

Child Optimized Financial Education (COFE)

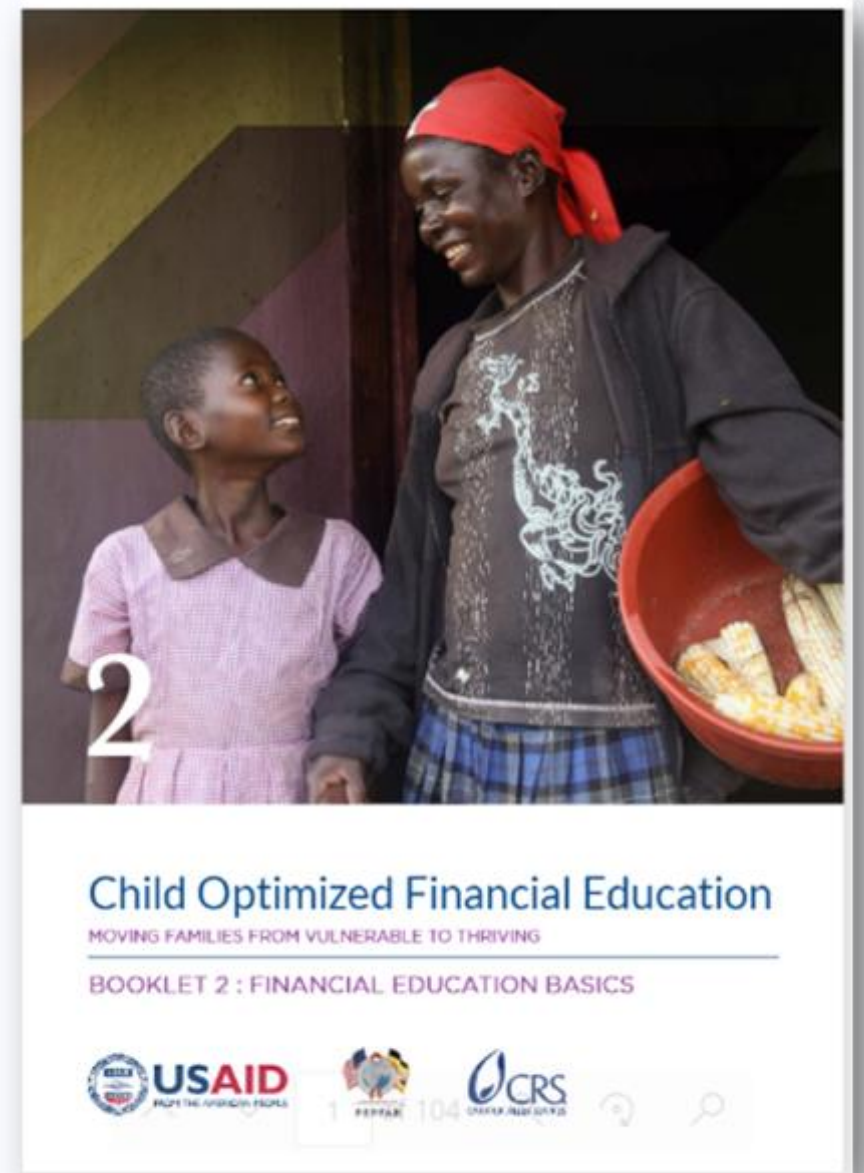
Changing children's lives by strengthening caregiver financial decision-making

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WITH

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Poverty and Poor Child Outcomes

- Poverty is a known risk factor for poor child outcomes
- Caregiver capabilities support early childhood development
- Effective economic strengthening interventions can support parents to meet all five components of the nurturing care framework and help to break the cycle of intergenerational poverty



WHO/UNICEF Nurturing Care Framework.

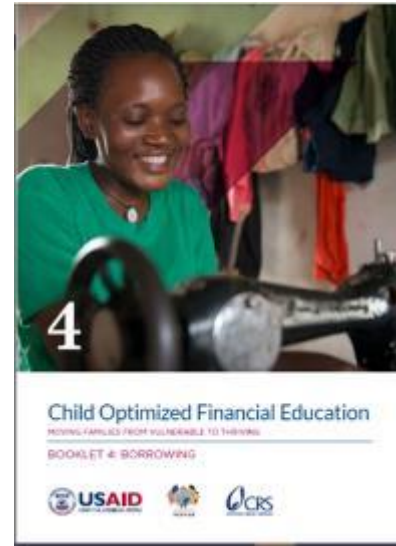
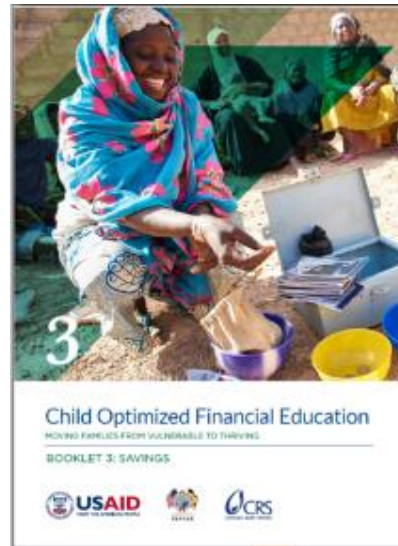


Savings Groups

- Community-based savings groups
 - ✓ Increase access to financial services
 - ✓ Improve household resilience
- Limited evidence linking caregiver participation in savings groups to improved child outcomes
- CRS hypothesized that a child-sensitive financial education curriculum would encourage caregivers who participate in savings groups to invest in the basic needs of all children in their care

Child Optimized Financial Education (COFE) Curriculum and Tools

- COFE booklets: Introduction, Financial Education Basics, Savings, Borrowing, Activity Tools
- Pre-service awareness training for COFE facilitators
- Suite of training slides and videos
- Supervision tool: COFE facilitator performance and curriculum fidelity
- Excel costing tool



COFE Delivery

- 14 one-hour field exercise sessions delivered over eight months
- Delivered after the regular savings group meetings

PSP Robert Ihangwe facilitates the field exercise on “Needs and Wants” with SILC group members in Kyenjojo, Uganda. (Photo 2019 pre-COVID)



Photo by Godfrey Kalemera/CRS

Financial Skills

- Setting S.M.A.R.T. and Safe goals
- Savings plan and emergency fund
- Succession planning (business+family)
- Writing a will
- Engaging partners and children in decision-making



Sarah speaks with her children and cousin Helen about her succession plan.

Key features of COFE



- Storylines and themes
- Accountability buddy

COFE Impact Evaluation

Evaluation Design

- Evidence Lab at Duke University Global Health Institute
- Post-only cluster-randomized controlled trial
- 28 savings group facilitators randomly assigned to deliver groups with COFE+Savings Group or Savings Group only
- Primary outcome: Full school-fee payment

Data Collection

- The AIDS Support Organization (TASO)
- Support by Send a Cow Uganda
- Structured questionnaires administered to 1,374 SILC members using tablets
- Conducted 20 focus group discussions

IRB approval received from Duke University Campus IRB, The AIDS Support Organization IRB, and Uganda National Council for Science and Technology



Photo by Will Baxter/CRS

COFE Impact evaluation – Key findings*

- Participation in *COFE* + *Savings Group* resulted in greater payment of children's school expenses compared to Savings Group participation alone
- 80% of participants reported being satisfied with COFE

*Kim, E., Zhou, Y., Mugenyi, L., et al. (in press). *Impact of the Child-Optimized Financial Education (COFE) curriculum among savings group participants in Uganda: A cluster randomized controlled trial*. Journal of Development Effectiveness.

COFE Impact evaluation – Key findings



I make a budget with my spouse, and we determine where we are going to get money from. Now we will save money. The first thing we think about is how to send children to school, for food and then for emergencies.

COFE Future Vision

- Expand beyond Uganda
- Master trainer program
- Adaptation for use in other child-focused projects
 - Child protection and care, disability inclusion
 - Early childhood development
 - Education
- Government social protection programs
- Exploring delivery modalities
 - Blended learning
 - Household level coaching



A smiling woman and child are sitting next to a wooden rack filled with colorful, hand-crafted flip-flops. The woman is wearing a patterned top and jeans, and the child is wearing a dark shirt with green patterns. The background is a rustic wooden structure.

Thank you!

For inquiries: COFE@crs.org

COFE booklets: crs.org/silc
Select "TOOLS FOR FIELD
STAFF"

Acknowledgements



USAID
FROM THE AMERICAN PEOPLE



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