
MEANINGFUL LEARNING IN THE PERSPECTIVE OF INFORMAL ECONOMIC EDUCATION

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Abstract:

This study aims to determine the informal economic education in the family through the habit of saving for children, which results in meaningful learning. This study uses a qualitative approach. The data collection techniques used in this study were observation and interviews. The informants in this study were five parents and five children in urban farming family households in Makassar City. The data obtained in this study will be analyzed using data coding techniques. The results of this study indicate that (1) parents have understood their children from an early age regarding informal economic education, especially saving; (2) the formation of knowledge, attitudes, and saving behavior makes children feel that parents have a role in guiding and teaching them about saving, which later became a meaningful learning for children and continues to stick in their memories to this day; and (3) the freedom given by parents and the absence of coercion to save are also meaningful lessons that are embedded in children's memories.

Abstrak:

Penelitian ini bertujuan untuk mengetahui pendidikan ekonomi informal yang berlangsung di dalam keluarga melalui pembiasaan menabung kepada anak yang menghasilkan pembelajaran bermakna. Kajian ini menggunakan pendekatan kualitatif. Informan dalam penelitian ini adalah 5 orang tua dan 5 anak pada rumah tangga keluarga petani perkotaan di Kota Makassar. Data yang diperoleh dalam penelitian ini akan dianalisis dengan menggunakan teknik coding data. Hasil penelitian ini menunjukkan bahwa (1) para orang tua sejak dini telah memahami kepada anak terkait pendidikan ekonomi informal khususnya menabung, (2) pembentukan pengetahuan, sikap, dan perilaku menabung membuat anak merasakan bahwa orang tua mempunyai peran dalam membimbing dan mengajarkan mereka terkait menabung, yang kemudian hal tersebut menjadi pembelajaran yang bermakna bagi anak dan terus melekat di ingatan mereka hingga saat ini; dan (3) adanya kebebasan yang diberikan oleh orang tua dan tidak adanya paksaan untuk menabung juga menjadi pembelajaran bermakna yang melekat dalam ingatan anak.

Keywords:

Meaningful Learning, Informal Economic Education, Saving, Urban Farmers

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INTRODUCTION

Informal economic education focuses on children's understanding and attitudes about how to use money rationally. One way of teaching financial management to children that aims to form financial literacy is to be frugal and save, along with explaining the value of saving (Hanson & Olson, 2018). Saving is the act of putting money into a piggy bank or other form of savings for a specific purpose. Developing this habit in children from a young age is crucial. Economic behavior taught and practiced in the family becomes ingrained as a habit (Suratno, Narmaditya, & Wibowo, 2021).

The family environment has a significant role in providing economic education (Theodora & Marti'ah, 2016; Hasan, 2018). Informal economic education in the family enables children to attain the desired future welfare conditions. It also contributes to adequate economic literacy and encourages future career opportunities (Hasan, 2020). According to a preliminary study by Hasan, Musa, Arismunandar, & Tahir (2019), family education has introduced lifelong skills, career choices, basic investment skills, and goal attainment, making it the first and foremost education for children to make economic decisions.

Kazempour, Rajabi, Asaei, & Fadaee (2019) support this by stating that financial education in the family is required to make individual children smart in money management, not wasteful, and like to save. Giving children an understanding of the amount of effort required to have a single penny of money and teaching them that making money requires hard work.

This will shape the behavior of a child into a person who values money. All forms of habits, examples, and explanations carried out by parents as educators in the family will shape children's ability to control themselves and their personalities. According to Hanson and Olson (2018), the knowledge that children gain in their families can make them more professional and able to contribute to their work in the future.

Economic education in the family, one of which occurs through interaction between parents and children through the internalization of economic values and behavior, is especially important for children who are going through a cognitive growth process related to economic aspects. The process of informal economic education connects new information to children's cognitive structures, improving their understanding of the economy.

Meaningful learning is when individuals fully understand and can recall specific facts from their stored knowledge (Jornet & Erstad, 2018; Lalueza & Macías-Gómez-Estern, 2020). Cognitive psychology states that meaningful learning is about making connections between already-known information or knowledge and new information (González-Ceballos, Palma, Serra, & Esteban-Guitart, 2021). In other words, meaningful learning helps learners activate what they already know as new information (Lainez, Dolendo, Angonoy, & Bargo, 2021; Mubarak, Sofiana, Kristina, & Rochsantiningasih, 2022). According to meaningful learning theory, fully understanding learned information enables making connections with prior knowledge, promoting deeper understanding (Bressington, Wong, Lam, & Chein, 2018). Utilization of meaningful learning can trigger

further learning because the relationship of concepts with real-world situations can encourage learners to understand the information presented (Kostiainen, Uksskoski, Ruohotie-Lyhty, & Kauppinen, 2018).

This study attempts to examine the implementation of David Ausubel's Meaningful Learning Theory (MLT), which is a learning theory that depicts a process in which new information is linked to the structure of understanding that is already owned by someone who is learning (Ausubel & Fitzgerald, 1961; Ausubel, 1962, 1963). Meaningful learning occurs when learners attempt to relate recent phenomena to a knowledge structure that is appropriate for the learner's needs, accompanied by intrinsic motivation and a flexible learning process (Vallori, 2014). The intensity and passion with which a learner pursues a particular subject. The central point of reflection in Ausubel's theory is that, of all the factors that influence learning, the most important is the aspect that the learner knows beforehand because it is the aspect that is considered the starting point (Ausubel & Fitzgerald, 1961).

However, research on meaningful learning processes still experiences theoretical gaps because most studies only proceed in formal education (Agra, Formiga, Oliveira, & Costa, 2019). Learning situations correspond to moments when one person intentionally helps another to learn something. Individual knowledge, however, cannot be observed directly as a concrete object but rather as a set of mental representations formed by interpretive dynamics based on the subject of knowledge. Thus, learning in this changing context corresponds to a continuous, personal, intentional, active, recursive, and interactive process that produces products that are always temporary and are characterized by certain knowledge produced in particular moments and contexts. Based on that understanding, there is a gap. Theoretical education should include not only meaningful learning in formal education but also meaningful learning in informal education and the interaction of formal, non-formal, and informal education (Reiter, 2015; Piercy, Earl, Aldrich, & Nguyen, 2016; González-Ceballos, Palma, Serra, & Esteban-Guitart, 2021).

This study will look at meaningful learning from a different educational perspective, namely from the perspective of informal economic education. Involving all family members will require moving together to build mutual trust and respect to ensure each learner can engage in meaningful, continuous learning. The study of meaningful learning from the perspective of informal economic education is essential because the family is the first school for children, not least in terms of economic education. The process of economic education in the family can take place at any time and is incidental. This economic education will influence young people's financial management behavior as adults. Economic aspects have a significant influence on the process of maturation of children towards independence from the various aspects included in informal education (Hasan, 2018). Therefore, parents must intervene early in terms of financial management. Parents act as educators within the family because their daily attitudes and actions can influence children's behavior.

This research was conducted on urban farming family households in Makassar City. The urban farming family household was chosen as the unit of research analysis because the urban agriculture sector, from an economic perspective, is still experiencing problems. Several previous studies have shown that this is because this sector is still subsistence, run only because it is a hobby, and because of the lack of economic literacy of the perpetrators. Based on the results of observations and preliminary interviews with five child informants and five parent informants who come from different economic classes, all children and parents have savings, either in a piggy bank or in the bank. The children apply their parents' financial management knowledge, specifically frugality. Furthermore, they gradually set aside money to purchase necessities. This shows that parents play an important role in developing financial management behavior for their children.

In informal education, knowledge transfer is carried out through a process of habituation and example. Parents, as role models, certainly have different ways of instilling the importance of saving behavior in children. Currently, education to improve children's financial literacy is not only limited to introducing money but has become a concept to teach and motivate children to manage money wisely and be able to control themselves from consumptive behavior.

The formation of children's economic awareness from an early age is related to the management of pocket money and will develop along with their cognitive condition. Parents need to teach their children about the importance of saving through indirect actions. The example and attitude of parents are the major keys, especially when viewed from the perspective of the meaningful learning that occurs in the family environment. Parents expect their children to be economical individuals, skilled in personal financial management, as they have been taught. This study will examine the application of informal economic education, which will become meaningful learning for children, thus shaping their financial management patterns when they grow up.

RESEARCH METHOD

The research method used in this study is a qualitative approach to investigate meaningful learning from the perspective of informal economic education, which is natural. The position of the researcher in this qualitative research is a key instrument.

In this study, data was collected in two ways: through observation and interviews. Observations were made to observe the behavior of parents and children in the informal economic education process. In addition, interviews were conducted to collect data on the meaningful learning process that occurs informally in the family environment. Interview questions posed to parents related to aspects such as the importance of saving for the child's future, parents' economic literacy regarding the importance of saving, and how parents teach their children to save. Meanwhile, the interview questions for children focused on: (1) children's knowledge of saving; (2) parents' economic education to save for children; (3) savings owned by children; and (4) the role of parents in teaching saving lessons to children. Interviews were conducted with ten informants: five informants who

are parents and five informants who are children in urban farming family households in Makassar City.

Informants are determined through various considerations and also based on the objectives of this study. As a result, the researchers established certain criteria for informants, including informants who are parents and informants who are children. The following criteria for parents as informants are: (1) parents with varying levels of economic status; (2) parents who understand that informal economic education is primarily about saving; (3) parents with dependent children; and (4) parents with child savings. Then, for child informants, the criteria are: (1) the child is an active student; (2) children who understand that informal economic education is primarily saving; and (3) children who have savings from their parents. The informants in this study are presented in Table 1 below.

Table 1. Parent Informants

Name Acronym	Age	Last Education	The Main Job	Side Job
F	35	Junior High School	Urban Farmer	Cleaning Service
Sp	55	Bachelor	Headmaster	Urban Farmer
WK	42	Bachelor	School Teachers	Urban Farmer
Sy	51	Bachelor	School Teachers	Urban Farmer
I	43	Senior High School	Vehicle Workshop	Urban Farmer

Source: Profiling Research Informants (2022)

Table 2. Child Informants

Name Acronym	Age	Last Education	Living Together
H	23	Senior High School	Parent
Es	18	Senior High School	Parent
APS	22	Vocational Schools	Parent
T	19	Senior High School	Parent
Er	19	Senior High School	Parent

Source: Profiling Research Informants (2022)

The data obtained in this study will be analyzed using data coding techniques. The stages can be seen in the following image.

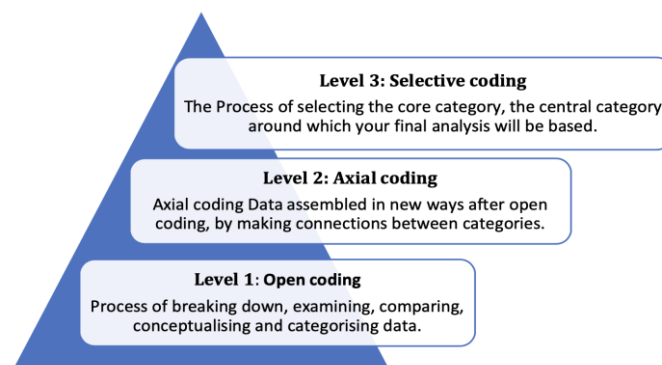


Figure 1. Data Coding Stages and Techniques (Charmaz, 2006)

Based on the stages of data analysis in Figure 1, the data from in-depth interviews were applied to the analysis using a rigorous and structured approach. Therefore, data were collected and analyzed simultaneously. This data analysis subsists in three stages, namely open coding, axial coding, and selective coding. Open coding is the initial stage of qualitative data analysis. In this section, emphasis is placed on words but not on their meaning. All interviews were read in detail and coded individually. In axial coding, researchers identify facts that describe or justify a particular theme and make it possible to divide the data into sub-themes and themes. Usually, identification of the main themes and subthemes takes place during the selective coding phase; however, since this case it occurred in the axial coding phase, the researcher also combined more subthemes to describe each case.

RESULTS AND DISCUSSION

This study focused on how parents guide and teach their children referred to informal economic education, especially saving. Thus, referring to the focal point of the study, the instrument in this study seeks to find out and collect answers from informants regarding several matters from informants who are parents, namely (1) future savings for children; (2) parents' economic literacy on the value of saving; and (3) how parents educate their children to save. Table 3 provides the data gathered from the responses of parental informants regarding research focus.

Table 3. Summary of Parent Informant Interview Results

Question	Informant's Answer
Future savings for children. Coding A.1	<i>"I have future savings for my child, the type of savings that I have and I have prepared for my child for now is only a piggy bank (Informant F, interview on 12 February 2022)."</i> Coding A.1.1
	<i>"I have savings that I have prepared for my child's future, the type of savings I have for my child is in the form of savings in a bank which I have specifically dedicated to my child (Informant Sp, interview on 12 February 2022)."</i> Coding A.1.2
Parents' economic literacy on the importance of saving. Coding A.2	<i>"From a young age, I have understood about saving, because I think saving is very important, saving is one way to set aside some money, one of which is for the future of children (Informant WK, interview on February 6, 2022)."</i> Coding A.2.1
How do parents teach their children to save?.	<i>"If I teach my children about saving, try to divide them when they are given money, some will be saved and</i>

Coding A.3

some will be spent according to their wishes and needs, I also don't force or regulate the pattern, as much as possible I give freedom, that's what makes children I feel that my teachings are meaningful and they still remember them today (Informant Sy, interview on 13 February 2022)."

Coding A.3.1

"I don't openly regulate my child's saving pattern, because I've already told you the point is that something must be saved, to want my child to spend it first and then save it or vice versa, I leave it entirely to my child, my teaching is like this I see I'm still my child use it until now, when he is given money, he must save something even though it is not large in amount (Informant I, interview on 13 February 2022)."

Coding A.3.2

Source: Results of Data Processing (2022)

Then for informants who are children, the focus of the research is (1) children's knowledge related to saving; (2) parents' economic education to save money for their children; (3) savings owned by children; and (4) the role of parents in providing savings lessons to children. The results of the children's informants' answers to the research focus can be seen in Table 4.

Table 4. Summary of Child Informant Interview Results

Question	Informant's Answer
Children's knowledge about saving. Coding A.4	<i>"Actually I like to save, it's just that there are some conditions that make it difficult for me to save, one of my goals is to save if there is something urgent and requires money (Informant APS, interview on 6 February 2022)."</i> Coding A.4.1
Parent's economic education to save for children. Coding A.5	<i>"From a young age I was taught to save by my parents, one of the most meaningful guidance and teachings and until now I don't forget is that my parents didn't directly explain how to save, they just showed me that in my house there is a box filled with money. So everyone who enters the house, especially family members, has to put money into the box as savings, something like this that means a lot to me (Informant Es, interview on 12 February 2022)."</i> Coding A.5.1 <i>"From childhood I was taught to save, but there is no compulsion to save, my parents gave me the freedom to</i>

	<i>save or not, but they gave me an understanding that saving is important, this makes me feel that I still use the teachings of my parents. until now, in the sense that I don't force myself to save when there is something urgent I want to buy, but if I have extra money, I will definitely save it (Informant H, interview on 12 February 2022)."</i>
	Coding A.5.2
Savings owned by children. Coding A.6	<i>"The savings that I have now are only in the bank, and also I am learning to invest as my future savings, the source of the money I save for now is only from my family and also set aside a small scholarship that I received (Informant T, interview February 13, 2022)."</i>
	Coding A.6.1
The role of parents in providing savings lessons to children. Coding A.7	<i>"My parents did not directly show their role in regulating my savings pattern, they only gave advice that some of it be set aside for savings, the rest I am in control of managing my own saving pattern (Informant Er, interview on 13 February 2022)."</i>
	Coding A.7.1

Source: Results of Data Processing (2022)

Meaningful Learning and Informal Economic Education

In human life, starting from when humans are born and throughout their lives, they will continue to carry out the learning process (Zhou, Zou, Chen, Yu, & Wang, 2019; Lyu, Xu, Cheng, & Li, 2020). As a result, education will not be separated from life. Education will never be detached from several related aspects, ranging from social to political to even economic. When talking about education and its relation to economic situations, of course, it will refer to two words, namely education and economics. The many dynamics related to economic problems that continue to develop, especially when describing human needs and desires, of course make education play a role in overcoming them. Education will provide a variety of knowledge to help someone organize and solve economic problems (Jüttler, 2020).

One problem that is usually encountered related to the economy is consumption activities and also the fulfillment of the primary needs and desires in the family sphere. In education, the discussion of informal economic education covered this. Basically, the family has an essential role in regulating the pattern of economic activity in the family. Parents, in particular, have a role to play in adjusting their child's pattern of economic activity. The discussion of informal economic education is extensive, but this research focuses on studies related to the economic behavior of families in saving. Within the family, naturally, the role models for a child are his parents. Therefore, from an early age, informal economic education must be taught and instilled in children. It will bring

children to the habituation and meaningful learning that they will not soon forget. Informal economic education can be given through simple things, starting with habituation, giving examples, and providing interpretations and understanding related to economic activities (Hasan, 2018).

This study focuses on informal economic education, specifically saving behavior, which is one of the fundamental lessons parents teach their children about money management. According to research findings from interviews with parents and children, parents are very considerate of informal economic education, especially saving behavior. Parents consider that one of the most significant activities within informal economic education is saving. Parents from an early age have taught and provided an understanding to their children that saving is very important. From the interviews, parents have prepared special savings for their children in the future. The savings are various, ranging from piggy banks, bank savings, gold savings, investments, and some even in shares forms.

Apart from the parents' side, during interviews with children, they also said that informal economic education regarding saving behavior was highly essential to overcome unexpected costs. They also said that their parents had explained the benefits of saving from an early age. The children also said that apart from their parents' savings, they also had their own savings in banks, piggy banks and other financial institutions. They get money to save when they are given pocket money by their parents, relatives, and family; they set aside some for savings. In addition, there are also those who set aside the scholarship money they have for savings. The meaningful learning process in the family environment related to the economic behavior of saving is given in the following picture.

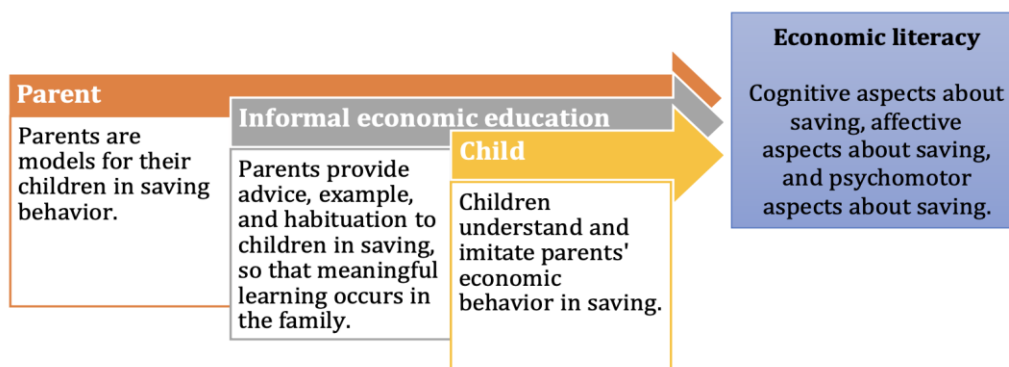


Figure 2. Meaningful Learning Process related to Saving Behavior
(Data Processing Results, 2022)

Based on Figure 2, examples of saving behavior shown by parents to children in the form of advice and examples of economic behavior indicate the occurrence of meaningful learning that focuses on the conception of behavior, supported by verbal explanations of parents, who convey ideas (as encouragement) to children, so that they are translated and stored by the child as knowledge, which requires the child to use it in everyday life. The mental activity of the child is strengthened by the parents, with the aim of collecting,

storing, and reproducing information derived from the economic activity by the parents. This taxonomically shows the existence of economic literacy through cognitive, affective, and psychomotor aspects. In this informal economic education process, children have a passive cognitive function, seen as a store of information for their future lives. In addition, using techniques that highlight the correct new information through economic behavior modeling, parents must also provide direct and immediate reinforcement in order to produce changes in children's behavior.

The findings of this study suggested that meaningful learning, with an emphasis on social learning theory, maps a learning perspective that includes consideration of the learner's personal characteristics, behavior patterns, and environment. Informal economic learning in the family occurs in social situations and shows that a significant part of what children learn results from the interaction of children and their family environment through modeling presented by parents. In this context, economic education that takes place informally in the family environment is an information processing activity, enabling environmental behaviors and events to transform into symbolic representations that serve as guidelines for action.

The Role of Parents in Guiding and Teaching Children to Save

In society, the smallest unit is the family. The family is the initial place for learning, whose results can be said to be significant in helping the development of a child's character into adulthood (Grätz, Barclay, Wiborg, & Lyngstad, 2021; Ogg, Clark, Strissel, & Rogers, 2021; Andrade, Pereyra, & Yang, 2021). One thing that parents should teach their children from an early age is financial education (Khan, Putthinun, & Watanapongvanich, 2021; Nguyen, Ho, & Vo, 2021). Henderson, Beach, & Sun (2020) stated that financial education in the family is crucial for preparing children to become wise people in managing pocket money given by parents, saving, and not behaving extravagantly. The role of the family, especially parents, is very important for children in terms of money management (Hasan, 2018). Parents must guide and teach their children since a young age about saving and the benefits of managing money. If, from an early age, parents have taught their children about patterns of consumptive habits, then this habit will be difficult to control and even stop until adulthood. Inversely, when children are taught from an early age by their parents to be frugal and learn to save, of course, this pattern of consumptive habits will not happen to children, and children will find it easier to manage their money when there is no consumptive pattern (Amagir, Groot, Maassen van de, & Wilschut, 2018).

Based on the results of the interviews, it can be seen that economic conditions also affect the desire to save. 25% of children in economic groups and above have no difficulty saving, even if they have snacks that are separate from savings. These children from the upper middle class do not find issue to save because they save to fulfill their dreams. In saving, they already have a target. So, after they have had enough, they take their savings to be used to fulfill their dreams. They are free to set aside savings from their parents, even though it is implied that, from an early age, parents have instilled the importance of saving. It is different with children who are in the middle economic class. They must first

meet their basic needs and then set aside the rest for savings. Their savings come from pocket money. They invest their capital in the gold pawnshop because, in the pawnshop, they are not charged with maturity. This is done by as many as 50% of children from the middle economic class. This is inversely proportional to children from the lower middle class. Even it's hard enough to meet necessities, let alone put money aside for savings. 25% of children don't save anything. According to the parents' perspective and the findings of the interviews, eighty percent of parents are saving money for their children's futures, in this case for the middle-class and upper-class economies. 20% of people only have money in a piggy bank; this is the lower class of the economy. Then, after being analyzed, 100% of parents have instilled the importance of saving for their children from an early age.

Parents can be motivated to nurture their children and also provide teaching regarding the importance of saving and its benefits (Widyastuti, Sumiati, Herlitha, & Melati, 2020). This certainly illustrates that saving is important to be taught by parents to their children from an early age, so that later, when they grow up, the child will get used to it, and even this behavior will be attached to the child. In line with this statement, the results of interviews that have been conducted with both parents and children show that parents from an early age have given teachings and understanding regarding how to manage money and its patterns. Parents understand that saving is an important thing that children need to be taught for their children's future. The results of interviews with children found that their parents had a role in guiding and teaching them about saving, whether it was done by speaking persuasively or simply giving them understanding by showing the habits that parents do so that children will follow them.

It also found that there are several ways that parents can deliver economic education to their children to save, namely: (1) parents teach by explaining about saving and its benefits; (2) parents teach by determining a pattern: when a child gets money, it must be saved first and then spent, or vice versa; and (3) parents teach by not explaining directly but showing it by keeping the box at home, and when they come home, they put money into the box. Parents take this action to give their children a meaningful education about the value of saving. In line with this, the interviews with the children revealed that the ways where parents deliver economic education were very meaningful and became their habits to this day. In addition, with various patterns and methods used by parents to tell their children that saving is important, children make it a meaningful learning experience that sticks in their memories. During interviews with children, many said that the ways their parents used to show the importance of saving without coercion made the children feel free to manage the money they earned so that this method was embedded in the child's memory and remained until adulthood. They use and make references to manage the money they have.

CONCLUSION

The research findings show that meaningful learning from the perspective of informal economic education takes place in the process of parents teaching their children

about saving through everyday economic behavior. The findings of this study suggest that parents from an early age have understood their children about informal economic education, especially saving. Parents have instilled the importance of saving in their children; besides that, there are several ways that make children feel that parents have a role in guiding and teaching them about saving, which then becomes a meaningful lesson for children and continues to stick in their memories until today. These methods include: (1) parents teach by explaining what saving is and its benefits; (2) parents teach by determining a pattern: when a child gets money, it must be saved first and then spent, or vice versa; and (3) parents teach by not explaining directly but by showing by keeping the box at home, and when they go home, they put money into the box. In addition, meaningful learning for children that sticks in their minds is that parents provide an understanding regarding saving that there is no coercion and are given the freedom to regulate their saving patterns.

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