

Pedagogical Sciences, Economics of Education and Economic Pedagogy

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Abstract: *In the Italian educational system, economic education is rarely taught, and when it is, the content coverage is quite limited despite the most recent educational reforms. However, this desultoriness is not simply due to myopic educational policies, nor is it merely the consequence of the government's lack of goodwill. It is primarily the result of an inadequate identification of an economic pedagogy that is a mature theoretical framework whose focus is the promotion of the economic and financial literacy to all students, from primary school to higher education and not only to specialized education which is traditionally included in second cycle of education and specific university courses. Pedagogical research must be devoted to the formulation of a new and emerging knowledge which in the last decades has already developed into informal settings and can be the initial step for action. To fill the gap of pedagogical sciences research area it is necessary to start by creating a science that besides the managerial, legal and administrative aspects, it should also include economic and financial components.*

Riassunto: *Nell'offerta formativa del nostro sistema scolastico la presenza di una formazione economica si presenta rapsodica, poco consistente, pur dopo le ultime riforme apportate. Questa saltuariet , per , non va annoverata, come di solito avviene, a politiche formative non lungimiranti o, ancor meno, a cattive volont  di classi politiche al governo, ma piuttosto alla mancata identificazione di una pedagogia economica, ossia di una teoresi matura, che ponga nel suo campo di indagine la formazione economica e finanziaria di base, per tutti, a partire dal primo ciclo del percorso, oltre alla formazione specialistica, da tempo presente nei corsi di studi secondari e accademici specifici di lunga tradizione. La ricerca e riflessione pedagogica deve mirare alla definizione di un sapere in buona parte nuovo, ma da decenni gi  in parte emergente nel non formale, il quale pu  costituire la base di partenza per questa operazione. Per colmare questo vuoto   necessario partire dal riempire il vuoto nel paniere delle scienze pedagogiche collocando-vi una scienza che comprenda il versante economico, finanziario, oltre che gestionale e giuridico-amministrativo.*

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EDUCATION SCIENCES & SOCIETY

1. The weak relationship between pedagogical sciences and the economics of education

Despite the fact that already in the seventies of the last century economics of education (also inappropriately called economics of “instruction”) was associated with pedagogical sciences or with the sciences of education (Mialaret, 1970, 58; Visalberghi, 1978, 26) as a proof of the fact that since then the relationship between pedagogy and economics was already quite mature, but at present it is impossible to say that it has consolidated and constantly developed since then. The pedagogical research community has rarely devoted its attention to the economic knowledge and skills. Conversely, it has focused on other sciences that are included in the field of pedagogical sciences. Traditionally it aims at explaining and justifying the fundamental aspects of the educational system and course work in Italy. As a consequence, to a lesser degree, the same kind of approach has been adopted by the institutions that more often employ the economic knowledge and skills to solve administrative, organizational and bookkeeping matters. This improper consideration has brought negative consequences which have had an impact at social level: firstly, it has contributed to define economics as an irrelevant subject from an educational point of view with the result of not being included in the Italian school system as a widespread and transversal curriculum subject as it would have instead been useful to. Rather only vocational and technical schools offer it as specialized subject. Secondly, it has deprived the national concept and the whole educational system from that practical, down-to-earth dimension which generally informs both private and public life and which increasingly requires this range of knowledge and skills and not only for specific purposes.

The manifold analysis conducted at national level within the Italian school system may only prove the truthfulness of this simple observation. The formal educational system does not contemplate horizontal learning aims of this kind, in other words the teaching of economics is not included in different subjects more or less consistently so that it may be considered in a cultural sense and not only from a vocational and technical point of view.

2. The discontinuous presence of the economic knowledge in the Italian reformed school system

By carrying out a more precise analysis on the presence of economic sciences or better of an economic culture within the Italian educational and training system, it is possible to see that they, similarly to business and legal studies, take a subordinate role. However, by depriving them of cultural value and by retaining their conventional marginal position, consequently nowadays cultural education of the Italian young generations is commonly considered as partial and inadequate because it shows a lack of learning objectives, of economic, legal and social knowledge as well as of skills and competences of this kind (Castrovillari, 2008, 11).

By analyzing the results of surveys, what clearly emerges is that in primary and lower secondary school, economic issues of culture and social life, which are becoming increasingly prevalent in today's world and absolutely necessary for contemporary life, are not included in the learning objectives. When they are present, however, they are only a simple outline referring to social studies and/or as examples for learning mathematics (i.e. business case studies, primary needs, exchange problems). Moreover, they have been indirectly included in history and geography textbooks as general aspects of life in different historical and social contexts. At the end of lower secondary school, this kind of knowledge is transformed into learning aims for the development of competences in order to raise awareness of the economic, environmental, and health problems associated with different forms and modes of production. In other words, they are not attributed with an identity of their own (MIUR, 2007, 111). Particularly, in lower secondary school, the learning aims that introduce the elective subjects do not include any specific reference to economics and/or to the knowledge of the social-economic system (*Ibidem*, 41-46), not even during extended school hours, where social and civic ethics should be emphasized, considering also the fact that some students will not further continue with their studies.

In the second cycle of education major attention is devoted to the educational role of economics. The acquisition of economic, legal and business knowledge and skills is considered a necessary tool for the understanding of contemporary complex social phenomena. However, even at this level, the teaching of economics is not introduced transversally within all subjects more or less significantly so that the economic culture in a general sense, and not only from a vocational and technical point of view, might provide the

student with the opportunity to start an educational process that will lead him/her to gain an insight of the modes of the globalized social life. In the diverse secondary school specializations (art, humanities, sciences etc.), however, economic subjects and in particular other topics such as profit, job market, business strategies, exchanges, budget, competition, international and European law are not included at all, not even indirectly in other subjects.

In 2005 the former Minister of education Moratti attempted to introduce a new field of specialization in second cycle of education allowing students to major in economic subjects and this seemed to finally give recognition to not only the importance of acquiring an economic culture but also a technical and professional one; however the subsequent Ministers Fioroni and Gelmini did not follow up on the reform of the second cycle of education and this brought to a step back without however enriching the curricula of general upper secondary schools which specialize in the humanities with the possibility of offering elective socio-economic courses. Even though secondary schools specializing in the humanities nowadays offer "law and economics" in the first and second year of high school, and in all the five years of secondary school when majoring in the economic-social subjects, unfortunately none of the other types of general upper secondary schools are offering any sort of economic related subjects.

New vocational and professional schools strongly recognize the necessity of an economic culture, nonetheless they have a vision of the economy as a technical field of specialization which is different from a cultural vision of the economy.

It is important to point out how things nowadays are getting better even though it cannot be considered as a cultural transition towards a new training project. Since the 2008 second cycle of education reform, which has been briefly outlined, and with the institution of the general upper secondary school specializing in the humanities with the option of majoring in socio-economic subjects, economy is considered an independent subject whereas in vocational and professional schools, economy along with law are considered professional subjects yet there has been no increase in the number of teaching hours for these subjects neither in the two year or five year course.

Actually, even this last description of the second cycle of education reform shows a certain will in wanting to propagate an economic culture among young students but still there is a lack of recognition of the general value of economic-legal culture in young people's formation. As a matter of fact, for students who attend the secondary school with a specialization

in scientific subjects and choose the economic-social major, “it is possible (sic!) to take within the regional curricula [...] the socio-economic option which supplies them with particularly advanced competences regarding legal, economic and social sciences” (MIUR, 2010, art. 9, 2), but actually this course of study does not have a general cultural value. The aim, aside from the most common ones, for those who choose this option is the achievement of the learning objectives which are: to know the meanings, the methods and the interpretative categories at the disposal of the economic, juridical and sociological sciences; to understand the traits of economy considered as the science of responsible choices of the resources which man is provided with (physical, temporal, territorial, financial) and the traits of law considered as a science of juridical rules which regulates social living; to differentiate the anthropological and social categories which are useful for the understanding and classification of cultural phenomena; to develop the ability to measure with the aid of appropriate mathematical, statistical and computing tools the economic and social phenomena required to verify empirically theoretical principles; to use philosophical, historical, geographical and scientific perspectives for the study of the interdependences among international, national, local and personal phenomena; to identify the existing relationship between cultural, economic and social phenomena and political institutions both in terms of national and European dimensions and also of global dimensions; to have acquired in a second language structures and communicative competences at a B1 level according to the European Framework of References for Languages.

In conclusion, if on one hand there is satisfaction for the establishment of the socio-economic option, which has been mentioned above, on the other hand there is regret for the fact that the learning aims in other secondary schools do not mention anything in regards to economic culture. This is in contrast with the importance of the cultural, educational and professional profile of second cycle of education schools emphasized in the regulations “the revision of the organization, instruction and rules of second cycle of education schools according to the article 64, sub-section 4, decree law 25th June 2008, n. 112, converted into official law 6th August 2008, n.133” has the aim to supply the “student with the cultural and methodological instruments necessary for a deep understanding of reality so that he/she may have a rational, creative, critical attitude when facing situations, phenomena and problems and to acquire knowledge, abilities and competences adequate both to continue his/her studies at a higher level and to

be part of a social and professional community, in accordance with his/her own abilities and personal choices (art.2, sub-section 2). There also is no mention of the knowledge, the skills and the competences of economic, juridical and social nature in all the other areas of learning which have been identified namely in the methodological, in the logical-deductive, in the linguistic and communicative, in the historical-humanistic, in the scientific, mathematical and technological. Young students encounter lots of difficulties when they decide to continue their studies at university level especially when majoring in economics, which is one of the most chosen courses, because of their limited general economic culture and scarce basic knowledge. Even more remarkable, although totally different, is the problem that all the other students who do not major in economics face because their course of study does not require economic culture and therefore only an informal and non formal education will supplement to this.

Moreover, not only schools but also universities are responsible for a total absence in Italy of an economic culture among young graduates who have not majored in economics. When reviewing the different undergraduate courses in all bachelor degrees, according to the enclosure of the Ministerial Decree n. 270/2004, it is easy to find courses focussing on economic knowledge in all its scientific fields from economic history and theory to business economics and applied business economics. The reason for this contrast between the central body's will for change and the militant school seems to be attributed to cultural perspective, thus meaning there still is a neoidealistic vision according to which formative incidence is based on classical literary knowledge.

If one considers what happens in other European countries it really seems that the absence of an economic culture and the scarce attention to its instruction is due to cultural reasons here intended in an ideological and anthropological sense. Thus meaning it is a characteristic of our country to have an approach to economic knowledge and to the labor market which is separated from education policies and training. As a matter of fact in some other countries in particularly in France and in the United Kingdom, but also in Germany and in Spain, there is a high consideration of the importance that the economy plays in individuals' professional training that has lead to the implementation of an educational concept different from ours. Consequently this knowledge is more widely spread in the curricula (Pedrizzi, Catrovilli, 2008, 139-186). What can be found there and lacking in our system instead, as already mentioned, is the sort of culture required

to conduct a daily and realistic life, a vision of life associated with being with others, which can be considered as a truly comprehensive value, a set of phenomena which characterize human condition, or which can be considered as being sensitive to reality namely the condition of individuals who participate in the life of their human group and are its expression.

3. Examples of non formal economic culture formation

Although there is a lot of perplexity and uncertainty in the complex educational system, a series of important initiatives contrary to this situation can be taken into account in order to identify a proposal of economic culture to be introduced in the curricula of Italian school system. These initiatives have been taken by individuals from different institutions that do not necessarily belong to the schooling system, even if they are coherent with the concepts of the central and local educational system, but nonetheless these educational actions are considered non formal, which once again underlines the little importance which is given to the formal teaching of economic education in our country. What often happens is that innovations come from below, from observing the actual reality of social life, and it is important not to underestimate them and if possible to take them into account with the appropriate modifications in order to introduce them in a formal context.

One of the most important initiatives have been conducted by the Consortium PattiChiari and the Bank of Italy, which have developed important pilot projects in economic and financial education and training. PattiChiari is a Consortium of Italian banks promoted by the Italian Bankers' Association which aims at developing and organizing programs of financial education for different population categories, even if they remain open to the academic world and associations. An important example that proves what has just been stated is the educational city tours "PattiChiari in città 2008" which has reached in the past years 250 different municipalities throughout Italy, involving directly 400,000 citizens. The Consortium PattiChiari and the Union of the Chambers of Commerce have agreed on developing and promoting a series of initiatives among the small and medium size industries in the area of credit and services and although these actions are scattered here and there in the country, they represent admirable and exemplifying pilot projects for other environments including schools.

The great effort which is required, along with the different individuals

involved in the projects and the inevitable long time demanded in order to have a certain impact on a crucial mass of people clearly demonstrates the need for a strong commitment not only of private individuals, but also of the government, of the media and the same consumers (Ambrosetti, 2010, 70).

In the last few years, the Consortium's purpose is to reach young people through the development and the dispatch of projects geared towards all type and level of schools. They have developed didactic programs with the precise intention to foster a financial culture among young people so that they may have a better knowledge of the financial world and consequently a more responsible behavior not only towards their own financial management but also towards the country. Just to give a few examples, the program *Our Community* is for students in primary schools and is promoted in cooperation with the nonprofit organization *Junior Achievement Italia* which shows the basic economic dynamics and the responsible behavior which guarantees the good functioning of a community. Another successful project called "Io e l'economia" (The economy and me) started in 2004 in cooperation with *Junior Achievement Italia* is instead for lower secondary school students and wants them to learn about economics. Instead, *PattiChiari con l'economia* is for secondary school students and aims at preparing them economically and financially so that they may have an active role in the economic, social and professional reality that surrounds them. *EconomiaAscuola* is an internet website about financial education started in 2009 for teachers who can find teaching and promotional material (general information about financial education and economy) so that they may acquire a useful methodology for classroom instruction.

The analysis of the results of these pilot projects can be a useful incentive for new projects to be promoted in a broader area and for this reason a possible institutional cooperation with local school boards (Uffici Scolastici Regionali) would better guarantee the promotion of courses within schools on one hand and on the other, it would give teachers and principals a better understanding of these issues and consequently there would be more participation and visibility. At the same time, special programs on financial education should consequently develop into more non academic courses in financial training which have demonstrated to be, through analysis which have been carried out, more effective in increasing, in a substantial way, the level of financial culture (Ambrosetti, 2010, 73).

Another remarkable project following a proposal of the Bank of Italy in cooperation with the Ministry of Education, University and Research

is the pilot project of *financial education*. What can be deduced from the Memorandum of agreement of November 2007 is that there is the precise intention to offer young generations the fundamental principles for a correct economic, financial and monetary culture. Students in primary, lower secondary school and second cycle of education took part in this pilot project which started in the 2007-2008 school year. Through the development of the topics and the teaching methodology the project managed to promote a correct economic culture among young people and to develop basic cognitive skills which allow students to make responsible economic and financial choices. The real goal through this initiative, which is yet to be achieved, was to introduce the subject in the school curricula giving it a formal training recognition. What is important for the educational world and in particular for pedagogic researchers, aside from the numbers involved in these projects, is not only the usefulness of all those aspects regarding the economy for individuals' training nowadays, but most of all the aims and the contents of the economic education which does not mean acquiring a specialized knowledge, but acquiring a culture which is actually capable of allowing the individual to live consciously in today's society. Thus, culture does not only mean "the level of knowledge acquired and assimilated by an individual or a social group, but also behaviors that have become part of the individuals" (Bertolini, 1996, 121). This means the acquisition of "a cultural attitude in the various fields of knowledge" (Mialaret, 1970, 66), is useful "to develop and to use certain instruments and skills not only after due consideration, but also in an original way in order to penetrate, understand and think about the world in a better way" (*Ibidem*, 67). As a result, this type of culture is considered the key that individuals require when approaching life, when understanding social phenomena, when solving problems and which is implied when studying economic subjects (Zamagni, 1991, 25-28). According to this idea, educational aspects concerning the economy are just as important as those which regard more traditional aspects like literary, historical, scientific, artistic, social and political. Without these, the individual will not possess a suitable cultural background enabling him/her to live a life fully conscious of his/her responsibilities as part of a society, which not only introduces economic facts and issues for specialists but also for the ordinary person, which will however manage to have a responsible attitude in life if he/she has gained economic knowledge. The economist Stefano Zamagni has been talking about this concept of economy referred to as "economia ingenua" (naïve economy) for twenty years (*Ibidem*, 24).

The cultural background which it refers to is substantially considered as the logical ability of empiric-experimental type, common in economic sciences and which can be acquired indirectly with the acquisition of a basic and general economic culture. It is generally agreed that an adequate general economic culture allows the development of those “reasoning” and decisional skills useful in contemporary life. In this sense the meaning of economics is “the science of decision making of rational individuals who live in a society and suggests guidelines to improve well-being” (Idem, 2008, 22) and not a science which refers to the efficient investment of poor resources, as commonly referred to, paying attention therefore to man’s behavior when making decisions and choices which are independent from the more or the less availability of resources which are necessary to gain a specific end (*Ibidem*, 24).

4. Benefits of the foundation of an economic culture

If on one side little importance has been given to the possession of an economic culture, on the other noticeable benefits for both individuals and the whole society have been outlined when there is economic culture. This proves even more how our educational system is inadequate which not only lacks in taking into account the benefits of such a culture, but on top of that there also is a gap in pedagogical research, which rightfully so, does not seem to grasp the latest changes as it should.

What stands out in particular is, firstly that when a young individual has knowledge of the economic system and its functioning he/she is well aware that economic issues are directly connected to him/her because they often are the consequence and motivation of his/her or other peoples’ behavior. Therefore being aware of this means consequently that when changing one’s or other’s behavior the socio economic situation can be modified and corrected. It is possible to acquire this type of conscience only through the knowledge of economic facts, of the interactive nature of economic decision making and their intrinsic political nature. For this reason, it is significant to cite Zamagni’s opinion of the development of a *naïve economy* which means the representation of facts and economic issues of an ordinary person and not of an expert (Zamagni, 1991, 124). As a matter of fact, according to the economist *naïve economy* is socially important because the ability of the individual to assume certain behaviors and to make certain

decisions can bring to a modification of socio economic phenomena and problems because of his/her knowledge of the situation. The Italian economist states in fact that what has been declared theoretically regarding the ability of an economic conscience to explain phenomena and solve problems also allows the modification of the phenomenon and problem, or at least in part (*Ibidem*, 108).

Secondly, one of the main characteristics when having a knowledge of economy is that it gives mental advantages and a methodological attitude when tackling problems that concern life. A knowledge of economy develops individual's skills to investigate the many and complex factors of social phenomena, to express an opinion and to make rational and conscious decisions. For this reason, economy is considered by many as a "science of decisions" rather than a science of rational and efficient resource allocation. When interpreted in this way, human behavior is at the center of attention of economy which is considered an empirical-scientific science and allows the individual to acquire the ability of making decisions and choices independently from more or less available resources. In this way the economic dimension of human action and responsible behavior is defined as the ability of making choices of the possible aims and not of the possible alternative means.

Thirdly, another consistent point of this type of culture equally presaging determining consequences is the position of the job market and what it offers and expects from young people's education. In order to enter the labor market more easily and productively, individuals must possess economic, juridical, and business skills not only in a professional way, but also acquired through general culture because what is required from the individual is the possession of global and practical skills aside from knowledge. The labor market and the business world as a matter of fact believe that the possession of a general economic culture can be considered a strategic element for the economic development of a country. In particular, in Italy in order to guarantee the survival of small and medium businesses in today's global market more attention should be paid on young people's economic training for this would not only allow young generations to have the necessary cultural background to be adequately part of the society, but they would also have the professional skills to choose the right profession (Castrovilli, 2008, 15). The Confindustria (Italian Manufacturer's Association) in particular and the business world in general are also convinced of this and they have been asking even more greatly that schools should include business culture in their training (Confindustria, 2004, 234). Besides, even at

European level within the Lisbon Strategy what has been pointed out is that socioeconomic knowledge of the socioeconomic dimension, of the aspects of socioeconomic development and the general functioning of the economy is the key to economic development, to social cohesion and civil living (European Parliament, 2006; Castrovillari, 2008, 11).

Lastly, another reason why the possession of an economic culture is fundamental regards social justice. Social justice gives everyone the opportunity to live within society with awareness, which means the elimination of the informative asymmetry between the citizen's demand and economic agent's offer. This is the true reason why an economic training should not be left up to informal or non formal education settings because only certain categories of people would benefit from this type of instruction instead it should be a characteristic of a formal system of education in order to avoid the sort of social injustice towards that part of the population which would not have the basic knowledge required to understand mechanisms and socioeconomic processes and would be influenced by the situation without being aware of it (Zamagni, 1991, 23-25).

Granting that what stands out are the benefits for the individual, there are also social ones, which are however dependant on the individual benefits because they are the result of each individual's behavior. Individuals contribute to a more efficient, effective, impartial society and they become more attentive towards not only the economic but also the social development of society (European Commission, 2007; OECD, 2011).

5. The contribution of pedagogical sciences to the formation of economic culture

Following the considerations which have been mentioned above, economic education is rarely taught in our educational system. However, this discontinuity is not simply due to myopic educational policies, nor is it merely the consequence of the government's lack of goodwill. It is primarily the result of an inadequate identification of an economic pedagogy or a mature theoretical framework whose focus is the promotion of the economic and financial literacy to all students, from primary school to higher education, and which is traditionally included in second cycle of education schools and specific university courses. Pedagogical research must aim at defining a new and emerging knowledge which in the last decades has

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already developed in informal settings which must however fill in the existing gap among both pedagogical sciences and all those educational sciences which include besides the managerial, legal and administrative aspects, also economic and financial components.

The purpose is to build and support a type of knowledge which allows to combine more systematically the relationship between cultural literacy, social organization, and economic processes in a given historical period. This will support the acquisition of those skills required by each person which will allow him/her to identify the most efficient dynamics in order that he/she can attain individual and social satisfaction, he/she can also understand and improve the genesis and the nature of socioeconomic phenomena, he/she can acquire analytical skills and formulate hypothesis which will bring to possible solutions to problems with their relevant effects.

If this can be considered a feasible heuristic undertaking then consequently everyone: scholars, researchers, teachers and professors at all levels and schools, and policy makers most of all, should be aware of the necessity not only to redesign the curricula but also reformulate methodology courses for teachers based on all those cultural and scientific elements that an economic and pedagogical reflection has been able to produce. With regard to this, it may be appropriate to emphasize what has already been pointed out by Karl Abraham during the Sixties of the last century in order, at least, to start new pedagogical research in this area. Abraham was among the few to state that there is a lack of research and reflection concerning the cultural problems of the economy. He recognized then that “under a pedagogical point of view the study of economy as a domain of civilization and culture ... is only at the beginning; so it is urgent to devote time to this with real commitment” he was convinced that “one of the most important tasks in today’s world is to deal with the problem of what is actually intended by economy as being part of civilization and culture” (Abraham, 1967, 48). Hence, if in the past it was one of the tasks that pedagogical knowledge had to deal with, it is even more so nowadays especially when considering the complexification of social life and the lack of attention of pedagogical research.

The German economic pedagogist’s beliefs should be the starting point for Italian researchers in education, and eventually also scholars from other countries which are in the same condition, to reconsider in an epistemological way pedagogic and education sciences, by inserting with more conviction and consistency those types of knowledge which, in the meanwhile, have emerged like for instance education of economy. By defining the new

types of knowledge epistemically, an acceptable amount of scientific credibility will be given to economics of education and more practicability to economic education.

If, as has emerged up to now, the general cultural training of young generations cannot ignore economic, financial, organizational aspects aside from the more traditional humanistic and scientific features upon which is still grounded traditional education, pedagogy is expected to assume a more open role towards innovations and to refer to wider knowledge and skills in order to fulfill its binding role of theoretical pioneer.

First of all, as already pointed out, pedagogy must increase its field of research including not only economics but also finance, which have caused lots of problems to the entire world and also to many individuals who are unprepared because they do not have an economic culture. Secondly, pedagogic theory cannot ignore the innovation of other elements included in the epistemic configuration of economics of education since it has a totally inductive heuristic logic which is useful in developing the ability of reasoning and analytical reflection.

Finally, another point which must not be overlooked at are all the innovative methods and experimental research along with the aid of statistics, metric and evaluation tools, and quality evaluation which have become part of education sciences.

Karl Abraham states that “pedagogy will accomplish its task only when it will supply man with the ability to reflect even about his relationship with economy” (*Ibidem*, 279) and perhaps this is the starting point from which to begin new pedagogic reasoning.

When looking at the current situation and in order to conduct more relevant research, pedagogists should consider analyzing the situation in European and non-European countries, especially those which have a stronger tradition of economic education, aside from organizations like OECD, without however neglecting the more traditional fields of research. It is also the case to mention the Chicago School of Economics, which aside from the first technical and metrological interpretations, has somewhat influenced many countries since the fifties of the last century on the concept of training.

Also the theory of human capital should be strongly considered because especially lately it has received lots of attention and has provided the basis for real and true assumptions. It may be worthwhile also to consider the theoretical position expressed by the European Union government and the

OECD, in which not only economic education, but also financial education have gained new educational and training consideration. As a matter of fact Europe with its set of theories can be considered a point of reference for the development of an economic pedagogy. In particular the OECD represents the main and most important Organization which considers *economical literacy* and *financial culture* the new insights for economic development (OECD, 2011).

Lastly, it is important to consider the situation in Italy, where proposals rather than coming from schools of thought in pedagogy, are instead advanced by economic and financial organizations within the country (Italian Manufacturers' Association, Italian Banking Association) and this is evidence of the need of a strong training that springs up from society and real life.

It is also important to stress the fact that if the pedagogic mission wants to be renewed, considering the fact that by definition it is the heterogeneous science of education intended as general knowledge of training, not only economics of education has to reach a distinctive scientific identity, but also other pedagogical and education sciences have to reformulate it, by looking at the scientific innovations which have developed in the latest years. The most important ones to mention are educational psychology and cultural anthropology. Within psychology, as a matter of fact, the study of human behavior while dealing with aspects of daily life in particular related to work, to shopping, to saving, to food, to free time, to personal care, in other words to all those aspects of life that guarantee a certain quality of living have become object of scientific research as they express individual need-satisfaction. These studies have brought to a definition of economic psychology which underlines the fact that human behavior is founded on economic education, being actually part of it. Without the appropriate knowledge of economic systems, at least, it is impossible for the individual to make appreciable decisions related to daily life and work, but also to have a mental and emotional balance for a broader concept of well-being (Bombi, 1991, 9ss.).

Also cultural anthropology, as a pedagogic science, has to reconsider its nature, especially when considering all the changes which have been brought about by globalization in the last decades, namely unpredictable and overwhelming phenomena which regard different cultures, ethnic groups and religions. Probably for this type of knowledge, the task is even more difficult more than other sciences because it has to carefully analyze the cultural aspects by devoting particular attention to how economy has

had an impact on them in the last decades. It is not that up to now anthropology has been insensitive to this type of phenomenon, but because of the important role that economy plays and its strength to modify the same interpretation of culture in an anthropological sense. If one is convinced that “every culture has its own economy and formally every human being is committed in maintaining a sort of economic behavior and thought in different places and times” (Wilk, 2007, 54), therefore in these days, they have become even more crucial in practical life and culture.

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