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## Teaching Economic Values: A Mixed Methods Study of Kindergarten Curricula, Values, Practices, and Teachers' Perspectives in Saudi Arabia

Hanaa Abualsoud  
*University Of Alabama At Birmingham*

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TEACHING ECONOMIC VALUES: A MIXED METHODS STUDY OF  
KINDERGARTEN CURRICULA, VALUES, PRACTICES, AND TEACHERS'  
PERSPECTIVES IN SAUDI ARABIA

by

HANAA ABUALSOUD

GRACE JEPKEMBOI, COMMITTEE CHAIR  
MARY ANN BODINE AL-SHARIF  
LOIS CHRISTENSEN  
KELLY HILL  
JENNA LACHENAYE

A DISSERTATION

Submitted to the graduate faculty of The University of Alabama at Birmingham, in partial  
fulfillment of the requirements for the degree of  
Doctor of Philosophy.

BIRMINGHAM, ALABAMA

2022

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TEACHING ECONOMIC VALUES: A MIXED METHODS STUDY OF  
KINDERGARTEN CURRICULA, VALUES, PRACTICES, AND TEACHERS'  
PERSPECTIVES IN SAUDI ARABIA

HANAA ABUALSOUD

EARLY CHILDHOOD EDUCATION

ABSTRACT

The primary purpose of this study was to investigate Saudi teachers' practices in developing economic values for kindergarten children, in Eastern region (Qatif city). The researcher also looked at teachers' awareness of Saudi Vision 2030 educational goals. The research was conducted using a *convergent* mixed methods design. In the quantitative strand, data was collected from 263 teachers using questionnaires. Data was collected from seven knowledgeable teachers using semi-structured interviews in the qualitative strand. The qualitative and quantitative data were analyzed independently through content analysis for the qualitative data and a Google Forms for quantitative data. Results from both strands were then integrated to make a meta-inferences or an overall conclusions of the mixed methods question being studied. The central mixed methods question was: *What greater understanding of Saudi kindergarten teachers' practices in developing children's economic values emerges from the combination of the interview and questionnaire data?* Combing both strands provided an insightful finding that Saudi teachers utilized many effective teaching strategies and practices to assist development of economic values for kindergarten children. Also, Saudi teachers have some knowledge about Saudi Vision 2030, but it is still limited. The surveyed Saudi teachers agreed that family participation in the educational process is essential to strengthening children's learning, although they are experiencing some challenges

implementing this practice. Lastly, Saudi teachers are aware of the importance of teaching economic values to kindergarten age children, but they emphasize the value of giving. They do not want children to forget the value of helping others or be stingy. Implications and recommendations for policy makers, teachers and future researchers are provided.

Keywords: economic values, teachers' practices, teacher's strategies, kindergarten children, Saudi Vision 2030.

## DEDICATION

This work is dedicated to:

God (Allah ﷻ) Almighty, my creator, my strong pillar, my source of inspiration, wisdom, knowledge and understanding. He has been the source of my strength throughout this program.

\*\*\*\*\*

My parents who have encouraged me attentively with their fullest and truest attention to accomplish my work with truthful self-confidence. I cannot forget my mom words " You will finish, stay strong, it is just a sneeze '*atishoo*', and it will be a part of your memory".

\*\*\*\*\*

My only young sister 'Hanan', who called me five times a day from Saudi Arabia to give me the new news for everything; to my brother 'Wafi', who stands by me when things look bleak; to other brothers 'Hussain, Siraj and Baqi', thank you for being a big support to me during this journey.

\*\*\*\*\*

My friend 'Dr. Maali', I cannot take a step in some of my work without your advice. You inspired my pursuit of economic values and being an economic person.

\*\*\*\*\*

My academic supervisor, 'Dr. Grace', you are really a grace. You are not only my professor, but also my close sister and one of my family members. Thank you for standing by me at the hospital and home when I had my painful surgeries here. I am truly thankful for having you in my life. You are a wonderful supporter until my research was completed.

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## LIST OF ABBREVIATIONS

COVID	Coronavirus Disease
IRB	Institutional Review Board
KG	Kindergarten
KSA	Kingdom of Saudi Arabia
MM	Mixed Methods
NAEYC	National Association for the Education of Young Children
NCSS	National Council for the Social Studies
UK	United Kingdom
USA	United States of America
WHO	World Health Organization

## CHAPTER 1

### INTRODUCTION

The recent outbreak of Coronavirus 2019 (COVID-19) has created devastating challenges across the world. According to World Health Organization WHO (2020), the economic and social disruption caused by the pandemic is devastating as more than ten million people are at risk of falling into poverty. Moreover, it has made the raising of children a very challenging task for both parents and teachers in this period (Robson, 2020). This crisis is alarming because it has many unpredictable impacts globally, and one of them is the dip of the global economy into the worst recession since World War II (The World Bank, 2020). Saudi Arabia has been affected by the pandemic in three areas. First, the decrease in local economic activity. Second, teachers were required to work in new ways, such as teaching online and adapting new teaching styles. Third, the role of families in supporting their children's education has changed greatly and they play a more direct role as learning coaches for their children (Mann et. al., 2020). Thus, there has been a growing interest in developing our children's economic values since the world after COVID-19 is different, and the economic crisis will affect many adults and children to the same extent (Robeson, 2020).

Basically, *Economic Values* are a set of concepts, standards, principles, and orientations that focus on developing productive work and practicing desirable economic behaviors that contribute to improve individual and society conditions. Economic values include concepts of rationalization of consumption (e.g., water, energy, food, phone

usage), money, spending and saving, buying and selling, planning, appreciation of work and workers, appreciation of time, maintaining public and private property, wants and needs, recycling, and decision-making (Al-Hmoud, 2010; Shazly, 2013; National Council for the Social Studies, 1994). Over the past five decades, teaching elementary students' economic values was at the forefront of western research because of its significant influence on students' economic behaviors (Senesh, 1964; Larkins, 1968; Sosin, Dick, & Reiser, 1997; Rodgers, Hawthorne & Wheeler, 2007, Meszaros & Evans, 2010; Borg, 2017). However, teaching children's economic values as well as teachers' practices in the classrooms to develop these values were rarely addressed, specifically in eastern societies (Al-Hmoud, 2010; Shazly, 2013; Er 2016). Besides, while other values are emphasized in kindergarten curriculum such as religious, moral, and citizenship values, the economic values are usually limited to a few concepts in curriculum (Shazly, 2013; Er, 2016).

In the past, researchers assumed that if economic values were addressed at elementary ages, numerous benefits would result. Larkins (1968) argued that children can learn economic concepts when they are taught using simple means. Larkins found that teaching economics to elementary school children helped them build citizenship skills and make their own decisions concerning public policy. It also gives them a sense of security about their world and enable them to take responsibility for their own lives and communities. Another study conducted by Er (2016) found that children, who were taught economic values using an educational program, improved significantly on both saving and spending behaviors.

Recently, particularly on April 25<sup>th</sup>, 2016, Crown Prince Mohammad bin Salman announced the first details of Saudi Vision 2030. Saudi Vision 2030 is a strategic

framework to reduce Saudi Arabia's reliance on oil, diversify its economy, and promote public service sectors such as education, health, infrastructure, entertainment, and tourism. It also aims to develop and adopt best practices in human capital development. Saudi Vision 2030 is built around three themes: a vibrant society, a thriving economy, and an ambitious nation (Saudi Vision 2030, n. d). To develop these three themes, Saudi Vision 2030 suggests helping children make careful career decisions, preparing a modern curriculum that focus on rigorous standards in literacy, numeracy, skills, character development and engaging parents in the educational process.

Although considerable research has been devoted to address whether children can develop economic values at elementary ages, less attention has been paid to kindergarten teachers' practices in developing economic values to kindergarten (KG) children. As a result, it remains unclear how the unexamined practices that teachers can fill today in developing economic values. Using mixed methods design, the researcher of this study investigated Saudi kindergarten teachers' practices in developing economic values to KG children. The researcher also looked at teachers' level of awareness about Saudi Vision 2030 educational goals. The overall goal of this study is to improve Saudi educational programs and create a possibility for the best economic practices in Saudi children living in the Eastern region (Qatif city). Saudi Vision 2030, Urie Bronfenbrenner, Albert Bandura, and Jean Piaget theories were used as theoretical frameworks to limit the scope of the relevant data by focusing on specific concepts and defining the particular viewpoints regarding developing economic values with kindergarten children and how teachers' practices assist in concept development.



## **Statement of the Problem**

Based on the researcher knowledge and observations of children economic behaviors of some Arab countries such as Syria, Egypt, Iraq, and even immigrant Arab children in the USA and the UK, Saudi children's economic behaviors are different as they are somewhat more spendthrifts and do not think about how their families work hard for a living. Although parents have the primary role in developing their children's economic behaviors, kindergarten teachers can also share the same responsibility to cultivate economic aspects in children, as they spend more time in school. In fact, the quality of early childhood preschool and kindergarten curricula is the focus of attention of Saudi Ministry of Education. Kindergarten curricula in the Kingdom of Saudi Arabia have undergone many evaluation and development processes with the aim of developing curricula that are consistent with early childhood requirements and are consistent with the society's culture and aspirations.

Also, Saudi Ministry of Education aims to improve education by turning children's outcomes from quantitative to qualitative changes, and they have worked a lot in developing the professional side of teachers (Early Learning Development Standards in the Kingdom of Saudi Arabia, 2015). In addition to Ministry of Education goals, Saudi Vision 2030 aims to help children make careful career decisions, so it has been a guide for the Ministry of Education to prepare a modern curriculum that focused on rigorous standards in literacy, numeracy, skills, character development and engaging parents in the educational process. Moreover, one of Saudi Vision 2030 objectives is enhancing the role of the teachers and raising their professional development because they want to promote education that contribute to economic growth (Saudi Vision 2030, n. d).

However, with all efforts that Ministry of Education exerts to achieving Saudi Vision 2030 goals, few educational studies have been conducted to examine children's economic practices in Eastern societies, including Saudi Arabia, or early childhood teachers' role in developing economic concepts (Al-Hmoud, 2010; Er 2016). Besides, while other values are emphasized in kindergarten curriculum such as religious, moral, and citizenship values, the economic values that are essential for the world are usually limited to a few concepts in curriculum (Er, 2016). Furthermore, although considerable research has been devoted to address whether children can develop economic values at elementary ages, less attention has been paid to kindergarten teachers' practices in developing economic values to the KG children. As a result, it remains unclear how the unexamined practices that teachers can fill today in developing economic values. Therefore, this dissertation will add to the body of research new knowledge about the importance of developing economic values to children and the role of teachers in boosting this area from early childhood stage. It will also improve Saudi educational programs and create a possibility for the best economic practices for Saudi children.

The researcher of this study used mixed methods *convergent* design. The basic idea of this design is “to compare the two results with the intent of obtaining a more complete understanding of a problem, to validate one set of findings with the other, or to determine if participants respond in a similar way” (Creswell & Plano-Clark, 2018, p. 65). The researcher collected both quantitative and qualitative data simultaneously. This design helped bring together the results of both quantitative and qualitative data analysis to be compared or combined.

## **Purpose of the Study**

The primary purpose of this convergent mixed methods study was to investigate Saudi teachers' practices in developing economic values to kindergarten children. The researcher also looked at teachers' level of awareness about Saudi Vision 2030 educational goals. Gaining information from early childhood educators about developing economic values might lead to providing a deeper insight into meeting the distinct needs of improving Saudi educational programs and create a possibility for the best economic practices in Saudi children.

## **Research Questions**

**Quantitative Question:** What are the teachers' current teaching practices utilized to develop economic values among Saudi kindergarten children in Eastern region (Qatif city)?

**Qualitative Question:** How do Saudi teachers develop economic values to kindergarten children in Eastern region (Qatif city)?

**Mixed Methods Question:** What greater understanding of Saudi kindergarten teachers' practices in developing children's economic values emerges from the combination of the interview and questionnaire data?

## **Definition of Terms**

This section aims to define key terms and their definitions in the context of this study.

**Early Childhood** refers to children from birth through age eight, including children with special developmental and learning needs (A position statement of the NAEYC, 1993).

**Kindergarten** primarily serves children between five- and six-year-old (NAEYC, n. d).

**Economics** is “a social science concerned with the production, distribution, and consumption of goods and services. It studies how individuals, businesses, governments, and nations make choices about how to allocate resources” (Chappelow, 2020).

**Values** “are socially approved desires and goals that are internalized through the process of conditioning, learning or socialization and that become subjective preferences, standards, and aspirations” (R. K. Mukherjee; in iEduNote, n. d). In other words, it is related to the importance, worth, or usefulness of something.

**Economic Values** are a set of concepts, standards, principles, and orientations that focus on developing productive work and practicing desirable economic behaviors that contribute to improve individual and society conditions. Economic values include concepts of rationalization of consumption (e.g., water, energy, food, phone usage), money, spending and saving, buying and selling, planning, appreciation of work and workers, appreciation of time, maintaining public and private property, wants and needs, recycling, and decision-making (Al-Hmoud, 2010; Shazly, 2013; National Council for the Social Studies, n.d.).

**Teacher practices:** the strategies or teaching methods that are regularly used by teachers in order to develop or improve children’s construction of knowledge about economic values.

**Saudi Vision 2030** is a strategic framework to reduce Saudi Arabia's reliance on oil, diversify its economy, and promote public service sectors such as education, health,

infrastructure, entertainment, and tourism. It also aims to develop and adopt best practices in human capital development (Saudi Vision 2030, n. d).

### **Delimitations**

- 1- The study was confined only to the teachers from Eastern province in Saudi Arabia. The uniqueness of the study within a specific context can make it difficult to replicate exactly in another context. For example, some teachers' perspectives about teaching economic values may differ from region to region in the KSA.
- 2- Participants' responses were confined to their personal experiences in teaching economic values to kindergarten children in Eastern region only (Qatif City), and the other regions of the KSA were excluded. Also, the researcher is more familiar with Qatif region as she previously worked there, and it is more accessible to recruit the participants for this study.

### **Limitations**

- 1- Limitations of the study included the small sample size because Saudi Arabia is a big country that has five regions: North, South, East, West and Central. The study was conducted only in Eastern region. The generalized findings might not fully represent all perspectives of teachers at all regions.
- 2- In the quantitative phase of the study there is a potential risk of not answering some open-ended questions of the questionnaire.

- 3- Because of the nature of qualitative research, the data obtained from the qualitative phase of this study could be subject to different interpretations by different readers.
- 4- Due to the interpretative nature of the qualitative research, the researcher might introduce her bias into the analysis of the findings.
- 5- There is a potential for bias in interpreting the qualitative results because the investigator personally knows some participants of the study and is a colleague of some participants.
- 6- Since the researcher was the gatekeeper for both snowball and convenience sampling, there are limitations for both of these types of sampling in that they tend to bring together people that are often similar in opinions.

To address these limitations, the researcher avoided falsifying data, findings and conclusion and reported honestly (Creswell J. W& Creswell, J. D, 2018). Also, mixed methods design was used to reduce the personal biases of the researcher and minimize the limitations of both qualitative and quantitative designs. In addition, mixed methods design helped the researcher compare different perspectives drawn from qualitative and quantitative strands (Teddlie & Tashakkori, 2009; Creswell & Plano-Clark, 2018). Moreover, some examples of participants quotations were used while interpreting the results to reflect their authentic voice. Finally, to address snowball and convenience sampling issues, the questionnaire was sent to different villages in Qatif city, with varying SES regarding economic behaviors. Thus, the answers to the questionnaire questions might be different as well.

## **Justification Statement**

The purpose of this study was to explore Saudi teachers' practices in building and developing economic values for children at KG ages. While teaching elementary children the economic values has been at the forefront of Western research for more than five decades (Senesh, 1964; Larkins, 1968; Laney, 1989; Sosin, Dick, & Reiser, 1997), there were not many educational studies that have examined children's economic values in Eastern societies or early childhood teachers' role in developing economic values (Al-Hmoud, 2010; Er 2016). From existing literature, many studies have shown that children could significantly learn economic concepts when they are taught using a specific educational program (Larkins, 1968; Laney, 1989; Sosin, Dick, & Reiser, 1997; Er 2016). Whereas most of these studies have focused only on the success of the educational program itself or whether children can learn economic values or not, most of them neglected to consider the role of teachers in developing these values.

In fact, economic educational programs are not successful because of their high quality alone. The high-quality programs are generally achieved as a result of effective and exemplary practice by knowledgeable teachers who can articulate the relationships between what they do in the classroom and theoretical reasons for doing so (Tracey & Morrow, 2017). In addition, every child is unique; children can contribute to the success of an educational program. Moreover, any “program cannot be sensitive to the varied and rapidly evolving learning needs of individual children, but a knowledgeable teacher certainly can” (Wren, 2000). The previous research did not address the great effort that kindergarten teachers make to foster economic values. For this reason, this study investigated Saudi teachers' practices in developing economic values to kindergarten

children. Gaining information from KG teachers about developing economic values might lead to providing a deeper insight into meeting the distinct needs of improving Saudi educational programs and create a possibility for the best economic practices in Saudi children.

### **Significance of the Study**

This study may qualitatively generate information for transferability to other similar settings and/or prove significant in quantitative terms. The study may contribute to the body of research that is slim related to Saudi kindergarten teachers' practices in Eastern region (Qatif city) and their roles in assisting young children develop economic values and in posing relevant questions that guides future research. The main impact of this study lies in the fact that no existing studies have explored teaching economic values to kindergarten children in Saudi Arabia, in Eastern region (Qatif city). Knowledge and understanding of the importance of teaching economic values to children and economic concepts that suit kindergarten age might provide additional insight into Saudi teachers and researchers to continue and investigating this topic. Furthermore, knowing the level of knowledge and awareness of teachers about Saudi Vision 2030 might help the researcher understand whether there is a need to conduct workshops and training courses about this topic to further improve KG teachers and the learning process.

Additionally, this study might yield valuable results due to the use of mixed methods research design. The combination of quantitative and qualitative designs would provide a more in-depth insight into research questions by identifying teachers' practices in developing economic values and economics concepts that suit KG children and so



more. At the same time, the researcher would explore the participants' views regarding this topic. Methodologically, this study would add to mixed methods research by elaborating some procedural issues of the mixed methods convergent design. In this design, the researcher implemented the quantitative and qualitative design simultaneously, and the results of the separate design were combined and compared (Creswell & Plano-Clark, 2018).

### **Organization of the Study**

In chapter 1, the researcher presented the introduction and delivered the justification and significant of this study. In chapter 2, the researcher presented theoretical frameworks and the review of the literature related to the study. In chapter 3, the researcher explained the methodology used for the research study. In chapter 4, the researcher presented the quantitative, qualitative, and mixed methods findings. In chapter 5, the researcher discussed findings, provided implications, and recommendations of the study.

## CHAPTER 2

### LITERATURE REVIEW

This chapter provides a review of the literature that explores teaching economic values to children at early age. Additionally, Saudi Vision 2030, Urie Bronfenbrenner, Albert Bandura, and Jean Piaget theory will be used as theoretical frameworks. The limited availability of studies, especially those conducted in the Eastern countries about teaching economic values to kindergarten children demonstrated the need for further research about teachers' perspectives and practices in developing this topic.

#### *Theoretical Framework*

Saudi Vision 2030, Urie Bronfenbrenner, Albert Bandura, and Jean Piaget theory were used as theoretical frameworks to limit the scope of the relevant data by focusing on specific concepts and defining the particular viewpoints regarding developing economic values to kindergarten children and teachers' practices. Also, the theoretical frameworks helped this researcher analyze and interpret data gathered, understand concepts, and build knowledge for discussion.

#### **[1] Saudi Vision 2030**

Saudi vision 2030 is supervised by Crown Prince Mohammad bin Salman, the son of the King. The primary goals of Saudi Vision 2030 include reinforcing economic and investment activities, increasing non-oil international trade, and promoting a softer and more secular image of the Kingdom of Saudi Arabia. Thus, Saudi Vision 2030 wants to

reform the economy through the use of non-oil revenues because oil revenues are the main source for the Saudi budget, and in case of a drop in oil prices, the budget is exposed to danger or vulnerable (Saudi

Vision 2030, 2016). Figure 1 shows Saudi Vision 2030 logo, which was downloaded from Saudi Vision 2030 document (Saudi Vision 2030, n. d). Saudi Vision 2030 is built around three themes: a

*vibrant society, a thriving economy, and an ambitious nation* (Saudi Vision 2030, n. d).

This first theme is vital to achieving the Vision because we believe in the importance of a *vibrant society*. People in Saudi Arabia follow the Islamic principle of moderation, are proud of their national identity and their ancient cultural heritage, are protected by caring families, and are supported by an empowering social and health care system. Saudi Vision 2030 adheres to care for families and build children's characters. In particular, it intends to firm positive moral beliefs in children's characters from an early age by reshaping the academic and educational system. Saudi Vision 2030 wants to deepen parents' participation in the educational process and support them to develop their children's characters and talents so that they can contribute fully to society. Families will also be encouraged to plan carefully for their future and the futures of their children. The focus will also be on building the fundamental values of initiative, persistence, leadership, social skills, cultural knowledge, and self-awareness. Also, Saudi Vision 2030 wants to provide children with the compassion, knowledge, and behaviors necessary for resilient and independent characters to emerge (Saudi Vision 2030, n. d).



Figure 1. Saudi Vision 2030 Logo. Adapted from Saudi Vision 2030. Retrieved from <https://vision2030.gov.sa/ar/no.de>. Copyright 2021 by Saudi Vision.

In the second theme, *a thriving economy* provides opportunities for all by building an education system aligned with market needs and creating economic opportunities for the entrepreneurs, the small, and large companies. Therefore, the Vision aims to develop the economy and improve services' quality by privatizing some government services, improving the business environment, attracting the finest talent, and the best investments globally. Moreover, Saudi Vision 2030 wants to continue investing in education and training so that young adults can be equipped for the jobs of the future. Based on Saudi Vision 2030 document; “we want Saudi children, wherever they live, to enjoy higher quality, multi-faceted education. We will invest particularly in developing early childhood education, refining our national curriculum and training our teachers and educational leaders” (Saudi Vision 2030, n. d, p. 35). Saudi vision 2030 wants to help children make careful career decisions, so it starts preparing a modern curriculum that focused on rigorous standards in literacy, numeracy, skills and character development.

The third theme that Saudi Vision wants to achieve is creating *ambitious nation*. Saudi Vision 2030 aim to apply efficiency and responsibility at all levels and prepare the right environment for the citizens to take their responsibilities in facing challenges and seizing opportunities (Saudi Vision 2030, n. d). The King of Saudi Arabia has approved the launching of the King Salman Program Human Capital Development. This program aims to train 500,000 government employees by the year 2020, to have the best skills for the future such as leaders' skills. The concept of improving one's human capital does have relevance for younger children as they are part of Saudi society. In the classroom, a teacher can give instructions, provide children time and space to practice and produce

something. By doing so, the teacher helps children to improve their human capital through teaching and training to be successful (Meszaros & Evans, 2010).

Saudi Vision 2030 wants to involve students in deeper learning and moving them beyond memorization that was used in the past. A recent Saudi TV interview was conducted with Crown Prince Mohammed bin Salman on April 27, 2021, on the occasion of the 5th year of launching the Saudi Vision 2030. The Crown Prince revealed that 30 years ago, the Ministry of Education focused on giving the students all the information they need in the curricula. However, information sources are now opened to students. The focus has now shifted to reducing the volume of information in textbooks, and the students are given the main information they need for reading, writing, mathematics and science, and more emphasis is placed on building student skills such as how to search for information or how to develop themselves and their abilities and how to plan for their future (Rotana Khaleejia TV Channel, 2021).

It can be noticed that Saudi Vision 2030 wants to invest in developing early childhood and public education in general by refining school curricula and focusing on rigorous standards in literacy, numeracy, skills, and character development. It is also interested in strengthening students' learning as well as parents' engagement in the educational process, developing human capital, training teachers and educational leaders, and help children make careful career decisions. To this end, the researcher chose Saudi Vision 2030 as a framework because it will help her understand teachers' level of awareness of educational objectives in Saudi Vision 2030, and whether they include them in their practices or not.

## [2] Urie Bronfenbrenner

Bronfenbrenner (1979), a Russian-born American psychologist, proposed the ecological theory to explain how children develop and function in a family system and their environment's border context. Bronfenbrenner believed that child's development is influenced by multiple contexts in which there are reciprocal interactions between children and their environment. So, he created an ecological system to explain how children develop and function in a family system and the world's context. Bronfenbrenner's Ecological System consisted of five levels: *microsystem*, *mesosystem*, *exosystem*, *macrosystem*, *chronosystem*, and the child is in the center of different settings. Figure 2 shows Bronfenbrenner Ecological System (Towers, 2014)

The first level of influence is *Microsystem*, which is the smallest and most immediate environment in which the child lives, such as family members, peer groups, neighbors, and school. The healthy face-to-face interaction that a child has with the people around him/her will strongly influence the child's economic development. The next level, the *Mesosystem*, includes all relationships in the microsystem, such as home and school, friends and family, and family and church/mosque. All these relationships

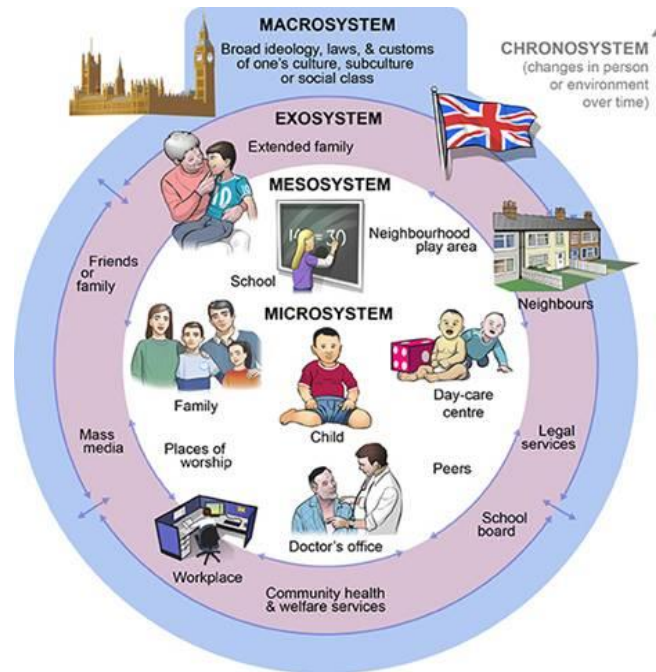


Figure 2. Bronfenbrenner's Ecological System. Adapted from H. Towers. Retrieved from <https://www.thepublicdiscourse.com/2014/11/14007/>. Copyright Public Discourse.

may affect how a child behaves at school, both academically and socially. If a child's parents are actively involved in the child's friendships/schooling, child development is positively affected. However, if a child's parents are passively involved at the child's school or mean towards the child's friend, the child will have conflicting emotions affecting him/her negatively. This may explain why some studies have showed that elementary-age children with families who have strong positive relationship with teachers received higher scores and show greater autonomy and initiative as they get older (Bronfenbrenner, 1994; in Grant & Ray, 2019).

The third level of influence is *Exosystem*. This system contains the relationships between two or more settings that indirectly affect the child's life, such as the workplace of the child's parents or school board decision. A parent's workplace may require the parent to work more hours, giving less time for the child to spend with the parent, which will negatively affect the child's life. Also, if the parents' workplace is nearby rather than hundreds of miles distant, parents will have more time to spend with their child (Thomas, 2005). The fourth level of influence is *Macrosystem*, the largest system that contains all the distant people and places that significantly affect the child's cultural beliefs and values. This system can include geographical location, religious affiliation, language, race, ethnicity, and socioeconomic status (SES). An example of macrosystem is "a child who lives in a homogeneous white, politically, conservative, Christian, middle-class community and attends a parochial school will likely develop the attitude and dominant beliefs of that community and religion because of the combination of the home, community, and school influences" (Grant & Ray, 2019, p. 47). In teaching economic

values, macrosystem, such as SES, regions and religious beliefs may affect children's implementation of the economic values.

The last level of Bronfenbrenner's ecological system is *Chronosystem*, which refers to the time and over the lifetime in which the child lives such as transitions and major historical events. Each historical period influences each child uniquely and generations growing up at that time. For example, a child growing up in Wars or developing countries will have had a different outlook on life than a child growing up in affluent or developed countries. Children nowadays are growing in the rapid and quick change of technology using computers, tablets, cell phones, and video games, which significantly impact today's children than children in older generations, who lived in the 1980s and 1990s (Grant & Ray, 2019). Besides, COVID 19 could be an example of how chronosystem stresses living in isolation under quarantine and schools' closures have affected children's cognitive, emotional, and social development (Robson, 2020).

Bronfenbrenner provides conceptual models and frameworks for teachers to understand better how children operate within and across the ecological system's different levels. The environmental forces that Bronfenbrenner identified significantly influenced children's development. To this end, the researcher chose Bronfenbrenner's ecological system as a framework because she believe that it will help her understand Saudi's children environment and how it influences the development of their economic values.



### [3] Albert Bandura

Albert Bandura (1977), a Canadian psychologist, developed a “social learning theory” that combines some features of behaviorism with constructivism theories. Bandura believed that there is a reciprocal link between cognitive, behavioral and environmental influences. Figure 3 provided by Kurt, (2020) shows Social

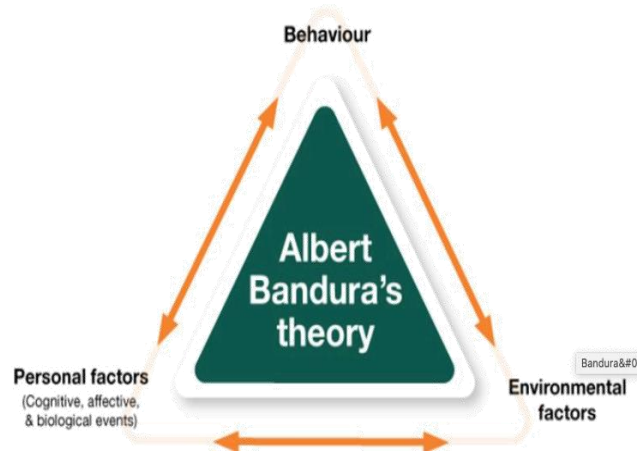


Figure 3. Social Learning Theory for Bandura. Adapted from S. Kurt. Retrieved from <https://educationaltechnology.net/social-learning-theory-albert-bandura/>. Copyright

Learning Theory for Albert Bandura. He also believed that behaviorist theories did not consider the role of incidental or vicarious learning (the idea that people learn from observing others) to gain knowledge. Bandura argued that children learn more from observing others than they do as a result of experiencing things themselves. He suggested that children have the ability for observational learning, and without it, they would have to experience and test everything themselves in order to learn. Bandura explained five phases of observational learning or learning from a model that teachers should consider when teaching children, which are (1) paying attention, (2) coding for memory, (3) retaining in memory, (4) carrying out motor action and (5) motivation (Bandura, 1977, p. 22-29; in Thomas, 2005).

The first phase is *paying attention*, in which children observe the model. Children might fail to perform some economic behaviors properly if they did not pay attention at the time the model had watched. Thus, teachers should try to eliminate many of the

irrelevant stimuli by verbally directing children's attention to those detail of the model's performance that are the most important. The next phase is *coding for memory*, in which children record in memory a semantic code or visual picture for the behavior they have witnessed. Teachers can enhance young children's coding observations by developing their language and expanding their schema or knowledge structure about economic values to help children store information that can be retrieved when needed (Thomas, 2005). The third phase is *retaining in memory*, in which children think about and process what they have observed. According to Bandura (1969), children may forget many things they learn from observing models, and they no longer can remember things they need it to solve some problem in life. Therefore, teachers can use rehearsal techniques to strengthen children's memory by reviewing, practicing, and attaching multiple codes (words or images) to an economic event (Thomas, 2005).

The fourth phase is *behavioral production*, in which children repeat the behaviors that have been modeled. Teachers can provide children with several trials to help them approximate the proper economic behavior and receive feedback to correct the deviations that occurred at the earlier attempts. The last phase is *the motivation*, in which children are reinforced to repeat the modeled behavior. For example, as children begin to show some economical behaviors (e.g., switch the light off or turn off the water tap), teacher can reinforce them for acquisition of these manners. Teachers should seize every teachable moment to address children's questions and comments through the use of problem solving and posing strategies that can serve a good dialogue.

Bandura wanted to emphasize that much cognitive information is used during observational learning. During learning, children interpret others' behaviors; they do not

just thoughtlessly or spontaneously imitate or model what they have seen and heard from those around them. Instead, they seek to reproduce an observed action (Bandura, 1969). In short, Bandura views imitation and observation of models as a primary tool in children's social and cognitive development because they help children decide what they can most profitably put this new information into practice. Therefore, it is important for teachers to realize that children are constantly learning based on interaction and observation, and thus, they should show exemplary economic behaviors while serving as role models.

In the mid-1980s, Bandura renamed his theory from "social learning theory" to be "social cognitive theory" because he believed that as children grow up, their cognitive activity is not merely learning and deriving knowledge from what they encounter in the environment. Instead, children also build knowledge and skills using creative thought and making decisions (Thomas, 2005). In social cognitive theory, the learners have ability to control their own actions through self-regulation and self-efficacy. Self-regulation is a process in which children develop an autonomous ability to control their behavior through internal reward rather than imitation. Self-efficacy is when children believe in their ability to achieve desired goals as a result of their own actions (Bandura, 1977; Thomas, 2005)

In fact, Bandura's theory was developed widely as the consequences of his research on media's effects and observing other people (models) on children learning and development. To this end, the researcher chose Bandura's social cognitive theory as a theoretical framework because it will help address some teachers' practices in developing economic values in children. Through the process of modeling, the child begins to imitate

the attitudes and behaviors that teachers have regarding economic values. Also, as they grow up, they will control their own actions through self-regulation and self-efficacy.

#### **[4] Jean Piaget**

Piaget (1896-1980) is best known as a psychologist, constructivist, and developmental theorist. His work has been a primary influence in many preschool programs around the world. The volumes of Piaget's theory provide an in-depth insight into how children actively construct their own knowledge of the world and go through different stages of cognitive development. Piaget emphasized the importance of the children as active learners, who learn early to partly find out by their spontaneous activity and partly through materials that teachers/parents set up for them. Piaget's theory informs educators that it will be more useful to ask questions and pose problems that help children think through the matter on their own rather than tell them the answers (Piaget & Inhelder, 1969). Piaget believed that the sort of knowledge that children acquire depends on heredity (internal maturation), physical experience with the world of objects, social transmission, and equilibrium, in addition to how they construct knowledge (Thomas, 2005).

Piaget (1950) identified four stages of cognitive development that children move through in their journey toward adult thinking. Piaget's stages are the Sensorimotor stage: birth to 2 years, Preoperational stage: ages 2 to 7, Concrete operational stage: ages 7 to 11, and Formal operational stage: ages 12 and up. The Preoperational stage (ages 2 to 7) is also divided into two phases: *egocentric speech* (2-4) and *intuitive thought* (5-7). When children arrive kindergarten ages, they start developing intuitive thought. They begin to organize and categorize their world using language. They become much more skillful at

pretend play during this developmental stage and continue to think very concretely about the world around them. Moreover, children at this stage are unable to understand abstractions, and they need to manipulate things in their environment to understand the world. They start forming ideas based on their direct experience in life, and they move from their egocentric perceptions and limited experiences and start depending on truly logical thinking (Piaget & Inhelder, 1969; Thomas, 2005). Thus, teachers need to understand how children think at this stage of development and what type of subject matter can be introduced to this stage in order to create developmentally appropriate practices (e.g., economic lessons and activities) for children. Although Piaget did not write anything about children's economic values, his theory helps us understand any process of constructing or acquiring knowledge.

To this end, the researcher believe that Piaget's theory of cognitive development can be used as a framework in this study because it will allow her to understand the process of appropriating knowledge involved in learning economic values. It will also help address some teachers' practices in developing economic values in children and determine which economic values that are suitable to teach to KG ages (5-6 years) based on teachers' perspectives.

### ***Teaching Economic Values and NAEYC Standards***

Teaching economic values aligns with National Association for the Education of Young Children (NAEYC) standard #2 (Curriculum), standard # 3 (Teaching) and standard # 7 (Families). When including economic matters in the kindergarten *Curriculum*, we are not only focusing on just one area of development, but

we promote learning and development in each of the following aspects: cognitive, social, language, emotional, and physical. In the KG curriculum, children are given opportunities to develop and learn economic values through exploration and play. Teachers can work with small groups or individual children to develop these values. Regarding *Teaching* standard, teachers can provide time and space to children to develop economic values, reflect on and extend their learning. Teachers can use materials and strategies to respond to children's needs and interests during teaching economic concepts and enhance their learning. Concerning *Family* standard, teachers need to establish relationships with families, involve them in their children's educational growth, and encourage parents to fully participate in the program to support their children's optimal learning and development. Kindergartens can use a variety of strategies to communicate with families such as individual conversations and family conferences (NAEYC, n. d).

### ***What are Economic Values?***

Economic Values are a set of concepts, standards, principles, and orientations that focus on developing productive work and practicing desirable economic behaviors that contribute to improve individual and society conditions. Economic values include concepts of rationalization of consumption (e.g., water, energy, food, phone usage), money, spending and saving, buying and selling, planning, appreciation of work and workers, appreciation of time, maintaining public and private property, wants and needs, recycling, and decision-making (Al-Hmoud, 2010; Shazly, 2013).

### *Why we Need to Teach Economic Values from Kindergarten Ages*

It is particularly crucial to discuss teaching economic values to kindergarten children in light of recent global changes, specifically after the recent outbreak of Coronavirus 2019 (COVID-19) that has created devastating economic challenges across the world. According to WHO (2020), the economic and social disruption caused by the pandemic is devastating as more than ten million people are at risk of falling into poverty and malnutrition. Also, it has made the raising of children a very challenging task for both parents and teachers in this period (Robson, 2020). Moreover, Borg (2017, p. 2) revealed that children are "growing up in a rapidly changing world where an understanding of economic issues is considered to be crucial at both individual and national levels in order to cope with everyday economics of earning, consuming, borrowing and saving a world that is increasingly economically complex". She also argued that children's understanding of economic values starts by participating in and being taught about adults' economic world. Therefore, kindergarten can be an excellent context to learn about such issues because at kindergarten children can play, observe, implement, and talk about different things regarding economic values (Borg, 2017).

Furthermore, the slogan of "***Be Economical***" has been frequently repeated in research and social media platforms due to the economic imbalance and deficit that some countries suffer. This slogan reflects how it is important to develop economic values at early age and help children acquire the right economic behaviors to be part of their daily lives. It is always reported that children at kindergarten ages start to build basic concepts that gradually develop as they grow older (Shazly, 2013). Therefore, developing economic values for children at an early age will help them realize the importance of

these values, make wise decisions and understand the consequences of not being smart consumers.

### ***Factors Affecting Economic Behaviors of Individuals and Consumer Decision-making***

Before elaborating on factors affecting individuals' economic behaviors, we need to explain patterns of consumption, which involve normal and abnormal consumption. According to Al-Jaafari and Al-Jarwani, (2009), *normal consumption* (needs) is related to satisfying the basic needs of human beings such as food, water, clothing and, shelter. It could also be for transportations, or some means of entertainment.

The *abnormal consumption* (wants) is related to social and cultural needs such as spending money on certain occasions such as birthday parties, graduation parties, weddings, religious occasions (e. g, Pilgrimage, Christmas, Easter), novelty occasions (e. g, Valentine, Halloween, Pajama Party, Baby Shower, Bridal Shower). When teaching economic values to children, there is a need to understand first the factors that influence an individual's behavior. There are six significant factors affecting consumer or individuals' economic behaviors: psychological, cultural, personal, social, and economic factors (Al-Jaafari & Al-Jarwani, 2009; Cloutrack, n. d), and teacher intervention (Counsell et. al., 2015). Our children are part of society, so these factors definitely affect their economic decisions and behaviors.

To start with, *psychological* factors are related to (1) motivation, (2) perception, (3) learning and experience. To illustrate, basic needs strongly motivate a person to buy products and services they need for everyday life. Also, perception is a process where an individual gathers information about a product and interprets this information to make a meaningful image about a product. Advertisements, social media feedback, and consumer



reviews are some aspects that help a person develop an impression and decision-making about the product. Moreover, learning and having experiences about something/product can influence individual economic behavior. Learning does not come overnight but over some time through experience. For example, when a person buys a product, he/she will learn something about it, and thus affect his/her economic behaviors. This can be seen through their ability to give up some demands and be satisfied with others (Al-Jaafari & Al-Jarwani, 2009; Clootrack, n. d).

The second factor that affects people's economic behavior are *cultural* factors. Cultural factors have a significant influence on individual economic behaviors. They include the fundamental values, preferences, perceptions, needs, wants, and attitudes observed and learned by individuals from their close family members and other important people around them. Some examples of cultural factors involve customs, traditions, and systems prevailing in a particular civilization, which significantly impact the economic behavior of individuals. We can see this in the difference between Eastern and Western hospitality. For example, there are some exaggerations in Saudi hospitality on every day or weekly occasions. While Western countries' hospitality does not exceed a cup of tea or coffee and some pieces of cake and candies, Arab countries prepare foods that exceed three times the number of visitors. Another example of cultural factors is social class. Social class is vital to predicting some individuals' economic behavior. The Social class is not only determined by the family income (high-middle and low), but also other factors such as the family background (tribes), level of education, occupation, and residential location (rural, urban areas) (Al-Jaafari & Al-Jarwani, 2009; Clootrack, n. d).

The third factor that influences individuals' economic behaviors is *personal* factors. The personal factors vary from person to person, thereby producing diverse perspectives and consumer behavior. Examples of personal factors are age, income, occupation, and lifestyle. Age is an important factor that affects consumer behavior. The buying choices, for example, of young people differ from older people. Older adults have a completely different buying behavior, and they are more likely to think about the product before purchasing it than teenagers. Also, the income level of an individual can influence the economic behavior of a person. For instance, people who earn higher income have more opportunity to spend their money on luxurious products than a low-income or middle-income group (Al-Jaafari & Al-Jarwani, 2009; Clootrack, n. d).

Moreover, the occupation of a person influences his/her economic behaviors. A person, who works in a high position, his/her economic behavior is primarily influenced by his status than from a person who is in a low position. In addition, lifestyle, which is how a person or group lives, can strongly affect a person's economic behaviors. For example, when a person follows a healthy lifestyle, then the things he/she purchases will relate to healthy alternatives.

The fourth factor that impacts human economic behaviors is the *social* factor. Humans are social beings, and they live around many people who affect their economic behavior. People often try to imitate other people and also hope to be socially accepted in their society. Therefore, their economic behavior is influenced by other people around them. These factors are deemed as social factors. Examples of social factors are family, relatives, and friends. All those factors play a significant role in shaping the economic behaviors of a person. A child develops preferences from his/her childhood by observing

parents' economic behaviors and other groups surrounding them and continues to imitate the same behaviors when they grow up (Al-Jaafari & Al-Jarwani, 2009; Clootrack, n. d).

The fifth factor that influences consumer economic behaviors and decision-making are *economic* factors. Examples of those factors are personal income, family income, liquid assets, and savings. When someone has a high disposable income, their consumption behavior increases simultaneously. Disposable income is defined as the money left after spending towards the basic needs of an individual. Family income is related to the total income from all the members who live in the same family. When more people are earning in the family, more income is available for purchasing basic needs and other luxuries. Liquid assets are related to cash in hand and bank savings but not land and real estate or cars, farms, or houses that someone owns. When a person has higher liquid assets, they are more confident to buy luxury things. Also, the more savings a person wants to keep aside from his/her income, the less desire she/he has toward spending. Children can learn and imitate those economic behaviors from other people around them (Clootrack, n. d).

The last factor is *teacher intervention*. *Self-talk strategy* and *productive questions* can be used by teachers to dig more deeply into children's thinking. Self-talk is a strategy in which the teacher verbally describe her or his own action. No answer from the child is expected. This strategy can be used by teacher to model self-reflection, explanation talk, and questioning (Counsell et. al., 2015). Productive questions are questions that “ask children to respond with more than *yes* or *no* answers” (Counsell et. al., 2015, p. 45) and to think more deeply about what they are planning or doing with economic concepts. Examples of productive questions are attention-focusing questions, measuring and

counting questions, comparison questions, action questions, problem posing questions and reasoning questions. *Attention-focusing questions* help children look specifically at a particular economic behavior and consider a different perspective by focusing their observations. *Measuring and counting questions* is when the teacher ask children to quantify what happens. *Comparison questions* help children construct things or events or classify some products. *Action questions* or ‘I wonder questions’ push children to try new ideas or learn more about their current ideas. *Problem-posing questions* help children find and solve problems. *Reasoning questions* help children verbalize or express their ideas or feeling in words by making sense of what they have experienced (Counsell et. al., 2015). Teachers should take care when asking kindergarten children these type of questions and not often ask them to seek a specific correct answer. Teachers should allow a child to respond with his or her current thinking, as his or her answer to the question is clue of their understanding.

According to the National Council for the Social Studies (1994, p. 35), “the study of economics provides students with the concepts and tools necessary for an economic way of thinking and helps students understand the interaction of buyers and sellers in markets, workings of the national economy, and interactions within the global marketplace”. The effective economic decision making requires that children understand how people, governments, societies and businesses make decisions to distribute natural resources, human capital and physical capital among alternative uses (National Council for the Social Studies, n. d).

### *The pioneer of Teaching Economic Values to Children at Early Ages*

Teaching economic values to children at early ages is not a new suggestion for Western countries. *Lawrence Senesh* [Figure 4] was a pioneer in economic education for the elementary grades. Senesh's research provided evidence that children can develop economic values when it is taught using basic and simple concepts and terms. Senesh



Figure 4. Lawrence Senesh

was born on March 27, 1910, in Hungary. He received a bachelor's degree in Economics and Law at the University of Berlin in 1932, and then he earned a doctoral degree at the London School of Economics. Senesh immigrated to the United States in 1940 and became one of the faculties at the University of Denver. Also, he had a position as the first staff economist at the Joint Council on Economic Education (JCEE). While at the JCEE, he was interested in teaching economic education in middle and high schools, and later for younger children. He became well known for developing ways to teach economics to young students via visual presentations, role-playing, and other new techniques at that time. In 1954, Senesh joined the Purdue Economics faculty as the first professor of Economic Education in the nation and served in this capacity from 1957 to 1969. He was awarded an Honorary Doctor of Letters by Purdue University in 1977 (Purdue Center for Economic Education, n.d.).

In the 1950s, Senesh developed instructional materials for teaching economics in elementary grades called "*Our Working World: Families at work*", which is a textbook series developed and written for primary school children (Senesh, 1964). The textbooks were organized into three series: first, *Printed Materials* that contained published articles,

lectures, papers, grant proposals, programs, speeches, and other miscellaneous publications. Second, *Printed Materials* included activities drafts, resource units and guides, activity books, recorded lessons, booklets, script books, review questions, problems books, and satellite kits. Third, *Audio-Visual Materials* included phonograph or record players, filmstrips, slides, and cassette tapes (Purdue University Archives and Special Collections, n.d.). Senesh also focused attention on the use of children's stories as a vehicle for explaining economic values. He argued that "basic concepts could be taught through simple stories that related to practical issues in the routine life of a child" (Senesh, 1964; in Rodgers, Hawthorne & Wheeler, 2007, p. 46)

Dr. Senesh died on November 19, 2003, at the age of 93. He was a great innovator and developer of American primary schools' curricula. His legacy and adherence to economic education "live on through the Lawrence Senesh Estate Endowment bequeathed to the Purdue Center for Economic Education and the Indiana Council for Economic Education" (Purdue Center for Economic Education, n.d.).

### ***Research in Teaching Economic Values to Elementary Ages Children***

Larkins (1968) conducted an experimental study using Senesh's instructional materials, "*Our Working World: Families at work*", to determine whether first-grade children can learn the basic economic concepts such as consumer, producer, wants and needs, gain and lose, money and making a choice. Participants of this study were drawn from four school districts, where three in Northern Utah, and one in Elkhart, Indiana. Both control and experimental groups of children were selected from urban, rural, and suburban areas. Four primary economics tests for first grade were developed: The Matched- Pairs, YES - NO, All- NO, and Picture tests. The results showed that

economics test scores of first grade children who studied economics were repeatedly and consistently above those who did not. Even at this early grade level, children appeared capable of understanding economics concepts. The researcher also found that teaching economic values to elementary school children helped them build citizenship skills, make their own decisions, give them a sense of security about their world, and teach them to take responsibility for their lives and communities. Although this study showed that children can learn economic concepts, the researcher did not address teachers' practices in developing these economic concepts.

In 1997, Sosin, Dick & Reiser carried out an experimental study at the US elementary schools (states name were not provided) to explain the extent of elementary children's learning of four main economic concepts: basic concepts, economic systems, market and price, and international economics. The researchers revealed that although these concepts are taught to high school and college students, it can also be used for elementary grade levels if teachers teach them appropriately. About 384 children participated in this study. The experimental groups included seven primary classes divided between grades three, four, five, and six. The experimental groups' teachers had special training in economic education and utilizing curriculum materials developed primarily by the National Council on Economic Education (NCEE) for use at these levels. Eleven control groups in which children did not study any economics participated. Children in both groups took pre-and post-test using a standardized test of economics. Results showed that children in the experimental groups learned significantly more economic concepts in comparison to children in the control groups. Ethnic background and family income level made no significant differences in learning

economic concepts. The evidence of this study showed that when children are taught economics, they will learn. Although this study indicated that teachers had special training in teaching economic concepts and using curriculum materials, researchers did not cover teachers' practices and roles in cultivating these concepts in children.

A Turkish study conducted by Er (2016) used a mixed methods design and aimed to "develop the perception of economic value in children with an education program that was designed to improve young children's identification and understanding of economic concepts such as money, expenses, and savings, and also to identify their parents' attitudes towards giving pocket money" (p. 121). A total of 38 children aged between 6.5-7.5 years participated in this study. In the quantitative portion of the study, a pre-test was administered, then the intervention program was conducted to the experimental group and a post-test was administered. In the qualitative portion of the study, a semi-structured interview was conducted with the experimental group's teacher and seven volunteer parents to identify the effect of the intervention program on children's attitude towards money.

The results of Er's (2016) study showed that the experimental group improved significantly on both saving and spending attitudes. Regarding parent's interview, only two out of seven parents reported that they had not noticed much change in their children's attitudes in terms of managing money. The other five parents emphasized the positive effects of the program from different perspectives. The experimental group's class teacher shared her experience with her students and believed that the educational program changed her students' attitude towards money, saving, and spending. The overall findings of this study showed the importance of teaching economics values to children at



primary ages. Since this study's results were congruent with previous studies in which children can significantly develop economic values at early ages, more research on teachers' roles in classrooms to build these values need to be implemented. Also, the researcher only interviewed one teacher in this study. However, more teachers' perspectives about teaching economic values to children are needed.

Another interesting qualitative Swedish study conducted by Borg (2017) "explored preschool children's knowledge and behaviors concerning the use of money, their willingness to share resources with friends, and the sources of knowledge about economic issues" (p. 1). A total of 53 kindergarten children were interviewed individually for approximately five to ten minutes and asked four questions: (1) if you had money, what would you do with it: (2) what would you do if you had a bowl of candies and your friend came and wanted to have some candies from you: (3) why would you [child's response] and (4) from where did you learn about sharing or not sharing candies with friends. The findings showed that the children deemed money to be used mostly for the consumption of goods, and a few of them wanted to donate their money to poor people or family members. Most children wanted to share their candies with friends regarding sharing resources, and they viewed sharing as a moral obligation, a social responsibility, or being fair. Parents, teachers, and the children themselves were reported as the primary sources for learning about economic values. Borg's study led us to anticipate that children can be influenced by multiple contexts in which there are reciprocal interactions between children and their environment (e.g., parents, teachers, friends). The study also affirms that children can construct their own knowledge about economic values.

### *Research Regarding Teachers' Practices*

All previous studies show the importance of teaching economic values to children at an early age. However, far less research has been conducted on teachers' role and their practices in the classroom with young children to develop economic values. Some teachers' practices in teaching economic values to children at elementary ages were found in four studies: Laney, 1989; Rodgers, Hawthorne and Wheeler, 2007; Al-Hmoud, 2010; and Shazly, 2013. The following are the summary of these four studies.

The first study provided by Laney (1989) found that the younger child is, the more essential to provide him/her with first-hand and concrete or lived experience regarding economic concepts. The purpose of Laney's experimental study was to determine "the effect of experience-type teaching (real-life vs. vicarious) and concept-label type teaching (invented vs. conventional) on the learning and retention of economic concepts by first-graders" (Laney, 1989, p. 232). A total of eight first-grade classrooms at elementary school in North Central Texas participated in this study. These eight classrooms had 129 children, and they were randomly assigned to four treatment groups: (1) vicarious experience and conventional concept label, (2) vicarious experience and invented concept label, (3) the real-life experience and conventional concept label, (4) the real-life experience and invented concept label. All groups were taught the economic concept of *opportunity cost*, that refers to the loss of potential gain from other alternative when one alternative is chosen (what one gives up when making decision). Children in all groups were confronted to consumer and producer decision making situations. Results showed that real-life experience groups showed remarkable development than vicarious experience groups. Also, children who were in invented concept label groups (words

were generated by both teachers and children) appeared to have better long-term understanding and retention of the concept than those who received conventional learning. Laney (1989) concluded that both real-life experiences and invented concept labels foster the learning and retention of the economic concept 'opportunity cost'.

Another study addressed how to teach economics through children's literature in the primary grades (Rodgers, Hawthorne & Wheeler, 2007). The researchers of this study argued that "elementary grades children can gain exposure to a wide range of the economic concepts contained in state standards if teachers use reading strategies that embrace children's literature with economics content" (p. 46). Using literature allows teachers to simultaneously teach reading strategies and develop their children's understanding of economic values. Teachers, for example, can read aloud to children or read instructions with a relatively short dialogue of the main economic ideas. Besides, since most children enjoy reading or listening to stories, teaching economic values within a literature framework can add to children's motivation. The researchers of this study reviewed many children's literature for economics-related content and identified more than 350 picture books and easy readers with economic themes. However, to the researcher knowledge, no Arabic research has addressed this issue. There is a need to duplicate this study and review children's Arabic literature to determine to which extent they address economic values.

The third study was conducted by Al-Hmoud (2010) to examine kindergarten teachers' role and practices in developing economic values for children at five to six years. Another goal of this study was to determine the most economical values that suit kindergarten ages. A questionnaire was developed and distributed to 200 teachers from

Damascus in Syria. The results showed that the most methods used by kindergarten teachers were in the following order: telling stories, playing (pretend play), imitation, teacher as a model, practice and authentic experience, explanation with pictures, repetition, direct instruction, rewarding, and punishment. Also, the researcher determined five economic values that suit kindergarten age, which are rationalization of consumption (e.g., water, energy, food, time, phone), spending and saving, appreciation of work, and workers. At the end of this study, the researcher recommended giving attention to teaching methods by providing teachers with training courses that focus on developing economic values for kindergarten children. She also suggested creating Teacher's Guide that contains best practices in building economic values for kindergarten ages.

The fourth and last study was carried out by Shazly (2013) in Egypt, Cairo city. This experimental study aimed to investigate the effectiveness of using learning centers in kindergarten classrooms to develop economic values. The researcher self-developed a program with various activities to develop kindergarten children's economic values using learning centers (literacy, block, art, music, math, science, and dramatic play centers). The program was reviewed and accepted by a committee of professors at the University. The economic values used in the program were rational consumption of water, food, papers, energy, saving and spending, money, value of time, appreciation of work and workers, appreciation of private and public property, value of purchasing a domestic product (made in Egypt). While implementing the program, the teaching strategies used were dialogue, open-ended questioning, cooperative learning, authentic experience, educational games, and pretend play. A total of 64 children aged between 5-6 years participated in this study. Children were divided into two groups: experimental group

with 32 children and control group with 32 children. A pre-test and post-test were administered to children, and the program was applied for six weeks. The results showed that children in the experimental group were significantly developed from those in the control group. The researcher indicated that the reason for this superiority for children in the experimental group was because of the use of various activities in learning centers, which helped develop economic values to those children.

### **Summary**

Over the past five decades, teaching elementary students' economic values was at the forefront of Western research because of its significant influence on students' economic behaviors (Larkins, 1968; Sosin, Dick, & Reiser, 1997; Rodgers, Hawthorne & Wheeler, 2007, Meszaros & Evans, 2010; Borg, 2017). However, teachers' practices in the classrooms to develop these values were rarely addressed, specifically in Eastern societies (Al-Hmoud, 2010; Shazly, 2013; Er 2016). It should be noted also that all literature cited in this chapter were conducted in other countries such as the United States, Sweden, Turkey, Egypt, and Syria, but not in Saudi Arabia. Thus, this mixed-methods convergent study will shed a light on this hidden or unseen role of teachers and show Saudi teacher's practices and perspectives about teaching economic values to kindergarten children. The next chapter will discuss the research methodology and procedures of this study.

CHAPTER 3  
METHODOLOGY AND PROCEDURES

**Research Design**

This chapter discusses the mixed methods design for the study. Mixed methods research is defined as “a type of research design in which QUAL and QUAN approaches are used in types of questions, research methods, data collection and analysis procedures” (Teddlie & Tashakkori, 2009, p. 7). Mixed methods research can provide answers to questions that neither quantitative nor qualitative methods can provide alone (Creswell & Plano-Clark, 2018). This study followed a mixed methods *convergent* design. In this design, the researcher implemented quantitative and qualitative phases at the same time, both strands have equal emphasis, and the results of the separate design will then be converged (Creswell & Plano-Clark, 2018). Table 1 at the end of this chapter shows a procedural diagram of this study. By using this approach, we were able to compare the results of both strands. The following are the purpose of study and research questions:

***Purpose of the Study***

The primary purpose of this convergent mixed methods study was to investigate Saudi teachers’ practices in developing economic values to kindergarten children. We also looked at teachers’ level of awareness about Saudi Vision 2030 educational goals. Gaining information from early childhood educators about developing economic values might lead to providing a deeper insight into meeting the distinct needs of improving

Saudi educational programs and create a possibility for the best economic practices in Saudi children.

### ***Research Questions***

**Quantitative Question:** What are the teachers' current teaching practices utilized to develop economic values among Saudi kindergarten children in Eastern region (Qatif city)?

**Qualitative Question:** How do Saudi teachers develop economic values to kindergarten children in Eastern region (Qatif city)?

**Mixed Methods Question:** What greater understanding of Saudi kindergarten teachers' practices in developing children's economic values emerges from the combination of the interview and questionnaire data?

### **The Rationale for Utilizing a Mixed Methods Approach**

According to Creswell and Plano-Clark (2018, p. 8-9), "not all situations justify the use of the mixed methods...research problems suited for mixed methods are those in which one data source may be insufficient". For this study, the use of mixed methods design helped the researcher gain a greater understanding of teachers practices in developing economic values to children. The researcher used *convergent design* to bring together the results of quantitative and qualitative data analysis so they can be compared or combined. The basic idea of this design is "to compare the two results with the intent of obtaining a more complete understanding of a problem, to validate one set of findings with the other, or to determine if participants respond in a similar way" (Creswell &

Plano-Clark, 2018, p. 65). In addition, the prominent feature of the combination of qualitative and quantitative methods is that "it enables the researcher to simultaneously ask confirmatory and exploratory questions and therefore verify and generate theory in the same study" (Teddlie & Tashakkori, 2009, p. 33).

In this study, if only the qualitative data had been collected through interviews with teachers, then an inaccurate picture of teachers practices in developing economic values to Saudi children, for example, may have emerged. The interviews could have some limitations such as providing indirect information filtered through the views of interviews. Also, not all participants are equally articulate and perceptive (Creswell J. W & Creswell, J. D, 2018). Similarly, if only quantitative data had been collected through questionnaires, an inaccurate picture of teachers practices in developing economic values to Saudi children, for example, may have occurred. Also, as we used questionnaires to collect quantitative data, there is a chance that some questions would be neglected or left unanswered. In addition, by using questionnaire, we cannot fully capture emotional responses or feelings of participants. Moreover, the return rate is often low and there are no opportunities to explain misunderstood questions provided by participants (Dubois, 2019). Therefore, we used mixed methods design to allow divergent views to be expressed and serve as the incentive for more balance evaluation.

Convergent mixed-methods design was used in this study rather than sequential explanatory or exploratory mixed-method design because it delved into how teachers develop economic values to KG children in their classrooms by concurrently collecting data through questionnaires and qualitative interviews to see if the data similar or dissimilar each other. Contrary, in sequential mixed designs, QUAL and QUAN strands



occur across chronological phases, and the question from the later strand is built on the previous strand (Teddlie & Tashakkori, 2009).

In our study process, we believed that convergent design was the most appropriate as two types of data were obtained, analyzed separately, and compared. The researcher directly compared the quantitative statistical results and qualitative findings. Combining the interviews and questionnaires' findings might result in a greater understanding of Saudi kindergarten teachers' practices in developing children's economic values than the results of questionnaires or interviews alone.

### **Philosophical Assumptions**

All researchers must consider the philosophical assumptions to provide a foundation for their research. There are four world views usually used in research: post positivism, constructivism, transformative, and pragmatism. Post positivism is often used in quantitative approaches while constructivism is typically related to qualitative approaches. Transformative world views are focused on social justice and the pursuit of human right. The last worldview is pragmatism, is typically associated with mixed methods research (Creswell & Plano-Clark, 2018). As the key researcher for this study, we proposed that pragmatism was the best paradigm for justifying our use of mixed methods research.

Pragmatists believe that both quantitative and qualitative methods are useful, and the decisions made regarding the use of both methods depend on the research questions and the ongoing phase of the *inductive-deductive* research cycle (Teddlie & Tashakkori, 2009). The *inductive* process is when the qualitative researchers collect data to build hypotheses, themes, concepts, and theories, while *deductive* refers to testing hypotheses

in quantitative research (Merriam & Tisdell, 2016). In mixed methods research, the primary focus is the research questions and the consequence of research rather than the methods. Another focus is using multiple methods of data collection to inform the research problem being studied, asserting that the truth is “what works” (Creswell & Plano-Clark, 2018). Thus, for the purpose of this study, the researcher used the pragmatic paradigm because of its pluralistic and orientation toward real-world practice. Further, it allowed the researcher to collect several types of data to best answer the research questions.

### **Participants and Sampling Technique**

The target population of this study was Saudi kindergarten teachers from Qatif city in the Eastern province. Criteria for selecting the participants included: (1) being either a kindergarten teacher or superintendent, who had been working as a teacher before, (2) being from Qatif city in the Eastern region (3) being working in private school or public school but not in children’s hospitality centers that affiliated with shopping centers, hospitals, universities, residential towers, and other business centers. According to Saudi Ministry of Education, there are 25 accredited kindergartens in Qatif city (Alolaywat, 2019) with about 1000 kindergarten teachers. The researcher is more familiar with Qatif region as she used to work there, and it is more accessible to recruit the participants for this study.

Qatif is one of the oldest cities in Eastern region with its history going back to 3500 BC, more than 5000 years ago. Before the discovery of oil, Qatifi people worked as farmers, fishers, and merchants. However, recently, most Qatifi people tend to work in

the oil industry, public services, education, and healthcare sectors. Because of the functional and social class diversity of people in the city of Qatif, this city was chosen to investigate teachers' practices in developing economic values for kindergarten children.

For the *qualitative phase*, six teachers were chosen to answer the interview questions. Participants were selected using purposive sampling technique. The researcher chose research participants from whom she could receive first-hand descriptions of the problem studied. Knowledgeable and experienced teachers (more than 5 years in service) were intentionally chosen to participate. The decisions concerning the individuals to be included in the sample were made by the researcher based upon various criteria, including specialist knowledge of the research issue or individuals' capacity and willingness to participate in the research.

Homogeneous sampling was the type of sampling chosen for this study. In homogeneous sampling, a researcher selects certain sites and people because they have similar characteristics (Creswell and Poth, 2018). Homogenous sampling provide focus and reduce variation while encouraging descriptions from participants unique perspectives (Merriam and Associates, 2002). For this study, the researcher chose knowledgeable participants from Qatif city who have the same occupation and hold the same culture and beliefs. The decisions concerning the individuals to be included in the sample were made by the researcher based upon various criteria, including specialist knowledge of the research issue or individuals' capacity and willingness to participate in the study (Er, 2016).

For *quantitative phase*, about 278 participants were recruited using a non-probability sample (or convenient sample), in which participants were chosen based on

their availability and convenience (Creswell J. W& Creswell, J. D, 2018). Also, we used snowball sampling, which is non-probability sampling technique, where teachers recruited further participants from among their acquaintance in our community. To determine the optimum sample size of our population study, which consists of 1000 teachers, we used the following known formula for a sample size calculation:

$$n = \frac{N \times P(1 - P)}{\left(\frac{(N - 1)d^2}{Z^2}\right) + P(1 - P)}$$

Where:  $n$  = necessary sample size,  $N$ = population Size (=1000 in my study,  $P$ = expected anticipated prevalence ( $P$  is considered 0.5),  $d$ = precision (standard deviation or the margin of error,  $d$  is considered 0.05 to produce good precision and smaller error of estimate), standard deviation, and a margin of error (confidence interval),  $Z$ = confidence level (= 1.96 from the normal distribution at the level of confidence of 95% which is conventional (Al-Mirghani, 2018; Njeri, n.d.). Under these conditions the appropriate sample size for our population study is 278 teachers, about 28% of population (See the formula below).

$$n = \frac{1000 \times 0.5(1 - 0.5)}{\left(\frac{(1000 - 1)(0.05)^2}{(1.96)^2}\right) + 0.5(1 - 0.5)} \approx 278$$

## **Quantitative Phase**

### ***Data collection:***

Data were gathered using a survey design (questionnaire). A survey design provides “a quantitative description of trends, attitudes, and opinions of a population, or

tests for associations among variables of a population, by studying a sample of that population” (Creswell & Creswell, 2018, p. 147). The questionnaire was cross-sectional in nature, where the data collected at one point in time. The questionnaire was web-based, using Google Forms, and accessed through the URL, which was sent to all participants via email and social media platforms. This software program facilitates data collection into organized spreadsheets for data analysis and reduce data entry errors (Creswell & Creswell, 2018). Also, Google Forms can be easily shared with respondents by sending them its link. Since this study's population was Saudi teachers, this survey software is a trusted application that the official organizations in Saudi Arabia allow their workers to use during working hours and using the computers in their workplace. Google Forms also supports the Arabic language, which makes it easier to use with targeted audience. The researcher was the gatekeeper for both snowball and convenience sampling.

The questionnaire [see Appendix A] was developed by the researcher, and it contained items of different formats: multiple choice, asking either for one option or all that apply, and open-ended questions. Our survey design (questionnaire) used descriptive questions type. The questionnaire consists of 43 questions, which were organized into five sections or scales.

The first section of the questionnaire asked about primary information for teachers such as level of education, number of years in service, and current position (a teacher or superintendent, who had been working as a teacher before). The second section asked questions related to economic values that are currently taught in kindergarten, as well as economic values that the teachers believe are suitable to teach to the kindergarten

age (5-6 years). There were 15 choices, and the participants could choose one or all of them. There was also a space to write other values that researcher did not include in the list. In addition, there were three questions regarding (1) how likely is it that teacher would recommend teaching economic values to kindergarten ages, (2) how likely is it that teacher would recommend creating and dedicating a special instructional unit to focus on economic values, and (3) how likely teacher thinks that teaching economic values are important to be cultivated and developed at early ages. These three questions were measured on a 5-point *Likert type scale* from “strongly disagree” to “strongly agree” (Carter, 2010) in order to understand to what extent are Saudi teachers aware of the importance of developing economic values to kindergarten children.

In the third section, there were four parts measured on a 5-point *Likert type scale*, from “never” to “always”, which are rationalization of consumption, spending and saving values, maintenance of public and private property and appreciation of time/work and workers. There was also another question regarding teaching strategies that teachers use to develop economic values. To answer this question, the participants were asked to choose the top five teaching methods they use to cultivated economic values.

The fourth section of the questionnaire asked seven questions about Saudi Vision 2030. These questions were measured on a 5-point *Likert type scale* from “strongly disagree” to “strongly agree” in order to understand to which extent are Saudi teachers aware of Saudi Vision 2030 educational objectives. The last section had three open-ended questions and the answers to these questions are optional. We asked our participants to write any information they have about Saudi Vision 2030. In addition, we asked whether the participants have any other recommendations for developing economic values in

Saudi kindergartens. Last, we asked our participants if they have any additional comments regarding the questionnaire or any other points they want to add or point out.

***Data analysis:***

All data was analyzed using Google Forms. A Google Form is a software designed to gather information and chart the data to get a big-picture view of all responses. It also helps to get a complete statistical analysis of the data in a practical and functional way. The analyses included descriptive statistics (percentages and frequencies of participants responses). After questionnaire were answered by the targeted population, the researcher stopped participants from adding any additional responses. The researcher got the summary of the questionnaire's results in charts and spreadsheets (Excel sheet), which was created automatically by Google Forms. Then, the researcher organized the frequencies and percentages of the results in 11 tables, where the results were presented based on their corresponding sections in the questionnaire and highlighted the majority of responses. The open-ended questions' responses were reviewed and added to the research findings. The researcher wrote up the results and translated them into English.

***Establishing Validity and Reliability***

In quantitative research, the instrument's reliability and validity are very important for decreasing errors that might arise from measurement problems in the research study.

*Validity* refers to the degree to which an instrument measures what it is supposed to measure, whereas *reliability* is the degree to which an instrument consistently and accurately measures what it claims to measure over time (Creswell & Creswell, 2018).

To establish validity, an important thing that we need to look for is content validity. Since the questionnaire was developed by the researcher, an expert panel of professors and

teachers were asked to ensure the questionnaire's content validity. Each person in the panel was given a content validity form adapted from the work of Lyka Ramirez (2019). This form asked for their evaluation of the questionnaire to be used in the data gathering to investigate this topic and establish its validity. They were requested to give their honest assessment using the criteria stated in that form [see Appendix B]. We cross-tabulated and determined the percentage of agreement among professors for each question. The number of panel experts included at least three content experts from the early childhood program, at least one external content expert from outside the program, and at least three practitioner experts from the field (kindergarten teachers).

Also, a pilot testing for the electronic questionnaire was conducted with a small sample of teachers in Saudi Arabia consisting of ten teachers to check the questionnaire's validity before being distributed to a large scale [see Appendix B]. Pilot testing is essential to "establish the content validity of the scores on an instrument; to provide an initial evaluation of the internal consistency of the items; and to improve questions, format, and instructions" (Creswell & Creswell, 2018, p. 154). Pilot testing helped the researcher assess how long the questionnaire would take to be answered and identify potential concerns of participant's fatigue. The results from piloted questionnaires as well as participants' comments helped the researcher establish the validity and reliability of the quantitative phase. Since the participants were Arabic speakers, the researcher translated the survey questions into Arabic language.



## Qualitative Phase

### *Data collection:*

The researcher collected data using a semi-structured interview form *six* kindergarten knowledgeable teachers. This instrument helps ask more open-ended questions, allows for a discussion with the interviewees rather than straightforward questions and answer format. The interview questions were sent to teachers via email, they answered them at their convenience, and they returned them to the researcher via email in about two weeks. The researcher followed up with them for more clarifications of their responses if needed.

### *Data analysis:*

Qualitative content analysis was done using steps below described by Stringer (2007):

- (1) Reading and reviewing the collected data in depth to become familiar with the data and to identify information that is relevant to the research questions.
- (2) Unitizing the data by highlighting significant statements from each transcript, including words, phrases, and terms that are recurring and are repetitive in each transcript.
- (3) Categorizing and coding data by extracting, classifying, and arranging significant statements into categories or small number of headings.
- (4) Identifying themes that are held in common across participants.
- (5) Organizing themes and providing a clear picture of information related to the topic investigated.
- (6) Writing-up the details of each theme in the findings chapter.

The researcher plan was to do hand coding of the data (manual coding), so she prepared the data that includes formatting the transcription files with extra-wide margins and organized all the collected text into folders. In coding, the researcher divided the text into small units (phrase sentence), assigned a code label to each unit, grouped the codes into themes, and then formed emerging meanings, issues patterns that represent the “voices, opinions and positions” of participants (Creswell & Plano-Clark, 2018). The purpose of using manual coding was to “briefly discuss the codes, coding and analytic memo writing during the qualitative data collection and analytic process” and “to provide readers with sources, descriptions, examples, recommended applications and exercises for coding and future analyzing qualitative data” (Saldana, 2016, p. 1).

***Establishing Trustworthiness:***

Special four considerations were addressed to assure trustworthiness that are relevant to qualitative research: (1) credibility; (2) transferability; (3) dependability and (4) confirmability (Lincoln & Guba, 1985; Thomas & Magilvy, 2011). The following is the explanation of each point:

**1- Credibility** deals with the question of ‘*how congruent are the findings with reality?*’.

To establish credibility, the researcher reviewed the individual responses, looked for similarities within and across study participants’ responses. A thick description of findings was provided for promoting credibility, as it helped transfer the actual situations that had been investigated. Also, *member checking* and *peer review* techniques were used to check the credibility. We asked the participants to review their responses and interpretation of data to check for accuracy and resonance with their experiences (member checking). Besides,

we asked an experienced professor in the qualitative research to review and evaluate the findings verse the planned process (peer review).

**2- Transferability** is concerned with the extent to which the findings of this study can be applied to other situations. The findings of this study could be only transferred to other cities in the Eastern region, but not to all Saudi regions.

**3-** To establish **dependability**, the processes within the study and methodology were reported in detail, so enabling a future researcher to repeat the work, if not necessarily to gain the same findings. Also, the researcher asked another researcher to examine the process of data collection, data analysis, and the study results to confirm the accuracy of the research findings.

**4-** The concept of **confirmability** or reflexivity is concerned with the objectivity of the qualitative investigator. To establish confirmability, the findings were shaped by participants more than the researcher. Thus, some examples of participants' quotations were used while interpreting the results to reflect their authentic voice. In qualitative research, the researchers usually use triangulation to reduce investigator bias and establish confirmability. However, this study already used mixed methods design, so there was no need to use the triangulation method since the researcher already collected data using more than one method.

## **The Quality of Mixed Methods Design**

The researcher reviewed the inferences process and validity of mixed methods research provided by Teddlie and Tashakkori (2009) and Creswell and Plano-Clark (2018) and applied the following terms for this study:

- Data collection: the researcher relatively addressed the same research questions (parallel) in both quantitative and qualitative data collection.
- Data analysis: the researcher found quotes in qualitative strand that match quantitative results.
- Inference quality: the quality of the conclusion was drawn on the basis of major findings that were integrated based on the results of both strands.
- Integration strategy: a side-by-side comparison discussion of quantitative and qualitative results designed for data analysis integration to show quantitative and qualitative results side by side.
- Legitimation: the researcher reviewed and evaluated all mixed methods procedures to ensure that there was consistency between study purpose and resulting inferences.

### **Strengths and Challenges of the Convergent Mixed Methods Design**

The convergent design has a number of strengths and advantages (Creswell & Plano-Clark, 2018). For example, it is an effective design in which quantitative and qualitative data are gathered during one phase of the research simultaneously. Also, each strand can be gathered and analyzed separately, using the traditional techniques associated with each. Further, the *convergent* design facilitates the direct comparison of

participants' viewpoints collected in open-ended questions of the semi-structured interview with the perspectives drawn from close-ended questions in the questionnaire. The researcher can report statistical trends as well as give voice to participants.

However, this design has some limitations. For instance, some issues might arise because of different sample sizes in quantitative and qualitative data. To solve this problem, the researcher of this study created "parallel questions for quantitative and qualitative data collection to facilitate integration" (Creswell & Plano-Clark, 2018, p. 185). Another challenge is the need to merge a text and a numeric database. To solve this issue, the researcher used a *side-by-side comparison discussion* to show the integration of both data analyses.

### **Research Permission and Ethical Considerations**

Ethical issues were addressed at each phase of the study (prior, during and after the study). The following are the steps of ethical consideration:

(1) The IRB approval: the permission for conducting the research was obtained from the UAB Institutional Review Board (IRB) [Approval Number: IRB-300007770]. A letter from Imam Abdulrahman bin Faisal University, in the Eastern province in the KSA was also obtained [see Appendix D].

(2) Consent form and invitation letter: consent forms and invitation letters were sent to participants via email. The researcher disclosed the research problem, the purpose, alternatives, confidentiality, voluntary participation and withdrawal, cost of participation and benefits, and risks of the study. The researcher did not pressure participants to sign consent forms.

(3) During collecting data: the privacy of participants was protected by keeping the questionnaires' responses confidential in locked Google App Form, so no one can reach them without using the password. The answers to interview questions were saved using file passwords to protect them from being read or used by those not entitled.

(4) During analyzing data: the researcher avoided disclosing only positive results, and she presented all positive and negative aspects that teachers talked about.

(5) Reporting and sharing data: the researcher avoided disclosing harmful information that would harm participants. Also, the researcher reported honestly and avoided falsifying evidence, data, findings, and conclusion.

(6) Confidentiality procedures: the researcher followed the following guidelines to maintain confidentiality and safeguard the data:

- 1- *Encrypt sensitive files:* this was done by encrypting sensitive files using file passwords to protect them from being read or used by those who were not entitled to do either.
- 2- *Physically secure devices and paper documents:* this included controlling access of all kinds, both digital and papers, protecting devices and paper documents from misuse or theft by storing them in locked areas. Devices or sensitive documents were never left unattended in public locations.
- 3- *Securely dispose of data, devices, and paper records:* at the end of the study when data is no longer necessary for university-related purposes, the researcher will dispose them appropriately to ensure that it cannot be recovered and misused. All paper documents containing sensitive information will be shredded rather than dumped into trash or recycling bins.

- 4- *Manage devices*: this was done by protecting computers used. The researcher followed basic cybersecurity hygiene by using anti-virus software, using device passcodes.

### **Role of the Researcher**

The researcher was involved with data collection in the three phases of this study. First, in the quantitative phase, the researcher developed the questionnaire and reviewed it with university professors in the KSA and USA. Then, since our participants were Arabic speakers, the researcher translated the questionnaire into Arabic language. Then, she translated all questionnaires' responses to English. The researcher already is proficient in Arabic and English languages. The questionnaire was piloted on a small sample of teachers consisting of ten teachers to check the validity. After that, the researcher administered the questionnaire and gathered the data using convenience and snowball sampling techniques. The questionnaire was distributed via email and social media platforms (What's App and Tweeter). The data analysis was performed using Google Forms to organize and analyze responses, and the results were presented in percentages and frequencies.

The second is qualitative phase. The researcher built the interview questions, reviewed them with experienced professors. We used purposeful sampling that include six knowledgeable and experienced teachers to enrich our research findings. The interview questions were sent via email to participants. The content analysis procedures were used to analyze data for emerging themes. Also, the researcher was reflexive, which means that she spent enough time considering how her own beliefs and experiences, as a

former kindergarten teacher in Saudi Arabia, would affect the study. The researcher was aware that when interviewing her participants, she needed to remain neutral and setting aside her own views and reactions. Thus, the findings were shaped by the participants more than researcher, and some examples of participants quotations were used while interpreting the results to reflect their authentic voice. The researcher did not critique what participants said in the interviews, but she only gathered data, described it as it was shown in the interviews' responses (Rossman & Rallis, 2017). Since participants were Arabic speakers, the researcher translated the interview questions to participants. Then, she translated the returned responses to English.





In the last phase, mixed methods convergent design, the results from both previous methods were combined. By linking the quantitative and qualitative data, the researcher explained the similarities and differences within both strands and answered the mixed methods research questions of this study. Finally, the researcher drew a side-by-side comparison discussion to show the integration of data analysis.

### **Summary**

This chapter described the methodology procedures including research design, rationale for utilizing a mixed methods approach, philosophical assumptions, participants and sampling technique, data collection procedures, data analysis procedures, establishing validity, reliability, and trustworthiness, ethical considerations, and role of the researcher. The next chapter will discuss the research findings of this study.



Table 1: A Procedural Diagram of the Study that used Convergent Design

Phase	Procedure	Product
 <p>Concurrent Quantitative and Qualitative Data Collection</p>	<p><b>Quan:</b> distribution of questionnaires to 278 Saudi KG teachers</p> <p><b>Qual:</b> interview seven knowledgeable teachers.</p>	<p><b>Quan:</b> numerical reading scores.</p> <p><b>Qual:</b> transcripts.</p>
 <p>Analysis of Data</p>	<p><b>Quan:</b> Google Forms and get the descriptive statistic results in Excel sheets.</p> <p><b>Qual:</b> content analysis (Manual coding)</p>	<p><b>Quan:</b> percentages and frequencies</p> <p><b>Qual:</b> teachers' perceptions and themes.</p>
 <p>Integrate the Results</p>	<p>Merge or bring together the quantitative results with qualitative findings in a passage organized by major topics and compare them (e. g, similar &amp; different results).</p>	<p>Use a <i>side-by-side</i> comparison discussion to organize and make the direct comparison of the two results, and then determine whether the results are in agreement or disagreement.</p>
 <p>Interpretation</p>	<p>Summarize and interpret the separate results and consider how merged results produced a better understanding.</p>	<p>Final discussion and recommendations that reflect current research.</p>

## CHAPTER 4

### RESULTS

Within this chapter, the researcher presents both quantitative results and qualitative findings. The quantitative results were gathered from 263 kindergarten teachers who participated in answering survey questionnaires. Tables and bar charts were designed to display data about the topic being studied. The qualitative findings were collected from interviews with seven kindergarten teachers. A theme map was drawn by the researcher to show the eight themes from interview responses [Figure 5].

#### **Quantitative Results**

The appropriate sample size for our population study was 278 teachers, as indicated in chapter 3. A total of 263 questionnaires were completed (about 95% response rate). The following tables were designed based on the analysis of pie and bar charts provided in our Google Form questionnaire responses for each section. All bar and pie charts can be found in the Appendix C.

#### **Section I: Primary Information**

This section asked about the primary information for teachers such as level of education, number of years in service, and current position. Table 2 shows that the majority of participants were teachers, hold bachelor's degree, teaching in private school, for five to ten years in service

Table 2: Primary Information

Primary Information	N	%
<b>Current Position</b>		
Teacher	203	<b>77.2</b>
Superintendent	22	8.4
Other	35	14.4
<b>Level of Education</b>		
High school degree	35	13.3
Diploma	30	11.4
Bachelor's degree	192	<b>73</b>
Master's degree	6	2.3
PhD. degree	0	0
<b>Type of School</b>		
Private school	226	<b>85.9</b>
Public school	37	14.1
<b>Years in Service</b>		
Less than 5 years	92	35
5- 10 years	107	<b>40.7</b>
10-15 years	29	11
More than 15 years	35	13.3

## **Section II: Economic Values**

This section included the responses for economic values that are currently taught in kindergartens as well as economic values that teachers believe would be suitable to teach to the kindergarten age (5-6 years). We also included the responses for teacher's awareness of the importance of teaching economic values to KG children.

Table 3: Economic Values That are Currently Taught or Practiced in Teacher's Kindergarten

1- What economic values are currently taught or practiced in your kindergarten?	N	%
Water conservation/ Rationalization of water consumption.	129	<b>49</b>
Energy demand management/Rationalization of electricity consumption.	92	35
Rationalization of food consumption.	111	<b>42.2</b>
Recycling.	105	39.5
Maintaining of private property.	121	<b>46</b>
Maintaining of public property.	130	<b>49.4</b>
Money.	53	20.2
Saving & spending.	68	25.9
Buying and selling.	67	25.5
Wants and needs.	68	25.9
Appreciation of the value of time.	102	38.8
Appreciation of the work and workers.	102	38.8
Planning.	49	18.6
Making decision.	64	24.3
Taking responsibility.	109	<b>41.4</b>
All of the above	123	<b>46.8</b>
Other → <i>religious values, be careful</i> [each response is for one participant]	1	0.4

Table 4: Economic Values That Teacher Believes They Suit Kindergarten Age (5-6 Years)

2- what economic values that you believe they are suitable to teach to the kindergarten age (5-6 years)?	N	%
Water conservation/ Rationalization of water consumption.	96	36.5
Energy demand management/Rationalization of electricity consumption	77	29.3
Rationalization of food consumption.	87	33.1
Recycling.	87	33.1
Maintaining of private property.	99	37.6
Maintaining of public property.	130	49
Money.	49	18.6
Saving & spending.	74	28.1
Buying and selling.	51	19.4
Wants and needs.	63	24
Appreciation of the value of time.	77	29.3
Appreciation of the work and workers.	64	24.3
Planning.	42	16
Making decision.	56	21.3
Taking responsibility.	88	33.5
All of the above.	144	<b>54.8</b>
Other → <i>the child receives all the skills and applies them if they are simplified to him and learn them in the correct manner to suit his level, especially if they contain stories and skills that can be applied, all are important, the first value and the most important one is to taking responsibility in my opinion, then the rest of the other economic values, based on the child's needs of these concepts in the present era, financial rights of the child.</i> [each response is for one participant]	1	0.4

Table 5: The Importance of Teaching Economic Values to KG Children

Statement	Strongly disagree N (%)	Disagree N (%)	Neutral N (%)	Agree N (%)	Strongly agree N (%)
3- How likely do you think that teaching economic values are important to be cultivated and developed at early ages?	2 (0.8)	4 (1.5)	22 (8.4)	63 (24)	<b>172 (65)</b>
4- How likely is it that you would recommend teaching economic values to kindergarten ages?	5 (1.9)	4 (1.5)	24 (9.1)	55 (20.9)	175 (66.5)
5- How likely is it that you would recommend creating and dedicating a special instructional unit to focus on economic values?	9 (3.4)	9 (3.4)	38 (14.4)	65 (24.7)	<b>142 (54)</b>

### Section III: Teacher Practices:

This section included the responses of some teachers practices in developing economic values to children in kindergarten.

Table 6: Conservative Consumption of Water, Electricity, Phone Usage, Foods and Recycling

Statement	Never N (%)	Seldom N (%)	Sometimes N (%)	Often N (%)	Always N (%)
6- I explain to children the importance of rational consumption.	3 (1.1)	4 (1.5)	36 (13.7)	80 (30.4)	140 (53.2)
7- I explain to children the negative consequences of not adhering to appropriate economic concepts.	3 (1.1)	13 (4.9)	39 (14.8)	83 (31.6)	125 (47.5)
8- I encourage children to switch the light off when there are no people in classroom/room.	5 (1.9)	7 (2.7)	14 (5.3)	48 (18.3)	189 (71.9)
9- I remind children to turn off the tap of water when it is not needed.	2 (0.8)	0 (0)	1 (0.4)	20 (7.6)	<b>240 (91.3)</b>
10- I encourage children to use the phone calls only if necessary.	16 (6.1)	15 (5.7)	46 (17.5)	60 (22.8)	126 (47.9)
11- I encourage children to put waste of foods, papers, bottles in the places designated for recycling them.	3 (1.1)	4 (1.5)	16 (6.1)	28 (10.6)	<b>212 (80.6)</b>

12- I encourage children to put the amount of food that they only need on their plates.	3 (1.1)	2 (0.8)	3 (1.1)	36 (13.7)	<b>219</b> <b>(83.3)</b>
13- I encourage children to save their leftover of their meal to eat later.	3 (1.1)	0 (0)	7 (2.7)	31 (11.8)	<b>222 (84.4)</b>

Table 7: Maintaining Public and Private Property

Statement	Never N (%)	Seldom N (%)	Sometimes N (%)	Often N (%)	Always N (%)
23- I explain to children the difference between public and private property.	4 (1.5)	3 (1.1)	18 (6.8)	54 (20.5)	184 (70)
24- I encourage children to take care of their private property (e.g., jacket, bags, hairclips)	4 (1.5)	0 (0)	4 (1.5)	20 (7.6)	<b>235</b> <b>(89.4)</b>
25- I encourage children to respect public property (e.g., in gardens & libraries)	3 (1.1)	0 (0)	2 (0.8)	34 (12.9)	<b>224</b> <b>(85.2)</b>
26- I explain to children the negative consequences of not taking care of public and private property	4 (1.5)	3 (1.1)	9 (3.4)	51 (19.4)	196 (74.5)

Table 8: Spending and Saving Values (Money, Wants and Needs, Buying and Selling)

Statement	Never N (%)	Seldom N (%)	Sometimes N (%)	Often N (%)	Always N (%)
14- I explain to children the importance of money	5 (1.9)	6 (2.3)	39 (14.9)	77 (29.4)	<b>135</b> <b>(51.5)</b>
15- I teach children about the numerical value of money (Banknotes & coins)	9 (3.4)	11 (4.2)	37 (14.1)	69 (26.2)	<b>137</b> <b>(52.1)</b>
16- I encourage children to save some of their money.	4 (1.5)	8 (3)	34 (12.9)	62 (23.6)	<b>155</b> <b>(58.9)</b>
17- I encourage children to give those who need it (charity/donations).	3 (1.1)	1 (0.4)	7 (2.7)	30 (11.4)	<b>222</b> <b>(84.4)</b>
18- I ask children to give examples of things they have purchased from their savings.	9 (3.4)	8 (3)	30 (11.4)	61 (23.2)	155 (58.9)
19- I provide appropriate materials in dramatic centers for pretending play (buyer & seller).	8 (3)	6 (2.3)	15 (5.7)	50 (19)	<b>184 (70)</b>
20- I explain to children the difference between wants and needs.	9 (3.4)	8 (3)	29 (11)	60 (22.8)	<b>157</b> <b>(59.7)</b>

21- I encourage children to buy only necessary stuff and postpone buying unnecessary stuff.	4 (1.5)	10 (3.8)	24 (9.1)	58 (22.1)	<b>167 (63.5)</b>
22- I read some verses of the Qur'an about spendthrifts and wasters (e.g., "the spendthrifts are brothers of Satan").	7 (2.7)	9 (3.4)	26 (9.9)	70 (26.6)	151 (57.4)

Table 9: Appreciation of Time/Work and Workers

Statement	Never N (%)	Seldom N (%)	Sometimes N (%)	Often N (%)	Always N (%)
27- I explain to children the importance of work.	3 (1.1)	2 (0.8)	20 (7.6)	47 (17.9)	191 (72.6)
28- I discuss with children some occupations.	3 (1.1)	1 (0.4)	7 (2.7)	39 (14.8)	213 (81)
29- I encourage children to respect all types of occupations.	3 (1.1)	0 (0)	6 (2.3)	20 (7.6)	<b>234 (89)</b>
30- I encourage children to do some simple manual work such as (cleaning tables, brooming, planting).	4 (1.5)	1 (0.4)	7 (2.7)	34 (12.9)	<b>217 (82.5)</b>
31- I encourage collaborative working.	3 (1.1)	0 (0)	5 (1.9)	15 (5.7)	<b>240 (91.3)</b>
32- I provide appropriate materials in dramatic centers for pretending play (e.g., dress-up sets for different professions).	4 (1.5)	1 (0.4)	4 (1.5)	28 (10.6)	<b>226 (85.9)</b>

Table 10: Strategies That are Currently and Mostly Used to Develop Economic Values in Teacher's Classroom (Select at most 5)

33- Which of the following strategies do you currently and mostly use to develop economic values in your classroom? (Select at most 5).	N	%
I try to be a good role model for children to encourage them imitating me.	209	<b>79.5</b>
I seize the moment to address children's comments and questions about economic values.	100	38
I encourage children to pay attention to economical behaviors they encounter.	122	<b>46.4</b>
I enrich learning centers with materials that support learning and practicing economic values.	110	<b>41.8</b>
I tell stories about economic values.	212	<b>80.6</b>
I use technology to develop economic values.	86	32.7
I go with children to field trip to encourage economical behaviors (e.g., grocery stores, recycling places...)	107	40.7
I reward the correct economic behaviors.	150	<b>57</b>



I engage children in decision making and taking responsibility of their actions.	92	35
I encourage children to discover and learn from their errors	101	38.4
I invite a family member to come and talk with children about any economic concepts.	24	<b>9.1</b>
<input type="checkbox"/> Other practices, please specify _____	1	0.4
<ul style="list-style-type: none"> <li>• <i>I encourage children to save money (by directing them to make a piggy bank to put some of their money).</i></li> <li>• <i>I encourage children not to be a waster/spendthrift when they go to supermarket every time.</i></li> <li>• <i>I engage children in decision making and taking responsibility of their actions.</i></li> <li>• <i>I dedicate a corner in my class to children that encourages them to practice correct economic values and provide them with appropriate materials.</i></li> <li>• <i>I discuss with the children the benefit of saving a some of their money. Also, I remind them of the benefit of charity to be a habit in their lives.</i></li> <li>• <i>I go with children to the restroom, make sure that they turn off the tap when they do not need it.</i></li> <li>• <i>I try to use more practical ways when teaching economic values until I get a strong and noticeable response from the child and with their complete conviction.</i></li> <li>• <i>I act/represent stories using children's theater/puppet theater about one of economic value.</i></li> </ul>		A bullet point is for each participant

Based on Table 10, the top five strategies used by teachers to develop economic values are ranked on the following table. Note that only 9% of teachers chose that they invite a family member to come and talk with children about any economic concepts, which is very low percent.

Table 11: The Top five strategies used by teachers to develop economic values to KG children

#	Statement	N	%
①	I tell stories about economic values.	212	80.6
②	I try to be a good role model for children to encourage them imitating me.	209	79.5
③	I reward the correct economic behaviors.	150	57
④	I encourage children to pay attention to economical behaviors they encounter.	122	46.4

5	I enrich learning centers with materials that support learning and practicing economic values.	110	41.8
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#### Section IV: Saudi Vision 2030

This section included the responses of teachers' knowledge about Saudi Vision 2030.

Table 12: Teachers' Knowledge about Saudi Vision 2030

Statement	Strongly disagree N (%)	Disagree N (%)	Neutral N (%)	Agree N (%)	Strongly agree N (%)
34- I have read the document of Saudi Vision 2030.	29 (11)	19 (7.2)	77 (29.3)	58 (22.1)	<b>80 (30.4)</b>
35- I think that Saudi Vision 2030 is built only around developing Saudi economy.	38 (14.4)	39 (14.8)	81 (30.8)	49 (18.6)	56 (21.3)
36- I know that Saudi Vision 2030 is built around three themes: a vibrant society, a thriving economy, and an ambitious nation.	4 (1.5)	6 (2.3)	37 (14.1)	66 (25.1)	150 (57)
37- I have some information about Saudi Vision 2030 regarding education.	12 (4.6)	11 (4.2)	59 (22.4)	83 (31.6)	<b>98 (37.3)</b>
38- I know that Saudi Vision 2030 includes some recommendations about preparing a modern curriculum that focus on rigorous standards in literacy, numeracy, and character development.	5 (1.9)	6 (2.3)	57 (21.7)	78 (29.7)	117 (44.5)
39- I know that Saudi Vision 2030 wants to help students to make careful career decisions.	6 (2.3)	8 (2.3)	47 (17.9)	66 (25.1)	136 (51.7)
40- I know that Saudi Vision 2030 wants to deepen parents' participation in the education process.	7 (2.7)	8 (3)	41 (15.6)	61 (23.2)	<b>146 (55.5)</b>

#### Section V: Open-Ended Questions (Optional).

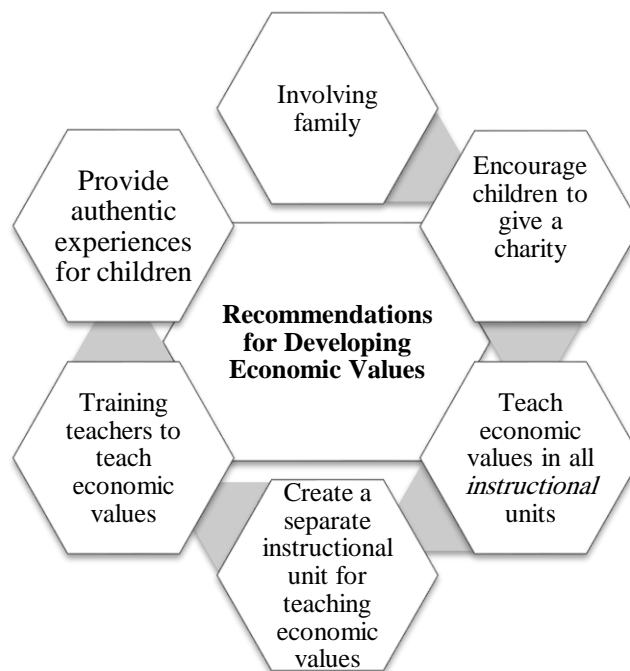
The following three open-ended questions were asked at the end of the questionnaire. The researcher translated participants' responses to reflect their voices. She also used qualitative content analysis to create graphics and themes for the most frequent responses.

**41- Do you have any other recommendations for developing economic values in Saudi kindergarten? (Optional).**

- *No, thank you .... Beautiful topic.... Focus on recycling...Providing recycling bins...Focus on field trips....*
- *Discuss wants and needs with children, and how there are some things for entertainment only (not necessary to buy them).*
- *I think that the efforts made by the teacher to teach kindergarten children economic values and concepts can affect children for a short term, not a long term. Often to a certain age, it will disappear, especially if the family are not involved to support and teach these values. If the family are not involved to cultivate these values in their children, the appropriate development of any economic values will be more difficult.*
- *We almost teach these values, but we never call them (economic values). We practice them with children spontaneously. It will be great to use this term.*
- *We need to apply/practice economic values with children in a wide manner.*
- *Involve children on some volunteer work that suit their age.*
- *I think that the family being a role model is the biggest supporter of the consolidation of such concepts, and this can only be when there is an effective participation of the family and the kindergarten.*
- *Respect the child by giving him some tasks, for example, we allow him to shop with us and pay for his purchases at the cashier.*
- *Create instructional unit to teach economic values.*
- *Encourage parents to help their children take responsibility at early age (cultivate self-reliance early).*
- *Help parents understand the importance of teaching/ practicing economic values to/with their children.*
- *Develop/create a separate unit for teaching economic values.*
- *Link teaching economic values with some verses in the Holy Book Quran, so they cannot be greedy.*
- *Training kindergarten teachers to teach economic values through a program or through a guide or brochure. Teaching children some appropriate economic concepts that suit their KG age.*
- *Giving the child freedom to think of a small project of his/her own, encouraging him/her to do it and supporting them with motivation.*
- *At the present time, with the revolution of technology and globalization, geographical barriers have disappeared. So, the world as a whole has witnessed great changes that have a profound impact on everyone, especially on the child when he/she follows the TV commercials of buying toys or shopping in the supermarket and buying everything he/she needs and does not need. Therefore, this requires the individual to have a skill in order to be able to raise a conscious, aware generation and addressing this important aspect with children and educating them on social responsibility. A child is not born with patterns of behavior, but these patterns are learned from social life. Therefore, we aspire to form a balanced personality that makes him/her fit for an organized life that society is generally satisfied with.*

- *It is a beautiful topic and important for children to have these concepts. To cultivate these concepts/values, parents and teachers should be a good example for their children. Some adults need to learn about this topic.*
- *Setting centers for children where they can interact with cash transactions and determine their needs without the help of adults. Giving the child an opportunity in the shopping center to buy one of the necessary things from the shopping list. Helping the child understand the value of banknotes before each shopping trip. Hosting bank employees or sales employees in shopping centers in order to educate children about banknotes and coins and the importance of work and saving money for the future.*
- *Creating an instructional unit. This unit should have stories that talk about economic values. This unit should also contain field trips to develop this values for children.*
- *Put a box in the classroom to save a small amount of money weekly and give it to the cleaning lady at the end of the year in appreciation of her efforts and to enhance respect for workers and the services they provide to children daily.*
- *Simulation is very important for children. Children learn by doing. when children are engaged in the real situation, they will learn, so field trips are essential for this stage.*
- *provide children with a simple explanation of economic values.*
- *Ask children to bring something they purchased it from their saving.*
- *Encourage children to give a charity to those who need. Adding economic values in all educational units.*

The following *SmartArt* graphic summarizes the question # 41(Recommendations) [Figure 6].

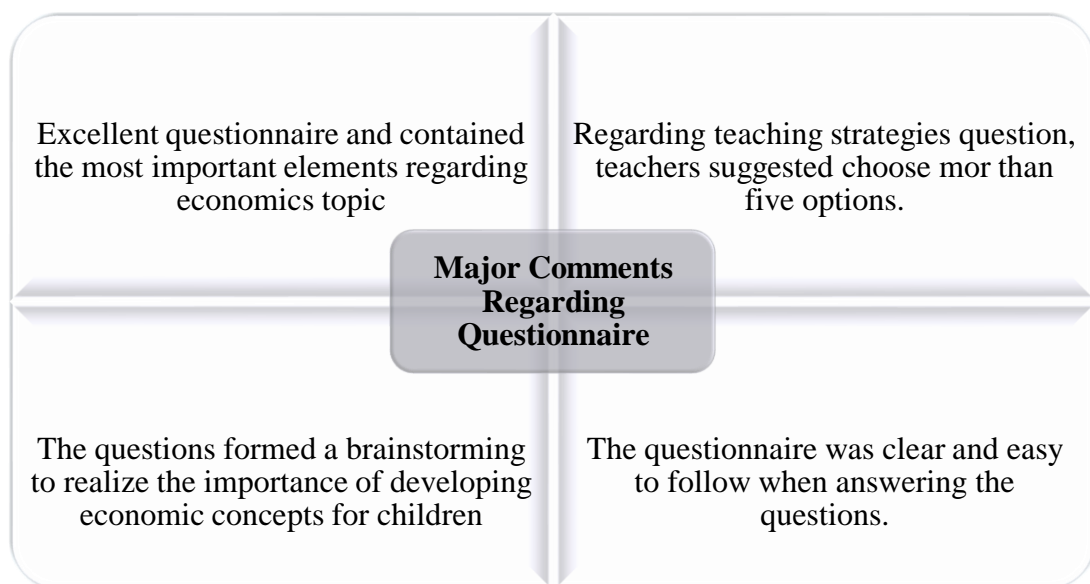


**42- Do you have any other comments regarding this questionnaire or any other points that you want to add or point out? (Optional)**

The participants wrote the following: *Thank you. Integrated questionnaire. Excellent questionnaire. You open our mind to this topic; kindergarten is a deep world. Wonderful questionnaire. The questionnaire contain the most important elements regarding this topic, bless you. Nothing to add more, you are creative, and the questionnaire has great value and importance, and I hope that everyone will find the desired benefit from this topic. The idea and purpose of this questionnaire is very beautiful (that sounds good). It is an excellent step in creating a good culture about money. We learn from you, we are proud of your achievements, and from here to the highest levels of diligence and excellence, my dear. The questionnaire was clear and smooth in answering the questions. Beautiful, comprehensive, and emanating from a conscious person. Regarding strategies question, I wish that I could choose more than 5 options. A clear and complete questionnaire, and we were happy to participate in. Clear, simple and understandable language.*

*I enjoyed moving through this questionnaire. The questions were straightforward; there are series of important information that was presented in the questionnaire. The questions formed a brainstorming to realize the importance of developing economic concepts for children. It is a new idea to help the child make the decision and discuss his answer with friends, if the decision is correct or needs to be modified. I will make a "sellers' day" to help children learn about money/saving/spending, and other rationalization of consumption terms such as water and electricity. They are also important economic values to be taught to our children, we should make them take responsibility about that.*

The following *SmartArt graphic* summarizes question # 42 comments regarding the questionnaire [Figure 7].



### 43- What information do you have about Saudi Vision 2030? (Optional)

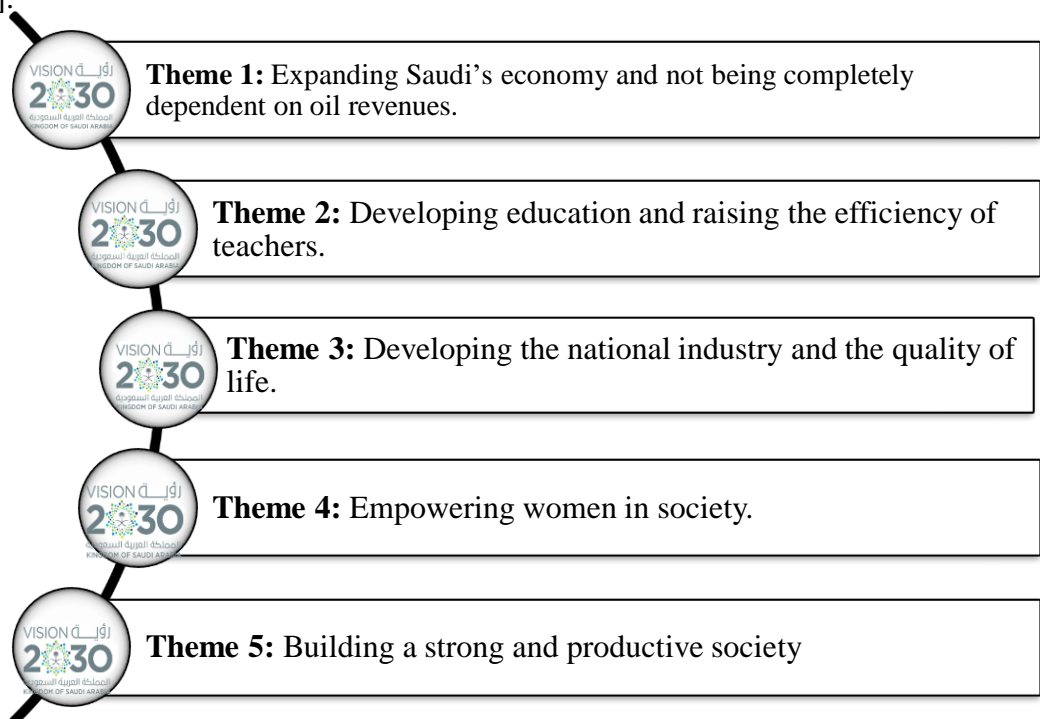
About 20 participants, who answered this optional question said that they don't have information about it. The other responses were as follows (Each statement is for one participant):

- *Freedom and openness.*
- *Strengthening and developing the principles of social care to build a strong and productive society by strengthening the role of the family and carrying out its responsibilities, providing education that builds the personality of children, and establishing an empowered social and health system.*
- *Expanding the Kingdom's economy and not being completely dependent on oil as was the case before, striving to achieve a decent life for the citizen and a new developed educational approach.*
- *A vibrant society, a thriving economy, an ambitious nation, and the importance of coordinating these things with each other.*
- *Values - ambition - prosperity - fruitful opportunities – interaction.*
- *Developing education and curricula and making the learner an effective component in the educational process. Paying attention to the role of kindergarten and increasing it.*
- *Only the aspect of economics and entertainment.*
- *The vision focuses on the participation of women in development, the reduction of unemployment, provide jobs for Saudi citizens, and the elimination of corruption.*
- *The development.*
- *Developing the country's economy by finding income other than oil and not relying on it in the future. Establishing and developing the public and private sectors.*
- *Vision 2030 aims to increase the efficiency of cognitive strategies in education and rely on the child to provide these strategies in order to develop his culture and his ability to think, to reach the highest levels of quality and development [ search for knowledge/ create their own knowledge].*
- *In the field of education: providing appropriate learning opportunities for all male and female students and children, providing an educational environment that stimulates creativity, developing educational curricula, methods and strategies for teaching them, developing the skills and abilities of students at various educational levels.*
- *The Crown Prince's interest in developing children from early childhood stages.*
- *Establishing a center for practical experiences for researchers and how to develop education.*
- *Saudi Vision 2030 is for the future in order to develop the economic aspect.*
- *Improving the quality of life.*
- *Building the child's personality to take responsibilities and to live in a healthy life.*

- *Development of all educational programs for students. Raising the efficiency of teachers. Increase the participation of the private sector. Providing an educational environment that stimulates distinctive and creative thinking. Increasing sports activity among citizens.*
- *Develop education for the best.*
- *In general, it is a developmental vision in different aspects that aims to improve and change for the best.*
- *Developing the economy and relying on non-oil resources, establishing investment institutions.*
- *Saudi Vision 2030 can be defined as a plan developed by the Kingdom of Saudi Arabia, to reduce dependence on oil resources, diversify the economy, and improve investment in the public services sector, such as: infrastructure development, the tourism sector, and improving recreation and entertainment, focusing on strengths. The Saudi vision depends on three things: a vibrant society, a thriving economy, and an ambitious nation.*
- *A vision that seeks to expand the economic base of the country, provide the largest number of job opportunities.*
- *Empowering women in society.*
- *Transforming the members of society from consumers into active and productive individuals.*
- *Developing the national industry, providing quality of life for Saudis, developing the financial sector.*

The following *SmartArt graphic* summarizes question #43. The researcher presents the major findings about knowledge of teachers regarding Saudi Vision 2030 in five themes

[Figure 8].



## Qualitative Findings

From our analysis of the teachers' reflective statements and a careful reading of the interview translated responses, we found that our six knowledgeable teachers gave thoughtful information about developing economic values to kindergarten children. The researcher also interviewed one more experienced teacher, who is currently a principal and owner of two kindergartens, to make sure that she reached the point of saturation. *Saturation* refers to the state that no additional data are being found or leads to new emergent themes or new codes (Glaser & Strauss, 1967). The findings were shaped by participants more than they were shaped by the researcher. We wrote our participants' responses in *Italic* font and our reflection in Normal font. The researcher used **Bold** font with some responses that she thought are important for readers. Also, since our participants' names were kept confidential, we referred to teachers' responses using numbers (e.g., Teacher #1 ... Teacher #7).

The findings were reported under eight themes: (1) variety of strategies and practices are used to develop economic values, (2) the economic values that are suitable to teach to the kindergarten age, (3) some economic values are not taught in or focused on kindergarten classroom, (4) the family is the most important factor in cultivating economic values, then teacher, friends and society, (5) some economic concepts are taught in kindergarten classrooms but in separate instructional units, (6) some knowledge about Saudi Vision 2030 are found among kindergarten teachers, (7) teaching economic values to kindergarten children are important, but it is essential to focus on developing the values of giving, (8) the agreements on creating an instructional unit to teach economic values. Table 15 at the end of this chapter was designed by the researcher to



provide a summary of each theme and examples of interview responses. Next, we discuss each of these themes in detail.

***Theme 1: Variety of strategies and practices are used to develop economic values.***

Within this theme, teachers gave examples of several strategies they use to develop economic values and concepts in their classrooms. A number of teachers revealed that they try to be a good **role model** for their children or use **imitation method** of teaching, where children can copy teachers' economic behaviors. The following is teachers' responses,

*“I use the method of imitation and simulation (be a role model) while I do the right thing and talk about it indirectly and present it in front of the children, and I may discuss with them the behavior that I have done”, said by Teacher # 2.*

*“First and foremost, to teach and develop any concept, the teacher should be a good role model” said by Teacher # 5.*

Other, two teachers focused on being a role model for their children as well as **setting the rules** and addressing economic values in the **daily routine**. Below are their response,

*“As a teacher, I have specific rules in my classroom, and children must follow these rules to make them habits. For example, I remind them of the rules when we go to the restroom (close the water tap once you finish). I also remind them to switch the light off when we leave the classroom for outdoor activities (I ask them to pay attention to that). I do this myself to show them in the beginning (be a role model for them)”, Said by Teacher # 6.*

*“There are many economic values that are addressed daily and applied through (1) the daily routine, such as rationalizing the consumption of electricity and water, preserving food, and dealing with the leftovers of the meal in the correct manner, (2) the class rules "banners", in which the daily routine is presented, (3) guidance cards on the classroom murals, toilets and the lunch/dining hall. We also usually use task cards, which are distributed to children periodically. The cards contain a number of classroom management tasks and safeguarding environment and public property to enhance the importance of preserving the classroom environment and realizing the value of things around them” said by Teacher # 1.*

Teacher # 7 mentioned in her bullet points that “*rationalize the use of water and electricity through daily practice*” is one of the strategies they use in their kindergarten to develop children understanding of economic values.

**Active learning strategies** are also used to engage students in learning economic values and concepts. Teachers use many activities to promote children’s thinking and provide them with informal opportunities for feedback on how well they understood the economic concepts. Here are some examples of teachers’ active learning strategies,

*“I use active learning strategies. Children participate in in various activities that allow them to listen carefully, share their opinions about appropriate economic behaviors. Examples of active learning strategies are collaborative learning - brainstorming - peer learning - storytelling - use learning centers - role play - problem solving”* said by Teacher # 3.

Teacher # 7 wrote in bullet points some active learning strategies she uses in their kindergarten to develop economic topics such as,

- *Critical analysis of the behavior of others by discussing a story related to this topic.*
- *Develop hypotheses and solutions and discuss the right and wrong economic behavior.*

We know as educational researchers that Piaget was the first scholar who identified the active nature of learning and how **children construct knowledge** rather than just receiving it from adults. One teacher raised this crucial point by saying,

*“Economic values are acquired, as a child is not born with genes that carry the value of preserving money or the value of saving, but instead he/she acquires them through personal experiences and his/her environment.... According to Piaget's stages of development, children initially learn sensory concepts and gradually move to learn abstract concepts. Today, the child needs to learn the appropriate consumption behaviors to face any emergency in his later years... The child searches for information about the unit, discusses the topic with his/her family members, and then talks about it in front of his classmate in the classroom”,* said by Teacher # 7.

“Giving the children an opportunity to try and make mistakes and discuss and direct them to act appropriately”, said by Teacher # 2. This also could be a way for children to construct their own knowledge.

Self-talk strategy and productive questions are used by teachers to develop some economic concepts. Teacher # 5 revealed that one strategy she used is **self-talk** in which she verbally describes her own action,

*“For example, I start by saying, I want to buy a headphone, my father gives me five riyals every day, I am thinking of taking out two riyals every day until I save the price of the headphone. And every day I ask them: yesterday we took out two riyals, and today we added two more riyals. How much do we have? Through these practices, the child put in his mind how to save and spend his pocket money and thinking economically”.*

Teacher #7 wrote in her bullet points some comparison and reasoning questions she asks children during play time to develop some economic values,

- *Play game "guess the price of some products", and why it is worth that price.*
- *Compare some products, their features, and prices.*

**Family involvement** in their children’s education process can help extend teaching outside the classroom, promote a more positive experience for children and help children perform better when they are in kindergarten. It is essential for family to support the learning that happens in kindergarten settings at home as well. Parents who are in tune with what is happening in their child’s kindergarten classroom are strongly able to establish a connection between what is learned at kindergarten and what takes place in the home. Our participants focused on the importance of involving family in cultivating economic values in their children. Here are some examples of teachers’ comments,

*“Family has a significant role when they strongly advocate teaching economic values to their children, especially when the family applies these values and be a good model for the child. Thus, we noticed that involving family in the economic education programs offered in our kindergarten had played a prominent role in supporting and motivating good economic behaviors in children. Teacher # 1.*

*“Families should cooperate with teachers to build any new concepts and values in their children. The teacher can give the parents in advance what is the new unit and concepts of the week. For example, if the concept is related to electricity consumption, the teacher can ask family to reinforce this concept at home by asking their children to switch the light off, for example, when they do not need it, and explain to them why this doing is important. On the other hand, the teacher must intentionally cultivate the same concept in kindergarten, said by Teacher # 5*

*“First and foremost, parents and kindergarten must cooperate in developing economic concepts in their children. The child may learn best because these values and concepts are more likely to be cultivated and strengthened when the family is involved in their children’s learning. However, if the family is doing the opposite of what teachers practice with children, the children will not benefit”, said by Teacher # 6.*

Typical kindergartens have **learning centers** in their classrooms such as art, blocks, dramatic play, library, math, puzzles and games, science, search and discovery, reading and writing. Children who participate in learning centers during the school day will have a chance to use hands-on activities and learn new concepts. Teachers may use these centers for additional interest areas and develop some economic concepts. We found that our participants mentioned learning centers as a way to develop this topic.

Here are some of teachers’ responses,

*“We also provide learning centers in the classroom with some stories and various tools that enhance economic behaviors, said by Teacher # 1.*

*“We use collaborative learning to develop some economic concepts. This can be achieved through pretend play in dramatic play corners; children play sellers and buyers game and learn how to save and spend money properly and promote their work”, said by Teacher # 2.*

*“In the learning center, at the library corner, I read a story with children, “Karim, who is not generous at all”, I ask some questions, and discuss the story with children. We make a piggy bank for each child (they create it by themselves by providing them with appropriate materials), and I encourage children to save their money in the piggy bank to use it once they need it”, Teacher # 6*

*“Children make a "wish list" and then sort it according to what they most need. This will teach our children to prioritize their needs and demands, Said by Teacher # 7.*

According to the researcher experiences in Saudi kindergarten, a “wish list” is applied at writing centers or any other appropriate learning center.

**Direct instruction**, where teacher-directed teaching method and **discussions** at circle time are strategies used frequently to develop economic values in kindergartens.

We noticed that from reading our participants reflections about this topic. Here are some of their comments,

*“The culture of financial education is a special skill, and to cultivate certain values in children, we first explain them, clarify their important aspects, and address them in detail through educational units directed with specific educational goals” said by Teacher # 1.*

*“I discuss economic values and concepts at circle time with children, ask them some questions, and listen to their answers. We talk about one value/concept every day, and I make a dialogue with children for at least five days and repeat it in a variety of ways. We ask the child to reflect on these values and make the right decision” said by Teacher # 2.*

*“We explain credit cards and ATMs in a simplified manner” said by Teacher # 7.*

Using positive **reinforcement** and encouragement system to improve children’s behavior are strategies used by our participants to promote economic values in kindergarten children. The following are some examples of teachers’ comments,

*“We use continuous support, encouragement and praise for correct economic behaviors”, said by Teacher # 1*

*“I use a reinforcement system for appropriate economic behaviors children did” said by Teacher # 2.*

*“We encourage the child to save money and explain the importance of that deed”, said by Teacher # 7*

**Storytelling** with children can promote brain development and imagination, develop their language and emotions, and increase their ability to express themselves.

Our participants revealed that they read stories to children to develop some economic concepts and gave an example of a story title they tell their children.

*“I use puppet theater and tell stories about a certain value. Telling stories is important because of their great impact on the child's mind as they deliver a message quickly in a simple and fun way”, said by Teacher # 2*

*“I read a story “Karim, who is not generous at all”, and discussed the story with children. We make a piggy bank for each child (they create it by themselves)”, said by Teacher # 5.*

*“In the learning center, at the library corner, I read a story with children, “Karim, who is not generous at all”, I ask some questions, and discuss the story with children”, said by Teacher # 6.*

**Watching videos** with children can boost valuable discussions about some economic behaviors, and decisions that were being demonstrated in the video. Teachers can talk to her children about what they liked and disliked about the video or how they might respond in a similar situation. Our participants share some information about watching videos. Below are some comments about the strategies they use to develop economic values to their children,

Teacher # 2 said that one of her strategies she use to cultivate this topic is *“watching videos that teach children economic values in fun and indirect ways”*.

Teacher # 3 said that her children in classroom *“watch an awareness film about rationalization and consumption of electricity and reflect on and discuss that film”*.

As an educator, we know that incorporating **field trips** into a school’s educational curriculum can directly impacts a child’s academic growth and enhance their critical thinking. Our participants shared some of their experience in a few words about field trip, either with school or with family. Here are some of their comments,

*“I go with children on the field trips because they significantly impact cultivating an appropriate economic behavior (real/lived experience)— [e.g., visit shopping malls or supermarkets], said by Teacher # 2*

*“Family trip to shopping center/grocery stores for child observation, and help them read the price, purchasing things and use math to count”, said by Teacher # 4*

To recap, Saudi teachers use several strategies and practices to develop their children’s economic values and concepts, which are:

- Imitation method of teaching and being a good role model.
- Setting the rules and addressing economic values in the daily routine.
- Active learning strategies.
- Children construct knowledge and search for information.
- Self-talk strategy and productive questions.
- Involving family in children’s education process.
- Using learning centers in the classroom.
- Using direct instruction and discussion at circle time.
- Storytelling with children.
- Watching videos with children.
- School and family field trip.

***Theme 2: The economic values that are suitable to teach to the kindergarten age***

In our participants’ responses, the researcher found that all of them agreed on teaching and developing concepts of buying and selling and the value of saving and spending money. The seven teachers also came to an agreement that conservation of water, electricity, and food are essential values to be cultivated to kindergarten children. About three teachers pointed out the importance of teaching children the difference between wants and needs. Only two teachers mentioned the importance of helping children take responsibility and make decision. Regarding the value of time, only two teachers referred

to the importance of teaching children time management and the value of appreciation of time. Only one teacher mentioned maintaining of public and private property. Some teachers mentioned these values in bullets points, as shown in the following table.

Table 13: Teachers’ Voices for the Economic Values That are Suitable to Teach to the KG Age

Teacher #1	<ul style="list-style-type: none"> <li>- Rationalization of water/electricity/food consumption.</li> <li>- The importance of money, the appropriate ways of saving and spending.</li> <li>- How to make money and manage it?</li> <li>- Promoting a culture of saving and investing money with proper planning.</li> </ul>
Teacher #2	<ul style="list-style-type: none"> <li>- Rationalization of water/electricity.</li> <li>- Saving and spending.</li> <li>- Maintaining of public &amp; private property,</li> <li>- Taking responsibility.</li> <li>- Making decision, the value of time, appreciation of the work and workers.</li> </ul>
Teacher #3	Recycling things, time management, and rationalization of food consumption.
Teacher #4	<ul style="list-style-type: none"> <li>- Money (what is the value of money?).</li> <li>- Wants and needs (how a child distinguishes between what he needs and wants?).</li> <li>- Developing economic values through real practice such as buying and selling processes, how to put in order the priority of things they needs.</li> <li>- Spending and saving (how to spend and save their pocket money appropriately)</li> </ul>



The following *SmartArt graphic* summarizes theme # 2 [Figure 9].

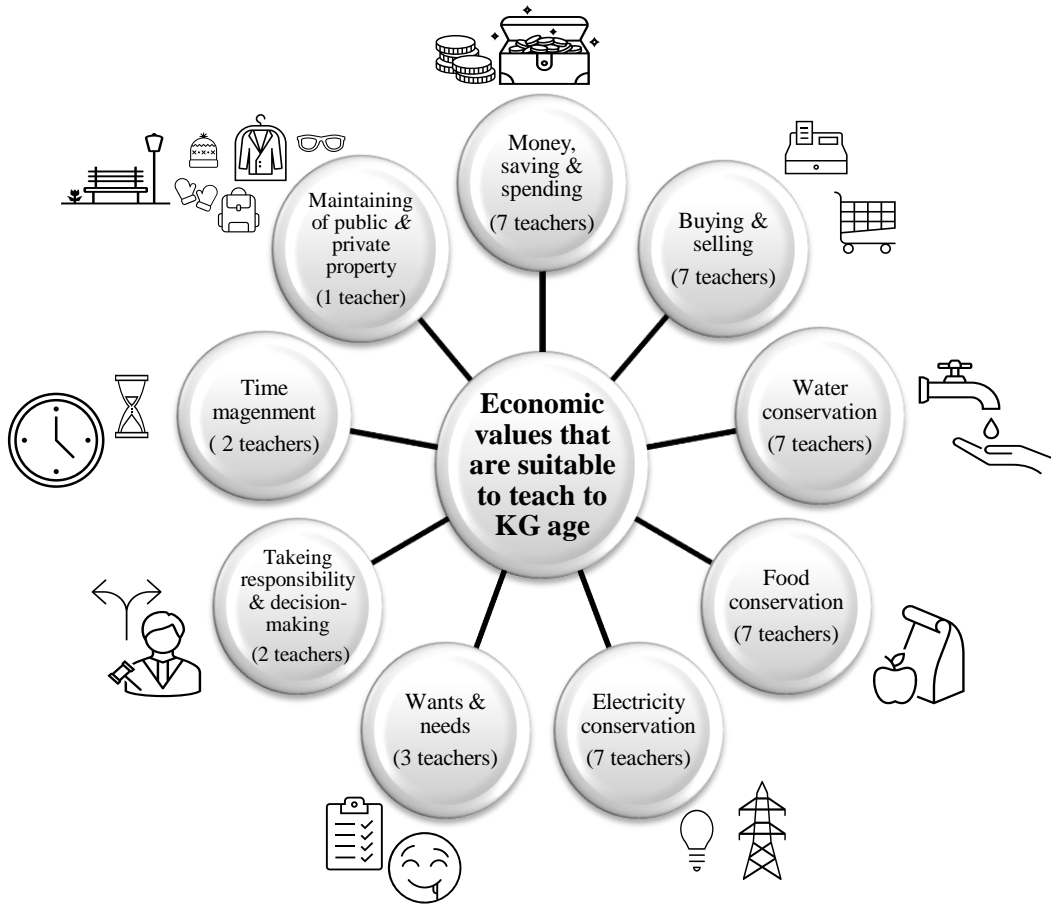


Figure 9. Economic Values That are Suitable to Teach to the KG Age.

***Theme 3: Some economic values are not taught in or focused on kindergarten classroom.***

Generally speaking, our participants pointed out some economic values that are not taught or focused on in their kindergartens. The issue of **saving and spending** was ranked first among the values that are not taught by six teachers. Here are some of teachers' comments,

*“I believe that the skill of saving, and spending should be enhanced and supported in various and interactive ways”, said by Teacher #1.*

*“We need to focus on the value of saving money in piggy bank”, said by Teacher #4.*

*“Children need to learn how to save their pocket money” said by Teacher #5.*

About four teachers said that they did not focus on teaching the difference between **wants and needs** and also **decision-making** about purchasing things. Children need to understand what the difference is between wants and needs, what is necessary to purchase and what is not. In economics, a ‘need’ is something that people need to survive. A ‘want’ is something that people desire, but they can live without it. Here are some of teachers’ comments about wants and needs concepts,

*“Sometimes when we go to the supermarket, we may see children at the age of seven or eight years who react much less than their age, just because the father refuses to buy a certain toy for him! We may think this is a frequent reaction and consider it normal by justifying “ they are in their childhood age”. We must teach the child how to use his/her pocket money well, in simple ways. We must also build something meaningful that supports the economic idea, such as wants and needs concepts” said by Teacher #7.*

*“Some values may be difficult to form in children. However, with practice and teach them in a simple way, children can understand them. For example, wants and needs (what is essential to purchasing and not?” said by Teacher #6.*

*“It is important to give the child the opportunity to make a purchase decision through practicing “Buying & Selling Games”, said by Teacher #7.*

Only two teachers mentioned the importance of focusing on the concept of **water and electricity conservation**. Children need to understand why we make an effort to reduce the consumption of energy or water by using less energy or water. Below are some of teachers’ comments about this issue,

*“It is also essential to address the topics of rationalization consumption of electricity and water”, said by Teacher #7.*

*“We need to explain to children the main goals of teaching these concepts or values (Why should I close the tap of water after I finish? Why do I have to save some money? .... etc.)”, said by Teacher # 5.*

Children always love and want something new, and they think their parents should buy them something every time they go to the store. Often, we see some children beg their parents to buy toys, or junk food that they see in the supermarket. The researcher noticed one important concept were mentioned by two teachers, which is **toys consumption**. They said that this concept is not addressed enough in kindergarten. The following are their comments,

*“Sometimes when we go to the supermarket, we may see children at the age of seven or eight years who react much less than their age, just because the father refuses to buy a certain toy for him! We may think this is a frequent reaction and consider it normal by justifying " they are in their childhood age". We must teach the child how to use his/her pocket money well, in simple ways”, said by Teacher # 7.*

*“In our kindergarten, we never focused on teaching toys consumption, I think this concept is very important to be cultivated at this age”, said by Teacher # 3.*

*“When a child sees something (a toy) owned by his friend and insists on getting/purchases the same thing ", I want a toy like my friend", we can help him think about it more logically; is it an urgent desire? Do I have enough money for it? How did my friend get this toy? Can everyone buy this game? Why yes/no? Is there a difference in family income? I think that the child can absorb even a part of this idea in simple ways and accept the inequality in society and that not all families have the same income”, said by Teacher # 5.*

About two teachers mentioned the importance of focusing on the **value of giving**, but this issue will be addressed separately in theme seven as it is part of Saudi culture.

The values of **recycling, planning** and **phone usage** are pointed out by one teacher, and she think that they did not focus much on teaching these values, specifically phone usage.

Below is her responses to this issue,

*“I think that we did not focus enough on planning and recycling. And one of the values that we need to focus on a lot is the use of the phone. I think that we did not focus enough on planning, recycling, and one of the values that we need to focus on a lot is the use of the phone, and we also hope all kindergartens focus on*

*this concept. We are now in an era where the use of technology and mobile is great, we need to highlight this concept more and more and help children use it in a rational way (no waste time in using it, no waste time on calling friends or play with them online games for long time, some children play from morning to evening)”, said by Teacher # 2.*

To conclude this theme, the researcher found that some values were not addressed enough in kindergartens, which are saving, spending, making decision, wants and needs, toys consumption, water and electricity conservation, value of giving, recycling, planning and phone usage.

The following *SmartArt graphic* summarizes this theme [Figure 10].

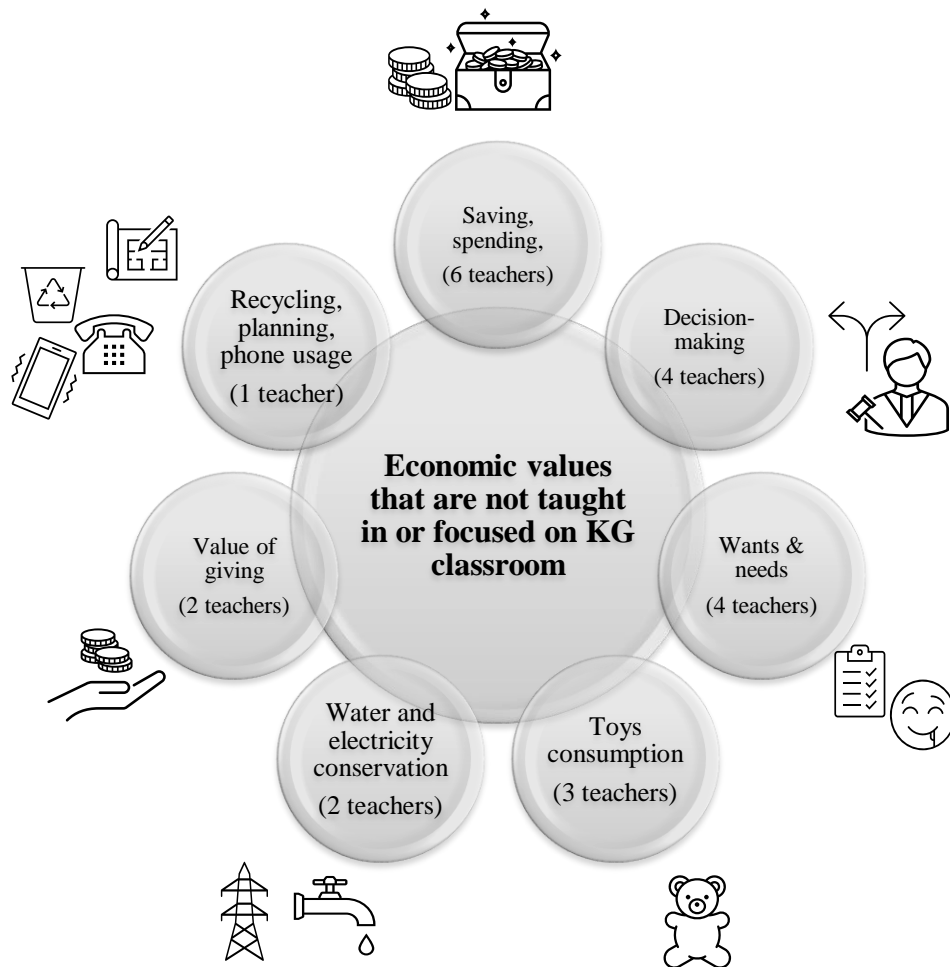


Figure 10. Economic Values That are not Taught or Focused on KG

***Theme 4: The family is the most important factor in cultivating economic values, then teacher, friends and society.***

This theme includes the most important factors affecting cultivating economic values to kindergarten children. From our coding of teachers' interview responses, we conclude that the family is the most crucial factor in cultivating economic values, then teacher, friends and society. Regarding family, one teacher mentioned also that parents' level of education, parents' occupation/mother's job, and family income are important factors in cultivating economic values to kindergarten children. In this section, we include some teachers' comments about these factors,

***Family support:***

It is essential for family to support the learning that happens in kindergarten settings at home as well. Our participants focused on the importance of family support to cultivate economic values in their children. Here are some examples of teachers' comments,

*“First and foremost, parents and kindergarten must cooperate in developing economic concepts in their children. The child may learn best because these values and concepts are more likely to be cultivated and strengthened when the family is involved in their children's learning. However, if the family is doing the opposite of what teachers practice with children, the children will not benefit. We should encourage parents to attend a parents-meeting conference and read books related to that topic (developing economic values to children)”*, said by Teacher # 6.

Teacher # 2 gave more details about the effect of parents' level of education, parents occupation/mother's job, and family income in in cultivating economic values to kindergarten children, she wrote,

*Parents' level of education: the more the parents have a good level of education, the more positive and significant impact on their child's personality. Children will absorb appropriate economic behaviors from them and increase their mental awareness of economic concepts. Unlike if a parent has a low level of education, we will notice that children cannot often identify and distinguish between good*

*and bad behaviors. Parents often influence their children with the values they want.*

*Parents occupation/Mother's job: I see that parents' occupation has a significant influence on developing economic values—specifically, mothers, who greatly impact the child's personality. Usually, a mother who works is very interested in knowing what their children learn at kindergarten, and they are willing to enhance their children's behaviors. They contact greatly with the kindergarten's principal and with the teachers of their children. We noticed that the non-employed mothers do not give their children most of their time or pay attention to the details children learn at kindergarten.*

*Family income: in my opinion, I see that families who have low or middle income take care greatly of their children's learning. They try hard to save money and register their children in the best kindergartens that greatly enhance values and concepts in all developmental aspects. They always think of their children's future (the opinion that I wrote is based on what I have seen from some parents of my children last year). However, some wealthy families or families with high income often register their children in the best and most expensive kindergartens without giving much attention to what the teacher offers or what values or concepts she teaches to their children. This makes those children more spoiled and have weak personality. Note that not all affluent families do not care about their children. Still, we have those who like to cultivate these values and cooperate with the kindergarten and teachers.*

***Teacher support:***

Teachers play an important role in motivating children to learn about any economic concepts. They provide children with a support system and encourage them to work toward their goals. Children will perform better if classrooms are led by inspired and well-trained teachers. Here is a comment by a participant, who believed on the great of teachers,

*“The teacher is the mirror through which the child sees himself, and she is the ideal representative of economic values. So, she should take into account the economic behaviors that she want to cultivate in her children by applying and referring to them constantly. She is the first example. I believe that the teacher has an influential factor in conveying economic development concepts to the child. However, indeed, the family has a significant role when they strongly advocate teaching economic values to their children, especially when the family applies these values and be a good model for the child. Thus, we noticed that involving family in the economic education programs offered in our kindergarten*

*had played a prominent role in supporting and motivating good economic behaviors in children” Said by Teacher #1.*

***Imitating friends:***

Imitating friends is a social factor that can play a significant role in shaping the economic behaviors of a child. The researcher found that one teacher raising this point about friends,

*“The influential factor that affects the teacher's development of economic values is the child's classmates. From my observation, I believe that child's friends can powerfully affect their personality and some appropriate economic behaviors. For example, when a child sees his friends save the leftover food in his bag and put some useless food in the recycling bin for animals, that would be a great role model for him” Said by Teacher #3.*

***Society influence:***

Children often try to imitate other people and also hope to be socially accepted in their society. Therefore, their economic behavior is influenced by other people around them in the society. Two of our participants talked about society as influencing factor on children’s economic behaviors. Below are their comments,

*“Society is one of the most influencing factors, especially in the current era. The new generations have lots of desires, quite the opposite of the previous ones. They look to what others in the society have and want to have the same or better. Children in the past did not have lots of demands like children of today. So, from my point of view, we should cultivate these values from kindergarten because the future will depend mainly on understanding economic values” Said by Teacher #5.*

*“I also noticed that the children are greatly influenced by people surrounding them, such as grandparents and cousins who are the same age or older. Sometimes, they acquire a lot of unwanted behaviors and values as they strongly try to imitate those surrounding them in their society” Said by Teacher #2.*

The following *SmartArt graphic* [Figure 11] shows the most important factors affecting cultivating economic values to kindergarten children.

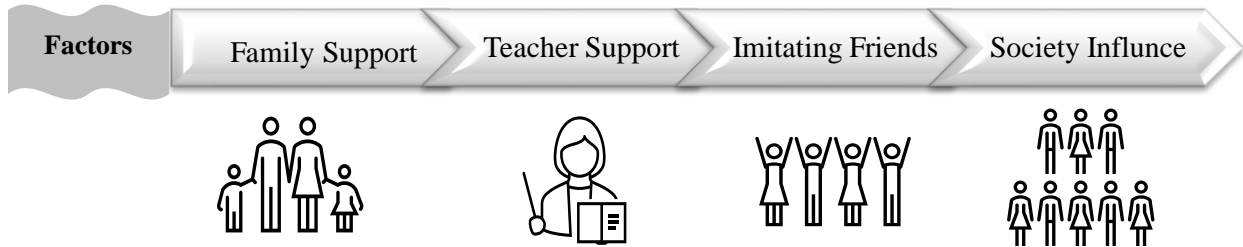


Figure 11. Factors Affecting Cultivating Economic Values to KG children

***In addition, few parents participate in kindergarten programs or activities:***

The researcher followed up with six teachers via What's up and asked them the following question about family participation in school activity: To what extent do you think the family participated or engaged in the school program and activities? Here are their comments:

Teacher # 1: *in fact, family participation is limited even in normal conditions (I mean before COVID), but the culture or the idea of a community partnership between local institutions has broken the barriers and expanded the participation. Thus, we go to form the partnership with the mothers' employers, through the mothers, and the mother's employer will sponsor the program or activities in the kindergarten. For example, hospitals, dental clinics, or even schools, factories, and companies prepared the program or activities for children related to the nature of their work. It has become somewhat easier for working mothers who cannot come at her working hours to the kindergarten.*

Teacher # 2: *to be honest, parents' participation is very low (meager). Few mothers take the initiative and come to kindergarten to participate in a particular lesson or an activity, maybe because some mothers are working and unable to come to the school in the morning.*

Teacher # 3: *parents' participation in school activities is very low.*

Teacher # 4: *only some mothers are eager to participate in the kindergarten activities and classroom lessons and ask about future lessons to prepare an activity for children in the classroom.*



Teacher # 5: *in my school, we ask parents to participate, but very few mothers participate in our activities. I can say only 10% of them are engaged in the school activities. If the class has 20 children, only two mothers come to share something. I can say that this is because some mothers are working, and some mothers are not confident enough to tell a story or talk about something.*

Teacher# 6: *very low if I compare Saudi school to American school. I said that because I have some experiences with my children in the USA school, and we can come anytime to school to participate in a lesson or an activity. We only let the school know when we are coming.*

***Theme 5: Some economic concepts are taught in kindergarten classrooms but in separate instructional units.***

The instructional unit for kindergarten is lesson plan or a curriculum designed around a specific topic. It involves creating a series of integrated lessons for all content areas such as math, science, reading and writing... etc. that are supported by a specific topic being studied. Instructional units are intended to provide support for teachers around the best instructional plans and practices for all children. Our participants revealed that they teach lessons related to economic topics but in separate units. There is no specific unit contains all economic concepts or values. Teachers gave examples of instructional units that contain economic lessons they teach to their children such as *Time Unit, Jobs and Occupations Unit, Energy Unit, Water Unit, All About Me Unit, The Young Investor Unit, and The Young Seller Unit*. Two teachers mentioned storytelling time to cultivate some economic values in their children. Teachers were asked if they have ever applied an instructional unit or taught lessons about economic values. The following are teachers' thoughtful responses,

***Teacher # 1 and 4: The Young Investor Unit,***

*“A special instructional unit has been set up, “the Young Investor”, that includes various educational and awareness objectives concerned with building and developing the financial culture of children and teaching them exchange and*

*saving skills and increasing money. An “investment portfolio” for the kindergarten has also been designed that contains different plans and activities that the child activates and performs the tasks included in it for several months (about 3 months). It has been activated on two stages:*

*The first stage was at the classrooms level, where the teachers chose various projects and worked on them with the children at learning centers. The children also participated with their teachers in wrapping their products and marketing campaign for their projects in various attractive ways and methods. A day was set for the "bazaar," and parents were invited to visit the corners, support their children, and vote for the winning project. The second stage was through the children's founding/creating of their own projects. After applying the activities listed in the investment portfolio, children present their projects through a local festival in the "bazaar" at the regional level. Children presented, marketed and sold their products themselves, with the participation of their family members. The kindergarten management honored all the participating children by giving them commemorative shields at the end of the program” said by Teacher # 1.*

*“I have applied “the Young Investor” unit. Children produced something, brings toys and sell it at place in the neighborhood. We had a day for that after children work on and produced something to sell”, said by Teacher # 4.*

***Teacher # 2: Several units were applied,***

*“I have applied the following instructional units to develop some economic values and concepts, which are:*

- *Time Unit: What is the time? We discuss the importance of time management, and we read the clock with them.*
- *Jobs and Occupations Unit: we put forward some economic values, including the little seller, where a child is given space to practice buying and selling games with his friends and getting used to saving and spending money appropriately.*
- *Water Unit: we discuss the importance of water with children, and we put forward ways to rationalize water consumption.*
- *Kindergarten and I Unit (similar to All About Me): we raise a topic about the preservation of public and private property”.*

***Teacher # 3: Energy Unit,***

*“I gave an instructional unit about rationalization and consumption of electricity (Energy Unit). It took a week and included several concepts, including:*

- *Energy sources and where to get them.*
- *Ways of rationalization and consumption of electricity, including turn off the lights in case of non-use, shut down electrical devices when not using such as a computer, avoid opening the refrigerator door without the need because the*

*refrigerator is one of the most device consume energy, help their mothers hang the laundry because the electric dryer consumes a lot of energy.*

- *Watching an awareness film about rationalization and consumption of electricity and reflect on or discuss that film with children.*

***Teacher # 7: The Young Seller Unit,***

*“We help children make a careful decision about purchasing things. We had a unit called " The Young Seller". Children practice buying and selling concepts and save some money for poor people.*

***Teacher # 5 and 6: At Storytelling Time,***

*“I read a story “Karim, who is not generous at all”, and discussed the story with children. We make a piggy bank for each child (they create it by themselves). I encouraged children to save their money, but I also focus on the concept of giving and not being mean”, said by Teacher # 5.*

*“In Ramadan month, I read stories with children about saving the leftover food to eat later. I also discussed how we could feed animals with foods that are not anymore useful to eat by humans. Unfortunately, we have lots of leftover foods this month, so I focused on the concept of “preserving grace/food”. At activity time, children cut a bottle of water and designed it to leave it at the window for birds (add food or water)” said by Teacher # 6.*

***Theme 6: Some knowledge about Saudi Vision 2030 are found among kindergarten teachers.***

Saudi Vision 2030 is a strategic framework to reduce Saudi Arabia's reliance on oil, diversify its economy, and promote public service sectors such as education, health, infrastructure entertainment, and tourism. Our participants shared some information about it. Some of them said that they do not have enough information about it. Others gave bullets points or few sentences. Below are some of teachers answers to the question: ‘what information do you have about Saudi Vision 2030?’

*“It is a promising vision that believes that the Saudi nation and their children are fruitful opportunities for rising country. It aims to invest in them to reach a sustainable economy that competes with the world's economies”, said by Teacher #1.*

Teacher #2 wrote some bullet points about Saudi Vision 2030, which are\_\_

- *Provide opportunities for further education.*
- *Provide an integrated and effective learning environment*
- *Development of teachers' experiences*
- *Develop curricula that serve students in future life*
- *Increase Saudi economy.*
- *Increase learner's knowledge and ability to think more broadly.*
- *Increase educational activities within the school range to give the student an atmosphere of pleasure and benefit at the same time.*

Teacher #3 said that “*Saudi Vision 2030 aims to develop the financial sector that supports the development of the national economy, diversification of its sources of income*”

Teacher #4 wrote a straightforward sentence, “*I really don’t have enough information to talk about it*”.

Teacher # 5 wrote only a quote said by the minister of education, which is “*we are in a country that has made a quarter of its budget for education, so there is no excuse for us if we default (fail to fulfill an obligation) and do not achieve our aspirations and vision*”, said by the minister of education. He aims to develop our education in all aspects”.

Teacher # 6 said that she did not have enough information about it, and she only reflected on what she knew in general. She stated, “*I don’t have enough information about it. Here are Some moderate information I know; It focuses on developing the abilities and talents of our nation. It aims to include teaching the English language from primary school because it is essential to cultivate it early to help children in their present and future*”.

Teacher # 7 seems that she wrote something from Saudi Vision 2030 document. She stated that “*Saudi Vision 2030 can be defined as a plan developed by the Kingdom of Saudi Arabia, to reduce dependence on oil resources, diversify the economy, and improve investment in the public services sector, such as: infrastructure development, the tourism sector, and improving recreation and entertainment, focusing on strengths. The Saudi vision depends on three things: a vibrant society, a thriving economy, and an ambitious nation*”.

To recap, teachers understanding to Saudi Vison 2030 can help promote the educational system. Although our participants provided some good information about Saudi vision 2030, it is still limited.

***Theme 7: Teaching economic values to kindergarten children are important, but it is essential to focus on developing the values of giving.***

Many studies revealed that children can learn economic values if they are taught in a simple manner. They also stated the importance of teaching economic values at an early age. Our participants also agreed on the importance of teaching economic values to kindergarten children. For example, Teacher # 7 stated:

*“It is important to teach children economic values at an early age. When you teach your children about money, it is essential to teach them where it comes from. Money does not grow on trees, so that the child is picked from that tree whenever he/she wants. Children should learn that they will get paid when they work, and when they don't, they won't get money. Money doesn't just come from mom's and dad's wallet,” said by Rachel Cruz, a financial expert, and co-author of ‘Smart Money Smart Kids: Raising the Next Generation to Win with Money’; “when you work, you get paid, and when you don't, you don't get paid”. The child (boy) of today is the businessman of tomorrow and the merchant of the future, and that the child (girl) of today is the mother and wife who organizes and controls the economy of the home in the future... Today, the child needs to learn the appropriate consumption behaviors to face any emergency in his later years”.*

Although teaching economic values is essential to be cultivated and developed at kindergarten age, we found that three of our participants reflected on the importance of teaching children the value of giving in addition to other economic values. They do not want children to forget the value of helping poor people or be stingy. Here are their comments,

*“Along with teaching economic values to our children, it is essential, on the other hand, to teach the value and the concept of giving. Focusing only on teaching economic values deeply to children may reinforce them to be mean or stingy. Thus, we should focus on the concept and the value of giving as well. We want children to feel happy when they give something to others. We do not want them to lose the value of giving”, said by Teacher #5.*

*“We make a piggy bank for each child (they create it by themselves by providing them with appropriate materials), and I encourage children to save their money in the piggy bank to use it once they need it. Although I encourage my children to*

*save their money, I also focus on the concept of giving and not being stingy”, said by Teacher # 6.*

*“It is important to give the child the opportunity to make a purchase decision through practicing "Buying & Selling Games", and when they gain money, they can give those who need (poor people); we explain to them why we should give money to poor people”, said by Teacher # 7.*

***Theme 8: The agreements on creating an instructional unit to teach economic values.***

Our participants was asked whether or not they think it is a good idea to create and dedicate a special instructional unit to focus on economic values, and if yes, what would be the best title for this unit? The teachers’ responses were divided into two points of view,

**a- It is a good idea to create and dedicate a special instructional unit to teach economic values (agreed by five teachers).**

A total of five teachers agreed on creating and dedicating a special instructional unit to teach economic values to kindergarten children. The following comments are their opinions, and why they concurred on creating a special unit to teach economic values,

*“Yes, of course. We cannot cultivate economic values through being model of the child (child’s imitation). We must explain the importance of economic values to make them easier for the child to understand them and apply/construct them by themselves. The best name for this unit can be (**the Young Investor**)”, said by Teacher # 1.*

*“Yes, it is necessary to establish an instructional unit on rationalization and consumption because we deal with an essential stage of human development, which is the early childhood, where the child acquires these values and concepts and many experiences that contribute to the formation of his personality. I would call this unit (**Rationalization and Consumption Unit**)”, said by Teacher # 3.*

*“Yes, it is important to educate children about money and help them learn basic things about economic values such as water conservation, switch off the light when leaving home/room...etc. We can call this unit (**Buying and Selling**) or (**The Young Saver/Investor**)”, said by Teacher # 4.*

*“Yes, I think it will be a good idea, and the best title for this unit is (**The Smart Consumer**)” said by Teacher # 6.*

*“Yes of course. Kindergarten is an essential stage in preparing children to gain knowledge and life skills and giving them the principle of interacting with others, dialogue, discussion, self-confidence. Thus, I think it is important to create a special instructional unit to focus on teaching economic values to establish a generation that can understand the future requirements. Here are examples of this Unit’s name: **Superheroes, Kiddynamics, Child of tomorrow**”, said by Teacher # 7.*

Table 14: Examples of Instructional Unit Names Given by teachers

Teacher # 1	The Young Investor
Teacher # 3	Rationalization and Consumption
Teacher # 4	Buying and Selling, The Young Investor/savor
Teacher # 6	The Smart Consumer
Teacher # 7	Superheroes, Kiddynamics, Child of tomorrow

**b- It is better to teach and present economic values/concepts in all instructional units (agreed by two teachers).**

Only two teachers believed that it is it is better to teach and present economic values/concepts in all instructional units as well as combine academic subjects during the school year. The following are their point of views,

*“It will be a good idea to present economic concepts in all educational units as much as possible. I believe that these values are not limited to one unit, and they should be presented and discussed continuously and more broadly with children all the time and in simple and detailed ways. It is easy for the child to absorb them when he is at an early age and then use them consciously when he grows older. We can discuss economic values at circle time. For example, we can choose one values or concept, discuss it with children with using appropriate materials/pictures/videos, and listen to children’s opinions and guide them directly and indirectly to the right economic behavior in several ways”, said by Teacher # 2.*

*“Yes, of course, if we do not do this step deeply in the coming years, we will not be able to control our children, as today's children are tomorrow's youth. We do not want to limit teaching these values on switching off the light or close water's tap and other concepts that may be normal and should be done daily as a routine. Rather, we need a complete economic curriculum or unit, and we need to teach them in a simple way to our children. Although I agree on creating instructional unit, I also believe that it is essential at this stage of age to combine academic*

*subjects with each other. We can continue to teach and practice them during the school year and other units”, said by Teacher # 5.*

A theme map was drawn by the researcher to show the eight themes from interview responses [Figure 5]. Also, we presents themes and some examples of the interview responses in Table 15. Later in this chapter, results from both strands were integrated to make a meta inference or an overall conclusion of the mixed methods question being studied.



Figure 5: Theme Mapping.

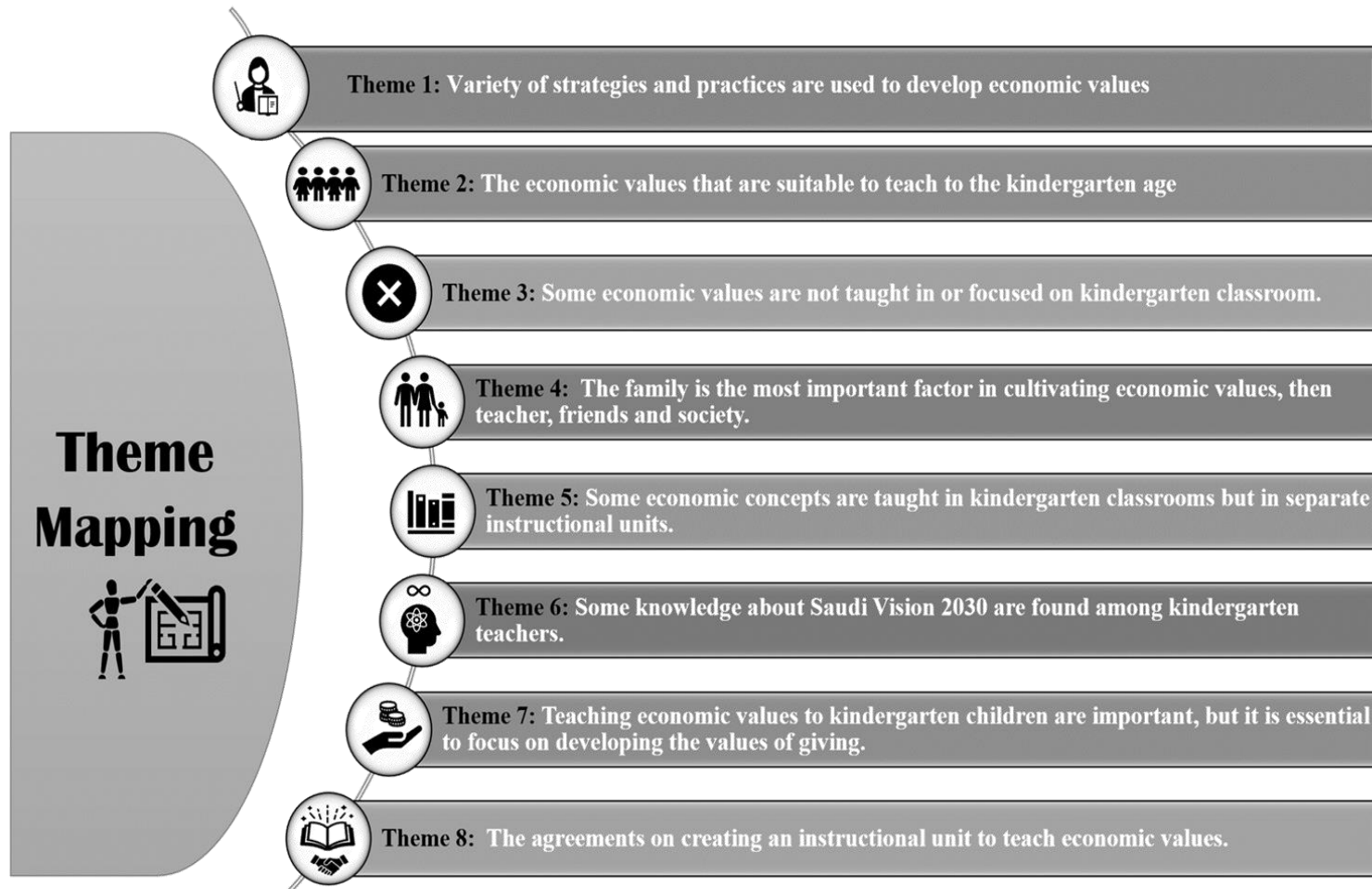




Table 15: Themes and Examples of Interview Responses.

 <b>Themes &amp; Examples of Interview Responses</b> 	
<b>1</b> Variety of strategies and practices are used to develop economic values	Discussion & dialogues, storytelling, puppet theater, paly games, productive questions, self-talk strategy, involving family, make wish & needs list, make piggy bank, learning centers, direct instruction, field trips, guidance & task cards, practices in daily routine, prepare a simple plan, reinforcement system, repeat and remind, teacher as role model, set rules, critical analysis, encouragement, child search for info, developing hypothesis & solution, active learning strategies.
<b>2</b> The economic values that suitable to teach to the kindergarten age	Water, electricity & food conservation, recycling, time management & the value of time, saving & spending, buying & selling, moderation in spending, promoting a culture of saving and investing money with proper planning, maintaining of public & private property, taking responsibility, making decision, appreciation of the work and workers, wants & needs.
<b>3</b> Some economic values are not taught in or focused on kindergarten classroom.	Rationalization of toys consumption, time management, the value of saving money in piggy bank, wants and needs, the difference between being economic and stinginess, saving and spending, planning and recycling, the use of the phone 📞.
<b>4</b> The family is the most important factor in cultivating economic values, then teacher, friends and society.	(1) First and foremost, economic values are more likely to be cultivated and strengthened when the family is involved in their children’s learning, (2) teacher has an influential factor in conveying economic concepts. However, the family has a significant role, (3) child’s friends can powerfully affect their personality and economic behaviors, (4) society is one of the most influencing factors, especially in the current era.
<b>5</b> Some economic concepts are taught in kindergarten classrooms but in separate instructional units.	Examples of Instructional Unit: 📖 Time Unit, 📖 Jobs and Occupations Unit, 📖 Energy Unit, 📖 Water Unit, 📖 All About Me Unit, 📖 The Young Investor Unit, 📖 The Young Seller Unit.
<b>6</b> Some knowledge about Saudi Vision 2030 are found among kindergarten teachers.	Some teachers stated that they don’t have enough information about Saudi Vision 2030. Other teachers provided few sentences and bullet points about it.
<b>7</b> Teaching economic values to kindergarten children are important, but it is essential to focus on developing the values of giving.	About three participants focused on teaching the <i>value of giving</i> ; “along with teaching economic values to our children, it is essential, on the other hand, to teach the value and the concept of giving. Focusing only on teaching economic values deeply to children may reinforce them to be mean or stingy”, said by one teacher.
<b>8</b> The agreements on creating an instructional unit to teach economic values.	a- It is a good idea to create and dedicate a special instructional unit to teach economic values (agreed by five teachers). b- It is better to teach and present economic values/concepts in all instructional units (agreed by two teachers).

## Mixed Methods Findings

### *(The Integration of both Strands and Meta-Inferencing)*

The results from the two strands were congruent, and there were no divergent results. The integration of both strands showed that teachers used several and similar strategies to develop economic values to kindergarten children. In addition, our teachers agreed that family involvement in education process are very low. Also, the researcher found that teachers have some knowledge about Saudi Vision 2030, but it is still limited or at a surface level. Finally, the researcher discovered an emergent perspective that was not part of her interview or questionnaire which is teaching or addressing *the value of giving*. Although our teachers are aware of the importance of teaching economic values to KG age, they don't want children to forget the value of helping other or be mean or stingy. Therefore, they suggested adding the value of giving.

For this convergent design study, we created a *side-by-side comparison in a narrative discussion* to show the integration of data analysis (Figure 9). A side-by-side comparison discussion helps the researcher to “organize the quantitative results and qualitative results side by side within a section of text and discuss them in terms of how they are similar or dissimilar...This approach enables a reader to make a direct comparison of the two results and determine whether the results are in agreement or disagreement” (Creswell & Plano-Clark, 2018, p. 226). In the following Table 16, the researcher presents a passage in which she used some qualitative quotes/responses to support the quantitative findings. After linking quantitative and qualitative data, the researcher discussed the similarities within both strands and answered the mixed method questions of this study in the next chapter.

**Table 16: Side-by-Side Comparison Discussion of Quantitative and Qualitative Results.**

Quantitative Findings	Qualitative Findings
<p>Overall, teachers used several strategies to develop economic values to KG children. The top five strategies are ranked as follows: first, 80.6 % tell stories; second, 79.5% try to be a good role model for children; third, 57% reward the correct economic behaviors; fourth, 46.4% encourage children to pay attention to economic behaviors they encounter; fifth, 41.8% enrich learning centers with materials that support learning economic values. Further, about 41% of teachers go with children to field trip, about 39 % encourage children to discover and learn from their errors. Other strategies were found in the open-ended questions such as encouraging children to save money, engage students in decision making and taking responsibility of their actions, using children’s puppet theater.</p>	<p>Overall, teachers used several strategies to develop economic values to KG children. For example, discussion &amp; dialogues, storytelling, puppet theater, play games, productive questions, make wish &amp; needs list, make piggy bank, learning centers, direct instruction, field trips, practices in daily routine, reinforcement system, repeat and remind, teacher as role model, set rules, encouragement, child search for information and active learning strategies.</p>
<p>Unfortunately, only 9% of teachers chose that they invite a family member to come and talk with children about any economic concepts.</p>	<p>Unfortunately, our teachers said that family involvement in education process is very low; “family participation is limited even in normal conditions”, said by Teacher #1.</p>
<p>Regarding having knowledge about Saudi Vision 2030, we found that the average percentage of teachers who strongly agree/agree that they have read the document of Saudi Vision 2030 was 26%, the average percentage of teachers who have some information about Saudi Vision regarding education was 34 %, and the average percentage of teachers who know that Saudi Vision 2030 wants to deepen parents' participation in the education process was 56%. Moreover, about 20 participants, who answered the open-ended question said that they don’t have any information about Saudi Vision 2030. Other responses were written in bullet points.</p>	<p>Regarding having knowledge about Saudi Vision 2030, some teachers stated that they don’t have enough information about Saudi Vision 2030. Other teachers provided few sentences and bullet points about it.</p>

<p>Finally, the researcher discovered an emergent perspective that was not a part of her questionnaire, which is teaching or addressing the value of giving. About 84.4% of teachers always encourage children to give charity/donations to those who need it. In the open-ended questions, teachers recommended encouraging children to give a charity to those who need it.</p>	<p>Finally, the researcher discovered an emergent perspective that was not a part of her interview questions, which is addressing the value of giving. For example, Teacher #5 said, “along with teaching economic values to our children, it is essential, on the other hand, to teach the value and the concept of giving. Focusing only on teaching economic values deeply to children may reinforce them to be mean or stingy. Thus, we should focus on the value of giving as well. We want children to feel happy when they give something to others. We do not want them to lose the value of giving”</p>
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## CHAPTER 5

### DISCUSSION AND RESEARCH IMPLICATIONS

This mixed methods study investigated Saudi kindergarten teachers' practices in developing economic values to kindergarten children. In this study, 'teacher practices' refer to the strategies or teaching methods that are regularly used by teachers in order to develop or improve children's construction of knowledge about economic values. This was examined through interviewing a total of seven knowledgeable teachers, as well as distribution of questionnaires to 263 teachers. Chapter five includes research questions, discussion, and possible implications for policy makers, and teachers. The researcher further elaborated with recommendations for further research and recommendations to improve this study.

#### **Research Questions**

**Quantitative Question:** What are the teachers' current teaching practices utilized to develop economic values among Saudi kindergarten children in Eastern region (Qatif city)?

**Qualitative Question:** How do Saudi teachers develop economic values to kindergarten children in Eastern region (Qatif city)?

**Mixed Methods Question:** What greater understanding of Saudi kindergarten teachers' practices in developing children's economic values emerges from the combination of the interview and questionnaire data?

## Discussion

**Quantitative Question: What are the teachers' current teaching practices utilized to develop economic values among Saudi kindergarten children in Eastern region (Qatif city)?**

Saudi teachers used several practices and strategies to develop economic values for kindergarten children. When teachers were asked about their practices in developing the *conservative/rational consumption of water, electricity, phone usage, foods, and recycling*, most teachers' responses were positive, and they are always keen to cultivate these values. The highest response 91.3%, were teachers who constantly remind their children to turn off the tap of water when it is not needed, followed by 84.4%, who always encourage children to save the leftover of their meal to eat later. About 83.3% of teachers always encourage children to put the amount of food they only need on their plates. Nearly 72% of teachers encourage children to switch the light off when no people are in the classroom/room (Table 6).

Regarding recycling, about 80.3% of teachers always encourage children to put waste of foods, papers, bottles in the places designated for recycling them (Table 6). In the open-ended questions of the questionnaire, teachers were asked to give their recommendations for developing economic values in Saudi kindergarten. About three teachers wrote that adults (parents and teachers) should be a good example (role model) for their children to cultivate economic values. These findings aligned with Bandura's theory (1977) that emphasized '*motivation*' as a phase of observational learning or learning from a model, the researcher noticed that children are reinforced to repeat the modeled behavior that teachers always encourage children to apply. For example, as

children begin to show some economic behaviors (e.g., switch the light off or turn off the water tap), a teacher can reinforce them to acquire these manners.

Regarding teachers' practices in developing spending and saving values (money, wants and needs, buying and selling), we realized that most Saudi teachers focused on the value of giving. For example, about 84.4% of teachers always encourage children to give charity/donations to those who need it (Table 7). In the open-ended questions of the questionnaire, two teachers recommended encouraging children to give a charity to those who need it. One teacher suggested putting a box in the classroom to save a small amount of money weekly and give it to the cleaning lady at the end of the year in appreciation of her efforts and to enhance respect for workers and the services they provide to children daily. Bandura (social learning theory) emphasized that much cognitive information is used during observational learning. During learning, for instance, children interpret others' behaviors when they give money to those who need it or insert some money in the charity box. According to Bandura, children do not just thoughtlessly or spontaneously imitate or model what they have seen and heard from those around them. Instead, they seek to reproduce an observed action (Bandura, 1969).

Regarding developing economic values using learning centers (Table 7), 70% of teachers always provide appropriate materials in dramatic centers for pretend play (buyer and seller). Learning centers are a powerful place for learning about economic values. Children who participate in learning centers during the school day will have a chance to use hands-on activities and learn new concepts. This was in accordance with the experimental study conducted by Shazly (2013) in Cairo-Egypt. Her study aimed to investigate the effectiveness of using learning centers in kindergarten classrooms to



develop economic values. Shazly indicated the superiority of children learning in the experimental group because of various activities in learning centers, which helped children develop economic values. The researcher found her teachers participants utilized learning centers in the same way as those in Shazly study.

Regarding money, over half of the teachers focused on developing the value of money, such as explaining to children the importance of money (51.5%), teaching children about the numerical value of money (52.1%) and encouraging children to save some of their money (58.9%). Regarding wants and needs, about 63.5% of teachers encourage children to buy only necessary stuff and postpone buying unnecessary stuff (Table 7). A previous study by Er (2016) asserted that children could understand and develop economic concepts such as money, saving, and spending when they are taught using educational unit. Although the study conducted by Er found that applying the educational program changed her children's attitude towards money, saving, and spending, teachers' roles and practices in classrooms to build these values were not mentioned. In our open-ended questions in the questionnaire, many teachers suggested creating a special instructional unit to develop economic values from kindergarten ages. As indicated in Table 5, 65 % of teachers recommend teaching economic values to kindergarten ages, and more than half of teachers (54%) recommend creating and dedicating a special instructional unit to focus on economic values.

Another question asked about teachers practices in helping children maintaining public and private property (Table 8). About 89.4% of teachers encourage their children to take care of their private property (e.g., jacket, bags, hairclips), followed by 85.2% of teachers who encourage children to respect and take care of public property (e.g.,

gardens, libraries). Regarding questions that related to the values of appreciation of time/work and workers, the researcher noticed positive answers by teachers (Table 9). For examples, about 91.3% of teachers encourage collaborative working, 85.9 % provide appropriate materials in dramatic centers for pretend play (e.g., dress-up sets for different professions), about 89 % encourage children to respect all types of occupations, and about 82.5% encourage children to do some simple manual work such as cleaning tables, brooming, planting. Practicing some work at kindergarten can improve one's human capital early. According to Meszaros and Evans (2010) study, a teacher can give instructions in the classroom, provide children time and space to practice or produce something. By doing so, the teacher helps children to improve their human capital through teaching and training to be successful. Also, developing one's human capital is one of the Saudi Vision 2030 goals.

When our Saudi teachers were asked to select the top five strategies they use to develop economic values to KG children (Table 11), the answers were ranked as the following: first, 80.6 % **tell stories** about economic values; second, 79.5% try to be a good **role model** for children to encourage them imitating them; third, 57% **reward** the correct economic behaviors; fourth, 46.4% encourage children to **pay attention** to economic behaviors they encounter; fifth, 41.8% enrich **learning centers** with materials that support learning and practicing economic values. Unfortunately, only 9% of teachers chose that they invite a family member to come and talk with children about any economic concepts. Some previous studies/ theories were found in accordance with each strategy:

Lawrence Senesh, who was the pioneer of economic education for the elementary grades in 1960s, focused attention on the use of children's stories as a vehicle for explaining economic values. He argued that "basic concepts could be taught through simple stories that related to practical issues in the routine life of a child" (Senesh, 1964; in Rodgers, Hawthorne & Wheeler, 2007, p. 46). Rodgers, Hawthorne and Wheeler (2007) addressed teaching economics through children's literature in the primary grades. The researchers of this study argued that "elementary grades children can gain exposure to a wide range of the economic concepts contained in state standards if teachers use reading strategies that embrace children's literature with economics content"(p. 46). Using literature allows teachers to simultaneously teach reading strategies and develop their children's understanding of economic values. Majority of our teachers' participants told stories about economic values to their children.

Shazly (2013) indicated the children in the experimental group outperformed the control group because of various activities provided in learning centers, which helped children develop many economic values and concepts. In addition, the study conducted by Al-Hmoud (2010) found that the most methods used by kindergarten teachers were in the following order: telling stories, playing (pretend play), imitation, teacher as a model, authentic experience, explanation with pictures, repetition, direct instruction, rewarding, and punishment. Our participants implemented the same strategies in their classrooms.

Bandura's theory (1977) emphasized 'paying attention' as a phase of observational learning or learning from a model. Children might fail to perform some economic behaviors properly if they did not pay attention at the time the model had watched. Thus, according to Bandura theory, teachers should try to eliminate many of the irrelevant

stimuli by verbally directing children's attention to those detail of the model's performance that are the most important. We noticed that our teachers' participants encouraged children to pay attention to economic behaviors they encounter.

Saudi Vision 2030 wants to deepen parents' participation in the educational process and support them to develop their children's characters and talents so that they can contribute fully to society. Moreover, Bronfenbrenner (1979), proposed the ecological theory to explain how children develop and function in a family system and the world's context. Bronfenbrenner believed that if a child's parents are actively involved in the child's friendships/schooling, child development may be positively affected. However, if a child's parents are passively involved at the child's school or mean towards the child's friend, the child will have conflicting emotions affecting him/her negatively. Unfortunately, this study found that only 9% of teachers chose that they invite a family member to come and talk with children in the classroom about any economic concept (Table 9). We also noticed that only 55.5 % of our teachers know or aware that Saudi Vision 2030 is interested in parents' engagement in the educational process (Table 12). So, the researcher think it is important to make sure that most Saudi teachers understand the goals of the Saudi Vision 2030 for better learning. In the open-ended questions of the questionnaire, many teachers recommended the importance of family participation to cultivate economic values for their children. The researcher of this study put together some of their responses below,

- *I think that the efforts made by the teacher to teach kindergarten children economic values and concepts can affect children for a short term, not a long term. Often to a certain age, it will disappear, especially if the family are not involved to support and teach these values. If the family are not involved to cultivate these values in their children, the appropriate development of any economic values will be more difficult.*

- *I think that the family being a role model is the biggest supporter of the consolidation of such concepts, and this can only be when there is an effective*
- *Encourage parents to help their children take responsibility at early age (cultivate self-reliance early).*
- *Help parents understand the importance of teaching/ practicing economic values to/with their children.*
- *It is a beautiful topic and important for children to have these concepts. To cultivate these concepts/values, parents and teachers should be a good example for their children.*

These findings revealed that Saudi teachers agree on family participations as an essential part of educational process. However, they are experiencing some challenges in implementing this practices. Exosystem system in Bronfenbrenner's theory contains the relationships between two or more settings that indirectly affect the child's life, such as the workplace of the child's parents. A parent's workplace may require the parent to work more hours, having less time to participate in schools' activities, which may be negatively affect the child's life or learning (Thomas, 2005).

**Qualitative Question: How do Saudi teachers develop economic values to kindergarten children in Eastern region (Qatif city)?**

From our seven knowledgeable teachers, we found numerous strategies and practices they use to develop children's economic values and concepts, which are:

**Imitation method of teaching and being a good role model.** In correlation with Bandura's social learning theory, Saudi teachers believed that they should be a good example for their children to improve economic practices. Bandura believed in the role of incidental learning (the idea that people learn from observing others) to gain knowledge. Bandura argued that children learn more from observing others than they do as a result of experiencing things themselves (Bandura, 1969). It is important for teachers to realize

that children are constantly learning based on interaction and observation, and thus, they should show exemplary economic behaviors while serving as role models. Our teachers also included **watching videos** as a strategy to learn some economic concepts. Bandura views imitation and observation of models as a primary tool in children's social and cognitive development because they help children decide what they can most profitably put this new information into practice.

**Active learning strategies.** These strategies are also used by Saudi teachers to engage children in learning economic values and concepts. Our teachers use many activities to promote children's thinking and provide them with informal opportunities for feedback on how well they understand the economic values such as collaborative learning, brainstorming, peer learning, storytelling, use learning centers, role play and problem solving. Al-Hmoud (2010) and Shazly (2013) found that most of these strategies are effective and used by kindergarten teachers to develop economic values.

**Children construct knowledge and search for information.** Piaget emphasized the importance of the children as active learners, who learn early to partly find out by their spontaneous activity and partly through materials that teachers/parents set up for them (Piaget & Inhelder, 1969). We found that our participant teachers use constructivist teaching methods such as child searches for information about the unit, discusses the topic with his/her family members, and then talks about it in front of his/her classmates in the classroom. Our participants have a good knowledge about Piaget theory, and how child search for information to construct their knowledge. They also understand that children learn from their mistakes. Moreover, the researcher found that five teachers agreed on creating and dedicating a special instructional unit to teach economic values to

kindergarten children and help them construct their own knowledge. One teacher affirmed that teachers cannot be a role model for children all the time, as she said, “*we cannot cultivate economic values through being model of the child (child’s imitation). We must explain the importance of economic values to make them easier for the child to understand them and apply/construct them by themselves*,” said by Teacher # 1. This finding can be linked with Bandura’s social cognitive theory, which believed that as children grow up, their cognitive activity is not merely learning and deriving knowledge from what they encounter in the environment. Instead, children also gain knowledge and skills using creative thought.

**Self-talk strategy and productive questions.** Previous research found that self-talk strategy and productive questions (e.g., comparison questions and reasoning questions) can be used by teachers to dig more deeply into children’s thinking. Self-talk is a strategy in which the teacher verbally describe her or his own action. No answer from the child is expected. This strategy can be used by teacher to model self-reflection, explanation talk, and questioning (Counsell et. al., 2015). Through interviewing teachers, the researcher found that they use these strategies to develop some economic values to KG children.

**Involving family in children’s education process.** Bronfenbrenner (1979) believed that child's development is influenced by multiple contexts in which there are reciprocal interactions between children and their environment (family, teachers, friends...etc.). Also, many studies showed how family involvement in their children’s education process can help extend teaching outside the classroom, promote a more positive experience for children and help children perform better when they are in

kindergarten. Based on research on the development and education of young children, NAEYC has considered families as one of ten standards to earn accreditation for any early childhood programs (NAEYC, n. d). Thus, kindergartens and teachers need to establish relationships with families, involve them in their children's educational growth, and encourage parents to fully participate in the program to support their children's optimal learning and development. Kindergartens can use a variety of strategies to communicate with families such as individual conversations and family conferences (NAEYC, n. d). Our teachers believed that family involvement in educational process is effective. However, they all came to an agreement that Saudi parents' participation is very limited.

**Using learning centers in the classroom.** Our teachers revealed that they provide learning centers in the classroom with some stories and various tools that enhance economic behaviors. Also, they provide appropriate materials in dramatic centers for pretend play. According to Piaget, children start developing intuitive thought when they reach kindergarten ages. They become much more skillful at pretend play during this developmental stage and continue to think very concretely about the world around them. They are unable to understand abstractions, and they need to manipulate things in their environment to understand the world. They start forming ideas based on their direct experience in life, and they move from their egocentric perceptions and limited experiences and start depending on truly logical thinking (Piaget & Inhelder, 1969; Thomas, 2005). Thus, teachers need to understand how children think at this stage of development and what type of subject matter can be introduced to this stage in order to create developmentally appropriate practices (e.g., economic lessons and activities) for children. Another study for



Shazly (2013) indicated that the children in the experimental group outperformed the control group because of various activities provided in learning centers, which helped children develop many economic values and concepts.

**Storytelling with children.** Our teachers' participants use storytelling strategy to teach economic values to their children. Senesh (1964) argued that the basic economic concepts could be taught through simple stories that related to practical issues in the routine life of a child. In addition, Rodgers, Hawthorne & Wheeler (2007) confirmed the effectiveness of teaching economics through children's literature in the primary grades. They argued that children can gain a wide range of the economic concepts if teachers use reading strategies that embrace children's literature with economics content. They also found that using literature allows teachers to simultaneously teach reading strategies and develop their children's understanding of economic values. In addition, the study conducted by Al-Hmoud (2010) found that the most methods used by kindergarten teachers were in the following order: telling stories, playing (pretend play), imitation, teacher as a model, authentic experience, explanation with pictures, repetition, direct instruction, rewarding, and punishment.

**School and family field trip.** Our teachers shared some of their experience about field trip. They believed that incorporating field trips into a school's educational curriculum can directly impacts a child's academic growth and enhance their critical thinking. In accordance with the study provided by Laney (1989), which found that the younger the child is, the more essential to provide him/her with first-hand and concrete or lived experience regarding economic concepts. The results of her study showed that real-life experience groups showed remarkable development than vicarious experience

groups. Laney concluded that real-life experiences foster the learning and retention of an economic concept.

**Using direct instruction and discussion at circle time.** Our participants use frequently direct teaching method and discussions at circle time as strategies to develop economic values in kindergartens. In the KG curriculum, children are given opportunities to develop and learn economic values through exploration and play. But teachers also can work with small groups or individual children to develop these values. Teachers can provide time and space to children to develop economic values, reflect on and extend their learning. Teachers can use materials and strategies to respond to children's needs and interests during teaching economic concepts and enhance their learning (NAEYC, n. d).

**Setting the rules and addressing economic concepts in the daily routine.**

According to Piaget, in constructivist approach, learning is mediated and controlled by the children. But a constructivist teacher also set the rules in her classroom to avoid and eliminate possible misconduct and all distractions that interferes with learning. Our teachers focused on setting the rules and addressing economic concepts in the daily routine. A total of five teachers agreed on creating and dedicating a special instructional unit to teach economic values to kindergarten children. However, only two teachers believed that it is better to teach and present economic values/concepts in all instructional units as well as combine academic subjects during the school year or in the daily routine.

**Mixed Methods Question: What greater understanding of Saudi kindergarten teachers' practices in developing children's economic values emerges from the combination of the interview and questionnaire data?**

The results from the two strands were congruent, and there were no divergent results. The integration of both strands showed that Saudi teachers used several and similar strategies to develop economic values to kindergarten children. Example of these strategies are storytelling, puppet theater, play games, productive questions, learning centers, direct instruction, discussion and dialogues, field trips, practices in daily routine, reinforcement system, repeat and remind, ask children to pay attention, teacher as a role model, encouragement, child search for information and active learning strategies. Some previous studies conducted by Senesh (1964), Laney, (1989), Rodgers, Hawthorne and Wheeler (2007), Al-Hmoud (2010), Shazly (2013) showed that many of these strategies, were effective and used by KG teachers to develop economic values. In fact, strategies and practices used by our teachers are also in somewhat aligned with Saudi Vision 2030 that wants to involve students in deeper learning and moving them beyond memorization that was used in the past. The focus in Saudi Vision 2030 has now shifted to reducing the volume of information in textbooks, and the students are given the main information they need for reading, writing, mathematics and science, and more emphasis is placed on building student skills such as how to search for information or how to develop themselves and their abilities and how to plan for their future (Rotana Khaleejia TV Channel, 2021).

In addition, the researcher found that teachers have some knowledge about Saudi Vision 2030, but it is still limited. One of the Saudi Vision 2030 goals is strengthening

children's learning by engaging parents in the educational process. Only 9% of teachers invite a family member to come and talk with children about any economic concepts. The percentage of our teachers' participants who know that Saudi Vision 2030 wants to deepen parents' participation in the educational process was only 56%. Our participants in both strands agreed that family involvement in the educational process is very low. They understand that family participation in the educational process is essential to strengthening children's learning. However, they are experiencing some challenges in implementing this practice. For example, some mothers are working and cannot come at her working hours to the kindergarten, or some mothers are not confident enough to tell a story or talk about something with children.

Finally, the researcher discovered an emergent perspective that was not part of her interview or questionnaire, which is teaching or addressing *the value of giving*. Although our teachers are aware of the importance of teaching economic values to KG age, they don't want children to be mean or stingy. Therefore, they suggested adding the value of giving. In fact, value of giving was an emerging practices of economic values that has not been revealed in any other previous study. So, my study is adding new knowledge to economic values for young children.

Overall, by combing both strands, it provided us with an insightful look that Saudi teachers utilized many effective teaching strategies and practices to develop and improve economic values to KG children. Also, Saudi teachers have some knowledge about Saudi Vision 2030, but it is still limited. Saudi teachers agree that family participation in the educational process is essential to strengthening children's learning, although they are experiencing some challenges in implementing this practice. Lastly, Saudi teachers are

aware of the importance of teaching economic values to KG age, but they also emphasize addressing the value of giving. They do not want children to forget the value of helping others or be stingy, as Teacher # 5 said,

*“Along with teaching economic values to our children, it is essential, on the other hand, to teach the value and the concept of giving. Focusing only on teaching economic values deeply to children may reinforce them to be mean or stingy. Thus, we should focus on the concept and the value of giving as well. We want children to feel happy when they give something to others. We do not want them to lose the value of giving”.*

The relative importance of the **QUAN** or **QUAL** components cannot be completely determined before the study occurs (Teddlie & Tashakkori, 2009). Since this study is completed, we now believe that the big picture for both strands is that our qualitative strand is stronger than the quantitative strand based on the useful information we got from our knowledgeable teachers. The notation of this study is **QUAL + quan**. Regardless of the emphasis being placed on each of the two strands, the overall intent is to converge the two strands' results.

## **Implications**

### ***Recommendations for Policy Makers***

The research findings point to the importance of teaching economic values to KG children. Our teacher participants used many strategies to develop and improve children's understanding of several economic values. However, the Ministry of Education in Saudi Arabia needs to take some actions to cultivate economic values for KG children and improve teachers' practices in the classrooms. The following recommendations are being made to officials in the Ministry of Education, who work in the Early Childhood

Department, to enhance teachers' practices when developing economic values for KG children.

- 1- Train KG teachers to teach economic values through a program or guidelines that gives specific guidance to the KG teachers. There is no need to create a structured guide that has written words for each lesson since a scripted curriculum does not allow teachers to be creative and develop lesson plans that are engaging and appropriate for our children.
- 2- Constitute a committee of expert kindergarten teachers to create a special instructional unit to teach economic values to KG children. Our participants suggested some names for this unit such as '*The Smart Consumer*', '*Rationalization and Consumption*', '*The Young Investor/Savor*', and '*Kiddynamics*'.
- 3- Increase teachers' knowledge about Saudi Vision 2030 through professional development workshops, discuss the challenges for implementing some Saudi Vision 2030 educational goals, and find the best ways for implementing its goals effectively.
- 4- Encourage researchers to conduct studies to examine teachers' and children's economic practices in Saudi Arabia and provide them with the appropriate funding to carry out their research.

### ***Recommendations for Teachers***

The research findings revealed that Saudi teachers used several strategies to develop economic values to kindergarten children. However, the following

recommendations are being made to strengthen teachers' practices when developing economic values.

- 1- Increase family involvement in the educational process as much as possible. For working parents, who cannot participate in the school activity, the school can establish a partnership with the mothers' employers to sponsor the programs or activities in the kindergarten classroom. Doing so may make it easier for working mothers, who cannot come at her working hours to the kindergarten, to participate in their children's school activities.
- 2- Teach some economic values that were not addressed enough in kindergarten classrooms, such as making decisions, wants and needs, saving and spending, the value of giving, recycling, planning, phone usage, and toys consumption.
- 3- Expand teaching and practicing economic values/ concepts in all KG instructional units.

### ***Recommendations for Future Research***

While this study is not generalizable to other populations and settings, the findings are important in how to best support teachers to develop economic values for kindergarten children (Lincoln & Guba, 1985). Gaining information from early childhood educators about developing economic values might provide a deeper insight into meeting the distinct needs of improving Saudi educational programs and create a possibility for the best economic practices in Saudi children. This study was conducted in the Eastern region. The researcher recommends duplicating her study in other Saudi regions. She ensured that her research methods could be transferred from one group to another in the

future (e.g., Saudi teachers from other areas). This helps future researchers provide intensive descriptions of different demographics and geographic boundaries of this study.

In addition, the researcher recommends duplicating an American study of Rodgers, Hawthorne, and Wheeler (2007), who reviewed and evaluated a large body of English children's literature for economics-related content and identified more than 350 picture books and easy readers with economic themes as a significant focus. This study found that using literature allows teachers to simultaneously teach reading strategies and develop their children's understanding of economic values. To the researcher's knowledge, no Arabic research has addressed this issue. Thus, there is a need to duplicate this previous study and review children's Arabic literature to determine to which extent they address economic topics. This will benefit Saudi teachers to use different genres of children's literature at circle time or story time.

Lastly, the researcher of this study recommends future researchers use *Borderland's approach* as a theoretical framework if they have to use multiple lenses. Borderland's approach is when a researcher takes different aspects of different theories and looks for where they connect and overlap in order to create a deeper theoretical perspective. The researcher can see the values and limitations of different perspectives and recognize their potential to uncover new possibilities when used in conjunction with each other (Abes, 2009). Abes adopted the idea of borderlands to illustrate how researchers apply multiple theories, using concepts or notions of each to portray a more complete picture of the topic being studied (Jones & Abes, 2013).

Historically, most theories were authored and developed by almost white and Western scholars. To the researcher's knowledge, no educational or psychological



theories were created by Eastern or Arab researchers. Thus, Borderland's approach is appropriate for bringing together many other theoretical perspectives, synthesizing fundamental tenets from different theoretical frameworks, and then formulating a new and deeper lens that informs and guides the researchers in their study. This is an important notation recognizing that research conducted with non-Western participants need theoretical frameworks that represent their culture. In fact, any researcher from Eastern or Western societies/cultures can utilize the Borderlands approach to reduce certain limitations that may be present within a single theoretical lens and create a more comprehensive theoretical framework for the examination of the problem being studied (Jones & Abes, 2013).

### ***Recommendations to Improve the Study***

Based on the findings of this study, the following recommendations are made to improve future research in the area of developing economic values for kindergarten children in Saudi Arabia.

- 1- Consider including parents' perceptions of teaching economic values and how they develop these values for their children.
- 2- Consider interviewing officials in the Ministry of Education, in Early Childhood Department, and ask them to which extent they agree on creating and dedicating special instructional unit to teach economic values to KG children.
- 3- Further explore to which extent are parents and teachers themselves implement appropriate economic practices in their daily lives and how they see their implementation affect their children's economic practices.

- 4- Consider narrowing the ideas or purposes when conducting future research about this topic. For example, researchers can investigate one of the following questions:
- What factors affect teaching economic values to kindergarten children?
  - How does using storytelling strategy affect developing economic values to kindergarten children?
  - What economic values are suitable to teach to kindergarten ages?
  - What are teachers or parents' practices in developing economic values to kindergarten children in other Saudi regions (central, western, northern and southern regions)?

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APPENDIX A  
DATA COLLECTION & INSTRUMENTS

## Questionnaire

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This research project is conducted by *Hanaa Abualsoud*, a doctoral student at the University of Alabama at Birmingham in partial fulfillment of the requirements for the degree of Doctor of Philosophy. This research aims to investigate Saudi kindergarten teachers' practices in developing economic values, their level of awareness about Saudi Vision 2030 and the importance of teaching economic values to children, and what type of economic values that suit kindergarten ages. The overall goal of this study is to improve Saudi educational programs and create a possibility for the best economic practices in Saudi children.

*Economic Values* are a set of concepts, standards, principles, and orientations that focus on developing productive work and practicing desirable economic behaviors that contribute to improve individual and society conditions. Economic values include concepts of rationalization of consumption (e.g., water, energy, food, phone calls), money, spending and saving, buying and selling, planning, appreciation of work and workers, appreciation of time, maintaining a public and private property, wants and needs, recycling, and decision-making.

You are being invited to participate in this study and answer the questions of the questionnaire. This questionnaire has five sections: (1) primary information, (2) economic values, (3) teachers' practices, (4) Saudi Vision 2030, and (5) open-ended questions. The questionnaire will take approximately 20-25 minutes to complete. Participation is voluntary. To take part in this study, you must be a kindergarten teacher from Eastern province; Qatif city and its villages. There are no known risks if you decide to participate in this study. Your responses will remain confidential and be kept in a password-protected and encrypted file. At the end of the study, when data is no longer necessary for university-related purposes, the researcher will dispose them appropriately to ensure that they cannot be recovered and misused. You are free to withdraw from this study at any time.

If you agree to participate on this questionnaire, please click on the “yes” button.

**I Agree to Participate**

Yes -  NO

**Section I: Primary Information.**

Name: _____.	Kindergarten Name: _____.
Level of Education*: <input type="checkbox"/> High school degree <input type="checkbox"/> Diploma <input type="checkbox"/> Bachelor’s degree <input type="checkbox"/> Master’s degree <input type="checkbox"/> Others	
Current Position*: <input type="checkbox"/> Teacher <input type="checkbox"/> Superintendent <input type="checkbox"/> Others, please specify_____.	
Type of School*: <input type="checkbox"/> Public school <input type="checkbox"/> Private School <input type="checkbox"/> Others, please specify_____.	
Number of years in the service*: _____.	

**Section II: Economic Values:**

This section includes the economic values that are currently taught in kindergarten, economic values that you believe would suit kindergarten age (5-6 years).

[check all that apply]

**1. What economic values are currently taught OR practiced in your kindergarten/classroom?**

<input type="checkbox"/> Rationalization of water consumption	<input type="checkbox"/> Recycling
<input type="checkbox"/> Rationalization of electricity consumption	<input type="checkbox"/> Appreciation of the value of time
<input type="checkbox"/> Rationalization of food consumption	<input type="checkbox"/> Appreciation of the work and workers
<input type="checkbox"/> Maintaining of public property	<input type="checkbox"/> Buying and selling
<input type="checkbox"/> Maintaining of private property	<input type="checkbox"/> Planning
<input type="checkbox"/> Money	<input type="checkbox"/> Taking responsibility
<input type="checkbox"/> Spending and saving	<input type="checkbox"/> Making decision
<input type="checkbox"/> Wants and needs	<input type="checkbox"/> Others, please specify_____

**2. What economic values that you believe they suit kindergarten age (5-6 years)?**

<input type="checkbox"/> Rationalization of water consumption	<input type="checkbox"/> Recycling
<input type="checkbox"/> Rationalization of electricity consumption	<input type="checkbox"/> Appreciation of the value of time
<input type="checkbox"/> Rationalization of food consumption	<input type="checkbox"/> Appreciation of the work and workers
<input type="checkbox"/> Maintaining of public property	<input type="checkbox"/> Buying and selling
<input type="checkbox"/> Maintaining of private property	<input type="checkbox"/> Planning
<input type="checkbox"/> Money	<input type="checkbox"/> Taking responsibility
<input type="checkbox"/> Spending and saving	<input type="checkbox"/> Making decision
<input type="checkbox"/> Wants and needs	<input type="checkbox"/> Others, please specify_____

On a Scale 1-5, Please Answer the Following Questions:

[1 Strongly Agree, 2 Agree, 3 Neutral, 4 Disagree, 5 Strongly Disagree].

**3. How likely is it that you would recommend teaching economic values to kindergarten ages?**

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
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**4. How likely is it that you would recommend creating and dedicating a special instructional unit to focus on economic values?**

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
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**5. How likely do you think that teaching economic values are important to be cultivated and developed at early ages?**

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
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**Section III: Teacher Practices:**

This section includes some teachers practices in developing economic values to children in kindergarten. Using the following scale, please indicate the degree to which you apply these practices when you teach economic values.

[1 Never, 2 Seldom, 3 Sometimes, 4 Often, 5 Always].

**First: Conservative Consumption of (Water, Electricity, Phone Calls, Foods, Recycling)**

Statement	Never	Seldom	Sometimes	Often	Always
6. I explain to children the importance of rational consumption.	①	②	③	④	⑤
7. I explain to children the negative consequences of not adhering to appropriate economic concepts.	①	②	③	④	⑤
8. I encourage children to switch the light off when there are no people in classroom/room.	①	②	③	④	⑤
9. I remind children to turn off the tap of water when it is not needed.	①	②	③	④	⑤
10. I encourage children to use the phone calls only if necessary.	①	②	③	④	⑤
11. I encourage children to put waste of foods, papers, bottles in the places designated for recycling them.	①	②	③	④	⑤
12. I encourage children to put the amount of food that they only need on their plates.	①	②	③	④	⑤
13. I encourage children to save their leftover of their meal to eat later.	①	②	③	④	⑤

**Second: Spending and Saving Values (Money, Wants and Needs, Buying and Selling)**

Statement	Never	Seldom	Sometimes	Often	Always
14. I explain to children the importance of money	①	②	③	④	⑤
15. I teach children about the numerical value of money (Banknotes & coins)	①	②	③	④	⑤
16. I encourage children to save some of their money.	①	②	③	④	⑤
17. I encourage children to give those who need it (charity/donations).	①	②	③	④	⑤

18. I provide appropriate materials in dramatic centers for pretending play (buyer & seller).	①	②	③	④	⑤
19. I ask children to give examples of things they have purchased from their savings.	①	②	③	④	⑤
20. I explain to children the difference between wants and needs.	①	②	③	④	⑤
21. I encourage children to buy only necessary stuff and postpone buying unnecessary stuff.	①	②	③	④	⑤
22. I read some verses of the Qur'an about spendthrifts and wasters (e.g., "the spendthrifts are brothers of Satan").	①	②	③	④	⑤

### Third: Maintaining Public and Private Property

Statement	Never	Seldom	Sometimes	Often	Always
23. I explain to children the difference between public and private property.	①	②	③	④	⑤
24. I encourage children to take care of their private property (e.g., jacket, bags, hairclips)	①	②	③	④	⑤
25. I encourage children to respect public property (e.g., in gardens & libraries)	①	②	③	④	⑤
26. I explain to children the negative consequences of not taking care of public and private property	①	②	③	④	⑤

### Fourth: Appreciation of Time/Work and Workers.

Statement	Never	Seldom	Sometimes	Often	Always
27. I explain to children the importance of work.	①	②	③	④	⑤
28. I encourage children to do some simple manual work such as (cleaning tables, brooming, planting).	①	②	③	④	⑤
29. I discuss with children some occupations.	①	②	③	④	⑤

30. I encourage children to respect all types of occupations.	①	②	③	④	⑤
31. I encourage collaborative working.	①	②	③	④	⑤
32. I provide appropriate materials in dramatic centers for pretending play (e.g., dress-up sets for different professions).	①	②	③	④	⑤

**33. Which of the following strategies do you currently and mostly use to develop economic values in your classroom? (Select at most 5)?**

#	Statement
	I try to be a good role model for children to encourage them imitating me.
	I seize the moment to address children’s comments and questions about economic values.
	I encourage children to pay attention to economical behaviors they encounter.
	I enrich learning centers with materials that support learning and practicing economic values.
	I tell stories about economic values.
	I use technology to develop economic values.
	I go with children to field trip to encourage economical behaviors (e.g., grocery stores, recycling places...)
	I reward the correct economic behaviors.
	I engage children in decision making and taking responsibility of their actions.
	I encourage children to discover and learn from their errors
	I invite a family member to come and talk with children about any economic concepts.
	<input type="checkbox"/> Other practices, please specify _____

**Section IV: Saudi Vision 2030**

This section includes some statement regarding Saudi Vision 2030. Using the following scale, please indicate the degree to which you have knowledge about it.

[1 Strongly Disagree, 2 Disagree, 3 Neutral, 4 Agree, 5 Strongly Agree].

34. I have read the document of Saudi Vision 2030.

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
----------	----------	----------	----------	----------

35. I know that Saudi Vision 2030 is built around three themes: a vibrant society, a thriving economy, and an ambitious nation.

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
----------	----------	----------	----------	----------

**36.** I have some information about Saudi Vision 2030 regarding education.

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
----------	----------	----------	----------	----------

**37.** I know that Saudi Vision 2030 includes some recommendations about preparing a modern curriculum that focus on rigorous standards in literacy, numeracy, and character development.

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
----------	----------	----------	----------	----------

**38.** I know that Saudi Vision 2030 wants to help students to make careful career decisions.

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
----------	----------	----------	----------	----------

**39.** I know that Saudi Vision 2030 wants to deepen parents' participation in the education process.

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
----------	----------	----------	----------	----------

**40.** Saudi Vision 2030 is built only around developing Saudi economy.

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
----------	----------	----------	----------	----------

**Section V: Open-Ended Questions (Optional).**

**41.** Do you have any other recommendations for developing economic values in Saudi kindergarten?

---

**42.** Do you have any other comments regarding this questionnaire or any other points that you want to add or point out?

---

**43.** What information do you have about Saudi Vision 2030?

---



## Interview Participant Recruitment

Date: .....

Dear (name of teacher),

---

I am writing to invite you to participate in a research study I am conducting entitled, *“Teaching Economic Values: A Mixed method Study of Kindergarten Curricula, Values, Practices, and Teachers’ Perspectives in Saudi Arabia”*. The primary purpose of this study is to investigate Saudi kindergarten teachers’ practices in developing economic values, their level of awareness about Saudi Vision 2030 and the importance of teaching economic values to children, and what type of economic values that suit kindergarten ages. The overall goal of this study is to improve Saudi educational programs and create a possibility for the best economic practices in Saudi children.

You have been selected for this study based on your long period experiences on teaching primary school children. You are invited to participate in an interview. This interview will be sent to you *via email* and will last no longer than one hour to be completed. If you agree to participate in this study, I ask that you sign a consent form attached. I ask that this interview be finished and returned no later than two weeks. If necessary, I will schedule a follow-up interview either in person or by phone at your convenience to ask you some props questions.

Your participation in this study is voluntary, and there is an Appreciation Certificate for your time and effort, which you can add it to your C.V. You may withdraw at any point during this process. Taking part in this research is not a part of your work or duties. You can refuse to enroll or withdraw after enrolling at any time before the study is over, with no effect on your job.

There will be no direct benefit to you, but your participation may lead to a better understanding of teaching economic values to kindergarten children. There is no risk to your participation in this study and everything will be conducted online not face to face, so do not worry about infected by the COVID 19. The transcripts that I gather as a result of your participation will be kept in a secure location assessable by me and my faculty advisor only. However, research information that identifies you may be shared with the UAB Institutional Review Board (IRB) and others who are responsible for ensuring

compliance with laws and regulations related to research, including people on behalf of the Office for Human Research Protections (OHRP). The results of the research may be published for scientific purposes; however, your identity will not be given out. All interview tapes and written transcripts of our communication will be kept locked, and all electronic correspondence will remain on a password-protected computer.

Please contact me either by email ([hana2018@uab.edu](mailto:hana2018@uab.edu)) or call (202-3415192) me if you have any further questions. If you have questions about your rights as a research participant, or concerns or complaints about the research, you may contact the UAB Office of the IRB (OIRB) at (205) 934-3789 or toll free at 1-855-860-3789. Regular hours for the OIRB are 8:00 a.m. to 5:00 p.m. CT, Monday through Friday.

Sincerely,

Hanaa Abualsoud

## Consent Form to be Part of a Research Study

**Title of Research:** Teaching Economic Values: A Mixed method Study of Kindergarten Curricula, Values, Practices, and Teachers' Perspectives in Saudi Arabia.

### Summary Table

<b>General Information</b>	You are being asked to take part in a research study. This research study is voluntary, meaning you do not have to take part in it. The procedures, risks, and benefits are fully described further in the consent form.
<b>Purpose</b>	The primary purpose of this study is to investigate Saudi kindergarten teachers' practices in developing economic values, their level of awareness about Saudi Vision 2030 and the importance of teaching economic values to children, and what type of economic values that suit kindergarten ages. The overall goal of this study is to improve Saudi educational programs and create a possibility for the best economic practices in Saudi children.
<b>Duration &amp; Visits</b>	You will be in this study for a week only and additional follow up interview lasting one hour if needed.
<b>Overview of Procedures</b>	This study is based on a mixed methods research approach and used the concurrent design. Qualitative data will be collected using semi-structured interviews. The interview will be sent to you via email. Quantitative data will be collected using questionnaire.
<b>Risks</b>	There is no risk to your participation in this study and everything will be conducted online, so do not worry about infected by COVID 19.

<b>Benefits</b>	There will be no direct benefit to you, but your participation may lead to a better understanding of teaching economic values to kindergarten children.
<b>Alternatives</b>	If you do not want to take part in the study, you may withdraw at any point during this process. One alternative may be to not participate in the study.

### **Purpose of the Research Study**

We are asking you to take part in a research study. The primary purpose of this study to investigate Saudi kindergarten teachers' practices in developing economic values, their level of awareness about Saudi Vision 2030 and the importance of teaching economic values to children, and what type of economic values that suit kindergarten ages. The overall goal of this study is to improve Saudi educational programs and create a possibility for the best economic practices in Saudi children.

### **Study Participation & Procedures**

If you agree to join the study, the interview questions will be emailed to you. However, before you answer the interview questions, you will be asked to sign this consent form and return it to the researcher. We ask that this interview be finished and returned no later than two weeks. If necessary, we will schedule a follow-up interview either in person or by phone at your convenience time to ask you some props questions. If you are entered and complete the entire study, you will be in the study for a week only.

### **Risks and Discomforts**

There is no risk to your participation in this study and everything will be conducted online, so do not worry about infected by COVID 19.

### **Benefits**

There will be no direct benefit to you, but your participation may lead to a better understanding of teaching economic values to kindergarten children.

**Alternatives**

If you do not want to take part in the study, you may withdraw at any point during this process. One alternative may be to not participate in the study.

**Confidentiality**

Information obtained about you for this study will be kept confidential to the extent allowed by law. The transcripts that I gather from you as a result of your participation will be kept in a secure location accessible by me and my faculty advisor only. However, research information that identifies you may be shared with people or organizations for quality assurance or data analysis, or with those responsible for ensuring compliance with laws and regulations related to research.

**Voluntary Participation and Withdrawal**

Whether or not you take part in this study is your choice. There will be no penalty if you decide not to be in it. If you decide not to be in the study, you will not lose any benefits you are otherwise owed. You are free to withdraw from this study at any time. Your choice to leave the study will not affect your relationship with the researcher or the institution. You may be removed from the study without your consent if the sponsor ends the study, or if the researcher decide it is not in the best interest to share your information about your challenges when you relocated the USA if there are some political issues.

**Cost of Participation**

There will be no cost to you for taking part in this study.

**Payment for Participation**

Each participant will receive a participation certificate for their time and effort.

**Questions:**

If you have any questions, concerns, or complaints about the research or a research-related injury including available treatments, please contact the study doctor. You may contact Dr. [Grace Jepkemboi] at [+1-205-261-3953]

If you have questions about your rights as a research participant, or concerns or complaints about the research, you may contact the UAB Office of the IRB (OIRB) at (205) 934-3789 or toll free at 1-855-860-3789. Regular hours for the OIRB are 8:00 a.m. to 5:00 p.m. CT, Monday through Friday.

**Legal Rights**

You are not waiving any of your legal rights by signing this consent form.

**Signatures**

Your signature below indicates that you have read the information provided above and agree to participate in this study. You will receive a copy of this signed consent form.

**Name & Signature of Participant**

**Date**

---

### Interview Protocol for teachers

<b>Interviewer:</b> Hanaa Abualsoud	<b>Interviewee:</b>
<b>Date:</b> .....	<b>Experience period:</b>
<b>Location:</b> online (via email)	<b>Teaching Grade:</b>

#### **Introduction:**

---

Thank you, for taking the time to answer my questions today. The purpose of this research study is to investigate Saudi kindergarten teachers' practices in developing economic values, their level of awareness about Saudi Vision 2030 and the importance of teaching economic values to children, and what type of economic values that suit kindergarten ages. It is online interview, so you can answer the questions at your convenience. This interview will be sent to you via email and will last no longer than one hour to be completed. I am very interested in your perspective, so please feel free to discuss and write your views, impressions and feelings. You should know that your name will remain confidential in the study and the data from the interview will be available for you to review. I may ask some additional questions that you have not reviewed, in order to clarify what you mean. Should you be interested in the completed study, a copy will be made available upon request.

Are you ready to begin?

[Online interview via email]

## Interview Questions

---

Dear Mrs. ....,

This research project is conducted by *Hanaa Abualsoud*, a doctoral student at the University of Alabama at Birmingham in partial fulfillment of the requirements for the degree of Doctor of Philosophy. This research aims to investigate Saudi kindergarten teachers' practices in developing economic values, their level of awareness about Saudi vision 2030 and the importance of teaching economic values to children, and what type of economic values that suit kindergarten ages. The overall goal of this study is to improve Saudi educational programs and create a possibility for the best economic practices in Saudi children. This interview will take about an hour and you will be asked about 7 to 10 questions. I also would like to remind you that you do not have to answer any questions that you do not feel comfortable with.

1. How long have you been teaching children in Saudi Arabia?
2. Do you think that it is important to teach children economic values at early ages?  
Why yes/no?
3. How do you define "economic values"?
4. Tell me about strategies do you use in the classroom to develop economic values?
5. What are the economic values that you think were not focused on in our kindergarten classrooms and we need to focus on and build in our children?
6. What information do you have about Saudi Vision 2030?
7. What are economic values that suit kindergarten ages?
8. What factors affect teachers' development of economic values?
9. Do you think it is a good idea to create and dedicate a special instructional unit to focus on economic values? Why yes? Why not? If yes, what is the best name for this unit?
10. Is there anything that I did not ask about, and you think I should know?
11. Can I follow up with you later for another interview if I need more clarifications of your responses?



☞ Thank you for your time and patience. Your responses are worthy, and it will add values to my work. Also, your information will not be disclosed, and it will be used only for research purposes.

**\*Some Probs Question If Needed:**

**?** Tell me more about...? / Could you explain your response, please? /Could you give me an example of that, please?

APPENDIX B  
VALIDITY AND RELIABILITY PROCEDURES

## CONTENT VALIDITY FORM

**Direction:** this tool asks for your evaluation of the questionnaire to be used in the data gathering for investigation stated above, to establish its validity. You are requested to give your honest assessment using the criteria stated below, please check (✓) only one from the selection.

**Point Equivalent:**

1- Needs Improvement    2-Fair    3-Good    4-Very Good    5-Excellent

		1	2	3	4	5
<b>1</b>	<p><b>Clarity of the Directions and Items</b> The vocabulary level, language structure and conceptual level of the questions suit the level of respondents. The questionnaire directions and items are written in a clear and understandable manner.</p>					
<b>2</b>	<p><b>Organization and Presentation of Items</b> The items are organized and presented in logical and sequential manner.</p>					
<b>3</b>	<p><b>Suitability of Items</b> The items appropriately represent the substance of the first phase of a study. The questions are designed to determine the conditions, knowledge, perceptions, and attitudes that are supposed to be measured.</p>					
<b>4</b>	<p><b>Adequateness of Items per Category an Indicator</b> The items represent the coverage of the first phase of the study adequately. The number of questions per indicator and category is representative enough of the concept defined for the first phase of the particular study.</p>					
<b>5</b>	<p><b>Attainment of Purpose</b> The instrument as a whole fulfils the objective for which it was constructed.</p>					
<b>6</b>	<p><b>Objectivity</b> Each item/question requires only answers or measures of only one category of behaviors and no aspect of the questionnaire suggests bias (such as gender stereotyped, etc.) on the part of the study</p>					

**Overall Remarks:** -----  
-----  
-----

Signature over Printed Name of Evaluator

Date of Evaluation

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This form is adapted from the work of Lyka Ramirez (November 5<sup>th</sup>, 2019). Retrieved from [Content Validity Form \(scribd.com\)](http://scribd.com)

# [The Responses of Expert Panel to the Content Validity Form]

## CONTENT VALIDITY FORM

**Direction:** this tool asks for your evaluation of the questionnaire to be used in the data gathering for investigation stated above, to establish its validity. You are requested to give your honest assessment using the criteria stated below, please check (✓) only one from the selection.

**Point Equivalent:**

1- Needs Improvement    2-Fair    3-Good    4-Very Good    5-Excellent

	1	2	3	4	5
<b>1 Clarity of the Directions and Items</b> The vocabulary level, language structure and conceptual level of the questions suit the level of respondents. The questionnaire directions and items are written in a clear and understandable manner.					✓
<b>2 Organization and Presentation of Items</b> The items are organized and presented in logical and sequential manner.					✓
<b>3 Suitability of Items</b> The items appropriately represent the substance of the first phase of a study. The questions are designed to determine the conditions, knowledge, perceptions, and attitudes that are supposed to be measured.					✓
<b>4 Adequateness of Items per Category an Indicator</b> The items represent the coverage of the first phase of the study adequately. The number of questions per indicator and category is representative enough of the concept defined for the first phase of the particular study.					✓
<b>5 Attainment of Purpose</b> The instrument as a whole fulfils the objective for which it was constructed.					✓
<b>6 Objectivity</b> Each item/question requires only answers or measures of only one category of behaviors and no aspect of the questionnaire suggests bias (such as gender stereotyped, etc.) on the part of the study					✓

**Overall Remarks:**

The instrument is excellent and achieves the desired goal.

Question No. 32: Which of the following strategies would you use to develop the economic concepts of your kindergarten child?

The teachers may have difficulty to arrange 11 statements, so you should combine some strategies to reduce the number to 7 or 8 statements. Cognitively, it is difficult to arrange 11 sentences.

Signature over Printed Name of Evaluator

Date of Evaluation



Associate professor

5/2/2021

This form is adapted from the work of Lyka Ramirez (November 9<sup>th</sup>, 2019). Retrieved from [Content Validity Form \(scrbd.com\)](https://www.researchgate.net/publication/341111111)

## CONTENT VALIDITY FORM

**Direction:** this tool asks for your evaluation of the questionnaire to be used in the data gathering for investigation stated above, to establish its validity. You are requested to give your honest assessment using the criteria stated below, please check (✓) only one from the selection.

**Point Equivalent:**

1- Needs Improvement    2-Fair    3-Good    4-Very Good    5-Excellent

	1	2	3	4	5
<b>1 Clarity of the Directions and Items</b> The vocabulary level, language structure and conceptual level of the questions suit the level of respondents. The questionnaire directions and items are written in a clear and understandable manner.					✓
<b>2 Organization and Presentation of Items</b> The items are organized and presented in logical and sequential manner.					✓
<b>3 Suitability of Items</b> The items appropriately represent the substance of the first phase of a study. The questions are designed to determine the conditions, knowledge, perceptions, and attitudes that are supposed to be measured.					✓
<b>4 Adequateness of Items per Category an Indicator</b> The items represent the coverage of the first phase of the study adequately. The number of questions per indicator and category is representative enough of the concept defined for the first phase of the particular study.					✓
<b>5 Attainment of Purpose</b> The instrument as a whole fulfils the objective for which it was constructed.					✓
<b>6 Objectivity</b> Each item/question requires only answers or measures of only one category of behaviors and no aspect of the questionnaire suggests bias (such as gender stereotyped, etc.) on the part of the study					✓

**Overall Remarks:**

The structure and construction of the questionnaire were excellent. I just had to reformulate some statements to make them more precise and compatible with the methodology used in the Saudi education system, far from raising any kind of sensitivity regarding some questions about the impact of inequality in the standard of living and education of parents on the application of economic values for children. You may add to add a section or a question to ask about factors that affect Saudi children's economic behaviors.

Signature over Printed Name of Evaluator

Date of Evaluation



Associate Professor

5/9/2021

This form is adapted from the work of Lyka Ramirez (November 9<sup>th</sup>, 2019). Retrieved from [Content Validity Form \(scrbd.com\)](https://www.researchgate.net/publication/341111111)

## CONTENT VALIDITY FORM

**Direction:** this tool asks for your evaluation of the questionnaire to be used in the data gathering for investigation stated above, to establish its validity. You are requested to give your honest assessment using the criteria stated below, please check (✓) only one from the selection.

**Point Equivalent:**

1- Needs Improvement    2-Fair    3-Good    4-Very Good    5-Excellent

	1	2	3	4	5
<b>1 Clarity of the Directions and Items</b> The vocabulary level, language structure and conceptual level of the questions suit the level of respondents. The questionnaire directions and items are written in a clear and understandable manner.					✓
<b>2 Organization and Presentation of Items</b> The items are organized and presented in logical and sequential manner.					✓
<b>3 Suitability of Items</b> The items appropriately represent the substance of the first phase of a study. The questions are designed to determine the conditions, knowledge, perceptions, and attitudes that are supposed to be measured.					✓
<b>4 Adequateness of Items per Category an Indicator</b> The items represent the coverage of the first phase of the study adequately. The number of questions per indicator and category is representative enough of the concept defined for the first phase of the particular study.		✓			
<b>5 Attainment of Purpose</b> The instrument as a whole fulfils the objective for which it was constructed.					✓
<b>6 Objectivity</b> Each item/question requires only answers or measures of only one category of behaviors and no aspect of the questionnaire suggests bias (such as gender stereotyped, etc.) on the part of the study					✓

**Overall Remarks:**

- Adequateness of Items per Category an Indicator; note that there is a proportion between the number of statements in each section as possible.
- Terminology must be standardized either as economic values or economic concepts such as the title, which is the best
- Question 40 that related to Covid 19 in the open questions may not related to the purpose of the questionnaire, unless it is for familiarity with the participants.

Good luck, Professor Hanaa

Signature over Printed Name of Evaluator

Date of Evaluation



Associate professor

5/1/2021

This form is adapted from the work of Lyka Ramirez (November 9<sup>th</sup>, 2019). Retrieved from [Content Validity Form \(scrbd.com\)](https://www.researchgate.net/publication/341111111)

**CONTENT VALIDITY FORM**

**Direction:** this tool asks for your evaluation of the questionnaire to be used in the data gathering for investigation stated above, to establish its validity. You are requested to give your honest assessment using the criteria stated below, please check (✓) only one from the selection.

**Point Equivalent:**

1- Needs Improvement    2-Fair    3-Good    4-Very Good    5-Excellent

	1	2	3	4	5
<b>1 Clarity of the Directions and Items</b> The vocabulary level, language structure and conceptual level of the questions suit the level of respondents. The questionnaire directions and items are written in a clear and understandable manner.					✓
<b>2 Organization and Presentation of Items</b> The items are organized and presented in logical and sequential manner.					✓
<b>3 Suitability of Items</b> The items appropriately represent the substance of the first phase of a study. The questions are designed to determine the conditions, knowledge, perceptions, and attitudes that are supposed to be measured.					✓
<b>4 Adequateness of Items per Category an Indicator</b> The items represent the coverage of the first phase of the study adequately. The number of questions per indicator and category is representative enough of the concept defined for the first phase of the particular study.					✓
<b>5 Attainment of Purpose</b> The instrument as a whole fulfils the objective for which it was constructed.					✓
<b>6 Objectivity</b> Each item/question requires only answers or measures of only one category of behaviors and no aspect of the questionnaire suggests bias (such as gender stereotyped, etc.) on the part of the study					✓

**Overall Remarks:**

I have read the questionnaire and here are my comments:

- The questionnaire help understand the importance of teaching economic values to kindergarten children. Question 1 & 2 are excellent. You can merge question 1 & 2.
- Question 8 is very good, and children can imitate teachers for every things not only electricity consumption. You can replace or also add using electronic devices. Children nowadays use electronic devices more that phone calls, and we can explain to children as much as they use them, they will need to charge them and consume more energy.
- Section 2& 3 & 4 questions are excellent. I suggest delete question # 41 about Saudi Vision 2030 in open ended question. You have asked about them already, and you may not achieve the goal of asking that again. You can add another open-ended question related to developing economic values, for example: Do you think that developing economic values can be taught as a unit in a subject or as a subject! And leave an open field for writing suggestions.

Signature over Printed Name of Evaluator

Date of Evaluation

 (Kindergarten teacher)      5/03/2021

This form is adapted from the work of Lqjka Ramirez (November 9<sup>th</sup>, 2019). Retrieved from: [Content Validity Form \(scrubd.com\)](https://www.researchgate.net/publication/341111111)

**CONTENT VALIDITY FORM**

**Direction:** this tool asks for your evaluation of the questionnaire to be used in the data gathering for investigation stated above, to establish its validity. You are requested to give your honest assessment using the criteria stated below, please check (✓) only one from the selection.

**Point Equivalent:**

1- Needs Improvement    2-Fair    3-Good    4-Very Good    5-Excellent

	1	2	3	4	5
<b>1 Clarity of the Directions and Items</b> The vocabulary level, language structure and conceptual level of the questions suit the level of respondents. The questionnaire directions and items are written in a clear and understandable manner.					✓
<b>2 Organization and Presentation of Items</b> The items are organized and presented in logical and sequential manner.					✓
<b>3 Suitability of Items</b> The items appropriately represent the substance of the first phase of a study. The questions are designed to determine the conditions, knowledge, perceptions, and attitudes that are supposed to be measured.					✓
<b>4 Adequateness of Items per Category an Indicator</b> The items represent the coverage of the first phase of the study adequately. The number of questions per indicator and category is representative enough of the concept defined for the first phase of the particular study.				✓	
<b>5 Attainment of Purpose</b> The instrument as a whole fulfils the objective for which it was constructed.					✓
<b>6 Objectivity</b> Each item/question requires only answers or measures of only one category of behaviors and no aspect of the questionnaire suggests bias (such as gender stereotyped, etc.) on the part of the study					✓

**Overall Remarks:**

An integrated questionnaire describing most of the daily routine concepts that we follow with children and I think that this type of concept is practical and not a written curriculum, which the teacher plans in writing and implements it with the children in educational situations.

Signature over Printed Name of Evaluator

Date of Evaluation

 Kindergarten Teacher

This form is adapted from the work of Lqjka Ramirez (November 9<sup>th</sup>, 2019). Retrieved from: [Content Validity Form \(scrubd.com\)](https://www.researchgate.net/publication/341111111)

**CONTENT VALIDITY FORM**

**Direction:** this tool asks for your evaluation of the questionnaire to be used in the data gathering for investigation stated above, to establish its validity. You are requested to give your honest assessment using the criteria stated below, please check (✓) only one from the selection.

**Point Equivalent:**

1- Needs Improvement    2-Fair    3-Good    4-Very Good    5-Excellent

	1	2	3	4	5
<b>1 Clarity of the Directions and Items</b> The vocabulary level, language structure and conceptual level of the questions suit the level of respondents. The questionnaire directions and items are written in a clear and understandable manner.					✓
<b>2 Organization and Presentation of Items</b> The items are organized and presented in logical and sequential manner.					✓
<b>3 Suitability of Items</b> The items appropriately represent the substance of the first phase of a study. The questions are designed to determine the conditions, knowledge, perceptions, and attitudes that are supposed to be measured.					✓
<b>4 Adequateness of Items per Category an Indicator</b> The items represent the coverage of the first phase of the study adequately. The number of questions per indicator and category is representative enough of the concept defined for the first phase of the particular study.					✓
<b>5 Attainment of Purpose</b> The instrument as a whole fulfils the objective for which it was constructed.					✓
<b>6 Objectivity</b> Each item/question requires only answers or measures of only one category of behaviors and no aspect of the questionnaire suggests bias (such as gender stereotyped, etc.) on the part of the study					✓

**Overall Remarks:**

- The questionnaire is very excellent targeting the economic aspect extensively.
- It reveals the importance of developing the economic values in the child in the primary stages of education, namely kindergarten.
- All the sections of the questionnaire are comprehensive and clear, and if they are applied by the teachers, children will raise with great economic practices.

Signature over Printed Name of Evaluator

Date of Evaluation

 Kindergarten teacher      4/29/2021

This form is adapted from the work of Lqjka Ramirez (November 9<sup>th</sup>, 2019). Retrieved from: [Content Validity Form \(scrubd.com\)](https://www.researchgate.net/publication/341111111)

## A Pilot Testing for the Electronic Questionnaire

A pilot testing for the questionnaire was conducted in a small sample of teachers in Saudi Arabia consisting of ten teachers to check the questionnaire's validation before being distributed to a large scale. Pilot testing is essential to "establish the content validity of the scores on an instrument; to provide an initial evaluation of the internal consistency of the items; and to improve questions, format, and instructions" (Creswell J. W & Creswell, J. D, 2018, p. 154). Pilot test will help us to assess how long the questionnaire will take to be answered and identify potential concerns of participant's fatigue. The results from piloted questionnaires as well as participants' comments will help us establish the validity and reliability of the quantitative phase.

### *A summary Table for Peers Reviews*

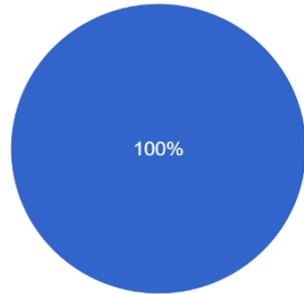
#	Comments	How long the questionnaire was taken to be answered
<b>Pilot 1</b>	- Fix the choices from one choice to multiple choices in question # 1 & 2. - Fix the confirm letter at the end of the questionnaire.	12 minutes
<b>Pilot 2</b>	- Fix Likert scale. - Some teachers may want to write more than 5 strategies in question #33. You may need to add 'other' as a choice for them to write something.	25 minutes
<b>Pilot 3</b>	- Fix Likert scale.	16 minutes
<b>Pilot 4</b>	- Fix Arabic language grammar (note was provided). - Show progress bar for the participant.	15 minutes
<b>Pilot 5</b>	An integrated questionnaire describing most of the daily routine concepts that we follow with children.	15 minutes
<b>Pilot 6</b>	- Fix Arabic language grammar (note was provided).	15 minutes
<b>Pilot 7</b>	- perfect content, no comments for the arrangement or sentences. It is clear and simple. - Do not make the answers for the questionnaire required.	6 minutes
<b>Pilot 8</b>	- Fix Arabic language grammar (note was provided). - Do not make the answers for the questionnaire required. - Show progress bar for the participant.	5 minutes
<b>Pilot 9</b>	No comment- perfect content.	8 minutes
<b>Pilot 10</b>	- Fix Likert scale. - Fix Arabic language grammar (note was provided).	15 minutes

APPENDIX C  
QUANTITATIVE RESULTS (PIE & BAR CHARTS)  
WITH THE TRANSLATION

## Section I: Primary Information.

### I Agree to Participate

ردًا 263

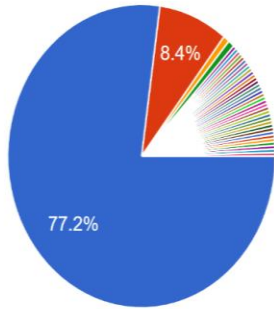


موافق Agree  
غير موافق Disagree

### Current Position

الوظيفة

ردًا 263



معلمة  
مشرفة  
مديره  
مالكه  
لا اعمل  
اشراف عام  
أخصائية تنمية اجتماعية  
معلمة سابقة في رياض الاطفال

Teachers → 203 (77.2%)

Superintendent → 22 (8.4%)

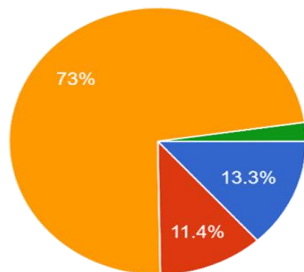
Other → 35 (14.4): kindergarten owners, principles, manager assistant, specialist, retired teachers, social observer, nursery, no current work.

▲ 1/5 ▼

### Level of Education

مستوى التعليم

ردًا 263



ثانوية عامة  
دبلوم  
بكالوريوس  
ماجستير  
دكتوراه

High school → 35 (13.3%)

Diploma → 30 (11.4%)

Bachelor's degree 192 (73%)

Master's degree → 6 (2.3%)

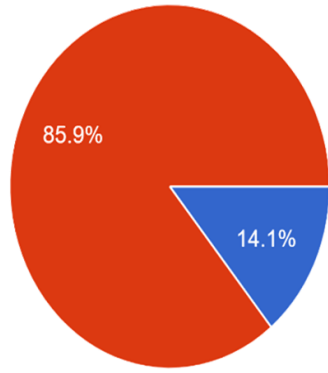
PhD. Degree → 0 (0%)



## Type of School

نوع الروضة

ردًا 263

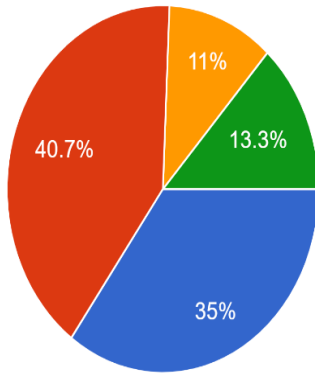


● حكومية Public school 85% (37)  
● أهلية Private school 14.1% (226)

## Number of years in the service

عدد سنوات الخدمة

ردًا 263



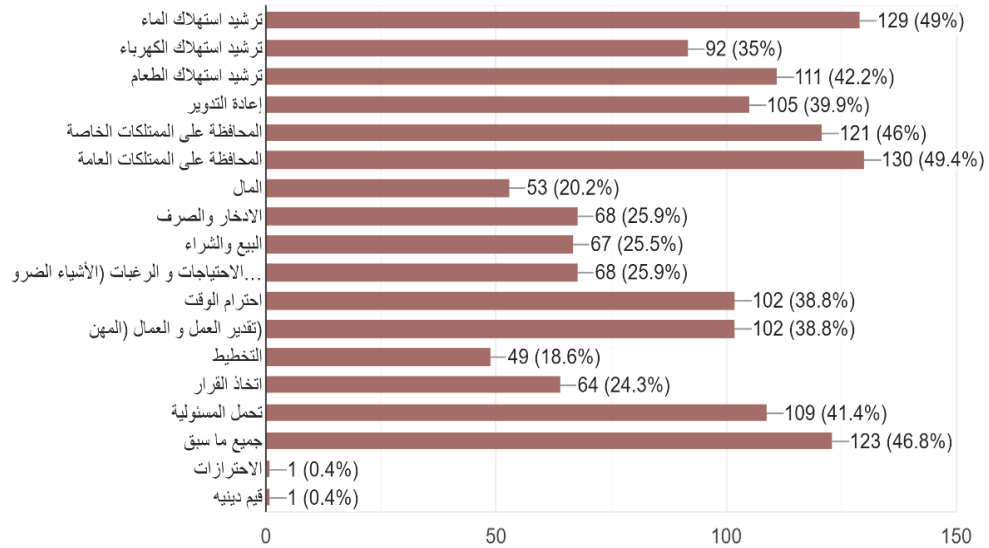
● أقل من 5 سنوات Less than 5 years 35% (92)  
● من 5 إلى 10 سنوات 5- 10 years 40% (107)  
● من 10 إلى 15 سنة 10-15 years 11% (29)  
● أكثر من 15 سنة More than 15 years 13.3% (35)

## Section II: Economic Values:

### 1- What economic values are currently taught or practiced in your kindergarten?

1- ماهي القيم الاقتصادية التي تُمت أو تقومين حالياً بتدريسها للأطفال؟

263 رداً



Water conservation/ Rationalization of water consumption 129 (49%)

Energy demand management/Rationalization of electricity consumption 92 (35 %)

Rationalization of food consumption 111 (42.2%)

Recycling 105 (39%)

Maintaining of private property 121 (46 %)

Maintaining of public property 130 (49 %)

Money 53 (20.2 %)

Saving & spending 68 (25.9 %)

Buying and Selling 67 (25.5 %)

Wants and needs 68 (25.9%)

Appreciation of the value of time 102 (38.8 %)

Appreciation of the work and workers 102 (38.8 %)

Planning 49 (18.6 %)

Making decision 64 (24 %)

Taking responsibility (109) 41.4 %

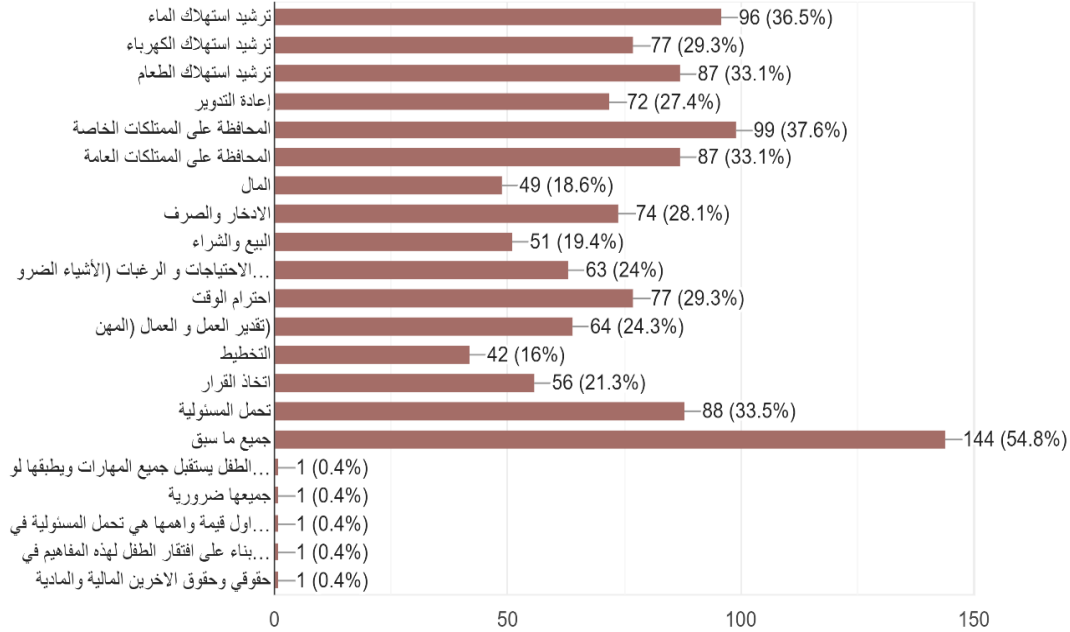
All of the above 123 (46.8 %)

Other →religious values 1 (.4%), precautions 1 (.4%)

## 2- What economic values that you believe they suit kindergarten age (5-6 years)?

2- ماهي القيم الاقتصادية التي تعتقدن أنها الأكثر ملاءمة لتدريسها لطفل الروضة لعمر 5 و 6 سنوات؟

263 ردًا



Water conservation/ Rationalization of water consumption 96 (36.5 %)

Energy demand management/Rationalization of electricity consumption 77 (29.3 %)

Rationalization of food consumption 87 (33.1%)

Recycling 87 (33.1%)

Maintaining of private property 99 (37.6 %)

Maintaining of public property 130 (49 %)

Money 49 (18.6 %)

Saving & spending 74 (28.1 %)

Buying and Selling 51 (19.4%)

Wants and needs 63 (24%)

Appreciation of the value of time 77 (29.3 %)

Appreciation of the work and workers 64 (24.3 %)

Planning 42 (16 %)

Making decision 56 (21.3 %)

Taking responsibility 88 (33.5 %)

All of the above 144 (54.8%)

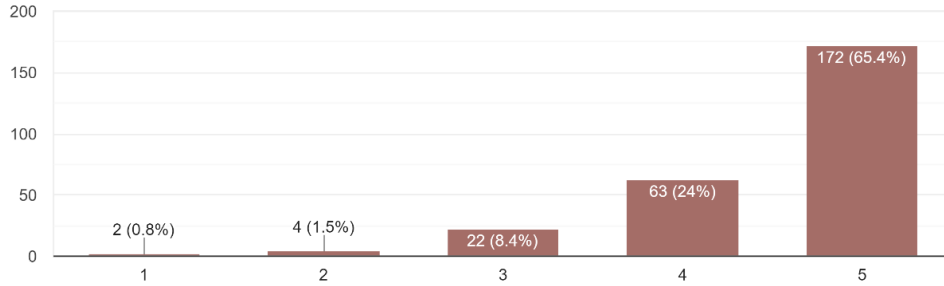
Other 1 (.4%) → The child receives all the skills and applies them if they are simplified to him and learn them in the correct manner to suit his level, especially if they contain stories and skills that can be applied, 1 (.4%) → all are important, 1 (.4%) → The first value and the most important one is to taking responsibility in my opinion, then the rest of the other economic values, 1 (.4%) → based on the child's needs of these concepts in the present era, 1 (.4%) → financial rights of the child

## The importance of teaching economic values to KG children.

3- How likely do you think that teaching economic values are important to be cultivated and developed at early ages?

3- أرى بأن غرس وتدریس القيم الاقتصادية مهم للأطفال في عمر مبكر.

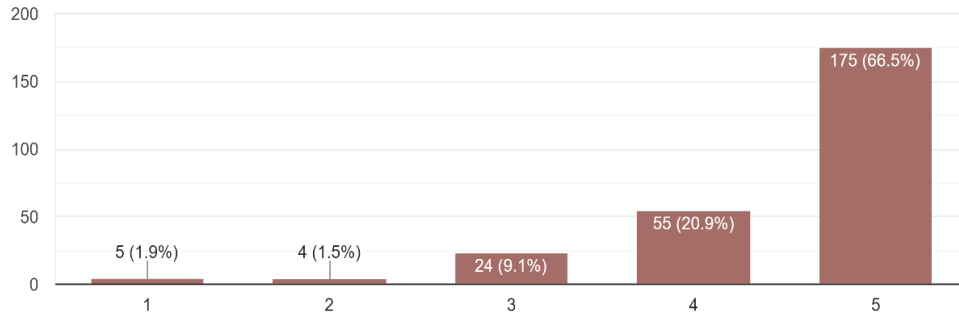
ردًا 263



4- How likely is it that you would recommend teaching economic values to kindergarten ages?

4- أوصي بتدریس القيم الاقتصادية في رياض الأطفال.

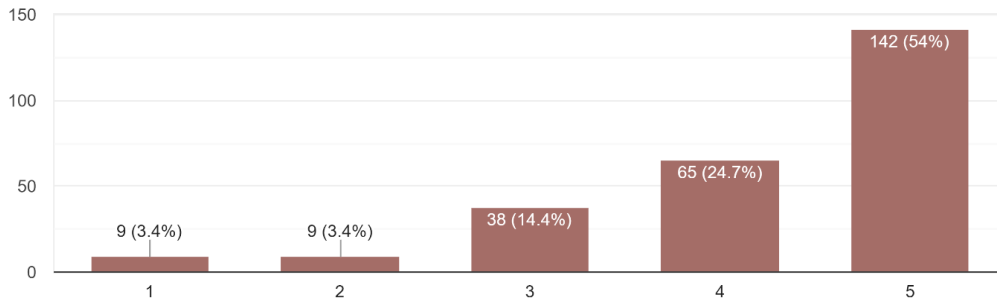
ردًا 263



5- How likely is it that you would recommend creating and dedicating a special instructional unit to focus on economic values?

5- أوصي بإنشاء وتخصيص وحدة تعليمية منفصلة للتركيز على القيم الاقتصادية في رياض الأطفال.

ردًا 263



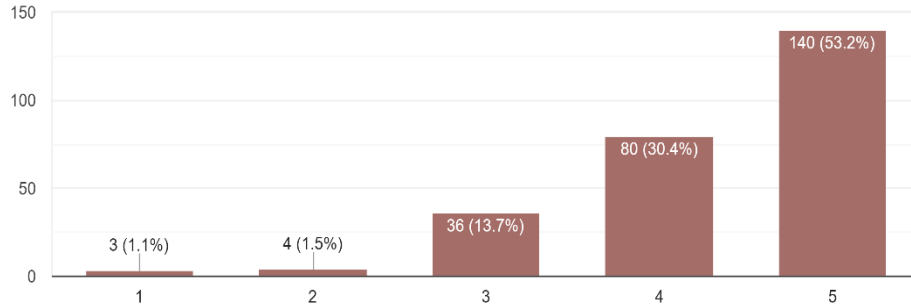
### **Section III: Teacher Practices:**

#### **First: Conservative consumption of water, electricity, phone usage, foods and recycling.**

6- I explain to children the importance of rational consumption.

6- أشرح للأطفال أهمية ترشيد الاستهلاك .

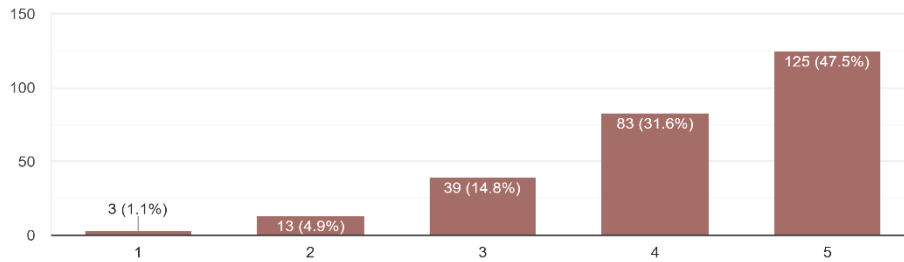
ردًا 263



7- I explain to children the negative consequences of not adhering to appropriate economic concepts.

7- أشرح للأطفال العواقب السلبية لعدم الالتزام بالسلوكيات الاقتصادية الملائمة.

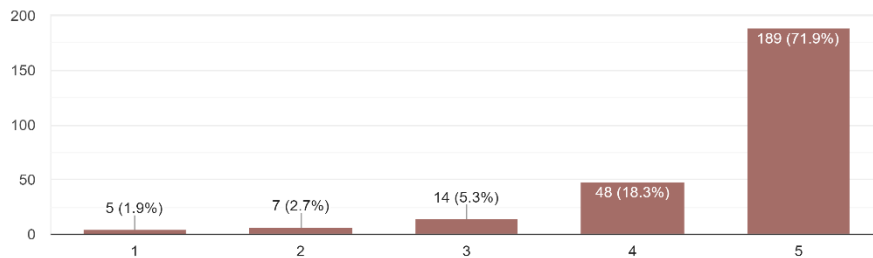
ردًا 263



8- I encourage children to switch the light off when there are no people in classroom/room.

8- أشجع الأطفال على إغلاق المصابيح عندما لا يكون هناك أحد بالصف/الغرفة.

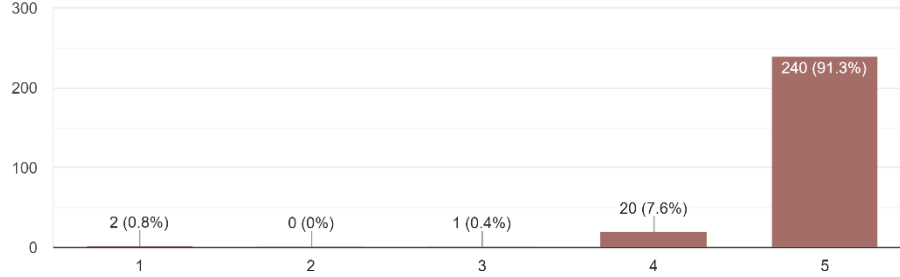
ردًا 263



9- I remind children to turn off the tap of water when it is not needed.

9- أذكر الأطفال بإغلاق صنبور المياه عند عدم الحاجة لها.

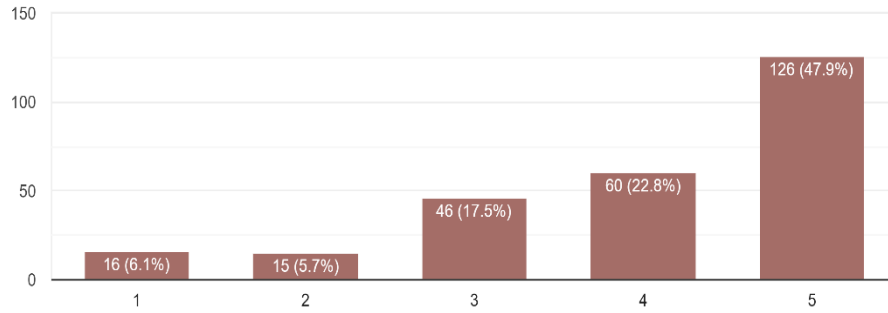
ردًا 263



10- I encourage children to use the phone calls only if necessary.

10- أشجع الأطفال بإجراء المكالمات الهاتفية عند الضرورة فقط.

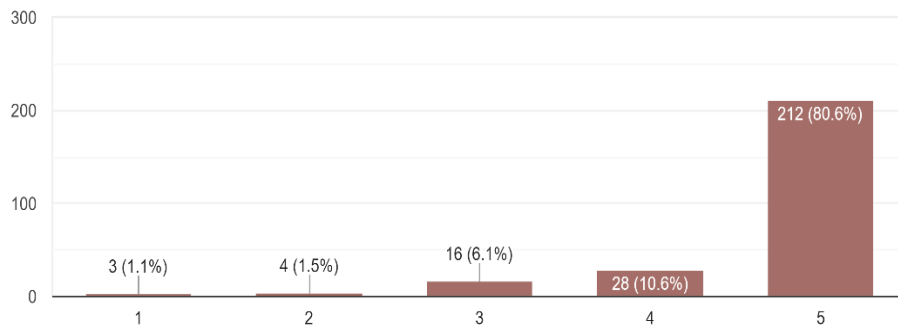
ردًا 263



11- I encourage children to put waste of foods, papers, bottles in the places designated for recycling them.

11- أشجع الأطفال على وضع بقايا الطعام، الأوراق، وعبوات الماء والعصير في الأماكن المخصصة لها لإعادة تدويرها.

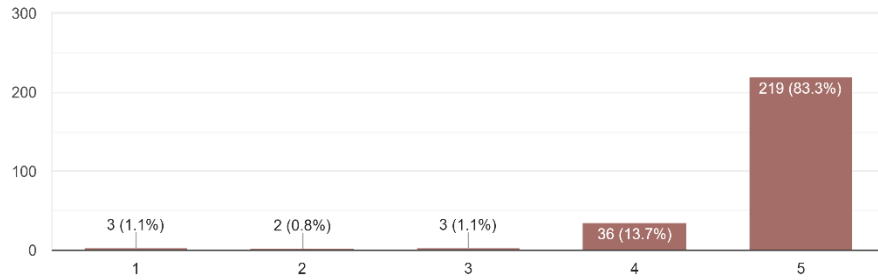
ردًا 263



12- I encourage children to put the amount of food that they only need on their plates.

12- أشجع الأطفال على وضع كمية الطعام التي يحتاجونها فقط في أطباقهم.

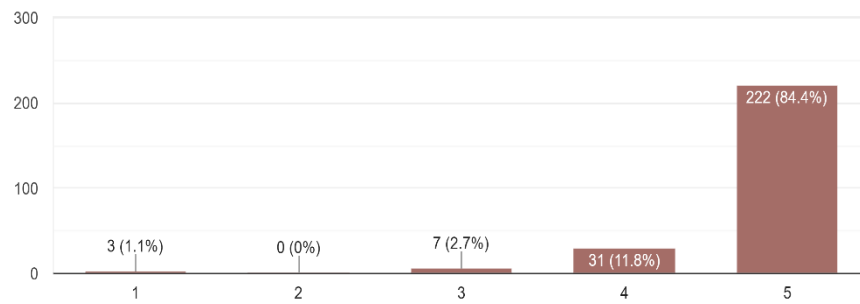
ردًا 263



13- I encourage children to save their leftover of their meal to eat later.

13- أشجع الأطفال على حفظ بقايا الطعام وعدم التخلص منه ليتم تناوله في وقت آخر.

ردًا 263

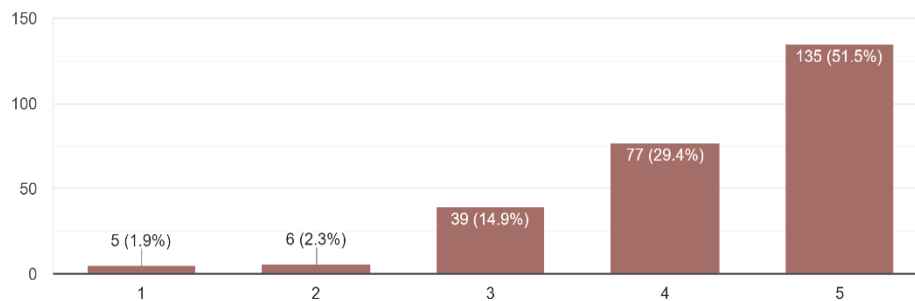


## Second: Spending and saving values (Money, Wants and Needs, Buying and Selling)

14- I teach children about the value of money.

14- أشرح للأطفال أهمية المال.

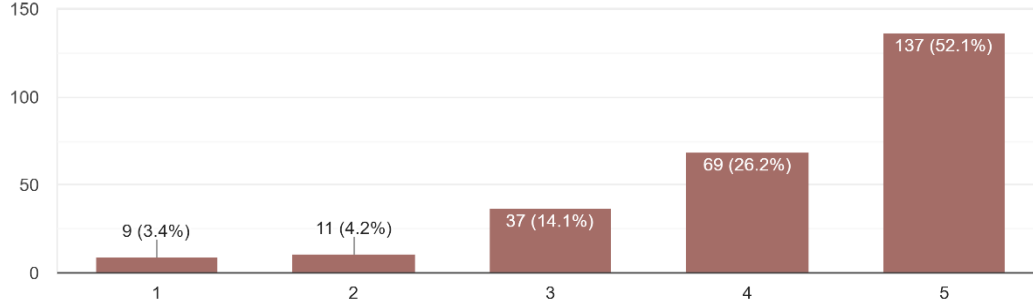
ردًا 262



### 15- I teach children about the numerical value of money (Banknotes & coins)

15- أقوم بتدريس قيمة المال للأطفال (مثلاً: القيمة العددية للعملات الورقية والمعدنية).

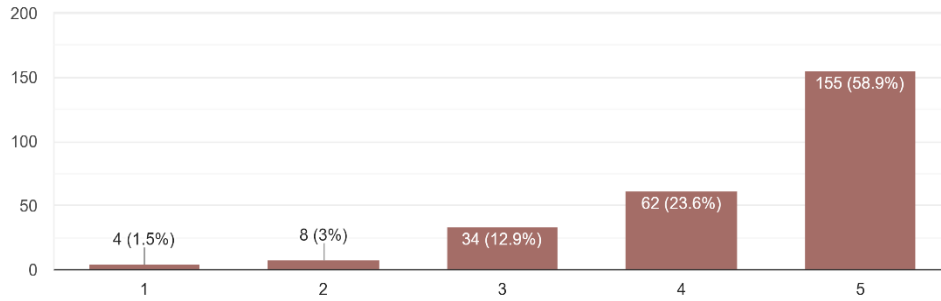
ردًا 263



### 16- I encourage children to save some of their money.

16- أشجع الأطفال على ادخار بعض أموالهم .

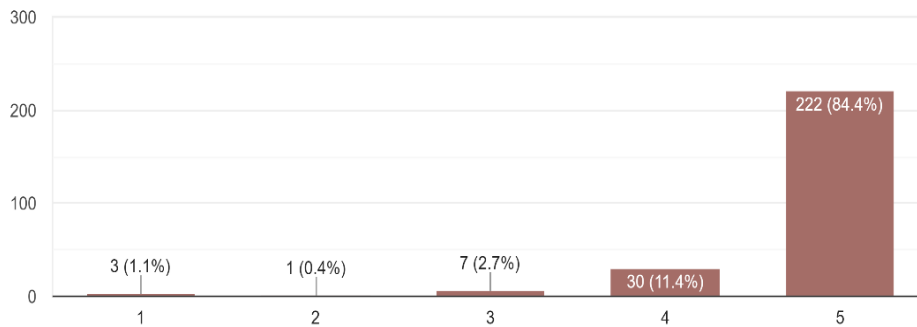
ردًا 263



### 17- I encourage children to give those who need it (charity/donations).

17- أشجع الأطفال على إعطاء الصدقة للمحتاجين .

ردًا 263

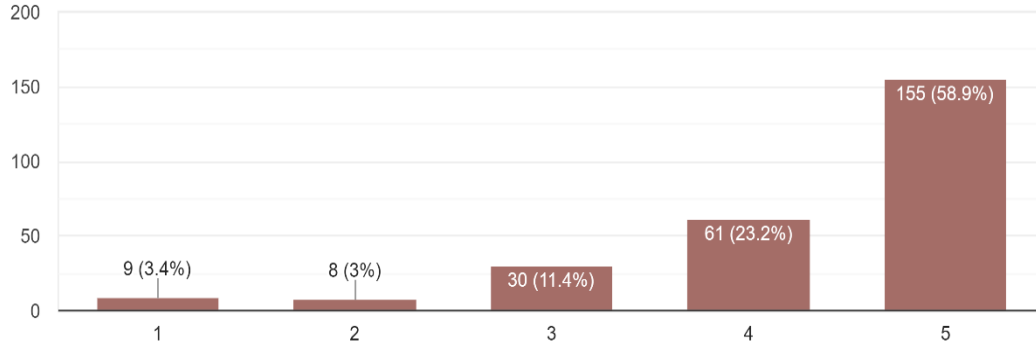




18- I ask children to give examples of things they have purchased from their savings.

18- أطلب من الأطفال إعطاء أمثلة لأشياء قاموا بشراؤها من مدخراتهم.

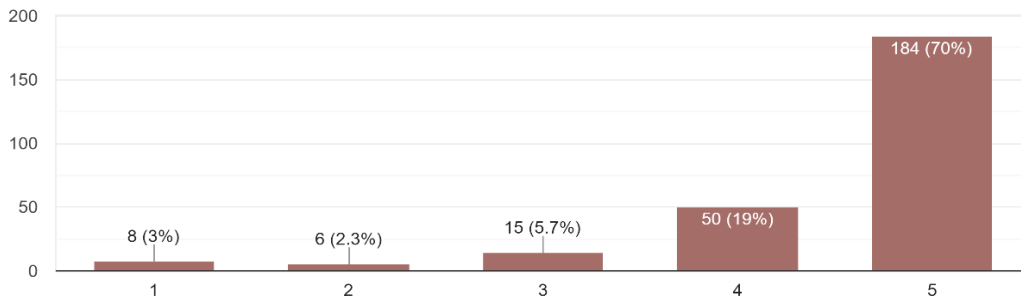
ردًا 263



19- I provide appropriate materials in dramatic centers for pretending play (buyer & seller).

19- أزود ركن اللعب الإيهامي بالأدوات والوسائل الملائمة لممارسة عملية البيع والشراء.

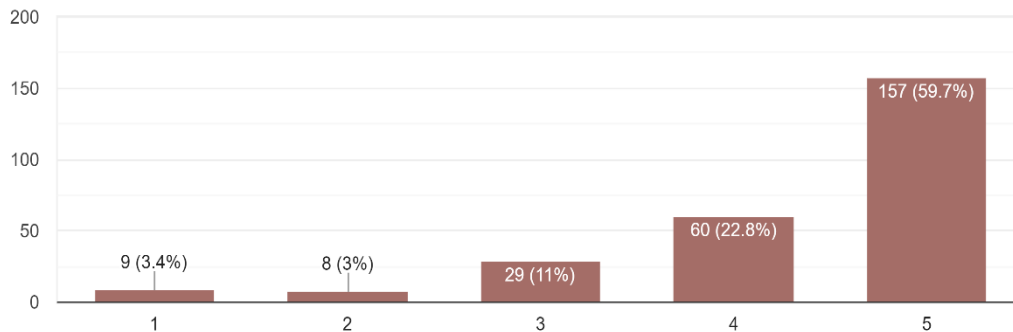
ردًا 263



20- I explain to children the difference between wants and needs.

20- أشرح للأطفال الفرق بين الرغبة والاحتياج (تصنيف الأشياء الضرورية وغير الضرورية وترتيب أولويات الشراء).

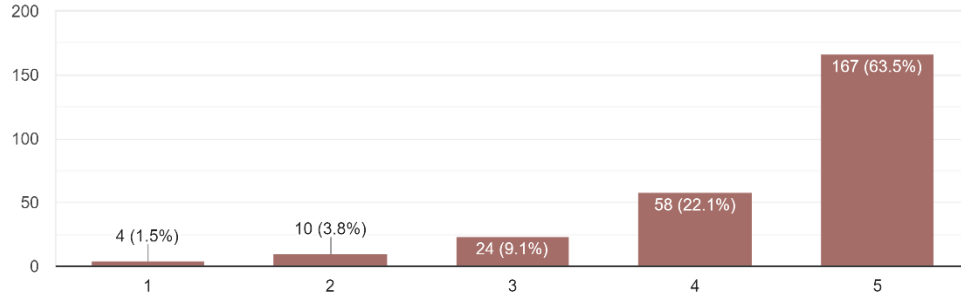
ردًا 263



21- I encourage children to buy only necessary stuff and postpone buying unnecessary stuff.

21- أشجع الأطفال على شراء الأشياء الضرورية وتأجيل تلك غير الضرورية.

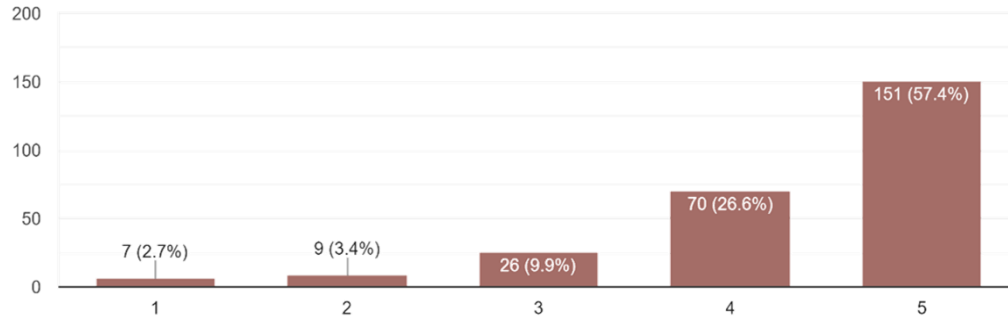
ردًا 263



22- I read some verses of the Qur'an about spendthrifts and wasters (e.g., "the spendthrifts are brothers of Satan").

22- أقرأ للأطفال آيات من القرآن الكريم حول الإسراف والتبذير.

ردًا 263

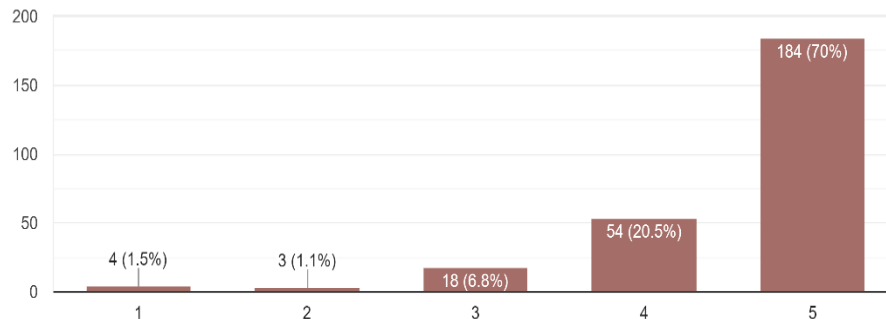


### Third: Maintaining Public and Private Property

23- I explain to children the difference between public and private property.

23- أشرح للأطفال الفرق بين الممتلكات العامة والخاصة.

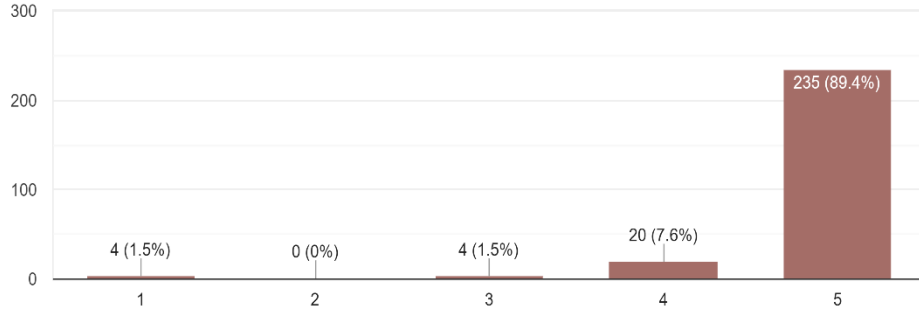
ردًا 263



24- I encourage children to take care of their private property (e.g., jacket, bags, hairclips)

24- أشجع الأطفال على المحافظة على ممتلكاتهم الخاصة (مثلاً: المعطف، الحقيبة، إكسسوارات الشعر والقبعات وغيرها) .

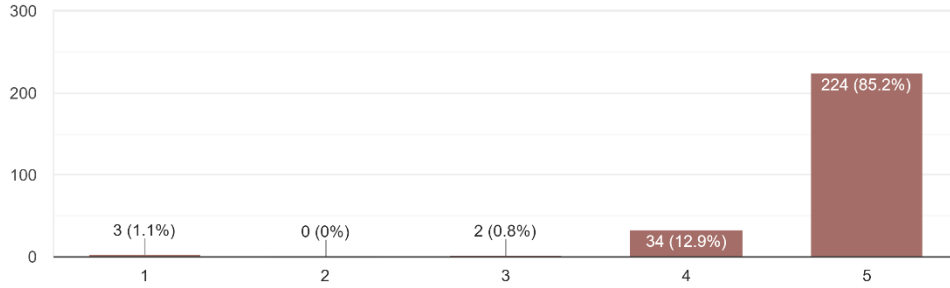
ردًا 263



25- I encourage children to respect public property (e.g., in school, gardens & libraries)

25- أشجع الأطفال على المحافظة على الممتلكات العامة (مثلاً: زهور وأشجار الحدائق، الكتب في المكتبات العامة، وغيرها) .

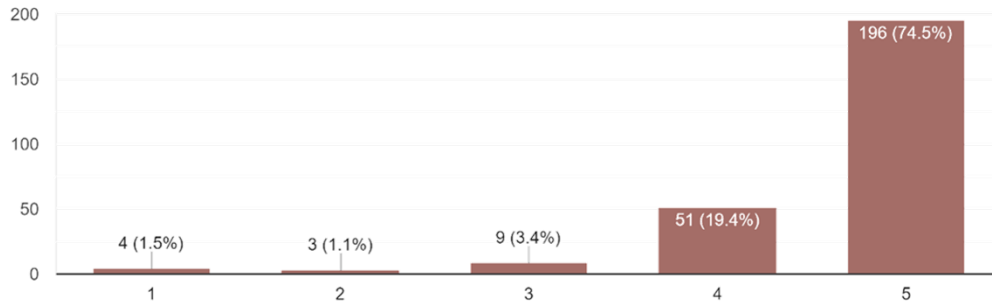
ردًا 263



26- I explain to children the negative consequences of not taking care of public and private property

26- أشرح للأطفال العواقب السلبية من عدم المحافظة على الممتلكات العامة أو الخاصة .

ردًا 263

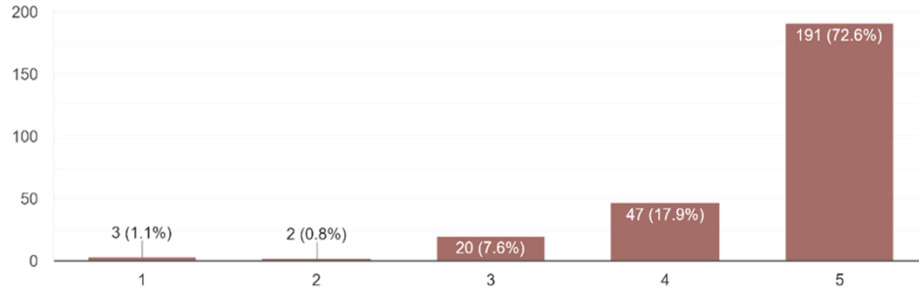


#### Fourth: Appreciation of Time/Work and Workers.

27- I explain to children the importance of work.

27- أشرح للأطفال أهمية العمل.

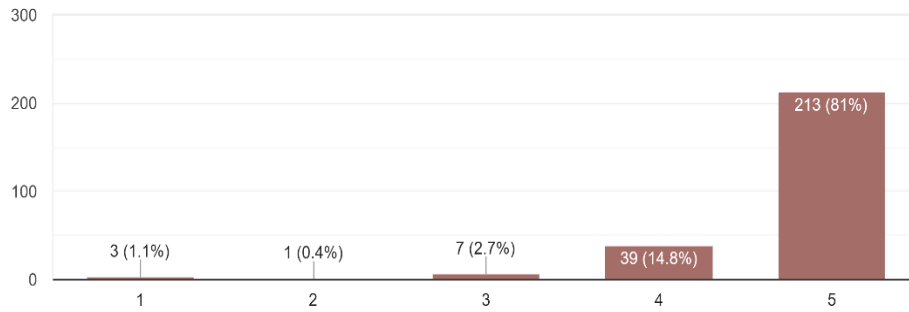
ردًا 263



28- I discuss with children some careers.

28- أتأقش مع الأطفال بعض أنواع المهين.

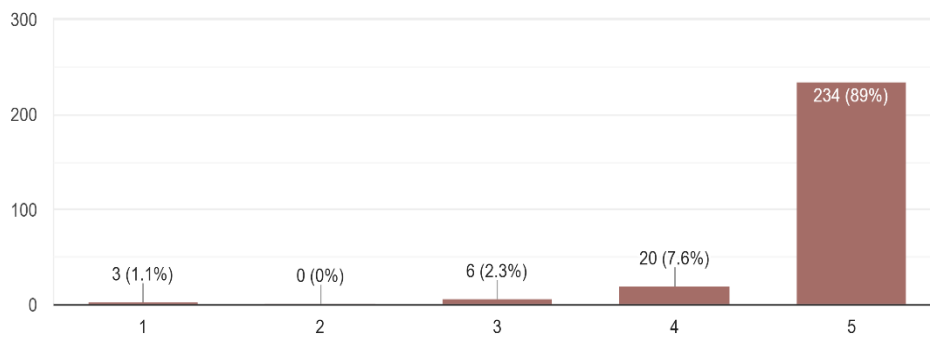
ردًا 263



29- I encourage children to respect all types of careers.

29- أشجع الأطفال على احترام جميع أنواع المهين والعمال.

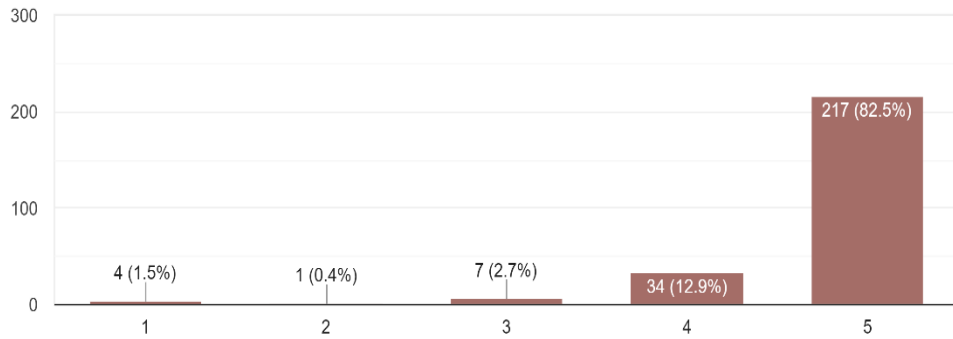
ردًا 263



30- I encourage children to do some simple manual work such as (cleaning tables, brooming, planting).

30- أشجع الأطفال على القيام ببعض الأعمال البسيطة في الروضة مثل: تنظيف الطاولات، الكنس وغيرها.

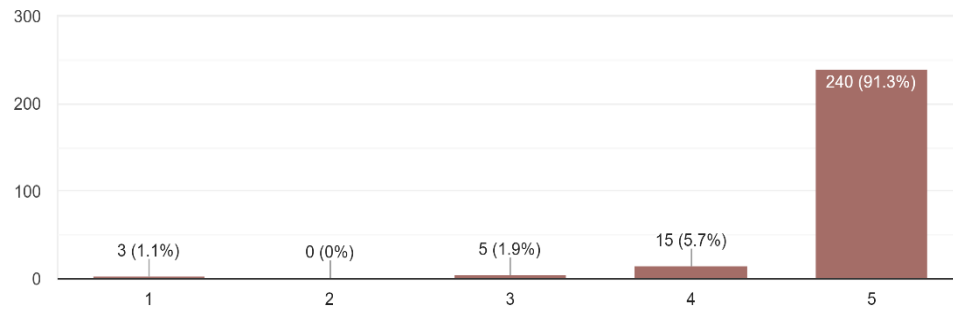
ردًا 263



31- I encourage collaborative working.

31- أشجع الأطفال على العمل التعاوني.

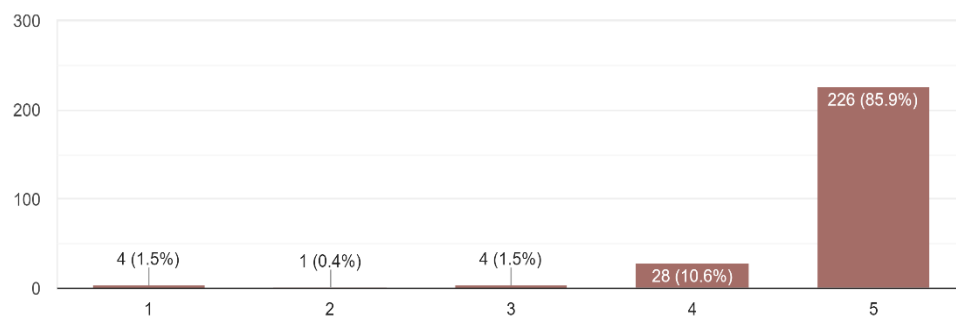
ردًا 263



32- I provide appropriate materials in dramatic centers for pretending play (e.g., dress-up sets for different professions).

32- أزود ركن اللعب الإيهامي بالأدوات والوسائل الملائمة لتمثيل أنواع المهن.

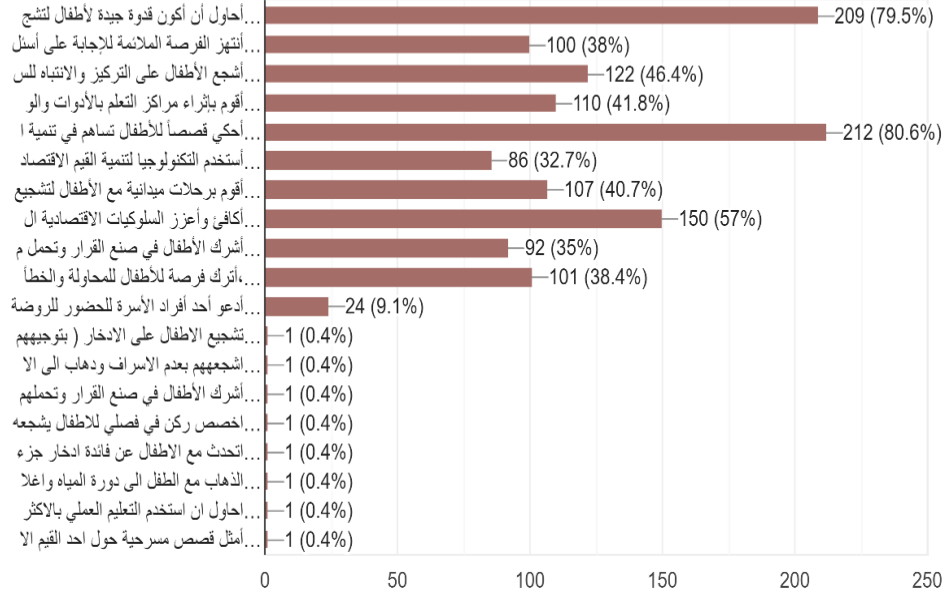
ردًا 263



33- Which of the following strategies do you currently and mostly use to develop economic values in your classroom? (Select at most 5)

33- ماهي أكثر الاستراتيجيات التي تستخدمونها لتنمية المفاهيم الاقتصادية لطفل الروضة؟ (اختاري 5 فقط من القائمة، ويمكنك إضافة استراتيجية أخرى في خانة "أخرى" في حال رغبتك بذلك)

ردًا 263



Statement	N (%)
I try to be a good role model for children to encourage them imitating me.	209 (79.5 %)
I seize the moment to address children's comments and questions about economic values.	100 (38%)
I encourage children to pay attention to economical behaviors they encounter.	122 (46 %)
I enrich learning centers with materials that support learning and practicing economic values.	110 (41.8 %)
I tell stories about economic values.	212 (80.6%)
I use technology to develop economic values.	86 (32.7 %)
I go with children to field trip to encourage economical behaviors (e.g., grocery stores, recycling places...)	107 (40 %)
I reward the correct economic behaviors.	150 (57 %)
I engage children in decision making and taking responsibility of their actions.	92 (35 %)
I encourage children to discover and learn from their errors	101 (38.4 %)
I invite a family member to come and talk with children about any economic concepts.	24 (9.1 %)
Other practices, please specify _____ <ul style="list-style-type: none"> <li>I encourage children to save money (by directing them to make a piggy bank to put some of their money).</li> <li>I encourage children not to be a waster/spendthrift when they go to supermarket every time.</li> <li>I engage children in decision making and taking responsibility of their actions.</li> </ul>	1 (.4%) For each bullet point

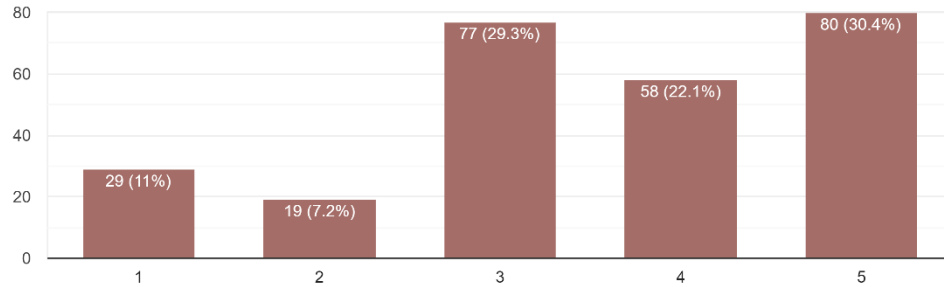
<ul style="list-style-type: none"> <li>• <i>I dedicate a corner in my class to children that encourages them to practice correct economic values and provide them with appropriate materials.</i></li> <li>• <i>I discuss with the children the benefit of saving a some of their money. Also, I remind them of the benefit of charity to be a habit in their lives.</i></li> <li>• <i>I go with children to the restroom, make sure that they turn off the tap when they do not need it.</i></li> <li>• <i>I try to use more practical ways when teaching economic values until I get a strong and noticeable response from the child and with their complete conviction.</i></li> <li>• <i>I act/represent stories using children's theater/puppet theater about one of economic value.</i></li> </ul>	
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### **Section IV: Saudi Vision 2030**

34- I have read the document of Saudi Vision 2030.

34- قمت بقراءة وثيقة رؤية المملكة 2030 .

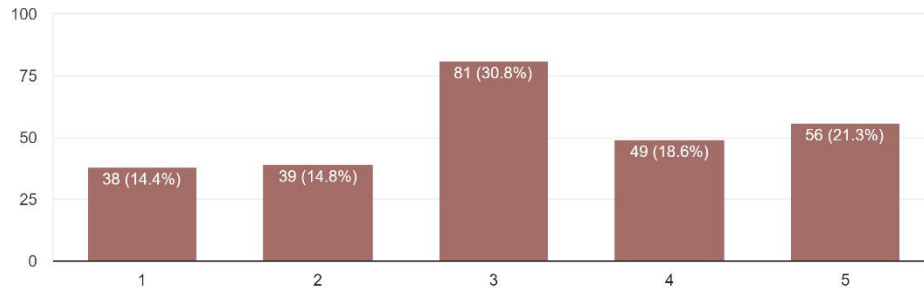
263 ردًا



35- I think that Saudi Vision 2030 is built only around developing Saudi economy.

35- أعتقد أن رؤية المملكة مبنية لتنمية الجانب الاقتصادي فقط.

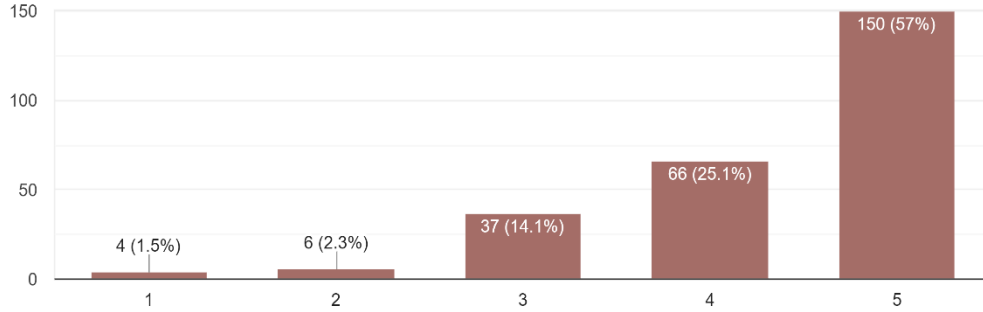
263 ردًا



36- I know that Saudi Vision 2030 is built around three themes: a vibrant society, a thriving economy, and an ambitious nation.

36- أعلم أن رؤية المملكة 2030 مبنية على ثلاثة محاور: مجتمع نابض بالحياة، واقتصاد مزدهر، وأمة طموحة.

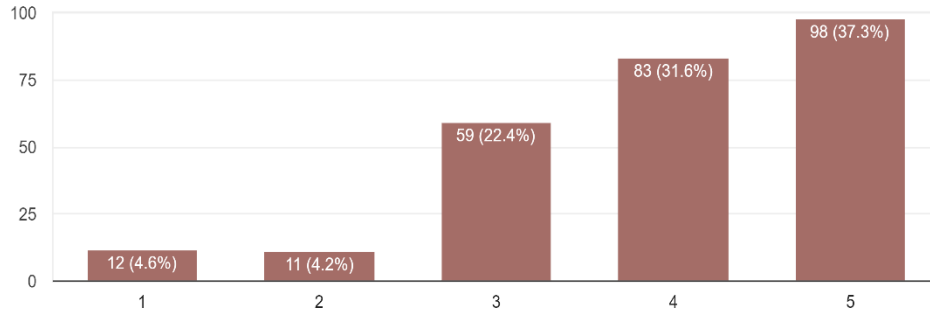
ردًا 263



37- I have some information about Saudi Vision 2030 regarding education.

37- لدي بعض المعلومات حول رؤية المملكة 2030 فيما يتعلق بتطوير التربية والتعليم.

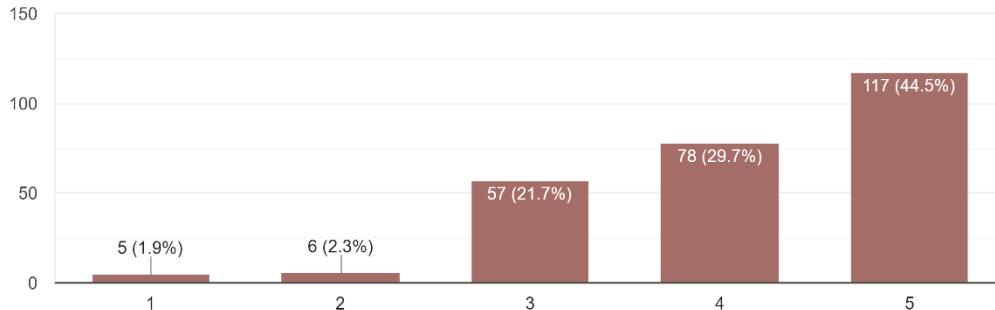
ردًا 263



38- I know that Saudi Vision 2030 includes some recommendations about preparing a modern curriculum that focus on rigorous standards in literacy, numeracy, and character development.

38- أعلم أن رؤية المملكة 2030 تتضمن بعض التوصيات حول إعداد منهج حديث يركز على معايير صارمة ودقيقة لتنمية مهارات القراءة والكتابة والحساب إضافة إلى تنمية وتعزيز الجوانب الشخصية في الأفراد.

ردًا 263

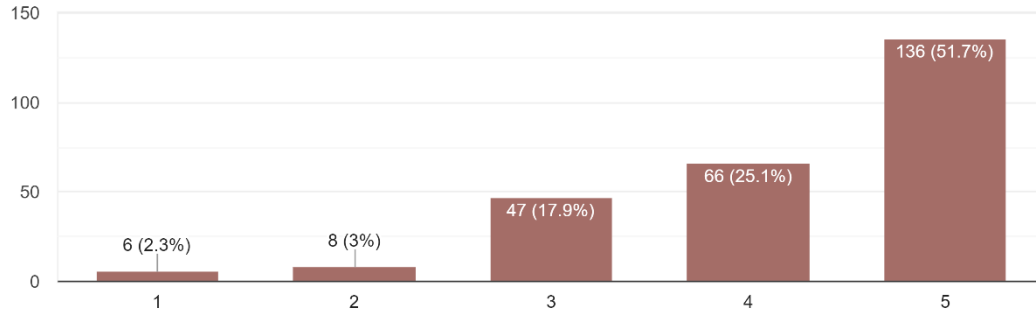




39- I know that Saudi Vision 2030 wants to help students to make careful career decisions.

39- أعلم أن رؤية المملكة 2030 تهدف إلى مساعدة الطلاب على اتخاذ قرارات مهنية دقيقة.

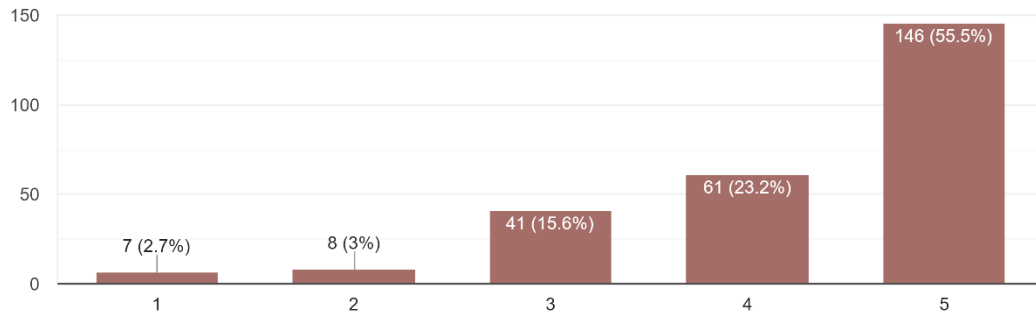
ردًا 263



40- I know that Saudi Vision 2030 wants to deepen parents' participation in the education process.

40- أعلم أن رؤية المملكة 2030 تهدف إلى تعميق مشاركة أولياء الأمور في العملية التعليمية.

ردًا 263



APPENDIX D  
UAB IRB & KSA APPROVAL

## IRB APPROVAL LETTER

**UAB** THE UNIVERSITY OF  
ALABAMA AT BIRMINGHAM  
Office of the Institutional Review Board for Human Use

470 Administration Building  
701 20th Street South  
Birmingham, AL 35294-0104  
205.934.3789 | Fax 205.934.1301 |  
irb@uab.edu

### APPROVAL LETTER

**TO:** Abualsoud, Hanaa

**FROM:** University of Alabama at Birmingham Institutional Review Board  
Federalwide Assurance # FWA00005960  
IORG Registration # IRB00000196 (IRB 01)  
IORG Registration # IRB00000726 (IRB 02)  
IORG Registration # IRB00012550 (IRB 03)

**DATE:** 10-Aug-2021

**RE:** IRB-300007770  
IRB-300007770-002  
Teaching Economic Values: a Mixed Methods Study of Kindergarten Curricula, Values,  
Practices, and Teachers' Perspectives in Saudi Arabia

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The IRB reviewed and approved the Initial Application submitted on 30-Jul-2021 for the above referenced project. The review was conducted in accordance with UAB's Assurance of Compliance approved by the Department of Health and Human Services.

**Type of Review:** Exempt  
**Exempt Categories:** 1  
**Determination:** Exempt  
**Approval Date:** 10-Aug-2021  
**Approval Period:** No Continuing Review

**Documents Included in Review:**

- IRB EPORTFOLIO
- IRB PERSONNEL EFORM

To access stamped consent/assent forms (full and expedited protocols only) and/or other approved documents:




1. Open your protocol in IRAP.
2. On the Submissions page, open the submission corresponding to this approval letter. NOTE: The Determination for the submission will be "Approved."
3. In the list of documents, select and download the desired approved documents. The

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stamped consent/assent form(s) will be listed with a category of Consent/Assent Document (CF, AF, Info Sheet, Phone Script, etc.)

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## THE KSA APPROVAL LETTER

 <p>مكتب حسن يوسف آل مال الله للترجمة المعتمدة شارع القدس - عنك - القطيف ٣٨٠٣٠ س.ت ٢٠٥٣٤٢٨٤٣٥</p>	<p>ADMINISTRATIVE CONSULTATION</p>  <p>CERTIFIED TRANSLATION</p>	<p>Hassan Y Al Malallah Office For Certified Translation Al Quds St - Enak - Qatif C.R 2053028435</p>
<p>Kingdom of Saudi Arabia Ministry of Education IMAM ABDULRAHMAN BIN FAISAL UNIVERSITY 043 Department of Early Childhood Dammam 31441 - P. O. Box: 1982 – Tel.: +966 13 333 0000 – Fax : +966 13 333 0333</p>		
<p>Number : 76/K/C/I Date : 05 May 2021</p>		
<p>Honorable / <b>Hanaa Ali Abualsoud</b></p>		<p>Respectable</p>
<p>Peace and mercy of Allah and his blessings may be upon you</p>		
<p>Based on your letter regarding the publication of a mixed method study questionnaire entitled: A mixed Methods Approach to Investigate Saudi Kindergarten Teachers' Practices of Developing Economic Values to Children at Age Five to Six Years, as conducting this study is a prerequisite for preparing a PhD thesis, which was explained in your summons letter (attached).</p>		
<p>We inform you that the department has no objection to publishing the questionnaire.</p>		
<p>Kindly receive and complete the necessary.</p>		
<p>Please accept a special greeting and appreciation, ,</p>		
<p>Head of the Department of Early Childhood College of Sciences and Humanities Studies in Jubail (Signature) Dr. Abeer Saleh Abdullah Mughanad</p>		
		
<p>Email:hymalallah@gmail.com P.O.Box 444 Saihat 31972 Saudi Arabia</p>		<p>Mobile: +966 53 905 5774 Tel/Fax: +966 13 804 0785</p>
<p>ص.ب ٤٤٤ سيات - ٣١٩٧٢ المملكة العربية السعودية</p>		