



Assessing the Role of Social Cash Transfer Program in Promoting Child Education Case Study of T/A Kalumbu

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ABSTRACT

Social cash transfer programs have gained prominence as a policy tool aimed at alleviating poverty and improving human capital development. This abstract provides an overview of research on the impact of social cash transfers on child education outcomes. It synthesizes key findings from a range of studies conducted in diverse socio-economic contexts and highlights the multifaceted ways in which these programs can influence children's access to and engagement in education.

Numerous studies have shown that social cash transfer programs have a positive impact on child education. They enhance household income and consumption, leading to increased investments in education-related expenses such as school fees, uniforms, and books. This financial support often results in improved school enrollment rates, particularly among vulnerable populations. Moreover, social cash transfers contribute to poverty reduction, which indirectly benefits child education. Reduced financial stress within households can lead to improved psychosocial well-being for children, reducing the likelihood of dropout and improving overall school performance. This is particularly relevant in low-income settings where financial constraints are a significant barrier to education.

Social cash transfers also have a direct impact on children's nutrition and health, which in turn influences their educational outcomes. Improved nutrition and health outcomes resulting from these programs can enhance cognitive development and school attendance among children.

Additionally, conditional cash transfer programs, which require beneficiaries to meet certain criteria related to health and education, have been effective in incentivizing families to invest in their children's education. These programs often require regular school attendance and health check-ups, reinforcing

the importance of education in the minds of both parents and children.

However, it is essential to acknowledge that the impact of social cash transfers on child education is not uniform across all contexts. Factors such as program design, coverage, and local socio-economic conditions can influence outcomes. Furthermore, the long-term sustainability of these programs and their potential to create dependency should be considered in the policy discourse.

In conclusion, social cash transfer programs play a crucial role in improving child education outcomes, primarily by alleviating poverty, increasing household resources for education, and enhancing children's overall well-being. These findings underscore the significance of continued investment in such programs as part of broader strategies to promote equitable access to quality education, particularly among marginalized populations.

Keywords: - social cash transfers, child education, poverty, school dropouts

I. INTRODUCTION

This first chapter introduces the research project, the chapter explains and describes the context and the setting of the problem by explaining how the study will address the issues. It provides the questions the research is trying to answer, and it states the significance of conducting the study.



The social cash transfer program is a monthly cash transfer that targets the ultra-poor and labor-constrained households and the program is funded by the world bank, the German government through the KFW, UNICEF and the Malawi government.

The concept of social cash transfer programs, was introduced to target financial assistance to vulnerable households and has gained prominence worldwide. It is a potential solution towards 603 goals aims to end poverty in all forms everywhere by 2030, currently measured as people living on less than \$1.25 a day, the goal is there to ensure that all men and women in particular the poor and the vulnerable have equal rights to economic resources as well as access to basic services and ownership to reduce poverty (UN,2015).

SCT programs have emerged as a globally recognized tool for poverty reduction. These programs have been designed to target vulnerable populations, aiming to improve their socio-economic conditions through regular cash transfers. Since social cash transfer was introduced in the 1990s in Latin America (Mexico and Brazil) Social cash transfer programs in Latin America, particularly in Mexico and Brazil, have been implemented to address poverty, inequality, and social exclusion. These programs provide monetary assistance to vulnerable and low-income populations, often with the goal of improving their overall well-being and helping them escape the cycle of poverty. The program was later adapted in many other countries in the world, cash transfer programs have been used as a strategy for reducing poverty and improving human welfare (UN Girls Education Initiative, 2014). Most of these programs aim at compensating parents, or students, for opportunity costs, so that students remain in school. The idea behind SCT programs is not only to provide financial support but also to empower beneficiaries to invest in their human capital, including education.

Brazil's Bolsa Família program the program provides financial assistance to low-income families, but it is conditional on certain requirements. Families must meet criteria related to income, and they must also ensure that their children attend school regularly and receive necessary vaccinations. This program is currently the largest cash transfer program in the world in terms of coverage and financing Over the last decade, Cash transfer programs have been seen as a popular social safety net in developing countries and an innovative

approach to reducing poverty. This cash transfer programs aim to reduce poverty in the short-term by providing poor families with cash and improve human capital in the longer-term by encouraging behaviors related to health, nutrition, and education. Children coming from a poor family are often disadvantaged as parents are unable to invest in their children's education.

SCTs have become the main social assistance interventions used in developing countries to mitigate the effects of poverty and are viewed as key to social solidarity and development (UNICEF, 2016). SCTs are a form of social protection for vulnerable groups living in poverty, which include children (Matandiko, 2010).

Similarly, in Botswana, the old age pension was launched to assist the elderly people who do not have support from their families be able to live a decent old age life. In Ethiopia, the productive safety net program provides households with cash transfers to assist in their food needs and protect them from soliciting and neglecting their assets. The Tanzania community based cash transfer was launched to increase access of the poor and vulnerable to basic services, increase school attendance and health care visits for the beneficiaries. the overall objectives the cash transfers in Africa is to address poverty, hunger, gender equality and human capital development. As confirmed by Basset (2008), spite of the extension of social protection in Africa, national governments are frequently hesitant to finance social protection programs as these require a reallocation of assets and are frequently considered excessively costly. Conditional cash transfers have been on the rise in coverage but still does not meet the growing number of poverty stricken individuals in Africa (UNICEF, 2016).

In Malawi, a country which has high levels of poverty and low school enrollment rates, the implementation of SCT programs holds potential to break the cycle of intergenerational poverty and enhance educational outcomes. The programme in Malawi began as a pilot in 2006 in Mchinji District in the central part of Malawi and has expanded through to an additional six districts since 2007. As of September 2017, the programme was reaching over 777,000 beneficiaries in over 174,500 households across 18 districts of the country, including approximately 430,000 child members. The program is expanded its operations in all 28



districts in the year 2018. The social cash transfer project implemented by the Lilongwe district council through the ministry of gender, community, development, and social welfare, delivers the social cash transfer program through monthly cash benefits and educational bonuses to the ultra-poor and labor-constrained households MNSSP II (2018).

II. BACKGROUND OF THE STUDY

The Social cash transfer programs is not only to provide financial support but also to empower beneficiaries to invest in their human capital, including education. In Malawi, a country grappling with high levels of poverty and low school enrollment rates, the implementation of SCT programs holds potential to break the cycle of intergenerational poverty and enhance educational outcomes. The rationale behind SCT programs is not only to provide financial support but also to empower beneficiaries to invest in their human capital, including education.

There are two major systems of education in Malawi that are in operation, namely formal and non-formal systems. These major systems comprise of five sub-sectors namely the Basic Education which consists of Early Childhood Development, Complementary Basic Education, Adult Literacy and Primary Education; Secondary Education; Teacher Education; Tertiary Education (Universities, Technical and Vocational Education); and cross cutting services. The sector also has various forms of Special Educational Needs (SEN) and orphans. In many parts of Malawi, especially in rural areas, access to education is limited. Children may have to walk long distances to reach a school which can be a significant barrier to education, particularly for girls.

A large percentage of Malawi's population lives below the poverty line which makes it hard for them to fulfill the education needs which includes paying school fees, buying school uniforms, and notebooks this leads to child labor. Children from poor families often have to work to support their families instead of attending school. The Malawi 2015 National Child Labor Survey explained that 38% of the children (or 2.1 million) that are aged 5-17 years are affected with the issues of child labor. There has been an increase on the issues of child labor based on the national child labor survey in 2002, a high rate of the population in the country consist of the people living in rural areas and many smallholder

farmers depend on children as cheap labor on farms and plantations and to supplement the household income (UNICEF, 2018).

The government has put much effort in introducing programs and the social cash transfer project (mtukula pakhomo project) is one of them. Other Projects include school feeding program these projects are there to help in promoting education and reduce illiteracy levels in Malawi despite these efforts parents mainly in the rural areas of Malawi still do not send their children to school this increases the level of literacy and affects the issues of development.

III. STATEMENT OF THE PROBLEM

Malawi, like many other low-income countries, faces significant challenges in ensuring universal access to quality education. In response to these challenges, the government of Malawi has implemented various social cash transfer programs aimed at alleviating poverty and improving the well-being of vulnerable populations. However, the effectiveness of these programs in enhancing education outcomes, particularly for children in beneficiary households, remains unclear.

The problem at hand is the need to comprehensively evaluate and understand the impact of social cash transfer programs on education in Malawi. While these programs have the potential to mitigate financial barriers to education and improve overall well-being, there is limited empirical evidence on their specific effects on school attendance, performance, and educational attainment. This research aims to address the following key questions, to what extent do social cash transfer programs in Malawi influence household decisions regarding children's education, including enrollment, attendance, and retention in schools, what is the impact of social cash transfers on the educational outcomes of children in beneficiary households, including their academic performance and educational attainment, are there differential impacts of social cash transfers on education outcomes based on gender, age, or other demographic factors.

IV. LITERATURE REVIEW

Social Protection and Cash Transfer Programs Social Protection is one of the targets of the Sustainable Development Goals. Social protection includes programs set up by private and public



institutions used to help and protect the poor and vulnerable such as the children, women, people living with disabilities and old age persons (Harvey, Slater & Holmes, 2007). Social Protection is a human right based approach to poverty reduction that uses provision in the law, policy, and programs to protect people from the effects of chronic poverty as well as a range of risks and shocks" (Oxfam Social Protection Policy Guidelines 2010).

Social protection interventions in SSA include conditional and unconditional cash transfer programs, school feeding programs and cash for work programs. Conditional cash transfer 24 programs include programs that offer families money based on specific pre-conditions which may include sending them to school or taking them to health centers for medical care such as immunizations for children under five years old. Conditional cash transfers invest on human capital development such as education and health (Rawlings & Rubio, 2003). Unconditional cash transfers have no restrictions on the recipients compared to the conditional cash transfer programs. Giving an exceptional thought about poor people and the helpless that structures the premise of social protection policies and cash transfers started out Europe.

Hanlon et al (2010) noted that the ideas started in the 16th Century in England by governments tolerating aggregate duty regarding guaranteeing subsistence for all. In spite of the fact that the utilization of cash transfer programs as instruments of social protection has been noted to have begun in Europe, the CCT programs were actualized in Latin America in the 1990s to reduce poverty and make conditions for upward social portability through human capital accumulation (Teixeira, 2009).

Cash transfer programs were seen as a way of increasing inclusive growth in the Sub-Saharan region. Aid agencies and government institutions use cash transfer programs as a social protection instrument for tackling poverty while at the same time building human and physical capital and strengthening vertical and horizontal equality (Slater, 2011). Most Africa countries adopted a social protection framework and implemented cash transfer programs to address poverty and vulnerability, child labor as well as issues of school drop outs. In 2007-2008, the South African government launched a cash grant system that targeted the most vulnerable people in South Africa.

These included the older persons, persons with disability, orphans, and vulnerable children. The primary focus of the program was to tackle poverty, increase human capital development and increasing issues of school enrollment.

Broad aims of cash transfers

The cash transfer instrument is rapidly gaining popularity as an effective intervention to address four broad goals and priorities: social protection and security; development and economic growth; human capital and breaking the intergenerational poverty cycle; and rights, equity and fairness (Hanlon, Barrientos & Hulme 2010). A review of the cash transfer literature shows that each cash transfer programme is different because countries have different contexts and policy choices. No programme is thought meet all the four broad goals.

Arguments in Favor of Cash Transfers

CTPs concern the individual experiences and subjective changes that appear to follow from participation in cash transfer programmes. With a few notable exceptions (Adato, 2000, this issue; Gonzalez De La Rocha, 2006) much of the evidence of CTPs' social effects draws on the more easily quantified data on their physical benefits. However, in response to a growing literature on the importance of subjective and relational dimensions of human wellbeing (Ferguson, 2015; Macauslan and Riemenschneider, 2011; Pouw and McGregor, 2014; White, Gaines, and Jha, 2013), analysts have begun to examine the psychosocial effects of cash transfers. These include improvements in individuals' feelings of dignity, respect, self-confidence and self-esteem; and reductions in feelings of shame and hopelessness, and relief from worry and stress. Some studies have also drawn on quantitative datasets that include measures of mental health (Baird, De Hoop, and Özler, 2011; Haushofer and Shapiro, 2013).

The social cash transfer in Malawi is gradually leading to poverty reduction and women's economic empowerment through activities such as social protection and poverty reduction strategies (Bonilla et al., 2017). Consequently, a number of African governments continue to implement social cash transfer programs, especially in the past ten years. These government interventions have targeted to assist households caring for orphans and 44 vulnerable children or to labor-constrained households (Clugston, 2018; Asfaw et al., 2015).



Cash transfers have also been able to achieve the dual purpose of improving health while as well as uptake of essential government services that are critical to citizenship. For instance, in Zimbabwe, conditional and unconditional cash transfer programs caused a surge in registration of births and uptake of vaccinations. Robertson et al., (2013) also found that as a corollary, attendance of schools by the same category of beneficiaries the group that registered births and took up vaccination programs, also significantly improved Similarly.

The success of the Sudanese Cash Transfer program targeting students resonates with positive outcomes of similar programs elsewhere. In Bangladesh, a Female Stipend Program aiming at improving girls' achievement of secondary school levels attained this objective. According to Khandiler et al., (2003) as a result of the stipends, the number of girls achieving secondary education increased substantially. a study by Hoddinott (2014) on the impacts of PROCAMPO program, a Cash Transfer program targeting to cushion farmers from the adverse effects of North America Free Trade Agreement (NAFTA) found positive impacts. The study found that Cash Transfers tend to have a multiplier effect when recipients of the cash employ the cash to generate more income. Furthermore, there also exists evidence from several countries that cash transfers have leveraged large gains in health and education services.

Arguments Against Social Cash Transfer

Cash transfers have been shown to reduce poverty, increase food security and build household's assets, cultivate human capital, and provide recipients with dignity and autonomy. Research from Bangladesh and other low- and middle-income settings also shows that cash transfers can reduce intimate partner violence. Despite these findings, critics make a set of familiar arguments ones often used against other social protection programs to cast doubt on the efficacy of cash transfers. They cite anecdotal evidence that cash transfer beneficiaries do not use the money wisely.

Recipients spend it on alcohol or tobacco, the argument goes, or become dependent on the transfers, failing to improve their financial standing in order to stay in the program. Critics also express doubts about program costs and suggest some households may end up having more children in order to receive more cash. Cash transfers do not increase alcohol and tobacco consumption. In fact,

smoking and drinking often go hand-in-hand with the poor mental health, stress, and desperation associated with poverty.

Cash transfers decrease poverty, and so it is possible that recipients may be less drawn to those temptations. In Lesotho, for instance, transfers resulted in lower spending on alcohol and tobacco while significantly increasing spending on food. Cash transfers have demonstrated nutritional benefits, improving food security, dietary diversity, and consumption; this result also suggests that transfer income could be spent differently, more intentionally, than other income. Cash transfers are considered investments if they help maintain a household's productive activities and improve children's nutrition, learning capacity, and overall human capital.

Most beneficiary households depend on their own efforts in smallholder agriculture or family-run businesses to assure enough income and food for survival. The study broke these efforts down into productivity indicators including livestock ownership, ownership of agricultural assets, and agricultural inputs/outputs. Evaluations showed that cash transfers had significant, positive impacts on at least one productive indicator in each of the seven countries that were studied. In addition, focusing on secondary-age school enrolment and dropout rates shows that cash transfers have a positive, significant impact on human capital investment, as cash increased enrolment rates in Ghana, Kenya, Lesotho, Malawi, and Zambia.

Cash benefits including childcare support, tax credits, and paid leave are popular pro-natal policies worldwide; yet there has been no research evidence showing that women increase fertility to re-qualify for the unconditional cash transfers examined. In fact, research in Kenya found that children between the ages of 12 and 24 who lived in households receiving cash transfers were five percentage points more likely to delay school drops. In South Africa, school dropout decreased by 10.5 percentage points among SCTP beneficiaries., particularly among the youth population. Evidence from across Africa south of the Sahara shows that cash transfer programs do not lead to price inflation or distortion in covered communities.

Finally, studies also suggest that children involved in cash transfer programs were are more literate than those that are not. (Simon et al., 2018). Claire and



Simon thus note that the children involved in CTPs continued to spend increased amounts of time in 'school' work at home because they were encouraged to do so. This point is also tied to the assertion that CTPs to children in instances of conflicts within the household, increasing violence towards children (Simon et al., 2018).

Vulnerable members of society

Chambers (as cited in Narayan et al. 2000) argued that poverty alleviation policies should pay attention to the “particular factors that place individuals, households, and communities at risk of poverty or worsened poverty” rather than just focusing on levels of consumption or income. According to Moser, “vulnerability is best understood as a lack of key sets of assets, exposing individuals, households, and communities to increased or disproportionate risk of impoverishment. Simply put an increased and range of assets means less vulnerability, while fewer assets increase the risk of impoverishment.” Defenselessness, insecurity, and exposure to risk, shocks and stress are all important factors related to the concept of vulnerability. An examination of vulnerability helps to shed light to these issues. Sabates-Wheeler and Devereux (2010:65) make the point that “to be a useful concept, vulnerability must be defined in relation to some other phenomenon, such as poverty, malnutrition, exclusion or neglect.” In this sense, “vulnerability is thus a multidimensional concept and corresponds to the complexity of the phenomenon it is defined against”

(ibid.). Vulnerability is commonly conceptualized as a product of two components: exposure to a hazard (shock or process); and resilience, or the ability to manage the hazard (Chambers, 1989; Bankoff et al. 2004 in Sabates-Wheeler and Devereux 2010).

The “ability to manage” is often described by income, consumption or asset-based poverty measures. For example, if a household falls below a specified poverty line, it may be considered unable to cope. According to Sabates-Wheeler and Devereux (2010) Dercon asserts that: to understand vulnerability fully, it is not enough simply to take a one-period view.” It needs to look into the future, as it makes a prediction about future events poverty or other outcomes. The definition of vulnerability encompasses three groups of people: those who are likely to become poor in the future as a result of an unexpected shock; those who will remain poor; those who might fall deeper into poverty; and those who may move in and out of poverty (transient

poor) because of predictable fluctuations such as seasonality.

Dercon (2001) notes that this distinction is important as the appropriate social protection interventions or other policy responses are very different for each distinct group. Children, the elderly, widows, the chronically ill, and the disabled are among groups of people in societies often considered most vulnerable. The State and broader communities have always acknowledged their obligations to these vulnerable groups in populations. These people are unable to provide for themselves or contribute adequately to the productive capacities of households and communities. They are dependent on the assistance and support of others (Narayan et al. 2000; Hanlon et al. 2010).

Social insurance schemes pool contributions from workers and disburse them to the above-mentioned vulnerable groups. In the low-income countries where social insurance schemes cover only a small portion of the labor force because of high levels of unemployment, and a pervasive informal economy, non-contributory pensions, cash transfers, family allowances and child support grants are the preferred social protection instruments (Hanlon et al. 2010).

In developed countries, social insurance schemes are a common social protection instrument for life-course contingencies such as maternity (pregnant mothers), and old age, and work-related contingencies such as sickness or unemployment. The schemes also cover the young and children education.

V. SIGNIFICANCE OF THE STUDY:

The significance of this study is complex, covering the different dimensions of education, social policy, poverty alleviation, and sustainable human development. The research's outcomes hold the potential to usher in transformative change within the educational landscape of T/A Kalumbu, Malawi, while also contributing valuable insights to the broader address on social interventions, poverty reduction, and human capital development.

VI. SCOPE OF THE STUDY:

This research is accurately tailored to the unique context of T/A Kalumbu, Malawi, focusing on the complex factors between the social cash transfer program and child education within this locality.



While recognizing the broader national and global significance of the topic, the study deliberately narrows its scope to provide a comprehensive understanding of the impact of social cash transfers on education within the confines of T/A Kalumbu.

VII. OBJECTIVES OF THE STUDY

In the captivating landscapes of T/A Kalumbu area in Malawi, a convergence of cultural norms, limited resources, and economic constraints paints a complex backdrop where the desire for education often succumbs to the harsh realities of the financial landscape. Within this challenging environment, low enrollment rates, a high school dropout rates, and irregular attendance patterns continue to affect the education sector.

In these issues lies the focus of this research: the investigation into the transformative potential of social cash transfer programs in education. With a particular emphasis on primary school education, often referred to as child education, this study seeks to shed light on the profound role that education plays in breaking the chains of poverty. The effects of education extend beyond the classroom, with indicators showcasing its capacity to elevate economic and agricultural productivity in developing nations. Simultaneously, education contributes to improved health outcomes.

Recent data from the World Bank, dated 2016, painted a concerning picture, with 51.5% of Malawi's population classified as living in poverty, a marked increase from the preceding year. This present reality is rooted in low agricultural productivity and a dearth of opportunities for non-farm activities, fostering a cycle of economic hardship. In this web of challenges, education emerges as a potential beacon of hope.

Recognizing the power of education to combat these challenges, the government took decisive steps by introducing free primary school education. This initiative aimed to enhance access to education, eliminate participation disparities, and cultivate a broader understanding of the value of learning. The government, in collaboration with the World Bank, also introduced the social cash transfer program known as "Mtukula Pakhomo." This initiative sought to bolster school enrollment and curtail dropout rates, especially in rural areas.

Despite these concerted efforts, the persistent challenge of high dropout rates and escalating

poverty levels are high. This research undertakes the task of unraveling the complex dynamics at play, seeking to know why, despite government initiatives and the introduction of social cash transfer programs, the obstacles to education and poverty reduction persist. By going into the depths of this issue, this study aspires to contribute valuable insights that could potentially pave the way for more effective policies and interventions to transform the educational landscape of T/A Kalumbu area and beyond.

Main objective

The purpose of this study was to assess the roles of social cash transfer programs in promoting child education.

specific objectives

The research sought:

- To determine the status of child education in Malawi
- To find out how social cash transfer has reduced illiteracy levels in the community.
- To assess how social cash transfer has reduced issues of school dropout.
- To assess the importance of child education to the country and the community

Research Questions

- How has social cash transfer affected people in the children in the community?
- How has social cash transfer reduced illiteracy levels in the community?
- How has social cash transfer reduced the issues of school dropout in the community?
- What are the importance of child education to the country and the community?

VIII. RESEARCH METHODOLOGY

In the research design and approach section, a combination of quantitative and qualitative research designs was employed, with quantitative methods aimed at assessing the program's impact on the number of students benefiting and qualitative methods focusing on understanding how social cash transfers promote child education. The population under study comprises households in T/A Kalumbu, Malawi, who are beneficiaries of the Social Cash Transfer Program and have school-going children, aligning with the research's core objectives. Sampling from this population involved a carefully chosen subset to ensure the research remained manageable yet captured diverse perspectives. Ethical considerations



played a pivotal role, emphasizing informed consent, confidentiality, harm minimization, beneficence, community engagement, ethical review, transparency, and accountability. Overall, this research establishes a strong foundation, encompassing methodological rigor and ethical standards, to comprehensively explore the intricate relationship between social cash transfers and child education in T/A Kalumbu.

IX. RESULTS AND DISCUSSION OF THE FINDINGS

- Increased School Enrollment is one of the primary objectives of social cash transfer programs, particularly among marginalized and vulnerable populations which includes children women and the disabled. This study has shown that the program has effectively boosted school attendance, because financial incentives are provided for the families to send their children to school.
- The Social cash transfers program has helped reduce dropout rates by providing a financial safety net for families. When families receive regular cash payments, they are better equipped to meet the costs associated with sending their children to school, such as school fees, uniforms, and supplies.
- The program often requires beneficiaries to ensure that their children attend school regularly. As a result, children in beneficiary households tend to have better attendance records compared to those in non-beneficiary households.
- Results of the research further showed that the Social cash transfer program has a positive impact on gender equality in education. By incentivizing the enrollment and retention of girls in school, these programs contribute to reducing gender disparities in education.
- The research has also indicated an enhanced educational outcome while the primary focus is on enrollment and attendance, the study has also shown that social cash transfers can lead to improved educational outcomes. These may include better test scores and higher levels of educational attainment among beneficiary children.
- There are Improved access to education and long-term effects on poverty reduction. Education can equip individuals with the skills and knowledge

necessary to escape the cycle of poverty, which is one of the overarching goals of social cash transfer programs.

- These programs also have positive effects on communities. Increased school attendance can lead to the development of a more educated and skilled workforce, which can have broader economic and social benefits.
- On the other hand, challenges and limitations can be drawn from this study, though It is important to acknowledge that the impact of social cash transfer programs on education can vary depending on various factors, including the design of the program, the context in which it operates, and the quality of the education system. Additionally, some studies have raised concerns about the sustainability of these programs and their potential to create dependency.

In conclusion, social cash transfer programs can have a positive impact on education by increasing school enrollment, attendance, and reducing child labor, particularly among disadvantaged populations. However, their effects on learning outcomes and long-term educational attainment are more nuanced and context-dependent. To maximize their impact on education, it's important to design these programs carefully and consider them as part of a broader strategy to improve access to quality education for all. Additionally, ongoing research and evaluation are essential to refine program design and measure their long-term effects accurately.

X. RECOMMENDATIONS AND SUGGESTIONS

1. Conduct a nationwide study to assess the overall impact of the social cash transfer program on promoting child education across the country.
2. Engage with local communities, parents, and schools to raise awareness about the importance of education and how the cash transfer program can support it. Community involvement can enhance compliance with program conditions.
3. Ensure that not only access but also the quality of education is improved. Invest in teacher training, school infrastructure, and curriculum development to complement the cash transfer programs.
4. Implement graduation strategies that assist families in transitioning out of the program once



they attain a certain level of economic stability. Gradual reduction of benefits can prevent dependency on cash transfers.

5. Promote coordination with other social services like healthcare and nutrition programs to address the broader needs of beneficiary families. Improved health and nutrition can positively impact a child's ability to learn.

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