



# FINANCIAL EDUCATION FOR PARENTS

A review of  
Early Childhood  
Development  
Parenting  
Programmes

---



A study in collaboration with

## Preface

The Human Safety Net, Generali's initiative for the community, seeks to unlock the potential of people living in vulnerable circumstances. It supports families with young children and integrates refugees through work and employability. The Human Safety Net brings together social enterprises, non-profit organizations, international agencies and the for-profit sector in 23 countries across Europe, Asia and Latin America. Since launching The Human Safety Net's for Families programme in 2018 and working together with more than 40 partners, we have reached more than 100,000 parents and children. Thanks to our projects, parents receive advice on topics ranging from nutrition, health, early learning, stress management to other aspects of nurturing care.

Given the financial expertise of Generali and its employees, it only seemed natural for The Human Safety Net to explore the role of financial education in parenting programmes. The evidence suggests that children strongly benefit from better management of household finances, given that their parents are more likely to pay rent, buy healthy food, and afford further activities and learning opportunities for their children. However, while there are many parenting programmes, few seem to incorporate financial education. Conversely, few of the many financial literacy programmes are tailored to the needs of families with young children.

The Human Safety Net collaborated with Aflatoun International to conduct this fact-finding study on "Financial Education for Parents". Aflatoun International has been offering financial education to millions of children in more than 100 countries and with more than 300 partners. Therefore, it is well-positioned to conduct a review of the existing early childhood parenting programmes and whether and how they cover financial education. The topic was highly relevant at the time of the initial conversations before the COVID-19 pandemic. It has gained even more relevance, given that an additional 150 million children were expected to have fallen into monetary poverty in 2020, according to a UNICEF estimate\*. Wisely managing scarce financial means is crucial in navigating a family through emergencies such as the pandemic.

This study provides the evidence and rationale for the importance of financial education in early childhood parenting programmes and a review of 25 programmes and their approaches. We would like to thank Roeland Monasch and his colleagues at Aflatoun International for conducting the research and compiling this study. We are also grateful to Pia Britto at UNICEF for the first brainstorming that validated the topic's relevance. The review serves as a basis for developing and adapting financial literacy modules for parenting programmes in partnership between The Human Safety Net and UNICEF.

We look forward to the journey of bridging the gap between financial education and parenting programmes and hope will inspire many of you to join the effort.

Best regards,  
*The Human Safety Net team*  
October 2021

---

\* COVID-19 impacts on child poverty. [[Link](#)]

# Table of Contents

<b>Chapter 1 – Introduction</b>	<b>6</b>
<b>Chapter 2 – The importance of Early Childhood Development &amp; Parenting Programmes</b>	<b>7</b>
2.1 Early Childhood Development	8
2.2 Early Childhood Development Parenting Programmes	10
<b>Chapter 3 – The potential of Financial Education</b>	<b>12</b>
3.1 Financial Education	13
3.2 Financial Education for Parents of Young Children	14
<b>Chapter 4 – Research Questions and Methodology</b>	<b>18</b>
4.1 Purpose of the Review	19
4.2 Scope of the Review - Methodology	19
<b>Chapter 5 – Review of the Evidence</b>	<b>21</b>
5.1 Overview of Financial Education Parenting Programmes in the Field: Who Has Done It, Where?	22
5.2 Outcomes of Parenting Programmes with Financial Education Elements	24
5.3 Characteristics of Financial Education Parenting Programmes	27
5.3.1 <i>Type of Programmes</i>	27
5.3.2 <i>Programme Design</i>	31
5.3.3 <i>Programme Dose</i>	33
5.3.4 <i>Programme Quality</i>	37
5.3.5 <i>Participation &amp; Retention in Financial Education Parenting Programmes</i>	40
5.3.6 <i>Facilitators / Trainers of Financial Education Parenting Programmes</i>	43
5.4 Sustainability of the Financial Education Parenting Programmes	46
5.5 Scaling-Up of Financial Education Parenting Programmes	49
<b>Chapter 6 – Conclusion</b>	<b>50</b>
<b>Annex 1: Reviewed Literature of the 25 Programmes</b>	<b>54</b>



## Abstract

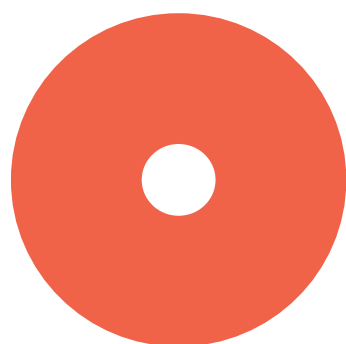
Research has demonstrated that parents and caregivers are the most relevant actors in supporting the achievement of positive early development of children. Educating parents through ECD (Early Childhood Development) parenting programmes have proven to be an effective approach to providing parents the skills and knowledge to support the development of children and addressing the needs of their families. Research is also increasingly pointing out to the power of providing parents of young children with Financial Education to strengthen their financial decision-making and better use of limited resources to provide the best care for their children. This report provides insights how including Financial Education into parenting programmes can effectively support parents to more adequately care for and raise their children. Through a review of 25 parenting programmes from 20 countries which included a Financial Education component we assess the interventions on their impact, characteristics, content, and delivery approaches. The report provides some conclusions on the implications for the design of future ECD parenting programmes with a Financial Education component and identifies areas for additional research.





CHAPTER 1

INTRODUCTION



## Introduction

The first years of life are decisive for children to define their chances to live a prosperous life. During this period, they acquire cognitive, emotional, and relational capacities that define their adult opportunities. The role of parents during this period of life is fundamental to support their development and the acquiring of abilities and skills that can guarantee a positive transition to middle childhood and adolescence. To guarantee that parents and caregivers can support the early years of children, government, and non-governmental institutions have created interventions that ensure a nurturing environment, enabling better opportunities for children and their families. ECD parenting programmes have proven to be effective strengthening the skills to support the development of children, especially for those growing up in vulnerable families.

Parents facing difficulties to manage their resources or experiencing financial constraints can reduce their ability to spend, save or invest resources in learning opportunities, good health, and appropriate nutrition. All of these aspects influence parental behaviors and, consequently, the development of their children<sup>1</sup>. Children growing up in disadvantaged situations benefit most of these parenting programmes. In the last 25 years, a variety of analyses have established an association between poverty during the early years of a child's life and their well-being, as well as their development and future life chances. The effects of growing up in a household that lacks resources are shown to influence the academic achievement and educational attainment of young children<sup>2,3</sup>. In the long term, children affected by poverty are more likely to continue living in this condition in adulthood<sup>4</sup>. Despite that, the positive effects of caregiving and any support that parents receive to manage the effects of stressful events can make a difference, giving significant space for policy and other interventions to improve the course of a child's future<sup>5</sup>.

Recognizing that parents and caregivers are the most relevant actors in supporting the achievement of positive early development of children, and the importance of having an environment that allows them to effectively support this development, this report explores the potential of integrating Financial Education (FE) into parental ECD programmes in order to further boost early childhood development, particularly for those children that have been left behind.

The purpose of this document is to collect and present insights as to how a blended financial/parenting ECD could effectively support parents to more adequately care for and raise their children. To achieve that, we conducted an extensive review of ECD parenting programmes with a FE component. The first part of this report (chapter 2) presents the concepts of ECD and positive parenting as well as the international frameworks that promote the importance of supporting young children and their families. This section is dedicated to parenting programs aimed at strengthening a nurturing environment for young children. Chapter 3 is focusses on the potentially positive effects of FE on parents and caregivers and young children themselves. Chapter 4 describes the research questions and methodology applied. The findings of the review are presented in chapter 5, including the impact, characteristics, content, and delivery approaches of 25 parenting programmes that include a FE element. The final section provides some conclusions on the implications for the design of future ECD parenting programmes with a FE component and identifies areas for additional research.

---

1 World Bank Support to Early Childhood Development. An Independent Evaluation. 2015. [\[Link\]](#)

2 Luby J, Belden A, Botteron K, Marrus N, Harms MP, Babb C, Nishino T, Barch D. The effects of poverty on childhood brain development: the mediating effect of caregiving and stressful life events. *JAMA Pediatr.* 2013 Dec;167(12):1135-42. [\[Link\]](#)

3 Brooks-Gunn, J., & Duncan, G. (1997). The Effects of Poverty on Children. *The Future of Children*, 7(2), 55-71. [\[Link\]](#)

4 Poverty is Not Just an Indicator: The Relationship Between Income, Poverty, and Child Well-Being. Ajay Chaudry, Christopher Wimer. *Academic Pediatrics* 2016; 16: S23-S29. [\[Link\]](#)

5 Positive Parenting Interventions Empowering Parents With Positive Parenting Techniques For Lifelong Health and Well-Being. Lynn M. Davies, Barbara Janta, Frances Gardner. *Employment, Social Affairs & Inclusion* (2019). [\[Link\]](#)



## CHAPTER 2

# THE IMPORTANCE OF EARLY CHILDHOOD DEVELOPMENT & PARENTING PROGRAMMES



# The importance of Early Childhood Development & Parenting Programmes

## 2.1 Early Childhood Development

**Early Childhood Development** (ECD) refers to the process of cognitive, physical, language, temperament, socioemotional and motor development of children that starts at the time of conception until 8 years of age<sup>6,7</sup>. The acquisition of skills throughout the lifecycle builds on the foundational capacities established in early childhood. There is a long list of academic reviews establishing the positive impacts of investing in ECD for children, their families, and the economy<sup>8,9</sup>. Their results emphasize that investment in ECD programs can boost economic growth since it impacts different areas of development and promotes peaceful and sustainable societies, eliminates extreme poverty and inequality, and upholds the right of every child to survive and thrive<sup>10</sup>.

In 2015, the Sustainable Development Goals (SDGs) were adopted by all UN Member States. This was an important step to highlight the importance of ECD, and draw increased attention to its place on the global development agenda. Target 4.2 explicitly calls for “ensuring that all girls and boys have access to quality early childhood development, care, and pre-primary education so that they are ready for primary education”. Based on the evidence on ECD interventions and its effects on child development, it is necessary to understand ECD as a transversal issue on health, nurturing care, protection and enrichment in order to fully address the developmental potential of young children<sup>11,12</sup>.

The Lancet Series - *Advancing Early Childhood Development: from Science to Scale*<sup>13</sup> - estimated that over 250 million children under five years of age living in LMICs do not reach their full potential due to the lack of proper nutrition, early stimulation, and early learning and nurturing care, as well as exposure to stress. Families with young children living in these countries are characterized by the lack of access to adequate education and health services, the informality of markets, and risks associated with these and other factors such as violence. As a result, managing resources to support the development of their children becomes a challenge.

### Nurturing Care

To acquire the relevant competencies and skills required during the early years of life, young children need good health, nutrition, security and safety, early learning, and responsive caregiving. This constitutes **nurturing care**. The more young children can be ensured these essentials, the more their development can be guaranteed. Proper nurturing care ensures positive outcomes in the short term - positive school achievement, adequate health and nutrition, etc. – and, in the long run it contributes to economic productivity and responsible citizenship throughout life<sup>14,15</sup>.

6 Improving early childhood development: WHO guideline. Geneva: World Health Organization; 2020. [\[Link\]](#)

7 The Science of Early Childhood Development. (2007). National Scientific Council on the Developing Child. [\[Link\]](#)

8 Early childhood development coming of age: science through the life course. Black, Maureen M et al.

The Lancet, Volume 389, Issue 10064, 77 – 90 [\[Link\]](#)

9 Early Childhood Investments Substantially Boost Adult Health. Frances Campbell, Gabriella Conti, James J. Heckman, Seong Hyeok Moon, Rodrigo Pinto, Elizabeth Pungello, Yi Pan. Science 28 Mar 2014 : 1478-1485. [\[Link\]](#)

10 Improving early childhood development: WHO guideline. Geneva: World Health Organization; 2020. [\[Link\]](#)

11 Why early childhood development is the foundation for sustainable development - UNICEF Connect. Pia Britto. 22 October 2015. [\[Link\]](#)

12 Building Better Brains: New Frontiers in Early Childhood Development – A note generated from a Neuroscience Symposium organized by UNICEF on April 16, 2014. [\[Link\]](#)

13 Early childhood development coming of age: science through the life course. Black, Maureen M et al. The Lancet, Volume 389, Issue 10064, 77 – 90 [\[Link\]](#)

14 Developmental potential in the first 5 years for children in developing countries. Grantham-McGregor, Sally et al. The Lancet, Volume 369, Issue 9555, 60 – 70 [\[Link\]](#)

15 Wachs, T. D., Georgieff, M., Cusick, S., & McEwen, B. S. (2014). Issues in the timing of integrated early interventions: contributions from nutrition, neuroscience, and psychological research. Annals of the New York Academy of Sciences, 1308, 89–106. [\[Link\]](#)



Nurturing care is not only important for promoting young children's development. It also protects them from the worst effects of adversity by lowering their stress levels and encouraging emotional and cognitive coping mechanisms. Nurturing care is especially important for children with development difficulties and disabilities, as well as for preventing the maltreatment of children<sup>16</sup>.

To reach their full development, children must be supported by an enabling environment. In 2017, WHO launched the Nurturing Care Framework, which has become the reference for program and policy design in ECD. It focuses on the conditions created by public policies, programs, and services referred to as nurturing. These conditions enable communities and caregivers to ensure children's good health and nutrition, and protect them from threats<sup>17</sup>. This environment consists of capable caregivers, empowered communities, supportive services, and appropriate policies.

The Nurturing Care Framework has brought a holistic understanding of the importance of parenting programs to the ECD discussion. The framework establishes that more areas are inter-related in the process of child development. The framework is divided into five components: a) health, b) nutrition, c) security and safety, d) responsive caregiving, and 5) early learning. The framework provides a set of guidelines and recommendations for policy and program design to support the alleviation of child poverty, and the achievement of the SDGs.

## The Central Role of Parents and Caregivers

The role of parents and caregivers is pivotal for successfully supporting ECD. Parents and caregivers need to provide their children with a stable and nurturing environment that ensures good health and nutrition, protects children from threats, and gives opportunities for early learning, through interactions that are emotionally supportive and responsive. Families that are at risk of poverty and social exclusion are often challenged in this journey<sup>18,19</sup>.

There is a rapidly growing body of evidence of a positive correlation between higher levels of parenting knowledge and abilities, and better outcomes for children. Parents who exhibited higher levels of warmth and consistency, and lower levels of hostility, generally had children with fewer behavioural problems, better health, increased emotional maturity, higher communication skills, and stronger cognitive development. Additionally, children who had experiences greater parental warmth also fared better in schooling outcomes and productivity over the course of their life<sup>20,21</sup>. Poor parenting can alter brain chemistry and architecture in ways that reverse positive development, not just for the immediate generation but subsequent generations as well<sup>22</sup>.

---

16 World Health Organization, United Nations Children's Fund, World Bank Group. Nurturing care for early childhood development: a framework for helping children survive and thrive to transform health and human potential. Geneva: World Health Organization; 2018. [\[Link\]](#)

17 World Health Organization, United Nations Children's Fund, World Bank Group. Nurturing care for early childhood development: a framework for helping children survive and thrive to transform health and human potential. Geneva: World Health Organization; 2018. [\[Link\]](#)

18 The role of graduation programming in promoting early childhood development: an overview of the evidence. Keetie Roelen, Micah Sherer and Carmen-Leon Himmelstine. *Journal of the British Academy*, 8(s2), 133–161, 2020. [\[Link\]](#)

19 World Health Organization, United Nations Children's Fund, World

Bank Group. Nurturing care for early childhood development: a framework for helping children survive and thrive to transform health and human potential. Geneva: World Health Organization; 2018. [\[Link\]](#)

20 Neuman, Michelle J.; Devercelli, Amanda E., 2013. What Matters Most for Early Childhood Development: A Framework Paper. Systems Approach for Better Education Results (SABER) working paper series;no. 5. World Bank. [\[Link\]](#)

21 Amer Hasan & Marilou Hyson & Mae Chu Chang, 2013. Early Childhood Education and Development in Poor Villages of Indonesia : Strong Foundations, Later Success, World Bank Publications, The World Bank, number 15799, June. [\[Link\]](#)

22 National Scientific Council on the Developing Child (2010). Early Experiences Can Alter Gene Expression and Affect Long-Term Development: Working Paper No. 10. [\[Link\]](#)

## 2.2 Early Childhood Development Parenting Programmes

**ECD parenting programmes** have proven to be effective strengthening the skills to support the development of children and addressing the needs of families across socioeconomic strata<sup>23</sup>. Parenting programmes work to support the role of parents and caregivers to promote a nurturing environment for children's development. Its key purpose is to enhance the knowledge, attitudes, and practices of parents and caregivers to support the development of young children<sup>24,25</sup>. Therefore, ECD parenting programmes include a wide range of activities to ensure that children are cared for *physically* (nutrition, healthcare), *cognitively* (learning opportunities), *socially*, and *emotionally*. Because these are key challenges in parents' ability to provide optimal care for their children, parenting programs often seek to improve one or more of these aspects of caregiving<sup>26,27,28</sup>.

ECD parenting interventions have shown beneficial effects on different aspects of the development of young children. Parenting programmes in developed and developing countries, have shown a positive correlation with the health & nutrition<sup>29,30</sup> of children, their cognitive and educational achievement<sup>31,32,33</sup>, reductions in maltreatment<sup>34,35</sup>, and reduction of poverty<sup>36,37,38</sup>. Additionally, parenting programmes have contributed to improving child behavioural problems as well as attitudes toward peers and adults<sup>39,40,41</sup>, and an improvement in emotional abilities<sup>42</sup> and secure attachments with caregivers<sup>43,44</sup>. Parenting programmes can close gaps for children living in disadvantaged conditions<sup>45,46</sup>.

23 Parent Support and Education Programmes: A Systematic Review. Boaz Shulruf (2005). NZ Research in Early Childhood Education, Vol. 8, 2005. [\[Link\]](#)

24 Parenting programmes: an important ECD intervention strategy. Evans, Judith L. UNESCO. 2007/ED/EFA/MRT/PI/12. [\[Link\]](#)

25 Standards for ECD Parenting Programmes in Low and Middle Income Countries. UNICEF, 2017. [\[Link\]](#)

26 The Role of Mental Health Factors and Program Engagement in the Effectiveness of a Preventive Parenting Program for Head Start Mothers. Nazli Baydar, M. Jamila Reid, Carolyn Webster Stratton. Child Development. Volume74, Issue5. October 2003. [\[Link\]](#)

27 World Health Organization, United Nations Children's Fund, World Bank Group. Nurturing care for early childhood development: a framework for helping children survive and thrive to transform health and human potential. Geneva: World Health Organization; 2018. [\[Link\]](#)

28 Parenting programmes: an important ECD intervention strategy. Evans, Judith L. UNESCO. 2007/ED/EFA/MRT/PI/12. [\[Link\]](#)

29 Black MM, Dewey KG. Promoting equity through integrated early child development and nutrition interventions. Ann N Y Acad Sci. 2014 Jan;1308:1-10. [\[Link\]](#)

30 Parenting Education in Indonesia: Review and Recommendations to Strengthen Programs and Systems. Heather Biggar Tomlinson, Syifa Andina. World Bank Studies Book, July 2015. [\[Link\]](#)

31 Joshua Jeong, Dana Charles McCoy, Günther Fink. Pathways between paternal and maternal education, caregivers' support for learning, and early child development in 44 low- and middle-income countries, Early Childhood Research Quarterly, Volume 41, 2017, Pages 136-148. [\[Link\]](#)

32 Brooks-Gunn, J., & Markman, L. (2005). The Contribution of Parenting to Ethnic and Racial Gaps in School Readiness. The Future of Children, 15(1), 139-168. [\[Link\]](#)

33 Higgins, S. and Katsipatakis, M. (2015), Evidence from meta-analysis about parental involvement in education which supports their children's learning", Journal of Children's Services, Vol. 10 No. 3, pp. 280-290. [\[Link\]](#)

34 Improving Positive Parenting Skills and Reducing Harsh and Abusive Parenting in Low- and Middle-Income Countries: A Systematic Review. Wendy Knerr, Frances Gardner, Lucie Cluver. January 2013. Prevention Science 14(4). [\[Link\]](#)

35 Haslam, Divna, Mejia, Anilena, Sanders, Matthew, & de Vries, Petrus (2016). Parenting programs. In Rey, J M (Ed.) IACAPAP e-Textbook of Child and Adolescent Mental Health. International Association for Child and Adolescent Psychiatry and Allied Professions, Switzerland, pp. 1-29. [\[Link\]](#)

36 Patrice L Engle, Lia CH Fernald, Harold Alderman, Jere Behrman, Chloe O'Gara, Aisha Yousafzai, Meena Cabral de Mello, Melissa Hidrobo, Nurper Ulkuer, Ilgi Ertem, Selim Iltus, Strategies for reducing inequalities and improving developmental outcomes for young children in low-income and middle-income countries, The Lancet, Volume 378, Issue 9799, 2011, Pages 1339-1353. [\[Link\]](#)

37 Aboud FE, Yousafzai AK. Global health and development in early childhood. Annu Rev Psychol. 2015 Jan 3;66:433-57. [\[Link\]](#)

38 Poverty and Early Childhood Parenting: Toward a Framework for Intervention. Robert Halpern. American Journal of Orthopsychiatry. January 1990. [\[Link\]](#)

39 Preventing conduct problems in Head Start children: Strengthening parenting competencies. By Webster-Stratton, Carolyn. Journal of Consulting and Clinical Psychology, Vol 66(5), Oct 1998, 715-730. [\[Link\]](#)

40 Racy L Spinrad, Diana E Gal. Fostering prosocial behavior and empathy in young children. Current Opinion in Psychology, Volume 20, 2018, Pages 40-44. [\[Link\]](#)

41 Morawska, A., Dittman, C.K. & Rusby, J.C. Promoting Self-Regulation in Young Children: The Role of Parenting Interventions. Clin Child Fam Psychol Rev 22, 43-51 (2019). [\[Link\]](#)

42 The Effectiveness of Parenting Programs: A Review of Campbell Reviews. Jane Barlow, Esther Coren. Research on Social Work Practice 28(1). [\[Link\]](#)

43 Do First Year Intervention Effects Endure? Follow Up during Toddlerhood of a Sample of Dutch Irritable Infants. Dymphna C. van den Boom. Child Development. Volume66, Issue 6. 1995. 1798-1816. [\[Link\]](#)

44 Randomised controlled trial of a parenting intervention in the voluntary sector for reducing child conduct problems: outcomes and mechanisms of change. Frances Gardner, Jennifer Burton, Ivana Klimes. The Journal of Child Psychology and Psychiatry. Volume47, Issue11. 1123-1132. 2006. [\[Link\]](#)

45 Joshua Jeong, Dana Charles McCoy, Günther Fink. Pathways between paternal and maternal education, caregivers' support for learning, and early child development in 44 low- and middle-income countries, Early Childhood Research Quarterly, Volume 41, 2017, Pages 136-148. [\[Link\]](#)

46 Parenting programmes: an important ECD intervention strategy. Evans, Judith L. UNESCO. 2007/ED/EFA/MRT/PI/12. [\[Link\]](#)

## ECD Parenting Programmes Worldwide

UNICEF conducted in 2017 a comprehensive review of parenting programmes in low & middle incomes<sup>47</sup>. The purpose of the review was to synthesize the recent models of ECD parenting programmes, evaluate their effectiveness and identify programme characteristics that could be scaled up to promote effective, sensitive and responsive child rearing and caring practices, with a special focus on the most marginalized families and vulnerable children.

Most ECD parenting programmes reviewed had a focus on the earliest years of childhood, normally ranging from 0 to 8 years old. However, most of the current parenting programmes around the world (72%) have focused on parents of children aged 0 to 3 years old (the first 1000 days of the life).

ECD parenting programmes were found to define their objectives according to the needs of the families. For example, in West Central Africa and Eastern and Southern Africa, almost 90% of ECD programmes are aimed at improving health and nutrition, especially during the first years of life, while in Central and Eastern Europe and the Commonwealth of Independent States, the majority of parenting programmes are focused on non-health-related child developmental outcomes, including prevention from family separation. In the Middle East and North Africa priority outcomes are focused on child protection, and in Latin America and the Caribbean region, in the last years, social protection is a predominant outcome for parenting programmes. Based on the context of implementation, parenting programs can have different strategies to support parents and caregivers.

While there is tremendous diversity around the world in parenting approaches, philosophies and cultural constructions. The reviewers also found a few universal properties and characteristics in parenting practices, primary among which is the function of parenting to nurture the survival, development and wellbeing of the child<sup>48</sup>.

Based on the systematic review UNICEF identified a number of key characteristics to consider for designing and implementing effective parenting programmes: **programme dose** (amount, duration, frequency, intensity, child involvement); **programme modality** (group setting; center-based programmes, home-based modalities, demonstrations, mixed); **programme quality** (the service provider's ability to deliver and maintain the programme effectively) and **programme timing** (given that child development has sensitive windows it is important to maximize the influence of parenting by designing programmes that are age appropriate). The findings provided important strategic information for the development of a set of recommended standards for parenting programmes<sup>49</sup>: *Standards for ECD Parenting Programmes in Low and Middle Income Countries*<sup>50</sup>.

47 A Systematic Review of Parenting Programmes for Young Children in Low- and Middle-Income Countries. Pia R. Britto, Angelica Ponguta, Chin Reyes, Romilla Karnati. UNICEF. January 2015 [[Link](#)]

48 Parent Support and Education Programmes: A Systematic Review. Boaz Shulruf (2005). NZ Research in Early Childhood Education, Vol. 8, 2005. [[Link](#)]

49 **Standards for ECD Parenting Programmes in Low and Middle Income Countries**

**Standard 1:** Support nurturing care because it contributes to holistic child development;

**Standard 2:** Build on a theory of change that leads to the desired results;

**Standard 3:** Tailor content to the child's developmental stage;

**Standard 4:** Serve vulnerable children and their families;

**Standard 5:** Involve all parents and key caregivers engaged in the function of parenting;

**Standard 6:** Adapt to context and culture and build upon positive parenting practices;

**Standard 7:** Integrate into existing delivery platforms;

**Standard 8:** Engage trained workforce and service providers;

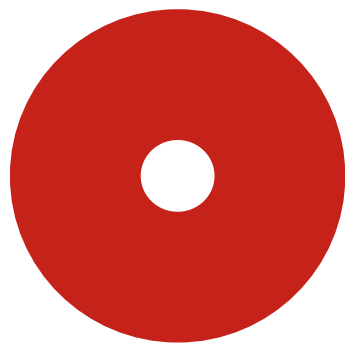
**Standard 9:** Reflect continuous improvements through systematic monitoring and evaluation.

50 *Standards for ECD Parenting Programmes in Low and Middle Income Countries*. UNICEF, 2017. [[Link](#)]



## CHAPTER 3

# THE POTENTIAL OF FINANCIAL EDUCATION



# The potential of Financial Education

## 3.1 Financial Education

Financial Education (FE) enables parents to adequately understand and use monetary and non-monetary resources, and plan how to manage them even in unexpected situations. The benefits of being financially educated extend to employability and enterprise skills that lead to improving the well-being of learners and their families<sup>51</sup>. In the long term, FE lead to the economic and social empowerment of individuals<sup>52,53,54</sup>. Additionally, FE has shown to be an important element in supporting individuals and families to reduce poverty<sup>55</sup> and food insecurity<sup>56</sup>. Considering the inevitability of occasionally rapid and unexpected economic changes, having the skills to react to these changes becomes key for avoiding the consequences of unanticipated events.

It is important to define what we mean with Financial Education (FE) in this paper. For this review we use the OECD International Network on Financial Education (OECD/INFE) definition of **financial literacy**: "A combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions and ultimately achieve individual financial well-being"<sup>57</sup>. **Financial Education** is the process by which financial consumers improve their understanding of financial products, concepts and risks, and through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being<sup>58</sup>.

A 2020 comprehensive global review of randomized-control studies on FE - *Financial Education Affects Financial Knowledge and Downstream Behaviors*<sup>59</sup> – found that these programmes: (i) Have a positive effect on financial knowledge and downstream financial behaviors. This positive impact is three times higher than previously assumed; (ii) FE "sticks!" - Contrary to previous assessments, the review did not find any dramatic drop of impact of FE over time; and (iii) Many of the FE interventions reviewed are cost-effective. The effects are economically meaningful in size, similar to those realized by educational interventions in other domains (maths, reading) and public health interventions.

---

51 Financial Education Program for Early Childhood Education. Abdul Halim Masnan and April Ann M. Curugan. International Journal of Academic Research in Business and Social Sciences, 2016, vol. 6, issue 12, 113-120 [[Link](#)]

52 OECD (2015), OECD/INFE Core competencies framework on financial literacy for youth. [[Link](#)]

53 5th OECD-GFLEC Global Policy Research Symposium to Advance Financial Literacy Effective Financial Education for sustainable and inclusive growth. Symposium Proceedings. 18 May 2018. OECD Conference Centre. Paris, France. [[Link](#)]

54 Enhancing financial capability and behavior in low and middle-income countries. Edited by Mattias Lundberg, Florentina Mulaj. The Russia Trust Fund for Financial Literacy and Education. World Bank. 2014. [[Link](#)]

55 Engelbrecht, L. K. 2008. The scope of financial literacy education: A poverty alleviation tool in social work? Social Work/Maatskaplike Werk, 44(3): 252-262. [[Link](#)]

56 Millimet, Daniel L. and McDonough, Ian and Fomby, Thomas B., Financial Literacy and Food Security in Extremely Vulnerable Households. IZA Discussion Paper No. 9103 [[Link](#)]

57 OECD (2018), OECD/INFE Toolkit for Measuring Financial Literacy and Financial Inclusion. [[Link](#)]

58 Atkinson, A. and F. Messy (2013), "Promoting Financial Inclusion through Financial Education: OECD/INFE Evidence, Policies and Practice", OECD Working Papers on Finance, Insurance and Private Pensions, No. 34, OECD Publishing. [[Link](#)]

59 Kaiser, Tim and Lusardi, Annamaria and Menkhoff, Lukas and Urban, Carly, Financial Education Affects Financial Knowledge and Downstream Behaviors (April 2020). Wharton Pension Research Council Working Paper No. 2020-07. [[Link](#)]

Despite the positive effect of FE a large part of the adult population is financially illiterate according to the latest Standard & Poor's Ratings Services Global Financial Literacy Survey<sup>60</sup>. Financial literacy rates in low- and middle-income countries range from 20 to 40%. However, some high-income countries, such as Italy, present similar rates, with only four out of ten adults financially literate. Translated to the family situation, that would suggest that most parents worldwide lack the skills to make financial decisions that affect the well-being of their children<sup>61</sup>. Young parents living on low incomes have been found to have the lowest financial literacy levels<sup>62</sup>.

## 3.2 Financial Education for Parents of Young Children

Parents facing difficulties to manage their resources or experiencing financial constraints can reduce their ability to spend, save or invest resources in learning opportunities, good health, and appropriate nutrition for their children. All of these aspects influence parental behaviors and, consequently, the development of their children<sup>63</sup>. Considering the current health and economic COVID crisis, supporting parents with financial literacy represents an opportunity to strengthen parents' abilities to make the right decisions, and to build a safe financial environment that ensures the best opportunities for their children.

Incorporating FE in ECD parenting programs can contribute to a) improved management of resources by parents to care for their young children b) strengthen the ability of parents to teach their children financial skills and c) provide knowledge and skills that can improve other aspects of parent's life.

### a) Improved Management of Resources by Parents to Care for Their Young Children

FE provides parents and caregivers practical tools to care for their children, ensuring that they grow up in safe, protective families building resilience. Parents and caregivers of young children receiving FE can strengthen their financial decision-making. It provides them with the skills, motivation and confidence that can improve the well-being of their families and young children. Embedded in a nurturing frame, FE can support the financial choices of parents related to the care of their children. Even if FE programmes are not designed to make participants financial experts they can support parents to acquire the skills and knowledge to make informed decisions that can affect the wellbeing of their families<sup>64</sup>.

60 Financial Literacy Around the World: Leora Klapper, Annamaria Lusardi, Peter van Oudheusden. (2015). Insights from the Standard & Poor's Ratings Services Global Financial Literacy Survey [\[Link\]](#)

61 Financial literacy in developing countries. Melike Kokkizil, Kamer Karakurum-Ozdemir, Gokce Uysal. Topics in Middle Eastern and African Economies. Proceedings of Middle East Economic Association. Vol. 19, Issue No. 2, September 2017. [\[Link\]](#)

62 Financial literacy and education in low- and middle-income countries: measurement and effectiveness. A Report on the Research Program and

Knowledge Derived from the Russia Financial Literacy and Education Trust Fund. Robert Holzmann, Florentina Mulaj, Valeria Perotti. World Bank. 2013. [\[Link\]](#)

63 World Bank Support to Early Childhood Development. An Independent Evaluation. 2015. [\[Link\]](#)

64 Implications of financial literacy in developing countries. Ghirmai Kefela. African Journal of Business Management Vol.5 (9), pp. 3699-3705, 4 May, 2011. [\[Link\]](#)

While poverty can negatively affect child well-being, a growing body of research indicates that financial literacy among caregivers results into improved saving habits and household budgeting skills allowing parents to use limited resources more efficiently to care for their children<sup>65,66</sup>. Children of parents with savings are significantly more likely to climb up the income ladder – especially low-income individuals and families<sup>67</sup>. Savings in early childhood increases aspirations of parents for their children’s future. Parents’ expectations and beliefs have a powerful impact on a child’s aspirations and academic achievement<sup>68</sup>.

FE is also strongly correlated with a greater ability to cope with emergency expenses and weather income shocks. This all becomes more important considering the low levels of financial literacy observed even in advanced economies with well-developed markets<sup>69</sup>.

## b) Teaching Children Financial Skills at Young Age

There is an increased recognition that habits of the mind, which lead to positive financial behaviour in the future are determined in the first years of life<sup>70,71</sup>. Positive learning experiences during pre-school years lay foundations for children to reach their full potential. What happens during those early years is of crucial importance for every child’s development. Self-regulation and delayed gratification (the ability to resist the temptation for an immediate reward) are foundational mechanisms children must develop in order to positively impact their future development.

Research has also shown that children can habituate effective processes and tendencies in their mental repertoire<sup>72</sup>. Not only are the concepts of financial literacy appropriate, but if children do not get a chance to explore these concepts from a very young age, they might miss out on the opportunity to lay a solid foundation to further learning and development in this area<sup>73,74</sup>.

Children exposed from an early stage to FE have the advantage of understanding financial concepts appropriate to their age<sup>75</sup>, and increasing and using their knowledge throughout their lives<sup>76</sup>. This is possible because financial issues are present in the daily lives of children and their families. An important consideration is that children’s financial socialization happens through observation, intentional teaching, and practice and with the constant support of parents and caregivers<sup>77</sup>. As children start to learn from many and varied sources, they become more capable of taking on the next stages of life, resulting in better long-term outcomes for their financial habits<sup>78</sup>.

65 Human Faces of Microfinance Impact. What We Can Learn from Freedom from Hunger’s. “Impact Story” Methodology. Lynne Jarrell, Bobbi Gray, Megan Gash, Christopher Dunford. February 2011. [\[Link\]](#)

66 Can Financial Education Change Behavior? Lessons from Bolivia and Sri Lanka. Global Financial Education Program. Financial Education Outcomes Assessment. B. Gray, J. Sebstad, M. Cohen, K. Stack. 2009. [\[Link\]](#)

67 Getting A Head Start On Financial Security. Leigh Tivol, Jennifer Brooks. Corporation for Enterprise Development. 2012. [\[Link\]](#)

68 Zhan, M., & Sherraden, M. (2003). Assets, expectations, and children’s educational achievement in female-headed households. *Social Service Review*, 77(2), 191-211. [\[Link\]](#)

69 Financial Literacy around the World: An Overview. Annamaria Lusardi and Olivia S. Mitchell. NBER Working Paper No. 17107. June 2011. [\[Link\]](#)

70 Maria Birbili & Melanthia Kontopoulou (2015) Financial Education for Preschoolers: Preparing Young Children for the 21st Century, *Childhood Education*, 91:1, 46-53. [\[Link\]](#)

71 Habit Formation and Learning in Young Children, by Dr. David Whitebread and Dr. Sue Bingham, University of Cambridge. *Money Advice Service*. 2013. [\[Link\]](#)

72 Holden, K., Kalish, C., Scheinholtz, L., Dietrich, D., & Novak, B. (2009). Financial Literacy Programs Targeted on Pre-School Children: Development and Evaluation. [\[Link\]](#)

73 Financial Literacy Around the World: Leora Klapper, Annamaria Lusardi, Peter van Oudheusden, Insights from the Standard & Poor’s Ratings Services Global Financial Literacy Survey [\[Link\]](#)

74 National Strategies for Financial Education: OECD/INFE Policy Handbook. OECD. 2015. [\[Link\]](#)

75 Kim, J., & Chatterjee, S. (2013). Childhood financial socialization and young adults’ financial management. *Journal of Financial Counseling and Planning*, 24(1), 61–79. [\[Link\]](#)

76 Financial Education Program for Early Childhood Education. Abdul Halim Masnan and April Ann M. Curugan. *International Journal of Academic Research in Business and Social Sciences*, 2016, vol. 6, issue 12, 113-120 [\[Link\]](#)

77 Habit Formation and Learning in Young Children, by Dr. David Whitebread and Dr. Sue Bingham, University of Cambridge. *Money Advice Service*. 2013. [\[Link\]](#)

78 Maria Birbili & Melanthia Kontopoulou (2015) Financial Education for Preschoolers: Preparing Young Children for the 21st Century, *Childhood Education*, 91:1, 46-53. [\[Link\]](#)



Parents and families are key supporting young children since they contribute to their socialization, and consequently to their learning of financial concepts<sup>79</sup>. Parents and caregivers provide a learning context because directly or indirectly, they transmit their knowledge and behavior to their children through frequent interactions, conversations, and household decisions. Parents influence their children's financial knowledge and skills in different ways: through *financial socialization* (what parents say and do to convey financial information); by their *parenting style* (the way parents convey that information); and by their *parental social class* (the range of financial opportunities and experiences parents provide)<sup>80</sup>.

Age-appropriate FE provides young children with the foundations for essential life skills and attitudes to change their circumstances and effect a positive transformation on society as a whole. The foundations for children to be socially and economically empowered now and into adulthood, breaking the cycle of poverty and inequality, include: (i) The child's ability to use independent thought and action to meet his or her needs; (ii) The child's ability to express emotions and manage behaviours in healthy ways; (iii) The child's ability to promote and maintain mutual, positive connections with other children and significant adults; (iv) The child's basic awareness of needs, 'rights' and happiness; and (v) The child's understanding the concept of value and being able to delay gratification<sup>81</sup>.

The number of FE programmes for young children at pre-school level is growing. Programmes vary greatly in content, and delivery methods. However, only few have been evaluated<sup>82</sup>. A multi-country assessment of the Aflatot programme, an early childhood FE programme which is implemented in 41 countries, reported an improved level of socio-emotional outcomes for young children<sup>83</sup>. It was found that children are much more likely to think and act independently after having participated in the Aflatot programme. They improve their self-understanding, are managing their emotions in a healthier way, and they are able to identify other children's and adult's emotions and to adjust their behaviour accordingly. Children better promote and maintain mutual, positive relationships with other children and significant adults after the programme. In addition, children become more confident in realising their basic needs and they better understand the concept of value by practising habits that are fundamental to financial literacy, such as delayed gratification, sharing and saving.

The active engagement of parents in the learning activities of their young children is very important. Therefore, FE for parents should equip them with concepts and practices to support their children in the learning of financial concepts which are embedded in the daily activities of the families<sup>84</sup>. They are also well positioned to ensure a learning process appropriate to the cognitive level of the child<sup>85</sup>.

---

79 Parental Perceptions of Children's Financial Socialization. Sharon M. Danes. 1994. *Journal of Financial Counseling and Planning*, 5: 127-149. [\[Link\]](#)

80 Serido J., Deenanath V. (2016) Financial Parenting: Promoting Financial Self-Reliance of Young Consumers. In: Xiao J. (eds) *Handbook of Consumer Finance Research*. [\[Link\]](#)

81 Aflatot: Early Childhood Education for Sustainable Development. Evidence Brief. Aflatoun. 2018. [\[Link\]](#)

82 Holden, K., Kalish, C., Scheinholtz, L., Dietrich, D., & Novak, B. (2009). *Financial Literacy Programs Targeted on Pre-School Children: Development and Evaluation*. [\[Link\]](#)

83 Aflatot: Early Childhood Education for Sustainable Development. Evidence Brief. Aflatoun. 2018. [\[Link\]](#)

84 Maria Birbili & Melanthia Kontopoulou (2015) Financial Education for Preschoolers: Preparing Young Children for the 21st Century, *Childhood Education*, 91:1, 46-53. [\[Link\]](#)

85 Habit Formation and Learning in Young Children, by Dr. David Whitebread and Dr. Sue Bingham, University of Cambridge. *Money Advice Service*. 2013. [\[Link\]](#)



### c) FE to improve other aspects of parent's live

Integrating in the current ECD Nurturing care framework a financial component can benefit parents and caregivers besides the main objective of caring young children. FE could lead parents to adopt better decisions, improve their understanding of financial institutions, select lower levels of non-performing loans, make an efficient allocation of resources, and, ultimately, accelerated economic growth<sup>86</sup>. The acquired financial knowledge through a parenting programme allow parents to make informed decisions about their own future including the best allocation of funds for retirement or health and life insurance. Additionally, FE presents them material that they can use to open the spectrum of possibilities to adapt their personal and economic circumstances in the presence of unexpected events<sup>87</sup>.

FE incorporating in ECD nurturing schemes is in that sense offering benefits to parents that are taking daily decisions affecting their families but also themselves. Effective spending of financial and non-financial resources as well as financial planning, selection of better rates of borrowing and debt management are part of the benefits of financial lessons for parents. The transfer of financial skills to parents can be reflected in employment and entrepreneurship abilities and, also in positive attitude related to their futures.

---

<sup>86</sup> The Financial Education of Children and Youth. Nikola Fabris, Radoica Luburić. 2016. Journal of Central Banking Theory and Practice 5(2):65-79. [[Link](#)]

<sup>87</sup> Maria Birbili & Melanthia Kontopoulou (2015) Financial Education for Preschoolers: Preparing Young Children for the 21st Century, Childhood Education, 91:1, 46-53. [[Link](#)]



## CHAPTER 4

### RESEARCH QUESTIONS AND METHODOLOGY



# Research Questions and Methodology

## 4.1 Purpose of the Review

The main objective of this review is to collect insights to inform key stakeholders about the characteristics and elements to consider in the design and implementation of a blended financial/parenting ECD programmes. This model should effectively support parents to adequately care for and raise their children.

The hypothesis is that a thoughtful integration of FE into broader parenting education can boost ECD, particularly for those children living in vulnerable families at risk of poverty or social exclusion.

Our analysis is built on ECD programming in line with the WHO Nurturing Framework<sup>88</sup> and UNICEF Standards for ECD Parenting Programmes in Low and Middle Income Countries<sup>89</sup>, which use cross-sectoral programming.

The review seeks to respond to the following research questions:

1. What evidence is available on FE in parenting programmes?
2. Who has done it, where?
3. What results have been achieved and under what conditions?
4. What lessons have been learned?

In the current context of the COVID-19 pandemic, this study is also expected to contribute to the development of parenting care strategies and FE in crisis settings. Both elements are particularly important at the moment due to the economic shocks as a result of the pandemic, and the increasing need for parenting support in this uncertain period.

## 4.2 Scope of the Review - Methodology

The review looked at initiatives that included FE components in parenting programmes, identified via a systematic search of Google Scholar, academic and development databases, and websites of organisations known to be active in the field of parenting education. Our Evidence Mappings concluded that there is a large and growing literature on parenting programmes. In recent years there more studies have been published on FE for young children, especially in the United States. However, there have been only a small number of publications on FE for parents in lower middle-income countries, the focus of this review. We have included seven established programmes from high-income countries as we felt that their characteristics could strengthen the analysis.

It is important to note that several parenting programmes identified, focussed specifically on older children,

---

88 World Health Organization, United Nations Children's Fund, World Bank Group. Nurturing care for early childhood development: a framework for helping children survive and thrive to transform health and human potential. Geneva: World Health Organization; 2018. [\[Link\]](#)

89 Standards for ECD Parenting Programmes in Low and Middle Income Countries. UNICEF, 2017. [\[Link\]](#)

often around adolescent issues. These programmes have not been included in this review. However, several parenting programmes which we did include also covered activities for children age 8 and above. These programmes have not been excluded, however the review concentrated where possible on information focussing on the younger cohort (0-8 years) in the studies (see *table 1*).

Due to the rapid nature of this review, the quality of studies was not assessed. We acknowledge this as a significant limitation, although we do consider the evaluation methodology used in the studies included. To partially address concerns about rigour of the evidence, we tried to include literature published in peer-reviewed journals and grey literature produced by well-respected research institutes and development organisations. We also acknowledge that the searches were not exhaustive; therefore, some relevant literature may not have been captured<sup>90</sup>.

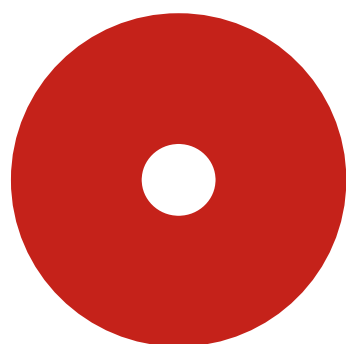
---

<sup>90</sup> Stavropoulou, M. (2018) Interventions promoting adolescent girls' economic capabilities: what works? A rapid evidence review. London: Gender and Adolescence: Global Evidence. [[Link](#)]



**CHAPTER 5**

REVIEW OF THE EVIDENCE



## Review of the Evidence

### 5.1 Overview of Financial Education Parenting Programmes in the Field: Who Has Done It, Where?

In this section an overview is provided of parenting programmes which contain FE components. Overall, 25 parenting FE initiatives from 20 different countries have been identified.

It is important to note that the majority of identified FE parenting programmes are integrated interventions including other activities involving health, child protection, social protection, livelihoods, and community awareness. The research studies reviewed are mainly randomised-control studies or other programme evaluations which have assessed the impact of the bundle of services (parenting FE + other integrated services). Unfortunately, these components were not isolated for analysis of effects on outcomes<sup>91</sup>. It is therefore not possible to identify the specific aspects of the parent FE intervention that directly influence the outcomes of the projects.

Table 1: Overview of parent education programmes that include FE.

Country	Project/Organisation	Target group/Age children	Type
<b>Australia</b> (2009 - ongoing)	<i>Tuning into Kids &amp; Saver Plus / Berry Street</i>	<ul style="list-style-type: none"> <li>• Parents</li> <li>• (0-2-year olds &amp; 3-10-year olds)</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• Saving</li> <li>• Income Generating</li> </ul>
<b>Australia</b> (2009 - ongoing)	<i>African Migrant Parenting Program / Spectrum Migrant Resource Centre</i>	<ul style="list-style-type: none"> <li>• Migrant Parents</li> <li>• (6-12-year olds)</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> </ul>
<b>Bulgaria</b> (2009 - ongoing)	<i>Home- Improvement Loans for Low-Income Families and Families at Risk Project / Habitat for Humanity</i>	<ul style="list-style-type: none"> <li>• Low income parents of children at risk of institutionalization/ reintegration</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• Housing loan scheme</li> <li>• Integrated</li> </ul>
<b>Burundi</b> (2010 - 2013)	<i>Urwaruka Rushasha (New Generation) / IRC</i>	<ul style="list-style-type: none"> <li>• Low income Parents/CGs*</li> <li>• (0-15-year olds)</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• VSLA*</li> </ul>
<b>Côte d'Ivoire</b> (2018 - 2019)	<i>Skilful Parenting in Cocoa Communities (TRECC) / ICS</i>	<ul style="list-style-type: none"> <li>• Parents/CGs</li> <li>• (0-7-year olds)</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• VSLA</li> </ul>
<b>Ethiopia</b> (2011 - 2016)	<i>Yekozeb Berhan Program for Highly Vulnerable Children / PACT</i>	<ul style="list-style-type: none"> <li>• Low income parents/CGs</li> <li>• (0-17-year olds)</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• VSLA</li> <li>• Integrated</li> </ul>
<b>India</b> (2018 - ongoing)	<i>Palanhar Yojana Scheme / Child Sensitive Social Protection (CSSP) project / Save the Children</i>	<ul style="list-style-type: none"> <li>• Poor parents/CGs of OVCs</li> <li>• (0-17-year olds)</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• Cash Transfer</li> </ul>
<b>Indonesia</b> (2014 - ongoing)	<i>Program Keluarga Harapan Family Development Sessions</i>	<ul style="list-style-type: none"> <li>• Poor Parents/CGs</li> <li>• Children under the age of 21</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• Cash Transfer</li> </ul>

91 Nanci Lee, Sabrina Beeler Stücklin, Patricia Lopez Rodriguez, Meryem El Alaoui Faris, Ida Mukaka. (2020). Financial Education for HIV vulnerable

youth, orphans, and vulnerable children: A systematic review of outcome evidence. March 2020 Campbell Systematic Reviews 16(1). [[Link](#)]

Country	Project/Organisation	Target group/Age children	Type
<b>Italy</b> (2016 - ongoing)	<i>Opportunity Zero-Six / Ufficio Pio</i>	<ul style="list-style-type: none"> <li>• Low income parents/CGs with children 0-6 years old</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• Cash Transfer</li> <li>• Job-seeking</li> </ul>
<b>Moldova</b> (2010 - 2015)	<i>Support to Child Protection Department for the Closure of Institution for Babies in Chisinau, Republic of Moldova / CCF Moldova</i>	<ul style="list-style-type: none"> <li>• Low income parents with children 0-3 years old at risk of institutionalization/reintegration</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• Job security</li> <li>• Small grant</li> <li>• Access to ECD</li> </ul>
<b>Nepal</b> (2010 - ongoing) PE/FE (2018)	<i>Child Sensitive Social Protection (CSSP) project / Save the Children</i>	<ul style="list-style-type: none"> <li>• Parents/CGs with children 0-4 years old in districts with low HDIs</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• Cash Transfer</li> </ul>
<b>New Zealand</b> (2006 - 2009)	<i>Early Childhood Education centre-based Parent Support and Development / Ministry of Education</i>	<ul style="list-style-type: none"> <li>• Parents/CGs (0-4-year olds)</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• Integrated</li> </ul>
<b>Nigeria</b> (2015 - 2019)	<i>Our First Baby / MCSP</i>	<ul style="list-style-type: none"> <li>• first-time adolescent mothers &amp; partners (0-5-year olds)</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• VSLA</li> <li>• Integrated</li> </ul>
<b>Nigeria</b> (2015 - 2019)	<i>Better Parenting Nigeria / CRS</i>	<ul style="list-style-type: none"> <li>• Caregivers OVC (0-17-year olds)</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> </ul>
<b>Philippines</b> (2007 - ongoing) PE/FE (2019)	<i>Pantawid Pamilyang Pilipino Programme / Child Sensitive Social Protection (CSSP) project / Save the Children</i>	<ul style="list-style-type: none"> <li>• Low income parents/CGs (0-17-year olds)</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• Cash Transfer</li> </ul>
<b>South Africa</b> (2018)	<i>Sihleng'imizi (we care for families) Family Programme</i>	<ul style="list-style-type: none"> <li>• Poor parents/CGs (0-17-year olds)</li> <li>• Study reviewed is for families of children 3-5 years old</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• Cash Transfer</li> <li>• Integrated</li> </ul>
<b>Tanzania</b> (2015 - 2016)	<i>Skilful Parenting and Agribusiness Child Abuse Prevention / ICS</i>	<ul style="list-style-type: none"> <li>• Parents subsistence-level working in agriculture (0-17-year olds)</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• Agribusiness</li> </ul>
<b>Tanzania</b> (2011 - 2016)	<i>Pamoja Tuwalee (Together we nurture) Coordinated OVC Care Program / PACT &amp; WEI</i>	<ul style="list-style-type: none"> <li>• Low Income Parents/CGs (0-17-year olds)</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• VSLA</li> <li>• IGA</li> <li>• Integrated</li> </ul>
<b>Uganda</b> (2014 - 2018)	<i>Deinstitutionalization of Orphans and other Vulnerable Children in Uganda (DOVCU) project and Economic Strengthening to Keep and Reintegrate Children into Families (ESFAM) Project / ChildFund</i>	<ul style="list-style-type: none"> <li>• Parents/CGs (0-17-year olds)</li> <li>• Reintegration/ Prevention family separation</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• VSLA</li> <li>• Cash Transfer</li> <li>• Integrated</li> </ul>
<b>Uganda</b> (2011 - 2018)	<i>SCORE Project / AVSI Foundation</i>	<ul style="list-style-type: none"> <li>• Parents/CGs (0-17-year olds)</li> <li>• Reintegration/ Prevention family separation</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• VSLA</li> <li>• Cash Transfer</li> <li>• Integrated</li> </ul>
<b>United Kingdom</b> (2005 - 2006)	<i>Pots of Gold / Sure Start Children's Centres, Newcastle Upon Tyne Family Learning Service</i>	<ul style="list-style-type: none"> <li>• (Vulnerable) Parents/CGs (0-7-year olds)</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• Integrated</li> </ul>
<b>United States</b> (1965 - ongoing)	<i>Head Start Programme</i>	<ul style="list-style-type: none"> <li>• Low Income Parents (0-5-year olds)</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• Integrated</li> </ul>
<b>United States</b> (2016 - ongoing)	<i>Strengthening Relationship Education and Marriage Services (STREAMS) / Parenting Center</i>	<ul style="list-style-type: none"> <li>• Low Income Parents (0-17-year olds)</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• Job coaching</li> <li>• Case management</li> </ul>
<b>Zambia</b> (2015 - 2020)	<i>Zambia Family Activity (ZAMFAM) / Expanded Church Response</i>	<ul style="list-style-type: none"> <li>• Parents/CGs (0-8-year olds)</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• VSLA</li> <li>• Integrated</li> </ul>
<b>Zimbabwe</b> (2009 - 2017)	<i>Expanded IMPACT Project / World Education-Bantwana</i>	<ul style="list-style-type: none"> <li>• Mothers of babies exposed to HIV (0-2 year olds)</li> </ul>	<ul style="list-style-type: none"> <li>• Parenting</li> <li>• VSLA</li> <li>• Cash Transfer</li> <li>• Integrated</li> </ul>

\*VSLA = Village Savings &amp; Loans Associations or similar saving and loans group activity; CGs = Caregivers

## 5.2 Objectives & Outcomes of Parenting Programmes with Financial Education Elements

The majority of parenting programmes found an improvement in both parenting practices and financial literacy among parents/caregivers. While not all studies specifically report on parenting behaviour and financial literacy, the majority of research studies and evaluations find an increase in positive parenting skills, financial knowledge, behaviour (including saving behaviour) and use of formal and informal financial services. Below, a summary of the reports.

The **Berry Street Parenting and Family Services Programme** in Australia combined two existing successful programmes, the 'Tuning into Kids' (TIK) and 'Saver Plus' programmes, with the aim to increase parenting skills and financial knowledge so that families and their children can be safe, thriving and hopeful. Randomised controlled trials found that parents participating in the TIK programme showed greater improvements in their ability to respond supportively and less critically to their children's emotions. Participating parents also reported significantly greater reductions in behaviour problems in their children compared to controls. Furthermore, respondents to a survey on the Saver Plus component reported significant increases in life, financial and employment satisfaction from before they enrolled in Saver Plus. 46% of survey respondents stated that their participation in Saver Plus had helped them deal with a stressful life event since they had completed the program.

The **Urwaruka Rushasha** in Burundi was a research project which combined the establishment of Village Savings and Loan Associations (VSLAs), the provision of entrepreneurship and financial literacy education, and Healing Families and Communities discussion (parenting) sessions. Village Savings and Loans Associations combined with entrepreneurship and financial literacy education improved the economic outcomes of poor households. Furthermore, households that participated in the Healing Families and Communities discussion sessions in addition significantly reduced physical and verbal discipline by caregivers in the home.

The **Expanded IMPACT Project** in Zimbabwe aimed to improve both early childhood development outcomes and paediatric ART uptake (HIV treatment) and adherence among HIV-exposed infants ages zero to two, as well as increase household economic resiliency. An early childhood stimulation parenting programme was combined with an internal savings and lending scheme and village health workers who visited participants at home each month. A cluster-randomised trial did not find direct impact on child development outcomes, but did find a reduction in parental distress.

The **Zambia Family Activity (ZAMFAM)** aimed to improve care and resilience of vulnerable populations, while supporting HIV epidemic control by delivering community-centred, comprehensive, integrated programs that strengthen families and communities to meet the holistic needs of orphans and other vulnerable children (OVCs) and people living with HIV/AIDS (PLWHIV). In a qualitative review, stakeholders reported that the saving groups and trainings for caregivers managing savings and entrepreneurial skills had a positive impact on their economic resilience. Furthermore, progress reports showed that a notable number of men became more involved in parenting, reported reduced harsh and abusive parenting, and reported skills in identifying signs of child sexual abuse.

The **SCORE Project** in Uganda empowered families with livelihood and life skills, and raised their awareness of their role in their own development that will enable them to sustainably take charge of their future and deliver durable outcomes for their children. Beneficiaries noted several positive aspects of SCORE, including acquiring skills in financial literacy and managing their finances, which led to increases in savings through VSLAs. The interventions also increased beneficiary knowledge and skills, including improving awareness and behaviour on family issues (e.g., parenting, abuse). For example, corporal punishment was reduced by 95% and yelling by 88%.



A capacity assessment of destitute households benefitting from the ***Deinstitutionalization of Orphans and other Vulnerable Children in Uganda (DOVCU) project*** in Uganda offered, along with an economic strengthening intervention package, a set of social support services that used a case management approach and home visit program to provide psychosocial support, strengthen parenting skills, and financial literacy. The end-line evaluation found a reduction in the targeted households' economic vulnerability. However, many respondents in the end-line evaluation highlighted that their situation was still precarious. The majority of children from child care institutions were reintegrated into their families. There was a reduction in reports of child abuse.

The ***Yekokeb Berhan Program for Highly Vulnerable Children*** in Ethiopia aimed to reduce social and economic vulnerability among highly vulnerable, HIV- and AIDS-affected families by implementing targeted household economic strengthening interventions with a focus on community-led savings groups coupled with strengthening parenting and child protection knowledge and skills among target caregivers and communities. Participants in the economic strengthening program benefited from income obtained from running own businesses established through the help of the project. Parents and guardians reported that the better parenting skills training helped them improve household communication, decreased their use of corporal punishment, and reduced child exploitation.

The ***Pamoja Tuwalee Coordinated OVC Care Program*** in Tanzania also aimed to reduce social and economic vulnerability among highly vulnerable families by implementing targeted household economic strengthening interventions combining community-led savings groups with strengthening parenting and child protection knowledge and skills among target caregivers and communities. Participating households were more likely to report improved child health (77%: control group 65%) and improved child emotional wellbeing (65%: control group 19%). Reports also found improved prevention of family separation as well as reunification and reintegration of children into their families and communities.

A randomised controlled trial of the ***Agribusiness & Skilful Parenting programme*** in Tanzania suggest that parenting programmes targeted at farmer groups may reduce the risk of violence against children. Parents in the intervention villages reported reductions in child maltreatment and fewer child behaviour problems.

The ***Support to Child Protection Department for the Closure of Institution for Babies in Chisinau project*** in Moldova aimed to reform the system for institutionalizing babies and young children in Chisinau, by replacing residential care with a wide range of day and community services. Young parents, especially single mothers, received parenting education, FE, job coaching and a possibility to access small grants to start a business while their toddlers were provided with ECD care. The project resulted in a decrease in the number of babies and young children placed in institutions.

The ***Child Sensitive Social Protection (CSSP) project*** in the Philippines linked a parenting module, including financial literacy to a cash transfer scheme. The aim is for parents to become more conscious of ways to improve their relationships with their children, have more enriching interactions, and promote positive disciplining strategies. In addition, the parenting program promotes planning of expenses and savings based on actual family income, including cash from the cash transfer scheme. Parents were found to encourage their children in their play and activities, but mostly silently. The Family Development Sessions had little influence on husband-wife relationship, parent-child relationship, family values, and home and financial management.

The ***Sihleng'imizi Family Programme*** in South Africa aimed to strengthen disadvantaged families to improve child well-being outcomes by adding family strengthening interventions to the Child Support Grant (a cash transfer scheme). A qualitative evaluation found that child-caregiver & family relations had strengthened as a result of the programme. The most important changes were in terms of improved saving and budgeting behaviour, the ability to differentiate between wants, needs and obligations, and awareness of the consequences of loans.

The ***Skilful Parenting in Cocoa Communities programme*** in Côte d'Ivoire aimed to address child labour and improve early childhood development in Cocoa communities reaching parents through existing Village Savings & Loans Associations (VSLAs). An independent evaluator found mixed results. Caregivers were significantly more engaged in activities to promote learning and there was an increase in parents using only positive discipline methods. Financial skills among parents was less conclusive.

The ***Program Keluarga Harapan Family Development Sessions (FDS)*** in Indonesia links the country's flagship poverty reduction program, a conditional cash transfer system in which parents in poor households receive payments for participating in certain health and education activities with parent education classes. A process evaluation found that more than four-fifths (84%) strongly believed that they became better parents because of the FDS. Moreover, the discussion on family resource management made them realize that it is important to budget their income for it will not only affect them but also their children.

In Nepal, a ***Parenting Programme for the Child Grant*** is a child sensitive social protection initiative linking a parenting programme with a cash transfer programme aiming to improve nutritional outcomes for children under 5 years. It offered parenting skills training for caregivers, including family budgeting. Results from a pilot study suggests that adding a parenting intervention to a cash transfer benefits the upbringing conditions for children to a larger extent than cash transfers only. Caregivers reported more warmth and less violence and abuse after the parenting sessions. Somewhat less evident were the improvement of parenting skills in relation to supporting children in learning new things (comprehension), and setting limits positively (behavioural regulation).

The ***'Palanhar Plus' initiative*** in India is a similar child sensitive social protection scheme linked to the Rajasthan Palanhar Yojana Cash Transfer Scheme. It is a set of interventions that focus on improved parenting skills and improved life skills of children. In addition, the parenting programme promotes planning of expenses and savings based on actual family income, including cash from Palanhar Yojana. A qualitative assessment showed that parents are more enthusiastic about and aware of their role as a parent, and more empathic towards their children's unique developmental needs.

The ***Opportunity Zero-Six programme*** in Italy is a cash transfer programme main objective of the program is to combat poverty by supporting families' economic and financial opportunities. They found that families benefitting from the cash transfer programme combined with parenting sessions were less likely to experience problems were less financially dependent on others, and they saved more money, than parents who only received cash or no support at all. The intervention effect on parenting practices was negligible.

The ***Early Childhood Education (ECE) centre-based Parent Support and Development (PSD) programme*** in New Zealand was intended to improve family and child well-being, with a special emphasis on vulnerable children. Parents reported increased confidence in their parenting abilities, reduced social isolation, enhanced sense of belonging to the community and increased access to other services which resulted in them participating more meaningfully in their community.

***Head Start*** programmes in the United States promote the school readiness of infants, toddlers, and preschool-aged children from low-income families. It includes FE for both parents and children. Head Start has a positive impact on children's preschool experiences. Compared to children whose parents did not attend Head Start, Head Start children are less likely to have low access to learning materials and less likely to experience spanking by their parents at age five. Also, access to Head Start increased children's receipt of dental care.

The ***African Migrant Parenting Program*** in Australia aims to strengthen and support parents' roles and enhance both effective parenting and relationship skills in order to help African migrant parents to raise their children confidently in the Australian context. Parents reported more appropriate expectations of their children, an increased ability to demonstrate empathy towards their children's needs, a diminished belief in corporal punishment. However, parental attitudes to children's independence were resistant to change, with no effect of the intervention observed for this dimension.

## 5.3 Characteristics of Financial Education Parenting Programmes

The WHO Nurturing Care Framework and UNICEF Standards for ECD parenting programmes identify key design issues to consider when developing a parenting programme. Using the most common issues referred to in these publications, this section looks at the 25 FE parenting programmes in terms of: *type of programme, programme design, programme dose, programme quality, training, supervision, sustainability and scale-up*.

### 5.3.1 Types of Programmes

In this review very different types of parenting programmes were identified. On one side there is the **Program Keluarga Harapan Family Development Sessions (FDS)** in Indonesia linking an existing government cash transfer programme with parenting education to support children's social-emotional and cognitive development, while on the other side there is the **Skilful Parenting and Agribusiness Child Abuse Prevention research project** in Tanzania which is combining an agribusiness training programme with the provision of parent management training with the aim to reduce child maltreatment. However, there were a number of recurring types of FE parenting programmes.

#### Integrated Family Centred Approach/Holistic Programming

The majority of programmes (12 out of 25) have an integrated approach towards family strengthening and provide a variety of economic, educational, health and social services using often existing delivery platforms. They consider the parenting programme as a key component in this intervention package to improve family relationships, care, nutrition, improving households' economic stability and most importantly, early childhood development.

For example, the **SCORE Project** in Uganda built self-reliance among orphans and vulnerable children caregivers through four strategic areas: 1) socio-economic strengthening, 2) food security and nutrition, 3) child protection and legal services, and 4) family strengthening (parenting education). During an evaluation of the SCORE Project, government and program staff considered a major strength of the programme that it tried to address beneficiary needs in multiple areas, instead of limiting activities to only one sector or area, such as health, agriculture, or education. Respondents often described the program as "holistic." An evaluation of the programme found that family strengthening activities, including parenting skills and FE, are strongly correlated to the resilience of graduated households up to two years following their exit from the project. In other words, the more a household participated in family strengthening activities, the more likely they were to maintain low vulnerability scores up to two years after graduation out of the project.

The **Pots of Gold programme** in the United Kingdom was embedded in local Sure Start Children's Centres which provided aside from Financial Education for parents also information on antenatal and post-natal health; positive parenting; children's emotional and physical development; children's play and learning; child and family nutrition; how to access services for children; and families; child support and advice for separated parents; services to support parents and children through disrupted relationships and bereavement; how mainstream or specialist services meet the needs of disabled children; and access to employment and training.

## Economic Strengthening Component

The majority of the integrated programmes have an economic strengthening element. For example, the **Yekokeb Berhan Program for Highly Vulnerable Children** in Ethiopia tried to improve and sustain positive child and family wellbeing by implementing an “*economic strengthening plus*” approach, complementing robust household economic strengthening interventions with, among others, HIV prevention, care, and treatment; nutrition; early childhood care and development; educational access and retention; abuse prevention and response and parenting skills. Interestingly, the training on better parenting skills were considered one of the most appreciated elements of the programme. Parents and guardians explained that this training helped them improve household communication, decreased their use of corporal punishment, and was reducing child exploitation.

During the evaluation of the **Expanded IMPACT Project** in Zimbabwe respondents from both the government and civil society emphasized the importance of the economic strengthening component. They felt this potential opportunity to be supported in income generation and potentially receive a small loan motivated participants to continue attending parenting sessions.

The **Support to Child Protection Department for the Closure of Institution for Babies in Chisinau project** in Moldova sometimes provided small grants to mothers and families to establish informal economic activities that they could conduct at home while at the same time caring for their young children. The programme supported diversifying traditional activities like sewing, to find a market niche.

### Cash Transfer

As part of economic strengthening intervention 10 of the 25 programmes included a cash transfer scheme. Cash Transfer (CT) programs provide households on a regular basis with income support to fight poverty. Cash transfers enable poor families to spend more on goods and services that benefit the development of their children<sup>92</sup>. Complementary family strengthening interventions are widely advocated to accelerate the positive effects of cash transfers. It is anticipated that the combination of CTs and parenting education can mitigate psychosocial, systemic and structural risks that compromise child well-being in disadvantaged families<sup>93</sup>.

The **Palanhar Plus initiative** in India and **CSSP** in Nepal are essentially approaches based on the notion that cash transfer benefits flowing to households is not enough to enhance children’s wellbeing, but that caregivers require sensitization on how to ensure children’s development. Parenting is seen as a key intervention to achieve this and a set of 14 parenting sessions have therefore been developed for the caregivers focusing on improving the relationship between the caregivers and their children, family budgeting, gender equity and the value of education.

The **Opportunity Zero-Six programme** in Italy found that the provision of the unconditional cash transfer has only a weak income effect and marginally increases household expenditures on normal goods, while CCT transfers conditional on acquiring parenting information increase expenditures on normal goods and induce a significant change in households’ well-being.

In Uganda, the CT scheme was a very strong component of the **DOVCU project** in helping to get destitute families to participate in other project interventions. All destitute families, prior to receiving a CT, had to participate in financial literacy training.

92 Arriagada, Ana-Maria; Perry, Jonathan; Rawlings, Laura; Trias, Julieta; Zumaeta, Melissa. 2018. Promoting Early Childhood Development through Combining Cash Transfers and Parenting Programs. Policy Research Working Paper; No. 8670. World Bank, Washington. [\[Link\]](#)

93 Ross, Eleanor & Patel, Leila & Sitshange, Madoda & Matidza, Khuliso. (2020). Connecting cash with care for better child well-being A nine-month post intervention follow-up evaluation of a Family and Community Strengthening Programme for beneficiaries of the Child Support Grant. [\[Link\]](#)

CTs offered an initial stabilizing effect to the family's long-standing unmet needs. They created renewed hope to take charge of their needs and situations. CT recipients benefited from the basic business skills training and generally made sound decisions regarding the use of the cash. An evaluation found that the CT was a catalyst to positive family and child outcomes. Destitute and struggling households that received financial support were more motivated to participate in project activities, leading to better outcomes than struggling households, which did not receive financial support.

### Savings and Loans Schemes

Another commonly used economic strengthening approach linked to the parenting programme are savings and loans schemes. 11 out of 25 programmes had a savings and/or loan element integrated into their programme, combined with Financial Education.

In the ***Pamoja Tuwalee programme*** in Tanzania integrated interventions were organized around Village Savings & Loans Associations (VSLAs). Through a "*Savings-Plus model*" additional services were delivered through the savings groups: 1) literacy classes to improve the reading, writing, and simple arithmetic skills, which enables caregivers to access information and keep good business records; 2) good parenting skills to strengthen caregivers' knowledge and skills in children's care and development, child protection, positive discipline, and communication and psychosocial support for children; 3) ECD to build the knowledge and skills of caregivers so that they are able to identify the developmental needs of their children and provide consistent, responsive care; and 4) nutrition assessment counselling and support. Group members use the microloans to create or expand small businesses that generate income to meet their children's needs.

During a qualitative evaluation of the ***SCORE project*** in Uganda, beneficiaries reported how the Village Savings and Loan Associations (VSLAs), linked with financial literacy helped them understand how to sell their agricultural produce, had increased the food security of their homes, and improved children's behaviour and strengthened household relations. Other respondents indicated that participation in the VSLA and related financial literacy classes taught them the importance of earning their own money, how to save, and how to access and use loans to start income-generating activities or meet urgent household expenses.

The ***Skillful Parenting in Cocoa Communities*** programme in Côte d'Ivoire implemented the parenting intervention through pre-existing VSLAs. It aimed to test the viability of the VSLA institution as a channel to provide parenting education. Using the VSLA approach was decided on because it was considered to have some advantages. First, using an existing group structure was a convenient way to deliver a program and achieve a good participation rate. Second, training VSLA promoters to deliver Skillful Parenting had the clear advantage of setting the foundation of a more sustainable approach given their participation in many loan cycles. Finally, these groups were considered to have strong dynamics which are well used to the core VSLA business and the FE aspects of their weekly meetings. Moreover, their improved socio-economic situation as a result of the VSLA participation was intended to offer a more enabling environment to use the new skills expected from the Skillful Parenting process. However, an independent evaluation team found that there was on average a lower prevalence of households with a child aged from 0 to 8 among the beneficiaries possibly because of their restriction in eligibility to VSLA members (young parents).

The RCT of the ***Urwaruka Rushasha*** research intervention in Burundi found that there was a significant increase in spending on clothing for children for parents participating in the "VSLA + Parenting" intervention arm, compared to the "VSLA only" intervention arm. Among the "VSLA+" group there was a 42% increase (compared to a 27% increase among those who participated in only the VSLA intervention and a 16% increase among those in the control group). Also, the "VSLA only" intervention alone, without the parenting component, did not reduce harsh discipline practices, improve positive discipline, or impact child wellbeing or mental health. Highlighting the importance of combining economic empowerment programmes with parenting interventions.

Participants in the ***Berry Street Parenting and Family Services Programme*** in Australia are enrolled for 10

months (Saver Plus), save regularly towards purchasing an education product for themselves or their child(ren) and have their savings matched at a rate of 1:1 (up to a capped amount of \$500 per participant). Participants complete FE, and receive support from a community organisation.

The **Home-Improvement Loans for Low-Income Families and Families at Risk Project** by Habitat for Humanity in Bulgaria aims to develop a model of social work practice which addresses early stage support for families in need through assistance for improving the living conditions of the families in order to prevent child abandonment and institutionalisation. The project provided, aside from parenting Financial Education, loans ranging between \$200-\$700 with a monthly repayment rate depending on the beneficiaries' financial abilities but usually over 12-24 months. If the beneficiary proves to be reliable, after repaying the first amount, he/she has the possibility to apply for another incremental housing loan in order to gradually improve the household living conditions.

The **Yekokeb Berhan Program for Highly Vulnerable Children** in Ethiopia community self-help savings groups (CSSG) were open to both women and men whose households are classified as Strugglers. Once a CSSG is formed, its members receive a package of training, including selection, planning, and management of microenterprises, basic business skills, saving/credit/investment, micro-finance, and vocational training. Each group member saves a specified amount—ranging from US\$.50 to US\$2 per week—as agreed to by the group, and they could take out loans to start or expand microenterprises.

Savings and Loan Associations are not always suitable. Staff of the **Deinstitutionalization of Orphans and other Vulnerable Children in Uganda (DOVCU) project** in Uganda realized that the VSLAs could not serve a majority of reintegrating families since these families were scattered geographically, and it was operationally not viable to form a VSLA around every beneficiary. In a number of areas where reintegrating members resided, there were no existing saving groups to which families could be referred. As an alternative, the project introduced community skills training for small scale production of basic household items.

## Social Support

While the large majority of programmes had an economic strengthening element, other key components of the integrated interventions consisted of health, nutrition, prevention of violence and social services.

### Social services

The **Deinstitutionalization of Orphans and other Vulnerable Children in Uganda (DOVCU) project** in Uganda offered, along with the economic strengthening intervention package, all enrolled families a set of social support services that used a case management approach and home visit programme to provide psychosocial support, strengthen parenting skills, and link to other social services through referrals to health care services, education, and other child wellbeing and protection-related services. It also provided a component dedicated to the capacity building of targeted households that involved financial literacy and business skills training and needs-based coaching during home visits to reinforce financial literacy, business, and parenting and family relationship skills.

### Nutritional support

The **Zambia Family Activity (ZAMFAM)** programme is an example of one of the organizations that equipped beneficiaries aside from financial skills with nutrition skills. Cooking demonstrations were conducted under the programme and their main target groups were people living with HIV/AIDS, under-nourished children, children under five, and pregnant women. Ministry of Health monitoring teams incorporated some community volunteers from the project and helped to monitor growth of children under five at community health facilities. Parents/caregivers were empowered to prepare local foods in a way that ensured families derive the most nutritional benefit. This knowledge was greatly appreciated as parents/caregivers reported that the nutrition program helped them take care of their children.



## HIV Paediatric Care

The **Expanded IMPACT Project** in Zimbabwe integrated early childhood development with paediatric HIV treatment and prevention of mother-to-child transmission (PMTCT) of HIV. The programme activities focused on enrolling mother-baby pairs into multipurpose play groups in which the participants received a set of layered early childhood stimulation (ECS), health, nutrition, psychosocial support, and economic strengthening service interventions. First, participants were taught parenting skills through the use of an adapted ECS curriculum.

## Family strengthening lens

There were 6 projects which had a specific focus on prevention of family separation. For example, the **Support to Child Protection Department for the Closure of Institution for Babies in Chisinau project** aimed to reform the system for institutionalizing babies and young children in Chisinau, by replacing residential care with a wide range of day and community services. The project realized that economic empowerment activities by themselves were insufficient to preventing separation or encourage the reunification and reintegration of separated children back with their families. Economic pressures, while a major contributing factor, were not the only factors that lead to family separation. They realized that for letting ECD services could contribute to preventing family separation, and support the process of reintegrating young children back into their homes. The intervention most often used is counselling that targets and strengthens the beneficiaries' parenting social, communication and financial skills which instils a sense of responsibility, and improves relationships within the family.

The **STREAMS** Parenting Center in the United States implemented the Empowering Families program offering integrated healthy marriage and relationship education and economic stability services to couples raising children together.

## 5.3.2 Programme Design

The FE parenting programmes can be delivered in different settings. Generally, delivery modalities are dependent on the existing environment and often take a mixed approach such as community group sessions combined with home visits on a regular basis. Most frequently the parenting programmes were integrated into existing delivery platforms in the community, at home, school or clinic.

### Community Interventions

Most programmes are implemented in a community setting. Social workers, community health workers, community mobilizers or volunteers visit participants of parenting programmes in their own environment through existing community structures. For example, in the **Yekokeb Berhan Program for Highly Vulnerable Children** project in Ethiopia the weekly savings group meetings were considered robust platforms for integrating parenting education.

### Home-visits

Many programmes combined the community interventions with home visits (see *table 2*). In the **Deinstitutionalization of Orphans and other Vulnerable Children in Uganda (DOVCU) project** in Uganda, in addition to financial literacy training at community level, targeted families received home-based training in business skills, parenting skills and child protection and ongoing psychosocial supportive counselling through regular visits with sessions lasting approximately one hour. On average, each household received 2-3 visits a month with training and support.

These home visits are in some instances a 'one stop approach' to program delivery ensuring that beneficiaries received a wide range of services during a single visitation. For example, in Zambia, as part of the **ZAMFAM** program community volunteers (CVs) conducted beneficiary home visits, they were able to provide a variety of services to each household. These included health, child protection, education support, and economic strengthening services.

Most programmes have a linkage to social services as part of a protection intervention (family strengthening). For example, the **Pamoja Tuwalee Coordinated OVC Care Program** focussing on highly vulnerable families in Tanzania conducted weekly household visits to follow up identified cases and monitor progress. Many **Early Head Start programs** in the USA are provided in a child's own home through weekly home visits that support the child's development and family's own goals. In the **Pantawid Pamilyang Pilipino Programme** in the Philippines, facilitators specifically asked for guidance on how to make the home-visits more effective and dynamic.

### Centre-based Interventions

Several programmes had interventions within the premises of a health, education and social services facilities.

#### Social Service Centres

A number of programmes are at least partly implemented within a social services centre. For example, both USA based programmes, **STREAMS** and **Early Head Start** programs and the **Pots of Gold - Sure Start Programme** in the United Kingdom are located in centers which provide part day or full day programming for children.

#### Pre-school/ECD Centre

Some projects had a link to the kindergarten/pre-school of their children. In an evaluation of the **STREAMS** programme in the USA, couples viewed the classroom as a safe place to ask questions and learn new skills because they trusted the facilitators and other couples in the class. Aside from a place to receive parenting skills sessions it was combined with early childhood activities for the children at the centre.

The **ECE centre-based PSD programme** in New Zealand used the different sites as community hubs. It allowed parents to access a number of services in familiar, local settings and built stronger relationships with teachers (as there were increased opportunities to interact with teachers in non-learning situations). Sites that had a designated parent space were able to achieve this more successfully as its use was unconstrained and parents could drop by any time they chose.

The **Home- Improvement Loans for Low-Income Families and Families at Risk Project** in Bulgaria provides ECD services for the children to empower vulnerable mothers to be economically active and productive by freeing them to work and earn income while their young children are properly cared for with ECD interventions. In addition to the immediate economic impact of allowing mothers to earn income without having to put their young children into institutions, ECD interventions contributed to the cognitive, socio-emotional, and motor development of the child. Similarly, the **Support to Child Protection Department for the Closure of Institution for Babies in Chisinau project** in Moldova provides access to daily quality care for the children. This allows parents (especially the mothers) to apply their newly gained financial literacy skills to find and maintain employment, rent an apartment, and cover the needs of the family while keeping their children as part of the household.

#### Clinic Based

The **Expanded IMPACT Project** in Zimbabwe and **Our First Baby project** in Nigeria centred around health facilities. In Zimbabwe, mother-baby pairs were recruited with the assistance of CHWs and community health nurses. The project fostered involvement from health facility staff during early childhood stimulation sessions with mother-baby pairs and stronger engagement in the bidirectional referral of clients.



Thus, those who required HIV testing and ART were referred from the community to the health facility, whereas those who required case management and other social protection services were referred from the health facility to the community. The programme realized that families in remote rural locations were difficult to reach. In some cases, the distance to the local clinic deterred mothers from attending or required them to walk 10 or more kilometres to attend sessions.

**The Program Keluarga Harapan Family Development Sessions (FDS)** in Indonesia applied a flexible model of implementation. While originally parenting sessions were once a month in a group meeting at a local government office. It was later decided the parenting sessions could be delivered flexibly without being limited by time and place.

### 5.3.3 Programme Dose

The frequency and intensity of group sessions and home-visits are central for achieving changes in parenting behaviours. The UNICEF *Standards for ECD Parenting Programmes in Low and Middle Income Countries* states that higher frequency yields better results, especially at the beginning of any parenting programme with more sessions to start the programme that taper off as the programme progresses. The effect of the dose needs to be significant enough on the parents to then be transferred to the child<sup>94</sup>. The programs reviewed were diverse in length, intensity and content.

#### Number of Parenting Sessions

The number of parenting sessions varied between the different programmes. Twenty two of the 25 programmes provided details on the number of parenting sessions. The average number was 12.6 sessions with a median value of 12. The minimum number was 5 and the maximum was 46.

Table 2: Frequency and intensity of parent education programmes that include Financial Education.

Projects	Total number of parenting sessions	Number of Financial Education sessions	Duration (per session)	Overall period of PE sessions	Group size (persons)	Home visits
<b>Tuning into Kids &amp; Saver Plus</b> – Australia	8	4*	2.5 hrs	10 months	-	No
<b>African Migrant Parenting Program</b> – Australia	8	1	2 hrs	15 months	8-10	Yes
<b>Home- Improvement Loans for Low-Income Families and Families at Risk Project</b> – Bulgaria	20	-	2 days	-	-	Yes
<b>Urwaruka Rushasha</b> – Burundi	20	11	2hrs	10 weeks	25-30	No
<b>Skilful Parenting in Cocoa Communities</b> – Côte d'Ivoire	11	1	2hrs	5 months	30	No
<b>Yekokeb Berhan Program for Highly Vulnerable Children</b> – Ethiopia	5	*	2.5 hrs	-	15-20 HHs	Yes
<b>Palanhar Yojana Scheme</b> – India	13	2	-	14 weeks	8-12	Yes
<b>Program Keluarga Harapan Family Development Sessions</b> – Indonesia	14	1 of 5 modules	2-2.5 hrs	14 months	25-30	No
<b>Opportunity Zero-Six</b> – Italy	10	5	2hrs	7 months	-	No

94 Standards for ECD Parenting Programmes in Low and Middle Income Countries. UNICEF, 2017. [\[Link\]](#)

Projects	Total number of parenting sessions	Number of Financial Education sessions	Duration (per session)	Overall period of PE sessions	Group size (persons)	Home visits
Support to Child Protection Department for the Closure of Institution for Babies – Moldova	-	-	-	6-9 months	-	-
Child Sensitive Social Protection (CSSP) project – Nepal	12	2	-	12 weeks	8-12	Yes
ECE centre-based PSD – New Zealand	Varied per site	Varied per site	-	-	10	Yes
Our First Baby – Nigeria	9	1(?)	-	4 months	10-15	No
Better Parenting Nigeria – Nigeria	20+4	1	1 hour	-	12-25	Optional
Pantawid Pamilyang Pilipino Programme – Philippines	11	2	-	weekly	10-15	Yes
Sihleng'imizi Family Programme – South Africa	14	2	2 hrs	weekly	5 families	Yes
Skilful Parenting and Agribusiness Child Abuse Prevention – Tanzania	12	5	-	12 weeks	8-22	No
Pamoja Tuwalee Coordinated OVC Care Program – Tanzania	-	*	-	weekly	20-25	Yes
DOVCU project – Uganda	46 (22+24)	29 (5+24*)	45 minutes	2-3 months	~22	Yes
SCORE Project – Uganda	40hrs	5hrs	compressed	one week in-depth	~11	Yes
Pots of Gold – United Kingdom	15	6	2 hrs	-	-	Yes
Head Start – USA	+/-8	2	2,5 hrs	8 weeks	5-25	Yes
STREAMS – USA	8	1	2,5 hrs	-	8-12	No
ZAMFAM – Zambia	8	*Part CSG	-	-	22	Yes
Expanded IMPACT Project – Zimbabwe	12+6	6*	1,5 hrs	12 months	20	Yes

\*The Financial Education sessions are linked to the financial inclusion component of the project

## Number of Financial Education Sessions as part of Parenting Sessions

The share of FE sessions of all parenting education sessions of each programme was around 1 FE session for every 6 Non-FE parenting sessions (14%). The number of FE sessions ranged from just one session in Côte d'Ivoire and Nigeria to 11 in Burundi (if we add the 24 the Business Skills sessions to the 5 FE sessions in Uganda it was 29 FE sessions out of a total of 51 PE sessions) – See *table 2* above. A number of the programmes added sessions on FE when they realized that more time was required to take parents and caregivers to some of the basic financial concepts (Bulgaria & Uganda).

## Content

The topics covered in the parenting sessions varied in the different programmes. For example, the **Program Keluarga Harapan Family Development Sessions (FDS)** in Indonesia, included (1) health and nutrition, (2) child protection, (3) financial literacy, and (4) parenting skills to support children's social-emotional and cognitive development.

In **Urwaruka Rushasha** in Burundi the topics in the 10 session 'Healing Families and Communities discussion series' included: 1) children's perspectives and reality; 2) children's wellbeing and participation; 3) access to health and education; 4) positive discipline and communication; 5) child protection in the family; 6) child protection in the community; 7) daily life and income use in the household; and 8) family budgeting.

For the ninth session, participants invited spouses and other family and community members to a public forum where the participants shared what they had learned and described the changes they pledge to make. In the final session, groups reflected on the previous sessions, evaluated the program, and discussed their pledges, possible challenges to upholding the pledges, and possible solutions. In addition, 10 sessions were provided during the same period as the Healing Families and Communities Discussion Sessions to improve VSLA participants' financial literacy and equip them with the skills they need to become "entrepreneurs of opportunity" rather than "entrepreneurs of necessity."<sup>95</sup>

The parenting sessions of the ***Pantawid Pamilyang Pilipino Programme*** in the Philippines (11 PE sessions of which 2 FE sessions) aimed to help parents become more conscious of ways to improve their relationships with their children, have more enriching interactions, and promote positive disciplining strategies. This should in turn pave the way for children's emotional, social, and cognitive development. In addition, the parenting program promotes planning of expenses and savings based on actual family income, including cash from the linked CT programme. Parents are encouraged to prioritise children's needs as they plan their budget. A nutrition session was included in the program to help parents plan healthy and nutritious meals for their children. Finally, there is a session on gender that intends to foster more engagement of fathers in parenting along with giving girls and boys equal opportunities. During a qualitative assessment participant in focus group discussions stressed the need to be equipped with financial management skills and urged for additional FE sessions.

The ***Sihleng'imizi Family Programme*** in South Africa organized 14 parenting sessions. The content focused on parenting/caregiving, family relationship characteristics (communication, support, cohesion), caregiver involvement and investment in their child's schooling, and nutrition education. Two sessions were dedicated to financial capabilities: One session on 'Making a Budget with our Money' and one session on 'Ways to Save Money and Making a Family Savings Plan'.

The ***Skilful Parenting in Cocoa Communities*** programme in Côte d'Ivoire included the following PE sessions: Family relations, roles and responsibilities, self-esteem and self-care, values and discipline, communication, child protection, family budget, early childhood development and nutrition.

The ***Expanded IMPACT Project*** in Zimbabwe started the project with a five-day training for caregivers before the parenting and VSLA sessions began. Trainings covered the following topics: 1. financial literacy, 2. income-generating activities, 3. business proposal development, 4. VSLA group formation, 5. monitoring/tracking expenditures, and 6. risk management.

The ***Pots of Gold programme*** in the United Kingdom included 6 financial sessions. The modules of learning delivered were: Shopping good buys; What is money?; Complain to gain; Taking your money out and about; Exploring savings; and Finance for pleasure.

***Parenting Programme for the Child Grant*** in Nepal included 14 sessions with groups of parents focusing on how to improve day to day parenting skills. It included 2 FE sessions: one on the cash transfer grant scheme & one on family budgeting.

The ***Palanhar Plus initiative*** in India consists of 14 sessions, out of which the majority, i.e. nine sessions, are based on the International Child Development Program (ICDP) – a programme that originated in Norway and has now been implemented in 43 countries<sup>96</sup>. Two sessions were dedicated to family budgeting.

<sup>95</sup> Sessions outline: 1. Introduction to Business; 2. Your business and You; 3. Increasing value; 4. Business planning; 5. Market information; 6. Marketing; 7. Cost calculation; 8. Pricing; 9. Archiving; 10. Financial Planning.

<sup>96</sup> The International Child Development Programme (ICDP) is founded on the idea that one of the best ways to develop children is to help caregivers build a better relationship with their children. Fundamental to

the approach is to bring the child into the caregiver's zone of empathy, and enhance the caregiver's ability to attune with- and respond to the child's needs and initiatives. The ICDP works with 8 guidelines for good interaction, which connect to three dialogue forms; Emotional, Comprehension (meaning), and Regulative or Behavioural dialogue.

The conditional cash transfer Programme in Italy, **Opportunity Zero-Six**, required a parent to follow two of four courses offered by the programme: job seeking; Reconciliation work and family; Use of Money<sup>97</sup>; and Parenting. Each course consisted of 5 sessions.

In the **Deinstitutionalization of Orphans and other Vulnerable Children in Uganda (DOVCU) project** in Uganda in addition to financial literacy training, targeted families received home-based training in business skills, parenting skills and child protection and ongoing psychosocial supportive counselling. The training manual for facilitators included, 12 Economic Strengthening sessions, one Child protection, four Positive Parenting Skills and four Psycho-social support sessions. The Economic Strengthening sessions were aimed at increasing the understanding of heads of households and other adult household members of financial management concepts and building their capacity to use knowledge and skills in their lives. The training sessions focused on topics including managing household money flow; managing needs and wants; why save, how and where to save; borrowing money in the community and managing financial emergencies.

In the **Agribusiness & Skilful Parenting programme** in Tanzania there was also more emphasis on Financial Education compared to most other programmes. The 12 group-based parenting sessions consisted of five sessions on parenting skills, two on child protection and five on family budgeting.

The **Strengthening Relationship Education and Marriage Services (STREAMS)** programme in the USA provided a combination of family wellness workshops, case management, employment services, and financial coaching. The family wellness workshops consisted of 8 sessions: (i) Getting started: Being a strong team; (ii) Two worlds, one relationship; (iii) Building a strong team (iv) Vision for your career, (v) Parents as leaders/Parents as models/ Parents in healthy families, (vi) Financial literacy: Money matters and goal setting and budgeting, (vii) As children grow, and (viii) Keeping the fire alive.

The **Better Parenting Nigeria** parenting education consists of two core sections – ‘Cross-Cutting’ and ‘Other Family Issues’ (One session is Livelihood options and financial management), and one supplemental section: Early Childhood Development (additional 4 on ECD and 1 on budgeting<sup>98</sup>).

In order to ensure a holistic approach to the problems of vulnerable communities and families at risk the **Habitat for Humanity programme** in Bulgaria worked with partner organisations which provide specialised additional services and training. The additional support is based on the needs of the different communities and varies from region to region, but generally included: (i) Financial Education training, this provides basic knowledge on family budgeting, planning and saving skills, building the capacity of low-income households to gain control of their financial resources and better manage their scarce capital; (ii) Consultations and support are provided by social workers - the beneficiaries receive information on available social benefits and additional support provided by local government or other NGOs etc; and (iii) Support provided by Reproductive health services, Health education, School mediators – community workers supporting families in order to prevent children dropping out of school, basic life skills and professional training - e.g. ‘How to find job’; ‘How to write a CV’; ‘How to fill in forms and other documents’ etc.

97 The Use of Money course taught families how to manage the family budget and how to use money to improve family living conditions and opportunities. Instructors discussed the dynamics that usually lead to debt. The course also addressed the importance of using tools such as financial diaries to keep track of expenses and the stressed the importance of savings.

98 Nigeria Parenting Sessions: I. Cross-Cutting - (Sessions: 1-14): 1. Understanding parenting, 2. Culture and social norms, 3. Parenting styles, 4. Temperament, 5. Child developmental stages, 6. Changing needs as children grow, 7. Children with special needs, 8. Parent-child communication, 9. Family rules, boundaries and roles, 10. Discipline, 11. Managing your child's behaviour, 12. Understanding and managing your

emotions, 13. Role modelling, 14. Child rights, protection and responsibility. II. Other Family Issues - (Sessions: 15-20): 15. Basic information and social issues on HIV, 16. Gender norms, 17. Nutrition and adequate diet, 18. Family-centred care, 19. 21st-century parenting realities and challenges, 20. Livelihood options and financial management. III. Early Childhood Development (Supplemental Sessions: 1-4): 1. Bonding, attachment and caregiver well-being, 2. Basics of early childhood development, 3. Early learning and behaviour management, 4. Keeping children safe and healthy. IV. Parenting Adolescents (Supplemental Sessions: 1-4): 1. Basics of adolescent development, 2. Building relationships with adolescents, 3. Establishing rules and routines, problem solving and conflict resolution, 4. Keeping adolescents safe and healthy.

In the **Expanded IMPACT Project** in Zimbabwe the parenting programme content evolved out of formative work and the number of sessions was set after piloting and feedback from participants about preferred length and frequency of sessions.

## Sequencing

Several programme evaluations highlighted the importance of the right sequencing of the sessions for the success of implementation. For example, the **Deinstitutionalization of Orphans and other Vulnerable Children in Uganda (DOVCU) project** in Uganda concluded that financial literacy, which preceded all the economic strengthening interventions, formed a strong knowledge base for successful implementation of the project, especially the cash transfer and matched savings accounts program components.

## 5.3.4 Programme Quality

### Design - Active Learning Methodology

Parenting programmes are generally more effective when they are delivered using active rather than passive learning techniques such as role-playing situations or actual interactions with children. It is important to offer opportunities for participants to practice the target behaviour<sup>99</sup>.

An RCT of the **Agribusiness & Skilful Parenting programme** in Tanzania found that participating families in the positive parenting programme were not replacing harsh practices with alternative behaviours. The researchers attributed the lack of improvements to the fact that the parenting programme was focused primarily on building knowledge and changing attitudes rather than the active practicing of skills, a core component for increasing positive parent involvement.

The **Parenting Programme for the Child Grant** in Nepal used a more active learning methodology. The parenting sessions are implemented with groups of parents and led by trained facilitators; the methods are non-instructive, empowering, building on caregiver's own resources and knowledge. The facilitator's role is to facilitate good group processes, as well as to provide positive feedback, knowledge and support to the participants. Working methods includes group discussions with other caregivers and the facilitators, homework with their children, and sharing and feedback loops in the groups.

The Financial Education sessions in the **Habitat for Humanity programme** in Bulgaria are interactive and based on learning through practice, so the material is understandable even for people who are participating for the first time or have a lower education. It consists of two parts: (i) The first part is working in small groups on cases close to their daily lives, participants easily learn how to manage their income and plan their future expenses, how to reduce unnecessary expenses and how to set and achieve financial purpose; and (ii) The second part of the training focuses on different types of financial products and builds on what was learned from the first part with topics related to savings management, prudent borrowing and management of loans from banking institutions, credit pricing, interest rates, insurance and more.

---

<sup>99</sup> Standards for ECD Parenting Programmes in Low and Middle Income Countries. UNICEF, 2017. [\[Link\]](#)

The sessions in the ***Pantawid Pamilyang Pilipino Programme*** in the Philippines and the ***Palanhar Plus initiative*** in India are interactive, 'joyful', practical and based on the 'everyday' experiences of the parents. During the implementation of the sessions, home visits are made to all participants to give individual support and guidance. After all core sessions have been completed, there is a concluding celebration session in which a plan is made for sustaining the parent groups through local champions. A qualitative assessment of the programme in the Philippines concluded that the parenting programme was useful to most parents and that they enjoyed sharing their parenting experiences on a consistent basis. One mother explained that there are very few opportunities available for parents to discuss and learn about parenting, and that these sessions were therefore highly valuable. Most parents also felt that they learned some important lessons from the programme such as being more affectionate, speaking with a gentler voice and paying more attention to the children's needs. However, facilitators of the programme reported that it takes more time, practice and input to realize change in these dimensions, and the educational, cultural and economic background of the parents poses various significant challenges. The facilitators suggested that more exercises and examples could be brought into the sessions.

The ***Program Keluarga Harapan - Family Development Sessions*** in Indonesia specifically ensured that participants are not only given knowledge by the mentor but also motivation. Activities are carried out interactively-participatory (not one-way), starting with the opening, reviewing the previous material, as well as the delivery of material and questions and answers.

Similarly, role plays and interactive teaching methods were appreciated and deemed more effective than other lessons in the parenting sessions in the ***Deinstitutionalization of Orphans and other Vulnerable Children in Uganda (DOVCU) project*** in Uganda.

The ***Sihleng'imizi Family Programme*** in South Africa were run in the local vernacular, and the family workbook was available in English, Zulu, Sotho and Afrikaans. Each session consisted of family exercises involving caregivers and children. Where this was not appropriate, children spent some of the time in a separate group activity that was tailored to address a particular aspect of the programme content. Each family was paired with another family, called their Sihleng'imizi buddy, to support each other between sessions and after the group sessions end. The group sessions provided the participants with the opportunity to reflect on their existing skills and what they are doing well, as well as to use new skills learnt and to practise positive parenting behaviour. In each session, there were opportunities for families to practise or observe others practising family skills and effective ways of relating.

The ***Pots of Gold Programme*** in the United Kingdom used the concept of Focus Group Discussions as a way of engaging with parents and opening up dialogue about the issues within families and communities relating to finance. Focus groups also helped to break the ice with the parents and were considered a good way of aiding Children's Centre staff who were often unsure of how to approach financial literacy.

Opportunities for practicing new skills were shown to be related to stronger impacts and therefore the lack of practice during sessions may weaken results. For example, the ***Urwaruka Rushasha*** project in Burundi realized that the discussion sessions did not provide opportunities for caregivers to practice skills directly with children during sessions. The sessions were attached to the savings group meetings and attempted to reach a large number of caregivers in a group setting, which made it challenging to include direct caregiver-child interaction. This is a limitation of linking parenting sessions directly with VSLA meetings.

## Locally Appropriate Practical Content

Supporting parents and caregivers requires sensitive understanding of their circumstances. Parenting programmes need to carefully assess the context and culture where the programme is implemented, as well as the needs of families in order to increase relevance. For example, in Nepal the overall context of economic deprivation and lack of education in the target districts led to the realization by the ***Parenting Programme for the Child Grant project*** that parents needed more input, examples and resources on how to expand their child's imagination and help them learn new things (comprehensive dialogue).

The programme needed to enrich their sessions and home-visits with more concrete examples and tools on how to support the child's learning. Similarly, more resources and practice on how to regulate the child's behaviour in a positive way (through explanation, positive redefinition of behaviour and providing alternatives), were required to help the parents.

In the ***Deinstitutionalization of Orphans and other Vulnerable Children in Uganda (DOVCU) project*** training materials were in English and the facilitators translated into local languages as needed, but reference or resource materials were not left behind with participants due to the fact that they were in English and to the high levels of illiteracy among participants. There was a need for more appropriate material for the rural Ugandan setting.

The ***Urwaruka Rushasha*** project in Burundi originally planned to identify modules from existing parenting skills training materials from European and US-based organizations that could be adapted to the local context and project needs. However, the program team found that there was no existing training curriculum that fully addressed the range of outcomes that the project in Burundi hoped to achieve. As a result, the team designed the sessions themselves. To ensure that the training modules aligned with the intended project outcomes and were appropriate for the local context, the training modules were informed by formative research and underwent an extensive review process by local project staff.

***Pots of Gold*** in the United Kingdom reported that there was a lack of suitable ready-made Financial Education resources appropriate for the programme.

The ***Better Parenting Nigeria*** programme evaluated existing curricula and parenting training materials that were used by implementing partners. The assessment results indicated the need for a standardized and contextually appropriate parenting curriculum in Nigeria. Subsequently, the programme organized a validation workshop to review and contextualize the content and pictures included in the curriculum and added a module on gender.

The importance of local contextualization was also recognized by the ***Yekokeb Berhan Program for Highly Vulnerable Children*** in Ethiopia. The interventions were considered practical and based on local contexts and realities. The programme used training materials which were developed and adapted from other programs in Ethiopia and other countries with comparable contexts.

An independent assessment of the ***Agribusiness & Skilful Parenting programme*** in Tanzania concluded that the positive effects of the parenting education could be understood by the way it was grounded in local culture and local definitions of parenting, its participatory approach and the focus on the parent as an agent of change.

The ***ECE centre-based PSD programme*** in New Zealand had a flexible approach in implementation (inviting sites to shape content and focus depending on their local context) and it allowed sites to design and deliver services and activities that were relevant to their communities. However, in a number of instances sites moved away from core objectives of the programme, by delivering activities that became an end in themselves rather than a means to achieving the intended objectives of the programme. Balancing flexibility with focus on overarching programme goals was considered a challenge.

## Evolve As You Go

Several programmes reported that they adjusted the programme during implementation. For example, adaptations for the ***Better Parenting Nigeria*** programme Nigeria were retitled Better Parenting Plus: Community Discussion Guide in order to reflect expanded contents and application. The current version was improved in 2018 in response to the need for supplemental Early Childhood Development (ECD), parenting adolescents and up-to-date HIV information.

From 2009 to 2015 the parenting module of the ***Habitat for Humanity programme*** in Bulgaria was in the process of constant further development and improvement. After six years a new workbook "Financial Literacy and Family Budget Management" was developed.



The Parenting Center made within the **STREAMS programme** in the USA incremental improvements to the financial coaching session to improve the integration with the parenting curriculum. Subsequently, a script to guide the lesson and further delineate facilitator roles was developed. After a few workshop series, the program further changed the session to better relate financial coaching back to core concepts introduced in the Family Wellness curriculum.

## 5.3.5 Participation & Retention in Financial Education parenting programmes

The participation and satisfaction of parents and caregivers differed between programmes. For example, ninety-two percent of parents completed the **Berry Street Parenting and Family Services Programme** in Australia and 85% of the **Opportunity Zero-Six** in Italy, suggesting a high level of engagement. While in the RCT of the **Expanded IMPACT Project** in Zimbabwe the uptake of the intervention was suboptimal (Only 60% attended 14 or more of the 18 early childhood stimulation sessions). Similarly, participation in the **Skilful Parenting in Cocoa Communities programme** in Côte d'Ivoire was low with only 56% of beneficiaries attending at least 7 of the 11 sessions. The completion rate in the **African Migrant Parenting Program** in Australia was 65%.

Several reasons for low participation were reported. The distance caregivers had to travel to take part in intervention sessions in several programmes undermined attendance. Furthermore, there was an issue with the acceptability of the intervention to some of the potential beneficiaries. Social stigma against unmarried adolescent mothers limited participation in the **First-time Young Parents programme** in Nigeria. A process evaluation of the **Expanded IMPACT Project** in Zimbabwe suggested that using a group approach for mothers living with HIV was potentially stigmatising, in that some women feared participation might result in deductive disclosure within the community.

### Incentives for Parents to Participate

Several programmes had included incentives for parents to participate and continue to attend the parenting education sessions. For example, the **Strengthening Relationship Education and Marriage Services (STREAMS) programme** in the USA provided on-site child care during all group sessions. Families were offered a meal before the start of each workshop and provided gas cards, bus passes, and taxi vouchers to support participants' transportation needs. In addition, to encourage regular attendance, the program offered gift cards to couples when they met specific milestones. The **Sihleng'imizi Family Programme** in South Africa also provided a shared meal as part of the sessions. The incentive to attend the parenting sessions in the **Opportunity Zero-Six programme** in Italy consisted of the fact that attending was a conditionality to receive cash support.

### Flexible Delivery

It is important to take into consideration the availability of parents and caregivers. Offering programmes at night or on weekends can help improve participation rates either in centre-based or home-visit programmes. For example, the parenting classes of the **STREAMS programme** in the USA took place on weekday evenings to accommodate participants' job schedules. In addition, condensed workshops were organized to give those couples who enrolled but never attended an opportunity to complete the course. Saturdays were also an ideal time to accommodate couples whose work schedules made it difficult to attend the workshop during the week.



In the ***Deinstitutionalization of Orphans and other Vulnerable Children in Uganda (DOVCU) project*** in Uganda the reintegration caregivers were scattered, requiring caregivers to travel long distances to attend the weekly parenting sessions in at risk parishes. Therefore, the project organized one-week, non-residential parenting skills training workshops closer to these caregivers to increase participation and completion. This compressed schedule allowed parents to take care of their home and business while still participating in the workshop for a few hours a day.

***Urwaruka Rushasha*** in Burundi and the ***Expanded IMPACT Project*** in Zimbabwe organized parenting education sessions on the same day as the VSLA meetings. This approach aimed to minimize the opportunity costs of attending two different sessions to reduce absenteeism.

## Stakeholder Involvement

Involvement of stakeholders is essential for the short and long-term participation and success of any parenting programme. The synergy created between the different actors at different levels, contribute to the awareness of the importance of supporting families and their children and support and acceptance of programme implementation. Key stakeholders include spouses, extended families, community and religious leaders, and local and national governments.

An evaluation of the ***Expanded IMPACT Project*** in Zimbabwe concluded that increased community sensitization and involvement in intervention planning and implementation would have promoted programme sustainability. To achieve *community support* and broad participation, the evaluation stated that it was important to ensure that community sensitization on early childhood education are organized, including with community leaders, in local implementation areas before and during program roll out. The ***ECE centre-based PSD programme*** in New Zealand specifically aimed to evolve the centres into community hubs. This would allow other agencies and services to use the ECE centre, in turn increasing the parents and community's access to a range of services. The sites that most successfully achieved this tended to be sites that focused on parents' needs and had a separate parent centre ('open' sites).

Other important actors can be *religious leaders*. Respondents in the Zimbabwe evaluation reported difficulties in recruiting mothers from some religious sects because the religious leaders or sect doctrine did not support modern medicine or might encourage congregants not to attend clinics in favour of using religious leaders or local healers.

Participation of government is a mechanism that strengthens the legitimacy of programmes, and also supports the mobilization of resources. In the ***SCORE Project*** in Uganda, the key stakeholder identified was the *local authorities*. The project engaged local government throughout program implementation. Government stakeholders were impressed with the amount of interaction they had with the program, compared to previous programs and other organizations, and they explained how this interaction improved implementation and the services beneficiaries received.

Management of the ***Home-Improvement Loans for Low-Income Families and Families at Risk Project*** in Bulgaria recognized that the process of developing the local partnerships, and building trust and a positive image amongst the local community, is time-consuming and depends on many other local factors e.g. capacity, support from the community leaders, etc.

## Role of Fathers

The involvement of men (husbands) can enhance the effectiveness of parenting programs. There is a growing body of evidence that confirms a father's early active and engaged participation in their children's lives has positive effects. Playful interaction between fathers and children is associated with positive socio-emotional skills such as self-regulation and empathy with peers and others. Engaged fathers can encourage greater career and economic success in their children through lowering of depression, fear, and self-doubt<sup>100</sup>. The engagement of fathers varied between the parenting programmes.

In the **First-time Young Parents programme** in Nigeria respondents identified logistical and socio-cultural barriers to male participation in parenting sessions. Logistical challenges included inconvenient times of meetings (both in terms of the time of day and the season of the year) and insufficient incentives for participation. Socio-cultural barriers included concerns about being perceived as 'unmanly' by other community members for participating in activities that are generally considered to be for women.

In the **SCORE programme** in Uganda female beneficiaries were also more actively involved; for example, females attended more trainings and participated more frequently in VSLAs. Multiple reasons were given for this gender disparity in a review. Some said that women can be more vulnerable, such as in cases of female-headed households or widow-headed of households, and thus were more likely targeted for participation. Other respondents said that, because the program is geared toward children, and because of the traditional roles women play in taking care of children, women were the obvious group to benefit from it, and men would not be interested in associating with a program that focused on children and families. Other qualitative findings revealed that males' resistance to female economic empowerment and involvement in the program, despite the program reaching out to men for greater involvement, at times, created tension in households where men may have a hard time adjusting to increased independence of women.

The **Expanded IMPACT Project** in Zimbabwe faced spousal refusal. In some cases, husbands did not want their wives to attend sessions. Respondents reported that this challenge occurred for reasons related to stigma around HIV status and disclosure; in other cases, husbands simply did not fully understand the nature of the programme. In some sites, this issue was addressed with additional community outreach that targeted men in the community through recruitment and training of volunteer male mobilizers. These male mobilizers were responsible for working with men in the community to sensitize them on the importance of early childhood stimulation sessions for young children and encourage their wives to attend sessions and attend clinic visits with them.

Active involvement of men can be successful. The **Agribusiness & Skilful Parenting programme** in Tanzania was able to include a high proportion of fathers and other male caregivers indicating that parenting programmes targeted at the community level through mixed-sex social structures may be effective at reaching fathers. An RCT found a reduction in child maltreatment in a Tanzanian context, where authoritarian and harsh parenting are normative practices with high rates of violence against children reported in national surveys. Similarly, a review of the **ZAMFAM programme** in Zambia showed that a notable number of men became more involved in parenting, reported reduced harsh and abusive parenting, and reported skills in identifying signs of child sexual abuse following the parenting programme.

In South Africa, gender inequalities in care disadvantage both women and children, and the **Sihleng'imizi programme** is designed to support women in their caregiving without reinforcing gender disparities. While the programme is designed to have micro-effects on individuals and families, it is also intended that these changes can over time support the more effective navigation of systemic and structural barriers that block the development and well-being of poor and disadvantaged communities.

---

100 Lundahl BW, Tollefson D, Risser H, Lovejoy MC. A Meta-Analysis of Father Involvement in Parent Training. *Research on Social Work Practice*. 2008;18(2):97-106. [\[Link\]](#)

Special activities for men only can also be considered. The **Berry Street Parenting and Family Services Programme** in Australia included a special element for fathers: “Dads Tuning into Kids”. One recurrent theme in fathers’ feedback was the novelty and value of being in a supportive group situation to talk about their children and parenting issues with other fathers – a new experience for the majority of participants. Fathers also reported significant and large improvements in parenting confidence, emotion socialisation beliefs and practices, and general parenting practices.

### Reaching the Most Vulnerable Families

All programmes target (or prioritize) vulnerable families. However, some programme found it challenging to attract those parents who were expected to benefit most from the parenting education interventions.

The **Expanded IMPACT Project** in Zimbabwe noted that adolescent mothers could benefit from more targeted outreach and were even sometimes not included in programme interventions targeting mother-baby pairs. One suggested strategy was to train peer educators who were also teenage mothers to support adolescent mothers in program enrolment. Interestingly, the **First-time Young Parents programme** in Nigeria was especially established to reach these highly vulnerable teenage mothers and fathers.

In the **ECE centre-based PSD** in New Zealand the programme had overall high attendance, but difficulty in attracting and engaging vulnerable parents. Even though sites were located in areas where high numbers of vulnerable parents lived, this was not sufficient for vulnerable parents to attend the programme. Sites needed to make concerted efforts to engage vulnerable parents in the programme and they struggled with this and often felt they did not have the tools and strategies to reach vulnerable parents.

The **Pamoja Tuwalee Coordinated OVC Care Program** in Tanzania experienced challenges in addressing the economic needs of the special caregiver groups with limited participation in savings and income generating activities (that is, elderly, sick and disabled, and child-headed households).

## 5.3.6 Facilitators / Trainers of Financial Education Parenting Programmes

Facilitators are key to the success of any Financial Education parenting programme. They are the ones who deliver the programme and work in direct contact with the targeted parents and caregivers, their children, families and communities. Therefore, selection, training, supervision and retention are important quality assurance issues to consider.

### Selection of Trainers

The levels of facilitators differed significantly between the programmes in the review. The Group facilitators in the **Sihleng’imizi Family Programme** in South Africa were qualified social workers specifically trained to deliver the parenting programme, and they were supported by qualified childcare workers to assist with the children taking part at different stages in the delivery of the programme.

Facilitators of the **First-time Young Parents programme** in Nigeria were chosen from communities within the catchment areas of the participating health facilities. The facilitator selection criteria included personal experience as first-time adolescent mother/parent, literacy in English, commitment to facilitating group discussions, well-respected in the community and under the age of 30.

Respondents in an evaluation of the **African Migrant Parenting Program** in Australia felt that staff that were engaged in the project were “too young” to be Parent Educators, emphasizing the need to actively involve the traditional knowledge holders and to break hierarchical barriers.

In the **Program Keluarga Harapan (PKH) - Family Development Sessions** in Indonesia facilitators are existing PKH facilitators who previously focused mainly on administrative components of managing PKH (cash transfer programme) through regular meetings of 30–100 or more parents. In the new format, meetings now include administrative information (for example, about payment dates and requirements) and new content information (for example, about positive discipline techniques or the importance of playing with children).

The **ZAMFAM program** interventions in Zambia relied on community volunteers to achieve programme outputs, and while this approach contributed to many of the program’s successes, most of the implementing organizations noted challenges as well. Stakeholders identified low literacy levels among volunteers as a challenge that affected data quality for the program. Also, training of community volunteers required significant investments of time, money, and resources by local FBOs and CBOs, but not all trained volunteers remained active during the life of the program.

In the **Head Start Programmes** in the USA trains financial coaches to partner with families to set financial goals, identify action steps, and provide ongoing support. Financial coaches do not need to be financial experts but should be skilled in supporting parents and other caregivers who are trying to reach financial goals. Financial coaches build on the Head Start/Early Head Start program’s recognition of parents’ best intentions for their families and accompany parents on their journey to build their family’s financial security. In the coaching relationship, the parent is the expert on the financial life of the family and the coach serves as an accountability partner and offers support.

The **Expanded IMPACT Project** in Zimbabwe Early Childhood Stimulation (ECS) facilitators were recruited, vetted, and trained specifically to facilitate ECS parenting sessions. They came from the local community; each group of mothers had one ECS facilitator who was responsible for running the biweekly meetings. Candidates for ECS facilitation were identified with the assistance of CHWs and community leaders. Most candidates had some training in ECS and were also chosen based on their ability to facilitate group sessions for adults.

A number of programmes used for the Financial Education component different facilitators than for the other parenting education components. For example, in the **Deinstitutionalization of Orphans and other Vulnerable Children in Uganda (DOVCU) project** most activities at household level were conducted volunteer Para-Social Workers who were trained by the project and facilitated to implement the activities especially social support services such as parenting education, psychosocial support services and child protection. DOVCU’s economic strengthening facilitators were responsible for individualized and group based financial literacy and business skills training, contributing to coaching caregivers, and training and supporting VSLA groups on VSLA methodology.

The use of multiple facilitators created in some case challenges around quality of delivery and coordination. For example, the **STREAMS Programme** in the USA reported that implementing the parenting programme was complex, requiring three agencies to partner to integrate relationship skills and economic stability services. This collaboration required extensive effort and time. The three different organizations involved had each their own supervisory structures and leadership; thus, changes to roles for staff from partners required consulting with supervisors from those partner agencies. This sometimes made the parenting programme less agile in its ability to address program issues and implement changes quickly.

## Training of Trainers

The effectiveness of parenting empowerment programmes is heavily reliant on comprehensive trainings. Early Childhood Stimulation facilitators of the **Expanded IMPACT Project** in Zimbabwe received a five-day training of trainers before project implementation.

The training manuals were reported to be easy to use because they had been translated into local languages and provided context-specific examples based on local Zimbabwean culture and practices. The facilitators made use of teaching aids and encouraged parents to make toys for their children from locally available materials.

However, In Nigeria, some facilitators of the **First-time Young Parents programme** felt that the initial 5-day training did not adequately cover all required content. This contributed to feeling ill-prepared to lead certain sessions. Similarly, some stakeholders of the **ZAMFAM program** in Zambia observed that the training with community volunteers (CVs) felt rushed, with insufficient time to explain the program and plan with CVs before implementation began. Subsequently, the programme conducted a series of trainings with community volunteers and caregivers.

In the **Program Keluarga Harapan - Family Development Sessions** in many parts of Western and Eastern Indonesia, PKH facilitators had not received training on all the modules of FDS (Financial Education parenting programme). This resulted in either FDS sessions not being conducted or, in some cases, conducted partly based on the facilitators' knowledge on the topics. This was also reflected in the variation of the topics that beneficiaries had received.

One challenge identified during the pilot phase of the **Skillful Parenting in Cocoa Communities** programme in Côte d'Ivoire was that facilitators tended to become "sloppy" or distort key messages of the training over time. An evaluation of the pilot recommended a strategy for maintaining quality and impact of the training over time, especially as the programme would scale.

## Incentives for Trainers

The question of compensation and incentives for the facilitators was a recurring issue in the different evaluations reviewed. On one side there are concerns about the sustainability of offering incentives as part of specific projects, while on the other side it is easier to hold paid community workers accountable<sup>101</sup>.

In the **ZAMFAM programme** in Zambia, community volunteers were given a transport and lunch refund every time they attended trainings and program-related meetings. They also received tools (non-monetary incentives) to aid their day-to-day work which included umbrellas, gumboots, cell phones, bags, raincoats, t-shirts, bicycles, motor bikes and stationery.

In the **Expanded IMPACT Project** in Zimbabwe some respondents felt that stipends were necessary to motivate the community cadres for follow-up and home visits, whereas others thought it was a responsibility to the community and did not require remuneration. Some local partners felt that these cadres should at least have some means to support traveling for home visits either a bicycle or fare to cover transportation costs.

An evaluation of the **SCORE project** in Uganda received mixed messages with some types of community volunteers reporting that they received a monthly financial incentive, while others reported that the lack of any kind of financial compensation for their work was demotivating.

---

101 National Academies of Sciences, Engineering, and Medicine 2016. Moving from Evidence to Implementation of Early Childhood Programs: Proceedings of a Workshop in Brief. Washington, DC: The National Academies Press. [\[Link\]](#)

During the pilot phase of the ***Skilful Parenting in Cocoa Communities programme*** in Côte d'Ivoire by ICS the envisaged participation by VSLA promotors was limited because of their high involvement in a CARE project which offered a more interesting incentive package than the ICS project. The project did use an incentive package (t-shirt and transport allowance) to help support and motivate volunteer facilitators, but it was not clear how this package was being incorporated into the next phase of the project. In the scale-up strategy, the plan was for the training to eventually be delivered by government officials where possible, but there was no concrete plan or agreement with authorities to make this a reality during the next phase of work, or how they be exactly be compensated/motivated.

### Supervision of Trainers

Supervision during a parenting education programme is needed for quality assurance of the programme. Information on the supervision of facilitators/community trainers was limited. In the ***Expanded IMPACT Project*** in Zimbabwe one Early Childhood Stimulation (ECS) coordinator per district was recruited to identify and train community-based ECS facilitators. Coordinators also monitored the work of ECS facilitators, including program data quality check and adherence to standard operating procedures in the delivery of sessions. The ECS coordinators who were recruited had previous ECD training. They were subsequently trained over five days. The coordinators received a monthly salary for their work.

The ***ZAMFAM programme*** in Zambia conducted monthly meetings for community volunteers (CVs) that were used as a platform for supportive supervision, reporting, team building, self-care, sharing best practices and receiving refresher trainings depending on the gaps identified during service provision in the month. District coordinators and data assistants recruited by ZAMFAM verified the services being provided to the OVC and their parents/caregivers including providing day-to-day guidance for challenges faced and reported by CVs.

The ***STREAMS programme*** in the USA took several steps to support facilitators' fidelity to the programme. First, the program coordinator paired experienced facilitators with facilitators who were newer or less compliant with curriculum guidelines. Second, the program coordinator and an experienced facilitator monitored fidelity by observing facilitators and partner staff for an entire session. Facilitators received feedback from the observers in a 20- to 30-minute debriefing session immediately following the workshop. If a problem persisted, an experienced facilitator worked individually with the facilitator to address the problem and achieve adherence to the curriculum tools and materials.

## 5.4 Sustainability of the Financial Education Parenting Programmes

Most interventions in the review were time-bound projects. It is important to have a clear exit-strategy in place to ensure the sustainability of the intervention beyond the project period, e.g., regarding the supply of parenting education materials, the commitment of community volunteers and the self-management capacity of the savings group members if this is part of the intervention. Different approaches were taken with different levels of success.

Not all programmes had a solid exit strategy after the external donor would stop funding the project. The ***Expanded IMPACT Project*** in Zimbabwe had invested in community structures and Government representatives, implementing partners, and members of the community felt the intervention was beneficial and should be scaled up. However, government structures and funding were not available to support the program at the time of closure and respondents hoped other donors would support it in future.

## Building Resiliency Among Beneficiaries

The **Home-Improvement Loans for Low-Income Families and Families at Risk Project** in Bulgaria designed a programme model that avoided the 'dependency approach' of providing families with only free services and support. Instead, the programme created for families the opportunity to take up initiatives and be responsible for their present and future lives. The FE training for current and potential clients was considered a particularly successful aspect of this approach.

Government and programme staff highlighted that the **SCORE programme** was different from earlier iterations of OVC programs in Uganda that focused on providing immediate material needs or handouts. The strength of the SCORE project was considered its resilience-based model of program implementation focussing on building skills of beneficiary households to enable them to become self-reliant. Beneficiary households were able to address their own basic needs and access critical essential services, such as health and education.

As part of their exit strategy the **ZAMFAM programme** in Zambia engaged programme beneficiaries and stakeholders in the transition process. Transition meetings were held with parents/caregivers of OVC, community volunteers and key stakeholders in order to adequately plan and prepare for the sustainability of project activities after the program concluded. These meetings ensured that caregivers were encouraged to actively participate in saving and loan schemes to strengthen their economical capacity to continue supporting their children.

The **Better Parenting Nigeria** programme was used for households with OVC which went through a graduation process. A tracer study found after completion of the project that though most of the caregivers still participated in caregiver forums and savings groups, the overall wellbeing of the households appeared to have declined post-graduation.

## VSLA as Exit Strategy (Economically & Social Capital)

Several projects had considered membership of a savings and loans association to be their exit-strategy. The **Pamoja Tuwalee Coordinated OVC Care Programme** in Tanzania stated that the dependency syndrome among some beneficiary communities was a significant challenge that the Pamoja Tuwalee program staff continued to fight through education of caregivers on the importance of self-help via WORTH savings groups.

In the **SCORE programme** in Uganda through participation in VSLAs, beneficiaries were able to accumulate savings or access credit to expand their crop production, purchase livestock, meet children's basic needs, or start a small business.

Similarly, stakeholders of the **ZAMFAM programme** in Zambia reported that the saving groups and trainings for caregivers managing savings and entrepreneurial skills had a positive impact on their economic resilience. ZAMFAM facilitated the transformation of saving groups into cooperatives and helped register the groups with the Ministry of Commerce which provided additional resources to the groups and helped secure their future success beyond the duration of the program.

Mothers' groups in many sites of the **Expanded IMPACT Project** in Zimbabwe continued to meet after graduation from the program, in large part because of the VSLA groups they had established. These groups continued to provide a support group for the mothers, who were also able to exchange skills, such as knitting or crafting to increase their income generation potential. Since there are very low rates of employment throughout the country, so the VSLA component provided a rare opportunity for mothers to generate income and, in some cases, gain status in their households.



## Building Social Capital

The formation of groups at community level also contributed to the building of social capital in the **ZAMFAM programme**. By linking caregivers to these savings groups it provided them an opportunity to share and exchange ideas, encouraging community interaction and cohesion.

In the **Program Keluarga Harapan Family Development Sessions (FDS)** in Indonesia there was a recognition that the FDS groups had a component that contains trust, values and social norms, reciprocity which is the foundation of the mechanism and forms a cooperative institution that can be utilized to strengthen the economy of PKH beneficiary households. Together financial limitations can be overcome by them by utilizing social networking opportunities in the form of social gathering and cooperatives based on mutual trust.

## Community-based Volunteers

Several programmes saw their investment in community-based volunteers as their solution towards an exit strategy at the end of the projects. The **Pamoja Tuwalee Coordinated OVC Care Program** in Tanzania considered the involvement of Community Empowerment Workers as crucial since they provide support at community and household levels. Investing in Empowerment Workers through training, mentoring, and support would ensure the continuity of family and community-based support even after the program would end.

Similarly, the **Expanded IMPACT Project** in Zimbabwe expected that the trained workers and volunteers would ensure the sustainability of the program as they were all part of the community to begin with. Respondents in the evaluation spoke about the need to consider the longevity of the support groups for the mothers and ongoing refresher trainings for the village health workers so they could support the mothers in their community.

The **SCORE Project** in Uganda also recognized the important role community workers played during the programme and were expected to continue that role after the project would end. Government and program staff both suggested that SCORE's hiring and training of local community members provided a sustainable solution, because those trained knew and would be staying in the community.

Participants in the **Skilful Parenting in Cocoa Communities** programme in Côte d'Ivoire seemed to believe that it would be possible for them to maintain the practices that they learned despite the financial and social challenges they might face. However, most interviewed promoters declared that financial incentives would be required for them to continue delivering the project.

## Building the Capacity of Community-based Organisations

The **ZAMFAM** programme delivered its interventions through already existing community structures such as community-based organizations (CBOs), faith-based organizations (FBOs), and churches. This way the programme built local capacity to ensure that OVC continued to receive support from F/CBOs and churches in their communities.

However, the **Better Parenting Nigeria** programme found in a baseline survey of structures and practices among local implementing partners (IPs) that none of the IPs had frameworks for programme sustainability nor an explicit transition strategy for beneficiaries. In response the programme developed a framework to guide sustainability planning at the national and zonal levels and organized workshops for IPs and state governments respectively.

The **Yekokeb Berhan Program for Highly Vulnerable Children** in Ethiopia expected that local Community Committees and Community Care Coalitions (comprised of representatives across government and civil society) would take over large portions of the programme. To that end, the programme provided these groups and others in local government with coaching and capacity-building in coordinated quality care and standards, data management, local resource mobilization, child protection, and leadership skills.



## Link to Government

The ***Skilful Parenting in Cocoa Communities*** programme in Côte d'Ivoire had prioritized government engagement and an evaluation appreciated the long-term vision for government uptake and integration of key elements of the intervention as a core strength of the long-term plan. However, the plan did not include many concrete steps or activities to lay the groundwork for progress toward this goal. Independent reviewers concluded that the project would benefit from clearly detailing more concrete activities and outcomes toward the goal of government integration, such as identifying possible government channels for potential take up or direct engagement with government representatives beyond what the donor had already planned to facilitate. The reviewers recommended to explore where the initiative could build on and leverage existing infrastructure in the system, beyond just building new infrastructure from scratch.

The ***Expanded IMPACT Project*** in Zimbabwe identified the lack of an early childhood stimulation (ECS) policy or official governing body to oversee services for children under age four, before they start schooling as a challenge. Responsibility for this population is largely perceived as residing with the Ministry of Health, but this perception was not always accurate in practice. While village health workers have a mandate to work with this young population, in many cases they lack sufficient training on early childhood stimulation to be able to support parents of young children. Most respondents felt that the political will to support ECS-focused services existed, but that funding was not sufficient to support a program such as this one from within the government, or specifically the Ministry of Health.

## 5.5 Scaling-Up of Financial Education Parenting Programmes

Challenges to overcome during scaling include maintaining quality and effectiveness, and building human resource capacity to implement the programs and maintain sustainability over the long term<sup>102</sup>. It is crucial that organizations identify early in the design process a way of sustaining quality in the delivery of the sessions, as the number of facilitators will increase as the parenting programme is expanded. While the different interventions have shown promising results, the programmes were at different levels of scaling. The majority of financial parenting programmes reviewed were in a pilot phase.

Two of the 25 Financial Education parenting programmes were research projects which were specifically designed to answer a research question and did not have the intention to scale in its design (Burundi and Tanzania). Two projects targeted highly vulnerable young mothers preventing family separation and are not designed for large roll-out (Bulgaria and Moldova). Six of the programmes were implemented at scale in regions with high prevalence of vulnerable families in Ethiopia, Tanzania, Uganda, Zambia and Zimbabwe. However, these were all donor-funded time-bound programmes. Their sustainability depended mainly on beneficiaries joining savings and loans associations (see 'sustainability section' above). The five programmes linked to government cash transfer schemes (India, Indonesia, Nepal, Philippines, South Africa) are still in a pilot phase but have the biggest potential to be taken to scale using the existing infrastructure of the cash grant mechanism already in place. The three programmes in high income countries were already in scale-up phase supported by national governments (USA and Australia) and private sector (Australia). One pilot did not move to the next phase because the donor did not see the potential to scale sustainably (Côte d'Ivoire).

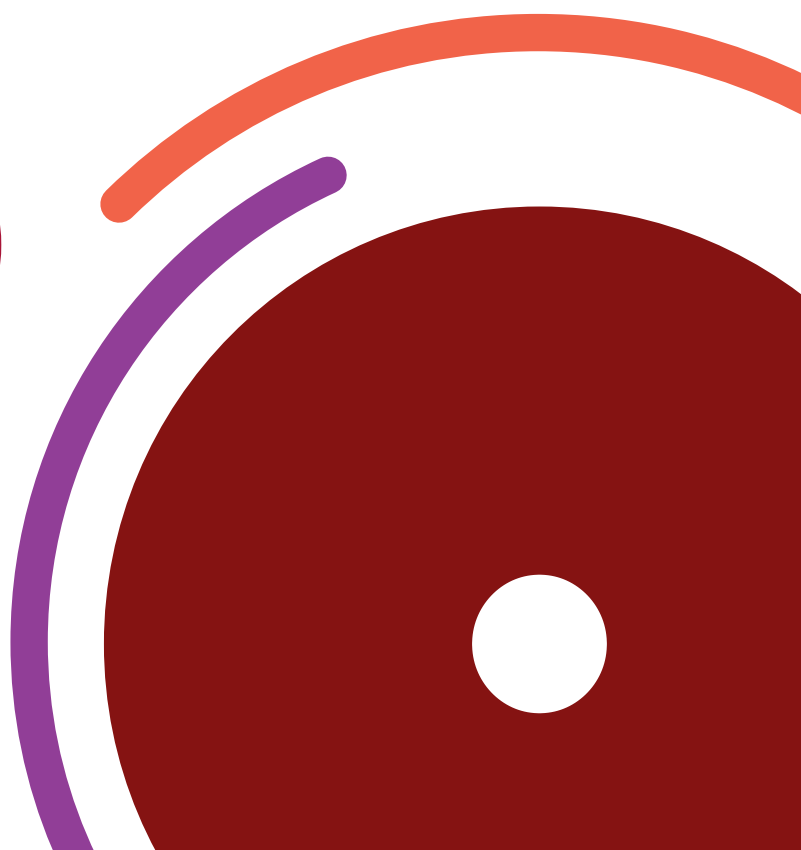
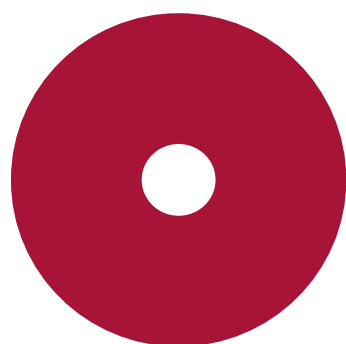
---

<sup>102</sup> National Academies of Sciences, Engineering, and Medicine 2016. Moving from Evidence to Implementation of Early Childhood Programs: Proceedings of a Workshop in Brief. Washington, DC: The National Academies Press. [[Link](#)]



# CHAPTER 6

## CONCLUSION



## Conclusion

The Financial Education parenting programmes reviewed, albeit limited in number, show that integrating FE in parenting programmes can be effective in strengthening parent's capacity to take care of their children, and with the right design, can be an effective empowerment programme for families.

While the studies included in this review were not designed with the specific purpose to assess the impact of Financial Education parenting programmes (attribution), there are a number of lessons from their implementation which could inform future design of Financial Education parenting initiatives, or at least identify further research questions on the topic.

Many programmes in this review struggled with the design and implementation of appropriate FE parenting programmes resulting in sub-optimal impact on the intended beneficiaries (parents & their children). However, the majority of FE parenting programmes increased financial capability of parents. Improved financial skills were leading to positive saving and budgeting behaviour and more responsible spending prioritizing the needs of their children. Evaluations of the programmes found that parents participating in FE parenting programmes are more empathic towards their children's unique developmental needs and are more likely to using only positive discipline methods. Several evaluations found that this resulted in a reduction in malnutrition, child maltreatment and fewer child behaviour problems. Some programme evaluations also found significant improvements in child social-emotional wellbeing, a reduction in economic vulnerability and reduced risk of family separation and increased chances to reunify children in their families and communities.

The majority of the FE parenting programmes were part of a **broader integrated approach** towards family strengthening combining different development interventions, including health, education, child protection, economic strengthening and safety nets. Nearly all programmes (19 of the 25 reviewed) **combined Financial Parenting Education with a Financial Inclusion intervention** allowing the parents/caregivers to act on their newly gained financial parenting skills. The most common financial inclusion interventions are Savings and Loans Schemes (SLAs) and/or Cash Transfers (CT) programmes for vulnerable families. Including financial parenting education in financial inclusion programmes can lead to positive reciprocity in strengthening vulnerable families. For example, CT programs have already existing criteria and mechanisms to identify the most vulnerable families in the community and tested systems to distribute the funds. While, FE can improve the financial skills of the CT recipients leading to effective use of the assistance for the children in the families.

Most interventions are implemented at **community level**. Facilitators of the parenting education interventions often agree with participants where and when to meet. In several programmes parenting sessions were scheduled around the regularly organized SLAs meetings. This encourages participation in the parenting sessions and the SLA sessions as well as reduce the burden of separate meetings for the participants. Using a **mixed approach** is common. In many programmes the community meetings are combined with home visits by parenting facilitators or other community workers. Evidence shows that combining home visiting with group sessions strengthens the overall effect of the intervention<sup>103</sup>.

The review indicates to three main **factors that negatively impacted the effectiveness of the interventions**. Two of them relate to the quality of the intervention: (i) programme dose, and (ii) quality of delivery and one relates to low attendance by parents/caregivers.

The biggest weakness found in the reviewed studies was the inadequate strength of the dosage. Several

---

103 Mohebbi SZ, Virtanen JI, Vahid-Golpayegani M, Vehkalahti MM. A cluster randomised trial of effectiveness of educational intervention in primary health care on early childhood caries. Caries Res. 2009;43(2):110-8. [[Link](#)]

programmes provided only limited exposure to basic Financial Education insufficient to have any impact on beneficiaries' financial literacy skills (8 programmes had only 1 or 2 sessions dedicated to FE) – The *number of sessions* and hours need to be meaningful to have a positive impact on parenting skills.

A second concern was the quality of delivery by the facilitators. In a number of programmes, beneficiaries as well as other stakeholders, expressed concern about the quality of the facilitators. *Adequate time for training, including in the topic of financial literacy, monitoring, refresher trainings, supervision and (monetary and/or non-monetary) incentives for facilitators* is essential.

The third key factor that negatively affected the effectiveness of the interventions was the *low and or inconsistent participation by parents and caregivers*. Some programmes were very well organized with quality trainers in place but had low attendance rates resulting in low levels of impact found in evaluations of the interventions. Conditions and arrangements need to be in place to ensure adherence by parents and caregivers to a Financial Education Parenting Programme.

The review found several **contributing factors to ensure programme adherence** as well as the overall effectiveness of financial parenting programmes. Most of these factors are not unique to FE parenting programmes and are applicable for any parenting programme to be successful.

First of all, the **content needs to be appropriate for the local context**, acceptable for parents as well as stakeholders in the community. There is a need to understand what promotes effective, sensitive and responsive child rearing and caring practices in the specific cultural context. Examples and exercises on Financial Education need to be adapted for each specific context.

Secondly, in order to go beyond knowledge transfer and ensure financial behaviour change among parents, the sessions need to be delivered using **active teaching and learning methodologies**.

Thirdly, the FE parenting sessions need to be provided in **convenient locations at convenient times** for the beneficiaries. The pros and cons of linking the timing and venue of financial parenting programmes with economic strengthening activities in the community should be considered.

Fourthly, there is a need to **involve stakeholders** already in the design stage of the programmes in order to ensure buy-in by stakeholders, including local government, religious leaders, community leaders, and the broader community. A common understanding among all the relevant stakeholders at different levels is crucial for a successful FE parenting programme (see sustainability above).

Finally, FE parenting programmes need to use **a gender approach** that explicitly recognizes at all levels of implementation the burden placed on women in childcare and includes men –partners – and other caregivers in the responsibility to support the development of young children. Furthermore, programmes need to equally include women and men in financial discussions that are traditionally reserved for men. Programs that equally target mothers and fathers can reach more family caregivers with financial and parenting skills while also contributing to the improvement of gender dynamics<sup>104</sup>.

It is recommended to design and pilot FE modules to embed in broader parenting/ECD programmes. Ideally these modules are tested in different socio-economic settings. An assessment of minimum number of sessions required to make a meaningful impact is also important.

---

104 ILO position on Early Childhood Education [[Link](#)]

This review provides some insight into FE parenting programmes. However, many questions remain, and some were added in the review process. More **research** is needed to determine the best modes of integrating FE with parenting programmes, before implementing FE parenting programmes on a wider scale. Further research should include experimental studies (RCT) to explore different models of linking financial parenting education programmes with economic strengthening interventions and compare with models without. The link between Financial FE parenting programmes and teaching children financial skills at young age requires also more understanding. Since most existing studies cover a wide child age range, more understanding is required of the specific needs of parents with younger children. Research on sustainable models of scale should inform future programmes. Opportunities to incorporate digital elements in FE parenting programmes also requires further research.

# Annex 1

## Reviewed Literature of the 25 Programmes

### **AUSTRALIA - Berry Street Parenting and Family Services Programme**

Wilson, K. R., Havighurst, S. S., & Harley, A. E. (2012). Tuning in to Kids™: An Effectiveness Trial of a Parenting Program Targeting Emotion Socialization of Preschoolers. *Journal of Family Psychology*, 26(1), 56-65. [[Link](#)]

Havighurst, S. S., Wilson, K. R., Harley, A. E., & Prior, M. R. (2009). Tuning in to Kids™: An emotion-focused parenting program – initial findings from a community trial. *Journal of Community Psychology*, 37(8), 1008-1023. [[Link](#)]

Havighurst, S. S., Wilson, K. R., Harley, A. E., Prior, M. R., & Kehoe, C. (2010). Tuning in to Kids™: Improving emotion socialization practices in parents of preschool children – findings from a community trial. *Journal of Child Psychology and Psychiatry*, 51(12), 1342-1350. [[Link](#)]

### **AUSTRALIA – African migrant parenting program**

Renzaho, Andre M. N. 2009, Evaluation of the African migrant parenting program, Deakin University, Melbourne. [[Link](#)]

Andre M N Renzaho & Sonia Vignjevic (2011) The impact of a parenting intervention in Australia among migrants and refugees from Liberia, Sierra Leone, Congo, and Burundi: Results from the African Migrant Parenting Program, *Journal of Family Studies*, 17:1, 71-79. [[Link](#)]

### **BULGARIA - Home- Improvement Loans for Low-Income Families and Families at Risk Project**

Compendium of inspiring practices Early intervention and prevention in family and parenting support. Eurochild, October 2012. [[Link](#)]

Habitat Bulgaria has successfully implemented a 6-year program to improve the living conditions of low-income families. (16/02/2021). Website Habitat for Humanity Bulgaria [[Link](#)]

Juliet Ramage. 2012. Eurochild Peer Review Seminar – Assessment Paper. [[Link](#)]

### **BURUNDI - Urwaruka Rushasha**

A Randomized Impact Evaluation of Village Savings and Loans Associations and Family-Based Interventions in Burundi Urwaruka Rushasha (New Generation), J. Annan, Tom Bundervoet and J. Seban. 2013. [[Link](#)]

Annan, Armstrong, & Bundervoet. 2011. "Urwaruka Rushasha: A Randomized Impact Evaluation of Village Savings and Loans Associations and Family-Based Interventions in Burundi." [[Link](#)]

### **CÔTE D'IVOIRE - Skilful Parenting in Cocoa Communities**

VSLA Skillful Parenting Scale up evaluation report. ICS -SP/CARE/Company Partner Pilot. Evaluation Report External Version. Prepared by Innovation for Poverty Action's Right -Fit Evidence Unit. February 2019. [[Link](#)]

Strengthening Families Protecting Children. Annual Report 2019. ICS. 2020. [[Link](#)]

### **ETHIOPIA - Yekokeb Berhan Program for Highly Vulnerable Children**

Yekokeb Berhan Program for Highly Vulnerable Children in Ethiopia. Endline Evaluation Report. USAID. 2017. [[Link](#)]

Yekokeb Berhan Program for Highly Vulnerable Children in Ethiopia. Mid-Term Evaluation Report. USAID. 2014. [[Link](#)]

Sarah Mattingly. FHI360. Symposium Report: Keeping Children and Families together with Economic Strengthening. March 6, 2015. [[Link](#)]

Suzanne Andrews, Kelley Bunkers. SUMMARY OF KEY FINDINGS FROM THE 4CHILDREN CASE MANAGEMENT CASE STUDIES. SCORE Project in Uganda, Yekokeb Berhan Project in Ethiopia, The Zimbabwe National Case Management System. CRS. 2017. [[Link](#)]

### **INDIA - 'Palanhar Plus' initiative**

Qualitative Post-assessment Study on the Impact of a Parenting Programme linked to the Palanhar Yojana Scheme in Dungarpur, India. Emma Emily de Wit. 2019. Save the Children. [[Link](#)]

A Qualitative Pre- and Post-assessment Study of a Parenting Programme for the Palanhar (caregiver) scheme in Dungarpur, India. Emma Emily de Wit. 2019. Save the Children. [[Link](#)]

A Parenting Programme for the Palanhar Yojana (Caregiver Scheme). Beyond Cash: Making Social Protection Deliver More for Children in Rajasthan through Parenting. Neema Pant, Manish Prasad, Disa Sjoblom. 2020. Facilitator Guide. [[Link](#)]

A Parenting Programme for the Palanhar Yojana (Caregiver Scheme). Beyond Cash: Making Social Protection Deliver More for Children in Rajasthan through Parenting. Neema Pant, Manish Prasad, Disa Sjoblom. 2020. Annex to the Facilitator Guide. [[Link](#)]

### **INDONESIA - Program Keluarga Harapan Family Development Sessions (FDS)**

Suradi, & Irmayani, Nyi & Habibullah, Habibullah & Sugiyanto, & Susantyo, Badrun & Mujiyadi, Benecdiktus & Nainggolan, Togiartua. (2020). Changes of Poor Family Behavior Through Family Development Session. [[Link](#)]

Parenting Education in Indonesia: Review and Recommendations to Strengthen Programs and Systems. Heather Biggar Tomlinson, Syifa Andina. World Bank Studies Book, July 2015. [[Link](#)]

ADB Technical Assistance Report. Project Number: 51313-001. Knowledge and Support Technical Assistance (KSTA), October 2018. Republic of Indonesia: Building Inclusive Social Assistance. [[Link](#)]

Report on Findings of Impact Evaluation of Program Keluarga Harapan (PKH). 20 June 2019. Babur Wasim, M.P Karthick, Astri Sri Sulastri, T.V.S Ravi Kumar. Microsave. [[Link](#)]

### **ITALY – Opportunity Zero-Six**

Daniela Del Boca & Chiara Pronzato & Giuseppe Sorrenti, 2018. "The Impact of a Conditional Cash Transfer Program on Households' Well-Being," Working Papers 2018-093, Human Capital and Economic Opportunity Working Group. [[Link](#)]

### **MOLDOVA - Support to Child Protection Department for the Closure of Institution for Babies in Chisinau project**

Sarah Mattingly. FHI360. Symposium Report: Keeping Children and Families together with Economic Strengthening. March 6, 2015. [[Link](#)]

### **NEPAL – A Parenting Programme for the Child Grant**

A Qualitative Post-assessment Study on the Impact of a Parenting Programme linked to the Government Child Grant in Nepal. Emma Emily de Wit. 2018. Save the Children. [[Link](#)]

A Qualitative Pre- and Post-assessment Study of a Parenting Programme for the Child Grant in Nepal. Emma Emily de Wit. 2019. Save the Children. [[Link](#)]

Child Sensitive Social Protection in Nepal. Research Brief. Ane-Marthe Solheim Skar. 2019. Assessment of a Parenting Pilot Intervention Linked to the Child Grant in Nepal. The Child Grant and Parenting. Save the Children. [[Link](#)]

A Parenting Programme for the Child Grant. Beyond Cash: Making Social Protection Deliver More for Children Through Parenting in Nepal. Facilitator Guide. Hemanta Dangal, Bishwa Ratna Pun, Disa Sjoblom2020. Save the Children. [[Link](#)]

A Parenting Programme for the Child Grant. Beyond Cash: Making Social Protection Deliver More for Children Through Parenting in Nepal. Annex to the Facilitator Guide. Hemanta Dangal, Bishwa Ratna Pun, Disa Sjoblom2020. Save the Children. [[Link](#)]

### **NEW ZEALAND – Early Childhood Education (ECE) centre-based Parent Support and Development (PSD) programme**

Early childhood education centre-based parent support and development: Final report. Donella Bellett, Meenakshi Sankar and Marinka Teague, Martin Jenkins & Associates Limited. Ministry of Education. 2010. [[Link](#)]

### **NIGERIA - Better Parenting Nigeria**

Better Parenting Curriculum Nigeria. PACT, REPSSI, CRS. 2018. [[Link](#)]

Better Parenting Curriculum Nigeria. 4Children Nigeria. Community Discussion Guide. PACT, REPSSI, CRS. 2018. [[Link](#)]

Coordinating Comprehensive Care for Children (4Children). Annual Performance Report. October 1, 2016 – September 30, 2017. CRS. November 7, 2017 [[Link](#)]

After help leaves: post-graduation outcomes in PEPFAR supported OVC projects in Nigeria. Tracer Study. CRS. 2018. [[Link](#)]

### **NIGERIA - Integrated Approach for Reaching First-time Young Parents**

Lessons Learned from an Integrated Approach for Reaching First-time Young Parents in Nigeria. MCS Program. 2019. [[Link](#)]

“Because my Husband and I Have Never Had a Baby Before...”. Results and Lessons from Interventions with First-Time Parents in Madagascar, Mozambique, and Nigeria. MCS Program. 2019. [[Link](#)]



Research Brief: Findings from formative research with first-time parents in two states of Nigeria. MCS Program. 2017. [[Link](#)]

### **PHILIPPINES - Child Sensitive Social Protection (CSSP) project**

A Qualitative Pre- & Post-assessment Study of a Parenting Programme linked to the Pantawid Pamilyang Pilipino Programme (4Ps) in Region 8, the Philippines. Emma Emily de Wit. 2019. Save the Children. [[Link](#)]

Assessment of Family Development Sessions of the Pantawid Pamilyang Pilipino Program: Assessment of FDS Modules (Final Report). 2018. Josefina T. Dizon, Rufo Gil Z. Albor, Evelie P. Serrano, Kristine Marie Reyes. [[Link](#)]

Assessment Of Family Development Sessions Of The Pantawid Pamilyang Pilipino Program: Process Evaluation Of Fds (Final Report) 2018. Helga P. Vergara, Nephtaly Joel B. Botor, Eric Paul D. Peralta [[Link](#)]

A Parenting Program for the Pantawid Pamilyang Pilipino Program- Facilitator Guide. Nicoletta Armstrong, Disa Sjoblom, Zenona Clemen Gread, Wayomi Chiong Omega, Neema Pant. 2019. Save the Children. [[Link](#)]

A Parenting Program for the Pantawid Pamilyang Pilipino Program. Annex to the Facilitator Guide. Nicoletta Armstrong, Disa Sjoblom, Zenona Clemen Gread, Wayomi Chiong Omega, Neema Pant. 2019. Save the Children. [[Link](#)]

### **SOUTH AFRICA - Sihleng'imizi Family Programme**

Ross, Eleanor & Patel, Leila & Sitshange, Madoda & Matidza, Khuliso. (2020). Connecting cash with care for better child well-being. A nine-month post intervention follow-up evaluation of a Family and Community Strengthening Programme for beneficiaries of the Child Support Grant. [[Link](#)]

Patel, Leila & Hochfeld, Tessa & Ross, Eleanor & Chiba, Jenita & Luck, Karin. (2019). Connecting cash with care for better child well-being An evaluation of a Family and Community Strengthening Programme for beneficiaries of the Child Support Grant. [[Link](#)]

Patel, Leila & Ross, Eleanor. (2020). Child and Adolescent Social Work Journal Connecting Cash Transfers with Care for Better Child and Family Well-Being: Evidence from a Qualitative Evaluation in South Africa. Child and Adolescent Social Work Journal. online version. [[Link](#)]

### **TANZANIA - Agribusiness & Skilful Parenting programme**

Lachman J, Wamoyi J, Spreckelsen T, et al. Combining parenting and economic strengthening programmes to reduce violence against children: a cluster randomised controlled trial with predominantly male caregivers in rural Tanzania. *BMJ Global Health* 2020;5. [[Link](#)]

Agribusiness & Skilful Parenting: A unique and scalable approach to transforming the lives of children and their families in rural areas of Africa. ICS. 2016. [[Link](#)]

### **TANZANIA - Pamoja Tuwalee Coordinated OVC Care Program**

Sarah Mattingly. FHI360. Symposium Report: Keeping Children and Families together with Economic Strengthening. March 6, 2015. [[Link](#)]

Pamoja Tuwalee - Pact's project in Tanzania to improve the lives of vulnerable children and their caregivers. An integrated development case study. PACT. 2016. [[Link](#)]

Midterm performance evaluation of the USAID/Tanzania Pamoja Tuwalee project. USAID. 2014 [[Link](#)]

### **UNITED KINGDOM – Pots of Gold**

'Pots of Gold' Project. Financial literacy and family learning in Children's Centres. Newcastle City Council Family Learning Service. 2007. [[Link](#)]

Sure start Children's Centres Practice Guidance. Department for Education and Skills. 2006. [[Link](#)]

### **USA - STREAMS Programme**

D'Angelo, Angela Valdivinos and Katie Bodenlos (2020). Empowering Families: Implementation of an Integrated HMRE, Employment, and Financial Literacy Program for Low-Income Couples, OPRE

Report #2020-61, Washington, DC: Office of Planning, Research and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services. [[Link](#)]

### **USA - Head Start programmes**

Fuhua Zhai, Jane Waldfogel, Jeanne Brooks-Gunn. Estimating the effects of Head Start on parenting and child maltreatment. *Children and Youth Services Review*, Volume 35, Issue 7, 2013, Pages 1119-1129. [[Link](#)]

Sydnor, K. D., Holt, M., Headen, G., Moore, S., Yates, D., & Gee, T. (2007). Exploring the impact of head start on parents: a pilot study. *Progress in community health partnerships: research, education, and action*, 1(2), 133–141. [[Link](#)]

Lauren Bauer, Diane Whitmore Schanzenbach. The Long-Term Impact of the Head Start Program. *Economic Analysis*. August 2016. The Hamilton Project. [[Link](#)]

Money Smart in Head Start: Financial Education and Outreach with Head Start Families. Peggy Olive, University of Wisconsin - Cooperative Extension. Collin O'Rourke & J. Michael Collins, University of Wisconsin Center for Financial Security. CFS Issue Brief 2011-6.2 [[Link](#)]

Corporation for Enterprise Development. 2012. Getting a Head Start on Financial Security. [[Link](#)]

Jami Curley, Anne S. Robertson. 2017. Annual Report on the Head Start Family Financial Capability Program: 2015–2016. CSD Research Report 17-32. [[Link](#)]

### **UGANDA – Sustainable, Comprehensive Responses for Vulnerable Children and their Families (SCORE) Project**

Family Resilience Reflection Note #1: Resilience. AVSI 2019. [[Link](#)]

Family Resilience Reflection Note #2: Cash Transfer. AVSI 2019. [[Link](#)]

Accelerating Strategies for Practical Innovation and Research in Economic Strengthening (ASPIRES) 2015-2018. End of Project Report. AVSI Foundation 2019. [[Link](#)]

Sarah Mattingly. FHI360. Symposium Report: Keeping Children and Families together with Economic Strengthening. March 6, 2015. [[Link](#)]

Suzanne Andrews - 4Children/CRS. 2017. From Assessment to Graduation: Comprehensive Case Management for Vulnerable Children and Households – The Score Project in Uganda. [[Link](#)]

Uganda's SCORE Program for Vulnerable Children and Their Families: Mixed-Methods Performance Evaluation. Molly Cannon, Zulfiya Charyeva, Nena do Nascimento, Eve Namisango, Ismael Ddumba-Nyanzi. Measure Evaluation. 2017. [[Link](#)]

EVALUATION. Ex-Post Evaluation of the Sustainable, Comprehensive Responses for Vulnerable Children and their Families. (SCORE) Activity in Uganda. USAID. 2018. [[Link](#)]

Evaluation of SCORE Parenting Skills Training on caregiver knowledge and behaviour; and child wellbeing. USAID. 2018. [[Link](#)]

### **UGANDA - Deinstitutionalization of Orphans and other Vulnerable Children in Uganda (DOVCU) project**

DOVCU Learning Brief 1: The effect of DOVCU's integrated package of interventions on children and families at risk of separation. ChildFund International. 2018. [[Link](#)]

DOVCU Learning Brief 2: The effect of DOVCU's integrated package of services on reintegrating children and families. ChildFund International. 2018. [[Link](#)]

ChildFund Deinstitutionalization of Vulnerable Children in Uganda (DOVCU), Final Report. From July 1 2014 Through December 31 2017. ChildFund. 2018. [[Link](#)]

Endline Performance Evaluation: Deinstitutionalization of Orphans and Vulnerable Children in Uganda (Dovcu Project). 2018. [[Link](#)]

Catalyzing Business Skills: For Caregivers. Trainer's Guide. Version 2. April 2018. Uganda ESFAM Project. [[Link](#)]

ASPIRES Family Care 2. Summary Research Report. September 2019. Emily Namey, Lisa Laumann. FHI360. [[Link](#)]

ASPIRES Family Care Family Resilience (FARE) Project: Endline Quantitative Findings Report. Emily Namey, Lisa Laumann, Eunice Okumu, Seth Zissette. FHI360. 2019. [[Link](#)]

### **ZAMBIA - Zambia Family Activity (ZAMFAM)**

Phiri, Lyson, Drosin Mulenga, Nancy Choka, Caila Brander, Nachela Chelwa, and Nkomba Kayeyi. 2020. "A case-study of OVC case management through the Zambia Family (ZAMFAM) project". Lusaka, Zambia: Population Council. [[Link](#)]

Health and socioeconomic well-being of young PLHIV one year after implementation of the ZAMFAM Project. 2019. Evaluating the ZAMFAM Project. Population Council. [[Link](#)]

Rosen JG, Phiri L, Chibuye M, Namukonda ES, Mbizvo MT, et al. (2021) Integrated psychosocial, economic strengthening, and clinical service-delivery to improve health and resilience of adolescents living with HIV and their caregivers: Findings from a prospective cohort study in Zambia. PLOS ONE 16(1): e0243822. [[Link](#)]  
Strengthening community-based services for children and families affected by HIV: an evaluation of the Zambia Family Program. Activity Brief. Project SOAR. 2018. [[Link](#)]

### ZIMBABWE - Expanded IMPACT Project

Cannon, A., Charyeva, Z., Millar, E., Gobin, S., & Morris, L. (2019). Integrating Early Childhood Development and Health in Eswatini, Lesotho, and Zimbabwe: A Scale-Up Assessment. Chapel Hill, NC, USA: MEASURE Evaluation, University of North Carolina. [[Link](#)]

Mebrahtu H, Simms V, Mupambireyi Z, et al. Effects of parenting classes and economic strengthening for caregivers on the cognition of HIV-exposed infants: a pragmatic cluster randomised controlled trial in rural Zimbabwe. *BMJ Global Health* 2019;4. [[Link](#)]

**Date of publication**

October 2021

**Photographic credits**

The Human Safety Net

Aflatoun International

[www.thehumansafetynet.org](http://www.thehumansafetynet.org)

