



How Informal Education Fosters Economic Awareness in Children

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DOI: 10.15294/dp.v15i2.25285

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History Article

Received July 11, 2020

Approved November 30, 2020

Published December 31, 2020

Keywords

Economic Awareness; Economic Literacy; Farmer Family; Informal Education

Abstract

The research aimed to find out how the education pattern in the family forms children's economic awareness. Qualitative descriptive was used as an approach in this study to reveal how the role of farmer families in the Maritengngae sub-district, Sidrap Regency in fostering economic awareness in their children. The number of informants in this study was 10 people. The data collection used observation, documentation, and interviews. The results showed that economic education was part of education that took place in the family environment to foster economic awareness in children from an early age through habituation, exemplary and transfer of knowledge. The characteristics of economic education in the family can be seen in various aspects, namely giving verbal advice, participating in shopping, and habituation in saving, limiting pocket money, and priority scale in fulfilling needs. The role of housewives is very important in fostering habits and role models in children from an early age with the hope that in the future they will become responsible economic actors.

How to Cite

Rahmatullah, R., Inanna, I., & Ampa, Andi Tenri. (2020). How Informal Education Fosters Economic Awareness in Children. *Dinamika Pendidikan*, 15(2), 202-214.

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p-ISSN 1907-3720

e-ISSN 2502-5074

INTRODUCTION

The important role of the family in creating a natural and progressive learning process aims to prepare family members to become generations ready to meet the demands of changing times. This process takes place naturally, is not organized, not systematic but takes place in a family environment without being limited by time (Rogers, 2007). Education and guidance are obtained by children for the first time from their family environment. This process is more varied and is not bound by a curriculum as in formal education (Smith & Phillips, 2016). Most of the time a child has is with his family, so that the family plays a role in his child's education. The educational process is passed naturally, is not programmed and unscheduled and does not require assessment so that it can occur at any time (Rogoff et al., 2016).

Education is the first home in preparing students to be able to survive and adjust to the development of the era (Theodora et al., 2017). To build children's emotional intelligence in informal education, family or parents have a strategic role. The implementation of intelligence can be tested continuously. The family is as an emotional intelligence laboratory. Parents influence emotional intelligence, life attitudes and daily life behaviour of family members (Wahy, 2012). This is because previously acquired economic knowledge and understanding will be reflected in children's economic behaviour (Rahmatullah & Inanna, 2017).

In a family environment, this process can take place at any time and continuously. Various experiences that a child has in his family make him more motivated in managing his activities (Johnson, 2017). In this case, the family takes part in the transfer of knowledge and attitude. The transfer of knowledge and attitude that takes place in the family takes place naturally, the results will have an impact in the long time. The effectiveness of the educational process that has been passed will be reflected in the attitudes and behaviour of children af-

ter they grow up. The knowledge acquired by children in their families can make them more professional and able to contribute to their work in the future (Popescu & Diaconu, 2011). This can also happen to children born and raised in farmer families.

The socialization process to children about economic problems, especially financial literacy, is more dominant in the family environment. Informal economic education by the family will have an influence on economic behaviour such as how to manage money well, behave wisely in consumption, and save money, it is likely that children will have good habits in economic behaviour. Understanding money management properly, using money wisely can make a child become a wise consumer in transactions, as well as reducing the purchase of goods or services that are not needed.

Economic education in the family is a field of study or learning about how to prepare individual humans as economic actors to have economic insight and attitudes according to the demands of the times carried out by family members. This is of course different from the education that takes place in a school environment. In the family environment, the process runs naturally and is unstructured, while in the school environment this condition runs structured according to the demands of the curriculum. Economic education in the family that is provided by parents is in the form of habits such as the habit of saving, frugality, and being selective in purchasing goods and services. This habit will form a pattern of thinking that is manifested in economic literacy. Armed with the mind-set that is owned, it will have an impact on the pattern of action which is manifested in behaviour including consumption behaviour (Narmaditya, 2013).

The existence of economic education in the family environment can form an economic human (*homo economicus*) that is productive and economical in the use of money and other resources (Suryani, 2017). Through the family, the necessary attitudes can be formed, so that as an adult a child is able to become the

head of the family who manages his economic activities effectively and efficiently. Understanding of the productive and economic activities of the head of the family is important in developing attitudes that can encourage the achievement of effectiveness and efficiency through economic education in the family environment.

In relation to informal education, the transfer of knowledge is carried out by a process of habituation and giving examples. This is the first process parents do with their child. The hope is that each child can imitate the activities carried out by their parents, for example in shopping, managing family finances, as well as in various other economic activities. This process can involve the participation of their children as an initial process of habituation that is taught from an early age. After this process has been passed by the children, they can directly or indirectly imitate their parents' behaviour with new skills as provisions for their future.

In a family whose main livelihood is farming, a child is taught to behave economically in a rational and responsible manner. Learning activities are aimed at shaping children into economic actors who have a mind-set towards sustainability, both in consumption, production and distribution activities. Character will grow from an early age through an informal education process, so that when they grow up, children can become rational and responsible economic actors (Rahmatullah, 2018).

The focus of this research is related to how the role of education in the family fosters economic awareness in children. In this study, it is limited to farmer families in the Maritengngae sub-district, Sidrap Regency. From the results of preliminary observations made, it showed that the education level of the head of the family and the wife who worked as farmers was the majority of whom were educated up to the elementary school level. In connection with that, the low level of education will affect the process of interaction and transformation of economic understanding to children, especially in the aspects of habitu-

ation and exemplary in economic behaviour. Economic understanding and attitudes can be caused by the influence of economic education, whether obtained from family, the surrounding environment, or formal institutions (Inanna et al., 2020); (Inanna, 2018).

The level of education of the farmer family community, which is still low, can affect the education pattern and even the mind-set of the children in the family. Indirectly there will be mind-set that the level of education is not important in families, especially those who work as farmers. Therefore, the role of the family is very important to foster economic understanding and attitudes to children so that later they become rational and responsible economic actors. Of course, such understanding must be given intensely in the family environment. Economic education in the family can be effective and efficient if it is carried out intensively (Wahyono, 2001).

Economic education in the farmer family environment which is intended to foster children's economic attitudes rationally is how parents teach children to manage finances properly so that when they grow up they are not trapped in excessive consumptive habits. Forming children's economic awareness at an early stage is related to pocket money management and will develop along with their cognitive conditions (Lewis & Scott, 2000). This habit will be understood clearly if children are given the opportunity to practice it in their daily behaviour.

Children's needs will be more complex along with the development phase. In this connection, the habit of children in the form of managing pocket money in shopping needs to be the concern of every parent. This habit has started early, so that it will be embedded in the minds of every child until they are adults and reflected in their interactions both in the community and in the school environment. Such habits will appear in the management of pocket money used in shopping in the school environment (Bullock & Scott, 1997). This is done not by order but a process of habituation and advice (Ardiana, 2017).

Economic problems, both studied from the macro and individual aspects, depart from a fundamental understanding of economic education (Murdinar, Estu et al., 2017). As the times progress, the need for economic insight and understanding becomes something important. Parents' exemplary and attitude in this regard is the main key (Muchtar et al., 2019). In families, especially those whose main profession is farmers, every parent has the hope that their children as the next generation will be able to continue the family's economic resilience, either with the same profession or with a different profession. This has implications for the process of economic learning in a family environment that is interrelated and needs to be familiarized so that each generation is able to become the successor, with a variety of economic activities in the future.

It can be understood that everyone will go through a process of change by imitating others (Bandura in Rolina, 2006). This can mean that the experience and knowledge possessed by a person is the result of the learning process, either by himself or obtained from other people in the surrounding environment including parents. In this connection, this knowledge and experience is based on directions and explanations from parents or their families. Understanding related to the use of money in everyday life needs to be understood in accordance with economic principles. Internalization of economic experience in the family is given to children through a process of getting used to being healthy in money management regarding how to spend, save, or invest money properly (Lermitte, 2004). This is done naturally, unintentionally, referring to the values, attitudes, behaviours and skills that occur in everyday life (Plavšić & Dikovic, 2015).

The knowledge and experience that a person gets is more dominantly influenced by family factors (Kane et al., 2017). With the ongoing process of economic education, especially in farmer families, a child can make rational economic choices, and the family has a dominant role in this. Economic attitudes and behaviour are influenced by informal economy

education as a learning process for children to act in the future. This research will describe how informal education, in this case, the role of parents in fostering economic awareness in children, so that human resources are able to act in a rational and responsible economy.

METHODS

A qualitative descriptive approach was used in the research. This study was conducted in Sidrap Regency, South Sulawesi. The research target was the family (housewives) from the community who work as farmers in the Maritenggae sub-district. Purposive sampling and snowballing sampling techniques were used in selecting informants. Purposive sampling technique was used to select key informants who represented the focus of the study and further efforts to find other informants were developed using snowballing sampling techniques by taking into account the suggestions of key informants. The steps in the research are:

First, data collection includes observation, in-depth interviews (in-depth interview) and documentation. Data collection is carried out through the process of collecting data consisting of notes on the understanding, attitudes and economic behaviour of the farmer family regarding how the process of transferring knowledge and attitudes to their children regarding financial management, habit in savings, meeting priority needs either through advice or real examples in everyday life.

Second, data reduction that has been obtained from in-depth interviews, observation and documentation. This stage is carried out by coding and categorizing the data with the intention of making it easier to merge, separate, cut and paste data. This data reduction process runs continuously during the research. Data presentation is carried out by organizing data in a pattern of relationships between similar categories which are arranged systematically in the form of narrative text, tables and figures.

Third, data presentation is carried out

by researchers by organizing data in a pattern of relationships between similar categories that are arranged in a way that makes it easier to draw conclusions. And the last is drawing conclusions / verification, namely interpreting the data obtained from the research results. Drawing conclusions is the final part of the analysis that has been running since data reduction and is carried out continuously throughout the research. Researchers interpreted the data, provided explanations for causal pathways and propositions related to how the pattern of informal education in

farmer families in developing economic awareness in children from an early age.

The flow and steps of research data analysis can be described in Figure 1 (Creswell, 2009).

The number of informants obtained from this study were 10 (ten) housewives from families whose main profession was farmers. The selection of informants was limited to families with the main profession as farmers. In the Maritengngae sub-district, the farmer profession is the majority of the work carried out by the community. In addition, the Ma-

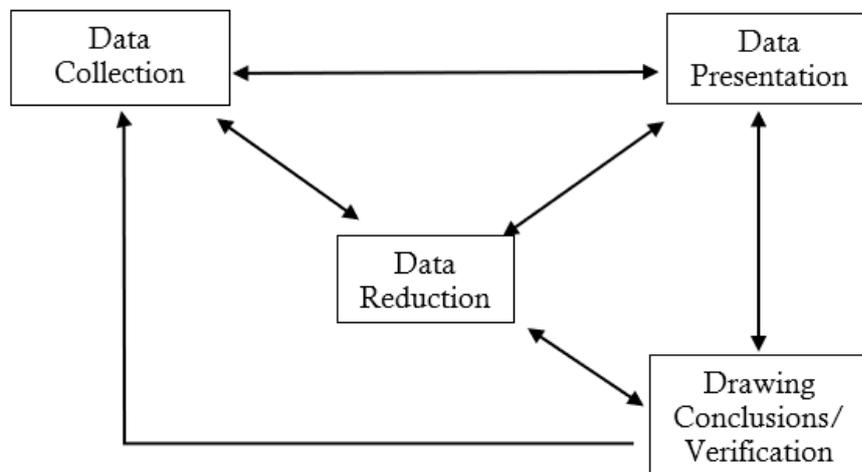


Figure 1. Flow and Steps of Data Analysis (Interactive Model)
Source: Processed Primary Data (2019)

Table 1. The Number of Informants

No	Name	Age	Last Education	Profession
1	Asriani	34 years old	High School	Housewife
2	Saberang S.Pd	46 years old	Bachelor	Teacher/ Housewife
3	Munni	40 years old	Elementary School	Housewife
4	Harming	45 years old	Elementary School	Housewife
5	Hasni	33 years old	Elementary School	Housewife
6	Hembo	46 years old	Elementary School	Housewife
7	Ratnawati	38 years old	Elementary School	Housewife
8	Jusniati	26 years old	Elementary School	Housewife
9	Hasma	37 years old	Elementary School	Housewife
10	Rabasia	35 years old	Elementary School	Housewife

Source: Processed Primary Data (2019)

ritengngae sub-district is a producing area for agricultural products, especially rice, with an area of 69.90 km² with a rice field area of 5,373.98 ha. Information regarding the number of informants is presented in the Table 1.

RESULT AND DISCUSSION

Economic Education in Children in Parents' Perception

Knowledge of the importance of economic education in children from an early age is very important. Economic education for children in farmer families is applied by teaching children to manage finances well, so that they become wise economic actors. Managing pocket money, being accustomed to saving, being a wise consumer, are among the ways to teach economic education to children, while trying to foster their entrepreneurial spirit (Habybillah et al., 2016). As stated by Ms. Saberang through an interview (May 22nd, 2019) as follows:

“The application of economic education to children is very important so that children can understand expenses, balance income and outcome and also so that children do not behave excessively”.

Children need to be equipped with knowledge to be successful in the future according to their time. Habits and experiences gained in the family are beneficial for life (Rogers, 2007). Economic education in farmer families is very important so that in the future when the children grow up they will be able to manage their finances well. Parents' attention through habituation and life experiences obtained by a child will play an important role when they grow up and learn to be independent when separated from their parents. This was stated by Ms. Ratnawati through an interview (May 28th 2019) as follows:

“It is very important that children understand how to save money and use money according to their needs so as to become their habit until they grow up, especially when they have studied far from their parents”.

The application of economic education in farmer families is carried out by providing real examples related to daily activities in consumption, production and distribution activities. In Bandura's social learning theory, it is argued that individuals can learn by imitating others (Putri & Asrori, 2019). Parents play an important role in the learning process of children to introduce them to use money either intentionally or unintentionally, for example observing or engaging children (Shalahuddinta & Susanti, 2014). Parents make the transfer of knowledge to their children diligently, guide wisely in the use of money, and behave in a rational consumption manner in the sense of buying goods or services according to their needs. The first socialization agent is the family, teaching children about financial literacy both in their role as consumers and in managing money (Shim et al., 2010). Therefore, economic education in the family environment can be carried out in various ways, for example through managing pocket money, habit in savings regularly, being a good consumer, comparing prices with quality and developing an entrepreneurial spirit (Rahmawati et al., 2016).

It is important for parents to pay attention to equip their children with knowledge about how to make ends meet, manage economic problems, manage finances well, and use money productively for their future. If this is taught from an early age to children, when they grow up they will behave wisely in managing finances. Thus, habituation to good economic behaviour from an early age is very important so that in the future when they are adults and live far from their parents, they are more independent in managing their finances and needs. This is where economic aspects and behaviour are very important in influencing children's lives after they grow up and live independently from their parents. Economic education is obtained from various places, from the family environment, the social environment to the school environment (Murdinar et al., 2016).

The pattern of informal education in

farmer families in fostering economic awareness can be shown in the Figure 2.

Economic Education Practices in Farmers’ Families

The process of economic learning in farmer families in the Maritenggae sub-district, Sidrap Regency is carried out in several ways:

(a) Through Verbal Advice

Living frugally and not being extravagant is a term that is often repeated by parents in farmer family life. Giving advice from parents is accompanied by giving examples of parents’ behaviour to always live frugally by carrying out consumption activities as needed. It should be realized that parents must show their seriousness for a frugal lifestyle. Don’t let this advice be limited to children. In providing understanding to children, role models and parents’ daily attitudes in family life have a very important role for economic education according to (Muchtar et al., 2019). In addition, because daily economic life is inseparable from the problem of money, usually family economic education is focused on un-

derstanding the value of money and children’s behaviour to regulate the use of money in accordance with rational economic principles. A good mind-set will form a pattern of attitudes and patterns of action that are manifested in behaviour.

As stated by Ms. Hasni in an interview (May 22nd 2019) that:

“Economic education is applied to her children, but it is just giving advice not to spend money carelessly, and saving money if any”.

This is as stated (Wulandari & Narmaditya, 2015) that exemplary, habituation, and exemplification in daily life is important for adolescents to suppress their consumptive nature. Good behaviour is a reflection of a child’s mind-set and behaviour. The daily behaviour of parents will be a reflection for children to behave, because in principle they imitate the attitudes and behaviour of their parents (Muchtar et al., 2019). Thus, parents play an important role in the financial socialization process of their children (Cude et al, 2006).

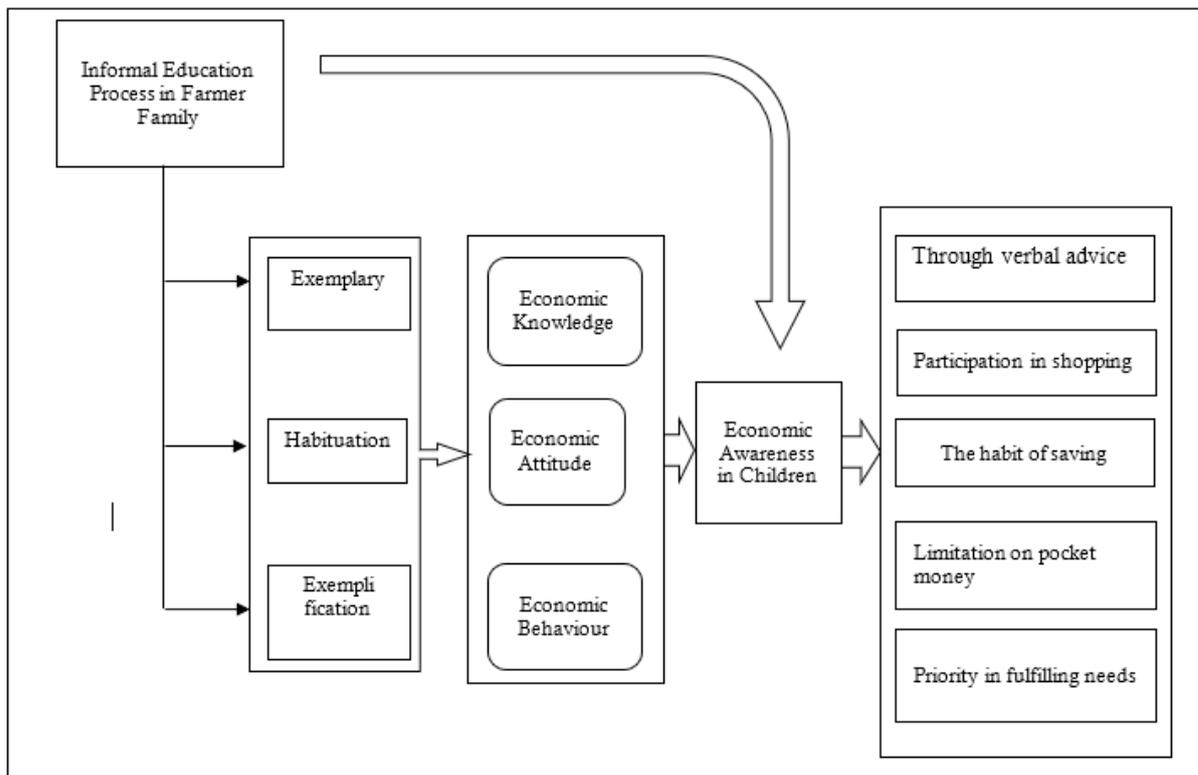


Figure 2. Informal Education Pattern in Farmer Family and Economic Awareness

In the application of economic principles, this is also an emphasis. In principle, the fundamental problem in economic behaviour is how to manage finances so that they can be allocated according to priority scale needs. Information like this was also conveyed by Ms. Ratnawati through an interview (May 28th 2019) that:

“Regarding saving money, since his child was young, he was directed to buy goods as needed”.

The same statement by Ms. Rabasia (May 29th 2019) that:

“Since his childhood she always directed them not to just buy food, especially toys”.

Often we find a child unable to manage their finances. This is because their parents do not provide advice and habituation to their children from an early age, especially in managing their pocket money.

(b) Participation in Shopping

The desire to participate in shopping sometimes appears in every child when they watch their parents shop. In the process of family education, parents accustom their children to participate directly in shopping in the market, so that they can understand how bargaining interactions occur. This habit can educate children to be more creative and independent, especially in determining their choice of goods or services needed. At least a child can understand that what they are doing is beneficial for their life as a process for learning and continuing to learn (Latchem, 2014). Likewise, it needs to be understood that children who learn a lot from their parents about managing finances have a higher financial understanding than those who do not learn from their parents (Jorgensen, 2007). However, children’s participation remains within certain limits, such as age and financial ability, so that children’s participation in shopping is still supervised. Likewise, what was done by Ms. Sa-berang with her child, based on the results of the interview (May 22nd 2019) that:

“Sometimes I also give them the task of shopping for basic necessities at the mar-

ket with enough money according to the basic needs to be purchased so that they understand buying and selling transactions in the market such as bargaining.”

The environment that should be created around children is an environment that can stimulate children to explore everything around them. Children want and are able to explore the information they need. Because, it provides the opportunity for children to experience shopping on their own, teaches children to count whether the goods they are going to buy are sufficient, and gives children the experience of directly witnessing the bargaining interactions between sellers and buyers.

That is the importance of every parent to stimulate creativity through a condition created in their family environment (Rahmawati et al., 2016). Of course this can be useful when a child applies it in real life, especially in relation to what needs they will prioritize, how much financial capacity they have, and the usefulness of the goods or services they buy, to the process and frequent bargaining situations which happen in every transaction. Informal learning can provide personally meaningful learning experiences (Petkovic, 2018). Thus, a child who is involved naturally will be able to record the experience and make it a habit. Experience is born from a learning process, and this will be permanent in every child. This means that informal education takes place continuously in a lifelong process according to the times (Pozgaj, 2008).

(c) Saving Requires Habituation

It is normal to understand that a small child is not yet able to fully will in financial matters, because this is still under parental control. However, as a wise parent, from an early age a child needs to be given an understanding of minimal money how to manage pocket money wisely. It is important to remind them that the allowance given by their parents needs to be partially set aside for savings. It is important to remind children that it is not good to spend all their money, and that part of the money must be set aside for savings. It is important for parents to teach their children

the concept of why saving is important. Apart from setting aside for unexpected needs, he also needs to save money to buy things he wants, help his parents, and future needs when needed. It is not enough to raise awareness in a child about the importance of saving by simply ordering. However, the process needed is a direction, a role model which is then practiced and implemented directly so that children can experience saving behavior and later it will become a habit. (Ardiana 2017).

This is as conveyed by Ms. Harming during the interview (May 22nd 2019) as follows: "The application of economic education to children is important, by familiarizing children with saving expenses and getting used to saving, they will understand us when there is another crisis."

This statement also has similarities with that expressed by Ms. Jusniati during the interview (May 28th 2019) as follows:

"Economic education is important for the future of children, especially saving so that they can be used for school needs."

Furthermore, the supporting statement from Ms. Hembo (May 28th 2019) that:

"Economic education in children is very important, especially teaching children to save so that there is savings in the future."

This process is certainly not easy, because it needs habituation through real behaviour to children, so that saving activities can become an habituation that creates awareness that it is important for their future (Ardiana, 2017). These good habits will be practiced in everyday life for as long as they live (Yalcinkaya, 2016).

The behaviour of extravagant living is an enemy in a person's life that must be planted from an early age in a child's mind. Such conditions certainly require a process that is not short because a child has the thinking and critical power to respond to something they think is not in accordance with their expectations. This is where the role of parents to always accompany their children with useful advice, for

example not making purchases of things that are not in accordance with the needs of life, parents give examples of what items are their life necessities.

With advice and habituation that takes place on an ongoing basis, a child is expected to be able to suppress his consumptive desire to get used to saving. The habit of saving or setting aside some of the money will provide many benefits, such as self-control, accustomed to being patient, and learning about future obsessions in the form of investing (Rapih, 2016). This pattern of habituation will induce habits in a child to become a smart consumer, especially when they are adults; a frugal lifestyle has become a habit that colours every economic activity.

(d) Limitations on Pocket Money as A Training Process

One way that parents can take in teaching their children to live frugally and manage their finances wisely is to set limits on pocket money. The limitations are related to the amount and period of use of money. The amount of pocket money given is intended for a certain period of time, so the child's intelligence is needed to manage his pocket money so that it is sufficient according to the time set by his parents. One reason why it is necessary to determine pocket money is to teach children to recognize budgets from an early age, meaning that, with a given monthly budget, children will learn to adjust the purchases they will make. They will understand that if they spend money on the first day then they will have no money in the following days. Independently, children can learn to buy things with good considerations, and of course still be accompanied by their parents. This is as done by Ms. Ratnawati through an interview (May 28th 2019) that:

"She gives pocket money to his son every day. Sometimes the pocket money isn't spent, so she directs his child to save the remaining money by himself on the grounds that her child can learn to manage the money to use it for another time,"

The purpose of parents doing this is to get children to have a sense of responsibility in managing their finances. In addition, parents also need to learn to become accustomed to trusting their children so that harmony is built between the child and the parents. Another positive thing from this habituation is the formation of an educational process in independent financial management, so that you can get used to other activities such as saving and investing (Ardiana, 2017). Of course not all parents can do this, because in the minds of parents there are still children whose minds are still very unstable so that they are not used to making rational considerations when having pocket money.

Several other reasons raised by parents in relation to limiting the amount and time of pocket money, among others, are so that children can learn to understand financial budgets from an early age. Thus, a child can arrange spending agendas which are priority needs and which needs can be postponed at a later time. If the pocket money given is spent before the time set by the parents, then of course there will be certain days when a child will no longer have it. The important lesson from this situation is that a child can learn to be frugal and learn to shop for useful things.

(e) Needs are factors that underlie purchasing decisions

Needs and desires are two things that are often difficult to distinguish by someone who will buy goods, whether at the age of children, adolescents, and even parents. The need is more to something that is priority, if not fulfilled it will have an impact on survival. Meanwhile, desire is something that can be postponed on other occasions, and does not have a direct impact on human survival. Often a person is inverted in implementation, where desires take precedence over needs. The duty of parents is to provide understanding to their children about these two things.

In practice, parents need to provide direction and understanding to their children in order to buy something according to their needs not their desires. As was done by Ms.

Saberang conveyed through an interview (May 22nd 2019) that:

“She only directs her children verbally only by telling them to buy things such as clothes or food according to the money they have, except for something they really need.”

This situation teaches children from an early age to learn to control the use of pocket money in shopping, although in this case, it is not as rational as adults. The needs of a person at the age of children are indeed simpler when compared to the needs of adults, but in fulfilling it, it certainly requires rational considerations according to budget availability, so that not everything that the child wants can be met (Rapih, 2016). Of course, in this connection the process of discussion and mutual understanding between children and parents needs to be put forward.

In a family whose main profession is as a parent, as every child, they want all their needs and desires to be fulfilled, because their nature is still very unstable. They have not been able to distinguish between needs and mere desires. Although it cannot be denied that human nature likes to have a lot and looks luxurious, it tends to be irrational in making decisions.

For families whose main profession is farmers, it is very important to apply the principle of frugal living because the income they get from farming is not much and it is uncertain depending on the sales value of their agricultural products. The nature of children who are still very concrete makes children sometimes unable to distinguish what is only their desire and what is really their need. In relation to needs, human nature in general hopes to always want to be able to fulfill everything. Even though these needs vary, some need to be prioritized and some are not, in other terms it can be met at a later date (Supramono, 2013). Therefore, in farmer families, parents give special attention in providing financial understanding to children, so that in the future the children will have mental readiness to become good economic actors. In this case, parents always provide understanding to their children to buy

goods according to their needs on a priority scale. Parents as part of the individual take part in educating children to gain new experiences including in terms of financial management, both through observation, participation, and exemplification by parents. Such learning can contribute to individual growth, cognitively, emotionally and socially (Eaton, 2010).

CONCLUSION

The family has a very important role in fostering economic awareness in children; especially in families whose main profession is farmers. The process of economic education in farmer families is applied by providing understanding and exemplary by teaching children to manage their needs and finances properly, so that they become wise economic actors. Various ways have been taken, among others, through verbal advice, participation in shopping, habituation in saving, limiting pocket money, and priority scales in meeting needs. This is important to do, because when children grow up they are expected to be able to manage their finances well, for that we need the attention of parents through the transfer of knowledge to children diligently. The experiences children get from an early age in the family environment regarding money management and the necessities of life are a small example of the many situations they will face as adults. However, at least a child can learn to be an independent, creative, and responsible person from an early age.

The limitation of this study is that the number of informants is limited to people whose main profession is farmers, so that the results of the research do not represent the general condition of society. The condition of people with different professional backgrounds has also not been the focus of this research, and it will be more interesting when it is studied in a qualitative approach to see how the role of informal education in fostering economic awareness in children. The information obtained will certainly vary and can represent the condition of the general public,

especially in Sidrap Regency.

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