



The Power of Educating Women and Ending Generational Poverty: A Comparative Study of Women in Ghana and Liberia

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Abstract

The movement of female empowerment throughout the world is not only affecting the livelihood of the individual, but the livelihood of entire nations. One of the most prominent forces of empowerment is education. When a woman is offered the opportunity to learn, whether formally or informally, she increases the capacity of her community to force its way out of oppression and raise the living conditions of her neighbors. There is a current struggle for education which is very present in West African countries. This struggle is especially apparent when considering female education rates in relation to the most developed countries in the world. This poses an immediate need to incentivize parents within these countries to send their daughters to school and finish their formal education. By addressing this struggle through incentive programs, we can see a greater access for young girls and a change in the cultural behaviors and values that surround this form of gender equality. This study delves into the why behind education affecting poverty, specifically targeting the ways that women allocate resources back into home communities and improve the experience of all members of society. All information will support the conclusion that as female education rates increase, poverty rates will decrease.

Keywords: Female Empowerment, Poverty, Educating Women, Formal Education, West Africa, Incentive Programs, Generational Poverty

Introduction

In accordance with target 4.5 of the United Nations Sustainable Development Goals, eliminating all discrimination in education is a goal that all should promote and protect. Barriers to the overall quality of education for adolescent girls limit the capacity for communities to address other issues such as health and wellbeing (SDG 3) and no poverty (SDG 1) (United Nations, n.d.). Due to education's deep connection to other goals for the United Nations, educating women should be at the forefront of goals for developing countries.

Education is a human right. Unfortunately, education equality is not present in a large portion of the world, specifically in Africa. Many factors are preventing young girls from attaining adequate levels of schooling. Levels of formal and informal education vary throughout Africa, but the trend is the same; young girls are at a major disadvantage in their ability to rise above and leave inequality behind.

Beyond education being a human right, there are reasons that educating women leads to the empowerment of societies and the standard of living increasing. According to the United Nations Human Development Index, knowledge is part of the influencing dimensions. Knowledge funnels into the Education Index which combines mean years of schooling and expected years of schooling. These rates affect the level of development that a country is experiencing, and development affects poverty. The connection is thus created between levels of education amongst women and poverty.

To accurately discuss how education rates among girls in Africa affects the poverty statistics within a country, this study will compare African countries Ghana and Liberia. This comparison will consider many factors such as legal barriers, cultural acceptance, per capita GDP, and a comparison between female and male education rates, in order to display the trends that connect education to poverty. Both countries are located in West Africa and are affected by similar climate and demographic factors. This comparison thus focuses on laws and cultural barriers that are present in each country separately to understand the vast difference in female education rates in each country.

Types of Formal and Informal Education in Africa

Formal education is the main focus of this research; however, it is important to explain what parameters this includes and what other types of education are available for women. Formal education is structured education in a typical classroom setting. Most governments require formal education up until the 9th grade. Formal education also extends out of primary ages into secondary and post-secondary school.

Informal education differs in its structure and experience. It is known for its spontaneity and hands on experience. Informal education is not perfectly defined other than being considered any learning that occurs outside the natural structure of a classroom and its curriculum. Some common forms of informal education in Africa include:

- Song and Dance
- Oral Traditions about History
- Market Experience
- Apprentice Work within Families
- Spending Quality Time with Elder Members of Society

Informal learning has unlimited benefits, but it is not as easily created or monitored as formal education. Governments in Africa can have more direct impact on the quality and accessibility of formal education than that of informal. Consequently, our research will focus on the impact that

formal education has on African communities with the understanding that informal practices are also a necessity to the success of a country.

Who are the Stakeholders and What Power do they Hold

The children in Liberia and Ghana, both male and female are the primary stakeholders, yet have the least power concerning policy changes. The government of each country, and the parents of the children are the next most important stakeholders each with increased levels of power and control over the outcomes of a child's education. Under the law, parents have responsibility of a child until age 18. Once this age of maturity is reached, that authority is handed over to the individual. When examining formal education, the majority of the time spent in these settings occurs before the child turns 18. For that reason, parents are of great importance in this situation as they hold much power of the child's ability to attend school and access materials.

The government and government bodies hold the most power as far as changing conditions is concerned. Policy changes and precedents are of major importance in examining how conditions may be improved in the future.

The last group of stakeholders are third parties such as international non-governmental organizations and donors. The funding of incentive programs and scholarships is of vital importance and these groups offer an opportunity for added economic support.

All stakeholders are of great importance to the future of this issue. Every party must be actively fighting for the rights of female education because all parties will benefit. Throughout this research we will acknowledge barriers to education that occur for all stakeholder groups involved. We will also identify ways in which each party can benefit from this pursuit for increased levels of female education, as every party will benefit from the decrease in poverty rates. In order to address such an urgent issue, every single group must understand their role and their power to remedy the concern.

Understanding the Experience of Women Receiving Education within Ghana

Primary education rates amongst girls and boys in Ghana differs minorly. Enrollment rates given by the World Health Organization show 84 percent for males and 82 percent for females (World Health Organization, 2015). These numbers show more disparity when considering the income of the households that these children are coming from. Within high-income households 93 percent of boys and 87 percent of girls complete primary school. In comparison, within low-income families only 41 percent of boys and 46 percent of girls complete primary school in Ghana. (Clinton Foundation, 2015). To broaden the scope of education rates to include women and men (outside of the normal formal education ages) in the poorest households, the percentage of women with no education was 73.4 percent whereas the rates for men with no education were 54.7 percent (UN Women, 2016). These numbers show a larger difference in education rates comparing men and women than do the primary education rates of girls and boys. Two important questions are thus formed: Would the rate of educated women in the household have affected the chances of

income to increase? And do these numbers show that generational poverty has stemmed from the previous generation not receiving formal education?

Transitioning away from education rates and statistics in Ghana, we now consider the barriers that impede girls' access to education. Legal barriers are not at play here as the law in Ghana states that Primary Education is free and compulsory. This covers education starting at kindergarten and going through to junior high (typically 9th grade). The government has also tried implementing a tuition-free enrollment for high school students that would help lower socioeconomic areas to still send children to school (US Department of State, 2019). If girls are legally protected to pursue their education, then we must consider other barriers that are preventing girls from attending primary school. Cultural views and values must play a part, which is true when understanding the focus of rural families on educating male children before their female children. A reason for this may stem from the outdated view that a man's ability to access wealth and properly use it is more than a woman's. Another reason may be that women are supposed to marry into a family that has already educated their son. While primary education may be stated in the law as equal and fair, that does not mean it is proving this in practice.

Another barrier that threatens girls in Ghana is rape and sexual assault. A study taken in Ghana found that perpetrators of rape were schoolboys in about 14 percent of cases against girls (Plan International, 2013). The physical and emotional threat that young girls face from their experience inside a school is affecting the likelihood of their desire to attend. In order to see positive change in the value of female education in Ghana there also needs to be a desire on the girl's part to continue schooling. The rape of girls also poses another threat when pregnancy occurs. The likelihood of a girl returning to school after giving birth to a child is diminished when there is no financial support, and the family is already living in poverty. The duty is then given to the young mother to stay at home and work or find other ways to provide for the child and the rest of the family.

Economic Situation Present in Ghana

To create an accurate comparison between Ghana and Liberia now we consider the economic situation present in the country. Ghana's GDP in 2020 was \$68.532 billion. This amount has steadily increased throughout the last 20 years and only seen minor dips that have been tied to health epidemics (World Bank Group, 2022).

Recent data trends show the decrease of poverty rates in the country. From 2011 to 2016 the poverty rate of \$1.90 per person per day decreased by 34.1 percent to 13.3 percent (World Bank Group, 2019). Ghana's poverty rates are below the mean poverty rate of Sub-Saharan Africa making them a leader in the region. Lastly, the per capita GDP of the country to further break down how the wealth is displayed in 2020 was \$2,205.529 (World Bank Group, 2022).

The Reality of Getting an Education as a Woman in Ghana

Analyzing the data supporting our thesis that the rates amongst female education lower poverty rates only goes so far to explain the complexity of the issue. We have already discussed some of the barriers that may have contributed to this situation, but a true analysis must inspect the reality and the urgency of the issue. The nuanced complexity of such low education rates can be explained in no better way than by asking for the experience of someone who has lived through the situation. For this paper we were able to interview an amazing individual who has exemplified the positive qualities that are required to rise above the injustice and continue her education beyond just primary school levels. Her identity will remain anonymous but let her experience be heard.

Subject A who we will call Lisa (name changed for privacy), grew up in Adenta, located in the Greater Accra Region of Ghana. Lisa's family was made up of biological and step siblings all being raised together by her mother. Her father worked as a public transport driver and her mother a trader. Her mother's job took her across the border frequently to collect and buy materials and products to sell back home. Due to both of her parents being employed and working throughout the day, Lisa started attending school at a very young age. She officially started Class 1 (equivalent to kindergarten in the United States) at the age of 6 and finished her primary education there at the local public primary school. While attending primary school Lisa vividly remembers having to bring her own school desk to class every day and then bring it home at the end of the day. That has now changed, and desks are already provided in the classroom. This is one example of how we have seen some positive progress. Lisa then continued on to her secondary education and once graduating decided to continue her schooling at the tertiary level. Getting into a university program at the local university was not simple for Lisa. In order to be accepted into the program that she had chosen she was required to write an application paper and then be selected by the school. Due to her hard work and dedication, she was accepted.

When asked about her proudest moments in her education, Lisa responded that her dedication to always maintaining a grade average of above B+ was something that brought her great pride. There were many sacrifices that she made while attending University and seeing her grades made difficulties such as missing meals not feel quite as harsh.

Delving deeper into the complexity and the "why" behind these statistics we followed up our interview by asking Lisa if she ever felt at a disadvantage in school purely because of her gender. There was an immediate reply of yes, and many stories to back this up. This first story that she shared was one of great significance - when she had her first menstruation as a teenager. Without quality sanitary products or medication to handle some of the harsh pain that comes for some women during menstruation, the women in her town had to miss school almost every month. Watching her brother leave to go to school was very difficult for her, not only because she was missing out on the learning that she so loved but also because of the shame and embarrassment that was often associated with a woman's period. The experience of women in education has changed throughout her own lifetime especially when looking at things through the perspective of her own mother's experience. Lisa's mother dropped out of school in Class 3 (equivalent to 1st

grade) in order to sell items to make money to continue sending her brothers to school. This progress was not instantaneous and still does not address all of the problems that surround the topic. In fact, Lisa remembers that when school began the very first person to receive their books were the boys. If the family could afford more, then the girls could have their own required material. If the family could not afford said materials, then that child was not able to perform correctly in the classroom.

Lisa was always very passionate about sports. She connected with mostly boys at school because they seemed to share this love more than most of her female friends. It was always very difficult for Lisa when it was time for PE class. The boys were the ones who were allowed to stand up and play sports together, and the girls were expected to sit down and cheer on the boys. Physical Education is of great importance to children and a way to use their bodies for movement while also learning valuable lessons and skills. School girls were deprived of this opportunity and the gender inequality seemed to continue.

Another example of inequality in the classroom occurred simply because of the view that the boys' opinions were superior than the girls - if a question was asked by a teacher and both girls and boys raised their hands, the boys would be chosen. If there was a chance that a girl was finally picked, and she answered the question correct, then the entire class would applaud as if she had done something extraordinary and unlike what she was supposed to. The act of applauding an answer should have been a sign of pride but instead it was another way to minimize the capability of the girls in the classroom.

Where does this value of male education above female reside? Is it purely a conceptual idea that men are superior or is it a notion that men have more earning capacity than women? Lisa explains that most of the problem comes from this internalized misogyny that has led these native groups to see men as more worthy of respect in society. A second reason is because of this idea of carrying on the family name. Girls are raised to marry and become the wife of another man of whom they take his name. The boys of the family will continue to grow up and keep the family's legacy and so the family should be more invested in his success. This view of gender roles plays a huge part in why education is not equal, and how could the inequality that is present in society be so easily changed inside a classroom unless there is outside influence? These cultural values continue to place a huge barrier on fixing the imbalance.

One of the most important beliefs that Lisa speaks on is her value of her own daughter's education. In fact, throughout conversing with Lisa her body language and tone of voice was never so enthusiastic or passionate as when she spoke about how important it was for her daughter to get her education. Through self-reflection of her own experience in education, Lisa could see how vital her knowledge had been in the family's ability to remove itself from poverty. Though she was having to give up much to send her daughter to a quality private school, there are sacrifices that she will continue to make knowing that her daughter's education will be the greatest asset she can take into her future. Lisa understands the necessity that finishing education in her country is. If her children are to not return to poverty, then they must have an education to support their professional endeavors. Having her own education completed at such a high level

is a way that Lisa is able to help provide for her family, and also feel empowered in her own worth as a woman. She can see the correlation between education and poverty in her own life experience.

As already mentioned, the rates of education and poverty are only a glance at the importance of educating women. Is not the example of this mother's desire for her child to finish her education proof enough that education holds power? Not only are we trying to quantify the connection of present poverty rates, but we are also trying to see a connection that explains generational poverty and the perpetuation of impoverished communities. The lived experience of Lisa points to the intimate connection that women feel with their own empowerment. Women teaching each other the things that have helped them in their struggle to find power in society. A mother helping a daughter navigate her way through society and showing her how she can use her voice. All ways that empowerment is being explored in these communities.

Lisa raises an important idea that has not been the major focus of this thesis but could point to a direction that we could go as we continue forward. The main focus of this paper has been researching the rates of formal education and their connection to poverty, but not necessarily the level that this should encompass. When asked about what possible changes she would want for the future of Ghana's education for women, Lisa contends that free education should extend outside of primary school and all the way to the tertiary level. If women have the ability to continue their education to such a high level, then parents cannot argue that there is not as much reason to value their daughter's education as much as their son's. Preventing the economic barrier that impedes on girls' ability to receive their education is one of the fastest ways to see positive change and growth in both Ghana and Liberia.

Experiences and Barriers that Face Women and Young Girls from Receiving Education in Liberia

The law in Liberia is the same as Ghana; Primary education is free and compulsory. Societal barriers and practices may show the biggest difference.

1. There is no legislation on sexual harassment in education (The World Bank, 2018).
2. An increasing number of girls are dropping out due to pregnancy (United Nations Human Rights Treaty Bodies, 2018).
3. Fees are required for senior education levels (grade 10-12) (US Department of State, 2017).

While education is compulsory in Liberia, there is no real data to suggest that this is enforceable. Many girls are having to stay home and help provide for their family by selling items on the street or working in markets. When a family is only able to send one child to school it seems that this preference is almost always given to the boys. These practices are directly affecting the ability of girls to complete their primary education and continue forward to other secondary levels.

Next, we compare the number of girls and boys finishing their primary education in both high- and low-income families. Only 8 percent of girls and 17 percent of boys in low income homes complete their primary education, and 59 percent girls and 64 percent boys in high income households (Clinton Foundation, 2015). These numbers are already significantly lower than those shown in Ghana. The next subject would be to also consider those within the home who may have already passed standard primary education ages, particularly, those who are in the poorest households. In Liberia 73.2 percent of women in the poorest homes do not have any education, 20.5 percent have primary education, and the rest have secondary and tertiary levels of education. Men in these poor households, however, are significantly more likely to still receive primary or secondary education. In comparison to women, men with no education accounted for 36.2 percent (UN Women, 2016).

Economic Situation in Liberia

Now we analyze the economic situation present in Liberia to further understand the connection between poverty rates and female education. The GDP in Liberia as of 2019 was \$3.32 billion. The country has also seen a steady increase in GDP over the last 20 years (World Bank Group, 2022). In 2016 Liberia's poverty rates were recorded at 44.4 percent. This is according to the headcount ratio standard that calculates poverty at \$1.90 a day per person. In comparison to Ghana, roughly 31.1 percent more of the population of Liberia is living in poverty. Liberia's rates sit well above the international standards and classify Liberia as a very impoverished country. Much of Liberia's present economic situation can be attributed to the aftermath of the first civil war in Liberia that lasted from 1989 until 1996. A resurgence of war and violence came about later and lasted until approximately 2003. The consequences of this war included many families being displaced and left with incredible hardships. In recent years, Liberia was also damaged by the Ebola outbreak. (Liberian Economic Group, 2019).

By comparison, Liberia is in a much worse economic condition than Ghana. Education rates suffer as a result of poor conditions. In fact, the country has one of the world's highest levels of children ages 6-14 years old who are not in class (Unicef, n.d.). Education rates continue to be a critical indication of a country's stability in its economy and standard of living. As shown in the data collected on these two countries, that unfortunate truth of unsatisfactory education rates proves even worse for the life of a young girl.

Comparing Data from Liberia and Ghana to Find a Connection between Education Rates and Poverty

Now a deeper understanding may be formed when considering the question asked when analyzing education rates in Ghana: Would the rates of women with education have changed the amount of those living in poverty? The amount of people living in the poorest conditions is lower in Ghana than in Liberia, yet the percentage of men in these homes with no education is greater in Ghana. Consequently, the percent of men with education did not have a direct effect on the amount of those living in poverty. While many of the connections in this paper are theoretical,

they are founded on conclusions made from data. A theory that we consider is that the number of families living in the poorest conditions is more directly tied to the female in the household's education status than that of the man. Thus, calculating the probability of a family living in poverty is tied to the education level that the woman received.

Understanding why the Educational Success of Women in the Home Leads to the End of Generational Poverty

The central goal of this study was to find a connection between female empowerment, education, and poverty. Now that a connection has been established, we must consider, why? Why does educating women lead to lower rates of poverty? Is it simply because more jobs are created? Even so, what is stopping her from leaving the home environment and escaping to better living conditions elsewhere? Thus, we now analyze the how women affect their communities and where they choose to spend their money.

It is estimated that countries sustain more than \$1 billion in losses for inadequately educating girls. Women are more likely to remain in their communities and effectively trickle down their economic success to their children (stopping generational poverty) and give back to their community. The most important effect of educating women has been stopping generational poverty. Women spend more money on food and education for their children and education is a proven way to stop poverty (McCartney, 2018). The woman's ability to focus her own success as a way of empowering her own children creates a positive cycle to combat the negative cycle of generational poverty. Lisa's own passion for her daughter's education is the perfect illustration of this powerful exchange at work. Halting poverty rates in the present is of huge importance, but long-term intervention of generational poverty is of equal importance. Educating women serves both purposes.

Changing Cultural Opinions and Translating Values to Needs

There is an argument to be made that poverty is not a result of education inequality and instead that education inequality only exists because of poverty. Many young girls are having to stay home and take care of elderly family members, help make small amounts of money, or trade work for food. These endeavors take them out of school only because they do not have the financial security to stay in class. Regardless, of which resulted from the other, both poverty and education inequality exist in Africa. It is harmful to suggest that these education rates will only be improved once the poverty rates decrease. The correlation has already been created between the two and education rates appear easier to target. Therefore, the values of these African countries in terms of female education must be translated into needs. If there is no longer "just a desire" to educate women and instead a need, pressure will be put on external forces, such as the government, to support and incentivize.

Historical societies have created precedent for the view of women and feminine roles in society. As seen in research of Ghana, families are more likely to only send their sons to school than only their daughters. Misogyny exists within individuals as well as within education systems. The

expansion of female political representation, and the effects of globalization are slowly changing the values and needs of societies, but they are not addressing larger systemic issues quickly enough in rural and urban areas of Africa. Education needs to be a basic human right, and gender equality must also. With that in mind, how can we attack the barriers that are preventing these human rights?

First, we attack the attitudes. This means more representation of women in power and therefore a precedent of increased instances of women in the highest levels of government and the private sector. If young girls can have tangible examples of their capability to achieve greatness as a result of their education, we have accomplished one of the most empowering feats. Not only are we then changing the attitudes of the child, but the attitudes of the parents seeing how their daughters have the same financial earning potential as their sons.

Next, we make school conditions safer. Sexual assault and rape are two words that should never be associated with school. If current precedent is in favor of teachers and school boys getting away with exploitation, then new precedent must be set. Harsher sentencing for sexual violence occurring in schools is one answer. A child should not have to fear physical harm while in the pursuit of education.

Incentive Programs for Economic Relief

The last, and seemingly most pressing barrier stopping girls from finishing their education is economic distress/poverty. Third party assistance may be the quickest way to address limits and financial struggles. USAID alongside other donors and international NGOs have already made strides in supporting education and access for girls (Miller-Grandvaux, 2004). The international community is in agreement that quality education is a goal that can be achieved if resources and infrastructures are offered. In order to accomplish these goals; agreements also need to be made with third parties and government systems. This is where we suggest incentive programs and scholarship opportunities that are both funded by third party and government. These incentive programs would be focused on aid for struggling families and the scholarships would be given under the criteria of academic success. If the main reason that girls are not attending school is because they are having to remain at home and make money, then their participation in school should offer them that same financial protection. Quotas for school days attended can be created for the girls and rations given if those required days are attended, incentivizing the parents to send their daughters to school.

Once the attendance issues are addressed then the quality and success of education will be aided in scholarships. Academic success should be rewarded with financial rewards for the family to motivate children and parents. Addressing the issues of getting girls to school is only the first step. The quality of the education itself must be the next. No child should have to encounter the same demoralizing instances of inequality as Lisa did when the boys were the only ones called on in class. If poverty rates and standard of living are of such high value in society then we must acknowledge the role that education plays in shaping the outcomes. Quality education should be

synonymous with equality of education. If girls are not given the same rights to their schooling as boys, then quality education has not been accomplished.

Societies that have refined education systems have better economic conditions. These conditions are most likely sustaining the ability to offer quality care to students. Ghana and Liberia are not given the same privileges. There needs to be a way that education is valued before these conditions are present so that they too can be sustained and perpetuated when better financial conditions become present.

Just as the home countries themselves must translate their value of female education to a need, so must third parties. The international community must be in support of a push to incentivize parents and correct the low attendance and graduation rates in these West African schools. The urgency of eradicating such poor living conditions and high rates of poverty must transcend any cultural barriers. Creating a solution to correcting these rates is no longer just a desire but a necessity.

At the heart of any third party intervention must be the desire to create quality education standards and gender equality within the classroom. By promoting a sense of equality within the classroom it is very likely that the experience of fairness will transcend the classroom setting into the homes. Regulating behaviors and values occurring inside the walls of children's homes is difficult to create. However, in a professional classroom setting under the policies on curriculum and conduct such regulation can be achieved. Creating a safe environment for young girls to study and propel themselves and their families out of poverty is achievable when resources are allocated towards the education system.

Conclusion

The data from the analysis has indicated that as education rates of women increase the negative cycle of generational poverty is decreased. Addressing the issue with a short-term mindset is not invalid as there is an urgent need to stop the present rates of poverty and education inequality in both Ghana and Liberia. A long-term perspective is also needed to combat generational poverty. A mother's determination to offer her child quality education and use her own successes as a way of financing that education will stop generational effects of poverty in her home.

The human desire to learn and be empowered must be supported by governments and international committees. As mentioned previously, formal and informal education is vital to the development of a country. The eagerness of these bodies' involvement in formal education rates may open up other channels and opportunities for informal learning. These two modes supported by one another can combat many of the lasting effects of war, health crises, and poverty that are so present in Liberia and Ghana.

Finding a connection between rates of education and poverty was not difficult when looking at the data trends of both countries, nor was it difficult to see in the experiences shared by Lisa. She is a living reminder of all that can be accomplished through hard work, but what needs to change

so that what was once hard can be made easier. Her story is one of power but also one of exposure to injustice. She accomplished more than what was expected of her and now she desires the same for her own children. Her value of education is now tied with strength and success and that is the way that she wants her children to value their own learning. She has seen how education gives her and those around her the power to create a better life for themselves and their families.

In order to create these opportunities for education a priority must be placed on economic intervention so that proper funding can be contributed to families who are seeking to educate their children and especially their daughters. As rates of girls dropping out of school to work remain high the empowerment and equality of the sexes will remain low. Giving girls the access to quality education and providing them with examples of success will strengthen their own desire to find power within themselves.

The power of educating women and ending generational poverty enhances the need of countries to improve their education systems. Education is a common theme in all Sustainable Development Goals as knowledge promotes safety and equity. As seen through the research in this paper, educating women will directly impact a community's ability to free itself from the bondage of poverty and address other obstacles mentioned in the SDG targets. Equality in education must be a primary concern as the women who are not receiving their needed education may become more exposed to other direct and indirect gender-based violence and unable to further assist in the future of peace and prosperity for the planet.

As we continue to move forward and develop as a global community, we cannot leave behind the communities whose children are in desperate need of education. The right that is so admirably given to women around the world is not equally presented in every country. This right to education is not only congruent with a desire for quality education but it is a right that pushes for the opportunity to reach gender equality throughout the world.

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