

EARLY CHILDHOOD EDUCATION STRUCTURES AND ENHANCING FINANCIAL PRINCIPLES IN CHILDREN; PRINCIPAL'S PERSPECTIVE

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Article History

Received: 13.08.2025

Revised: 20.10.2025

Accepted: 30.10.2025

Published: 10.11.2025

Abstract:

Principals and learning institutions have an important position in determining the success of learners in academic journeys and as professionals. The research investigated the role of early childhood structures, in Najran, Saudi Arabia, play in helping develop financial principles among students. Participants were early childhood principals in public and private preschools. Survey and interview were used in this study. Results of the study confirm the hypothesis that indeed early childhood structures help learners understand how to save and use resources wisely. The study also found that preschool principals play a crucial role in developing financial principles among preschool children by ensuring that the structures are equipped to support children's learning of financial principles. However, future studies should expand the scope of this research and be conducted in other parts of Saudi Arabia.

Keywords: Education structures, financial principles, scope.

INTRODUCTION

The connection between teachers and children during kindergarten education plays a foundational role in the growth and development of learners in different areas (Hiltunen et al., 2024). Part of the things that children should be taught at the early stages of education are financial principles (Aldhilan et al., 2024). The current research investigates the role of preschool structure in supporting the development of financial ideas in the learners but based on the perspectives of the principals.

LITERATURE REVIEW

Early childhood Environments and Financial Principles Saudi's early childhood education curriculum and system have been included in its Vision 2030 development plan of 2016 (Alghamdi et al., 2022; Mohiuddin et al., 2023). As the KSA intends to restructure this education system, literature supports the ambitions as it can lead to long-term goals and success (Katamadze et al., 2025; Kumar, 2023). The literature further reveals that children at the preschool level are already gaining skills and knowledge in subjects like math, and teachers help them understand their social needs and the principals ensure that the preschool structures are suitable and strive to make structures ready. (Aboud & AlAli, 2023; Said et al., 2023; Desfita et al., 2025). These findings are consistent with other research proving instructional-based programs help develop economic skills and values among preschool learners (Abou Eid, 2023).

Indeed, preschool structure or surrounding environments provide resources that students can leverage for their understanding of how to use what

they have. This assertion has been affirmed by previous literature, which found that using digital as well as non-digital toys under the guidance of teachers enhances the skills of learners (Undheim, 2022; Aldossary et al., 2021). This method impacts the children and improves their cognitive abilities and capacity to be more economical and use preschool resources more sustainably. For example, it was revealed that the use of experiments fosters team management, responsibility, and planning (Margeni & Ali, 2025). The results indicate that preschool learners are in settings that foster skills needed for economic principles and purposes.

The Role Principals Play in Developing Economic Principles

Children learn through experiments where educators ask them to repeat what they are doing during class sessions (Alawthah, 2024). This indicates that educators have a significant role in the development of financial aspects (McKenna et al., 2021). During COVID-19, for example, most educators used remote instruction delivered through videos or live sessions to educate their students (Aldossary, 2021). Another study also found that educators engage their students to ensure they understand the complex financial principles through active learning and the provision of different learning materials (Adu, 2023). Such strategies and roles place educators at the center of educational objectives, including Vision 2030 (2021) of Saudi and its early childhood curriculum. Principals have important role in achieving those objectives by providing the needed materials.

SIGNIFICANCE OF THE STUDY

Economic principles should be taught at the foundational level of learning as they ensure students grow up with the basic knowledge of saving, consumption, and utilization of resources. However, there are limited studies on the role of principals and educational institutions in developing financial principles at the preschool level, mainly focusing on individual city like Najran, Saudi Arabia.

RESEARCH QUESTIONS

1. Do early childhood instructions provide conducive environments for learning financial principles for young children?
2. What are the roles and perceptions of early childhood principals on the development of financial principles among children?

MATERIAL AND METHODS

The research adopted mixed methods, a survey and an interview. They were design to investigate and report the role of early childhood structures in enhancing financial principles in children and the principals' perspective. Using a mixed methods research design ensures that the researcher collects statistical results that can be analyzed to test or confirm the hypothesis or theory (Gul, 2023; Ghanad, 2023).

INSTRUMENT

The researchers invited experts who conducted context and content checks for the study to ensure each item of the survey which is used was relevant and accurately deployed (Ederio et al., 2023). An assistant and associate professors in early childhood education conducted this evaluation. Faculty members who could speak in English and Arabic were involved in translating instruments into the Arabic language. A pilot group further helped validate the study before its commencement, while a Cronbach's alpha coefficient was calculated to determine the internal consistency of instrument items (Izah et al., 2023). The coefficient showed the reliability of the study, and the internal validity of survey statements was determined through a calculation of Pearson's correlation coefficient between the items and the total scale to which each one belongs. Preschool principals, public and private, were also interviewed through zoom application.

COLLECTION AND ANALYSIS OF DATA

The researchers collected data from Saudi principals in Najran city, who are working with children aged between 3 to 6 years in public and private preschools. The researcher used an electronic copy of the survey, which was digitally distributed through WhatsApp. The recorded findings were thereafter analyzed using the SPSS software (Rahman & Muktadir, 2021). Also, the researchers collected data from preschool principals in Najran city from public and private preschools. The researchers used zoom application to interview the principals. NVivo program was used to analyse the interviews thematically. The aim of the interview was

to gain better understanding of the principals' perspective regarding our research topic.

FINDING AND DISCUSSION

The findings helped with answering the paper's research questions as they revealed that early childhood structures are involved in ensuring the educational environment suits learners, in both public and private preschools, in their development of financial principles. Principals, in both public and private preschool, design plus shape curriculum and instructions that guide students. They also allow preschool learners to interact with digital and physical toys, expanding their thinking. One of the principals believed the preschool structure playing important role in developing economic aspects in children. She elaborated on that creating a garden in the kindergarten helps children learn various concepts, such as investment. For example, children can plant some vegetables, monitor their growth, and then sell them in a mini market set up in the kindergarten in coordination with the school administration. This experience is an excellent example of linking work and economic outcomes in a tangible and enjoyable way for children.

Moreover, One of the principals of a private kindergarten added in her interview that the design of the kindergarten's interior environment can help children simulate everyday economic activities. She then explained that, for example, the various activity corners teach children the concept of earning money for work. These are real-life experiences that children can understand.

Principals agreed on that the educators, in both public and private preschool, also use experiments and encourage students to emulate or repeat what they have done, which fosters learning. Also, the introduction of different learning materials and a combination of online and classroom activities helps the learners develop social skills needed to understand how to utilize the resources they have sustainably. This could imply that the early childhood structures in Najran, Saudi Arabia have the resources to help educators impart financial principles to their students. The results align with the early childhood curriculum of Saudi Arabia and its Vision 2030 (2021). However, in analyzing the interview we found that public preschool structures are more supportive than the private preschools in developing financial principles among children. This may be due to the ease of obtaining support from the relevant authorities to make the necessary modifications to the structures and provide the required resources. Nevertheless, both, public and private, preschool structures need more improvement to facilitate children's financial principal development.

CONCLUSION

RECOMMENDATIONS, LIMITATIONS

The findings of this paper have supported the decision to structure the learning system in Saudi as it might increase knowledge of financial principles. Expanding this knowledge and these skills ensures the learners understand aspects such as savings and sustainable consumption at an early age.

Based on the above findings, the Ministry of Education needs to improve the preschool environments to better support the learning of financial aspects and encourage the private preschools to improve the preschool structures. Educators can also utilize different resources to promote a culture of saving or sustainable consumption as part of the objectives of (Saudi Vision 2030, 2021). Educators should consider explaining Islamic values such as charity and Zakat when designing learning corners, principals should remind the educators to include such values in their activities and provide needed materials. Further research should be conducted throughout Saudi Arabia to understand if indeed the preschools, public and private, have the resources and structures that support learning financial principles.

The main limitation of the study is the type of sample used, as only principals from Najran city, Saudi Arabia were included in the research, affecting its generalizability (Tin & Bui, 2024). Also, observations were not used in this research, it can be used for deeper insights.

ACKNOWLEDGMENT:

The research team thanks the Deanship of Graduate Studies and Scientific Research at Najran University for supporting the research project through the Nama'a program, with the project code JNU/GP/SEHRC/13/470-6(

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