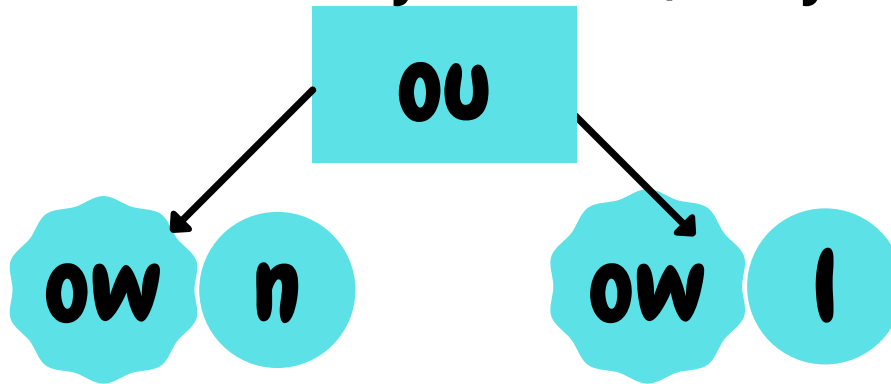There is not any specific rule when <ow> says /ou/ but we can initially guide kids like, when <ow> is followed by an L or N, it says /ou/.

ou

ow **n**   **ow** **l**

down   owl

clown   fowl

crown   howl

brown   growl

Some other words:

cow   now

how   bow