DEVELOPING A PSYCHOLOGICAL AND PEDAGOGICAL MODEL THAT TAKES ETHNIC FACTORS INTO ACCOUNT IN THE ECONOMIC SOCIALIZATION OF YOUTH

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Abstract. *This article examines the development of a psychological and pedagogical model that takes ethnic factors into account in the economic socialization of youth. The study uses a conceptual review design grounded in identity economics, stereotype threat theory, ethnic-racial identity development, school belonging, social trust, and culturally responsive pedagogy. The analysis suggests that ethnic factors influence the economic socialization of young people not only directly, but also indirectly through ethnic identity, self-efficacy, sense of belonging, perceived identity safety, social trust, and attitudes toward risk, cooperation, and future-oriented choice. Based on the reviewed literature, the article proposes an authorial model consisting of six interconnected blocks: diagnostic, identity-supportive, belonging and identity-safety, communicative-social trust, economic-practical, and reflective-monitoring. The model is designed to strengthen economically relevant agency, cooperation, career orientation, and human capital formation through ethnically sensitive educational support. It is argued that such a model may increase the effectiveness of youth development programs by integrating psychological mechanisms with pedagogical practice [1–10].*

Keywords: *economic socialization, ethnic factors, youth, psychological-pedagogical model, ethnic identity, belonging, social trust, stereotype threat, identity economics, culturally responsive pedagogy.*

Annotatsiya. *Ushbu maqolada yoshlarning iqtisodiy ijtimoiylashuvi jarayonida etnik omillarni hisobga olgan psixologik-pedagogik modelni ishlab chiqish masalasi tahlil qilinadi. Tadqiqot identity economics, stereotype threat nazariyasi, etnik-racial identitet rivojlanishi, maktabga mansublik hissi, ijtimoiy ishonch va madaniy jihatdan mos pedagogika g‘oyalariga tayangan konseptual-review yondashuv asosida olib borilgan. Tahlil natijalari shuni ko‘rsatadiki, etnik omillar yoshlarning iqtisodiy ijtimoiylashuviga nafaqat bevosita, balki etnik identitet, o‘ziga ishonch, mansublik*

hissi, identitet xavfsizligi, ijtimoiy ishonch, shuningdek xavf, hamkorlik va kelajakka yo‘naltirilgan tanlovlarga munosabat orqali ham bilvosita ta’sir ko‘rsatadi. Ilmiy adabiyotlar tahlili asosida maqolada o‘zaro bog‘liq olti blokdan iborat mualliflik psixologik-pedagogik modeli taklif etiladi: diagnostik blok, identitetni qo‘llab-quvvatlash bloki, mansublik va identitet xavfsizligi bloki, kommunikativ-ijtimoiy ishonch bloki, iqtisodiy-amaliy blok hamda refleksiv-monitoring bloki. Mazkur model etnik sezgir pedagogik yondashuv asosida yoshlarning iqtisodiy faolligi, hamkorlik madaniyati, kasbiy yo‘nalganligi va inson kapitalini rivojlantirishga xizmat qilishi asoslab beriladi.

Kalit so‘zlar: *iqtisodiy ijtimoiylashuv, etnik omillar, yoshlar, psixologik-pedagogik model, etnik identitet, mansublik hissi, ijtimoiy ishonch, stereotype threat, identity economics, madaniy jihatdan mos pedagogika.*

Аннотация. *В данной статье анализируется проблема разработки психолого-педагогической модели, учитывающей этнические факторы в процессе экономической социализации молодежи. Исследование выполнено на основе концептуально-обзорного подхода, опирающегося на теорию identity economics, концепцию stereotype threat, исследования этно-расовой идентичности, чувства принадлежности к образовательной среде, социального доверия и культурно-ориентированной педагогики. Результаты анализа показывают, что этнические факторы влияют на экономическую социализацию молодежи не только напрямую, но и косвенно — через этническую идентичность, самоэффективность, чувство принадлежности, ощущение безопасности идентичности, социальное доверие, а также отношение к риску, сотрудничеству и выбору, ориентированному на будущее. На основе анализа научной литературы в статье предлагается авторская психолого-педагогическая модель, включающая шесть взаимосвязанных блоков: диагностический блок, блок поддержки идентичности, блок принадлежности и безопасности идентичности, коммуникативно-социальный блок доверия, экономико-практический блок и блок рефлексии и мониторинга. Обосновывается, что данная модель способна способствовать развитию экономической активности молодежи, культуры сотрудничества, профессиональной направленности и человеческого капитала на основе этнически чувствительного педагогического подхода.*

Ключевые слова: *экономическая социализация, этнические факторы, молодежь, психолого-педагогическая модель, этническая идентичность, чувство принадлежности, социальное доверие, stereotype threat, identity economics, культурно-ориентированная педагогика.*

INTRODUCTION

Economic socialization is commonly understood as the process through which young people acquire economic roles, values, norms, expectations, and decision-making habits relevant to work, money, cooperation, responsibility, and future planning. In adolescence and early adulthood, this process becomes especially important because individuals begin to make meaningful choices about education, occupation, risk, effort, and long-term investment in themselves. Research in identity economics has shown that decision-making is shaped not only by material incentives but also by identity, group norms, and socially mediated expectations [1]. Experimental and developmental economics likewise shows that risk preferences, social preferences, cooperation, and competitiveness develop during childhood and adolescence rather than appearing fully formed in adulthood [8].

At the same time, youth development does not occur in a socially neutral environment. Ethnic identity formation, classroom diversity climate, social identity threat, and school belonging all affect how young people understand themselves and their opportunities. Recent adolescent research shows that ethnic-racial identity processes are associated with psychosocial adjustment and intergroup attitudes, while identity threat can reduce belonging and social approach motivation among ethnic minority youth [2], [4], [5]. These mechanisms are highly relevant to economic socialization because educational aspirations, career planning, entrepreneurial readiness, cooperation, and trust are shaped by whether young people feel competent, accepted, and safe within institutional environments.

Despite growing literature on identity, belonging, and pedagogical responsiveness, fewer studies integrate these strands into a single psychological and pedagogical model for the economic socialization of youth. Yet culturally responsive pedagogy emphasizes that students' cultural backgrounds and identities should be treated as educational resources rather than obstacles, and this principle is directly relevant to the formation of economically meaningful agency [6], [7]. Therefore, the aim of this article is to develop a psychological and pedagogical model that incorporates ethnic factors into the economic socialization of youth and to justify its structure on the basis of interdisciplinary research [1],[10].

METHODOLOGY

This study employed a conceptual-review methodology. Rather than collecting original survey or experimental data, it synthesized peer-reviewed theoretical and empirical literature from developmental psychology, educational psychology, and economics. The source base included studies on identity economics, ethnic-racial identity development, stereotype or social identity threat, school belonging, culturally

responsive teaching, and experimental evidence on the economic behavior of children and adolescents [1]–[10].

The analysis proceeded in three stages. First, the literature was grouped into thematic clusters: identity and economic behavior; ethnic identity and youth adjustment; belonging and threat in educational settings; culturally responsive pedagogy; and developmental research on risk, cooperation, and economic choice. Second, recurring determinants were identified across the clusters. Third, these determinants were reorganized into a structured model intended for pedagogical use. Thus, the "results" of the study are not statistical outputs from a new dataset; they are the product of systematic conceptual integration of existing evidence [1],[10].

RESULTS

1. Ethnically sensitive determinants of economic socialization were identified. The review indicates that economic socialization among youth is influenced by several ethnically sensitive determinants. The first is ethnic identity formation. Recent studies show that ethnic-racial identity exploration and resolution are meaningfully related to adolescents' adjustment and attitudes, suggesting that identity is not peripheral but central to developmental functioning [2], [3]. The second determinant is sense of belonging in school or training environments. Research on minority adolescents shows that social identity threat can lower social approach motivation through reduced belonging [4]. The third determinant is identity safety versus stereotype-related pressure, which affects how comfortable young people feel in evaluative or competitive settings [4], [5]. The fourth is social trust and school-based support, because confidence in peers, teachers, and institutions creates a foundation for future cooperation and participation. The fifth is economic-decision competence, including risk evaluation, delayed reward orientation, cooperation, and practical choice under uncertainty [8].

2. The core purpose and principles of the model were formulated. The proposed model is designed to support the economic socialization of youth through an ethnically sensitive educational environment that strengthens identity, belonging, trust, and practical economic agency. The model is built on five principles. First, the resource principle treats ethnic and cultural background as a developmental resource rather than a deficit. Second, the identity-safety principle aims to reduce stereotype pressure and create conditions of institutional acceptance. Third, the social-trust principle emphasizes predictable, fair, and respectful interaction among students, teachers, and peers. Fourth, the active-economic-learning principle relies on practice-based learning rather than abstract instruction alone. Fifth, the reflective principle encourages young people to analyze their own motives, choices, and future pathways. These principles

are consistent with recent work on culturally responsive teaching and school support environments [4],[7].

3. A six-block psychological and pedagogical model was developed. Based on the review, the model includes six interconnected blocks.

Block 1. Diagnostic block.

This block focuses on identifying students' ethnic identity processes, belonging, self-efficacy, trust orientation, stereotype sensitivity, and basic economic-decision skills. The purpose is to avoid uniform interventions and instead design support that reflects the actual psychosocial profile of the learner group.

Block 2. Identity-supportive block.

This block aims to strengthen positive ethnic identity, self-respect, and the ability to integrate one's cultural background with broader civic and educational participation. Research on ethnic-racial identity suggests that identity development can be linked to better adjustment and more constructive intergroup attitudes [2], [3].

Block 3. Belonging and identity-safety block.

This block creates conditions in which students feel accepted, visible, and academically legitimate. It includes inclusive communication, non-stigmatizing evaluation, fair feedback, and representation of diverse groups in educational content. This component is justified by studies showing that belonging and perceived identity safety affect adolescents' motivation and engagement [4], [5].

Block 4. Communicative-social trust block.

This block develops cooperation, dialogue, and trust through group tasks, peer interaction, and shared problem-solving. Economic socialization depends heavily on the ability to interact, negotiate, and collaborate. Supportive and culturally relevant school environments help strengthen these capacities [6], [7].

Block 5. Economic-practical block.

This block introduces practical economic situations: budgeting, resource allocation, delayed reward, career scenarios, cooperative tasks, and small-scale entrepreneurial planning. Developmental economic research shows that children's and adolescents' risk, time, and social preferences can be studied and shaped through real or simulated decision tasks [8].

Block 6. Reflective-monitoring block.

This block is aimed at self-analysis and feedback. Students reflect on their decisions, motivations, expectations, social experiences, and future trajectories. Reflection is necessary because sustainable socialization is not only external training but also internalized understanding of oneself as an economic actor shaped by social context.

4. Expected outcomes of the model were specified

The proposed model is expected to produce improvement in several areas: stronger positive identity and self-efficacy; greater school or institutional belonging; higher interpersonal and institutional trust; more balanced economic decision-making; improved cooperation; more realistic and ambitious career planning; and stronger long-term human capital orientation. These expectations are consistent with the combined literature on identity, belonging, school support, and the development of economic behavior in youth [2],[8].

DISCUSSION

The scientific value of the model lies in its integrative character. Existing research often studies ethnic identity, belonging, stereotype threat, pedagogical responsiveness, and youth economic behavior separately. This article combines them into a single framework and argues that the economic socialization of youth should be understood as a process shaped by psychological and pedagogical mediators rather than by economic instruction alone. In other words, young people do not learn economic behavior in a vacuum; they learn it within identity-laden and institutionally structured environments [1], [4], [6], [8].

The practical value of the model is that it can be used in schools, universities, youth programs, and counseling settings. It helps educators move beyond generic economic education by taking into account students' identity experience, perceived legitimacy, and social trust. This is particularly important in diverse contexts where belonging and recognition affect learning, aspiration, and participation. Recent work on culturally relevant school supports and culturally responsive teaching strongly supports such an approach [6], [7].

At the same time, the model has an important limitation: it is currently conceptual. It still requires empirical testing in конкрете youth populations, educational stages, and local contexts. Future research should operationalize the model's blocks through indicators, intervention modules, and mixed-method evaluation. That would allow researchers to test which components are most effective in improving economic agency and social trust among young people from different ethnic backgrounds [2], [3], [5].

CONCLUSION

The economic socialization of youth is not ethnically neutral. It is shaped by identity processes, belonging, stereotype-related pressure, social trust, and educational context. For that reason, developing a psychological and pedagogical model that explicitly accounts for ethnic factors is both theoretically justified and practically necessary [1],[7].

The model proposed in this article includes six blocks: diagnostic, identity-supportive, belonging and identity-safety, communicative-social trust, economic-practical, and reflective-monitoring. Together, these blocks offer a structured approach for fostering youth economic agency, cooperation, career orientation, and human capital development through ethnically sensitive pedagogy. The next step is empirical validation of the model in real educational settings.

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