Global Initiative
for Economic, Social
& Cultural Rights

GHANA

MULTI-COUNTRY STUDY

REPORT

Prioritising People in Fiscal Policy

Challenging Austerity, Reclaiming Public Services and Upholding Human Rights in Ghana

Public Services

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GI-ESCR expresses its profound gratitude to Bernadette O'hare from the University of St Andrews and Prof. Stephen Hall from the University of Leicester for reviewing the report and their consistent guidance in applying the GRADE model to this research in order to strengthen its recommendations.

This publication is supported by a grant from the Open Society Foundations.

Designed by Emilia Guzmán.

DOI: 10.53110/WEUI7901

October 2025

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Acronyms

ACHPR: African Commission on Human and Peoples' Rights

APNIFFT: African Parliamentary Network on Illicit Financial Flows and Taxation

CESCR: Committee on Economic, Social and Cultural Rights

DfID: Department for International Development

ECF: Extended Credit Facility

EOCO: Economic and Organised Crime Office

FCDO: Foreign, Commonwealth & Development Office

FHS: Frontiers Healthcare Services

GACL: Ghana Airports Company Limited

GALOP: Ghana Accountability Learning Outcomes Project

GDP: Gross Domestic Product

GETFund: Ghana Education Trust Fund

GH¢: Ghana Cedi

GPE: Global Partnership for Education

GRA: Ghana Revenue Authority

HNWI: High Net Worth Individual

ICESCR: International Covenant on Economic, Social and Cultural Rights

IMF: International Monetary Fund

IFI: International Financial Institution

KIA: Kotoka International Airport

MNC: Multinational Corporation

NDC: National Democratic Congress

NPP: New Patriotic Party

OPD: Outpatient department

PC-PEG: Post Covid-19 Programme for Economic Growth

PNDC: Provisional National Defence Council

PPP: Public-Private Partnership

SAP: Structural Adjustment Programme

SHS: Senior High School

VAT: Value Added Tax

Introduction

Ghana's austerity journey began when the country experienced its first military coup in February 1966, which opened the door to a protracted political, economic and social crisis compounded by external shocks from the global market. The country has received financial assistance and policy advice several times from international financial institutions (IFIs), particularly, the International Monetary Fund (IMF) to ensure fiscal discipline, reduce poverty and achieve sustainable growth. It implemented IMF-backed economic reforms in a bid to enhance revenue generation and rationalise public spending. However, such measures have failed to achieve the country's economic and financial sovereignty, and their impacts on Ghanaian citizens have been overlooked. The country has also been facing a serious debt crisis due to unsustainable debt levels which have further entrenched austerity measures. Over the past decade and more, Ghana's spending on public services, such as education and healthcare, has plummeted, thus creating a vacuum for unregulated privatisation, inequalities and overall challenges in upholding human rights.

While it is worth acknowledging that economic discussions are already happening in the public sphere and among grassroots organisations, providing a human rights impact analysis of austerity measures on education, and healthcare can further highlight the ramifications of the consequences of such measures in much more spheres such as the human rights space. It will also raise awareness among policymakers and lenders including IFIs that fiscal policies have profound human rights implications and that the sustainable financing of public services is not a mere economic choice, but a state obligation clearly framed as such under international human rights law.

Understanding the financing of public services from a human rights perspective will help policymakers adopt a rights-based and progressive approach to fiscal policy by prioritising people over debt repayment and austerity.

What Narratives Have Pushed Ghana Into Austerity?

Austerity refers to economic policies – typically indirect tax increases, spending cuts and privatisation - used by governments to reduce budget deficits.[1] These measures are usually implemented when a country's debt becomes so high that it risks defaulting or struggling to meet its financial obligations.[2] Nevertheless, austerity is also an ideological choice which IFIs advise countries to implement even when they are not at risk of debt distress. In Ghana, a sudden shift in power and political instability coupled with reliance on commodity exports and a protracted debt crisis have forced the country to adopt austerity measures, encouraged by IFIs, especially the IMF.

The History of Debt and Austerity

Ghana gained independence on 6 March 1957 with Dr Kwame Nkrumah as its first president, who adopted a socio-economic approach enabling state involvement in industry and regulation of the private sector.[3] It joined the IMF on 20 September 1957, being the 190th country out of 191 to become a member of this Bretton Woods institution. Although it was an IMF member, Ghana did not request the Fund's financial support between 1957 and early 1966. Its president was criticised by its detractors for leaning towards the East and its ideology[4] and for his inability to solve Ghana's economic crisis caused by a sharp drop in global cocoa market prices in the early 1960s, whose exports were sustaining the country's economy and financing its development.[5] This resulted in the overthrow of President Nkrumah on 24 February 1966 by the National Liberation Council, led by Lieutenant General Joseph Arthur

1 Bondarenko, P. (n.d.) *austerity*. Britannica.

2 Hayes, A. (2025) *Austerity Measures: Understanding Types and Real World Examples*. Investopedia.

3 Terry, S. (2019) *International Monetary Fund Structural Adjustment Policy and International Monetary Fund Structural Adjustment Policy and Loan Conditionality in Ghana: Economic, Cultural, and Political Loan Conditionality in Ghana: Economic, Cultural, and Political Impacts.* UVM Honors College Senior Theses. 319. https://scholarworks.uvm.edu/hcoltheses/319, p.5. (Accessed: 20 March 2025).

4 Ankrah, J. A. (1966) '261. Letter From Chairman of the National Liberation Council Lieutenant General Ankrah to President Johnson', *Foreign Relations of the United States, 1964–1968, Volume XXIV, Africa*, 24 March 1966.

5 Terry, S. (2019) *International Monetary Fund Structural Adjustment Policy and International Monetary Fund Structural Adjustment Policy and Loan Conditionality in Ghana: Economic, Cultural, and Political Loan Conditionality in Ghana: Economic, Cultural, and Political Impacts.*

Ankrah.[6] Subsequently, Ghana entered its first IMF support programme (a Standby Arrangement) on 17 May 1966. And since then, Ghana has turned to the IMF 17 times, including for the current Extended Credit Facility (ECF).[7]

Ghana experienced a long series of coups d'état between 1966 and 1981, with associated socio-economic impacts. The last military regime, led by the Provisional National Defence Council (PNDC) between 1981 and 1993, prioritised economic self-reliance by focusing on agriculture, leaving much of the existing industrial infrastructure underutilised. Combined with poor economic planning and political instability, this resulted in shortages of basic goods and soaring inflation. In 1983, Ghana faced a severe economic crisis and was on the verge of bankruptcy. In response to these dire conditions, the PNDC government turned to the IMF for financial assistance several times, which eventually led to committing the country to a Structural Adjustment Facility in 1987.[8]

In the 1980s, Structural Adjustment Programmes (SAPs) were implemented with a one-size-fits-all approach in over 40 sub-Saharan African countries, including Ghana.[9] These programmes promoted neoliberal policies such as reducing inflation, cutting government spending, privatising public services, removing subsidies, and encouraging free markets. SAPs also pushed for currency devaluation intended to make exports more competitive, trade liberalisation purported to facilitate imports, and stricter debt management. However, this strategy had limited success. Many other countries also devalued their currencies, leading to an oversupply of cheap exports on the global market.[10] And by the late 1990s, SAPs failed to cushion sub-Saharan African countries, including Ghana, against worsening global conditions such as falling export prices and rising oil costs which triggered economic instability, unsustainable debt, and increasing poverty. Declining export earnings further deepened the country's development struggles.[11] SAPs consistently prioritised the privatisation of public assets and imposed harsh restrictions on public services such as healthcare

6 Ibid.

7 ActionAid (2024) *Impact of International Monetary Fund (IMF) on Tax Systems and Gender Equality in Ghana*, p.11.

8 Terry, S. (2019) *International Monetary Fund Structural Adjustment Policy and International Monetary Fund Structural Adjustment Policy and Loan Conditionality in Ghana: Economic, Cultural, and Political Loan Conditionality in Ghana: Economic, Cultural, and Political Impacts.*

9 Ibid.

10 Weider, D. (2024) 'Structural Adjustment's Complex Legacy in Sub-Saharan Africa', *Michigan Journal of Economics*.

11 Sandipani, D. (2022) 'Introduction of Structural Adjustment Program in Ghana: A Dichotomy Between a Structured Economy and an Elected Polity', *International Journal of African Studies*,

and education across all levels, resulting in widespread layoffs of government workers,[12] and essentially enforcing austerity measures. Such conditions imposed on heavily indebted African countries have led to significant suffering among their populations.

Ghana's Debt Profile

Ghana's reliance on commodity exports (gold, cocoa, and oil) dates back to colonialism. European powers, particularly the British, shaped the economy around resource extraction, a legacy that persists post-independence. Despite attaining independence in 1957, over 80% of Ghana's exports still come from these commodities. This lack of diversification has made Ghana vulnerable to fluctuating global commodity prices, contributing to the debt crisis that swept much of the Global South in the 1980s and the 1990s. As prices fell, debt repayments soared, prompting international debt relief efforts in the 2000s to address the crisis. These initiatives significantly reduced Ghana's debt and enabled improvements in education and healthcare. The rising commodity prices in the 2000s renewed lenders' confidence, leading to increased borrowing. While GDP per capita rose, income inequality deepened, and poverty reduction slowed. From 2007 to 2015, Ghana took on US$18.2 billion in external loans, but much of this borrowing did not yield inclusive growth.[13] A steep fall in gold and oil prices from 2013, along with 50% currency depreciation, significantly worsened the debt burden. External debt grew by 44% in value and by 87% as a proportion of GDP between 2013 and 2016. High-interest loans further strained public finances. The IMF has since provided additional loans to enable debt repayments, but with conditions, including cuts to public spending and regressive taxation.[14]

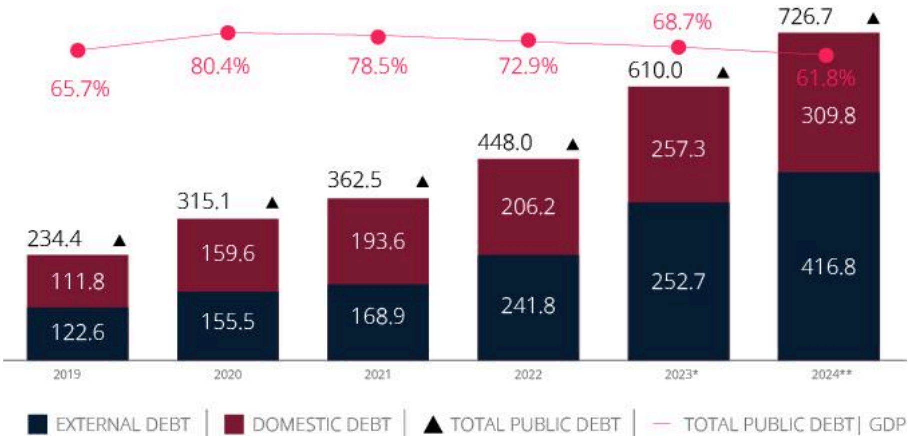
Today, Ghana is in debt distress.[15] Its debt situation has deteriorated due to a combination of continued reliance on commodity exports, multiple external shocks, and unrestrained borrowing where new debts fail to produce enough income to ensure repayment.[16] The country has been unable to steadily fulfil its financial obligations, leading to its ongoing debt restructuring, which began in 2022 to restore debt

12 Ibid.
13 Debt Justice (n.d.) *Ghana: A debt crisis rooted in colonialism*.
14 Ibid.
15 ActionAid (2025) *Who Owes Who? Core Data Table.* See also United Nations Office of the Special Adviser on Africa (2024) *Unpacking Africa's Debt: Towards a Lasting and Durable Solution*, p.19.
16 Debt Justice (n.d.) *Ghana: A debt crisis rooted in colonialism*.

sustainability and economic stability.[17] Its debt-to-GDP ratio is expected to remain above 60% until at least 2027.[18]

In the 2025 Budget Statement and Economic Policy, the Minister of Finance stated that the total public debt is made up of GH¢416.8 billion (US$28.3 billion) in external debt and GH¢309.8 billion (US$21.1 billion) in domestic debt. External debt represents 57.4% of the total public debt, while domestic debt accounts for 42.6%. As a share of GDP, external debt represents 35.4% while domestic debt equals 26.3%. The figure below featuring data extracted from the 2025 Budget Statement shows that Ghana has an estimated total public debt-to-GDP ratio of 61.8%.[19]

Public Debt Trends in Nominal (GH₵ billion) & Percentages (2019-2024)



Source: Ministry of Finance, Republic of Ghana

Additionally, Ghana reportedly allocated nearly half of its revenue to debt repayment between 2017 and 2022. The 2024 United Nations report, *Unpacking Africa's Debt*, indicates that in that period, Ghana dedicated 42% of its revenue to servicing debt, a notable rise from the 27% spent from 2010 to 2016.[20] This 15% increase highlights the growing financial pressure on the country's economy. Overall, Ghana'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

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

18 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.*

19 Ministry of Finance of the Republic of Ghana (2025) *Budget Statement and Economic Policy*, p. 30.

20 United Nations Office of the Special Adviser on Africa (2024) *Unpacking Africa's Debt: Towards a Lasting and Durable Solution*, p.41.

years. These debt obligations have severely limited the government's capacity to fund essential sectors like education, healthcare, and infrastructure.[21] The Government of Ghana spends more on debt repayment than on health. The country dedicated 9.2% of its national revenue to service its debt in 2024 whereas it only allocated 8.2% of such revenue to health.[22]

On 27 February 2025, newly elected President John Dramani Mahama indicated in his State of the Nation Address that, in the next four years representing a presidential term, debt servicing will amount to GH₵280 billion (around US$18 billion), comprising 150 billion Ghana Cedis (around US$9.6 billion) for domestic and 130 billion Ghana Cedis (around US$8.7 billion) for external debt servicing.[23] The latter represents 10.9% of GDP, with heavy concentration in 2027 and 2028.[24]

Between 2023 and 2029, Ghana's scheduled external debt repayments in foreign currency (including principal and interest) are divided as follows:

- 64% to private lenders,
- 20% to multilateral organizations,
- 10% to China, and
- 6% to other governments.

The average interest rates vary, with private lenders charging about 7.5%, bilateral lenders 1.8%, and multilateral lenders 0.8%. Private lenders impose higher interest rates on Ghana due to perceived lending risks, with Ghana's Eurobond rates ranging from 7% to 11%. Among Ghana's private creditors are firms such as BlackRock, Abrdn, Amundi (UK) Limited, Greylock Capital Management, and Ninety One.[25]

21 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.*

22 ActionAid (2025) *Who Owes Who African Countries Core Table Data.*

23 Arthur, A. (2025) *Mahama's full State of the Nation Address.*

24 Ministry of Finance of the Republic of Ghana (2025) *Budget Statement and Economic Policy*, p. 15.

25 Statement by Civil Society Organisations (2023) *Ghana needs debt cancellation, and is right to default until creditors agree*.

The Loan Agreements Signed Between Ghana and the IMF and their Coercive Conditionalities

Although Ghana has signed loan agreements with different types of creditors, we will focus on the IMF agreements with Ghana in this sub-section as IMF information is publicly available and easily accessible.

As reported earlier, Ghana has sought IMF support 17 times since 1966. The figure below lists each programme along with its timeframe and agreed amount in thousands of Special Drawing Rights.[26]

History of lending Commitments as of 26th August 2024 (in thousands of SDR)

Facility	Date of Arrangement	Expiration Date	Amount Agreed ('000)	Amount Drawn ('000)	Amount Outstanding ('000)
Extended Credit Facility [6]	May 17, 2023	May 16, 2026	2,242,000	1,171,900	1,070,100
Extended Credit Facility [7,8]	Apr 03, 2015	Apr 02, 2019	664,200	664,200	0
Extended Credit Facility	Jul 15, 2009	Jul 23, 2012	387,450	387,450	0
Extended Credit Facility	May 09, 2003	Oct 31, 2006	184,500	184,500	0
Extended Credit Facility	May 03, 1999	Nov 30, 2002	228,800	176,218	0
Extended Credit Facility	Jun 30, 1995	May 02, 1999	164,400	137,000	0
Extended Credit Facility	Nov 09, 1988	Mar 05, 1992	388,550	388,550	0
Extended Credit Facility	Nov 06, 1987	Nov 09, 1988	245,400	97,550	0
Structural Adjustment Facility Commitment	Nov 06, 1987	Nov 09, 1988	129,858	40,900	0
Standby Arrangement	Oct 15, 1986	Oct 14, 1987	81,800	81,800	0
Standby Arrangement	Aug 27, 1984	Dec 31, 1985	180,000	180,000	0
Standby Arrangement	Aug 03, 1983	Aug 02, 1984	238,500	238,500	0
Standby Arrangement	Jan 10, 1979	Jan 09, 1980	53,000	32,000	0
Standby Arrangement	May 29, 1969	May 28, 1970	5,000	5,000	0
Standby Arrangement	May 28, 1968	May 27, 1969	12,000	12,000	0
Standby Arrangement	May 25, 1967	May 24, 1968	25,000	25,000	0
Standby Arrangement	May 17, 1966	May 16, 1967	36,400	31,400	0
Total	May 17, 1966	May 16, 1967	5,266,858	3,853,968	1,070,100

Source: ActionAid (2024)

[26] "The SDR is an international reserve asset. The SDR is not a currency, but its value is based on a basket of five currencies—the US dollar, the euro, the Chinese renminbi, the Japanese yen, and the British pound sterling." Link here. As at 29 May 2025, 1USD= 0.738166 SDR on the IMF website.

These IMF programmes came with specific conditionalities which have implications for the country's tax policies, financing of public services, and public sector workers. We focus on the most recent, the 2015-2019 ECF and the 2023-2026 ECF which are, respectively, the 16th and 17th IMF programmes in the country to highlight their conditionalities.

Under the 2015-2019 ECF, achieving key fiscal objectives would "require strict containment of expenditure, in particular of the wage bill and subsidies (…) The government should continue to clean up the payroll and improve control of hiring in the public sector to address one of the main sources of fiscal imbalances in the recent past." Some of the programme's main pillars are: "a sizeable and frontloaded fiscal adjustment to restore debt sustainability, focusing on containing expenditures through wage restraint and limited net hiring; cleaning-up and controlling the payroll, right-sizing the civil service."[27] As part of the programme, "[s]afeguarding financial sector stability will be important for supporting private sector activity."[28]

To secure the 2023-2026 ECF, the Government of Ghana had to take prior actions such as increasing the Value Added Tax (VAT) rate from 12.5% to 15%, and reducing primary expenditure through "containing the wage bill by limiting wage increases and hiring", removal of VAT exemptions and "reducing transfers to statutory funds through a reduction of the cap on the share of revenue that they can receive."; and "rationalizing goods and services spending (0.3 percent of GDP)."[29] Under the ECF, "an ambitious structural reform agenda is being put in place to reinvigorate private sector-led growth."[30]

The excerpts above clearly indicate that the IMF pressured Ghana to:

- Strictly contain expenditure, particularly the wage bill, which can include refraining from increasing public sector workers' salaries.

- Improve control of hiring in the public sector, that can involve refraining from employing or posting more teachers and nurses, even though there are regions, for instance in the North, that still lack an adequate number of public sector workers.

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27 IMF (2015) *Press Release: IMF Approves US$918 Million ECF Arrangement to Help Ghana Boost Growth, Jobs and Stability.*

28 Ibid.

29 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.

30 Ibid., p.2.

- Increase VAT, making basic goods more expensive for vulnerable households.

- Reduce transfers to statutory funds such as the Ghana Education Trust Fund and the National Health Insurance Fund, meaning less funds for education and health.

- Rationalise goods and services spending, which can, again, mean less funds for public services.

- Support and reinvigorate private sector-led growth and activity, which can lead to an unregulated involvement of private actors in public services such as education and healthcare while the government underfunds them.

The Specific Austerity Policies Implemented in the Country

Whether imposed by external or internal actors, austerity consists of cutting spending on public services, raising (indirect) taxes, and/or limiting public sector employment and salaries to reduce a country's budget deficit. Most times, countries prioritise this seemingly easier approach over expanding their fiscal space through progressive and fair fiscal policies or robust state investment to raise additional revenue, foster economic growth and address budget deficits. Ghana is no exception as will be discussed below.

Capping of Tax Revenue Allocation to Earmarked Funds

Before 2017, there was no limitation on the percentage of tax revenue allocated to earmarked funds, which are statutory funds dedicated to specific sectors, including education, health, energy and road infrastructure.

However, while the 2015-2019 ECF was ongoing, the Ghanaian Parliament passed the Earmarked Funds and Capping Realignment Act (Act 947) in 2017 by virtue of which the allocation made each year to the earmarked funds was capped to twenty-five percent (25%) of tax revenue. Among the targeted earmarked funds were the National Health Insurance Fund and the Ghana Education Trust Fund (GETFund). This means, henceforth, there was a limit to funding critical sectors such as education and healthcare.

Moreover, as the 2023-2026 ECF (which advises reducing transfers to statutory funds through a reduction of the cap on the share of revenue that they can receive) is being rolled out, the 25% capping has been reduced further to 17.5 percent (17.5%) as of 2023 through the Earmarked Funds and Capping Realignment (Amendment) Act, 2022 (Act 1088) which is an amendment of Act 947.[31] *"Additionally, the review of the Earmarked Funds is a Structural Reform Benchmark under the IMF-supported Post COVID-19 Programme for Economic Growth (PC-PEG)*

31 *Earmarked Funds and Capping Realignment (Amendment) Act, 2022 (Act 1088)*.

which requires that the Ministry of Finance publishes a strategy, after cabinet approval, to streamline statutory funds by end-September 2023."[32]

Fortunately, there has been a positive development. It was announced that the *Earmarked Funds Capping and Realignment (Amendment) Bill, 2025*[33], which officially uncapped statutory funds such as the GET Fund, the National Health Insurance Fund and the Road Fund, was passed by Parliament and assented to by the President of the Republic of Ghana in April 2025.[34]

Value Added Tax (VAT) Increase

Ghana's tax system relies heavily on indirect taxes like VAT, excise duties, and import levies, which make up a significant portion of government revenue. While direct taxes (such as income and corporate taxes) also contribute, their effectiveness is hindered by tax evasion, a large informal sector, and administrative challenges. Reforms have aimed to broaden the tax base and improve compliance, including linking the national ID Card to the tax system.[35]

Policies from institutions such as the IMF and World Bank often overemphasise taxing the informal sector, wrongly assuming that its formalisation would boost revenue.[36] A binary interpretation of formalisation is often adopted with the assumption that formal businesses pay taxes, whereas informal businesses do not. Taxes such as corporate income tax and VAT require registration. However, taxes such as market taxes, property taxes, local business licences, and some presumptive taxes do not. Research done in a few sub-Saharan countries including Ghana shows that small informal businesses often pay various taxes and informal fees not requiring registration, while many registered firms pay little to none.[37]

Additionally, the informal sector lumps together diverse sizes of businesses ranging from small and micro businesses, like the coconut seller by the roadside to high-earning unregistered professionals or large tax-evading firms. Simplistic formalisation, which may end up targeting smaller informal businesses, can overburden low-income

32 Ministry of Finance of the Republic of Ghana (2023) *Strategy to Streamline Earmarked Funds*, p. 4.
33 Dr Forson C. A., Minister of Finance (2025), *Earmarked Funds Capping and Realignment (Amendment) Bill, 2025.*
34 The Presidency Republic of Ghana (2025) *Promised Fulfilled: E-levy and other taxes officially scrapped*.
35 ActionAid (2024) *Impact of International Monetary Fund (IMF) on Tax Systems and Gender Equality in Ghana*, p. 13.
36 Ibid.
37 Van der Boogaard, V. and Gallien, M. (2020) *Unpacking Formalisation: The need for a new research agenda on taxation and the informal economy*.

groups and divert focus from larger firms' tax evasion.[38] Another point is that formalisation merely equates to tax registration in practice. Consequently, it risks inflating tax registers without raising revenue. Research has shown that many registered taxpayers file returns declaring zero income, contributing no revenue or useful information despite being formalised.[39] As a result, formalisation policies tend to progress slowly, yield limited revenue, produce unforeseen outcomes, encounter local opposition, and risk further marginalising the groups they target.[40]

Taxing this sector effectively requires a nuanced and data-driven approach as well as strategies aligned with practical administrative realities; otherwise, efforts to formalise it without taking its peculiarities into account may fail to boost revenue.[41]

Taxing the informal sector is a complex issue and despite attempts to broaden the tax base, VAT remains the preferred option for policymakers because it is the easiest way to ensure tax compliance and revenue collection.[42]

However, as lower-income households spend more of their income on basic goods and services, VAT takes up a larger share of their income compared to wealthier households. This makes VAT regressive, as poorer households bear a heavier tax burden relative to their income.[43] VAT is passed on to the consumer through prices. Therefore, its increase means higher prices, which represents a heavier and disproportionate burden on vulnerable households.

Thus, Ghana's tax system, heavily reliant on indirect taxes such as VAT, poses an issue of equity, particularly with respect to low-income groups and households where women are often overrepresented, thereby worsening socio-economic and gender inequalities.[44]

As mentioned earlier in this report, Ghana had to take prior actions to secure the 2023-2026 ECF. One of these measures was to increase the VAT rate. On 29 December 2022, the Value Added Tax (Amendment)(No.2) Act, 2022, which amended the Value Added Tax Act,

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38 Ibid.
39 Ibid.
40 Ibid.
41 ActionAid (2024) *Impact of International Monetary Fund (IMF) on Tax Systems and Gender Equality in Ghana*, p. 13; Van der Boogaard, V. and Gallien, M. (2020) *Unpacking Formalisation: The need for a new research agenda on taxation and the informal economy*.
42 ActionAid (2024) *Impact of International Monetary Fund (IMF) on Tax Systems and Gender Equality in Ghana*, p. 13.
43 Tax Policy Center (n. d.) *Who would bear the burden of a VAT?* Available here. (Accessed: 30 May 2025).
44 ActionAid (2024) *Impact of International Monetary Fund (IMF) on Tax Systems and Gender Equality in Ghana*, p. 13.

2013 (Act 870), came into force and provided for an increase in the VAT rate from 12.5% to 15%.

In addition to VAT, the National Health Insurance Levy (2.50%), the Ghana Education Trust Fund Levy (2.50%) and the Covid Levy (1%) are applied on consumption goods and bring the total consumption tax rate to 21%.

Public Sector Wage Bill Constraints

The public sector wage bill represents the amount of money spent by the government on the wages and salaries of its workers as well as its social contributions as an employer.[45]

Ghana's public sector wage bill has grown, but not enough to meet the rising need for public sector workers in health and education, affecting the quality of service delivery. Budget constraints, mainly due to a heavy debt burden and high interest payments, limit the government's ability to hire more civil servants.[46]

Compared to similar countries, Ghana spends less on worker compensation due to crippling debt servicing. Moreover, as part of the 2015-2019 ECF, the government agreed to control public sector wages to reduce spending. This included a hiring freeze in most government agencies and limitations on wage increases. The health and education sectors faced stricter rules, requiring financial clearance from the Ministry of Finance and relevant ministries before hiring.[47]

In the 2018 Budget Statement, Ghana's Minister of Finance warned that the public sector wage bill was a major risk to budget execution and indicated that payroll policies would be reviewed to keep it sustainable.[48] The 2019 budget projected a 27% rise in total spending, including an 11.2% increase in the wage bill to allow hiring in education, health, and security[49]. Despite this, the wage bill was expected to drop to 5.6% of GDP, with a goal to reduce the wage bill-to-tax revenue ratio closer to the regional benchmark of 35%.[50]

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45 Karpowicz, I. and Soto, M. (2019) 'Rightsizing the Public Sector Wage Bill', *Brazil Boom, Bust, and the Road to Recovery*, p. 224.

46 ActionAid Ghana (2021) *The Public Vs. Austerity*, p.1.

47 Ibid.

48 Ministry of Finance of the Republic of Ghana (2018) *Budget Statement and Economic Policy for the 2018 Financial Year*, p. 41, para. 167.

49 Ministry of Finance of the Republic of Ghana (2019) *Budget Statement and Economic Policy for the 2019 Financial Year,* p. 73, para. 315.

50 Ibid., p. 75, para 322. Also note that the 35% regional threshold refers to ECOWAS's macroeconomic convergence criteria Wage bill/tax revenue ≤35%, see https://aercafrica.org/old-website/wp-content/uploads/2021/09/PB762Eng.pdf for more information.

Even after the 2015–2019 ECF ended, the 2022 Budget Statement showed continued efforts to reduce government spending on wages. It aimed to lower the share of tax revenue spent on public sector salaries from 50.8% in 2021 to 38.5% in 2022, with a further drop to 36% over the medium term.[51]

On the ground, these measures have led to a backlog of delayed posting[52] and/or promotion[53] of health professionals[54] and teachers.[55] For instance, many trained nurses and midwives remain at home for three to four years before being posted and starting to earn a salary due to a lack of financial clearance.[56] Over 30,000 unemployed health professionals have threatened to protest over recruitment delays experienced since 2019 for some of them.[57] Similarly, teachers are also experiencing posting delays.[58] On 10 February 2025, the newly elected government revoked the appointments and recruitments made in the public services of Ghana after 7 December 2024 by virtue of Directive SCR/DA85/85/01/A from the Chief of Staff of the Office of The President.[59] For contextual clarity, 7 December 2024 was the day on which the incumbent government's political party (NPP) lost the presidential elections but was still in power until the official inauguration of the new president from the opposing party (NDC) on 7 January 2025. Within that period, the outgoing government authorised 39,000 appointments and recruitments without financial clearance, according to the current government, which argues that it can only absorb 9,000 to 12,000 civil servants.[60] As a result, some teachers have been posted to their duty stations but have not been paid for months due to the revocation.[61]

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51 Ministry of Finance of the Republic of Ghana (2022) *Budget Statement and Economic Policy for the 2022 Financial Year*, p. 61, para. 249.

52 MyJoyOnline (2024) *Unemployed nurses, midwives demonstrate over delayed postings*.

53 Tijani, H. (2024) *Nurse, Midwife Educators' Society threaten strike over delayed promotion*. Citi Newsroom. Available

54 Yeboah, C. (2025) *Over 30k unemployed Allied Health Professionals to protest recruitment delays*. My Joy Online.

55 Kportufe, F. (2025) *Education Minister meets graduate teachers over posting, salary delays*. Citi Newsroom.

56 Ghanaweb (2024) *Long delay in posting nurses deteriorates their skills – Rev. Awuku Gyampo*", GhanaWeb.

57 Yeboah, C. Ibid.

58 Akanteba, R. A. (2022) *2020 College of Education backlog of Trained Teachers send SOS to Ministry of Education for posting.* GBC Ghana Online.

59 *Directive SCR/DA85/85/01/A "Revocation of Appointments and Recruitments Made After December 7, 2024*

60 Kportufe, F. (2025) *Education Minister meets graduate teachers over posting, salary delays*. Citi Newsroom.

61 Ibid.

The Social Cost of Austerity: Impacts on Education and Health

As a result of austerity, public services such as education and healthcare have undergone drastic underfunding over the years, and their public provision has been inadequate. This has fostered private involvement in their delivery and led to serious human rights implications.

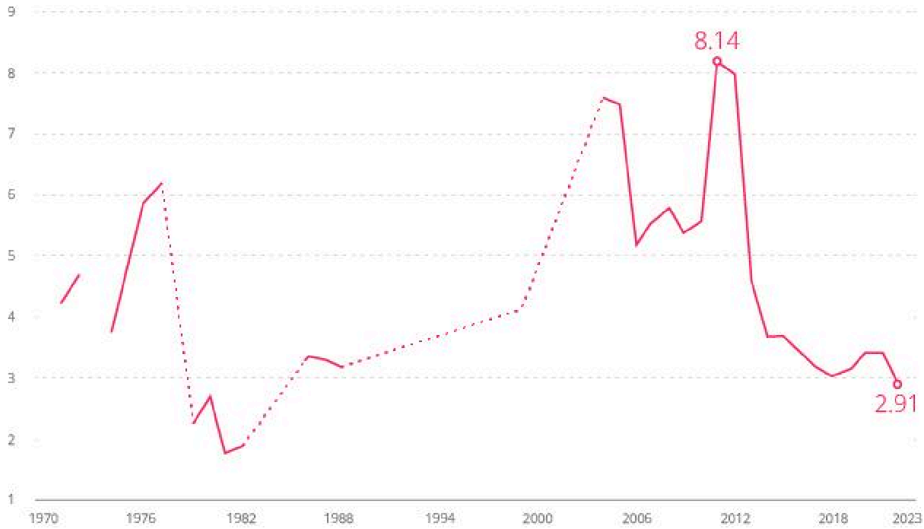
Impacts of Austerity Measures on the Public Financing and Provision of Healthcare and Education

Austerity measures have caused major reductions in public expenditure and delayed mandatory payments. For example, as of December 2024, the government had accrued GH¢4.7 billion (approximately US$459 million) arrears to the Ministry of Education and nearly GH¢2.3 billion (approximately US$225 million) arrears to the Ministry of Health.[62] Additionally, government funding to the National Health Insurance Fund and the Ghana Education Trust Fund was overdue. The government respectively owed them nearly GH¢3.5 billion and GH¢870.5 million as of December 2024.[63] While presenting the 2025 Budget Statement, the Minister of Finance indicated that due to the debt restructuring with bilateral creditors, which had been carried out by the previous government, an alarming total of 55 projects have been suspended. Such projects include the construction, rehabilitation or improvement of over 10 public hospitals and over 10 public educational institutions. This was against the background of a clear trend of public education and health underfunding in Ghana, especially since 2010-2011, as we will see below.

62 Ministry of Finance of the Republic of Ghana (2025) *Budget Statement and Economic Policy*, p. 13.
63 Ibid., p. 14.

A. Education

Government expenditure on education, total (% of GDP)

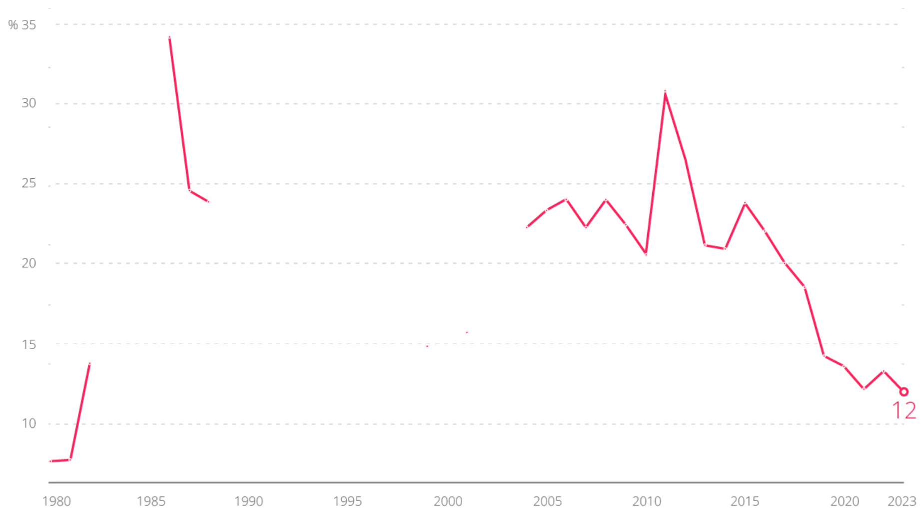


Source: World Bank

Government spending as a percentage of GDP has fallen drastically since 2011. As seen in the graph above, Ghana dedicated 8.14% of its GDP to education in 2011, thus exceeding by far the minimum threshold of 4-6% of GDP agreed upon by states in the Incheon Declaration.[64] However, from 2012, there has been a sharp decrease in the share of GDP allocated to education, and the situation worsened when the country entered the last two IMF extended credit facilities. In 2022, Ghana dedicated 2.91% of its GDP to education, thus falling much below the 4-6% minimum threshold.

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

Government expenditure on education, total (% of government expenditure)



Source: World Bank

Budget allocation to education has also sharply decreased from 30.6% of government expenditure in 2011 to 12% in 2023, thus falling below the minimum threshold (20% of budget) agreed upon by states in the Dakar Framework for Action Education for All: meeting our collective commitments[65] which was reaffirmed in the Incheon Declaration.

Nonetheless, it is worth mentioning the efforts made by the Government of Ghana in the education sector. For example, the government launched the free Senior High School (SHS) policy on 13 September 2017 aiming to benefit, for a period of 3 years, every Ghanaian child who is placed into a Public Second Cycle Institution by the Computerised School Selection and Placement System. The programme absorbs one-time fee items for first year students only, recurrent fee items, and feeding fees. It also funds core textbooks, subsidies, and teacher motivation.[66]

However, concerns were raised about the equitable financing of education across levels. While civil society acknowledged that the government adequately provided the necessary supplies to SHS students, it bemoaned how primary education has been deprioritised, especially in the context of austerity. According to civil society, less than

65 *The Dakar Framework for Action: Education for All: meeting our collective commitments (including six regional frameworks for action)*.

66 Minister of Education Hon. Matthew Opoku Prempeh (2017) *Implementation of the Free SHS Programme.*

especially in the context of austerity. According to civil society, less than 15% of the required capitation grant for basic schools during the 2022/2023 academic year was allocated. This shortfall is due to a 40% reduction in the budget for free basic education, coinciding with the overall share of the national budget for education dropping to about 12%, the lowest in 20 years, as a result of Ghana's debt crisis. Meanwhile, senior high school (SHS) students continue to receive free items such as exercise books, notebooks, calculators, physical education kits, school uniforms, and school cloth. These benefits, though valuable, are not extended to basic school students. Notably, Ghana discontinued the provision of free exercise books to basic schools in 2015, only to reintroduce them at the SHS level in 2017.[67]

B. Health

Current health expenditure (% of GDP) - Ghana

Source:

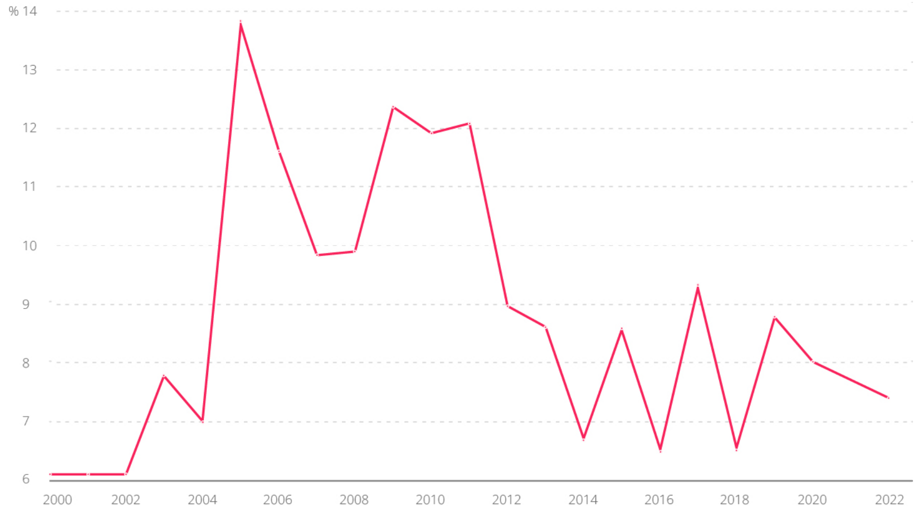
The share of GDP allocated to healthcare has remained unstable and below the 5%-6% World Health Organization's recommended minimum threshold to achieve universal health coverage.[68] Its highest peak was 4.73% in 2010. Then, it zigzagged between 2010 and 2015, from when it declined sharply to 2.43% in 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.

[67] Africa Education Watch (2023) *Ghana Government's 1 Student-1 Tablet In SHS: A Great Initiative?*

[68] World Health Organization (2010) *The World Health Report, Health Systems Financing: the Path to Universal Coverage*, p. 50.

Domestic general government health expenditure (% of general government expenditure) - Ghana



Source: World Bank

7.41% of the government budget was dedicated to health in 2022, which is below the 15% minimum threshold agreed upon by African states in the Abuja Declaration.[69]

The overall decline observed since 2011 in terms of public education and healthcare financing demonstrates the country's challenges with respect to upholding the principles of non-retrogression and progressive realisation under international human rights law. Non-retrogression means that states cannot take backwards steps that undermine the enjoyment of economic, social and cultural rights, including education and health.[70] "Retrogressive measures, defined as actions that reduce the enjoyment of rights, are strongly presumed to be impermissible unless thoroughly justified under stringent criteria."[71] A retrogressive measure could be the unjustified reduction of education and healthcare budgets year after year. Progressive realisation means that states parties have a specific and continuing obligation "to move as expeditiously and effectively as possible" towards the full realisation of the rights to education and health.[72]

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

70 *CESCR General Comment 13*, para. 45: See Also *CESCR General Comment 14: The Right to the Highest Attainable Standard of Health*.

71 Ron Balsera, M (2025) *Guiding Principles 15, 16, 34-37, 39-41, 42-45: Resources and financing public education, governance and non-retrogression*, p. 7.

72 CESCR *General Comment 13*, para. 44 and *General Comment 14*, para. 31.

So, what does underfunding mean for public healthcare provision in the country? Ghana's healthcare system consists of hospitals, polyclinics, community health centres, and various other medical facilities. Across sources, the total number of health facilities varies between 8,825 (including 7,137 public health facilities)[73] and 12,007 (including 11,079 public health facilities)[74] to serve nearly 32 million people.

According to the Ministry of Health, in 2023, the country had a doctor-to-population ratio of 0.2 doctors per 1,000 people, which is significantly lower than the World Health Organization's recommended ratio of 1 doctor per 1,000 people. Conversely, the nurse-to-population ratio stood at 1.9 nurses per 1,000 individuals, surpassing the WHO recommendation.[75]

Not only are doctors insufficient in the country in terms of numbers, but they are also inequitably distributed across regions. The Ministry of Health reports that in 2023, the Greater Accra region had the best doctor-to-population density with 0.49 per 1,000 individuals, while the North East had the worst, i.e. 0.03 per 1,000 individuals. There are more doctors in the Greater Accra and Ashanti regions because these regions have better economic and social amenities than the newly created regions[76] with limited infrastructure. Generally, doctors prefer to work in the regions in the middle and southern part of Ghana, as they are more developed than those in the northern part of the country.[77]

The data on the underfunding of public services is consistent with the country's overall austerity policies including those influenced by the conditionalities of the IMF's ECFs which Ghana has been implementing. As part of these measures, the Earmarked Fund and Capping Realignment Act of 2017 (Act 947) came into force and gave effect to capping the revenue allocations to the National Health Insurance Fund and the Ghana Education Trust Fund to 25% of tax revenue, thereby reducing the financing of education and health from 2017 until early 2025 when these funds were uncapped. Capping funding dedicated to such critical sectors contradicts article 2(1) of the International Covenant

73 Ministry of Health of the Republic of Ghana (2021) *Health Sector Medium Term Development Plan 2022-2025*, p.15.

74 Ghana Investment Promotion Centre (2022) *Ghana's Healthcare Sector Report,* p.8.

75 Ministry of Health (2024) *Health Sector Annual Programme of Work 2023*, pp. 17-18. The World Health Organization (WHO) estimates that at least 2.5 medical staff (physicians, nurses and midwives) per 1,000 people are needed to provide adequate coverage with primary care interventions, see WHO (2006) *The world health report 2006: Working together for health*, p. 11.

76 North East, Savannah, Oti, Western North.

77 Ministry of Health (2024) *Health Sector Annual Programme of Work 2023*, p. 17.

on Economic, Social and Cultural Rights (ICESCR) - ratified by Ghana in 2000 – which enjoins state parties to realise economic, social and cultural rights to the maximum of their available resources.

Besides, the low doctor-to-patient ratio in public health facilities is consistent with the overall austerity-motivated public sector wage bill constraints, also a measure strongly advised by the IMF under the last two extended credit facilities. An inadequate number of health professionals attests to the state's inability to fulfil its obligation to make healthcare available to the population under international human rights law as CESCR's General Comment 14 on the right to health underscores that "functioning public health and health-care facilities, goods and services, as well as programmes, have to be available in sufficient quantity within the State party."[78] General Comment 14 is an interpretation of article 14 of ICESCR, which binds the Republic of Ghana.

Growing Privatisation and Commercialisation of Education and Health

A. Education

The sharp underfunding of public education has led to its inadequate provision to satisfy the growing demand, especially at the basic level: kindergarten, primary and junior high school, i.e. children aged between 4 and 15. This has made the country a conducive environment for the exponential growth of private schools compared to public schools.

In Ghana, the number of private primary schools saw a dramatic rise of 222% between 2001 and 2018, whereas public primary schools grew by only 22.7% over the same period. Similarly, student enrolment was higher in private schools than in public schools. From 2001 to 2015, enrolment in private primary schools rose by 9.4%, compared to just 3.8% in public primary schools.[79]

The 2018–2030 Education Strategic Plan notes that the private sector represents over 20% of basic-level enrolment, more than one-third of technical and vocational institutions, and nearly half of all tertiary institutions. Yet, the system lacks adequate monitoring, collaboration, and regulation.[80]

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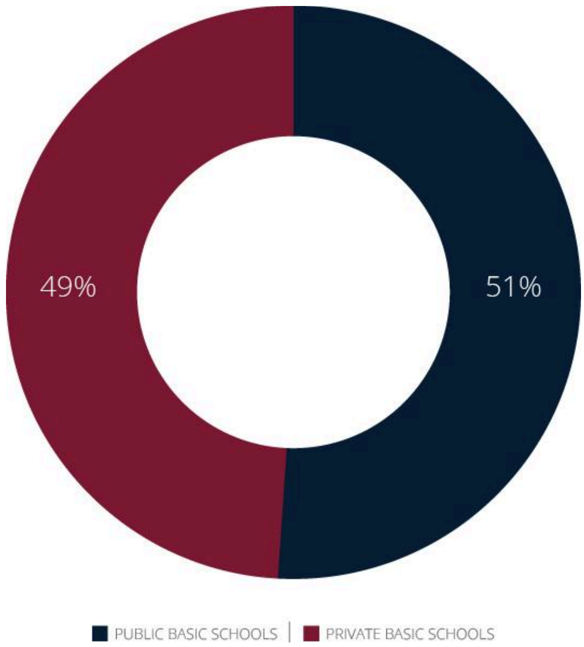
78 CESCR *General Comment 14*, para. 12(a).

79 ActionAid (2019) *Financing Education in Ghana: How Progressive Taxation Can Increase Government's Spending on Public Basic Schools and Reverse Education Privatisation,* p. 4.

80 Ministry of Education (2018) *Education Strategic Plan* 2018-2025, P.5.

In 2020, private schools represented 49% of the total number of basic schools.



Source: Ghana's Education Sector Report (2020)

A total of 15,622 public primary schools and 11,685 private primary schools serve the educational needs of 4,729,514 pupils.[81]

Moreover, public-private partnerships (PPPs) in education have been promoted by the Government of Ghana through, for instance, the launching of the Ghana Accountability Learning Outcomes Project (GALOP) in December 2019.

The US$218.7 million initiative is co-financed by the World Bank, the UK's Department for International Development (DfID) now Foreign, Commonwealth & Development Office (FCDO), and the Global Partnership for Education (GPE). Spanning five years, the project uses a results-based financing model, which means that funds are released to the Ministry of Education only when specific targets are met. The programme focuses on providing direct support to 10,000 of the lowest-performing basic schools, covering kindergarten, primary, and junior high levels, nationwide, along with all special education schools.[82]

GI-ESCR and allies have been critical of private actors' involvement in the delivery of public services such as education, especially through PPPs as they often cost more while undermining fiscal sustainability; often force

[81] Ministry of Education (2024) *Medium Term Expenditure Framework for 2024-2027 - Programme Based Budget Estimates for 2024*, p.55.

[82] Ministry of Education (2019) *President Launches GALOP*.

governments to absorb risk when projects fail; harm equity; rarely scale; and lack meaningful consultation and ownership from communities, among other concerns.[83]

In the specific case of GALOP, civil society raised concerns on GALOP's Digital Learning Interventions. Among other issues, substantial investment was made for a learning management platform which, allegedly after one year, had no content.[84]

B. Health

Unlike the education sector, public healthcare provision is much stronger in Ghana than private provision despite the financing challenges. *"As [at] December 2020, Ghana had a total of 8,825 health facilities made up of 7,137 public health facilities, 280 private [non-profit], 1,331 Private self-financing and 79 quasi-governmental facilities (...) The private sector accounts for 19% of outpatient department (OPD) coverage and is mostly concentrated in the urban and peri-urban areas, with low rural penetration."*[85]

However, in several major public hospitals, laboratory services are insufficient, resulting in a limited range of tests being conducted. Consequently, patients are often referred to external facilities for these tests, leading to increased out-of-pocket expenses.[86] Although they have drastically decreased over the years, out-of-pocket payments account for 25.03% of healthcare financing in Ghana.[87]

As mentioned earlier in this report, one of the conditionalities of the IMF's ECF is for Ghana to foster private sector growth, for instance, through PPPs. During the COVID-19 pandemic, the Ghanaian government, through the Ghana Airports Company Limited (GACL), partnered with Frontiers Healthcare Services (FHS), a private firm registered in Dominica (tax haven), to handle COVID-19 testing at Kotoka International Airport (KIA). Between September 2020 and January 2021, each passenger arriving at KIA had to undergo a COVID-19 PCR test and pay US$150 for it. From 23 January 2021, the cost dropped to US$50 for Ghanaian citizens and ECOWAS nationals but remained at US$150 for

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83 Public Education and Human Rights Coalition (2025) *Demystifying Public-Private Partnerships.*

84 Africa Education Watch (2022) *Press Statement Response To Emerging Issues From The Galop Digital Learning Interventions*.

85 Ministry of Health of the Republic of Ghana (2021) *Health Sector Medium Term Development Plan 2022-2025*, pp. 12 and 15.

86 Oberko, D. (2024) 'How IMF Conditionalities Affect Healthcare in Ghana', *Building new foundations: Reimagining the International Financial Architecture: Views and proposals from civil society*, p. 75.

87 World Bank Data. Out-of-pocket expenditure (% of current health expenditure) - Ghana | Data.

non-ECOWAS citizens until all COVID-19 restrictions were lifted in May 2023 in the country. KIA regularly receives a great number of passengers. Between the moment the airport reopened in September 2020 and July 2021 only, it received over 400,000 passengers,[88] a number which steadily rose as COVID-19 restrictions were progressively eased.[89] This gives an idea of the size of the revenue made from COVID-19 testing at KIA through the PPP between GACL and FHS. However, the state seems to have been "shortchanged" in this deal.[90] Between 2020 and 2022, from this partnership, GACL only earned US$6.4 million, while FHS made nearly US$87 million.[91] Although FHS relied on the expertise of the Noguchi Memorial Institute for Medical Research, a respected public institution, Noguchi received no additional funding. The government could have instead entrusted this role to Noguchi, which had the experience and capacity.[92] This example shows how PPPs can be very a bad deal for states as private companies, often foreign, get a much bigger share of the revenue made from the partnership than the state.

Human Rights Impacts of Austerity: Deteriorating Access to Health and Education

Ghana has ratified several international human rights instruments such as the African Charter on Human and Peoples' Rights in 1989 and the International Covenant on Economic, Social and Cultural Rights (ICESCR) in 2000 which enshrine the rights to education and health. Soft law instruments stemming from these legally binding treaties clarify state obligations when it comes to social or public services which are the tools that materialise economic, social and cultural rights including education and health. These are, for example, General Comment 7 on State obligations under the African Charter on Human and Peoples' Rights in the Context of Private Provision of Social Services, General Comment No. 13: The Right to Education (Art. 13 of ICESCR) and General Comment No. 14: The Right to the Highest Attainable Standard of Health (Art. 12) of ICESCR. They highlight states' obligation to ensure that public or social services such as education and health are available, accessible,

88 Opoku, D. M. (2021) *Over 400, 000 passengers have arrived at KIA since Sept. 2020 – Transport Minister*. Citi Newsroom.

89 GhanaWeb (2024) *International air passenger throughput on track for strong 2024 performance*.

90 Palinwinde, J. (2021) *Ghana was shortchanged in Frontiers-KIA COVID-19 testing deal*. Citi Newsroom

91 Oberko, D. (2024) 'How IMF Conditionalities Affect Healthcare in Ghana', *Building new foundations: Reimagining the International Financial Architecture: Views and proposals from civil society*, p. 76.

92 Ibid.

acceptable and of good quality.[93] Such obligation cannot be "realised without sufficient resources being mobilised, allocated and spent in an accountable, effective, efficient, equitable, participatory, transparent and sustainable manner."[94] "States must take 'legislative or other measures' to give effect to economic, social and cultural rights, to their maximum available resources. This requires states to use all resources, existing and potential"[95] to achieve this goal.

As demonstrated earlier, austerity involves cutting spending on public services including education and health even outside of the timeframe of the IMF programmes. This means that it continuously prevents states from fulfilling their human rights obligation to adequately fund public services and realise human rights. Therefore, austerity is an enabler of human rights violations since the underfunding of public services negatively affects their availability, accessibility, acceptability and quality and this can lead to unfortunate, even tragic situations.

A. The Right to Health

Jean Adomfeh, a Ghanaian Harvard Medical School graduate has been wondering whether austerity killed her uncle in 2021 in Kumasi, Ghana. She reports that he apparently had a stroke and was put in a taxi since ambulances were not accessible, then died before reaching the hospital.[96] She attributes the emergency health care loopholes that cost her uncle's life to the budget cuts made by the government in the health sector as part of IMF-backed austerity measures.[97] From a human rights lens, austerity caused the state's inability to make "health facilities, goods and services" - which include ambulances - accessible to everyone without discrimination within its jurisdiction,[98] thereby failing to provide timely and appropriate health care.[99] We can go further by stating, in this case that, austerity violated the sacrosanct right to life, a civil and political right. This is a clear example of the interdependence between economic social and cultural rights and civil and political rights.

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93 General Comment 7 goes as far as requiring that social services be "at minimum" "of the "highest attainable quality".

94 *General Comment 7*, para. 37.

95 Ibid., para. 38.

96 Adomfeh, J. (2023) *Ghana's $3bn IMF deal: Did the fund kill my uncle?*. Aljazeera.

97 Ibid.

98 CESCR *General Comment No. 14: The Right to the Highest Attainable Standard of Health (Art. 12)*, para. 12(b).

99 Ibid., para. 11.

B. The Right to Education

In the education sector, austerity made school pupils go hungry as reported by Abdul-Rahim Mohammed in his PHD thesis.[100] In his research exploring the impact of austerity on Ghana's School Feeding Programme, in two public schools located in Northern Ghana, he found that pupils experienced food insecurity. They alleged that the food served at school was insufficient, was of poor quality and lacked variety, among other issues. Mohammed also found that this food insecurity experienced by the pupils negatively impacted their academic performance. *"In this research, it emerged that the key pathways through which food insecurity impacts academic work is through children's loss of concentration in class, health concerns and absenteeism. The findings show that food-insecure students in school face substantial health and learning challenges, which eventually have grave implications for their academic work."*[101] This instance shows the strong interconnection between the rights to food, health and education, and how austerity undermines the state's human rights obligation to provide quality food and education and fulfil the highest attainable standard of health.

Another well-known phenomenon attributed to austerity is schools under trees in Ghana.[102] The Free Compulsory Universal Basic Education Programme introduced in 1995, as well as capitation grants, school feeding, free textbooks and free exercise books made the nation experience gains in the gross enrolment at the basic level, but there have not been enough classrooms to accommodate the sudden higher number of pupils since then. As a result, 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. In 2021, there were reportedly 5,403 schools under trees in Ghana,[103] 80% of them are located in Northern Ghana.[104] CESCR General Comment No. 13 on the Right to Education is clear. Education in all its forms and at all levels shall be available in sufficient quantity within the jurisdiction of the state party. All institutions and programmes are likely to require buildings or other protection from the elements.[105] Therefore, the presence of schools under trees in some parts of the country is an indication that Ghana

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100 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.

101 Ibid.

102 ActionAid (2025) *The Human Cost of Public Sector Cuts in Africa*, p. 18.

103 Ghana Education Service (2021) *VALCO Trust Fund Launches Project To Remove Schools Under Trees*.

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

105 *CESCR General Comment No. 13*, para. 6 &para. 6(a).

encounters challenges regarding the fulfilment of its human rights obligation to make education services available within its entire jurisdiction.

C. Cross-Cutting Impacts with Respect to Public Sector Workers

Public sector workers also bear the brunt of harsh austerity measures since they are systematically targeted by IMF conditionalities as demonstrated earlier in this report. Some teachers surveyed by ActionAid in Ghana reported that their income has dropped by 40% in the last 3-5 years and 65% of them had to start a small business to make ends meet.[106] 100% of teachers surveyed in Ghana reported that their working conditions have worsened with extra responsibilities, growing classes and the behavioural challenges of students.[107] Furthermore, 100% of healthcare workers reported inadequate pay and 90% of them alleged experiencing increased stress since 2020.[108] Yet, pursuant to CESCR General Comments No. 13 and 14, the state human rights obligation to ensure available education and health services includes trained teachers, medical and professional personnel receiving domestically competitive salaries.[109]

106 ActionAid (2025) *The Human Cost of Public Sector Cuts in Africa,* p.20.
107 Ibid.
108 Ibid.
109 *General Comment 13*, para. 6(a) and *General Comment 14*, para. 12(a).

Recommendations to Move Beyond Austerity: Advancing Tax and Debt Justice to Finance Public Services and Realise Human Rights in Ghana

Given the negative impacts of austerity policies, there is an urgent need for the government to replace them with progressive, rights-based fiscal reforms that expand the fiscal space, protect public services, with a particular focus on strengthening education and healthcare services and stimulate inclusive economic growth. A key part of this shift lies in progressive domestic resource mobilisation grounded in the 4Rs principles of tax justice[110] (Revenue, Redistribution, Repricing and Representation) and the 4S framework (Size, Share, Scrutiny and Sensitivity)[111] alongside rights-based debt management and the transformation of the international financial architecture.

The Case for Tax Justice: Strengthening Domestic Resource Mobilisation as an Alternative to Social Spending Cuts

Tax justice offers Ghana a pathway to break free from the cycle of austerity and debt dependence that continues to erode public service financing and delivery. By adopting progressive, transparent and equitable tax policies, the government of Ghana can mobilise sustainable domestic resources while reducing reliance on external borrowing and regressive taxes that disproportionately burden low-income households.

Achieving this requires coordinated and accountable leadership across the following key state institutions:

[110] *"Tax justice refers to ideas, policies and advocacy that seek to achieve equality and social justice through fair taxes on wealthier members of society and multinational corporations. To this end, tax justice often focuses on tackling tax havens and curtailing corruption and tax abuse by multinational corporations and the super-rich"* Tax Justice Network, *What is Tax Justice?*

[111] These principles can help ensure that Ghana not only generates sufficient revenue but also allocates finances equitably and sustainably to public services like education and health care, thereby fostering economic stability and inclusive development.

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

I. Curb revenue leakages by tackling illicit financial flows (IFFs) and wasteful tax incentives: In 2023, Ghana lost US$115 million to tax-related illicit financial flows. Only 20% of this amount would have enabled 75,145 children to access primary education.[112] In 2024, tax-related IFFs reduced but still stood at US$66.1 million.[113] Yet, Ghana offers overly generous tax incentives to attract foreign direct investment. Between 2018 and 2020, the country lost approximately US$900 million to tax incentives. Only 20% of this amount, i.e. approximately US$180 million, could reduce the education funding gap by about 25 percent in a year.[114]

Actions needed:

- GRA, the Revenue Policy Division, the Financial Intelligence Centre and EOCO should coordinate efforts to detect and deter tax abuses, implement automatic exchange of information with other countries, complete the operationalisation of the beneficial ownership register and enforce country-by-country reporting by multinational corporations.
- The Ministry of Finance should conduct regular cost-benefit analyses to be attached to the annual tax expenditure reports to phase out tax incentives that yield low economic or social returns.

II. Implement progressive tax policies including wealth tax as a redistributive tool to address poverty and inequality: Between 2006 and 2016, while 1,000 new millionaires emerged in the country, nearly 300,000 people could have been lifted out of poverty if inequality hadn't grown. Gender inequality persists, with women less likely to own land and making up only 6% of the wealthiest.[115] Wealth taxes can help generate revenue, ease the tax burden on poorer households, and address long-standing inequalities.[116]

112 Tax Justice Network (2024) Stolen futures: *The impacts of tax injustice on the Right to Education*, p. 44.
113 Tax Justice Network (2024) *State of Tax Justice Report*, p.69.
114 ActionAid (2020) *Tax Incentives: What Tax Incentives Can Do For Basic Education In Ghana*.
115 Oxfam International (n. d.) *Ghana: extreme inequality in numbers*
116 Nsenduluka, M. and Etter-Phoya, R. (2023) *The Principles of Tax Justice and the Climate Crisis in Africa's Resource-Rich Nations*, P.10.

The Government of Ghana should prioritise collecting taxes on the income of multinational corporations (MNCs) and high net worth individuals (HNWIs) at an adequate effective rate instead of heavily relying on consumption taxes which affects the purchasing power of vulnerable households. The revenue generated from taxing MNCs and HNWIs should finance economic and social welfare programmes targeting vulnerable groups such as women and girls and underserved regions like northern Ghana, with enhanced spending on infrastructure, including schools and hospitals.

Action needed:

The Revenue Policy Division should propose to include a wealth tax in the revenue strategy, scrap the Covid Levy and increase taxes on luxury consumption.

By curbing IFFs, scrapping wasteful tax incentives and implementing progressive tax policies including wealth tax, Ghana can increase its tax-to-GDP ratio by 5 percentage points[117] and generate an estimated additional revenue US$3.8 billion.[118] If Ghana had an additional revenue of US$3.8 billion each year between 2025 and 2030, 1,499 maternal and 11,120 child deaths would be cumulatively averted over this period.[119] This would also entail better pay for health workers, more hiring in the public health sector, more public health centres built and equipped across all regions, especially in the underserved northern regions. Regarding the education sector, maintaining the latest known allocation (12% of the budget in 2023) with this additional revenue could allow 1,144,354 additional students to access the educational system between 2025 and 2030. If the allocation of the additional revenue were increased to 20%, an additional 1,746,666 students would access the educational system over the same period.[120]

117 From the combined reading of Gaspar, V. et al. (2019) Fiscal Policy and Development: Human, Social, and Physical Investment for the SDGs, p. 16, para. 15; ActionAid (2024), Transforming Education Financing in Africa: A Strategic Agenda for the African Union Year of Education, p.3; and Tax Justice Network (2024), Stolen Futures: The Impact of Tax Injustice on the Right to Education, p.26.

118 Tax Justice Network (2024) *Stolen futures: The impacts of tax injustice on the Right to Education*, p.62.

119 Calculations done using the Government Revenue and Development Estimations (GRADE) Tool by the University of St Andrews. The GRADE tool is based on econometric models of the relationship between government revenue, governance quality, and progress on key SDG indicators. Drawing on four decades of data from 196 countries, it translates changes in government revenue into projected impacts on governance and human development—such as increases in child survival, maternal health, school attendance, and access to clean water, sanitation, and electricity.

120 Ibid.

In all, the additional revenue would solve Ghana's persistent issue of delayed recruitment and posting of public sector workers.

III. Reprice harmful products or activities (increasing 'sin tax' and earmarking revenue): 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. A relevant example in Ghana is tobacco taxation. In a report authored by Vision for Alternative Development[121], it was recommended that the Ministry of Finance and the Ghana Revenue Authority ensure that the share of tobacco tax in the retail price meets the WHO recommended 70-75% level.[122] The authors highlighted that tobacco taxes were purely ad valorem, thereby making it prone to manipulation by the tobacco industry.[123] They recommended that Ghana considers adding a specific tax component to the ad valorem tax,[124] and such specific tax could be pegged to the USD or inflation rate to keep up with inflation. Concretely, it means adopting the minimum specific tax rate of US$0.02 per cigarette along with the ad valorem tax system. This measure would not only reduce cigarette consumption by about 17% but would also increase tobacco tax revenue by 114%, amounting to about GH¢111 million (about US$9.3 million) in just a year. Following this report, former President Nana Akufo-Addo signed the Excise Duty (Amendment) Bill, 2022, increasing taxes on harmful health products. The bill changes Ghana's tobacco tax from ad valorem to specific excise on cigarettes, cigars, negroheads, e-cigarettes, and smoking devices. The then Finance Minister Ken Ofori-Atta stated that this would raise tobacco tax revenue from GH¢235 million (US$23 million) in 2023 to about GH¢450 million (US$40 million) in 2024.[125] But this should not be all. The revenue generated from tobacco taxes should be ringfenced towards financing healthcare, especially the treatment of tobacco-related non communicable diseases such as lung cancer.

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121 Vision For Alternative Development (2021) *Economics of Tobacco Control in Ghana*.

122 WHO (2011) *WHO Technical Manual on Tobacco Tax Administration,* pp. 19 and 77.

123 The ad valorem tax system adjusts for inflation but allows manufacturers to lower their tax payments by underreporting prices like the ex-factory or Cost Insurance and Freight (CIF) value. This reduces government revenue and encourages greater production, which lowers prices and further cuts tax per unit. It also creates big price gaps between cigarette brands, prompting smokers to switch to cheaper options rather than quit—undermining health goals. Specific taxes, on the other hand, charge a fixed amount per unit, discouraging price manipulation but are unpopular with producers since higher prices can reduce sales. For more information, please consult Vision for Alternative Development (2022) Economics of Tobacco Control in Ghana, p.32

124 Ibid., p. 34.

125 Tax Justice Network Africa (2023) *Ghana's Excise Duty Amendment Bill, 2022 a model for revenue, health and tax justice in Africa*.

Action needed:
The Ministry of Finance should conduct an assessment of the revenue expected to be generated as a result of the Excise Duty (Amendment) Act, 2022 and allocate the funds needed by the Ministry of Health to treat tobacco-related diseases and enhance the funding of the health sector in general.

IV. Ensure 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.

Action needed:
The Ministry of Finance should strengthen public participation with respect to the negotiation of tax treaties, tax collection, budget performance, review of tax policies or measures and highlight the expected benefits for the people in terms of the financing and delivery of public services.

V. Leverage the global mobilisation for major shifts in the international financial architecture: Every year, countries lose nearly $480 billion due to tax abuse by multinational corporations (MNCs) and HNWI, facilitated by a skewed international tax architecture.[126] This money could have been used to fund public services, including education and healthcare. In 2023, the UN General Assembly passed a historic resolution, Resolution 78/230, launching a process to create a UN Framework Convention on International Tax Cooperation, recognising the flaws in the current system and advocating a fairer, more inclusive global tax framework.[127] This marked the beginning of a major shift from global tax rules being shaped by the OECD, a group of wealthy countries, to a more inclusive and democratic process at the UN, where all countries have an equal voice. The discussions around the UN Tax Convention seek to address global tax abuse, which deprives nations like Ghana of essential resources for public services and human rights.

Ghana is at the forefront of these negotiations, serving as one of the Vice-Chairs of the Intergovernmental Negotiating Committee responsible

[126] Tax Justice Network (2024) *Stolen futures: The impacts of tax injustice on the Right to Education*.
[127] Global Initiative for Economic, Social and Cultural Rights (GI-ESCR) (2024) *The UN Tax Convention: A Powerful Tool for Equality and Human Rights.*

for developing the Framework Convention. As such, it is well-positioned to take the lead by advancing timely reforms to its domestic fiscal policies, to fully leverage the anticipated benefits of the Convention and align its economic policies with the realisation of human rights for all people within its jurisdiction.

Action needed:
Once the UN Tax Convention is adopted, the government should sign and ratify it without delay and establish a national implementation framework to translate its commitments into practice. This will ensure that the additional revenue generated through a more equitable global tax system is channelled into financing quality public services, particularly education and health.

Additionally, the following actors can implement the recommendations below in their specific capacities:

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. Sustained funding is vital to boosting the recruitment and posting of teachers and health professionals; improving school and hospital infrastructure; and reversing workers' strikes.

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.

III. The Ghana caucus of the African Parliamentary Network on Illicit Financial Flows and Taxation (APNIFFT) should advocate for the passage of laws which will address the gaps in Ghana's legal framework with respect to expanding the country's tax base, through the efficient and equitable taxation of multinational corporations, high net worth individuals and the informal sector as well as the fight against IFFs.

B. Ministry of Finance

I. Ensure expeditious financial clearance for the public sector workers 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 updated 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. With the uncapping of the GETFund and the National Health Insurance Fund, 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. For example, the Ministry of Health can advocate for the allocation of more resources to building new hospitals in and posting more health professionals to the underserved regions. The Ministry of Education can urge the Ministry of Finance to provide more funds for the construction of public schools to address the issue of schools under trees in the country.

IV. Regularly gather data on women and girls' needs with respect to the provision of education and healthcare across regions and collaborate with the Ministry of Finance and the Ministry of Gender, Children and Social Protection to ensure gender-responsive budgeting to cover the identified needs.

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.

F. The Public & Civil Society

I. **Citizens**: Actively engage when public participation opportunities arise either at the national or regional level and demand transparency in service delivery.

II. **Civil Society Organisations**: Produce independent budget analyses, track expenditure and advocate for equitable allocations and the prioritisation of public service provision.

The Case for Debt Justice: Rights-Based Debt Management Instead of Debt-Driven Austerity

A rights-based debt management would ensure that human rights and people's wellbeing are prioritised over debt repayment, especially when the debt legitimacy is questionable. In the same spirit, states should ensure that their borrowing does not undermine their obligation under international human rights law to respect, protect and fulfil human rights.[128]

International financial Institutions and other creditors also have an obligation to respect international human rights law. This implies a duty to refrain from formulating, adopting, funding and implementing policies and programmes which directly or indirectly contravene the enjoyment of human rights.[129] They must assess how their recommendations affect states' ability to finance rights, particularly in the context of heavily indebted countries.[130]

In this regard, the following actions are recommended:

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. This

128 *Guiding principles on foreign debt and human rights* A/HRC/20/23 (2011).
129 Ibid.
130 CESCR (2025) *Tax policy and the International Covenant on Economic, Social and Cultural Rights*. E/C.12/2025/1.

entails prudent strategies focused on debt management as well as progressive fiscal reforms that boost the fiscal space to avoid deeper financial instability, accompanied with a significant shift in the international financial architecture.

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.[131]

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.[132]

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.[133]

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[134].

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.[135]

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.[136]

131 Lumina, C. (2011) *Report of the Independent Expert on the effects of foreign debt and other related international financial obligations of States on the full enjoyment of all human rights, particularly economic, social and cultural rights: Guiding Principles on Foreign Debt and Human Rights (A/HRC/20/23)*. United Nations Human Rights Council, 10 April. Principle 43.

132 Ibid. Principle 42.

133 Committee on the Rights of the Child (2016) *General comment No. 19 on public budgeting for the realization of children's rights (art. 4)* CRC/C/GC/19, par. 78.

134 Committee on the Rights of the Child (2016) *General comment No. 19 on public budgeting for the realization of children's rights (art. 4)* CRC/C/GC/19, par. 78.

135 GI-ESCR (2025) *FfD4: GI-ESCR's Position Paper Zero Draft version to be discussed at FfD4 3rd Pre-Com (10-14 February 2025).*

136 Committee on Economic, Social and Cultural Rights (CESCR) (1999) *General Comment No. 13: The Right to Education (Art. 13 of the Covenant)* E/C.12/1999/10, para. 60

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.[137]

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.[138]

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.[139]

137 Lumina, C. (2011) *Report of the Independent Expert on the effects of foreign debt and other related international financial obligations of States on the full enjoyment of all human rights, particularly economic, social and cultural rights: Guiding Principles on Foreign Debt and Human Rights (A/HRC/20/23)*. United Nations Human Rights Council, 10 April. Principles 42 and 43.

138 Ibid. Principle 42.

139 Global Initiative for Economic, Social and Cultural Rights (GI-ESCR) (2025) *FfD4: GI-ESCR's Position Paper Zero Draft version to be discussed at FfD4 3rd Pre-Com (10-14 February 2025)*.

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The Global Initiative for Economic, Social and Cultural Rights (GI-ESCR) is an international non-governmental organisation. Together with partners around the world, GI-ESCR works to end social, economic and gender injustice using a human rights approach.

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