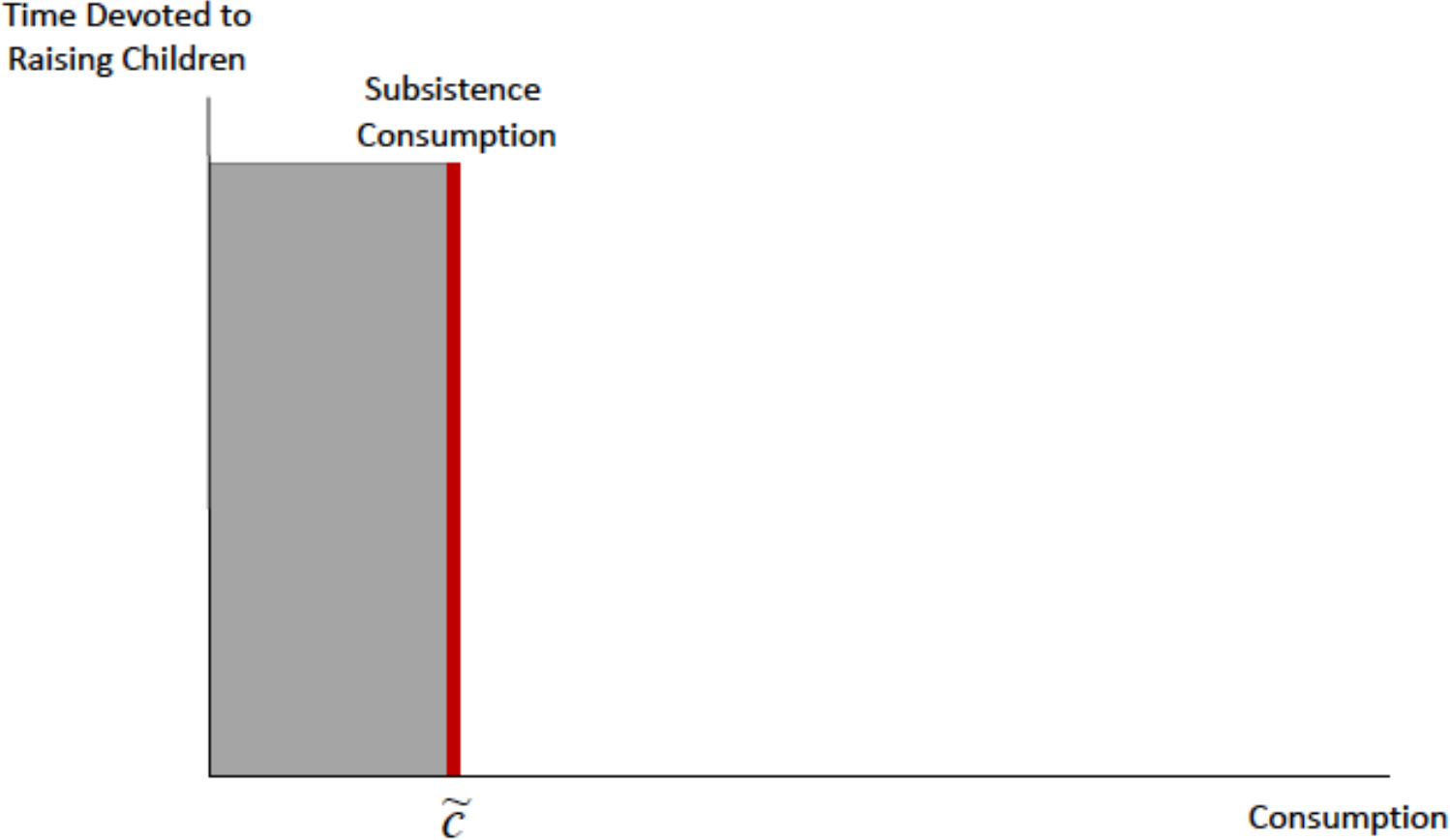


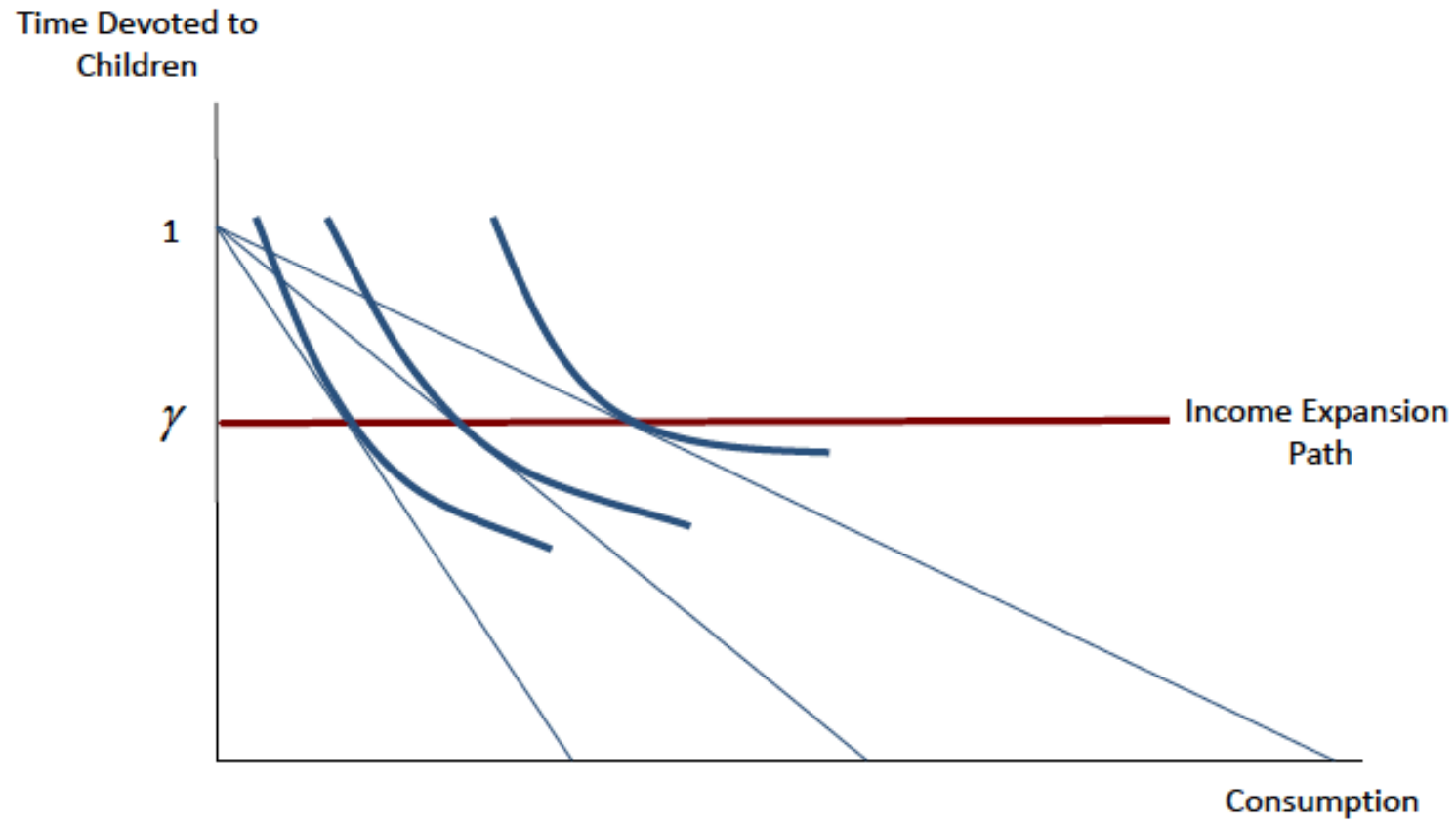
Children, Youth, Availability and Access to Education

Current Global Macro Perspectives

Theory Check: Subsistence Level



Once you escape subsistence

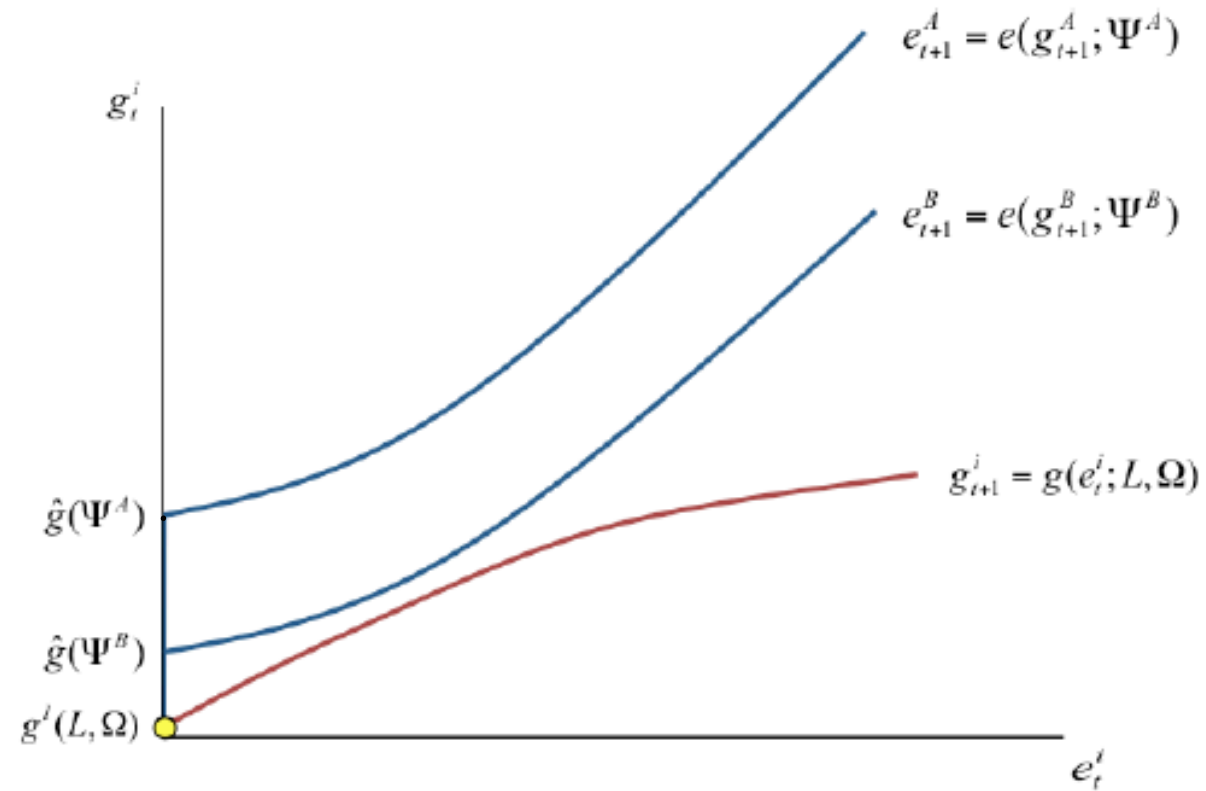


Theory Check: Improving the Education Path

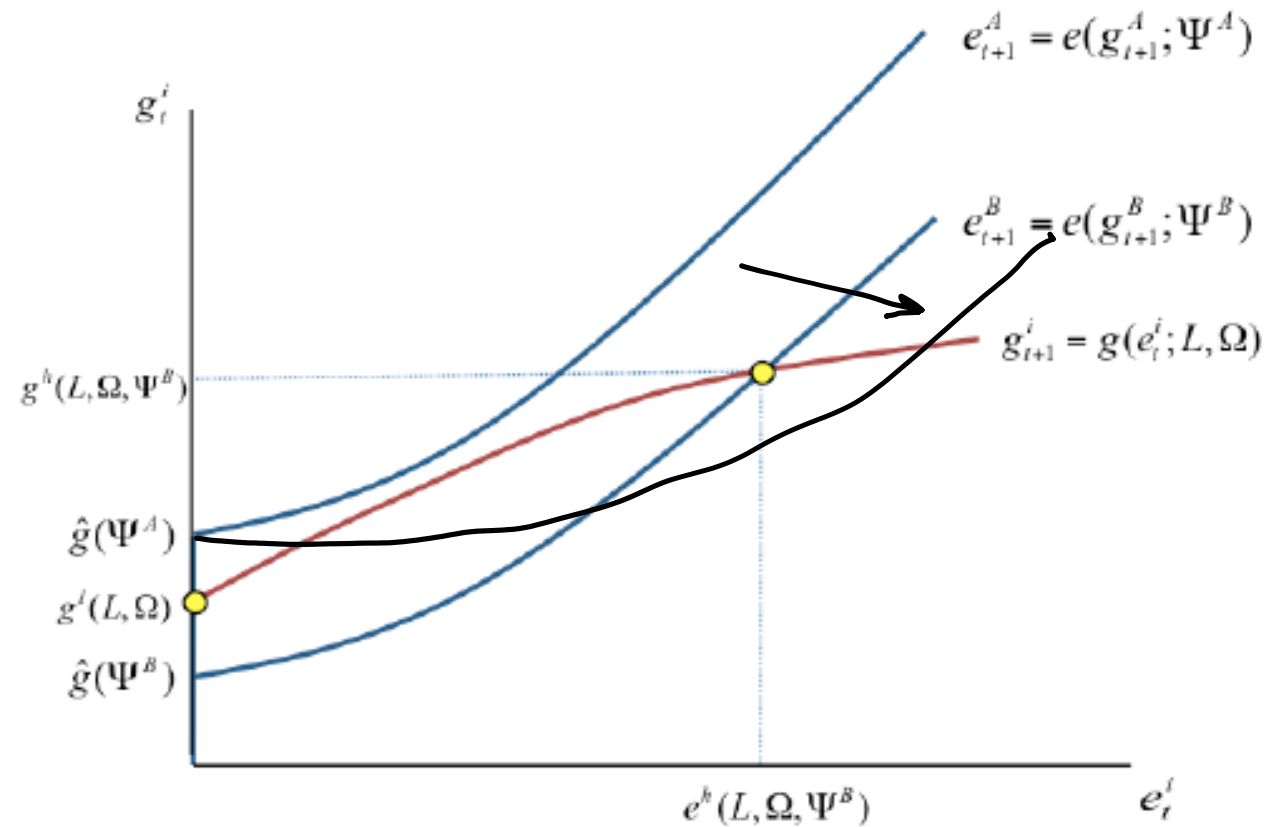
- For country-specific characteristics Ψ_t^i

$$e_{t+1}^i = e(g_{t+1}^i; \Psi_t^i) \begin{cases} = 0 & \text{if } g_{t+1}^i \leq \hat{g}(\Psi_t^i), \\ > 0 & \text{if } g_{t+1}^i > \hat{g}(\Psi_t^i) \end{cases}$$

Moving from no impact



To impact: But this can be achieved by shifting!
How? Improve Accessibility and Quality.





PLATO (c.427 BC – c. 347 BC)

- In the *Republic*, Plato tells us that education does not put sight, or intelligence, into blind eyes, but turns us around to face the Sun and the good by cutting the bonds of desires that keep us in darkness, focused on mere distorted images of the good, rather than the good itself.
- And continues... that...
- Education and admonition commence in the first years of childhood, and last to the very end of life.



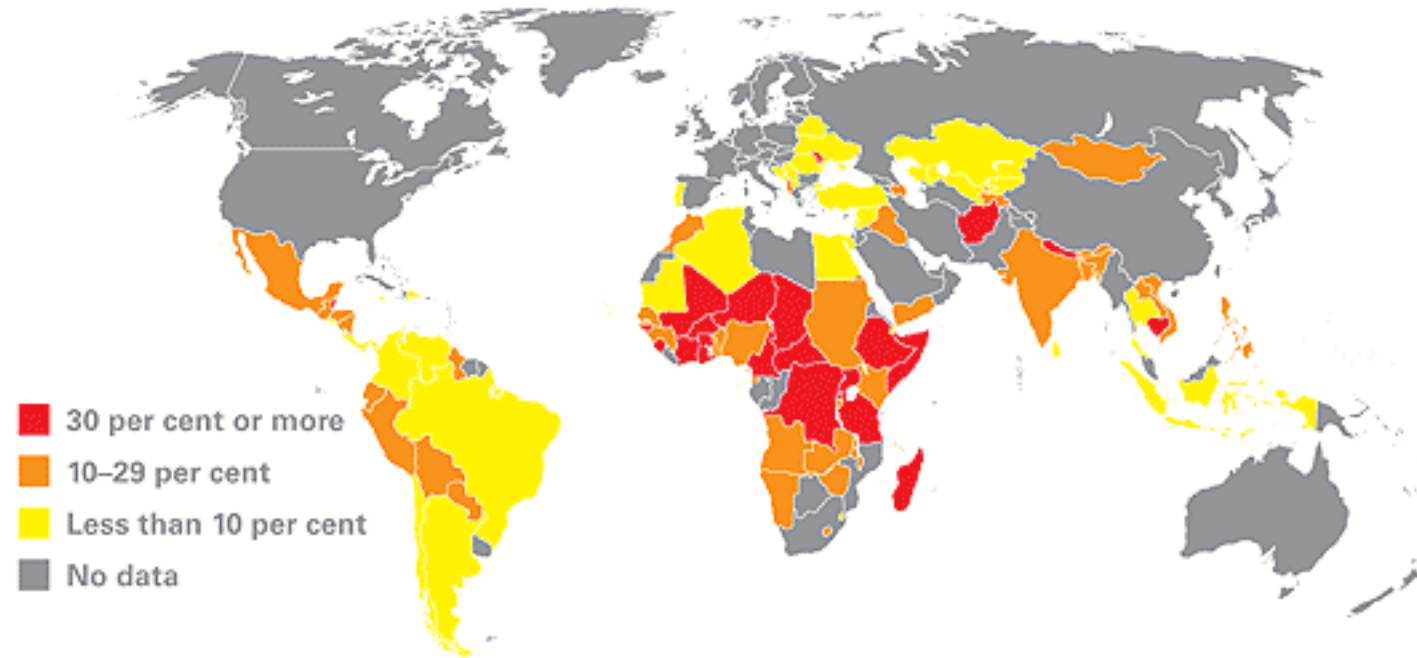
Plato's First Epoch of Education (Childhood up to 20 years old):

- The first twenty years are concerned mainly with the body and with the organic faculties. **The children, as early as the age of three** are introduced to mythology; this is meant to train their imagination, and to cultivate love of valor and heroic deeds.
- The fact that mythology does not give the factual or historic truth does not matter.
- Factual truth is not so important at this stage, because it is an intellectual concern, and this stage of education is mainly concerned with the senses. After mythology, follow in sequence: gymnastics, reading and writing, poetry and music, and mathematics,
- Plato recognized the imitative tendencies of the soul, and thus he prescribes that the child must be surrounded from early childhood with beautiful objects which embody the truth he will come to understand later on in life. Hence the surroundings and environment are tremendously important in this formative period.

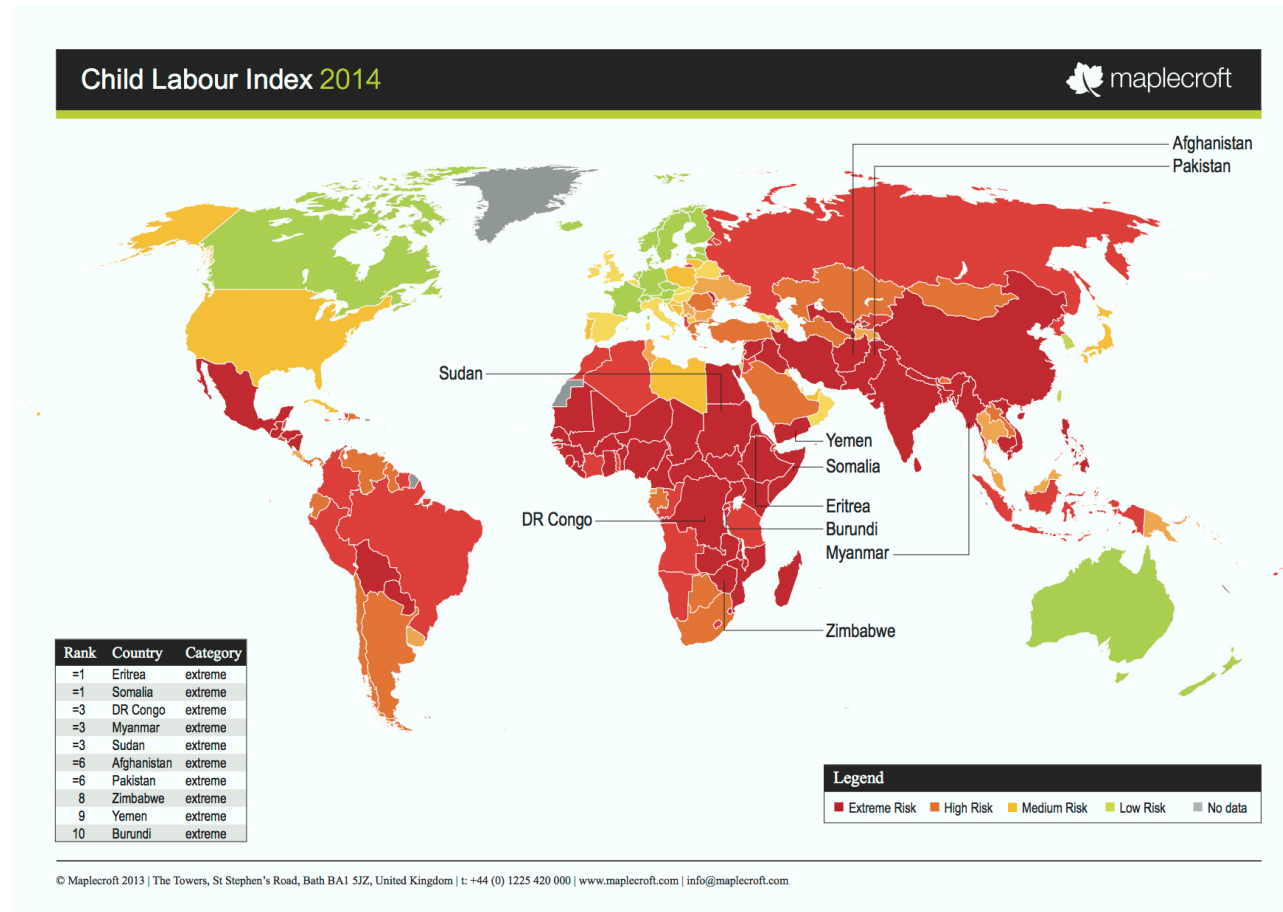
Children:
Aren't they
supposed to
go to
school?



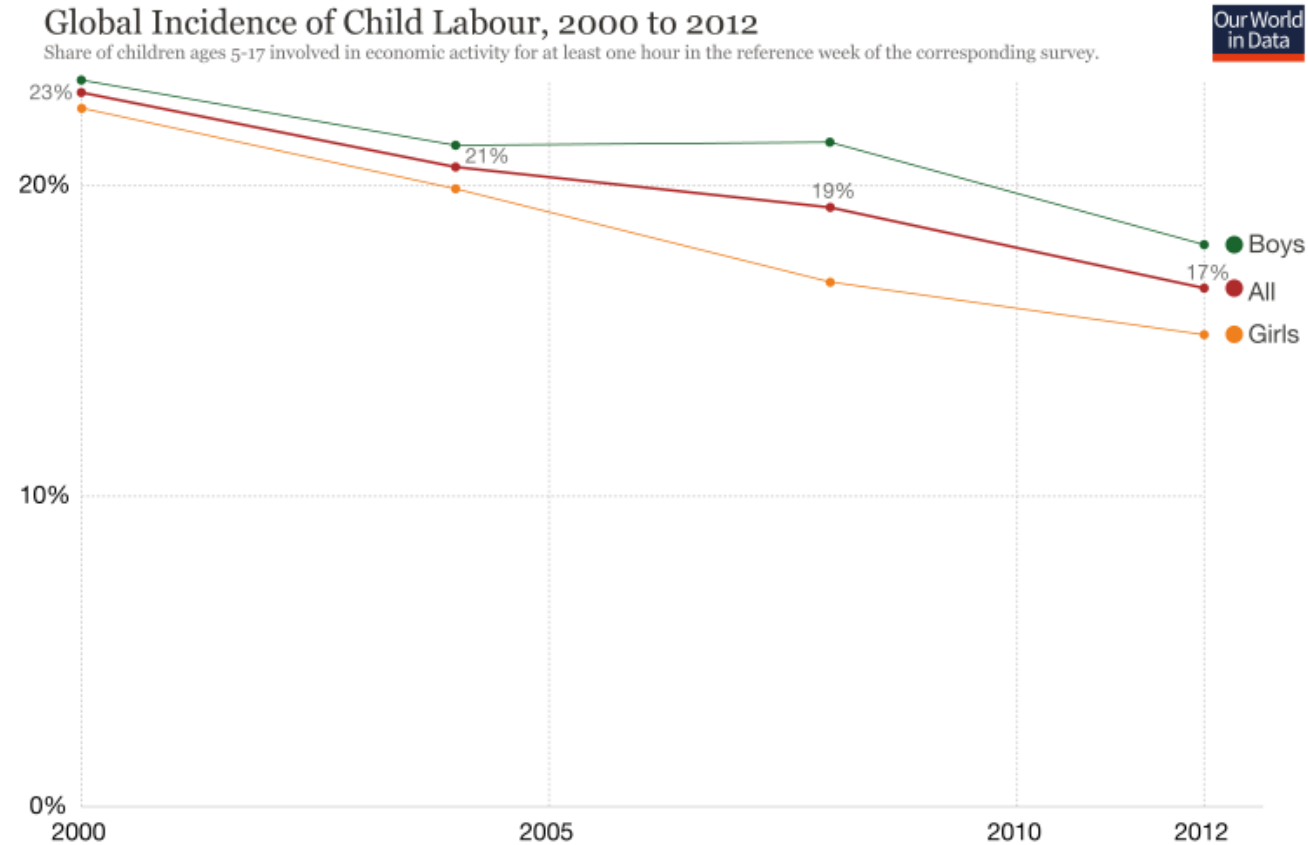
Its not a myth, its reality...



World risk index: Rosy times...



Child labor is falling but not fast enough!

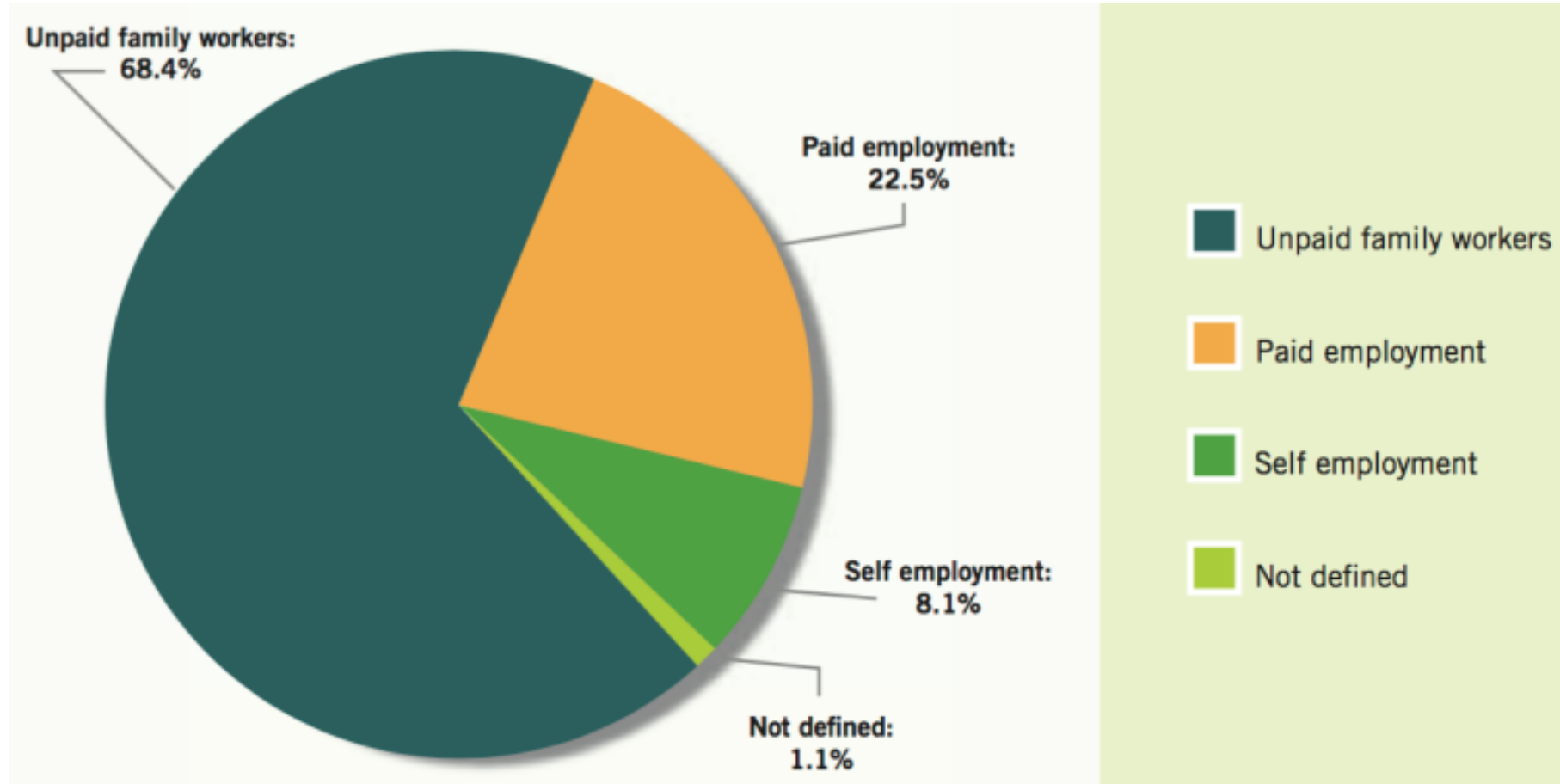


Data obtained from: ILO - Marking Progress Against Child Labour.

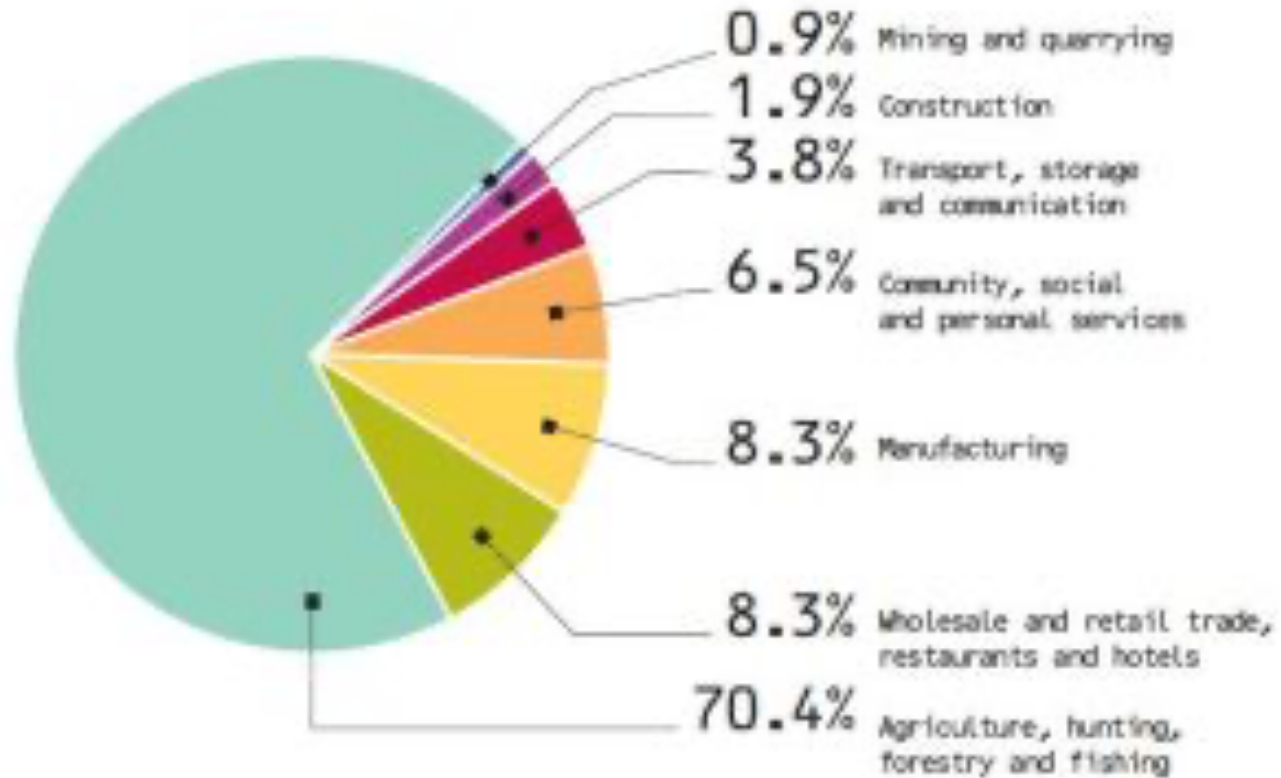
The interactive data visualization is available at OurWorldinData.org. There you find the raw data and more visualizations on this topic.

Licensed under [CC-BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) by the author Max Roser.

Where are they working?



What are they working on?



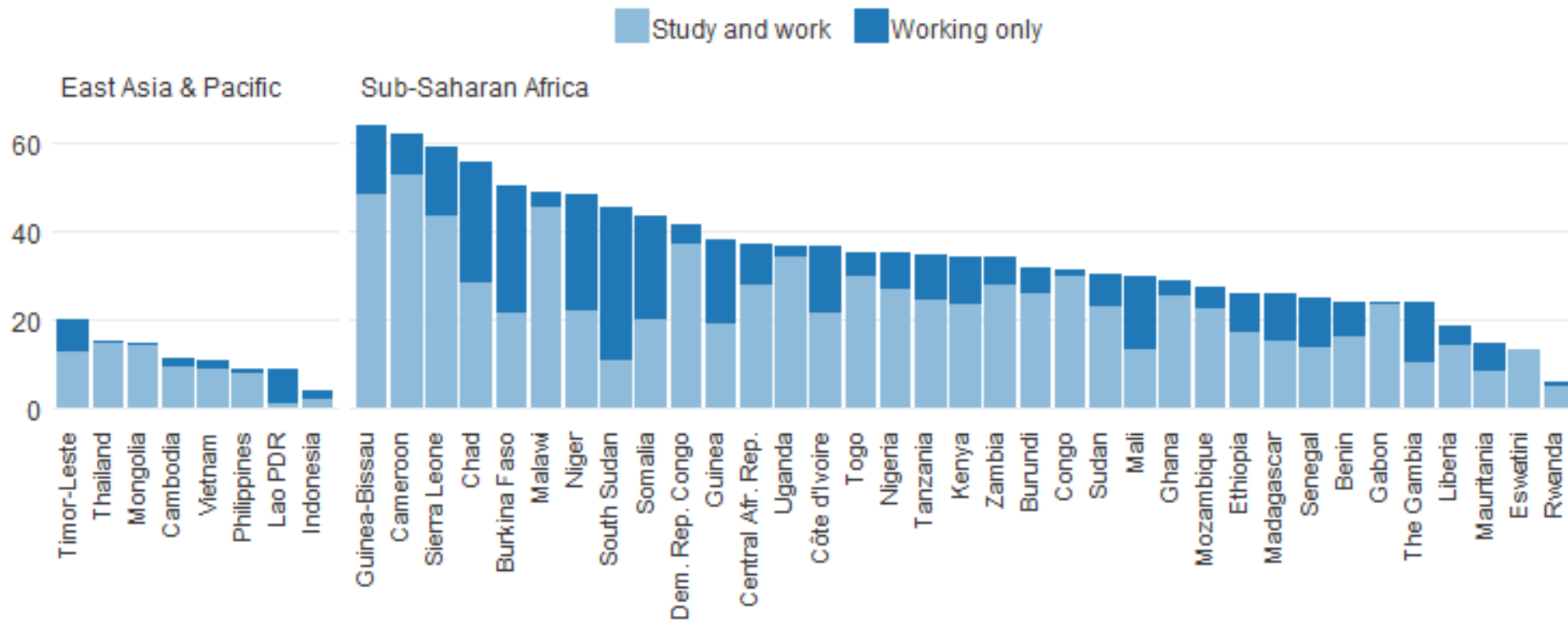
Rich Data Source: Oxford University
<https://ourworldindata.org/child-labor>



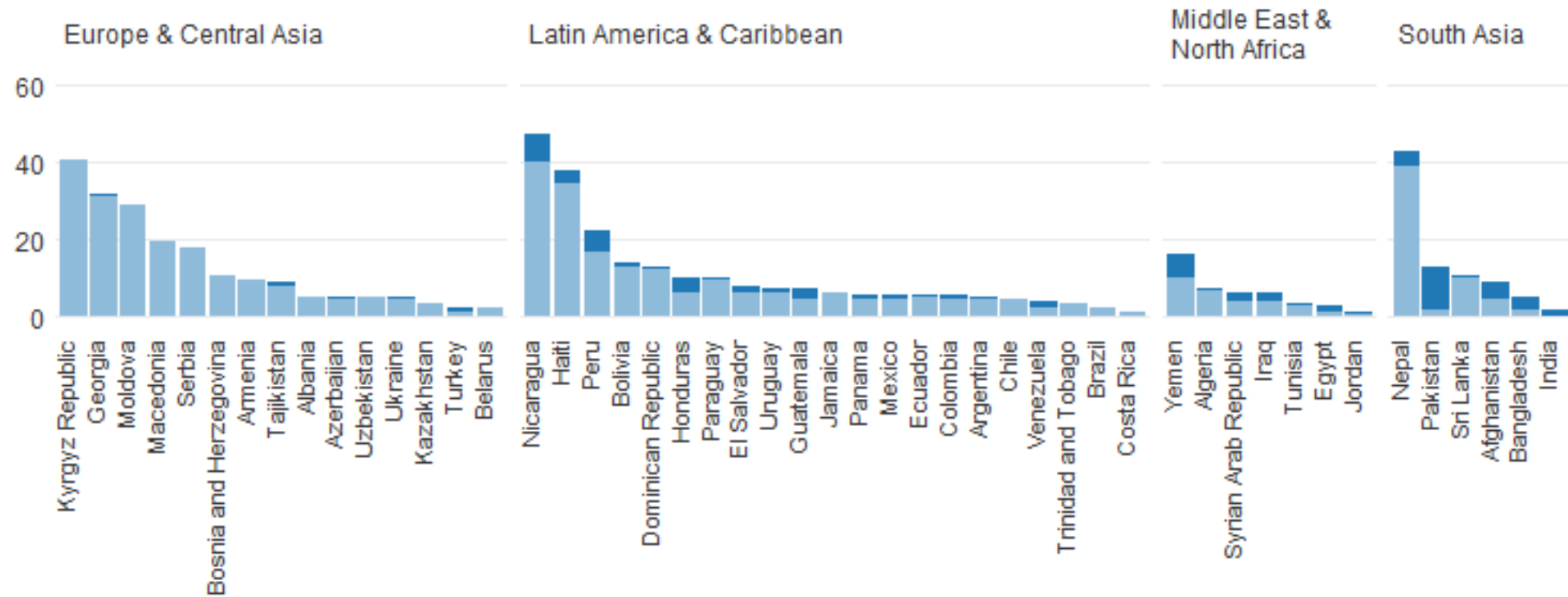
Source: World Bank

Half of working children don't go to school in Burkina Faso, Niger, South Sudan, and Somalia

Children in employment, proportion of children studying and working vs children working only, (% of children ages 7-14)



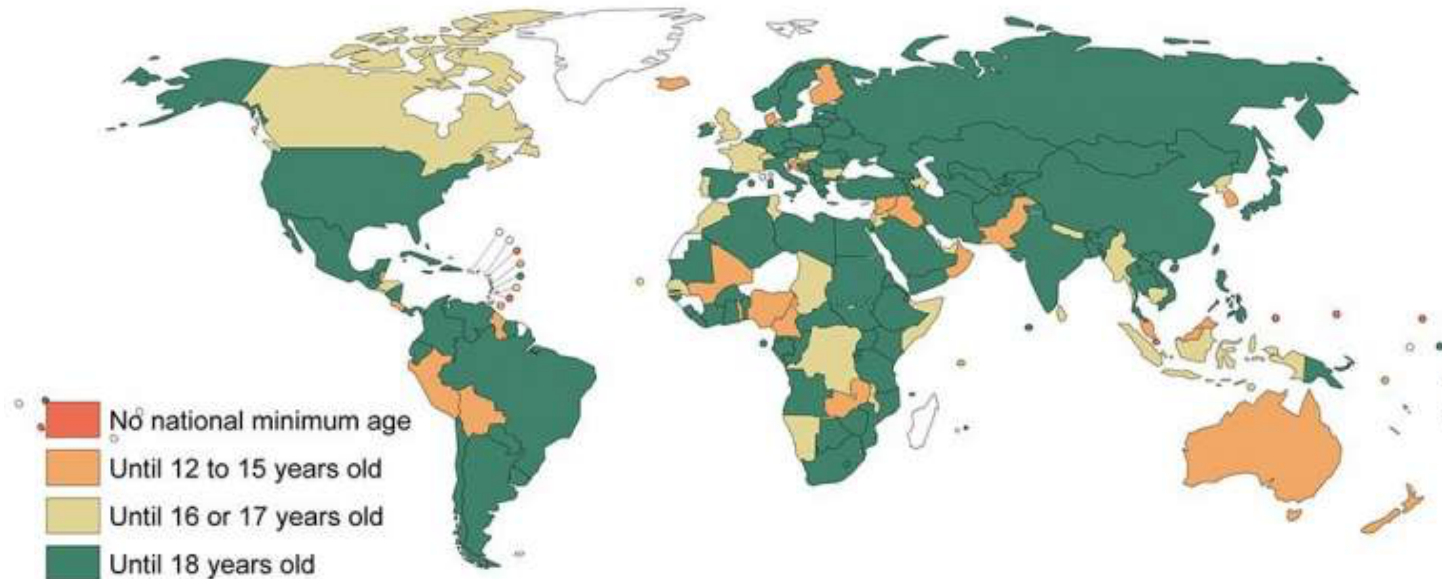
Source: World Bank



Source: World Development Indicators (SL.TLF.0714.ZS; SL.TLF.0714.SW.ZS; SL.TLF.0714.WK.ZS)

What are governments doing?

How long are children protected from hazardous work when legal loopholes are considered?



Source: WORLD Policy Analysis Center, Child Labor Database, 2016

UN Resolution was set in 1973

- The ILO's Minimum Age Convention (Convention 138, or C138), adopted in 1973 and ratified by 169 UN member states as of 2016, requires countries to establish national policy frame

So what?

- WORLD's analysis assessed the legislation of all 193 UN member states related to work that is likely to be hazardous, work that interferes with children's education, and work that is harmful to their healthy development. Among the other findings:
- By age 16, children are protected from working six or more hours on a school day in only 9% of countries.
- Nearly one in four countries (23%) do not establish the minimum age for light work (i.e., work that is not harmful to health or development and does not interfere with education) at 13 or older, as is outlined in the C138 guidelines. 11% of these countries have no minimum age for such work.
- Only 55% of countries guarantee at least 12 hours off from work at night to children and youth until they are at least 16, in accordance with the C138 guidelines.

Hard Work for A Short Life!

(Dido Sotiriou, Greek writer on immigration -, Born *Dido Sotiroğlu Aydın* - Turkey in 1909, died in Athens in 2004)



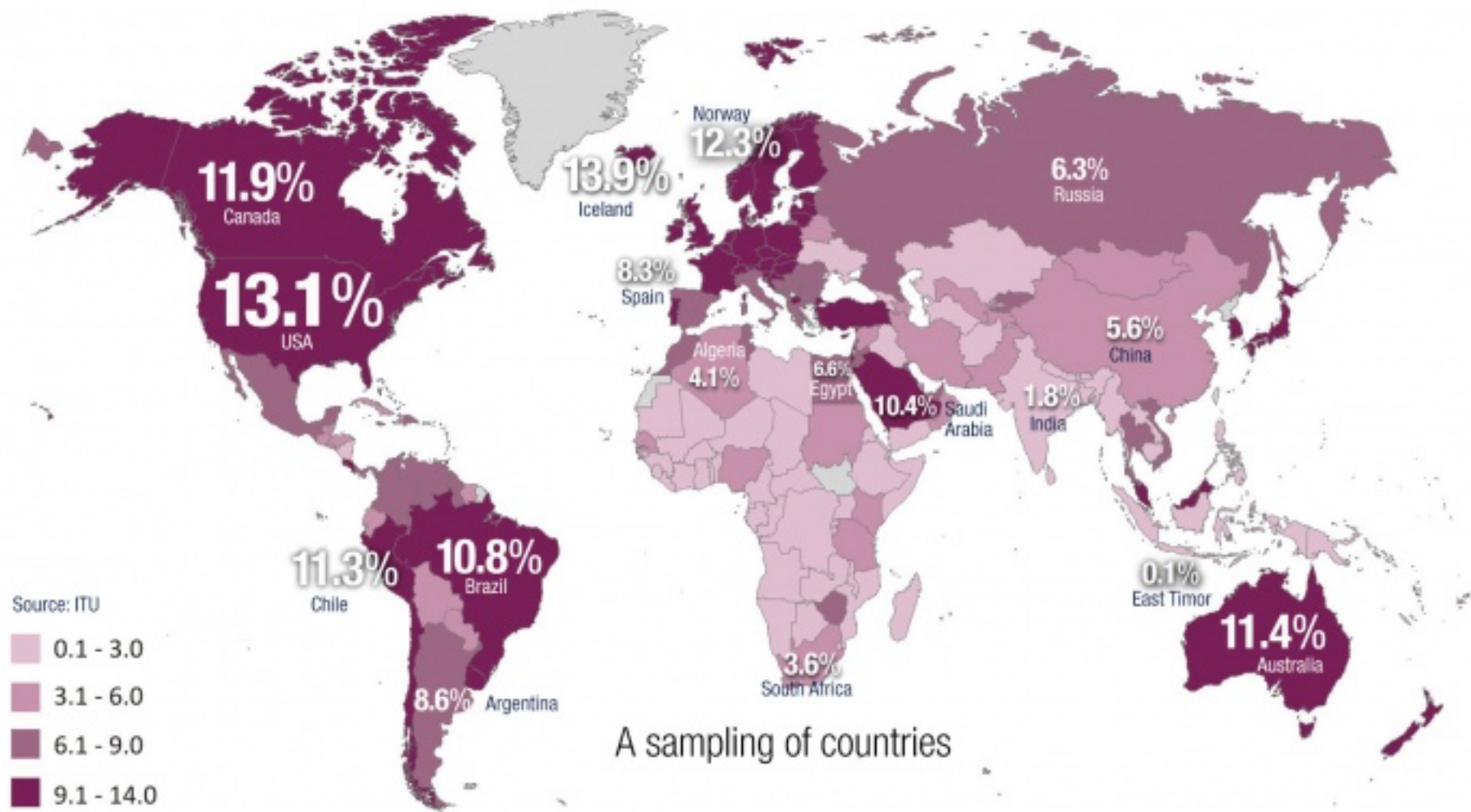
Conquer more!



Not everything is for sale....



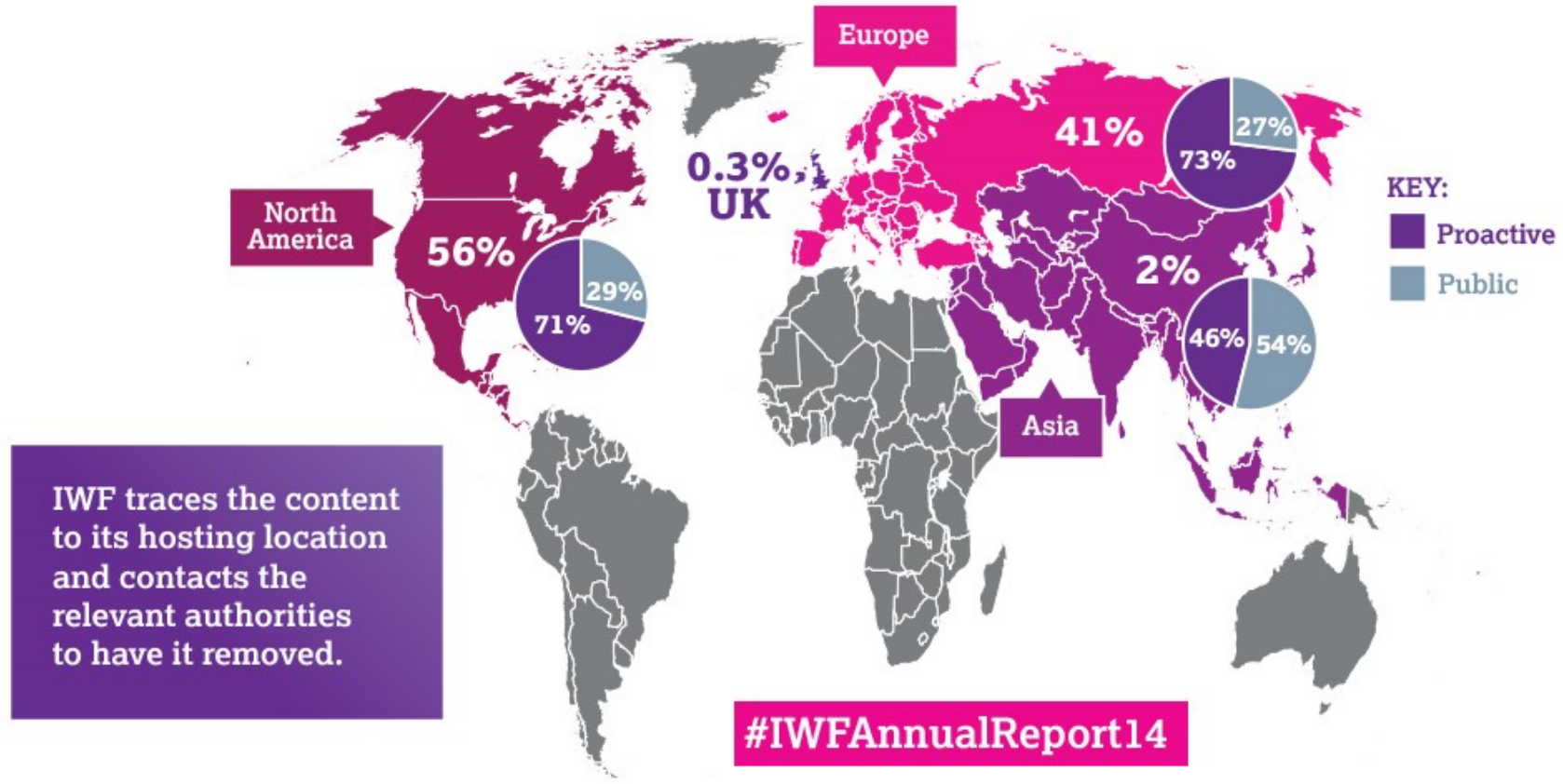
Digital Natives (15 to 24-year-olds) as percentage of total population



IWF: INTERNET WATCH FOUNDATION

- The IWF which was set up in 1996, is the UK's Hotline for reporting child sexual abuse imagery online and is funded by 117 companies and organisations (<https://www.iwf.org.uk/members/current-members>).
- It takes reports of suspected criminal content from the public, which includes members of the public, police officers and IT professionals. It is also the only Hotline in the world with the ability to actively seek out child sexual abuse content.

This is striking...

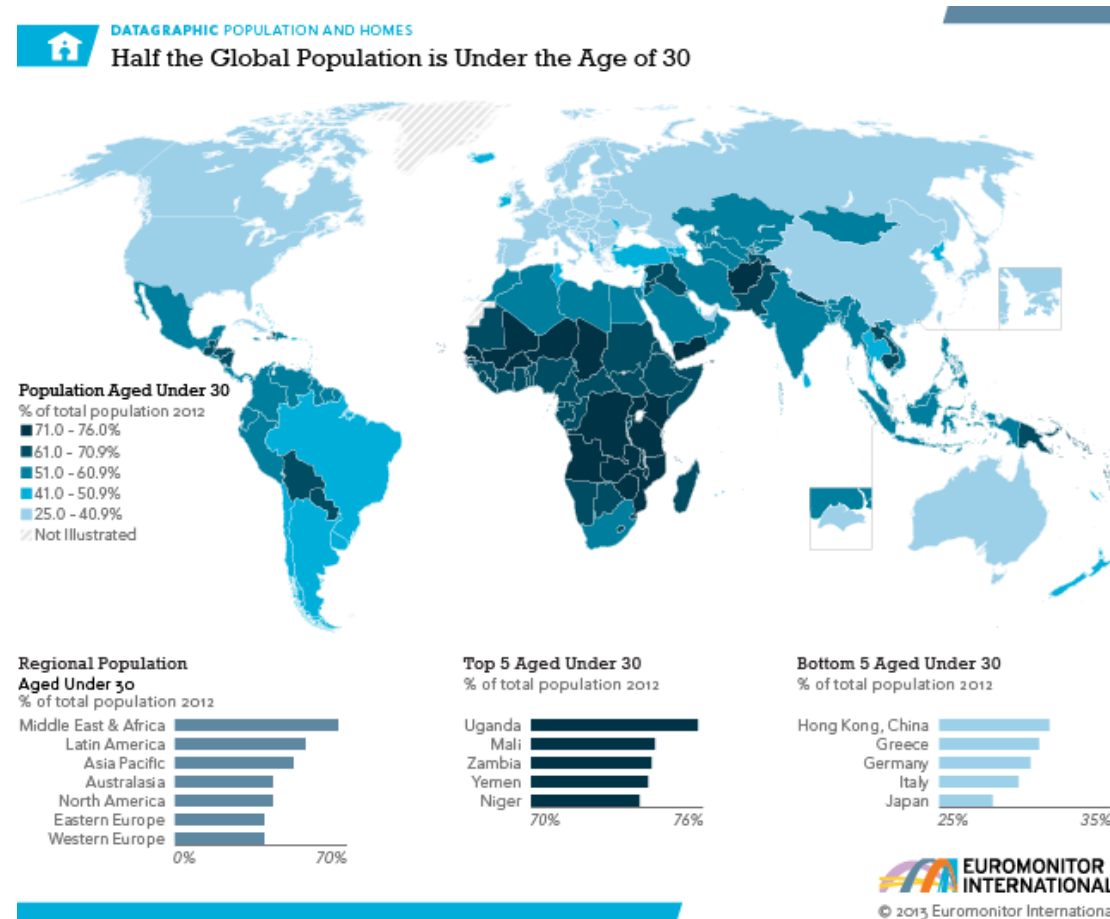




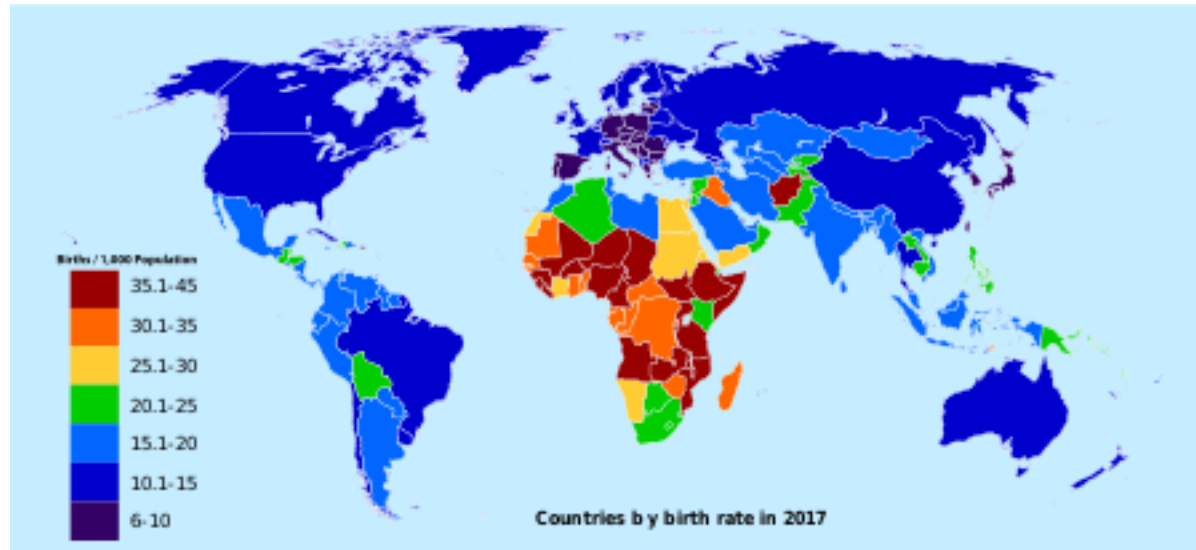
Plato's Second Epoch of Education (20-30 years old):

- The second period, extending from the year twenty to the year thirty, is concerned with the sciences of measurement and understanding. Plato mentions plane geometry, solid geometry, astronomy, and harmonies.
- He conceives their role as a prelude to dialects. Evidently, he envisaged a patient treatment of these topics, with sufficient time for creative reasoning on the part of the students, and meditations on fundamental truths and notions which prepare the way for philosophy.
- This is clear from the amount of time he allows for this kind of work, although the amount of facts, principles, experiments, in such a variety of sciences, and in such a short time, that we leave him no leisure for reflection, meditation, wonder, nor for any creative work on his own initiative.
- Furthermore, the language of these experimental physical sciences today, is so little related to the language and truths of philosophy, that instead of being a prelude to philosophy as Plato intended, these positive sciences stand in our day as a tremendous handicap to philosophic thought.

Indeed.... 50% of global population is under 30!



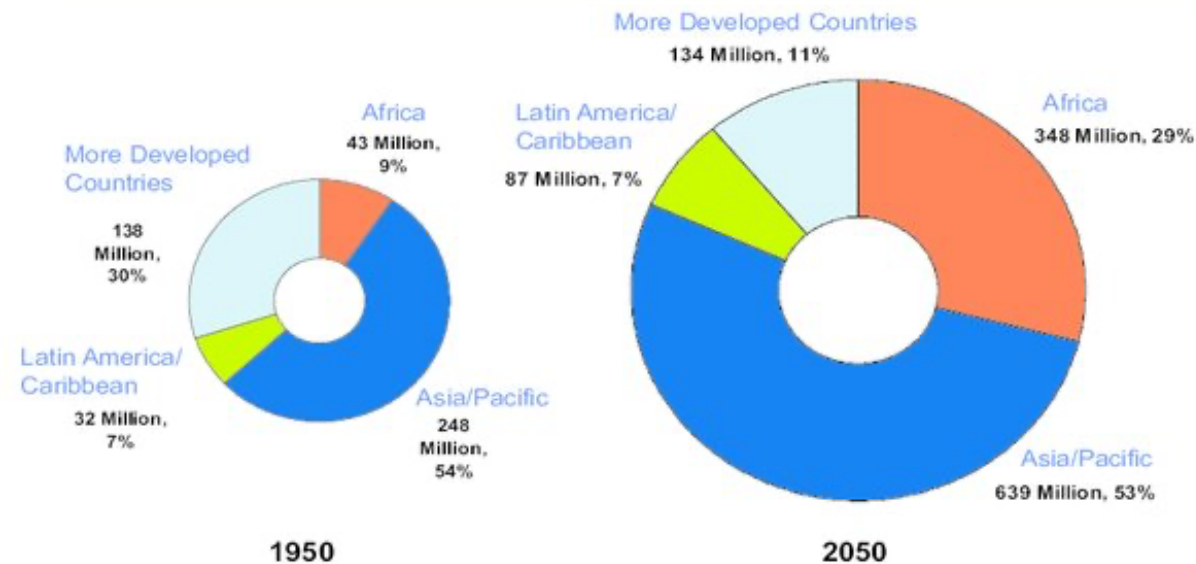
Global Trends



Was it always like that?

s particularly for education, training and employment.

The World's Youth Population, 1950 and 2050

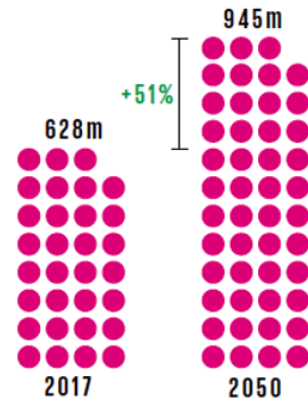


Source: UN Population Division, *World Population Prospects: The 2008 Revision (medium variant)*.

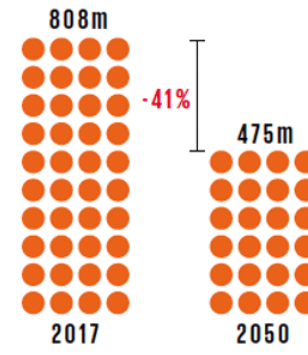
PRB | INFORM. EMPOWER. ADVANCE.

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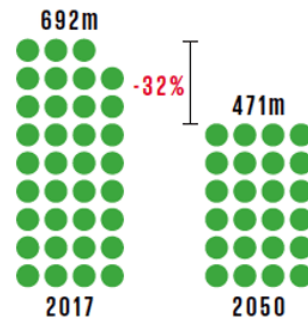
○ Equals 20 million people aged 0–24 years



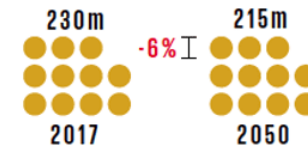
Sub-Saharan Africa



South Asia

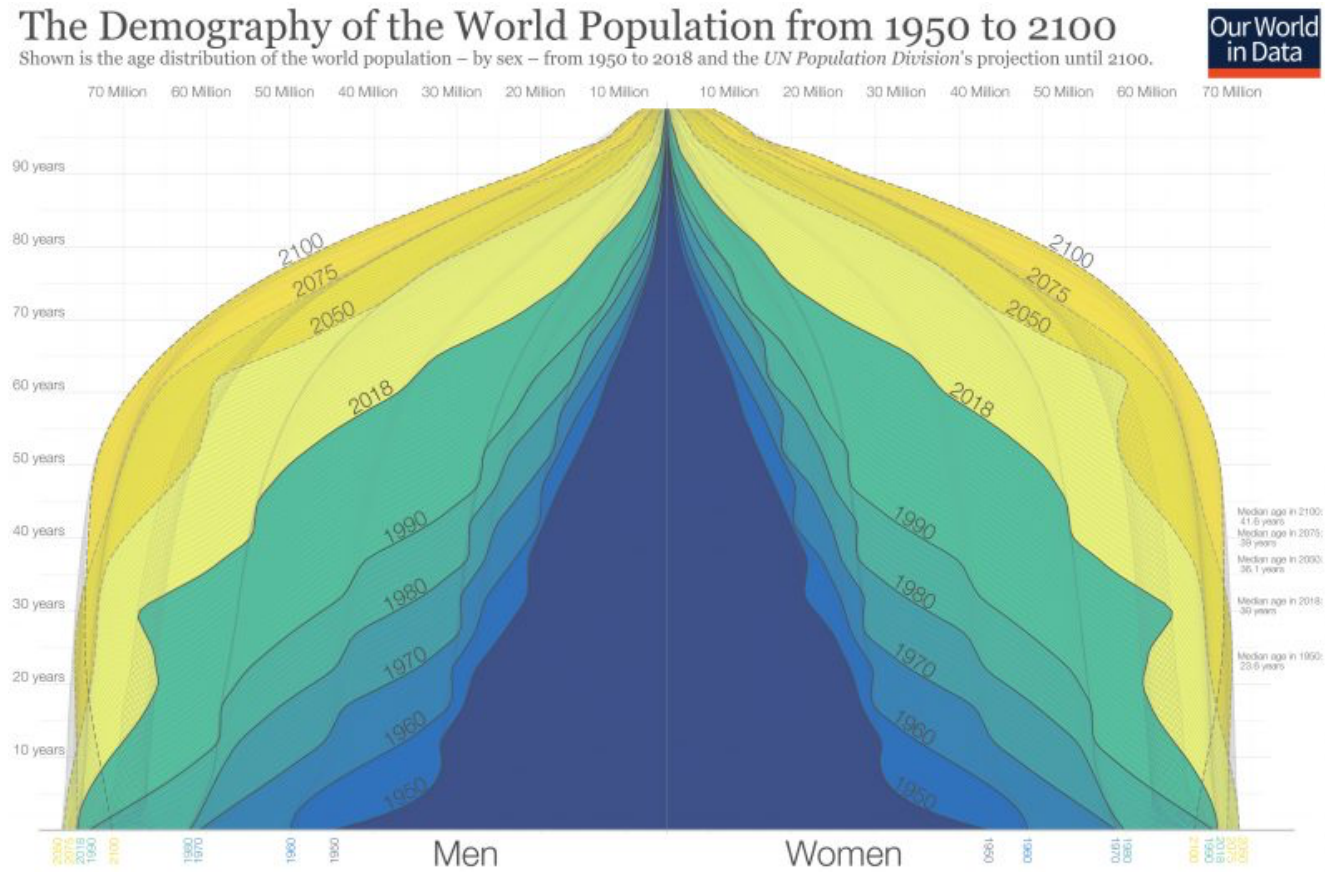


Southeast Asia, East Asia and Oceania



Western Europe and North America

Projections



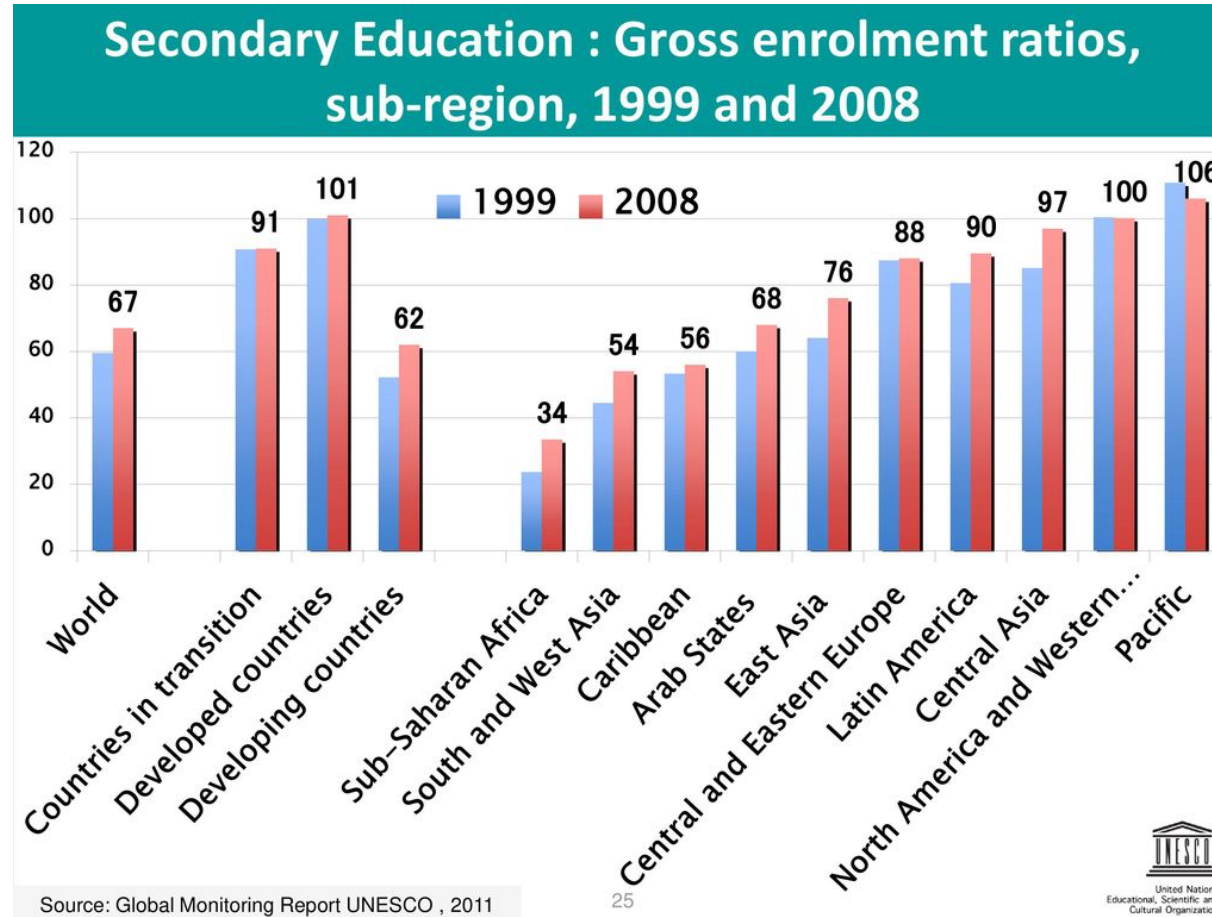
Data source: United Nations Population Division – World Population Prospects 2017; Medium Variant.
The data visualization is available at [OurWorldinData.org](https://ourworldindata.org), where you find more research on how the world is changing and why.

Licensed under CC-BY by the author Max Roser.

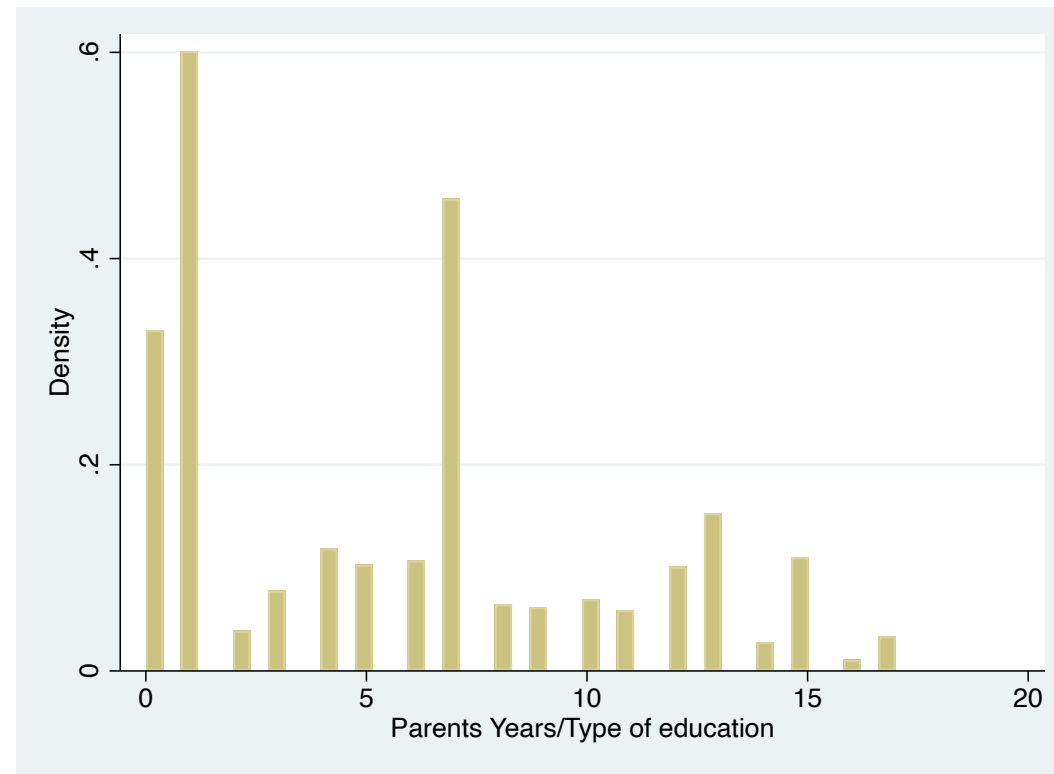
You are the future!!!



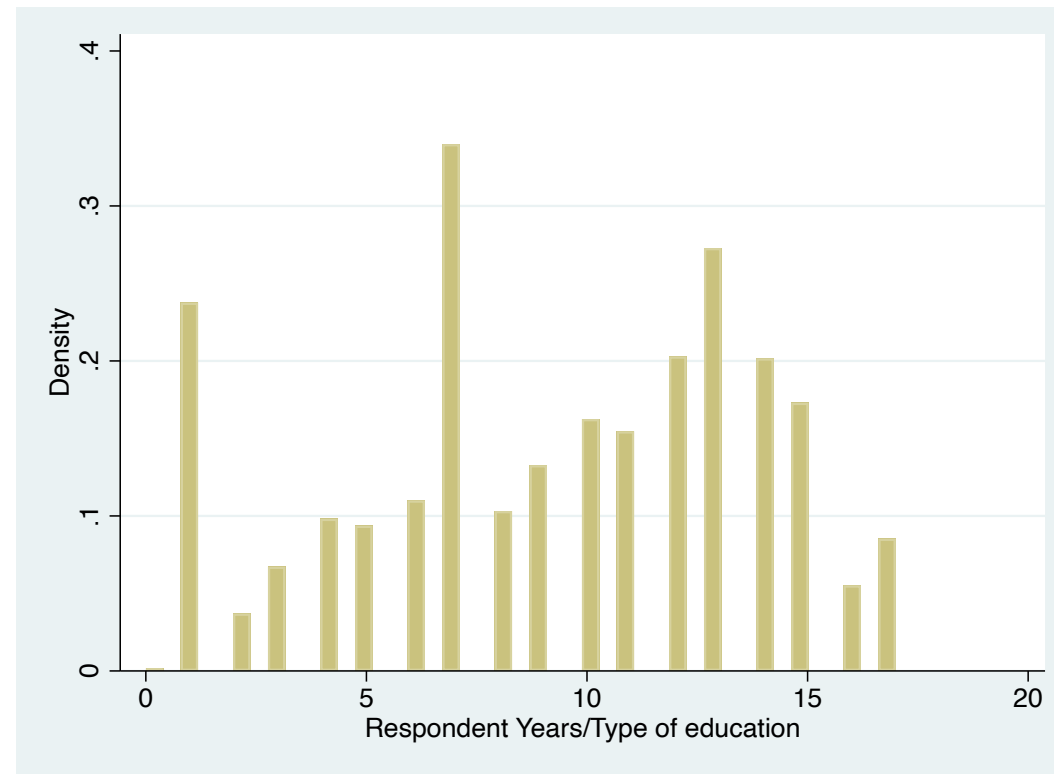
Are you attending school?



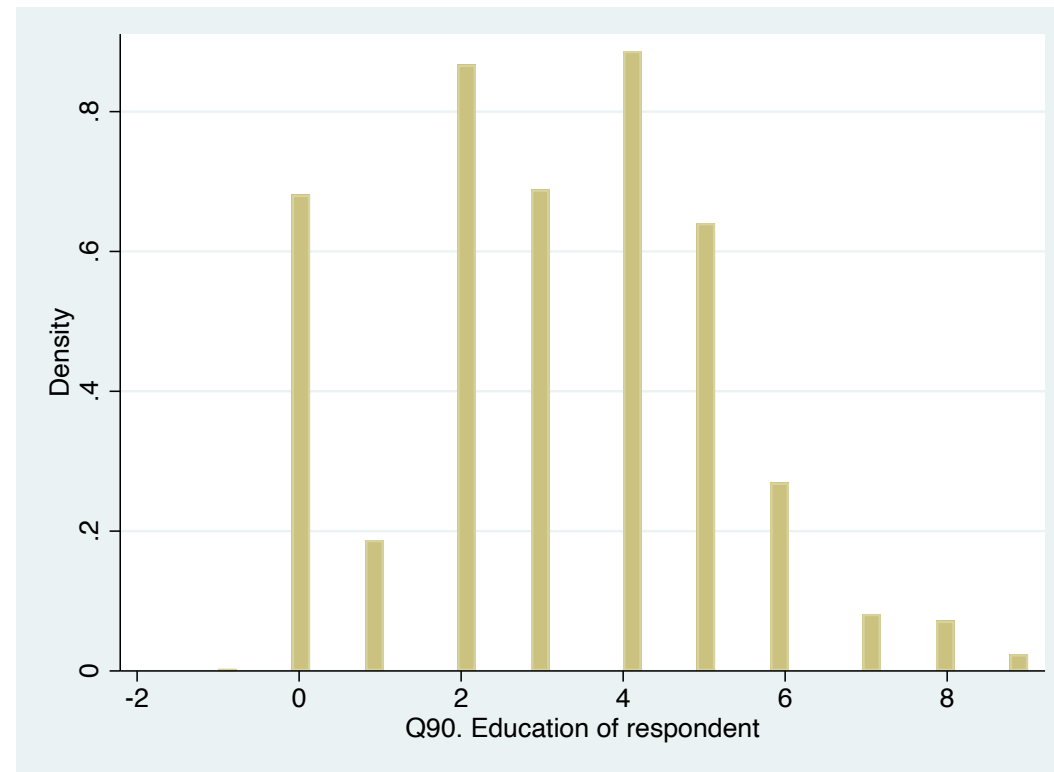
Education of Parents: LATINO



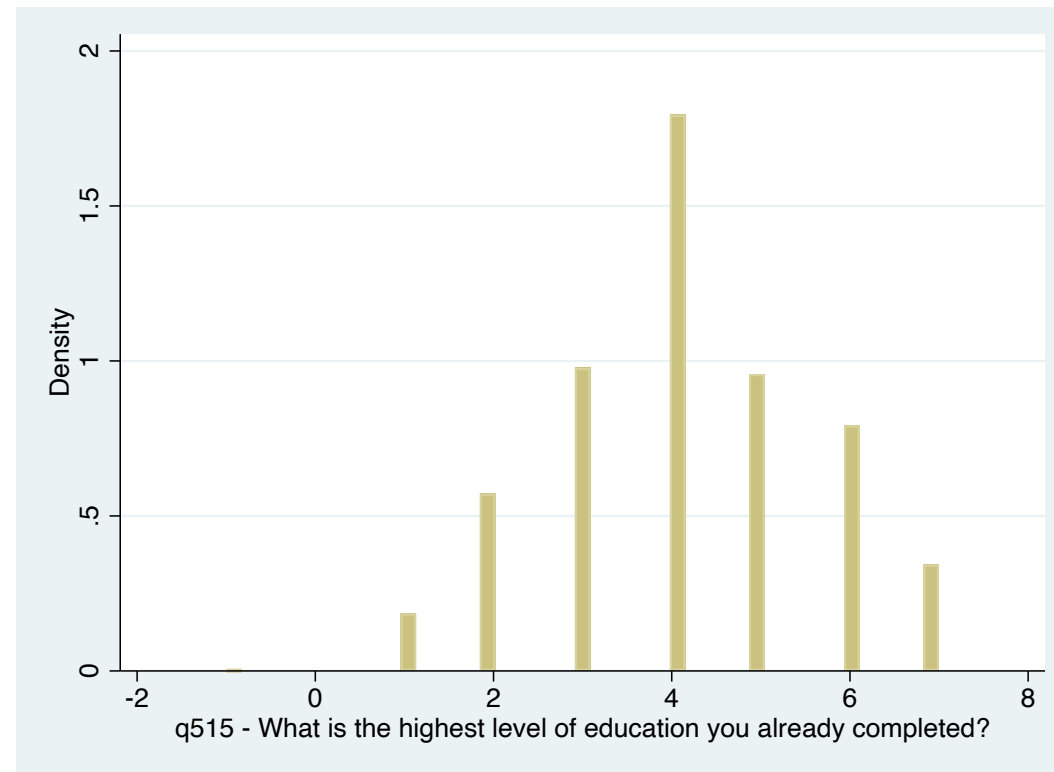
Education of Respondent: LATINO



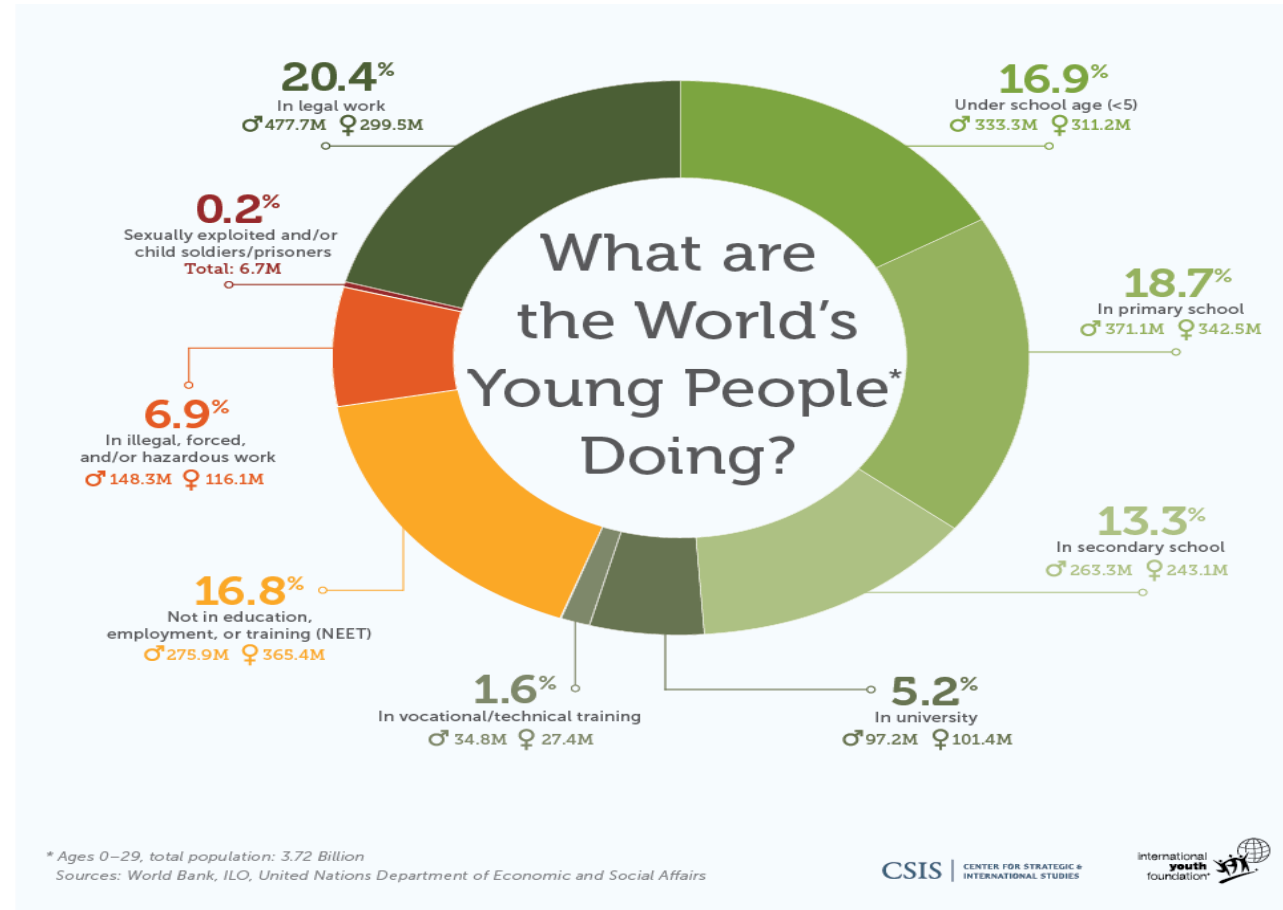
Education of Respondent: AFRICA



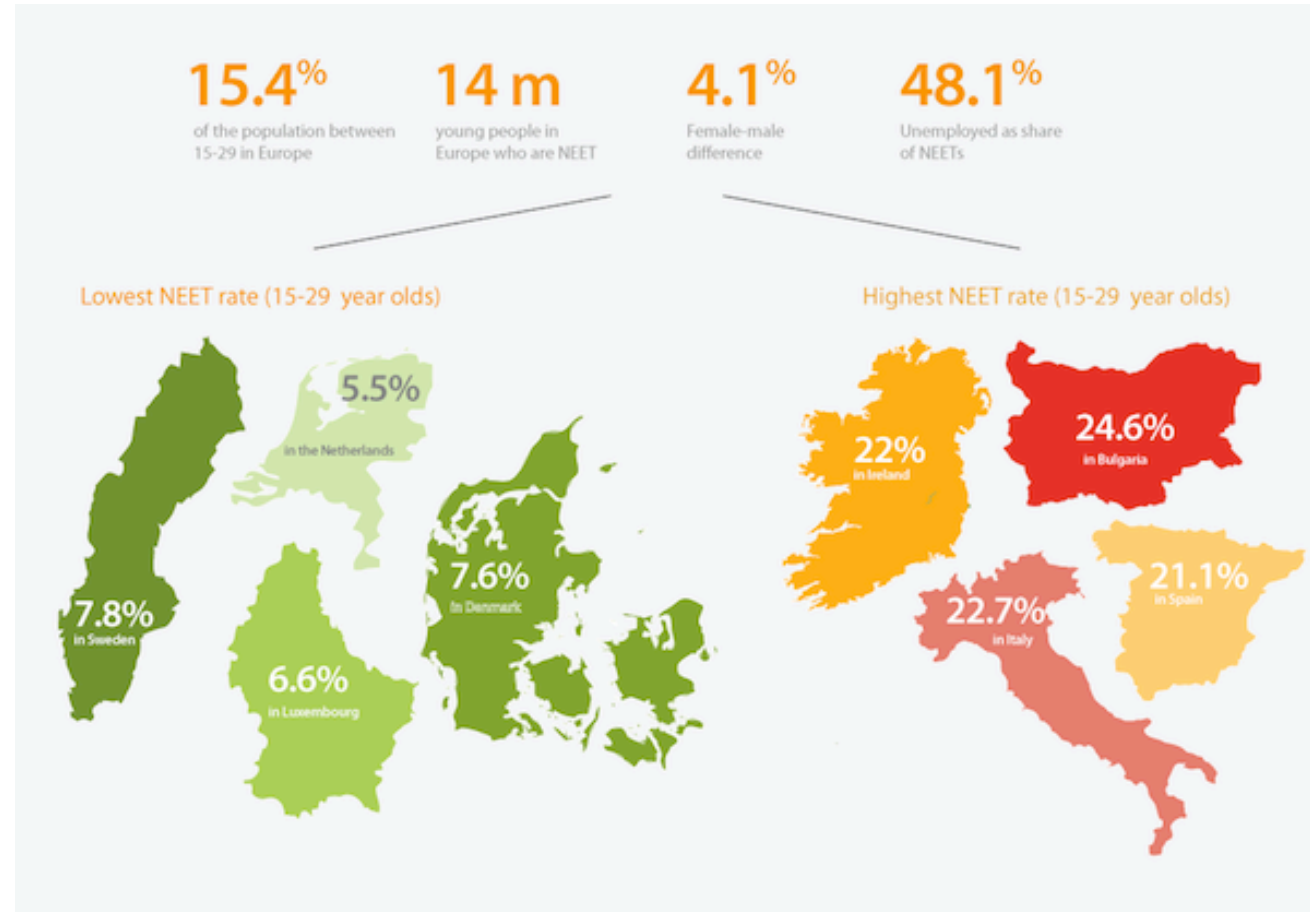
Education of Respondent: EURASIA



What are you doing?



NEET Young People in EU!! (N)ot in (E)mployment (, (E)ducation or (T)raining

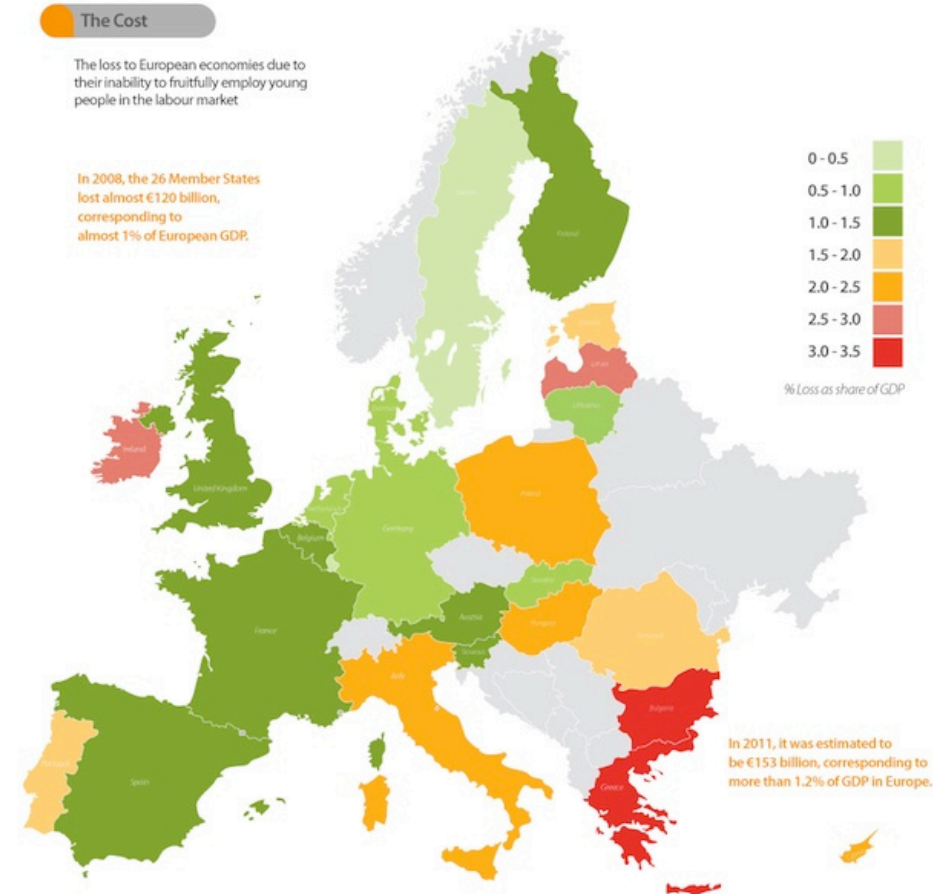


Why youth employment is important? Beware of the production function...

$$Y_t = H_t^\alpha (A_t X)^{1-\alpha}$$

- $H_t \equiv$ efficiency units of labor
- $A_t \equiv$ technological level
- $X \equiv$ land

NEET costs 153bln EUR per year in EU alone!



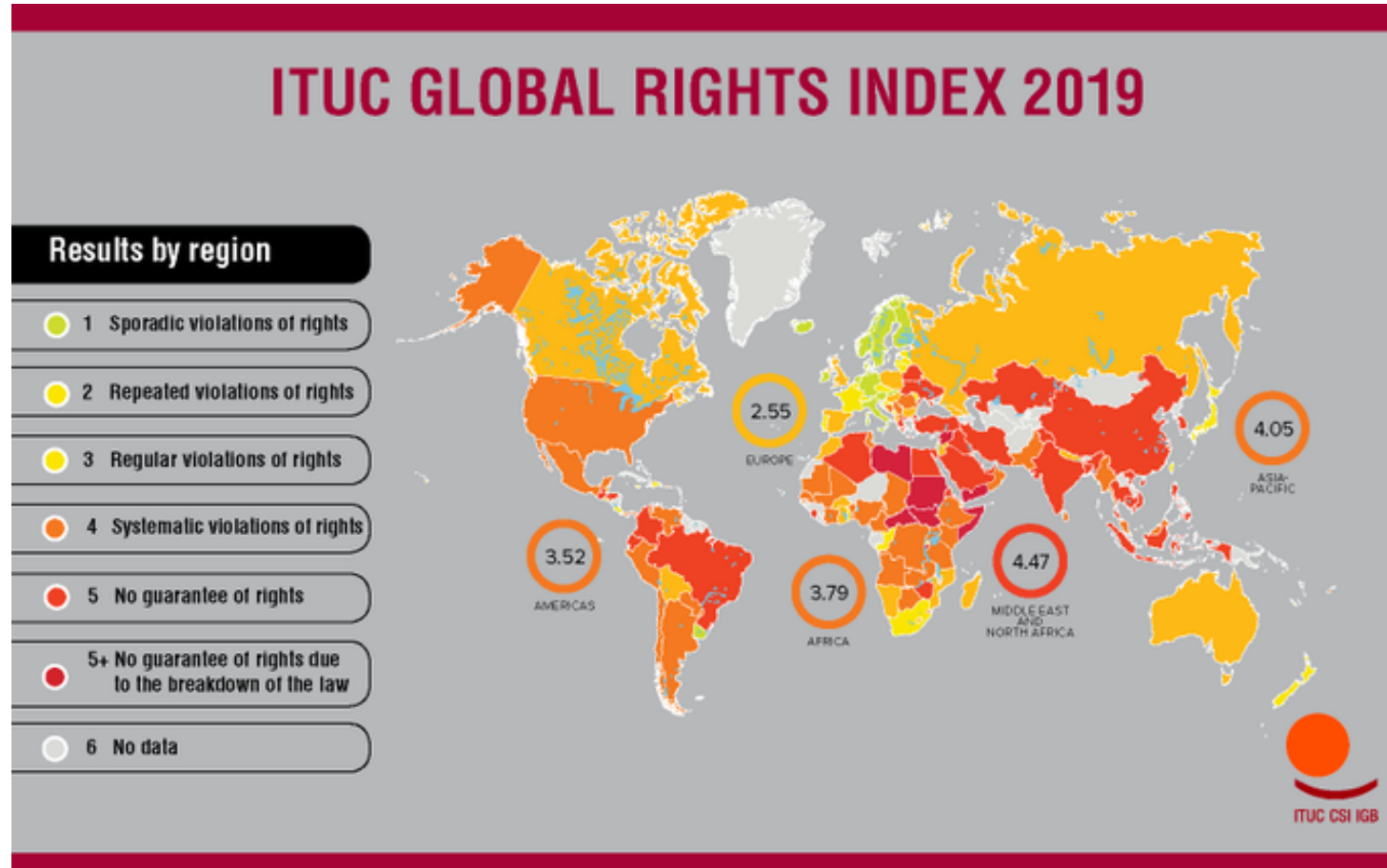
Why is this happening? Promised....



Actual...burnout?

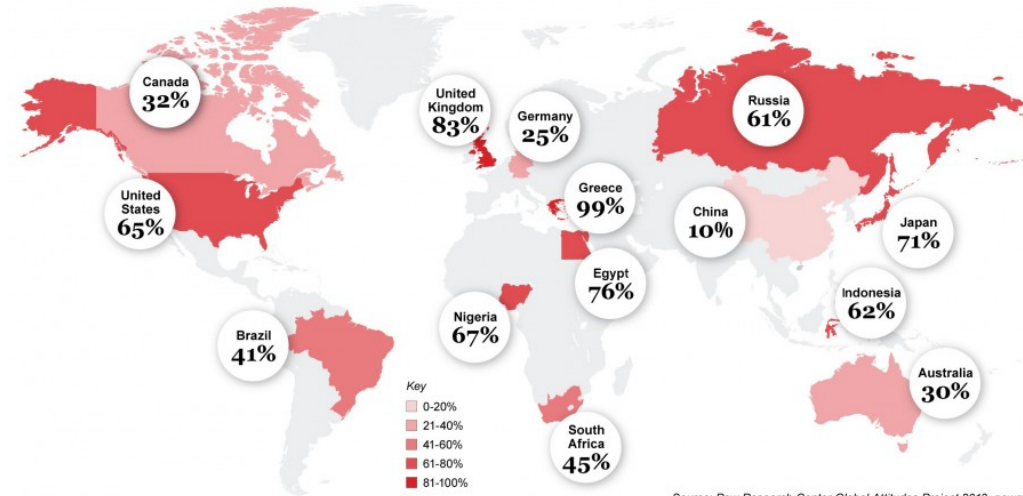


Its global don't worry...



Are you unHappy?

Percentage of people who say the economic situation in their country is bad



Source: Pew Research Center Global Attitudes Project 2013, pewglobal.org

Ten issues shaping the global agenda in 2014

The World Economic Forum asked a panel of 1,500 experts to identify the ten trends that would shape next year, and their significance

Key 1= Not significant at all 2= Not very significant 3= Somewhat significant 4= Very significant 5= Extremely significant

	Men	Women	Asia	Europe	Latin America	Middle East & North Africa	North America	Sub-Saharan
1. A lack of values in leadership	3.82	3.74	3.75	3.75	4.04	3.91	3.60	4.03
2. Inaction on climate change	3.90	3.77	3.73	3.79	3.88	3.41	3.99	3.73
3. Intensifying cyber threats	3.88	3.95	3.88	3.93	3.91	3.68	4.08	3.78
4. Persistent Structural Unemployment	4.03	3.95	3.86	3.95	4.05	3.95	4.02	4.12
5. Rising societal tensions in MENA	4.11	4.05	3.82	4.09	4.01	4.39	4.15	4.10
6. The expanding middle class in Asia	3.66	3.78	3.90	3.69	3.73	3.34	3.83	3.68
7. The growing importance of megacities	3.44	3.50	3.60	3.45	3.50	3.35	3.48	3.42
8. The rapid spread of misinformation online	3.46	3.30	3.40	3.34	3.45	3.62	3.19	3.53
9. Widening income disparities	4.15	3.97	4.07	3.92	4.15	3.91	4.05	4.17
10. The diminishing confidence in economic policies	3.86	3.77	3.79	3.86	3.88	3.77	3.63	4.05

Source: WEF Global Agenda Survey 2013

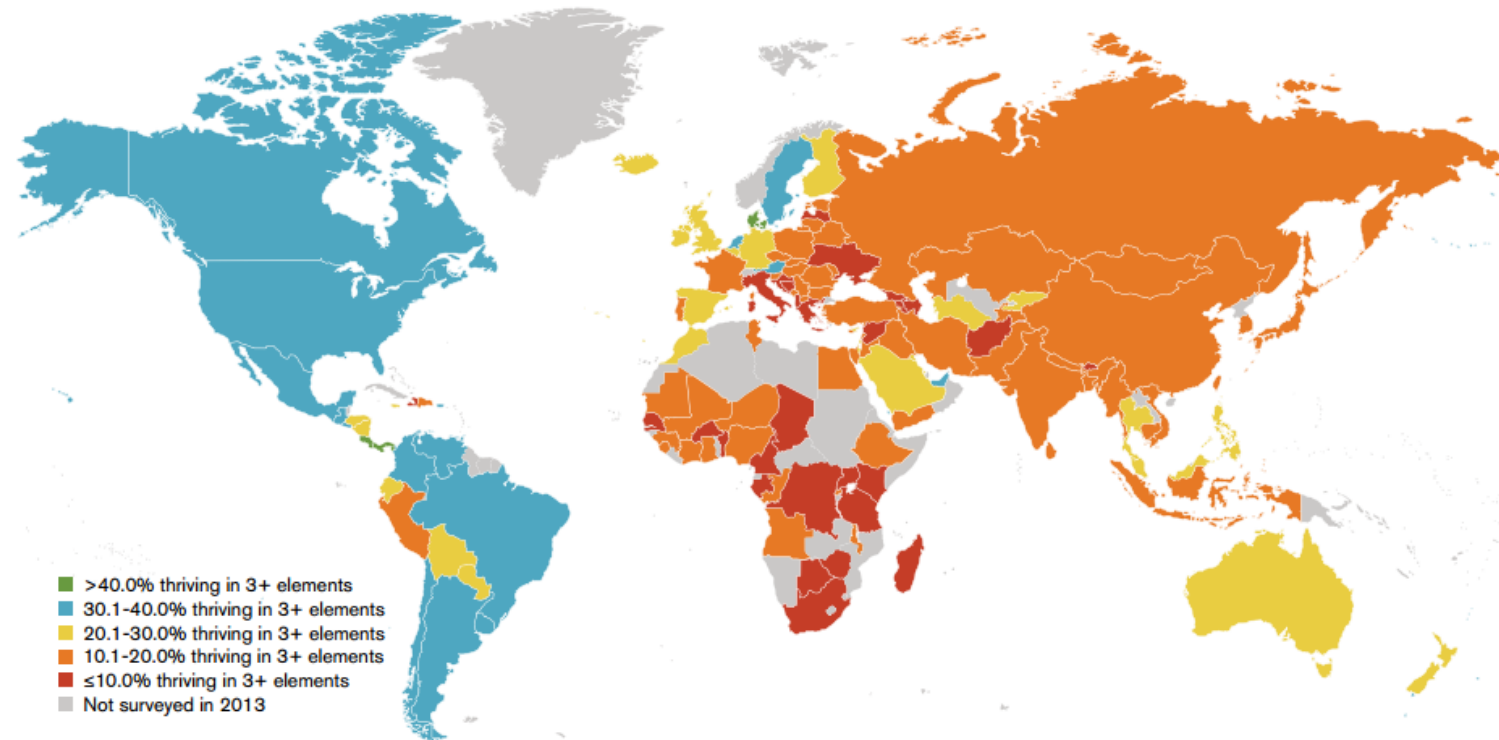
Well Being Index

- Purpose: Liking what you do each day and being motivated to achieve your goals
- Social: Having supportive relationships and love in your life
- Financial: Managing your economic life to reduce stress and increase security
- Community: Liking where you live, feeling safe and having pride in your community
- Physical: Having good health and enough energy to get things done daily

Leaving unhappily!

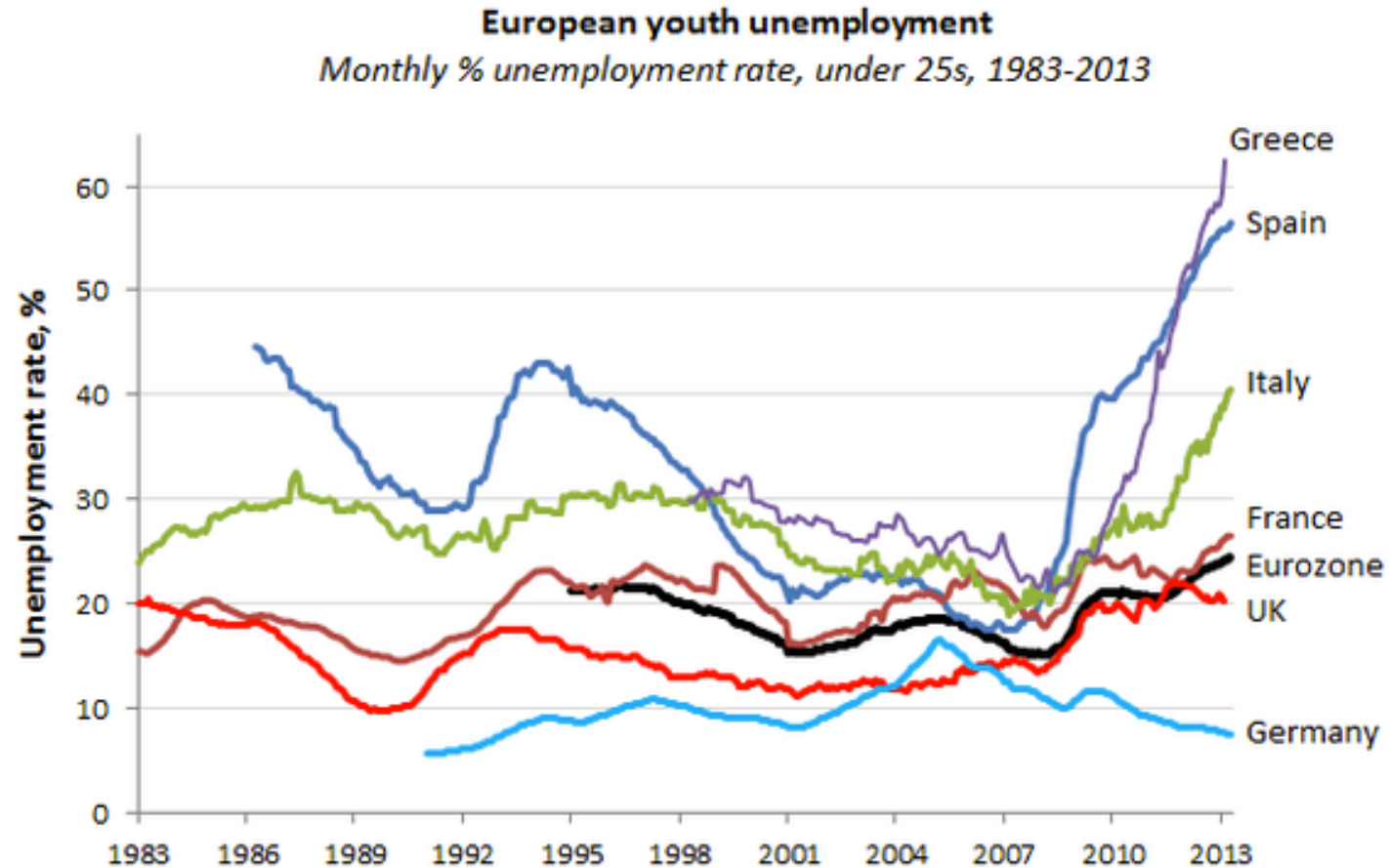
2013 GLOBAL WELL-BEING

BASED ON PERCENTAGE THRIVING IN THREE OR MORE ELEMENTS

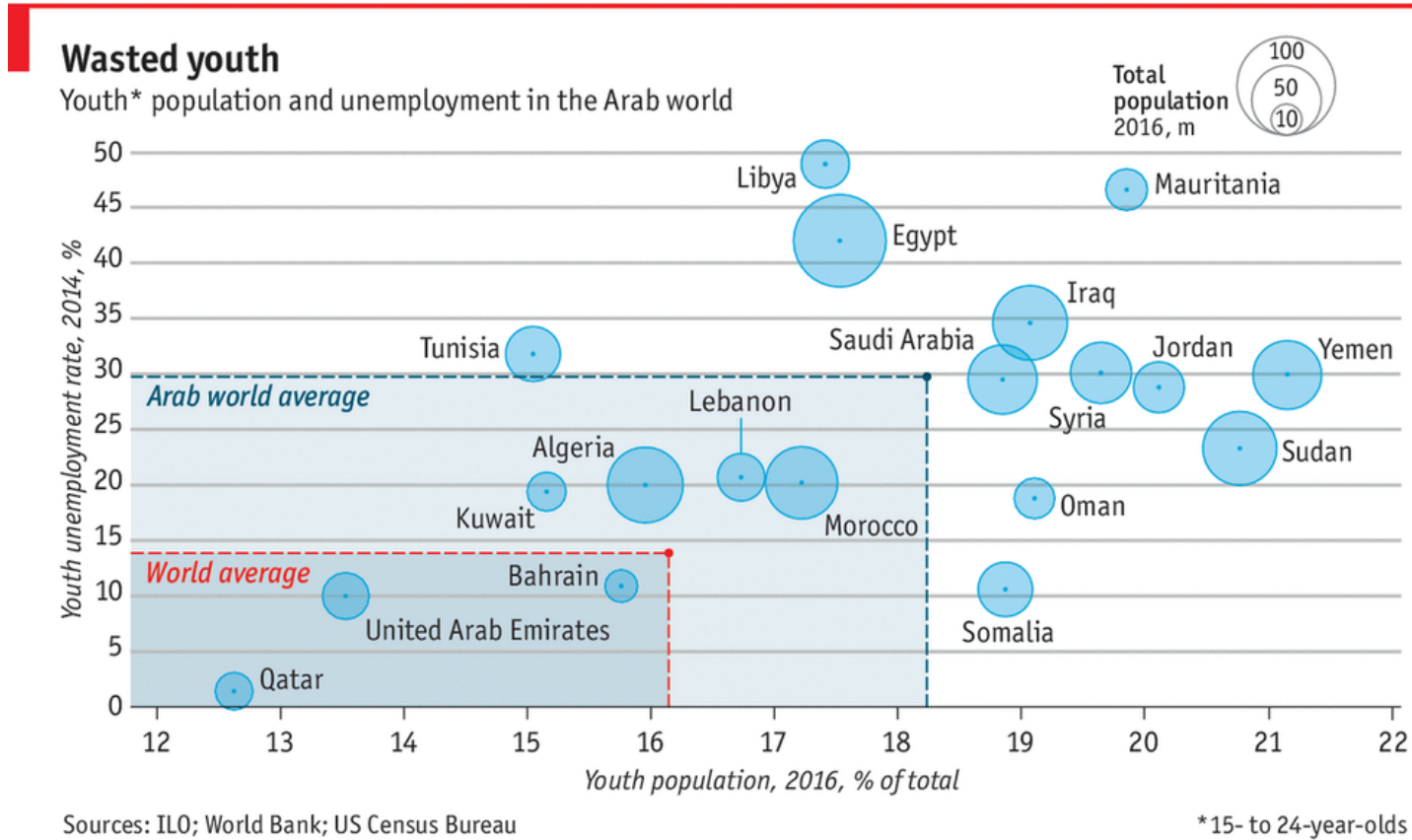


Possible Reasons?

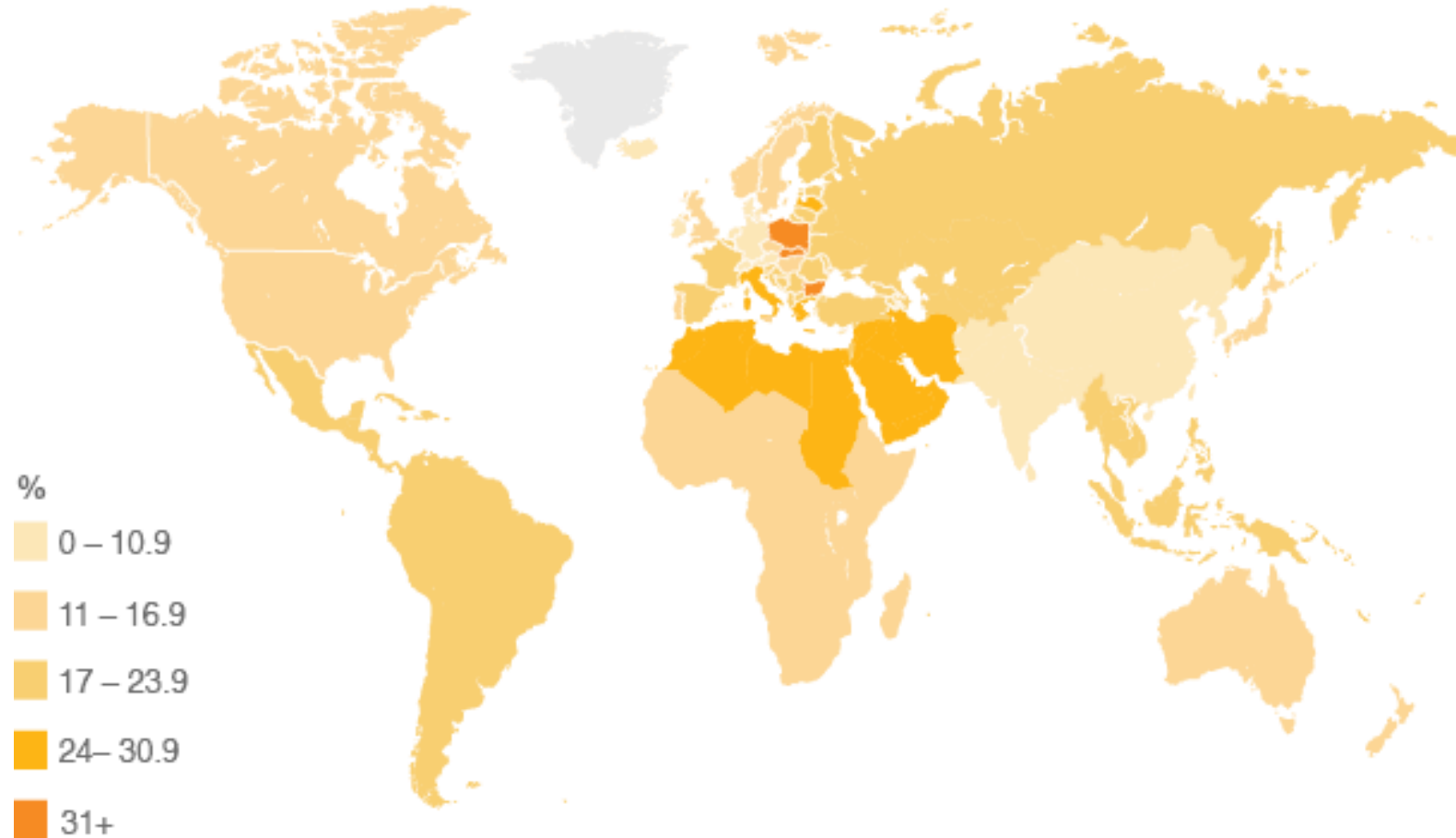
Youth Unemployment is something...



And is not equally distributed!

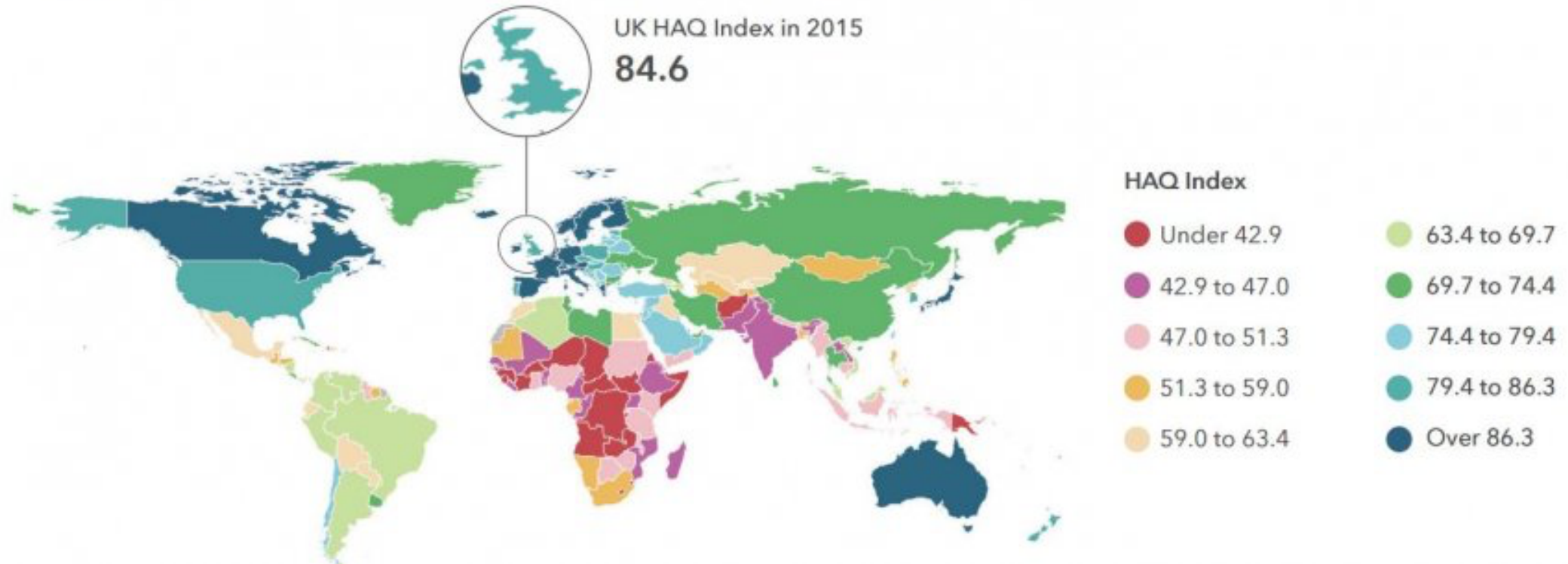


But if you do find a job...



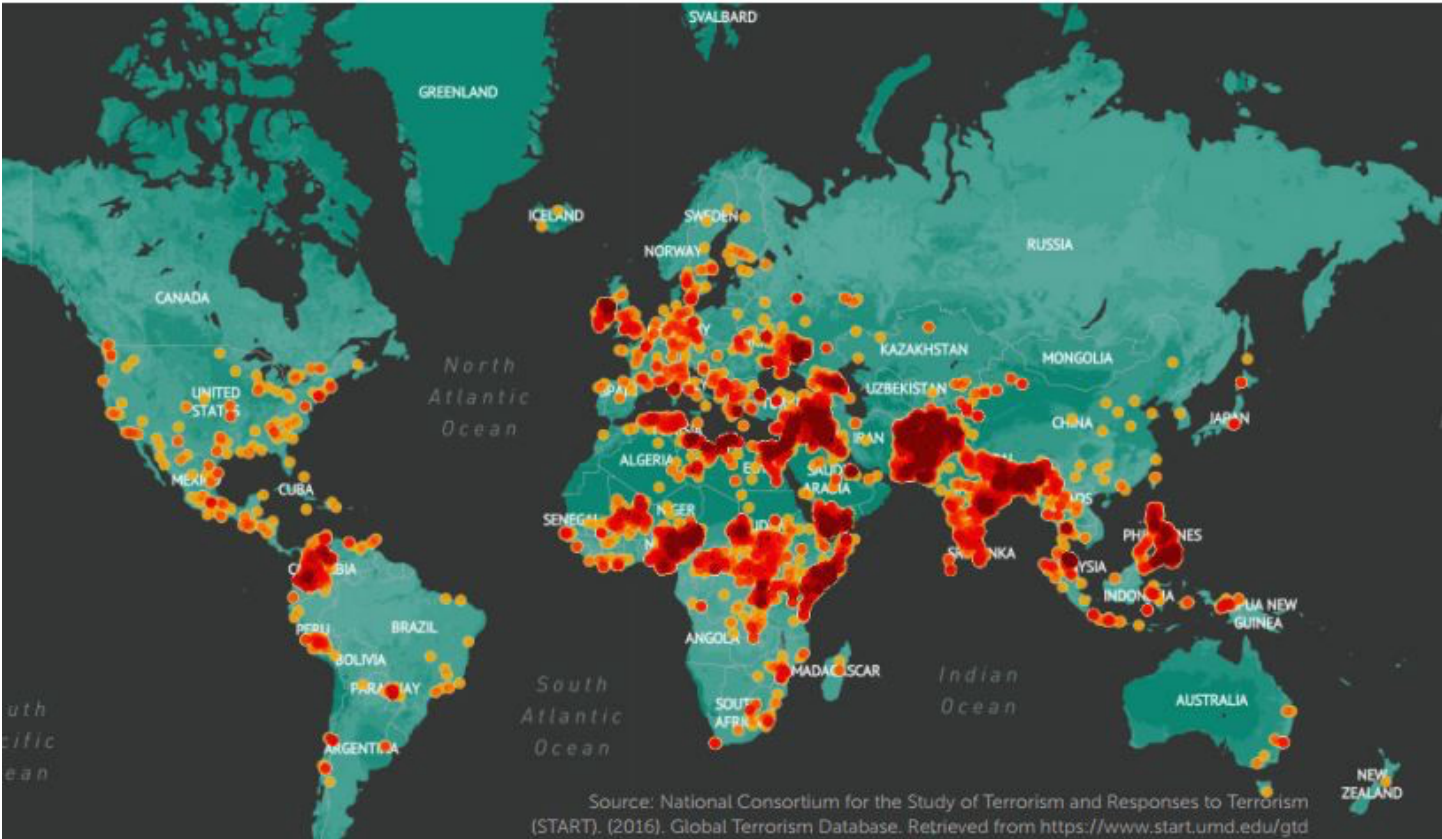
Access to Health Care and Quality Index

Mapping personal healthcare access and quality worldwide in 2015



The fear of extremism...

GLOBAL TERROR ATTACKS SINCE 2012



What is causing child/Youth labor?

University of Iowa Labor Center

- Poverty and unemployment levels are high. ...
- Access to compulsory, free education is limited. ...
- Existing laws or codes of conduct are often violated. ...
- Laws and enforcement are often inadequate. ...
- National Laws Often Include Exemptions. ...
- Workers' rights are repressed. ...
- The global economy intensifies the effects of some factors.

If you know the answer: Ask the Data



Latinobarómetro: 18 countries



Asian Barometer: 7 countries



Eurasia Barometer: 35 countries





AFRO BAROMETER

The Afrobarometer is an independent, nonpartisan research project that measures the social, political, and economic atmosphere in Africa.

<http://www.afrobarometer.org/>

Lets focus on Africa: Availability, Accessibility and Quality of Education: Case Study Africa

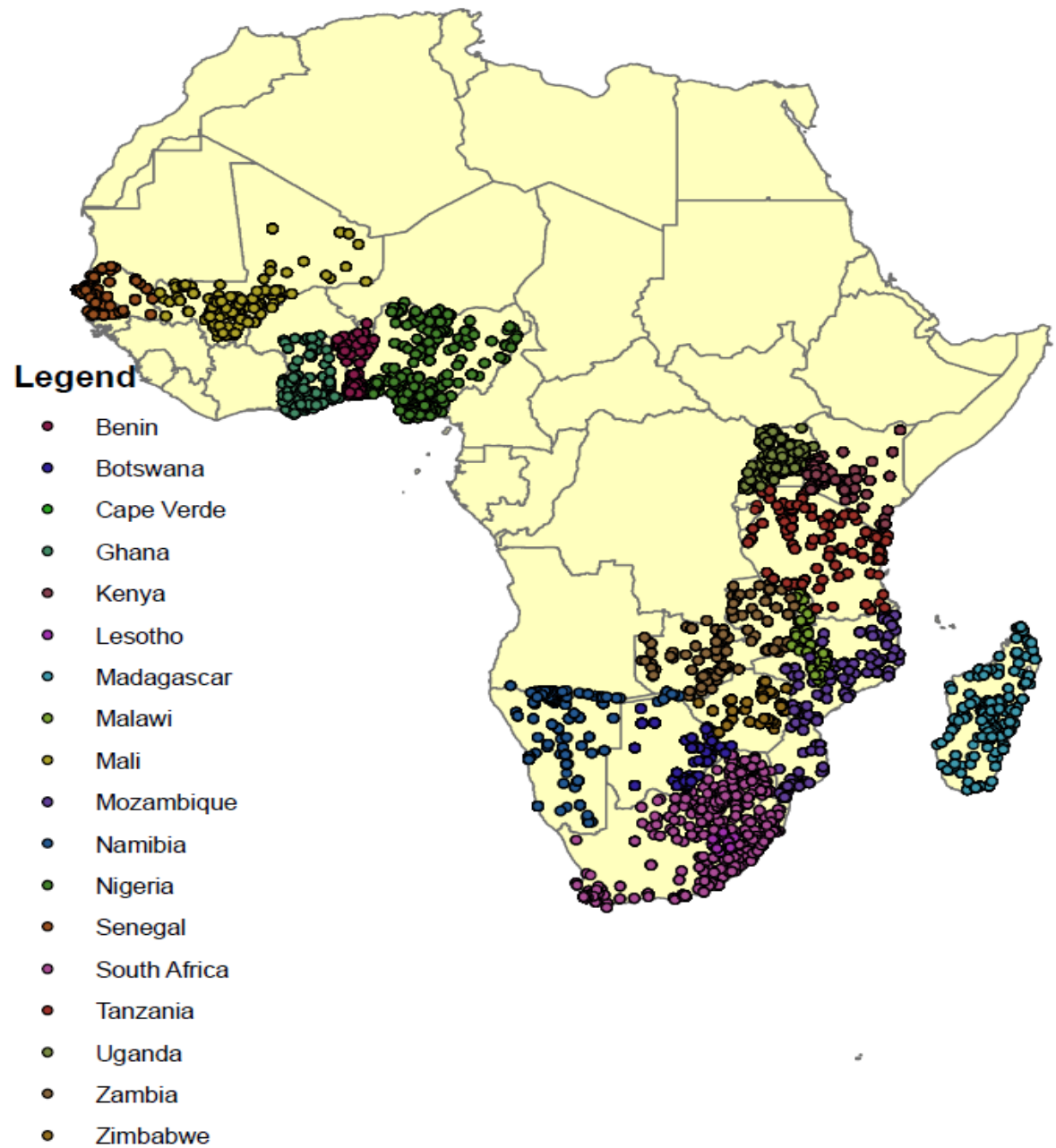


Unit of Analysis: Round 3 Afrobarometer (2003)

- A Survey of app. 120 questions for 27,397 individuals from 20 African Countries organized under the supervision of Michigan State University and University of Cape Town. Panel dimension
<http://www.afrobarometer.org/survey-and-methods/sampling-principles>
- Wealth of characteristics such as age, sex, marital status, education, occupation, religious affiliation, urban/rural etc.
- Specific questions on:
 - school availability
 - School accessibility and quality
- MAJOR INFORMATION: **Geo-referenced** according to African townvills (town an individual lives)

Respondents Location

Unit of Analysis:

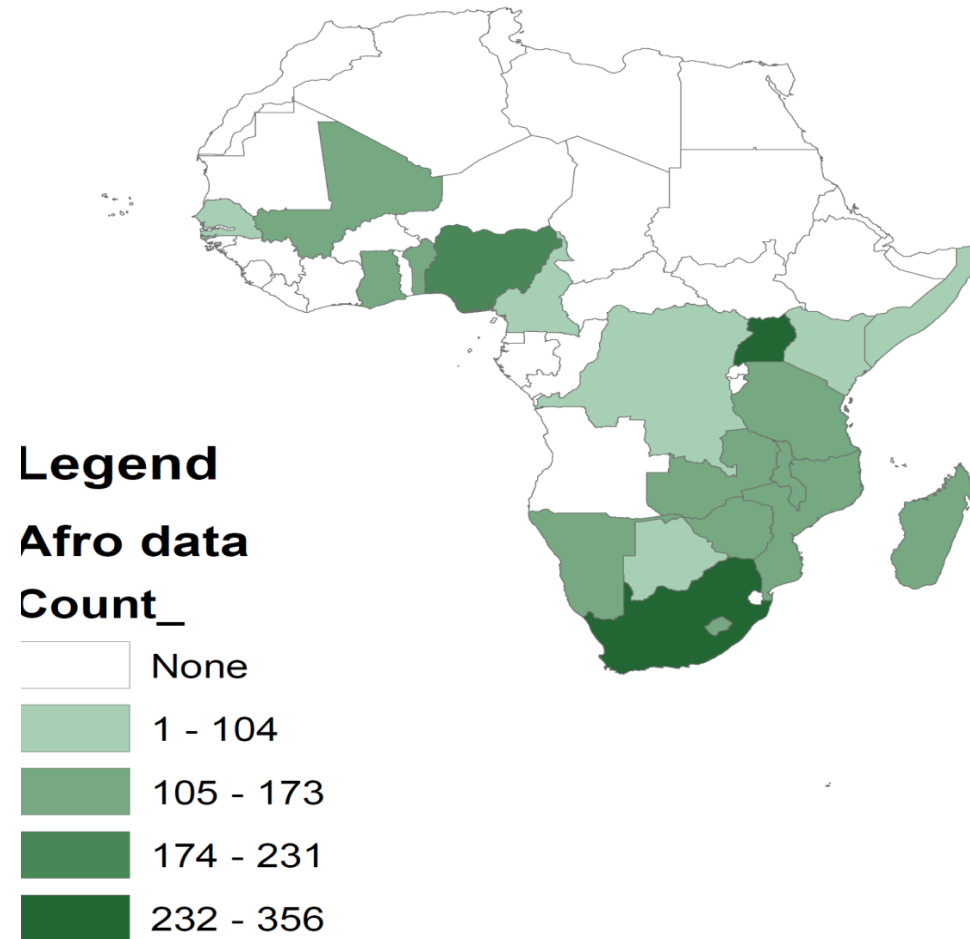


Country Coverage

• Benin	1,200	4.33	4.33
• Botswana	1,200	4.33	8.66
• Burkina Faso	1,200	4.33	12.99
• Cape Verde	1,264	4.56	17.55
• Ghana	1,200	4.33	21.88
• Kenya	1,104	3.98	25.87
• Lesotho	1,200	4.33	30.20
• Liberia	1,200	4.33	34.53
• Madagascar	1,350	4.87	39.40
• Malawi	1,200	4.33	43.73
• Mali	1,232	4.45	48.17
• Mozambique	1,200	4.33	52.50
• Namibia	1,200	4.33	56.83
• Nigeria	2,324	8.39	65.22
• Senegal	1,200	4.33	69.55
• South Africa	2,400	8.66	78.21
• Tanzania	1,208	4.36	82.57
• Uganda	2,431	8.77	91.34
• Zambia	1,200	4.33	95.67
• Zimbabwe	1,200	4.33	100.00

Unit of Analysis: Afrobarometer Respondents

of Afro point per country



What is the most important problem you face? Education ranks very low... (above 65)

Q63pt1. Most important problems - 1st response	Freq.	Percent	Cum.
Nothing/No problems	13	0.79	0.79
Management of economy	58	3.55	4.34
Wages, incomes and salaries	42	2.57	6.91
Unemployment	268	16.38	23.29
Poverty/ destitution	203	12.41	35.70
Rates and taxes	12	0.73	36.43
Loans/ credit	19	1.16	37.59
Farming/ agriculture	104	6.36	43.95
Food shortage/ famine	266	16.26	60.21
Drought	40	2.44	62.65
Land	7	0.43	63.08
Transportation	18	1.10	64.18
Communications	2	0.12	64.30
Infrastructure/ roads	91	5.56	69.87
Education	53	3.24	73.11
Housing	23	1.41	74.51
Electricity	25	1.53	76.04
Water supply	113	6.91	82.95
Orphans/ street children/ homeless	8	0.49	83.44
Services (other)	9	0.55	83.99
Health	60	3.67	87.65
AIDS	21	1.28	88.94
Sickness/ disease	5	0.31	89.24
Crime and security	63	3.85	93.09
Corruption	18	1.10	94.19
Political violence	2	0.12	94.32
Political instability/ ethnic tensions	5	0.31	94.62
Discrimination/ inequality	5	0.31	94.93
Gender issues/ women's rights	1	0.06	94.99
Democracy/ political rights	7	0.43	95.42
Civil war	14	0.86	96.27
Increase of fuel price	2	0.12	96.39
Other	10	0.61	97.00
Don't know	49	3.00	100.00
Total	1,636	100.00	

The younger the more worried about education but still not that important...(below 25)

Q63pt1. Most important problems - 1st response	Freq.	Percent	Cum.
Nothing/No problems	28	0.48	0.48
Management of economy	341	5.79	6.26
Wages, incomes and salaries	175	2.97	9.24
Unemployment	1,512	25.67	34.91
Poverty/ destitution	721	12.24	47.15
Rates and taxes	61	1.04	48.18
Loans/ credit	36	0.61	48.79
Farming/ agriculture	163	2.77	51.56
Food shortage/ famine	563	9.56	61.12
Drought	42	0.71	61.83
Land	14	0.24	62.07
Transportation	99	1.68	63.75
Communications	8	0.14	63.89
Infrastructure/ roads	263	4.47	68.35
Education	370	6.28	74.63
Housing	54	0.92	75.55
Electricity	88	1.49	77.05
Water supply	261	4.43	81.48
Orphans/ street children/ homeless	35	0.59	82.07
Services (other)	23	0.39	82.46
Health	179	3.04	85.50
AIDS	125	2.12	87.62
Sickness/ disease	32	0.54	88.17
Crime and security	217	3.68	91.85
Corruption	172	2.92	94.77
Political violence	10	0.17	94.94
Political instability/ ethnic tensions	32	0.54	95.48
Discrimination/ inequality	14	0.24	95.72
Gender issues/ women's rights	9	0.15	95.87
Democracy/ political rights	17	0.29	96.16
War (international)	4	0.07	96.23
Civil war	45	0.76	96.99
Increase of fuel price	44	0.75	97.74
Other	29	0.49	98.23
Don't know	104	1.77	100.00
Total	5,890	100.00	

Education of respondent

Q90. Education of respondent	Freq.	Percent	Cum.
Missing	15	0.06	0.06
No formal schooling	3,919	15.43	15.49
Informal schooling only	1,078	4.24	19.73
Some primary schooling	4,989	19.64	39.38
Primary school completed	3,962	15.60	54.98
Some secondary school/high school	5,103	20.09	75.07
Secondary school completed/high school	3,686	14.51	89.59
Post-secondary qualifications, not univ	1,550	6.10	95.69
Some university	469	1.85	97.54
University completed	412	1.62	99.16
Post-graduate	137	0.54	99.70
Don't know	77	0.30	100.00
Total	25,397	100.00	

Education by age group: 18-25

Q90. Education of respondent	Freq.	Percent	Cum.
Missing	2	0.04	0.04
No formal schooling	353	6.94	6.98
Informal schooling only	145	2.85	9.83
Some primary schooling	751	14.76	24.59
Primary school completed	689	13.54	38.13
Some secondary school/high school	1,456	28.62	66.75
Secondary school completed/high school	1,159	22.78	89.52
Post-secondary qualifications, not univ	287	5.64	95.17
Some university	188	3.69	98.86
University completed	37	0.73	99.59
Post-graduate	13	0.26	99.84
Don't know	8	0.16	100.00
Total	5,088	100.00	

25-30

Q90. Education of respondent	Freq.	Percent	Cum.
Missing	2	0.07	0.07
No formal schooling	242	8.08	8.15
Informal schooling only	72	2.40	10.55
Some primary schooling	482	16.09	26.64
Primary school completed	488	16.29	42.94
Some secondary school/high school	678	22.64	65.58
Secondary school completed/high school	579	19.33	84.91
Post-secondary qualifications, not univ	289	9.65	94.56
Some university	64	2.14	96.69
University completed	66	2.20	98.90
Post-graduate	20	0.67	99.57
Don't know	13	0.43	100.00
Total	2,995	100.00	

30-35

Q90. Education of respondent	Freq.	Percent	Cum.
Missing	2	0.09	0.09
No formal schooling	220	9.61	9.69
Informal schooling only	75	3.28	12.97
Some primary schooling	431	18.82	31.79
Primary school completed	432	18.86	50.66
Some secondary school/high school	462	20.17	70.83
Secondary school completed/high school	372	16.24	87.07
Post-secondary qualifications, not univ	191	8.34	95.41
Some university	31	1.35	96.77
University completed	55	2.40	99.17
Post-graduate	13	0.57	99.74
Don't know	6	0.26	100.00
Total	2,290	100.00	

35-45

Q90. Education of respondent	Freq.	Percent	Cum.
Missing	1	0.05	0.05
No formal schooling	209	10.97	11.02
Informal schooling only	61	3.20	14.22
Some primary schooling	375	19.67	33.89
Primary school completed	344	18.05	51.94
Some secondary school/high school	393	20.62	72.56
Secondary school completed/high school	274	14.38	86.94
Post-secondary qualifications, not univ	148	7.76	94.70
Some university	26	1.36	96.07
University completed	48	2.52	98.58
Post-graduate	22	1.15	99.74
Don't know	5	0.26	100.00
Total	1,906	100.00	

40-55

Q90. Education of respondent	Freq.	Percent	Cum.
Missing	4	0.08	0.08
No formal schooling	906	19.15	19.23
Informal schooling only	231	4.88	24.12
Some primary schooling	1,132	23.93	48.04
Primary school completed	855	18.07	66.12
Some secondary school/high school	723	15.28	81.40
Secondary school completed/high school	442	9.34	90.74
Post-secondary qualifications, not univ	248	5.24	95.98
Some university	59	1.25	97.23
University completed	89	1.88	99.11
Post-graduate	31	0.66	99.77
Don't know	11	0.23	100.00
Total	4,731	100.00	

55-65

Q90. Education of respondent	Freq.	Percent	Cum.
Missing	1	0.06	0.06
No formal schooling	443	27.67	27.73
Informal schooling only	106	6.62	34.35
Some primary schooling	432	26.98	61.34
Primary school completed	221	13.80	75.14
Some secondary school/high school	178	11.12	86.26
Secondary school completed/high school	96	6.00	92.25
Post-secondary qualifications, not univ	73	4.56	96.81
Some university	9	0.56	97.38
University completed	24	1.50	98.88
Post-graduate	6	0.37	99.25
Don't know	12	0.75	100.00
Total	1,601	100.00	

>65

Missing	1	0.06	0.06
No formal schooling	682	41.69	41.75
Informal schooling only	127	7.76	49.51
Some primary schooling	428	26.16	75.67
Primary school completed	149	9.11	84.78
Some secondary school/high school	98	5.99	90.77
Secondary school completed/high school	60	3.67	94.44
Post-secondary qualifications, not univ	52	3.18	97.62
Some university	7	0.43	98.04
University completed	12	0.73	98.78
Post-graduate	8	0.49	99.27
Don't know	12	0.73	100.00
Total	1,636	100.00	

School Around? Availability

Q116b. School in the PSU/EA	Freq.	Percent	Cum.
Missing data	2	0.01	0.01
No	5,396	21.25	21.25
Yes	19,747	77.75	99.01
Can't determine	252	0.99	100.00
Total	25,397	100.00	

Does Urban play a role?

Q116b. School in the PSU/EA	Freq.	Percent	Cum.
Missing data	2	0.02	0.02
No	2,076	21.02	21.05
Yes	7,694	77.92	98.97
Can't determine	102	1.03	100.00
Total	9,874	100.00	

Rural Areas Availability

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. tab q116b if urban_dum==0
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Q116b. School in the PSU/EA	Freq.	Percent	Cum.
No	1,220	21.81	21.81
Yes	4,327	77.34	99.14
Can't determine	48	0.86	100.00
Total	5,595	100.00	

Do you spend in Schooling?

Q8f. How often gone without school expenses	Freq.	Percent	Cum.
Missing	7	0.03	0.03
Never	8,225	32.39	32.41
Just once or twice	3,277	12.90	45.32
Several times	4,171	16.42	61.74
Many times	3,207	12.63	74.37
Always	2,121	8.35	82.72
No children	4,213	16.59	99.31
Don't Know	176	0.69	100.00
Total	25,397	100.00	

From those that have income: How many Spend on Schooling?

Q8f. How often gone without school expenses	Freq.	Percent	Cum.
Missing	1	0.02	0.02
Never	3,943	71.53	71.55
Just once or twice	391	7.09	78.65
Several times	263	4.77	83.42
Many times	124	2.25	85.67
Always	80	1.45	87.12
No children	683	12.39	99.51
Don't Know	27	0.49	100.00
Total	5,512	100.00	

Form those that have no income?

Q8f. How often gone without school expenses	Freq.	Percent	Cum.
Missing	1	0.03	0.03
Never	465	11.81	11.83
Just once or twice	240	6.09	17.92
Several times	453	11.50	29.42
Many times	713	18.10	47.52
Always	1,407	35.72	83.24
No children	627	15.92	99.16
Don't Know	33	0.84	100.00
Total	3,939	100.00	

Is it the money the barrier?

Q10. Free schooling vs. user fees	Freq.	Percent	Cum.
Missing	7	0.03	0.03
Agree very strongly with A	5,824	23.92	23.95
Agree with A	3,652	15.00	38.95
Agree with B	5,681	23.33	62.28
Agree very strongly with B	8,034	33.00	95.27
Agree with neither	821	3.37	98.64
Don't know	330	1.36	100.00
Total	24,349	100.00	

For 25<

Q10. Free schooling vs. user fees	Freq.	Percent	Cum.
Missing	2	0.04	0.04
Agree very strongly with A	1,268	22.40	22.43
Agree with A	773	13.65	36.09
Agree with B	1,352	23.88	59.97
Agree very strongly with B	2,053	36.27	96.24
Agree with neither	156	2.76	98.99
Don't know	57	1.01	100.00
Total	5,661	100.00	

For >65?

Q10. Free schooling vs. user fees	Freq.	Percent	Cum.
Agree very strongly with A	480	30.34	30.34
Agree with A	250	15.80	46.14
Agree with B	326	20.61	66.75
Agree very strongly with B	398	25.16	91.91
Agree with neither	68	4.30	96.21
Don't know	60	3.79	100.00
Total	1,582	100.00	

But almost 17% don't know school is free!!

Q69a. Policy Knowledge: free primary education	Freq.	Percent	Cum.
Missing data	3	0.01	0.01
Incorrect answer	4,096	16.82	16.83
Correct answer	17,925	73.62	90.45
Don't know	2,325	9.55	100.00
Total	24,349	100.00	

Innovation: **Esusu** – Rotational Savings Club!!

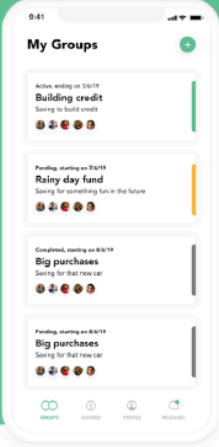
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Insert your number to receive a text to download Esusu and stand a chance of winning a \$100 cash prize.

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The smartphone mockup displays the 'My Groups' screen of the Esusu app. It features four distinct savings goals, each with a progress bar and a 'Big purchases' label:

- Building credit:** Active, ending on 10/19. Goal: Saving to build credit. Progress: 2/5.
- Rainy day fund:** Pending, starting on 10/19. Goal: Saving for something fun in the future. Progress: 1/5.
- Big purchases:** Completed, starting on 8/19. Goal: Saving for that new car. Progress: 5/5.
- Big purchases:** Pending, starting on 8/19. Goal: Saving for that new car. Progress: 1/5.

The bottom navigation bar includes icons for Home, Savings, Friends, and Rewards.

What are Rotational Savings Clubs?

- A Rotational Savings Club is a group of individuals who save and borrow together in a form of peer-to-peer banking. Group members contribute funds into a pool on a regular basis, and then take turns withdrawing funds from the pool.
- Rotational Savings Clubs are also known as tandas (Latin America), partnerhand (West Indies/UK), cundinas (Mexico), susu (West Africa and the Caribbean), hui (Asia), Game'ya (Middle East), kye (South Korea), tanomosiko (Japan), pandeiros (Brazil), juntas or quiniela (Peru), and arisan (Indonesia).

Quality of Schools

Q71d. Difficulty to obtain primary school placement	Freq.	Percent	Cum.
Missing	4	0.02	0.02
Very Difficult	1,304	5.91	5.93
Difficult	3,228	14.63	20.55
Easy	11,611	52.61	73.17
Very Easy	5,097	23.10	96.26
Don't know	825	3.74	100.00
Total	22,069	100.00	

Quality of schools

Q69a. Policy Knowledge: free primary education	Freq.	Percent	Cum.
Missing data	3	0.01	0.01
Incorrect answer	4,096	16.82	16.83
Correct answer	17,925	73.62	90.45
Don't know	2,325	9.55	100.00
Total	24,349	100.00	

Quality of schooling

Q73a. Problems with schools: too expensive	Freq.	Percent	Cum.
Missing data	2	0.01	0.01
Never	9,474	54.19	54.20
Once or twice	2,969	16.98	71.18
A few times	2,369	13.55	84.73
Often	2,410	13.78	98.51
Don't know	260	1.49	100.00
Total	17,484	100.00	

Quality of schooling

Q73b. Problems with schools: textbooks and supplies	Freq.	Percent	Cum.
Missing data	3	0.02	0.02
Never	7,415	42.91	42.93
Once or twice	2,929	16.95	59.88
A few times	3,259	18.86	78.74
Often	3,176	18.38	97.12
Don't know	498	2.88	100.00
Total	17,280	100.00	

Quality of Schooling

Q73c. Problems with schools: poor teaching	Freq.	Percent	Cum.
Missing data	6	0.03	0.03
Never	8,203	47.47	47.50
Once or twice	2,500	14.47	61.97
A few times	3,055	17.68	79.65
Often	2,585	14.96	94.61
Don't know	932	5.39	100.00
Total	17,281	100.00	

Quality of schooling

Q73d. Problems with schools: absent teachers	Freq.	Percent	Cum.
Missing data	4	0.02	0.02
Never	7,975	46.15	46.17
Once or twice	2,914	16.86	63.03
A few times	3,207	18.56	81.59
Often	2,372	13.73	95.32
Don't know	809	4.68	100.00
Total	17,281	100.00	

Quality of School facilities

Q73f. Problems with schools: poor facilities	Freq.	Percent	Cum.
Missing data	5	0.03	0.03
Never	7,827	45.29	45.32
Once or twice	2,214	12.81	58.13
A few times	2,881	16.67	74.80
Often	3,601	20.84	95.64
Don't know	753	4.36	100.00
Total	17,281	100.00	

Capacity of Schools

Q73e. Problems with schools: overcrowded classrooms	Freq.	Percent	Cum.
Missing data	5	0.03	0.03
Never	6,987	40.43	40.46
Once or twice	1,979	11.45	51.91
A few times	2,886	16.70	68.61
Often	4,689	27.13	95.75
Don't know	735	4.25	100.00
Total	17,281	100.00	

School governance

Q73g. Problems with schools: illegal payments	Freq.	Percent	Cum.
Missing data	3	0.02	0.02
Never	12,000	69.44	69.46
Once or twice	1,590	9.20	78.66
A few times	1,489	8.62	87.28
Often	1,341	7.76	95.04
Don't know	857	4.96	100.00
Total	17,280	100.00	

How does the government address schooling? Respondent <20 years old

Q65g. Handling addressing educational needs	Freq.	Percent	Cum.
Very Badly	215	12.94	12.94
Fairly Badly	330	19.87	32.81
Fairly Well	787	47.38	80.19
Very Well	289	17.40	97.59
Don't know/Haven't heard enough	40	2.41	100.00
Total	1,661	100.00	

How does the government address schooling? Respondent >65 years old

Q65g. Handling addressing educational needs	Freq.	Percent	Cum.
Missing	1	0.06	0.06
Very Badly	184	11.25	11.31
Fairly Badly	243	14.85	26.16
Fairly Well	701	42.85	69.01
Very Well	370	22.62	91.63
Don't know/Haven't heard enough	137	8.37	100.00
Total	1,636	100.00	

Microverse: Ariel Camus



Ariel Camus Writes...

- I grew up in Argentina, went to school in Europe, built a business in San Francisco, taught in Africa, and lived in Asia for a year. In my life's journey, **I've seen that talent is everywhere, but opportunity is not.**
- Nowadays, the Internet makes it possible for anyone to connect with global jobs regardless of where they were born or live. **However, paying for a great education is incredibly difficult for most people.**
- I started Microverse to change that—to help people from all around the world learn software development at no upfront cost and to connect them with global jobs **no matter their location, gender, or background**



Socrates, Roman fresco, 1st century BCE; in the Ephesus Museum, Selçuk, Turkey.

- What are the goals of **education**? Through his method of powerfully questioning his students, he seeks to guide them to discover the subject matter rather than simply telling them what they need to know.
- The goals of **education** are to know what you can; and, even more importantly, to know what you do not know.