

HOUSEHOLD EMPOWERMENT THROUGH FIN-WISE FAMILY FOR DIGITAL FINANCIAL LITERACY AND THE PREVENTION OF DIGITAL FINANCIAL MISCONCEPTIONS

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Abstract. *FIN-WISE FAMILY is a community empowerment program designed to strengthen household digital financial literacy and address digital financial misconceptions in Makalisung Village, Kombi District, Minahasa Regency, North Sulawesi. This article describes the documented implementation and outputs of the program using a community-based empowerment approach. Activities were conducted on 24-27 August 2026 and the attendance records contain 26 participant names for each documented date. The intervention integrated four learning themes KELOLA, CERDAS, AMAN & SEHAT, and AKSI through case discussion, budgeting practice, digital-security reflection, and a 30-day family action plan. The main documented outputs consisted of a 26-page integrated module and pocket book, a 35-page family toolkit with 12 practice forms, 10 digital educational materials, a 46-page bank of 20 misconception cases, a 25-item pre-test/post-test instrument, and a 9-page village replication guide. Photographic documentation confirms face-to-face facilitation and participant engagement. The available records support implementation and product readiness. However, paired pre-test/post-test data were not available in the source documents, so changes in literacy scores and misconception levels are not claimed. Follow-up should prioritize paired outcome measurement, 30-day household monitoring, local facilitator development, and village-level replication.*

Keywords: *digital financial literacy, digital financial misconception, Fin-Wise Family*

Abstrak. Fin-Wise Family merupakan program pemberdayaan masyarakat yang dirancang untuk memperkuat literasi keuangan digital rumah tangga dan mencegah digital financial misconception di Desa Makalisung, Kecamatan Kombi, Kabupaten Minahasa, Sulawesi Utara. Artikel ini mendeskripsikan pelaksanaan dan luaran program yang dapat diverifikasi dengan pendekatan community-based empowerment. Kegiatan terdokumentasi berlangsung pada 24-27 Agustus 2026 dan daftar hadir memuat 26 nama peserta pada setiap tanggal pelaksanaan. Intervensi mengintegrasikan empat tema pembelajaran, yaitu KELOLA, CERDAS, AMAN & SEHAT, dan AKSI, melalui diskusi kasus, praktik anggaran, refleksi keamanan transaksi digital, serta rencana aksi keluarga 30 hari. Luan utama yang terdokumentasi meliputi modul dan buku saku terintegrasi 26 halaman, toolkit keluarga 35 halaman dengan 12 formulir praktik, 10 media edukasi digital, bank 20 kasus digital financial misconception setebal 46 halaman, instrumen pre-test/post-test 25 butir, dan panduan replikasi desa 9 halaman. Dokumentasi foto memperlihatkan fasilitasi tatap muka dan keterlibatan peserta. Dengan demikian, program menunjukkan capaian kuat pada level pelaksanaan dan kesiapan produk. Namun, dataset pre-test/post-test berpasangan belum tersedia pada dokumen sumber sehingga peningkatan skor literasi atau penurunan miskonsepsi tidak diklaim. Tindak lanjut diarahkan pada pengukuran hasil berpasangan, monitoring praktik keluarga 30 hari, penguatan fasilitator lokal, dan replikasi program pada tingkat desa.

Kata Kunci: keluarga cakap keuangan, literasi keuangan digital, miskonsepsi keuangan digital

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INTRODUCTION

Digital financial services expand household transaction options through mobile banking, digital wallets, e-commerce, QR payments, buy-now-pay-later services, and online lending. Easier access can improve convenience, but does not necessarily provide the ability to understand total costs, risks, security, and the consequences of financial decisions. Financial literacy is a form of human capital that supports informed economic choices (Lusardi & Mitchell,

2014). In a digital environment, this capability must also include evaluating information, navigating services, and recognizing transaction risks (Koskelainen et al., 2023; Lyons & Kass-Hanna, 2021). The relevant educational question is therefore how households can connect access to usable financial judgment.

The gap between access and understanding matters at the household level, where income, spending, savings, installments, promotions, account security, and purchasing priorities are managed in everyday routines. Financial literacy therefore needs to be considered in relation to decision quality. Koskelainen et al. (2023) extend the financial-literacy agenda to technology, security, and information evaluation, whereas Kass-Hanna et al. (2022) examine financial and digital literacy in relation to financial resilience. These perspectives are complementary: one clarifies the competencies required in a digital environment, while the other connects those competencies to households' capacity to cope with financial difficulties.

Financial literacy also needs a clear operational definition. Huston (2010) distinguishes understanding financial information from applying it, and Hastings et al. (2013) show why measurement choices matter when relating education to outcomes. A participant may correctly define interest but still overlook the combined cost of several installment commitments. FIN-WISE FAMILY therefore treats factual knowledge and applied judgment as related but distinct learning targets. The kit's case questions and worksheets create opportunities to practice both, while the available attendance and product records do not establish proficiency in either. This distinction avoids treating attendance, confidence, or familiarity with an application as interchangeable measures of literacy.

The evidence for financial education is substantial but heterogeneous. Fernandes et al. (2014) caution that measured behavioral effects can be limited and decay over time. Kaiser and Menkhoff (2017) identify variation across target groups, behaviors, intensity, and timing, whereas Kaiser et al. (2022), drawing on randomized experiments, find positive effects on knowledge and downstream behavior. These syntheses differ in their evidence bases and analytical scope, so their results should not be treated as a simple contradiction. Together they support a program with practical tasks and follow-up, while also requiring direct evidence before attributing household changes to a short intervention.

Digital financial misconceptions refer here to mistaken beliefs or oversimplified interpretations of digital financial information. Examples include treating every discount as a saving, interpreting a paylater limit as additional income, assuming that small installments cannot accumulate into substantial obligations, or trusting messages merely because an account resembles an official service. Senduk et al. (2024) examine the intersection of financial education, digital financial misconceptions, and parental well-being. This provides a rationale for teaching participants to question assumptions, compare costs, and identify risks; it does not establish that the present community program has already changed these outcomes.

Debt-related misconceptions deserve specific attention because borrowing combines arithmetic with self-regulation. Lusardi and Tufano (2015) connect debt literacy with borrowing experiences and indebtedness, while Gathergood (2012) examines both financial literacy and self-control in consumer over-indebtedness. Strömbäck et al. (2017) further associate self-control with financial behavior and well-being. These studies suggest that knowing a fee is insufficient if immediate consumption pressure overrides a planned budget. In the program rationale, promotion checking, installment mapping, and pausing before purchasing address different parts of this problem. They are educational supports rather than evidence that participants have already changed their borrowing practices.

Family financial socialization offers a complementary explanation of how financial learning can enter everyday behavior. Pak et al. (2024) investigate financial capability as a mediating pathway between socialization and financial well-being, while Zhu (2020) examines school financial education in relation to parental saving socialization. Compared with the competency perspective, socialization emphasizes interaction, observation, and shared household routines. Practice-oriented education, exemplified by SaveWise (Amagir et al., 2022), adds structured experience with financial decisions. FIN-WISE FAMILY combines these perspectives by linking digital-risk knowledge with case analysis, budgeting exercises, and

family discussion. The proposed pathway from knowledge to routine remains a design rationale, rather than a tested causal mechanism in this article.

Gudmunson and Danes (2011) place financial learning within family relationships and socialization processes rather than isolated instruction. LeBaron and Kelley (2021) reinforce the importance of parental modeling, explicit discussion, and experiential learning. This perspective helps explain why a family budget or meeting agreement can be more relevant than a list of technical definitions alone. However, the household is not automatically a supportive learning environment: responsibilities, access to income, and opportunities to discuss money may differ among members. The kit should therefore be understood as an invitation to shared practice, with attention to respectful discussion and individual privacy, rather than an assumption that every household has equal decision-making power.

Makalisung Village, Kombi District, Minahasa Regency, North Sulawesi, was the implementation site, with households and the village government as the target community and local partner. The program addressed four priorities: digital financial literacy, correction of digital financial misconceptions, financial planning and family socialization, and reusable educational resources. FIN-WISE FAMILY was developed as an integrated package of education, household practice, case analysis, digital media, evaluation instruments, and replication guidance. Its practical contribution is the integration of these components in a village household setting; the article does not claim that each component is theoretically new.

Access constraints also limit what education can accomplish. Suri and Jack (2016) provide evidence on the long-run poverty and gender implications of mobile money in Kenya, while Dupas and Robinson (2013) examine savings constraints through a field experiment on access to savings accounts. These studies concern financial infrastructure and institutional opportunities, not simply instructional materials. Their relevance is that literacy operates alongside the availability and suitability of services. FIN-WISE FAMILY cannot remove low income, unstable earnings, unreliable connectivity, or unsuitable credit terms. Its contribution is narrower: helping households examine options and risks within their circumstances while identifying issues that require institutional support.

The community program aimed to strengthen households' capacity to make safer, more informed, and planned digital financial decisions. Its operational objectives were to develop understanding of cash flow, budgeting, total costs, risks, and transaction security; train participants to identify misconceptions in promotions, paylater offers, online lending, and digital information; encourage the use of budgets, expenditure logs, security checklists, and family discussion agreements; and produce reusable educational resources. This article reports documented implementation and outputs. Quantitative changes are not claimed without an outcome dataset.

METHOD

Setting and Documentary Basis

The program used a participatory, staged community-based empowerment approach focused on household capacity development. It took place in Makalisung Village, Kombi District, Minahasa Regency, North Sulawesi. Attendance documents record activities on August 24, 25, 26, and 27, 2026, with 26 names on each dated list. Participants were residents or household representatives, and the Makalisung Village Government supported local facilitation. These lists establish recorded participation on each date; they do not by themselves demonstrate learning gains or completion of subsequent household practice.

For this article, the unit of reporting is the documented program and its educational products, not a statistically representative sample of village households. The source manuscript identifies residents or household representatives, but does not report recruitment criteria, household composition, ages, income profiles, or baseline digital-service use. These characteristics are therefore not reconstructed or assumed. Nor are four attendance lists summed into 104 unique participants. The defensible count is 26 names per documented date; a

verified participant-level register would be needed to establish unique enrollment, individual continuity, and completion rates across the sequence.

Learning Sequence and Educational Resources

The content comprised four core sessions. KELOLA (MANAGE) addressed cash flow, needs and wants, priorities, budgeting, savings, and emergency funds. CERDAS (MAKE INFORMED CHOICES) covered promotions, cashback, paylater, installments, online lending, fear of missing out, and information verification. AMAN & SEHAT (SAFE AND HEALTHY) addressed account security, confidentiality of one-time passwords and passwords, family financial communication, and well-being. AKSI (ACT) focused on a 30-day practice plan, expenditure monitoring, reflection, and follow-up. Learning activities included short explanations, case discussions, simulations, worksheets, quizzes, reflection, and household budgeting practice. Original Indonesian session names are retained as program labels and explained in English.

The practical educational technology was the FIN-WISE FAMILY Kit, designed in print and digital formats for use with smartphones or paper worksheets without paid applications. It included a module and pocket book, a family toolkit, digital educational materials, a digital financial misconception case bank, pre-test/post-test instruments, and village replication guidance. Data-protection principles prohibited collecting participants' PINs, one-time passwords, passwords, card verification values, recovery codes, financial identity photographs, or account credentials.

The kit combines reusable content with structured practice. Its module introduces concepts, the case bank makes reasoning visible, and the toolkit connects decisions to household records. This division of functions is consistent with the practical simplification studied by Drexler et al. (2014), although their experiment concerned micro-entrepreneurs in the Dominican Republic rather than Indonesian village households. The methodological implication is to document not only which resources exist, but which tasks are delivered and completed. The present report can describe resource specifications; it cannot calculate worksheet completion, facilitator adherence, or the time participants spent on each exercise because these records are not available.

Evaluation Scope and Future Measurement

Evaluation used descriptive analysis of implementation records and product documentation, including activity dates, attendance-list counts, photographs, product specifications, and evaluation-instrument availability. A 25-item pre-test/post-test instrument was available for paired knowledge assessment, but completed paired responses were absent from the documents used to prepare the article. Accordingly, no gain scores, percentage increases in literacy, or reductions in misconceptions were calculated. The analysis distinguishes implementation evidence, product readiness, and unmeasured outcomes to keep conclusions consistent with the available records.

Outcome assessment in future delivery should separate knowledge from application. The existing 25-item instrument could be reviewed against a blueprint covering budgeting, total borrowing costs, promotion appraisal, information verification, and account security. Huston (2010) and Lyons and Kass-Hanna (2021) provide reasons to align items with explicit constructs. Expert review and piloting would be needed before claiming content validity, reliability, or comparability across administrations. Paired anonymous codes would permit within-participant analysis without collecting credentials. These are recommended procedures, not completed validation or measurement steps in the documented activities.

A second evaluation layer should address observable practice and longer-term experience. Collins and O'Rourke (2010) caution that short-term self-reports and weak comparison designs can overstate the effects of adult financial education. Accordingly, future monitoring could record whether households complete budgets, review installment obligations, and use security checklists, followed by assessment after the 30-day practice period. Financial well-being should be measured separately from knowledge because current money-management stress and perceived future security are distinct constructs (Netemeyer et al.,

2018). If a comparison group is unavailable, any paired change should be described as an observed change over time, with causal attribution withheld.

Table 1. Program design and available implementation evidence for *fin-wise family*

Component	Implementation Design	Available Evidence	Analytical Status
Time and location	August 24–27, 2026; Makalisung Village, Kombi District, Minahasa Regency	Four dated attendance lists and photographs	Documented
Participation	Residents or household representatives	26 names on each dated attendance list	Administratively documented
Learning	Four sessions: manage, make informed choices, safe and healthy, act	Module, worksheets, media, and facilitation photographs	Process documented
Outcome assessment	25-item pre-test and post-test	Instrument available; paired responses unavailable	Quantitative effectiveness not estimated
Continuity	30-day practice, local facilitators, village replication	Toolkit and replication guide available	Ready for follow-up

RESULT AND DISCUSSION

Documented Reach and Participation

Attendance records and photographs document program implementation. Four dated attendance lists cover August 24–27, 2026, each containing 26 participant names. Photographs show facilitators using presentations and participants attending face-to-face sessions, with opportunities for discussion. These records support the conclusion that the educational package was used in community facilitation in Makalisung Village. Photographic participation, however, is not a standardized measure of knowledge, behaviour, or well-being.



Gambar 1. Face-to-face facilitation and interaction with *FIN-WISE FAMILY* participants in Makalisung Village.

Recorded participation across four dates provides an administrative indicator of initial reach. It cannot substitute for evidence of learning or behavioral change. This distinction is clear when compared with *SaveWise*: Amagir et al. (2022) evaluated a school-based intervention using pre-test, post-test, and follow-up measurements, whereas the present article has implementation records but no paired outcome dataset. Both approaches connect financial education with practical decisions, but their populations and evidentiary strength differ. *FIN-WISE FAMILY* therefore contributes a documented household-oriented implementation package, without claiming effects comparable to those established through outcome evaluation.

Comparative school evidence also shows why outcome domains must be separated. Kaiser and Menkhoff (2020) synthesize experimental financial education in schools, and Bruhn et al. (2016) evaluate a large Brazilian program. The Brazilian study reports improvements in proficiency, savings, and budgeting alongside increased use of expensive credit. Thus, improvement in one educational outcome does not guarantee safer behavior across all domains. For FIN-WISE FAMILY, a future evaluation should examine borrowing misconceptions and risky choices alongside knowledge and budgeting. The school studies support an evaluation strategy with multiple outcomes; their effects cannot be transferred numerically to the present adult household setting.

Practical Resources and Decision Reasoning

The most concrete output was the integrated FIN-WISE FAMILY Kit. The 26-page module and pocket book covered four learning sessions. The 35-page family toolkit contained 12 practice forms addressing family profiles and goals, income and expenditure mapping, budgeting, four-week expenditure logs, emergency funds, installment obligations, promotion and paylater checking, digital security, family financial meetings, a 30-day action plan, reflection, and facilitator verification. These resources translate instructional content into tasks that households can undertake. Availability of the forms establishes readiness for practice, not verified completion or sustained adoption.

The practical value of the toolkit lies in reducing the distance between instruction and a usable action. Drexler et al. (2014) demonstrate the potential of simple financial rules in a different target population; their findings support examining usability rather than equating longer materials with better learning. A household exercise should make the decision understandable, for example by distinguishing income already received from a credit limit, or comparing a discounted price with the full repayment obligation. These examples explain how the existing budgeting and promotion-checking forms can be used. They are illustrations of intended application, not additional observations from participants.

Table 2. Documented FIN-WISE FAMILY educational products

Product	Specification	Length or Format	Main Purpose
Module and pocket book	Four core learning sessions	26 pages	Facilitator and participant guidance
Family toolkit	12 practice forms and data-protection principles	35 pages	Budgets, logs, checklists, action plans
Digital educational media	10 thematic educational visuals	10 visuals	Print and digital message reinforcement
Case bank	20 scenarios using FACTS-RISKS-CHOICE	46 pages	Analysis of facts, costs, risks, and alternatives
Pre-test/post-test instrument	25 objective items in PRE and POST formats	25 items	Paired knowledge assessment
Replication guide	Procedures, team roles, eight-week cycle, monitoring, risks, continuity	9 pages	Consistent village implementation

Ten digital educational visuals addressed non-blaming financial communication, discounts and purchasing decisions, budgeting, accumulated installments, credit limits, fake accounts, one-time-password confidentiality, pausing before purchases, guaranteed-return warning signs, and emergency funds. They were designed for sharing through channels such as WhatsApp or use as discussion prompts. Their integration with case analysis and worksheets is consistent with the multidimensional literacy agenda described by Koskelainen et al. (2023). The present documentation establishes media availability, but does not measure digital reach, retention, or the relative effectiveness of visual messages.

The 46-page case bank contained 20 household scenarios covering paylater discounts, minimum purchases for free shipping, cashback, flash sales, debt cycles, online loans, influencer-promoted investments, fake customer service, one-time passwords, screen-sharing applications, QR codes, urgent transfer messages, seasonal income, emergency funds, WhatsApp misinformation, and account lending. The FAKTA-RISIKO-PILIH (FACTS-RISKS-CHOICE) method asks participants to separate facts from assumptions, identify costs and risks, examine alternatives, and justify decisions. Compared with knowledge-only instruction, this design makes the reasoning process explicit. It operationalizes the evaluative dimension discussed by Lyons and Kass-Hanna (2021) and Koskelainen et al. (2023), although improved reasoning has not yet been demonstrated by scored participant responses.

The case bank also provides a bridge between general literacy and decision-specific reasoning. van Rooij et al. (2011) relate financial literacy to stock-market participation, but investment participation is neither the target nor an appropriate success indicator for this village program. Lusardi and Tufano (2015) provide a closer comparison for credit-cost understanding. Consequently, case selection should prioritize situations participants actually face rather than encourage adoption of more complex financial products. The documented scenarios cover familiar transaction and borrowing risks; future assessment should examine the quality of participants' explanations, including recognition of uncertainty and the option to postpone a decision.



Figure 2. *FIN-WISE FAMILY instruction supported by a visual presentation*

Household Routines and Financial Socialization

The family is the intended unit of continuing practice. Budgets, four-week expenditure logs, financial-meeting agreements, and a 30-day action plan connect instruction with household routines. This design is compatible with the capability pathway examined by Pak et al. (2024), but their study concerns young adults and measured relationships, whereas FIN-WISE FAMILY reports village implementation outputs. Zhu (2020) addresses a school-to-parent socialization pathway; the present program instead engages household representatives directly. These comparisons support the rationale for family discussion while preventing an inference that socialization or well-being changed merely because a toolkit was produced. LeBaron and Kelley (2021) identify modeling, discussion, and experiential learning as complementary socialization processes. The toolkit offers opportunities for these processes, but their actual occurrence requires separate observation.

The family-practice component should also be evaluated as a process. Pak et al. (2024) analyze socialization and capability in early adulthood, whereas FIN-WISE FAMILY engages household representatives in community education. A meeting agreement creates an opportunity for discussion, but says little about whether members listen, share responsibilities, or use records in decisions. Future monitoring can therefore ask whether a meeting occurred and which worksheet informed it, without requiring disclosure of private financial details. Zhu (2020) provides a school-to-parent comparison that reinforces the potential for learning to circulate within families, while leaving the direction and strength of such circulation in this program untested.

Digital Security and Access

Digital security is emphasized through confidentiality of one-time passwords, PINs, passwords, card verification values, recovery codes, and other credentials. The toolkit applies data minimization, so facilitators do not need account numbers, personal debt amounts, or unrelated sensitive information. Al-Afeef and Alsmadi (2025) examine digital literacy in relation to financial behavior and inclusion, while Lyons and Kass-Hanna (2021) explain the measurement challenges of digital financial literacy. These studies support attention to digital competence, but their findings cannot establish effects among the households in this program. The documented contribution is the inclusion of explicit security rules and checking tools; reductions in fraud exposure or financial loss remain unmeasured.

Digital capability should not be equated with uninterrupted connectivity or confidence in every online service. Koskelainen et al. (2023) identify opportunities and challenges created by digitalization, while Al-Afeef and Alsmadi (2025) examine digital literacy and financial inclusion. A print-digital package can offer alternative routes to the same learning task when access differs. Security reflection should ask participants to verify the sender and purpose of a request before acting, using simulated examples that require no real credentials. Because no incident register or security-performance test is available, the presence of these messages supports content coverage rather than a measured reduction in vulnerability.



Figure 3. *Facilitators and some participants after FIN-WISE FAMILY activities*

Photographs also document a face-to-face setting that permitted direct discussion. Instalments, debt, spending choices, and family habits can be context-dependent and sensitive. The facilitation design allows discussion of reasoning and routines without requiring disclosure of financial credentials or individual debt amounts. This makes it suitable for household-focused learning, although participant comfort and changes in communication were not formally assessed.

Replication Readiness

Replication readiness is another documented output. The nine-page guide includes village readiness assessment, team roles, household selection criteria, an eight-week implementation cycle, standard operating procedures, monitoring, risk mitigation, and a six-month sustainability agenda. It provides an organizational basis for repeated delivery. Local facilitator

training and supervised practice would be needed to test whether the package can be implemented independently. Replication readiness should therefore be distinguished from evidence of successful replication or long-term sustainability.

Replication requires attention to both fidelity and adaptation. Fidelity concerns the essential learning tasks: examining total costs, questioning assumptions, protecting credentials, and planning household practice. Adaptation concerns examples, language, delivery schedules, and print or digital access. The replication guide provides a starting structure, but the source manuscript does not document implementation in another village. Follow-up should record adaptations and their reasons so that facilitators can preserve the intended competencies while responding to local conditions. Lusardi (2019) emphasizes the continuing need for financial education; sustainable local delivery additionally requires resources and facilitation capacity beyond the availability of a manual.

Limitations and Evaluation Priorities

The main limitation is the absence of paired pre-test/post-test responses. Changes in literacy scores, misconception rates, financial behaviour, and well-being cannot be estimated. Attendance and photographs support implementation, and product specifications support readiness, but neither establishes causality. Future delivery should use consistent anonymous participant codes, paired assessments, 30-day practice logs, and transparent reporting of missing responses and follow-up participation. Such evidence would allow assessment of learning and practical adoption in addition to the completeness of educational resources.

The evidence also cannot establish representativeness, sustained participation, or downstream financial benefits. No participant-level socioeconomic profile, scored case responses, comparison group, or follow-up dataset is reported. These gaps are material because education is only one influence on financial decisions, alongside resources, service conditions, and household relationships (Hastings et al., 2013; Gudmunson & Danes, 2011). Documentation of products should therefore be retained as a useful contribution without being inflated into an effectiveness claim. A later evaluation can build on this implementation record by testing the proposed pathway and reporting non-improvement or unintended consequences as carefully as favourable changes.

Taken together, FIN-WISE FAMILY links education, decision simulations, household practice, digital security, family communication, and village replication guidance. Its design connects the digital financial capability perspective (Koskelainen et al., 2023; Lyons & Kass-Hanna, 2021) with family socialization (Gudmunson & Danes, 2011; LeBaron & Kelley, 2021). The defensible contribution is a documented package that makes these perspectives actionable in household exercises. Whether its proposed pathway improves decisions, financial resilience, or well-being remains an empirical question.

CONCLUSION

FIN-WISE FAMILY was implemented in Makalisung Village during activities documented on August 24–27, 2026, with 26 names on each dated attendance list. Outputs included a 26-page module and pocket book, a 35-page toolkit with 12 practice forms, 10 digital educational visuals, a 46-page bank of 20 misconception cases, a 25-item pre-test/post-test instrument, and a nine-page village replication guide. Photographs support face-to-face delivery. The available evidence establishes implementation and product readiness; it does not establish increased literacy, reduced misconceptions, or improved household well-being.

Follow-up should prioritize paired pre-test/post-test administration, at least 30 days of household monitoring through expenditure logs and security checklists, and local facilitator training with supervised microteaching. The village government can use the replication guide to plan subsequent delivery and broader participation. Continued implementation should collect outcome evidence before making effectiveness claims. This would enable the program to progress from a reusable educational package toward an evaluated community empowerment model.

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