



# Utilizing Children's Literature-Based Ecopreneurship as Learning Content for Financial Literacy in Primary Schools

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## Abstract

This research aims to examine the content of financial literacy in language and literature learning and to provide a conceptual and contextual description of the use of children's literature-based ecopreneurship as an effort to improve financial literacy skills from an early age. The implementation of this research involved one elementary school (SD) Negeri 44 Kota Ternate that has implemented several incidental programmes related to the concept of ecopreneurship and financial literacy. The curriculum used is the 2013 curriculum. The method used in this research is through interviews with teachers, students, classroom observations and analysis of language and literature learning content through thematic textbooks. The results of the analysis explained that the content of financial literacy in the concept of ecopreneurship contained in thematic textbooks for elementary schools (SD) grade II and V is an effort of educators and the government to provide entrepreneurship-based financial education and the environment to students covering the domains of linguistics, psychology and pedagogics (education science) integrated in the ultimate goal of language learning, namely students have qualified language skills. The information, knowledge and insights on finance and entrepreneurship provided in reading textbooks have a positive impact on attitudes of responsibility, frugal living, innovation, and more accurate, precise and regular planning for the future in organising financial planning.

**Keywords:** Ecopreneurship; Financial Literacy; Children's Literature Utilization.

## Introduction

In Indonesia, financial literacy instruction has not been used as effectively at the home and school levels. Since financial literacy interventions have a significant impact on children's wellbeing in the future, it is best to start financial literacy

instruction earlier in life. Permata (2017) explains that financial literacy material is crucial to be given to children from an early age, because in reality in everyday life some human activities are inseparable from economic activities. Children who receive a basic education in financial literacy will grow up with enough financial literacy and a solid basis for comprehending financial issues and difficulties in their environment.

Financial literacy education has not been developed much by the school. The development of financial literacy education programs in elementary schools needs to be further developed again with consideration of the characteristics of elementary school students who are packaged with more creative and innovative learning, one of which is through the application of children's literature-based ecopreneurship (Aryanto et al., 2022).

One of the practical concepts that can train students' financial literacy skills in elementary school can be applied through the concept of ecopreneurship. Initially, the concept of ecopreneurship was implemented in economic field that directs humans as part of a natural system that is expected to be able to internalize entrepreneurial values as a basis for behaviour considering the impact of entrepreneurial behaviour (Dixon & Clifford, 2007; Nacu & Avasilcăi, 2014; Santini, 2017; Schaltegger, 2014). Ecopreneurship was first introduced by Aryanto (2017), which terminologically comes from the concept of eco-literacy and entrepreneurship that directs students to be able to internalize the values and characters of entrepreneurs by considering ecological systems, so that they are expected to be able to use, process, and be responsible naturally.

The idea of ecopreneurship is actually used in the context of environmental education in elementary schools; nevertheless, Hernawan et al. (2021) state that there are a number of challenges in putting environmental education into practice: 1) Developing environmental education content is challenging because it requires a multidisciplinary approach; 2) Including environmental education in the curriculum implies that students will be burdened more when the educational system is centralized; 3) environmental education should be integrated into educational value, but in reality, the two are taught separately; 4) Since environmental education content makes up a small portion of the school teaching program, it is challenging to promote the value, awareness, and responsible attitude of environmental conservation.

In-depth analysis is lacking from the environmental education curriculum, and teachers' ability to creatively relate environmental education to everyday life is also constrained. (A H Hernawan et al., 2021; Darmawan, 2021). Thematic learning via the study of children's literature implicitly incorporates the ideas of literacy and ecopreneurship. Children's literature, which is associated with education as an endeavor to humanize individuals, is seen to be a useful approach to absorb human ideals. Through literature, children will appreciate all situation in surrounding environment, include how to teach financial literacy.

The Efforts to strengthen students' character who like to save and live frugally

continue to be proposed and promoted both in learning process at school or outside learning at home. One of the elementary schools that has implemented several incidental programmes related to the concept of ecopreneurship and financial literacy is SD Negeri 44 Kota Ternate, which is considered relevant to the context of this research. Teachers employed textbooks and instructional resources that incorporated ecopreneurship literacy ideals into language and literature instruction to help students understand these subjects. This action as a bridge to intensify public awareness on financial literacy of education. Therefore, this study aims to examine the content of financial literacy in language and literature learning and provide a conceptual and contextual description of the use of children's literature -based ecopreneurship as an effort to improve financial literacy skills from an early age.

### **Method**

This is a qualitative research using content and theme analysis methods. The data was collected through interviews, observations and content analysis of language and literature learning through thematic textbooks for grades II and V. The research involved two teachers from grade II and grade V, as well as six (6) students from two different grades. Class observations were also conducted to see learning process directly in the classroom. The researcher analysed the themes of ecopreneurship and financial literacy concepts in the textbooks through data reduction, data display, and conclusion.

### **Results**

Based on field observation, there were thematic textbooks for grade II and grade V that contain the context of financial literacy. The books were used by students during the lesson time. From thematic textbooks, there are several themes and sub-themes have financial literacy content such as saving money at school, Siti helping mother with shopping, and the effect of economic activities on the welfare of society. In the thematic students' textbook for grade II, with the theme 'My Daily Tasks', sub-theme I 'My Daily Tasks at Home' with the topic 'Siti Helps Mom Shop', explains and illustrates the activities that mom and Siti do when shopping at the market, such as buying necessities or kitchen needs. The text explains what goods or objects are bought, the price of the goods, and the use of money as a buying and selling transaction. There is a price observation exercise and use of money values.



Figure 1. Shopping Activity and Goods prices



Figure 2. Observe and determine the value of money and goods

Still with the thematic book 3 of grade II students, with the theme 'My Daily Tasks', sub-theme II 'My Daily Tasks at School' with the topic 'Saving at School'. Students are asked to read the reading text about 'Saving at school' properly using clear pronunciation and intonation. After reading, students practice answering questions according to the content of the reading text.



Figure 3. Learning to save money

**Ayo Berlatih**

Jawablah pertanyaan-pertanyaan berikut!

1. Setiap hari, Siti mendapat ...
2. Hari ini, Siti ... di sekolah.
3. Siti ingin membeli ... dan ... dari uang tabungannya.
4. Setiap siswa mendapat buku ...
5. Siti selalu ... uang sakunya.

Siti menabung 2 lembar uang seribu.  
Nilai uang Siti adalah Rp2.000,00.

**Pasangkan kelompok nilai uang berikut yang bernilai sama!**

Siti ingin menukar beberapa pecahan uangnya.  
Pecahan uang dapat ditukar dengan pecahan uang lain.

1. Dua lembar seribu = ..... keping lima ratusan.
2. Satu lembar seribu = ..... keping dua ratusan.

Buku Siswa Kelas 2 SD/MI

Figure 4. Answer questions and understand the value of money

In the textbook of class V, theme 2 ‘The Environment is our Friend’, it explains about the economy influence on society welfare. Students read carefully, understanding the content and explaining the text.

**Ayo Membaca**

**Pengaruh Kegiatan Ekonomi terhadap Kesejahteraan Masyarakat**

Dalam kehidupan sehari-hari, kita tidak lepas dari kegiatan ekonomi. Apa sajakah kegiatan ekonomi yang dilakukan sehari-hari? Kegiatan ekonomi meliputi kegiatan produksi, distribusi, dan konsumsi. Ketiga kegiatan ekonomi ini saling berkaitan satu sama lain. Satu kegiatan ekonomi terhambat, akan mengganggu kegiatan ekonomi lainnya.

1. **Produksi**  
Apakah produksi? Amatilah kegiatan ekonomi seorang petani! Petani menanam padi di sawah, lalu memberi pupuk, dan menyiangi rumput yang tumbuh di sela-sela tanaman padi. Setelah bulir-bulir padi mulai bemas, petani mengusir burung-burung yang berusaha makan bulir-bulir padi itu. Saat padi menguning, itulah saatnya petani memanen. Hasil panen lalu dijual.  
Dari ilustrasi tersebut, si petani telah melakukan kegiatan produksi. Jadi, produksi adalah kegiatan yang dikerjakan untuk menambah nilai guna suatu benda atau menciptakan benda baru sehingga lebih bermanfaat dalam memenuhi kebutuhan. Orang yang melakukan kegiatan produksi disebut produsen. Berikan contoh kegiatan produksi yang terdapat di sekitar tempat tinggalmu.

Kegiatan produksi berpengaruh terhadap kesejahteraan pemilik sumber daya ekonomi dan produsen. Sumber daya ekonomi adalah barang atau jasa yang dapat memberikan manfaat atau keuntungan. Sumber daya ekonomi dapat berasal dari sumber daya alam atau sumber daya manusia. Sumber daya ekonomi dapat dilah menjadi modal dasar pembangunan. Bagi pemilik sumber daya ekonomi, adanya proses produksi memungkinkannya memperoleh balas jasa. Balas jasa ini berupa sewa, bunga modal, atau gaji. Dengan balas jasa ini, pemilik sumber daya ekonomi dapat memenuhi kebutuhan hidup.

Bagi produsen, adanya proses produksi menyebabkan produsen memperoleh keuntungan. Selanjutnya, keuntungan tersebut digunakan untuk menjaga kelangsungan usaha dan memenuhi kebutuhan hidup. Ini dilakukan dalam upaya mencapai kemakmuran hidup.

2. **Distribusi**  
Setiap hari kamu makan dan mengenakan pakaian. Bahan makanan tersebut dihasilkan di suatu tempat tertentu. Pakaian juga diproduksi di tempat tertentu lainnya. Untuk mendatangkan bahan makanan dan pakaian diperlukan kegiatan penyaluran. Kegiatan inilah yang disebut distribusi. Jadi, distribusi adalah kegiatan menyalurkan hasil produksi dari produsen ke konsumen. Orang yang melakukan kegiatan ini disebut distributor.

112 Buku Siswa SD/MI Kelas V

Figure 5. Community Economic Activity

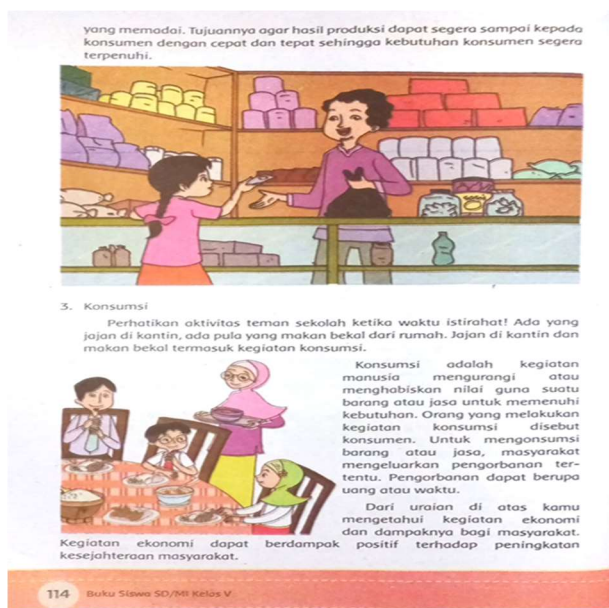


Figure 6. Economic transactions for family needs

From the thematic content analysis, it was found that the themes and subthemes contained financial literacy and ecopreneurship aimed at providing students with an understanding of market situations, buying and selling transactions, introducing the value of currency as a medium of exchange or a means of buying and selling transactions, the importance of early financial planning, and utilizing the surrounding environment or garden land to improve the family economy in particular and the community at large. In addition, through readings, assignments, and exercises in each subtheme, students gain an understanding and experience of the attitude of frugal living, love to save, shop, and community economic activities that occur every day starting from the wider community, school and home.

The utilization of children's literature-based ecopreneurship as the content of financial literacy study in schools can be explained through the analysis of themes in thematic textbooks for grade II and grade V learning as follows:

- 1) The theme 'My daily activity' and the sub-theme 'My daily activity at home' are the activities of a person that take place every day in their home environment. Daily activity at home are tasks or responsibilities given by parents either mother or father to their children to complete a chore. One of them is helping mom shop at the market. This sub-theme tells the direct experience of 'Siti' choosing vegetables and fruit, bargaining for prices, paying, and carrying goods when accompanying her mother to the market. The experience of shopping at the market is one of the economic activities that everyone does. This buying and selling transaction also occurs in the school environment of SD 44 students and in their homes. Most students are given pocket money by their parents when attending school, and some bring snacks from home. The results of interviews with grade II students told the

use of their pocket money to buy some snacks that they like and almost every day they buy during recess. Even though students have brought lunch to school, they are still given pocket money by their parents with small amounts of money such as 5000 to 10,000. Students when at home, are often asked to buy something at the stall by mom or dad. Some are told to buy sugar or coffee, coconut oil, salt or other items needed at that time. The experience of using money and shopping for goods has been applied in daily activities both at home and at school so that the introduction and use of the value of money and economic transactions in the form of shopping for goods are understood by students.

- 2) The sub-theme 'My daily tasks at school', is the activities of students that take place every day in the school environment both in the learning process in class and outside the classroom. Saving money at school is a sub-theme topic in thematic learning 3 of grade II. The theme exemplifies student saving activities facilitated by the school by creating a School Bank. Siti sets aside some of her pocket money to save with the aim of buying books and bags and learning to recognize the value and fractions of money. The theme teaches students how to live frugally and the habit of saving money from an early age. In interviews with students and teachers of class II, most students in the class have savings at home. This saving activity has been implemented since they were in kindergarten (TK), so that parents continue to apply the saving habit until they continue school in elementary school. Students admit to having their own 'piggy banks' at home with interesting sizes and models of piggy banks. According to one of the teachers, the school once implemented saving activities for students managed by each class teacher, but with the change of school leaders, there was a change in policy so that the practice of saving in the classroom was no longer implemented. However, teachers always educate students on the importance of saving and living frugally by setting aside or saving some of their pocket money as part of good future planning.
- 3) The theme 'Our Best Friend Environment' for grade V, is a student reading text topic that tells and explains about the influence of the economy on the welfare of society. A society's daily activities are inseparable from economic activities to meet the needs of life. Working to make money to meet the basic needs of the family. Students read and understand the reading content carefully about the meaning of production, distribution and consumption. Students are able to illustrate production, distribution and consumption activities according to their respective family conditions. Students tell stories about the work of their father and mother, what they do and what they buy when their parents earn money. Students identify other business activities that they encounter in their neighborhoods such as motorcycle repair shops, rice stalls, shops, markets etc. Students also talked about their

neighbors who sell their fish catch to other neighbors. There is one student activity in class about making product advertisements and promoting the product to attract buyers or consumers to buy the product. The following is the student's work.



Figure 7. Students' work on advertising goods

Students are very enthusiastic and eager to choose, draw, color and create advertising language from products that will be promoted. The teacher highly appreciates the results of text reading and student work performance with ecopreneurship as a description of the daily economic activities of communities and families that have a positive impact on understanding insights, awareness and awareness of the use of environmental resources both at school and at home. The results of student work are displayed on MADING (Wall Magazine) in the classroom and outside the classroom as a form of appreciation for student work.

## Discussion

A thorough grasp of personal or family financial management that gives one the authority, comprehension, and confidence to make financial decisions is known as financial literacy in education. The capacity to read, evaluate, manage, and communicate about one's own financial circumstances that impact material well-being is known as financial literacy. Children need to have the abilities and information to make financial decisions, especially while they are young. According to Permata (2017), it is crucial to provide children with financial literacy materials



at a young age since, in practice, many human endeavors are inextricably linked to economic activity. Children who receive financial literacy instruction are not only introduced to the concept of money, but also to the idea of prudent financial management and the ability to control spending by determining what expenses are necessities and what are wants. Children will become used to exercising self-control when it comes to spending money if they are taught the distinction between necessities and wants (Chen & Volpe, 1998).

Based on curriculum 2013, the concepts of ecopreneurship and literacy are implicitly contained in thematic learning through language and literature learning. In an attempt to humanize people, children's literature is linked to the nature of education and is seen to be the best means of internalizing human ideals (Aryanto & Widiensyah, 2019). Through literature, children will appreciate the situation and condition in surrounding environment, including how to teach financial literacy earlier in conceptualization of ecopreneurship as a basis for instilling relevant values and characters. The act of reading and comprehending the information gleaned from an existing reading source will yield a comprehension of specific information. You get more knowledge the more you read. Endraswara (2016) asserts that in order for children to recognize reading material and become proficient writers, literacy culture must be ingrained in them from a young age.

Through the use of four language skill such as reading, writing, speaking, and listening that are reflected in the classroom learning process, educators and the government are attempting to give students entrepreneurship-based financial education through the content of financial literacy in the concept of ecopreneurship found in thematic textbooks for elementary schools (SD) grade II and V. Through the theme 'My Daily Tasks', sub-theme 'My Daily Tasks at Home', topic 'Siti Helps Mom Go Shopping', students share their shopping experiences at the stall, in the school canteen, at the store, supermarket etc. Students know the price of food and drinks that are usually bought, know the value of money, and understand the amount of change when shopping. This shopping activity is done every day during school hours while breaks and at home when requested by parents. The economic habits and practices carried out by students are part of ecopreneurship-based financial education which has the character values of independence and responsibility in the daily activities of students in their neighborhood. According to the 2014 APEC Guidebook on Financial and Economic Literacy in Basic Education, there is a rationale for the inclusion of financial education in the curriculum as it provides the basis for individuals to make better financial decisions and live better lives. Financial literacy is a lifelong learning process that is introduced from an early age to form a responsible adult.

The sub-theme 'My daily tasks at school', is the activities of students that take place every day in the school environment both in the learning process in class and outside the classroom. 'Saving money at school' is a sub-theme topic in thematic

learning 3 of class II. The theme exemplifies student saving activities facilitated by the school by creating a School Bank. Students are taught how to set aside some of their pocket money to save as a form of future planning. Although there is no school bank at SD 44, students have personal savings at home in the form of piggy banks or bank savings prepared by their parents. Financial literacy is expected to make students skilled in distinguishing financial management based on wants and needs, learning how to save and budget, and making wise spending decisions.

The theme 'Our Best Friend Environment' for class V, is a student reading text topic that tells and explains about 'The influence of the economy on the welfare of society'. A society's daily activities are inseparable from economic activities to meet the needs of life. Working to make money to meet the basic needs of the family. Students read and understand the content of the reading carefully about the meaning of production, distribution and consumption. Students are able to illustrate production, distribution and consumption activities according to the conditions of their respective families.

Students make simple advertising language by utilizing goods or objects found around the house and school (Figure 7) is a real practice of students' economic financial literacy activities in the classroom by utilizing the concept of ecopreneurship in learning. All pupils need to be economically literate for the sake of global economic governance today and in the future, according to the National Council on Economic Education (NCEE) and the National Council on Social Studies (NCSS). All children should be able to study economically, according to the NCEE in Sefeldt et al. (2010).

- ✓ Manage personal finances.
- ✓ Understand and appreciate the role of workers who produce goods and services.
- ✓ Engage in the economic system and understand how it works.  
works.
- ✓ Think critically about economic issues, feel a sense of responsibility, understand basic economic concepts (production, distribution, consumption), make economic decisions, and reason logically about current issues that impact their lives.
- ✓ Ready to participate in economic production activities aimed at preparing for their future careers.

Thus, financial literacy-based ecopreneurship is a financial learning content that departs from the needs and daily activities of students in the environment where they are. The overall goal of financial literacy education is to help people become more financially literate and capable (Child & Youth Finance International, 2012). According to the Center for Financial Inclusion (2008), financial literacy facilitates the set of behaviors, attitudes, information, and abilities that individuals

need to make sound financial decisions for themselves based on their financial and social circumstances.

### **Conclusion**

From financial literacy-based ecopreneurship contained in thematic books for grades II and V, it can be concluded that the aspects of language learning that include linguistics, psychology and pedagogics (education science) are integrated in the ultimate goal of language learning, namely students having qualified language skills. Reading texts can provide learners with an understanding function of language, both oral and written. The information, knowledge and insights on finance and entrepreneurship provided in reading textbooks have a positive impact on attitudes of responsibility, frugal living, innovation, and more accurate, precise and organized future planning in organizing financial planning.

The development of financial literacy education program in primary school needs to be further developed. Considering the characteristics of elementary school students that are packed with more creative and innovative learning, one of which is through the utilization of ecopreneurship-based children's literature. The results of this study are very potential to be developed in further research, especially related to development of media or learning materials for children's literature based on ecopreneurship as a learning content for children's literature in elementary school.

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