Financing the future:

Delivering SDG 4 in Ghana

Progress on SDG 4: expansion of access and completion

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Access and completion

Ghana has made **notable progress** toward Sustainable Development Goal 4 (SDG 4). Between 2001 and 2023, **the net enrolment rate at kindergarten doubled from 34% to 66%, and primary school enrolment increased by 20 percentage points**, with around **80% of children enrolled** in 2023.[1] **Secondary education has seen remarkably rapid gains**; for instance, Senior High School (SHS) net enrolment had almost doubled between 2006 and 2021, rising from 16% to 31%.[2]

The progressive introduction of **free schooling, from pre-primary to upper secondary**, has underpinned much of this progress (see **Box 1**).

Despite these advances, the **right to education is still not fully realised**, and Ghana remains off-track in its commitment to ensure that all children complete free, equitable, and quality primary and secondary education.

Just under two-thirds of young people were enrolled in junior high school (JHS). Completion rates stand at 72% for primary, 64% for JHS, and 48% for SHS.[3] Meanwhile, about **500,000 children are out of primary school, and more than 837,000 are out of secondary school (JHS and SHS)**.[4]

Progress on **learning** is also mixed. **Pass rates in the Basic Education Certificate Examination (BECE) core subjects** (English, Mathematics, Science, Social Studies) rose from about 60% in 2003 to an average of 75% between 2015 and 2021. The most substantial gains occurred up to 2015; since then, performance has **plateaued**, showing that rising enrolment has not translated into improvements in learning.[5]

Box 1. Ghana's free education from pre-primary to secondary education

Ghana stands out among sub-Saharan African countries of a similar income for its impressive achievements in increasing access to fee-free education at pre-primary, primary and secondary levels.

In **2008**, Ghana made two years of kindergarten (KG1 and KG2, ages 4-5) free and compulsory as part of its Basic Education policy.[i]

The Free Senior High School (Free SHS) policy, introduced in **2017**, led to a surge in first-year student enrolment (362,000 in 2017/18) and removed a major cost barrier for secondary education, particularly for the lowest-income families.[ii] As of 2024, approximately 3.5 million students have benefited from Free SHS since its inception.[iii]

This has helped Ghana achieve one of the highest rates of upper-secondary and pre-primary enrolment in sub-Saharan Africa.[iv] However, it has also **placed pressure on infrastructure and resources in some schools**. In acknowledgement that a significant increase in pupils strained the system, the government has focused on improving the quality of education, particularly through tackling pupil-teacher ratios.

Box compiled from following sources:

i. Oxfam (2018). Building a More Equal Ghana
ii. Ghana Education Service. (2024). Kindergarten fact sheet. Ministry of Education.
iii. See: www.modernghana.com/news/1375820/accurate-free-shs-beneficiary-figure-stands-at.html
iv. UNESCO Institute of Statistics; SDG 4 data explorer

Education Inequalities

Despite progress, deep-seated inequalities persist across gender, geography, and socioeconomic status - children's opportunities still vary sharply depending on family income, where they live, and whether they have special educational needs.

- Ghana has achieved **gender parity at primary and JHS levels.**[6] At SHS, enrolment gaps have narrowed, but boys are still slightly more likely to complete **(53% vs 43% for girls).**[7] Girls generally perform better in **English and Social Studies,** while boys outperform in **Mathematics and Science.**[8] Equal Measures 2030 ranked Ghana 7th in sub-Saharan Africa for education gender parity, reflecting steady progress driven by the introduction of free SHS, scholarships, and awareness programmes.[9]
- **Educational experience is powerfully shaped by wealth.** Among the **poorest quintile, only 62% complete primary and 19% SHS,** compared with **98% and 85% respectively among the wealthiest quintiles.**[10]
- **Regional divides remain stark,** particularly when intersecting inequalities are considered. For the **poorest girls in rural Savannah,** JHS completion is around **11%,** while for **wealthy boys in Greater Accra, it is 97%.**[11] Around **86% of the richest urban boys** leave primary school with basic reading skills, compared with **11% of the poorest rural boys.**[12] In numeracy, **31% of the wealthiest quintile** demonstrate foundational skills, which is six times higher than the poorest quintile. In reading, **50% of the richest** have foundational skills, compared with just **5% of the poorest.**[13]
- **Children with disabilities and Special Educational Needs (SEN) are often the most marginalised.** While **8% of Ghanaian children have never attended school,** this doubles to **16% for children with SEN.** In **42 districts -** mainly in the North - over a quarter of children with SEN have never been to school.[14]

Teachers: the bedrock of quality

Teachers are **central to the quality of education**, as recognised in **SDG target 4.c,** which calls for a **substantial increase in the supply of qualified teachers.**[15] The UN recommends a pupil–teacher ratio of 40:1 at the primary level and 30:1 at the secondary level.[16]

In Ghana, **the government has made significant progress in reducing pupil–teacher ratios** and expanding the proportion of trained teachers, **though challenges remain at some levels:**

- **Kindergarten (KG):** The pupil-to-trained-teacher ratio improved substantially, from **over 90 pupils per trained teacher in 2010/11** to about **35 in 2020/21.**
- **Primary**: The ratio improved from about **55 in 2010/11** to around **31 in 2020/21**. Over the same period, the **share of teachers with appropriate training rose steadily, reaching about 96%.**
- **Junior High School (JHS):** The pupil-to-trained-teacher ratio declined more modestly, from **23 in 2010/11** to about **16 in 2020/21.** The proportion of trained teachers also increased, from approximately 88% to 95%.[17]

The most dramatic improvements have been in the **early years**, where previously severe shortages of trained teachers have eased considerably, though sustaining gains across all levels remains a challenge.

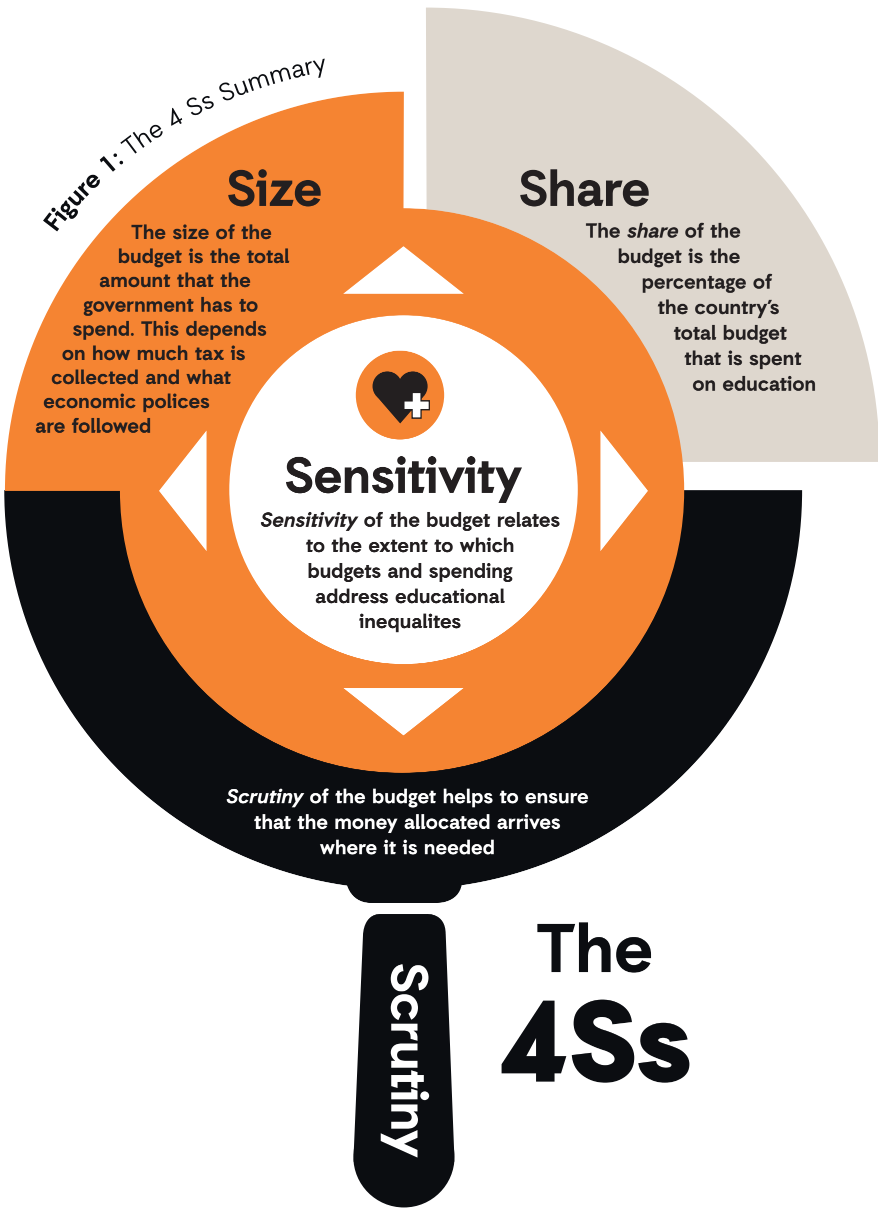
Financing the Future: SDG 4

Investing in Equity and Quality

Ghana has made progress in expanding access to education, but **urgent action is needed to tackle inequalities** that prevent many children from completing a full cycle of quality education. A key priority is to **scale up a well-supported, qualified teaching workforce.** This requires **greater public investment, guided by the TaxEd Alliance's 4S approach:**

1. **Share –** Allocate a larger share of the budget to education
2. **Size –** Expand overall revenues through fair taxation and debt justice
3. **Sensitivity –** Target spending to reach the most marginalised
4. **Scrutiny –** Strengthen transparency and accountability so that funds reach schools

Figure 1: The 4 Ss Summary



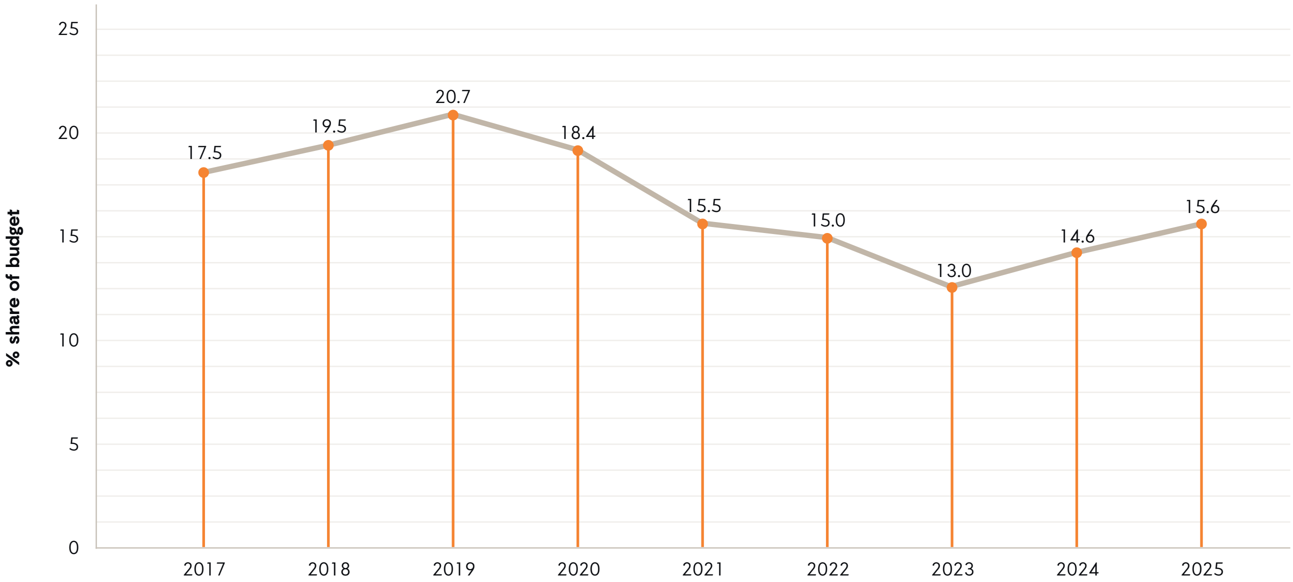
Significantly increase the *share* of the budget to education

To finance SDG 4, the Incheon Declaration and Education 2030 Framework for Action, which highlights actions to meet SDG 4, recommends **allocating at least 15–20% of the national budget, or 4–6% of GDP,**[18] to education. In countries like Ghana, with a young and growing population and a significant distance to cover to meet the 2030 targets, the UN estimates that many countries would need to be **at the upper end of these benchmarks.**[19]

Ghana's education budget share was around 20% in 2017/2018, partly reflecting the boost from the introduction of Free SHS. Since then, however, **it has declined sharply to 15% in 2025** (see Figure 1). Over the same period, **the share of GDP has struggled to exceed even the lower threshold of 4%** and has remained below this level since 2022 (see Figure 2).[20]

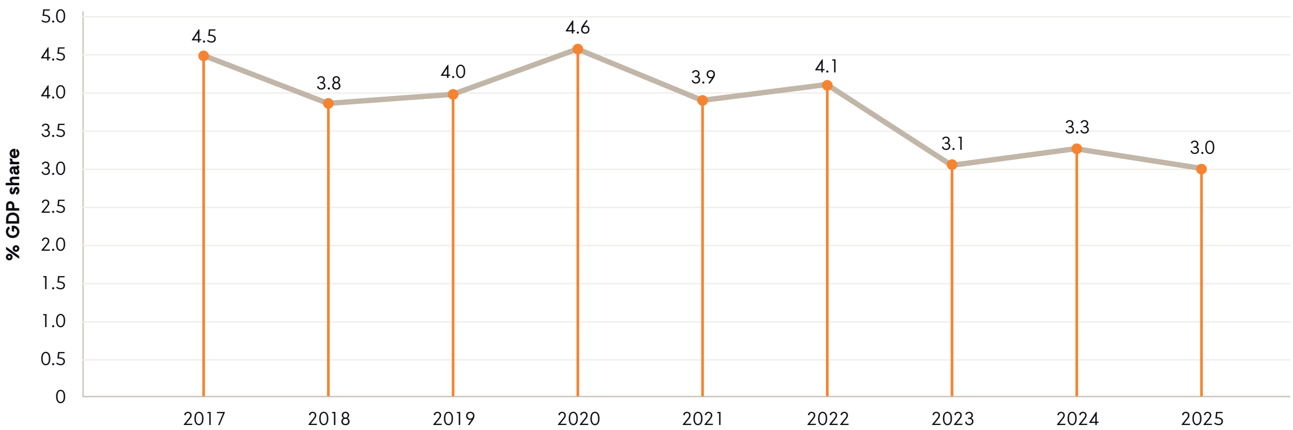
This is not keeping up with the need. Indeed, while the education budget has fallen in recent years - even after adjusting for inflation - the population of children and young people has continued to grow.[21]

Figure 2: Ghana share of the budget on education, 2017 - 2025



Source: Africa Education Watch analysis based on Budget Statements from the Ministry of Finance

Figure 3: Ghana share of GDP to education, 2017 - 2025



Source: Africa Education Watch analysis based on Budget Statements from the Ministry of Finance

Make education budgets *sensitive* to equity and able to target the most marginalised

Government spending on education in Ghana has historically had a **positive impact, helping to reduce poverty and inequality, primarily due to the widespread availability of free education**. At the same time, the introduction of free senior-level education has also contributed, though to a lesser extent, to reducing inequality.[22]

The government has expanded strategies to support marginalised children. Initiatives such as the **Ghana School Feeding Programme (GSFP)**, introduced in 2005, have further supported equity. Since 2016, **3.6 million children have benefited from school feeding, a 120% increase.[23]** By 2022, the GSFP covered nearly 85% of public schools, serving over 2.6 million children across 9,000 schools. **Nearly half of learners report they would go hungry without these meals**, underscoring the programme's critical role in addressing socio-economic disparities.[24] In 2023, it also supported **7,698 pupils with SEN, with feeding grants.[25]**

However, **recent trends in financing raise serious concerns about equity.[26]** Adjusted for inflation, **the budget for basic education fell by more than 50% between 2019 and 2024**, despite the growing population of children and young people. Basic Education's share of the total education budget is only 22% in 2025, despite having 6 million learners, compared to 2 million at senior and tertiary levels. As a result, **children from the wealthiest households benefit from 72% more education spending than those from the poorest.[27]**

Of particular concern is the reduction in kindergarten expenditure, which fell by 95% in 2021 to just 0.25% of the Ministry of Education's budget by 2022.[28] This is just a fraction of the 15% target set by the Ministry in its Early Childhood Education policy document.[29] This significantly reduces early school readiness and exacerbates inequities within the education system.

To achieve SDG4, governments must increase the *size* of their overall budgets.

Ghana must urgently expand its public spending capacity to meet the costs of SDG 4. Yet this has become increasingly difficult amid rising debt servicing and a chronic debt crisis, which continues to drain precious revenues. In 2025, **interest payments on foreign debts will be about 1.5 times larger than the education budget** – meaning that **for every 1 cedi allocated to education, 1.5 cedis go to foreign creditors.** When looking at total public debt servicing (domestic and external), even after recent debt negotiations, the burden remains severe: debt servicing will absorb approximately **70% of government revenue in 2025**. This is equivalent to spending **five times more on debt payments than on education.[30]**

Box 1. Ghana, debt, economic crisis, and the IMF

Ghana has been facing severe economic and financial challenges since early 2022, as mounting debt-service costs, high inflation, slowing GDP growth, and a sharp depreciation of the Ghanaian Cedi have taken their toll. In 2022, Ghana defaulted on parts of its domestic and international debt and entered difficult negotiations with private creditors, who held around US$17 billion (76%) of the US$22 billion external debt slated for restructuring.[31] By late 2024, Ghana had restructured around 93% of its external debt, with the remaining 7% (approximately US$2.7 billion) owed to commercial creditors still under negotiation.[32]

The crisis has severely constrained the government's fiscal space, putting education spending at risk. Inflation has eroded the real value of government expenditure, while the share of the Ministry of Education budget devoted to basic education has fallen.

In July 2022, Ghana's unsustainable debt levels forced the government to seek a bailout from the IMF. In May 2023, the IMF approved a US$3 billion, 36-month arrangement, which included measures such as reducing VAT exemptions for corporations.[33] The deal committed to ring-fencing education spending through the capitation grant and the Ghana School Feeding Programme.[34]

However, the reality is that the ongoing fiscal crisis is already undermining education. In April 2023, ActionAid Ghana and the Tax Justice Coalition reviewed the Medium-Term Expenditure Framework (2023–2025) presented by the government to the IMF. Their analysis found alarming cuts, including significant reductions in education's projected share of the budget and of GDP, and a 25% decline in allocations for the school feeding programme. This suggests the IMF agreement may not, in practice, shield education as promised.[35]

The heavy debt burden to private external creditors, combined with the uncertain terms for restructuring the remaining debt,[36] will continue to tighten fiscal constraints. Unless addressed, this risk undermines Ghana's hard-won progress in education.

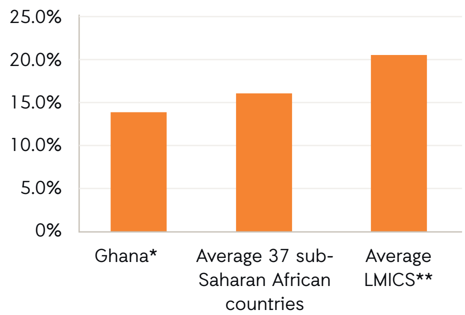
Voices from the frontline: Patricia Acquah, Kpobiman, Eastern region (teacher trainee):
"I am an undergraduate teacher trainee student and a prospective frontline worker in the education sector of Ghana. Due to government policies to reduce the number of teachers recruited in the public sector, most young teachers that have graduated recently are still unemployed. My fear is that I will be graduating a few months from now. Will my fate be like that of my seniors?"

Source: ActionAid. (2023). Fifty years of failure: The IMF, debt and austerity in Africa. ActionAid. https://actionaid.org/sites/default/files/publications/Fifty%20Years%20of%20Failure%20-%20The%20IMF%2C%20Debt%20and%20Austerity%20in%20Africa_0.pdf

Ghana is not currently collecting as much revenue as it could. Its tax-to-GDP ratio stands at 14%, which is below both the sub-Saharan African and lower-middle-income country averages (see **Figure 3**). It is also well under the government's own target of 18–20% by 2027.[37] In other words, Ghana faces a critical challenge: it must **urgently rebuild and expand its public spending capacity** to invest meaningfully in education.

Ghana should focus on leveraging progressive, gender-responsive, and climate-sensitive tax policy reforms to increase its **tax-to-GDP ratio by five percentage points** from current levels. An IMF research paper suggests that for many countries, this is an ambitious but achievable medium-term goal.[38] **The Tax Justice Network has estimated that implementing this measure could result in new annual revenues of US$3.8 billion in Ghana**, which they **estimate could fund places for more than 2.5 million children and young people's school places annually**[39] - nearly four times the number of children currently out of school at the primary and junior high levels.[40] It is also roughly equivalent to Ghana's entire 2025 education budget.[41] If **20%** of these revenues were allocated to education, in line with international targets, they would provide **approximately US$763.7 million - close to a quarter of the 2025 education budget.**[42]

Figure 4: Tax-GDP ratios, Ghana and comparable country groups (2022, latest years)



***ICTD/UNU-WIDER Government Revenue Dataset.*
** Based on OECD revenue analysis.*

"Governments should commit to reaching an adequate tax-to-GDP ratio through ambitious and progressive tax reforms... Progressively realising the right to education using maximum available resources means going beyond the resources currently at government disposal; it includes resources that could potentially be mobilised, in particular through progressive taxation."

Farida Shaheed, UN Special Rapporteur on the Right to Education. Quoted in Stolen Futures: The Impacts of Tax Injustice on the Right to Education (2024)

There are several ways to raise new revenues progressively. Measures grounded in progressive tax justice include implementing national wealth taxes, tackling tax abuse by multinational corporations and wealthy individuals who use tax havens to underpay taxes, and reducing unnecessary tax exemptions and incentives. **In Ghana, these reforms have the potential to significantly increase the tax-to-GDP ratio and unlock substantial resources for education.**

For example, the Tax Justice Network estimates that a **moderate wealth tax** could generate **US$469 million in new revenues.** If the government allocated 20% of the new revenues generated to education, in line with international benchmarks, this would generate an additional **US$99.1 million, which could support the education of a further 323,961 pupils.**[43]

Similarly, **preventing cross-border tax abuse could raise an estimated US$115 million** annually. If just 20% of this were allocated to education, it would amount to US$22.9 million. This could cover the annual salaries of 39,493 teachers.[44]

Box 2. Progressive and regressive taxes in Ghana

Between 2002 and 2022 (the latest year), Ghana has done too little to improve its tax-to-GDP ratio (see Figure 4 below). However, the government has worked to reduce its overreliance on indirect taxes versus direct taxes during the same period, suggesting that the tax system has become increasingly progressive. Moreover, broadly speaking, analysis of the tax system reveals that the VAT system (usually regressive in many countries) is marginally progressive and/or neutral in Ghana.[45] There are also several progressive direct taxes. Together, it means that the overall tax system in Ghana is progressive.[46]

Figure 4: Direct, indirect and total taxes in total taxes over time

** The ratio of direct to indirect taxes can be a helpful proxy for assessing the regressive or progressive nature of a tax system: an overreliance on indirect taxes tends to indicate a more regressive tax regime (i.e., an overreliance on VAT, which often hits the poorest the hardest). In contrast, a greater reliance on direct taxes tends to be more progressive (as this includes corporate taxes or income taxes for those in the more formalised sectors).*

The 5 Rs of tax and the future of public services

Our tax sysytems are our most powerful tools for creating just societies that gives equal weight to the needs of everyone. Here's what our tax system can deliver if we programme them to work for everybody, instead of just the wealthy few:

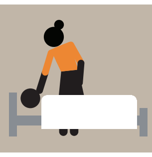
5Rs

Revenue

to fund universal public services and sustainable infrastructure.

Every second, a nurse's yearly salary is lost to a tax haven. Over $483 billion in tax is underpaid each year by corporate giants and the superrich that coulld be going to our public services.

Women provide 71% of unpaid dementia care hours globally. Tax can fund public caregiving systems, redistributing and reducing care burdens.



Redistribution

to curb inequality between individuals and between groups.

Repricing

to limit public "bads" like carbon-intensive products and promote "goods", like sustainable local production.

A lower VAT rate on public transport fares and a higher tax rate on vehicle ownership can increase use of public transportation. Higher taxes on ownership of private jets and other highly polluting transportation can disengage their use by the superrich.

Reliance of government spending on tax revenues is strongly linked to higher quality of governance and political representation.

Representation

to strengthen democratic processes and improve democratic governance.

Reparation

to redress the historical legacies of colonisation and ecological damage.

Reprogramming the global tax system to protect people's needs and rights can help countries fund a transistion to food systems that serve people and planet.

Box 4. The UN Tax Convention

Tax justice advocates have been calling for a shift in the global tax governance and international cooperation to a system that is fair, inclusive, transparent and supports the efforts of Global South countries to mobilise domestic resources to effectively invest in gender responsive public services, including education. The current system has primarily been led by the Organisation for Economic Cooperation and Development (OECD), which lacks effective representation of countries in the Global South and prioritises the interests of Global North countries.

In December 2023, the UN General Assembly adopted Resolution 77/244[47] on the promotion of inclusive and effective international tax cooperation at the United Nations. This momentous shift led by the Africa Group, was reaffirmed in December 2023 by a subsequent UN General Assembly resolution,[48] which kicked off the State-led process for developing a Framework Convention on International Tax Cooperation at the UN. The Terms of Reference (TORs[49]) for this Convention were adopted by the UN in December 2024.[50] This process is envisioned to run from 2025 to 2027 with the development of the Convention, and two early protocols on (i) taxation of income from cross-border services in the digitalised and globalised economy, and (ii) dispute prevention and resolution.

Financing the future: Call to action

The TaxEd Alliance calls on the government of Ghana to take the following measures needed to fully finance quality, inclusive, gender responsive public education and achieve SDG 4:

1. Increasing the **SHARE** of the budget allocated to education, by meeting (or exceeding) the UNESCO's benchmarks of 20% of national budget and/or 6% of GDP.

2. Increasing the **SIZE** of the overall budget, maximizing the availability of resources for investment in public education by:
   - Reforming tax policies to establish progressive, gender-responsive and climate-sensitive tax frameworks that will increase the tax-to-GDP ratio by at least 5 percentage points and unlock more revenue to invest in public education. To do so, Ghana should focus on:
     – Ending harmful tax incentives.
     – Reviewing tax and royalty agreements in the natural resource / extractive sector
     – Reviewing and cancelling double tax treaties
     – Closing loopholes which enable tax avoidance and evasion in the private sector
     – Promoting and enforcing fair corporate tax
     – Promoting and enforcing progressive taxes on personal income and wealth. Supporting the development of a binding, UN Framework Convention on International Tax Cooperation that aims to seal the loopholes in international tax governance and cooperation that have enabled countries to lose billions in revenue through global tax abuse.
   - Push back against the coercive policy advice of the IMF on austerity, including public sector wage bill cuts and privatisation, utilizing instead alternatives to austerity including progressive taxation.
   - Work together with other countries calling for debt relief and debt cancellation and support the efforts towards a UN Framework Convention on Sovereign Debt.

3. Increasing the **SENSITIVITY** of national education budgets by:
   - Focusing on equity in public expenditure to redress inequality and tackle discrimination (e.g. investing in accessible school infrastructure; ensuring adequate sanitation facilities to support efforts to keep girls in schools; increased investments in incentives for teacher postings in poor rural areas).
   - Developing the Consolidated Equity Index to apply a nation-wide equity funding formulae which explicitly addresses disadvantage and inequality.

4. Enhancing the **SCRUTINY** of national education budgets by:
   - Establishing structures for and actively encouraging scrutiny of education budgets and expenditure to promote transparency and accountability and improve efficiency through timely disbursement of funds, and ensuring that funds are spent effectively (especially in disadvantaged areas), e.g. by enabling or formalising community and civil society oversight.

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39. Tax Justice Network (2024). Stolen futures: the impacts of tax injustice on the Right to Education.

40. Based on UIS statistics. Primary school out-of-school numbers are 472,753, and junior high is 161,661 (both 2021, latest year available). See: https://databrowser.uis.unesco.org/ Author's calculations: out-of-school total 634,414 (primary 472,753 + junior high 161,661), so 2.5 m / 634,414 ≈ 3.94 ("nearly four times").

41. 2025 education budget GHS 42,157.25 million (= GHS 42.157 bn) ≈ US$ 3,436,508,568 at GH¢ 12.27/US$ (≈ US$ 3.44 bn). Africa Education Watch. (2025). *Analysis of the 2025 Education Budget.* Accra, Ghana: Africa Education Watch.

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45. CEQ analysis found Ghana's VAT to be broadly neutral in distributional terms (Younger, Osei-Assibey, & Oppong, 2016 – see below footnote), while more recent work by the Ministry of Finance, IFS, and TaxDev finds VAT and its levies to be mildly progressive (Ministry of Finance, IFS, & TaxDev, 2023, see below footnote).

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Cover photo: Basic School pupils at AAG adopted school in Kunyevila community, Ghana.
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