

OBSTACLES EARLY CHILDHOOD ENCOUNTER IN FOSTERING CHILDREN'S FINANCIAL INTELLIGENCE; PRINCIPALS' PERSPECTIVE

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Abstract:

The study explores principals' perspective on the obstacle's kindergarten in Najran city, Saudi Arabia encounter when fostering children's financial intelligence. A qualitative interview was conducted in Najran City, Saudi Arabia with principals in public and private kindergarten. Results showed that principals in public and private kindergartens agreed on that they provide tools for activities to support money learning, but many educators lack training. Furthermore, families have insufficient knowledge and assistance about saving and budgeting. The study emphasizes the need for more collaboration between families and educators. It also advocates for increased training, improved curricular support, and play-based financial education.

Keywords: Obstacles, Early childhood, Principal Perspective, Financial Intelligence.

INTRODUCTION

Financial consciousness in early childhood will be helpful to children to develop healthy money habits. Simple concepts such as saving, spending, sharing can be taught at an early age majorly through playing games and interacting with family. Vision 2030 (2021) in Saudi Arabia focuses on life skills of children. Financial Intelligence is part of this vision. Nevertheless, cultural issues, lack of training, and organized programs pose a bigger barrier. Thus, understanding these obstacles can help schools and policymakers build more effective financial education in kindergartens.

LITERATURE REVIEW

Early financial education supports later financial stability. Pramitasari et al. (2023) established that money lessons in preschools can also be used by children to develop positive financial habits. As highlighted by Kamber (2024), saving activities develop self-control and patience. However, most educators lack a clear direction to be used in teaching such subjects. The combination of some basic financial concepts into daily play may assist children in learning as well as having fun.

Globally, educators go through similar obstacles in their profession. These barriers include, lack of essential resources, and poor family participation and training. According to Tympa et al. (2024), quite a number of preschool educators are not certain about how to educate on money-related aspects (Tympa et al. 2024). Parents believe that children are too young and need not learn anything about finances. Playful activities such as pretend stores can be better to motivate interaction and assist young learners to use financial information

naturally (Wahyuni, 2023; Said et al., 2023; Al-Sharqi et al., 2025).

Saudi Vision 2030 (2021) aims to modernize the education sector and teaching children about money can help and support this goal. However, there are still gaps especially when it comes to resources and training of early childhood educators. It is also common to have many families not discussing money but emphasizing on moral or religious education. Kindergarten and family's cooperation will play major roles in enabling children to have financial intelligence at an early age (Fitriah, et., al. 2023). Kindergarten principals are aware of some of the difficulties that may hinder developing economic concepts. They can facilitate and alleviate these obstacles.

The Importance of Studying

The study is very important as it creates financial intelligence particularly in early childhood supports Saudi Arabia Vision 2030 (2021), which focuses on building an educated, responsible financial literate generation. Vision 2030 (2021) stress on providing essential life skills to children, so that they can participate in developing the economy. Therefore, teaching financial literacy to the children enables them to be financial independent an early age. These competencies resonate with the national vision of producing independent and confident citizens that can contribute to sustainable economic development and provide the Kingdom with a balanced financial future. However, there are some hinders that can stop fostering economic aspect among children. Therefore, understanding some of the obstacles that hinder the development of economic concepts from the perspective of kindergarten principals may help in reducing them.

RESEARCH QUESTIONS:

1. What are the difficulties associated with fostering financial intelligence from kindergarten principals' perspective?

MATERIAL AND METHODS

An interview qualitative was employed in this study. Kindergarten principals in Najran City, Saudi Arabia, were considered the target group. 5 principals from public kindergartens and 5 principals from private kindergartens participate in the study. According to Cohen et al. (2000), interviews are a versatile research method that allow participants to express their opinions on a given subject. Because participants are more involved in interviews than in surveys, the response rate is higher in the former (Oppenheim, 1992).

DATA COLLECTION AND ANALYSIS

The study targeted Saudi principals of public and private kindergartens in Najran City. The interview was done electronically through Zoom applications. The interviews were analyzed thematically, using NVivo program.

RESULT AND DISCUSSION

The study revealed that most principals value financial intelligence education. They believe it builds responsibility and independence in children. Simple items like coins, photographs, and role-play businesses are used in many kindergartens. Principals believe that clearer lesson plans and additional training are necessary for educators.

The majority of principals, in public and private kindergarten, indicated that teachers had scarce knowledge with regard to financial education. That is because they did not attend workshops or web courses because it is not available or expensive. This aligns with Tympha et al. (2024), who reported the unpreparedness of educators worldwide. In Saudi Arabia, there are not many early education initiatives that deal with money concepts. The inclusion of these lessons into the curriculum can boost the confidence of the educators (Srinahyanti, et., al. 2024).

Principals of private kindergartens indicated that a lack of budget is one of the obstacles preventing them from providing some of the necessary tools to carry out activities aimed at developing certain economic concepts. This obstacle was not apparent among the principals of public kindergartens. Also, they indicated that teachers lacked specific guidelines and resources prepared to develop the economic aspect in children.

Principals of public and private kindergartens indicated that one of the obstacles is that they focus on teaching children reading, writing, and mathematics based on the parents' wishes, and do not focus much on developing

economic concepts as parents think it is not necessary to introduce financial aspect at this age.

According to the kindergarten principals, a family's socioeconomic background might be either supporting or a hindrance. Children from wealthy families were more aware of money than those from low-income homes. They understood spending and saving better because they see these practices at home. Murugiah et al. (2023) also linked financial knowledge to family income. To reduce this gap, kindergartens can organize joint activities that involve parents from all backgrounds (Murugiah et al. 2023).

Principals agreed on that, financial concepts are abstract concept for young children. However, play helps children connect financial ideas to real life. Pretend stores and market games improved counting and cooperation skills. Playful learning builds both financial and social understanding (Wahyuni, 2023). classroom participation is better when lessons used games or storytelling.

The research established a knowledge gap in teacher training, parent education, and resources to establish financial knowledge in Najran city, Saudi kindergartens. The principals state that the majority of educators are not well trained and lack curriculum guidelines, and the families do not pay much attention to this matter. In order to resolve these problems, more attention has to paid to this area of learning.

CONCLUSION

Saudi kindergartens are encountering several obstacles in promoting financial intelligence. The majority of the teachers are not trained, and the level of involvement of parents is low. However, principals are very keen on enhancing financial learning in children.

RECOMMENDATIONS AND FURTHER RESEARCH

Subsequently, to move forward, financial education should be added to teacher training programs and early childhood curricula. Education to parents should be given especially when it comes to discussions about money with children (Kalsum, et., al 2025). There should be more digital and play-oriented activities in the kindergartens.

LIMITATIONS

One way that future studies can be achieved is determining the implications of early money teachings in adult behavior. Through acquiring financial knowledge at a young age, Saudi Arabia has the capacity to accommodate Vision 2030 (2021), and nurture children to become responsible citizens.

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