A journey towards transforming education financing in Africa:

Learning across the continent

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GPE Transforming Education

Learning across the 4Ss

Over 18 months, the Education Finance Learning Collaborative brought together education coalitions and civil society organisations from 18 countries across West, Central, East, North and Southern Africa to learn, reflect, test new approaches and strengthen collective advocacy for financing equitable and quality public education

Thandiwe Banda from Zambia, presenting on the Learning Collaborative, co-authored the Nairobi Charter Recommendations.

Coordinated by ActionAid International and supported by Education Out Loud, the Collaborative created a unique multilingual space for cross-regional learning, solidarity and collective action on education financing.

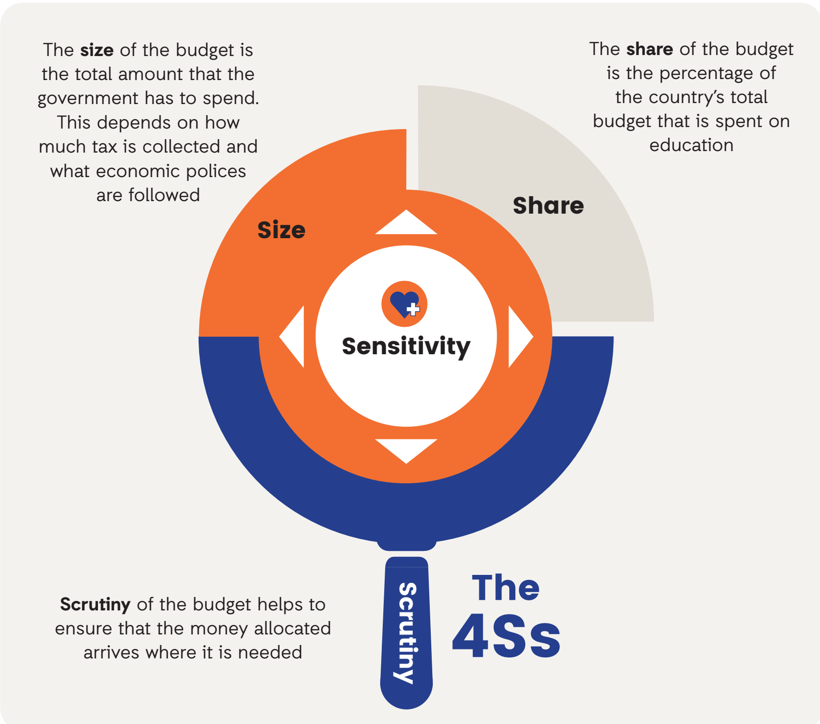
Through peer learning, action research and collective advocacy, participants increasingly connected education financing to wider questions of debt, taxation, inequality and economic justice. Rather than a traditional training programme, the Collaborative emphasised experiential learning— combining peer exchange, reflection, action research and collective advocacy.

The process combined six multilingual webinars, shared learning spaces, country action research and a face-to-face convening in Nairobi, culminating in the launch of the Nairobi Charter on Transforming Education Financing.

Discussions were grounded in ActionAid's 4Ss framework – Share, Size, Sensitivity and Scrutiny – while also drawing on wider expertise around debt justice, tax justice, inclusive budgeting and rights-based approaches to education financing, including piloting the CAQi model for costing quality education successfully pioneered in Brazil by the National Education Coalition.

Throughout the journey, participants moved from familiar discussions about education budgets and spending commitments to deeper questions about debt, taxation, inclusion, accountability, and economic justice. In doing so, education financing increasingly came to be understood not only as a technical issue, but also as a question of rights, equity and justice.

The Collaborative culminated in the launch of the Nairobi Charter – a collective call for transforming education financing and advancing the right to quality public education across Africa.



1. CAQi (Custo Aluno-Qualidade Inicial) is a rights-based education costing methodology developed by the Brazilian Campaign for the Right to Education. It identifies the minimum conditions required for quality education and estimates the financing necessary to provide them equitably.

"The most significant change the Learning Collaborative has contributed to is a shift in how we approach advocacy – from experience-based messaging to more structured, evidence-informed and strategically aligned action." LEARNING COLLABORATIVE PARTICIPANT, FINAL EVALUATION

What participants were looking for

Before the start of the collaborative, a needs assessment highlighted significant knowledge and capacity gaps across all four dimensions of the 4Ss framework:

- **Size** had the deepest knowledge gaps, particularly around tax justice, debt justice, international tax systems and the impact of debt servicing on education financing.
- **Scrutiny** activities were already underway in many contexts but were often focused on budget announcements, with less experience of tracking whether resources actually reached schools and communities.
- **Sensitivity** gaps centred on inclusive budgeting, disaggregated data, regional inequalities and financing for marginalised groups.
- **Share** was the most familiar area, but participants still identified gaps in access to timely data on funding shortfalls, spending per learner and budget allocations.

Peer learning and regional solidarity emerged as strong priorities. Participants were looking not simply for technical resources, but for opportunities to learn from one another, strengthen political analysis, and connect education financing advocacy to wider questions of inequality, public accountability and economic justice.

As the Collaborative unfolded, these priorities would shape both the learning journey and the growing recognition that transforming education financing requires looking beyond education budgets alone.

Laurette Abuya of GCE speaking at the opening of the workshop during the Global Action Week for Education (GAWE 2026).

Learning moment 1

Share: What Governments Prioritise

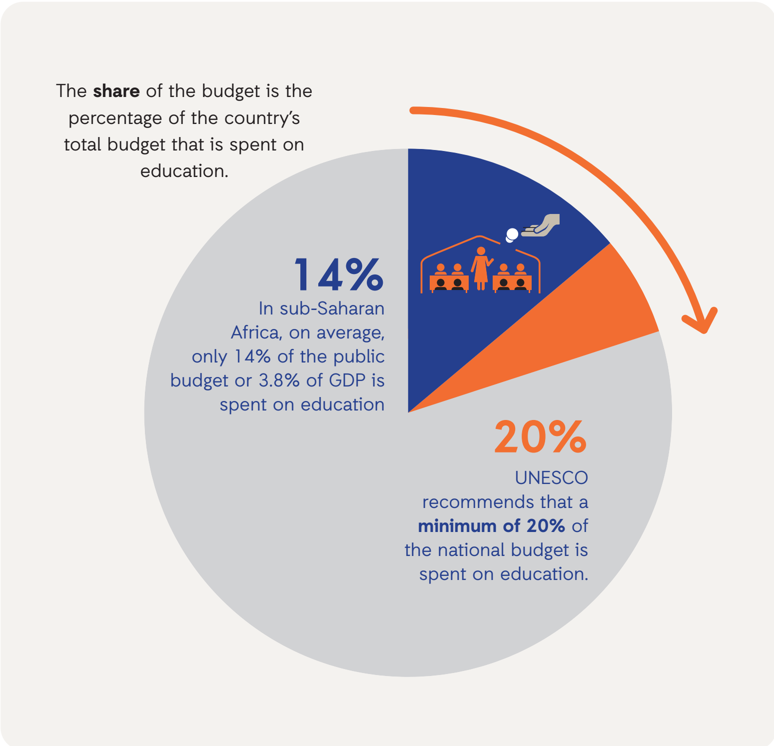
> *"Even where education receives a relatively large budget share, education systems can remain under pressure and underfunded."*
> ELISABETH MASSALY COSYDEP, SENEGAL

The first learning session focused on education's share of national budgets and GDP, exploring the widely recognised benchmarks requiring governments to allocate at least 20% of public expenditure and/or 6% of GDP to education.

Discussions examined why allocations in many African countries remain below these benchmarks. However, participants also reflected on a deeper challenge: even when countries meet international targets, education systems may still struggle to provide quality education due to debt burdens, low domestic revenues, demographic pressures and wider fiscal constraints.

The session also highlighted how high household contributions continue to deepen inequality, while rising debt burdens increasingly constrain public investment in education across the region.

More broadly, the discussion challenged the assumption that meeting targets is sufficient to guarantee equality or equitable education.



Peer Learning – Senegal and Benin

The Senegal Coalition des Organisations en Synergie pour la Défense de l'Éducation Publique (COSYDEP) shared reflections from a context where education has consistently received more than 20% of public expenditure, yet significant challenges around quality, equity and learning conditions persist. Their experience highlighted an important lesson for the Collaborative: while budget share remains an important benchmark, it cannot on its own determine whether education is adequately financed.

This became an important collective reflection across the Collaborative: *share matters, but share alone is insufficient*. As later discussions on debt and fiscal space unfolded, COSYDEP's Mamadou Ndiaye noted that focusing only on education's share of the budget can give an incomplete picture when debt servicing and other fiscal constraints are not taken into account.

"The discussions helped us realise that debt is also affecting education financing in Senegal. We had focused on education budget share, but began to see how debt repayments shape what is available for education in the first place."

MAMADOU NDIAYE, COSYDEP, SENEGAL

Anglophone participants in a discussion during a breakout session.

Pamela Agbozo of Social Watch Benin highlighted the ways in which civil society can engage strategically throughout the budget cycle rather than only after decisions have been made. Through engagement with budget planners, parliamentary committees and the production of accessible budget briefs, Pamela illustrated how advocacy can move from reactive responses towards more sustained influence over education financing decisions.

"We must focus not only on how the pie is divided, but also on growing the pie."

ASHINA MTSUMI, TAX AND EDUCATION ALLIANCE

Participants reviewing a presentation.

Go Deeper

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Learning moment 2

Debt Servicing Is Eating into Education Budgets

> *"Debt servicing is directly impacting education across the African continent in a number of very real ways."*
>
> DIANA MOCHOGE, AFRICA DEBT JUSTICE NETWORK

Building on discussions about education budget share, the first learning session on Size focused on the relationship between debt, fiscal space and education financing. Discussions explored how debt servicing, austerity measures, IMF conditionalities and shrinking fiscal space are reducing the resources available for education across many African countries.

The session marked an important shift in the learning journey, connecting education financing more directly to macroeconomic policy, global financial systems and debt justice.

Key learning from the session

- Debt servicing is directly crowding out education financing across the continent, with many countries now spending more on debt repayments than on education itself.
- A critical blind spot emerged: is the share of education spending calculated before or after debt servicing has been deducted from the budget? Many participants had not previously examined how debt repayments reshape the meaning of education budget share itself. Discussions highlighted growing demand for practical tools to track debt and analyse its impact on education budgets.
- Participants also identified public sector wage bill monitoring as an important advocacy entry point, particularly where IMF conditionalities are affecting teacher recruitment, teacher retention and wider public education systems.

Peer Learning – Uganda and Zambia

Uganda's Civil Society Budget Advocacy Group (CSBAG) presented data showing that interest payments grew by 91.5% between 2022 and 2026, while education spending grew by just 8.3%. One reflection captured the scale of the crisis: the amount spent on debt servicing in a single year could fund Uganda's primary school capitation grants for 54 years.

The Zambia National Education Coalition (ZANEC) reflected on Zambia's experience of debt default and restructuring, highlighting how dependence on external financing can leave countries vulnerable to austerity pressures and external conditionalities. Education spending increased temporarily in 2022, enabling recruitment of 30,000 teachers after Zambia defaulted and didn't need to pay external creditors. Participants increasingly recognised that struggles for debt justice, progressive taxation and education financing are deeply interconnected.

Participants engaging.

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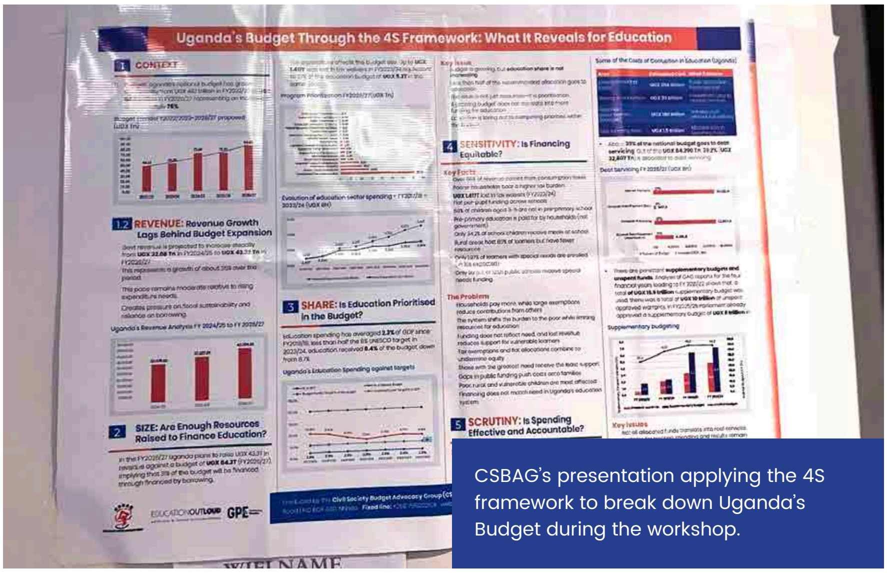


CSBAG's presentation applying the 4S framework to break down Uganda's Budget during the workshop.

Learning moment 3

Tax justice is education justice

> *"The resources lost through tax exemptions and illicit financial flows could fund the construction of over 63,000 classrooms."*
>
> LUIS MUTONDO, MEPT, MOZAMBIQUE

Building on earlier discussions around debt and fiscal space, this session explored how governments can expand the overall public resources available for education. Discussions focused on progressive taxation, domestic resource mobilisation, illicit financial flows and global tax justice.

Key learning from the session

- **Tax justice is education justice.** Participants increasingly recognised that education financing cannot be separated from debates about taxation, public revenues and economic justice. A global perspective presented during the session highlighted that an estimated US$492 billion is lost to tax abuse every year. Recovering these resources – combined with a small tax on the wealthiest 0.5% – could help fund primary education for more than 72 million out-of-school children.
- **The way governments raise revenue matters.** Discussions highlighted how many African tax systems rely heavily on VAT and other consumption taxes that disproportionately affect lower-income households, while corporations and extractive industries often benefit from exemptions and incentives that reduce public revenues.
- **Taxation remains a neglected area of education advocacy.** A significant reflection emerging from the session was that taxation is often insufficiently integrated into the work of education coalitions, despite its importance in determining the resources available for public education.
- **Education coalitions need to engage earlier.** Participants reflected on the importance of influencing decisions that shape public revenues long before annual budgets are finalised, including tax reforms, Medium-Term Revenue Strategies, or Revenue Strategies, parliamentary finance processes and international tax negotiations.
- **National advocacy and global tax reform are interconnected.** The UN Framework Convention on International Tax Cooperation was identified as an important opportunity to support fairer and more inclusive international tax rule-making and connect national education financing advocacy to global reform efforts.

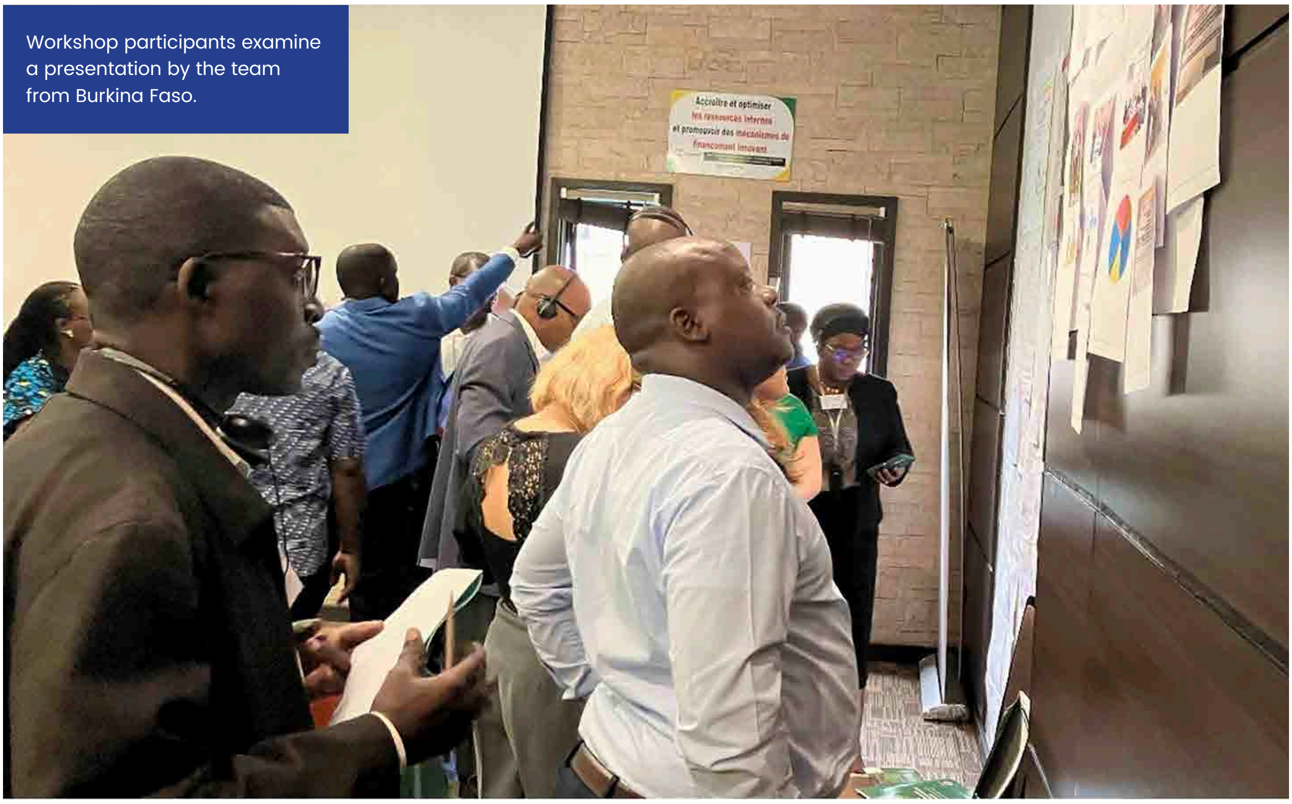
Peer Learning – Mozambique and Eswatini

The Mozambican National Education Coalition (MEPT) shared how extensive tax exemptions for megaprojects continue to undermine domestic revenues. Despite the country's significant natural resource wealth, approximately 84% of education investment is funded by external sources. MEPT's Luis Mutondo noted that resources lost through tax exemptions and illicit financial flows would be enough to build 63 000 classrooms and called for stronger mechanisms to ensure that revenues from extractive industries contribute directly to financing public education.

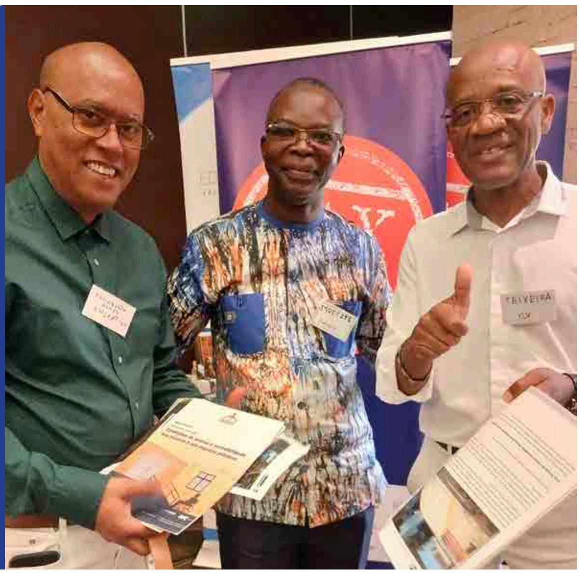
The Swaziland Network Campaign for Education for All (SWANCEFA) highlighted how illicit financial flows, trade mis-invoicing, profit shifting, transfer pricing and the movement of profits to low-tax jurisdictions reduce revenues available for public services. Their call for public country-by-country reporting by multinational corporations and reform of international tax rules resonated strongly with participants.

> *"Africa has the resources — the challenge is ensuring countries benefit from them."*
>
> THULANI LUSHABA, SWANCEFA, ESWATINI

Workshop participants examine a presentation by the team from Burkina Faso.



Participants connecting during the workshop.



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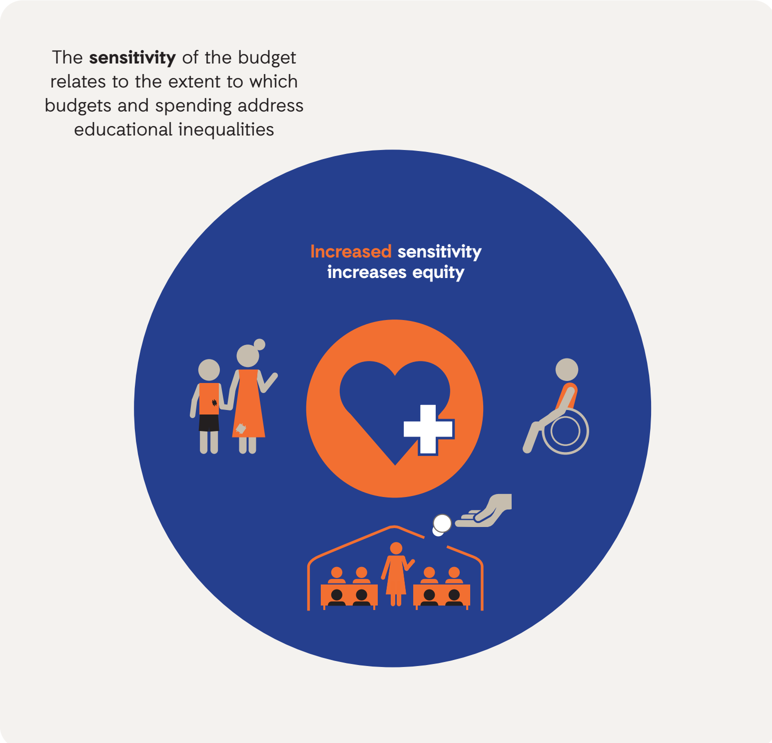
Learning moment 4

Are education budgets sensitive enough to ensure equality?

> *"We need to translate inclusion from principle into planning – that means budgets, not just words."*
>
> SYLVAIN ALOUBANI, DEDRAS-ONG / SOCIAL WATCH BENIN

The Sensitivity session focused on whether education budgets respond to inequality, exclusion and the needs of marginalised learners and communities. Building on earlier discussions about the size and availability of resources, participants explored how financing decisions can either reinforce or reduce inequalities related to gender, disability, geography, poverty and wider patterns of exclusion.



Key learning from the session

- **Education budgets are never neutral.** Financing decisions directly shape who is included, excluded, prioritised or left behind.
- **Who is missing from the budget?** The session pushed participants beyond asking how much is spent to asking whether some learners remain invisible within planning, budgeting and monitoring systems.
- **Data matters for inclusion.** Without disaggregated data, it is difficult to identify inequalities, target resources effectively or assess whether public spending is reaching those most at risk of exclusion.
- **Inclusion must be built into planning, allocation and accountability systems from the outset.** Sensitivity cannot be treated as an afterthought or addressed through isolated programmes alone.

Peer Learning – Benin and Nigeria

Contributions from Développement Durable, Décentralisation et Action Sociale (DEDRAS) and Social Watch Benin highlighted an important methodological lesson: having a budget is not the same as having a budget that is sensitive to inequality.

Using disaggregated data across gender, disability and geography, the Education Budget Equity and Monitoring Project (RePEM) examined who education spending actually reaches. Despite increasing allocations and a sector education plan in place since 2018, significant disparities persist. Existing budget classification structures also made it difficult to assess what resources were reaching marginalised learners and communities.

The advocacy insight from the presentation was clear: pushing for more money alone is not enough if the budget cannot identify who that money is intended to reach.

FACICP Disability Plus (Nigeria) highlighted how disability-inclusive budgeting ensures that learners with disabilities are visible within financing decisions. Participants heard how reforms including the Disability Act (2019), establishment of the National Disability Commission, and a twin-track approach combining dedicated disability budget lines with mainstreaming across sectors are helping to embed inclusion within public budgeting processes.

At the same time, significant challenges remain. Data gaps continue to limit monitoring and accountability, capacity building is needed for policymakers and organisations of persons with disabilities, and a broader shift is required from welfare-based approaches towards rights-based budgeting.

Participants connecting during the workshop.

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Learning moment 5

Following the Money Through to Delivery

> *"A budget can appear highly executed on paper while delivery on the ground remains weak."*
>
> PAMELA AGBOZO, SOCIAL WATCH BENIN

The final session on Scrutiny focused on the transparency, accountability and oversight mechanisms needed to ensure education financing reaches schools, teachers and learners effectively and equitably. Discussions explored the gap that often exists between policy commitments, budget allocations, actual disbursement and delivery in practice.

Key learning from the session

- **Allocation does not guarantee delivery.** A budget line, commitment or even high expenditure rate does not necessarily mean that resources reach schools, teachers and learners as intended.
- **High budget execution does not always mean successful implementation.** Participants explored the difference between financial compliance and actual service delivery, highlighting the need to look beyond expenditure figures to assess what public spending achieves in practice.
- **Transparency alone is insufficient.** Information only becomes accountability when communities can access, understand and act on it. Communities play a critical role in monitoring education financing, reinforcing the concept that scrutiny is not only a technical process but also a democratic and political one.
- **Community monitoring strengthens accountability.** Participants highlighted the importance of practical budget scrutiny tools, citizen oversight mechanisms and community-led monitoring processes that help track whether resources reach their intended destinations.

Peer Learning – Benin, Ghana and Nigeria

Social Watch Benin's contribution surfaced an important distinction between financial execution rates and implementation outcomes. Pamela Agbozo presented a structured review of the Ministry of Secondary and Technical Education budget, showing how high budget execution rates can mask weaker delivery on the ground. In technical and vocational education, for example, spending appeared strong on paper, yet only 64.4% of planned activities were physically delivered. Administrative bottlenecks, delays in fund disbursement and shortages of qualified teachers all contributed to the gap. The key advocacy lesson was clear: scrutiny must look beyond expenditure figures to ask what public spending actually delivers.

In Ghana, the CLEAR Consortium demonstrated how Public Expenditure Tracking Surveys (PETS), community scorecards, district budget monitoring and citizen accountability mechanisms can shift communities from passive recipients to active accountability actors.

Nigeria's experience, presented by the Civil Society Action Coalition on Education for All (CSACEFA), showed what scrutiny looks like when communities themselves drive the process. Through town halls, media engagement and project tracking, citizen-led monitoring exposed the gap between allocations, actual spending and the lived realities experienced in schools and communities.

> *"Does the money actually arrive in full, on time, and where it is needed?"*
>
> SAMIRA GALADIMA, ADDA GIRL FOUNDATION NIGERIA

Go Deeper

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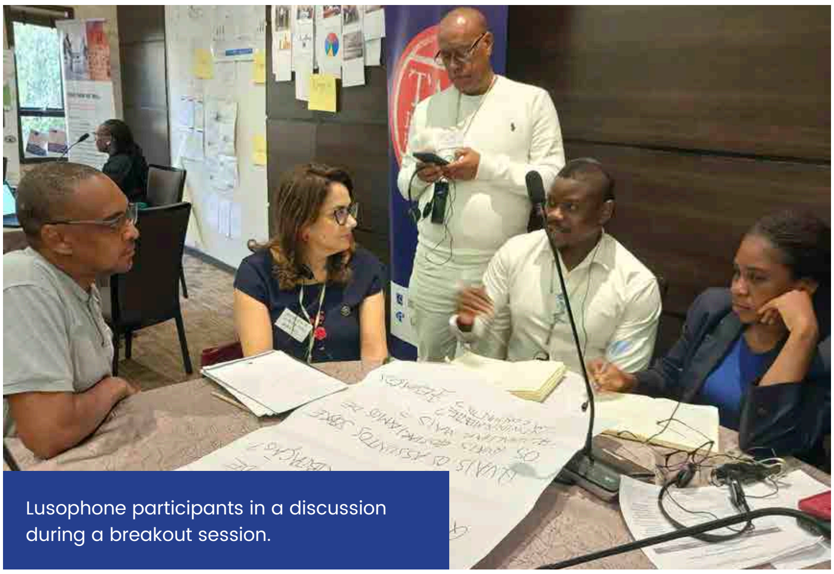
Francophone participants in a discussion during a breakout session.


Lusophone participants in a discussion during a breakout session.

Learning Together Face-to-Face – From Learning to Collective Voice

The Nairobi Convening

"The collaborative has moved from insight to influence."
RICHARD OLONG, REGIONAL PROGRAMME MANAGER, EDUCATION OUT LOUD

After more than a year of virtual exchange, participants gathered in Nairobi during Global Action Week for Education for a three-day face-to-face convening that culminated in the launch of the Nairobi Charter on Transforming Education Financing.

As Cheikh Mbow of COSYDEP reflected
"The collaborative originated from a learning workshop in Accra more than a year before and grew from a shared recognition that, despite diverse linguistic and national contexts, education financing was a universal challenge".

The convening created space to deepen political analysis, strengthen solidarity across countries, refine advocacy positions and consolidate a shared vision for transforming education financing. Through country presentations, gallery walks and practical exchange sessions, participants compared how the 4Ss framework was being applied across different national contexts and shared experiences of parliamentary engagement, expenditure tracking, taxation campaigns, debt advocacy, disability-inclusive budgeting, coalition-building and community accountability approaches.

Evaluation feedback consistently highlighted the value of peer learning and multi-country exchange:
"The most valuable part was the opportunity for direct exchange and peer learning. Being in the same space made it easier to have open discussions, share real experiences, and learn from different country contexts."

The convening also strengthened connections between education financing advocacy and wider movements for tax justice, debt justice, disability rights, gender justice and economic reform.

Seeing the Bigger Picture

One of the clearest shifts emerging through the Collaborative was a growing recognition that education financing cannot be understood through education budgets alone.

Participants increasingly connected education financing to debt servicing, austerity measures, progressive taxation, illicit financial flows and wider struggles for economic justice. Issues that are often discussed separately became increasingly connected through the 4Ss framework.

As one participant reflected:
"We realised that even with a relatively high share for education, debt changes everything because our government is only counting the share after they have paid the debts off. It gives a false sense that they are spending more."

This became an important collective insight across the Collaborative: increasing education budget share alone is not enough if the overall public budget remains constrained by debt servicing and weak domestic resource mobilisation.

David Archer from ActionAid International reinforced this challenge:
"Any country spending more on debt servicing than on education should be prioritised for debt restructuring and cancellation."

Participants also increasingly recognised that advocacy on education financing must engage with broader fiscal policy debates.

As Everlyn Muendo of the Tax Justice Network Africa observed:
"Advocacy often begins too late, at the stage of the Finance Bill, instead of earlier when the MTRS is being considered."

The discussions reinforced that transforming education financing requires stronger alliances beyond the education sector alone, linking education advocacy with wider struggles around tax justice, debt justice, disability rights, gender justice and equitable public services.

Learning from Brazil: Testing approaches to costing quality per student

The convening also provided an opportunity for participants to share lessons emerging from twelve months of piloting Brazil's Cost of Quality Education per Student (CAQi) approach in Cabo Verde, Eswatini, Mozambique and Uganda.

A key insight was that financing debates should begin not from existing fiscal limitations but from the resources required to guarantee quality education.

As Professor Adriana Dragone Silveira from the CAQI Brazil team explained:
"Quality in mass education begins before the classroom, with infrastructure, resources, and working conditions that let meaningful learning take root."

Participants reflected that the CAQi approach helped move debates beyond spending benchmarks alone and provided a practical way of linking financing demands directly to educational quality and equity.

Evaluation feedback highlighted the value of combining evidence generation with advocacy:
"What resonated most with me in the Action Research was its practical and participatory approach. It is not just about producing knowledge, but about linking evidence directly to advocacy and change."

There was strong consensus among participants that the approach should be adapted and expanded to additional countries, with many highlighting its potential to strengthen evidence-based advocacy and government engagement.

Andressa and Adriana presenting on the CAQi framework.

The Nairobi Charter

The convening culminated in the launch of the Nairobi Charter on Transforming Education Financing, bringing together members of the Learning Collaborative alongside representatives from the Global Partnership for Education, the Kenyan government, and Kenyan teachers' unions.

Grounded in the 4Ss framework – Share, Size, Sensitivity, and Scrutiny – the Charter pushes back against austerity and insists that education financing must be driven by human rights rather than arbitrary fiscal boundaries. Its core pillars include expanding domestic resource mobilisation through progressive taxation, resisting heavy debt burdens and austerity measures, ensuring equity-driven and gender-responsive budget allocations, and strengthening public scrutiny and participatory financial governance.

Since the launch of the Nairobi Charter, participating coalitions have already begun using it within national advocacy spaces. Members of the Learning Collaborative publicly launched the Charter to the media and invited guests in their countries, helping to draw wider attention to the links between education financing, debt, taxation, inequality, and economic justice.

Several coalitions have already begun adapting and using the Charter within national advocacy processes. In Zambia, the Zambia National Education Coalition (ZANEC) presented the Charter during the 2026 Pre-Budget Dialogue Forum, calling for its principles to be reflected within the country's 2027 education budget discussions. In Nigeria, civil society organisations and education advocates have similarly used the Charter to push back against chronic underfunding, austerity pressures, and inequitable financing patterns affecting girls' education.

Evaluation feedback revealed a strong sense of ownership over the Charter and its commitments:

"The Charter was not imposed – it was built through dialogue, which makes it much more legitimate and powerful as an advocacy tool."

"Having these priorities clearly articulated in a shared framework gives us a stronger, unified voice."

A representative from GPE at the opening of the Nairobi Charter launch.

Looking Back, and Looking Ahead

The Nairobi convening marked not the end of the process, but the beginning of a new phase of collaboration and collective advocacy.

Nearly all participants (95%) rated the Learning Collaborative as either high or extremely high value. Participants reported the strongest learning gains in areas where the original needs assessment had identified the deepest gaps, particularly debt, taxation, budget sensitivity and inclusive financing approaches.

The final evaluation suggests that the Collaborative changed not only what participants knew, but how they approached advocacy itself:
"The most significant change the Learning Collaborative has contributed to is a shift in how we approach advocacy – from experience-based messaging to more structured, evidence-informed and strategically aligned action."

Perhaps most significantly, the evaluation suggests that the Collaborative helped build a lasting community of practice around education financing:
"This Learning Collaborative has given birth to a network of CSOs working in education financing."

"We had one voice."

Many participants described new collaborations, stronger regional relationships and a shared commitment to continue learning and working together beyond the life of the project.

The evaluation suggests that something lasting has been built: stronger regional relationships, deeper collective analysis, practical tools for advocacy and, perhaps most importantly, a shared platform for collective action to advance equitable and rights-based education financing across Africa.

Action Research Workshop Participants.

Coordinated by ActionAid International and supported by Education Out Loud, the Learning Collaborative was grounded in ActionAid's 4Ss framework (Share, Size, Sensitivity and Scrutiny).

Through multilingual learning, action research, technical support and peer exchange, the Collaborative supported education coalitions across Africa to strengthen evidence-based advocacy on education financing, debt, taxation, equity and accountability.

ActionAid also worked closely with the Brazil National Education Coalition to pilot the CAQi model in four African countries and supported the collective development of the Nairobi Charter on Transforming Education Financing.

The following organisations were part of the Learning Collaborative journey across the whole 18 months - other grantees from the EOL also joined us for one or more of the sessions.

1. ActionAid, International
2. Adda Girls Education Foundation, Nigeria
3. Association des Personnes Rénovatrices des Technologies Traditionnelles (APRETECTRA), Benin
4. Campanha Nacional pelo Direito à Educação, Brazil
5. Coalition National pour l'Education pour Tous du Burkina Faso (CN-EPT/BF), Burkina Faso
6. Coalition des Organisations en Synergie pour la Défense de l'Education Publique (COSYDEP), Senegal
7. Civil Society Budget Advocacy Group (CSBAG), Uganda
8. Organisation pour le Développement Durable, le Renforcement et l'Autopromotion des Structures Communautaire (DEDRAS), Benin
9. Education Coalition of Zimbabwe (ECOZI)
10. Elimu Yetu Coalition (EYC) Kenya
11. La Coalition Éducative Tunisienne (CET)
12. Movimento de Educação Para Todos (MEPT), Mozambique
13. Global Campaign for Education (GCE)
14. Rede Nacional da Campanha de de Educação para Todos - Cabo Verde (RNCEPT-CV), Cape Verde
15. School for Life, Ghana
16. Tax-Ed Alliance
17. YEFL-Ghana
18. Swaziland National Coalition on Education for All (SWANCEFA)
19. Zambia National Education Coalition (ZANEC)

With Thanks,
We extend our sincere appreciation to the African Forum and Network on Debt and Development (AFRODAD), Tax Justice Network (TJN), Tax Justice Network Africa (TJNA), the Brazilian Campaign for the Right to Education, and FACICP Disability Plus (Nigeria) for sharing their expertise, experience, and practical insights across the learning sessions and face-to-face convening.