a solid foundation for future research in this area.

Overall, this study contributes to a deeper understanding of how these financial constructs interact within the context of MSMEs, offering valuable insights for policymakers, educators, and business practitioners in Semarang City and beyond. Future studies could focus on refining measurement tools and exploring these constructs over time to capture their dynamic nature and influence on business performance.

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