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ECONOMIC EDUCATION OF PRESCHOOL CHILDREN. A PEDAGOGICAL VIEW OF THE PHENOMENON

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Abstract. The article presents the significance of economic education in a person's life and the need for it from an early age. The stage of development from which education on the basics of economy should start is the preschool age (3-6 years). The age of the ancestors, the initial stage of the child's consumer socialization, during which its effects and ideas about the world of consumption are shaped. The consumer behavior of preschool children is determined by parents, who can use the purchasing process in the upbringing process. This issue is very relevant, since it constitutes an integral part of each person's life and it's also a subject of interest in many fields of social sciences, each of which introduces a different view, hence it's multidimensional nature. The essence and significance of the process of economic education, including equipping children with knowledge about economics as well as basic ability of its usage in certain life situations were presented based on the research of recent publications collected from the Scopus and Google Scholar databases. The article points out the existence of tools that could be used in the methodology of preschool teacher's work. The offered examples taken from pedagogic practice could help teachers with implementing methods of efficient economical education in the field of preschool pedagogy. The findings presented in the article point towards the need for economic education of preschool children and show its integral and timeless nature. One of the tasks of economic education in kindergarten is to shape the foundations of economic culture, which emphasizes the relationship between economic education and morality.

Keywords: preschool child, teacher, economic education, kindergarten, economy.

1. INTRODUCTION

Economics is a unique world with its own laws and problems. It is complex, interesting and mysterious, and most importantly, a field open to everyone. It isn't possible to completely escape the influence of the economy. Even the ancient Greeks called economics the art of running a home. According to Aristotle, "Economics" (this is the title of one of his works) was, on the one hand, the ethics of family life, and on the other – the art of acquiring, maintaining and using property and goods necessary for human sustenance. (Jóźwik, 2013).

From economics we learn how to properly manage the limited resources available to meet the unlimited needs of people. According to economists, the essential feature of market relations is the high economic independence of market entities (Mises, 2014, p. 78). For this reason it is so important that future generations participate in economic activities and develop readiness to adopt modern forms of market activities. This is a very difficult task for pedagogy/teachers/educators (Budnyk, Konovalchuk, et al., 2022). According to Wincenty Okoń, "Upbringing is all phenomena related to the influence of educators and the environment on the student, shaping his or her identity, personality, attitudes, leading to desired changes in the functioning of the student" (Okoń, 2009). The economic culture of

society (in a broad sense) is the embodiment of forces and social relations that ensure the conditions of human existence in the economic sphere (Brząkalik & Łuba-Krolik, 2010, p. 28; Wu, Yang & Tinmaz, 2024). A person becomes economically cultured as a result of education. Economic education is deliberate, planned and systematic and its mission is to equip children with the basics of economic knowledge and basic skills in using it in specific life situations (Brząkalik & Łuba-Krolik, 2010, p. 28; Rachwał, Kilar, Kawcki & Wróbel, 2018).

Because of the necessity to highlight the need for economic education, the goal of this article is to show the complexity of this process by presenting it from varying points of view, based on the knowledge from literature on the economic education, socialization and the economic culture of preschool children. The above issues are the subject of interest for social sciences, which bring in different points of view each. The aforementioned topics are so important because they constitute an integral part of every person's life and simultaneously, they are the object of interest in many fields of social sciences, each of which introduces a different point of view, which gives it its multidimensional character. For this reason, this article is of a review nature. This article is based upon research of articles listed in Google Scholar and Scopus databases. The analysis of retrieved data can enable the creation of practical solutions for effective economic education for preschool children.

2. LITERATURE REVIEW, GENERALIZATION OF MAIN STATEMENTS

2.1. Economic education of children

One of the first European pedagogues, John Amos Comenius, a representative of scientific pedagogy, was the first to pay attention to the significance of economic education of preschool children. In the book "Mother's School", Comenius suggests giving children "economic knowledge" and understanding of running a household. Comenius says that "Children should know their everyday and festive sets of clothes, take care of them and not get them dirty. Children are to be told why people need chests, cupboards, pantries, basements, locks and keys. Children need to learn the essence of things in life, "gradually open their eyes to the little things, so as not to remain blind to the big things." He assigned a huge role to work so that children would get used to "avoiding lazy rest." (Bieńkowski, 1980, p. 78).

The quoted fragments suggest a need to introduce a child to the world of economics starting from preschool age (3-6 years of age). At this age, children become interested in many economic issues. And the more often they have contact with social reality and everyday life, the more questions they ask. The most common ones include: What can you buy for one zloty? (product – price) Where does money come from? (work-wage), What is an ATM? (bank (ATM) – currency). In addition, the most "incomprehensible": whether dad's salary can buy anything and everything, why mom can't buy every toy, why there is no money at home.

For a long time, the question of economic education was reduced by many educators to shaping the habit of saving, which in some sense was equated to thriftiness e.g. saving water, energy and other resources. It is undoubtedly important and worth the effort, but this direction does not completely exhaust the system of economic education, which was replaced by education on, for example, a rational attitude to one's own and other people's time, money, etc. (Budnyk, 2008; Kołodziej, 2014, pp. 100-101).

The significance of economic upbringing of preschool children is being increasingly emphasized by parents as well as other education experts. Economic education of preschool children is commonly understood as an organized pedagogical activity aimed at shaping the elements of economic awareness by transmitting basic economic knowledge, shaping economic skills and habits related to economically justified activities, shaping economically important personality traits, developing economic thinking at a level accessible to a child of preschool age (Berti & Bombi, 1988, p. 5). To summarize, economic education could be described as the deliberate, planned and systematic equipping children with the basics of economic knowledge and elementary skills of using it in specific situations (Przybytniowski,

2017, pp. 60-61).

Future kindergarten teachers, as well as teachers of the initial grades, should have methodological preparation for organizing such teaching and educational situations for children that will be a source of personal experiences necessary for their minds to be able to construct cognitive patterns, meaning messages and skills relating to practical economics. It makes sense to familiarize students of preschool and early school pedagogy with the regularities of cognitive development related to children's understanding of the value of money.

While learning about money, children learn that there are different types of money: paper (banknotes) and metal (coins); that money has its own denomination; that such a specific currency is valid in our country; what does the word currency mean. Children as a result of education learn that money is primarily a means of purchasing and paying; that they serve to meet human needs, desires and aspirations in market conditions (Koblner, 2017; Harmacińska & Szmelter, 2015). In addition, children learn by their own curiosity that adults receive money for the work they do and that it is an important thing in life to manage money wisely and save. Children also learn that all money received by family members is referred to as family income (parents' salary, grandmother and grandfather's pension, older siblings' scholarship, pensions, financial support and other assistance). However, what consumes the family's money is referred to as loss or expense. The income and expenses in the statement constitute the family budget. There are rich and poor, but both should have some savings either way (Kołodziejczyk, 2012, p. 275).

An interesting methodical example to apply in preschool practice could be a diagnostic tool by the name of "I understand the meaning of money" by Maria Kupisiewicz, which is used to assess the competences in understanding the value of money and the ability to make monetary calculations. It consists of a series of 10 tasks (8 tasks – I know coins, banknotes and I can use them; 2 tasks – I can manage money), containing 26 trials. They are task situations that encourage the child to reveal their competences in recognizing and practical usage of money. For this reason, it's so important to prepare teachers for conversations with children on topics related to the basics of economic knowledge (Raczka, 2019, p. 156).

Another important aspect that future teachers should pay attention to is that in the minds of preschoolers, ideas about commercial relations and the fact that goods are the result of human work are created. At this age, knowledge about places to purchase goods appears; that every thing has its price, that the purchasing value of goods depends on their quality, the work put in, on demand and supply, and that you pay not only for tangible goods, but also for services. In the process of education, the teacher points out that not everything can be bought; that friendship, love and health are not for sale, yet they are necessary for everyone (Arndt, 2001).

By learning about human needs, the child begins to understand that a person needs food, water, air, heat and light. Without them, it is impossible or very difficult to exist for a long time. Man meets these life needs both from natural sources and with the help of the economic system. Economic needs are met through the purchase of goods and services. Children learn about the diversity of needs depending on age, gender and profession. What is emphasised here is the need to prioritize well thought out needs. The need for social relationships, friendship, and the development of one's own capabilities and abilities is one of the strongest human needs. Hence, a person needs education as well as physical and creative development. (Harmacińska & Szmelter, 2015).

When introducing children to advertising, the teacher explains that it is certain information, given in a specific form, and that, apart from facts, it conveys a certain emotional charge. This form of communication is laconic, graphic and attractive to the viewer (Sobieraj, 2013). Preschoolers are attracted by bright, dynamic pictures, and rhyming advertising slogans are easily remembered. In the early stages of research on the "child and advertising" phenomenon, two main points of view emerged:

1. Children should be separated and protected from the influence of commercial advertising for the sake of their "well-being", mental health, etc. (paternalistic view);

2. Children are independent and have the right to access information, including commercial information, which is an integral element of the global world in which they are to grow up (liberal view). It is sometimes denoted by the word “agentive approach”. According to this approach, children are not so much humble victims of capitalism, but rather creative consumers of goods and media. (Cody, 2017, p. 77).

Many scientists are trying to find a third point of view. The authors rely on the fact that, first of all, it is necessary to better understand the socialization processes of modern children (including those related to consumption). Then it is necessary, on the one hand, to regulate or limit the commercial advertising whose target audience is children and adolescents; on the other hand, it is necessary to develop in children an age-appropriate perception of advertising content and, if necessary, the ability to resist manipulation. So how do preschool children perceive television advertising? In the scientific resources on the subject, they are placed at the perceptual stage:

1. Perceptual stage (children aged 3-7 years): during this period children make decisions based on visible features. Researchers believe that until the age of five, advertising is perceived by children as fun and entertainment. At the age of 6-7, the child begins to understand dissimilar content, the main TV program and advertisements that interrupt it. (Berti & Bombi, 1988).

In this article, only the perceptual stage should be presented because it covers the entire preschool age, but it would not present the process of receiving advertising in its entirety. Therefore, the second stage is:

2. Analytical stage (children aged 7-11 years): At this stage, there is a sharp increase in the amount of information processed, understanding of symbols appears, knowledge of abstract concepts appears. At this age, children understand the two functions of advertising (informative and persuasive). Almost all children aged 10–11 understand what the persuasive function of advertising is about. Moreover, the practical application of this understanding is important, which is a key element of education (Berti & Bombi, 1988).

3. Reflective stage (also called the action stage) (children aged 11-16 years): This stage develops understanding of market concepts such as brand and price. The need to shape one's own identity and meet the expectations of the reference group leads to emphasizing the social aspects of consumption, making purchasing decisions and preferences for a specific brand (Berti & Bombi, 1988).

Children constitute a significant part of the television advertising audience, and as consumers they are potentially important to advertisers. The job of educators/teachers and parents is to develop the ability to distinguish what is real from what is fictional; what is good from what is bad (Matusiak, 2019).

In the education of older preschool children, their ideas about the diversity of natural and capital resources, their use and ways of meeting their needs should be deepened. It is important to teach children to appreciate and understand the world of things around them as the result of human work, and to develop an attitude of concern for the economical use of natural resources – water, heat, electricity. By deepening the ideas about the diversity and exhaustibility of their country's natural resources, the teacher should emphasize the dependence of man on the surrounding nature, on the factors shaping it, emphasize the need to use natural resources in a reasonable and moral way. You should discuss with children the issues of the origin of food products (nature – forest, sea, agriculture), producers of goods, and financial resources involved in their production. It is worth paying special attention to the need to use all resources wisely (Stańdo, 2017). Classes in kindergarten on the basics of economic education expand economic knowledge, arouse interest in economic phenomena, expand the vocabulary of concepts, develop a love of work, frugality and thrift .

2.2. The Store as a Place of Consumer Socialization

As Adam Roter states, the socialization process is one of the main determinants of the quality of life of an individual. Studies on this process show its multidimensionality (Roter, 2005, p. 26). From a pedagogical perspective, socialization is perceived as the acquisition by an individual of elementary

forms of social behavior. The socialization process is the formation of the social personality of a child, a young person, and entering culture. In today's world, it is also largely about entering consumer culture (Modrzewski & Sipińska, 2012, p. 812).

Preschool age is the initial stage of a child's consumer socialization, during which their consumer preferences as well as their ideas about the world of consumption and the basis for their own consumer behavior are formed. The consumer behavior of preschool children is largely determined by adults: parents can control the child's preferences, regulate and limit their consumer behavior, and can also use the purchasing process for their education. A child may develop the belief that the more shopping adults do for them, the more they love him. For a child, what is often important is not the item itself, but the fact that it was purchased especially for them (Kołodziejczyk, 2012).

Consumer socialization occurs not as a result of artificial conditions, but in the organic process of joint shopping and shopping in stores. Parents are role models for children when teaching them consumption behaviors. At the same time, it is a two-way process, because the child can also correct the consumption behavior of its parents, forcing them to adapt to its needs and wants (Wang & Zhang, 2024; Calvert, 2008).

The store should also be seen as an institution of consumer socialization, because it is, among others, a place where children and adults shop together. A study of the literature on children's consumer socialization showed insufficient interest in the store as an institution of children's consumer socialization. At the same time, it cannot be ignored that modern children spend more and more time in stores (real and virtual), galleries and shopping centers.

The store, as a place where consumption gets manifested, develops its own specific strategies of influencing the child. Modern stores are diverse. They can be small (stalls), medium-sized (shopping centers) and large (shopping chains). Children are introduced to this social institution first by their parents and gradually become independent consumers. Already at preschool age, it is possible to differentiate children according to the level of consumer socialization (Calvert, 2008). According to research by Sandra Calvert, consumer socialization of preschoolers can be classified into low, medium and high levels. Children with a high level of consumer socialization are well versed in the types of stores and their structure. Their knowledge is usually not limited to their area of residence. Understanding the principle of operation of retail chains, children know that the necessary product (service) can be purchased in another store if it is not available in this one (Calvert, 2008; Habayib & Cinamon, 2023).

Children's stores are particularly important in the consumer socialization of children because:

1. It is a place where things are placed. A modern store amazes the child with the presence of a huge amount of goods. To facilitate the selection, the products have been divided into specific sections, and special zones have been designated for thematic products.

2. It is a space where parents and children can spend time together. There are entire traditions when the family visits the same stores with a certain frequency. Modern stores actively reinforce these trends by issuing various loyalty cards.

3. It is a place of fun and entertainment. Thus, customers with children are offered free use of various strollers, for example those made in the shape of toy cars. Large stores also have special playrooms where children can relax, play with other children, etc.

4. It is a place of interaction with other adults – consultants and salespeople who act as agents of consumer socialization in the store environment. The child gains experience in communicating with friendly adults to whom he can ask questions, and the answers he receives help him acquire the ability to use the purchased items.

5. It is a place full of pleasure. Shops can hand out various gifts at the entrance, e.g. balloons, fairy-tale toys, small gadgets. The purchasing process is accompanied by pleasant music, a movie or other attractions.

6. This is a place where a child learns the essence of the purchase-sale relationship. The child cannot

take any product he likes, but must purchase it with money. And although the child does not yet understand what money is needed for and where it comes from, it acquires a certain value for him because without it he cannot get what he wants (Wang & Zhang, 2024; John, 1999).

3. DISCUSSION

In the first place, it's worth mentioning that economic upbringing is a deliberate, planned and systematic action of equipping children with the basics of economic knowledge and elementary abilities of applying it in certain situations. This definition gives justification to the view that economic upbringing should be starting as soon as kindergarten, since it's the "golden age" of shaping a child's personality. Some Polish, as well as foreign scientists: (Przybytnowski, 2017), (Kołodziej, 2014), (Kobliner, 2017), (Raczka, 2019), (Harmacińska & Szmelter, 2015), have pointed out the following aspects of economic upbringing:

1. Shaping economic consciousness;
2. Shaping economic thinking;
3. Shaping a responsible approach to work;
4. Shaping economic knowledge/economic education;
5. Economic socialization;

The papers of (Harmacińska & Szmelter, 2015) as well as (Stańdo, 2017) accentuate the significance of economic upbringing of children. Some publications cite that a parent and child's trip to a store is an element of economic upbringing. It is mentioned by (Modrzewski & Sipińska, 2012), (Calvert, 2008), (Habayib & Cinamon, 2023), (Wang & Zhang, 2024).

Therefore, parents' task is not only passing on economic knowledge, but also teaching how to use this knowledge in a rational way. Furthermore, a child of preschool age is already in the initial stage of consumer socialization, as stated by (Wang & Zhang, 2024), (Habayib & Cinamon, 2023). The results of research conducted by (Calvert, 2008), (Habayib & Cinamon, 2023) also show that children at a high degree of consumer socialization are well versed in the types of stores and their structure. Their knowledge usually is not confined to just their place of residence. By understanding the principle of operation behind market chains, children know that the required item could be purchased at another store. The recent years saw some research papers exploring the field of consumer socialization of a preschool child, mostly of quantitative nature, based mainly on experiments (Raszka, 2017). Therefore the review of the literature performed in this article definitely requires a wider outlook and a follow-up.

4. CONCLUSIONS

Introducing a child to the world of economic reality begins at preschool age. Preschool children receive economic news primarily from sources such as: parents (family environment), teachers (preschool environment). The child is a part of family life. In the family, the child learns about money, shopping, expenses, prosperity or its lack. The emotional state of the child depends on the parents' outlook on life, belief in their ability to solve problems, ability to convince the child that difficulties are temporary. The second source of economic education is the preschool environment with which they have contact, it expands their cognitive horizon in the aspect of economic education (Budnyk, Konovalchuk, et al., 2022).

One of the tasks of economic education in kindergarten is to shape the foundations of economic culture, which emphasizes the relationship between economic education and morality. The effectiveness of economic education largely depends on what moral foundations have begun to form in the child's personality. In the process of economic education, along with economic socialization and assimilation of basic economic categories, the process of shaping the moral personality traits of a kindergartener begins, which is expressed in actions and behavior. Not every child will become an economist or entrepreneur in the future, but the job of teachers is to develop the individual creative abilities of their students. To

fully realize gained skills, a child should “navigate” the world around them, but without the knowledge of economics it is going to prove very difficult. Economic knowledge and abilities are necessary for children, as is basic knowledge of hygiene, rules of conduct in society and rules of behavior on the road, as important as knowledge of mathematics and native language (speech). To sum up the need for economic education for children of preschool age, it is necessary to notice its integrity with the holistic development of a child, as well as its timeless character.

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У статті представлено значення економічної освіти в житті людини та необхідність її впровадження з раннього віку. З'ясовано, що періодом розвитку, з якого слід починати навчання основам економіки, є дошкільний вік дитини (3-6 років), початковий етап соціалізації дитини у процесі споживання, під час якого формуються її переваги та уявлення про світ споживання. Модель поведінки дітей дошкільного віку визначають батьки, які можуть використовувати процес здійснення покупки у виховному процесі. Доведено, що ці питання є дуже актуальним, оскільки є невід'ємною частиною життя кожної людини, і водночас предметом зацікавленості багатьох галузей суспільних наук, кожна з яких відображає свій погляд, що зумовлює його багатоаспектність. На основі огляду останніх публікацій, отриманих із баз даних Scopus і Google Scholar, представлено сутність і значення процесу економічної освіти, зокрема оволодіння дітьми базовими знаннями з економіки та елементарними вміннями їх використання в певних життєвих ситуаціях. У статті також звертається увага на використання педагогічних засобів економічного виховання у методичній роботі вихователя дошкільного закладу. Запропоновані приклади з педагогічної практики можуть допомогти освітянам реалізувати обрані рішення з дошкільної освіти у сфері ефективного економічного виховання. Наведені в статті аргументи засвідчують необхідність упровадження економічної освіти дітей дошкільного віку, її цілісність і позачасовий характер. Визначено, що одним із завдань економічного виховання у закладі дошкільної освіти є формування основ економічної культури, що увиразнює взаємозв'язок економічного виховання і моралі.

Ключові слова: дошкільник, педагог, економічна освіта, заклад дошкільної освіти, економіка.