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## **Education and Empowerment: The Role of Cash Transfers in Challenging Barriers to Female Schooling in Mexico and Malawi**

By Kaelynn McClure

Arguably, one of the most significant issues in the world today is the prevalence and severity of poverty, which impedes individuals in their ability to meet their physical and psychological needs. The relationship between gender and poverty influences the ways that causes and outcomes of poverty impact women differently than men. Education has been promoted as a promising solution to allow girls and women to overcome poverty's negative consequences, provide for themselves, and increase their self-esteem. However, various social norms and other obstacles often hinder girls' access to schooling. In response to the wide research body that boasts of the benefits of increased education of women, cash transfer programs have been implemented in countries around the world. The goal of these programs is to overcome these barriers to support the educational attainment of girls and women. This paper will discuss the success of two well-known examples of cash transfer programs, PROGRESA in Mexico and Social Cash Transfer Program (SCTP) in Malawi, in their efforts to support education and empower girls and women.

### **Poverty Around the World**

As of 2023, the World Bank reports an estimated 700 million people living in poverty, with a global extreme poverty rate of 9.4 percent.<sup>1</sup> This statistic shows the considerable number of people experiencing the devastating consequences of impoverishment. Poverty is a complex system that has numerous causes and outcomes that impact an individual's access to resources, influence the opportunities and choices afforded, decrease one's power and voice, and hinder

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<sup>1</sup>Kofi Tettah Baah et al., "March 2023 Global Poverty Update from the World Bank: The Challenge of Estimating Poverty in the Pandemic," *World Bank Blogs* (blog), March 29, 2023, <https://blogs.worldbank.org/opendata/march-2023-global-poverty-update-world-bank-challenge-estimating-poverty-pandemic>.

human security.<sup>2</sup> Furthermore, the concept of poverty is marked by not only a lack of material resources but also instances of negative psychological effects. These can include experiences of vulnerability and breakdowns in social relationships.<sup>3</sup> Poverty can occur because of various agents, as well as be a result of unequal systems of power that have been established for the benefit of the non-poor.<sup>4</sup>

Because many driving factors of poverty have been identified, experts from various disciplines have been working to find solutions. To fully understand the depth of this issue, perspectives from economists, developers, psychologists, sociologists, educators, and a host of other experts are essential. Poverty is widely discussed by individuals from all these fields, and yet its multidimensional nature causes difficulty in establishing a single definition or straightforward solution. The need for various approaches to these many dimensions is highlighted by the United Nation's seventeen 2030 Sustainable Development Goals that each focus on solving a different aspect of the goal of eradicating poverty worldwide, moving towards enacting a "shared blueprint for peace and prosperity for people and the planet, now and into the future."<sup>5</sup>

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<sup>2</sup>"Dimensions of Poverty: Poverty Toolbox," Swedish International Development Cooperation (Sida), 2019, <https://cdn.sida.se/publications/files/sida62275en-dimensions-of-poverty.pdf>.

<sup>3</sup>A. Spada, M. Fiore, and A. Galati, "The Impact of Education and Culture on Poverty Reduction: Evidence from Panel Data of European Countries," *Social Indicators Research*, June 14, 2023, 1–14, <https://doi.org/10.1007/s11205-023-03155-0>; See also Robert Chambers, "Poverty Research: Methodologies, Mindsets and Multidimensionality," *Institute of Development Studies*, 2007, 33-38, <https://opendocs.ids.ac.uk/opendocs/bitstream/handle/20.500.12413/399/Wp293%20web.pdf?sequence=1&isAllowed=y>.

<sup>4</sup>Bryant L. Myers, *Walking with the Poor: Principles and Practices of Transformational Development*, rev. ed. (New York, NY: Orbis Books, 2011), 123-126.

<sup>5</sup>"THE 17 GOALS | Sustainable Development," United Nations: Department of Economic and Social Affairs, accessed October 2, 2023, <https://sdgs.un.org/goals>.

### *Defining Poverty*

Although there is no catch-all solution, the role of education is significant in reducing poverty worldwide because of its ability to address several aspects of this problem.<sup>6</sup> In creating a working definition of poverty, the ideas of Robert Chambers and Isaac Prilleltensky provide helpful insight.

First, Robert Chambers, a scholar and expert in development studies, has written extensively on various aspects of poverty, including power, participation, bias, and knowledge.<sup>7</sup> Chambers acknowledges that while poverty includes a lack of physical necessities and low income, its effects extend beyond having few financial assets.<sup>8</sup> In his poverty research and development works, Chambers highlights eight “poverty traps” that include the following: material poverty—few assets and inadequate housing/sanitation; social inferiority—disadvantages linked with gender, age, caste, race, and other identity markers; isolation—limited access to social services and information because of geographical location, illiteracy, few social contacts, or other factors; physical weakness—disability, sickness, or lack of strength due to poor health and low nutrition; vulnerability—few safeguards against emergencies or disasters and a lack of ability to cope with loss; seasonality—adverse factors as a result of the current season in the year, usually affecting agricultural yields or available work; powerlessness—little ability to influence social systems; and humiliation—a lack of self-respect and poor mental well-being that

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<sup>6</sup>Spada, Fiore, and Galati, “The Impact of Education and Culture on Poverty Reduction,” 1-14.

<sup>7</sup>Stephen Thompson and Mariah Cannon, “Introduction: Power, Poverty, and Knowledge – Reflecting on 50 Years of Learning with Robert Chambers,” *IDS Bulletin* 54, no. 1A (March 29, 2023): <https://doi.org/10.19088/1968-2023.114>.

<sup>8</sup>Robert Chambers, “Poverty and Livelihoods: Whose Reality Counts?” *Environment and Urbanization* 7, no. 1 (April 1995): [https://www.ucl.ac.uk/dpu-projects/drivers\\_urb\\_change/urb\\_society/pdf\\_liveli\\_vulnera/IIED\\_Chambers\\_poverty.pdf](https://www.ucl.ac.uk/dpu-projects/drivers_urb_change/urb_society/pdf_liveli_vulnera/IIED_Chambers_poverty.pdf). 175.

can accompany deprivation, often exacerbated by abusive treatment from others.<sup>9</sup> This poverty entanglement consists of factors that are intertwined and are reinforced by others, making upward mobility nearly impossible. This model from Chambers emphasizes the complex nature of poverty, showing how areas of disadvantage are interconnected in keeping individuals entrenched in a state of deprivation.

Second, the work of Isaac Prilleltensky adds a psychological perspective on how poverty impacts an individual's well-being and sense of identity. In this model, interactions occur between an individual's personal, collective, and relational domains. The personal domain is concerned with the ways that access to basic needs, overall health, and denial of human rights impact the functioning of a person,<sup>10</sup> which relates to their ability to be an "active agent for change" in their lives and the lives of others.<sup>11</sup> Furthermore, the collective domain looks at the wider injustices that are committed against the poor through oppressive political and economic systems.<sup>12</sup> Related to the consequences of the personal and collective domains, the relational domain shows the ways that psychological distress and lack of agency also impact how the poor view themselves and how others view them.<sup>13</sup> The poor often suffer from shame, exclusion, humiliation, isolation, fear, low self-confidence, and voicelessness as a result of their situation.<sup>14</sup> A World Bank study conducted by psychologist Deepa Narayan found similar mental effects of poverty, with poor men and women reporting these types of psychological effects accompanying

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<sup>9</sup>Chambers, "Poverty and Livelihoods," 188-191; Myers, *Walking with the Poor*, 115.

<sup>10</sup>Myers, *Walking with the Poor*, 118-119.

<sup>11</sup>Amartya Sen, "Chapter 8: Women's Agency and Social Change," in *Development as Freedom* (New York, NY: Anchor Books, 1999), 189, <https://www.smith.edu/psgh/docs/Oct20/Development%20as%20Freedom%20Amartya%20Sen.pdf>.

<sup>12</sup>Myers, *Walking with the Poor*, 121-123.

<sup>13</sup>Myers, *Walking with the Poor*, 121-123.

<sup>14</sup>Meghan Campbell, *Women, Poverty, Equality: The Role of CEDAW* (Oxford; Portland, OR: Hart Publishing, 2018), 13, [https://ezproxy.taylor.edu/login?url=https://search.ebscohost.com/login.aspx?direct=true&db=e000xna&AN=1655459&site=ehost-live&ebv=EB&ppid=pp\\_3](https://ezproxy.taylor.edu/login?url=https://search.ebscohost.com/login.aspx?direct=true&db=e000xna&AN=1655459&site=ehost-live&ebv=EB&ppid=pp_3).

the shame and distress of not being able to provide for the basic needs of one's family and oneself.<sup>15</sup> The work of Prilleltensky, as well as the work of other psychologists, has added to the conversation on poverty in significant ways, namely in determining how the experience of systemic poverty affects the mental well-being of individuals.

Poverty affects individuals and societies in detrimental ways, both in a physical and psychological sense. The ideas proposed by Chambers and Prilleltensky can be examined and combined to create a fuller definition of poverty and its ramifications. The working definition of poverty for this paper draws upon the reality of "entanglement," caused by deficits in various areas of the lives of poor individuals, creating a unique experience of diminished physical functioning, marred psychological well-being, and negative social interactions.<sup>16</sup> Building this type of understanding of poverty as a complex issue that impacts physical, psychological, and social experiences allows for a more holistic approach to addressing the needs of the poor.

#### *Gender-Based Poverty and Human Rights Law*

As these perspectives explain some of the wider issues related to poverty in the world, another aspect to consider is the unique way poverty impacts women. Gender-based poverty is a complicated phenomenon in which women experience disadvantage and exclusion. Because of power imbalances, unfair sociocultural views on female participation, limited access to education and health services, restricted access to financial resources, responsibility in childcare and housework, and other factors, women disproportionately find themselves in situations in which they are more likely to experience poverty.<sup>17</sup> These types of obstacles often occur as a result of

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<sup>15</sup>Narayan Deepa et al., "Voices of the Poor: Can Anyone Hear Us?" (Oxford, UK: Oxford University Press, 2000), 37-39. <https://documents1.worldbank.org/curated/en/131441468779067441/pdf/multi0page.pdf>.

<sup>16</sup>Myers, *Walking with the Poor*, 120-123.

<sup>17</sup>Campbell, *Women, Poverty, Equality*, 10-15.

discriminatory public policies and traditions, as well as individual experiences.<sup>18</sup> These gender inequalities are not particular to any one region of the world, rather they are ingrained in every nation at individual, communal, and societal levels.<sup>19</sup> Women are in a position of unique susceptibility to the repercussions of gender inequality. As Comas-Díaz and Jansen put it: “What seems to unite all women— transcending race, ethnicity, class, religion, and nationality—is their vulnerability to the denial and violation of their most fundamental human rights.”<sup>20</sup>

Because of the enormity of the problem of gender-based poverty, various experts are looking for solutions. Research has suggested that human rights law can contribute positively to the solution of this issue because it provides affirmation of the equality of women and holds states accountable for their laws and policies that contribute to gender inequality.<sup>21</sup> But how does human rights law actively make a difference in the lives of women around the world? One way is through its support of pursuing the right to education as a solution to poverty. In 1948, the United Nation’s Universal Declaration of Human Rights endorsed a right to education, which was “directed to the full development of the human personality.”<sup>22</sup> Additionally, one of the leading documents on women’s rights, the Convention of the Elimination of All Forms of Discrimination Against Women provides recommendations for progress and has been used to support female education and provide learning opportunities for girls.<sup>23</sup> General

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<sup>18</sup>Lillian Comas-Díaz and Mary A. Jansen, “Global Conflict and Violence against Women,” *Peace and Conflict: Journal of Peace Psychology* 1, no. 4 (December 1995): 315–331, [https://doi.org/10.1207/s15327949pac0104\\_2](https://doi.org/10.1207/s15327949pac0104_2).

<sup>19</sup>Comas-Díaz and Jansen, “Global Conflict and Violent against Women,” 315–331.

<sup>20</sup>Comas-Díaz and Jansen, “Global Conflict and Violent against Women,” 316.

<sup>21</sup>Selene Kaye and Vania Leveille, “The Convention on the Elimination of All Forms of Discrimination Against Women,” ACLU Center for Liberty, March 2010, [https://www.aclu.org/wp-content/uploads/legal-documents/CEDAW\\_factsheet\\_20100429.pdf](https://www.aclu.org/wp-content/uploads/legal-documents/CEDAW_factsheet_20100429.pdf); see also Campbell, *Women, Poverty, Equality*, 3–28.

<sup>22</sup>Rebecca Winthrop and Eileen McGivney, “Why Wait 100 Years? Bridging the Gap in Global Education,” Center for Universal Education at Brookings, 2015, <https://www.brookings.edu/articles/why-wait-100-years-bridging-the-gap-in-global-education/>.

<sup>23</sup>Kaye and Leveille, “The Convention on the Elimination of All Forms of Discrimination Against Women.”

Recommendation No. 3 released in 1987 "urges all States parties effectively to adopt education and public information programmes, which will help eliminate prejudices and current practices that hinder the full operation of the principle of the social equality of women."<sup>24</sup> This acknowledgment of the role of education in promoting women's rights is significant, and it opens the door to discussion about changes that can be made to promote equality between men and women. While international human rights law does have some limitations, it has contributed to progress in female educational enrollment and attainment, which has had positive ramifications in nations around the world.<sup>25</sup>

### **The Importance of Education**

In working towards the objective of eliminating poverty around the world, the United Nations has identified a focus on quality education as an important part of the equation.<sup>26</sup> Other research studies have corroborated this idea, showing that investing in health and education is effective in reducing poverty and addressing income inequality.<sup>27</sup> Education addresses gender-based poverty by training women in helpful skills and giving them opportunities for higher wages to contribute to the needs of their households.<sup>28</sup> Although many studies have shown the crucial role of education in tangibly improving the prospects of those living in poverty, a disparity exists between the knowledge that education is important and the number of countries

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<sup>24</sup>Committee on the Elimination of Discrimination against Women, "General Recommendation No. 3," Sixth Session, 1987, <https://www.un.org/womenwatch/daw/cedaw/recommendations/recomm.htm#:~:text=Urges%20all%20States%20parties%20effectively,the%20social%20equality%20of%20women>.

<sup>25</sup>Martha C. Nussbaum, "Women's Progress and Women's Human Rights," *Human Rights Quarterly* 38, no. 3 (2016): 589–622, <https://www.jstor.org/stable/24738037>.

<sup>26</sup>Department of Economic and Social Affairs, "The 17 Goals," *United Nations*, accessed October 14, 2023, <https://sdgs.un.org/goals>.

<sup>27</sup>Spada, Fiore, and Galati, "The Impact of Education and Culture on Poverty Reduction," 1-14.

<sup>28</sup>Masood Awan et al., "Impact of Education on Poverty Reduction," *International Journal of Academic Research* 3, no. 1 (January 2011): [https://www.researchgate.net/publication/215442733\\_Impact\\_of\\_education\\_on\\_poverty\\_reduction](https://www.researchgate.net/publication/215442733_Impact_of_education_on_poverty_reduction).



that are significantly investing in education.

Globally, the number of children enrolled in primary school has risen remarkably in the past two hundred years, growing from 2.3 million at the beginning of the 19th century to over 700 million in the 21st century.<sup>29</sup> However, the quantity and quality of education are not equal across the board. Adults in developing countries have only completed about six and a half years of education on average, compared to the average twelve years of attainment of adults in developed nations; additionally, there is a gap between developed and developing countries in the number of children meeting basic proficiency levels in math and reading.<sup>30</sup> Even with the exponential growth in enrollment in the past two hundred years, 258 million children and youth around the world are not in school.<sup>31</sup> It is evident then, that approaches to global education need to be adapted to solve current issues and supported to allocate more resources toward addressing this problem.

### *Barriers to Education for Girls and Women*

While gaining access to learning resources is a struggle for nearly all children in developing countries, girls face unique obstacles in their path to education.<sup>32</sup> Because of the gender inequalities present in every society, girls in developing countries often face denial of access to basic education. This reality leads to the exacerbation of inequality between men and women. In many cases, the struggle for equality and women's human rights is often minimized to draw focus to other issues that are viewed as more pressing.<sup>33</sup> Although women's rights are

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<sup>29</sup>Winthrop and McGivney, "Why Wait 100 Years? Bridging the Gap in Global Education," 1-2.

<sup>30</sup>Winthrop and McGivney, "Why Wait 100 Years? Bridging the Gap in Global Education," 1-2.

<sup>31</sup>Sylvia Schmelkes, "Recognizing and Overcoming Inequity in Education," *UN Chronicle*, United Nations, January 2020, <https://www.un.org/en/un-chronicle/recognizing-and-overcoming-inequity-education>.

<sup>32</sup>Gene B. Sperling and Rebecca Winthrop, *What Works in Girls' Education: Evidence for the World's Best Investment* (Washington, D.C: Brookings Institution Press, 2016), 66-67.

<sup>33</sup>Comas-Diaz and Jansen, "Global Conflict and Violence against Women," 316.

not always at the forefront of global priorities, improving education must take precedence. The benefits of education for girls are so important that “no nation or family can afford *not* to educate their girls.”<sup>34</sup> From an economic standpoint, the issues in female education are negatively affecting nations around the world. A recent report from the World Bank shows that countries are losing an estimated \$15 trillion to \$30 trillion in lifetime productivity and earnings because of limited educational opportunities for women.<sup>35</sup> Failing to prioritize the education of girls and women is costly, in terms of economic consequences and beyond.

Outside of economic outcomes, uneducated girls and women also face higher rates of child marriage, early pregnancy, negative impacts on health and nutrition, child and maternal mortality, discrimination, exploitation, and social and political exclusion; these outcomes affect not only individuals and families but also society as a whole.<sup>36</sup> Because of the dire repercussions that can occur when women are not given opportunities to receive schooling, solutions must be developed that aid countries in recognizing that girls’ education is worth the investment.

### *The Role of Social Norms*

Because of the immense benefits of women’s education in the sectors of economics, health, politics, and sociocultural interactions, it is evident that nations’ perspectives need to shift to view this problem as one of the most pressing. In many cases, cultural values and traditions block potential improvements. Social norms are frequently identified as one of the main reasons

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<sup>34</sup>Sperling and Winthrop, *What Works in Girls’ Education*, 3.

<sup>35</sup>“Educating Girls: The Path to Gender Equality. GPE Brief,” Global Partnership for Education, May 2019, <https://eric.ed.gov/?id=ED598959>.

<sup>36</sup>“Educating Girls: The Path to Gender Equality. GPE Brief,”; see also Sperling and Winthrop, *What Works in Girls’ Education*, 65-100.

for gender disparities.<sup>37</sup> The consensus regarding social norm theory contains a few main components about how norms operate in societies:

- 1) Norms influence behavior by shaping what people believe is typical or appropriate.
- 2) Norms are meaningful in the context of group identity.
- 3) Whether an individual complies with a norm depends on his/her personal capacities, the strength of the norm, the types of reward and punishment at play, and economic circumstances.<sup>38</sup>

Even though norms are meant to work towards improving the society in which they are found, social norms can persist when they are causing significant harm in communities.<sup>39</sup>

Two main theories have arisen to offer an answer to this phenomenon. On one hand, certain people may benefit from social norms that harm others and work to maintain an unequal power dynamic; on the other hand, social norms simply persist because they have been practiced in the past, even if they no longer achieve their original goals.<sup>40</sup> Furthermore, practices that reflect gender biases are often sustained because of underlying cultural beliefs and values, which may be internalized by women themselves.<sup>41</sup>

These theories shed light on some of the reasons why women continue to be prohibited or discouraged from pursuing education, even when the research shows support for female education. Therefore, a portion of these efforts to increase school enrollment and attainment

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<sup>37</sup>Kelly Yotebieng, *What we know (and do not know) about persistent social norms that serve as barriers to girls' access, participation and achievement in education in eight sub-Saharan African countries*. (New York, NY: UNGEI, 2021).

<sup>38</sup>Bapu Vaitla, Alice Taylor, Julia Van Horn, and Ben Cislighi, *Social Norms and Girls' Well-Being: Linking Theory and Practice* (Washington, D.C.: Data2X, 2017), 7, <https://researchonline.lshtm.ac.uk/id/eprint/4646484/1/Social-Norms.pdf>.

<sup>39</sup>Vaitla, Taylor, Van Horn, and Cislighi, *Social Norms and Girls' Well-Being*, 7.

<sup>40</sup>Vaitla, Taylor, Van Horn, and Cislighi, *Social Norms and Girls' Well-Being*, 7.

<sup>41</sup>Yotebieng, *What We Know About Persistent Social Norms*, 7.

must include addressing the various sociocultural barriers that restrict girls regarding schooling in societies around the world. The following paragraph provides a brief overview of five of the most prevalent obstacles contributing to this crisis.

### *Five Prevalent Obstacles*

First, in many countries, girls are culturally expected to complete household chores and help care for siblings, while boys have more leisure time; therefore, sending girls to school seems like more of a loss for a family because they no longer have as much help with work inside of the home.<sup>42</sup> Second, schooling is often expensive for impoverished families. It includes direct costs such as tuition, textbooks, clothing, transportation, and other supplies that place a financial burden on families.<sup>43</sup> It also has opportunity costs, meaning that it causes parents to choose to send their children to school rather than having them engage in another beneficial alternative.<sup>44</sup> For example, a family may lose extra income or help when a child cannot work or stay home to care for family members. Third, girls are raised to marry into another family in many cultures, while males are often viewed as the protectors and providers of the house.<sup>45</sup> Parents do not see as much of a direct benefit in educating their daughters because they leave the family to join their husband's household after being married. Ambreen and Moyuddin summarize the cultural views of Pakistani citizens regarding this phenomenon: "Parents believe that whatever they are spending on sons is an investment worth a return, whereas spending on

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<sup>42</sup>Mamonah Ambreen and Anwaar Mohyuddin, "Cultural Barriers to Girls' Education," *European Academic Research* 2, no. 7 (October 2014): 8828, [https://www.researchgate.net/publication/266476921\\_Cultural\\_Barriers\\_to\\_Girls%27\\_Education](https://www.researchgate.net/publication/266476921_Cultural_Barriers_to_Girls%27_Education).

<sup>43</sup>Sperling and Winthrop, *What Works in Girls' Education*, 105-111.

<sup>44</sup>T. Paul Schultz, "School Subsidies for the Poor: Evaluating the Mexican Progresa Poverty Program," (SSRN scholarly paper, Rochester, NY, August 1, 2001), 9, <https://papers.ssrn.com/abstract=286518>. See also Arye L. Hillman and Eva Jenkner, "Educating Children in Poor Countries," *International Monetary Fund Economic Issues*, no. 33 (2004), <https://www.imf.org/external/pubs/ft/issues/issues33/>.

<sup>45</sup>Ambreen and Mohyuddin, "Cultural Barriers to Girls' Education," 8829.

the daughters is wastage because they are considered as liabilities." Although Pakistani parents express these specific views, they provide an example of potential reasons for parents of other nations (including Mexico and Malawi) to place a higher value on boys' education. The statements in this article represent patriarchal perspectives hindering girls' education that can be found in nations around the world.<sup>46</sup> Fourth, in cultures where perceived sexual corruption threatens marriage prospects, parents may keep their daughters at home because girls are at risk of experiencing sexual harassment or assault in school or while traveling to their institution.<sup>47</sup> Fifth, child marriage widely occurs in many developing countries, a traditional practice that is a form of gender-based violence; it harms girls' opportunities and health because they are coerced into a union before they are physically or psychologically ready for marriage and childbearing.<sup>48</sup> All of these factors are at work at varying levels as barriers to girls receiving an education.

In her book *How Girls Achieve*, Nuamah examines some of the factors at work within schools that cause girls to have difficulty receiving a quality education. She asserts that many institutions fail to provide girls with an educational environment that is equipped to meet their needs and protect them from harm. Girls often miss school each month during menstruation because they do not have access to sanitary pads, experience sexual harassment at the hands of male classmates and male teachers, are on the receiving end of hostile attitudes from peers and administration, and overall encounter adversity in school because of their gender.<sup>49</sup>

### *The Benefits of Educating Girls*

Even though many schools were not originally designed to effectively accommodate

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<sup>46</sup>Ambreen and Mohyuddin, "Cultural Barriers to Girls' Education," 8827.

<sup>47</sup>Sperling and Winthrop, *What Works in Girls' Education*, 67.

<sup>48</sup>Judith-Ann Walker, "Why Ending Child Marriage Needs to be an Education Goal," Brookings Institute, 8, [https://www.brookings.edu/wp-content/uploads/2016/07/walker\\_girls\\_education.pdf](https://www.brookings.edu/wp-content/uploads/2016/07/walker_girls_education.pdf).

<sup>49</sup>Sally A. Nuamah, *How Girls Achieve* (Cambridge, MA: Harvard University Press, 2019), 1-23.

girls, institutions must strive to eliminate sexism and make schools sensitive to the unique needs of girls.<sup>50</sup> Access to education for women ultimately has many benefits, such as increasing economic growth, improving women's access to jobs and higher wages, reducing maternal and infant mortality, and leading to better health and educational attainment of children.<sup>51</sup>

Another crucial aspect encouraged by education is the development of agency, or the sense of control one has about influencing their environment. Educated women are more likely to be employed, have financial independence, obtain increased bargaining power in the household, and have higher self-esteem.<sup>52</sup> Outside of the household, the view of educated women is improved because of the tangible outcomes of education.<sup>53</sup> Overall, there are considerable benefits for educated women, personally and societally. Despite the barriers to female education, efforts to keep girls enrolled in school are pivotal to decreasing poverty worldwide.

### **Cash Transfer Programs**

The pros of educating girls need to outweigh the cons, and the benefits need to be proclaimed and supported by policy and efforts to address harmful social norms. Because many of the families whose girls are not being educated are from a low socioeconomic status, one effective approach is the use of cash transfer programs to encourage educational endeavors.

Cash transfer programs have been used in different countries to encourage enrollment and attainment. This approach operates by providing financial assistance to poor families to help

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<sup>50</sup>Nuamah, *How Girls Achieve*, 1-23.

<sup>51</sup>Sperling and Winthrop, *What Works in Girls' Education*, 17-18.

<sup>52</sup>Syeda Azra Batool and Syeda Shahida Batool, "Impact of Education on Women's Empowerment: Mediation Role of Income and Self-Esteem," *Journal of Research and Reflections in Education* 12, no. 1 (June 1, 2018): 11–24, [https://www.researchgate.net/profile/Syeda-Batool-25/publication/332738767\\_Impact\\_of\\_Education\\_on\\_Women%27s\\_Empowerment\\_Mediation\\_Role\\_of\\_Income\\_and\\_Self-Esteem/links/5cc745234585156cd7bbaadf/Impact-of-Education-on-Womens-Empowerment-Mediation-Role-of-Income-and-Self-Esteem.pdf](https://www.researchgate.net/profile/Syeda-Batool-25/publication/332738767_Impact_of_Education_on_Women%27s_Empowerment_Mediation_Role_of_Income_and_Self-Esteem/links/5cc745234585156cd7bbaadf/Impact-of-Education-on-Womens-Empowerment-Mediation-Role-of-Income-and-Self-Esteem.pdf).

<sup>53</sup>Sen, "Women's Agency and Social Change," 191.

households meet their immediate physical needs and to prevent intergenerational poverty cycles.<sup>54</sup> Studies report that cash transfers implemented globally reduce material poverty, support education, decrease rates of hunger and malnutrition, improve living conditions, and reduce rates of illness and death, as well as address many other societal issues.<sup>55</sup> There are two types of cash transfers, conditional and unconditional, which differ in the stipulations attached to the money given to an individual or family. Conditional cash transfers give financial help with the requirement that the recipients follow a certain behavior change; unconditional cash transfers give financial help with no conditions about how it must be used.<sup>56</sup> Conditional and unconditional cash transfers can be used in a wide variety of settings to address several issues, but one specific way it is being used is to support education worldwide.

Conditional cash transfers deal with two main issues at once: increasing education and reducing poverty. It provides cash payments and/or food to families in need, on the condition that their children enroll and remain in school.<sup>57</sup> Unconditional cash transfer programs can also help support education but usually do so in a less direct manner, such as offering money as a bonus for families who enroll their children in school.<sup>58</sup> However, because the premise of

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<sup>54</sup>Samuel Morley and David Coady, "From Social Assistance to Social Development: Targeted Education Subsidies in Developing Countries," Center for Global Development, July 2005, <https://www.cgdev.org/publication/9780881323573-social-assistance-social-development-targeted-education-subsidies-developing-countries>. See also Fidelia Dake et al., "Cash Transfers, Early Marriage, and Fertility in Malawi and Zambia," *Studies in Family Planning* 49, no. 4 (December 2018): 295–317, <https://doi.org/10.1111/sifp.12073>.

<sup>55</sup>Matthew Cummins, "Cash Transfers: A Lifeline for Children and Economies in Sub-Saharan Africa in 2021," *SSRN Electronic Journal*, 2021, <https://doi.org/10.2139/ssrn.3760687>.

<sup>56</sup>Clara A. Yoshino et al., "Experiences of Conditional and Unconditional Cash Transfers Intended for Improving Health Outcomes and Health Service Use: A Qualitative Evidence Synthesis," *Cochrane Database of Systematic Reviews*, no. 3 (2023), <https://doi.org/10.1002/14651858.CD013635.pub2>.

<sup>57</sup>Morley and Coady, "From Social Assistance to Social Development," 2-3.

<sup>58</sup>Gustavo Angeles et al., "The Social Cash Transfer Programme of Malawi: The Role of Evaluation from the Pilot to the Expansion," in *From Evidence to Action: The Story of Cash Transfers and Impact Evaluation in Sub Saharan Africa*, ed. Benjamin Davis et al. (Oxford, UK: Oxford University Press, 2016), 281-305, <https://doi.org/10.1093/acprof:oso/9780198769446.003.0012>.

unconditional transfers is that there are no stipulations attached to the financial gifts, school attendance is not monitored in this approach.<sup>59</sup> Now that both approaches have been defined, the following section will highlight two approaches to cash transfers. First, PROGRESA (now called Prospera), is a conditional cash transfer program based in Mexico aimed at promoting education. Second, the Social Cash Transfer Programme is an unconditional program that is based in Malawi. The two programs will be described and evaluated on their effectiveness, especially in their promotion of education for women in these countries.

#### *Poverty in Mexico and the PROGRESA Program*

Before considering the methods used in the PROGRESA program, developing an understanding of how poverty manifests in Latin America, specifically Mexico, is essential. Coady and Morley discuss how poverty impacts Mexico, Chile, and Brazil compared to other nations in Latin America and the rest of the world; they state that poverty is a "more isolated problem," which "consists of pockets of people in otherwise fairly prosperous countries who have not shared in the benefits of growth and development."<sup>60</sup> Inequality is a crucial aspect of the issues related to poverty in this nation.

Mexico is among one of the ten countries with the highest inequality index in the world. While it is part of the Organization for Economic Development and Cooperation, it is the country with the highest inequality level of all of the included nations.<sup>61</sup> It is estimated that the twenty percent of households with the highest income make ten times more than those in the poorest

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<sup>59</sup>Angeles et al., "The Social Cash Transfer Programme of Malawi," 281-305.

<sup>60</sup>Morley and Coady, "From Social Assistance to Social Development," 11.

<sup>61</sup>Minerva E. Ramos, Damian-Emilio Gibaja-Romero, and Susana A. Ochoa, "Gender Inequality and Gender-Based Poverty in Mexico," *Heliyon* 6, no. 1 (January 2020): e03322, <https://doi.org/10.1016/j.heliyon.2020.e03322>.



twenty percent, which shows the dire situation of income disparities among Mexican citizens.<sup>62</sup>

The divide between resources available to the poor compared to those available to the rich is true within the education system as well. The schools built to serve impoverished, rural communities are dealing with smaller budgets and often providing an education of lesser quality.<sup>63</sup> Overall, the inequality present in Mexico has created an environment in need of additional support for certain households to decrease the disparities between the rich and the poor.<sup>64</sup>

The Mexican PROGRESA resource program, which stands for Programa de Educación, Salud, y Alimentación (Program of Education, Health, and Nutrition), was established in 1997.<sup>65</sup> At the time of its inception, the main goal of PROGRESA was to provide families "with sufficient means and resources to allow their children to complete basic education."<sup>66</sup> This program supports education in Mexico by giving cash grants to families on the condition that their children are enrolled and attending school at least eighty-five percent of the time.<sup>67</sup> In

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<sup>62</sup>Frederic Lambert and Hyunmin Park, *Income Inequality and Government Transfers in Mexico*, International Monetary Fund, 2019, [https://books.google.com/books?hl=en&lr=&id=zKkZEAAQBAJ&oi=fnd&pg=PA1&dq=Lambert+F.+Park+H.+Income+inequality+and+Government+Transfers+in+Mexico++\(No.+19/148\)+2019+&ots=R9IYw5hoJ8&sig=9T04yjkWIp5CGnlWGSZhleymF1Q#v=onepage&q&f=false](https://books.google.com/books?hl=en&lr=&id=zKkZEAAQBAJ&oi=fnd&pg=PA1&dq=Lambert+F.+Park+H.+Income+inequality+and+Government+Transfers+in+Mexico++(No.+19/148)+2019+&ots=R9IYw5hoJ8&sig=9T04yjkWIp5CGnlWGSZhleymF1Q#v=onepage&q&f=false).

<sup>63</sup>"4 Barriers To Education In Mexico," *International Community Foundation* (blog), November 7, 2022, <https://icfdn.org/barriers-quality-education-mexico/>.

<sup>64</sup>Additionally, those among the poorest in both rural and urban areas have been negatively impacted by the steady rise in inflation since 2008; the increasing prices of food and other necessities have contributed to detrimental effects on the poor, as discussed in Alberto Javier Iniguez-Montiel and Takashi Kurosaki, "Growth, Inequality and Poverty Dynamics in Mexico," *Latin American Economic Review* 27, no. 1 (December 4, 2018): 12, <https://doi.org/10.1186/s40503-018-0058-9>.

<sup>65</sup>Jere R. Behrman, Piyali Sengupta, and Petra Todd, "Progressing through PROGRESA: An Impact Assessment of a School Subsidy Experiment in Rural Mexico," *Economic Development & Cultural Change* 54, no. 1 (October 2005): 237–75, <https://doi.org/10.1086/431263>.

<sup>66</sup>Behrman, Sengupta, and Todd, "Progressing through PROGRESA," 238.

<sup>67</sup>Sperling and Winthrop, *What Works in Girls' Education*, 115. See also Nicolas Kristoff and Sheryl WuDunn, *Half the Sky: Turning Oppression into Opportunity for Women Worldwide* (New York, NY: Alfred A. Knopf, 2009), 173-175.

addition to addressing educational growth, this program also advances health initiatives by requiring regular medical check-ups, attendance at health lectures, and certain immunizations.<sup>68</sup>

To implement PROGRESA, a process was initiated to target rural communities in Mexico that were impoverished and unlikely to experience significant economic growth without outside assistance; once the communities were identified, certain families below a designated poverty line were selected as eligible.<sup>69</sup> PROGRESA started as a randomized social experiment where certain impoverished localities were selected to participate, while other areas served as a control; eventually, the program expanded to provide resources to the control localities as well.<sup>70</sup> In the first few years of its existence, PROGRESA grew to provide aid to about 2.6 million poor families, a number that included forty percent of rural families and 10 percent of all families living in Mexico.<sup>71</sup> PROGRESA was very successful at promoting change and has been replicated in other countries as well.<sup>72</sup> PROGRESA shifted towards an effort to increase human development and was renamed Oportunidades in 2001, which was then replaced by Prospera in 2014, a social inclusion program.<sup>73</sup> In 2017, more than 6.5 million families were receiving benefits from the Prospera program.<sup>74</sup> Despite the name changes and focus shifts of these programs, they have all operated as conditional cash transfer programs offering support for education, health, and nutrition. The rules regarding households' compliance with certain

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<sup>68</sup>Kristoff and WuDunn, *Half the Sky*, 173.

<sup>69</sup>Schultz, "School Subsidies for the Poor," 5-6.

<sup>70</sup>Behrman, Sengupta, and Todd, "Progressing through PROGRESA," 238.

<sup>71</sup>Behrman, Sengupta, and Todd, "Progressing through PROGRESA," 237.

<sup>72</sup>Kristoff and WuDunn, *Half the Sky*, 174.

<sup>73</sup>For the purposes of this paper, the name PROGRESA will be used to refer to this type of cash transfer program implemented in Mexico.

<sup>74</sup>Lambert and Park, *Income Inequality and Government Transfers in Mexico*, 1-2.

standards have aided Mexico in its efforts towards poverty reduction and improving human quality of life.

Over the years, conditional cash transfer programs have had a significant impact on the enrollment and attainment of schoolchildren from impoverished families in Mexico, particularly for female students. Attendance through Grade 9 is required by Mexican compulsory schooling laws; however, once this requirement is met, many students, especially girls, choose to drop out in the transition to secondary school for a variety of reasons.<sup>75</sup> PROGRESA has reduced this dropout rate by providing monthly payments to parents whose children stay in school, with the given amount determined by the student's gender and years of school completed.<sup>76</sup> The monetary value of grants is increased for students in secondary school and for female students.<sup>77</sup> Because girls typically have lower enrollment rates in secondary school and are less likely to return to school after dropping out, the higher payments for female students and secondary school students have been shown to encourage female students to pursue secondary education.<sup>78</sup> An evaluation of the success of PROGRESA by Shultz found that girls' enrollment increased 14.8 percent compared to a 6.5 percent increase for boys.<sup>79</sup> As a whole, PROGRESA has helped address some of the direct and opportunity costs of sending Mexican girls to school and is effective in providing an example of how cash transfer programs can work to promote education and health in impoverished communities.

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<sup>75</sup>Behrman, Sengupta, and Todd, "Progressing through PROGRESA," 248.

<sup>76</sup>Schultz, "School Subsidies for the Poor," 6-8. See also Sperling and Winthrop, *What Works in Girls' Education*, 114.

<sup>77</sup>Sperling and Winthrop, *What Works in Girls' Education*, 114. It is also important to note that the value of grants is continually adjusted to account for inflation.

<sup>78</sup>Behrman, Sengupta, and Todd, "Progressing through PROGRESA," 266.

<sup>79</sup>Schultz, "School Subsidies for the Poor," 20. See also Kristoff and WuDunn, *Half the Sky*, 174.

### *Poverty in Malawi and the Social Cash Transfer Program*

Another type of cash transfer program is the Social Cash Transfer Program in Malawi. Malawi has been identified as one of the poorest countries in the world, facing similar problems to those of its neighboring countries in sub-Saharan Africa: extensive poverty, high early marriage rates, and devastation from the HIV/AIDS epidemic,<sup>80</sup> which has led to high populations of the very young and the elderly.<sup>81</sup>

Malawi also has a unique vulnerability to agricultural failures.<sup>82</sup> The economy is dependent on agriculture, which leaves the population vulnerable to poverty when severe weather affects crop production; beyond the macroeconomic level, the majority of rural households gain their income from agriculture-related endeavors, and many are at risk of experiencing poverty as a result because of the low returns it provides.<sup>83</sup> Despite the large number of citizens dependent on farming, the country does not have any functional safety nets to protect from economic and environmental shocks.<sup>84</sup> To make matters worse, the funding for education systems of sub-Saharan Africa is often controlled by governments that are marked by corruption and poor economic performance.<sup>85</sup> Because of the severity of the poverty in Malawi and the lack of opportunities afforded to poor individuals, a need for intervention has arisen.

Malawi was one of the first impoverished countries in sub-Saharan Africa to administer a cash transfer program, following the success of similar programs in Latin America.<sup>86</sup> The SCTP

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<sup>80</sup>Kristoff and WuDunn, *Half the Sky*, 174.

<sup>81</sup>Fidelia Dake et al., "Cash Transfers, Early Marriage, and Fertility in Malawi and Zambia," 298-299.

<sup>82</sup>Nancy McCarthy, Josh Brubaker, and Alejandro de la Fuente, "Vulnerability to Poverty in Rural Malawi," (SSRN scholarly paper, Rochester, NY, July 2016), 2, <https://papers.ssrn.com/abstract=2814785>.

<sup>83</sup>McCarthy, Brubaker, and de la Fuente, "Vulnerability to Poverty in Rural Malawi," 2.

<sup>84</sup>Miller, Tsoka, and Reichert, "Targeting Cash to Malawi's Ultra-Poor: A Mixed Methods Evaluation."

<sup>85</sup>Amon Okpala and Comfort Okpala, "The Effects of Public School Expenditure and Parental Education on Youth Literacy in Sub-Saharan Africa," *Journal of Third World Studies* 23, no. 2 (October 15, 2006): 203-12.

<sup>86</sup>Miller, Tsoka, and Reichert, "Targeting Cash to Malawi's Ultra-Poor: A Mixed Methods Evaluation."

was founded in 2006 to relieve poverty and its effects, including hunger, poor health, malnutrition, and lack of education.<sup>87</sup> The target population for this program is Malawian households that are unable to provide for themselves and thus experience extreme, chronic poverty.<sup>88</sup> Initially, this program faced difficulty with choosing which households to select as beneficiaries, mainly because poverty is so widespread in Malawi and the government does not have an infrastructure system for gathering and tracking demographic data on individual households.<sup>89</sup> However, the SCTP was able to work with individual communities and local authorities to determine the eligible households that would benefit most from cash transfers, eventually leading to over 100,000 enrolled households as of 2015.<sup>90</sup>

The approach of SCTP is unconditional, which means that there are no stipulations to which households must agree to obtain the cash transfer. Beneficiaries of this program receive cash payments regularly, and the heads of the households can choose in which areas to invest, continuing to receive financial assistance regardless of how they choose to spend it.<sup>91</sup> To offset the costs of education, bonuses have been given to households with children enrolled in primary or secondary school,<sup>92</sup> but there is no requirement for reporting attendance.<sup>93</sup> Because the SCTP has a more indirect procedure than conditional cash transfer programs, the specific ways it addresses education deficiencies are not as explicit, as parents can choose to use the assistance for other needs. Despite its more indirect approach to encouraging education, the research shows

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<sup>87</sup>Angeles et al., "The Social Cash Transfer Programme of Malawi."

<sup>88</sup>Angeles et al., "The Social Cash Transfer Programme of Malawi."

<sup>89</sup>Miller, Tsoka, and Reichert, "Targeting Cash to Malawi's Ultra-Poor: A Mixed Methods Evaluation."

<sup>90</sup>Angeles et al., "The Social Cash Transfer Programme of Malawi."

<sup>91</sup>Kelly Kilburn et al., "Short-Term Impacts of an Unconditional Cash Transfer Program on Child Schooling: Experimental Evidence from Malawi," *Economics of Education Review* 59 (August 2017): 63-80, <https://doi.org/10.1016/j.econedurev.2017.06.002>.

<sup>92</sup>Higher bonuses were given to students in secondary school to offset the higher cost of education, similarly to the PROGRESA program, as found in Angeles et al., "The Social Cash Transfer Programme of Malawi."

<sup>93</sup>Angeles et al., "The Social Cash Transfer Programme of Malawi."

that SCTP supported greater enrollment of Malawian children in primary and secondary schools and decreased dropout rates mainly through “alleviating the financial burden of schooling for the household” in terms of direct costs.<sup>94</sup> In other words, because the unconditional cash transfers added more financial assets to the eligible households, children were able to afford to attend school, an opportunity that may have previously been out of reach.

A 2020 report from the Transfer Project, in collaboration with the Government of Malawi, evaluated the SCTP and its contributions to development. On average, it found that enrollment rates were similar between boys and girls, but many students were older for their grade level because of grade repeats and late entry<sup>95</sup> This study also found that in Malawi, like in other nations, girls face more barriers to education than boys; because the SCTP does not currently support female students differently than male students, it is suggested that the addition of a monetary bonus (as used in PROGRESA) may help offset some of the unique obstacles to female education in Malawi.<sup>96</sup>

The approaches of the PROGRESA program in Mexico and SCTP in Malawi both aimed to use cash transfers to promote education, health, and nutrition in their respective areas of focus. As discussed above, these programs targeted individuals in need of financial assistance from some of the most impoverished communities in their countries, both initially primarily serving rural communities. The lack of access to schools, clinics, and other resources in these communities meant they were struggling to experience growth on their own. Fortunately, these

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<sup>94</sup>Kilburn et al., “Short-Term Impacts of an Unconditional Cash Transfer Program on Child Schooling.”

<sup>95</sup>The Transfer Project, “Improving Educational Outcomes Among Children in Malawi’s Social Cash Transfer Programme: A Summary of Research Findings and Policy Options,” 2020, <https://transfer.cpc.unc.edu/wp-content/uploads/2021/07/Educational-outcomes-SCTP-Policy-brief-18Aug2020.pdf>.

<sup>96</sup> Ibid.

countries saw success in the implementation of cash transfers and were able to support educational enrollment for their citizens.

### *Comparing and Contrasting PROGRESA and SCTP*

As discussed by Sperling and his colleagues, girls in impoverished rural areas have fallen behind in education significantly more than wealthy male populations in cities.<sup>97</sup> Evaluations of these two cash transfer programs showed improvement, especially for girls in the PROGRESA approach, through the methods' ability to allow labor-constrained poor households to afford to send their children to school.<sup>98</sup> As a whole, although these cash transfer programs operate in two different parts of the world, they show similar effectiveness in promoting education for impoverished areas in Mexico and Malawi.<sup>99</sup>

The main difference between these methods is that the PROGRESA program includes conditional cash transfers, while the SCTP uses unconditional transfers. The variance in conditionality is one of the most likely reasons for the increased effectiveness in Mexico. However, it is important to recognize that Mexico and Malawi are in different parts of the world, with unique cultures and complex confounding variables that may have influenced the specific outcomes of these two programs. Despite these confounding variables, evidence still points to the direct procedure of conditional programs having a more evident impact. Because unconditional programs use a more indirect procedure than conditional cash transfer programs, the specific ways of addressing education deficiencies are not as clear. In Malawi, parents can

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<sup>97</sup>Sperling and Winthrop, *What Works in Girls' Education*, 69-70.

<sup>98</sup>Kilburn et al., "Short-Term Impacts of an Unconditional Cash Transfer Program on Child Schooling," (Malawi) and Morley and Coady, "From Social Assistance to Social Development." (Mexico).

<sup>99</sup>Some studies have hypothesized that social norms may serve as a barrier to the effectiveness of the benefits of cash transfer programs; however, Dake et al. found evidence that differences in communities' social norms do not significantly inhibit the impacts of cash transfer programs. See Dake et al., "Cash Transfers, Early Marriage, and Fertility in Malawi and Zambia."

choose to use the assistance for other needs rather than for education; however, in Mexico, the cash transfers were contingent on parents' cooperation with enrollment and attendance requirements. The most likely result of these varied approaches was that the PROGRESA approach's impact on education was more pronounced, even with the natural diversity in circumstances due to the global locations of these two nations. Overall, these types of programs both have a positive impact on poverty relief in general, but a conditional approach seems to be better for addressing educational needs.

The sections above discussed many of the studies that have evaluated the short-term impact of these types of cash transfer programs. One concern is the longevity of the benefits on education and the continuation of positive change after the cash payments end. A study from Baird and colleagues created a program consisting of both unconditional and conditional cash transfers administered in the Zomba district of Malawi, aimed at impacting educational attainment, sexual behavior, and HIV status of adolescent girls in this area. These researchers gathered data throughout the time that participants were receiving cash transfers, and they followed up two years after the cessation of financial support. It was found that the short-term benefits in education and delayed fertility continued to be maintained among those in the conditional group, while benefits within the unconditional group had dissolved after they were no longer receiving cash transfers.<sup>100</sup> These findings suggest that in working towards the goal of greater educational support, although both approaches create promising short-term benefits,

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<sup>100</sup>Sarah Baird et al., "The Impact of Cash Transfers on the Educational Attainment, Sexual Behavior, and HIV Status of Adolescent Girls in Malawi," The Abdul Latif Jameel Poverty Action Lab (J-PAL), accessed November 27, 2023, <https://www.povertyactionlab.org/evaluation/impact-cash-transfers-educational-attainment-sexual-behavior-and-hiv-status-adolescent>.



conditional cash transfers may be better for sustaining long-term positive changes than an unconditional approach.

### *Limitations of Cash Transfers and Recommendations for Supplementation*

Although the PROGRESA program and Social Cash Transfer Program were relatively successful in achieving their goal of supporting education in Mexico and Malawi, the use of cash transfers does have some limitations that must be considered. It is important to note that cash transfers are not a "one-size-fits-all" solution for global issues. For example, although they have shown promise in support of education in various areas around the world, they do not show as much promise in addressing child marriage.<sup>101</sup> An additional negative aspect is that the nature of cash transfers in many cases as top-down government programs, leading to high administrative costs<sup>102</sup> and difficulty targeting all individuals in need.<sup>103</sup> To be effective, cash transfers need to address an actual need in the target households, be perceived as necessary, and be a sufficient monetary amount to create opportunities.<sup>104</sup>

These programs also need to be aware of the possibility of participants experiencing the social stigma that often accompanies the use of government benefits and financial support; they may have the unintended effect of deepening the psychological poverty of those in the program by singling out impoverished families, requiring them to meet certain criteria for eligibility and to behave in specific ways determined by non-impoverished people.<sup>105</sup> The programs may also have unintended effects, such as participants intentionally maintaining a status of poverty to

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<sup>101</sup>Dake et al., "Cash Transfers, Early Marriage, and Fertility in Malawi and Zambia," 312.

<sup>102</sup>Morley and Coady, "From Social Assistance to Social Development," 2.

<sup>103</sup>Jennie Popay, "Should Disadvantaged People be Paid to Take Care of their Health? No," *BMJ* 337, no. 7662 (July 2008): <https://doi.org/10.1136%2Fbmj.a594>.

<sup>104</sup>Yoshino et al., "Experiences of Conditional and Unconditional Cash Transfers Intended for Improving Health Outcomes and Health Service Use."

<sup>105</sup>Popay, "Should Disadvantaged People be Paid to Take Care of their Health? No."

continue to qualify for benefits.<sup>106</sup> To mitigate these possible effects, the administrators involved in running these programs must take into account the mental distress of needing poverty relief assistance. Arguably, the vast benefits of these programs outweigh the potential negative effects but ensuring that those providing the funds understand the deep complexities of poverty is crucial. When the administrators designing cash transfer programs can see the nature of poverty as entanglement, they may be able to provide funds in a way that does not disempower the poor.

Overall, because of their limitations, cash transfer methods are most effective when coupled with other intervention methods that focus on improving the quality of girls’ education and supporting educational outcomes.<sup>107</sup> Other important aspects of the inclusion of girls in educational growth include investing in school facilities and materials for girls, making classrooms and educational institutions more suited to girls’ needs, and addressing other sociocultural barriers to education.<sup>108</sup> Another potential source of support for female education is the hiring of female teachers, who provide social modeling for girls.<sup>109</sup> The goal is to have these types of interventions augment the efforts of cash transfers and other economic assistance. Cash transfers are an important piece of the puzzle, but to create long-lasting change worldwide, a plethora of approaches need to be implemented to support the ongoing success of cash transfers in promoting female access to education.

### **Empowerment as Crucial to Addressing Poverty**

Beyond allowing girls to receive more schooling, cash transfer programs have the power to transform the lives of girls, their families, and their communities. Considering the working

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<sup>106</sup>Popay, “Should Disadvantaged People be Paid to Take Care of their Health? No.”

<sup>107</sup>Sperling and Winthrop, *What Works in Girls’ Education*.

<sup>108</sup>Nuamah, *How Girls Achieve*.

<sup>109</sup>Sharon Tao, “Female Teachers in Tanzania: An Analysis of Gender, Poverty and Constrained Capabilities,” *Gender & Education* 31, no. 7 (October 2019): 903–919, <https://doi.org/10.1080/09540253.2017.1336203>.

definition of poverty for this essay, the ideas of Chambers and Prilleltensky create an understanding of how impoverished individuals experience both an “entanglement” of difficult circumstances and a damaged sense of self.<sup>110</sup> Without opportunities to earn a living, women are dependent on others to provide for their needs. Women are also uniquely at risk of being oppressed by gender inequalities, experiencing violence and abuse, being devalued by society, and being subject to a host of factors that lead to psychological distress and feelings of powerlessness.<sup>111</sup> It is evident then, that proposed solutions need to comprehensively attend to both types of disempowerment.

Around the world, education has been shown to directly address several factors keeping women trapped in both material and psychological poverty, such as aiding them in attaining paid jobs, supporting their self-esteem, informing them of their rights, increasing their confidence in decision-making, and adding to their capacity to have agency in managing the factors impacting their lives.<sup>112</sup> Therefore, the research suggests that increasing access to quality schooling has the potential to help women in various areas, including empowering them through opportunities to provide for themselves and their families.<sup>113</sup>

Empowerment can be defined as “the expansion of women’s ability to make strategic life choices.”<sup>114</sup> Enabling resources, agency, and achievements have been identified as three

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<sup>110</sup>Myers, *Walking with the Poor*, 114-116.

<sup>111</sup>Comas-Díaz and Jansen, “Global Conflict and Violence against Women.”

<sup>112</sup>Batool and Batool, “Impact of Education on Women’s Empowerment.” See also Sen, “Women’s Agency and Social Change.”

<sup>113</sup>Attainment of post-primary education is shown to allow women to challenge norms and locate opportunities in nations where women experience significant discrimination, according to Caren Grown, Geeta Rao Gupta, and Rohini Pande, “Taking Action to Improve Women’s Health through Gender Equality and Women’s Empowerment,” *The Lancet* 365, no. 9458 (February 2005): 541–43, [https://doi.org/10.1016/S0140-6736\(05\)17872-6](https://doi.org/10.1016/S0140-6736(05)17872-6).

<sup>114</sup>Erica M. Rettig and Robert J. Hijmans, “Increased Women’s Empowerment and Regional Inequality in Sub-Saharan Africa between 1995 and 2015,” *PLoS ONE* 17, no. 9 (September 14, 2022): <https://doi.org/10.1371/journal.pone.0272909>.

dimensions of empowerment.<sup>115</sup> The following sections will outline how education works to benefit women in each of these three areas.

In terms of resources, higher levels of education provide women with skills and knowledge that are conducive to maintaining jobs with higher wages than jobs afforded to uneducated workers.<sup>116</sup> In addition to financial benefits, women in developing nations who have attained education past the primary level are more likely to be able to overcome the barriers to accessing health services; secondary education is also connected to low fertility and mortality, higher ages at time of marriage, higher likelihood of using prenatal and postnatal care, reduced rates of HIV/AIDS, better maternal care, and many other advantages as a result of educated women having a greater understanding of how to care for their health and the health of their children.<sup>117</sup> As a whole, education determines women's ability to locate resources and their likelihood of taking advantage of the resources available.

Education also boosts women's agency by giving them a sense of independence and control over their circumstances. Because women who are educated are more likely to be employed, they often have more control over the family's earnings when they are contributing to the household income.<sup>118</sup> Furthermore, agency is strengthened through education as women become more informed, which increases their power in making family decisions; a woman's

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<sup>115</sup>Rettig and Hijman, "Increased Women's Empowerment."

<sup>116</sup>Masood Awan et al., "Impact of Education on Poverty Reduction," *International Journal of Academic Research* 3, no. 1 (January 2011): <https://www.researchgate.net/publication/215442733> impact\_of\_education\_on\_poverty\_reduction.

<sup>117</sup>Grown, Gupta, and Pande, "Taking Action to Improve Women's Health through Gender Equality and Women's Empowerment."

<sup>118</sup>Batool and Batool, "Impact of Education on Women's Empowerment." See also Sperling and Winthrop, *What Works in Girls' Education*, 52.

ability to earn an income outside of the home increases her voice and decreases her dependency on others.<sup>119</sup>

Finally, in terms of academic achievement, the number of school years completed aids girls in developing a sense of empowerment, which allows them to “determine their own destiny.”<sup>120</sup> As educated women have children, it is also clear that the benefits of education extend beyond their well-being: “Cross-cultural and international research has shown convincingly that when girls and women control resources, they improve the well-being of their families—intergenerationally.”<sup>121</sup> This empowerment developed through education shows girls their capabilities and builds their aspirations, as well as gives them opportunities for accomplishment; in short, education shapes girls’ understandings of their ability to succeed and their ability to take action to reach their goals.<sup>122</sup>

## Conclusions

In considering the global issue of poverty and efforts toward its elimination, poverty is more complex than a simple lack of material resources. Beyond physical components, poverty serves as a restrictor of opportunity and a risk factor for psychological struggle, particularly for women. The holistic definitions of poverty suggest a need for a more comprehensive solution that addresses unique needs, reduces poverty, challenges harmful social norms, promotes equality, and provides opportunities. Education serves as a tremendous resource for girls and

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<sup>119</sup>Sen, “Women’s Agency and Social Change,” 191.

<sup>120</sup>“Educating Girls: The Path to Gender Equality. GPE Brief.”

<sup>121</sup>Vilma Seeberg et al., “Rural Girls’ Educational Empowerment in Urbanizing China: Comparing Han Majority and Mongolian Minority Girls,” in *Women’s Journey to Empowerment in the 21st Century: A Transnational Feminist Analysis of Women’s Lives in Modern Times*, ed. Kristen Zaleski et al. (Oxford, UK: Oxford University Press, 2019), <https://doi.org/10.1093/oso/9780190927097.003.0003>. See also Sperling and Winthrop, *What Works in Girls’ Education*, 13.

<sup>122</sup>Vilma Seeberg et al., “Rural Girls’ Educational Empowerment in Urbanizing China.”

women, supporting improvements in all these areas. When women have access to education, their lives are transformed.

To effectively overcome barriers to female education, investment is crucial. Cash transfer programs have been successful around the world, showing their ability to be modified to fit the unique needs of different communities. The PROGRESA and SCTP programs are excellent examples of the potential of cash transfer programs in creating significant change in efforts to promote education. These types of programs are often successful on their own, but when combined with other approaches could be an even more effective driver of change.

Finally, beyond the importance of valuing education because it is a human right, the research shows that educated women uplift their families, the economy, and their communities. They gain crucial life skills, opportunities for better wages, improvements in self-esteem, and confidence in decision-making that have significant positive ramifications for their family dynamics and the reduction of poverty in their lives. This transformation can affect the lives of their children and create positive ripples that affect future generations. Therefore, the route of educating women as a solution to poverty shows immense promise in not only improving the well-being of women today but also eliminating poverty in the world and facilitating the empowerment of women for years to come.

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