



**Poverty is
Sexist: Why
educating
every girl
is good for
everyone**



**POVERTY
IS SEXIST**

Poverty is Sexist.

Life is harsh for almost everyone in the world's poorest countries, but life is tougher for women and girls.¹ They are less likely to be in school, less likely to have the same opportunities for work and less likely to have a say in their own lives than their brothers.^{2,3} But while the gender gap appears to be entrenched and intractable, there is one intervention that would go a long way toward improving these circumstances if there is the political will to support it.

Education is one of the most powerful weapons in the fight against extreme poverty. Its centrality to achieving the wider set of Sustainable Development Goals is clear. There is a wealth of evidence to show that an educated country is one that is healthier, wealthier and more stable – and that universal, quality education is one of the best antidotes to poverty. To put it bluntly, we won't end extreme poverty without prioritising education, particularly for girls.

This year, on International Women's Day, ONE launches its annual Poverty is Sexist report to draw attention to the crisis – and opportunity – around girls' education and demonstrate why educating girls is a smart investment. **This report exposes how educating a girl for a day costs less than a loaf of bread or a daily newspaper.**⁴ **Yet this is one of the best bets we can make. Educating every girl to secondary level in sub-Saharan Africa could help save the lives of 1.2 million children. Educating girls to the same level as boys could benefit developing countries to the tune of at least \$112 billion a year.** It also helps stabilise societies that are vulnerable to extremism. Failing to make such an impactful and cost effective investment now amounts to an emergency that we cannot ignore.

Educating girls does not just benefit them; everyone gains. Education has the potential to improve not only girls' lives through better economic opportunities and

more autonomy to make life choices, but those of their families, their communities and their countries.

Despite this, **130 million girls are out of school.**⁵ **If this were the population of a country, it would be the 10th largest nation in the world – the size of the United Kingdom and France put together.**

The consequences are grave for these girls. Not only are they missing out on opportunities to fulfil their potential; they are more vulnerable as a result. Girls out of school are more likely to become child brides, more vulnerable to diseases like HIV and more likely to die young.⁶

In conflict situations things are worse. At the time of press, 2.9 million children are in need of emergency education in the three most-affected states in Nigeria's north-east.⁷ Boko Haram (which translates as 'western education is forbidden') has caused instability and targeted education, kidnapping 276 schoolgirls in Chibok in 2014. Over 1,000 schools have been damaged or destroyed in the conflict and 1,500 schools have closed. It is devastating that 645 teachers have been murdered and 19,000 displaced as of November 2016.⁸

The world needs to challenge this acute attack on education, while making strategic investments for the long term. And education is a fantastic investment. ONE estimates the cost of a 12-year education (primary, lower and upper secondary school) in the poorest countries is around \$1.17 per day.^{9,10} **For less than the cost of a loaf of bread each day, a girl in the world's poorest countries could go to school – a small investment that could change the world.**¹¹

Yet, education's share of aid has dropped from 13% to 10% since 2002.¹² Among multilateral donors, education's share of official development assistance (ODA) has declined from 10% to 7% over the past >

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To count from 1 to 130 million
would take five years.¹³*

> decade.¹⁴ And domestic education spending, all too often, does not lead to learning outcomes.

This report calls on leaders in government, civil society and business to respond to this crisis and seize the opportunity with a bold plan for ensuring every girl has an education.

Educating Girls: a win-win investment

The fight against extreme poverty is tied to the fight for gender equality and empowerment, and nowhere is this more evident than in education. Every child should be in school. But, because poverty is sexist, in low-income countries girls are denied access to education more often than boys are. Still, educating girls and women is a particularly smart investment because the benefits are even more far-reaching.

Prioritising education is perhaps more urgent now than at any point in recent history. Sub-Saharan Africa's population is projected to rise to over 2 billion by 2050 and its working-age population is set to triple to 1.25 billion.¹⁵ This dramatic growth in the working-age population – if coupled with declines in fertility and reductions in child and infant mortality rates – has the potential to wipe out extreme poverty and lead to a 'demographic dividend' with enormous economic benefits. With a quality education and access to jobs these young people could be the engine of global growth.

CASH TO KEEP GIRLS IN SCHOOL: PAKISTAN

In 2003, the government of Punjab launched the Female School Stipend Program with the aim of increasing girls' school enrolment. The programme provided a cash transfer (\$10 per quarter) to families whose daughters regularly attended middle school (at least 80% of the time). The stipend was large enough to cover the costs of both schooling and transport, addressing major barriers to girls' school attendance. Four years after the programme started, it was found to increase girls' likelihood of school enrolment from 11% to 32%. Girls whose families received the transfer were also more likely to stay in school and experience lower rates of child marriage and early pregnancy. By 2014, the programme was scaled to reach 393,000 girls in grades 6 to 10 across 15 target districts.¹⁶

EDUCATION FOR ECONOMIC INCLUSION

When girls are educated, they have better employment opportunities and their earning potential rises. An additional year of schooling for girls is estimated to result in almost a 12% increase in wages.¹⁷ But not acting could have an equally dramatic effect; one 2008 estimate suggested that the failure to educate girls to the same standard as boys cost developing countries \$92 billion a year.¹⁸ Building on this analysis and using up-to-date data, ONE has concluded that based on current disparities between girls and boys and current rates of economic growth, the impact of **addressing the gender gap in education could yield between \$112** >

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- > **and \$152 billion a year to developing countries.²⁰ This is a great investment; a dollar invested in an additional year of schooling, particularly for girls, returns earnings and health benefits of \$10 in low-income countries.²¹**

EDUCATION FOR HEALTH

Women with more education make more informed decisions about their lives. They tend to have smaller families, compounding the economic benefits, but also have access to information around prenatal care, hygiene, immunisation and nutrition, all of which play a vital part in reducing the leading causes of death in children under five. Educated girls also tend to marry later; the chances of marrying below the age of 18 decline significantly with each stage of education, reducing

the risk of maternal and child deaths.²² If every girl completed a primary education in sub-Saharan Africa, maternal mortality could fall by a dramatic 70% – in part because women with more education tend to have fewer children.²³ **In sub-Saharan Africa if child mortality rates were to fall to the level for children born to women with secondary education it could mean the lives of 1.2 million children under five could be saved each year.²⁴**

EDUCATION FOR SECURITY

Studies show that investing in education can reduce the likelihood of conflict by 20%.²⁵ Without education, millions of people could be vulnerable to extreme poverty, extreme climate and extreme ideology. This is not just a problem for Africa but a problem for the security and stability of the world.²⁶

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Quality counts

Getting girls into school is only the first step. Even when a girl attends school, she is less likely than her male peers to complete her education; in sub-Saharan Africa, just 34% of girls complete lower secondary school, while 42% of boys do.²⁸ And enrolment is no guarantee that the education children receive will adequately equip them for the future. Analysis by the International Commission on Financing Global Education Opportunity (Education Commission) shows that in low- and middle-income countries, only half of primary school-aged children and around a quarter of secondary school-aged children are learning

basic primary- and secondary-level skills.²⁹ We have the tools to solve this problem. We know what policies work to improve student retention and teacher training. We know what information is needed to track progress. And mobile phones and Internet access are already beaming state-of-the-art education materials into homes and classrooms in some of the most remote parts of the earth. But the barriers to ensuring everyone has access to a quality education still exist. In 2017 we need governments, civil society and businesses to make a concerted effort to ensure that we invest in a learning generation.

The consequences of not educating girls

The consequences of not providing quality education for girls are devastating. In many countries, girls out of school will be more likely to become child brides, more vulnerable to diseases like HIV and more likely to die young.³⁰ The lack of quality education, especially for girls, is also an identifiable driver of extreme poverty and preventable disease for entire communities. If current trends in education continue:

→ **BY 2050**, gross domestic product (GDP) per capita in low-income countries will be almost 70% lower than it would be if all children were learning – low-income countries alone will lose \$1.8 trillion.³¹

→ **BY 2050**, the number of lives lost each year because of a failure to provide adequate access to quality education will equal those lost today to HIV and AIDS and malaria, some of the most deadly global diseases.³²

→ **BY 2050**, more than a quarter of the population in low-income countries could still be living in extreme poverty.³³

→ **BY 2030**, on present trends, almost 950 million women will have been married as children, up from more than 700 million today.³⁴

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HOW TECHNOLOGY IS IMPROVING TEACHING AND LEARNING

→ In rural Papua New Guinea, the SMS Story project has used mobile SMS to send a daily text and teaching tips to teachers as an aid to help improve student reading. Teachers are more motivated to teach reading every day and the number of children who couldn't read was halved.

→ The Aga Khan Development Network uses digital content to free up teachers to spend more time facilitating learning and discussion. Instruction materials are provided from experts

in different fields, allowing teachers to engage students in group discussions. The materials can be used by teachers in lessons or by students in self-study, enabling students to personalise learning to their level.

→ In Colombia, Nigeria and India, BridgeIT gives teachers mobile devices loaded with Nokia's Education Delivery software that enables them to access a catalogue of educational materials organised by subject and grade level. Teachers can download and share these resources with students through a mobile device, TV or projector. In Tanzania, students in BridgeIT schools scored 10–20 percentage points higher on tests than their control group counterparts.³⁶

The barriers to educating girls

The evidence that educating girls creates healthier, wealthier, fairer and more stable communities is overwhelming – so why isn't every girl in school? The barriers, particularly for girls in the poorest countries, are wide-ranging and complex but these are some of the most challenging:

→ **COST:** Even where school fees are eliminated, other associated costs such as school uniforms, transport and textbooks can be prohibitive for households.³⁷ This is particularly the case for people who live below the international poverty line (on less than \$1.90 a day). If a choice has to be made between sending a boy or girl to school, in many contexts the boy is usually given preference. There may also be an indirect cost such as loss of potential income, labour or care work contributions if a girl goes to school.³⁸

→ **VIOLENCE AND SECURITY:** Concerns about violence during the commute to and from school, and in school, deters parents from allowing their daughters to complete their education; this is particularly so in areas where sexual violence against girls and women may be all too common and especially at the secondary school level.³⁹ Girls' schools can also be more vulnerable to violence: attacks on schools increased 17-fold between 2000 and 2014, and girls' schools were targeted three times more often than boys' schools.⁴⁰

→ **CONFLICT AND EMERGENCY SITUATIONS:** Girls living in conflict-affected countries are almost two and a half times more likely to be out of school than their counterparts in countries not affected by conflict.⁴¹

REFORM TO PERFORM: TANZANIA

Tanzania has made striking progress on universalising access to education and has one of the highest net enrolment rates in Africa as well as high gender parity for all primary education levels. But as schools try to cope with ever-rising numbers of children, Tanzania has been struggling to improve results in literacy and maths. To address this, the government is introducing bold nationwide reforms including financial rewards for school performance, early-grade student assessments, targeted support to lagging students and recognition incentives for teachers alongside steps to ensure that funds reach schools in a timely manner. The percentage of teachers found in the classroom during unannounced visits has increased and reforms have led to an increase in average reading speed and a substantial decline in the proportion of non-readers.⁴²

→ **CULTURAL NORMS AND EXPECTATIONS:** Girls' education is a low priority particularly where there is a cultural expectation for daughters to take on many of the household duties and care for family members, or where early marriage and early childbirth are common. A lack of female teachers can also be a significant barrier.⁴³

→ **TEACHING AND SCHOOL CLIMATE:** Teaching that is not gender-sensitive can exclude girls from subjects such as science, technology, engineering and maths (STEM), and can create a climate that >

Education's share of total ODA has dropped to 10% from 13% since 2002 as other sectors' shares rose.⁴⁴

> prohibits girls from learning while in school. Mitigating factors include investing in teacher training, increasing the number of female teachers and teaching assistants, and challenging gender roles in school subjects and career advice.^{45, 46}

→ **ACCESS TO RESOURCES:** A lack of gender-sensitive resources can prohibit learning. Providing gender-sensitive textbooks, teaching guides⁴⁷ and increased access to a wide range of knowledge including through the Internet can all help mitigate this issue.⁴⁸

→ **POOR INFRASTRUCTURE:** Overcrowded buildings and those that are inadequately maintained can be prohibitive.⁴⁹ Access to separate toilet and washing facilities for girls is particularly important as girls reach puberty, as is access to sanitary products. UNICEF estimates that about 1 in 10 girls in Africa either do not attend school during their periods, or drop out at puberty because of the lack of sanitation facilities.⁵⁰

There are a number of smart policies and programmes that have been proven to help overcome these financial, cultural and social barriers to getting girls in school and learning. For example, providing poor families with necessary items like school uniforms can offset the cost of school itself.⁵¹ Likewise, giving cash directly to girls or families can ease the burden of school costs and increase school participation.⁵² Providing free, in-school interventions for health and nutrition, like school feeding programmes and deworming programmes, have led to increased attendance and improved learning outcomes.⁵³

Once girls are in school, investing in recruiting, retaining and motivating great teachers can help reduce girls' drop-out rates and improve learning outcomes.⁵⁴ Training teachers to teach students at the right level and in the student's native language is a cost-effective and consistent method for improving learning outcomes. And hiring experienced female teachers, who double as role models, can also serve as an incentive for girls to attend and stay in school.^{55, 56}

The state of education financing

In 2015, \$1.2 trillion was spent on education financing in low- and middle-income countries, with domestic (government) resources making up nearly 83% of total resources, households making up 16% and international financing just over 1%. However, international financing is very significant in low-income countries and a critical investment in the learning generation.⁵⁷

Multilateral and bilateral aid from OECD Development Assistance Committee (DAC) donors accounted for \$13 billion of financing for education in 2015.⁵⁸ But education's share of total ODA has dropped from 13% to 10% since 2002 as other sectors' shares rose.⁵⁹ Among multilateral donors, education's share of aid has declined from 10% to 7% over the past decade.⁶⁰

The Education Commission estimates that international finance for education will need to rise from \$16 billion in 2015 to \$89 billion in 2030 to meet the scale of the financing need.⁶¹ ONE calculates that about \$40 billion will be needed in 2020 – more than double 2015 international financing levels – 62% of which must come from ODA and the remaining 38% from innovative financing mechanisms.

This is feasible if ODA to education increases and a wider range of actors engage in education financing. The current funding architecture is unable to fill this funding gap, so a new financing strategy will be needed to expand the scope of existing mechanisms and galvanise more resources.

Policy Recommendations: Steps to educating every girl

For the first time in history, a world where every child goes to school is within sight. But to get there, a radical shift is needed in the way education is financed and how those funds are used.

To start, increased financing for education is needed from both international donors and domestic resources. But importantly, any increase in financing needs to be matched by country-level reforms that increase effectiveness and improve accountability around spending.

INCREASE DOMESTIC AND INTERNATIONAL FINANCING FOR EDUCATION

To meet the education financing gap and ensure every child can go to school, governments and international donors should increase funding for education significantly:

→ Governments in low- and middle-income countries should increase domestic budgets for education to reach 5.8% of GDP. This can be achieved by expanding tax bases and the share of spending on education to 20% of budgets. The use of resources should also be reviewed to improve the effectiveness, efficiency and equitability of education systems.

→ By 2020, donors should increase ODA to contribute to an overall doubling of international financing for education.

→ The G20 should request that the World Bank and regional development banks establish a new financing mechanism to leverage significant additional finance for education.

→ Increased resources should prioritise primary and secondary education and ensure that low-income countries and conflict-affected and fragile states have sufficient resources to meet the needs. One-third of total ODA for education should be channelled through multilateral mechanisms such as the Global Partnership for Education and Education Cannot Wait. These funds should support robust national education policies and seek to bolster implementation of reforms to make education work for every girl.

MAKE EDUCATION WORK FOR EVERY GIRL

While most education spending comes from countries' own budgets, much of it does not lead to learning outcomes. To make education work for every girl by 2030, the deadline for the Sustainable Development Goal 4, leaders must commit to >

FOLLOW THE MONEY: UGANDA

In 2013, the Uganda National Teachers' Union joined forces with a group of civil society organisations to empower teachers to use data to call for greater accountability in national budgeting. The campaign found a large portion of the education budget was spent on "ghost teachers," refurbishing government buildings or

covering salaries and expenses for government officials. It exposed the inadequacy of school infrastructure; in some cases, over 100 students were in classrooms meant for 40–50 students.

Since its launch, school administrators have publicly shared payroll information to help tackle 'ghost teachers' and the proportion of grants reaching their intended schools has increased.⁶²

In sub-Saharan Africa, fertility rates fall to 3.9 births for women with a secondary education compared with 6.7 for women with no schooling.⁶³

> implement a package of reforms that will improve the quality of teaching, crackdown on corruption and mismanagement and take advantage of modern technology to track progress, follow the money and get state-of-the-art education materials into every classroom. National governments should appoint a ministerial lead to look at what stands in the way of girls attending, learning in and completing school. These reforms should be

implemented in four main areas, as set out here. Governments should ensure that actionable and measureable steps, with a defined timeframe, are included in the education sector plan, with clear evidence of progress by 2020. Donors should explicitly call for reforms in these areas and support implementation through financial and technical assistance. The key components of this reform agenda are:

→ **Break every barrier**



National governments should assess the greatest barriers that keep girls out of school (including cost, cultural norms and violence) and those that prevent girls from learning once they are in school (such as inadequate facilities and poor teaching). Governments should then develop and execute a plan to ensure schools encourage girls' engagement and success. These strategies should particularly target marginalised girls and girls affected by conflict.

→ **Connect every classroom**



National governments should connect every classroom to the Internet and work closely with donor governments and the private sector to overcome technical and infrastructure barriers to enabling broadband access. Resources and training should be available for teachers and students to develop digital literacy skills and to ensure all technology is used effectively to aid learning and to bridge the gender digital divide.

→ **Monitor every outcome**



National governments should drive accountability, transparency and results by investing in the gathering and analysis of accurate data. This data should be broken down by gender and it should measure primary and secondary school completions and learning outcomes. Information should be made publically available through an open data format, while protecting people's privacy.

→ **Invest in every teacher**



National governments should bolster teacher training and support and ensure that lesson content is locally relevant, including teaching in local languages. Education policies should be gender-sensitive, ensuring equality in access to all subjects regardless of gender and should promote critical thinking and life skills. A range of strategies including adequate compensation, benefits and life-long teacher training would encourage the recruitment, regular attendance and retention of teachers.

INVEST AND ASSESS: VIETNAM

Vietnam's educational progress over the last 20 years has been remarkable. Primary school enrolment is now nearly universal, lower secondary-school enrolment is 90% and a threefold increase in upper-secondary school enrolment has been achieved since the 1990s. Vietnam scored higher than the OECD average and outperformed many developed economies in the Programme for International Student Assessment (PISA) 2012 global education survey.

Vietnam developed and enforced minimum quality standards for schools and professionalised

its teaching force, setting standards around content knowledge, skills and behaviours. The country adopted standardised assessments of literacy and numeracy. Partly as a result of this assessment culture Vietnamese teachers display a strong professional ethos despite relatively low pay.

Education financing grew from 7% of the national budget in 1986 to 20% in 2008. The centralised government structure allowed for a large-scale rollout of policies to provide schooling to the remotest districts and the ethos of learning from what is working in high-performing countries such as Korea and Singapore is paying off.⁶⁴

Key moments for girls' education in 2017

8 MARCH:
INTERNATIONAL
WOMEN'S DAY

17-18 MARCH:
G20 FINANCE
MINISTERS'
MEETING,
GERMANY

21-23 APRIL:
WORLD BANK GROUP
AND INTERNATIONAL
MONETARY FUND'S
SPRING MEETINGS,
WASHINGTON, D.C.

26-27 MAY:
G7 SUMMIT,
ITALY

12-13 JUNE:
G20-AFRICA
PARTNERSHIP
CONFERENCE

7-8 JULY:
G20 SUMMIT,
GERMANY

TBC JULY:
AFRICAN
UNION SUMMIT

SEPTEMBER:
UN GENERAL
ASSEMBLY

TBC Q4: GLOBAL
PARTNERSHIP
FOR EDUCATION
REPLENISHMENT

End notes

1. We use 'poorest countries' in this report to refer to low-income countries and lower-middle-income countries as defined by the World Bank.
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3. World Bank, 2015, Women Business and the Law 2016. <http://wbl.worldbank.org/~media/WBG/WBL/Documents/Reports/2016/Women-Business-and-the-Law-2016.pdf>
4. Loaf of bread comparator based on U.S. Consumer Price Index Detailed Report, 2016. <https://www.bls.gov/cpi/cpid1612.pdf>. Newspaper comparator based on a 7-day subscription with delivery to the New York Times.
5. This includes primary, lower and upper secondary school; UNESCO, 2016, Policy Paper 27. <http://unesdoc.unesco.org/images/0024/002452/245238E.pdf>
6. UNFPA, 2012, Marrying Too Young <https://www.unfpa.org/sites/default/files/pub-pdf/MarryingTooYoung.pdf>
7. Nigeria Humanitarian Response Plan January – December 2017 https://www.humanitarianresponse.info/system/files/documents/files/ocha_nga_hrp_2017_19122016.pdf
8. UNOCHA, 2016, Nigeria Humanitarian Needs Overview, November 2016. http://reliefweb.int/sites/reliefweb.int/files/resources/ocha_nga_2017_hno_13012017.pdf
9. These figures are based on Global Partnership for Education estimates, removing the cost of pre-primary education (<http://www.globalpartnership.org/funding/education-costs-per-child>). We have calculated the cost of educating the number of children we need to get into primary, lower secondary and upper secondary school (above business as usual) by 2020 based on global financing needs. In keeping with the Education Commission, as the financing need is very low (between 1–2%) for upper middle and high income countries, we have not included the cost of educating these children in our calculations. Instead we have calculated the cost of providing education in low- and lower-middle-income countries, where the financing need is the greatest. These countries account for 25.4 million of the total 34.4 million girls (74% of all girls) and 29.7 million of 40.3 million boys (74% of all boys).
10. The estimated cost of educating all out-of-school girls in low- and lower-middle-income countries (25.4 million out of 34.4 million girls globally) is at least \$10.8 billion per year. The estimated cost of educating the 29.7 million boys in low- and lower-middle-income countries (out of 40.3 million boys globally) is at least \$12.6 billion per year.
11. U.S. Consumer Price Index Detailed Report, 2016. <https://www.bls.gov/cpi/cpid1612.pdf>
12. International Commission on Financing Global Education Opportunity, 2016, The Learning Generation: Investing in Education for a Changing World. http://report.educationcommission.org/wp-content/uploads/2016/09/Learning_Generation_Full_Report.pdf
13. This includes primary, lower and upper secondary school; UNESCO, 2016, Policy Paper 27. <http://unesdoc.unesco.org/images/0024/002452/245238E.pdf>
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15. IMF, 2015, How can sub-Saharan Africa harness the demographic dividend? <https://www.imf.org/external/pubs/ft/reo/2015/afr/eng/pdf/chap2.pdf>
16. Glassman A and Temin M, 2016, Millions Saved: New Cases of Proven Success in Global Health. Brookings Institution Press.
17. World Bank, 2014, <http://documents.worldbank.org/curated/en/830831468147839247/pdf/WPS7020.pdf>
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19. World Bank, 2014, <http://documents.worldbank.org/curated/en/830831468147839247/pdf/WPS7020.pdf>
20. Building on the study from Plan International, which used evidence on the relationship between school attainment and economic growth to calculate this number, ONE used the most recent available data on upper secondary school completion from the World Inequality Database on Education (WIDE) and UNESCO and GNI data from the World Bank. ONE used upper secondary completion rates from the WIDE and UNESCO databases as opposed to the gross enrolment ratio used by Plan . We believe the former indicator is a better proxy for 'secondary educational attainment.' WIDE and UNESCO had different data, so we conducted both analyses to present a range of estimates. Developing countries included are low-, lower-middle, and upper-middle-income countries. Plan International, 2008, Paying the Price: The Economic Cost of Failing to Educate Girls. <https://www.planusa.org/docs/PayingthePrice.pdf>

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24. Using the most recent DHS household survey data for each country in sub-Saharan Africa, we calculated the average likelihood of a mother with secondary education (or higher) having a child die versus the likelihood of a mother without secondary education having a child die, then calculated the difference between the two. We weighted the figures by country population and the percentage of deaths that occur under the age of 5 in every country. Calculations revealed that women in sub-Saharan Africa with secondary education are 41% less likely to have their children die under the age of five than women without secondary education. According to the most recent data from UNICEF, there were 2.95 million under-five child deaths in sub-Saharan Africa in 2015. Using the 41% reduction percentage, we can estimate that the deaths of 1.2 million children under five would be avoided if child mortality were to fall to the level for children born to women with secondary education.
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