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IFHE
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Volume 16 Issue 2 2023


Volume 16 Issue 2 2023 Editorial.....	1
<i>Donna Pendergast (Editor)</i>	
Cross cultural exploration of clothing repurposing behaviors and motivations from South Africa and the United Kingdom.....	2
<i>Michelle Burton, Kim Hahn</i>	
Promotion of Sustainable Clothing and Textiles Employability Skills among Persons with Special Needs	18
<i>Idowu Jamiu Diyaolu, Adebola Babatunde Ekanola</i>	
Pupil participation in the Food and Health subject	29
<i>Ingrid Laukeland Djupegot, Iselin Thowsen Vildmyren, Bodil Bjørndal</i>	
Saudi Financial Literacy: Insights for Home Economics.....	45
<i>Sue L. T. McGregor, Amani K. Hamdan Alghamdi, Wai Si El-Hassan</i>	
Systematic Review of Philosophical Engagement among Home Economics professionals in Nigeria	66
<i>Feranmi B. Oluwagbemileke, Ekemini E. Uko Aviomoh</i>	
A Cross-Cultural Examination of Materialism and Happiness in Six Countries	83
<i>Sandra Poirier, Thomas M. Brinthaup, Jasmin Kwon, Uma J. Iyer, Mary Ann Remsen, Mohamad Fazli Sabri, George Tafner, Marc Casper, Samuel Akinseinde Hiroyuk Obari</i>	
Family Financial Literacy and National Development: A Family Social Institution Perspective	97
<i>Sue L. T. McGregor, Amani K. Hamdan Alghamdi</i>	
Nonviolent Approach to Justifying Home Economics.....	109
<i>Sue L. T. McGregor</i>	
Notes for Contributors.....	118



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INTERNATIONAL FEDERATION
FOR HOME ECONOMICS

Volume 16 Issue 2 2023 Editorial

The International Journal of Home Economics is an open-access, peer reviewed, multidisciplinary platform for engaged home economics scholars and practitioners. We encourage submissions across the broad scope of the field. This Issue of the International Journal of Home Economics includes a diverse range of refereed papers from across many continents around the globe, along with some opinion pieces. These are designed to be thought provoking and to stimulate discussion. We encourage readers to respond to the opinion pieces as provocations. Enjoy this Issue.

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Cross cultural exploration of clothing repurposing behaviors and motivations from South Africa and the United Kingdom

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Abstract

As there is a lack of sufficient studies conducted on what drives people's clothing repurposing behaviors, specifically in both developed and emerging countries, our research aim is to study self-construal to uncover the motivations, social engagements, and sustainability aspects behind these behaviors. Participants were recruited by market-based research firm (Qualtrics) and an online survey was completed by residents of two countries: the United Kingdom (n = 185) and South Africa (n = 185). ANOVA test results indicated most of the motivations and self-construal were significantly different between the two countries. Types of individuals and activities they engage in with others (i.e., repurposing communities) were also analyzed and found to be different. This study provides valuable information and warrants further studies about people's motivations, social engagement, and other sustainability related behaviors when repurposing, employing self-construal as a comprehensive framework.

KEY WORDS: GLOBAL MARKETS, CONSUMPTION, SELF CONSTRUAL, REPURPOSING, SUSTAINABILITY

Introduction

The consumer loses approximately \$460 billion annually by wasteful discard actions rather than reuse (Ellen MacArthur Foundation, 2017). However, three options exist when they dispose of their clothing: 1) keep and use to serve original purpose or convert to new purpose (i.e., repurposing or reuse), 2) discard of permanently (i.e., throw away in trash), or 3) temporarily dispose (i.e., loan, rent) (Jacoby et al., 1977). Although these three options exist, keeping and repurposing is critical towards transformation to a circular economy (Geissdoerfer et al., 2017). One common form of repurposing is upcycling, adapting an item seemingly at the end of its life cycle into something of equal or higher value. The popularity of upcycling is gaining momentum as both companies and consumers recognize the need for sustainable options. Companies such as Eileen Fisher, Patagonia, and Re/Done have launched upcycling programs. Still, little is published on how many people globally engage in upcycling activities. Although consumers in markets such as the United Kingdom, a developed market, have shown increased interest in repurposing practices (Deloitte, 2021), some evidence has suggested this isn't the case in

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markets such as South Africa, an emerging market (Park & Lin, 2020). It has been a struggle to encourage consumers to engage in sustainable practices in South Africa for multiple reasons including lack of knowledge and limited interest in sustainability concepts (Hasbullah et al., 2019; Schroeder & Anantharman, 2017). Current sustainability related literature on South Africa is also limited and is only reflective of slow fashion, collaborative apparel, broad sustainability concepts, and eco-friendly apparel. As there is a lack of sufficient comparison studies conducted on this topic, specifically in the United Kingdom and South Africa, our research aim is to provide valuable insights into what drives people's participation to repurpose their clothing. By delving into self-construal, we hope to uncover the motivations behind individuals' engagement in clothing repurposing behaviors in two different markets: South Africa and the United Kingdom. We have selected these two countries for this study to compare markets that represent various levels of economic development and sustainability challenges.

Literature Review

Global Sustainability Challenges - Developed and Emerging Markets

Globally there are over 24 countries defined as emerging markets accounting for 49% of global GDP and 67% of GDP growth in the past decade (2011-2021). Still, research remains limited for these markets. In a systematic literature review of 90 published articles on sustainable consumption and production in developed vs. emerging economies, Wang et al. (2019) identified only 22 with a focus on developing economies. Even within those articles, most (64%) were from India, China, and Turkey.

Rapidly expanding markets, rising consumption levels, increased textile manufacturing, and the customer's need for the latest and greatest fashion products (Kumar & Srivastava, 2020) continue to plague emerging economies further compounding sustainability issues. This is emphasized by the Sustainable Development rankings of the 193 United Nations member states. Member states are ranked on overall progress towards achieving each of the 17 sustainable development goals with a maximum score of 100 indicating all have been achieved. As an example, the United Kingdom, a developed market, scored 81% and is ranked 163. Conversely South Africa, an emerging market, ranks 108 with a score of 64%. Both countries have seen mild improvements of 5-6% since 2000 (United Nations, 2022). However, the variance in scoring and ranking between both emerging and developed markets is substantial enough to warrant additional research on current sustainability practices in these two countries to bridge the gap.

South Africa Consumer Sustainability Practices

Approximately 92% of South Africans believe sustainability is important but only 58% are engaging in sustainable practices. Amongst those engaging in sustainable practices, most are using leftover foods (86%), limiting water consumption (84%), and reusing or mending household items rather than replacing (80%) (van den Bergh, 2022). Though the South African consumer believes sustainability is important, previous research indicates they are more socially conscious of sustainable consumption practices rather than ecologically conscious (Mkhize et al., 2020). Moreover, they are most concerned only with the immediate implications of their apparel consumption behaviors rather than the long term. However, inaction and understanding of both short- and long-term climatic issues in South Africa has far reaching consequences. Over 20,000 South Africans have prematurely died each year as a direct result of air pollution (Winkler et al., 2017). South Africa's carbon intensity, 3.2 times higher than the global average in 2019, also has the potential to reduce ability to compete in international markets and a loss

of 1% of GDP by 2030 because of recently passed legislation (e.g., Carbon Border Adjustment Mechanism) (The World Bank Group, 2022). Climatic changes such as low rainfall, drought conditions, extreme storms, and warming conditions twice the global average are expected to continuously increase in the future (The World Bank Group, 2022). The ability to act on climatic issues mostly impact the poorest households as South Africa has the highest rate of income inequality in the world (The World Bank Group, 2022). The poorest households are typically exposed to weather events, limited in financial resources, and rely on low-quality health services. These seemingly apparent issues in South Africa suggest the need for sustainability practices to benefit the country. However, the most recent environment has signified a behavior change shift as consumer optimism in the economic future of South Africa has slowly declined from 24% (2019) to 21% (2021) (McKinsey Global Surveys, 2021). Higher than the all-time low of 17% (mid-2020), it is still drastically less than other emerging economies namely India (57%), China (48%), and Brazil (31%) (Hattingh & Ramlakan, 2022). Pessimism and the lingering effects of the COVID-19 pandemic are certainly felt by the South African consumers as 87% describe their current situation as 'stretched' (Hattingh & Ramlakan, 2022). Attitudes towards the future of the country and the impact of the pandemic have, in turn, translated to 61% of South African consumers disclosing they will spend less (Hattingh & Ramlakan, 2022). It appears all income levels are impacted as even the most affluent and high-income earners across South Africa are spending 51% less (Hattingh & Ramlakan, 2022). The same situation is true in other emerging markets such as Brazil. However, it still far exceeds both India (48%) and China (45%) (Hattingh & Ramlakan, 2022).

United Kingdom Consumer Sustainability Practices

The United Kingdom consumer also recognizes the importance of a more sustainable lifestyle. In a 2021 sustainability survey, 75% of United Kingdom consumers had either recycled or composted waste, 64% limited single-use plastics, 53% opted to repair an item rather than replace, and 40% bought second-hand or refurbished items (Deloitte, 2021). Furthermore, a third of United Kingdom consumers are engaged in a range of sustainability choices, an increase of 17% pre-pandemic (Deloitte, 2021). Nevertheless, there are growing levels of environmental concern among this consumer group as well. In a United Kingdom public opinion poll (Office for National Statistics, 2021), 75% of participants worried about climate change. Those who were worried about climate change were three times more likely to change their lifestyles. The three biggest issues were future generational concerns, feelings of anxiousness, and the expense of making environmentally friendly changes. Overall, 81% of consumers in the United Kingdom have made changes to their lifestyle to address climate change. This is in stark contrast to only 58% of South African consumers making sustainability focused changes (van den Bergh, 2022) despite a high level of awareness of environmental issues. This signifies a narrower attitude-behavior gap for the United Kingdom consumer vs. the South African consumer. However, this isn't surprising as markets such as the United Kingdom are at the forefront of strategies and practices driving sustainable consumption (Wang et al., 2019).

Self-Construals (SC)

According to Singelis (1994), there are two different types of SC (independent and interdependent) which refers to a collection of thoughts, feelings, and actions regarding one's relationship to others. People with an independent SC are more likely to emphasize personally oriented values, whereas people with an interdependent SC are more likely to emphasize socially oriented values (Kim et al., 2003). Western cultures such as the United Kingdom, the United States and other European countries tend to be individualistic and showcase

independent SC. In contrast, Asia and African cultures are considered collectivistic and tend to be interdependent (Triandis, 1989). In the past, before digital technologies advanced our world with connectivity, inclusion, and accessibility, people in individualistic cultures mostly valued independent SC, whereas people in collectivistic cultures valued interdependent SC (Markus & Kitayama, 1991). However, with the rise of digital technologies, this trend has shifted. Digital technologies have enabled people to connect with others more easily and quickly, regardless of their cultural background. This has led researchers to investigate the self-construction of contemporary people from varying cultures as well as within cultures (Hahn et al., 2013; Hahn & Bhaduri, 2021).

Recent studies demonstrated that people might value either independent or interdependent SC within a given culture and SC can be different depending on different situations and that no distinct differences exist between cultures in terms of SC measures (Harb & Smith, 2008; Krishna et al., 2008; Park & Ahn, 2008). When Hahn et al. (2013) explored different patterns and reasons for textile-making between three generations in South Korea (non-Western and traditionally a collectivistic culture), they found that the younger Korean adults in their study had a higher independent SC than the middle- and older-aged Korean women, and younger generations were more likely to engage in textile-making as a creative endeavor. Hahn & Bhaduri (2021) investigated reasons for people to make masks during the COVID-19 outbreak and found out that SC for mask-makers versus non-mask-makers differed across three countries, the United States, India, and China. Their results showed that interdependent SC was highest for mask-makers in China and lowest for non-mask-makers in the United States and independent SC was highest for mask-makers in India and much lower for non-mask-makers in the United States.

Although SC can vary by situation, which determines how a person behaves and experiences an event or activity (Kwang, 2005), people with higher independent SC tend to be more sensitive and responsive to activities that emphasize their personal roles, feelings, and thoughts and such sensitivity can sometimes have a positive influence on creative behavior (Kim & Markus, 1999; Kwang, 2005). On the other hand, people with higher interdependent SC are more accustomed to activities revolving around social interactions and collective activities (Wang & Ross, 2005). Although researchers have not specifically examined the relation between SC and repurposing clothing behavior, Schofield-Tomschin and Littrell (2001) found that craft-making processes provide identity, therapy, and creativity to individual crafters and that their association with a craft social group such as a sewing guild provide them with learning, sharing, motivation, and identity formation opportunities. They also identified that craft-making enables makers to gain self-actualization and achieve personal goals and needs.

Although studies of SC and sustainable behavior in emerging markets such as South Africa are limited, there are a few studies that addressed consumers' sustainable behavior and preferences comparing developed and emerging markets. Dermody et.al. (2018) investigated and compared the influence of pro-environmental self-identity on sustainable consumption buying and curtailment in emerging markets and found some differences between China and Poland. In a cross-cultural study of exclusive online targeted promotions and consumer preferences between Dutch and Mexican consumers, Broeder & Derksen (2018) found Mexicans are more susceptible to exclusive offers than Dutch consumers. Malik et. al. (2020) discovered interdependent and independent self-traits significantly affect consumers' counterfeit consumption in emerging markets. As there are not enough studies conducted to find out how SC is connected to repurposing clothing behavior in developed and emerging countries, by

exploring independent and interdependent SC in the current study, we hope to gain valuable information about the differences and similarities between the United Kingdom and South Africa.

Self-construal can also provide valuable insights into how, and why, repurposing clothing behaviors can build communities of individuals that seek to learn and share from others with common goals. Burton and Eike (2023) suggested social media as a digital platform to deliver educational content that can be shared to encourage and teach clothing repurposing behaviors. As mentioned previously, digital technologies are on the rise globally, with an estimated 5.2 billion Internet users, 65% of the world's population. Of the estimated 5.2 billion, 60% were social media users (Petrosyan, 2023). Millennial women especially seek to benefit from educational training via social media as they are more inclined to use at least one social media channel vs. men - 78% of women vs. 66% men (Auxier & Anderson, 2021). Therefore, understanding variations and similarities in behaviors amongst two unique markets is of utmost importance. As such, we propose the following research questions. RQ1) How are self-construals of those who repurpose their garments different between the United Kingdom and South Africa?; RQ2) How are the motivations of those who repurpose their garments different between the United Kingdom and South Africa?; RQ3) How are repurposing communities different between the United Kingdom and South Africa?

Methods

Study Design and Participant Selection

An online survey was conducted, and our study participants were recruited by a market-based research firm (Qualtrics). The survey was distributed in December 2022 to participants who resided in one of two countries: the United Kingdom and South Africa. The two countries were selected for two reasons. First, as culture influences individuals' perceptions of SC (DeAndrea et al., 2010), it was necessary to identify countries that portray diverse cultures. Traditionally and previous studies showed South Africa represents a collectivist culture and the United Kingdom represents an individualist culture (Kim & Markus, 1999). Second, these two countries represent different statuses of sustainable practices and economic development levels as mentioned in the literature review. Within each country, a quota was imposed to get equal numbers of participants who repurposed their apparel items. No other restriction was placed on participant recruitment criteria. The surveys were administered in English for both countries.

Measures

Reasons for repurposing were measured using fifteen items, on a 5-point rating scale (1: Not at all important, 5: Extremely important), adapted from Collier's (2011) study on reasons for making textile handcrafts. Various questions related to participants' experience with repurposing their apparel items were measured. These included how they learn to repurpose apparel, how they feel when they use repurposed items, what percentage of their repurposed items are functional vs non-functional, and what they make with their repurposed items. Questions related to repurposing communities such as what type of individuals/repurposing communities they interact with, what motivates participants to engage with those repurposing communities, what type of activities they do to engage others were asked. Self-construal was measured using 23 items (Singelis, 1994) on a 7-point Likert type scale (1: Strongly Disagree, 7: Strongly Agree). Twelve of the items measured interdependent SC, while the remaining 11 items measured independent SC. Finally, sustainability behavior was measured using nine items

on a 5-point Likert type scale (1: Strongly Disagree, 5: Strongly Agree). See Table 1 for scale items.

Table 1 Measures used for the study

Self-Construal (Singelis, 1994) (7-point Likert scale)	
I have respect for the authority figures with whom I interact. [T]	
It is important for me to maintain harmony within my group(s). [T]	
My happiness depends on the happiness of those around me. [T]	
I will sacrifice my self-interest for the benefit of my group(s). [T]	
I would offer my seat in a bus to an older person. D	
I respect people who are modest about themselves. [T]	
I often have the feeling that my relationships with others are more important than my own accomplishments. [T]	
It is important to me to respect decisions made by my group(s). [T]	
I will stay in group(s) if they need me, even when I'm not happy with the group(s). [T]	
If my brother, sister, or child fails at something, I feel responsible. [T]	
I should take into consideration my groups' advice when making decisions about my future. [T]	
Even when I strongly disagree with my group(s) members, I avoid an argument. [T]	
I'd rather say "No" directly, than risk being misunderstood. [I]	
I feel comfortable using someone's first name soon after I meet them, even when they are much older than I am. [I]	
I prefer to be direct and forthright when dealing with people I've just met. [I]	
I enjoy being unique and different from others in many respects. [I]	
My personal identity independent of others is very important to me. [I]	
Speaking up during a class or a public setting is not a problem for me. [I]	
Having a lively imagination is important to me. [I]	
I am comfortable with being singled out for praise or rewards. [I]	
I act the same way no matter who I am with. [I]	
I am the same person at home that I am at work. [I]	
Being able to take care of myself is a primary concern for me. [I]	
Motivations for repurposing (Colier, 2011; Irick, 2013; Martindale, 2017; Author, 2022) (5-point Likert scale)	
Make personal connections with others	Lack of satisfying designs in stores
Positively changes my mood/self-care	Allows me to change the fit of the item
I can't afford to buy new	I believe in consuming less as much as possible
I enjoy making things for others	Allows for recognition of my work
I enjoy the process	Alternate source of income
Expressing individuality	Creative outlet
Change in style	Allows me to share and teach others on social media platforms
Repurposing community	
What individuals/repurposing communities have you interacted with who practice these behaviors?	
1. Friends/Family	
2. Social media platforms (Facebook, TikTok, YouTube)	
3. Local groups	
4. Repair cafes	
5. Online groups (e.g. textile and crafts)	
6. Professional/Social organizations	
7. Feeling afraid as if something awful might happen	

Table 1 (cont).

<p>What motivated you to engage with these repurposing communities or individuals?</p> <ol style="list-style-type: none"> 1. Share my work with others to teach skills 2. Find/connect with others who have the same experience level 3. Learn new skills 4. Learn new patterns and designs 5. Gain inspiration 6. Meet new friends
<p>What will you do to engage others in these behaviors?</p> <ol style="list-style-type: none"> 1. Teach others how to sew or sewing related techniques in formal or informal settings 2. Share personal repurposing projects or other related thoughts/ideas 3. Donate sewing related resources (e.g., sewing machines, needle and thread, fabric) 4. Publish books/articles on various topics Start podcast
<p>Sustainable behavior (Collier & Wayment, 2018)(5-point Likert scale)</p> <ol style="list-style-type: none"> 1. I recycle more 2. I Look for free items 3. I engage with groups using similar processes using digital platforms (e.g. Facebook, Instagram, WeChat, Pinterest) 4. I only shop based on need 5. I participate in neighborhood swaps 6. I purchase a secondhand 7. I buy eco-friendly products only 8. I buy eco-friendly products sometimes 9. I only buy based on need

Data Analysis

Descriptive analyses of the study data were conducted to examine participant demographics and participants' reasons and motivations for repurposing apparel items. Principal component analysis (PCA) was conducted to determine the underlying dimensions of participants' SC. To answer our research questions, multiple one-way ANOVAs were conducted to understand the differences (if any) in reasons and motivations for repurposing apparel items and participants' SC between the two countries (U.K./S.A.).

Results

Participant Characteristics

Our data was collected from a total of 370 participants who have repurposed apparel items including 185 United Kingdom participants and 185 South African participants. See Table 2 for detailed demographic information of the participants from the two countries. The participants' ages ranged from 18 to 79 and the average age was 38 years old. Our participants' gender included 248 female (130 U.K. and 118 S.A.), 121 male (54 U.K and 67 S.A.), and one other gender (U.K.). Our participants' ethnicity varied between the two countries. Most South African participants were Black or African American (N = 122, 65.9%) followed by White/Caucasian (N = 29, 15.7%), Asian (N = 13, .07%), and other (N = 20, 10.8%). Most of the U.K. participants were White/Caucasian (N= 149, 80.5%) followed by Asian (N = 21, 11.4%), other (N = 8, .04%), and Black or African American (N = 5, .03%). Most of our participants were either single/never married (N = 142, 38.4%) or married/have a life partner (N = 156, 42.2%) and have a full-time job (N = 205, 55.4%) with most of South African participants having a full-time job (n = 126,

68.1%) and the U.K. participants' job status varied with those with full time job (79, 42.7%), Part-time (N = 42, 22.7%), and not employed (N = 35, 18.9%).

Table 2 Demographic characteristics of participants

Variable	Levels	South Africa		United Kingdom	
		F	%	F	%
Age	18-20	7	3.8%	18	9.7%
	21-30	90	48.6%	41	22.2%
	31-40	61	33.0%	59	31.9%
	41-50	19	10.3%	29	15.7%
	51-60	14	7.6%	17	9.2%
	61 and over	5	0.3%	21	11.4%
Gender	Male	67	36.2%	54	29.2%
	Female	118	63.8%	130	70.3%
	Other			1	0.5%
Ethnicity*	Asian	13	0.7%	21	11.4%
	Black or African-American	122	65.9%	5	2.7%
	Latino or Hispanic	1	0.5%	0	
	White Caucasian	29	15.7%	149	80.5%
	Other	20	10.8%	8	0.4%
Education	Less than high school	1	0.5%	2	1.1%
	High school/GED	36	19.5%	41	22.2%
	2- year college degree	11	5.9%	36	19.5%
	Some college	32	17.3%	36	19.5%
	4- year college degree	82	44.3%	40	21.6%
	Master's degree	16	8.6%	23	12.4%
	Doctoral or Professional degree	7	3.8%	7	3.8%
Marital Status	Divorced	6	3.2%	12	6.5%
	Living with partner	19	10.3%	24	13.0%
	Married or life partner	77	41.6%	79	42.7%
	Separated	0		4	2.2%
	Single-never married	81	43.8%	61	33.0%
	Widowed	2	1.1%	5	2.7%

(South Africa: n = 185; United Kingdom: n = 185)

Self-Construal

Principal component analysis (PCA) was conducted to determine the underlying dimensions of participants' reasons for SC and revealed two factors (43.6 % of total variance explained). Three items from interdependent and two items from independent scales were deleted due to low factor loading (factor loadings: 0.12 to 0.19). Of the remaining items, 9 loaded on interdependent SC (factor loadings: 0.78 to 0.30), and 9 items loaded on independent SC (factor loadings: 0.74 to 0.36). High loading items were computed as a new variable and used to compare SC between two countries and how they correlate with reasons and motivations for repurposing apparel items. See Table 3 for measures used in this study and specific items that are loaded on each factor.

To answer research question 1 (how are self-construals of those who repurpose their garments different among people from two countries, U.K. and S.A.), ANOVA test was conducted. There were no significant differences in interdependent ($F [1, 368] = 3.567, p < 0.060$) SC, but significant differences were found in independent ($F [1, 368] = 69.08, p < 0.001$) SC between two countries. Independent SC was higher for S.A. participants (mean = 5.59, *S.D.* = 0.82) compared to the U.K. participants (mean = 4.87, *S.D.* = 1.05). Although there wasn't a significant difference between two countries, Interdependent SC was also slightly higher for S.A. participants (mean = 4.99, *S.D.* = 1.07) compared to the U. K. participants (mean = 4.77, *S.D.* = 1.14).

Motivations to Repurpose

To answer research question 2 (how are motivations of those who repurpose their garments different among people from two countries?), ANOVA test was conducted. Results indicated most of the motivations were significantly different between two countries with S.A. participants scoring higher than U.K. participants except on one item, "I can't afford to buy new", U.K. participants (mean = 3.16, *S.D.* = 1.19) scored higher than S.A. participants (mean = 2.83, *S.D.* = 1.18) which was significantly different ($p = 0.009$). Three other items, "lack of satisfying designs in stores", "I like to reuse and recycle", and "I believe in consuming less as much as possible" were not significantly different between the two countries. For other motivation items, S.A. participants' mean scores (average mean = 3.87, *S.D.* = .57) were significantly higher ($F [1, 368] = 88.43, p < 0.001$) than the U.K. participants (average mean = 3.18, *S.D.* = .81). See Table 3 for more details.

Repurposing Communities

To answer research questions 3, we analyzed what type of individuals/repurposing communities participants interacted with those who practice repurposing apparel items, participants' motivations to engage with other communities or individuals, and what type of activities they engage in with others. Most of our participants ($N = 291, 78.64\%$) interacted with friends/family but there were some significant differences found between two groups of participants from South Africa and the United Kingdom. More than one third of United Kingdom participants mainly interacted with friends/family ($N = 72, 38.92\%$) not indicating other online communities. On the other hand, large numbers of South African participants indicated that they interacted not only with friends/family but also with online communities such as TikTok ($N = 109, 58.9\%$) and YouTube ($N = 105, 56.8\%$) compared to United Kingdom participants who indicated TikTok ($N = 69, 37.3\%$) and YouTube ($N = 58, 31.4\%$). Motivations for engaging with repurposing communities/individuals were also significantly different between the two groups of participants. Overall, both groups of participants engaged with others mainly to "Learn new skills" ($N = 281, 75.7\%$) as well as "Gain Inspiration" ($N = 215, 58.1\%$), however there were some significant differences found between the participants from two countries. More S.A. participants engage with others to "Learn new patterns and design" ($N = 108, 58.4\%$) compared to the United Kingdom participants ($N = 52, 28.1\%$) and significantly more South Africans engage with others to "Share my work with others to teach skills" ($N = 101, 54.6\%$) compared to the United Kingdom participants ($N = 37, 20\%$). Most of the participants engaged with others to "Share personal repurposing projects or other related thoughts/ideas" ($N = 266, 71.9\%$) and "Teach others how to sew or sewing related techniques in formal or informal settings" ($N = 186, 50.3\%$). Some of the activities were significantly different between two groups of participants with significantly more South African participants "Sharing personal repurposing projects or other related thoughts/ideas" ($N = 146, 79.3\%$) compared to the U.K. participants ($N = 120, 64.9\%$). More South African participants "Teach others how to sew or sewing related techniques in formal or informal setting" ($N = 119, 64.3\%$) compared to the United Kingdom participants ($N = 67, 36.2\%$). More South African participants also "Donate sewing related

resources (e.g., sewing machines, needle and thread, fabric)” (N = 85, 45.9%) compared to the United Kingdom participants (N = 53, 28.6%).

Repurposing Experience

When participants were asked how much of their wardrobe they had repurposed, there was a significant difference between the two groups of participants from South Africa and United Kingdom [$X^2(3, N = 270) = 21.27, p < .001$]. Most of our study participants have repurposed less than 50% of their wardrobe but 47% of (N = 87) United Kingdom participants repurposed less than 25% of their wardrobe compared to the South African participants at 25.5% (N = 47). On the other hand, about 52.5% (N = 97) of South Africans repurposed 26-50% of their wardrobe compared to the United Kingdom participants at 42.1% (N = 78). More South African participants (22.1%, N = 41) repurposed more than 50% of their wardrobe compared to the United Kingdom participants (10.8%, N = 20) as well. When asked what percentage of participants’ repurposed items are functional vs non-functional, although there was no significant difference between the two countries, participants from both countries repurposed more functional items. United Kingdom participants repurposed slightly higher numbers of functional items (S. Africa mean = 68.31%, U.K. mean = 71.08%) than non-functional items (S. Africa mean = 31.69%, U.K. mean = 28.92%) compared to South African participants. Most of our participants felt a “Sense of achievement” (N = 229, 61.9%) and “Happiness” (N = 187, 50.5%) when they used their repurposed items and there were some significant differences found between two groups of participants. More S.A. participants felt “Excited” (N = 108, 58.4%), “Happiness” (N = 107, 57.8%), and “Unique” (N = 101, 54.6%), compared to the United Kingdom participants who felt “Excited” (N = 56, 30.3%), “Happiness” (N = 79, 42.7%), and “Unique” (N = 64, 34.6%). However, more U.K. participants felt a “Sense of achievement” (N = 125, 67.6%) compared to South African participants (N = 104, 56.2%).

When asked how participants learned to repurpose apparel, most participants indicated “Formal Education” (N = 216, 58.4%), “Family member” (N = 191, 51.6%), and “Friends” (N = 160, 43.2%), however the answers were significantly different between the two groups of participants. Significantly more South African participants learned to repurpose apparel from “Formal Education” (N = 129, 69.7%) and “YouTube” (N = 108, 58.4%) compared to the U.K. participants who learned from “Formal Education” (N = 87, 47%) and “YouTube” (N = 86, 46.5%). Slightly more United Kingdom participants learned from “Family members” (N = 99, 53.5%) compared to South African participants (N = 92, 49.7%). When asked what people’s reactions to their repurposed items are, most participants indicated “Surprise” (N = 176, 47.6%) and “Create conversation about the item” (N = 159, 43%). Overall, South African participants indicated higher numbers of responses for each item except one item, “Like interesting patterns/designs” the United Kingdom participants (N = 74, 40%) had higher responses than South African participants (N = 64, 34.6%).

Most of our participants make “Wearable items” when asked what they make with their repurposed items (N = 302, 81.6%), followed by “General household items (e.g., rugs, curtain, bed coverings) (N = 232, 62.7%). There weren’t many differences between two groups of participants but South Africans made slightly more “Wearable items” (N = 154, 83.2%) compared to the United Kingdom participants (N = 148, 80%) and the United Kingdom participants made slightly more “Materials that can be used for transportation (e.g., nets, kites)” (N = 44, 23.8%) compared to South African participants (N = 39, 21%). Overall South African participants made more of each item.

Sustainable Behavior

When sustainable behavior of the participants from two countries were compared using ANOVA test, there was no significant difference between two groups, except three items, “I engage with groups using similar processes using digital platforms (e.g. Facebook, Instagram, WeChat,

Pinterest)” [S.A. (mean = 4.27, S.D. = 0.92); U.K. (mean = 3.46, S.D. = 1.17), $p < 0.001$], “I participate in neighborhood swaps” [S.A. (mean = 3.23, S.D. = 1.13); U.K. (mean = 2.62, S.D. = 1.25), and “I buy eco-friendly products only” S.A. (mean = 3.65, S.D. = 1.01); U.K. (mean = 3.15, S.D. = 1.09, $p < 0.001$)]. For all three items South African participants mean scores were significantly higher than United Kingdom participants. See Table 3 for more details.

Table 3 ANOVA Group means for self-construal, sustainable behavior

Dependent Variable	Country	Mean	S.D.	F	Sig.
Self Construals					
Interdependent Self-construal	South Africa	4.99	1.067	3.567	.060
	United Kingdom	4.77	1.14		
Independent Self-construal	South Africa	5.53	5.53	43.005	<.001
	United Kingdom	4.88	4.88		
Sustainable behavior					
I recycle more.	South Africa	4.45	0.84	0.097	0.755
	United Kingdom	4.48	0.828		
I Look for free items.	South Africa	3.88	1.03	0.062	0.803
	United Kingdom	3.91	1.057		
I engage with groups using similar processes using digital platforms (e.g. Facebook, Instagram, WeChat, Pinterest).	South Africa	4.27	0.916	48.184	<.001
	United Kingdom	3.46	1.298		
I only shop based on need.	South Africa	3.94	1.116	2.523	0.113
	United Kingdom	3.75	1.11		
I participate in neighborhood swaps.	South Africa	3.23	1.226	22.122	<.001
	United Kingdom	2.62	1.25		
I purchase secondhand.	South Africa	3.86	1.129	1.813	0.179
	United Kingdom	4.02	1.111		
I buy eco-friendly products only.	South Africa	3.65	1.01	22.122	<.001
	United Kingdom	3.15	1.098		
I buy eco-friendly products sometimes.	South Africa	3.84	1.008	1.813	0.179
	United Kingdom	3.82	0.92		
I only buy based on need.	South Africa	3.89	1.184	1.371	0.242
	United Kingdom	3.75	1.124		
Motivations					
Make personal connections with others	South Africa	3.89	.914	57.514	<.001
	United Kingdom	3.03	1.253		
Lack of satisfying designs in stores	South Africa	3.35	1.073	4.511	.034
	United Kingdom	3.10	1.130		
Positively changes my mood/self-care	South Africa	4.01	.932	19.164	<.001
	United Kingdom	3.55	1.103		
I like to reuse and recycle	South Africa	4.15	.997	5.626	.018
	United Kingdom	3.88	1.145		
Allows me to change the fit of the item	South Africa	4.03	.865	26.432	<.001
	United Kingdom	3.51	1.084		

Dependent Variable	Country	Mean	S.D.	F	Sig.
I can't afford to buy new	South Africa	2.83	1.179	6.963	.009
	United Kingdom	3.16	1.185		
I believe in consuming less as much as possible	South Africa	3.74	1.031	1.209	.272
	United Kingdom	3.62	1.141		
I enjoy making things for others	South Africa	4.03	.958	47.354	<.001
	United Kingdom	3.28	1.135		
Allows for recognition of my work	South Africa	3.87	1.013	45.196	<.001
	United Kingdom	3.09	1.206		
I enjoy the process	South Africa	4.23	.784	57.197	<.001
	United Kingdom	3.44	1.183		
Alternate source of income	South Africa	3.90	1.066	41.518	<.001
	United Kingdom	3.11	1.265		
Expressing individuality	South Africa	4.18	.863	52.079	<.001
	United Kingdom	3.39	1.211		
Creative outlet	South Africa	4.10	.795	48.516	<.001
	United Kingdom	3.35	1.221		
Change in style	South Africa	3.99	.921	47.761	<.001
	United Kingdom	3.26	.081		
Allows me to share and teach others on social media platforms (e.g., TikTok, Instagram, Facebook, Pinterest) (Normative)	South Africa	3.74	1.508	89.441	<.001
	United Kingdom	2.54	1.365		

Discussion and Implications

This research investigated motivations of people who repurpose apparel items from two different countries, the United Kingdom and South Africa. The goal of this research was to gain valuable information about those who engage in repurposing clothing behavior from two different countries by exploring their repurposing reasons, motivations, social engagement, and other sustainable behaviors. It also looked at how two groups of people from two different countries differed in terms of their SC and motivations for engaging in a repurposing community, what they make, and what type of activities they engage in with others who repurpose apparel items. The results showed that self-construals of those who repurpose their garments were not much different among people from two countries, the United Kingdom and South Africa. There were no significant differences found in interdependent SC but independence was slightly higher for South African participants compared to the United Kingdom participants. Although it wasn't significant, this is somewhat consistent with previous studies that unlike Western countries, African cultures are considered collectivistic and tend to be interdependent (Markus & Kitayama, 1991; Triandis, 1989). As expected with the contemporary rise of digital technologies and globalization, our study results showed that Independent SC was higher for South African participants compared to the United Kingdom participants. This result is consistent with recent studies that showed young people from collective cultures tend to have higher Independent SC (Hahn & Bhaduri, 2021; Hahn et al., 2013) and emphasize their personal roles, feelings, and thoughts which can sometimes have an influence on creative behavior (Kim & Markus, 1999; Kwang, 2005). It is also worth noting that the number of South African participants who were between 21 and 30 years old (N = 90, 48.6%) were slightly higher than the same age group from the U.K. (N = 41, 22.2%) and the average age of South African participants was 34.2 which was significantly lower than the United

Kingdom participants at 39.5 (Table 2). Overall, the results of our study demonstrated that people might present either independent or interdependent SC within one culture based on different situations as well as generations and no distinct differences exist between Individualistic and Collective cultures in terms of SC measures (Harb & Smith, 2008; Krishna et al., 2008; Park & Ahn, 2008).

Under motivations to repurpose, South Africans scored significantly higher on 'Making personal connections' and 'Allows me to share and teach others on social media platforms (e.g., TikTok, Instagram, Facebook, Pinterest)'. In addition, South African participants scored significantly higher than United Kingdom participants on the following items under sustainable behavior: "I engage with groups using similar processes using digital platforms (e.g. Facebook, Instagram, WeChat, Pinterest), "I participate in neighborhood swaps", and "I buy eco-friendly products only". These results indicate the ever-increasing importance of social media in the content of exchange, including repurposing practices which are consistent with Burton and Eike's (2023) findings on millennial women's clothing repurposing behaviors. Out of an estimated population of 60 million South Africans, 43 million (72%) use the Internet and 26 million (43%) use some form of social media. Most notably, YouTube had approximately 26 million (43%) South African users and TikTok had 12 million (20%) (Kemp, 2023). Although TikTok had less users than other platforms such as Facebook (22 million), it has a reach of almost 30% of the total South African population and had the largest increase from the previous year at 16% (Kemp, 2023).

These findings also further support the potential for digital platforms to serve as an educational platform promoting clothing repurposing behaviors and techniques with global reach to both emerging and developed markets. In addition, 81% of those aged 30-49 indicate they use social media to educate themselves on a myriad of topics (Auxier & Anderson, 2021). Considering the widespread popularity of social media within this demographic, digital platforms, such as social media, provide a valuable opportunity to educate and inspire people globally to enhance their basic repair skills and engage in more sustainable reuse practices. For instance, these platforms could facilitate the exchange of knowledge, allowing experienced individuals to teach sewing techniques to those less skilled in clothing repair and reuse. This approach serves a dual purpose: firstly, it creates an environment allowing the global transfer of expertise to a wider audience, and secondly, it ensures that individuals with the necessary knowledge can explain proper methods and techniques to those less experienced. Previous research, as indicated by Sanders (2006), has established a direct link between one's skill set and their level of creativity. Fostering digital platforms that deliberately promote positive clothing repurposing behaviors, including repair and reuse have the potential to expand creativity levels and encourage sustainable consumption practices, even among those new to the concept.

Most of our participants reported experiencing a 'Sense of achievement' and 'Happiness' when using their repurposed items. Additionally, a greater number of South African participants expressed feelings of 'Excitement,' 'Happiness,' and a sense of being 'Unique' compared to their counterparts in the United Kingdom. Conversely, a higher portion of United Kingdom participants reported a 'Sense of achievement.' These findings align with Schofield-Tomschin and Littrell's (2001) study, which identified that craft-making fosters self-actualization and positive well-being by helping individuals achieve personal goals and fulfill their happiness.

Participants between the two countries differed in their motivations for repurposing apparel items. Overall, South African participants' mean scores of their motivations were significantly higher than the United Kingdom participants except on one item, "I can't afford to buy new." This result was in stark contrast from what we predicted as South Africa was categorized as an emerging market and the United Kingdom as a developed market. Three other items, "lack of satisfying designs in stores", "I like to reuse and recycle", and "I believe in consuming less as much as possible" were not significantly different between the two countries either. Coupled


with their high usage of digital platform technologies (i.e., social media) and motivations, the South African market is worthy of increased attention to make further contributions to promote repurposing practices and behaviors. Moreover, it might be particularly helpful in encouraging other Generation Z or Millennial consumers from other countries as the average age range in South Africa is 27.5 (Kemp, 2023). Our study results aligned with this data showing the average age of South African participants was significantly lower than the United Kingdom. Other emerging and developed markets might benefit from learning what younger and average consumers are creating and how conceivably to create global repurposing communities from our study.

Limitations and Future Research


Although this study offers valuable insights on motivations for repurposing clothing in emerging and developing markets, there are some limitations that can be addressed in future studies. First, this study only addressed the behavior of consumers in South Africa and the United Kingdom. Future studies might investigate other emerging (e.g., Brazil, Russia, China) and developed (e.g., Canada, Germany, New Zealand) markets for more generalizable results. Secondly, while this study addressed social engagements (i.e., repurposing communities) of those who repurpose their clothing, findings indicate South African participants scored significantly higher on items related to the use of digital media (i.e., social media platforms) to either share their creative projects, teach, or engage with others. Therefore, future studies might examine more closely in what ways these platforms are used and potential viability of social media, or other digital platforms, to increase awareness and behaviors of sustainability related practices in developing markets. Future studies might also explore how Self Construal can explain clothing repurposing behavioral intentions as this study only examined the behavior itself. However, behavioral intentions can more likely lead to pro-environmental behaviors when one has a more positive attitude towards the environment. Finally, both South African and United Kingdom participants felt 'excited', 'happiness', 'unique', and a 'sense of achievement' when using their repurposed items. Therefore, future studies might explore in what ways repurposing activities can improve mental well-being in emerging and developed markets.

Biographies

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Promotion of Sustainable Clothing and Textiles Employability Skills among Persons with Special Needs

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Abstract

The study examined the employability skills in clothing and textiles vocation and factors influencing the skills during work-based learning (WBL) among persons with special needs (PSN). These were with a view to enhancing sustainable living among them. The study was carried out in three Higher Educational Institutions (HEIs) involved in special education in Nigeria. Purposive sampling was used to select 81 undergraduate students who had experience in WBL and 16 WBL facilitators. Trainees performed below average in screen printing, aso-oke weaving and dyeing of fabrics but did not know about automated manufacturing. Employability skills reported by the WBL facilitators showed that trainees demonstrated better improvement in time management, dependability, team playing and interpersonal skills. Finance, high cost of learning materials ($\bar{x} = 2.32$), tuition fees ($\bar{x} = 2.31$), affected the employability skills of trainees. Greater attention should be given to creativity and dependability skills among PSN. Efforts should be made to provide training in automated textile manufacturing for a more sustainable and inclusive lifestyle.

KEY WORDS: EMPLOYABILITY SKILLS, CLOTHING AND TEXTILES, PERSONS WITH SPECIAL NEEDS, SUSTAINABILITY, WORK-BASED LEARNING

Background to the Research

The employability of graduates is one of the central foci of many Higher Educational Institutions (HEIs) worldwide. This is usually achieved through collaboration with enterprises to develop skills and 'bring the labour market' into the classroom. This is to enhance graduates' entrepreneurial mindset. There is a greater possibility that entrepreneurial mindset among children could lead to achieving entrepreneurial goals in adulthood (Nooh, 2020). Entrepreneurial mindset can influence the production of clothing items for various socio-economic events, thereby generating income for the fashion designers (Diyaolu, Akinwunmi, Adubi, & Bakare, 2023)

Graduate employability has been linked with effective work-based learning (WBL) (OECD, 2017). During WBL, learners are trained to do the real work that employees do to earn income. This can be achieved through apprenticeship, traineeship, internship, or on-the-job training (European Training Foundation, 2017).

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The apparel/garment sector is an excellent vehicle for employment-creation strategy (Vinod & Vashishtha, 2018). Diyaolu (2022) reported that graduates who specialise in clothing and textiles are engaged in the apparel industry. Therefore, entrepreneurship skills in clothing and textiles should be extended to students in HEIs (Joana et al., 2015; Komolafe & Abdulrahman, 2019).

The best person for a job may be someone with special needs (Powell, 2018). Several PSN are naturally endowed with skills in clothing construction (ILO, 2015; ILO, 2017). However, PSN appears to be neglected in this vocation, especially in Nigeria. PSN are students/learners with visual, mobility or hearing challenges. They are given poor attention in training and they experience marginalization in the labour market. These could limit their efficiency and learning.

The 2030 Sustainable Development Goals (SDGs) support vocational-technical education (VTE). VTE in tailoring, fashion designing, weaving, knitting, tie-dye, furnishing, and leatherwork among others can maximise the talents of PSN to meet present and future socio-economic needs (National Board for Technical Education, 2017).

Gainful employment in these vocations will enable PSN to lead a normal life. They will be able to positively influence their environments instead of being liabilities and burdens on families and society. Thus, there is a need to stimulate the employability of PSN in HEIs.

Clothing and textiles demand both technical and soft employability skills. Technical skills include clothing construction, pattern drafting and accurate body measurement while soft skills are time management, critical thinking and creativity. Komolafe & Abdulrahman (2019) emphasised the need for adequate technical skills in clothing production among National Certificate of Education trainees.

Potential challenges to employability skills during WBL included inadequate finance, the competence of facilitators and monitoring of WBL programs (European Training Foundation, 2014; Amankwa et al., 2015; Ogwo & Ezekoye, 2020; Diyaolu, 2022). Developed countries have adopted strategies to strengthen WBL, inclusive education, and access to the labour market to favour PSN. PSN in these countries are getting engaged and contributing substantially to community development. Developing countries like Nigeria need to emulate this by evaluating the current state of WBL practices in HEIs to promote employability skills among PSN.

The aim of this study is to generate evidence on the employability skills of PSN and the factors that influence these skills during WBL. This evidence will help in the revision of national policies on PSN. The evidence derived from this study will also help to promote inclusive lifestyles among the PSN in line with UN SDGs by increasing the employment rate, improving access to sustainable jobs and increasing PSN's contribution to national development. This will lessen PSN's economic dependency and can break the barrier of discrimination.

Research Questions

1. What is the level of mastery of PSN in clothing and textiles technical skills?
2. What employability soft skills are important to WBL facilitators?
3. How are PSN performing in soft skills?
4. What factors influence the learning of PSN during WBL?

Objectives of the Research

This study examined the employability skills of PSN and factors influencing WBL to enhance sustainable lifestyles among PSN. Specifically, this study seeks to:

1. Examine technical skills in clothing construction and textiles design among Persons with Special Needs.
2. Assess the employability soft skills in clothing and textiles among Persons with Special Needs.
3. Assess the factors influencing the learning of skills among Persons with Special Needs during WBL.

Methodology

Study design: Mixed method descriptive cross-sectional study.

Study location: The study was carried out in the three higher education institutions involved in special education in Nigeria (Federal College of Education (Special), University of Ibadan and University of Jos).

Study population: The study population consisted of two groups: students with special needs studying clothing and textiles in the department of Home Economics/Fine and Applied Arts/Vocational Education in the three selected institutions and WBL facilitators who were trainers, managers and supervisors in various organisations where students were posted for WBL.

Selection of subjects: A total of 81 students with special needs who had WBL experiences were purposively selected from the three special HEIs. The departments gave addresses of WBL centres (16), where one facilitator from each of the centres were selected on the ground that they have adequate information concerning the activities in the centres.

Students with special needs were selected from the pool of PSN attending the three higher education institutions involved with special education in Nigeria and the WBL facilitators were consecutive WBL facilitators who manage the entrepreneurship centers where PSN go to acquire entrepreneurial skills. A purposive non-random sampling method was used for the selection of both the PSNs and WBL facilitators. The inclusion criteria included a student with special needs in any of the three HEIs with special education and adults aged 18 years and above. For the WBL facilitators, experience in WBL and adults aged 18 years and above.

Collection of Data: Data collection was completed using structured questionnaires designed to have two sections for both study groups. The first section (Section A), collected information on bio-data, Cumulative Grade Point Average (CGPA), pocket money and cause of impairment of students with special needs

Section B collected information on the assessment of clothing and textile technical skills of PSN, employment soft skills among PSN and factors influencing employability skills among PSN during WBL. For the WBL facilitators, section B collected information on the assessment of the clothing and textile technical skills of PSN and the importance of employment soft skills among PSN.

Twenty technical skills including taking accurate body measurements, pattern drafting, garment construction, fashion illustration/drawing, dyeing of fabrics, batik designs, automated manufacturing, screen printing, and weaving of *aso-oke* were assessed among PSN. A 4-Likert-like scale (none, below average, average and above average) was used.

Information on eleven elements of soft skills such as the ability to learn and be mentored, critical thinking, collaboration with other workers, creativity, dependability, time management, and technology/ICT skills were assessed among PSN.

They rated the technical skills of PSN and supplied information on the importance of each soft skill needed for employment in clothing and textiles.

Primary data were collected using questionnaires, interviews guide as well as personal observations in the WBL. Where applicable, the services of sign language/interpreters were employed to communicate with PSN. The mean Cronbach's Alpha Reliability Statistics for the instruments used to collect data from students and WBL facilitators was 0.826, showing a high level of reliability.

Statistical analysis

Data analysis was done using Statistical Package for Social Sciences, (IBM) version 23. The statistical significance was inferred at $p < 0.005$ and the confidence interval was set at 95% for all the analyses.

Results

Table 1 shows the socio-economic characteristics of PSN and WBL facilitators. The mean age of PSN was 22.35 years (\pm), most were females (48, 59.3%), single (76, 93.8%) and disabled from birth (26, 32.1%). The mean age of the WBL facilitators was 43.19 years (\pm). About half of them earned less than ₦50,000 per month and most of them had HND/B.Sc./B.A. as their highest educational level.

Table 1 Socio-economic Characteristics of PSN and WBL Facilitators

PSN (n = 81)	Freq	%	WBL Facilitators (n = 16)	Freq	%
Age group			Age group		
<= 20	21	25.9	<= 40 years	6	38
21-30	59	72.8	41-50 years	6	38
>30	1	1.2	> 50 years	4	25
Mean = 22.35			Mean = 43.19		
Gender			Gender		
Male	33	40.7	Male	6	38
Female	48	59.3	Female	10	63
Marital Status			Marital Status		
Single	76	93.8	Single	1	6.3
Married	4	4.9	Married	15	94
Widowed	1	1.2	Widowed	0	0
*CGPA			Area of Specialization		
<= 3.00	12	14.8	Clothing and Textiles	14	88
3.01-4.00	14	17.3	Social Science	1	6.3
> 4.00	7	8.6	Nutrition	1	6.3
Mean = 3.512					
*Pocket money (₦)			Monthly income (₦)		
<= 1,000	5	6.2	< 50,000	8	50
1,001-10,000	41	50.6	50,000-99,000	3	19
>10,000	13	16	>= 100,000	5	31
Mean = 8,979.66			Mean		
*Cause of impairment			Highest Education		
Natural from birth	26	32.1	Senior Secondary School	5	31
Auto-accident	5	6.2	OND/NCE	2	14
Sickness	11	13.6	HND/B.Sc./B.A.	5	36
Violent attack	2	2.5	Masters' degree	2	14
Electricity	1	1.2	Ph.D.	2	14
Financial disability	1	1.2			

*Incomplete response

Table 2 shows the assessment of clothing and textile technical skills. Both WBL facilitators and PSN assessed the clothing and textiles technical skills among PSN. PSN rated their performance to be average in taking accurate body measurements, pattern drafting, avoiding waste of fabric, use of commercial patterns, garment construction, applique/patchwork design and fashion illustration. However, the facilitators rated the PSN to be above average in these skills. Both WBL facilitators and PSN rated below average in screen printing, batik designs, weaving of *aso-oke*, rug production/weaving, heat transfer and dyeing of fabrics skills. Furthermore, the trainees did not know about automated manufacturing.

Table 2 Assessment of Clothing and Textile Technical Skills

Clothing and Textile skills	WBL Facilitators (n = 16)		PSN (n = 81)	
	Mean	Remark	Mean	Remark
Accurate body measurement	3.1	Above average	2.15	Average
Garment construction	2.9	Above average	1.64	Average
Avoiding waste of fabric	2.9	Above average	1.86	Average
Cutting out skills	2.8	Above average	2	Average
Disposal of fullness	2.8	Above average	1.93	Average
Fixing fasteners	2.8	Above average	2.07	Average
Fashion illustration	2.8	Above average	1.5	Average
Fixing clothing parts	2.6	Above average	2.07	Average
Pattern drafting	2.6	Above average	1.86	Average
Applique/patchwork	2.2	Average	1.53	Average
Quilting	2.1	Average	2	Average
Embroidery design	1.9	Average	0.8	Below average
Use of commercial patterns	1.8	Average	1.71	Average
Screen printing	1.3	Below average	0.93	Below average
Batik designs	1.3	Below average	1.43	Below average
<i>Aso-oke</i> Weaving	1.2	Below average	0.71	Below average
Rug weaving	1.2	Below average	1.21	Below average
Heat transfer	1.2	Below average	1.43	Below average
Dyeing of fabrics	1.1	Below average	1.43	Below average
Automated manufacturing	0.4	None	1	Below average

Table 3 shows WBL facilitators' rating of the importance of soft skills needed for employment. The ability to learn and be mentored ($\bar{x} = 1.50$) and critical thinking ($\bar{x} = 1.50$) were very important. However, interpersonal skills ($\bar{x} = 1.17$), time management ($\bar{x} = 1.33$), self-motivation ($\bar{x} = 1.33$), dependability ($\bar{x} = 1.17$) as well as communication skills ($\bar{x} = 1.17$) were moderately important.

Table 3 Importance of Employment Soft Skills by WBL Facilitators

Employability Soft-skills	Min	Max	Mean	SD	Remark
Ability to learn and be mentored	1	2	1.5	1	Very important
Critical thinking	1	2	1.5	1	Very important
Collaboration with other workers	1	2	1.33	1	Moderately Important
Creativity	1	2	1.33	1	Moderately Important
Self-motivation and initiative	1	2	1.33	1	Moderately Important
Time management	0	2	1.33	1	Moderately Important
Communication Skills	0	2	1.17	1	Moderately Important
Dependability	0	2	1.17	1	Moderately Important
Interpersonal Skills	1	2	1.17	0	Moderately Important
Team player	0	2	1.17	1	Moderately Important
Technology/ICT Skills	0	2	1.17	1	Moderately Important

Table 4 shows employment soft skills among PSN. They had excellent remarks in the ability to learn and be mentored ($\bar{x} = 3.37$), self-motivation and initiative ($\bar{x} = 3.37$), communication skill ($\bar{x} = 3.45$) and ICT ($\bar{x} = 3.45$). They performed above average in time management ($\bar{x} = 3.09$), critical thinking ($\bar{x} = 2.91$) and collaboration with other workers ($\bar{x} = 2.82$).

Table 4 Employment Soft skills among PSN

Employability Soft-skills	Min	Max	Mean	SD	Remark
Ability to learn and be mentored	1	4	3.73	1	Excellent
Interpersonal Skills	2	4	3.73	1	Excellent
Self-motivation and initiative	1	4	3.73	1	Excellent
Communication Skills	1	4	3.45	1	Excellent
Team player	1	4	3.45	1	Excellent
Technology/ICT Skills	2	4	3.45	1	Excellent
Dependability	1	4	3.27	1	Above average
Creativity	1	4	3.09	1	Above average
Time management	1	4	3.09	1	Above average
Critical thinking	0	4	2.91	2	Above average
Collaboration with other workers	0	4	2.82	2	Above average

Table 5 shows factors influencing employability skills among PSN during WBL. High cost of materials ($\bar{x} = 2.32$), high school fees ($\bar{x} = 2.31$) and lack of assistive technology to learn better ($\bar{x} = 1.99$) affected employability skills while inadequate practical aspect of the programme ($\bar{x} = 1.36$) and low retentive memory ($\bar{x} = 1.34$) were factors that rarely affected the trainees.

Table 5 Factors influencing employability skills among PSN during WBL

Factors	Never		Rarely		Sometimes		Always		Mean	Remark
	Freq	%	Freq	%	Freq	%	Freq	%		
High cost of training materials	3	4.1	7	9.5	27	36.5	37	45.7	2.32	Sometimes
High school fees	2	2.7	5	6.8	35	47.3	32	43.2	2.31	Sometimes
Cost of transportation	9	12.3	6	8.2	32	43.8	26	35.6	2.03	Sometimes
Lack of assistive technology	9	12.2	10	14	28	37.8	27	36.5	1.99	Sometimes
Insecurity/fear of getting a job	10	13.7	16	22	24	32.9	23	31.5	1.82	Sometimes
The training is too demanding	10	13.9	16	22	25	34.7	21	29.2	1.79	Sometimes
Unconducive environment	17	23.0	9	12	24	32.4	24	29.6	1.74	Sometimes
Health/family challenges	17	23.0	11	15	26	35.1	20	24.7	1.66	Sometimes
Lack of facilities for practical	11	15.3	19	26	27	37.5	15	20.8	1.64	Sometimes
Teachers' Incompetence	19	26.4	11	15	20	27.8	22	30.6	1.63	Sometimes
Inadequate Practical	20	27.4	22	30	16	21.9	15	20.5	1.36	Rarely
Low retentive memory	20	28.2	16	23	26	36.6	9	11.1	1.34	Rarely

Discussion

Technical Employability Skills in Clothing and Textiles

PSN could perform basic technical clothing and textile skills including accurate body measurement and designing of clothes. Garment manufacturing, accurate measurement and pattern grading techniques are critical entrepreneurship skills in clothing and textiles (Komolafe & Abdulrahman, 2019). Their performance below average in production skills of *aso-oke*, rugs, batik, screen printing, heat transfer, and automated manufacturing might be due to a lack of facilities for these skills as observed in the WBL centres. Alozie (2019) affirmed that printing skills can be used in the design of draperies, curtains and table cloths, and exported to other countries. Dandira et al., (2017) noted that students usually apply what they learned during WBL in the workplace.

Pattern drafting and cutting skills are indispensable in clothing construction (Amankwa, et al., 2015). Cutting of fabrics will affect the shape, fitting, and overall design of a garment, while pattern drafting is important to get the accurate style needed by the customers. A well-drafted pattern gives a well-fitted dress (Nwonye & Thompson, 2019).

Learning the skills of clothing and textiles could be challenging due to their intricacies. Henna (2012) reported in a similar study that trainees demonstrated above average in the basic skills needed for clothing construction. PSN are however not engaged in weaving, dyeing, heat transfer and automated manufacturing. Facilitating training in these areas exposes them to skills and diverse abilities that can make them competitive in the labour market.

Diyaolu & Omisakin (2018) reported that some individuals prefer clothing customization. They employ the service of designers knowledgeable in heat transfer to design logos and inscribe names on T-shirts and souvenirs for convocations and ceremonies. *Aso-oke*, *etu* and *alaari* are used for commemorative events and are still in vogue (Diyaolu & Omotosho, 2020). Amadi (2019) noted that some graduates in Nigeria have not acquired the skills needed for success in the workplace to thrive in a rapidly changing world. Also, students can be posted to automated manufacturing industries to gain better experiences.

Teachers of Clothing and Textiles/Fashion should expose students to careers in the field through career guidance and reflecting the needs of the industry in the curriculum content (Agordah, 2016).

Soft Employment Skills in Clothing and Textiles

In line with Sodipo (2014), it is imperative to examine what employers of labour are looking for in absorbing graduates into their workforce, recognize the skills they desire and how these discovered skills can be incorporated into the curriculum to train other students. Areas where the graduates reported better improvement in employability skills included time management, dependability, team playing and interpersonal skills.

Sarimah & Dahiru (2015) opined that Nigerian vocational and technical education (VTE) graduates are not equipped with the employability skills needed by the industries and as a result, they are not ready to enter the workforce. They observed a lack of incorporation of employability skills such as problem-solving, decision-making, lifelong learning and competencies amongst the graduates.

However, findings from this study imply that PSN possesses the soft skills which the facilitators regarded as important for their employability. Critical thinking is very important in problem-solving. Nowadays, employers are looking for problem solvers in addition to technical expertise. The clothing and textile WBL programme provide trainees with specific skills to create unique design through critical thinking (Dandira & Maphosa, 2018).

The South Africa Graduate Recruiters Association (SAGRA) (2013) rated willingness to learn, team player, interpersonal skills and IT/Computer literacy as very important for employment. Thus, students in the study will favourably find employment among the firms after graduation due to their level of ICT compliance. ICT can help advertise businesses on social media (Komolafe & Abdulrahman, 2019).

Nwajiuba et al (2020) emphasised teaching employability skills in HEIs. Reflective learning is important in the study of graduate employability (Colm et al, 2020).

Apprenticeship can meet the specific skill needs of a business more cost-effectively than recruiting skilled workers from the external labour market (European Training Foundation, 2014). Amadi (2019) suggested that verbal and written communication should be introduced as a course and made compulsory for all programmes in tertiary institutions.

Factors influencing capacity built among trainees during WBL

Finance is a major factor noted to affect the employability skills of the PSN. Next to financial factors is the lack of assistive technology to learn better. Joana et al., (2015) reported insufficient teaching hours allocated for practical courses in clothing and textiles and inadequate learning materials. There should be a collaboration among university management, lecturers and the industry during curriculum design and monitoring (Muzenda & Duku, 2014).

Oluwaleyimu, (2020) observed that there is a lack of adequate facilities, equipment and trainers for teaching clothing and textiles. Dandira & Maphosa (2018) identified a shortage of material resources and a negative attitude of mentors as factors affecting WBL.

For WBL centres to be effective, an adequate training programme, quality of training and competence of trainers are indispensable.

Study Limitation

Some of the PSN could not supply all the information due to their peculiarity although efforts were made to interpret the questions. The study was carried out in 2020 immediately after the COVID-19 lockdown period in Nigeria because this was the period of approval of the study from the funder.

Conclusion

The study established that PSN have both technical and soft skills for employability in clothing and textile. They can take accurate body measurements and design clothes. The performance is below average in the production of *aso-oke*, rugs, batik, screen printing, heat transfer, and automated manufacturing. PSN possess the soft skills which the facilitators regarded as important for their employability. Critical thinking was displayed by the PSN. A major factor inhibiting the activities of PSN during WBL is finance and lack of assistive technology.

Recommendations

PSN engaged in clothing and textiles vocation can enhance their capacity and employability. From this study, the following recommendations are made:


- i. WBL centers and HEIs should give greater attention to WBL in clothing and textile skills among PSN because they are not doing badly in their vocation. This will help promote their skill acquisition and economic development.
- ii. WBL facilitators should incorporate screen printing, *aso-oke* weaving, dyeing of fabrics and automated manufacturing in training of PSN due to their low performance in these skills.
- iii. Furthermore, PSN should be exposed to a career in clothing and textiles through counselling. This can influence others to be engaged in the vocation.
- iv. Government and WBL centers should make provisions for effective training of PSN due to their peculiarities. Tools and machines that will facilitate their learning should be available at WBL centres.
- v. Further studies can be carried out to examine the performance and economic sustainability of graduates with special needs in clothing and textiles business.
- vi. A longer time frame of study and post-covid assessment is also suggested.

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Pupil participation in the Food and Health subject

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Abstract

Recent educational programs emphasize the concept of pupil participation which entail pupil autonomy during all steps of learning. However, little is known about how this is implemented in practice. The objective of the current study is to investigate how pupil participation is practiced in the Norwegian school subject Food and Health at lower secondary school level. The pupils' own perception of pupil participation is the focus of the paper. The objective was addressed by a mixed method approach including survey data, observations, and interviews with pupils. Pupil participation was studied in eight areas of the subject, namely 1) shaping the academic content, 2) selecting ingredients and dishes, 3) purchasing and calculating costs of ingredients, 4) preparation for cooking, 5) cooking, 6) distribution of tasks, 7) meal situation, and 8) assessment. The results indicate that pupil participation varies for different parts of the subject, being lowest for shaping the academic content and purchasing and calculating costs, and highest for the meal situation. Overall, the findings indicate that pupil participation is not practiced to the extent that the educational program requires, and future studies needs to shed light on how degree of pupil participation can be increased to achieve the goals in the educational program.

KEYWORDS: FOOD AND HEALTH SUBJECT, FOOD EDUCATION, HOME ECONOMICS, PUPIL PARTICIPATION, PUPIL AUTONOMY

Introduction

Self-determination theory (Ryan & Deci, 2017) is widely used as an approach to develop learning methods and learning environments that support student's interest and motivation, and thus will facilitate the generation of long-term knowledge and competences (Reeve & Cheon, 2021; Schiefele, 1991). Self-determination theory describes three basic physiological needs, relatedness, competence and autonomy, which must be fulfilled to have positive experiences and general well-being (Ryan & Deci, 2017). For a successful learning process, autonomy in particular is considered important (Wallace et al., 2014). Autonomy in learning implies that pupils experience a sense of choice in that they have control and responsibility towards their own learning (Guay, 2022). The traditional teacher-determined learning environment can often

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fail to support the feeling of pupil autonomy (Assor et al., 2002; Reeve & Jang, 2006), and strategies to increase pupil autonomy could thus have a positive effect on learning. In order to have this effect, pupil autonomy must stimulate the pupils' interest and motivation, which is essential in the process of acquiring long-term and profound knowledge through deep-processing strategies (Mayer et al., 1994; Schiefele, 1991). That pupils participate in and have an influence on their own learning process is one mean to achieve pupil autonomy. Originally, pupil participation was viewed from a pupil democracy focus, but in the renewed Norwegian school curriculum from 2020, pupil participation is emphasized during all steps of learning (Norwegian Ministry of Education and Research, 2017). This entail that pupils should be involved in decisions that influence their academic and social development, and in assessing their work and competences (Norwegian Ministry of Education and Research, 2017).

Article 12 in the UN Convention on the Rights of the Child (United Nations Children's Fund, 1989) states that children have a right to express their opinions and views freely in all matters that affects them directly or indirectly, and the view of the child shall be given weight according to the child's age and maturity. Furthermore, article 13 states that children have the right to seek, receive and impart information and ideas of all kinds (United Nations Children's Fund, 1989). According to Jones (2017), the United Kingdom government has claimed a commitment to children's involvement in definitions of "suitable education" in the context of English schools. Similarly, the Norwegian school curriculum emphasize democratic values and pupils' rights to participate, and the current curriculum states that pupils must have *real influence* on their learning (Norwegian Ministry of Education and Research, 2017). Thus, Norwegian schools are expected to employ a pedagogical practice where pupils are both active in the classroom (e.g. by participating in discussions) and in making choices and decisions regarding their learning processes (NOU 2015: 8).

In the Norwegian school system, Food and Health (previously home economics) is a compulsory subject with specified learning objectives after the 4th and 7th grade in elementary school and the 10th grade in lower secondary school (Norwegian Ministry of Education and Research, 2019). The Food and Health subject is defined as a practical aesthetic subject and a major part of the curriculum is dedicated to developing practical skills regarding cooking and meal preparation (Norwegian Ministry of Education and Research, 2019). In addition, a major focus in the Norwegian Food and Health curriculum is the development of the pupils' ability to understand the association between diet and health, critically assess health claims and information on food, experience meals together with others, and develop their creativity by exploring and using their senses in practical activities (Norwegian Ministry of Education and Research, 2019). All these learning objectives are in line with skills that are needed to deal effectively with the demands and challenges of everyday life in the 21st century (Bernard et al., 2019; Teo, 2019). Furthermore, the curriculum states that the teacher should facilitate pupil participation and allow the pupils to try various practical activities in the kitchen or other appropriate learning arenas, as well as contributing to conversations about their own academic development (Norwegian Ministry of Education and Research, 2019). Involving pupils in all steps from planning lessons to implementing and assessing their own and other pupil's work might facilitate a deeper level of learning, where pupils are able to see, understand and utilize connections between what they have learned in school and new contexts outside of school (Norwegian Ministry of Education and Research, 2019; Taar & Palojoki, 2022). Despite clear goals in government issued programs and school curriculums, several studies indicate that pupil participation is not yet enrolled in the school system (Bernard et al., 2019; Jones, 2017; Aadland & Wergedahl, 2022). With its practical approach, the Food and Health subject entails a high degree of pupil activity in the classroom. Still, this does not automatically imply that pupils have real influence on their learning e.g. by making choices and decisions regarding their learning processes and schoolwork. A review by Bernard and colleagues (2019) suggests that the teacher's role in the learning process might be viewed as a line ranging from the teacher

as an authority figure who is the sole source of information at the one end, to the teacher as an equal partner in the learning process in the other end. A recent study investigating the Food and Health subject in Norway, found that in a typical lesson the activity level of both teachers and students are high, but still, teachers control and regulate the lessons (Aadland & Wergedahl, 2022). In line with this, a study by Øvrebø (2019) indicates that pupil participation is practiced as a «part-time» activity where the pupils are more involved in some parts of the subject than others, and that level of pupil participation increase as the pupils gets more experienced in the subject. The objective of the current study is to investigate how pupil participation is practiced in the Norwegian school subject Food and Health at the lower secondary school level. The pupils' own perception of pupil participation is the focus of the paper.

Materials and methods

Study design and development

The current study was designed as a two-step project with an explanatory sequential mixed methods design (Creswell et al., 2021, p. 603). First, an electronic survey was developed, and data was collected and analysed. Then observational data and interviews was conducted to supplement and provide a deeper understanding of the quantitative findings. The project was ethically reviewed and approved by the Norwegian Centre for Research Data (project number 206543) before the data was collected. As the interviews were recorded, and the interview objects were under the age of 15 parental consent notes was collected in advance (NESH, 2021). The parents received information about the project directly from the school and only pupils with a parental consent note were interviewed. To protect the participants, the pupils also gave oral consent before the interviews were conducted.

The electronic survey measured pupils self-reported degree of pupil participation for various parts of the Food and Health subject. More specifically, we constructed categories that measured pupil participation in 1) shaping the academic content, 2) selecting ingredients and dishes, 3) purchasing and calculating costs of ingredients, 4) preparation for cooking, 5) cooking, 6) distribution of tasks, 7) meal situation, and 8) assessment. Each of the 8 categories included 2-3 items, and in total the survey included 18 items. The survey was designed in Norwegian language, and the original questions including an English translation of the items can be found in the Appendix. The survey was developed by the researchers of this paper, in collaboration with an expert committee including academic staff with research experience on the Food and Health subject and experience in teaching the subject at lower secondary school level. The survey was also tested for readability by two pupils that were representative of the target group, and adaptations to language and questions were performed based on their feedback.

Sample and procedure

One school located in Western Norway was invited to answer the survey. This school had a total number of about 175 pupils at 9th grade (pupils aged 14-15 years) in the year of data collection (June 2021). The sample included six food and health-classes (each with 25-30 pupils), and four teachers taught the subject. The pupils were informed about the research project by their Food and Health teacher and were given time to answer the survey in one of their school lessons. They were also informed that it was voluntary to take part in the study. The survey opened with short introductions with instructions. All questions were formulated as statements, and the pupils were asked to read each statement and choose the alternative that best represented their opinion on a 5-point Likert scale with alternatives «Never» (1), «Seldom» (2), «Sometimes» (3), «Often» (4) and «Always» (5). The survey did not allow for blank responses, but the option "I do not understand this question" was included to identify questions perceived

as difficult or unclear to the respondents. A total of 120 pupils answered the survey, which yields an overall response rate of about 70 percent. Of these, 45 percent were girls, 35 percent were boys and 20 percent chose the alternative «Do not wish to answer» when asked about gender.

Analysis of the survey data

Items within each of the 8 abovementioned categories of pupil participation were analysed for consistency by means of factor analysis and Cronbach's alpha reliability tests. The analyses revealed that the items could not consistently be combined to a summarized factor. Thus, the result for each item is presented separately to provide the most precise picture of the data. Pupils' responses on the 5-point Likert scales are presented as means and standard deviations (Table 1). Scores 1.0-2.4 were considered as low degree of pupil participation, scores 2.5-3.4 as medium degree of pupil participation, and scores 3.5-5.0 as high degree of pupil participation.

Observational data and interviews

All survey data were analysed before observations and interviews were collected. Thus, findings from the survey data pointed out topics where we needed to direct our focus in order to get a better understanding of pupil participation in the Food and Health subject. The observational data and interviews were collected from the same school as the survey data, but as the survey was distributed to pupils at the end of the school year, the observational data and interviews could not be collected in the same pupil group. It is reasonable to assume that level of pupil participation might increase throughout the school year as the pupils get more experienced with the subject (Øvrebø, 2019). Because of this, observations and interviews were performed in a practical kitchen lesson in the 4th month of the following semester (November 2021). We followed the same session in 4 classes that were taught by 4 different teachers. One of the teachers was referred to as the "main teacher" with overall responsibility for the subject. Each class used two different kitchens with one teacher in each kitchen, and in total we therefore observed 8 different group sessions. In each kitchen, the pupils were divided in smaller work groups with 3-5 pupils per group.

The Food and Health subject commonly includes a combination of theoretical and practical lessons, but as mentioned in the introduction, the subject is defined as a practical aesthetic subject and a major part of the curriculum is dedicated to developing practical skills regarding cooking and meal preparation (Norwegian Ministry of Education and Research, 2019). Observational data was therefore collected in a practical lesson, and the researchers focused particularly on degree of pupil participation in the practical parts of the subject. Based on the findings from the survey data, we aimed to get a better understanding of 1) pupil engagement and -independence during the cooking, 2) teacher involvement/interference in problem solving relating to the cooking and 3) the distribution of tasks within the work groups.

The teachers were not given specific instructions on how to implement the lesson as our goal was to observe teachers and pupils in an everyday teaching setting. The overarching topic of the observed lessons were seasonal food and vegetables with a specific focus on root vegetables. Learning outcomes for the lesson were tasting and seasoning of foods, use of proper cooking equipment and techniques, and maintaining food hygiene and clean work areas during cooking. Each work group made one soup, either a Jerusalem artichoke soup with bacon or a creamed pumpkin soup with roasted pumpkin seeds. Half of the groups made whole grain bread rolls as a side dish for the soup, and the other half of the groups made a crumble pie with apple or frozen berries. Selection of learning outcomes, dishes and recipes was done in advance by the teachers. The kitchen lessons were scheduled to last 120 minutes but varied somewhat depending on the length of the breaks between the lessons that were often included in the kitchen lessons.

During the session, observational notes were taken on the abovementioned focus areas using a changing observational role, where first a nonparticipant observer role was assumed, followed by a role as a participant observer to attain further information (Creswell et al., 2021, p. 246). What pupils and teachers were doing and not doing, as well as descriptions of situations and timing of events, were noted. The pupils and teachers knew that the researcher was present but were not informed on the research question or observational points. The observational data was collected by three researchers throughout one week of lessons, and one researcher was present in each kitchen at a time. During the first part of the lesson, which included the teacher instructions and the initial phase of food preparation, the observer placed herself on a chair in the back of the classroom where it was both possible to get an overview of the teaching kitchen, and to observe the work groups that were placed on the nearby kitchen stations. When the pupils started their practical work in the smaller work groups, the observer moved around to listen to pupil-pupil or pupil-teacher conversations, while attempting to not influence teachers' and pupils' behaviour. Notes from these conversations were written down consecutively, and as precisely as possible without including any personally identifying information. Following the first day of observation, notes were compared to ensure a similar level of detail in the data. Observation notes were then transferred to digital format without alterations but with sentences and abbreviations written in complete and in comprehensible text.

In addition to collecting the observational data, interviews with pupils that had delivered a parental consent note were performed during the lessons. In total 11 interviews with 14 pupils were performed. All interviews were performed while the pupils worked in their work groups, and some of the interviews was conducted as a group conversation where two pupils talked with the researcher together. The interviews intended to explore the pupils' general knowledge and understanding of the term "pupil participation", as well as their perception of degree of pupil participation in the subject. During the interviews, we used a semi-structured approach with some pre-decided questions, and some follow up questions depending on the pupils' answers. All pupils were asked the following questions: 1) Have you heard of pupil participation? If "Yes", the pupil was asked to elaborate, if "No" the pupil was given a short explanation by the researcher, 2) How do you feel that pupil participation is practiced in this subject? Do you feel that the pupils have an influence on how the subject is taught? If so, which parts of the subject do you get to influence (if needed the following examples were mentioned: planning of the lessons, selecting the dishes, deciding recipes and/or cooking procedures, taste adjustments and experimenting in cooking, distributing work tasks between pupils, assessment). As mentioned above, the researchers knew that both dishes and recipes were pre-decided by the main teacher in the lessons we observed, and we therefore also asked the pupils to provide their opinion about this. All interviews were transcribed by the researcher who performed them.

Analyses of observational data and interviews

All qualitative data was analysed using a deductive, pre-defined template of codes approach (Crabtree & Miller, 1999). First, all observational- and interview data was combined in a digital document, and one researcher read through the full material several times. Thereafter, the different segments of information from the observations were sorted under the labels 1) pupil engagement and -independence during the cooking, 2) teacher involvement/interference in problem solving relating to the cooking and 3) the distribution of tasks within the work groups. Then the interview data was sorted according to the eight abovementioned categories of pupil participation (shaping the academic content, selecting ingredients and dishes, purchasing and calculating costs of ingredients, preparation for cooking, cooking, distribution of tasks, meal situation, and assessment). In addition, we included a 9th category, that included the pupils' response on the specific question about their familiarity with the concept "pupil participation". As outlined above, the purpose of the observations and interviews was to refine and extend the quantitative findings according to the explanatory sequential mixed methods approach applied in this study (Creswell et al., 2021, p. 603). Observations and quotes that could be used to

supplement and provide a better understanding of the findings from the quantitative survey was marked in red colour. Finally, results of the qualitative analyses were presented for the two other researchers and discussed in light of the objective of the study. The final selection of which observations and quotes to include in the current paper was determined by means of a structured group discussion.

Results

An overview of the findings from the survey is provided in table 1 and below follows a presentation of both quantitative and qualitative results for pupil participation in 1) shaping the academic content, 2) selecting ingredients and dishes, 3) purchasing and calculating costs of ingredients, 4) preparation for cooking, 5) cooking, 6) distributing tasks, 7) meal situation, and 8) assessment. Finally, the results from the interviews about the pupils' understanding of the term pupil participation (not related to specific parts of the subject) are presented.

Pupil participation in shaping the academic content

As shown in table 1, mean score (SD) of involvement in the planning of the academic content of the lessons was 1.5 (0.9), finding information or literature on relevant topics 2.1 (1.2) and suggesting how to work on a learning objective 1.9 (1.1), indicating on average a low degree of pupil participation in shaping the academic content. Observations and interviews were performed in a practical lesson with focus on cooking. Both the topic and the learning objectives in this lesson was pre-determined by the teachers. In the interviews, several pupils mentioned that they would like to contribute more to making decisions in the subject, but none of the pupils expressed a desire to participate in shaping the academic content.

Pupil participation in selecting ingredients and dishes, purchasing and calculating costs, and preparing for cooking

Pupils reported a low degree of participation in the planning of the practical lessons regarding choosing which ingredients to use 2.0 (1.1) and dishes to make 1.9 (1.0) (Table 1). A low degree of pupil participation was also reported for involvement in calculating costs of ingredients 1.6 (1.1) and purchasing the food 1.3 (0.9). In preparing for the cooking lesson, making available the required ingredients for the cooking lesson had a mean score (SD) of 1.7 (1.1), while the mean score for finding information on how a dish is prepared was 2.7 (1.2) indicating a low and medium degree of pupil participation, respectively.

The indication of a relatively low degree of pupil participation in planning, purchasing, and preparing for cooking was further strengthened by the observational data. All the 8 kitchen groups made the same dishes, and as mentioned above, these were pre-determined by the main teacher. When the pupils entered the classroom, the ingredients for the dishes were already made available in front of the teacher's desk. All the four teachers opened the lesson with repeating some of the content from the last weeks theoretical lesson by asking several repetition questions to the class. After repeating some of the theoretical content from last week's Food and Health lesson, all four teachers gave a relatively detailed step-by-step presentation of the method described in the recipes. Two of the teachers referred to the topic for the lesson (seasonal foods and root vegetables) and underlined that there was a connection between the topic and today's recipes, while this was not done by the two others. One of the teachers underlined in which order the pupils should do the different activities (e. g. make the bread dough before frying the bacon). All the teachers asked questions to the class during the presentation of the recipes (e. g. what does it mean that a soup is "creamed"? Does anyone know what this is? (Jerusalem artichoke), How do we peel it? (Jerusalem artichoke), How do we roast pumpkin seeds?). The teachers opening of the lesson lasted for up to 25 minutes (total length of the kitchen lesson was 120 minutes). Despite this, most of the kitchen groups had many questions about the recipes that the teacher had just presented to them when they started the practical work.

In the interviews, about half of the pupils expressed a desire to participate more in making decisions regarding selection of dishes and recipes. The pupils' motivation for increased participation could be categorised into three topics, namely 1) own taste preferences; "I want to participate in making decisions on selecting recipes because then it would have been stuff (dishes) that we actually wanted to make", 2) collaboration; "It would have been really fun (selecting recipes), maybe as a class we could find a recipe together and then we could make it", and 3) progression in learning; "I hope we get to decide more when we gain more experience in the subject.." The same pupil said that "I think it's good at the start (that the teacher decides recipes and dishes), then we get some help. We learn a lot that I might not have thought of, for example I hadn't thought of making pumpkin soup". One pupil seemed to prefer a mixed approach and said that it "sometimes would have been nice to participate in selecting dishes, because it could make it more engaging". On the other hand, there were also some of the pupils that preferred that the teacher selected recipes and dishes, and for example, one pupil said that she liked to get a recipe handed out, "because then I can just follow it", and another said that "I think it's quite good actually (that the teacher decides), because you learn quite well, when she (the teacher) chooses it, she tells a little about how to make it, and then it's much easier to start."

Pupil participation in cooking, distributing tasks and meal situation

Reported degree of pupil participation during the practical cooking lesson varied for different tasks. For the statement on experimenting during the practical cooking lesson, the mean score (SD) was 2.9 (1.2), which was nearly similar to "we can make our own variations to different dishes", with a mean score of 2.7 (1.2), both indicating a medium degree of pupil participation. During the opening of the lesson, all four teachers encouraged the pupils to taste and add seasoning to the food to make their own personal adjustments. Teacher 1 said that the recipes were just meant to be a starting point, teacher 2 actively encouraged the pupils to be creative with their use of seasoning, teacher 3 encouraged the pupils to go to the pantry and find additional seasoning and teacher 4 said that the pupils should season the soup, but taste along the way so that it wouldn't be too much (too spicy).

One of the groups came up with the idea of adding the fat that was left from frying the bacon to the Jerusalem artichoke soup and asked the teacher if that was okay (which she confirmed). Several of the working groups repeatedly asked the teacher to come by and check if they were "doing it right". One of the teachers walked around and reminded the pupils of things they might have forgotten (e.g. remember to turn on the oven, remember to peel the Jerusalem artichoke, be careful not to burn the onion). Overall, the observational data indicated that many of the pupils appeared to be concerned about making mistakes. As mentioned in the previous section, the pupils had many questions about the recipes that the teacher had already presented during the opening of the lesson. Two of the teachers answered most of these questions with a new question (Example 1: Pupil: "Are we going to use a pie pan?", Teacher: "What does the recipe say?" Example 2: Pupil: "How much berries should I use?" Teacher: "How much do you think you need?"), while one of the other teachers mainly gave direct answers to the pupils' questions.

Interestingly, the mean score (SD) for distributing work tasks within the group was 4.1 (1.2), indicating a high degree of pupil participation, while the score for determining work tasks of each individual pupil was 3.1 (1.4), indicating a medium degree of pupil participation. This discrepancy was further explored during observation and interviews. Three of the teachers decided which of the pre-decided dishes the work groups should make, while the last teacher conducted a raffle to decide what dish each group should make. Independent of the way that the teachers distributed the dishes there were some dissatisfactions and protests from the pupils, but it resolved as soon as they started to work on their stations. Furthermore, observations revealed that the teachers used a number system in the class where specific tasks

belonged to the number. For example, number 1 had responsibility for washing the dishes, number 2 dried the dishes and put it back in place and number 3 set the table. The number that each pupil was assigned rotated from week to week. As for the other tasks that needed to be done, the pupils self-distributed them within the work group. For some groups, the teacher redistributed tasks about halfway through the lesson because the group struggled to finish in time. In the interviews, one of the pupils explained that the number system assigns different tasks to the pupils "...such as washing dishes, and yes, we have a list of what we have to do, setting the table, and different things", further, the same pupil said that "when we prepare the food it's more like we can choose who does what."

The pupils reported on average a high degree of pupil participation regarding how to set the table 4.2 (1.1) and what to talk about during the meal 4.2 (1.0). Observations revealed that setting the table was a task that was often done "in a hurry", and the groups chose a set up with plate, knife, fork, spoon and a glass, and some groups included a mug of water. One of the pupils sets the table with flat plates before the teacher reminded him that today's dish was soup, and that a soup plate therefore was more suitable. Similarly, another group had forgotten the cutlery and got a reminder of that by the teacher. The dishes were most commonly served directly from the pot. One teacher encouraged the pupils to plate their dish in a nice way and present it to the teacher before they started to eat. All the work groups in this kitchen made a nicely arranged plate for their teacher but did not put the same effort in the plating for themselves. The same teacher encouraged the pupils to put the tables together and make a long table. This encouragement was followed in one of the kitchen-groups. All four teacher encouraged their pupils to taste all dishes, and most of the pupils followed this encouragement. During the meal, two of the teachers walked around and tasted small samples of all dishes, one teacher sat at the table and ate together with the pupils and the fourth teacher sat in front of the classroom at the teacher desk. During the meal, the teachers also gave feedback on the dishes, and this is further described in the next section.

Pupil participation in assessment

In the survey data, pupil participation in the assessment phase was measured for both self- and peer-assessment. When the pupils were asked about their participation in discussing what went well and did not go well during a session the mean score (SD) was 3.2 (1.3), while regarding self-assessment the mean score was 2.8 (1.2), indicating a medium degree of pupil participation. For peer-assessment the mean score was 2.3 (1.3), indicating a relatively low degree of pupil participation.

During the meal, the observations revealed that all teachers commented on the result and provided feedback on what was good and what could be improved. All teachers praised both the pupils work and the result, and the pupils seemed proud of their dishes. One of the groups were eager to know which soup the teacher liked the best, but the teacher did not give a concrete answer to this question, and said that all soups were different, but good. Overall, the assessment in the lessons that we observed were given from teachers to pupils, but one of the interviews revealed that assessment practices vary from lesson to lesson. Only one pupil talked particularly about assessment, but this pupil told the interviewer that earlier in the semester the pupils made buns, and then they used peer-assessment to evaluate the result. In this lesson, the pupils got a taste sample of different buns without knowing who made it, and then they had to write down what they thought. The interviewer asked the pupil what she thought of this assessment practice and the pupil said that: "It's quite good actually, because then you sort of get other people's opinions, and not just the teacher's opinions."

Table 1 Pupils self-reported degree of pupil participation in the Food and Health subject. The score ranges from 1 = Never to 5 = Always¹.

	Mean	SD	DNU ² (n)
Shaping the academic content (n = 120)			
Involved in planning the academic content of the lessons	1.5	0.9	6
Finding information or literature on relevant topics	2.1	1.2	8
Suggesting how to work on a learning objective	1.9	1.1	6
Selecting ingredients and dishes (n = 120)			
Planning which ingredients to use	2.0	1.1	3
Planning which dishes to prepare	1.9	1.0	5
Purchasing and calculating costs (n = 120)			
Purchasing the ingredients before the lesson	1.3	0.9	3
Planning the budget and calculating the cost of the ingredients for the lesson	1.6	1.1	3
Preparation for cooking (n = 120)			
Making available the ingredients for the practical cooking lesson (from storage)	1.7	1.1	4
Finding information on how a dish is prepared	2.7	1.2	4
Cooking (n = 120)			
Experimenting during the practical cooking lesson	2.9	1.2	7
Making personal variations («their own twist») to the dishes	2.7	1.2	2
Distribution of tasks (n = 120)			
Distributing work tasks within the group	4.1	1.2	3
Determining work tasks of each individual pupil	3.1	1.4	3
Meal situation (n = 120)			
Deciding how to set the table before eating the meal	4.2	1.1	2
Deciding what to talk about during the meal	4.2	1.0	3
Assessment (n = 119)			
Discussing what went well and did not go well during a lesson	3.2	1.3	8
Assessing their own effort after the lesson	2.8	1.2	10
Assessing each other's effort after the lesson	2.3	1.3	8

¹Pupils' responses on the 5-point Likert scales are presented as means and standard deviations. Scores 1.0-2.4 were considered as low degree of pupil participation, scores 2.5-3.4 as medium degree of pupil participation, and scores 3.5-5.0 as high degree of pupil participation.

²Did not understand the question

Pupils' understanding of the term pupil participation

Pupils' understanding of the term pupil participation were not measured in the quantitative survey but was explored during the interviews. Of the 14 pupils that we interviewed, 3 said that they had heard of the term pupil participation before, of which two of them said that they had heard of it but did not know what it meant, and the third thought that it meant to be influenced by the other pupils. In the interviews, the pupils were also asked about their general perception of degree of pupil participation in the Food and Health subject. The results were divided. Many of the pupils felt that they could influence some decisions in the subject and many also expressed that the degree of pupil participation was appropriate. One pupil said that "I think it is good that we get to decide a bit, and that the teacher decides the rest", while another pupil said that "I think that if the pupils get to decide, it is very fun, but in most cases, I guess it is smarter if the teacher decides. But at the same time, it is something that we could do every now and then (contribute to make decisions)". The same pupil also said that "I understand that the teachers must decide because they know what is smart, but the pupils could maybe vote on what to make, perhaps that would have created a little more engagement." Other pupils felt that they had some influence, but desired more. In example, one pupil said that "Yes, I feel that we get listened to, but maybe not as much as we would like". The pupils who desired a higher degree of pupil participation mainly did not define how and what they wanted to co-decide, and those who did, focused on being more involved in selecting dishes and recipes.

Discussion

The objective of the current study was to investigate how pupil participation is practiced in the Norwegian school subject Food and Health at lower secondary school level. The pupils' own perception of pupil participation was highlighted in this paper. Our results indicate that the degree of pupil participation is low for shaping the academic content, practical planning, purchasing and preparation for cooking. The degree of pupil participation in cooking and meal situations varied for different tasks, with a medium to low degree for experimenting in cooking and making their own variations to recipes and dishes, a medium to high degree for distributing work tasks and a high degree for the meal situation. For self- and peer assessment, survey results indicated a low to medium degree of pupil participation, and interviews revealed that how assessment was practiced varied from lesson to lesson. Overall, our results indicate that pupil participation is not practiced according to the guidelines in the educational program, a finding that coincides with previous research (Bernard et al., 2019; Jones, 2017; Norwegian Ministry of Education and Research, 2017; Øvrebø, 2019; Aadland & Wergedahl, 2022).

In Norwegian schools, the Food and Health subject has a total of 83 hours at lower secondary school level (Norwegian Directorate of Education and Training, n.d.). Despite the relatively limited time resource, the subject has a large number of learning objectives, and is considered important in conveying life skills necessary for future food choices that are both health promoting and sustainable (Torheim et al., 2020). To reach these lofty goals is challenging with a limited number of teaching hours, but based on our results, there might be reason to consider if small changes to the traditional teaching approaches can make better use of the time available in this subject. For example, the quantitative findings in the current study show a low degree of pupil participation for finding information on how a dish is prepared. This was supported by the observational data, where we found that all four teachers used substantial amounts of time on presenting the recipes in the beginning of the lesson. Despite the thorough presentation of the recipes, the pupils had several questions about the information they recently received when they started to work in their groups, indicating that they had a low level of engagement during the theoretical part of the lesson. It has been demonstrated that level of engagement is important for students' learning and academic success (Fredricks et al., 2004), and that pupil autonomy is considered particularly important for successful learning

processes (Wallace et al., 2014). Autonomy-supportive teaching practices can increase students' interest (Tsai et al., 2008), as well as their intrinsic motivation and perceived competence (Deci et al., 1981; Ryan & Grolnick, 1986). Thus, it is possible that an alternative approach where pupils are guided towards own responsibility, by reading the recipes and finding information on how the dishes should be prepared, could be both more time-effective and in line with increased pupil participation.

An increased degree of pupil participation does not imply that the pupils should make all decisions in the subject, and a study investigating classroom teaching from Sweden and the US demonstrated that both teacher content control and student participation are needed to achieve successful teacher-student interactions (Emanuelsson & Sahlström, 2008). This indicates that mastering the balance between sufficient content control and facilitation of pupil autonomy is crucial for successful implementation of pupil participation. Also, as previous research indicate that the Food and Health subject has a top-down approach where the teacher "owns" the academic content by controlling and regulating the lessons (Aadland & Wergedahl, 2022), more research is needed showing why this is prevalent, and how to facilitate a more autonomy supportive teaching style. Furthermore, previous research has found that with limited time available in the subject, teachers often prioritize practical cooking lessons above theoretical lessons (Beinert et al., 2020). To address the limited time available to theoretical topics and learning objectives in the Food and Health subject, the teachers could challenge the pupils and give them more responsibilities throughout the entire learning process, including being involved in planning and designing the theoretical lessons. This approach to the subject is supported in a study by Beinert et al., (2021), who found that pupils perceive participation in planning, purchasing and preparation for cooking as valuable tasks in the Food and Health-subject.

In the interviews, about half of the pupils expressed that the current degree of pupil participation in the Food and Health subject was appropriate. The perception that "the teacher knows best" was a recurring theme in the interviews, and many of the pupils seemed to have a limited belief in their own ability to contribute to shaping the subject. Similarly, several of the work groups repeatedly asked their teacher to come by and check if they were "doing it right", a finding that indicates that the pupils seem to be afraid of making mistakes and trust their ability to make their own decisions. This finding is in line with previous research demonstrating that following the recipe correctly is frequently the focus in the Food and Health subject (Beinert et al., 2020; Lassen & Hjalmskog, 2021; Veka et al., 2018), which may contribute to making the pupils apprehensive about experimenting. Lassen (2021) has discussed the apparent contradiction in teaching practices where a large emphasis on following the recipe is combined with opposing feedback regarding the importance of experimentation, the low importance of using the correct ingredients, and general answers to questions concerning the receipt. Despite a lack of result-focus in the sections on assessment in the Norwegian Food and Health curriculum (Norwegian Ministry of Education and Research, 2019), the observational data in the current study revealed that the pupils are evaluated based on the quality of their product. Thus, it is reasonable to assume, that pupils are worried that making mistakes would negatively impact their grades, and therefore, following the recipe instead of experimenting in cooking might be a coping strategy to increase the chance of a successful result.

Results from the current study indicate that pupil participation in assessment in Food and Health varies from lesson to lesson, with a general perception of a low to medium degree of pupil participation. Self- and peer assessment are founded on pupil's self-awareness, ownership and responsibility of their own learning (Sebba et al., 2008). Furthermore, pupil participation in self- and peer assessment is one approach to practice the 21st century skill critical thinking, and as summarized in a report by Sebba et al (2008), previous studies emphasize the need to teach the pupils the skills of self-assessment and skills required to work with others if peer

assessment is to be further developed. Teaching practices directed towards increasing assessment skills were not uncovered in the current study and a low level of awareness about assessment may partly explain why some pupils reported a low degree of participation in assessment.


The sample of the current study is relatively small and includes only one school. Although we consider the mixed method approach with data from two academic years to be a strength, our results should be interpreted with care until replicated in future studies. Also, the current study focuses on pupil participation from the pupils' perspective only, and future studies should aim to shed light on how the teachers perceive that pupil participation is and should be practiced in the Food and Health subject.

Concluding remarks


Overall, the findings of the current study indicate that pupil participation is not practiced to the extent that the Norwegian educational program requires. As the concept of pupil participation is a recently increased focus of the curriculum, it is likely that teachers have not yet internalized this aspect of the reform, and that tools and teaching methods that will promote pupil autonomy through increased pupil participation are not yet fully enrolled in the school system (Assor et al., 2009). Naturally, including pupils in shaping the academic content and practical planning and preparation work requires practice. This is not something that the Food and Health subject alone should focus on, but in line with the curriculum, it should be implemented across all subjects (Norwegian Ministry of Education and Research, 2017; NOU 2015: 8, 2015). Furthermore, it is also likely that the pupils themselves do not know what a high degree of pupil participation entails, as they are simply not used to it. This aspect, combined with our results, indicate that there is a need to increase the knowledge and use of teaching methods that support pupil autonomy and pupil participation across school subjects. This will give pupils the opportunity to increase their competence and participate in decisions that are important for their academic and social development.

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Appendix

Overview of Questions Included in the Survey “I mat- og helsefaget... / In the Food and Health Subject...”

Original questions (norwegian)	Original questions translated (english)	Questions Table 1
Utforming av faglig innhold	Shaping the academic content	Shaping the academic content
er vi med på å planlegge det faglige innholdet i undervisningen	we are involved in planning the academic content of the lessons	Involved in planning the academic content of the lessons
er vi med på å finne informasjon eller fagstoff om ulike tema som vi arbeider med	we are involved in finding information or literature on different topics we are working on	Finding information or literature on relevant topics
får vi komme med forslag til hvordan vi kan jobbe med et kompetansemål / læringsmål	we are allowed to suggest how to work on a learning objective	Suggesting how to work on a learning objective
Praktisk planlegging	Practical planning	Selecting ingredients and dishes
er vi med på å planlegge hvilke råvarer vi skal bruke	we are involved in the planning of which ingredients we will use	Planning which ingredients to use
er vi med på å planlegge hvilke matretter vi skal lage	we are involved in planning which dishes we will prepare	Planning which dishes to prepare
Innkjøp og budsjett	Purchasing and calculating costs	Purchasing and calculating costs
er vi med i butikken for å handle inn matvarer før undervisningen	we are involved in purchasing the ingredients before the lesson	Purchasing the ingredients before the lesson
er vi med på å sette opp budsjett og må finne ut hva matvarene vi bruker i undervisningen koster	we are involved in budget and determining the cost of the ingredients we use in the lesson	Planning the budget and calculating the cost of the ingredients for the lesson
Før matlaging	Preparation for cooking	Preparation for cooking
setter læreren frem råvarene vi skal bruke i den praktiske matlagingen (r)	the teacher displays the ingredients for the practical cooking session (r)	Making available the ingredients for the practical cooking lesson (from storage)
finner vi selv informasjon om hvordan en matrett skal lages	we find the information about how a dish is prepared	Finding information on how a dish is prepared
Under matlaging	Cooking	Cooking
prøver vi oss frem i den praktiske matlagingen	we experiment during the practical cooking lesson	Experimenting during the practical cooking lesson
får vi lage vår egen vri på ulike matretter	we can make our own twist to different dishes	Making personal variations (“their own twist”) to the dishes
Fordeling av arbeidsoppgaver	Distribution of tasks	Distribution of tasks
fordeler vi selv arbeidsoppgavene mellom oss	we distribute work task within the group ourselves	Distributing work tasks within the group
bestemmer læreren hvilke arbeidsoppgaver hver elev skal ha (r)	the teacher determines the work tasks of the pupils (r)	Determining work tasks of each individual pupil

Original questions (norwegian)	Original questions translated (english)	Questions Table 1
Under måltidet	Meal situation	Meal situation
bestemmer vi selv hvordan vi skal dekke bordet når vi skal spise maten vi har laget	we decide how to set the table when we are eating the meal	Deciding how to set the table before eating the meal
bestemmer vi selv hva vi skal snakke om under måltidet	we decide what to talk about during the meal	Deciding what to talk about during the meal
Vurdering	Assessment	Assessment
pleier vi å snakke om hva som har gått bra og hva som har gått dårlig i løpet av undervisningsøkten	we discuss what went well and what did not go well during the lesson	Discussing what went well and did not go well during a lesson
vurderer vi vår egen innsats i timene	we assess our own effort after the lessons	Assessing their own effort after the lesson
vurderer vi hverandre sin innsats i timene	we assess each other's effort after the lessons	Assessing each other's effort after the lesson

(r): Reverse. The questions are reversed in order to fit the score from low to high degree of pupil participation.



Saudi Financial Literacy: Insights for Home Economics

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Abstract

Financial literacy is a current issue in home economics and higher education research. This paper concerns Saudi Arabia where investigations in general and into university students' financial literacy levels are new (absent in home economics) in a context where the national development plan (Vision 2030) depends on a financially literate citizenry. This quantitative exploratory study (summer 2020) involved respondents (N = 140, 91% female) from three Saudi universities (Eastern and Western provinces, convenience sampling) completing a Saudi-specific financial literacy web-based survey (28% response rate). Their low literacy rate (53%) was still 70% higher than the national average (31%) suggesting that university students may be predisposed to further improve their financial literacy if university-based curricula were provided with home economics primed to play a key role. Recommendations pertain to (a) mandating university financial education incorporating Saudi-specific financial literacy content, (b) focusing on knowledge gaps particular to university students and (c) adding financial literacy and consumer studies to Saudi home economics curricula.

KEYWORDS: HOME ECONOMICS, FINANCIAL LITERACY, NATIONAL DEVELOPMENT, FEMALE SAUDI UNIVERSITY STUDENTS, UNIVERSITY CURRICULUM

Introduction

Financial literacy is a current issue in home economics and higher education research, but “financial literacy is a complex topic that varies with regional ... contexts” (He, 2020, p. 3). This exploratory study about Saudi Arabia is timely because only a few authors (e.g., Attia & Engelhardt, 2016; Union of Arab Banks [UAB], 2017) have examined financial literacy for the Arab Region or the Middle East and Northern Africa (MENA) region (Lyons & Kass-Hanna, 2021), which includes Saudi Arabia where nominal related research exists (Albassami & Alyousif, 2019; Alghamdi et al., 2021). And we found no research that focused on home economics and financial literacy in Saudi Arabia, although the nation is embarking on an ambitious national development plan (*Vision 2030*) that is dependent on literacy and numeracy and a differently educated populace (Kingdom of Saudi Arabia [KSA], 2016).

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Home Economics in Saudi Arabia

Education for girls was not available in Saudi Arabia until the 1960s. Since then, girls have been able to study home economics (called Family Education), which includes, in Saudi Arabia, nutrition and cooking, sewing (flat pattern and tailoring), and health education as well as aspects of childcare, family relations, and housing and home management. No mention was made of consumer studies, personal finance, or money management in the current (2013) Saudi Family Education curriculum, which is mandatory for Grades 1-11 (not grade 12) (Alharbi, 2021). The curriculum referred to “judging the economic use of resources in all aspects of family life” (Alharbi & Renwick, 2017, p. 115), but this does not constitute financial literacy of which there was no mention (Keri Renwick, personal communication, November 6, 2023).

Of the nascent English-language studies we did find related to home economics in Saudi secondary schools (Alharbi, 2021; Alharbi & Renwick, 2017; Kirk, 1988; Kirk et al., 1992), all referred to insufficient consumer-related content (which is not surprising given the historical lack of university faculty to teach the subject in teacher education programs) (United Nations Educational, Scientific and Cultural Organization [UNESCO], 1988). Kirk (1988) reported that the 1986 secondary home economics syllabus said only that, “every Islamic home should be managed in the right way, paying attention to spending money wisely and saving for the future” (p. 151). Kirk et al. (1992) recommended that consumer management should be strengthened in Saudi’s home economics curriculum. Alharbi and Renwick (2017) critically analyzed the current (2013) curriculum and did not mention consumer-related content.

At the higher education level, “the establishment of the home economics programme at King Faisal University (KFU) [in 1979] was pioneering: it was the first home economics department set up within a [Saudi] university... KFU’s initiative motivated other colleges [in the country] to start similar programmes” (UNESCO, 1988, p. 1). The university launched the program because it “realized the importance ... of home economics in ... the overall development of the country” (UNESCO, 1988, p. 1). Housed in the College of Agriculture and Food Sciences, home economics constituted food and nutrition, home economics teacher education, and family and child development (UNESCO, 1988).

Those involved at the time recognized that PhD-level university faculty specializing in consumer studies and research were “most urgently needed” (UNESCO, 1988, p. 20). Our cursory glance at contemporary curricular offerings revealed a combination of food and nutrition, clothing and textiles, and resource management but no consumer studies or consumer finances. By association, Saudi home economics teacher educators are likely not learning consumer-related content to teach in public school (primary and secondary).

Importance of Saudi Financial Literacy

Why does financial literacy in the KSA matter to home economics and in general? Because financial literacy impacts national development (Pearce, 2011; UAB, 2017; World Bank, 2016), and KSA (2016) is embarking on an ambitious economic future. Home economics also affects national development as well as financial literacy (McGregor, 2019; UNESCO, 1988). Saudi Arabia is aspiring to transition from an oil to a knowledge-based economy, which requires financially literate citizens with access to financial services (financial inclusion) (KSA, 2016; Saber, 2020). Bradshaw et al. (2019) suggested that KSA’s failure to successfully transition its economy could “become a significant source of geopolitical instability” (p. 2). By association, financially literate Saudi citizens thus benefit not only KSA but the entire world. This is a powerful opportunity for home economists to make a difference.

By way of background, with the unification of diverse and warring tribes into one nation called the Kingdom of Saudi Arabia, and the discovery of oil in the late thirties, KSA “turned itself from a desert nation to a modern, sophisticated state and [characterizes itself as] a major

player on the international stage” (Embassy of the Kingdom of Saudi Arabia, ca. 2016, para. 3; see also Alharbi & Renwick, 2017; Kirk et al., 1993). Other sources affirm KSA’s self-positioning in the global economy and international arena (see Bradshaw et al., 2019). In 2022, it was the largest crude oil exporter in the world and the third largest crude oil producer (Energy Information Administration, 2023).

Despite crude oil being the core of its economy for nearly a century, KSA is now diversifying and shifting to a knowledge economy (KSA, 2016) where knowledge-intensive activities (instead of physical inputs and natural resources) inform production (Powell & Snellman, 2004). Examples of business-related human services (provided internally or sourced externally) that rely on people’s intellectual capabilities include management consulting, research and development (R&D), information technology (IT), human resource (HR) management, accounting and financing, legal services, and marketing services (Organization for Economic Cooperation and Development [OECD], 2006).

“The world’s next great economic transformation is now taking place in Saudi Arabia” (Fadlallah, 2023, para. 2). Its success is partially dependent on improved citizenry literacy, thus the nation must “prepare a modern curriculum focused on rigorous standards in literacy, numeracy” (KSA, 2016, p. 40). Research expressly shows that a *financially* literate citizenry can also effectively contribute to a healthy and thriving economy and national development (Douissa, 2020; Western et al., 2012).

Research Problem and Question

Our study joins nascent research addressing the lacuna of and call for Saudi-based scholarship around financial literacy (Alghamdi et al., 2021; Attia & Engelhardt, 2016; Khan & Tayachi, 2021; “Why financial education,” 2019). *Vision 2030’s* goal of a thriving, transitioned, more diversified knowledge-based economy (KSA, 2016) may be compromised if an entire generation (which spans 25 years) cannot prosper financially. University students constitute the next generation, which Khan and Tayachi (2021) described as youthful Saudi grownups aged 18-35. The research question guiding this exploratory study was thus “*How financially literate are Saudi Arabian university students, especially female students?*”

Why *female university* students? We felt justified in this research design choice for two reasons. First, because youth (aged 15-24 spanning high school and university undergraduate students) often have poor understandings of how to plan a financially secure future (Lusardi et al., 2010; Nidar & Bestari, 2012), the earlier they become financially literate, the better (Rose, 2020; Šoškić, 2011). Financial literacy is not yet being taught in Saudi secondary education (Alghamdi et al., 2021). High school is the optimal age (Morgan Franklin Fellowship, 2018) with higher education the next opportunity.

Second, only girls can take home economics in Saudi primary and secondary school up to Grade 11 (Saudi Arabia Education, 2023) with nominal chance of exposure to consumer studies. Al Jar (2021) reported that “life skills are taught as a compulsory subject in the Saudi secondary school curriculum in order to enable students effectively with the demands and challenges of everyday life” (p. 183). Al Jar (2021) defined *life skills* as “decision-making, problem solving, creative thinking, critical thinking, effective communication, interpersonal relationship skills, self-awareness, empathy, coping with emotions, coping with stress” (p. 185).

These life skills happen to be the basic processes taught within home economics education (National Association of State Administrators of Family and Consumer Sciences [NASAFACS], 2018). This recent curricular development suggests that all Saudi secondary students are exposed to general *everyday life skills* but not necessarily home economics *specialized content* such as consumer education, personal finances, and financial literacy. Of their own volition,

some Saudi home economics teachers may teach aspects of financial literacy to girls in secondary school many of whom are now university students.

Furthermore, Saudi university administrators previously “realized the importance ... of home economics in ... the overall development of the country” (UNESCO, 1988, p. 1). Only girls can take home economics in KSA (Saudi Arabia Education, 2023), and women are viewed as important players in Saudi’s national development process (Alsuwaida, 2016; UNESCO, 1988)—even more so since *Vision 2030* was implemented (KSA, 2016). Because financial literacy and home economics impact national development (McGregor, 2019; Douissa, 2020; UNESCO, 1988), and because home economics reaches mainly women in Saudi Arabia (Alharbi, 2021), it is important that home economists have insight into this phenomenon.

Study Significance

This exploratory study about Saudi Arabia is important because, despite financial literacy being so low, and financial inclusion so lacking in the MENA region (World Bank, 2016), few studies have engaged with this dynamic. Our results will augment a fledgling but vital knowledge base about the financial literacy phenomenon in the Arab world for which there is burgeoning interest (Lyons & Kass-Hanna, 2021). As knowledge about MENA financial literacy is accumulated (in its infancy now), the general financial literacy knowledge base will also be enriched. On another front, Saudi home economics educators strive to balance “increasing engagement in global processes that are inherently Western against maintaining its particular cultural heritage as it is expressed in everyday life experiences [including personal finances]” (Alharbi & Renwick, 2017, p. 111). Results from our Saudi-specific study will feed into this home economics imperative.

Literature Review

Financial Inclusion and Financial Literacy

As noted, financial literacy varies with regional context (He, 2020), but generally it refers to “being educated about money and finance enabl[ing] people to make smarter money management decisions that lead directly to a financially secure future” (O’Connell, 2019, para. 8). This security depends on accruing “financial knowledge, understanding, skills, behaviors, attitudes, and values” (McGregor, 2020, p. 61; see also Alghamdi et al., 2021). The sister concept of *financial inclusion* is also relevant herein because Saudi Arabia is depending on financially literate citizens to help implement *Vision 2030* (KSA, 2016), and economic development is tied to financial inclusion (Pearce, 2011; World Bank, 2016).

Financial inclusion refers to all citizens having *access* to financial services (electronic and paper-based) especially (a) credit (cards, loans, lines of credit, mortgages); (b) bank accounts (checking and saving deposits); (c) payment services (debit cards, salaries, benefits, business transactions); (d) insurance (property, contents, life, credit/loan, mortgage, health, vehicle); (e) pensions; and (f) microcredit (Pearce, 2011). By association, being *literate* in these six aspects of personal finance predisposes people to access and use them responsibly. “Financial inclusion and financial literacy are inexorably linked” (UAB, 2017, p. 1). Lack of financial literacy hinders financial inclusion whose absence hinders national development.

Saudi Financial Literacy/Inclusion Rates

Empowering citizens’ financial literacy is a proven principle for bolstering a nation’s financial inclusion and, by association, its national and economic development (Pearce, 2011). MENA’s overall 2020 financial inclusion rate was 20% with Saudi Arabia reporting a slightly higher rate (31%) (Fintechnews Middle East, 2020). This very low financial inclusion rate mirrors Saudi’s low (31%) financial literacy rate (Attia & Engelhardt, 2016; King Khalid Foundation [KKF], 2018;

KSA, 2020). Context wise, UAB (2017) reported that “the average financial literacy rate among studied Arab countries ... is 30.7%” (p. 1). Worldwide, 1.7 billion adults (virtually all in developing nations like KSA) remain outside the formal financial system (Demirgüç-Kunt et al., 2017).

Low rates on both indices (financial inclusion and financial literacy) present a barrier to KSA’s ambitious economic development vision. Inclusion is dependent on literacy. Inclusion in the formal financial system is paramount to national development because it bolsters citizens’ financial resiliency and prosperity (Demirgüç-Kunt et al., 2017). Lack of resiliency is concerning in the long term. Foremost, financial inclusion (and by association financial literacy) is paramount to the MENA region’s global competitiveness, employment creation, and increased personal incomes—KSA included (Khaled, 2010; Saab, 2017).

On another front, KSA is a gendered society making women’s financial literacy a significant concern given that *Vision 2030* acknowledged women as a “great asset” (KSA, 2016, p. 37) for nation development. Our interest in university students at Saudi women’s colleges is thus justified, especially as MENA women are more likely to be excluded from financial services (91%) than men (81%) with this lack of inclusion often tied to low financial literacy rates (Fintechnews Middle East, 2020; World Bank, 2016). Lacking access to personal financial services and resources while also being financially illiterate does not bode well for Saudi women’s involvement in national development, at least from a financial inclusion perspective.

Saudi Financial Literacy Statistics

“A broader concern with financial literacy... among the [world’s] population as a whole is relatively new” (Orton, 2007, p. v.). Such is the case with KSA where little research has explored this phenomenon (Alghamdi et al., 2021). A concern for financial literacy is very recent (Alghamdi et al., 2021), and it became an imperative with the launch of *Vision 2030*, which depends on a literate citizenry for nation and economic development (KSA, 2016). Increased consumer debt negatively affects consumer spending and economic growth, especially in Saudi Arabia (Mousa, 2019).

Unfortunately, almost half (45%) of Saudi citizens have no savings, 80% have no investment plans, and they are borrowing at very high rates. Nearly half (43%) experienced an income drop in 2018 (and that was before the COVID-19 job fallout), one quarter were unable to pay utility bills, and one in five defaulted on loans (KKF, 2018; “Why financial education,” 2019). As of 2020, Saudi citizens, for the first time, now pay a 15% tax on all products (Saber, 2020). Regarding the related construct of income disparity, average monthly income in KSA is SAR11,983 (\$3,200USD). KPMG Al Fozan & Partners (2020) reported “a stark difference ... between the monthly household income of [Saudi] males and females with that of males being SAR6,526 [\$1,750USD] higher than that of females” (p. 15).

From a demographic perspective, Mian (2014) asserted that Saudi females and younger citizens (gender and age) were less financially literate than males and older citizens with no significant impact from employment status or education level. In contrast, Saber (2020) reported that demographics affected financial literacy in Saudi Arabia: age, gender, level of education, monthly income, years of experience, number of children, and marital status were statistically significant. Men (47%) were more financially literate than women (29%). In sharp contrast, Attia and Engelhardt (2016) reported that Saudi men and women were on par in terms of being financially literate. Age was not a predictive factor. The indeterminate impact of demographics on financial literacy in KSA merits further study.

Our study is about university students (Saudi youth aged 18-35). The Saudi Economic and Development Company’s (*SEDCO Holding*) (Fareed, 2012) nationwide survey of Saudi university-

age youth reported financial behavior indicative of low financial literacy. Paradoxically, very few (11%) respondents tracked their spending despite most (75%) saying they understood money management basics. Nearly half (45%) did not save any money with as many again (46%) depending on their parents for big-ticket items. A compelling 90% said they wanted to increase their financial knowledge (Fareed, 2012). Nonetheless, a decade later, Khan and Tayachi (2021) still reported a low (42%) financial literacy rate for youthful Saudi grownups (aged 18-35).

In a study that used the *MasterCard© Worldwide Index of Financial Literacy* (see Tan, 2011, for details), Saudi adult citizens scored highest in basic money management (65/100 points) followed closely by financial planning (64) and then investment (54) (reported in Attia and Engelhardt, 2016). KSA's *average* score was 62 compared to 61 for the Middle East overall with Egypt scoring highest at 69 and Qatar lowest at 56. A recent World Bank survey estimated that only 31% of Saudi adult citizens were financially literate, which is the lowest in the Gulf region (reported in KKF, 2018 and KSA, 2020).

Saudi Arabia was striving for a 34% financial literacy rate by 2020 (KSA, 2020), which would be higher than the global average for similar transitioning economics (28%) but low compared to advanced economies (55%) to which KSA aspires (KKF, 2018). High-income countries tend to have higher levels of financial literacy (Demirgüç-Kunt et al., 2017; Saab, 2017). The World Bank classified Saudi Arabia as a high-income MENA economy (one of six) (Lyon & Kass-Hanna, 2021), yet its 31% financial literacy rate is very low compared to the world's top-10 high-income economies (ranging from 63%-71%) (Attia & Engelhardt, 2016; Raul, 2018).

To complicate matters in the Arab world, Middle Eastern nations often report low financial literacy rates in concert with the MENA experience of "persistent gender inequalities" (MENA-OECD Governance Programme, 2015, p. 1; see also Xu and Zia, 2012). The UAB (2017, p. 1) commented on the connection between these two phenomena noting "the large and persistent gender difference as women have lower financial literacy rates than men in almost all studied Arab countries, with an average financial literacy of 33.5% for men and 27.7% for women." A study including the Middle East (Lebanon) reported "stark differences in [the] financial literacy of males and females" (Kokkizil et al., 2017, p. 153). They also found that Middle Eastern women with low education rates had low financial literacy rates.

Financial Literacy Initiatives in Saudi Arabia

"The ultimate goal of financial education is to educate consumers so that they can make appropriate decisions and be responsible for them, assess their current financial situation, and manage their finances in such a way as not to be a burden to their families or society" (Sundarasan et al., 2016, p. 142). Many nations have been grappling with financial education for financial literacy for decades (Orton, 2007), but KSA's concern is very recent—within the last decade (Alghamdi et al., 2021; Saber, 2020). Consequently, Saudi initiatives to deal with financial literacy are in their infancy. Recommendations to address this aspect of KSA's national development include "raising financial awareness ... offering financial education... and changing the attitudes of the young" ("Why financial education," 2019, paras. 4, 8).

To continue, the Saudi Arabian Monetary Authority (SAMA) is committed to "promoting financial literacy and awareness among different segments in society and especially the youth" (KKF, 2018, p. 26). SAMA launched a *Financial Literacy Entity* (FLE) in 2017 designed to "coordinate and synchronize [national] efforts revolving around financial education" (KSA, 2020, p. 38). The Saudi Ministry of Education (MOE), which is responsible for primary and secondary schools (K-12), is only recently involved in initiatives focused on "spreading the culture of financial literacy" (Saudi Gazette Report, 2020, para. 6).

KSA Higher Education Financial Literacy Initiatives

For decades, Saudi adults have pressured and influenced the younger generation to seek higher education to gain personal financial stability (Kirk, 1998). Currently, nearly two thirds (57%) of Saudi citizens attend higher education with more than half of them women (Kattan et al., 2016). But—financial literacy is not yet formally taught in KSA secondary or higher education (Alghamdi et al., 2021), and *Vision 2030* did not explicitly mention *financial* literacy just literacy and numeracy (KSA, 2016). Geddes and Steen’s (2016) advice applies to Saudi Arabia: “colleges and universities should consider developing robust programs that boost financial literacy” (p. 349) because low financial literacy disadvantages students after they graduate (Juliardi et al., 2019).

Our study thus concerns Saudi university students’ financial literacy levels. They are the next generation of workers and business owners both of which are pivotal to national development. This is a timely research thrust because Arab-region banks, central banks, governments, and nonprofit organizations have made progress in terms of addressing financial literacy levels but not so higher education institutions (UAB, 2017). UAB (2017) recommended integrating financial education and financial literacy programs into MENA university curricula (see also Nourse, 2013). But Saudi Arabia is slow to move in this direction.

To illustrate, only four Saudi universities (out of a possible 43) are working with *Injaz Al-Arab*, an Arab-world nonprofit organization that promotes financial literacy for youth (including university students). In contrast, United Arab Emirates (UAE) and Egyptian universities and colleges are working with banks to teach financial literacy. Jordan recently recognized higher education’s central role in bolstering financial literacy (Attia & Engelhardt, 2016; UAB, 2017). King Abdulaziz University (KAU), the highest ranked university in the Arab region, recently began focusing on improving its students’ financial literacy. Its financial clinic is an important, related initiative intended to promote “the culture of financial dealings ... through financial planning ... at the level of the individual and the family” (KAU, 2019, para. 6).

To be fair, the United States (US) Financial Literacy and Education Commission (USFLEC) (2019) similarly reported “there are few [higher education] institutions with mandatory financial literacy courses” (p. 19) (see also Geddes and Steen, 2016). That said, future curriculum designers and KSA university financial education and literacy initiatives also benefit from other nations’ experiences and curricular products. For example, the US created a comprehensive blueprint for improving financial literacy (USFLEC, 2006). The Financial Consumer Agency of Canada (FCAC) (2015) has a national strategy for financial literacy. At the international level, the OECD actively promotes financial education anticipating attendant financial literacy (2011, 2018b, 2019). The World Bank (2016) also focuses on financial literacy and its connection with national development.

Financial Literacy Test Score Benchmarks

Saudi’s performance on OECD’s general *Program for International Student Assessment* (PISA) of abilities in reading, mathematics, and sciences is also relevant herein. In 2018 (the most recent test), more than half of Saudi youth (age 15, grade nine) achieved Level 3 or higher on the reading test, indicating they had enough knowledge to understand the majority of what a text is saying, although they may not understand its complexity. Three quarters of Saudi students obtained a Level 3 proficiency or higher in mathematics, meaning they could comprehend and recognize mathematical problems without complications (OECD, 2018a). These statistics work in favor of future Saudi university students learning any aspect of financial literacy that deals with (a) numerical calculations (e.g., credit interest, loan costs, and investment income) and (b) basic reading comprehension (e.g., contracts, invoices, receipts, and records).

The OECD has also created a PISA test specifically for *financial literacy*. Although not administered in the Middle East yet, it has been administered three times elsewhere (2012, 2015, and 2018) (OECD, 2019). This test has five proficiency levels with scores ranging from 1-1000 with Level 2 (400-475) considered baseline. In 2018, the average mean score was 489, which is proficiency Level 3 (OECD, 2018b), intimating that the international pass rate is unofficially 50% (actually, 48.9%). The National Financial Educators Council (NFEC) (2019) set the pass rate for its American teen and young adult financial literacy test at 70%. Most participants failed in 2019, scoring an average 67.8%. University-aged youth (19-35) scored just above the pass rate at 73.5%. Our exploratory results will be positioned against these benchmarks.

Method

This quantitative, exploratory, cross-sectional study employed a survey instrument purposefully designed to collect data about Saudi-specific financial literacy competencies of university students. Exploratory research is appropriate when little is known about a phenomenon anticipating that others can be convinced of the merit of further investigation (Dudovskiy, 2016; McGregor, 2018). Ethics approval of the research design was obtained from Imam Abdulrahman Bin Faisal University.

Sample Frame

Three universities in Saudi Arabia's Eastern and Western Provinces were selected using convenience sampling (i.e., familiar to the Saudi-based researchers). Known university contacts agreed to bring the web-based survey to their students' attention (approximately $N = 500$). Through emails containing the web address for the Google Survey platform website, students were invited to complete the online survey on their own time over the ensuing three weeks. Instrument completion constituted consent with anonymity assured (Interagency Advisory Panel on Research Ethics, 2018).

Initially, 200 respondents were targeted to ensure a high level of confidence. But because the survey was administered during the COVID-19 pandemic, wherein university program delivery instantly shifted to crisis distance education with attendant learner-transition stress, the target was adjusted to 100 respondents. The final sample frame of $N = 140$ exceeds the established confidence level, and it represents an acceptable response rate (28%) for a web-based survey, which normally ranges from 20%-40% (Van Bennekom, 2002). Also, 140 respondents fell within the required sample frame range for exploratory research (recommended $N = 20-150$) (Daniel, 2012).

Data Collection Instrument

A purposefully designed survey instrument was administered. All six demographic-focused questions were designed with menu options allowing respondents to select "Prefer Not to Say" or "Not Applicable." Short answers further allowed respondents to offer additional details about themselves: age, sex, educational level, intended qualification, academic specialties, and funding. Tenure (housing) was not asked because the general practice is for Saudi university students to live at home until they graduate (Evanson, 2022; Atlas, 2020; Fareed, 2012), meaning they incur little to no housing or related costs as university students.

In addition to six demographic questions, the 40 questions in Table 1 reflect a combination of (a) 11 questions (Q.1 to Q.11) inspired by PISA (OECD, 2018a, b) and the Global Financial Literacy Excellence Center (GFLEC) (2020); and (b) 29 author-generated questions (Q.12 to Q.40) nine of which were Saudi specific (Q.20, Q.23, Q.24, Q.27, Q.28, Q.31, Q.38, Q.39, and Q.40). Q.1-Q.11 required respondents to first read for visual information and real-life context and then answer a multiple-choice question or write a short answer. Most of Q.12-Q.40 were

multiple-choice menu options coupled with three open-ended, short-answer questions. Bongini et al. (2018) recommended using a mix of question types to best measure financial literacy.

Table 1 Essence of Saudi University Students' Financial Literacy Survey Questions

Q.1	Invoices
Q.2	Cost of running a car
Q.3	Loan repayments
Q.4	Bank statements
Q.5	A new bank balance
Q.6	Mobile phone plans—Small print in contracts
Q.7	Mobile phone plans and bills
Q.8	Service terms and conditions
Q.9	Online shopping—Security and privacy
Q.10	Mobile phone bill
Q.11	Online payments—Security of transaction
Q.12	Simple interest
Q.13	Setting financial goals
Q.14	Differentiating between needs and wants
Q.15	Budgeting
Q.16	Financial record keeping
Q.17	Compound interest
Q.18	Inflation (cost of living)
Q.19	Savings and investments—Safe investments
Q.20	Savings and investments—Saudi government financial institutions that protect bank deposits
Q.21	Savings and investments—Characteristics of savings accounts
Q.22	Savings and investments—Dividends
Q.23	Consumer finances—Types of Saudi bank accounts
Q.24	Consumer finances—Retail consumer payment tools
Q.25	A financial calculation
Q.26	Time value of money (TVM)
Q.27	Income and spending—Sources of revenue for young people
Q.28	Income and spending—Deductions that reduce take-home income
Q.29	Credit and debt—Credit approval
Q.30	Credit and debt—Loan borrowing criteria
Q.31	Credit and debt—Saudi government financial institutions (credit bureaus)
Q.32	Credit and debt—Credit card payments
Q.33	Insurance—Purpose
Q.34	Insurance—Life insurance
Q.35	Insurance—As an investment
Q.36	Insurance—Health insurance policies
Q.37	Insurance—Car insurance
Q.38	Retirement—Contributions
Q.39	Retirement—Minimum monthly earnings
Q.40	Retirement—Saudi retirement age

Internal instrument test validity and reliability were ensured by having an award-winning, Canadian financial literacy expert vet the draft instrument (twice) after which changes were made to ensure it reflected financial literacy in general and Saudi culture-specific financial practices. This strategy ensured that the instrument measured the targeted construct (McGregor, 2018)—financial literacy *in* Saudi Arabia. The Arabic and English versions of the instrument were pilot tested with 20 Saudi university students and adjusted accordingly before

administration. Despite 40 questions, the total possible test score was 45 because three questions (Qs.2, 3, 10) contained multiple parts.

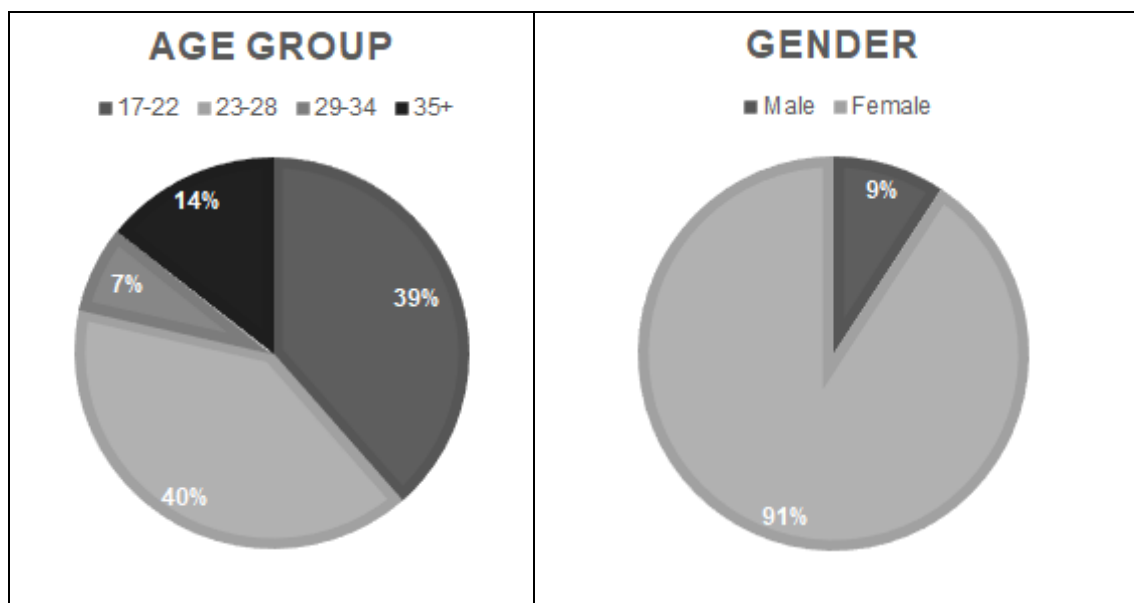
Data Collection and Analysis

The data were collected in summer 2020 over a three-week timeframe (June 16-July 7) during COVID-19 mandatory online learning, as explained. The timed, online survey was administered across all three sites using the Google Survey platform. As expected with a web-based survey, most responses came back within a few days and then tapered off with a final sample frame of $N = 140$, which exceeded the confidence level benchmark ($N = 100$) (Van Bennekom, 2002). Data were analyzed using descriptive statistics (frequency, percentage, mean, median, and range) with these numeric summary statistics considered an acceptable analytical protocol for exploratory research (Acheron Analytics, 2019). Descriptive statistics describe and summarize characteristics of the phenomenon anticipating that results and their interpretation will be compelling enough to inspire others to engage in more detailed research designs (McGregor, 2018).

Results

Demographic Profile

Respondents' average age was 25, ranging from 17 to 35+ years. Most (91%, $n = 127$) were female indicative of the gendered nature of the convenience sample. The presence of males (9%, $n = 13$) reflects rare instances when Saudi women's Colleges admit male students. Most (85%, $n = 120$) respondents were studying for a bachelor's degree with the majority in their final year. A small percentage was in postgraduate studies. A full range ($n = 21$) of specialties was identified (respondents could choose more than one) with the two most common being Education, and Sciences. Less popular specializations included Arts & Humanities, Business Administration & Finance, Medicine, and Information Technology (IT) & Computer Engineering. Almost half (46%) received government support. Over one quarter (27%) received financial aid from their families, and one in seven (16%) were self-funded. Less common funding sources included scholarships (6%) and student loans (2%). A nominal few selected a "combination of the above" suggesting virtually all students were dependent on one source of income (see Figure 1).



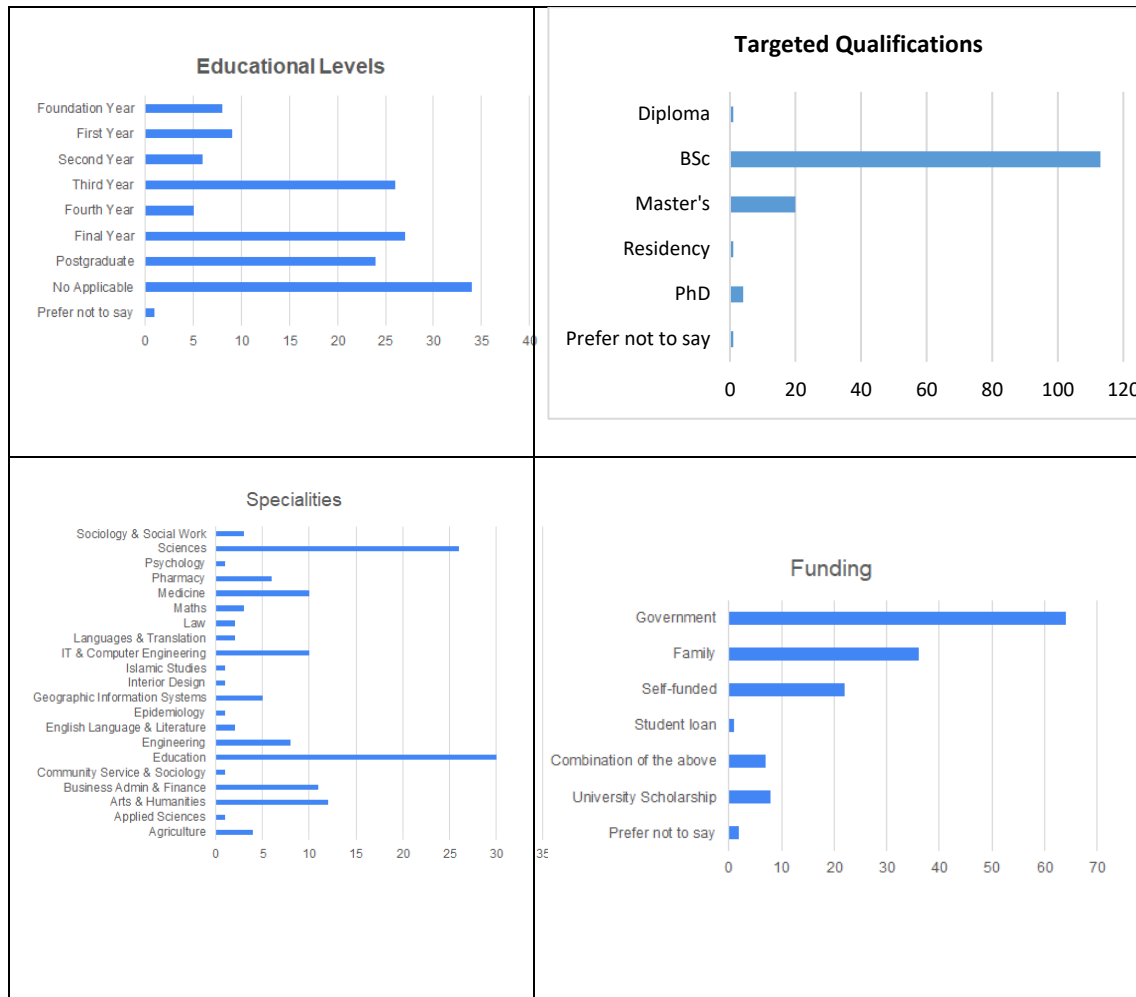


Figure 1 Demographic Profile of Saudi University Students' Financial Literacy Sample Frame (N = 140); Except for Age and Gender, Demographics are Presented Using Frequency Counts

Overall Results

Respondents scored as follows out of a possible 45 points: mean = 24, median = 24.5, and range = 5-43. Because the mean and median were the same, the distribution was deemed symmetric (not skewed), meaning both statistics can serve as a typical value (Illowsky & Dean, 2013). Given the average score of 53% ($M = 24/45$), we judged respondents' overall financial literacy as poor. This result is somewhat higher than Khan and Tayachi's (2021) finding of a 43% financial literacy rate for Saudi youth aged 18-35, but it is still evidence of a lower-than-desired rate for success in personal finances. Saudi university students in this sample frame (mostly women) were considered financially illiterate.

Similar to Khan and Tayachi's (2021) reporting protocol, Table 2 illustrates the number of correct answers that respondents scored, question by question (see Table 1 for item descriptions). No question was answered correctly by everyone. About one third (30%, $n = 12$) were answered correctly three quarters of the time or more (70-94%). These dealt with the cost of running a car, including car insurance (Q.2 and Q.37); mobile phone plans and bills (Q.7 and Q.10); and matters related to the general management of finances: budgeting, needs versus wants, simple interest, and types of bank accounts.

Table 2 Percentage of Correct Answers per Question for Saudi University Students' Financial Literacy Survey

Q	%	Q	%	Q	%	Q	%	Q	%
Q.1	58%	Q.2a	84%	Q.2b	94%	Q.2c	89%	Q.3a	66%
Q.3b	64%	Q.4	41%	Q.5	26%	Q.6	45%	Q.7	73%
Q.8	21%	Q.9	59%	Q.10a	93%	Q.10b	83%	Q.10c	75%
Q.11	43%	Q.12	75%	Q.13	25%	Q.14	77%	Q.15	81%
Q.16	54%	Q.17	35%	Q.18	33%	Q.19	26%	Q.20	61%
Q.21	36%	Q.22	66%	Q.23	74%	Q.24	40%	Q.25	51%
Q.26	46%	Q.27	29%	Q.28	45%	Q.29	35%	Q.30	21%
Q.31	52%	Q.32	64%	Q.33	54%	Q.34	48%	Q.35	61%
Q.36	39%	Q.37	79%	Q.38	24%	Q.39	19%	Q.40	39%

Questions correctly answered one half to two thirds of the time (50-69%) dealt with invoices, record keeping, financial calculations, loan repayment, credit cards and credit bureaus, online security, savings and investments (protected bank deposits, and dividends), and insurance as a principle and an investment. Respondents were as likely to know the answers to these items as not to know them. The remaining questions (52.5%, $n = 21$) were answered correctly less than 49% of the time (19%-49%). Within that, questions rarely answered correctly (19%-30%) pertained to goal setting, bank statements, contract terms, income sources, loan borrowing criteria, safe investments, and retirement (see Tables 1 and 2).

Virtually all 29 author-generated questions (except for Q.30, loan borrowing criteria) prompted a "Do Not Know" (DK) response from someone—some questions more so than others. Respondents especially said they did not know about (in ascending order) safe investments (Q.19) (32%), inflation (cost of living) (Q.18) (34%), credit bureaus (credit and debt) (Q.31) (34%), health insurance policies (Q.36) (44%), retail consumer payment tools (consumer finances) (Q.24) (49%), minimum monthly retirement earnings (Q.39) (55%), and retirement contributions (Q.38) (57%). They were least likely (4%-11%) to choose DK for items pertaining to Q.12 simple interest, Q.13 setting financial goals, Q.14 differentiating between needs and wants, Q.15 budgeting, and Q.16 financial record keeping (see Tables 1 and 3). In other words, they *felt* they knew the answer to these questions.

The mean score on the 11 PISA-styled (Q.1-Q.11) real-life, contextual problem-solving questions was 54.8%. The mean score for the 29 multiple-choice-style questions (Q.12-Q.40) was 47.9%. Rounding up or down to the near 10s (i.e., 50%) prompted our conclusion that respondents performed just as well on multiple-choice questions as they did on real-life problem-solving questions albeit scoring very low on financial literacy.

Discussion and Recommendations

Overall, this sample of Saudi university students comprising mostly women was not financially literate scoring on average 53% (24/45). As a benchmark, the unofficial pass rate for the OECD's (2018a) PISA financial literacy test was 50% with NFEC's (2019) at 70%. Our exploratory result suggests that these Saudi university respondents will be unprepared for the vagaries of managing their finances when they graduate. They will not be ready for unexpected and (un)predictable changes in their financial circumstances, which can lead to insolvency, unmanageable debt loads, and associated fiscal problems (Alghamdi et al., 2021; Juliardi et al., 2019; McGregor, 2020; Mian, 2014; USFLEC, 2019).

Furthermore, our results suggest that *Vision 2030's* achievement of a thriving, transitioned, more diversified knowledge-based economy (KSA, 2016) may be compromised due both to a financially illiterate citizenry and the MENA-wide concern for financial inclusion that is inherently linked with financial literacy (UAB, 2017; World Bank, 2016). Seven recommendations are tendered with supportive discussion points.

Implement Mandatory University-level Financial Education Curricula

As with NFEC's (2019) study, university students in our sample scored high (53%) relative to (a) Saudi citizens in general (31%) (KKF, 2018; KSA, 2020) and (b) a global transitioning economy rate of 28% (KKF, 2018). But 53% is still low compared to the NFEC (2019) 70% cut off. Our study's low rate is concerning because financial education is not currently available in Saudi K-12 or higher education curricula with related initiatives in their infancy (KAU, 2019; KKF, 2018; KSA, 2020; Saudi Gazette Report, 2020). With nearly two thirds of Saudi youth attending university (Kattan et al., 2016), it seems opportune to make financial education mandatory in Saudi universities' Foundation Year (preparation for fulltime disciplinary study). USFLEC (2019) concurred that financial literacy education must be mandatory.

This recommendation aligns with growing recognition of MENA universities' important role in financial inclusion and financial literacy (Nourse, 2013; UAB, 2017). Saudi university curriculum planners do not have to reinvent the wheel if they choose to implement this recommendation. They can turn to well-established financial education curricula and make them Saudi specific. OECD (2011, 2019) provides excellent examples.

USFLEC (2019) identified several best practices for delivering financial education at higher education institutions, practices that resonate with our Saudi results. Namely, any information provided should be timely, clear, and customized to the student population. The curriculum should be engaging, which is better ensured if it is mandatory not optional. Better yet, financial education concepts should be integrated across the entire curriculum as well as in a stand-alone course. And the curriculum must prepare students to meet their financial obligations when they graduate, obligations that will differ from those held as a student. Low financial literacy leads to an inability to manage finances upon graduation (Juliardi et al., 2019).

Study respondents (virtually all women) scored *very low* with more than a 50% failure rate, which is comparable to other Middle Eastern nations where women's financial literacy rates are also low (Xu & Zia, 2012). Preliminary descriptive analysis (not inferential) revealed that women in our study scored lower than men with a 60% failure rate, which is highly suggestive (albeit not statistically proven herein) of the acknowledged gender inequality throughout the MENA region (Kokkizil et al., 2017; MENA-OECD Governance Programme, 2015).

The respondents' low financial literacy level also resonated with (a) Mian's (2014) assertion that Saudi women are not financially literate and (b) the fact that MENA women tend to be excluded from financial services, which goes hand in hand with low financial literacy rates (Fintechnews Middle East, 2020; World Bank, 2016). Any efforts to integrate financial education into Saudi higher education curricula must thus accommodate women's current high financial exclusion and low financial literacy rates, especially as the architects of *Vision 2030* viewed women as a "great asset [for national development]" (KSA, 2016, p. 37).

Design Saudi Culturally Specific Financial Literacy Curricula

Respecting that financial literacy is context specific (He, 2020), nine items in the instrument were custom designed for Saudi's context. Respondents scored well on only one item: Q.23 consumer finances (types of Saudi bank accounts) (above 70%, per NFEC's, 2019, benchmark). They scored very low (below 40%) on questions pertaining to, in descending order, (a) Saudi retail consumer payment tools; (b) sources of revenue for Saudi young people; and (c) Saudi

retirement issues (i.e., retirement age, contributions to retirement plans, and monthly retirement income).

Future designers of Saudi financial education university curricula must thus remain cognizant of the need to ensure test items are nation and culture specific (He, 2020; OECD, 2019). This cultural awareness matters because the financial literacy topics in question align with financial inclusion, which is necessary for successful national development (Demirgüç-Kunt et al., 2017; Khaled, 2010; Pearce, 2011; Saab, 2017) including KSA's (2016) *Vision 2030* (Saber, 2020). "Culture and social norms in Saudi Arabia are considered a major factor challenging ... [the] building [of] household wealth [and impacting financial literacy]" (Saber, 2020, p. 143).

Accommodate Financial Knowledge Gaps

Respondents scored low on several financial concepts that university students *must* know to be financially resilient, secure, and prosperous. To illustrate, respondents could not explain a possible financial advantage of a prepaid phone plan, which is a common OECD (2018b) finding as well. Respondents herein may have underperformed on this financial concept because they also could not adequately differentiate between saving money and controlling how much to spend. Saudi Arabia's low scores on OECD's (2018a) PISA reading test might help explain this result.

Second, adults must be able to set financial goals (McGregor, 2020). Respondents scored low on this financial concept in that they only selected one or two reasons to explain why it is necessary to set financial goals despite *all* menu options being correct. Third, many scored low on which criteria to consider when borrowing money. Most notably, they incorrectly selected the criterion "The loan will give me a good enough return" not appreciating that loans are not investments that earn them money but credit instruments that cost them money.

Fourth, results confirmed that respondents did not know about Saudi retail payment tools. This makes sense with Fareed (2012) reporting that many (46%) Saudi youth relied on their parents for big-ticket items. Youth were not directly engaged in purchase transactions. However, given that university students will soon be gainfully employed and not living at home anymore (Evanson, 2022), it is imperative they learn about payment options and other aspects of consumer transactions before or while at university (Juliardi et al., 2019).

Finally, respondents were quite knowledgeable about mobile phones, which is fortunate because Fareed (2012) found that cell phones and travel accounted for most (80%) of youth's purchases. Future KSA financial literacy university curricular initiatives should heed and accommodate these and other nuanced, Saudi-specific gaps in students' financial literacy (He, 2020).

Consider High Number of "Do Not Know" Responses

Analysis further revealed a high proportion of "Do Not Know" responses. Because not knowing may vary by (a) sociodemographic characteristic and (b) financial topic area (Durand & Lambert, 1988), future research about Saudi university students' financial literacy should control for these two independent variables. Future researchers can also encourage more substantive responses by including follow-up, open-ended questions that probe DK answers (Kuha et al., 2018). This strategy would nudge the research design into mixed methods (i.e., collecting quantitative and qualitative data to answer the same research question) (Bongini et al., 2018; McGregor, 2018).

The focus of the financial concepts scored as DK (see Table 3) suggests that respondents had poor knowledge in areas of personal finance that had nothing to do with their current stage of life especially savings and investing, insurance, and retirement. Although not particularly

damning in the short term, these skill sets *will* be needed when students are more firmly established after graduation. As university students, they need more immediate skill sets, so they can manage limited funds, mobile phone contracts, credit cards, and online shopping. Fortunately, respondents tended to score higher on these aspects of financial literacy compared to other elements although still with low scores (see Tables 1 and 2).

Table 3 Percentage of “Do Not Know” Answers per Multiple-Choice Question for Saudi University Students’ Financial Literacy Survey

Q	%	Q	%	Q	%	Q	%	Q	%
Q.12	11%	Q.13	4%	Q.14	4%	Q.15	6%	Q.16	10%
Q.17	21%	Q.18	34%	Q.19	32%	Q.20	18%	Q.21	26%
Q.22	21%	Q.23	19%	Q.24	49%	Q.25	21%	Q.26	25%
Q.27	25%	Q.28	29%	Q.29	24%	Q.30	0%	Q.31	34%
Q.32	19%	Q.33	13%	Q.34	26%	Q.35	24%	Q.36	44%
Q.37	15%	Q.38	57%	Q.39	55%	Q.40	16%		

That said, because most respondents were in their final year of study or postdoctoral students, they were nearing graduation when parental support may subside (Evanson, 2022). They will be financial novices in need of knowledge about insurance, taxation, mortgages, rental agreements, investing, financial planning, retirement planning, and wills and estate planning. For this reason, these topics should be included in Saudi-focused financial education university curricula and tailored to lifecycle-stage needs (Alharbi, & Renwick, 2017; Alghamdi et al., 2021; USFLEC, 2019).

Recognize Paradoxical Nature of Saudi Financial Literacy

Respondents underperformed along many key aspects of financial literacy required for university students: understanding a bank statement, making financial calculations, understanding service terms and conditions, ensuring online shopping payment security, and basic credit and debt management. They also scored low on possible sources of income and on how taxation can reduce their take-home pay whether working part-time or full-time. All this knowledge is needed to properly budget (Saber, 2020), a skill on which they ironically scored high (81% chose the correct answer) while scoring low on setting financial goals (25% chose the right answer), which is the cornerstone of budgeting.

These results create a paradoxical picture of the contradictory state of their financial literacy. Fareed (2012) reported a similar paradox noting that Saudi youth *said* they knew about money management basics (75%) yet presented as financially illiterate. Paradoxically, despite their confidence, most Saudi youth (91%) indicated a keen interest in learning more (Fareed, 2012). Allgood and Walsrad (2016) reported that self-perceived financial literacy makes an important contribution to overall financial literacy. A high self-rating may reflect (a) a misplaced confidence in their overall financial knowledge or (b) an erroneous high degree of comfort with handling financial matters. Our sample had low financial literacy. Mudzingiri et al. (2018) reported that university students with low financial literacy are often overconfident in their financial behaviour. Future efforts to design financial education for Saudi university students should discern and accommodate financial literacy paradoxes.

Add Personal Finances to Home Economics Secondary Curriculum

Consumer management, economics, personal finances, and related topics are not deeply entrenched in Saudi home economics curricula if at all (Alharbi, 2021). Financial literacy is not yet taught in Saudi secondary schools (Alghamdi et al., 2021). Because both women and home

economics can contribute to nation building, and because home economics traditionally teaches consumer studies and financial literacy (Alsuwaida, 2016; McGregor, 2019), consumer finances and financial literacy should be added to Saudi's home economics curricula (see Kirk et al., 1992). This will better prepare female students to cope with financial challenges they will encounter as university students and future Saudi citizens. Financial literacy should also be taught in Grade 12 to prime graduates for university-level financial literacy curricula.

High school is the optimal age to gain financial literacy (Morgan Franklin Fellowship, 2018) with higher education the next opportunity. We thus echo a decade's old call (nearly 40 years) for home economics to contribute to Saudi national development by adding consumer education and financial literacy to its university degree programs. In 1988, for example, KFU strove to improve its undergraduate home economics program so it could "effectively promote the participation of all citizens in the Development process of the country as indicated in the country's five-year Development Plan" (UNESCO, 1988, p. iii). This same report concurrently recognized the urgent need for academic faculty and researchers trained in consumer studies and related topics.

Research Design Adjustments

The research instrument featured real-life, contextual, problem-solving questions, which should have led to higher scores (Bongini et al., 2018), but we judged respondents' performance as low. This result notwithstanding, "financial literacy research should be open to alternative and multiple approaches to obtain reliable measures of financial literacy that are able to capture the educational needs of different population groups and can help to design effective financial education programs" (Bongini et al., 2018, p. 1).

On a different note, the mixed messages in the literature around the influence of sex and gender on financial literacy in the Arab and MEMA regions (Attia & Engelhardt, 2016; KPMG Al Fozan & Partners, 2020; Mian, 2014; Saber, 2020), and the gender-segregated nature of Saudi society and higher education (MENA-OECD Governance Programme, 2015), prompted our recommendation that future research should examine the role of gender in KSA's university-level financial literacy and how this might affect curricular design.

Study Limitations

Given its exploratory nature, interpretations and conclusions are constrained to this sample frame. That said, results support further investigation into this under-researched phenomenon (Dudovskiy, 2016; McGregor, 2018) in Saudi Arabia and the MENA region. Future studies should engage with larger, gender-balanced sample frames from more Saudi provinces (13 in total), Saudi universities (43 in total), levels of academic study, and academic specializations. Researchers should use probability sampling techniques and more sophisticated and robust descriptive and inferential statistics that affirm association and causation.

Researchers should also employ qualitative and mixed-methods research designs to dig deeper and wider into this phenomenon (Bongini et al., 2018; Author, 2018). Cross-national studies within the MENA region (19 nations in total) are also encouraged to bolster the region's financial literacy data set and knowledge base. On a final note, we used women university students as a proxy for financial literacy without knowing if they had actually studied it in secondary school. Proxies are commonly used in research when direct measures are unavailable (Rand & Caiels, 2015). Should financial literacy become formalized for Saudi secondary school (girls and boys), as others are recommending (KKF, 2018; KSA, 2020), future research should study its impact on university-level financial literacy rates.

Conclusion


Citizens need *financial* knowledge, skills, attitudes, and behaviors along an array of content, processes, and contexts *and* the ability to use them as they access financial services. The success of KSA's (2016) national development plan (*Vision 2030*) depends on a financially literate citizenry with financial inclusion (both currently at 31%). By regional and global standards, the mostly female university students in this sample frame (part of the next generation of Saudi employers and workers) presented as financially illiterate along many dimensions of financial education.

That said, a 53% literacy rate was still 70% higher than Saudi's national average (31%) suggesting that university students may be predisposed to improve their financial literacy if mandated, university-based financial education curricula were designed and provided. "It is never too early to start learning basic concepts in finance and never too late to revisit the fundamentals and increase and deepen the body of knowledge about finances" (Šoškić, 2011, p. 1).


Results from this exploratory study about Saudi university students' financial literacy support further investigation into this under-researched Arab and MENA-region phenomenon. Saudi home economics educators can draw on our results and insights as they balance Arabic with Western views of financial literacy and embark on adding consumer-related competencies to the public-school Family Education curricula and university teacher education and home economics programs.

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Systematic Review of Philosophical Engagement among Home Economics professionals in Nigeria

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Abstract

The Nigerian home economics profession has played a significant role in citizens' personal development and nation building. But it is besieged by several challenges, which we propose can ultimately be traced to the ill-defined and non-progressive philosophical basis that has been rigidly constructed for the profession. As it is globally, many Nigerian home economics professionals rarely engage with philosophy, although their subconscious answers to basic, philosophical questions of life are likely the basis of their actions and practice. Four research questions guided this exploratory study that employed a systematic review of the only global journal of home economics and three local Nigerian journals. Results showed that Nigeria's contribution to this philosophical discourse was very scanty - globally and locally. After tendering a philosophical mosaic of the global discourse, we recommended that Nigerian home economists consider reinforcing the unification of the profession in Nigeria, engaging in a deliberate discourse on the philosophy of home economics for their context, constituting a robust think-tank for home economics philosophy, and emphasising home economics philosophy in educational processes.

KEYWORDS: PHILOSOPHICAL ENGAGEMENT, HOME ECONOMICS, PROFESSION, NIGERIA, PHILOSOPHICAL MOSAIC

Introduction

At the global level, home economics was started as a profession near the beginning of the Progressive Era, at Lake Placid, New York (1899) by women like Ellen Swallow Richards and Maria Panoa and men like Melvil Dewey (Admin, 2022). This was a sequel to an earlier monumental mention in the *New York Times* (1895) of *oikology* as the first-ever academic and scientific study of the home. This concept was heavily sponsored by women in Boston, Massachusetts, where Ellen Swallow Richards lived at the time. Cornell University's College of Home Economics was founded at the beginning of the 20th century, but its original Charter, stating the goals of the College, was said to be very ambiguous - open to several interpretations (Cornell University, 2012). We maintain that this ambiguity has traveled with the profession everywhere it is practised, including its philosophy and members' engagement with philosophy.

This paper is about philosophical engagement among Nigerian home economics professionals relative to global engagement.

Home Economics in Nigeria

In Nigeria, Catholic missionaries from France, who arrived in Lagos in 1873, introduced *Domestic Science* as a major subject in St. Mary Convent School's curriculum (Okonmah, 2019). It entailed the teaching and learning of laundry, needlework, knitting, childcare, cookery, and housekeeping. Its goals were to prepare students (mostly female) for good homemaking, a home-related career, or both. In the early 1960s, the name *home economics* displaced *Domestic Science* and was added to the syllabi for the West African School Certificate (WASC) and the Grade II Teachers' Training Colleges. This was in response to similar happenings in the United States at the time (Admin, 2022).

Over time, home economics has evolved in Nigeria to entail the application of knowledge from the pure and applied sciences, social sciences, arts, and humanities to equip women and men with fundamental competencies in proffering scientific solutions to problems and improving the quality of life in the family, community, nation, and world at large (Kammainga as cited in Okonmah, 2019). In Nigeria, several scholars have underscored the profession's contributions to humanity and national development. Gamawa (2015), for instance, affirmed that home economics strives for the upliftment of human dignity (p. 326) and consequentially national development (Funmilayo & Larai, 2015). They do so by developing and deploying best practices in quintessential areas of life such as family relationship, household resource management, human development, safe sanitation, and water use, nutrition and food production skills, gender equity and equality, and entrepreneurship (Gamawa, 2015). In fact, respected professionals, such as medical doctors, have indicated that the provision of a curriculum that trains students in food preparation and nutrition may be among the best investments society can make (Taleb & Itani, 2021).

Challenges Facing Nigerian Home Economics Profession

The significant role home economics plays in personal development and nation building is notwithstanding the myriad of challenges besieging the Nigerian profession. These hurdles, in a deductive order of causation, relate to extra-disciplinary administration, socioeconomic realities, professionalism, and the profession's philosophical basis. Immediately observable challenges include unfavorable university restructuring policies (Elias, 2008); appalling cuts in budgetary allocations for general education and home-related studies in particular (Gisslevik et al., 2017; Nanayakkara et al., 2018); and acute disparity in stakeholders' interests and agendas within and outside the profession (Christensen, 2019). These challenges are indicative of administrative dysfunctions beyond the control of home economics professionals. Yet they may also be attributed to at least two factors: the socio-economic realities that surround the profession, and internal inadequacies within it.

Balogun et al. (2009) observed that the socioeconomic realities that set the context for Nigerian home economics professional practice include the dominance of gender stereotyping and inequality, unmanaged diversity in social and religious beliefs across the country, ever-declining economic conditions, and rigidity in cultural orientation. Another area of concern is the unsatisfactory level of professionalism within home economics. McGregor (2015a, 2015c) and Renwick (2018) noted that the demand for genuine home economics teachers remains unmet. This is particularly true in Nigeria (Ode et al., 2013) and elsewhere where non-professional teachers are employed to teach home economics (Håkansson, 2016; Nanayakkara et al., 2018). This practice is carried on almost with impunity in home economics but is considered a huge crime in other professions such as law and medicine.

In the same vein of thought, Christensen (2019) remarked that changes in home economics programmes are often prompted by momentary, political, and economic issues rather than professional and philosophical concerns. For instance, because of Nigeria's current economic meltdown, the Nigerian home economics profession is currently gearing toward more vocational training than scientific endeavor. This shift implies that, once the economic situation improves, the impact of the course may wane, or its focus may abruptly change again. Another challenge is the difficulty in cross-generational transfer and expansion in the profession (McGregor & Halls, 2020; Smith, 2015). They implied that young graduates are not seamlessly inducted into the profession: rather, they are *used* as logistics errand runners without providing a genuine platform for them to actively contribute to shaping the future of the profession they can call their own (see also Gronseth, 2018).

We maintain that all the foregoing can ultimately be traced to the ill-defined and non-progressive philosophical basis that has been rigidly constructed for the profession. For one, Nigeria has a share in the global dearth of proper documentation of the main domains of learning and respective high-level topics or knowledge areas that define the profession's intellectual gambit in - also known as its Body of Knowledge (BOK) (McGregor, 2015a). The only exception is the American Association for Family and Consumer Sciences' (AAFCS) BOK for American practitioners (Nickols et al., 2009). This lacuna points out a distressing scarcity of philosophical engagement within the profession.

Philosophical Engagement

Philosophical engagement involves reflective thinking about the most basic things of life - such as the origin and end of a matter (such as humanity or a profession). It entails thinking about how reasoning occurs and the way to know what is to be known. It puts the mind to continuous and random and critical and constructive work, but the process progressively becomes directional and defined. McGregor (2020) considered philosophy as asking questions that are very basic about the ultra-large world, immediate society, and the place of humans (in this case, a profession) within these contexts.

Philosophical engagement includes a thoughtful examination of (a) the fundamental nature of reality and existence (ontology - what exists, how, and why? What stuff is reality made of?) (Hofweber, 2018); (b) knowledge and knowing (epistemology - what and why should we know and come to know it? How do we understand and judge what counts as knowledge? What are the sources, structure, and limits of the knowledge?) (Steup & Neta, 2020); (c) reasoning (logic and rhetoric - what, how, and why should we think? How do we think, make inferences, judge, and perceive until we reach the truth?) (McGregor, 2020); and (d) values and worthiness (axiology - what and why should we value a phenomenon? How do we evaluate situations and the worth or merit of a thing? What is the role of values in research?) (Biedenbach & Jacobsson, 2016; Schroeder, 2016). These are the four axioms of philosophy (that is, taken for granted - no proof required).

Philosophical engagement in a profession may begin as personal and subconscious reflections (McGregor, 2020), but it soon assumes a larger scale, as people in the same field of interest collectively and deliberately reflect on their fundamental beliefs and practices. Although the process is largely abstract, a careful examination of the philosophical beliefs of the home economics profession matters because these beliefs and assumptions are the very foundation for all professional practice, whether people are aware of them or not (Biedenbach & Jacobsson, 2016). The home economics profession's philosophy has an organic *form* (that is, responses to ontological and axiological questions) and organic *substance* (that is, responses to epistemological and logical questions) both of which are asked in three directions: what?, how? and why? (McGregor, 2012).

Research Problem and Questions

In Nigeria, there seems to be a relative dearth of literature on the philosophy of home economics as a profession. Any available statements were judged obsolete and static - made years ago or with a few adjustments. For instance, referring to Tate (1961), Ehumadu said that the Nigerian home economics philosophy was to develop *values* which give guideline and direction of *life* and improve society *wellbeing* (2020, p. 4). This position has always been maintained in university textbooks and scholarly writings (e.g., Okolie & Okpala, 2006, cited in Ejinkeonye & Uloko, 2010, p. 37). In the meantime, Anyakoha (2008) opined that the philosophy of home economics education involves improving the *quality of life* of individuals, families and society at large. Notwithstanding, Nigerian home economists have not definitively conceptualised values, life, and well-being for their context. Ukpore and Obunadike (2010) slightly did so when they alluded to well-being comprising intellectual development, acquisition of maturity, and enhancement of physical development.

As noted, Balogun et al. (2009) stated that home economists in Nigeria should ensure that men and women are competent in using science to find solutions to problems and in accessing and using resources and information on the facts of life to improve people's *standard of living* (and that of the community, nation, and world). But this is barely an improvement on earlier statements. Recently, Ehumadu (2020) used the verb *strengthening* quality of life instead of *improving* quality of life, and stated that the philosophy of home economics education in Nigeria is for the students to learn those skills that will help them to *fulfill their roles* as family members *most satisfactorily* for themselves, their families and their communities or societies (p. 4). This lack of conceptualisation implies that not much has been done to scrutinise, and possibly scaffold or shift, the profession's paradigm, and philosophical axioms have not been well elucidated in Nigeria.

McGregor (2014) noted that many home economics practitioners resist engagement with philosophy, but this profession-wide stance does not stop each person from acting and behaving in the profession based on their personal answers to the basic questions about life (Biedenbach & Jacobsson, 2016). This is much likely to be responsible for the vast disparity in the belief systems, nomenclature, and practices in the profession from place to place within Nigeria and even around the world. Many practitioners fear that philosophising may expose an apparent absence of a substantial body of agreed results (McGregor, 2020). We maintain that a lack of or insufficient deliberate personal and collective philosophical engagement in Nigeria may have left the latter helpless when subject to critics' scrutiny and caused instability to rage within the profession. In a powerful example, as noted, instead of offering a concrete philosophical response to shocks from hostile policies and poor student enrolment, the Nigerian home economics profession has had to deal with unprecedented curricular modifications and rebranding according to external situations, passions, and whims.

In this context, this study seeks to point out the need to correct the limitedness of philosophical engagement within the Nigerian home economics profession. The following research questions guided the study:

1. To what extent is the philosophy of home economics profession given attention globally?
2. To what extent is the home economics profession in Nigeria lending her voice to the global exchange of ideas in the field, especially the discourse on philosophy?
3. To what extent is the philosophy of home economics profession discussed in Nigeria?
4. What is the current state of the philosophy of home economics profession globally?

Methods

This exploratory study adopted the systematic quantitative literature review (SQLR) methodology, which is most likely to yield quantifiable and replicable results without arbitrary selection and exclusion (Pendergast et al., 2022). The SQLR was used to identify articles published about home economics philosophy in reputable home economics journals that are relevant within the *glocal* scope of this study (that is, the interconnectedness of local and global issues).

First, a scoping review was performed between February and April 2023 through an electronic search to identify publishers of home economics journals that best fit the study. Four publishers were selected. The first was the International Federation for Home Economics (IFHE), which is the only worldwide body concerned with home economics as a profession. Since 2008, IFHE has published the *International Journal of Home Economics* (IJHE) twice a year. At the time of the study, IJHE had published 15 volumes (30 issues) and $N = 355$ articles. The journal is described as an international platform for the publication of high-quality research and dialogue about, for, and from members of the profession - and those aligned with it (Pendergast, 2008). We suspect it is more likely that Nigerian home economists will strive to publish in this journal than in country or region-specific home-economics journals or other non-home-economics-specific international journals.

The IJHE editor categorises published manuscripts as editorials (notes, journal information, and announcements); papers (position and peer-reviewed/refereed); presentations (congress keynotes and plenaries); and reviews (print and audio-visuals). The researchers read all 355 abstracts to further group them by topic. Seven groups were identified: professional philosophy, professional practices, educational theory, and practices, personalities, research methods, and others. The numerical data was analysed statistically using *Microsoft Excel 2013* (descriptive statistics: frequency and percentages). Results were used to answer the first research question.

We then searched each issue of IJHE for the word *Nigeria* and derivatives to track the number of articles published by Nigerians. About 38 (11%) articles were authored by Nigerians or contributed from Nigeria. All were papers (position and peer-reviewed/refereed). We read the titles and abstracts of these 38 papers again to identify specific topics covered. Ten (10) topics were identified. Again, numerical data underwent descriptive statistical analysis (frequency and percentage) using *Microsoft Excel 2013*. Tables and relevant charts were generated to help answer the second research question.

In the third phase, an electronic search revealed at six home economics professional associations in Nigeria, five of which claimed to publish journals (Home Economics Professional Association of Nigeria [HEPAN], 2023b). However, only three had online archives, which were reviewed to answer the third research question:

1. The Home Economics Research Association of Nigeria (HERAN, 2023) publishes the *Journal of Home Economics Research* (JHER),
2. The Family and Consumer Sciences Society of Nigeria (FACSSON) publishes the *International Journal of Family and Consumer Sciences* (IJFACS) (2023) and
3. The Home Economics Professional Association of Nigeria (HEPAN, 2023a) publishes the *Nigeria Journal of Home Economics* (Nig-JHEC).

None of the archives were comprehensive and up to date, and the Nig-JHEC issues were still being uploaded at the time of the study. An electronic search for the word stem *philosoph-* was conducted in JHER and IJFACS to find words like *philosophy*, *philosophise* (*philosophize*), *philosophical*, and *philosophically*. Meanwhile, for Nig-JHEC, only 81 article *titles* were available for review (not the paper itself nor its abstract). We read all titles to identify articles with a philosophical undertone per derivatives of the word stem *philosoph-*.

Results

The results are organised by research questions.

Research Question 1: To What Extent Is the Philosophy of the Home Economics Profession Given Attention Globally?

In the IJHE, discourse on the philosophy of home economics was evident, but it received less attention than other topics such as philosophical practices, and educational theories and practices in home economics (see Table 1 and Figure 1). The only exceptions were issues 1(1), 2(1), and 15(1) where topics on philosophy accounted for 91%, 36%, and 44% of the issue, respectively. Overall, 17% of IJHE articles concerned discourse on philosophy, which is even less than the *Other* category. This low representation may confirm McGregor’s (2014) assertion that home economics professionals resist philosophical engagement. Virtually all philosophy-based articles were penned by only three people: Sue McGregor, Donna Pendergast, and Kelly Renwick with almost singular cases by a few others.

Table 1 Manuscript Categories in IJHE and Extent to which the Philosophy of Home Economics Was Given Attention Globally

Volume (Issue)	Philosophy	Practices	Education	Personalities	Research	Others	TOTAL n =	% Philosophy
1 (1)	10	0	0	0	0	1	11	91
1 (2)	0	3	4	0	0	3	10	0
2 (1)	4	1	3	0	0	3	11	36
2 (2)	2	2	0	0	0	2	6	33
3 (1)	2	2	0	0	1	2	7	29
3 (2)	1	1	1	0	0	2	5	20
4 (1)	0	4	0	0	0	2	6	0
4 (2)	2	1	1	0	0	2	6	33
5 (1)	1	5	0	0	0	2	8	13
5 (2)	2	11	5	0	0	4	22	9
6 (1)	1	10	1	0	0	5	17	6
6 (2)	1	8	3	0	0	2	14	7
7 (1)	1	2	2	0	0	2	7	14
7 (2)	1	2	3	0	0	2	8	13
8 (1)	2	5	1	0	0	2	10	20
8 (2)	1	2	0	0	0	2	5	20
9 (1)	1	2	3	0	0	3	9	11
9 (2)	2	6	5	0	0	2	15	13
10 (1)	2	7	8	0	1	2	20	10
10 (2)	0	2	18	0	0	3	23	0
11 (1)	1	2	5	0	0	3	11	9
11 (2)	2	1	1	0	0	2	6	33
12 (1)	3	2	1	1	0	2	9	33
12 (2)	3	1	5	0	0	2	11	27
13 (1)	2	2	6	0	1	2	13	15
13 (2)	1	2	4	0	0	2	9	11
14 (1)	1	6	6	0	0	2	15	7
14 (2)	2	5	5	0	0	2	14	14
15 (1)	8	1	7	0	0	2	18	44
15 (2)	2	18	6	0	0	3	29	7
Total	61	116	104	1	3	70	355	17

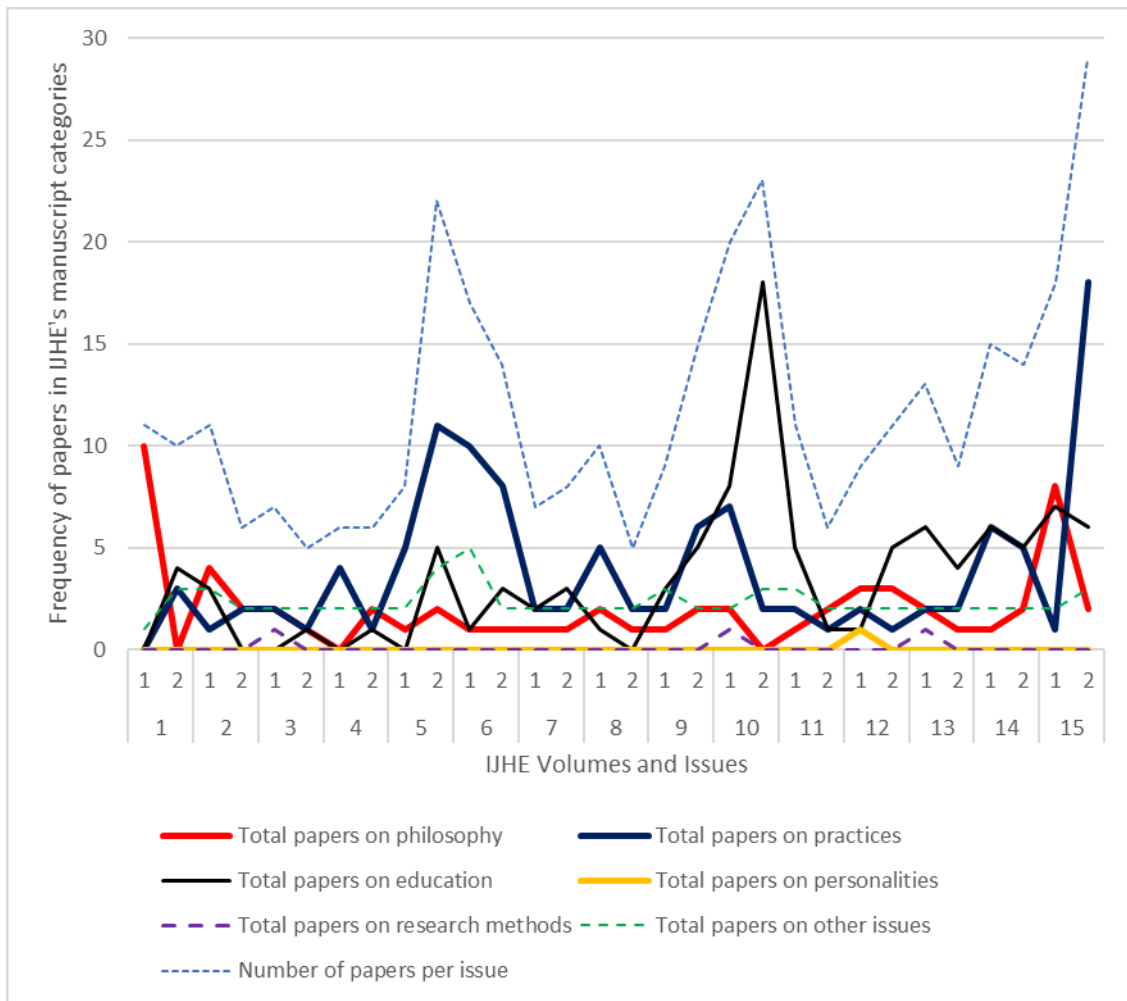


Figure 1 Frequency of Papers in IJHE's Different Manuscript Categories

Research Question 2: To What Extent is the Home Economics Profession in Nigeria Lending Her Voice to the Global Exchange of Ideas in the Field, Especially the Discourse on Philosophy?

Of all papers ($n = 355$) published in IJHE, 11% ($n = 38$) were from Nigeria (see Table 2). After very low initial participation, Nigerian contributions to IJHE increased (see Figure 2), but topics concerned mostly maternal health and, to a lesser extent, professional practices and education (see Figure 3). These topics likely represent each professional's conviction of which issues warrant home economists' attention based on their personal inquisition around philosophical questions about life (Biedenbach & Jacobsson, 2016). No articles ($n = 0$) from Nigeria were related to home economics philosophy. This result suggests that resistance to philosophical engagement noted by McGregor (2014) is strong in Nigeria relative to globally. We did not think Nigeria's participation in home economics philosophical engagement would be so absolute (absent) until the third research question was answered.

Table 2 Publications in IJHE and Number of Articles from Nigeria

Volumes & Issues	Total	From Nigeria n =	From Nigeria %
1 (1)	11	0	0
1 (2)	10	0	0
2 (1)	11	0	0
2 (2)	6	1	17
3 (1)	7	0	0
3 (2)	5	1	20
4 (1)	6	0	0
4 (2)	6	0	0
5 (1)	8	3	38
5 (2)	22	0	0
6 (1)	17	5	29
6 (2)	14	2	14
7 (1)	7	1	14
7 (2)	8	0	0
8 (1)	10	1	10
8 (2)	5	2	40
9 (1)	9	1	11
9 (2)	15	3	20
10 (1)	20	2	10
10 (2)	23	2	9
11 (1)	11	1	9
11 (2)	6	0	0
12 (1)	9	1	11
12 (2)	11	0	0
13 (1)	13	0	0
13 (2)	9	1	11
14 (1)	15	2	13
14 (2)	14	0	0
15 (1)	18	0	0
15 (2)	29	9	31
Total	355	38	11

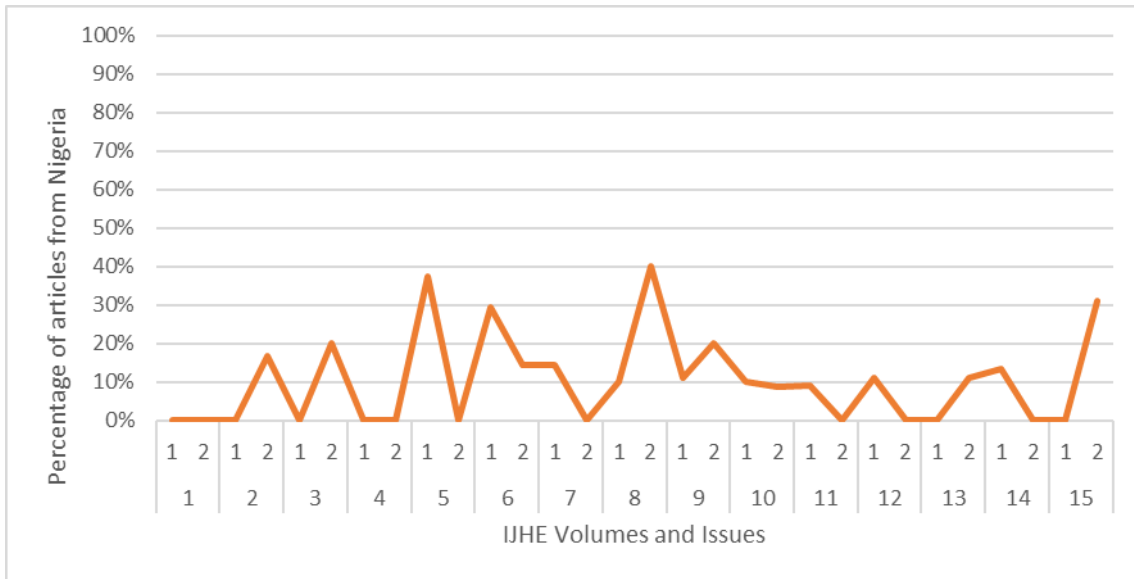


Figure 2 Nigerian Contribution to IJHE

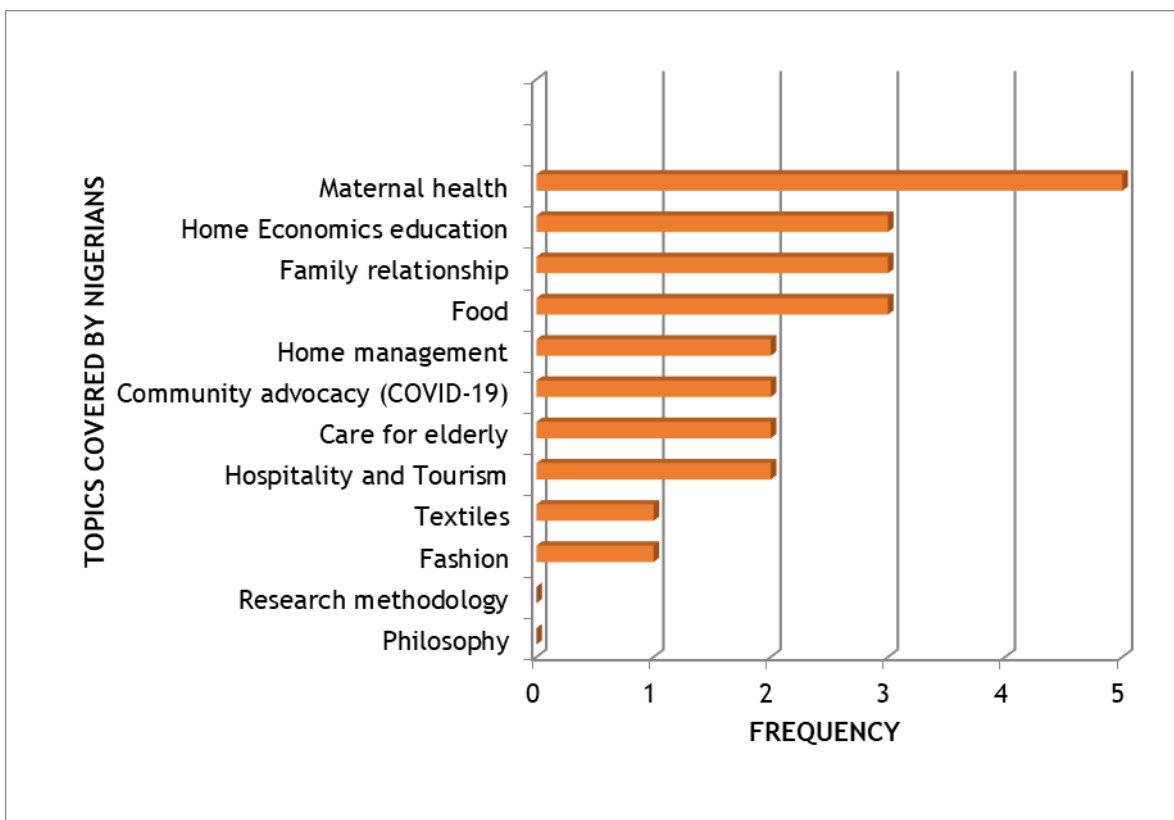


Figure 3 Topics Covered by Nigerians in IJHE

Research Question 3: To What Extent Is the Philosophy of the Home Economics Profession in Nigeria Discussed Locally?

Only 9% ($n = 37$) of JHER articles contained word stem philosoph-. More than half of the time (54%, $n = 30$), the stem was found in the reference list; 46% ($n = 26$) of the time, it was in the

text. Per the latter, the authors used the word stem both to directly refer to and allude to the philosophy of home economics profession and a few other disciplines, howbeit, scantily. The deliberateness in the usage of the word words is questionable.

The journal contained strands of references to some philosophical axioms but not necessarily home economics philosophy. For instance, Ogunou (2014) described one of the major challenges facing modern Nigerian families as confused *ontological* views such as atheism (denial of God's existence), relativism (denial of absolute truth), modernism (denial of authority in religion), hedonism (holding that man's [sic] highest purpose in life is pleasure), and materialism (obsession with worldly possessions). Anyawu and Abiogu (2012) touched on *axiology* when they investigated the value system of people in marriage. They reported that Nigerians highly valued the spouse's religion, procreation, companionship, collective action, extended family relationships, societal respect, power, and wealth that came with being in a marriage. Igbo and Igba (2015) supported one of their findings with the assertion that philosophers have established the role of parents in transmitting cultural values to their children. We suggest that these two aspects point to the *philosophical form* of the home economics profession.

Several references were made to the *epistemological* aspects of home economics. Achebe (2012) quoted Anyakoha's (2008) coinage of the philosophy of home economics education as the acquisition of knowledge, skills and competencies which family members require to improve family living (Achebe, 2012, pp. 161-162). Igbemi and Igbo (2019) emphasised that the nature of learners, society, and subject specialists should be screened psychologically and philosophically. Osifeso and Chigbu (2018) noted that skill acquisition, which is a crucial aspect of home economics education, corresponds to the philosophies of empiricists and pragmatists. Awo and Ukonze (2012) opined that home economics students should become competent in maintaining a customer-oriented philosophy (see also Wonah & Sonye, 2020). Mgboro and Igba (2013) similarly explained that entrepreneurs should have a firm philosophy that puts many skills to action at the same time without the fear of risks involved.

Seriki-Mosadolorun et al. (2017) referred to Bocher's (2015) assertion that the environmental awareness entails self-awareness and thoughts about personal and environmental philosophies. Ogbonnaya (2021) also alluded to one's philosophy of dressing as a motivational factor that influences dressing patterns. Similarly, when defining fashion, Ugbah and Ugbah (2013) alluded to the *fashion of philosophy*. A few authors alluded to, but did not elucidate, the philosophy of other fields such as information resource management, entrepreneurship, marketing, library information, social studies, and economics. This suggests that the authors who used the word stem in their articles were at least aware of the notion of philosophy.

As for IJFACS, word stems were found in only 1.4% ($n = 2$) of the 148 articles reviewed. At no time was the word stem part of the title in either journal (see Table 3). In IJFACS, Oyegunwa (2013) explained that the philosophy of buy now and pay later has brought about financial depression and arguments related to it, while Idowu and Soewu (2017) mentioned development philosophy as a key factor for maximizing organizational training. These points feel peripheral to our professional philosophy (albeit about philosophy) and accentuate the need for Nigerian home economists to address philosophical issues deliberately and consciously.

In the Nig-JHEC, none of the article titles ($n = 81$) contained the word stem philosoph-. This collective result clearly demonstrates that the subject of philosophy was never deliberately discussed in these three local journals. This lack of (or insufficient) intentional personal and collective philosophical engagement in the Nigerian home economics profession was a surprising discovery for the authors. It is conceivable that it accounts for the Nigerian profession's helplessness when subject to critics' scrutiny. We recommend that Nigerians begin to

deliberately engage themselves in philosophical discourse within the profession. A helpful entry point is thus a grasp of the present state of the discourse globally, as evident in the IJHE.

Table 3 Mention of Philosophy in Nigerian Home Economics Journals

Journal	JHER	IJFACS
Years Covered	2009-2022	2012-2021
No. of Issues N =	21	10
Total Articles N =	397	148
Articles with Mention (%)	n = 37 (9.3)	2 (1.5)
Mention of Philosoph-	Total n =	2
	In title (%)	n = 0 (0)
	In text (%)	n = 26 (46)
	In references (%)	n = 30 (54)

Key: JHER = Journal of Home Economics Research
IJFACS = International Journal of Family and Consumer Sciences

Research Question 4: What Is the Current State of the Philosophy of Home Economics Globally?

Using results for IJHE (17% of papers dealt with philosophy), we pondered the current global state of home economics philosophy, so we could draw lessons for Nigeria. From scrutinising these IJHE papers, and using our personal familiarity with the topic, we know that at least 12 home economists from among tens of thousands around the world contributed to the definition of the philosophy of home economics. They include (from six countries) Marjorie Brown (1993) and Barbara McFall (2006) from the United States; Sue L. T. McGregor (2012a-d, 2015b, 2016, 2018, 2019, 2020) and Mary Gale Smith (2016) from Canada; Donna Pendergast (2009, 2012) and Kerry Renwick (2018) from Australia; Kaija Turkki (2006, 2012, 2015a, 2015b), Terttu Tuomi-Gröhn and Päivi Palojoiki (2000), and Henna Heinilä (2004) from Finland; Jette Benn (2004, 2006, 2009) from Denmark; and Fusa Sekiguchi (2004) from Japan.

Similarly, non-practitioners' philosophical ideas contributed to the development of home economics on the global scale: Bakhtin (1981) from Russia; Rich (2014) from Canada; and Heidegger (1962), Bollnow (1963), and Husserl (1983) from Germany (McGregor, 2020). Since the 1960s, aspects of home economics philosophy have evolved both in form and substance (as discussed by McGregor, 2012b, 2020, and observed by us when examining our data sets). Figure 4 represents a philosophical mosaic that we created. The older aspects of the philosophy were struck through and replaced with more recent ideas about what should constitute the profession's philosophy and belief system.

Figure 4 reveals that, globally, the philosophy of home economics is undergoing a progressive shift albeit, we surmise, not fully embraced and practiced yet. In terms of philosophical form, the *why* of the profession is to help every human being show new-found respect for everyday life, especially how people make sense and meaning within their daily life; *what* practitioners are concerned with is the home in its new conceptualisations as a place for humanity and the ascendancy of human beings rather than just shelter for separate family units; and *how* they do this is by conceiving competent practice as predicated on the sustainability of culture and society, personal and social responsibility, and a willingness to live and manage together rather than the ability to do what others cannot do (see McGregor, 2012b, 2020).



Source: Researchers (2023)

Figure 4 Philosophical Mosaic of Home Economics as a Profession

In terms of philosophical substance, the *why* of the profession is to focus on the human condition, basic human needs, and qualities of living rather than just well-being and quality of life; consider the restoration of humanity by viewing home economics as a discipline for human protection focused on the soundness and fullness of human life and existential hope (based on the assumption that the destruction of private life leads to the destruction of the conditions of humans in general); and accept the idea that everyone on earth has a right to basic education for life competence (a rights-based approach) to foster the culture of family life (see also McGregor, 2012b, 2020).

What the profession is concerned with is positioning the profession beyond patriarchy; considering the concepts of whole sight and being-in-the-world; conceiving her BOK as agent-centered rather than subject- or content-centered (facilitated through communities of practice instead of separate specialisations); embracing celebratory, reflective, and transformative leadership with a focus on human action (ethical, spiritual and authentic) rather than transactional leadership; and prioritising human intellectual and philosophical capital rather than conventional resource management (see McGregor, 2012, 2020).

How the profession does this is by embracing new notions of what it means to be an expert (that is, expert-novice and integral specialist); moving away from integrated practice to integral practice (shifting from balance and harmony to a respect for the emergent and healthy tensions that hold things together as they continually evolve in an attempt to see order emerging in chaos); and moving beyond multidisciplinary and interdisciplinary to the intellectually energising spaces of transdisciplinarity and emergent, integral thinking (see also McGregor, 2012b, 2020).

Implications of Philosophical Engagement to Nigerian Home Economics Profession

Incorporating philosophical engagement into the Nigerian home economics profession can help ensure it remains relevant, ethical, and responsive to society's changing needs. It can also provide a deeper understanding of the Nigerian profession's underlying principles and values as articulated by dedicated home economics philosophers living and working in Nigeria.

1. Philosophical engagement can help establish a strong ethical foundation for the profession, guiding professionals in making morally sound decisions regarding issues such as food safety, nutrition, and consumer rights.
2. An understanding of philosophy can assist in defining the cultural context of home economics in Nigeria, thus helping practitioners adapt their practices and teachings to align with the values and traditions of the local population.
3. Philosophical discussions can emphasise the importance of human well-being and flourishing by focusing on promoting not just physical health but also emotional, social, and psychological well-being.
4. Philosophical engagement can underline the significance of sustainability in the home economics profession, as it can encourage professionals to incorporate sustainable practices in areas like food production, waste management, and resource utilisation.
5. Philosophical discussions can challenge traditional gender stereotypes and promote gender equity in the profession by emphasising that home economics is not limited to any specific gender.
6. Philosophy encourages critical thinking and questioning of assumptions such that practitioners constantly reevaluate and update their approaches leading to more dynamism and adaptability.
7. Philosophical engagement can encourage the integration of knowledge from various disciplines and sectors into home economics with the aim to enrich the Nigerian profession and its contributions to society.
8. Philosophical discussions can inspire Nigerian home economics professionals to engage in policy advocacy. They can use philosophical arguments to advocate for policies that promote family well-being, nutrition, and education.
9. Philosophical engagement can emphasise the importance of community engagement and outreach. Nigerian home economics professionals can use philosophical principles to guide their involvement in community development projects related to nutrition, housing, and family dynamics and to national development.
10. Philosophy can play a role in shaping education and curricular development in Nigerian home economics. It can help in defining the core principles and values that should be taught to students pursuing home economics degrees in Nigeria.

Conclusion and Recommendations


Results confirmed evidence of a global discourse around the philosophy of home economics, although it was not as pronounced as other topics such as specific practices and education-related concerns. That said, Nigeria's contribution to this discourse was very scanty - globally and locally. Considering the importance of repositioning the profession to face the myriads of challenges that confront it in the nation, Nigerian home economists should take a cue from the progressive philosophical engagement on the global level (see Figure 4) and deliberately discuss

the hitherto vaguely stated philosophy of home economics. To that end, we respectfully offer several recommendations:


1. Executive boards of all Nigerian home economics-related associations should intensify work towards a profitable unification (an umbrella organisation) that can better provide a formidable front for the all-important task of spelling out the unanimously agreed-to first principles of the profession.
2. Nigerian home economics practitioners - particularly leaders - should make room for discourses on the profession's philosophy on every available platform. This will facilitate the exchange of ideas via conferences, seminars, workshops, symposia, and the publication of scholarly articles.
3. A Nigerian-based think-tank should be constituted to spearhead the articulation of a BOK for the Nigerian profession while working closely with several home economics-related associations in the country and with individual practitioners across all educational levels and professional practice areas.
4. Once articulated, the philosophy of home economics in Nigeria should deliberately become a core part of the educational process at all levels and repeatedly be alluded to as the basis for all professional and educational practices.

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A Cross-Cultural Examination of Materialism and Happiness in Six Countries

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Abstract

Perceptions of materialism and happiness are not well understood globally as the constructs are multifaceted and operationalized differently in studies. This study examined the perceptions of materialism and happiness among samples of adults from six countries to examine how these constructs are understood in independent and collectivist cultures. While much research on materialism and happiness has been conducted in individualistic Western cultures, cross-cultural research has been less common. Measures of materialism, happiness, demographics, and open-ended questions (about what participants valued most in life and what really mattered in their current and future life situation) were administered to participants (N = 865) from Malaysia, India, Japan, Nigeria, Austria, and the United States. In addition to finding a negative relationship between materialism and happiness for the entire sample ($r = -.15, p < .001$), results highlighted several country and demographic similarities and differences for the major measures. Conclusions and implications address the relationship between materialism and happiness as well as how social, cultural, and historical factors relate to perceptions of happiness and materialism.

KEYWORDS: MATERIALISM, SUBJECTIVE HAPPINESS, PERSONAL VALUES, LIFE VALUES, CROSS-CULTURAL

A Cross-Cultural Examination of Materialism and Happiness in Six Countries

Over the past several decades, researchers have devoted a great deal of attention to the concept of materialism, how it develops, and what other variables relate to it (e.g., Atanasova & Eckhardt, 2021). Kasser's (2016) conceptualization of materialism included two major factors. People's materialism can be increased or decreased through the influence of their parents and friends, society, or the media. In addition, materialistic values can arise when people feel threatened or insecure or are concerned about rejection, economic fears, or thoughts about mortality. Much interest has also been devoted to exploring the relationship between materialism and people's feelings about themselves. One of the most consistent findings has been a negative correlation between materialistic values and happiness and subjective well-being (e.g., Carter & Gilovich, 2010; Dittmar et al., 2014; Górnik-Durose, 2020; Van Boven, 2005). Recent research (Isham et al., 2022) also shows that materialism is negatively associated with mindfulness, flow experiences, and sustainable lifestyle choices.

Some researchers have been interested in cross-cultural differences in materialism. Whereas there are good reasons to use standardized measures of materialism and happiness when conducting this kind of research, there are also fundamental limitations to their use. For example, people's responses to standardized measures may not be an accurate reflection of their "core" values. Both constructs are likely to be malleable perceptions, subject to social, environmental, cultural, and historical events and changes (e.g., Li et al., 2015; Trzcińska & Sekścińska, 2021).

Research on materialism across different countries shows mixed results. For example, Ger and Belk (1996) compared college students from several countries on materialism scores as well as whether they viewed a variety of products and services as important or unimportant to own and as luxuries or necessities. They found minimal differences across the cultures they used (which were primarily Western industrialized nations). However, they did not examine how materialism related to subjective happiness across those cultures. Individuals whose self-views are based primarily on feedback from others tend to report higher materialism scores, and this tendency appears to be consistent across some cultures (e.g., Zhang et al., 2020).

Life Values and Meaning

Researchers have long been interested in what people value in their lives and the things that matter to them. For example, The World Values Survey (WVS) (<https://worldvaluessurvey.org/wvs.jsp>) is a well-known measure of what people value most in life. This international survey, in use since 1981, focuses on changes in people's beliefs, values, and motivations across multiple domains. Among the dimensions identified through the WVS are the importance of family, friends, leisure, politics, work, and religion to people's lives. Using databases such as the WVS, researchers (e.g., Lu et al., 2019) have found that work plays a central role in people's lives across many cultures. Kornaszewska-Polak (2021) and Wan et al. (2022) found that family can play a similar central role in people's lives.

Research on "meaning of life" tends to focus on big-picture facets of living, such as significance, purpose, and coherence (e.g., Costin & Vignoles, 2020; Hauskeller, 2022; Martela & Steger, 2022). In addition, meaning of life researchers focus on the perception of meaningfulness and the search for meaning (e.g., Schnell, 2009, 2020; Vail & Routledge, 2020). Research shows that meaningfulness promotes social and community engagement, well-being, and happiness (e.g., Routledge & FioRito, 2021; Trzebiński et al., 2020). Other research highlights the ways that people in different cultures find meaning and value in their lives. For example, Kok et al. (2015) studied Malaysian young adults and found that happiness, relationships with friends and family, and being goal-oriented were the most important contributors to finding meaning in life.

In a recent study of U.S. college students, Poirier et al. (2020) attempted to expand research on life values, things that matter, materialism, and happiness. In that project, participants received standardized measures of these constructs as well as open-ended questions about what they value most in life and what really matters to them in their current life situation and in the future. People who reported deriving their happiness from materialistic values tended to be less happy overall. In addition, people who mentioned valuing God/religion reported lower levels of materialistic happiness, whereas participants who reported family as a life value showed higher levels of happiness than those who did not include family.

These results were promising, particularly with respect to possible cross-cultural differences. In the current study, we decided to expand data collection to five other countries in addition to the U.S. data. We expected to find a negative relationship between happiness and materialism across all cultures, as well as differences in what people value most and what they indicate really matters based on the characteristics of their culture (e.g., individualism and collectivism).

Method

Participants & Data Sources

Participants were 865 adults drawn from Nigeria ($n = 86$), Austria ($n = 257$), Malaysia ($n = 90$), India ($n = 100$), Japan ($n = 132$), and the United States of America ($n = 200$). Participants from all of the countries were college students, with the exception of Nigeria; data from Nigeria came from staff and students at a national conference. We desired participants from a variety of individualistic and collectivist cultures and per capita GDP levels. Table 1 provides gender and age data for each sample. The majority of the participants reported being unemployed (38%) or having part-time employment (18%), with 45% of the sample reporting either some college or a college degree.

Table 1 Demographics: Age and Gender by Country

Country	Age <i>M (SD)</i>	Gender (F/M)	% Female
United States ($n = 200$)	20.16 (3.53)	132/68	66%
Austria ($n = 257$)	23.54 (5.13)	181/76	70%
Japan ($n = 132$)	20.31 (4.18)	50/81	38%
India ($n = 100$)	22.42 (4.18)	42/58	42%
Malaysia ($n = 90$)	23.94 (3.05)	74/15	83%
Nigeria ($n = 86$)	37.50 (14.76)	25/60	29%

Note. Gender totals may differ from sample sizes due to missing data.

Measures

Participants completed standardized measures of materialism and subjective happiness. The short form of the *Material Values Scale* (MVS; Richins, 2004) consists of 15 items pertaining to materialism subscales of success (e.g., “I like to own things that impress people”), centrality (e.g., “buying things gives me a lot of pleasure”) and happiness (e.g., “I’d be happier if I could afford to buy more things”). Higher “success” scores indicate people who see the acquisition of material goods as establishing or determining their social status and personal achievements. People with high “centrality” scores see material possessions as essential to their sense of self and overall life. And people whose enjoyment in life is dependent on material goods and their acquisition tend to score higher on “happiness.” Participants rated the items using a 5-point

Likert scale (1 = *strongly disagree*, 5 = *strongly agree*), with higher scores indicating greater materialistic values. Richins (2004) and Lipocvan et al. (2015) provide evidence supporting the reliability and validity of the MVS. For the current study's entire sample, internal consistency values were acceptable for total MVS (.83) and subscale (success = .77; centrality = .52; happiness = .78) scores. Total MVS scale internal consistency values by country were as follows: USA = .81; Austria = .86; Japan = .68; India = .76; Malaysia = .77; and Nigeria = .75.

The *Subjective Happiness Scale* (SHS, Lyubomirsky & Lepper, 1999) is a brief (4-item) measure of global happiness. Researchers have used the SHS to gather brief assessments of how happy people are overall and compared to their peers. Participants rate the items (e.g., "In general, I consider myself...") using 7-point scales (1 = *not a very happy person*, 7 = *a very happy person*). Higher scores on the SHS reflect greater happiness. The SHS is a popular and well-validated measure of happiness used in many cultures (e.g., O'Connor, Crawford, & Holder, 2015). In the current study, internal consistency values for the SHS were acceptable for the entire sample (.72), with individual country values as follows: USA = .78; Austria = .82; Japan = .38; India = .71; Malaysia = .51; and Nigeria = .60.

Participants also completed two open-ended questions, by describing "the three things you value the most in life" and "what it is that really matters to you in your current life situation and in the future." For each country sample, we followed the same content coding procedure. First, we provided a coding guide that described the different response categories to a set of three independent coders. The coders assigned the responses from a subset of the data to one of six categories (God/religion, family, material goods, friends, physical and mental health, and education). We then examined interrater reliability using the Cohen's Kappa coefficient. If reliability was suboptimal or additional training was needed, we asked the coders to rate another set of items. Once acceptable levels of interrater reliability were obtained (e.g., .80 or higher), one of the coders rated the entire data set.

Participants completed several demographic items, including age, gender, level of education, and employment status. They also rated three general items: "I don't pay much attention to the material objects other people own," "My overall physical health is good," and "I have enough resources and/or income to meet my needs" using a 5-point Likert scale (1 = *strongly disagree*, 5 = *strongly agree*). Due to an oversight, the Japanese sample did not rate the "don't pay attention" item.

Procedure

The survey was completed either online with a commercial survey program (Austria, India, Japan, US) or in person with paper surveys (Nigeria, Malaysia). For non-English speaking participants/countries, we translated the survey into the home language and then checked its accuracy through a back-translation process. All data were collected prior to the COVID-19 global pandemic.

We received approval from the Institutional Review Board as well as site authorization from each university. Following these approvals, faculty recruited students and staff to participate in the study and provided informed consent documents to them.

Results

Descriptive Statistics

We first examined overall trends reflected by the entire sample. Table 2 shows the scores for materialism (total and subscale) and subjective happiness scores. As the table indicates, Japan and Malaysia reported the highest levels of materialism, with the Austrian and US samples showing the lowest materialism scores. Nigeria, Malaysia, and the US participants reported the highest levels of happiness, with Japan showing the lowest happiness score.

Examining the entire sample, we also found a significant gender difference on the materialism centrality subscale, $t(960) = 3.94, p < .001$. On this measure, women ($M = 14.82, SD = 2.76$) reported that materialism was more central to their sense of self and overall life than did men ($M = 14.07, SD = 3.01$). There was also a significant gender difference on the materialism happiness subscale, $t(960) = 4.08, p < .001$. For this subscale, men ($M = 15.23, SD = 3.88$) reported that their enjoyment in life is more dependent on material goods and their acquisition compared to what women reported ($M = 14.17, SD = 3.96$).

Table 2 Materialism and Happiness Scores by Country

Country	Materialism			Subjective	
	Total	Success	Centrality	Happiness	Happiness
	<i>M (SD)</i>	<i>M (SD)</i>	<i>M (SD)</i>	<i>M (SD)</i>	<i>M (SD)</i>
United States ($n = 200$)	41.10 (7.69)	12.73 (3.12)	14.15 (2.95)	13.91 (3.57)	5.23 (1.05)
Austria ($n = 257$)	37.68 (8.69)	11.46 (3.88)	14.84 (2.81)	11.52 (3.80)	4.97 (1.07)
Japan ($n = 132$)	48.13 (6.16)	16.09 (2.79)	15.50 (2.60)	16.53 (2.80)	4.50 (0.80)
India ($n = 100$)	45.52 (7.69)	15.17 (3.79)	14.65 (2.86)	15.73 (2.98)	4.94 (1.14)
Malaysia ($n = 90$)	48.13 (7.12)	16.92 (3.36)	14.42 (2.40)	16.79 (3.13)	5.24 (0.72)
Nigeria ($n = 86$)	45.06 (7.95)	14.35 (4.21)	12.65 (2.90)	18.06 (3.58)	5.66 (1.10)
Total Sample ($N = 865$)	42.86 (8.71)	13.75 (4.04)	14.57 (2.87)	14.54 (4.11)	5.05 (1.05)

Note. Higher scores indicate higher levels of materialism and happiness.

Although the age variable was skewed toward younger, college-aged participants, we found small but significant relationships of age with the major measures. In particular, age was positively associated with overall physical health ($r(837) = .15, p < .001$) and negatively associated with having enough resources ($r(836) = -.10, p < .001$). Younger participants reported higher levels of materialism success ($r(838) = -.10, p = .003$), materialism centrality ($r(838) = -.27, p < .001$), and total materialism ($r(838) = -.12, p < .001$). Finally, older participants reported higher levels of subjective happiness ($r(822) = .18, p < .001$).

Test of Hypotheses

Table 3 provides the correlations between subjective happiness and materialism scores by country. As the table indicates, and as we expected, there was a small but significant negative correlation between overall materialism and happiness scores. In addition, Malaysia, India, and Austria showed the strongest negative relationships between materialism and happiness. The other countries showed small or weak relationships. The other point of interest is that the happiness facet of the MVS is most strongly related to the subjective happiness scores across 4 of the 7 countries. This is not that surprising given that the happiness MVS facet refers to how much people's happiness is derived from material goods. This finding indicates that the more people view their happiness as contingent on material goods, the lower their subjective happiness tends to be (at least for those 4 countries). Thus, there was good support for our primary hypothesis.

Table 3 Correlations between Subjective Happiness and Materialism Scores by Country

Country	Materialism			
	Total	Success	Centrality	Happiness
United States (<i>n</i> = 200)	-0.03	0.07	0.09	-.21 **
Austria (<i>n</i> = 257)	-.28 ***	-.17 **	-.15 *	-.36 ***
Japan (<i>n</i> = 132)	0.06	.21 *	-0.01	-0.07
India (<i>n</i> = 100)	-.20 *	-0.16	-0.04	-.27 **
Malaysia (<i>n</i> = 90)	-.22 *	-0.15	-0.15	-.23 **
Nigeria (<i>n</i> = 86)	-0.07	0.07	-0.19	-0.08
Total sample (<i>N</i> = 865)	-.15 ***	-.07 *	-.12 **	-.15 ***

Note. * $p < .05$, ** $p < .01$, *** $p < .001$.

Tables 4 and 5 provide the data for the “value most” and “really matters” open-ended responses. Table 4 shows that, except for the US and Nigeria, there were very few mentions of God/religion. The US and Austria samples mentioned family much more often than the other countries. The material goods category was most frequently mentioned by Malaysia. Finally, education was not particularly valued by the samples (except for Nigeria - which likely reflects the older sample).

Table 4 Percentage of Open-Ended Category Responses to the “the Three Things you Value the Most in Life” Question by Country

	God/ Religion	Family	Material Goods	Friends	Health	Education
United States (<i>n</i> = 196)	27	81	23	57	35	17
Austria (<i>n</i> = 227)	2	85	27	58	60	6
Japan (<i>n</i> = 121)	1	56	53	50	71	11
India (<i>n</i> = 81)	4	45	36	29	50	11
Malaysia (<i>n</i> = 78)	3	29	71	10	36	10
Nigeria (<i>n</i> = 62)	30	43	50	14	47	36

Note. Values refer to the percentage of participants who mentioned the category. Samples sizes reflect only participants who answered the open-ended question.

Table 5 shows that, once again, God/religion was not often mentioned as something that really matters to the participants. The education category was more often mentioned for most of the countries (compared to what is valued most), with the exception of the Nigerian sample. The family and health categories were most often mentioned by US and Austria participants compared to other categories. Finally, the Malaysian sample most often mentioned material goods compared to the other categories.

Table 5 Percentage of Open-Ended Category Responses to the “What it is that Really Matters to you in your Current Life Situation and in the Future” Question by Country

	God/ Religion	Family	Material Goods	Friends	Health	Education
United States (n = 196)	7	36	22	17	24	33
Austria (n = 227)	1	60	29	39	63	18
Japan (n = 121)	8	20	40	20	47	15
India (n = 81)	2	19	30	13	36	21
Malaysia (n = 78)	9	57	65	20	54	14
Nigeria (n = 62)	27	29	36	3	36	32

Note. Values refer to the percentage of participants who mentioned the category. Samples sizes reflect only participants who answered the open-ended question.

Supplementary Analyses on Entire Sample and Individual Countries

Table 6 shows how materialism and subjective happiness scores for entire sample related to the general items about not paying attention to other’s material objects, physical health, and having enough resources/income. Not surprisingly, people who were more likely to not pay attention to the material objects that other people own reported being less materialistic and happier, although these relationships were weak. Ratings of overall physical health were unrelated to materialism scores, but positively related to happiness scores. Finally, people who were more likely to report having enough resources and/or income to meet their needs were less materialistic (particularly with respect to deriving their happiness from material things) and happier.

We also examined these relationships separately for each country. There were several interesting findings from these analyses (see Table 7). First, Austrian and Malaysian participants who reported not paying attention to the material objects of others were much less materialistic compared to the participants from other countries. Higher ratings of overall physical health were associated with higher subjective happiness especially for the Japanese and Austrian participants. And, unlike the other countries, the US participants who reported greater overall physical health were significantly more materialistic. Finally, having enough resources to meet one’s needs was associated with less materialism and greater happiness for the participants from most of the countries.

Table 6 Correlations of General Items with Materialism and Happiness Measures for Entire Sample

Materialism	I don’t pay much attention to the material objects other people own	My overall physical health is good	I have enough resources and/or income to meet my needs
Success	-.20 ***	.08*	-.18 ***
Centrality	-.22 ***	0.05	-0.04
Happiness	-.11 **	-0.02	-.43 ***
Total Score	-.22 ***	0.05	-.30 ***
Subjective Happiness	.15 ***	.10 ***	.17 ***

Note. N = 863 for physical health and enough resources items; 731 for don’t pay attention item; * p < .05, ** p < .01, *** p < .001.

Table 7 Correlations of General Items with Materialism and Happiness Measures for Individual Countries

Materialism	I don't pay much attention to the material objects other people own	My overall physical health is good	I have enough resources and/or income to meet my needs
Japan (N = 132)			
Success	---	0.04	-0.03
Centrality	---	0.05	-0.05
Happiness	---	-0.1	-.31 ***
Total Score	---	0	-.18 *
Subjective Happiness	---	.31 ***	.20 *
Austria (N = 257)			
Success	-.42 ***	-0.01	-.17 **
Centrality	-.36 ***	0.02	-0.07
Happiness	-.24 **	-.15 *	-.49 ***
Total Score	-.41 ***	-0.07	-.32 ***
Subjective Happiness	0.1	.32 ***	.20 **
Nigeria (N = 86)			
Success	-0.08	0.02	0.1
Centrality	-0.13	-0.11	0.01
Happiness	-0.07	-0.1	-.29 **
Total Score	-0.13	-0.08	-0.07
Subjective Happiness	0.12	0.17	0.07
US (N = 200)			
Success	0.03	.39 ***	.22 **
Centrality	0.07	.30 ***	-0.01
Happiness	-.36 ***	.21 **	-0.09
Total Score	-0.13	.37 ***	0.05
Subjective Happiness	.17 *	-0.08	.15 *
India (N = 100)			
Success	-.20 *	0.12	-0.04
Centrality	-0.18	0.04	-0.1
Happiness	-0.12	-0.03	-.31 **
Total Score	-.22 *	0.06	-0.18
Subjective Happiness	-0.02	0.12	.27 **
Malaysia (N = 90)			
Success	-.43 ***	0.05	-.31 **
Centrality	-.46 ***	-0.21	-.23 *
Happiness	-0.09	-0.03	-.43 ***
Total Score	-.40 ***	-0.11	-.41 ***
Subjective Happiness	0.15	0	0.19

Note. Japan sample did not complete "pay much attention" item; * $p < .05$, ** $p < .01$, *** $p < .001$.

Analysis of the open-ended category mentions (yes/no) by gender, using the entire sample, revealed some interesting differences. First, female participants (72%) more often mentioned family as something they value most compared to male participants (60%), $X^2(2) = 14.28, p < .001$. On the other hand, male participants (45%) more often mentioned material goods as something they value most compared to female participants (37%), $X^2(2) = 6.01, p = .05$. Finally, with respect to what really matters, female participants (45%) mentioned family more often than did male participants (30%), $X^2(2) = 17.98, p < .001$.

Repeating these analyses on participants from individual countries also produced several interesting results. There were no significant gender X mention differences for the Japanese participants. For the “value most” question, female participants (22%) from the US sample more often mentioned education compared to male participants (7%), $X^2(1) = 6.71, p = .01$. Women (61%) from the Nigeria sample reported valuing family more often than men (35%), $X^2(1) = 4.25, p = .04$. For the “really matters” question, there was a tendency for male participants (7%) from Malaysia to mention God/religion more often compared to female participants (0%), $X^2(1) = 4.70, p = .03$. Female participants (55%) from the India sample were more likely to mention material goods compared to male participants (30%), $X^2(1) = 5.56, p = .02$. Alternatively, male participants (45%) from the Nigeria sample more often mentioned material goods compared to female participants (19%), $X^2(1) = 4.14, p = .04$. Finally, female participants (66%) from the Austria sample more often mentioned family compared to male participants (49%), $X^2(1) = 6.23, p = .01$.

Discussion

The purpose of this study was to explore the ways that life values, materialistic attitudes, and subjective happiness varied across six countries. Our findings reveal the need for further cross-cultural research examining the relationships among these variables. As we expected, participants across the entire sample who reported greater overall levels of materialism scored lower on happiness. This result is consistent with much previous research (e.g., Dittmar et al., 2014; Górnik-Durose, 2020). However, the observed relationship was weak.

Participants from Austria, India, and Malaysia showed the strongest negative relationship between overall materialism and happiness, with participants from the US, Japan, and Nigeria showing very small and non-significant correlations. Alternatively, four countries—Austria, India, Malaysia, and US—showed stronger and significant relationships between the materialism happiness subscale (reflecting the tendency to acquire material goods to enjoy life) and the happiness measure. Apart from the Austria sample, the materialism success and centrality subscales from the other samples were unrelated to happiness scores. In other words, happiness appears to be unrelated to using the acquisition of materials goods to establish or determine one’s social status or personal achievements (success) and seeing material possessions as essential to one’s sense of self and overall life (centrality). Given that participants from different countries showed variety on the strength of the materialism/happiness relationship, the importance of attending to need to cultural differences is apparent.

When we considered the entire sample, we found interesting demographic differences. Whereas women reported that materialism was more central to their sense of self and overall life than did men, men reported that their enjoyment in life was more dependent on material goods and their acquisition compared to what women reported. This is consistent with past cross-cultural research (e.g., Workman & Lee, 2010) showing that women report higher materialism centrality than men. These results suggest that women might place greater importance on acquiring material objects and use those to contribute to their sense of self or identity, whereas men appear to use the acquisition of material objects for their everyday enjoyment. The Nigerian sample, which was older and better educated than the other samples, reported the highest happiness scores among the six countries, which is consistent with earlier data from the World Values Survey (Minkov, 2007).

Our open-ended questions were phrased in a manner that should not have prompted or caused the participants to report specific items or categories. Listing “the three things that you value the most in life” provided an interesting snapshot of what is likely to be most salient for people from each country. Answering “what is it that really matters to you in your current life situation and in the future,” while having some similarities to the “values most” question, provided us with insights about potential differences between what is valued and what really matters. Taking this approach resulted in categories that were very similar to those used by the World Values Survey (e.g., Kornaszewska-Polak, 2021), which include the importance of the domains of family, friends, leisure, politics, work, and religion for people’s lives.

The relative infrequency of mentions of God/religion was also a noteworthy aspect of our results. Around a quarter of the US and Nigeria participants mentioned this facet as something they value, with only the Nigeria participants also mentioning it as something that really matters. The Nigeria sample was older than the other groups, and the US data were collected in the southern part of the country, an area frequently referred to as the “Bible Belt” (Heyrman, 2013). For the other samples, God/religion was rarely mentioned by participants in response to the two open-ended questions.

We can think of a few possible reasons for this finding. First, young people worldwide are becoming less traditionally religious or choosing unaffiliated in their self-definition (e.g., Inglehart, 2020). Second, the data might reflect a “distinctiveness” effect (e.g., McGuire & McGuire, 1988). According to research in this area, people tend to define themselves based on the attributes that make them distinct from other people. In some of our samples that are traditionally considered highly religious (e.g., India and Malaysia), participants might have shared a religious orientation that served as a less-distinct “background” when they answered the open-ended questions.

Limitations of the Current Study

The gender differences we found between countries must be interpreted with caution. As Table 1 shows, the Nigerian sample was much older than the participants from the other countries. In addition, the participants from the US, Austria, and Malaysia samples were majority female, whereas the participants from the other countries were primarily male. More generally, people from university settings (in some countries such as India and Malaysia) may not be as representative as the population at large, with respect to social status and resource accessibility.

Future researchers might also consider using a different measure of materialism when conducting cross-cultural research. For example, Gurel-Atay et al. (2021) developed a new measure based on the underlying materialism motives (happiness, social recognition, and distinctiveness) that people show. We suspect that collecting data on what people value most and what really matters to them, as we did, might show stronger relationships to a materialism measure that is more motive-based than the MVS.

The way we measured what people value most and what really matters to them had its limitations. We asked people to list the three specific things that they value most, which was likely to lead participants to focus on “things” rather than more general universal values, such as those highlighted by Schwartz (1992). In addition, asking participants to report “what it is that really matters to you in your current life situation and in the future” may have directed them to focus less on “big picture” as opposed to “current situation” things.

Implications for Future Research

Our research helps to clarify the potential influence of cultural values on the perception of materialism and happiness across demographic sectors of societies. The pattern of open-ended results from Tables 4 and 5 (things valued most and that really matter) provide some interesting profiles that could be aligned with the levels of development and GDP for the respective countries. Future cross-cultural research might compare the ways that materialism relates to happiness using scores from a variety of world ranking indices, such as an individualism and collectivism index, the World Values Survey, the World Happiness Index, the World GDP index, and the World Health Organization Five Wellbeing Index (WHO-5).

We do not know what specific factors might lead participants to report being more materialistic overall or with respect to the materialism sub-facets. The higher overall materialism scores reported by participants from Japan and Malaysia could be related to levels of economic development. Both countries have moderate to high levels of GDP, which might be associated with increased tendencies toward materialism. However, the US and Austria samples reported the lowest levels of overall materialism, despite having high levels of economic development. Thus, our materialism data do not appear to be directly related to indicators of economic development, even though research shows that countries with greater economic freedom and higher GDP tend to report less materialism (e.g., Teague et al., 2020).


Another interesting angle for future research would be to focus on changes in materialism and happiness in response to the COVID-19 pandemic (e.g., Routledge & FioRito, 2021; Trzebiński et al., 2020). Our data were collected prior to the pandemic and could be used as baseline data for such a future comparative study. Another interesting topic is the effects of social media use on materialism and happiness (e.g., Debreceni & Hofmeister-Toth, 2018). Cross-cultural research on social media use and these variables could provide additional insight into how social and historical factors might relate to people's materialism and happiness.

In conclusion, understanding how members of society experience and perceive materialism and happiness also has implications for social policies and practical approaches to vocational education and training. For example, our data suggest that it may be valuable to promote personal practices that support relational experiences unrelated to materialism. There is a well-established negative relationship between materialism and happiness, and there appear to be cultural differences in the strength of this relationship. This suggests that there are likely to be cultural and generational shifts in materialism and happiness. These variables might in turn relate to values and attitudes toward vocation and career. The need for more-nuanced education programs for vocational development, financial planning, and life skills seems warranted.

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Family Financial Literacy and National Development: A Family Social Institution Perspective

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Abstract

This paper concerns the role of families as a social institution in the national development process with attention to financial literacy. The more financially literate a nation's citizens, the healthier its economy and development pace. After framing the family as a social institution, a demographic profile of contemporary Saudi families is provided as a working case, but information herein pertains to any country's national development strategy. The connection between national development and family financial literacy and inclusion is then developed to better inform policies pursuant to national development. Recommendations for home economists to monitor and influence include (a) valuing and demographically profiling the family as a social institution; (b) creating and supporting a national financial education entity and platform; (c) designing and implementing financial education curricula for all education levels; (d) providing preservice and inservice teacher training in financial education; and (e) bolstering financial literacy, inclusion, and stability. Financially literate families are best able to grow a nation.

KEYWORDS: FAMILIES, SOCIAL INSTITUTION, NATIONAL DEVELOPMENT, FINANCIAL LITERACY, FINANCIAL INCLUSION, FINANCIAL STABILITY, FINANCIAL EDUCATION, SAUDI ARABIA

Introduction

“Home Economics as Family Education in Saudi Arabia reflects the broader purposes of education to enable students to develop a strong sense of citizenship and cultural values” (Alharbi & Renwick, 2017, p. 112). Siegel (2016) commented on “the connections between the responsibilities of citizenship and the burden of national development [that falls on citizens]” (p. 982). Responsible citizens would be financially literate because the latter impacts national development (Chaulagain & Devkota, 2018). Alharbi (2017) recently tied home economics in Saudi Arabia to the Kingdom's most recent national development plan: *Vision 2030* (Kingdom of Saudi Arabia [KSA], 2016).

Home economists are well equipped to strengthen and stabilize citizens, so they can contribute to national development strategies and that includes engendering financial literacy (Matsushima, 1989). Well within the remit of home economics, this paper concerns the role of

families as a social institution in national development with attention to family financial literacy. Home economics has long viewed families as a social institution to the point that it is the key focus of its mission statement (Brown & Paolucci, 1979). Arising from the authors' quarter century collegial relationship—one a home economist and the other a Saudi citizen (university professor)—Saudi Arabia is used as a working case to illustrate the strong links among these three constructs: family as a social institution, financial literacy, and national development. Home economists around the world can gain insights from the ideas shared herein.

Currently, Saudi Arabia is intentionally transitioning from an oil-based to a knowledge-based economy—a transition that is heavily dependent on Saudi citizens and families (KSA, 2016). Historically, with the unification of diverse and warring tribes into one nation, and the 1933 discovery of oil, Saudi Arabia “turned itself from a desert nation to a modern, sophisticated state and a major player on the international stage” (Embassy of the Kingdom of Saudi Arabia, ca. 2016, para. 3). Before this transformation, Saudi Arabia “barely existed as a nation [as] the land hadn't been unified in 1,000 years. ... [It was a collection of] fractious tribal groups” (Fickling, 2021, paras. 2, 3) that were eventually brought together into one kingdom—the Kingdom of Saudi Arabia (KSA).

The newly constituted KSA embarked on the road to modernization fuelled by the discovery of oil and the establishment of an oil-based economy. It was inordinately successful in this endeavour becoming the top oil producing nation in the world (Embassy of the Kingdom of Saudi Arabia, ca. 2016; Fickling, 2021; Schaer, 2022). In the meantime, however, the decline of oil as a nonrenewable natural resource, along with unsustainability and climate change, led KSA to appreciate that “to survive and thrive much past its first 100 years as a nation, [it] is going to have to act” (Fickling, 2021, para. 23). Why? Because KSA earns 80% of its export income from selling oil (40% of the size of its economy). But the oil reserves will dry up within 60 years at today's extraction rate (Schaer, 2022).

To that end, KSA's (2016) most recent national development plan (*Vision 2030*) was designed to transition away from oil to a knowledge-based economy. This plan is dependent on three pillars (vibrant society, thriving economy, and ambitious nation) with Saudi families playing a role in all three—“families are the key building block” (KSA, 2016, p. 28). That said, “no country has more to lose from the transition away from fossil fuels than Saudi Arabia” (Fickling, 2021, para. 1). This risk applies directly to Saudi families with many currently benefiting from existing oil-dependent economic arrangements (Al-Khraif et al., 2020; Teitelbaum et al., 2023).

Families matter in developing a nation's economy. They are not just separate social units. Instead, they join the polity, economy, labour market, health care, and education systems as key *social institutions* impacting national development (Chaulagain & Devkota, 2018). McGregor (2019) (a home economist) affirmed that strong, stable, and empowered individuals and families are necessary for successful national development. And financially literate families are even more empowered than financially illiterate families with both affecting national development (Chaulagain & Devkota, 2018; “Why financial education,” 2019).

After (a) framing the family as a social institution, the discussion turns to (b) a demographic profile of contemporary Saudi families. (c) The link between financial literacy and national development (especially in KSA) is then described and enriched with a discussion of (d) national development indicators, (e) family economic security and national economic prosperity and (f) financial stability and financial inclusion. Mindfulness of the link between national development and the financial literacy of families as a social institution better ensures effective policies, programs, and initiatives for strengthening national economies.

Family as a Social Institution

The United Nations 1994 *International Year of the Family* (IYF) initiative, spearheaded and lead by an international team of home economists (Noguchi, 1995), proposed that families are the cornerstone of any society and play a vital role in national economies and their development. Without them, there would be no business owners, no entrepreneurs, no labourers, no service providers, and no consumers. The IYF conceptualized families as a key *institution* that provides customs, practices, relationships, and behavioral patterns of importance in the life of communities and societies (IYF Secretariat, 1992; Seufert-Barr, 1994). Other key institutions include the government, legal and justice system, economy, labour market, education system, health care system, social welfare system, and faith and religion (McGregor, 2008, 2022a).

The family as a social institution is (a) the oldest and most basic unit of human organizations; (b) a critical link among generations; (c) the primary transmitter of culture and values; (d) the sustainer of heritage; and (e) the major provider of food, shelter, protection, and nurturance (Seufert-Barr, 1994). Families are a basic social unit, an organization of people living and working together. Social units are part of larger social groups like communities, societies, and cultures (Sokalski, 1992). Regardless of what they look like (i.e., their *structure* including nuclear, extended, single parent, and blended), the family social institution fulfils six basic *functions* for societies and nations (IYF Secretariat, 1992; Mirabelli, 2018; Sokalski, 1992; Vanier Institute of the Family [VIF], 2021):

- *emotional care and physical maintenance of group members and relatives*. Within healthy families, children, adults, and seniors all receive the care and support they need (e.g., food, shelter, clothing, protection). This support is provided for the healthy, sick, and people with disabilities;
- *addition of new members* through procreation or adoption as well as fostering and guardianship. Society renews itself through families. Families also *give name and legal status* to their members;
- *socialization and education of children into adult roles and responsibilities*. Families prepare children for life by teaching skills, values, and attitudes that equip them to learn, work, form friendships, and contribute to society. Children also socialize adult family members;
- *social control of members* (e.g., setting boundaries, disciplining, mentoring) and *protection* of family members against all forms of violence. This exercise yields the maintenance of order within a family and any groups external to it. Within families, individuals learn positive values and behaviors and receive criticism and lessons to mitigate negative ones. Sometimes family members have to be protected from each other;
- *production, consumption, exchange and distribution of goods and services*. Families provide for their own by consuming and producing goods and services. As they strive to fulfil their members' needs, they play a vital role in local and national economies by earning, spending, saving, investing, and giving money and in their roles as laborers and entrepreneurs; and
- *maintenance of family morale and motivation* to ensure task performance both within the family and in other groups. Families provide the glue that holds society together and keeps it functioning. Beyond providing mere social control, families, through love and spiritual leadership (emotional caring and upbringing), inspire, nurture, and support their members' self esteem, self-understanding, and potential. (McGregor, 2009, p. 63)

Saudi Family Social Institution Snapshot

Gabriel (1998) argued that if home economists diligently gather “baseline data” about family home life and financial circumstances, they are “ideal persons to draft programs of action” (p. 7) that can feed into national development plans. Respecting this potential for home economics to influence national development, this section provides a snapshot of baseline data about the Saudi family as a social institution. Home economists in other nations are encouraged to follow this model and develop profiles of their local context (see McGregor, 2022b, for a recent example of Philippine families).

In general, studies about changing national and family demographics “are very rare in the Arabian context” (Al-Khraif et al., 2020, p. 3). But information is available that can be used to develop a demographic snapshot of Saudi families as a social institution. To begin, there are 5.5 million households in KSA with two thirds (65%) comprising Saudi citizens. The remaining households (35%) are expatriates from outside KSA (Statista, 2022). The Cultural Atlas (2022), drawing on Joseph (2018), explained that, for centuries, the extended family was the main family structure in KSA. Many Saudi extended families hold a tribal identity and are generally patrilocal and patrilineal. That said, rapid urbanization in KSA is making the nuclear family more common. Al-Khraif et al. (2020, p. 6) recently coined the term the “nucleation of families.”

More than 80% of Saudi citizens now live in urban areas representing nearly a 300% increase since 1950 and the 1930's discovery of oil (Alahmadi & Atkinson, 2019). Although KSA cities are not tribally organized, family and kinship affiliations remain strong (Teitelbaum et al., 2023). Nonetheless, urbanization, driven by rapid modernization, can deeply shift family demographics and dynamics by affecting education levels, employment status and income levels, fertility rates, family size and composition, health status, and family safety and security (Al-Khraif et al., 2020; Moghadam, 2010)—a shift that is happening right now in KSA.

As with any patriarchal, nuclear family arrangement, Saudi men are expected to be the breadwinners and protectors, and Saudi women are expected to focus on homemaking, childbearing and child rearing, and nurturing the family unit. Saudi men are expected to be economically secure before they marry (to provide a dowry) thus making them older than women in most marriages. Divorce is possible and increasing, but Saudi men go about it differently than women who must access the family court system. The relationship between Saudi parents and their children is normally very strong (Al-Khraif et al., 2020; Cultural Atlas, 2022; Joseph, 2018).

Patriarchal norms are slowly changing in KSA with these changes tied to increasing family prosperity due in part to women entering the labour market as employees and as entrepreneurs (encouraged by the current government) (Cultural Atlas, 2022). And since the discovery of oil, a growing middle class has emerged that tends to value materialism and wealth accumulation more so than familial obligations (Teitelbaum et al., 2023). Al-Khraif et al. (2020) likewise commented on KSA's recent “economic abundance and the accompanying rise in consumerism and the purchase of status symbols, such as cars, employing domestic servants, and extravagance in housing and clothing—all visible lifestyle changes in the Kingdom accompanied by a remarkable increase in family income” (pp. 6-7).

Unlike in the past or in rural areas, contemporary urban Saudi spouses often share financial control (Cultural Atlas, 2022). “There is an increase in women's participation in financial roles and responsibilities within families” (Al-Khraif et al., 2020, p. 9). Affluent Saudi families also prefer to hire expatriate domestic employees to assist with daily household and childcare tasks and duties (Al-Khraif et al., 2020; Cultural Atlas, 2022). And nearly two thirds (60%) of Saudi families (average size six people) own their own home, which compares to traditional reliance

on official quarters such as villas, traditional houses, and family compounds (Al-Khraif et al., 2020).

Other changes are also unfolding. “A profound reduction in Saudi Arabia’s fertility rate, ... the increasing number of never-married women, marital dissolutions, women entering the labor force and so on has also influenced changes in Saudi Arabian families” (Al-Khraif et al., 2020, p. 1). Saudi is a gendered society with highly patriarchal gendered roles within families. Women are said to carry the honour of the family, and men are expected to preserve family honour. To that end, the senior males of the family often make decisions about and for female family members. The male guardianship system thus evolved, but even that is changing in more openminded times. Gendered norms, which have always affected Saudi family life and dynamics, “have been rapidly changing as industrialisation and economic growth have impacted ideas about men’s control and women’s public involvement” (Cultural Atlas, 2022, para. 11). Women can now drive a car and start a business, and many attend university (Al-Khraif et al., 2020) with these changes providing increased financial rewards and empowerment.

Demographically speaking, religion also plays a key role in Saudi families. “Saudi Arabia is a collective society having an intertwined Arab culture and Islamic values and an acceptance of hierarchical order in society” (Al-Khraif et al., 2020, p. 3). Saudi families are deeply shaped by the practice of Islam, which is a core aspect of their everyday life. Most Saudi families are practicing Muslims. Family members’ personal identity is closely tied to “a strict religious practice that is part of their social activity” (Al-Khraif et al., 2020, p. 6). People learn common religious (Islamic) values and traditions, which shape family life and most decisions including family financial management decisions and financial planning.

In summary, whether extended or nuclear, tribal or urban, lower, middle, or upper class, the family is considered to be the most powerful social structure in the Arab world (Joseph, 2018; KSA, 2016). Al-Khraif et al. (2020) described Saudi Arabian families as “united, sympathetic, and supportive, thereby maintaining high levels of happiness and peace” (p. 7). On the other hand, families are also experiencing major shifts and transitions in family size, family structure, family composition, household head’s median age, fertility trends, nuptiality (marriage rates and dissolutions), and the roles and responsibilities of family members (Al-Khraif et al., 2020). KSA’s national development plan and vision for the future will be deeply impacted by the demographic shifts and transitions within its most basic social institution including its financial savviness.

Saudi Family Financial Literacy and KSA National Development

Speaking for home economists, McGregor (2009) affirmed that families’ duties as a social institution “are onerous. They share the responsibility for the changing world, and are integral to the social structure and development of all economies and societies. Families are major agents of development and progress, and their contribution is crucial for success” (p. 65). Of the six family functions they fulfill is of interest herein, the production (labour) and consumption function, as families play a vital role in local and national economics. They are the backbone of the economy, its chief support system. Of the six family functions they fulfill, the production (labour) and consumption function is of interest herein as families play a vital role in local and national economics. Being illiterate or ignorant about one’s finances is not conducive to assuming the key national development function of production and consumption.

Financial Literacy

Financial literacy refers to “being educated about money and finance enabl[ing] people to make smarter money management decisions that lead directly to a financially secure future” (O’Connell, 2019, para. 8). Faboyede et al. (2014) argued that financial literacy education is

key to national development because it contributes to more transparent, healthy, stable, and sustainable economies. “Stable finances are [also] key to personal economic security” (Alghamdi et al., 2021, p. 9), which itself is key to national development (Western et al., 2012). Financially literate citizens are better able to “ultimately grow the economy [by contributing to] the smooth functioning of financial markets and the economy” (Faboyede et al., 2014, Abstract). Doan (2020) maintained that citizens’ savings (a key aspect of financial literacy) can contribute to national development as well because savings help create “a long-term capital supply [that augments] economic growth” (p. 594) (see also KSA, 2021).

Financial Stability

That said, family financial stability is often compromised in developing nations such as KSA with poverty alleviation becoming a major component of most national development plans, an issue for which home economists should remain cognizant (McGregor, 2019). Higher rates of poverty lead to lower rates of national development and vice versa (Chaulagain & Devkota, 2018). Faboyede et al. (2014) suggested a link between financial literacy education and poverty alleviation thus making financial literacy key to national development (see also Al-Khamri, 2019). KSA’s rapid urbanization has likely impacted its poverty rate, although the nation does not release regular statistics (World Population Review, 2021). Thelwell (2018) estimated Saudi’s poverty rate at 12.7% in 2017 (compared to 10.1% in Canada, for example). Some scholars are exploring how *Vision 2030* may relate to poverty and family financial stability in KSA (Al-Khamri, 2019).

Roberts et al. (2013) tendered a different reason for why financially stable and literate citizens can assist in achieving national development plans. They maintained that alleviating “material disadvantage” (p. 23) through financial education would strengthen a nation through improved social inclusion, social cohesion, and community well-being (i.e., a vibrant society, one of *Vision 2030*’s three pillars) (KSA, 2016). To ensure this advantage, they said financial literacy depends on holding knowledge about four aspects of family finances: (a) financial control (day-to-day money management); (b) financial planning (series of steps to achieve goals); (c) financial concepts (e.g., risk, budget, save, borrow, interest, liquidity); and (d) financial behaviour (i.e., judiciously choosing financial products and services).

Gross Domestic Product and Financial Literacy

National development success is reflected in the Gross Domestic Product (GDP), which is a statistic providing information about the size of an economy and how fast it is growing. GDP measures the monetary value of all goods and services that workers produce over a specific time period within a country’s borders. An ideal annual GDP is between 2% and 3% (Krammer, 2021). Research shows that the higher a nation’s GDP per capita, the higher its financial literacy rate. Countries with GDP/capita over \$60,000US had a 70% or higher financial literacy rate. Those with GDP/capita under \$5,500US had financial literacy rates of 15% or less (Iacovoiu, 2018). Virtually half or “49.3% of the variation in the financial literacy rate is explained by GDP/capita [$r = .072$]” (Iacovoiu, 2018, p. 25).

This fact affirms the importance of ensuring financially literate citizens if a nation wants a successful national development plan. The more financially healthy (literate) a nation’s citizens, the healthier its economy and development pace (Douissa, 2020). In 2020, KSA’s GDP/capita was \$20,110US (World Bank, 2021), and its financial literacy rate was 31% (KSA, 2020). KSA (2021) recounted that a 2017 Organization for Economic Cooperation and Development (OECD) study reported a 45% financial literacy rate for KSA, which is low compared to the 60% OECD average. These statistics regarding Saudi families’ low and declining financial literacy rates point to a potentially stalled national development pace (Douissa, 2020) unless addressed right away.

From a related perspective, national development depends on productivity, and productivity depends on people's economic independency and empowerment, which are both linked to human capital (i.e., the economic value of a worker's experience and skill set in the labour force) (Pande et al., 2006). Chaulagain and Devkota (2018) asserted that because being financially literate empowers people, it contributes to human capital thus national development. They maintained that the increased confidence and competence arising from the empowerment gained with financial literacy bodes well for human capital. Increased human capital (i.e., worker productivity) in turn boosts economic development and growth leading to a higher GDP and a healthier national economy.

Family Economic Security and National Economic Prosperity

Home economists have come to appreciate that family and household economies play a pivotal role in national development (McGregor, 2019). Personal, family, and household economic security and national economic prosperity are interconnected (Western et al., 2012). To illustrate, financially illiterate individuals and families tend to carry heavy debt burdens (Alghamdi et al., 2021). Families (households) carrying heavy debt loads can be a strain on national economies especially countries trying to transition and grow (Valckx, 2017).

To elaborate, the International Monetary Fund (IMF) (2017) explained that increased household debt (e.g., homes, cars, appliances, and furniture) boosts the economy in the short term because consumer spending creates jobs. But when highly indebted households must curb spending to pay down debt, national economic growth often experiences a drag. "Gains in household debt have a positive impact on the economy in the short term [because of increased consumption]. Three years later, the impact is negative" (Valckx, 2017, para. 5). There is no money left to spend or save because people are using their income to service debt.

Five years ago, Saudi citizens were borrowing at very high rates with one in five defaulting on loan payments. One quarter was unable to pay their utility bills, and nearly half (43%) had experienced an income drop (before the COVID-19 global pandemic). The majority (80%) had no investment plans, and almost half (45%) had no savings (King Khalid Foundation [KKF], 2018; "Why financial education," 2018). Increased savings (both culture and practice) is a major focus of the Saudi government relative to achieving *Vision 2030* (KSA, 2016, 2021). Currently, personal economic prosperity is not guaranteed within Saudi families, intimating that national economic prosperity may be at risk (Western et al., 2012). As families are the workhorses of any national economy, their financial literacy is imperative.

Financial Inclusion

Financial inclusion also factors into this dynamic (i.e., access to financial products and services such as credit, bank accounts, payment services, insurance, pensions, and microcredit) (Alghamdi et al., 2021; Pearce, 2011). Economic development is tied to financial inclusion (Pearce, 2011; World Bank, 2016). Using financial education to bring financially disempowered people into the "financial mainstream [assures more] stable and equitable economic growth and development. [In short, family] financial empowerment is a necessary condition for national development" (Chaulagain & Devkota, 2018, p. 6), and financial literacy and financial inclusion boost financial empowerment.

Saudi Arabia reports a 31% financial inclusion rate, which is considered low (Fintechnews Middle East, 2020). Low rates on both indices (financial literacy and inclusion) represent barriers to KSA achieving its economic development vision. Financial inclusion is paramount to the Middle East and North Africa (MENA) region's global competitiveness, employment creation, and increased incomes, KSA included (Khaled, 2010; Saab, 2017). The KSA government recently recognized this with its decision to make available government-backed savings products, simplified access to banking savings products especially for low income and those in remote

areas, enhanced mortgages that are shari'ah (Islamic law) compliant, mortgage guarantee products for middle-to low-income consumers, and to promote insurance claim settlements (KSA, 2021).

Financial Education

Home economists have a longstanding concern for financial literacy. "Home Economics courses provide many opportunities for students to practice and gain competency in making financial decisions that apply to food, clothing, shelter and family living choices that people must make over the life-span" (Smith & de Zwart, 2010, p. 18). Focusing on financial literacy is also a powerful way to stave off underdevelopment in a nation. To that end, the provision of financial education is consciously being added as a strategy to national development plans. More and more often, policy makers are realizing financial literacy's role in bolstering the success of their development initiatives (Emaikwu, 2011; Faboyede et al., 2014).

Saudi Arabia's national development plan acknowledged both that (a) "families are the key building block of a society" (KSA, 2016, p. 28), and (b) there is a need to "prepare a modern curriculum focused on rigorous standards in literacy, numeracy, skills and character development" (KSA, 2016, p. 40). But the vision statement did not single out financial literacy or financially literate families. Given its absence in the vision statement, Saudi policy makers, educators, financial bodies, and nongovernment organizations have subsequently been positioning financial education and financial literacy as key aspects of achieving *Vision 2030* (King Khalid Foundation [KKF], 2018; Union of Arab Banks [UAB], 2017).

To elaborate, the Saudi Arabian Monetary Authority (SAMA) launched a *Financial Literacy Entity* (FLE) (KKF, 2018; KSA, 2020) that will "coordinate and synchronize efforts revolving around financial education to ensure quality and consistency of materials and messages, as well as reach and scale" (KSA, 2020, p. 38) and "improve awareness of the benefits of financial planning" (KSA, 2020, p. 60). In 2019, KSA also released a *Financial Literacy Strategy*, which was ultimately merged with the *National Saving Strategy*. Currently under review and being refreshed, this combined strategy strives to help Saudi individuals and families make sound financial decisions and gain better access to personal financial tools (financial inclusion) thereby improving their financial well-being. This family-focused financial literacy initiative was intentionally designed to help achieve *Vision 2030* (KSA, 2021).

Future Directions and Conclusion

Envisioning families as a social institution with a central role in national development is gaining traction in Saudi Arabia. Home economists are encouraged to closely monitor and influence this development. The architects of *Vision 2030* recognized family as the "key building block of a society" (KSA, 2016, p. 28) but not explicitly the economy. This happened later. Under the ambitious nation theme, *Vision 2030* recognized the need to "promote greater financial independence by providing planning tools such as mortgages, savings portfolios, and retirement options" (KSA, 2016, p. 72). This strategy was judged to help Saudi citizens be responsible for their lives because a lack of personal responsibility thwarts national development plans (KSA, 2016).

More recently, the *Financial Sector Development Program* (FSDP) (KSA, 2021) developed an ambitious and broad-reaching program related to achieving *Vision 2030*. Its third-level objective focuses on the promotion and enabling of citizens' financial planning (i.e., retirement, and saving), which is viewed as part of a thriving economy. This objective pertains to improved savings and enhanced financial literacy (see KSA, 2021, p. 34). The FSDP (under the auspice of the Ministry of Finance) acknowledged that the focus on citizens' financial planning and savings is a worthwhile trade off. "Increased focus on savings might negatively

impact economic growth in the short-term as citizens divert away from consumption. However, long-term the impact will stabilize and will support productive growth” (KSA, 2021, p. 39). Increasing “productive families’ contribution to the economy” (KSA, 2021, p. 63) was deemed part of an ambitious nation, but the *productive family* construct was undefined. Home economists could contribute to any future dialogue about its formulation.

Despite these positive initiatives, financial literacy remains problematic in KSA. Saudi Arabia’s 2020 GDP was -4.1% down from 4.5% in 2015 reflecting a major oil price slump and threat to KSA’s prosperity (World Bank, 2021). This negative GDP intimates a low financial literacy rate (Iacovoiu, 2018), which is indeed low at 31%, the lowest in the Gulf Region (KSA, 2020). Saudi Arabia’s financial inclusion rate is also quite low (31%) (Fintechnews Middle East, 2020). And Saudi consumers scored below the minimum required level for successful financial behavior thus compromising their financial stability and security (Albassami & Alyousif, 2019) and nation building.

Taken together, these factors (i.e., GDP, financial literacy rate, financial inclusion rate, financial stability, and the poverty rate) intimate deep challenges if KSA chooses to depend on individual and family financial literacy to achieve national development goals as is the new global trend. In the spirit of home economics long history with the notion of families as a social institution (since the early nineties), the authors proposed reframing this scenario from a *family as a social institution perspective*. This lens provides powerful justification for strengthening Saudi Arabia’s individual and family financial literacy rates to augment national development plans. Financially literate Saudi families are a key social institution and a major building block of KSA’s economic future. Thus, the role of financially literate Saudi families in national development must become more transparent, so effective policy initiatives can be designed.


It behoves home economists to appreciate that these policies could pertain to (a) creating and supporting a national financial education entity and platform, (b) fostering and facilitating a savings culture, (c) designing and implementing financial education curricula for all levels of education, (d) providing preservice and inservice teacher training in financial education, (e) creating and delivering financial literacy programs for adults (lifelong learning initiatives), (f) supporting entrepreneurship (families in their production role), (g) bolstering financial inclusion so families have access to the financial tools they need to contribute to the economy and (h) collecting statistics on family demographics to ensure a contemporary profile of Saudi’s family social institution.

All these initiatives and more would strengthen the Saudi family as a social institution, so it can hold its own against other institutions, especially the economy, labour markets, and marketplaces, as KSA moves forward with *Vision 2030*. Those launching these and related policy initiatives should remain cognizant of current and shifting Saudi family demographics, so they can be mindful of transitioning families while transitioning the KSA economy over the next decade.


Although Saudi Arabia was used to illustrate the argument developed in this paper, actors from other nations embarking on national development plans are encouraged to value and demographically profile *families as a social institution* to better discern how they can best accommodate one of the most important institutions pursuant to national prosperity. Financially literate families are best able to grow an economy (Faboyede et al., 2014). And home economics practitioners around the world are fully capable of contributing to this imperative.

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Nonviolent Approach to Justifying Home Economics

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Abstract

People can respond to injustice and conflict using either violence or nonviolence. Violence is power over people; non-violence is power from within. Home economics has long faced injustice in the form of marginalization, disrespect, belittlement, and closures. The culprit is unchallenged ideologies perpetuated by our opponents. This paper queries what would justifying (doing right by) home economics look like from a nonviolence perspective? The paper addresses (a) core aspects of nonviolence (e.g., Satyagraha [inner power], the Truth, self-discipline, suffering, no harm, and resistance); (b) nonviolent versus violent principles; and (c) nonviolent right actions (strategies). Threaded throughout are examples of how the profession can benefit if individual home economic practitioners learned and embraced this philosophy. Exposing the ideologies exposes the oppression. Through offering the Satyagraha, practitioners can address our oppression by working hand in hand with our opponents. A greater shared Truth about home economics can ultimately be observed. Using nonviolence, justice can prevail.

KEYWORDS: HOME ECONOMICS, NONVIOLENCE, SATYAGRAHA, JUSTICE, RESISTANCE, RIGHT ACTIONS

Introduction

In an earlier article, I asserted that the profession has been fighting the wrong war when justifying (doing right by) home economics. I concluded with this sentiment: “I make no apologies for resorting to this war-based message—we are fighting the wrong war. We need to shun the war of attrition and fight a war of ideologies—a war of ideas about home economics” (McGregor, 2022, p. 42). In that same article, I cited Childress (2001) who commented on the moral dilemma of using violent war metaphors to make political points. What would justifying home economics look like from a Gandhian nonviolent perspective?

Because “nonviolence has yet to make its way into the prevailing worldview” (Nagler, 2014, p. 4) and because “at this time most people do not understand the dynamics of nonviolence fully, if at all” (p. 3), this paper strives to bring the nonviolence philosophy to the attention of home economists. My thinking herein is based on two premises. First, conflict is a natural part of life. It arises when people (a) perceive their interests and goals as incompatible with and threatened by their opponents, (b) overtly express their hostile attitudes toward others or (c) pursue their self-interest in a way that harms or damages others (Kruvant, ca. 2023). Indeed, conflict is from Latin *conflictus* ‘a contest’ that unfolds in the presence of discord, disagreement, and opposing principles, attitudes, and values (Harper, 2023). In this instance, the conflict is the

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threat to home economics from contrary ideologies that are perpetuated by opponents whose interests are self-judged as incompatible with home economics best interests (McGregor, 2022).

Second, humans can react to conflict in one of two ways: they can resort to violence or nonviolence. Violence (from Latin *violare* ‘vehement violation’) (Harper, 2023) involves a destructive physical (sometimes psychological) force exerted on someone to cause harm, damage, and compliance. When confronted with violence, people either *fight* out of *anger* (strike back while suppressing fear) or *flee* out of *fear* (lie down while suppressing their anger). In either case, people are repressing strong inner emotions rather than facing them. This lets the emotions fester and simmer thus setting up future violent (unproductive) flare-ups, and the cycle of violence continues, and the conflict tends to remain unresolved (Nagler, 1999; Naidu, 1996). The rest of the paper concerns the nonviolence response to conflict and how home economics can benefit from embracing this philosophy.

Nonviolence Philosophy

Nonviolence (a coin termed by Indian lawyer Mohandas Gandhi in 1920) is from Sanskrit *ahimsā* ‘lack of desire to harm or kill.’ It involves a different force (a strong inner force called *Satyagraha*) (to be discussed) that deals with conflict in a much more constructive manner than does violence (Nagler, 1999; Sharp, 2012). Instead of home economists perpetuating conflict by fighting an external war with those who misjudge the profession to our detriment and theirs (McGregor, 2022), nonviolence involves each individual home economist engaging their *inner conflict* about this issue, which, when resolved, yields an inner strength that she or he can draw on to exercise nonviolent strategies (right actions) (to be discussed) at the right time. “Violence is power over people; non-violence is power from within” (McGregor, 2016, p. 14).

Offering the Satyagraha using Right Actions

From a nonviolent perspective, people succeed when they experience an *inner victory* over themselves (i.e., they overcome themselves) instead of victory over someone else. This inner victory is a personal gain that no one can take away because a successful inner struggle, self-sacrifice, and learned self-discipline have led to *Satyagraha*, which is an inner power that sustains people over long periods of time (Nagler, 1999). *Satya* means Truth, and *agraha* means insisting on hanging on in the face of (holding firmly against) some injustice. *Satyagraha* thus means clinging firmly to the Truth, adhering to Truth, or relying on Truth (Naidu, 1996; Sharp, 1967). *Satyagraha* is a mental power and inner strength (positive force) that people gain from their inner struggles to overcome (a) negative emotions (e.g., greed, frustration, aggression, alienation, exclusion, or submission) and (b) automatic reactions to conflict (i.e., flight or fight due to anger or fear) (Naidu, 1996).

Thus, the objective of nonviolence is not to win over an opponent. Instead, the objective is to stop the injustice and change the situation by drawing on *Satyagraha* while using *right action* and the *right means* strategically at the *right* time (McCarthy, 1992; McReynolds, 1998). An action that is right is ethical, respectful, honourable, compassionate, and responsible (McReynolds, 1998). When engaging in right action, people are also patient, honest, conscientious, sympathetic, and they desire the welfare of all living beings. They speak and act from their Truth, which emerges from their heart (Peck, 2020; Sharp, 1967).

“With truth as its lodestar, [Satyagraha] never fails: it is creative nonviolence leading to a constructive transforming of relationships ... ensuring a basic restructuring of the situation which led to the conflict” (Ostergaard, 1974, p.10). Operating from a position of Truth better ensures that everyone benefits, and no legacy of bitterness is left behind. Also, solutions to conflict are more sustainable because everyone’s Truth is respected (Ostergaard, 1974).

Gandhi's notion of nonviolence thus requires rooting out violence from oneself, one's opponents, and their environment. He believed that war cannot be avoided as long as people carry seeds of violence in their heart, which lets violence grow in society, the economy, and the polity—the precursor of war (Sharp, 1967). Home economists would strive to help those oppressing them better appreciate that they harbour seeds of violence against home economics in their heart for myriad reasons (especially ideological—see McGregor, 2022). Without nurturance, seeds fail to grow. We do not want violent seeds to flourish. We want nonviolence seeds to flourish.

Any home economist seeking to grow seeds of nonviolence can draw from Gene Sharp's (1973) 198 methods of resisting violence as an automatic reaction to conflict. He organized these into six categories of nonviolent right actions: protest and persuasion, social non-cooperation, economic non-cooperation (boycotts and strikes), political non-cooperation, and nonviolent interventions. As McGregor (2016) summarized,

people can rally together in *symbolic* action, engaging in marches, pickets, sit ins, and fasting, often (but not always) while wearing ribbons, pins, carrying posters, or handing out pamphlets. [They can] also take *concrete actions*, which entail moving forward together by (a) cooperating with the good that the oppressor is doing; (b) not cooperating with the bad (by striking, disobeying curfews, refusing orders, entering illegally); (c) not cooperating as something is happening, often by obstruction and blocking power; and (d) being constructive when possible yet still eroding the oppressor's power. The latter includes community gardens, newsletters and websites, social media, blogs, and volunteering. (p. 19)

How does this work? Successful nonviolent strategies make the violent party lose their balance and footing. When they are thrown off balance, their power is temporarily diminished thus creating a space for them to hear and heed those employing nonviolence. Their heart, which has been hardened against home economics, is softened, and moved. They are thus more inclined to face any strong emotions underpinning their violent stance to the home economics conflict (namely biases, worries, fears, anxieties, blind spots, prejudice, guilt, illusions, and compulsions). With an open mind and softened heart, they can be more receptive to nonviolent, alternative messaging. There is a chance for new perspectives to emerge because the nonviolent person pushing back against the conflict situation (e.g., home economists challenging ideologies) can appeal to their opponent's humanity, conscience, and dignity (Nagler, 2014; McReynolds, 1998; Sharp, 1967; Vellacott, 2000).

Although not all battles can be won, because sometimes nothing works in these situations, people should still keep trying to apply the nonviolent philosophy because doing nothing is being complicit to violence. The search for the Truth is unending for anyone who embraces nonviolence whether their efforts succeed or not (McReynolds, 1998; Sharp, 1967). In fact, ongoing efforts to employ nonviolent strategies help build *Satyagraha*. People committed to the nonviolence philosophy learn to confront and then control their negative emotions and recognize instinctual, automatic self-preservation reactions (fight and flee). In the process, they convert and then store any energy and self-power they gained from exercising self-control, self-discipline, and self sacrifice. This instead of expending it or repressing it to let it simmer. Self-sacrifice is key to nonviolence and concerns a willingness to always engage in inner struggles to self-learn, harness this positive force, and release it in constructive ways (Nagler, 1999; 2014).

Imagine that this power source is stored in one's breast (heart and soul). When people engage in nonviolent right actions (such as those proposed by Sharp, 1973), they reach deep inside and tap into this reserve of power. This process is called "*offering the Satyagraha*," and the person

doing so is called a *satyagrahi*. They voluntarily dig deep and *offer* their Truth and inner strength to the cause (Nagler, 1999, 2014; Naidu, 1996). To reiterate, the nonviolence philosophy assumes that people succeed when they experience an *inner victory* over self. Others cannot diminish this personal gain because successful inner struggles, self-sacrifice, and learned self-discipline produce the sustaining storehouse of Satyagraha.

The process of learning to control negative emotions, so this storehouse can grow, depends on *unlearning* the basic instinct to fight or flee in the face of fear or anger (i.e., automatic violent reactions to conflict) (Nagler, 1999). This instinctual response reflects assumptions of separateness, disconnectedness, and otherness thus making room for enemies and seeing the bad or worst in people. As people practice nonviolence and unlearn (which can take years, decades even), their *reasoning* is freed up. That is, they eventually gain awareness that everything is connected thus making every person and their Truth matter. Having access to this reasoning ability helps people continue to regain control of their baser emotions and seek the Truth as they observe it despite ever-present obstacles. They move from a state of inertia (no power or action, or they use wrong action) to one of taking *right* action scaffolded by Satyagraha. They can now humanize the situation and view people as humans rather than viewing them as enemies or dehumanizing them (degrading and debasing) (Naidu, 1996).

Nonviolence Suffering and Principles

People who live the nonviolent philosophy learn to suffer for what they believe in. To suffer (from Latin *sufferre* ‘to bear’) (Harper, 2023) is to undergo, patiently endure, carry (bear), put up with, or go through such things as emotional and physical pain, discomfort, inconvenience, distress, disadvantage, a loss, a penalty, punishment, and harm—and in the extreme, death. People can avoid this suffering, if they chose not to live by nonviolent principles (see Table 1). But once these principles are internalized, and the practices of self-discipline and suffering are learned, people can use them for the rest of their life (Nagler, 1999; Naidu, 1996).

Table 1 Comparing Nonviolent and Violent Assumptions and Principles (used with permission from McGregor, 2016)

Nonviolence Principles	Violence Principles
“Let us grow and move ahead together”—a positive-sum game (everyone wins)	“I win, you lose”—a zero-sum game (someone loses)
See people as <i>humans</i> and honor them (meaning you always have to humanize the situation)	See people as <i>the enemy</i> , then label and treat them as such (enemy is from Latin <i>inimicus</i> ‘not friend’); enables dehumanization (degrading and debasing)
Oppose and resist <i>the action</i> , program, or agenda <i>not the person</i> ; resist the sin while affirming the opponent’s integrity, capacity for growth, and their ability to examine their values and beliefs; value their Truth	Oppressor opposes <i>the person</i> and resists the sinner by demoralizing, demeaning, and marginalizing them; opponent does not value the oppressor’s Truth, their capacity for growth nor their values and beliefs
Respect the person and <i>do not harm</i> (softens anger); this approach evokes respect rather than relies on respect	Harm others (and their property) with no respect for the person (hardens anger)
Positive feelings stem from belief that we are <i>all connected</i>	Negative feelings stem from belief that we are <i>all separate</i> and disconnected

Nonviolence Principles	Violence Principles
Never sacrifice principles of freedom, truth, justice, dignity, peace, honor, and no harm, but <i>do</i> adapt strategies and techniques	Take a strategic approach to win, dismissing overarching principles; do whatever it takes to win
Set in <i>motion</i> forces that lead to a new equation and a new situation	Set in <i>place</i> forces that seize, crush, break, and beat down the opponent
In the end, people are liberated but friends (<i>fellowship</i>)	In the end, people are dominated, and they are not friends (enemies and adversaries)
<i>Mutual learning process for change</i> ; see life as a co-evolution toward a loving community in which everyone thrives; <i>power is shared</i> for the common good	<i>Power struggle</i> ; people see life as a clash of egos where victors make material and symbolic gains (symbolic means a visible symbol for something abstract, like reputation); oppressors resist change and strive for the status quo, which keeps them in power
Success is “We moved ahead together” (and did so by undermining the opponent’s sources of power and creating new webs of shared power)	Success is “I won” (by imposing one’s power over others while maintaining separateness); oppressors gloat, brag, and boast <i>a victory</i>
Success is when you <i>overcame yourself</i> ; it is an <i>inner victory</i> over self, a personal gain that no one can take away (successful inner struggle, self-sacrifice and learned self-discipline leading to Satyagraha)	Success is when you <i>beat someone</i> ; it is an <i>external victory</i> expressed as “I won, you lost”; however, this gain can be taken away with more force and more violence
Heal yourself <i>at the same time</i> you are trying to get the oppressor off your back, and heal them too because they are also oppressed (i.e., open their minds, so they can open their hearts)	Win the battle or the war, and <i>then</i> deal with each person (if at all); perhaps heal physical wounds but usually not spiritual or personal wounds
You and <i>me</i> against an unjust situation	You against me
Focus on eliciting <i>right action</i> (ethical, honourable, compassionate, and responsible)	Focus on overtly expressing <i>wrong</i> , non-virtuous action (unethical, dishonourable, and irresponsible)

The nonviolence philosophy is dependent on people unlearning crippling negative emotions, which can block self-work on self-discipline, the self-learning process of suffering, and self-sacrifice. These emotions thwart people getting at their own Truth and ultimately that of others (Nagler, 1999; Naidu, 1996). Without that self-Truth, the positive emotions and positive force of Satyagraha cannot build up, which means it cannot be offered up in a conflict situation. People then fall back on violence.

In short, nonviolence is dependent on holding firmly to principles (see Table 1) while taking right actions (Sharp, 1973) at the right time. People must never waver from these principles.

“Acting with tenacity, conviction, and determination, those offering the Satyagraha never compromise on principles but they are very creative in finding new strategies and tactics if they are [initially] unsuccessful in their cause” (McGregor, 2016, p. 19).

Nonviolence No Harm and Truth

Another primary principle of nonviolence is “do no harm” to a person or their dignity under any condition or circumstances or to do the least amount of harm (Ackerman & DuVall, 2001; Nagler, 2014). In practice, nonviolent sanctions should lead to actions or consequences that can be withdrawn or mitigated with no permanent damage when a settlement is reached—the consequences are reversible (McCarthy, 1992). Right actions (i.e., the *right* means to achieve an end) depend on both (a) noninjurious strategies (do not harm the person or their dignity) and (b) not harming the opponent’s legitimate interests (their Truth). Adhering to the search for Truth (Satyagraha) and exercising the non-injury principle eventually opens (softens) the opponent’s heart (Nagler, 1999).

Indeed, the no-harm principle is tied to how the nonviolence philosophy understands Truth, specifically the Gandhian notion of Truth that is different from not being false (McReynolds, 1989; Nagler, 1999). Nonviolence assumes that all voices (everyone’s view of the Truth) are needed to find *satya* or Gandhian Truth. For Gandhi, the greater Truth is so multifaceted that one person cannot grasp it in its entirety. Everyone carries pieces of the Truth, but we all need pieces of others’ truths, so we can pursue the greater Truth. Thus, there is inherent worth in dialoguing with opponents to understand their motivations and interests—aspects of their Truth. This means they should not be harmed else aspects of their Truth may be lost to us (Ostergaard, 1974; Nagler, 1999).

What may appear as Truth to one person will often appear as untruth to another person. But that need not worry the seeker [of Truth]. Where there is honest effort [in seeking Truth], it will be realized that what appear to be different truths are like the countless and apparently different leaves of the same tree. ... Hence there is nothing wrong with every man [sic] following Truth according to his lights [because the seeker will know it when it is observed]. (Gandhi, 1927)

To elaborate further,

truth is determined by observation. Truth is always partial and incomplete because reality (what people observe) is always partial and incomplete. Because people see things differently, they have a different reality, meaning they have a different Truth. From a non-violent perspective, people even listen to the people they detest and hate, just so they can catch some remarks about Truth that they would have otherwise missed [in their own observations. Non-violence is a search for the Truth. This is why it is unconscionable to harm or take another person’s life]. (McGregor, 2016, p. 16)

Nonviolent Resistance

Another aspect of the core of nonviolence is drawing on Satyagraha to ensure *resistance* (from Latin *resistere* ‘stop’) (Harper, 2023) against oppressors to get them to stop doing something. Resistance is very different from aggression (i.e., attacking someone with hostile or violent intent, behaviour, or attitudes). Resistance comes into play and is led by people who object to the current situation and want to change it—make it stop. When resisting, people can engage in right actions (strategies) that aid them in some combination of (a) withstanding pressure (not buckling or backing down), (b) striving (fighting vigorously) against, (c) dissenting (withholding one’s assent) and (d) taking a stand (asserting then defending one’s position in the face of opposition) (Nagler, 1999; Sharp, 1973).

Home economists have been resisting the fallout of ideological imposition on the profession for decades. They have withstood relentless pressure, taken stands, striven against, and opposed marginalization, disrespect, belittlement, closures, and so on (McGregor, 2022; McGregor & Gentzler, 2009; Pendergast & McGregor, 2007). *But*—they were not using a nonviolent philosophy when they did this. Instead, they fought (and continue to fight) a war of attrition (i.e., a gradual wearing down through sustained attack or pressure) while viewing their opponents as enemies. They did not address the ideologies (McGregor, 2022). For clarification, an opponent is competing against you or is set against you and what you want thus creating a conflict situation (Nagler, 1999). As a reminder, conflict arises when opponents feel that their respective self-interests are incompatible.

Home economists can learn from the nonviolence philosophy. People in *resistance* mode (stopping *something*), rather than attack mode (harming *someone*), can engage in intentional acts of (a) commission or (b) omission. The former has them performing acts they normally do not do, are not expected to do, or are forbidden to do. Acts of omission pertain to right actions involving refusal to perform acts that they normally do or are legally required to do (Nagler, 1999; Sharp, 1973). To reiterate, because the profession has been engaged in a war of attrition for decades, there is little overt evidence of nonviolent resistance. They have been taking a stand by fighting battles instead of “walking a path of loving resistance” (McReynolds, 1998, para. 10). If they had walked this path, they would have hated and subsequently learned not to hate versus hating and not learning to forgive (Nagler, 1996). Their opponents thus remain their enemies at war, and the ideologies (the real culprit) go unchallenged.

Sharp (1973) further proposed that the person’s view of their opponent (positive, negative, or partner) determines their overall intent for resisting: (a) coercion, (b) conversion or (c) winning their participation. Respectively, if someone holds a negative view of their opponent (the enemy, which is not Gandhian nonviolence), they tend to use force or threats to persuade them to do something against their will. I respectfully suggest that our profession’s penchant to fight a war of attrition implies we view our opponents as *enemies* of home economics. We try to coerce, persuade, or entice them to refrain from what they are doing, so home economics is respected and resourced. But when power imbalances exist, as in the home economics conflict, this strategy can be futile—our entreaties fall on deaf ears because there is no force behind them (especially no Satyagraha Truth force).

If someone views their opponents in a positive light (a fellow human being and friend with their own Truth), nonviolent practitioners would try to convert them (turn them about) by persuading them to join their side of justice—their Truth. What if we changed our tactic and viewed others as potential friends of home economics who need persuading of our Truth—how we know and message home economics and its potential? The attrition war per se would eventually end if we engaged in right action strategies to bolster our resistance to home economics being undervalued (underestimated) and devalued (depreciated). We could use nonviolence principles and right actions to address the “dismissal of (unworthy of consideration), disregard for (lack of attention), and disrespect for (lack of esteem and recognition) home economics” (McGregor, 2022, p. 40). Those oppressing us would eventually stand in a new Truth that better aligns with the profession’s Truth because we succeeded in softening their heart and opening their mind to our view (Truth) of home economics (Nagler, 1999).

That said, I still maintain that revealing underlying ideologies that inform erroneous perceptions of home economics, thus perpetuating the current untenable injustice and conflict situation, is a timely, strategic right action (McGregor, 2022). I thereby highly recommend that we ultimately opt for the third way of resisting—our *intent* would be to convince people holding counterintuitive ideologies to partner with us and take part in a joint effort to search for a common, *shared* Truth about home economics (Sharp, 1973). This could be a way out of this

prolonged conflict situation, which currently exists because those involved perceive that respective, competing interests and concerns, and how to address them, are incompatible.

Anticipating pushback, it is worth noting that using nonviolence is not a sign of weakness. It is *not* the same thing as passivity, which is the choice to do nothing (Ackerman & DuVall, 2001). Instead, using “nonviolence requires the greatest courage [and can] score resounding success” (Nagler, 1999, p. 32). “Nonviolence always works. Violence always fails. Violence always leads to further violence ...; nonviolence always leads to peace and reconciliation [and justice]” (Nagler, 1999, p. 30).

And home economics needs justice. It continues to experience unjust and unfair treatment and actions against it, and relentless oppression and marginalization. Its dignity, reputation, and rights as a discipline and profession are repeatedly violated at great expense. I maintain that the culprit is overarching ideologies rather than the people acting under their influence (McGregor, 2022). From a nonviolence stance, by exposing the ideologies, we expose the oppression. Once exposed, the oppression can be challenged while working hand in hand with our opponents. A greater *shared* Truth about home economics can ultimately be observed. Everyone wins.


Conclusion

Although practicing from a nonviolent perspective takes a very long time to achieve, if individual home economists could learn self-sacrifice and self-discipline (i.e., harness and master their negative emotions toward their opponents), so they can create a storehouse of positive, inner energy for strategic release (Satyagraha), the profession could collectively build up steadfast resistance and cultivate relentless persistence. Indeed, because this process “does not depend on the opponent—it’s entirely ‘proactive’—it can go on constantly” (Nagler, 1999, p. 18). This way, home economists can stay the course until the conflict situation is changed, so everyone benefits, and justice is served.

“One outstanding satyagrahi will attract others [and people will eventually follow] because all are drawn irresistibly to the truth” (Nagler, 1999, p. 20). Consider this article as the first step along this journey. Both the growing cadre of home economists practicing the nonviolence philosophy and their opponents would eventually grow and learn how to move ahead together against an unjust situation. And home economics would finally find long overdue justice.

Biography

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