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Application of OBE Concept and Project-Based Learning in the Teaching of *Women and Financial Management*

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Abstract: With increasing societal attention to gender equality and women's economic empowerment, the course *Women and Financial Management* has gradually become a vital component of general education in higher education. Traditional teaching models suffer from disconnections between theory and practice and insufficient gender perspectives. This paper explores a curriculum reform path centered on "capability cultivation" and driven by "real-world problems" based on the Outcome-Based Education (OBE) concept and Project-Based Learning (PBL). By reconstructing teaching objectives, designing modular project tasks, and building a diversified evaluation system, this approach effectively enhances students' practical financial management skills and gender-sensitive awareness, providing an innovative paradigm for women's economic education.

Keywords: OBE Concept; Project-Based Learning; Women and Financial Management.

1. Research Background and Significance

1.1. Research Background

In contemporary society, financial management for women is not only an economic activity but also a crucial pathway to self-realization, breaking gender barriers, and ensuring life security. With societal structural changes and the awakening of gender equality awareness, the necessity of financial literacy for women has become increasingly prominent, reflecting profound economic logic, sociological significance, and humanistic care. In traditional households, men often dominate major financial decisions, while women manage daily expenses. This division of labor risks marginalizing women in critical financial matters. Financial education empowers women to utilize financial tools and promote democratic financial decision-making. However, current teaching practices for Women and Financial Management face issues such as fragmented knowledge, theory-heavy content lacking systematic planning for women's life cycles, and insufficient practicality, resulting in inadequate emphasis on real-world applications.

1.2. Research Significance

Integrating the OBE concept with PBL in Women and Financial Management standardizes teaching objectives, designs content based on outcomes, and decomposes the curriculum into practical projects. By simulating real-life family scenarios, students gain hands-on experience in applying financial management principles, enhancing the course's practicality.

2. Integration of OBE and Project-Based Learning

2.1. Core Principles of OBE

OBE emphasizes outcome-oriented education, reverse-designing curricula to align teaching activities with goals. The core principles include: clarifying the learning outcomes to be achieved; Define learning objectives from three dimensions: causation, ability, and values; Design a reasonable teaching path based on the goals and the actual situation of the students; Evaluate teaching effectiveness through a diversified evaluation system.

2.2. Practical Advantages of PBL

The project-based teaching method decomposes the actual situation into different projects, ultimately achieving the target task. Its practical advantages include: designing project themes based on social needs or real-life pain points; Emphasizing student-centered approach to independent exploration and collaborative learning; Develop specific and applicable solutions.

2.3. Synergy Between OBE and PBL

The integration of OBE and project-based teaching method is aimed at creating a synergistic effect. Firstly, the project outcomes directly correspond to the capability goals of OBE, forming a collaborative goal. Secondly, OBE provides a top-level design framework, and the implementation of project-based teaching method complements the specific implementation path. Finally, the project results serve as the core basis for the final evaluation of OBE, achieving mutual embedding of evaluations.

3. Current Issues in Women and Financial Management Teaching

3.1. Theory-Heavy Content with Weak Practicality

Firstly, the current teaching content of *Women and Financial Management* mostly revolves around traditional financial knowledge, such as basic theories centered on the time value of money, asset allocation, insurance classification, and general tool learning centered on investment portfolio management, risk management, etc. Although these contents are basic learning tools, they lack scenario based design for women's special needs, lack specificity, and students have low interest in learning.

Secondly, the gender perspective is superficial, and discussions on the uniqueness of women's financial management often remain at the level of phenomenon description (such as "impulse consumption" and "risk

aversion"), lacking in-depth attribution analysis (such as how social regulation affects women's investment decisions); The lack of targeted content for vulnerable female groups, such as rural left behind women and single mothers, has led to a disconnect between the curriculum and social reality. Neglected some undesirable phenomena caused by Internet finance, such as the financial trap in the digital economy era; Women are more susceptible to traps such as "beauty loans" and "brushing fraud". Again, classroom teaching is often the core of the course, with teachers explaining theoretical models through PPT. Students passively receive knowledge and lack opportunities for active exploration. There is a lack of practical training tools such as virtual investment platforms and marriage property division sand table simulations, which prevent students from experiencing the risks and uncertainties in real decision-making.

Finally, financial management issues involve interdisciplinary knowledge such as economics, law, sociology, etc., but existing courses often separate knowledge modules. For example, when teaching insurance configuration, the provisions of relevant laws and regulations on women's maternity allowances were not comprehensively considered.

3.2. Lack of Systematic Planning for Women's Life Cycle

One of the core objectives of the course *Women and Financial Management* is to help women cope with economic challenges and achieve financial autonomy at different stages of their lives. However, many current course contents exhibit fragmented characteristics and lack systematic planning for women's life cycles, making it difficult for students to form coherent financial strategies.

Firstly, the division of life cycle stages for women is ambiguous. For example, the early career savings of single women, joint property management in marriage, financial pressure during parenting, and retirement planning are scattered in different chapters, lacking logical connections and clarifying the core goals of women at different age stages.

Secondly, there is a mismatch in matching women's financial needs. The teaching content does not fit the real pain points of women at specific stages. For example, for single women, emphasis is only placed on consumption control. Mandatory savings, but neglecting practical needs such as how newcomers in the workplace can balance rental costs and self investment; For women in the parenting period, the focus is on explaining the reserve of children's education funds, but neglecting the needs for income decline and career interruption risk hedging caused by childbirth. In addition, teaching cases are mostly based on urban middle-class women, lacking coverage of rural women, single mothers, and other groups.

Finally, there is a lack of dynamic adjustment mechanism for financial management. The course only provides a static financial management model, and the dynamic adjustment mechanism for financial management under sudden events such as divorce and unemployment are not perfect enough. At the same time, there is a lack of dynamic analysis on the impact of economic cycles and policy changes.

3.3. Case Studies are Mostly based on Universal Scenarios

In the course of *Women and Financial Management*, case analysis serves as a bridge between theory and practice. However, current cases are mostly based on universal scenarios (such as "How do middle-class urban women save 10000 yuan per month"), ignoring the diversity of the female population and the social stratification differences behind it. This singular design leads to flattened teaching content, making it difficult to respond to the real needs of different female groups.

Firstly, the coverage of the case group is narrow. Existing cases mostly focus on urban middle-class and highly educated women, lacking targeted design for groups such as rural women, single mothers, migrant workers, and disabled women.

Secondly, the case scenarios are homogenized. Case designs often focus on issues such as consumer savings, stock investment, and fund allocation, neglecting attention to financial behavior in sensitive and special situations, such as emergency asset transfers under domestic violence; Property legal conflicts in cross-border marriages, etc.

Finally, the case design lacks comprehensive consideration of different cultures and regions. Not taking into account the impact of geography and culture on women's financial behavior, such as the financial game between "dowries" and "dowries" in some regions.

4. Application of OBE and PBL in Women and Financial Management

4.1. Applying OBE Concept and Project-Based Teaching Method to Innovate Teaching Methods, Transforming Theory into Practice

Firstly, redesign the teaching content with a focus on student output results. Based on students' previous learning and understanding of financial management knowledge, weaken the explanation of basic tools and theoretical knowledge, strengthen the practice and application of knowledge, integrate relevant knowledge and theories from other disciplines, and enhance the linkage and integration between disciplines, such as relevant legal provisions, social culture, etc.

Secondly, innovate teaching methods to enhance students' interest in learning. Develop a "Women's Financial Decision Simulation System" for simulation project training, which can cover scenarios such as marital changes, career interruptions, and health risks; At the same time, virtual currency can also be used for investment competitions, real-time analysis of the impact of gender differences on returns, enhancing students' ability to apply learned knowledge, and improving their practical level.

Finally, engage in social participatory learning. We can collaborate with public welfare organizations to match students with real service recipients, such as single parent families, rural women, etc. Female entrepreneurs can also be invited to give lectures and share their financial experience.

4.2. Using OBE Concept and Project-Based Teaching Method to Decompose Teaching Modules According to Women's Life Cycle

Based on the OBE concept of outcome orientation and task driven project-based teaching method, the female life cycle is divided into five stages, each corresponding to clear knowledge, ability, and value goals, and ability

transformation is achieved through real project tasks.

1. Single period (18-25 years old)

Key points of financial management: career positioning and financial self-discipline

OBE Goal: Understand the relationship between career growth and financial health; Capable of using temporary tools to develop personalized financial plans; Establish a value system that prioritizes self investment over short-term consumption.

Project teaching task: Simulate the development of a 3-year financial plan for a new employee with a monthly salary of 5000 yuan in the workplace. Including: analyzing rigid expenses such as rent, commuting, and socializing; Planning skills investment budget, etc.

2. Career period (26-35 years old)

Financial focus: Marriage finance (considering the impact of childbirth on financial management)

OBE Goal: Understand the provisions of the Marriage Law and Civil Law on marital property, and be able to design asset segregation schemes; Advocate for gender equality in financial decision-making within families.

Project teaching task: Design premarital property protection and plan maternity funds. Including: calculating the loss of maternity leave income and childcare costs, combining maternity subsidies and commercial insurance to fill the fund gap.

3. Balance period (36-45 years old)

Financial focus: Education fund planning

OBE Goal: Understand the educational funding planning tool; Capable of coping with career interruption risks and designing flexible sources of income.

Project teaching task: Plan children's education funds. Including: designing different educational needs of children to calculate the education funding gap; Choose different educational funding planning tools to raise funds for the gap.

4. Guardianship period (46-55 years old)

Financial Focus: Caring for Parents and Debt Security

OBE Goal: Master the tools for calculating support costs and optimizing debt; Can integrate tools such as insurance and funds to cope with household financial crises.

Project teaching task: Plan parents' medical reserves and optimize family debt restructuring. Including: calculating the cost of elderly care and home care, configuring an appropriate combination of critical illness insurance and medical insurance for elderly care arrangements; Reduce household debt pressure through debt swaps and interest rate negotiations.

5. Inheritance period (56 years old+)

Financial Focus: Retirement and Property Inheritance

OBE Goal: Understand the legal validity and impact of wills and trusts; Capable of designing property inheritance plans.

Project teaching task: Conduct retirement and property inheritance planning. Including: calculating the pension gap based on life expectancy, designing corresponding investment portfolios to raise pension funds; Design appropriate property inheritance plans to meet the needs of oneself and one's children.

4.3. Constructing a Three-Dimensional System of "Life Cycle Scenario Dynamic Response" for Scenario Based Teaching

The three-dimensional system of "life cycle scenario dynamic response" takes the core financial needs of women at different stages of their lives as the vertical axis, real social situations as the horizontal section, and external environmental changes as the dynamic adjustment mechanism, forming a three-dimensional teaching model. Firstly, based on the five stages of women's life cycle divided in the previous text, a life cycle dimension is constructed. Then, abstract financial knowledge is transformed into specific situational tasks (such as marital property division and entrepreneurial financing difficulties). Through real cases and role-playing, the sense of immersion is strengthened to construct a scenario dimension. Finally, variables such as economic cycle fluctuations, policy adjustments, and technological changes are embedded in scenario based teaching to train students' ability to flexibly adjust strategies.

5. Conclusion

This article deeply embeds the OBE concept and project-based teaching method into the teaching of *Women and Financial* Management to enhance the teaching effectiveness of the course. Practice has shown that this method can effectively enhance students' knowledge transfer ability and gender equality awareness, which is in line with the reform direction of "value guidance, cross-border integration, and serving society" in the new liberal arts education. It can further enhance students' comprehensive quality and meet the demand for talents in society.

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