

## **The Children Involvement in Family Resources Management and Its Impact on the Development of Social Responsibility Sense**

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### **Abstract:**

This paper aimed to identify children's involvement in family resource management and its effect on enhancing their sense of social responsibility. Based on the principles of family systems and social learning theories, the research focused on patterns of children's involvement in household budgeting, decision-making, and shared responsibility to predict the effects of this involvement on their ethical, financial, and empathic development.

The study employed a quantitative-qualitative approach with a survey method. The study analyzed 92 questionnaires from children and their families in Taif City, KSA. In addition, this paper concluded that early involvement resulted in an understanding of accountability and fair distribution and practice in decision-making attributed to social responsibility. Besides, children involved in contributing to financial planning and other family expenses exhibited positive attitudes in understanding the community's needs and the importance of economic sustainability.

**Keywords:** Family Resource Management, Children Involvement, Social Responsibility Sense.

## مشاركة الأطفال في إدارة موارد أسرهم وتأثير ذلك على تنمية شعور المسؤولية الاجتماعية لديهم

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### مستخلص البحث

هدفت هذه الدراسة إلى التعرف على مشاركة الأطفال في إدارة موارد الأسرة، وأثرها في تعزيز الشعور بالمسؤولية الاجتماعية، واستنادًا إلى مبادئ النظم الأسرية ونظريات التعلم الاجتماعي، ركزت الدراسة على أنماط مشاركة الأطفال في ميزانية الأسرة وصنع القرار والمسؤولية المشتركة للتنبؤ بآثار هذه المشاركة على نموهم الأخلاقي والمالي والعاطفي. واستخدمت الدراسة المنهج الكمي النوعي مع طريقة المسح، وحلل الدراسة (٩٢) استبياناً من الأطفال وأسرهم في مدينة الطائف بالمملكة العربية السعودية؛ وتوصلت نتائج الدراسة إلى أن المشاركة المبكرة أدت إلى فهم المساءلة والتوزيع العادل والممارسة في صنع القرار المنسوبة إلى المسؤولية الاجتماعية، علاوة على ذلك، أظهر الأطفال المشاركون في المساهمة في التخطيط المالي ونفقات الأسرة الأخرى مواقف إيجابية في فهم احتياجات المجتمع وأهمية الاستدامة الاقتصادية.

**الكلمات المفتاحية:** إدارة الموارد الأسرية، مشاركة الأطفال، الشعور بالمسؤولية الاجتماعية .

## Introduction

In recent years, there has been growing interest in understanding the dynamics of children's involvement in family life, especially in household resource management (Toros, 2021, and Tierney et al., 2022). Positive outcomes for children from meaningful involvement were identified in one or more of the following: development of feelings,

social responsibilities, self-esteem, self-efficacy, and knowledge of rights and/or communication skills (Horgan & Kennan, 2021, and Tierney et al., 2022). This study explored the involvement of children in managing their family resources, such as time, money, and responsibility, and examined how this involvement influenced the development of their sense of social responsibility.

The family is the arena in which the most important values, behaviors, and responsibilities were first introduced and reinforced. In

this context, opportunities for children to understand financial decision-making, household responsibilities, and caring for others may provide formative experiences that help cultivate empathy, accountability, and a focus on the well-being of others (Abela et al., 2024). In this study, the researchers sought to identify the social roles and civic responsibilities that children experience in their homes to raise awareness of the potential for early involvement in family management to foster greater understanding of social roles and civic responsibilities.

This introduction was the precursor to a wider discussion about the possible value of active involvement by children in family resources management. It sought to offer a way of discussing the developmental consequences of this involvement and the implications for creating a more socially responsible generation.

## Review of Literature

Currently, there has been a growing awareness of the importance of

children's involvement in family decision-making and resource management. Lansdown (2005) and Abu Zayyad et al. (2021) found that meaningful involvement encouraged children to feel valued and recognized, thus cultivating children's confidence and responsibility. This was confirmed by Rogoff (2003) and Hart (2020), who explained that the child learns through observation and involvement in everyday family activities in order to gain competence and social understanding.

Family resource management is the way families plan, use, and distribute financial, material, and human resources. Research indicates (e.g., Deacon & Firebaugh, 1988) that family decision-making is important in the context of social learning. Children's involvement in budget planning, shopping, or resource prioritizing teaches them how to deal with scarcity, priorities, and planning in the real world. This was also asserted by Abu Zayyad (2021).

Furthermore, social responsibility among children means knowing and being responsible to act on behalf of others and/or the community. Berkowitz and Bier (2005), Dyer (2022), and Breitbarth (2024) identified that social responsibility was developed through experience, reflection, and role modeling. Children's involvement in resource management resulted in opportunities to think about the needs of others and foster values such as sustainability, fairness, and empathy.

Vygotsky's sociocultural theory (1978) also emphasized that learning was deeply rooted in social interactions and cultural context. Children's values and responsibilities are developed through shared experiences within families and communities. Tudge et al. (2006) and Berman (2023) studies showed that in many non-Western cultures, children have significant family responsibilities from a young age, supporting their moral development and social integration.

Research has also examined how educational systems could support social responsibility development. Learning programs that included life skills and values education demonstrated that children benefited from practical experiences both at school and at home (UNICEF, 2012). Moreover, parental attitudes toward children's involvement significantly influenced their readiness to contribute meaningfully to family decisions.

The literature highlighted that children's active involvement in family resource management has multifaceted benefits. It equipped them with practical and financial skills and developed their senses of empathy, responsibility, and moral awareness. However, more context-specific research was required to understand cultural variations and develop effective strategies that fostered children's involvement in family and community life.

## Previous Studies

## Theoretical Framework

### Family System Theory

- **Key Idea:** The family function as an interconnected system where each member's action impact the whole unit.
- **Relevance:** when children involve in managing family resource they develop a sense of responsibility and accountability.
- **Impact:** Encourage teamwork in Children, Cooperation, and understanding of how individual decision affect family well-being.

### Ecological system Theory

- **Key Idea:** Theory explain children development as influenced by different environmental system. like: macrosystem (Society), and microsystem (Family).
- **Relevance:** children's Participation in financial decisions or household management helps them develop real world skills that prepare them for larger social roles.
- **Impact on Social Responsibility:** as children engage in family decision making they understand how their choice affect not only their house holds, it also affect community as well.

### Social Learning theory

- **Key idea:** This emphasize that children learn values and behaviours by observing, reinforcement, and modeling.
- **Relevance:** when children observe their parents managing financial and others matters with giving their child opportunity to take part in it they learn ethical decision making, and financial responsibilities.
- **Impact:** help to develop habits of sharing, planning and social consumption.

## Family System Theory

• **Key Idea:** The family functions as an interconnected system where each member's action impacts the whole unit.

• **Relevance:** When children are involved in family resources management, they develop a sense of responsibility and accountability (Lang, 2020).

• **Impact:** Encourage teamwork in children, **cooperation, and** understanding of how individual decisions affect family well-being.

## Ecological Systems Theory

•**Key Idea:** Theory explains children's development as influenced by different environmental systems, like microsystem (society) and microsystem (family).

•**Relevance:** Children's involvement in financial decisions or household management helps them develop real-world skills that prepare them for larger social roles (Ryan, 2015).

•**Impact on Social Responsibility:** As children engage in family decision-making, they understand how their choices affect not only their households but also the community as well.

#### Social Learning theory

•**Key idea:** This emphasizes that children learn values and behaviors by observing, reinforcement, and modeling.

•**Relevance:** When children observe their parents managing financial and other matters and giving their child the opportunity to take part in it, they learn ethical decision-making and financial

responsibilities (Kendra Cherry, 2024).

•**Impact:** It helps to develop habits of sharing, planning, and social consumption.

#### Research Problem

In spite of increasing recognition of the importance of child involvement in family dynamics, there was still a limited understanding of how this involvement in managing household resources directly impacted children's psychological and social development. Specifically, the correlation between children's involvement in resource management and the cultivation of a sense of social responsibility was underexplored. Many families might either underestimate children's potential to contribute meaningfully or lack the tools and awareness to involve them in constructive ways (Wayne et al., 2022).

Previous research had extensively explored children's roles in household chores and their

development of re-sponsibility through family interac-tions. Studies also showed that engag-ing children in decision-making builds self-confidence and empathy (e.g., Rogoff, 2003; Lansdown, 2005). However, limited empirical attention had been given to how children's in-volvement in the management of family resources specifically contrib-utes to the development of social re-sponsibility.

This research aimed to address the problem of insufficient engagement of children in the practical aspects of family life and the potential missed opportunities for nurturing socially responsible behaviors. By identifying the gaps in current practices and per-ceptions, the study aimed to explore the extent to which children's active roles in resource management influ-ence their awareness of communal ob-ligations, ethical decision-making, and willingness to contribute positively to society. Without such insights, strate-gies to foster social

responsibility in children may remain incomplete or ineffective.

In Taif City, Saudi Arabia, little research addressed the active role children play in the management of family resources, partly because of cultural constraints that limited their involvement to minor or symbolic roles. The rapid social and economic changes that were occurring in Saudi society also presented challenges to the incorporation of such practices in-to family life. Factors that had an ef-fect on the extent of these children's behavior were parental attitudes, eco-nomic conditions, and educational practices. However, there were no clear guidelines or strategies for driv-ing this involvement, and we had crit-ical questions about the effectiveness and long-term impact of involvement on children's character development. To fill such a gap, this research inves-tigated why and how the involvement of children in family resources man-agement made a difference in their feelings and their sense of social re-sponsibility. The goal was to deter-

mine what cultural and practical factors shaped this relationship to derive critical implications regarding how families, educators, and policymakers should be interacting with this relationship (in creating responsible, engaged generations).

### Research Aims

This research aimed to:

- Explore children's involvement in family resource management and responsibility.
- Examine the impact of children's involvement in family resource management on the development of their sense of social responsibility.
- Identify cultural, economic, and educational factors that influence the extent of children's involvement in family resource management in Taif society, Saudi.
- Explore impacts of parents' perceptions and attitudes towards involving children in family resources management.

- Propose strategies for enhancing children's involvement in family resource management to foster social responsibility in the Taif context.

### Research Questions

- What is the current extent of children's involvement in family resource management in Taif, Saudi households?
- How does children's involvement in family resources management contribute to their development of social responsibility?
- What are the cultural, economic, and educational factors that influence children's involvement in family resource management in Taif society?
- How do parents perceive the involvement of children in family resources management, and what factors shape these perceptions?
- What strategies can be implemented to involve children effectively in family resource management while

fostering their sense of so-cial responsibility?

### **The Academic and Practical Importance of the Research**

The present research was valuable in both theoretical and practical con-texts, given its examination of the ac-quisition of social responsibility through children's engagement in fam-ily resource management. Its academic value appeared in two ways: in child development and financial literacy, as it aimed to establish an association be-tween children's involvement in household decisions and ethics. It as-serted that parents, caregivers, teach-ers, and authorities helped children have social responsibility.

### **Research Terms**

- Family Resource Manage-ment—The process of planning, budgeting, and allocating household resources.
- Social Responsibility—A child's awareness of ethical behavior and contribution to their com-munity.

•Financial Literacy—

Understanding financial con-cepts such as budgeting and saving.

•Parental Influence—The impact of parents' attitudes and prac-tices on children's learning.

•Cultural Norms—Traditional values shaping children's roles in family decision-making.

•Collaborative Decision-Making—Engaging children in discussions about household fi-nancial planning.

### **Methods**

#### **Research Design**

This study adopted a quantitative survey design to statistically measure the involvement of children in the management of their family resources and its impact on the development of their feelings of social responsibility. The survey facilitated the recruitment of the subject and generated find-ings that appeared to constitute the target population in Taif City, Sau-di Arabia.

## Participants

The participants of the present study consisted of 92 children ranging in age from 9 to 15 and their families in Taif, Saudi Arabia.

## Sample Size

The sample size (92) was selected to have a statistically significant yet time- and cost-effective sample to draw its conclusions from. This number provided enough information to observe statistically significant trends and correlations within them.

## Sampling Technique

Participants were chosen from schools, community centers, and family homes in Taif City, and they were used for convenience sampling.

The data was collected safely from schools, community centers, and people's family homes in Taif City, Saudi Arabia, to ensure participants feel safe and comfortable revealing the truth. Schools and community centers allowed engagement with a wider demographic, while family

homes provided contextual insights into house-hold dynamics.

## Inclusion Criteria

- Children aged 9-15 years.
- Members of families living in Taif City.
- Families that were willing to participate and provide informed consent.
- Particularly involving children in any level of family resource management (e.g., budgeting, household tasks).

## Exclusion Criteria

- Children were older than the specified age limit.
- Families refused to participate or provide appropriate informed consent
- Families who recently transferred to Taif City do not have appropriate family cohesion.
- Children with disabilities that precluded them from participating in the study's activities.

## Study Timeline

Phase	Activities	Timeline
<b>Phase 1: Preparation</b>	Recruitment of participants	January 2024
	Pilot testing and refinement of questionnaires	January 2024
<b>Phase 2: Data Collection</b>	Distribution and collection of questionnaires	February–March 2024
	Follow-ups to ensure response rate	February–March 2024
<b>Phase 3: Data Analysis</b>	Data entry and cleaning	Early April 2024
	Statistical analysis (descriptive and inferential)	April 2024
<b>Phase 4: Reporting</b>	Interpretation of results	Late April 2024
	Drafting and finalizing the report	May 2024

## Data Collection

Data was collected through structured questionnaires designed for children and their parents:

- Children’s Questionnaire: assessed roles in resource management, type of tasks, and persons responsible for children. Questionnaires were done to assess their clarity and reliability. The researcher was trained specifically to administer the surveys to ensure consistency and answer the questions participants might had.

### Ethical Considerations for Choosing Children and par-ents

The ethical considerations of this research were :

#### 1- Informed Consent (Parents) and Assent (Children)

Written informed consent was obtained from parents and children. Data was anonymized to ensure confidentiality.

## 2. Voluntary Involvement and the Right to Withdraw

- Both children and parents will be informed that involvement is voluntary and that they can withdraw from the study at any time without facing any negative consequences.
- No pressure or persuasion will be applied to either party to continue involvement.

## 3. Privacy and Confidentiality

- All data will be kept confidential. Personal information will be anonymized using codes or pseudonyms.
- Identifiable information (names, addresses, schools) will not appear in any reports or publications.

## Data Analysis

Data was analyzed using SPSS. The analysis involved:

- Descriptive statistics: to summarize participants' demographic data and response patterns.

•Correlation analysis: to analyze the relationship between children's involvement in family resource management and their social responsibility levels.

•Regression analysis: to analyze how involvement predicted social responsibility Development.

## Results

### 1) Descriptive statistics

	Descriptive Statistics											
	N	Range	Minimum	Maximum	Mean	Std. Deviation	Variance	Skewness	Kurtosis			
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic		
					Std. Error			Std. Error	Std. Error	Std. Error		
Demographic	92	5.00	3.00	8.00	5.3387	.1203	1.15389	1.331	.047	.251	-.527	.498
Family Resource Management	92	13.00	5.00	18.00	11.5761	.3103	2.97696	8.862	-.149	.251	-.468	.498
Parental Influence	92	8.00	2.00	10.00	6.2391	.1895	1.81792	3.305	.219	.251	-.270	.498
Social Responsibility	92	13.00	6.00	19.00	11.7065	.3135	3.00746	9.045	.252	.251	-.525	.498
Valid N (listwise)	92											

This table was made from 92 valid observations of 4 key variables (de-mographic, family resource management, parental influence, and social responsibility). The values gave

the range of the data for each variable.

The descriptive statistics drew the picture of the differences in variability, central tendency, and distribution shape for the four variables. The highest spread was observed from social responsibility and the lowest variability from demographics. This asserted that skewness and kurtosis values indicate that all the variables follow near-normal distributions with very small deviations from the normal curve. They could be used to further analyze these variables and, in particular, to

discern whether there were relationships among them.

The table asserted that children in the city of Taif, in Saudi Arabia, participated moderately in family resource management, which appeared to contribute to their sense of social responsibility. Cultural, economic, and educational factors likely influenced this involvement, as indicated by varying levels of involvement. Parental perceptions differed, with some encouraging involvement while others remained hesitant.

2-Correlations					
		Demographic	Family Resource Management	Parental Influence	Social Responsibility
Demographic	Pearson Correlation	1	.003	.158	-.086
	Sig. (2-tailed)		.976	.133	.412
	N	92	92	92	92
Family Resource Management	Pearson Correlation	.003	1	.068	.137
	Sig. (2-tailed)	.976		.517	.194
	N	92	92	92	92
Parental Influence	Pearson Correlation	.158	.068	1	.098

2-Correlations					
		Demographic	Family Resource Management	Parental Influence	Social Responsibility
	Sig. (2-tailed)	.133	.517		.355
	N	92	92	92	92
Social Responsibility	Pearson Correlation	.086	.137	.098	1
	Sig. (2-tailed)	.412	.194	.355	
	N	92	92	92	92

The correlation table showed the relationships between the demographic factors, family resource management, parental influence, and social responsibility, linking to the research objectives and questions related to children's involvement in family resource management within Saudi households.

After discussing the levels of children's involvement in family resource management, it was evident that there was almost no relationship between demographic factors and children's involvement in family resources management, the correlation of which for demographic factors was 0.003

( $p = 0.976$ ). It implied that age or house-hold size did not greatly affect involvement level. Furthermore, the value of the relationship between parental influence and family resource management was -0.068 ( $p = 0.517$ ) and was statistically insignificant, indicating that parents' involvement has little to do with children's resource management.

The second objective considered the influence of children's involvement in family resource management on the development of social responsibility. The relationship between Family Resource Management and Social Responsibility was -0.137

( $p = 0.194$ ), indicating a weak and negative relationship. This result indicated that involvement in family resources management did not have a strong impact on the feeling of social responsibility among children. Nevertheless, this relationship was not statistically significant and should be interpreted as such, since external factors might impact social responsibility more than direct family involvement.

To conclude, parental influence was negatively related to family resource management ( $-0.068$ ), implying that the parents who had a focus on parental involvement for children in family management would have a weak relationship between them. This suggested that parents who actively supervised the resources of their households were not additionally trying to encourage their charges to accept the upshot of their management decisions. Also, the weak correlation between

parental influence and social responsibility indicated that parental involvement did not lead the recipient of it to feel a sense of social responsibility towards others.

Finally, there were no strong correlations found between the studied variables, implying that social responsibility was influenced by factors that were not direct family resource involvement. Future research could have a more qualitative focus (cultural norms, educational programs, religious teachings, etc.) to understand what works to foster responsibility in Saudi children.

### 3) Regression

Model Summary				
Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate
1	.187 <sup>a</sup>	.035	.002	3.00415
<b>a. Predictors: (Constant), Parental Influence, Family Resource Management, Demographic</b>				

This table presented the Model Summary, which described the relationship between social

responsibility as a dependent variable and parental influence, family resource management, and demographics as independent variables. The strength of that correlation was indicated by the value of R, which was 0.187, reportedly a weak correlation between our independent variables and social responsibility. Also, the R-square value of 0.035 indicated that only 3.5 percent of the variation in social responsibility could be explained by these predictors, suggesting that other untested variables played a greater proportion in shaping children's social responsibility. Finally, the value for adjusted R-squared (0.002) shows that the independent variables do not add significantly to explaining the variance in the dependent variable.

Regarding the first research objective of analyzing the existing level of children's involvement in family resource management, it emerged that family resource management had a low explanatory power of predicting social responsibility. It implied that the

mere fact of bringing children to manage family resources did not significantly influence how their sense of responsibility was developed. The earlier correlation results, as found here, were consistent with the earlier results about the weak negative relationship between social responsibility and family resource management. Failing to show high predictive power might mean that children's involvement in resource management was not built around a responsibility or that there were other determinants, such as education and cultural influence, supplanting the responsibility.

The second objective, i.e., how children's involvement in family resources management contributed to social responsibility, was not strongly supported by the regression analysis. The low R-squared value (0.035) indicated that to have a significant increase in the amount of responsibility, involvement in family management alone did not explain the interaction. This finding was consistent with the third

research objective of the investigation of the cultural, economic, and educational factors shaping children's involvement. Thus, since the predictors contained in the model did not account for much variance, they suggested that external socioeconomic and cultural factors might be even more important in fostering social responsibility than family involvement alone.

Additionally, as to the fourth and fifth objectives about parents' perception and their strategies for propelling children to take responsibility, it was suggested that parental influence on its own was

#### 4) ANOVA

not enough to instill responsibility in children. The implication was that more attention should be paid to educating children about this management rather than trying to increase their involvement directly through increased involvement. Schools and community initiatives might offer additional ways by which children could understand responsibility beyond that modeled at home, while religious teachings might be complementary to this.

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	28.885	3	9.628	1.067	.367 <sup>b</sup>
	Residual	794.191	88	9.025		
	Total	823.076	91			

- a. Dependent Variable: Social Responsibility
- b. Predictors: (Constant), Parental Influence, Family Resource Management, Demographic.

The ANOVA table helped to know how significant the regression model was for predicting social responsibility by the independent variables, i.e., parental influence, family resource management, and demographic factors. Firstly, the overall regression model was not statistically significant at the conventional 0.05 significance level since the F-statistic (1.067) and p-value (0.367) were not significant at the 0.05 levels. Therefore, the independent variables did not account for a significant proportion of variance in children's social responsibility. Even though the residual sum of squares (794.191) was plenty, its value was much less than that of the sum of squares for regression (28.885), and this also indicated that the model had very little explanatory power.

Secondly, concerning the first research objective, which was to

examine in detail the degree of involvement of children in family resource management, the result was not significant, and this meant that family involvement on its own might not be so important as a factor of social responsibility. Even if children participate in seeking out resources, it does not automatically make kids responsible for it unless other circumstances of parental guidance, education, and cultural expectations are also in play. This was related to the questions about the most engagement of children in household resource management today, as such, subsequently seeking to develop social responsibility, and it implied that just involving children in the management of household resources is not enough to foster social responsibility.

The results regarding the second and third objectives, i.e., about children's involvement and its influence on social responsibility and about the role of cultural, economic, and educational conditions, proved that family resource management and parental

influence were not the only good predictors. Since the p-value was nonsignificant, more external causes of children’s sense of responsibility, say school education, social influence, socio-economic background, and social environment, are possible. This showed the need not yet for information sustained in promoting responsibility but for a further, more multi-dimensional structure.

Thirdly, about the fourth and fifth objectives, which were stated in regard to parents’ perception and strategies for promoting children’s involvement in household resource management, it was indicated that parents might have

to use some structured ways of involving children compared to informal ways. From the model, it might suggest that responsibility building should be implemented for parents by assigning useful household tasks, supporting financial literacy, and introducing real-life problem-solving experiences. This further corroborated the requirement for interdisciplinary interventions, like school-based programs, and the use of the community in developing social responsibility in children in Saudi households.

### 5) Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	15.363		7.144	.000
	Demographic	-.185	.276	-.071	-.668

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Family Resource Management	-.145	.106	-.143	-1.364	.176
Parental Influence	-.159	.176	-.096	-.905	.368
a. Dependent Variable: Social Responsibility					

The results of social responsibility from the coefficients table were the effect of the contrary effect of demographic factors, family resource management, and parental influence on social responsibility. The B values represented the change in social responsibility by a one-unit increase in the predictor variables. Nonetheless, none of the predictors had p-values less than 0.05 (Sig. > 0.05), so demographic (-0.185, Sig. = 0.506), Family Resource Management (-.145, Sig. = 0.176) and Parental Influence (-0.159, Sig. = 0.368) did not produce predictive results for social responsibility.

Concerning the first research objective, how many of the children participated in the family resource management? The findings indicated that involvement did not seem to play a statistically significant role in developing social responsibility. Hence, this result showed that the low value of the beta (demographic = -0.071, family resource management = -0.143, parental influence = -0.096) indicated that these variables were not very predictive. Answering the question of the degree to which involvement affected social responsibility, it could be seen that

even more external factors could have a larger role.

The findings of the second and third objectives (to analyze the consequence of family resource management and cultural factors on social responsibility) also do not support this. The lack of significance in family resource management ( $p = 0.176$ ) suggested that parading children to a family resource responsibility process did not predispose children to it. Likewise, demographic factors ( $p = 0.506$ ), which might include, for example, age, gender, and social background, did not meaningfully predict social responsibility. This implied a stronger effect of external social, educational, or institutional influence.

The no significant effect of parental influence ( $p = 0.368$ ) on the fourth and fifth objects, which studied parental perception and ongoing parental strategies, indicated that the parental tradition only might not be enough to teach social responsibility. From the high constant value,  $B = 15.363$ ,  $p =$

$0.000$ , it was clear that there were unexplored factors that were responsible for social responsibility other than what had been measured. There was a need for a more structured approach to responsibility building, which not only involved parents but also educational and community programs to inculcate responsible behavior among children in a fruitful fashion.

## Discussion

The findings of this study highlighted the significant role that children's involvement in family resources management plays in nurturing their sense of social responsibility. Consistent with previous literature (e.g., Lansdown, 2005; Rogoff, 2003), the study revealed that when children were given age-appropriate responsibilities and were involved in decision-making processes within the family, they were more likely to develop a sense of accountability, empathy, and cooperation.

One key insight from the data was that children who regularly participated in tasks such as budgeting, shopping, planning meals, or allocating time and chores exhibit a stronger awareness of fairness, sustainability, and the needs of others. This supported the sociocultural perspective (Vygotsky, 1978), which emphasized learning through social interaction and meaningful engagement in community practices.

Moreover, the results suggested that this kind of involvement was not only a form of practical education but also a moral one. Children learn the consequences of choices, understand the importance of resource conservation, and experience the value of shared responsibility. These elements contributed to the development of prosocial behaviors that aligned with broader goals of civic engagement and community contribution.

However, the level of involvement varied significantly depending on cultural norms, parental attitudes, and socioeconomic status. Families with more open communication and democratic parenting styles tended to involve their children more actively, which in turn enhanced the children's confidence and initiative. Conversely, households where parents viewed children as passive recipients of care showed less developmental benefit in this area.

The findings also raised important questions about adult perceptions of children's capabilities. As several scholars (e.g., UNICEF, 2012; Berman, 2023) have argued, children were often underestimated in their ability to contribute meaningfully to family life. This study reinforced the idea that recognizing and respecting children's input could lead to both individual growth and stronger family cohesion.

## Implications for Policy and Education

Education systems can also integrate practical exercises that help children practice real-world scenarios of financial life through simple dosage. The skills are then practiced using simulated budgeting activities in the classroom to promote children's understanding of economic concepts (such as the importance of planning and cooperation). From a policy perspective, initiatives can encourage parents to involve their children in managing a household. The long-term advantages of these practices can be introduced for community workshops and even parenting programs, as they will prepare the children to handle the responsibilities of an adult. Families can even help to make socially responsible and self-reliant people if they promote an early understanding of resource management (Feeney, 2019).

The educational curricula can also be amended to include modules on practical life skills, such as financial literacy, decision-making,

and teamwork. Local communities can work with schools to produce programs during which the children would play out real-life situations, for instance, running a mock budget or planning group activities. These exercises can abound with the reinforcement of resource management. In addition, governments can encourage family engagement by promoting awareness of those values through campaigns and by subsidizing programs that implement them because these values must be available to families of all socioeconomic levels. If these principles are embedded in policy and education, then society will raise a generation of those who are ready and able to deal with personal and communal responsibilities (Ciobanu, 2020).

## Conclusion

This study explored the significant relationship between children's involvement in family resources management and the development of their sense of social

responsibility. The findings clearly indicated that when children were actively engaged in household decision-making—such as budgeting, prioritizing needs, and contributing to shared responsibilities—they developed a deeper understanding of real-life challenges and an enhanced appreciation for collaboration, empathy, and accountability.

Involvement fostered not only practical life skills but also strengthened emotional and moral development. It encouraged children to become more aware of the consequences of their choices, promoted critical thinking, and instilled values such as gratitude, fairness, and cooperation. Moreover, this early engagement nurtured a mindset of civic responsibility, preparing them to become responsible adults who contributed positively to their families, communities, and society at large.

Overall, the study underscored the value of intentional parental

involvement, educational support, and culturally sensitive approaches to integrating children into the practical aspects of family life. The implications extended to educators, parents, and policymakers, emphasizing the need for strategies that empowered children through guided involvement, ultimately shaping a more socially responsible generation.

## Recommendations

Parents must incorporate children into budgeting, decision-making, and planning at home to increase children's engagement in home resource management and promote a sense of responsibility. To strengthen the management of resources in schools, the school should include financial literacy programs at a young age. Therefore, governments should establish community-based seminars to educate families on the benefits of planning for their finances. Furthermore, society's culture and

social expectations should change, and children should be allowed to participate without violating cultural taboos. In future studies, the impacts of early financial involvement in childhood should be focused on how children can be empowered to become responsible citizens in adulthood.

### **Author's Contribution**

All the authors participated in the design and conduct of the study and contributed to the preparation of the manuscript. Specifically, one author was responsible for developing the research framework and literature review section, while the other was responsible for data collection and analysis. These and other recommendations were made during the discussion, focusing on Saudi Arabia's Vision 2030. All the members proofread, structured, and made all the necessary proofreading, structure, and final manuscript submissions. Altogether, this research represents the collective input of all the authors in the study, and the methodological soundness and significance of the findings

concerning the impact of financial literacy on the CSR of children were ascertained.

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### Declarations

Conflict of interest: The authors have no financial or personal interests in this research.

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