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The Role of Kindergarten in Developing Children's Economic Concepts and Its Impact on Early Childhood Education

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Abstract

This study aims to identify the role of kindergartens in developing economic concepts and their impact on early childhood education. The study used a descriptive-analytical approach and was conducted on a sample of 109 kindergarten teachers from kindergartens in Najran, Saudi Arabia. A questionnaire was used as a tool. The results indicated the importance of kindergartens in developing children's economic concepts at this early stage in several key aspects. These include an educational unit for developing financial awareness among kindergarten children. Teachers provide opportunities for children to express their opinions and perspectives on the concept of spending. Large portions of kindergarten daily activities include developing financial awareness among kindergarten children. Teachers provide opportunities for children to think and be creative about the culture of thrift and savings. The kindergarten teacher takes into account individual differences among children in their understanding of the meaning of financial awareness. Overall, the evaluation was positive, reflecting the great interest that kindergartens in Najran place in developing economic concepts among kindergarten children.

Keywords: Developing Children's Economic, kindergarten, Early Childhood Education.

Introduction

Early childhood is a foundational stage in human development, where children's cognitive, emotional, and social capacities begin to take shape. Kindergartens play a critical role not only in literacy and numeracy but also in instilling basic life concepts, including economic awareness. Economic education at this stage focuses on simple, age-appropriate concepts such as saving, spending, and the value of work. These early experiences form the basis for responsible financial behavior later in life. The truth is that teaching basic economic concepts to children at an early age is an important foundation for children at this early stage, reflected in the work of many scholars. Piaget argues, "Children have the best opportunity to study the development of logical knowledge, mathematical knowledge, physical knowledge, etc." According to Hansen (1985), "the terms, understanding, and attitudes developed at an early age constitute a springboard for more effective learning later in school and life" (Hansen, 1985). Teaching children economic concepts is receiving increasing attention in the modern world. Many believe that financial

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literacy is a vital life skill in today's world, and educators view financial literacy as a 21st-century skill that should be taught to children at this early age s (Masnan & Curugan, 2016).

Basic Economic Concepts for Kindergarten Children

Children in kindergarten can begin to understand several simplified economic principles, such as:

Saving: Learning to delay gratification and keep some resources for the future, Spending and Earning: Understanding that goods and services cost money and that money can be earned through work, Needs vs. Wants: Identifying what is essential and what is optional, Trade and Exchange: The basic idea of exchanging goods or services, Value of Money: Recognizing the concept of money as a medium of exchange, These concepts can be taught through games, stories, and practical classroom activities.

The Role of Kindergarten in Developing Economic Awareness

Educational Activities, Teachers can design role-play activities, such as setting up a mock store, where children use play money to buy and sell goods. These simulations introduce the children to real-life scenarios in a controlled environment, Daily Practices, Kindergarten routines such as classroom jobs and token reward systems teach the connection between effort and reward. Activities like “saving stars” or using piggy banks promote the habit of saving, Visual and Environmental Tools, Classroom corners labeled “market,” “bank,” or “shop,” along with posters and storybooks, serve as constant visual cues to reinforce economic concepts, Collaboration with Parents, Parents play a complementary role by practicing economic concepts at home. Giving a daily allowance and guiding children on how to use it wisely supports the lessons taught in kindergarten, the importance of developing a child’s saving behavior (Onuga-Barke, E. J., & Webley)., Al-Ayouti (2013) pointed out that for an individual to be able to keep pace with the economic changes around them, they must practice appropriate and sound economic behaviors and habits in early childhood—that is, they must learn economic education for life.

Impact on the Child’s Development and Behavior

Cognitive Development, Economic concepts enhance critical thinking and decision-making. Children learn to compare options and prioritize needs over wants, Social Skills, through sharing, exchanging, and participating in-group economic activities, and children develop cooperation, fairness, and negotiation skills, Moral and Emotional Growth, Children understand effort and reward, leading to a sense of responsibility, patience, and appreciation for resources, Long-Term Benefits, Early exposure to economic principles lays the foundation for financial literacy in later life, contributing to a more economically aware generation, And provide a model for how children learn financial behavior through family and school (Webley, P., & Nyhus, 2006).

Challenges Faced by Kindergarten Teachers in Developing Economic Concepts in Kindergarten Children

- Lack of Training: Many kindergarten teachers are not trained in economic education or how to adapt it to a child’s developmental level.
- Curriculum Gaps: Most early childhood curricula focus on language and numeracy, with little emphasis on economic concepts.

- **Cultural and Societal Attitudes:** In some cultures, discussing money with young children is discouraged.
- **Conceptual Simplification:** Abstract economic ideas must be simplified in a way that is both accurate and engaging.

Study Problem:

Despite the growing importance of economic education, many kindergarten children lack a clear understanding of basic economic concepts such as money, saving, needs vs. wants, and exchange. This gap in early economic awareness may affect their decision-making abilities, social interactions, and financial responsibility in later stages of life. Therefore, there is a pressing need to explore effective strategies for developing economic concepts in early childhood education settings. Based on the above, the study raised the following question: What is the role of kindergartens in developing economic concepts and their impact on the upbringing of kindergarten children?

Study objectives:

To identify the role of kindergartens in developing economic concepts and their impact on kindergarten children's upbringing.

The importance of studying

The importance of developing economic concepts in early childhood lies in its long-term impact on children's cognitive, social, and behavioral growth. Kindergarten is a critical period during which children begin to understand the world around them—including basic economic ideas such as money, needs and wants, saving, spending, and trade.

This study is significant because:

- **It promotes early financial literacy:** Teaching children simple economic concepts, helps build the foundation for responsible money management in later life.
- **It supports decision-making skills:** Economic thinking fosters the ability to make choices, prioritize needs, and understand consequences.
- **It enhances social development:** Through concepts like sharing, fairness, and cooperation, children learn how to function in social and group settings.
- **It aligns with real-life experiences:** Children observe economic behavior in their families and communities; formalizing this learning makes it more meaningful and structured.

Study Limits:

The study limits are as follows:

Thematic limit: The development of economic concepts among kindergarten children from the perspective of kindergarten teachers.

Spatial limit: Najran City, Kingdom of Saudi Arabia.

Temporary limit: The second semester of the 2024-2025 academic year.

Human limit: Kindergarten teachers in Najran City.

Terminology of study:

Early Childhood

Offered by the Inter-agency Network for Education in Emergencies (INEE), the early childhood period includes the period of rapid and critical development - from conception to 8 years (INEE, 2018). According to the American Academy of Pediatrics, early childhood is an important period of a child's development, from birth to up to 8 years.

Previous studies

- The study by Nile et al. (2013) aimed to identify the effectiveness of a guidance program applied to mothers in developing their children's economic concepts in early childhood. The study also examined the impact of family involvement in developing their children's economic concepts. The study was conducted on a sample of (22) mothers and their children in kindergarten. They were divided into two groups: a control group (11) mothers and their children, and an experimental group (11) mothers and their children. The study used the John Raven Progressive Matrices test to measure intelligence, a questionnaire to collect socioeconomic indicators of the child's family, a child's economic concepts scale, a mother's economic concepts scale, and a program to develop economic concepts among mothers. The results of the study revealed the effectiveness of the program applied to mothers in improving their understanding of economic concepts. The training program applied to mothers was also effective in improving the understanding of their children, the research sample, of economic concepts.
- Morrison & P. J. Johnson (2016) aimed to determine preschoolers' understanding of terms and concepts such as money, exchange, and saving through various educational activities.
- Brewer & Lambert's study aimed to understand the development of economic concepts in early childhood. The study focused on the development of economic concepts in children between the ages of 3 and 7, such as the value of money, exchange, and saving. It focused on the ways in which the family and educational environment influence the development of these concepts (Brewer & J. A. Lambert, 2017).
- A study by Tawfiq (2018) indicated that economic education plays a major role in raising a child, in terms of the child's self-reliance and successful management of his life, so that he is able to manage his daily life and train the child in good economic behaviors at an early age.
- Bailey & K. A. Smith (2019) aimed to review the curricula and methods used in teaching economics to children in early childhood. This study focused on economic concepts for children aged 4 to 8 years, focusing on the use of stories and games as effective teaching tools.
- Hughes & D. C. Grinstein (2020) aimed to explore early childhood socialization and the learning of economic concepts such as purchasing, saving, and early financial planning.

Commentary on Previous Studies

The current study benefited from previous studies in the theoretical framework. The current study was distinguished by its application to kindergarten teachers in kindergarten institutions in Najran City. It also featured a unique approach, consistent with Morrison's (2016) study on developing children's economic concepts in early childhood. It also benefited from Hughes' (2020) study in teaching concepts such as purchasing and saving. The study was unique in its application to kindergarten teachers, and aimed to develop children's economic concepts and their impact on early childhood education. The current study also differed in the variables it

addressed.

Study Population and Sample:

The study population consisted of kindergarten teachers in kindergarten institutions in Najran City. The study was conducted during the second semester of the 2024/2025 academic year and consisted of a random sample of (109) kindergarten teachers.

Study Methodology:

The study followed the descriptive-analytical approach, which focuses on collecting accurate scientific descriptions of the phenomenon under study, describing the current reality and its interpretations, identifying common practices, and identifying the opinions, beliefs, and attitudes of individuals and groups, as well as the ways in which they grow and develop. It also aims to study the relationships between various phenomena (Abdul Hafeez, 2000), p. 84, by assessing kindergarten teachers' ability to develop economic concepts in kindergarten children.

Study Tools:

The researchers developed the study tools (questionnaire) after reviewing relevant information and related studies, and based on the information available to the researchers. They prepared the questionnaire in its final form, and the number of its paragraphs amounted to (10) paragraphs. When constructing the questionnaire, consideration was given to its suitability. Since the study was descriptive, the researcher tried to diversify the statistical processing method, as he used the SPSS program to convert non-parametric values (yes - no) into comparable parametric values. He calculated the range of the arithmetic mean, standard deviation, and degree of practice. It was found that the range of the mean from 1 to 1.66 represents poor practice, while the mean from 1.67 to 2.32 is considered to be actually average practice, while the mean from 2.33 to 3 is considered high practice. To answer the study questions, the arithmetic means and standard deviations were extracted for each paragraph of the scale, as well as the percentages.

Stability of study tools:

Table No. (1) shows the significance of the stability of the study tool (kindergarten teachers' questionnaire) with regard to assessing the development of economic concepts for kindergarten children. Cronbach's alpha coefficient was used. Data were obtained from the total sample, and the following are the stability data:

Aspects of the questionnaire	Number of items	Number of participants	Reliability coefficient
		Kindergarten teachers	Kindergarten teachers
The role of kindergartens in developing economic concepts and their impact on the upbringing of kindergarten children	10	109	0.944

Table one before shows that values of Alpha- Cronbach indicate a high degree of internal consistency, which, in turn proves that the scale contains high degrees of reliability significance.

Because the study was descriptive, the researchers sought to diversify their statistical analysis methods. SPSS was used to convert non-parametric (yes/no) values into comparable and contrasting parametric values. The range of means and degree of practice were determined. For example, practice with a mean between 1.00 and 1.66 was described as weak, practice with a

mean between 1.67 and 2.32 was described as average, and practice with a mean between 2.33 and 3.00 was described as very strong. Finally, to answer the study questions, mean scores, percentages, and standard deviations were calculated for all items on the study scale separately.

Study Results:

Table 2: Means and standard deviations for the role of kindergartens in developing economic concepts and their impact on kindergarten child education.

The role of kindergartens in developing economic concepts and their impact on the upbringing of kindergarten children	Responses of kindergarten teachers teacher (N.=109)		
	Mean	Std.	Rank Practice degree
1. There is an educational unit on developing financial awareness concepts for kindergarten children.	2.42	0.915	high
2. The teacher provides opportunities for children to express their opinions and perspectives on the concept of spending.	1.72	0.821	Moderate
3. A large part of the kindergarten’s daily activities includes developing financial awareness for kindergarten children.	2.55	0.882	High
4. The teacher gives children the opportunity to think and be creative about the culture of saving and thrift.	2.44	0.929	High
5. The teacher takes into account individual differences among children in their understanding of the meaning of financial awareness.	2.48	0.872	High
6. The kindergarten engages in-group activities that enhance children's saving skills.	1.81	0.969	Moderate
7. The teacher teaches children the skill of building ideas about the value of work and production.	2.44	0.924	High
8. The teacher encourages children who postpone shopping in order to save.	2.47	0.923	High
9. The kindergarten organizes environmental exploratory trips to factories and production areas to reinforce the concept of work and its importance in children.	2.39	0.964	High
10. The children use a small savings box (piggy bank) to teach them about saving.	2.44	0.928	High

Looking at Table No. (2), we find that the weighted arithmetic means of the sample members' responses to the paragraphs of this field ranged between, which is a medium to large arithmetic mean. This indicates that the development of economic concepts in kindergarten institutions is necessary and important for the kindergarten child because it affects his future life and constitutes a sustainable professional development for the child. The majority of the answers to the questionnaire paragraphs came with a high degree of verification, which means that kindergarten institutions in the city of Najran are fully equipped with the equipment and material capabilities that contribute to the development of the child's economic concepts., The current

study agreed with Tawfiq's (2018) study on the development of economic concepts and their impact on good economic behaviors. It also agreed with Brewer's (2017) study on the necessity of developing economic concepts and their significant impact on early childhood education.

Conclusion

The results of the current study indicate the necessity of developing economic concepts in kindergartens. This contributes to children's overall development and prepares them to become responsible, aware, and independent individuals. The study recommended that the collaboration of teachers, curriculum developers, and families is crucial in creating a learning environment that fosters early economic understanding. Integrating economic concepts into early childhood education provides children with essential life skills. It builds a foundation for responsible citizenship, smart decision-making, and prosocial behavior—skills that become increasingly important as children grow up in more complex economic environments. Based on the above, positive results emerged in the following areas, influencing children's economic development:

- There are appropriate educational units on developing financial awareness concepts for kindergarten children.
- Teachers provide opportunities for children to express their opinions and perspectives on the concept of spending.
- Daily kindergarten activities are available to develop financial awareness among kindergarten children.
- Teachers provide children with the opportunity to think and be creative about the culture of saving and thrift.
- The teacher takes into account individual differences among children in their understanding of the meaning of financial literacy.
- The kindergarten participates in-group activities that enhance children's saving skills.
- The teacher teaches children the skill of constructing ideas about the value of work and production.
- The teacher encourages children who postpone shopping in order to save.
- The kindergarten organizes environmental exploration trips to factories and production areas to reinforce the concept of work and its importance to children.

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