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SELF-DIRECTED LEARNING IN ECONOMIC EDUCATION

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Abstract

The study falls within economic oriented pedagogy and aims to make a classification of features specific for self-directed learning in economics. The methods used are meta-analytical, argumentative, logical, psychological, educational and economic. It can be concluded that self-directed learning in economic education is a process in which initiative belongs to the individuals who are able to determine their own learning needs, identify both the skills available and the ones they should have and are required by situation, understand their own motivational and emotional mechanism and deliberate on strategies to support the aims pursued. Self-directed learning is strictly oriented towards the learner: he makes it by own initiative; the time devoted to learning is flexible and timelines are variable; autonomy is very important in stabilizing self-learning goals; thematic contents are usually freely chosen (decision belongs to the man who learns); learning outcomes are established by self-assessment. So, the essential element is accountability.

Keywords: self-directed learning, economic education, finance education, communication, learning networks

JEL: I21, I22, I23

1. Introduction

Unified efforts of psychology and pedagogy in examination of the learning process led to the shaping of two different views, to which are associated at least two paradigms in the area of knowledge: learning based either on knowledge-product or knowledge-process. The first orientation emphasizes the role of school in promoting learning and the idea of culture transmission, while the second brings forth the personal mental activities that dominate the

learning process by achieving the reflective function of thinking. In contemporary pedagogy, self-directed learning in education emerges as a central construct, designed to be the means through which a human being adapts to external reality in permanent transformation, but even more the purpose of self development and personality development (Caffarella, 1993; Abraham, Upadhyaya & Ramnarayan, 2005; Collin & Hammond, 2013). On this platform is necessary to mark the specificity of self-directed learning in economic education consisting of knowledge-progress and a major advancement of self-image: from becoming to self-making, from knowledge to self-knowing, from achievements to self-realization, from conduct to self-conduct, from organization to self-organization, the appreciation to self-esteem, from control to self-control, from schooling to self-training, from education to self-education, from development to self-development (Knowles, 1975). The concept of self-directed learning in economic education is subordinated to the latter orientation described above, involving self-responsibility of all learning actors - when everyone wonders about the role and effect of its presence in the process (Siebert, 2001).

The first condition of self-directed learning in economic education, respectively achieving self-responsibility, is to open the consciousness to one. Conscience reflects on their thoughts and emotions, thus allowing revelation of the intimate profile of the person who aspires to self-perfection and, based on it, the mobilization of efforts to achieve personal ideals (Vlăduțescu, 2013b).

In its broadest meaning, self-directed learning in economic education is a process in which initiative is belonging to the individual, able to determine his own learning needs, to identify both the skills available and the ones that he should have and are required by the situation, to understand its motivational and emotional mechanism and to deliberate on strategies to support the aims pursued.

The link between knowledge and emotion is essential in the case of self-directed learning in economic education. Learning should produce satisfaction for engagement in a useful work and to incite the discovery of new information. Perseverance in pursuing goals has major importance. The person who performs a productive self-orientation does not doubt his competence when the first failure is encountered. The individual analyzes and evaluates the successes and failures with criticism and concludes on the effectiveness of cognitive processes engaged in learning situation and the behavior adopted.

2. Conceptual demarcations

Independence in action and self-direction of learning in economic education do not remain at intent level, being found especially in self-education behavior of adults.

Self-education is the "individual work with himself in order to shape certain intellectual capacities, feelings, attitudes and personality characteristics" (Comănescu, 1996, p. 14). Concerns for self-education do not appear by itself; however, they are encouraged by the formal

educational process that develops self-orientation ability of the learning activity (Barna, 1995; Vlăduțescu, 2013c). Self-knowledge and self-esteem are the conditions required for a self-educational behavior. Before doing anything, one has to define his limits and potentialities, so to focus on activities that he can perform and give up those that exceed his capabilities. On the other hand, depending on the actual possibilities, he sets furthest or closer goals. All these behaviors are based on the ability of self-knowledge. Since overcoming one's personal possibilities can lead to failure or demoralization, it is necessary to establish an individual optimal activity, called "proximal development zone", which consists in the adult assuming tasks exceeding only slightly what he can achieve. Another necessary condition of a self-educational behavior is the manifestation of self confidence. Educating one's confidence in the ability to successfully complete an activity must always accompany the educational process, as this quality is an important precondition of cognitive, affective and volitional effort that supports self-education. When adults do not show the necessary confidence in themselves or, conversely, they overestimate their abilities, an internal psychological barrier is created which demobilize them. This condition is typically hidden by a sufficiency, counterproductive conduct (Berceanu, 2008).

Another favorable psychological dimension of self-education is the attitude towards mistakes. A mistake can give a warning. For example, knowledge of the subject in discussion is insufficient or the operating module is not appropriate. Popular wisdom teaches that "man is doomed to error" or "to err is human". Therefore, we should not demoralize when we encounter difficulties in pursuing goals that we have set. It is natural to be wrong, but as is also normal to not persevere in the same mistake. Self-directed learning in economic education and self-education are the foundations of lifelong learning. Continuous education designates how to respond to the changing requirements of the natural and social environment. It is not limited in time, accompanying the human being throughout life. Lifelong education is a responsibility of individuals, groups, organizations and institutions and is stimulated by the state. Education is no longer seen simply as a supplement or an extension of the education in youth, but appears as a complement, further education, training, and individualization of the initial personal training. It covers more general issues, various educational dimensions required to be covered (civic, leisure, culture, socially marginalized groups or educational interventions specific to different groups such as older adults, housewives, unemployed, immigrants, minorities, etc.).

On the other hand, continuous education aimed at continuing training throughout their professional career (either to update knowledge and skills, or for training and retraining or reorientation and reintegration. In all civilized societies participation in community life entails the continuous learning necessity (Sava, 2001; Siminică, 2008; Vlăduțescu, 2013d). The main factors that make continuous education necessary are accelerated changes in the technical and scientific domain, demographic explosion, machines taking over human functions, multiplying professions, social freedom gained because of democratization (Cucoș, 1999). Interdependency and the juxtaposition relations between the concepts defined above prove that human becoming

gains special complexity and dynamic in the context of educational reality, implying self-training capacities of the individual with priority.

3. Systemic approach of self-directed learning in economic education

Though it does not exhaust the essence of process, systemic approach highlights the fact that changes that occur from the time someone sets a learning purpose till its fulfillment have specific dynamics.

- 1) Preparation for the activity of self-directed learning in economic education includes
 - a) setting goals: setting a clear priority focus, through which the connection between

purpose and reason for the action of learning is verified; individualization of fixing a purpose depending on adult's personality; individualization of fixing purpose by correspondence with the intimate knowledge needs and social perception; the purpose must be sufficiently high leveled and attractive for the subject in order to mobilize the self-orientation efforts (Iacob & Cepoiu, 2012); progressive fixation of purposes, beginning with closer ones, then gradually choosing more distant ones; own goals increase the efficiency of learning opportunities; aim makes it possible to create an image of the results of the work, making possible the confrontation between what can be done and what is wanted to be achieved (Tanasie, Tanasie & Fratostiteanu, 2008). Therefore, it is necessary to establish goals so to assess gradually progress achieved; analysis of the goals is done in terms of specificity, difficulty and proximity; distinguishing between partial and final goals is also related to the analysis (Costa, 2004);

- b) activation of motivational structures: it is based on thinking and anticipating the results; intrinsic motivation is prevailing in case of self-directed learning in economic education (Siminica, Circiumaru & Simion, 2012; Vlăduțescu, 2013f); intrinsic motivation is triggered within the intimate structure of personality; intrinsic motivation supports learning and makes possible for the adult to want learning what he aims to learn; it is influenced by the need for self-improvement, experienced as a requirement of individual evolution/training; it is directly related to satisfaction for performing the task; it is subordinated to the model and ideal of life of the person (Smarandache, & Vlăduțescu, 2013); personal efforts in learning are supported by competition with self. Subject sees himself as capable of the desired behavior (Iacob, Giurca Vasilescu & Dracea, 2008); it is conjugated with intense state of epistemic curiosity; it can be distinguished between transient preferences and relatively stable interests compared to the central purpose of the activity; level of activation of energy and dynamic structures is circumscribed "optimum motivator" laws. It is obvious that, in contrast to the other learning situations, it is set by the individual (Mangra, Mangra & Stanciu, 2009; Vlăduțescu, 2013a);

- c) organization of the learning environment: organizing environmental conditions (appropriate lighting, workspace ventilation, eliminating visual or auditory disturbances) offers the possibility of exercising effective control over specific behavior (Siminică, Berceanu & Circiumaru, 2008).

2) Planning the activity is done by:

a) determining the steps of the activity, learning sequences that provide specific guidance on the operations to be carried out. The work is organized from simple to complex, from easy to difficult;

b) emphasizing methods, techniques and independent strategies work, appropriate to different types of intellectual activity (using written supports for study or research, lecture notes, additional reading orientation, problem solving strategies, etc.). Knowing and controlling those means to pass from thought to deed. Those who do not master the independent study strategies remain at the stage of intent or go towards deepening them (Vlăduțescu, 2013e; Vlăduțescu & Ciupercă, 2013). These techniques can therefore be both the means and objective of self-training;

c) planning time: a characteristic of self-directed training in economic education is the relative autonomy of time. Autonomy, however, requires a specific skill that involves dividing time, assessment of the duration of time required to learn a topic or evaluation of the theme's level of complexity; this sequence refers to setting the independent learning hours in a daily program and organization of time required to solve each type of intellectual activity (Vlăduțescu, 2004; Gruescu, Nanu & Tanasie, 2009); it must be highlighted the need to take into account some intimate rules: some learn better in the morning than in the evening, because they are more relaxed; others prefer to study at night because it is quieter. From this point of view, learning requires knowledge of the moments of the day in which to exert maximum intellectual effort or obtain a higher intellectual capacity; rest and recovery breaks between activities and recreational activities with the role of compensation and psychomotor activity must not be neglected; time efforts must match the themes and objectives targeted (Dima & Vlăduțescu, 2012a; Dima & Vlăduțescu, 2012b);

I. Neacșu states that "Optimal planning of study program for one day is conditioned by at least two sets of factors: firstly, objective factors such as: time, requirements for mandatory activities of the day, other social and unforeseen activities; secondly, subjective factors, such as: the peculiarities of the learner, which implies a good general guideline of time, quantity and difficulty of the material studied, knowledge of the efforts needed in relation to individual study, the time that can be allocated to education, specific training style of the learner, his exercise and concentration of attention, thinking and transfer capacities etc." (Neacșu, 1990, p. 154).

d) specification of standards for performing the tasks;

e) self-assessment of the current status (resources, cognitive possibilities etc) by realization of the report between objectives of the activity and real possibilities (Băndoi & Tomiță, 2009).

3) execution phase means: progressive transition from decision to action; systematic use of the means, methods and forms of organization; making the interim tasks; tracking the coherence of elements in the action (Pârvu, 2002); preventing and combating disturbances; adequacy of the information system with the control actions' act; engaging in successive experiments, which

provide informational content or effective actions, evaluating progressive states of transition from uncertainty to certainty, as well as of usefulness of different experiences (Neacșu, 1990); involving different ways of approaching tasks. Complex tasks are divided into simpler components so to provide real opportunities for control (Hiemstra, 1994; Traistaru, 2013a; Traistaru, 2013b).

4) reverse connection phase comprises: finding valid explanations for the operation of self-directed learning, giving the opportunity to control and orient it in the desired direction (Tomita, Danciulescu & Bandoi, 2008); partial and final results recording, which enables comparisons between them and baseline state, through different ways of self-evaluation: adaptation of action and work strategy; determining the effectiveness and efficiency of activity in relation to the time consumed and effort made to achieve it; preparing the next phase, by taking the compensation, improvement and even restructuring decisions (relearning).

5) Improvement phase consists of: establishing the significance of the results by designing recovery compensation and development activities and directions for optimizing the learning activity; formulating improvement hypotheses; redesigning inefficient actions; making extrapolations and transfers, developments and applications specific for the different domains covered by learning; successive adjustment and self-adjustment, based on ameliorative research results; actions of improving various aspects of the activity (Traistaru, 2013c; Cotoc, Traistaru & Stoica, 2013). Going through these stages of self-directed learning in economic education is constantly accompanied by self-assessment and self-monitoring, capacities that define adult super cognitive competence.

Each phase of self-orientation must be followed by reinforcement to support the performance associated to the phase passed today and to prepare the appearance of next step. Self-directed learning in economic education is not restricted to a list of steps to be followed. It involves dynamic actions to be engaged in a complex situation that requires problem solving. Adults engaged in learning experiences are not simply following an action plan, but they also adapt to the ever changing environmental conditions and know what to do when they encounter difficulties. They usually know how to formulate responses flexible to unforeseen circumstances, commonly in self directed study. However, when things are not progressing as planned, adults who learn by themselves do not give up goals which they have set, managing to keep a positive perception of those.

4. Conclusion

Self-directed learning in economic education means planning, monitoring and evaluating the learning process by ourselves. Self-orientation of learning in economics expresses best the personal freedom on decisions regarding his learning needs, needs and priorities in the interest of learning, motivation, learning objectives, choosing certain learning styles and strategies and assessment of learning results.

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