

Received: 20 June 2025 Accepted: 01 July 2025
DOI: <https://doi.org/10.63332/joph.v5i9.2868>

The Role of the Family in Developing Economic Concepts in Early Childhood According to Saudi Vision 2030

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Abstract

The current study aimed to identify the role of the family in developing economic concepts in early childhood. The study population and sample consisted of (118) parents of children in kindergarten institutions in the city of Najran, Kingdom of Saudi Arabia, who were randomly selected. The study was conducted during the second semester of the academic year (2024/2025). The descriptive analytical approach was used, as the study included a questionnaire directed at families of children enrolled in kindergartens to understand the role of the family in developing economic concepts in early childhood, according to the Kingdom's Vision 2030. The questionnaire included (12) paragraphs related to the role of the family in developing economic concepts. The researchers used a theoretical framework, previous studies, and specialized expertise in the field of kindergarten to develop the study tools. The results were processed using the SPSS statistical program, and the study reached the following conclusions: The family plays a positive, effective, and essential role in developing children's economic concepts at this early stage in general.

Keywords: Role of the Family, Developing Economic Concepts, Early Childhood, Saudi Vision 2030.

Introduction

In the context of rapid economic transformations, particularly in the Kingdom of Saudi Arabia, providing children at an early age with basic economic knowledge has become a national and strategic priority. The Kingdom aims to generalize and implement this priority as part of Saudi Vision 2030, which emphasizes economic diversification, educational reform, and empowering future generations. The family is recognized as a key player in developing economic concepts. The family's influence during early childhood, characterized by rapid cognitive and behavioral development, has become pivotal in shaping children's understanding of financial values, spending habits, resource management, saving, and raising children with an economic education. Kadwani's study (2020) recommended the inclusion of economic concepts in kindergarten curricula and activities. Ali (2018) points out that one of the goals of teaching children's economic concepts is to identify the resources required and available to meet needs and to understand those basic needs and desires.

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Saudi Vision 2030 and Its Relevance to Economic Education and the Role of the Family in Developing Economic Concepts in Early Childhood

Saudi Vision 2030 is a comprehensive plan launched in 2016 to transform the Kingdom economically, socially, and culturally. Key goals relevant to early economic education include, enhancing education to prepare future generations for the labor market, strengthening family roles in child development, fostering a culture of financial responsibility and entrepreneurship, Under Vision 2030, the role of the family is central to raising children who are economically aware, independent, and responsible .Al-Qaddah (2005) highlighted the importance of developing economic concepts in early childhood.

Studies such as Al-Qarni (2024) and Al-Bahrawi (2024) have concluded that the family's role in developing children's economic concepts at this early stage is important. This is in line with Saudi Vision 2030. The Kingdom of Saudi Arabia works to empower families to develop economic concepts in children, considering it a national necessity. The family is not only the primary economic educator, but also the foundation for raising responsible children in the future. Therefore, the Kingdom of Saudi Arabia ensures that its children are prepared for a prosperous and sustainable future through its Vision 2030. The Kingdom of Saudi Arabia focuses on empowering families to promote sound financial behaviors in children through guidance, financial planning, and practical home education. The Kingdom of Saudi Arabia is also working to raise financial literacy and reduce dependence on oil by increasing savings rates and encouraging entrepreneurship. This serves the interests of families and their children.

Parents and caregivers are the child's first teachers, especially regarding everyday economic interactions. The role of the family includes Modeling Financial Behavior: Children often imitate their parents' actions. Observing budgeting, saving, and responsible spending behaviors shapes children's financial habits from an early age., Providing Practical Experiences: Allowing children to manage small amounts of money, save in piggy banks, or participate in grocery shopping helps them understand the value of money and decision-making, Verbal Communication and Storytelling: Parents who talk about money—explaining needs vs. wants, prices, or the idea of work and earning—help children develop a basic vocabulary and understanding of economic concepts., Setting Values and Expectations: Families instill values such as moderation, gratitude, patience, and accountability, which are crucial for responsible economic behavior. The reality is that the Saudi family is a partner in education, particularly in: Promoting entrepreneurship: Many families encourage children's interest in small businesses (such as school fairs and home sales)., Savings culture: Awareness campaigns encourage savings habits from childhood, in line with national financial literacy initiatives.,- Gender inclusion: Saudi Vision 2030 promotes equal opportunities, and families now play a role in supporting both boys and girls in understanding their economic potential, Government and community support has been provided in the Kingdom of Saudi Arabia to empower families in this area. The Saudi government and private sector have launched several programs, - FinLit KSA: A national financial literacy campaign targeting youth and families; School-Family Collaboration Programs: Ministry of Education initiatives that connect parents with schools on topics such as saving and spending; and Youth Entrepreneurship Camps: Encouraging families to engage their children in small business ideas or innovation clubs.

Study Problem

The family is a partner with kindergarten in teaching children's various concepts, including basic economic concepts such as money, saving and consumption, need versus want, and exchange.

Based on the above, the study posed the following question: What is the role of the family in developing economic concepts in early childhood according to Saudi Vision 2030?

Study Objectives:

To identify the role of the family in developing economic concepts in early childhood according to Saudi Vision 2030.

Importance of the Study

The study's importance is evident in the family's development of economic concepts in early childhood. The importance of this study lies in the following:

- The importance of economic concepts in guiding children's behavior in early childhood.
- Developing financial literacy: by teaching children's simple economic concepts such as buying, selling, and saving.

Study Limits

The study limits are as follows:

Thematic limit: To identify the role of the family in developing economic concepts in early childhood, according to the Kingdom of Saudi Arabia's Vision 2030.

Spatial limit: The city of Najran, Saudi Arabia.

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

Human limit: The families of children enrolled in kindergartens in the city of Najran.

Terminology of study:

Early Childhood

UNICEF (2012) defines early childhood as "the period from birth to age 8. It is a critical stage in a child's development, during which the foundations for health, mental, emotional, and social growth are formed."

The World Health Organization's (2020) definition of early childhood refers to the period from conception to age eight. It is a period of rapid and significant physical, neurological, psychological, and social development that impacts a child's lifelong health.

Previous studies

- Algarni, M.A., Ali, M., Ali, I. (2024) aimed to understand the role of family, financial socialization in childhood, and the role of financial experiences in childhood in developing financial well-being among adolescents. The study was conducted on 350 Saudi students. The study concluded that financial education in childhood is important and is linked to financial self-efficacy, which facilitates the achievement of high financial well-being.
- Bahrawi, S.A.H. & Aldossry, T.M. (2024) examines consumer culture and its relationship to Saudi family financial planning (Sustainability, MDPI). The study concluded that social factors play a significant role in guiding consumer culture and the importance of a comprehensive budget for all family financial well-being.
- Ramadan's study (2021) aimed to identify the role of the family in developing economic

awareness in kindergarten children. It used a descriptive approach. The results showed that the family contributes through guidance and attitudes to developing rational consumption habits, training in decision-making and time management, and instilling economic awareness from early childhood.

- The study (Abdul Halim, 2013) aimed to identify the effectiveness of a guidance program applied to mothers in developing economic concepts in their children in the early childhood stage. It also aimed to study the impact of family participation in developing economic concepts in their children. The study was applied to a sample of mothers and their children in kindergarten, numbering (22) mothers and their children. 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 John Raven's Progressive Matrices test to measure intelligence, a questionnaire to collect socio-economic indicators of the child's family, a scale of economic concepts for the child, a scale of economic concepts for the mother, 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.

General Comment on Previous Studies:

Previous studies have emphasized the importance of family development of economic concepts in early childhood. Some have emphasized the need for family involvement in developing economic concepts among their children (Ramadan, 2021), and the positive role of the family in developing rational consumption habits, training in decision-making and time management, and instilling economic awareness from early childhood. Al-Bahrawi's study (2024) also emphasized the importance of developing consumer culture and its relationship to financial planning for Saudi families. Al-Qarni's study (2024) also emphasized the importance of understanding the role of the family and financial upbringing in childhood, and the role of financial experiences in developing financial well-being among adolescents. - Most previous studies used the descriptive approach, as in Ramadan (2021), Al-Bahrawy (2024), and Al-Qarni (2024).

- Some previous studies agreed with the current study regarding the type of sample, as the current study selected parents of kindergarten students and mothers of children enrolled in kindergarten.

- The tools used in previous studies varied according to the variables. Most studies developed tests to measure the dependent variables for each study, with the exception of Ramadan (2021), which developed the John Raven Progressive Matrices Test to measure intelligence and the Economic Concepts Scale. The current study, however, uniquely prepared a questionnaire for parents of children enrolled in kindergarten in the city of Najran, Saudi Arabia, to identify the role of the family in developing economic concepts in early childhood, in accordance with Saudi Vision 2030.

- All studies agree on the importance of the family's role in developing children's economic concepts in the early stages, given its positive and important role in the child's future life. The researcher benefited from previous studies in selecting and defining the problem of the current research and providing the research with information about the development of economic concepts for kindergarten children and their positive impact on the child's future economic education.

Study Population and Sample:

The study population consisted of families of children enrolled in kindergartens in Najran. The study was conducted during the second semester of the 2024/2025 academic year, and the random sample consisted of (118) families of children enrolled in kindergartens.

Study Methodology:

The study followed a descriptive and 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 determining the opinions, beliefs, and attitudes of individuals and groups, and how they grow and develop. It also aims to study the relationships between various phenomena (Abdul Hafeez, 2000, p. 84), through the responses of a sample of families of children enrolled in kindergartens.

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 (12) paragraphs. When constructing the questionnaire, consideration was given to its suitability. Since the study was descriptive, the researchers 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 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:

Aspects of the questionnaire	Number of items	Number of participants	Reliability coefficient
		Families of Children	Families of Children
The Role of the Family in Developing Economic Concepts in Early Childhood According to Saudi Vision 2030	12	118	0.924

Table (1)

shows the reliability of the study tool (a questionnaire for children enrolled in kindergarten) regarding their attitudes toward developing economic concepts among kindergarten children. Cronbach's alpha coefficient was used. Data were obtained from the total sample, and the reliability data are as follows:

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

Study Results:

The Role of the Family in Developing Economic Concepts in Early Childhood According to Saudi Vision 2030	Responses of Parents (N.=118)		
	Mean	Std.	Rank Practice degree
1. Parents are encouraged to practice rational consumer behavior in front of their children.	2.87	0.914	high
2. The family follows a model of leadership, advice, guidance, and practical economic practices in front of their children.	1.89	0.823	Moderate
3. The family explains to the child the importance of saving for the future.	2.87	0.983	High
4. The family provides the child with economic values, knowledge, and information, and instills sound consumer habits.	2.93	0.947	High
5. The family capitalizes on the daily economic situations that the child unconsciously engages in to develop a correct consumer pattern.	2.96	0.989	High
6. The family helps the child by providing opportunities for their participation in the selection and purchase of goods, such as buying their own toys.	2.87	0.877	High
7. The family agrees on a single parenting style regarding raising the child regarding consumerism.	2.89	0.974	High
8. The child is trained to rationalize the use of technology and to inform them of the negative consequences of excessive use	2.64	0.983	High
9. The family respects the child's mentality and provides them with scientific thinking skills in making economic decisions.	2.85	0.874	High
10. The family trains the child to organize and invest their time later.	1.77	0.864	Moderate
11. The family limits the number of hours the child spends on technology and discusses the types of programs they watch.	2.74	0.873	High
12. The family cooperates with the kindergarten to develop the child's economic awareness.	1.88	0.826	Moderate

Table 2

Arithmetic means and standard deviations of the attitudes of families of children enrolled in kindergarten toward developing economic concepts in children, considering Saudi Vision 2030

Looking at Table (2), we find that the weighted arithmetic means of the sample members' responses to the items in this area ranged from medium to large. This indicates that families of children in kindergartens in various childhood institutions work to develop economic concepts in their children at an early stage. This highlights the positive role of parents in developing economic concepts, as these concepts affect the child's future life. The sample study's responses revealed that parents have the ability and extensive experience in developing economic concepts.

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Most of the parents' responses to the questionnaire items were highly convincing, confirming parents' interest in the economic education of their children at an early stage, the current study agrees with previous studies on the importance and necessity of family involvement in developing economic concepts among their children. This study, by Ramadan (2021), emphasized the positive role of the family in developing rational consumption habits, training in decision-making and time management, and instilling economic awareness from early childhood. The current study also agrees with Al-Bahrawy (2024) on the importance of developing consumer culture and its relationship to financial planning for Saudi families. It also agrees with Al-Qarni (2024) on the role of the family and financial upbringing in childhood.

Conclusion

The results of the current study indicate the importance of the family's role in developing children's economic concepts at this early stage. This is in line with Saudi Vision 2030, as empowering families to develop economic concepts in children is a national necessity. The family is not only the primary economic educator, but also the foundation for raising financially responsible citizens. By supporting families through education, resources, and national policy, the Kingdom of Saudi Arabia ensures that its children are prepared for a prosperous and sustainable future. Through its Vision 2030, the Kingdom of Saudi Arabia is working to empower families to promote sound financial behaviors in children through guidance, financial planning, and practical home education. The Kingdom of Saudi Arabia is also working to raise financial literacy and reduce dependence on oil by increasing savings rates and encouraging projects. This serves the interests of families and their children. The results of the current study have revealed some positive outcomes regarding the role of the family in promoting and developing economic concepts, as follows:

- Encouraging families to practice rational consumer behavior in their children.
- The family adopts a model of leadership, advice, guidance, and practical economic practices for its children.
- The family explains to the child the importance of saving for the future.
- The family provides the child with economic values, knowledge, and information, and instills sound consumer habits.
- The family exploits the daily economic situations that the child experiences unconsciously to develop a sound consumer pattern.
- The family helps the child by providing opportunities for participation in selecting and purchasing goods, such as buying their own toys.
- The family adopts an individualized approach to raising the child regarding consumerism.
- The family trains the child to rationalize the use of technology and informs them of the negative consequences of excessive use.
- The family respects the child's mind and provides them with scientific thinking skills in making economic decisions.
- The family trains the child to organize their time and invest it later.
- The family limits the number of hours the child spends on technology and discusses the types of programs they watch.

- The family collaborates with the kindergarten to develop the child's economic awareness.

Recommendations

To enhance the family's role in developing children is economic understanding:

- Incorporate Financial Education in Parental Workshops
- Creating Culturally Relevant Storybooks and Games on economic values
- Encourage Family-School Collaboration on financial education projects
- Use Technology and Apps that engage both parents and children in interactive learning

Acknowledgment

The authors are thankful to the Deanship of Graduate Studies and Scientific Research at Najran University for funding this work under the Growth Funding Program grant code (NU/GP/SEHRC/13/470-4).

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