

## DESIGNING CULTURALLY INTEGRATED PROJECT-BASED LEARNING TO ENHANCE FINANCIAL LITERACY: A STUDY OF THE JIMPITAN TRADITION IN INDONESIAN ELEMENTARY SCHOOLS

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### ABSTRACT

Financial literacy is a crucial 21st-century competency that must be developed from an early age to prepare students for real-world financial decision-making. However, learning in many Indonesian elementary schools remains conventional and has not yet integrated meaningful, contextual, and culturally relevant learning experiences. This study aims to design and analyze project-based learning (PjBL) activities integrated with the local Jimpitan tradition to enhance fifth-grade students' financial literacy at SDN 2 Klosepuluh, Sukodono District. Using a design-research approach with a qualitative descriptive method, data were collected through observations, interviews, and document analysis involving students, teachers, and school leaders. The learning design guided students to engage in projects related to the Jimpitan practice, including reporting on fundraising processes, management mechanisms, and their financial implications. The findings show that culturally contextualized PjBL activities effectively improved students' financial literacy, particularly in understanding needs versus wants, money management, and simple economic concepts. Students also demonstrated increased engagement, creativity, and collaboration compared to conventional learning. Challenges such as limited time and resources indicate the need for stronger collaboration between schools, teachers, and researchers. This study contributes to the development of innovative, practical learning models that integrate local cultural wisdom into elementary economics education.

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### INTRODUCTION

In Indonesia, one of the main challenges in education is the low level of financial and cultural literacy among students, as reflected in a survey by the Financial Services Authority (OJK), which found that financial literacy in Indonesia was 29.7% and the financial inclusion index was 67.8%. Financial literacy increased to 38.03% and the

financial inclusion index reached 76.19% in 2019 (Kafabih, 2020). These results indicate a low level of decision-making skills in the use of Management of money. The role of financial literacy education in elementary schools is not only to introduce money but also to teach money management, conduct transactions, and develop an entrepreneurial spirit. Therefore, a learning approach is needed that helps students relate economic concepts to the real world, thereby motivating them and enabling them to understand the material being taught more easily (Nurmasari et al., 2023).

One major contributing factor is the continued reliance on teacher-centered instruction, which are less relevant to real-world contexts. Therefore, there needs to be a transformation in the teaching approach that is more motivating for students (Misra & Nasution, 2024). Project-Based Learning provides students with opportunities to understand financial concepts through relevant projects, thereby improving their financial literacy (Batty et al., 2015; Vitt et al., 2000). With Project-Based Learning, students learn to solve real-world financial problems, such as how to start a business, save money, and manage finances wisely, thereby indirectly improving their critical and creative thinking skills (Muhaimin et al., 2024)). The gap between the practice of economic learning in the classroom and its application in everyday life often makes it difficult for students to distinguish between economic concepts of needs and wants. PjBL offers a more contextual and practical approach, where students can engage in real-world projects, thereby highlighting the importance of developing PjBL activities that connect economic concepts to the real world (Istiqomah & Widiyono, 2023).

Local culture plays a fundamental role in shaping community identity and social values that reflects a region's identity and character. One of the local cultures that is beginning to erode is the Jimpitan culture, which once fostered cooperation and solidarity among communities in maintaining security and mutual welfare. Jimpitan is a tradition of cooperation that has developed across several regions of Indonesia, especially in Java (Hilman et al., 2024). This tradition involves each household voluntarily collecting rice or money. These contributions are usually made every night, where residents place a small amount of rice or money in a special container provided in front of their homes (Oktaviyanto, 2021; Pambudi, 2020). The proceeds from jimpitan are then used for the common good, such as maintaining neighborhood security, social activities, or other urgent community needs (Rizkiyah et al., 2024).

Literacy is a program promoted in the 21st century across schools, government agencies, and communities (Puspita et al., 2025). Financial literacy is a field of study that not only provides knowledge of finance but also the skills and confidence needed to shape a person's decision-making when faced with a problem (Putri, 2021). Therefore, financial literacy education should be introduced and implemented from the family, the principal place where students live their lives, and then reinforced at school (Jurow, 2005). The role of financial literacy education in elementary schools is not only to introduce money but also to teach money management, transaction skills, and an entrepreneurial spirit. This is also explained in Johnson & Sherraden (2006) research: the role of financial literacy education in elementary schools is vital for enabling students to understand, assess, and act on their financial well-being.

The concept of economics in elementary schools teaches students fundamental concepts such as production, distribution, and consumption; money management; and the importance of goods and services (Hutasuhut et al., 2025). In many schools, economics learning still tends to be theoretical and does not involve direct practice. As a result, many students have difficulty understanding abstract concepts, such as the relationships among price, demand, and supply. In addition, the limited use of engaging, interactive learning media hinders students' understanding. Therefore, researchers want to foster students' financial literacy through material relevant to everyday life, using active and interactive learning designs, such as project-based learning (PjBL) models, and integrating them with the Jimpitan cultural tradition in the practice of learning IPAS economic concept material.

## METHOD

This study employed a design-research approach, a structured process that involves the design, development, and evaluation of educational interventions development, and evaluation of educational interventions, including

programs, learning environments, learning processes, teaching materials, education systems, and learning outcomes using qualitative descriptive data analysis techniques (Gravemeijer & Cobb, 2006). This approach was used to examine how students understand economics, the factors that influence it, and the challenges they face in learning. Data were collected through direct classroom statistical studies, interviews with teachers and students, and document analysis of learning programs and required materials. The study used an exploratory design without hypothesis testing. The results of this study will inform the improvement of school learning tools to increase students' understanding of financial literacy, grounded in Jimpitan's local culture.

The research instruments used in this study were (1) observation sheets, (2) student response questionnaires, and (3) teacher and student interview sheets. Data were analyzed using thematic analysis to identify emerging patterns in student understanding, learning challenges, and potential areas for improvement. Data validity was maintained through method triangulation, namely by comparing results across various data sources (observations, interviews, and documents) to ensure the accuracy of the findings.

With this approach, it is hoped that a comprehensive picture can be obtained of the extent to which elementary school students understand basic economic concepts and how the Jimpitan local culture-based project-based learning (PjBL) model can be improved to overcome existing problems and analyze the extent to which students understand basic economic concepts to foster financial literacy from an early age.

## RESULT AND DISCUSSIONS

Research conducted on fifth-grade students at SDN Klosepuluh 2 regarding their understanding of the economic concepts of needs, wants, demand, supply, and price, which were implemented in the PjBL learning design integrated with the local culture of Jimpitan through observation, interviews, and observation of learning documents, obtained the following results:

### **PjBL**

Project-Based Learning is a student-centered learning model oriented toward solving real-world problems. In Project-Based Learning (PjBL), students are actively involved in the learning process by designing, implementing, and evaluating projects related to real life (Bytyqi, 2022). The designed activities integrate basic economic concepts, influencing factors, and challenges encountered in the learning process into practical projects relevant to students' daily lives. By utilizing the Project-Based Learning method, students are trained to think critically, work collaboratively, and solve problems through exploration, discussion, and presentation of results. The results of the implementation shows that this design not only improves students' financial literacy skills but also fosters their creativity and confidence in facing academic challenges. Through the Project-Based Learning approach integrated with Jimpitan's local culture, students not only learn economic concepts theoretically but also understand their application in real-world contexts. Thus, this activity design can serve as an innovative and applicable learning model to support the success of economics education at the elementary school level (Setyawan & Nuro'in, 2021).

### **The Jimpitan Tradition**

The Jimpitan tradition represents a community-based system of voluntary micro-donations of small donations without coercion from any party for a common social purpose. Jimpitan is a tradition of cooperation and mutual help, and it is an indicator that Indonesian society cares for one another (Ariati & Hidayat, 2013). In its implementation as cultural content, it is integrated into the PjBL learning design in elementary schools, specifically in economics theory material, based on the following data from observations, questionnaires, and interviews: The Jimpitan tradition can foster financial literacy among students, as evidenced by the results of questionnaires and interviews, namely 22 out of 25 fifth-grade students at SDN Klosepuluh 2, or 88% of students, successfully saved money through the Jimpitan system. Through the Jimpitan tradition, students can also distinguish between simple economic concepts such as wants and needs, thereby becoming more financially wise and disciplined from an early age.

### **Observation**

Observations were conducted during the learning process at SDN Klosepuluh 2. Sukodono aims to understand students' initial understanding of economic concepts, classroom dynamics, student involvement, and their

interactions in activities that integrated the Jimpitan tradition. The researchers noted that students collaborated in groups, discussing each student's experiences with economic concepts such as saving, wants, and needs. The aspects observed included student participation, creativity in thinking, ability to work together, and the role of teachers in facilitating the learning process. In addition, the observation aimed to identify factors that supported or hindered the success of project-based learning design, including students' level of understanding and participation in activities rooted in local culture.

#### **Student response**

The responses of fifth-grade students to the Project-Based Learning (PjBL) activity, based on the local tradition of Jimpitan at SDN Klosepuluh 2, were generally very positive. Students provided feedback that this method helped them better understand the economic concepts of needs and wants because the material was presented in a context-appropriate manner. The project activities also trained students' critical thinking, communication, and creativity skills. Some students reported feeling more confident in expressing their ideas during group discussions and presentations. The results of the student responses showed that most students were not yet able to think critically when asked about the relationship between price and demand, and therefore did not fully understand the concept of demand. Some students continued to struggle with differentiating wants from needs, indicating partial conceptual understanding, which affected their financial literacy. Through real-world projects and interactive worksheets, students practiced directly in accordance with their daily experiences, making it easier to learn and understand basic economic concepts. Overall, the positive responses from students indicate that PjBL activities based on the local tradition of Jimpitan can be an effective learning alternative for fostering early financial literacy among students and improving the quality of learning in elementary schools.

#### **Interview Results**

Based on interviews with teachers at SDN Klosepuluh 2, the teachers said that financial literacy programs have not yet been launched in several schools. In fact, every elementary school student needs to master financial literacy, as these skills are critical in the future. Financial literacy helps students recognize the value of money, manage their pocket money, and build their entrepreneurial spirit. However, as mentioned, this elementary school does not yet have formal financial literacy lessons; it incorporates it only into mathematics or social studies lessons. Although it is incorporated into other subjects, financial literacy has a positive impact on student learning outcomes, and, overall, it plays a vital role in elementary school education. In the second interview, the researchers interviewed the principal of SDN Klosepuluh 2. This elementary school has implemented financial literacy activities because every student needs to master financial literacy. Therefore, this school holds financial literacy activities not only by incorporating them into lessons but also by providing 10 minutes before each lesson for them. Financial literacy is conducted once a week, and the activities are saving and class cash. This can be a strong foundation for improving students' cognitive skills. In addition, financial literacy has also improved student learning outcomes (Krisdayanthi & Wijaya, 2023).

This study has limitations in accommodating various characteristics of student learning models (visual, auditory, kinesthetic). Activities in Project-Based Learning are designed on the assumption that students can participate in collaborative project-based learning. However, some students with dominant learning styles, such as auditory or kinesthetic, may require additional adaptations to be optimally involved. This limitation indicates that a more flexible activity design should be considered in future research.

Implementing PjBL requires sufficient time for each stage, from planning to evaluation. In this study, time constraints were an obstacle, especially when adjusted to the learning schedule in elementary schools. As a result, some stages of PjBL could not be implemented optimally, potentially affecting the final results. Although the research instruments were carefully designed, the data obtained lacked accuracy. For example, observations and interviews may have introduced bias from the researchers or respondents, particularly when interpretations of student activities depended on specific points of view. In addition, the documented data often did not cover all the important aspects of learning.

Based on the results of this study, it is recommended that teachers at SDN Klosepuluh 2 integrate Project-Based Learning activities designed around local culture, particularly Jimpitan, into their daily teaching. Teachers are expected to adapt this design to their students' needs and characteristics and ensure that each stage of PjBL is



implemented optimally. Furthermore, teachers need to provide sufficient guidance throughout the project process so that students can overcome the difficulties they encounter, especially in time management and technical skills (Hudaa & Fahmi, 2021).

For schools, it is recommended to support the implementation of mathematics literacy-based Project-Based Learning by providing adequate facilities and resources such as teaching aids, learning media, and teacher training. This support can improve learning effectiveness and provide a more enjoyable learning experience for students. In addition, further research is recommended to explore the application of this design across various subjects and grade levels, to expand its benefits in the context of elementary school learning (Nurhayati et al., 2024).

## CONCLUSION

The results of observations, interviews, and document analysis, such as Learning Outcomes (CP), teaching modules, and student activity sheets (LKPD) produced by students, can be concluded that the learning activities designed are in line with the research objectives, namely to help students understand the economic concepts of needs, wants, demand, supply, and price through the integration of Jimpitan local wisdom in project-based learning (PjBL) design. The Project-Based Learning activity, based on Jimpitan's local traditions, was designed for fifth-grade students at SDN Klopsepuluh 2 in Sukodono District to improve their understanding of economic concepts such as needs, wants, demand, supply, and price through a contextual, interactive approach. The designed activities integrate basic economic concepts, influencing factors, and challenges faced in the learning process into practical projects relevant to students' daily lives. By utilizing the Project-Based Learning method, students are trained to think critically, work collaboratively, and solve problems through exploration, discussion, and presentation of results. The findings confirm that the culturally integrated PjBL design enhanced students' financial literacy and promoted deeper conceptual understanding but also nurtures their creativity and confidence in tackling academic challenges.

This study is limited by time constraints and the small sample size; therefore, further studies should validate the design across different schools and age groups.

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