

Education

Governments in sub-Saharan Africa spend 3.6 times more on debt payments than on schools, so budgets now decide how far African children learn.

IN BRIEF

- At the UN in September, a global education fund raised \$3.5 billion, and technology firms offered free online courses in artificial intelligence (AI).
- At home the problem is much larger: more than 100 million African children are out of school, four in five ten-year-olds cannot read a simple text, and governments spend far more on debt than on schools.
- Most of that debt is owed to lenders inside each country, so African governments can protect school budgets themselves by writing a minimum for education spending into their debt plans.



Pupils at Qamar Primary School, Mogadishu, Somalia.

Photo: AMISOM Public Information, [CC0 1.0](#), via [source page](#).

100m+

Children out of school in Africa, 13.2 million more than in 2015

[Source: unesco.org](https://unesco.org)

4 in 5

Ten-year-olds in Africa who cannot read a simple text

[Source: unesco.org](https://unesco.org)

3.6x

Debt payments compared with education spending in sub-Saharan Africa

[Source: ecofinagency.com](https://ecofinagency.com)

15m

New teachers sub-Saharan Africa needs by 2030

[Source: unesco.org](https://unesco.org)

30%

Expected fall in aid for education from its 2023 peak by 2027

[Source: world-education-blog.org](https://world-education-blog.org)

88

Researchers per million people in sub-Saharan Africa, against 1,486 worldwide

[Source: uis.unesco.org](https://uis.unesco.org)

01

HOW SURE WE ARE: OBSERVED

What happened at the UN

On 23 September Nigeria and Italy hosted a funding meeting for the Global Partnership for Education (GPE), a global fund that helps lower-income countries pay for and improve their schools. The meeting raised \$3.5 billion. Of that, \$2.1 billion was pledged to GPE itself, against a target of \$5 billion for 2026 to 2030. Another \$1.4 billion came as co-financing from public development lenders, foundations and companies. Partner countries promised to raise their own education spending by 32% by 2030, to \$471 billion. Italy doubled its contribution. Nigeria, the co-host with the most children out of school, published no pledge. The fund now has less than half of what it asked for.

Google and the International Telecommunication Union (ITU), the UN agency for digital technology, offered 100,000 scholarships for Google's online AI certificate in more than 80 countries. On 24 September the African Development Bank, the AI Hub of the UN Development Programme, Google and the learning platform Apolitical launched free online AI courses for African public officials. They published no budget and no target for how many officials would take part. Neither offer trains teachers, changes what schools teach or connects schools to the internet.

Sources for this section (5)

- [GPE: the high-level financing event, 23 September 2026](#)
- [GPE: \\$3.5 billion raised, and pledges by partner countries](#)
- [GPE: the fund's target for 2026 to 2030](#)
- [EdTech Innovation Hub: Google and ITU offer 100,000 AI scholarships](#)
- [AllAfrica: free AI courses for African public officials](#)

02

HOW SURE WE ARE: OBSERVED

What is really going on

The second report on education across Africa by the UN education agency (UNESCO), the UN children's agency (UNICEF) and the African Union finds 75 million more children in school than in 2015. Over the same period, the number out of school rose by 13.2 million, to more than 100 million. African countries now invest less in education than they did in 2015 and 2020. The yearly funding gap is about \$77 billion. The share of children who finish school rises by less than one percentage point a year. At that pace, many children now starting school will leave without finishing.

Sub-Saharan Africa needs 15 million new teachers by 2030, a third of the 44 million needed worldwide. Teachers are also leaving faster. Across the world, the share of primary teachers who leave the job each year almost doubled, from 4.6% in 2015 to 9.1% in 2022. Every teacher who leaves makes the African shortage harder to close.

Four in five ten-year-olds in Africa cannot read and understand a simple text, and learning levels appear to be falling. Seven in ten children in sub-Saharan Africa get no schooling before primary school. In 2021, low-income African countries spent about \$54 a year on each student, while high-income countries spent about \$8,500. Yet schooling pays well in Africa. Each extra year in school raises earnings by 12.4% in the region, against 10% worldwide.

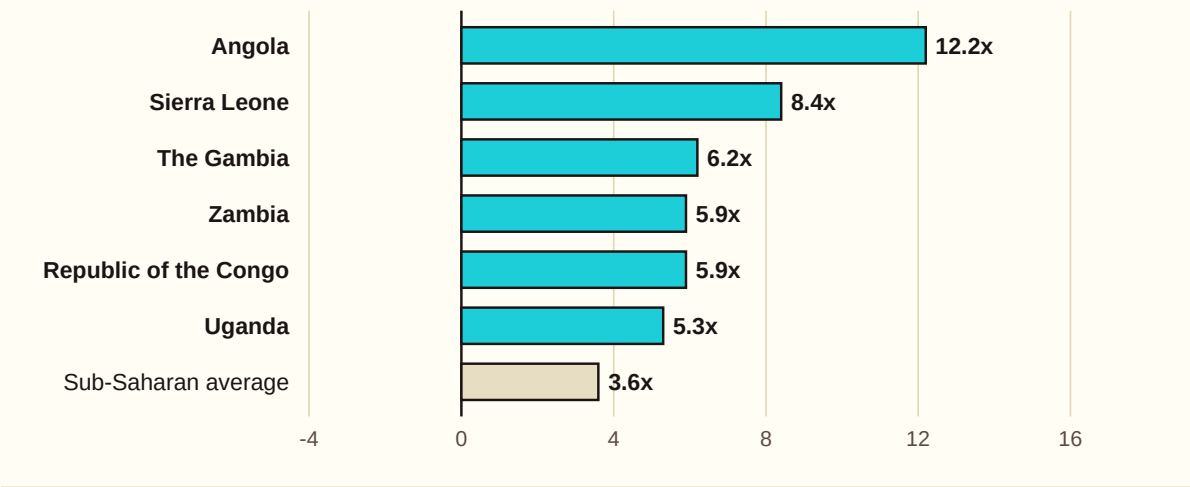
In July 2026 UNESCO published a paper called Breaking the debt trap. It finds that governments in sub-Saharan Africa spend on average 3.6 times more on debt payments than on education. In eight countries they spend at least five times more: Angola, Sierra Leone, The Gambia, the Republic of the Congo, Zambia, Mauritius, Uganda and Chad. Since 2017, each extra dollar paid on debt has come with about 28 cents less for education, after inflation. Most of these payments, 62%, go to lenders inside the country. Money that could pay teachers goes to lenders first.

Aid for education is falling fast. It is expected to fall 30% from its 2023 peak by 2027. Aid for basic schooling fell 15% between 2023 and 2024, and 17% in low-income countries. The United States cut its total aid by 57%, and Germany cut its development budget by 25%. The United Kingdom's aid is falling to 0.3% of national income by 2027. Liberia, Mali and Niger may lose more than 40% of their education aid. A common claim is that 97% of education money in the region comes from national budgets. That average hides countries that depend heavily on aid, such as Burundi, where aid pays for 19% of public education spending.

Few school systems have rules on AI. A 2023 UNESCO survey found that only 10% of schools and universities worldwide had formal guidance on it. Mauritius adopted Africa's first national AI strategy in 2018, and Kenya and Rwanda have their own. In June 2024 eastern African states adopted the Nairobi Statement on AI, which stresses ethical use and training for teachers. Research is also thin. Sub-Saharan Africa spends 0.38% of its national income on research, against a world average of 1.92%. It has 88 researchers for every million people, against 1,486 worldwide. Africa is entering the AI age with few rules for schools and few scientists of its own.

Several African governments spend five to twelve times more on debt service than on schools

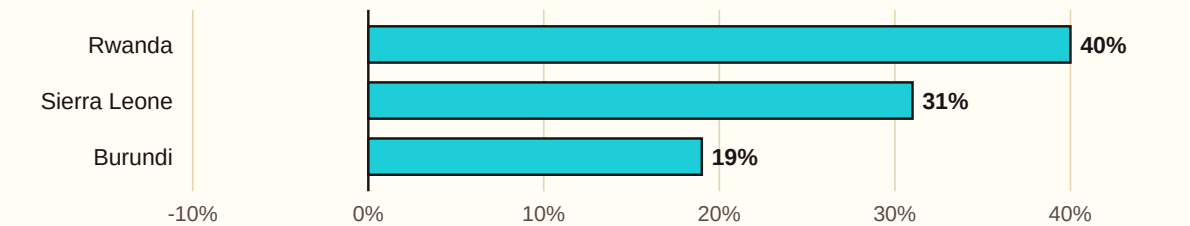
Debt service as a multiple of education spending



Source: [UNESCO policy paper, July 2026, via Ecofin Agency](#)

In some countries aid pays for a large share of education

Aid as a share of education spending, %



Rwanda's figure is reported as nearly 40%.

Source: [GEM Report, Who suffers when education aid falls](#)

Sources for this section (7)

- [UNESCO: the state of education in Africa, from the second continental report](#)

- [UNESCO: global report on teachers](#)
- [World Bank: learning, spending per student and returns to schooling in sub-Saharan Africa](#)
- [Ecofin Agency, reporting UNESCO: debt payments and education spending by country](#)
- [GEM Report: who suffers when education aid falls](#)
- [UNESCO: AI and education in eastern Africa](#)
- [UNESCO Institute for Statistics: research spending and researchers by region, 2026](#)

03

HOW SURE WE ARE: OBSERVED

Country by country

Nigeria had about 9.1 million primary-age children out of school in 2023. That is more than twice Ethiopia's 4.2 million in 2024, and the largest number among African countries with recent data. Nigeria's federal education budget rose to 3.52 trillion naira in 2025, from 1.54 trillion naira in 2023. Because Nigeria is so large, progress on schooling across Africa depends heavily on its choices.

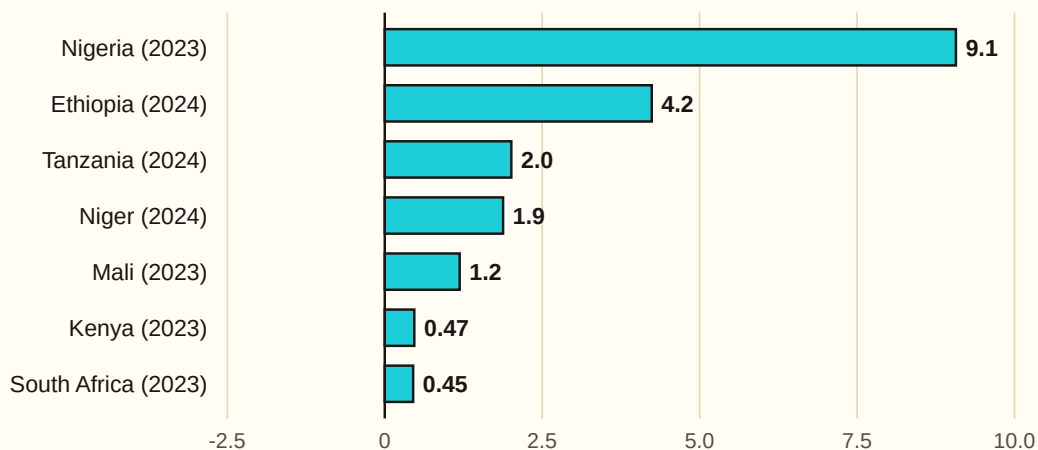
Sierra Leone offers free schooling while carrying heavy debt. It spends 8.4 times more on debt than on education. Its 2026 education budget of 4.0 billion leones, about \$169 million, rose 9.4% in cash terms and fell about 1% after inflation. Debt payments of 8.6 billion leones are more than double the education budget. When interest is counted in total spending, education takes 13.5% of the budget and 2.2% of national income, below the benchmark of 4% to 6%. Early childhood education gets 0.04% of the education budget. Aid pays for 31% of public education spending, so falling aid adds to the pressure.

Angola spends 12.2 times more on debt than on education, and gave education 6.5% of government spending in 2025. Kenya gave education 28.5%, the highest share among the countries compared here. Uganda gave 8.5% in 2022 and Zambia 14.5% in 2025. Their debt payments were 5.3 and 5.9 times their education spending. Kenya's model for funding university students began in May 2023. The High Court declared it unconstitutional in 2024, and the Court of Appeal restored it in March 2025. About 400,000 students were left unsure of their fees.

Kenya has given 10,382 laptops and as many smart boards to junior schools, and trained more than 62,000 teachers in computer skills. A programme backed by UNICEF had connected 363 of a planned 1,000 primary schools to the internet by December 2025. Rwanda depends on aid more than any country named by the Global Education Monitoring (GEM) Report. Aid pays for nearly 40% of its public education spending, so cuts abroad reach its classrooms directly.

Nigeria has more than twice as many primary-age children out of school as Ethiopia

Primary-age children out of school, millions (latest year)

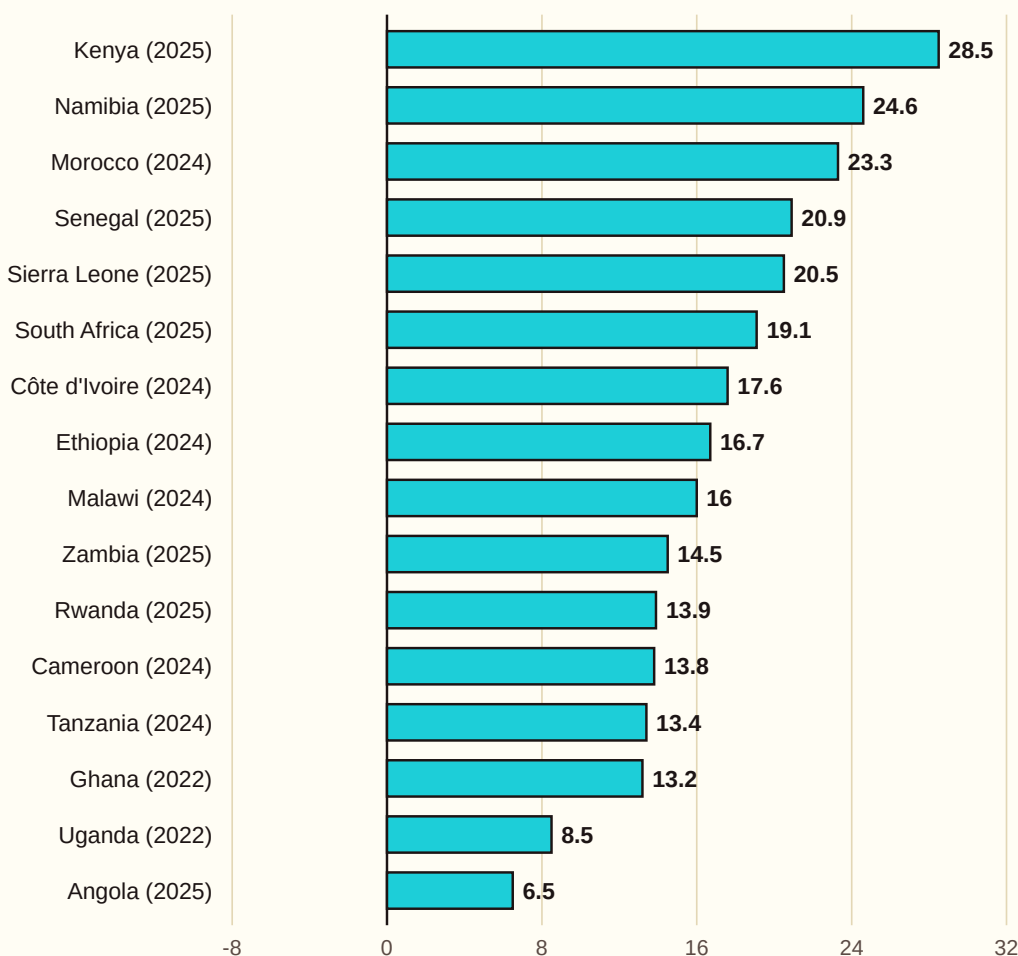


Primary school age only; lower and upper secondary out-of-school children are excluded. Countries with no data since 2020, including the DRC and Sudan, are not shown.

Source: [World Bank WDI from UNESCO Institute for Statistics, indicator SE.PRM.UNER](#)

Kenya gives education more than a quarter of its budget, and Angola under a fifteenth

Government education spending, % of total government spending (latest year)



International benchmark: 15 to 20% of public spending (Incheon Framework). Denominators differ by source: UNICEF puts Sierra Leone's 2026 share at 13.5% when interest payments are included in total spending. Nigeria is omitted because its series value (3.0% in 2024) is not comparable with the others.

Source: [World Bank WDI from UNESCO Institute for Statistics, indicator SE.XPD.TOTL.GB.ZS](#)

Sources for this section (8)

- [World Bank data: primary-age children out of school](#)
- [Federal Ministry of Information, Nigeria: the education budget](#)
- [UNICEF: Sierra Leone's 2026 education budget brief](#)
- [Ecofin Agency, reporting UNESCO: debt payments against education spending, by country](#)
- [World Bank data: education as a share of government spending](#)
- [Education News: Kenya's Court of Appeal restores the university funding model](#)
- [Capital FM via AllAfrica: laptops, connectivity and teacher training in Kenya](#)

04

HOW SURE WE ARE: STRONG INFERENCE

Why this matters

The continental report names fast population growth as one of three reasons progress has stalled, beside crises and weak funding. More children reach school age every year, and the systems that must teach them are short of teachers and money. When the number of pupils rises and the budget stays flat, spending per child falls every year.

Most of the debt payments that crowd out schools go to lenders at home, such as banks and pension funds that hold government bonds. African governments can therefore act without waiting for creditors abroad. A minimum for education spending, written into each government's debt plan, would protect classrooms when debts are rescheduled. Parliaments can make that minimum part of the budget law.

AI makes reading, reasoning and judgement more valuable, and a child who cannot read at ten cannot use it. Teaching every child to read and count is therefore the first AI policy any African government needs. Online certificates for adults do not reach the four in five children who leave the early grades unable to read. With so few researchers, African universities cannot yet supply the scientists that debates on AI and pandemics assume. Disputes such as Kenya's over university fees show that governments still handle universities as a budget problem. Universities train the experts a country needs to make its own decisions, and they need steady funding for that.

Sources for this section (2)

- [UNESCO: why progress in African education has stalled](#)
- [Ecofin Agency, reporting UNESCO: the share of debt payments owed at home](#)

05

HOW SURE WE ARE: CONTESTED

The case against this view

Free AI courses and certificates reach people quickly and cost governments nothing. The rise in enrolment since 2015 is large, and in every country learning has lagged behind enrolment before catching up. Kenya already gives education more than a quarter of its budget, so a bigger budget share does not settle the question on its own. The World Bank argues that spending money well matters as much as spending more of it.

Sources for this section (1)

- [World Bank: spending better on education and skills in Africa](#)

BY AUDIENCE

What you can do

Governments

DO THIS

Write a minimum for education spending, measured after inflation, into your debt strategy and the 2027/28 budget.

WHY

Each extra dollar paid on debt has come with 28 cents less for schools.

Governments

DO THIS

Hire and pay the qualified volunteer teachers already in your schools before building new classrooms.

WHY

Sub-Saharan Africa needs 15 million more teachers by 2030, and Sierra Leone's budget brief calls for taking on its volunteer teachers.

AU and regional bodies

DO THIS

Ask the AU to publish a yearly table of education spending against debt payments for every member state.

WHY

A regular table would keep the trade-off in front of finance ministers.

NGOs and civil society

DO THIS

Compare education budgets with actual spending, and publish the gap every three months.

WHY

Sierra Leone's budget rose in cash terms and fell after inflation, which headline figures hide.

Philanthropy

DO THIS

Fund reading and counting programmes for young children in countries losing more than 40% of their education aid.

WHY

Liberia, Mali and Niger face the steepest cuts.

Business and investors

DO THIS

Put AI training money into tools for teachers and learning content that works without the internet.

WHY

Only 363 of 1,000 targeted Kenyan primary schools were connected by the end of 2025.

Researchers and media

DO THIS

Show, country by country, how rescheduling debt owed at home would change education budgets.

WHY

Most debt payments go to lenders at home, within governments' own reach.

Young people and citizens

DO THIS

Ask candidates to commit to a minimum for education spending and to publish how many teachers they will hire.

WHY

Young people pay the price of classrooms without teachers.

OCTOBER 2026 TO DECEMBER 2027

Dates to watch

5 OCTOBER 2026

World Teachers' Day

A moment to press for paid posts for trained teachers. [Source](#)

12 TO 18 OCTOBER 2026

Annual meetings of the International Monetary Fund (IMF) and the World Bank, Bangkok

The rules these lenders use to judge debt decide whether a minimum for education spending is accepted. [Source](#)

24 JANUARY 2027

International Day of Education

A check on whether the pledges made to GPE in New York have been paid. [Source](#)

12 TO 17 APRIL 2027

Spring meetings of the IMF and the World Bank

They take place as African governments finish their 2027/28 budgets. [Source](#)

4 TO 9 OCTOBER 2027

Annual meetings of the IMF and the World Bank

A test, one year on, of whether any IMF programme has protected education spending. [Source](#)

Recommendations

1 YEAR · BY 2027/28 BUDGETS

NATIONAL, WITH CONTINENTAL COMPARISON

Write a legal minimum for school spending into every national debt plan

Leads: National finance ministries decide; the AU Commission's education department and the APRM compare results; Sierra Leone goes first

Dig deeper

What you need to know about the state of education in Africa

UNESCO

The headline figures on access, learning and finance from the second continental report.

Who suffers when education aid falls

GEM Report

Aid dependence of education budgets, country by country.

Debt service and education spending in sub-Saharan Africa

Ecofin Agency, reporting UNESCO

Country ratios of debt service to education spending.

2026 research and development data release

UNESCO Institute for Statistics

Research spending and researchers per million by region.

Global leaders mobilise \$3.5bn for education at UNGA

Global Partnership for Education

The outcome of the UNGA81 financing event co-hosted by Nigeria and Italy.

Global report on teachers: what you need to know

UNESCO

The teacher shortage by region, including 15 million needed in sub-Saharan Africa.

Sierra Leone education budget brief 2026

UNICEF

How debt service crowds out a free school programme.

Learning poverty and skills in sub-Saharan Africa

World Bank

Why the focus must be on foundational learning.

Breaking out of the global education financing bubble

UNESCO

Why domestic finance decides education outcomes.

AI is already in Kenya's classrooms

Capital FM via AllAfrica

Devices, connectivity and teacher training in Kenyan schools.

Words used on this page

Global Partnership for Education (GPE)

A global fund that helps more than 90 lower-income countries pay for and improve their school systems. Donor governments and foundations pledge money to it every few years. [Glossary](#) · [Source: globalpartnership.org](#)

The Global Fund

An international fund that pays for HIV, tuberculosis and malaria programmes. It raises money from governments and private donors every three years. [Health briefing](#) · [Glossary](#) · [Source: theglobalfund.org](#)

Co-financing

The share of a programme that the receiving government must pay itself. [Health briefing](#) · [Glossary](#)

UNESCO

The UN agency for education, science and culture. Its statistics office publishes the main figures on schooling and research in every country. [Our recommendation on this](#) · [Glossary](#) · [Source: uis.unesco.org](#)

UNICEF

The UN's agency for children. It works on child health, nutrition, schooling, water and protection, and is funded by voluntary donations. [Glossary](#) · [Source: unicef.org](#)

African Union (AU)

The organisation of 55 African states, based in Addis Ababa. Its heads of state meet each February. It can suspend members after a coup. [Glossary](#) · [Source: au.int](#)

Pension and insurance funds

Funds that hold workers' retirement savings and insurance premiums. In most African countries they put most of their money into government bonds. [Our recommendation on this](#) · [Philanthropy briefing](#) · [Glossary](#)

IMF programme

A loan from the International Monetary Fund that comes with conditions on a government's budget, such as limits on the public wage bill. [Development cooperation briefing](#) · [Glossary](#)