



## Analysis of Informal Economic Education Based on Local Potential in Seaweed Farming Communities in Pabiringa Village, Jeneponto Regency

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### ABSTRACT

This study aims to determine the analysis of informal economic education based on local potential in seaweed farming communities in Pabiringa Village, Jeneponto Regency. This research is a qualitative descriptive research. This research uses data collection techniques carried out by observation methods, interview methods, and documentation. The subjects in this study are seaweed farming communities, namely parents and children. Data analysis techniques in this study use data reduction, data presentation, and conclusion drawing. The results of this study show that the stages of informal economic education are very important to increase children's potential in fostering economic awareness in children from an early age through habituation, example and knowledge transfer. Just as parents train and accustom children to save, parents teach children to manage pocket money in distinguishing wants and needs and developing an entrepreneurial spirit. However, not all seaweed farming communities can provide economic education to their children because of their own difficulties in educating children, busy work and lack of insight and knowledge of parents about the importance of economic education for their children. thus making children not independent and continue to depend on parents to meet their needs. Seaweed farming communities need to overcome and also balance between busy work and educating their children at home such as teaching saving, money management, and also developing entrepreneurial spirit.

## **INTRODUCTION**

Educational activities have a strategic role in improving human resources, because through educational activities can become intelligent, capable and responsible humans (sense of responsibility). The main objective is to train human resources with the characteristics of integrity, initiative, intelligence, social skills, resourcefulness, imagination, flexibility, enthusiasm, sense of belonging and openness to the world of gender (Bahri, 2016). Education is the first home in preparing students to be able to survive and adapt to changing times (Theodora & Martiah, 2018).

According to Law No. 20 of 2003 article 3 concerning the functions and objectives of national education explains that the function of national education is to develop the ability and shape the character and civilization of the nation in the context of education for the life of the nation, aims to develop the potential of students to become human beings who believe and fear God Almighty, have noble character, healthy, knowledgeable, capable, creative, independent and a democratic and responsible citizen. In learning that will be expressed by structuring knowledge by balancing the human mind, it is divided into formal, non-formal and informal learning (Türkmen, 2022).

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According to Ki Hajar Dewantara stated that education is called tri center, namely children's education is carried out by three environments, the first is the family environment, the school environment and the community environment. The education of children first and foremost takes place in the family environment. The family is the earliest and most important educational institution because it always shapes the development of everyone's character since the emergence of civilization and humanity. This process is more complex and does not follow a set curriculum as in formal schools (Smith & Phillips, 2016). This happens naturally and not intentionally. It is related to the attitudes, actions, beliefs, and abilities that a person encounters in everyday life (Dikovi et al., 2015).

The family as the smallest unit in society is an important learning for the development of children's character to adulthood. In the learning process, children are introduced to various things that will be useful for them in the future, so that early learning pearls in the family strengthen their determination to achieve lifelong prosperity. You will succeed in life if you do not have a financial deficit, that is, do not have less income than his income (Sina, 2014). Family education consists of time that changes the way family members interact and talk to each other (Narmaditya et al., 2023). The foundation of children's knowledge is the education provided by their parents. As a place of one's initial

learning, parents have the responsibility to educate their children. Education at home is the most fundamental means of creating positive attitudes and values from the simplest economic actions and so on. The basis of how a child's behavior will grow in the future is the attitudes, behaviors, and values that parents instill in their children (Hasan, 2017).

The study of economic education activities which include production, distribution, and consumption is a subfield of social science that examines how everyone meets their basic needs (Manek et al., 2020). Studies or learning about how to equip the community to participate as economic actors so that they have economic insights and attitudes that are in accordance with today's needs are known as economic education in the family. As explained earlier that the educational process takes place in the context of the home without being programmed, scheduled, or subject to evaluation, which allows for continuity at all times (Rogoff et al., 2016).

Parents can strive to take responsibility for their child's economic value by encouraging parental diligence and consistency in locating, managing and using family finances to discuss with the child. Children who are not taught how to use money wisely tend to become dependent on money. Therefore, children are taught the importance of good financial education so as not to fall into excessive spending habits (Rahman, 2019). Economic attitudes and behaviors are influenced by informal economic education, a learning process that prepares their children for future action. Children are more motivated to choose their activities because of the variety of experiences they get in their family environment (Johnson, 2017).

Family economic education can affect how children handle money well, behave when they consume and save money. This can help children develop solid financial habits that will serve them well in the future (Anggraini et al., 2023). The main task of the family is to create superior human resources for each member of the family, including the task of changing the family in good daily economic behavior (Hafid et al., 2021). Through informal economic education, human resources can develop the traits necessary to become reasonable and ethical economic actors (Inanna et al., 2020). Human beings have potential that can be developed through education, enabling them to become educated people with the ability to understand themselves and their environment, adapt to change or act as agents of change, and predict the future. The natural environment and social environment have an impact on human life even when that life is educated. Humans naturally, even as part of their nature as creatures who need to be educated so that they can improve the quality of human resources (HR) through education (Darmadi, 2018).

Informal economic education based on local potential is essential to increase children's capacity in economic behavior and alleviate poverty due to consumption. However, according to the findings of researchers, the majority of residents of Pabiringa Village, Jenepono Regency are seaweed producers. The residents of Pabiringa Village now spend most of their time processing seaweed, including mothers who help their husbands in this work. He always leaves the house early in the morning to process seaweed around 7:00 a.m. until 4:00 p.m.

later. Due to limited time with children and lack of awareness of parents about the need for economic education for their children, not all seaweed farming communities are able to provide economic education to their children. If this is not immediately addressed, it will have a negative impact on the future of children, especially in managing their finances and lack of entrepreneurial knowledge. Children who do not receive adequate economic education from their parents may not be independent and will still depend on them to meet their needs. Of course, wealthier families are exempt from this problem, if this is experienced by families who cannot afford it will be a burden for the parents. Therefore, if not handled from afar, it will have a negative impact on the child's financial future, especially in terms of managing finances and having an understanding of entrepreneurship. However, some seaweed farming families in Pabiringa Village, Jeneponto Regency, have succeeded in integrating workers by educating their children at home such as teaching saving, teaching money management, and encouraging entrepreneurial spirit to children so as to foster welfare in their families.

The target in this study is related to informal economic education as it is known that families are the first community where children get the concepts of good and bad, right and wrong, profit or loss, natural or unnatural. Their family as their first social group in artin, a person develops values or morality through family. Likewise with informal economic education in increasing children's potential and family welfare where it is hoped that informal economic education given to children can improve family welfare. Family welfare can be built and developed if each parent applies the principles of a healthy economy.

## **LITERATURE REVIEW**

Educational activities have a strategic role in improving human resources, because through educational activities can become intelligent, capable and responsible humans (sense of responsibility). The main objective is to train human resources with the characteristics of integrity, initiative, intelligence, social skills, resourcefulness, imagination, flexibility, enthusiasm, sense of belonging and openness to the world of gender (Bahri, 2016). Education is the first home in preparing students to be able to survive and adapt to changing times (Theodora & Martiah, 2018).

## **METHODOLOGY**

Meanwhile, this research data collection technique used three techniques, namely observation, interview and documentation. In this study, observation was carried out by being at the location to make observations around the research area. For the type of interview used, namely structured interviews, among the indicators of this research questionnaire instrument are (1) Pabiaasakangi ammoli-moli doenu allei saved pappasanna tau toayya riyolo' (habitually set aside pocket money to save messages from previous parents); (2) pahabkangi atoroki doenu baji-baji mange rikatallasannu (habitually use money to meet needs); (3) Pahabkangi Kallennu apaentengi usahnu (getting used to developing the spirit of entrepreneurship); While documentation is a way of collecting data and information in the form of books, archives, documents, pictures and written

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Purposive sampling techniques with specific targeting criteria were used to identify informants in this study. The relevant criteria are: (1) Seaweed cultivator community in Pabiringa Village, Jeneponto Regency (2) Having children aged 7 to 20 years or up to junior high school or high school. Based on several seaweed farming communities who became research informants as follows:

Table 1. Identity of Seaweed Farmer (Parent)

No	Name	Age	Gender	Recent Education	Work
1	Naharia	49	F	SD	Housewife
2	Jumriani	36	F	SD	Housewife
3	Abduk Kadir Anwar	53	M	SMA	Farmer
4	Sinar	49	F	SD	Seaweed Housewife

Source : Data Processing Results (2023)

While some of the children of seaweed farming communities who became informants for researchers as follows:

Table 2. The Identity of the Son of a Seaweed Farmer

No	Name	Age	Gender	Education	profession
1	Suci	14	F	SMP	Student
2	Keysa	17	F	SMA	Student
3	Sri	16	F	SMK	Student
4	Hasni	16	F	SMA	Student

Source : Data Processing Results (2023)

Based on the table above, four of the many seaweed farmers are the source of this research data. The reason the researcher formulated 4 informants was because it referred to the criteria of research informants, namely seaweed cultivators with children aged 12 to 17 years and over and elementary to junior high or high school education. This research informant is also considered capable of answering questions, with an analysis of informal economic education based on local potential in seaweed farming communities in Pabiringa Village,

Jeneponto Regency. Data analysis used in this study (Rijali, 2018) which suggests 3 stages, namely: (1) Data education; (2) presentation of data; (3) Drawing Conclusions

## **RESULT AND DISCUSION**

This study focuses on how the stages of informal economic education based on local potential in seaweed farming communities in Pabiringa Village, Jeneponto Regency, as well as obstacles to informal economic education based on local potential in seaweed farming communities. The instrument in this study seeks to collect various data and information from informants in seaweed farming community families related to (1) Stages of informal economic education (2) Barriers in informal economic education; Then, to provide a better picture of informal economic education based on local potential in seaweed farming communities, here is a detailed and clear description of the interview questions. From the results of observations and direct interviews that have been conducted with informants, it was obtained from the results, that the seaweed farming community has implemented the stages of economic education for their families even though not all seaweed farming communities can provide economic education based on local potential to their children. Some seaweed farmers cannot balance time with their children and lack of awareness of seaweed farmers on the importance of economic education for their children, so not all seaweed farmers are able to provide economic education based on local potential to their children.

Often we encounter a child who is unable to manage his finances because their parents do not give good advice and habituation to their children from an early age, especially in managing their pocket money (Inanna et al., 2020). Grass farmers try to diligently transfer knowledge to their children by providing examples, habits, advising children slowly and guiding wisely in the use of money, and behaving rationally in the sense of buying goods or services according to their needs. Some observations and interviews that some of the seaweed farming communities have done ways to discipline children such as in the stages of saving, managing pocket money, so that children do not behave consumptively and at the same time the spirit of entrepreneurship. It was shown based on observations and interviews that the 4 indicators of the stages of informal economic education that wanted to be examined in this study had all been fulfilled.

### **Stages of Informal Economic Education Based on Local Potential in Seaweed Farming Communities in Pabiringa Village, Jeneponto Regency**

Several stages that have been carried out by some of the seaweed farming communities in an effort to increase children's potential are by utilizing economic resources such as instilling the character of saving, utilizing finances well and the spirit of entrepreneurship in seaweed farmer children from an early age, grass farmers have their own unique methods to educate their children in their children's daily economic behavior. Some seaweed farmers have been able to carry out family obligations and responsibilities as well as possible. Human beings must be able to solve economic and social problems because they are economic and social beings (Sundari et al., 2021).

Seaweed farmers set an example for their children by example, recognizing the value of moderation, and refraining from overdoing it when they want something unimportant. One approach to teaching a simple lifestyle to their children is through moderation and affirmation in daily actions. Several stages were taken based on the findings of research conducted in Pabiringa Village. Some seaweed farming communities in trying to grow children's potential from an early age to grow family welfare include the following:  
**Take Advantage of Economic Resources**

Economic resources are inputs used to produce and distribute goods and services. Humans must be educated and developed as early as possible, namely from the child in the womb to birth, both physically and mentally, because they are the source of local potential and the driving force of all development efforts. Human beings are economic creatures, so they are never satisfied. Therefore, economic resource education can be said to be all instruments that can be used by people to meet their needs.

Informal economic education plays an important role in shaping the nature of human resources from an early age (Inanna et al., 2020). The results of the interview, one of the seaweed farming communities that the importance of implementing the stages of economic resource education with real examples related to daily activities in the family to develop children's potential so that future children can understand the balance between income and expenditure so that children do not behave excessively after adulthood. Finance is essential for the economy and social organization of modern society (Cavalcante et al., 2016).

Seaweed farmers in Pabiringa Village diligently transfer knowledge to their children by giving examples, habits, advising children slowly and guiding by using their money wisely and engaging in rational consumerism, which means getting the products or services they need. Young people are more likely to have to bear more financial risks in adulthood than their parents and they are consumers of financial services from a young age (online payments, mobile phones, etc.) (Aprea et al., 2016). The application of economic resource education to seaweed farming families needs to provide affirmation and concrete examples related to daily activities in consumption, production and distribution activities (Sha lahuddinta & Susanti, 2014).

#### **Get Used to Setting Aside Pocket Money to Save**

Pabiaasai ammoli-moli doenu allei ditabungi pappasanna tau toayya riyolo' which means Getting used to deviating money to save messages from previous parents is a local potential of seaweed farming communities as a fundamental attitude and symbol in disciplining and increasing children's potential where a seaweed farmer can reflect the behavior of getting used to setting aside money for savings. Finance is very important for the economy and social organization of modern society (Cavalcante et al., 2016). Young people are more likely to have to bear more financial risk in adulthood than their parents and they are consumers of financial services from a young age (online payments, mobile phones, etc.) (Aprea et al., 2016). The application of economic education to seaweed farming families needs to provide affirmation and concrete examples related to daily activities in consumption, production and distribution activities (Sha lahuddinta & Susanti, 2014).

Based on the results of interviews presented by informants of seaweed farming communities that some of the application of stages (*Pabiaasai ammoli-moli doenu allei tabunggi*) in the sense of getting used to deviating money to be saved by seaweed farming communities is taking the time to remind children to set aside money by directing and giving examples to children to save money in piggy banks, there are also seaweed farmers providing piggy banks made of Bamboo pieces and chicken-shaped storage boxes made of clay or storage boxes of any shape or inviting children to choose the shape of a piggy bank that children like and inviting children to show saving in the bank from seaweed harvest is one of the stages carried out by the seaweed farming community in Pabiringa Village, Jeneponto Regency.

Seaweed farmers also take the time to often remind children to set aside money and tell them to save in a piggy bank, it is important to teach children to save every time they give pocket money. Parents can also set an example for their children to learn the value of saving. Because a young person has a tendency to catch and imitate everything that people around him do, especially the behavior of his parents. And seaweed farmers provide piggy banks made of bamboo strips and chicken-shaped storage boxes made of clay or storage boxes of any kind or make piggy banks and also invite children to buy their favorite piggy bank and teach children to be frugal, attitude that the term refers to not being extravagant. Future expenditures will be made sufficient amounts to meet emerging demand (Pino et al., 2020). Children will become more adept at managing their finances as a result of their frugal mindset.

Seaweed farmers in Pabiringa Village also invite children to save in the bank from seaweed harvests, to encourage children to appreciate money more. The child will try to save and not aggressively withdraw cash from the bank. When children watch their parents save in the bank from seaweed harvests, they will assume that they need to save first to learn how to manage money in the bank. This is so that children avoid consumptive behavior. Children are interested in saving their money when they are taught to save in the bank. In this way, young people get to know finance, banking, and saving from an early age (Eti, 2017).

Based on the findings (Albar et al., 2021), getting children to save has many advantages and is preparing for a better life in the future. To reduce future needs that will never stop, the habit of saving money instilled by seaweed farmers in children from an early age. Savings in addition to future planning, are one of the factors for the financial success of seaweed farming families (Chalimah et al., 2019) The right time for seaweed farmers in Pabiringa Village, done consistently, teaches children the benefits of saving since receiving pocket money has a positive influence that will be realized when children grow up. According to (Rapih., 2016) setting aside pocket money has additional benefits for children, including teaching patience and introducing them to investment activities in the business world from an early age.

Cultivating saving is no longer new, saving behavior certainly has its own level of difficulty, making children aware of saving behavior is not easy and time-consuming, and sorting and sorting is not enough. For example, some children of seaweed farmers in Pabiringa Village are still not consistently saving, where the money from savings is always spent savings are still inconsistent, because savings are still spent on snacks. This is in accordance with the findings (Pulungan et al., 2019), They only know that money is only a tool for them to make purchases of desired goods or buy food. More so, according to (Brounen et al., 2016) that the tendency of people in savings decreases with age and is higher among those who are financially savvy. Cultural spending patterns, rising prices, lack of saving culture, and youth dependence are such factors. People's cultural spending habits, continued increase in price levels, low saving culture, and young individuals' dependence on their parents to support them can also reduce people's motivation to save (Alshebami, 2021). Children in this scenario need an arahant, a role model who is actively practiced and practiced so that children can understand children's saving behavior which will later become a habit (Ardiana, 2016).

### **Habituation to Utilize Money in Meeting Needs**

The habit of utilizing money in fulfilling the needs of previous parents' messages is a potential seaweed farming community place behavior and a fundamental symbol where the seaweed farming community in Pabiringa Village, Jeneponto Regency reflects the behavior of appreciating the resources they have, including pocket money in the context of family economic education, especially in educating children to get used to using money to meet needs. The habituation of managing finances is very important for the economy and social organization of modern society (Cavalcante et al., 2016). which can be seen from the interview excerpts as follows.

From the interview excerpts, it can be explained that the form of informal economic education based on local potential is instilled "pabiasakangi atoroki doennu baji-baji mange rikatallasannu" in its meaning (habituating to manage money well) carried out by parents to children in seaweed farming families in Pabiringa Village, Jeneponto Regency, namely: through habituation and example. Seaweed farmers teach children to habitually manage money well by managing their income and expenses from pocket money given by parents or from unexpected money given by relatives. Getting used to managing money well in this context is when children routinely record their income and expenses daily, weekly, or monthly. This will help children find out the amount of pocket money spent every day, every week, and every month, so that children can manage every expense well. As well as mentoring parents, how they carry out plans, in managing pocket money.

The development of economic behavior, especially in financial management, is formed in the family (Sutter et al., 2019). According to (Grohmann et al., 2015) said financial competence is a useful tool. And according to (Csiszárík & Kocsir, 2022) shows that money is seen as infinite. Meanwhile, according to (Pratama & Nisha Selvia, 2021) added that finance is defined as all

aspects related to needs. Consumptive living behavior has been transmitted to society in general (Sari et al., 2020).

Teaching finance is not only one of the modern soft skills that should be taught to children from an early age, but also serves as character education that equips children with an education that allows them to achieve financial prosperity. Financial literacy is any form of financial education provided in various places, such as schools, colleges, and homes. (Xiao & Porto, 2016). Financial education will direct people to act in the right financial behavior (Widyastuti et al., 2020).

Managing finances well is done from generation to generation to children from an early age such as targeting their pocket money and also having a record of all expenses made with money received by children (Rizkiwati et al., 2022). This is so that children can manage how they use their pocket money thanks to methodical record keeping. The importance of financial ability well as part of lifelong learning (Ameer & Khan, 2020). Having the financial ability to bounce back in times of financial crisis will help protect against adverse life events and, in turn, will contribute positively to well-being (Tahir et al., 2022).

Seaweed farmers also get used to not accepting all the less important wishes of children. Seaweed farmers invite children to chat and discuss when having dinner together so that they can understand the importance of the goods they buy, whether it is just a momentary desire or an item that really meets a need. Expressing affection to the child is not done by doing what he wants, but by teaching him to understand whether this is really a need or just a want. (Rapih, 2016). Thus, to make sound financial decisions individuals must be equipped with good financial knowledge and attitude (Yahaya et al., 2019).

Financial skills are given to their children by giving pocket money and discussing how to manage the pocket money (Moreno & herrero et al., 2018). Managing personal finances is a daily activity (Alsemgeest, 2018). Hence the importance of financial management in personal life (Philippas & Avdoulas, 2019). Financial ability can be thought of as a combination of financial literacy and financial behavior to achieve well-being (Xiao & Edition, 2016). Consumers with good financial literacy can choose effective and more profitable payment methods based on their respective financial considerations (Foster & Johansyah, 2022).

According to (Johnson & Elliott, 2011), children develop an understanding of economic and financial concepts as they progress successive developmental stages. As seaweed farmers do be good role models because as parents it is our duty to guide children and set an example in terms of developing good habits in life, because habits are the key to behavior. Seaweed farmers Make it a habit to give good advice or examples in managing finances and not using goods in excessive circumstances. Because the nature of children is still very concrete and therefore children sometimes cannot distinguish between true wants and needs. Shows that self-control has a beneficial impact on fruiting (Setiawan et al., 2020). Meanwhile, according to (Ansong & Gyensare, 2012) shows that the role of parents can inform their children well and influence children's money management behavior. Meanwhile, according to (Brown & Taylor, 2016)

affirmed that parents' actions in their children's saving behavior have no impact on their choices for their children's saving behavior. Financial management behavior skills must be taught from an early age, starting from basic education (Literacy et al., 2020).

Their seaweed farmers are not only afraid that their children's savings cannot be used in the long run, but also do not want their children to show any shopping behavior, because many advertisements can affect the child's mind and unhealthy social environment, this makes children follow them in the style of their friends. According to (Setiawan et al., 2020) added that current saving and spending behavior encourages savings and foresight, therefore good education is needed by showing children good examples or habits. In the absence of direct purchases or experiences, consumers' assessment of behavior is based more on their own indirect experiences (such as word-of-mouth publicity, advertising (Pu & Irawan, 2020)). The nature of children is still very concrete and makes children sometimes less able to distinguish which ones are just wants and which ones are really their needs. In addition, self-control also greatly affects frugal behavior.

Basically, children do not understand the concepts of waste and frugality, so the seaweed farming community tries to introduce these two concepts. Seaweed farmers teach children to save money by thinking about the reason for buying the item, whether the item is really useful or just for lust or desire. The role of parents in educating their children to understand their needs and wants is very important. Improve the family welfare of seaweed farming communities by encouraging their families to have foresight to manage good finances (Bastian, 2022).

### **Habituation for Entrepreneurial Spirit**

The seaweed farming community also develops the local potential of entrepreneurship passed down to its children so that children can think creatively, rationally and effectively using available time and production factors. By developing entrepreneurship, children will have competitiveness and fighting power in carrying out entrepreneurial activities, so that they can create their own jobs in the future, become a source of income in life and thus will encourage their intention to start new businesses (Hasan et al., 2020). In a sustainable view with the main purpose of business (Rezumat, 2022).

Entrepreneurship education in families carried out both formally and informally can encourage the development of entrepreneurial attitudes, skills and abilities, it can be concluded that the transfer of knowledge through entrepreneurship education has provided insight (Hasyim et al., 2022). Knowledge transfer through entrepreneurship education provides important insights relative to entrepreneurship education as well as self-efficacy (Hasan et al., 2020). With the excellent role of parents, of course, students are even more enthusiastic in selling clothes, because students have good support and roles from parents and people around them (Mulia et al., 2012). Invest in human resources and start a business. Encouraging young people to migrate (Aug & Gareth, 2018). According to (Nurdiana et al., 2021) encouraging someone to entrepreneurship is known as behavioral control, explaining that attitude structure consists of three components, namely perception, emotion, and

disposition to action. Child start-ups cannot be managed alone, but require guidance and support from adults, parents and teachers. At an early age, children who learn to develop learning entrepreneurship will become creative individuals.

Through various entrepreneurial activities, it becomes the main capital of children's productivity and independence as they grow up. (Nurhafizah, 2018). the ability of all family members to oversee family business resources and assets to ensure the long-term survival and sustainability of the family (Tatiana et al., 2018). Entrepreneurial spirit cannot be acquired quickly or easily. Seaweed farmers in Pabiringa Village encourage children to dare to take risks, because perseverance and tenacity are important ingredients to become successful entrepreneurs. These qualities build the strength and resilience of entrepreneurs to despair. (Ningrum, 2017).

Fostering entrepreneurship has become a central policy goal for the entire world economic organization, from regional to national and international bodies. Underpinning this trend is the belief that entrepreneurship is fundamental to some desirable social effects, such as economic development, reduced acceptance, and technological progress (Licht, 2007). A business environment that is a serious obstacle to the success of the informal sector (Mugoda et al., 2020). Based on these facts, it can be seen that entrepreneurship education in the family has a good impact on entrepreneurial attitudes and motivation (Asitik & Nunfam, 2019) Knowledge derived from entrepreneurship education in the family is a significant source of competitive advantage, which allows family businesses to be innovative and remain competitive (Ahmed G et al., 2016).

### **Informal Economic Education in Fostering the Potential of Children's Economic Behavior and Family Welfare of Seaweed Farming Communities**

The success of children in the future according to their times is in the hands of the family. Family-based practices and learning opportunities benefit life. Farming families should uphold economic education to prepare their children to lead a life of responsible money management. As a child grows and learns to be independent when not with his parents, parental attention through habits and life experiences will play an important role. (Rahmatullah et al., 2020). Based on the results of interviews with seaweed farmers above, it is explained that by implementing the stages of informal economic education based on local potential, it can increase children's potential and prosperity in their families because in their daily activities children can understand their financial management, balance between income and expenses. In addition to helping parents in the seaweed business, children also run an online business such as clothes, pants etc., sometimes children also promote to their friends at school.

Economic behavior and capacity have a close relationship with personal and family well-being. Habituation to managing finances and enthusiasm for entrepreneurship. Financial ability includes the ability to manage money wisely and responsibly and the ability to earn a decent living. In determining the degree of well-being of a person and family, financial management is very decisive. In Bandura's social learning theory, it is argued that individuals can learn by imitating others (Putri & Asrori, 2018) They grow up in a certain environment

depending on the family background in which they are, this benchmark is set by their parents (Khalaf et al., 2015).

Improve one's financial capabilities so that one can invest in one's business in the future (S. A. Rahman et al., 2018). Investment is the commitment of the community to allocate some money or other resources trying hard to reap rewards or benefits in the future (Tamara et al., 2021). Generating future income and profits, investors or shareholders must have knowledge and qualifications about investment decisions so that they can evaluate the potential and most profitable investments of businesses to spend their money based on their capital and return (Alaaraj & Bakri, 2020).

Be consistent with their decisions and will strive to achieve the best returns or profits regardless of available information, budget constraints and available opportunities (Akinkoye, 2020). People with low levels of self-monitoring will spend less time making decision investments than people with high levels of self-monitoring in the future (Adiputra & Rahardjo, 2021). An individual may also decide to learn something and create an organized environment with learning activities linked to specific goals, learning resources and time (Souto, 2021). If everyone follows the basic ideas of the economy well, family welfare can be built and developed. Therefore, in addition to regular requests or fees, we also need to know the amount of income, its source, and when it will be received.

Table 3. Stages of Informal Economic Education in Increasing Children's Potential and Family Welfare in Pabiringa Village, Jenepono Regency

<b>1 Utilization of Economic Resources</b>	<ul style="list-style-type: none"> <li>• Humans as a source of local potential, humans who drive all development activities need to be educated and developed as early as possible, namely from the time the child is in the womb to birth both physically and mentally.</li> </ul>
<b>2 Savings habituation</b>	<ul style="list-style-type: none"> <li>• Take the time to remind children to save</li> <li>• Invite children to choose their favorite piggy bank</li> <li>• Invite children to save at the bank</li> </ul>
<b>3 Habituation to utilize money in fulfillment of needs</b>	<ul style="list-style-type: none"> <li>• Parents accustom their children to making plans in using their allowance.</li> <li>• There is a recording of all expenses made by seaweed farmer children</li> <li>• Get used to not obeying all the requests of children who are considered less important.</li> </ul>
<b>4 Habituation to spirit Entrepreneurship</b>	<ul style="list-style-type: none"> <li>• Menerapkan nilai-nilai kewirausaha kepada anak dengan cara mengajak anak untuk membantu pekerja rumah dan ikut membantu panen rumput laut sesuai kemampuan anak serta menjual hasil panen rumput laut.</li> <li>• Selain rumput laut sebagian petani rumput laut juga mengajarkan anak dalam usaha online seperti menjual pakaian dll.</li> </ul>

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### **Informal Economic Education in Fostering Children's Potential and Family Welfare**

Improve family welfare and prepare them for success in the future according to the times. Children's lives are enriched by the habits and experiences they learn in the family. Economic education is very important for seaweed farming families so that their children can later understand financial management and how to balance income and expenses as adults. As a child grows and learns to be independent when not with his parents, parental attention through habits and life experiences will play an important role.

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Source : Data Processing Results (2023)

Table 3 illustrates how the stages of informal economic education in children carried out by seaweed farming communities in fostering children's economic behavioral potential and fostering family welfare. There are 4 stages of informal economic education models based on local potential in Pabiringa Village: 1) Utilizing economic resources. 2) Habituation of saving behavior. 3) Habituation to utilize money in meeting needs. 4). Habituation of entrepreneurial spirit. That is the stage used by seaweed farmers in providing economic education using mixed strategies, including through habituation of examples, discussions with children and direct and indirect advice.

These models are reflected through economic education provided by parents through example, habituation to take time to remind children to save, invite children to save at the bank, buy their favorite *celemgan* and discussions related to daily financial management to buy necessities only, invite children to help the work of parents in the family that will benefit children both in the short and long term. Children are the rightful heirs of the nation, therefore the child's mindset must be filled with good local potential-based values because the majority of people's attitudes and actions are based on complex scientific considerations, including in determining the way of daily economic behavior.

Economic development is also getting better because of the creative economy that gives birth to many new businesses and allows the fulfillment of all economic connections. As a result, people's welfare has also improved. The smooth development of the creative economy depends on business people who manage their funds well. (Siahaan, 2022). One important aspect that affects financial capability and financial well-being has long been recognized as the ability to make good financial decisions. (Janor et al., 2016).

### **Barriers to Informal Economic Education Based on Local Potential in Seaweed Farming Communities in Pabiringa Village, Jeneponto Regency**

The obstacles experienced by some seaweed communities in educating their children to behave in saving, use money well and be enthusiastic about entrepreneurship where some of the children of seaweed farmers in Pabiringa Village, Jeneponto Regency include children who are still not consistent in saving where the money in their savings is always taken for snacks. This is in line with research conducted by (Sadri et al., 2019), who explained that they know money only for consumption (snacks or buying toys according to their wishes). In addition, the obstacles experienced by seaweed farmers in educating their

children to save money are difficult to manage where children often do not listen to what parents say and always argue.

Teaching children of seaweed farmers in Pabirinag Village, Jeneponto Regency to behave in saving, managing finances and being enthusiastic about entrepreneurship certainly has its own level of difficulty for parents, where training children's awareness to behave saving is not easy and takes a long time and is not enough if you just order and command. However, children in this case need direction, role models who are then practiced and implemented directly so that children can feel the behavior of saving, using money well and the spirit of entrepreneurship which will later become a habit for children in the future (Ardiana, 2016).

The steps taken by the seaweed farming community to face obstacles in educating children to behave in saving, managing finances well and at the same time encouraging entrepreneurship include advising children not to snack often and to be frugal. Then giving rewards to children, giving rewards to children who have a lot of savings is a form of appreciation from parents to children who have tried to set aside their pocket money for savings. Rewards can be in the form of additional money when children will buy school needs using their savings (Krisdayanthi, 2019).

Setting goals for children's savings can motivate children to save to realize their desires. Teaching children to save without setting clear goals for children will be considered unimportant for children because for children the concept of saving is an abstract concept where children still have difficulties. Cultivating children's entrepreneurial spirit, cultivating children's entrepreneurial spirit is very important to teach life skills that can be brought when they grow up. For example, by creating ideas, creativity, problem solving, collaboration, initiative, and inspiration. The knowledge and experience gained by a person is more dominantly influenced by family factors (Guo & Davis, 2017). We as parents believe that the future will provide greater demands and as parents will be willing to enhance their experience and knowledge, change their paradigm, and embrace self-development throughout their lives (Vasilj et al., 2017). Environmental education also gives a person environmental knowledge, skills, and the ability to work in nature (Shutaleva et al., 2020).

## **CONCLUSION AND SUGGESTION**

### **Conclusion**

Based on the results of research and discussion described above, obtained from observations and direct interviews with informants in this case, informal economic education in seaweed farming communities has been implemented although not all seaweed farming communities can provide economic education to their children, namely : (1) Make it a habit to set aside pocket money to save messages from previous parents such as taking time to remind children to set aside money by directing and giving examples to children to save money in a piggy bank, there are also seaweed farmers providing piggy banks made of bamboo pieces and chicken-shaped storage boxes made of clay or storage boxes in any shape or inviting children to choose the shape of the child's piggy bank Like and invite children to show saving in the bank from seaweed harvest; (2) Getting used

to using money in meeting needs such as teaching children to habituate managing money well by managing their income and expenses from pocket money given by parents or from unexpected money given by relatives, recording all expenses made, getting used to not obeying all children's requests that are considered less important, inviting; (3) Getting used to developing the spirit of entrepreneurship such as by applying entrepreneurial values to children by inviting children to work and sell crops.

### **Suggestion**

It is expected for seaweed farming communities to be able to balance time between work and educating their children at home, because education in the family is the most basic forum in shaping good attitudes and values starting from the smallest economic activities. Economic attitudes and behaviors are influenced by informal economic education as a learning process for children to act in the future.

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