

**100TH SESSION (12 JAN 2026 – 30 JAN 2026) OF THE COMMITTEE ON THE
RIGHTS OF THE CHILD**

15 December 2025

This submission is filed as part of the review of the Republic of Ghana by the Committee on the Rights of the Child (CRC) and addresses **the underfunding of public services such as education and healthcare** in the country, due to austerity measures and a crippling debt burden, which undermines children’s rights. This submission is based on the latest report by the Global Initiative for Economic, Social and Cultural Rights (GI-ESCR) entitled: *[Prioritising People in Fiscal Policy: Challenging Austerity, Reclaiming Public Services and Upholding Human Rights in Ghana.](#)*

Introduction

As a State Party to the CRC, Ghana has the legal obligation to realise children’s economic, social and cultural rights, which include the rights to health and education. To fulfil this obligation, the State must allocate sufficient resources to public services such as schools and hospitals, public sector workers such as teachers and nurses/doctors, to ensure that these rights materialise in practice. However, Ghana is grappling with a crippling debt burden and has entered into several agreements with international financial institutions whose conditionalities have imposed cuts to public spending on education and health, thereby entrenching austerity and preventing Ghana from fulfilling its human rights obligation to fund public services.

The framework: Ghana’s human rights obligation to fund public education and healthcare services under the CRC.

In 1990, Ghana ratified the Convention on the Rights of the Child (CRC) which enshrines the right to education in article 28 and the right to health in article 24.

Article 4 of the CRC provides that States parties shall undertake all appropriate measures to implement economic, social and cultural rights, and such measures should be implemented by States parties to the maximum extent of their available resources, and, where needed, within the framework of international co-operation.

The Committee on the Rights of the Child has provided an interpretation of article 4 through *General Comment 19 (2016) on public budgeting for the realization of children’s rights*. It indicates that “States parties shall thus take measures to the maximum of their available resources in relation to economic, social and cultural rights and,

where needed, within the framework of international cooperation, with a view to achieving progressively the full realization of these rights, without prejudice to obligations that are immediately applicable according to international law.”¹

Additionally, it indicates that States parties shall take all possible measures to mobilize, allocate and spend sufficient financial resources² to realise children’s economic, social and cultural rights. “States parties are expected to demonstrate that they have made every effort to mobilize, allocate and spend budget resources to fulfil the economic, social and cultural rights of all children.”³

The Committee goes further underscoring that “The obligation imposed on States parties by article 4 to realize children’s economic, social and cultural rights ‘to the maximum extent’ also means that they should not take deliberate retrogressive measures in relation to economic, social and cultural rights. States parties should not allow the existing level of enjoyment of children’s rights to deteriorate. In times of economic crisis, regressive measures may only be considered after assessing all other options and ensuring that children are the last to be affected, especially children in vulnerable situations. States parties shall demonstrate that such measures are necessary, reasonable, proportionate, non-discriminatory and temporary and that any rights thus affected will be restored as soon as possible.” “The immediate and minimum core obligations imposed by children’s rights shall not be compromised by any retrogressive measures, even in times of economic crisis.”⁴ Such minimum core obligations which are stated in General Comment No. 13 on the right to education and General Comment no. 14 on the right to health by the Committee on Economic, Social and Cultural Rights (CESCR) need to be complied with by a State at all times and in all circumstances, regardless of its resources or the overall conditions of a country. These include but are not limited to “the right of access to health facilities, goods and services on a non-discriminatory basis, especially for vulnerable or marginalized groups.”⁵

The Committee carries on, highlighting that “States parties should collaborate with other States’ efforts to mobilize the maximum available resources for children’s rights.” And “States parties’ cooperation strategies, on the part of both donors and recipients, should contribute to the realization of children’s rights and shall not impact negatively on children, especially those who are most vulnerable.”

¹ Ibid., para. 29.

² General comment No. 19 (2016) on public budgeting for the realization of children’s rights (art. 4), CRC/C/GC/19, para. 28.

³ Ibid., para. 30.

⁴ Ibid., para. 31.

⁵ General Comment No. 14, para. 43(a).

The Impact of Ghana's debt burden and IMF-backed austerity measures on the rights to education and health

Ghana's debt burden

Ghana is in debt distress to the extent that it is undergoing a debt restructuring process with the International Monetary Fund (IMF).⁶ Its debt-to-GDP ratio is 61.8%⁷, and the country spends substantially on debt servicing. Between 2017 and 2022, Ghana dedicated 42% of its revenue to servicing debt. The country's debt payments totalled to GH¢189 billion (approximately US\$12.8 billion) between 2010 and 2022, with 81% of that amount paid in the last five years. These debt obligations have severely limited the government's capacity to fund essential sectors like education, healthcare, and infrastructure, necessary to fulfil children's rights and welfare.⁸ For instance, the country spends more on debt servicing than on health. Ghana dedicated 9.2% of its national revenue to service its debt in 2024 whereas it only allocated 8.2% of this revenue to health.⁹

IMF conditionalities and implemented austerity measures

The debt burden is one of the reasons why Ghana sought financial assistance from the IMF 17 times. The last two IMF programmes implemented by Ghana are the 2015-2019 and 2023-2026 Extended Credit Facilities. Through these arrangements, the IMF pressured the Government of Ghana to restrict the hiring of public servants, including teachers and doctors/nurses, and reduce transfers to statutory funds such as the Ghana Education Trust Fund and the National Health Insurance Fund, which means less funds to education and health.¹⁰ Subsequently, Ghana capped the tax revenue allocation to statutory funds to 25%, then 17.5%, respectively, by virtue of the Earmarked Funds and Capping Realignment Act (Act 947) in 2017 and the Earmarked Funds and Capping Realignment (Amendment) Act, 2022 (Act 1088). Fortunately, these funds were uncapped in April 2025.¹¹

In line with the IMF conditionality to constrain the public sector wage bill, the recruitment and posting of public servants in Ghana is now subject to financial

⁶ Ministry of Finance of the Republic of Ghana (2025) Budget Statement and Economic Policy, p. 35.

⁷ Ibid., p. 30.

⁸ The African Sovereign Debt Justice Network (2025) *One Hundred and Twenty-Eight Sovereign Debt News Update: Ghana's Sovereign Debt Landscape Post December 2024 Elections*.

⁹ ActionAid (2025) Who Owes Who African Countries Core Table Data

¹⁰ MF (2015) Press Release: IMF Approves US\$918 Million ECF Arrangement to Help Ghana Boost Growth, Jobs and Stability; IMF (2023) Country Report No. 23/168, Ghana: Request For An Arrangement Under The Extended Credit Facility—Press Release; Staff Report; And Statement By The Executive Director For Ghana, pp.9-10.

¹¹ The Presidency Republic of Ghana (2025) *Promised Fulfilled: E-levy and other taxes officially scrapped*, <https://presidency.gov.gh/promises-fulfilled-e-levy-and-other-taxes-officially-scrapped/>

clearance by the Ministry of Finance. This situation caused delayed recruitment and posting of civil servants such as doctors, nurses and teachers who are very much needed in underserved regions.

Underfunding of education and health

Ghana's spending on public services has drastically decreased over the years. For instance, Ghana's GDP allocation to education plummeted from 8.14% in 2011 to 2.91% in 2023, alongside government expenditure falling from 30.6% in 2011 to 12% in 2023. These numbers fall below the minimum threshold, of at least 4-6% of GDP and 20% of budget to finance education, agreed upon by States in the Incheon Declaration.¹²

The share of GDP allocated to healthcare has remained unstable and below the 5%-6% World Health Organization's recommended minimum threshold to achieve universal health coverage. Its highest peak was 4.73% in 2010. Then, it zigzagged between 2010 and 2015, from when it declined sharply to 2.43% in 2018. During COVID-19, the allocation increased to 4.43% of GDP as part of the government's efforts to curb the pandemic. However, it later decreased to 3.7% in 2022. In terms of government expenditure, 7.41% of the budget was dedicated to health in 2022, which is way below the 15% minimum threshold agreed upon by African states in the Abuja Declaration.¹³

The overall decline observed in public education and healthcare financing since 2011 demonstrates the country's challenges with upholding the principles of non-retrogression and progressive realisation under the CRC and its interpretive instruments.¹⁴

Impact on the ground

Consequently, there is/are:

- An overall low doctor-to-patient ratio (0.2:1,000) in the country with even much less doctors in the underserved Northern regions (0.03:1,000) in 2023 according to the Ministry of Health.¹⁵
- Growing privatisation of education, including public-private partnerships with insufficient regulation. In 2020, private schools represented 49% of the total number of basic schools (kindergartens, primary schools and junior

¹² Incheon Declaration and Framework for Action for the Implementation of Sustainable Development Goal 4, p. 67, para. 105

¹³ Abuja Declaration on HIV/AIDS, Tuberculosis and other related infectious diseases (2001), para. 26.

¹⁴ General comment No. 19 (2016) on public budgeting for the realization of children's rights (art. 4), CRC/C/GC/19, para. 29.

¹⁵ Ministry of Health (2024) *Health Sector Annual Programme of Work 2023*, pp. 17-18.

high schools) in Ghana.¹⁶ This poses the risks of economic inequality and discrimination toward children from low-income households. It also contravenes Ghana’s constitutional obligation to make basic education free, compulsory and available to all (Article 25), and its obligation to make primary education free, compulsory and available to all under the CRC.

- A lack of public schools in some parts of the country leading to “schools under trees”. In 2021, there were reportedly 5,403 schools under trees in Ghana,¹⁷ 80% of them are in Northern Ghana.¹⁸ Due to insufficient classrooms, an excess number of pupils have been sitting under trees to receive teaching and learning. This poses health and safety risks as the children are exposed to the sun, rain, dust and other hazardous elements.
- Food insecurity in schools. A research piece exploring the impact of austerity on Ghana’s School Feeding Programme, in two public schools located in Northern Ghana, found that pupils experienced food insecurity. They reported that the food served at school was insufficient, was of poor quality and lacked variety, among other issues. The research also found that this food insecurity experienced by the pupils negatively impacted their academic performance.¹⁹
- Difficult working conditions for public sector workers such as teachers and nurses/doctors,²⁰ which ultimately impact the delivery of education and healthcare services for the most vulnerable including children.

Recommendations:

Instead of cutting the already inadequate education and healthcare expenditure, we recommend that Ghana expand its fiscal space through measures rooted in tax justice and rights-based debt management to address budget deficits and increase spending on public services for the welfare of all, including children.

Recommended measures rooted in tax justice

¹⁶ Ghana’s Education Sector Report (2020).

¹⁷ ActionAid (2025) *The Human Cost of Public Sector Cuts in Africa*.

¹⁸ GhanaWeb (2025) 80% of schools under trees are in northern parts of Ghana – Africa Education Watch.

¹⁹ Mohammed, A-R. (2019) *Understanding the Impact and Implications of Fiscal Austerity for the Implementation of Ghana’s School Feeding Programme and Social Investment Strategy*, pp. 197-205

²⁰ ActionAid (2025) *The Human Cost of Public Sector Cuts in Africa*.

Coordinated action between the Ghana Revenue Authority (GRA), the Revenue Policy Division, the Financial Intelligence Centre and the Economic and Organised Crime Office (EOCO), the Ministry of Finance, and the Government of Ghana should consist of:

- **Curbing revenue leakages by tackling illicit financial flows (IFFs) and wasteful tax incentives:** Ghana lost US\$66.1 million to tax-related IFFs in 2024,²¹ and between 2018 and 2020, the country lost approximately US\$900 million to tax incentives.²²
 - o The Ghana Revenue Authority (GRA), the Revenue Policy Division, the Financial Intelligence Centre and the Economic and Organised Crime Office (EOCO) should coordinate efforts to detect and deter tax abuses.
 - o The Ministry of Finance should conduct regular cost-benefit analyses to phase out tax incentives that yield low economic or social returns.
- **Implementing progressive tax policies including wealth tax as a redistributive tool to address poverty and inequality.**
- **Repricing harmful products or activities:** Tax rates on public ‘bads’ like tobacco, alcohol and extractive industries must be high enough to serve three objectives: strictly controlling them, yielding more revenue and earmarking such revenue towards remedying the damage they cause.
- **Ensuring transparency, accountability and public participation with respect to fiscal policy and how tax revenue is collected, allocated and spent.** The end goal is to improve citizen representation in tax policy design and implementation as well as the social contract between the state and its citizens.
- **Leveraging the global mobilisation for major shifts in the international financial architecture:** The Government of Ghana plays a leading role in the UN Tax Convention process, aiming to make global tax rules fairer, inclusive and effective, especially for developing countries. Once the UN Tax Convention is adopted, the government should swiftly sign, ratify and implement it. This will ensure that the additional revenue generated through a more equitable global tax system is channelled into financing quality education and healthcare for children.

The following actors can implement the recommendations below in their respective capacities:

²¹ Tax Justice Network (2024) *State of Tax Justice Report*, p.69.

²² ActionAid (2020) *Tax Incentives: What Tax Incentives Can Do For Basic Education In Ghana*.

A. Parliament

- I. The Finance, Budget, Education and Health Committees should work together and ensure that allocations meet or exceed international benchmarks (at least 5-6% of GDP and 15% of budget to health; 4-6% of GDP and 20% of budget to education) even during mid-term reviews.
- II. The above-mentioned Committees should demand justification and human rights impact assessment from the Ministry of Finance whenever debt repayments crowd out social spending.

B. Ministry of Finance

- I. Ensure expeditious financial clearance for the public servants whose recruitments or postings have been delayed or revoked, especially in the education and health sectors.
- II. Progressively increase GDP and budgetary allocations to public services such as education and healthcare to reach at least international benchmarks for both education and health or even the 2011 allocations for education.

C. Ministries of Education and Health

- I. Regularly conduct comprehensive education and health equity and infrastructure assessment, by mapping service and facility gaps across regions, and integrate findings into the education and health sector budgets and regional allocations. This ensures that the resources are adequately distributed to the most underserved regions, improving fairness and fulfilling the rights to education and health.
- II. Now that the GETFund and the National Health Insurance Fund have been uncapped, develop fully costed, rights-based investment plans to close staffing, infrastructure provision and accessibility gaps in the education and health sectors.
- III. Collaborate with the Ministry of Finance and its Budget Division to ensure adequate revenue allocation by level of priority in the education and health sectors.

D. Ministry of Local Government, Chieftaincy and Religious Affairs

- I. Strongly advocate adequate and equitable resource allocation across regions and ensure there are sufficient health centres, schools, teachers and health professionals in the underserved regions.

E. Oversight Institutions

- I. **Controller and Accountant General's Department:** Flag instances where budget execution deprioritises rights-based spending and include human rights compliance in audit criteria.
- II. **Public Procurement Authority:** Enforce transparent procurement to prevent any wastage in public services delivery.

- III. **Office of the Special Prosecutor:** Prioritise any corruption investigation cases alerted in the health and education sectors.

Recommendations rooted in rights-based debt management:

A. To the Government of Ghana:

- I. The Treasury Division of the Controller and Accountant-General's Department should conduct a human rights-based debt sustainability analysis before any major borrowing or refinancing to ensure that repayments do not undermine education and health funding.
- II. Enhance transparency in the borrowing process, and by publishing all loan agreements, debt sustainability analyses and related conditionalities with all lenders to enable public scrutiny and accountability.
- III. Ensure inclusive and participatory debt negotiations, drawing on consultation from the public/affected communities, civil society and oversight institutions to ensure that the debt/borrowing process reflects social and human rights priorities.
- IV. Adopt sustainable debt management reforms such as having in place transparent legislation, policies and systems with clear roles and responsibilities for borrowing and lending as well as managing and monitoring debt.
- V. Support the calls for a UN Framework Convention on Sovereign Debt to promote a fair and transparent multilateral debt resolution mechanism as well as responsible lending and borrowing guided by human rights principles.

B. To the International Financial Institutions and other lenders:

- I. Integrate human rights obligations into all loan and credit agreements to ensure that fiscal and economic reforms support the realisation of economic, social and cultural rights.
- II. Ensure that debt restructuring processes safeguard social spending on health, education and other essential public services, preventing austerity-driven cuts that harm vulnerable populations.
- III. Enhance transparency in the borrowing process, and by publishing all loan agreements, debt sustainability analyses and related conditionalities with Ghana to enable public scrutiny and accountability.
- IV. Ensure inclusive and participatory debt negotiations, drawing on consultation from the public/affected communities, civil society and oversight institutions to ensure that the debt/borrowing process reflects social and human rights priorities.
- V. Regularly conduct human rights impact assessments for all their lending programmes, ensuring that debt repayment and financial stability do not undermine economic, social and cultural rights.

For more information, please consult the following publications:

1. [States' Human Rights Obligations to Finance Public Services: A Focus on Education and Health](#)
2. [Prioritising People in Fiscal Policy: Challenging Austerity, Reclaiming Public Services and Upholding Human Rights in Ghana](#)
3. [Prioritising People in Fiscal Policy: Challenging Austerity, Reclaiming Public Services and Upholding Human Rights in Kenya](#)

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