

Experiential Economic Education: An Analysis of Economic Self-Reliance Values in Student Cooperative Activities at the Senior High School Level

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ABSTRACT

This study explores how experiential economic education contributes to the development of economic self-reliance values through student cooperative activities at the senior high school level. Employing a qualitative descriptive method, data were gathered via interviews, observations, and documentation involving students, cooperative advisors, and school staff. The findings show that student cooperatives serve as real-life laboratories where students engage in various economic practices such as planning, budgeting, marketing, sales, and bookkeeping. These activities provide opportunities for students to internalize values of independence, responsibility, discipline, initiative, and entrepreneurship. The cooperative functions not only as an extracurricular program but also as a meaningful educational space that bridges economic theory with practical experience. The study concludes that integrating cooperative-based experiential learning in schools significantly enhances students' economic literacy and nurtures.

Keywords: experiential learning, economic education, student cooperative, self-reliance, entrepreneurship

INTRODUCTION

The development of 21st-century competencies has placed increasing demands on educational institutions to not only impart theoretical knowledge, but also equip students with practical skills and character values necessary for real-life challenges. Among these competencies, economic literacy and the cultivation of economic self-reliance have become essential, especially in preparing students to navigate a rapidly changing financial and social landscape[1]. Economic education at the secondary school level plays a strategic role in achieving this goal. However, traditional economic instruction often remains limited to textbook-based learning and lacks engagement with authentic economic practices [2].

Experiential learning offers an alternative pedagogical framework that prioritizes active participation, reflection, and the application of concepts through real-life contexts. As defined by Kolb, experiential learning is "the process whereby knowledge is created through the transformation of experience" [3]. In this approach, learners acquire economic understanding not merely through passive reception, but by directly engaging in activities that simulate or replicate actual economic behavior[4], [5], [6].

One of the most practical applications of experiential economic learning in schools is the student cooperative. Student cooperatives—typically run and

managed by students with guidance from teachers—provide opportunities for learners to practice business operations such as budgeting, purchasing, pricing, marketing, and profit distribution. These cooperatives function as micro-laboratories of economic education, allowing students to apply economic theories in authentic settings while cultivating important values like responsibility, initiative, discipline, and economic independence [7].

Prior research in this area provides useful insights. Lim [8] emphasizes how diverse economic experiences during adolescence shape students' economic perspectives, especially in an age of convergence and rapid information flow. However, this study does not focus on cooperative-based learning models. Melnychuk [9] explores the formation of economic independence within the broader context of economic socialization but does not specifically analyze structured, school-based interventions such as student cooperatives. Meanwhile, Brock and Lopus [10] propose an activity-based economic education framework that treats learning economics as a form of experimental science, showing positive outcomes in student engagement and comprehension, yet their focus remains on general classroom interventions rather than student-led enterprises. These studies highlight the importance of practical experience in economic education, but few examine the specific role of school

cooperatives in shaping values of economic self-reliance.

Economic self-reliance refers to the capacity of individuals to manage financial resources independently, make informed economic decisions, and act responsibly in economic life. It involves both cognitive understanding and attitudinal dispositions[11], [12], [13]. Developing self-reliant economic behavior among youth is especially relevant in the current era marked by digitalization, consumerism, and increasing economic uncertainty. Early exposure to entrepreneurial practices and financial management is therefore critical in fostering a generation of economically literate and resilient individuals [14].

Indonesia's national education policy acknowledges the importance of integrating entrepreneurship and cooperative learning in schools. Through the *Koperasi Siswa* (Student Cooperative) model, students are encouraged to not only understand economic theory but also to engage in productive activities that build self-confidence and economic agency. Unfortunately, while student cooperatives exist in many senior high schools across the country, their pedagogical potential remains underutilized, and limited research has been conducted on how these activities contribute to students' economic character development—particularly in terms of self-reliance [15].

This study focuses on SMAS NW Mataram, a private senior high school located in Selaparang District, Mataram City, West Nusa Tenggara. Established on August 1, 1978, under Decree No. 435/C.II/SP, the school operates under the supervision of the Ministry of Education and Culture. It currently serves 89 students—48 male and 41 female—supported by 19 professional teachers. The principal is Lalu Fauzi Haryadi, with Moh. Ridwan as the school's data operator. SMAS NW Mataram has been accredited with an 'A' rating based

on Decree No. 275/BAP-SM/KP/VIII/2016 dated August 15, 2016.

The presence of a student cooperative at SMAS NW Mataram offers a unique context to examine the application of experiential economic education and its impact on students' economic self-reliance. This research aims to: (a) identify the types of economic activities conducted by the student cooperative; (b) examine how students internalize values of self-reliance through participation; and (c) assess the educational implications of cooperative-based experiential learning. By addressing this gap, the study provides a novel contribution to the literature on economic education by centering on student-led enterprise experiences within a formal school cooperative structure.

RESEARCH METHODS

This research employs a qualitative descriptive method aimed at exploring the implementation of experiential economic education and its influence on the formation of economic self-reliance values among students through their involvement in cooperative activities. The qualitative approach is chosen to allow for a comprehensive and in-depth understanding of the students' lived experiences, interactions, and reflections within the context of the school cooperative environment[16], [17], [18].

1. Research Site and Participants

The study was conducted at SMAS NW Mataram, a private senior high school located in Selaparang District, Mataram City, West Nusa Tenggara, Indonesia. The school was selected as the research site due to the presence of an active student cooperative that involves learners in practical economic activities on a regular basis. SMAS NW Mataram has a total of 89 students, with 19 teachers actively supervising various academic and extracurricular programs, including the cooperative.

Table 1. Research Participants

Participant Category	Number of Participants	Description
Student Cooperative Members	6	Students from grades XI and XII, actively involved in management and operations of the cooperative.
Teacher Supervisors	2	Teachers overseeing and mentoring student cooperative activities.
School Principal	1	Head of school responsible for institutional policy and support.
Administrative Staff	1	Staff member handling cooperative finance and documentation.
Total	10	

Sampling Technique: *Purposive sampling* was used to select individuals directly involved in the planning, execution, and evaluation of the student cooperative.

2. Data Collection Techniques

Data were collected through the following techniques:

- In-depth interviews: Semi-structured interviews were conducted with students, supervisors, and the principal to gain insights into their

perceptions, experiences, and the value formation process related to economic self-reliance[19].

- Observation: Non-participant observation was carried out during cooperative activities, including product procurement, sales, bookkeeping, and routine meetings. The researcher took detailed field notes on student behavior, decision-making, and collaborative dynamics[20].

- c. Document analysis: Internal documents such as cooperative financial reports, meeting minutes, activity schedules, and member guidelines were analyzed to supplement and triangulate data from interviews and observations [21], [22], [23], [24].

All interviews were recorded with participants' consent, transcribed, and analyzed using thematic coding.

3. Data Analysis

The data analysis technique used in this study follows Miles and Huberman's interactive model, which includes:

- a. Data reduction – selecting, focusing, simplifying, and transforming raw data into meaningful categories;
- b. Data display – organizing information into visual formats such as matrices and charts to draw conclusions;
- c. Conclusion drawing and verification – interpreting the meaning of the data by identifying patterns, relationships, and emergent themes related to the development of economic self-reliance values [25], [26].

Thematic analysis was guided by the conceptual framework of experiential learning theory and supported by previous literature related to economic education and youth economic behavior. The validity of the data was ensured through data triangulation, member checking, and peer debriefing.

4. Ethical Considerations

Prior to data collection, research permission was obtained from the school principal. All participants were informed about the objectives of the research, and informed consent was secured. Anonymity and confidentiality were strictly maintained throughout the study. Participants had the right to withdraw from the study at any stage without any consequences.

RESULT AND DISCUSSION

This section presents the findings of the study based on data collected through interviews, observations, and document analysis at SMAS NW Mataram. The data were analyzed thematically, focusing on three key aspects: (a) the types of economic activities conducted in the student cooperative, (b) the internalization of economic self-reliance values, and (c) the educational implications of experiential learning through cooperative participation.

1. Student Cooperative Activities as a Learning Platform

The student cooperative at SMAS NW Mataram operates under the name *Koperasi Siswa SMAS NW*, managed entirely by selected students from grades XI and XII. Activities include:

- a. Procuring daily goods such as snacks and stationery,
- b. Selling items to fellow students and teachers,
- c. Keeping financial records manually and digitally,

- d. Organizing monthly financial evaluations and stock audits.

Observations show that students take turns handling responsibilities such as cashier duties, inventory management, and purchasing. These activities reflect Kolb's experiential learning model, wherein students gain concrete experience, reflect on their performance, conceptualize financial principles, and apply improvements in future tasks [27]. These practical tasks have transformed the cooperative into a "living laboratory" for economic education, as suggested by Brock and Lopus [10], where students learn by doing in a structured, school-supported environment.

From the researcher's point of view, what stands out most during the observation phase is the high level of student engagement and autonomy in performing cooperative roles. Even though they operate within the boundaries of a school setting, students demonstrate real entrepreneurial behavior—making pricing decisions, addressing peer-consumer complaints, and initiating new product ideas without being prompted by supervisors. This level of responsibility is rarely found in conventional classroom settings and illustrates how experiential environments can nurture deeper emotional investment and commitment in learners.

In addition, the cooperative space fosters a unique peer-to-peer learning dynamic. The researcher observed that senior students often mentored junior members in managing tasks, which created a horizontal transmission of skills and values beyond the formal teacher-student structure. This informal mentoring, facilitated through authentic practice, is a powerful medium for reinforcing not only economic literacy but also teamwork, leadership, and communication—dimensions that are central to both character and competence development in economic education.

2. Internalization of Economic Self-Reliance Values

Interviews with students and supervisors revealed the emergence of core economic values, particularly:

- a. Independence: Students report greater confidence in making financial decisions, planning budgets, and managing transactions without constant teacher supervision.
- b. Responsibility: Students demonstrated a sense of accountability for cooperative funds, inventory, and maintaining trust among members.
- c. Discipline: Managing the cooperative demands punctuality, task rotation, and record-keeping, which encourages consistency.
- d. Entrepreneurial mindset: Students began developing simple marketing strategies, tracking consumer preferences, and initiating product innovation.

These findings resonate with the research of Melnychuk [9], who emphasized the importance of socialized environments in shaping youth economic

behavior. The cooperative, as an institutional structure, has facilitated that socialization by integrating practice with peer collaboration and mentorship.

A student interviewee stated: *"At first, I joined the cooperative just to get involved, but now I feel more confident managing money—even at home. I help my parents with small budgeting decisions."*

This suggests that the cooperative experience extends beyond the school setting, influencing students' personal financial behavior—a core outcome of economic self-reliance [28]. Several students reported that after being actively involved in managing the student cooperative, they began to apply budgeting practices at home, such as managing their own savings, setting spending priorities, and helping their families make small-scale financial decisions. These behavioral changes indicate that the knowledge and values acquired through school-based economic activities are not limited to academic achievement but are being internalized and transferred into students' daily lives. This outcome aligns with the objectives of economic education, which not only targets cognitive understanding but also the formation of long-term habits and responsible financial attitudes.

Moreover, the cooperative provides students with a sense of agency and ownership over economic decisions—an essential component of self-reliance. When students are entrusted with real responsibilities such as managing capital, calculating profits, and addressing consumer feedback, they develop critical thinking and decision-making skills. This empowerment encourages them to view themselves as capable economic agents rather than passive learners. It also cultivates initiative and entrepreneurial mindsets, where students begin to identify economic opportunities, evaluate risks, and make informed financial judgments. Such outcomes reflect the deeper pedagogical potential of experiential learning that integrates affective and psychomotor domains alongside the cognitive.

In the broader context of adolescent development, the formation of economic self-reliance through cooperative participation is also instrumental in shaping students' future orientation. By practicing self-discipline, accountability, and teamwork, students become more prepared for higher education, employment, or entrepreneurship. They learn the value of delayed gratification, financial planning, and sustainable consumption, which are all crucial in navigating adult life. Thus, the impact of the cooperative is not merely educational—it contributes to the holistic formation of youth identity as economically independent individuals. These findings underscore the importance of embedding authentic economic experiences within school curricula to build life-ready competencies and values.

3. Educational Implications of Experiential Learning

The effectiveness of the student cooperative as an experiential learning model also lies in its ability to bridge formal education with real-life application. Teachers reported that students who are active in the cooperative tend to perform better in economic subjects and display improved problem-solving skills.

These observations confirm Lim's study [8], which found that adolescents exposed to diverse economic experiences tend to form more mature economic views. The SMAS NW Mataram case illustrates that structured, school-based entrepreneurial programs can strengthen that maturation process within an educational framework.

In addition, the cooperative fosters character values aligned with national educational goals, including independence (*kemandirian*), integrity, and collaboration. These soft skills are often overlooked in conventional economics instruction, making experiential learning a powerful supplement to classroom-based approaches.

Table 2. Summary of Key Findings

Theme	Findings
Cooperative Activities	Daily sales, inventory, budgeting, and evaluation; managed by students.
Values Internalized	Independence, responsibility, discipline, and entrepreneurial spirit.
Educational Impact	Improved economic understanding, confidence, and real-life skill transfer.

In summary, the student cooperative at SMAS NW Mataram provides a concrete and effective model for experiential economic education. It not only fosters technical economic knowledge but also instills the values of economic self-reliance in students. This aligns with prior research and adds to the literature by highlighting how student-led, school-based cooperative programs can serve as transformative learning spaces in secondary education.

CONCLUSION

This study set out to examine how experiential economic education, particularly through student cooperative activities, contributes to the development of economic self-reliance values among senior high school students. Using SMAS NW Mataram as a case study, the findings demonstrate that student cooperatives serve as effective educational platforms where students are able to apply theoretical knowledge in real-world economic practices.

Through hands-on involvement in planning, managing, and evaluating cooperative operations, students internalize key values such as independence,

responsibility, discipline, and entrepreneurial thinking. These values are not only critical to economic education but are also essential life skills that prepare students to become self-reliant individuals in society.

Moreover, the cooperative acts as a microeconomic learning laboratory that facilitates experiential learning in line with Kolb's theory, bridging formal instruction with practical experience. The involvement of teacher mentors and school leadership also enhances the learning environment, supporting character development and reinforcing the importance of collaboration and accountability. This research contributes to the growing body of literature on activity-based and value-oriented economic education, particularly in the context of Indonesian secondary schools. It also confirms and extends previous studies that highlight the role of structured economic activities in shaping youth economic behavior and self-concept.

Implications

Based on the findings, the following educational implications are proposed:

1. Curriculum Integration
Student cooperatives should be formally recognized as part of the school's economic education strategy. Integrating cooperative activities into the curriculum can enrich learning outcomes and provide contextualized learning experiences.
2. Teacher Involvement and Training
Teachers should be trained in experiential learning strategies and economic mentoring. Their role in guiding cooperative management is vital in ensuring that students not only perform tasks but also reflect on and learn from them.
3. Policy Support for Student Enterprises
Educational stakeholders, including the Ministry of Education and local school boards, are encouraged to support and facilitate student enterprise programs through funding, recognition, and policy frameworks that institutionalize cooperatives as part of character and skills education.
4. Expansion to Broader Life Skills Education
The student cooperative model can be expanded beyond economic learning to incorporate values such as environmental responsibility (e.g., sustainable business practices), digital literacy (e.g., e-commerce simulations), and civic engagement (e.g., community-based business projects).
5. Further Research
This study was limited to a single school with a small sample. Future research could employ a comparative or longitudinal design to explore the long-term impact of cooperative-based experiential education across different educational and cultural contexts.

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