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PUBLICATION Joining Forces for Africa: Acting to end child labour (JOFA-ACTE)

Balancing A Nation's Books on Children's Backs:

JOINING FORCES
For All Children

Co-funded by the European Union

How public debt and austerity are reshaping children's lives across Burkina Faso, Madagascar, Malawi and Mali

PLAN INTERNATIONAL · Save the Children · Terre des Hommes International Federation · World Vision

FOREWORD

This report exposes the stark effects of a financial system that is not human-centred and that does not prioritise some of the most vulnerable members of society: the children. They cannot motivate for themselves and as yet they are unaware of the global financial system and the trade-offs that leaders across the world make in the name of development, growth and poverty alleviation. In 2009, when I completed my doctoral research which made the original argument that there is a link between tax and human rights, it was of course a challenge to prove. Over the years, work I have been doing has gradually become part of the mainstream. My report to the UN General Assembly in 2024 called for a lifecycle approach to finance and human rights, tracing life of a person from birth and all the support they need to ensure they are healthy and can be a contributor to the society in which they live. This report clearly evidences the need to strengthen the linkages between tax, debt and illicit financial flows as well as the entire fiscal system globally, regionally and nationally, through a lifecycle approach.

This report provides proof that elements of finance are able not only to prevent child mortality but also to improve the quality of children's lives in numerous and diverse scenarios. That is its key conclusion. The world and the children who are our present and future desperately need a global financial system that is fair and just, transparent, accountable and responsible, while also being efficient and effective, and the authors should be commended for a well-argued report.

I look forward to seeing more reports like this from other regions across the developing and developed world.

Attiya Waris

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This research study is part of the EU-funded Joining Forces for Africa: Acting to End Child Labour (JOFA-ACTE) initiative that is being implemented in Burkina Faso, Madagascar, Malawi and Mali to prevent the worst forms of child labour and strengthen child protection systems in high-risk sectors. It builds upon years of collaborative work by Joining Forces partners, national coalitions and communities to place children's rights at the centre of public policy and practice.

First and foremost, the author gratefully acknowledges the adolescent girls and boys, their parents and guardians, community leaders and non-governmental organisation (NGO) partners who participated in the research. Their time, insights and courage in sharing often painful experiences form the heart of this report. It is to them and to the children whose voices cannot yet be heard that this research study is dedicated.

I also extend our sincere thanks to our partner teams in Burkina Faso, Madagascar, Malawi and Mali, including country offices and local implementing organisations, whose leadership, contextual expertise and day-to-day problem solving made this work possible. Their commitment to safeguarding children, facilitating ethical participation and navigating complex field realities was indispensable at every stage of the research process.

This report would not have been possible without the invaluable support of Mariam Abdel Baky, whose coordination, technical guidance and patient accompaniment kept a demanding multi-country process on track. Sincere appreciation is extended to Mirriam Phiri-Hamilton, a safeguarding and Protection from Sexual Exploitation, Abuse and Harassment (PSEAH) capacity-building specialist whose cross-cutting expertise in Human Resources (HR) leadership, Diversity Equity and Inclusion (DEI) and hands-on safeguarding advisory work significantly strengthened this effort.

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Finally, we thank all those who provided invaluable feedback on the design, analysis and drafting of this report, including colleagues from child-rights organisations, academic partners and members of the JOFA-ACTE consortium, for their careful review and constructive challenge. We are also grateful to the European Union (EU) for their financial support without which this research and its dissemination would not have been possible.

Joining Forces for Africa: Acting to End Child Labour (JOFA–ACTE) is implemented in Mali, Burkina Faso, Madagascar, and Malawi, with the goal of preventing the worst forms of child labour. The initiative is led by the *Joining Forces Alliance*, a coalition of six of the largest international child-focused NGOs: ChildFund Alliance, Plan International, Save the Children International, SOS Children's Vil-

lages International, Terre des Hommes International Federation and World Vision International. Together, they work with and for children under 18 to protect their rights and end violence against them.

Author: Felogene Anumo is a pan-African feminist economist and policy advocate whose work sits at the intersection of macroeconomic governance, tax justice, debt and fiscal policy with a particular focus on structural inequalities in African and global economies.

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EXECUTIVE SUMMARY

Across Malawi, Madagascar, Mali and Burkina Faso, children are at the centre of a growing crisis driven by debt and austerity. Under pressure to meet strict fiscal targets, these governments have cut essential public spending, limited hiring and pay for teachers and health workers, and relied more on taxes that fall hardest on poor households. The costs of these choices are carried not by those who design the policies or issue the loans, but by children whose access to education, healthcare and adequate food is being steadily eroded.

Evidence from the four countries shows how debt service and austerity are weakening the systems children rely on. In Malawi, for example, debt payments now absorb the largest share of government resources, exceeding combined spending on health and education, and restricting the fiscal space for social investment. IMF-linked wage-bill ceilings have blocked the recruitment of tens of thousands of teachers and health workers; Malawi alone needs more than 52,000 additional primary school teachers to reach acceptable class sizes, and Mali faces an even larger gap. As a result, fewer than half of the children in rural areas of Burkina Faso and Mali complete primary school, and only a small minority in Malawi manage to finish secondary education. Health systems show similar strains, with countries spending more on debt than on health, and tens of thousands of children in Burkina Faso treated for severe, acute malnutrition in a single recent year.

These patterns are not accidental but stem from how current debt and fiscal policies are designed and implemented. They also sit on much older foundations. Many of today's debt structures in the Global South, including in Africa, can be traced back to colonial practices, in which former colonies inherited debts run up by colonial powers and were locked into unequal economic arrangements that persist today. As social budgets are frozen or cut and prices for essentials rise, families cope by reducing meals, taking children out of school and sending them to work. Across the four countries, parents report that they withdraw children from school when they can no longer afford uniforms, books, transport or informal fees that have shifted from the state to households. Many of these children then enter hazardous work in agriculture, mining, domestic service or informal urban jobs. In Madagascar, for instance, debt-fuelled commodity and mining booms are linked to cycles of household borrowing and repayment in which children's labour in vanilla fields and mica mines becomes a key survival strategy.

This crisis is political as well as economic. Loan programmes from international financial institutions frequently include conditions such as wage-bill caps, subsidy removals and limits on social spending, while leaving in place costly tax exemptions, and tolerating large illicit financial flows. At the same time, governments have expanded regressive taxes, including levies on basic goods and services, instead of prioritising taxes on wealth, high incomes and corporate profits. This combination shifts the burden of adjustment onto low-income households, and deepens inequalities between creditors and debtor countries, elites and ordinary citizens, and macroeconomic targets and children's rights

The findings draw on participatory fieldwork with children, caregivers and frontline workers in all four countries, combined with budget and policy analysis.

Findings from the four countries support a clear conclusion: the tighter the adherence to austerity conditions, the more precarious life becomes for children. While debt indicators may improve on paper, this often coincides with rising child labour, lower school enrolment and completion, and worsening malnutrition and preventable disease. The report argues that this is not responsible fiscal management but a transfer of adjustment costs onto children's bodies and futures. It also stresses that alternative choices are available and that economic policy can be designed to protect and advance children's rights.

The report sets out a child-centred policy agenda across three arenas: restructuring sovereign debt to unlock fiscal space, reforming tax systems to raise progressive revenues and ending conditionalities that force cuts to education, health and social protection.

At the national level, the report calls for governments to make child rights impact assessments mandatory for all fiscal decisions, enshrining spending on education, health, nutrition and child protection as protected floors in national budget laws. It calls for the renegotiation of rigid wage-bill ceilings and for the adoption of child-sensitive budgeting as a standard methodology across all line ministries. The report also calls for the expansion of social protection systems including child benefits, school feeding and cash transfers to be treated as a strategic investment in human development. On domestic revenue, it calls for a shift away from regressive consumption taxes, a crackdown on harmful tax incentives and illicit financial flows and the pursuit of multilateral tax reform. This includes a coordinated global wealth tax so that the resources needed to fund children's services are raised fairly.

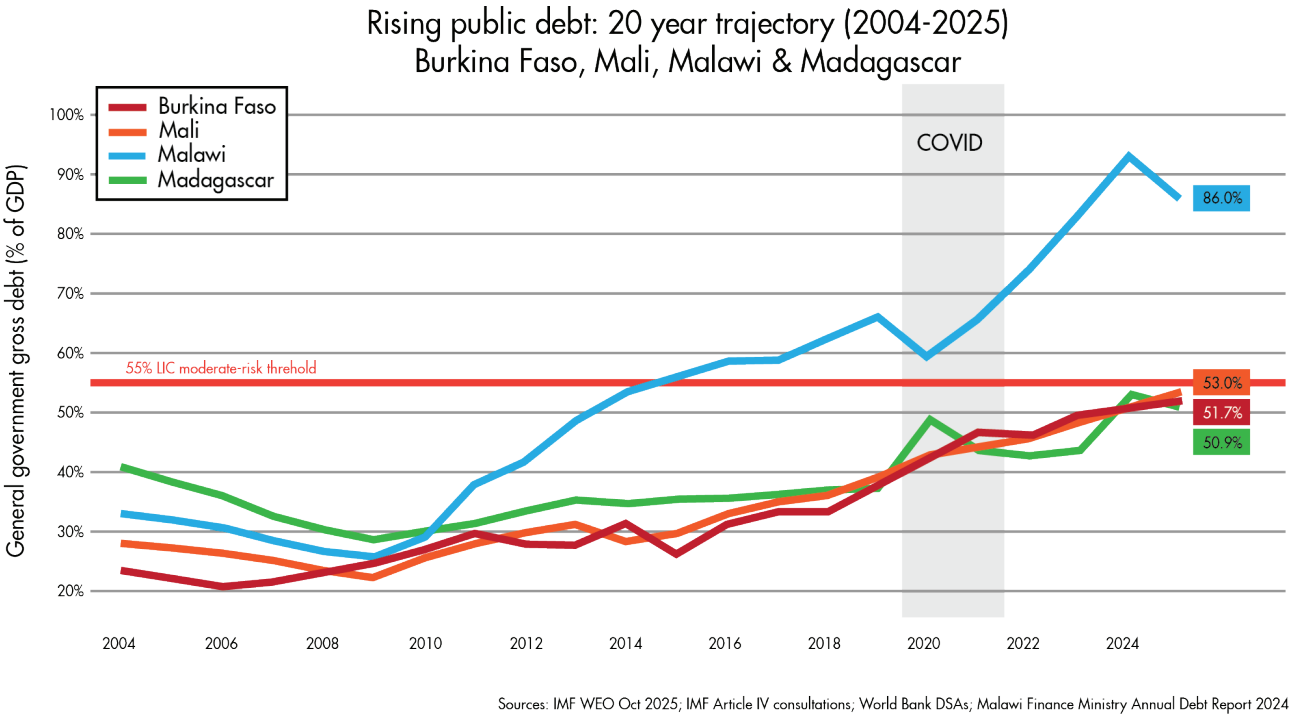
At the international level, the report calls for the IMF and World Bank to redesign their lending conditions so that programme design starts from the minimum social spending required to sustain education, health and child protection. It invites policymakers to abandon generic wage-bill caps that demonstrably prevent governments from hiring teachers and health workers. It calls for debt restructuring packages to carry explicit requirements that the fiscal space created be directed into child-critical services. The report further calls for mandatory child rights due diligence before either institution recommends currency devaluations, subsidy removals or privatisation of basic services.

For donors, it calls for the honouring of the long-standing 0.7% ODA commitment and the redirection of aid towards sustainable, child-centred social investment and for sustained funding of participatory budget literacy, social audits and youth parliaments so that communities themselves can hold fiscal governance to account.

The central message is that fiscal stability and children's rights must not be treated as competing goals. Investment in children's health, education and protection is the basis for long-term, inclusive growth and social cohesion, not a discretionary cost to be cut when budgets are tight. Choices made now on debt, spending and taxation will shape the lives of a generation across Malawi, Madagascar, Mali and Burkina Faso; this report provides evidence and options to support decisions that put children at the heart of economic policy.

INTRODUCTION AND BACKGROUND

Across Africa, austerity policies enforced as loan conditionalities or debt-restructuring requirements by the IMF and World Bank have entrenched chronic underinvestment in the public services that children depend on most. As Figure 1 shows, public debt has risen sharply between 2004 and 2025 across Burkina Faso, Madagascar, Mali, and Malawi, highlighting growing fiscal pressures and increasing debt burdens. The consequences are not abstract. When spending on schools and clinics is slashed, quality falls and access shrinks, pushing children out of classrooms and into informal or hazardous work.



Sources: IMF WEO Oct 2025; IMF Article IV consultations; World Bank DSAs; Malawi Finance Ministry Annual Debt Report 2024

Figure 1: Rising public debt (2004 - 2025) in Burkina Faso, Mali, Malawi and Madagascar

Research shows a strong correlation between IMF austerity conditions and rising child labour rates: as household incomes contract and social safety nets fray, families are forced to rely on their children's earnings, locking successive generations into poverty. Against this backdrop, dominant global narratives on child labour and education have tended to reflect Eurocentric assumptions: treating formal schooling and a work-free childhood as universal ideals while disregarding indigenous knowledge systems and the lived realities of African communities.

Existing research rarely interrogates how unequal global economic structures and the specific conditionalities imposed by IFIs create the very conditions that drive child labour. This study addresses both gaps. Grounded in feminist participatory methods and a postcolonial lens, it investigated how IMF and World Bank austerity policies reshaped children's lives in Malawi, Mali, Burkina Faso, and Madagascar, centring the voices of children, caregivers and communities.

The research study central hypothesis was that the more a country adheres to IFI austerity prescriptions, the more precarious its socio-economic environment becomes for children. By linking macroeconomic decisions to on-the-ground realities through a political economy analysis, the research aimed to generate evidence-based alternatives and make a compelling case for child-centred economic justice. The report reframes child labour not as a cultural or local problem but as a symptom of global structural forces that can and must be addressed.

Scope and Limitations

The research focused on four countries, Burkina Faso, Madagascar, Malawi and Mali, selected because they represented distinct yet overlapping contexts of IFI programme implementation, fragility and sustained pressure on children's public services. Evidence was drawn from a desk review of IMF and World Bank loan agreements, country budget plans and Poverty Reduction Strategy Papers; key informant interviews with economists, policy experts, civil society organizations and government officials; and participatory focus group discussions with children aged 10–17 and their caregivers. The study treated children not as passive subjects but as rights-holders and co-producers of knowledge, embedding gender-disaggregated analysis throughout.

The research faced four main limitations. First, the methodology was primarily qualitative. While it generated rich, context-specific evidence from four countries, it did not allow statistical generalisation to wider populations and quantitative indicators such as budget data, enrolment rates and child labour statistics were used only to contextualise not replace this evidence. Second, security conditions in the Sahel and political instability in Madagascar, disrupted travel and access to some research sites leading to phased and rescheduled fieldwork. As a result, data collection in some countries took longer than anticipated. Third, the study examined austerity as one major driver of child vulnerability but not the only one. Preexisting inequalities, climate shocks, conflict and governance failures also shaped outcomes and the analysis explicitly recognised this complexity. Finally, much of the data on IMF and World Bank programme implementation came from the institutions themselves. To mitigate this, the research team systematically triangulated official data with civil society evidence, community testimony and independent analyses producing a fuller and more contested picture of how these policies affected children's lives.

Report structure

This report is written for policymakers and civil society actors who need clear evidence and practical options. It moves from global and regional trends to what is happening in each country and finally proposes concrete solutions that can be implemented now.

- Chapter 1 sets out the regional picture of debt and austerity and shows how national budget choices shape the daily lives of children in Malawi, Madagascar, Mali and Burkina Faso.
- Chapter 2 looks at how decisions by the IMF, World Bank and other creditors affect countries' spending capacity, public wage bills and social budgets, and asks who decides and who pays.
- Chapter 3 presents the four country case studies, tracing how policies on debt and austerity affect children's access to schooling, healthcare, nutrition and protection, and how this links to child labour.
- Chapter 4 centres the voices of children and caregivers, using their stories to show the everyday burden of austerity and the ways communities organise, cope and resist.
- Chapter 5 sets out a roadmap for a child-centred economic approach, with concrete proposals on debt relief, fair taxation and protection of budgets for children.

Research approach

Our approach starts from a simple premise: children should never be an afterthought in economic policy. They are one of the clearest indicators of whether our economies are truly progressive and just. The research is built using a political economy lens and a set of analytical and methodological approaches that keeps children's rights at the centre at every step:

- Child rights and agency: We treated children as rights-holders and experts on their own lives. Every activity was designed to respect their dignity, ensure their safety and reflect their best interests.
- Power and economic decision-making: We examined how choices made by governments and international financial institutions shape public spending on education, health, water, sanitation and social protection, and how cuts at the top translate into empty classrooms, understaffed clinics and higher costs for families.
- Gender and inequality: We paid close attention to how austerity hits girls and boys differently. We looked at how reduced services increase unpaid care work for girls, and how wage freezes and job cuts hurt women working as teachers, nurses and social workers, as well as how poverty, rural location and disability compound these harms.
- Locally grounded and decolonial research: The work was led with and through local researchers and community groups in each country, completely avoiding "fly-in" research. We valued local knowledge, languages and histories and tailored each country's study to its specific context, rather than imposing a single narrative.
- Participatory and inclusive methods: Children and caregivers were active participants, not just sources of data. We used child-friendly spaces and creative methods so that children could speak freely about their schools, clinics and daily lives.
- Rigour and transparency: We combined different sources of evidence, documented our analysis clearly and used a consistent framework to link policies, budgets and outcomes for children.
- Ethics and safeguarding: An independent safeguarding advisor oversaw a robust child protection protocol. All team members were trained on child-safe research, including informed consent, preventing coercion and responding to distress, and all data were handled confidentially.

Methodology

The study used qualitative and participatory methods to capture how austerity is lived and experienced in everyday life, translating children's and caregivers' stories into evidence that can guide fiscal choices. Its findings are grounded in extensive fieldwork with more than 250 participants across Malawi, Mali, Burkina Faso and Madagascar, including thirteen key informant interviews and 20 focus group discussions with children, caregivers and community leaders. This depth of engagement means the recommendations advanced are rooted not only in statistics and policy documents, but also in the realities of those who feel fiscal decisions most acutely and who have the clearest stake in seeing them change.

The research in the four countries focused specifically on marginalised regions marked by high poverty rates and high rates of child labour. These are areas where JOFA implementing partners have long-standing experience working with communities and have built relationships of trust over time. That foundation of trust was essential to the study's participatory approach, enabling children and caregivers to speak openly about their lived realities.

First, we carried out a detailed literature and document review. This included IMF and World Bank loan documents, national budgets and planning papers, as well as previous studies by UNICEF, academics and civil society on social spending, child poverty, and education and health outcomes. This step helped us identify the main austerity measures in each country and select key indicators, such as budget trends, school enrolment and child health statistics, to guide fieldwork and frame the analysis.

Second, we conducted semi-structured interviews with key informants in each country. These included officials from ministries of finance and education, staff from UN agencies and child rights organisations, and local experts and activists. The interviews explored how austerity decisions were made, how they affected public services, and what impacts informants observed in communities.

Third, we held focus group discussions with children, who are at the heart of this study. In each country we brought together small groups of girls and boys, in different age ranges and in both rural and urban areas. Using drawing, storytelling, role-play and simple ranking exercises, children described changes in their schools and clinics, the distance they travel, the costs their families face and how these changes affect their hopes and daily routines. Sessions were run in local languages by trusted partner organisations in safe, child-friendly settings, with prior consent from caregivers and assent from children.

Fourth, we organised focus group discussions with caregivers and, where relevant, teachers and health workers. These groups discussed how austerity had changed their ability to pay for school costs, transport, food and healthcare, and mapped how services in their communities had improved or worsened over time. Participatory tools, such as community maps and timelines, helped participants collectively analyse the links between economic policies and children's lives.

Finally, we brought all the data together in a structured analysis. The team coded transcripts thematically to draw out patterns on education, health and nutrition, child labour, gendered impacts and community responses, while strictly applying safeguarding protocols throughout. All names and identifying details were removed, recordings were stored securely, and facilitators followed agreed referral pathways whenever children or adults disclosed distress or harm. This combination of methods provides a grounded picture of how austerity affects children and offers a solid basis for the policy recommendations that follow.

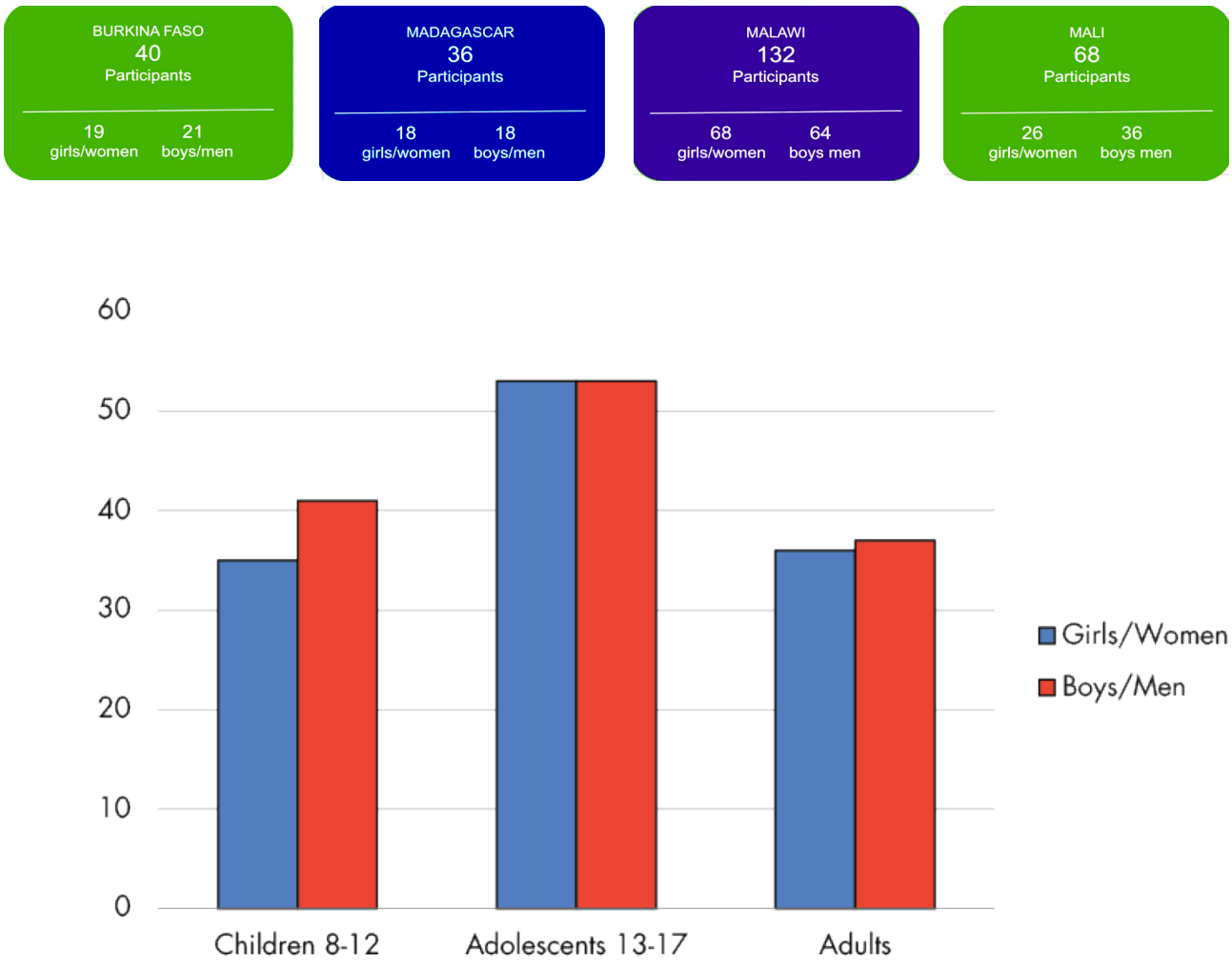


Figure 2: Number of participants by country and gender

Age/group breakdowns Split by gender				
CHILDREN (8–12)				
Country	Site	Girls	Boys	Total
Burkina Faso	—	—	—	—
Madagascar	Ambario	6	6	12
Malawi	LL	10	7	17
Malawi	Ntchisi	10	9	19
Mali	Kadiolo	4	6	10
Mali	Faladie	1	6	7
Mali	Lafiabougou	4	7	11
	Cross-country total	35	41	76
ADOLESCENTS (13–17)				
Country	Site	Girls	Boys	Total
Burkina Faso	—	9	11	20
Madagascar	Ambario	6	6	12
Malawi	LL	16	15	31
Malawi	Ntchisi	10	10	20
Mali	Kadiolo	4	6	10
Mali	Faladie	4	3	7
Mali	Lafiabougou	4	3	7
	Cross-country total	53	54	107
ADULTS				
Country	Site	Women	Men	Total
Burkina Faso	—		10	10
Madagascar	Anjekova	6	6	12
Malawi	LL	12	13	25
Malawi	Ntchisi	10	10	20
Mali	Faladie	3	3	6
	Cross-country total	31	42	73
Total Participants by country	Women/Girls	Men/Boys	Total	
Burkina Faso	19	21	40	
Madagascar	18	18	36	
Malawi	68	64	132	
Mali	16	28	44	
			252	

Table 1: Participants by research site, gender and age group

ACRONYMS

ACTE	Agir Contre le Travail des Enfants / Acting to End Child Labour
ACRWC	African Charter on the Rights and Welfare of the Child
AfDB	African Development Bank
AFRODAD	African Forum and Network on Debt and Development
ASM	Artisanal Mining
ATTAC-CADTM	Association pour la Taxation des Transactions financières et pour l'Action Citoyenne — Comité pour l'Abolition des Dettes illégitimes du Tiers Monde
BTI	Bertelsmann Transformation Index
CCPE	Cellules Communautaires de Protection de l'Enfance
CERA-FP	Centre d'Etudes et de Recherche Appliquée en Finances Publiques
CGE	Computable General Equilibrium
CNLTE	Cellule Nationale de Lutte Contre le Travail des Enfants
CNDP	Comité National de la Dette Publique / National Public Debt Committee (Burkina Faso)
CRLTE	Comité Régional de la Lutte Contre le Travail des Enfants
CSO / OSC	Civil Society Organisation / Organisation de la Société Civile
DRM	Domestic Resource Mobilisation
DSA	Debt Sustainability Analysis
ECF	Extended Credit Facility (IMF)
ECLT	Eliminating Child Labour in Tobacco Growing
ENOC	European Network of Ombudspersons for Children
FCFA	Franc CFA (West African currency)
FGD	Focus Group Discussion
GDP/PIB	Gross Domestic Product / Produit Intérieur Brut
GNI/PNB	Gross National Income / Produit National Brut
HIPC	Heavily Indebted Poor Countries
ILO	International Labour Organisation
IMF	International Monetary Fund
JFA/JOFA	Joining Forces Alliance/Joining Forces for Africa
LIC	Low-income Country
MDRI	Multilateral Debt Relief Initiative
NGO/ONG	Non-Governmental Organisation/Organisation Non Gouvernementale
ODA	Official Development Assistance
SCI/StC	Save the Children International
Tdh	Terre des hommes
TDH NL	Terre des Hommes Netherlands
TE	Travail des Enfants
UNICEF	United Nations Children's Fund
UHC	Universal Health Coverage
WVI	World Vision International
YTJN	Youth for Tax Justice Network

GLOSSARY

Artisanal mining - Informal mining activities carried out using low technology or with minimal machinery.

Austerity - Fiscal consolidation policies characterised by rapid and deep cuts to public spending (frequently on education, health, social protection, and public employment) often accompanied by increases in tax revenues through regressive or indirect means rather than wealth taxation.

Cash transfers (conditional and unconditional) - Direct monetary payments to households, either with conditions attached (e.g., school attendance, health check-ups) or without conditions.

Child labour - Work performed by children that deprives them of childhood, interferes with school attendance, or is mentally, physically or socially damaging. Distinguished from light or age-appropriate household tasks (fetching water, cooking) by hazard, intensity, and economic necessity.

Child-sensitive budgeting - An approach to public expenditure planning that explicitly prioritises child rights and well-being across all sectors and spending lines.

Commercial borrowing - Loans contracted at market rates with typically short maturities (5-10 years) and high interest rates.

Concessional borrowing - Loans provided on terms more favourable than market conditions, typically involving longer maturities and low or zero interest rates.

Conditionalities - The policy requirements attached to the provision of loans, grants or debt relief by creditors.

Debt distress - A situation in which a country is unable to meet its debt obligations without drastically cutting spending, defaulting, or restructuring.

Debt relief - The partial or full cancellation, rescheduling or reduction of a country's debt obligations, typically negotiated with creditors or through multilateral frameworks.

Debt restructuring – The process of renegotiating the terms of existing debt obligations between a borrower and its creditors.

Debt service -The sum of principal and interest payments due on outstanding public debt over a given period.

Debt Sustainability Analysis (DSA) - An analytical framework used by the IMF and World Bank to assess a country's ability to service its debt over a medium- to long-term horizon without resort to debt restructuring or default.

Domestic Resource Mobilisation (DRM) - The process of raising public revenues from within a country's own economy, primarily through taxation.

Early and forced marriage - Marriage in which one or both parties are below the age of 18, or in which consent is absent or coerced.

Eurobonds –International bonds (also known as external bonds) issued in foreign currency (typically US dollars or Euros) by sovereign governments or corporations in developing countries and sold to foreign investors.

Extended Credit Facility (ECF) - An IMF financing instrument providing concessional support to low-income countries (LICs) with protracted balance of payments problems.

Fiscal incidence - The distribution of the tax and transfer burden across income groups or demographic categories.

Fiscal space - The budgetary room available to a government to allocate resources to priorities without endangering fiscal sustainability or macroeconomic stability.

Food insecurity - A condition in which individuals or households lack consistent access to adequate food for an active, healthy life.

Gender-based violence (GBV) - Violence directed at a person on the basis of gender.

Hidden costs of schooling - Indirect or informal charges families must pay even when formal tuition is free or subsidised.

Intergenerational justice (intergenerational equity) - The principle that policy choices should not unjustly burden future generations.

International financial institutions (IFIs) - Multilateral organisations that provide financing and policy advice to member countries.

Multidimensional poverty - A form of poverty that encompasses deprivations beyond income, including education, health, shelter, access to water and sanitation, and protection.

Public debt - The money a government borrows to fund its activities and projects, which it must repay with interest.

Public sector wage bill - The total cost of government employment, including salaries, benefits and pensions.

Regressive taxation - Taxes that take a larger proportion of income from the poor than the rich.

Ring-fenced spending – Public expenditure that is legally or constitutionally protected to guarantee a minimum level of public spending on specific sectors.

Shock-responsive social protection - Social protection systems designed to automatically scale up or provide additional support when households face crises.

Social protection - Programmes and systems designed to protect people (especially the poor and vulnerable) against deprivation and risk.

Social spending - Government expenditure on social sectors, such as education, health, and social protection.

Structural adjustment - Economic reform programmes imposed or strongly recommended by the IMF and World Bank as conditions for lending, typically including fiscal consolidation, liberalisation of trade and investment, privatisation of public enterprises and subsidy removal.

Tax expenditures (fiscal exemptions) - Government revenues foregone as a result of tax relief measures, exemptions, deductions or preferential rates.

User fees in health and education - Direct payments required from individuals to access health services or schooling.

CHAPTER 1: CHILDREN IN THE CROSSHAIRS OF DEBT AND AUSTERITY

When public debt tightens, social policy suffocates.

Public debt has become a powerful constraint on social policy in low-income African countries, squeezing the fiscal space needed to invest in people. This chapter maps that debt landscape, examining how fiscal choices shaped by creditor pressure are translating in concrete terms into overcrowded classrooms and understaffed clinics. At the very moment when children most need schools, healthcare and social protection, governments are urged to tighten budgets in the name of macroeconomic stability. The result is a profound disconnect between fiscal policy priorities and the realities of childhood.

Across sub-Saharan Africa, general government debt-to-GDP ratios have risen sharply over the past decade. A panel analysis of 41 African countries between 2012 and 2021 found that higher central government debt is associated with lower levels of well-being, with the negative effects most pronounced where debt servicing crowds out spending on education and health.[1] Figure 4 shows how Burkina Faso, Mali, Madagascar and Malawi spend significantly more on debt servicing than on essential social sectors such as education, health and social protection. The disparity is most stark in social protection spending: Malawi allocates 55x more to debt This reinforces a point long made by African analysts: the issue is not borrowing itself, but debt that is serviced at the expense of social investment or channelled into low-return projects.

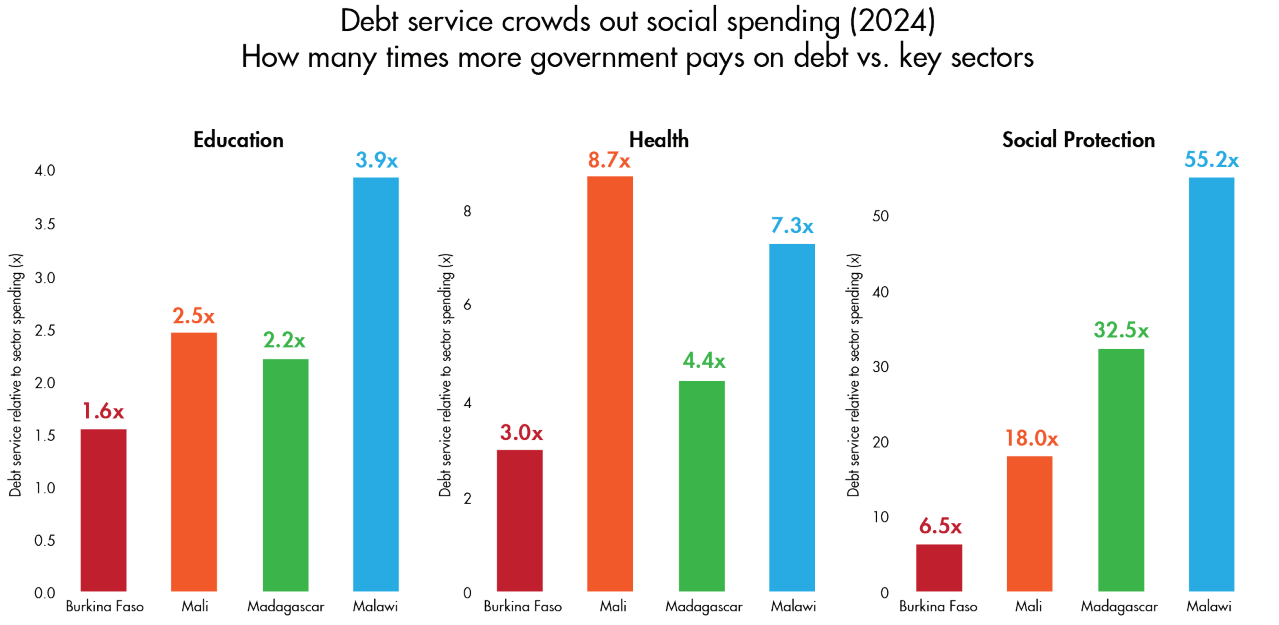


Figure 4: Governments spending on debt servicing vs. essential social sectors

By examining Malawi, Madagascar, Mali and Burkina Faso, this chapter shows how rising debt payments are reshaping national budgets and squeezing the investments children need to survive and thrive. It maps the wider debt landscape and explains how it limits, and often constrains, the choices governments can make for children.

1 Ngadena, M. S. B. (2024). Public debt, social spending, and well-being in Africa. African Journal of Sustainable Development, 14(1), 215–227. https://sdgacademy.org/wp-content/uploads/2024/11/14-Bella-Ngadena_Public-debt-social-spending-and-well-being-in-Africa-with-remarks-FINAL.pdf

"There has been a series of external shocks that have left the continent with high levels of economic uncertainty. Today, about 34 African countries are spending more on external debt service than on health and education."

Catherine Mithia, African Forum and Network on Debt and Development (AFRODAD)

1.1 From macro-targets to empty classrooms

"What I want is a renovated classroom"

Boys (8-12 yrs), Ambario, Madagascar.

Over the past two decades, many African governments have been encouraged, and at times effectively pressured, to borrow more on domestic and international markets. Eurobonds, syndicated bank loans and other commercial instruments were sold as a quick way to raise foreign currency for roads, power projects and flagship infrastructure. For a while, high commodity prices and easy global credit made this approach look sustainable. But once global growth slowed, international interest rates rose and local currencies weakened, the cost of servicing this debt surged. Debts that had appeared manageable on paper quickly became difficult, and in many cases impossible, to service without cutting deep into social spending.

As debt levels have risen, the IMF and World Bank have stepped in with Debt Sustainability Analyses. These now assess a growing number of African countries as being at high risk of, or already in, debt distress. As shown in Figure 5, the latest publicly available (September 2025) DSA risk rating summary across the four countries indicates that Burkina Faso, Madagascar, and Mali are each assessed at moderate risk of external and overall debt distress. Malawi remains classified as in debt distress the most severe category under the IMF-World Bank Low-Income Country Debt Sustainability Framework (LIC-DSF).

Risk Rating Dashboard - LIC-DSF Assessment

Country	DSA Date	External Risk	Overall Risk	Shock Absorption
Burkina Faso	July 2025	Moderate	Moderate	Limited
Mali	April 2025	Moderate	Moderate	Substantial
Malawi	October 2025	In Distress	In Distress	Unsustainable
Madagascar	February 2025	Moderate	Moderate	Some space

Figure 5: Risk rating summary across the four countries as of the latest publicly available DSA.

The policy response has been largely standard: governments are urged to adopt austerity packages that cap public wage bills, set strict overall spending limits and raise more revenue through broad-based consumption taxes, such as VAT. In technical documents these measures are framed as necessary to "restore confidence" and "strengthen the fiscal position," but they rarely ask a basic question: whose confidence is being restored and at what cost to children and low-income families?[2]

2 ActionAid International. (2025). The human cost of public sector cuts in Africa. https://actionaid.org/publications/2025/human-cost-public-cuts-africa

A central pillar of this approach has been strict limits on the public-sector wage bill. The IMF has repeatedly promoted caps on this wage bill as a share of GDP or total spending, arguing that this will contain recurrent costs and free up resources to service debt. On the ground, this has meant hiring freezes or tight quotas for teachers and health workers in Malawi and similar countries. Earlier research in Malawi, Mozambique and Sierra Leone found that IMF-backed wage ceilings forced governments to cut back teacher recruitment and were a key driver of chronic teacher shortages.[3] More recent analysis and testimonies from teacher unions in Malawi show that these policies, in place in some form since the late 1990s, have left teachers managing severely overcrowded classrooms and delayed the recruitment of new staff despite growing enrolment.[4]

Cockburn and colleagues' work on Burkina Faso shows how tight budgets limit what governments can do for children.[5] They simulate three scenarios: spending more on education, subsidising school fees and cash transfers to households with young children. All of them reduce child poverty compared to doing nothing. However, who benefits and by how much crucially depends on how these measures are financed. Where fiscal space is expanded by cutting social spending elsewhere or by raising regressive taxes, poorer households may see little benefit and can even lose out, even when headline poverty falls. This is precisely the dilemma facing governments trying to meet debt-service obligations without dismantling the basic public services children depend on.

Wage-bill caps and tight spending ceilings are preventing governments from hiring the teachers and health workers they urgently need to keep pace with growing populations. In the four countries covered by this report, these macro-level decisions translate into concrete public service gaps that policy makers cannot ignore.

- **Frozen recruitment of frontline staff.** In Malawi, more than 52,000 additional primary school teachers are needed to reach acceptable class sizes; in Mali the teacher shortfall is estimated at over 80,000. Yet wage-bill limits make it "fiscally irresponsible" to recruit at the scale required, leaving schools and health centres unable to match population growth. Rural clinics across the four countries frequently operate with skeletal staff, and outreach programmes that once connected remote communities to care have been scaled back.
- **Deteriorating school and health infrastructure.** When budgets are compressed to meet macro-targets, capital maintenance is often the first item cut. Roofs are left leaking, latrines unrepaired and textbooks disintegrating from overuse, while in many districts new school construction has slowed sharply despite rapid population growth. The result is multi-grade classes in a single room or multi-shift systems that significantly reduce effective learning time.
- **Rising hidden costs of schooling.** As non-salary budgets shrink, more of the real cost of education is shifted onto households. Parents in all four countries are increasingly expected to pay for textbooks, uniforms, exam fees, parent–teacher association levies and transport, while school feeding programmes are reduced or cancelled. For families already at the brink, these costs determine which child stays in school and which is withdrawn.
- **Higher user fees and informal charges.** In many settings, fiscal consolidation has gone hand in hand with renewed pressure to introduce or expand user fees in health facilities, or to tolerate informal payments in schools, as a form of cost recovery. Evidence from earlier structural-adjustment periods in rural Mali shows that distance, quality and out-of-pocket costs are key determinants of whether poor households seek schooling or health care at all. When fees rise, the poorest simply stay away.

3 Marphatia, A.A., Moussié, R., Ainger, A. and Archer, D. (2007) Confronting the contradictions: The IMF, wage bill caps and the case for teachers. London: ActionAid International.

4 Barnes-Story, A.E., Wawire, B.A., Robinette, J., Schell, K. and Koo, J.B. (2026) 'Pedagogical practices in overcrowded classrooms: Evidence from education stakeholders in Malawi', Current Issues in Comparative Education, 24(1), pp. 88–115. Available at: https://files.eric.ed.gov/fulltext/EJ1497152.pdf; Njolomole, D. and Senthil Kumar, A.P. (2023) 'An analysis of trade union efficacy', International Journal of Advance Studies and Growth Evaluation, 2(3), pp. 37–44.

5 Cockburn, J., Maisonnave, H., Robichaud, V. and Tiberti, L. (2016) 'Fiscal space and public spending on children in Burkina Faso', International Journal of Microsimulation, 9(1), pp. 5–23. Available at: https://doi.org/10.34196/ijm.00126

1.2 Poverty, multidimensional deprivation and forced choices

> ***"Encourage children; give children the time they need to learn."***
>
> *Adolescent girl in Kadiolo, Mali*

While fiscal consolidation squeezes public services from above, families in the four countries are being pushed past breaking point, from below. The emerging evidence is stark: children are bearing the brunt of policy choices that systematically underfund basic services while leaving households to absorb shock after shock with almost no protection.

Over the past decade, research on child poverty in West Africa has moved decisively beyond narrow income metrics towards multidimensional approaches that track deprivations in education, health, shelter and protection, precisely the domains being eroded by austerity. In the Mouhoun region of Burkina Faso, for example, a study applying the Alkire–Foster methodology found that about 97% of children aged 5–18 are deprived in at least three of seven basic dimensions, with especially severe shortfalls in water, sanitation, information, leisure and education.[6]

These statistics translate into impossible choices at household level. Faced with rising prices, stagnant wages and shrinking public provision, families are increasingly relying on children's labour, in artisanal mining, street hawking and other hazardous work, to close basic budget gaps. This is not a marginal coping strategy but a structural response to chronic deprivation and repeated shocks, confirming earlier qualitative research that documented how children's work has become central to household survival in some of the poorest communities.

The broader regional context is equally alarming. Across West Africa and the Sahel, overlapping crises of conflict, displacement, economic shocks and climate extremes are driving unprecedented levels of acute food insecurity. According to the latest Cadre Harmonisé analysis, 41.8 million people are currently facing acute food insecurity in West and Central Africa, including several million in Burkina Faso and Mali.[7] This number could rise to 52.8 million in 2026 without urgent action (Figure 6).

In East and Southern Africa, the same pattern is visible, with recurrent droughts, destructive floods and cyclones such as Gezani in Madagascar and Mozambique. Sharp food price spikes leave growing numbers of households unable to reliably meet their basic food needs. Over 40 million people across Djibouti, Kenya, Somalia, South Sudan, Sudan and Uganda are projected to face IPC Phase 3 (Crisis) or worse levels of acute food insecurity.[8]

For children, these macro-level statistics translate into stunting, wasting and lasting impairments to cognitive development, locking a generation into the very cycles of poverty and vulnerability that current fiscal and humanitarian responses are failing to break.

Within this landscape, austerity policies strip away the few buffers that poor households have. When food and fuel prices rise while public transfers stagnate or decline, families are forced into brutal trade-offs:

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6 Fonta, W. M., Yaméogo, T. B., Tinto, H., Van Huysen, T., Kompaoré, A., & Wodon, Q. (2020). Decomposing multidimensional child poverty and its drivers in the Mouhoun region of Burkina Faso, West Africa. BMC Public Health, 20, 149. https://doi.org/10.1186/s12889-019-8123-z

7 The Cadre Harmonisé (CH) is a regional, consensus-based tool for integrated food security analysis in West Africa and the Sahel. It classifies areas into five severity phases, from Phase 1 (Minimal) to Phase 5 (Catastrophe/Famine), and serves as a reference for planning responses and advocating for vulnerable populations. Since 1999, the Permanent Interstate Committee for Drought Control in the Sahel (CILSS), ECOWAS, UEMOA, UN agencies (FAO, WFP, UNICEF), NGOs (e.g., Action Against Hunger (ACF), Oxfam, Save the Children), and international partners (e.g., FEWS NET, JRC) have worked together to develop and apply the Cadre Harmonisé: https://www.ipcinfo.org/ch/

8 Joint Research Centre (2026) 'Drought and conflict drive acute food insecurity in East Africa', 5 March. Available at: https://joint-research-centre.ec.europa.eu

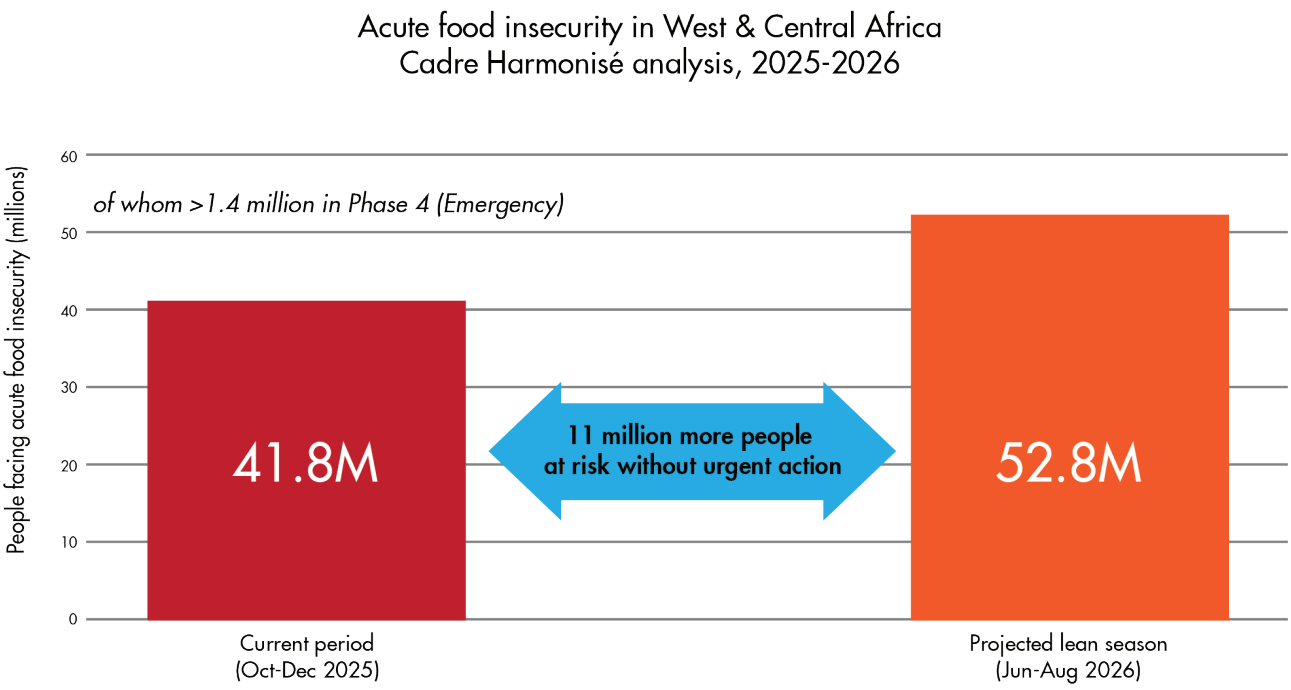

Figure 6: Acute food insecurity in West and Central Africa

- **Pay exam fees or buy food.** Parents must decide whether to allocate scarce cash to examination fees and uniforms, or to staple foods and cooking fuel. For many, the calculation is short-term and unforgiving: hunger cannot be postponed, while another year in school may feel like a luxury. As a result, older children, in particular, are withdrawn from school at critical transition points, such as the move from primary to lower secondary.
- **Keep a daughter in school or marry her early.** In contexts where marriage payments constitute a vital source of income or social security, austerity-driven hardship can accelerate early and forced marriage. Families may see marrying off a daughter as a way to reduce the number of mouths to feed, or to access resources through marital alliances. Girls who might otherwise have continued their education are pulled from school, with lifelong consequences for their autonomy, earnings and health.
- **Send a son to class or to the fields, the mine or the market.** When adult wages stagnate and casual labour becomes more precarious, children's work becomes an economic necessity. Boys and girls alike are sent to work in agriculture, petty trade, domestic service and mining. In Madagascar, mining and vanilla production have become particularly significant employers of children, who spend long hours in hazardous conditions to supplement household income or service debts.

In focus group discussions, children described these trade-offs in raw emotional terms. Malawi boys reported sadness and jealousy when they missed exams, while Madagascar boys said simply, "I am unhappy" when required to skip school for farm work. 8-12 year olds in Mali reported feeling "humiliated" when their families had to get into debt to cover for basic expenses and paying school fees and healthcare. In Burkina Faso, adolescents described the pull toward artisanal gold mining sites not as a preference but as an inevitability. Those who went "came back sick" or became delinquents, in the words of their peers, yet the economic logic that sent them there remained unchanged.

Across all four countries, adolescents described working every day, in farming, sand carrying, charcoal burning, sibling care, petty trading and gold panning, to cover basic school costs or contribute to household survival. What is striking is that they did so while articulating clearly that they understood their right to education: the Burkina Faso adolescents demanded free schooling, parental employment and restored security as the conditions that would allow them to exercise a right they already knew they held.

A growing body of robust economic evidence shows that when households are hit by shocks, whether drought, illness or wider macroeconomic crises, children are pushed into labour in agriculture, domestic service and informal activities, especially where credit and social protection systems are weak or absent.[9] Studies from Burkina Faso specifically find that income shocks increase the likelihood that children will work, and reduce school attendance and grade progression, reinforcing patterns of educational marginalisation.[10] These dynamics are particularly acute in rural and conflict-affected settings, where opportunity structures for children's work, such as artisanal and small-scale gold mining, armed groups and seasonal migration, are readily available and often actively draw children out of school.[11]

Food insecurity magnifies these choices. UNICEF estimates that close to a million children under five are at risk of severe wasting in the Sahel alone.[12] In Burkina Faso, humanitarian agencies have reported treating over 50,000 children for severe acute malnutrition in a single year, a figure that must be read against the backdrop of reduced public spending. World Food Programme analyses warn that millions of people in Burkina Faso and Mali face cuts to food assistance because funding has not kept pace with need, essentially forcing agencies to take from the hungry to feed the starving.[13] When aid is rationed and public budgets are constrained by debt service, the shortfall is absorbed within households, often through children eating less, eating lower-quality diets or skipping meals altogether.

Emergency borrowing at the household level further entrenches vulnerability. In Madagascar's vanilla-growing and mining regions, families often rely on informal lenders, traders or employers to bridge income gaps. Loans are taken to buy food, pay medical bills or cover schooling costs. Repayment is made through labour, land or future harvests. When vanilla prices fluctuate or mining yields disappoint, debts accumulate faster than households can repay. In such contexts, children's work is not a cultural preference but an economic compulsion. They are sent to mica pits, quarries, fields and markets to honour obligations, often in conditions that meet international definitions of hazardous child labour.[14] Similar dynamics are visible in parts of Malawi, Mali and Burkina Faso. As public cash transfer programmes remain small-scale or heavily targeted, many poor families have no formal cushion against shocks. Remittances from relatives may decline in times of widespread crisis. In the absence of robust social protection, households rely on strategies that protect immediate survival at the expense of children's long-term prospects: withdrawing them from school, increasing their work hours, or consenting to early marriage for daughters.

Gender inequalities shape every stage of this process. When public services are cut and infrastructure deteriorates, unpaid care and domestic work expand. Girls often bear the brunt: they spend more time fetching water from distant sources, caring for younger siblings or sick relatives, and helping with household chores, leaving less time for study or rest. In health facilities strained by budget cuts, women face longer waits, stock-outs of essential maternal medicines, and higher risks during pregnancy and childbirth. Austerity, in this sense, functions as a form of structural gender-based violence, reinforcing patriarchal norms and limiting women's and girls' life chances.[15]

9 Bandara, A., Dehejia, R., & Rouse, L. (2015). The impact of income and non-income shocks on child labour: Evidence from a panel survey of Tanzania. World Development, 67, 218–237. https://doi.org/10.1016/j.worlddev.2014.10.019
10 Dillon, A., Kazianga, H., & Rangel, M. A. (2012). Income risk and schooling decisions in Burkina Faso. Journal of African Economies, 21(5), 669–710. https://EconPapers.repec.org/RePEc:oup:jafrec:v:21:y:2012:i:5:p:669-710
11 International Labour Organization. (2019). 2019 findings on the worst forms of child labor: Burkina Faso. https://www.dol.gov/sites/dolgov/files/ILAB/child_labor_reports/tda2019/Burkina-Faso.pdf
12 UNICEF USA. (n.d.). Sahel: Children in crisis. https://www.unicefusa.org/where-unicef-works/africa/sahel
13 World Food Programme. (2025, March 6). Millions in Central Sahel and Nigeria face food cuts amid WFP funding crisis. https://www.wfp.org/news/millions-central-sahel-and-nigeria-risk-food-cuts-world-food-programme-faces-severe-funding
14 Eric, R. R., Emynorane, R. H., & Arrive, J. T. (2025). Impact of vanilla sector degradation on socioeconomic conditions in rural Madagascar. Ite Ngabdi, 1(2), 103–112. https://www.researchgate.net/publication/398893173_Impact_of_Vanilla_Sector_Degradation_on_Socioeconomic_in_Rural_Madagascar
15 https://malawi.actionaid.org/opinions/2023/ugly-face-imf-austerity-measures-developing-countries

1.3 Debt, austerity and child labour: connecting the dots

"If there is work that needs to be done, I stop going to school to help my parents. I have to go and cannot study because I respect them."

12 yr old boy, Ambario, Madagascar.

A substantial and growing evidence base shows that IMF-prescribed austerity reforms are closely linked with rising child labour, especially where governments comply most fully with loan conditions on fiscal consolidation and social spending cuts.[16] The mechanism is straightforward: when public spending on schools or clinics is slashed, quality declines and access is limited, pushing more children out of classrooms and into informal or hazardous work. In this context, austerity doesn't just balance budgets; it entrenches a vicious cycle where poverty and weakened public systems fuel child labour, which in turn undermines learning, health and future earnings across generations.[17] The World Bank itself notes that when all girls and women receive quality education and training, economies gain through higher productivity, self-sustaining communities, stronger growth and greater global stability.[18] Further, the World Bank estimates that restricted access to education for girls costs countries between US$15 trillion and US$30 trillion in lost lifetime productivity and earnings.[19] Reversing this cycle requires the treatment of spending on teachers, schools, clinics and social protection as essential investments in children's rights and long-term development, not as the first line item to cut when debt repayments are due.[20]

Civil-society analysis underscores how today's debt regime is directly eroding children's rights. Malala Fund estimates that unjust debt servicing is costing low- and middle-income countries over $500 billion in foregone education investment, resources that could dramatically expand access to quality schooling, especially for girls.[21] Their modelling shows that if lower-income countries reduced debt-service payments to 10% of national revenues, they could free up about $506 billion for education over five years. This would mean an annual amount roughly six times greater than all aid to basic education in 2023, enough to abolish school fees, hire many more teachers and enable millions more adolescent girls to complete secondary school.

At the same time, ActionAid International documents how IMF-backed public-sector wage constraints and budget cuts have left teachers and health workers across Africa underpaid, overstretched and unable to deliver quality services.[22] These measures hit children and caregivers hardest, because they rely most on public schools and clinics. At the same time, debt-justice research finds that harmful tax incentives and illicit financial flows are draining away revenues that could be invested in child protection and care systems. Africa loses an estimated $89 billion every year to illicit financial flows, around 3.7% of the continent's GDP, while tax incentives are believed to cost a further $220 billion annually, draining vital resources away from development priorities.[23] Such losses sharply weaken states' ability to fund education, health and social protection for children, even before debt-service payments are made.

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16 Mark, B., Ye, H., Foote, A., & Crippin, T. (2021). It's a Hard-Knock Life: Child Labor Practices and Compliance with IMF Agreements. Social Sciences, 10(5), 171.https://doi.org/10.3390/socsci10050171

17 UNESCO. (2014). Why investing in education is critical for achieving sustainable development (ED/MDG/2014/PI/1). United Nations Educational, Scientific and Cultural Organization https://www.unesco.org/sdg4education2030/en/knowledge-hub/future-risk-why-investing-education-critical

18 World Bank. (2021). Pathways to prosperity for adolescent girls in Africa (Report No. 166229). World Bank Group. https://www.worldbank.org/en/region/afr/publication/pathways-to-prosperity-for-adolescent-girls-in-africa

19 World Bank. (2018). Missed opportunities: The high cost of not educating girls (Policy report). World Bank Group. https://www.worldbank.org/en/topic/education/publication/missed-opportunities-the-high-cost-of-not-educating-girls

20 ActionAid. (2023). Fifty years of failure: The IMF, debt and austerity in Africa. https://actionaid.org/publications/2023/fifty-years-failure-imf-debt-and-austerity-africa

21 Nyamweya, N. (2025) Malala Fund analysis: Global debt reform could unlock $506 billion for education. https://malala.org/news-and-voices/debt-database-malala-fund-jubilee.

22 ActionAid Malawi. (2023, May 11). Ugly face of IMF austerity measures in developing countries. https://malawi.actionaid.org/opinions/2023/ugly-face-imf-austerity-measures-developing-countries

23 African Union. (2024, May 8). 3rd Sub-Committee on Tax and Illicit Financial Flows: Concept note and key messages. https://au.int/en/newsevents/20240508/3rd-sub-committee-tax-and-illicit-financial-flows

1.4 A decolonial approach

"I work during the holidays to buy school supplies. I keep my coins and as soon as I have a lot, I give them to my mum"

12 yr old girl in Faladié District in Bamako, Mali

The global debate on child labour and education is still largely framed through Western lenses, grounded in Eurocentric ideas of childhood that emerged with European modernity. These narratives treat a work-free childhood and uninterrupted formal schooling as universal benchmarks, often sidelining indigenous knowledge systems and the everyday realities of African families.

Within this framework, the distinction between "child work" and "child labour" is central to international efforts to eradicate harmful practices. Each of them has distinct political implications and practical consequences. UNICEF and the ILO define child work as light, age-appropriate tasks carried out mainly within the family context, such as helping with household chores, supporting family businesses or working on family farms, that do not interfere with a child's education, health or overall well-being and can support socialisation and skill-building.[24] By contrast, child labour is defined as work that is exploitative and harmful to children's mental, physical, social or moral development. It deprives children of their childhood and schooling, often involving full-time work at an inappropriately young age, long hours, hazardous conditions, or work that is too heavy or demanding. It may be paid or unpaid. This distinction, codified in ILO Convention No. 138 on minimum age and ILO Convention No. 182 on the worst forms of child labour, underpins international and national efforts to eliminate all forms of child labour, while recognising that not all children's work is inherently harmful.

Yet a growing body of research shows that dominant studies and policies built on these categories remain essentially Eurocentric, taking insufficient account of African histories, livelihood strategies and socio-cultural norms in defining both childhood and children's work. In many African contexts, non-formal forms of education, vocational training, apprenticeships, community-based learning, have long complemented schooling. Some forms of children's work are understood as part of socialisation, skill-building or family survival rather than exploitation. Abebe & Bessell (2011) suggest that because Africa's livelihood systems, position in the global economy and political and socio-cultural histories differ profoundly from those of the West, Western-designed policies can be ill-equipped to tackle genuinely harmful child labour, and may even create new hardships for children in Africa.[25]

At the same time, there is still a glaring gap in how child labour is debated and addressed. Too little attention is paid to the political economy that produces it. Much of the existing literature documents where and how children work, but it rarely interrogates how unequal global economic structures and the interventions of international financial institutions help create the conditions in which child labour thrives.26 Global South countries, dependent on foreign currencies like the US dollar and Euro to pay for essential imports became vulnerable to interest rate changes beyond their control. When the US Federal Reserve sharply raised rates in the late 1970s, it triggered a major debt crisis that forced Southern governments to accept IMF and World Bank–led Structural Adjustment Programs (SAPs) as conditions for debt rescheduling. These programs imposed austerity, privatisation, and deregulation, reversing earlier developmental gains and effectively placing economic policymaking under Western control. SAPs opened Southern markets to Northern capital, reoriented production toward global supply chains and restored profitability for Northern firms while devastating public services, labour rights and social welfare across the global South. A 2022 statistical analysis of 81 developing countries (1986–2016) found that IMF arrangements are associated with increases in poverty.27

24 Einarsdóttir J. Street and working children: perspectives on child labour and child work. BMJ Paediatric Open. 2024 Aug 28;8(1):e002953. doi: 10.1136/bmjpo-2024-002953. PMID: 39209442; PMCID: PMC11367399.
25 Abebe, T., & Bessell, S. (2011). Dominant discourses, debates and silences on child labour in Africa and Asia. Third World Quarterly, 32(4), 765-786. https://doi.org/10.1080/01436597.2011.567007
26 Hickel J, Keshavjee S, Burkett M, et al. Structural adjustment: damages, reparations and pathways to nonrecurrence. BMJ Glob Health 2026;11:e017221. doi:10.1136/ bmjgh-2024-017221
27 Biglaiser, G., & McGauvran, R. J. (2022). The effects of IMF loan conditions on poverty in the developing world. Journal of

This legacy underscores the urgent need for a decolonial approach to global economic governance. One that reclaims policy autonomy, prioritises social well-being over creditor interests, and restructures international finance on principles of equity and historical justice.

Within this broader context, country and regional studies on Malawi, Madagascar, Mali and Burkina Faso document how public-spending cuts, wage-bill freezes, tax increases and privatisation measures have limited children's access to education, healthcare, nutrition and protection, while exacerbating child labour and intergenerational poverty. What appears in IMF staff reports as a modest tightening of the fiscal stance materialises in villages as 100-pupil classrooms, and health centres without nurses. In Malawi, education wage-bill constraints mean teachers are managing extremely high pupil–teacher ratios, making individual support and inclusive pedagogy virtually impossible. Teachers' unions report that delayed recruitment and low pay have eroded morale and driven attrition, further weakening the system.28 In Mali and Burkina Faso, conflict and insecurity compound these pressures. Schools in affected areas close or open only intermittently and austerity-era budgets offer little flexibility to finance alternative learning arrangements or catch-up programmes for displaced children.29

From a child-rights perspective, these are not just technical efficiency problems but violations of basic obligations. According to Christian Aid's Between Life and Debt report, debt service in heavily indebted countries undermines the ability of governments to fulfil their obligation to promote the common good by diverting resources away from human capital investments and climate adaptation.30 Debt-justice advocates stress that when more is spent servicing creditors than on teachers, nurses or social protection, children's rights to education, health and protection are systematically compromised.31 Feminist and participatory research further illustrates how these macroeconomic reforms are experienced by children, caregivers and frontline workers, highlighting patterns of unpaid care, increased household risk and the normalisation of children's work as a survival strategy.32

African Child Forum research confirms that "if the necessary political commitment, governance conditions, and administrative capacity are in place, then fiscal space exists in all countries".33 The task, then, is not to wait for economic growth to deliver resources to children, but to redesign fiscal systems so that children are placed at the centre of how resources are raised, allocated, spent, and accounted for.

This chapter has shown what austerity looks like in children's lives: crowded classrooms, clinics without staff, rising hunger and more children pushed into work instead of school. These harms do not just happen or arise from economic and climate shocks or accidental side-effects of abstract market forces. They are the predictable result of specific policy choices about how debts are managed, whose spending is cut, and whose interests are protected. The next chapter examines those choices. It explores how IMF and World Bank loan conditions, creditor interests, domestic elites and global tax rules jointly shape austerity in Malawi, Madagascar, Mali and Burkina Faso. The next chapter asks who is making these choices and why.

International Relations and Development, 25, 806–833.

28 Education International. (2022, April 23). Economically disadvantaged Malawi teachers bear the brunt of IMF wage bill policies. https://www.ei-ie.org/en/item/26431/economically-disadvantaged-malawi-teachers-bear-the-brunt-of-imf-wage-bill-policies

29 UNICEF USA. (n.d.). Sahel: Children in crisis. https://www.unicefusa.org/where-unicef-works/africa/sahel

30 Christian Aid. (2024, May 15). Between life and debt. https://www.christianaid.org.uk/resources/our-work/between-life-and-debt

31ActionAid. (2023, October 5). Fifty years of failure: The IMF, debt and austerity in Africa. https://actionaid.org/publications/2023/fifty-years-failure-imf-debt-and-austerity-africa

32 Anumo (2024). Centring care in Africa's fiscal development agenda. https://iej.org.za/resource/discussion-paper/centring-care-in-africas-fiscal-development-agenda/

CHAPTER 2: A POLITICAL ECONOMY OF AUSTERITY: WHO DECIDES AND WHO PAYS?

This chapter examines the power relations that produce the austerity measures described in Chapter 1. Instead of treating them as neutral technical solutions, it asks how and why decisions taken in places like Washington, Paris or Beijing are translated into wage-bill caps, social-spending cuts and regressive taxes in countries such as Malawi, Madagascar, Mali and Burkina Faso, and why it is children, women and low-income communities who ultimately bear the costs.

Drawing on African feminist scholarship, debt-justice advocacy, child-rights research and key informant interviews with teachers, health workers, officials and civil-society leaders, the chapter demonstrates that austerity is not an unavoidable economic necessity but a political choice rooted in an unequal global financial architecture that prioritises creditors over social rights.

Its impacts are not gender-neutral or age-neutral: girls are the first to be withdrawn from school when fees rise; women absorb the unpaid care work when health services are cut; children's labour becomes the coping mechanism of last resort when social protection fails. These are not side-effects. They are predictable, documented outcomes of how the current system is designed to work.

In making these dynamics visible, this chapter makes a case for macroeconomic rules and financing arrangements that protect, rather than sacrifice, the rights and well-being of children and the communities that care for them.

2.1 Who sets the rules? IMF, World Bank and creditor power

> ***"With the IMF and the World Bank, especially the IMF, they don't think that they are beholden to human rights, but they are. Whatever programmes they put in place must not interfere with the progressive realisation of rights."***
>
> *Naomi Nyamweya, Malala Fund.*

IMF and World Bank programmes play a central role in defining what counts as an acceptable macroeconomic policy path in heavily indebted countries. Yet the people most affected by these choices are largely absent from the room. In all four case-study countries, access to IMF financing or debt-restructuring deals has been tied to fiscal consolidation, wage-bill ceilings, deficit-reduction targets and promises to raise revenue through broad-based taxes. These are choices that directly shape how much funding is available for teachers, health workers and social protection.

These conditions are usually negotiated behind closed doors between IFI staff, finance ministries and central banks, with little or no participation from ministries responsible for education, health or child protection, and even less from civil society or children's representatives. As a result, fiscal policy frameworks are often agreed without systematic assessment of their impacts on children's rights, leading to budgets that comply with creditor expectations, while undermining children's access to schooling, healthcare, nutrition and protection.[34]

Research on wage-bill caps powerfully illustrates this imbalance in decision-making. In February 2026, the IMF urged Mozambique to cut its public-sector wage bill from about 14.4% of GDP in 2024 to 11% by 2028. It proposed measures such as eliminating most of the 13th-month payment, freezing base pay and promotions and sharply restricting new hiring, to create space for higher capital investment and domestically financed social spending.[35] Although IMF documents frequently describe these ceilings as indicative or country-owned, non-compliance can jeopardise loan disbursements and damage a country's creditworthiness. This further exposes the real power imbalance behind what, on paper, are presented as domestic policy choices.[36] As Charles Chinkhuntha, Deputy Director of Economic Planning at the Ministry of Finance in Malawi, put it:

> ***"Wage limits meant fewer teachers and fewer health workers to attend to the needs of children. Increased debt servicing resulted in limited fiscal space, often leading to delayed release of funds to schools and hospitals."***

Debt Sustainability Analyses (DSAs) further entrench this influence. By setting numerical thresholds for debt-to-GDP and debt-service-to-revenue ratios, DSAs narrow the space of what counts as responsible fiscal policy. Debt service-to-revenue ratios capture liquidity risk - the ability of governments to meet scheduled debt payments from available revenues. Elevated ratios constrain fiscal space for social spending on health, education, and social protection, and are directly relevant to the impact of austerity on children and vulnerable populations.

When countries like Malawi or Burkina Faso breach these thresholds, IMF staff and creditor governments urge them to restore sustainability primarily through spending cuts and efficiency gains, rather than through progressive taxation, ambitious debt restructuring or tackling illicit financial flows.[37]

African debt-justice advocates argue that this architecture is not fit for purpose. As AFRODAD notes, this logic reflects a fundamental asymmetry: credit rating agencies continue to oppress African nations through negative ratings, leading to exorbitantly high interest rates and an unrelenting struggle for governments to repay debt while honouring their social contracts with citizens.[38]

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34 ActionAid. (2007). Confronting the contradictions: The IMF, wage bill caps and the case for teachers. https://www.eldis.org/document/A31862

35 International Monetary Fund. (2026). Republic of Mozambique: 2025 Article IV consultation—Press release; staff report; and statement by the Executive Director for Mozambique (IMF Country Report No. 2026/045). https://www.elibrary.imf.org/view/journals/002/2026/045/article-A000-en.pdf

36 Anumo (2020). Formally colonized people can't breathe – and the IMF and World Bank are to blame. openDemocracy. https://www.opendemocracy.net/en/oureconomy/formally-colonized-people-cant-breathe-and-the-imf-and-world-bank-are-to-blame/

37 Maci, R. (2025). Debt and austerity: The IMF's legacy of structural violence in the global South. Review of African Political Economy (ROAPE). https://roape.net/2025/01/08/debt-and-austerity-the-imfs-legacy-of-structural-violence-in-the-global-south/

38 African Forum and Network on Debt and Development. (2023, July 10). Challenges of credit rating agencies in Africa. https://www.afrodad.org/media/blogs/challenges-credit-rating-agencies-africa

2.2 Revenue, tax justice and illicit financial flows

"For every high-net-worth individual that doesn't pay, it's a missed lunch at school, a missed health service, or a missed opportunity for a child. So the first thing is: how do we make people who are not paying pay their fair share of tax?"

Allan Murangira, Youth for Tax Justice Network (YTJN).

Austerity is often justified on the grounds that governments have no choice but to cut spending because revenues are insufficient. Yet a growing body of work on tax justice and illicit financial flows shows that revenue scarcity is itself the product of political decisions. Throughout Africa, multinational corporations and wealthy individuals exploit tax holidays, exemptions, secrecy jurisdictions and trade mis-invoicing to shift profits offshore. Estimates suggest the continent loses tens of billions of dollars annually to such practices, far more than it receives in aid, and significantly more than many countries spend on education and health combined.[39]

Oxfam's recent analysis of Africa's inequality crisis underlines the scale and political nature of this problem. In 2000, Africa had no billionaires; today there are 23.[40] Today, just four individuals hold wealth greater than that of roughly half the continent's 750 million people, while the richest 5% control nearly $4 trillion in assets. At the same time, African governments collect on average only 0.3% of GDP in wealth taxes, the lowest share of any region, and rely almost three times more on indirect taxes such as VAT than on personal income and wealth taxes, a mix that deepens inequality instead of reducing it. Oxfam estimates that a modest package — an extra 1% tax on wealth and 10% on the income of Africa's richest 1% — could raise around $66 billion a year. That's enough to close funding gaps for free quality education and universal access to electricity across the continent.[41]

Tax Justice Network Africa's analysis of Uganda and Zambia illustrates this reality. Uganda lost an estimated $3.1 billion to tax exemptions between 2010 and 2017. In Zambia, illicit outflows averaged over 24% of total trade, equivalent to nearly $2 billion over three years.[42] These numbers represent funds that could have built classrooms, paid teachers and nurses, financed school feeding or expanded child-protection systems.

Yet IFI-backed programmes have often been more insistent on raising VAT or introducing levies on mobile money, which fall heavily on low-income households, than on confronting aggressive tax planning by large firms or renegotiating unfair investment treaties. As a result, the burden of adjustment shifts from international capital to ordinary citizens, and within households from adults to children, through increased unpaid labour, reduced food intake and school dropout.

Debt-justice advocates and networks argue that debt justice and tax justice are inseparable. Nawi Afrifem Collective, an initiative consolidating African feminist perspectives on debt, emphasises that borrowed funds rarely prioritise women's rights.[43] Debt often undermines national sovereignty, while austerity measures make women the shock absorbers of budget cuts, bearing reduced social services and increased unpaid care work.[44] From this vantage point, any fiscal-reform agenda that leaves harmful tax incentives and illicit financial flows intact, while cutting social budgets, is both economically irrational and politically unjust

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39 Global Initiative Against Transnational Organized Crime. (2019). *Tackling illicit financial flows in Africa: The promise of country-by-country reporting.* https://globalinitiative.net/wp-content/uploads/2019/12/2019-11-26-african-illicit-financial-flows-012pdf.

40 Africa's billionaires. *Forbes*. 2026. Accessed 1 April 2026.

41 Oxfam International. (2025, July 10). *Africa's richest four hold more wealth than half the continent.* https://www.oxfam.org/en/press-releases/africas-richest-four-hold-more-wealth-half-continent-oxfam

42 Tax Justice Network Africa, & Save the Children. (2018). *Investments in children: Evidence from Tanzania, Uganda, and Zambia.* https://taxjusticeafrica.net/sites/default/files/publications/Investments-in-Children-Evidence-from-UgandaTanzania-and-Zambia-.pdf

43 Act for Early Years, Nawi Afrifem Macroeconomics Collective, & partners. (2025). *Generation debt: From crisis to opportunity for Africa's youngest children.* Act for Early Years. https://actforearlyyears.org/resources/generation-debt-from-crisis-to-opportunity-for-africas-youngest-children/

44 Sibeko, B. (2022). *A feminist approach to debt: Towards a people-centred economy*. Harare: Nawi Afrifem Macroeconomics Collective and African Forum and Network on Debt and Development (AFRODAD). https://afrodad.org/sites/default/files/publications/A%20feminist%20approach%20to%20debt_Final_BS-spread_0%20%281%29.pdf

2.3 Debt, rights and intergenerational justice

> ***"Children are going to school without classroom blocks, ending up learning under trees. These result in poor delivery of lessons."***
>
> *Andrew Namakhoma, National Consultant at Eliminating Child Labour in Tobacco Growing (ECLT) Foundation, Malawi.*

Child-rights advocates and civil-society organisations are sending a unanimous message: current debt and austerity regimes are not neutral technocratic choices but constitute violations of human rights and intergenerational equity. When governments slash social spending to meet repayment schedules, it is children, who have no voice in macroeconomic negotiations, who pay the highest price in lost education, health, protection and their chance at a life. This is a political choice, not an inevitability and it must be reversed.

Faith-based and development organisations echo this rights-based critique with concrete evidence from African countries. Christian Aid's report Between Life and Debt documents that, across much of Africa, more is now spent on servicing external debt than on healthcare or education, transforming sovereign debt from a financing tool into a pipeline that moves resources out of communities and away from life-saving services.[45]

ActionAid's analysis of education financing in Africa further demonstrates that debt and austerity are directly blocking progress towards universal, free and quality schooling. These are not abstract trade-offs: every dollar channelled to creditors instead of classrooms makes it harder to reach the Sustainable Development Goal on education, and entrenches cycles of poverty and exclusion among the next generation.[46]

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45 Christian Aid. (2024). *Between life and debt: How Africa is facing the worst debt crisis in a generation.* https://www.christianaid.org.uk/resources/our-work/between-life-and-debt

46 ActionAid. (2024). Transforming education financing in Africa: A strategic agenda for the African Union Year of Education. https://actionaid.org/sites/default/files/publications/Transforming_Education_Financing_in_Africa_report.pdf

Malala Fund has put a stark number on this opportunity cost. Its 2025 analysis finds that the ten countries facing the greatest barriers to girls' education spend four times more on debt repayments than on education and are home to 32 million out-of-school girls. As Malala Fund warns:

> ***"When governments prioritise debt repayments or impose austerity, girls lose access to essential services, from education and nutrition to health and protection and girls will keep paying the price until debt reform delivers real relief."***[47]

Persisting with the status quo therefore means consciously accepting a world in which millions of girls are denied their right to learn so that creditors can be paid on schedule.

Child-focused agencies underline how these macro-level decisions translate into everyday harms. In response to cuts in aid and education budgets, Save the Children's Director of Education, Susan Nicolai, cautioned that:

> ***"every child has the right to education and these cuts to education funding threaten to take away one of the most powerful tools we have to transform children's lives"***

She warns of "generational learning and developmental setbacks that will reverberate through communities and families for years to come". In a broader statement on aid reductions and fiscal tightening, the organisation stressed that:

> ***"children's lives and futures are at risk… The world has the resources to protect and support children but they are being left behind, their rights ignored and their futures jeopardized. This is an outright failure of responsibility of those in power and a moral failure of us all."***[48]

47 Malala Fund, & Jubilee Debt Campaign. (2025). Malala Fund debt database: Global debt reform could unlock $506 billion for girls' education. https://malala.org/news-and-voices/debt-database-malala-fund-jubilee
48 Save the Children. (2025, March 26). Aid cuts disrupt education for 1.8 million children supported by Save the Children. https://www.savethechildren.net/news/aid-cuts-disrupt-education-18-million-children-supported-save-children

African feminist thinkers go further, naming this as a form of structural violence embedded in the financial system itself. In a 2024 discussion, AFRODAD board chair Barbara Kalima-Phiri highlighted that Africa's external debt rose from roughly 19% to 29% of GDP between 2010 and 2022, and stressed the "disproportionate impact of debt servicing on women and children, particularly in terms of access to essential services like healthcare and education." She called for a feminist lens in debt restructuring and insisted that women's representation in debt decision-making is a fundamental human right, warning that "we cannot build a future for our grandchildren with a system built for our grandparents."[49] Her argument is clear: a financial order that systematically privileges creditors over care is incompatible with gender justice and children's rights.

The European Network of Ombudspersons for Children (ENOC) has been explicit that states have binding obligations to protect children even in times of fiscal stress. In its statement on children and austerity, which speaks powerfully to contexts far beyond Europe, ENOC insists that: "States must prioritise the most socially deprived children in their economic policymaking", and warns that cuts to social programmes "have inevitably impacted heavily on children who are particularly dependent on social programmes and services."[50] In other words, budget decisions that erode essential services are not simply tough choices: they are regressiv hazardous and exploitative work. Meanwhile, the private and official creditors who financed unsustainable projects, and the elites who profited from them, remain largely insulated from the consequences, protected by legal and financial shields that do not exist for children.

If we accept that every child has an equal right to develop their full potential, then choosing debt service and austerity over basic services is indefensible. Economic policy must be redesigned so that debt repayments, fiscal rules and budget frameworks start with children's rights and intergenerational equity. Anything less is a political decision to keep sacrificing children's futures to a misaligned policy and financing framework that fails to prioritise their rights and well-being.

2.4 Austerity as a driver of conflict

"In the last five to ten years, militarisation has become a really big factor because we are living in a more conflict-affected world: boys are being pulled out of school and into mining, girls are pushed into seasonal agriculture and street vending. Even when they are not recruited to fight, they absorb the unpaid care work and face an increased risk of gender-based violence as their bodies become sites of violence in conflict." Naomi Nyamweya, Malala Fund.

The relationship between fiscal austerity and conflict remains insufficiently acknowledged in formal policy frameworks, yet its effects are acutely felt at community level. Fiscal consolidation measures, such as wage-bill ceilings, subsidy removals, and increased reliance on regressive consumption taxes, are often presented as necessary for macroeconomic stability. However, when translated into national budgets in countries such as Malawi, Madagascar, Mali, and Burkina Faso, these measures frequently result in the systematic erosion of essential public services, including education, healthcare, and social protection. Evidence shows that such reductions in social investment exacerbate inequality, weaken state legitimacy, and heighten social tensions.[51]

At the same time, these cuts often coexist with sustained or increasing allocations to military and security spending. This divergence is particularly stark when measured against continental commitments such as the Abuja Declaration on Health Financing, through which African Union member states committed to allocating at least 15% of national budgets to health.[52] In practice, many countries, including those examined in this study, remain well below this target, even as security expenditures continue to rise. This imbalance highlights a critical policy contradiction: while fiscal

49 AFRODAD TV. (2024, September 22). Feminist perspectives on debt & calls to action from AfCoDD IV [Video]. YouTube. https://www.youtube.com/watch?v=LkV2PlFa9dA
50 European Network of Ombudspersons for Children. (2014). ENOC 2014 statement on children and austerity. https://enoc.eu/wp-content/uploads/2015/01/ENOC-2014-Statement-on-Children-and-Austerity.pdf
51 ActionAid International. (2023). Fifty years of failure: The IMF, debt and austerity in Africa. https://actionaid.org/publications/2023/fifty-years-failure-imf-debt-and-austerity-africa
52 African Union. (2001). Abuja Declaration on HIV/AIDS, Tuberculosis and Other Related Infectious Diseases. Abuja, Nigeria.https://au.int/sites/default/files/pages/32894-file-2001-abuja-declaration.pdf

consolidation is justified on the basis of constrained resources, actual allocation decisions reflect political priorities that favour securitisation over investments in human development and public health.

Analyses of global fiscal governance demonstrate that austerity-driven reforms, particularly those associated with currency devaluation and cuts to public expenditure, are linked to declining living standards, increased inequality and, in fragile contexts, heightened risks of social unrest and violence.[53] In such settings, the contraction of public services interacts with existing vulnerabilities to produce conditions of deepening precarity. These dynamics are often followed by securitised responses that prioritise military spending over social investment, further constraining civic space and reinforcing cycles of instability.[54]

In conflict-affected regions such as the Sahel, including Mali and Burkina Faso, these fiscal choices carry particularly significant consequences. Regressive fiscal reforms that reduce public employment and constrain social spending risk amplifying grievances that can be mobilised by armed groups and political actors. At the same time, increased reliance on consumption taxes raises the cost of living for low-income households, undermining already fragile livelihoods. Yet the instability that follows is rarely attributed to fiscal policy choices. Instead, instability is often used to justify further rounds of fiscal tightening and expanded security spending, reinforcing a self-perpetuating cycle in which austerity both contributes to and is rationalised by insecurity.[55]

The burden of this cycle falls with exceptional force on women, girls and children. As public services contract, unpaid care responsibilities shift onto women and older girls; school dropout rates rise; child marriage increases as households adopt survival strategies in the absence of any public support net.[56] Recognising and addressing these contradictions is essential for policy reform. Without deliberate efforts to protect and expand social spending, particularly in line with commitments such as the Abuja Declaration, current approaches to fiscal consolidation risk undermining both human development outcomes and long-term stability.

When asked about safety, adolescents in Burkina Faso described a community divided between those who feel secure and those who do not. As one participant put it: "Everyone is affected in one way or another by the terrorist attacks the area has experienced." For some, the threat is immediate and personal, with relatives still living in conflict-affected zones, memories of displacement and the ever-present possibility of return.

Health centres in communities of origin have been closed or abandoned as conflict made them inoperable or unsafe. For adolescents specifically, the combination of displacement, lost schooling and absent household income creates the conditions in which hazardous child labour becomes nearly inevitable. Gold panning, described by Burkina Faso participants as extremely common, is not a traditional livelihood or a cultural preference. It is what remains when every other option has been removed. As adolescents in the focus group discussion (FGD) testified directly, those who left for gold mining sites "came back sick" or became delinquents.

The solution adolescents themselves identify is not complex: "Restore security to allow displaced people to return to their communities." That demand — straightforward, dignified and entirely reasonable — is also a policy prescription. Restoring security in the Sahel without restoring the public services that make communities worth returning to is not stabilisation but the continuation of austerity by other means. Policymakers serious about breaking the conflict-austerity cycle must treat social investment in education, health and social protection not as a discretionary line item but as the foundation of the stability they claim to seek.

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53 Beck, T., Maimbo, S. M., Faye, I., & Triki, T. (2011). Financing Africa: Through the crisis and beyond. The World Bank. https://documents1.worldbank.org/curated/en/633671468194645126/pdf/646640PUB0fina00Box361543B00PUBLIC0.pdf

54 International Budget Partnership. (2023). Confronting the contradictions: The IMF, wage bill caps and the case for teachers. https://internationalbudget.org/publications/confronting-the-contradictions-the-imf-wage-bill-caps-and-the-case-for-teachers/

55 ActionAid International. (2023). Fifty years of failure: The IMF, debt and austerity in Africa. https://actionaid.org/publications/2023/fifty-years-failure-imf-debt-and-austerity-africa

56 UNICEF. (2021). The state of the world's children 2021. https://www.unicef.org/reports/state-worlds-children-2021

2.5 Domestic elites and the politics of adjustment

> ***"The government funds are spent on debt servicing thereby losing focus on healthcare and education for our children."***
>
> *Wilson Milanzi, District Social Welfare Officer, Malawi.*

While external actors continue to shape fiscal policy, African governments are not merely passive recipients of creditor pressure. Evidence shows that domestic political and economic elites often actively adopt austerity and structural reforms to consolidate power, signal alignment with international creditors, and attract foreign capital.[57] In moments of fiscal crisis, decision-making authority tends to concentrate in finance ministries and central banks, while social ministries are systematically deprioritised. Governments routinely invoke market confidence and credit-rating agencies to justify deep spending cuts, even when the distributional consequences fall disproportionately on low-income households. This pattern is most visible in decisions around subsidy reform, public-sector employment, and taxation.[58]

Across the four countries examined here, governments have shown greater willingness to remove fuel and food subsidies, measures that immediately raise the cost of living for the poorest, than to address entrenched fiscal leakages such as tax exemptions, preferential procurement contracts, and investment incentives that benefit politically connected firms.[59] Wage-bill constraints are also applied unevenly: cuts fall hardest on education and health, where frontline workers have limited bargaining power, while military and security budgets are routinely protected.

Key informant interviews reinforce this dynamic. In Malawi, a former senior official described wage-bill ceilings as simultaneously externally imposed and internally instrumentalised: "The IMF provides

57 Mkandawire, T., & Soludo, C. C. (1999). Our continent, our future: African perspectives on structural adjustment. CODESRIA; Africa World Press.
58 Gabor, D. (2021). Poverty, inequality and the IMF: How austerity hurts the poor and widens inequality. In K. P. Gallagher, A. Stubbs, & R. Ray (Eds.), IMF policies and social inequalities (Working paper / Journal of Globalization and Development article). Boston University, Global Development Policy Center.
59 United Nations Conference on Trade and Development. (2023). Economic development in Africa report 2023: The potential of Africa to capture technology-intensive global supply chains. UNCTAD.

the ceiling, but we also use it as a shield. When teachers or nurses demand recruitment, we say 'our hands are tied." Civil society respondents noted that, even as social spending was constrained to meet fiscal targets, military and security budgets continued to expand, a clear illustration of political choices about whose needs are prioritised in times of crisis.

These fiscal decisions are also shaped by class and spatial inequalities. Urban elites may benefit from macroeconomic stabilisation through lower inflation and improved investor confidence, while rural communities, informal workers and displaced populations bear the costs of reduced public investment, deteriorating service delivery and rising user fees.[60] For children in these contexts, the consequences are both immediate and long-term: higher dropout rates, early entry into labour markets and increased rates of child marriage.

2.6 Knowledge, narratives and whose voices count

> ***"We were told the story of 'Africa Rising', and that fuelled commercial borrowing. Now many African countries are in debt distress but cannot access meaningful restructuring – that is the structural injustice we are fighting."***
>
> *Catherine Mithia, AFRODAD.*

The politics of austerity are also battles over whose knowledge counts in economic decision-making. IFIs and finance ministries justify fiscal consolidation through technical expertise, macroeconomic models, debt-sustainability analyses and rating-agency reports that are largely inaccessible to the public, and rarely subjected to systematic child-rights impact assessments. Within this technocratic frame, fiscal consolidation is cast as the only responsible path, while alternatives such as progressive taxation, ambitious social investment or expanded social protection are routinely dismissed as risky, unaffordable or unrealistic, even when they are essential to protecting children's rights. A child-centred perspective exposes the human cost of this narrow economic narrative. UNICEF and ILO underscore that "whatever the cause, child labour compounds social inequality and discrimination, and robs girls and boys of their childhood", noting that for many girls the triple burden of school, work and household chores dramatically heightens their risk of exclusion.[61]

At the same time, much of the academic and policy literature on child labour and education has historically been shaped by Eurocentric assumptions that take formal schooling and a work-free childhood as universal norms, relegating African experiences and epistemologies to the margins. This intellectual bias makes it easier to overlook how global financial structures and colonial legacies constrain local policy choices and shape the trade-offs families face.

Taken together, African feminists, AFRODAD, child-rights organisations and frontline workers converge on a common message: austerity is not neutral. It is the outcome of negotiations and power struggles in which some actors — creditors, IFIs, domestic elites — have far more influence than others. Its costs are borne most heavily by those with the least say in these debates: children, women, low-income communities and future generations.

The next chapter moves from structural analysis to concrete country cases. It shows how the political economy of austerity is shaping real decisions and outcomes in Malawi, Madagascar, Mali and Burkina Faso: the fiscal choices governments are making under creditor pressure, how children and their caregivers are being forced to absorb the consequences, and why a new economic framework is urgently needed, one that places children's rights at its core.

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60 Balakrishnan, R., Heintz, J., & Elson, D. (2016). Rethinking economic policy for social justice: The radical potential of human rights. Routledge

61 International Labour Organization, & United Nations Children's Fund. (2025). Child labour: Global estimates 2024, trends and the road forward. UNICEF Data. https://data.unicef.org/resources/child-labour-global-estimates-2024/

CHAPTER 3: FOUR COUNTRIES, SHARED PATTERNS: BURKINA FASO, MALAWI, MADAGASCAR, MALI

Although Burkina Faso, Malawi, Madagascar and Mali differ in history, politics and geography, there are strikingly similar patterns. As shown in Figure 7, all four have seen public debt rise faster than their capacity to generate economic growth. All four have turned repeatedly to IMF and World Bank programmes that prescribe fiscal consolidation; and in all four, the resulting squeeze on education, health and social protection has been felt most acutely by children. This chapter delves into country-specific detail and sketches those shared dynamics.

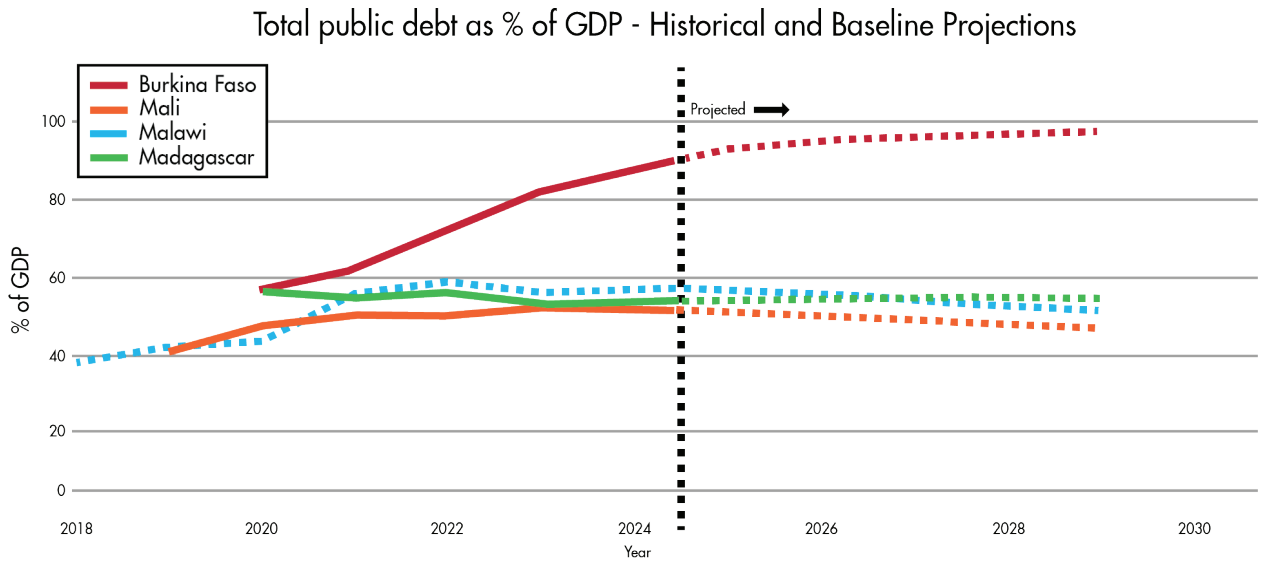

Figure 7: Total public debt as % of GDP.

Note: Solid lines = historical outturns; dashed = baseline projections. Note the dramatically different scale for Malawi whose debt has nearly doubled since 2018.

3.1 Burkina Faso – Debt, fiscal choices and children's well-being

Burkina Faso is not a poor country that cannot afford to invest in its children. It is a country whose resources have been systematically redirected towards debt service, security spending and tax incentives for firms, leaving children in crumbling classrooms, understaffed clinics and increasingly in mines and fields.

Despite real GDP growth accelerating from 3.2% in 2009 to 5.7% in 2010, driven more by consumption and gold exports than productive investment, the budget deficit reached 4.5% of GDP and was covered primarily by external aid, with authorities themselves acknowledging a high risk of over-indebtedness in the medium- to long-term.[62] That growth trajectory did not translate into commensurate human development gains, and the structural dependence on external financing it entrenched has continued to constrain the fiscal space available for education, health and child protection.[63]

External debt alone now exceeds $10 billion, with a growing share comprising Chinese concessional loans, including $49 million for a solar project and $157 million for technology infrastructure. This reflects a broader shift in the creditor composition of African sovereign debt that carries its own governance and transparency implications. Two military coups in 2022, combined with mining closures driven by insecurity, pushed the budget deficit to 10.3% of GDP that year, compressing an already constrained fiscal envelope further.[64] As the UN Independent Expert on foreign debt, other international financial obligations and human rights, Prof. Attiya Waris has argued that budgets that prioritise debt service over social investment effectively finance war over peace, entrenching cycles of instability instead of addressing their structural causes.[65]

62 African Economic Outlook. (2011). Burkina Faso country note 2011. African Development Bank Group; OECD Development Centre. https://africaneconomicoutlook.org/fileadmin/uploads/aeo/Country_Notes/2011/Short/En-Burkina_Faso_short.pdf

63 African Development Bank Group. (2025, July 18). 2025 Country focus report: Burkina Faso urged to make better use of national resources to finance its development. AfDB. https://afdb.africa-newsroom.com/press/2025-country-focus-report-burkina-faso-urged-to-make-better-use-of-national-resources-to-finance-its-development?lang=fr

64 Institute for Security Studies. (2025). Burkina Faso: African futures country analysis. ISS African Futures Project. https://futures.issafrica.org/geographic/countries/burkina-faso/

65 Waris, A. (2026, March). Financing peace. IFC Review. https://www.ifcreview.com/2026/03/financing-peace/

The governance deficit extends to the sub-national level: research on budgetary decentralisation finds that territorial collectivities, the local government units responsible for delivering schools, health posts and water infrastructure, suffer from chronic inefficiencies in local public financial management, limiting their capacity to translate even the resources they receive into improved services for children.[66]. When fiscal consolidation at the national level is compounded by weak decentralised delivery, the gap between policy commitment and classroom reality widens further. The governance of that debt compounds the problem. Public-finance expert Rodolphe P. Bancé describes a multi-stage approval process : feasibility studies, alignment with debt policy, review by the National Public Debt Committee (CNDP) and parliamentary authorisation. This appears rigorous on paper yet in practice functions as a boxticking exercise that allows politically driven and often unsustainable loans to move forward with little meaningful scrutiny, thereby compounding the country's debt vulnerabilities.[67]

Evidence from Robichaud et al., (2016) shows that Burkina Faso has real policy choices. Using a combined Computable General Equilibrium (CGE)–microsimulation model, they compare three child-focused interventions: higher public education spending, school-fee subsidies and cash transfers to households with young children, all implemented under realistic budget constraints. Their results are unequivocal: increasing public education spending raises school participation and promotion, expands the supply and education level of skilled workers, and reduces both the incidence and depth of monetary and caloric child poverty. School-fee subsidies generate intermediate gains while cash transfers deliver the strongest immediate reductions in child poverty, especially in large families.[68] Crucially for policymakers, the least harmful way to finance these measures is through a temporary increase in the public deficit, which has a smaller negative effect on poor households' living standards than regressive tax hikes or further spending cuts, directly challenging the idea that strict, rapid deficit reduction is the only responsible fiscal path.

A World Bank fiscal-incidence analysis reaches a consistent conclusion. Burkina's tax-and-transfer system is modestly redistributive and education and health spending are progressive in incidence, but both are too small in absolute terms to meaningfully reduce inequality, particularly in rural and conflict-affected regions where service delivery is already disrupted.[69] In the Mouhoun region alone, multidimensional poverty analysis, using the Alkire–Foster method, shows that around 97% of children aged 5–18 are deprived in at least three of seven basic dimensions, with the highest deprivations in water and sanitation, information, leisure and education.[70] For many of these children, agricultural labour, street hawking and artisanal mining are not occasional fall-back options but structural components of household survival strategies. This is a direct reflection of how limited, poorly financed public services shift the burden of adjustment onto children's time, bodies and futures.[71]

Thankfully, there are recent signs that the government recognises the scale of social liabilities it has allowed to accumulate. By late 2025, the state had collected over CFA 2,500 billion in revenue and used approximately CFA 1,000 billion to repay domestic debt and clear arrears, including over CFA 31 billion owed directly to teachers as outstanding salary arrears.[72] These are meaningful steps, but they underscore rather than resolve the core problem.

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66 Traoré, S. (2025). Efficience de la décentralisation budgétaire dans la gestion des finances publiques locales : Cas des collectivités territoriales au Burkina Faso. Journal of Innovation, Science and Technology in Information Development (JISTID). https://journal-jistid.org/articles/article_12.pdf

67 Bancé, R. P. (2019, May 6). Dette publique du Burkina : Le mécanisme expliqué à des journalistes. L'Économiste du Faso. https://leconomistedufaso.com/2019/05/06/dette-publique-du-burkina-le-mecanisme-explique-a-des-journalistes/

68 Robichaud, V., Maisonnave, H., Tiberti, L., & Cockburn, J. (2016). Fiscal space and public spending on children in Burkina Faso. International Journal of Microsimulation, 9(1), 5–23.

69 World Bank. (2018). Burkina Faso: Fiscal incidence, inequality and poverty (Report No. 132876-BF). World Bank.https://documents.worldbank.org/en/publication/documents-reports/documentdetail/110551607400316887/burkina-faso-fiscal-incidence-inequality-and-poverty

70 Fonta, C. L., Yameogo, T. B., Tinto, H., van Huysen, T., Natama, H. M., Compaore, A., & Fonta, W. M. (2020). Decomposing multidimensional child poverty and its drivers in the Mouhoun region of Burkina Faso, West Africa. BMC Public Health, 20(1), 149. https://doi.org/10.1186/s12889-020-8254-3

71 Save the Children. (2021). Child poverty profile and vulnerability in the Boucle du Mouhoun region, Burkina Faso. Save the Children.

72 Finance in Africa. (2025, December 8). Burkina Faso repays over $2bn in domestic debt. https://financeinafrica.com/news/burkina-faso-repays-over-2bn-debt/

The Burkina Faso evidence reveals a pattern that is political, not inevitable. Rising debt, constrained fiscal space and allocation decisions that consistently favour debt service, security spending and corporate tax incentives over child-centred investment are choices and they have identifiable victims. As one Burkinabè civil-society actor told this research team:

> ***"Our children study under cracked roofs while we pay interest on loans that built those same schools. When the rain comes and the roof falls, it is the child who suffers, not the lender."***

3.2 Malawi – Debt distress, austerity and the child-labour nexus

Malawi shows how prolonged macroeconomic instability and mounting debt distress can lock a country into austerity cycles that erode children's rights. After periods of high growth in the 2000s, the economy slipped into a deepening crisis that long predates 2020, marked by growth consistently below population increase, doubledigit inflation and widening external imbalances. The Covid19 pandemic, the subsequent surge in global inflation and climate shocks such as Cyclone Freddy did not create this crisis, but they sharply intensified it, exposing how little resilience years of underinvestment and austerity had left in the system.[73] Recurrent fiscal slippages, droughts and election-related spending surges have produced large deficits, financed by increasingly expensive borrowing, and debt-sustainability assessments now classify Malawi as being in debt distress, with domestic and external restructuring underway but incomplete.[74] By 2023/24, interest payments had become the single largest expenditure item, absorbing a large share of government revenues, even as Malawians faced soaring prices for food, fuel and other essentials.

Christian Aid's Between Life and Debt profiles Malawi as one of the African countries where debt service "diverts resources away from nurses' salaries, school investment and social protection expansion", turning macroeconomic adjustment into a direct assault on the services children need to survive and thrive.[75] Feminist commentators and local NGOs underline that women and children are hardest hit: rising prices and cuts to frontline services translate into longer hours of unpaid care, more frequent skipped meals and greater reliance on children's earnings to close household budget gaps.[76] IMF-linked public-wage-bill policies sit at the heart of this story. Since the late 1990s, Malawi has operated under ceilings that keep the public wage bill at roughly 7–7.5% of GDP, framed as necessary to contain recurrent spending and restore fiscal sustainability.[77]

Analysis for Education International finds that these caps have kept salaries low and prevented the recruitment of needed teachers, driving very high pupil–teacher ratios and eroding working conditions.[78] In FGDs interviews, Malawian teachers report classes of 100–120 students, chronic shortages of desks and learning materials, and long hours of unpaid overtime:

> ***"We are too few for the number of children, but the government says the budget is full. So we teach 120 children in one class and hope for the best."***
>
> *(District education official, Malawi, 2024).*

73 Government of Malawi. (2020). National Action Plan on Child Labour (NAP II) 2020–2025. Ministry of Labour.
74 World Bank. (2024). Malawi economic update 2024: Maintaining reforms under debt distress (Country Economic Memorandum). World Bank.
75 Christian Aid. (2024). Between life and debt: How Africa is facing the worst debt crisis in a generation. Christian Aid.
76 Powell, S. Between life and debt: How Africa is facing the worst debt crisis in a generation. Bond. Available at: https://www.bond.org.uk/news/2024/05/between-life-and-debt-how-africa-is-facing-the-worst-debt-crisis-in-a-generation/.
77 Government of Malawi. (2020). National Action Plan on Child Labour (NAP II) 2020–2025. Ministry of Labour.
78 Education International. (2024, June 16). Economically disadvantaged Malawi teachers bear the brunt of IMF wage bill policies. Education International.

Health-sector workers describe similar pressures in understaffed clinics, with frequent stock-outs of essential medicines and little capacity to respond to shocks.

Child labour is both a cause and a consequence of this constrained environment. Malawi's 2015 National Child Labour Survey found that 38% of children aged 5–17 were engaged in child labour, 72% of them in agriculture, often in hazardous conditions.[79] The U.S. Department of Labor's 2021 and 2022 findings on Malawi highlight the tobacco tenancy system as a major source of debt bondage: families receive advances in cash and inputs that often exceed the value of the harvested crop, trapping parents and children in cycles of forced labour and school dropout.[80] Focus-group discussions for this study echoed these patterns: caregivers described children rising before dawn to work in the fields before school, or leaving school altogether during peak agricultural seasons, to help meet quotas and repay debts. Boys as young as ten were said to help parents with farm work or petty trading, and by around age fifteen most boys in the communities visited were involved in some form of income-generating activity.

The gendered distribution of harm is stark. Focus groups found that boys are more likely to miss school for income-earning activities, while girls shoulder heavier domestic burdens: fetching water, cooking, cleaning and caring for younger siblings, often during school hours. When schools close or fees and associated costs cannot be paid, families tend to send boys to work and keep girls at home managing household tasks. Yet girls also face specific protection risks that boys largely do not: early and forced marriage, sexual exploitation and transactional sex, especially where poverty is severe and school attendance becomes irregular.[81] As one girl in rural Lilongwe put it during a focus group:

> ***"If there is no money, my brother goes to the farm and I stay to cook and look after the others. If we still fail, they say I should marry so there is one less mouth to feed."***
>
> *(Girl, 8–12 years, Malawi).*

These gendered pathways into work and marriage are how austerity and social norms interact on the bodies and futures of children.

The government's second National Action Plan on Child Labour (NAP II) 2020–2025 aims to tackle these structural drivers, committing to eliminating child labour in all sectors by 2025 through prevention, withdrawal, rehabilitation and stronger enforcement.[82] The plan's estimated implementation cost - around $44.7 million over five years - is modest relative to the scale of the problem but has proved difficult to mobilise in a context where interest payments dwarf new social spending. Social-protection programmes do exist. The flagship Social Cash Transfer Programme (SCTP) reached roughly 292,000 ultra-poor, labour-constrained households in 2021 and has been associated with improved food security and school attendance, especially for girls.[83] Yet coverage remains limited in a country where more than half the population lives below the national poverty line. In the gaps left by formal provision, households rely on community networks, emergency transport collections for medical crises, neighbours sponsoring children's school fees, village savings and loans groups, providing a fragile buffer against shocks. However, participants of FGDs emphasised that these systems are now working at a slow pace, strained by rising numbers of orphans and households in need. When both community support and formal transfers fall short, parents describe the same outcome: irregular attendance, followed by children dropping out of school altogether.

79 Government of Malawi. (2015). National child labour survey 2015. National Statistical Office.
80United States Department of Labor. (2022). 2022 findings on the worst forms of child labor: Malawi. Bureau of International Labor Affairs.
81 African Legal Studies. (2023, June 11). Time to act: Call for action against child labour in Malawi. African Legal Studies Blog.
82 Government of Malawi. (2020). National Action Plan on Child Labour (NAP II) 2020–2025. Ministry of Labour.
83 University of North Carolina & Government of Malawi. (2017). Malawi's Social Cash Transfer Programme: Comprehensive summary of impacts. Center on Poverty and Social Policy.

The abolition of secondary-school tuition fees in 2018 and the longstanding policy of free primary education are important achievements, opening the door to millions of children who would otherwise be excluded.[84] Yet key informants and existing qualitative work stress the persistence of hidden costs like uniforms, examination fees, transport and informal contributions that remain prohibitive for many poor families. Combined with rising living costs, these charges force impossible choices: whether to pay exam fees or buy maize; whether to keep a daughter in class or agree to an early marriage; whether to send a son to school or to the fields or informal urban work. Taken together, the Malawian evidence shows how debt distress and associated austerity measures constrict the fiscal space needed to address the roots of child labour and child poverty.

As one civil-society advocate summarised in an interview:

> ***"Every kwacha we use to pay old debts is a kwacha we cannot use to hire a teacher or expand a cash-transfer programme. Children feel that arithmetic in their bodies: in hunger, in heavy work, in classrooms without teachers."***
>
> (Civil-society advocate, Malawi, 2024).

84 ibid.

3.3 Madagascar – Low social spending, high child poverty

Madagascar shows how chronic under-investment in social sectors, combined with political instability and rising debt, can entrench extreme child poverty. Repeated political crises, notably in 2002 and 2009, sharp swings in aid and commodity prices, and recurrent climate shocks have undermined growth, weakened institutions and produced stop-start patterns in public spending over two decades.[85] The cumulative consequence is a country where roughly 83% of children (approximately 12 million) live in households spending less than $1.90 per day. Nearly eight in ten are multidimensionally poor, with deprivation in schooling, nutrition and school attendance among the largest contributors.[86] Madagascar is not a country without resources or policy ambition; it is a country whose chronic under-investment in children has compounded over time, until poverty has become the norm rather than the exception.

An IMF analysis of social spending in Madagascar concludes that government expenditure on education, health and social assistance is among the lowest worldwide.[87] The analysis points out that education spending averaged around 2.6% of GDP between 2016 and 2020, well below the sub-Saharan African average of 3.8%, and is dominated by wages, leaving very limited allocations for non-salary inputs such as textbooks, materials or school feeding. Health spending is similarly low and social-assistance programmes are small, fragmented and overwhelmingly donor-financed, reaching only a fraction of those in need. The IMF recommends gradually increasing social spending by about 0.3% of GDP per year to reach regional norms by 2030, a target that underscores how far Madagascar currently sits from the investment levels its children require. These spending levels reflect a fiscal framework shaped by successive Extended Credit Facility arrangements with the IMF that prioritise deficit reduction and macro-stability, often constraining the pace at which social spending can expand.[88]

The 2009 political crisis (which led to the removal of the president and the installation of the opposition leader as head of a transitional government) offers a textbook illustration of how fiscal choices transmit directly into children's lives. Following the crisis, cuts in public education funding shifted costs sharply onto households. A World Bank review of social-sector expenditure shows that the household share of per-pupil education costs rose from 27% in 2006–08 to 41% in 2009–13, as enrolment fees, community teacher contributions, through the FRAM system of parent-run school associations and monthly school fees, rose by around 26%.[89] Parents increasingly cited financial difficulties as the main reason for children dropping out of school. Focus groups conducted for this study found that the burden remains acute even today. While annual fees have since been reduced from 30,000 Ariary to around 20,000 Ariary, examination fees and material costs of around 10,000 Ariary continue to function as effective barriers, managed through fragile instalment negotiations with schools.

As one caregiver put it, "school will wait", capturing exactly how education becomes the first expenditure sacrificed when competing costs cannot all be met.

When the state retreats, households compensate through reduced consumption and borrowing, and increased reliance on children's labour. Caregivers in focus groups described sending children to work in vanilla fields, in cattle herding and in mica mines when school costs or health shocks push families into debt.

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85 World Bank Group. (2021). The World Bank Group in Madagascar, fiscal years 2007–21: An independent evaluation. Independent Evaluation Group, World Bank Group. https://documents1.worldbank.org/curated/en/099412509212210798/pdf/IDU03a2c26430d300040a7094c90d1c1abd300b6.pdf

86 African Child Forum. (2023). The African report on child wellbeing 2023: Country briefing - Madagascar. African Child Forum. https://www.africanchildforum.org/Resources/ARCW2023-Country%20Briefs/ARCW2023-Country%20briefing_Madagascar_27July%2023.pdf

87 Mazraani, S. (2023). Social spending and outcomes in Madagascar. IMF Selected Issues Paper No. 2023/035. International Monetary Fund. https://www.imf.org/-/media/files/publications/selected-issues-papers/2023/english/sipea2023035.pdf

88 International Monetary Fund. (2024). *Republic of Madagascar: Request for arrangements under the Extended Credit Facility and Resilience and Sustainability Facility - press release; staff report.* IMF Country Report No. 24/232. https://www.imf.org/-/media/files/publications/cr/2024/english/1mdgea2024001-print-pdf.pdf

89 World Bank. (2015). *Madagascar public expenditure review: Education background paper.* World Bank. https://documents1.worldbank.org/curated/en/271911468185343596/pdf/98186-REVISED-PUBLIC-Mada-PER-Education-Background-paper.pdf

One mother in a mining community explained: "When the child is strong enough, he goes to the pit. We need the money for rice and for the debt. School will wait." One adolescent boy had left school entirely to mine mica full-time, before a JOFA-ACTE project provided fee support and awareness-raising about children's rights, enabling his return to class. This is a small but telling illustration of how modest, targeted investment can reverse the dynamic. The healthcare picture follows the same logic. Focus-group data show a recent shift from instalments to upfront payment at public health facilities, with malaria treatment costing around 10,000 Ariary, and serious illness requiring intravenous treatment reaching 100,000 Ariary. Such sums far exceed daily household income. Families reported borrowing from relatives, using their homes as informal collateral and, where no alternative existed, delaying care.

Social protection remains far too limited to offset these pressures. IMF assessments describe social-assistance spending as extremely low and largely externally financed, with cash-transfer and public-works programmes covering only a small proportion of those in poverty.[90] In this context, even shocks such as failed harvests, illness and price spikes, can push households over the edge, with children's schooling and safety among the first casualties. The African Child Forum's 2023 report on Madagascar identifies weak governance, poor accountability, non-inclusive budgeting and the absence of child-sensitive, pro-poor economic policies as the structural drivers of these outcomes, and calls for urgent pro-poor budgeting and expansion of social protection as priorities.[91]

Madagascar exemplifies a low-spending, high-poverty equilibrium, in which debt dynamics and fiscal consolidation constrain the expansion of social budgets, political crises and governance weaknesses limit the effectiveness of the spending that does occur, and children are left to bear the consequences.

90 International Monetary Fund. (2024). Republic of Madagascar: Request for arrangements under the Extended Credit Facility and Resilience and Sustainability Facility — press release; staff report. IMF Country Report No. 24/232. https://www.imf.org/-/media/files/publications/cr/2024/english/1mdgea2024001-print-pdf.pdf

91 African Child Forum. (2023). The African report on child wellbeing 2023: Country briefing — Madagascar. African Child Forum. https://www.africanchildforum.org/Resources/ARCW2023-Country%20Briefs/ARCW2023-Country%20briefing_Madagascar_27July%2023.pdf

3.4 Mali – Debt relief, fragile social protection and conflict

Mali's trajectory shows that cancelling debt is not enough to improve children's lives, when it is not matched by sustained, child-centred investment and strong safeguards to protect social spending from the combined pressures of conflict, rising security costs and recurrent shocks.

Mali received large-scale debt cancellation under the Heavily Indebted Poor Countries (HIPC) Initiative and the Multilateral Debt Relief Initiative (MDRI), with IMF and World Bank estimates putting total HIPC and MDRI relief at close to $870 million in nominal terms. [92] This substantially reducing scheduled debt service in the early 2000s. More recently, Mali has benefited from the Catastrophe Containment and Relief Trust and the G20 Debt Service Suspension Initiative, which temporarily lowered IMF debt payments in 2020–2022 and freed a small amount of fiscal space during the pandemic.[93] Yet IMF staff now warn that the pace of new debt accumulation and rising debt-service costs are again crowding out more socially desirable spending, including safety nets and human-capital investment.[94]

The fiscal context helps explain why children have seen limited benefits from debt relief. A World Bank Economic Update notes that security spending surged from about 8.6% of total government expenditure in 2011 to around 20% in 2018, sharply narrowing fiscal space for social and investment spending, as conflict intensified in the north and centre.[95] A more recent economic update and public expenditure review underlines that increased military allocations, a growing wage bill and higher interest payments are absorbing a rising share of Mali's budget, while revenues remain low and heavily dependent on a narrow tax base.[96] IMF analysis similarly highlights that security spending, public wages and the interest bill are constraining growth-friendly outlays, including social safety nets and capital investment, in one of the world's poorest and most fragile countries.[97]

Within this constrained envelope, social protection remains fragmented and underfunded. Earlier World Bank work on Mali's social safety nets found that most social-protection resources flowed through contributory schemes for civil servants and formal-sector pensioners, with only a small share reaching poor children and families via non-contributory programmes.[98] A more recent social-protection expenditure review, using World Bank BOOST data, confirms that annual spending on social protection has risen in nominal terms but remains low as a share of GDP, heavily concentrated at central level, and skewed towards benefits for the elderly and non-classified programmes, rather than child- or family-focused transfers.[99] Humanitarian spending now often exceeds domestic social-protection allocations, highlighting that external emergency finance is partially compensating for, but not replacing, structurally weak national systems.

Where child-focused initiatives have been piloted, the evidence is encouraging but geographically and temporally limited. UNICEF's regional study Child Poverty: A Role for Cash Transfers? documents the "Bourse Maman" conditional cash-transfer pilot in Mali, which provided transfers to mothers, conditional on children's school attendance and use of health services. Emerging evidence from that programme points to improved school attendance and greater uptake of health consultations, as families used the extra income to cover fees, supplies and transport. Ex ante microsimulations in the same study suggest that a universal child benefit for children aged 0–14 in Mali would have the largest impact on reducing the incidence and depth of child poverty, but at an estimated fiscal cost of about 5.9% of GDP, well beyond what current revenues can sustain. A narrowly targeted child benefit using a proxy-means test would reduce child poverty less but still cost an estimated 3.2% of GDP,

92 Kaddar, M. (2008). Are current debt relief initiatives an option for scaling up health financing in developing countries? *Health Economics, Policy and Law, 3*(2), 115–130.
93 International Monetary Fund. (2021). *Mali: Request for second tranche of debt service relief under the Catastrophe Containment and Relief Trust* (Country report).
94 International Monetary Fund. (2023). *Mali: 2023 Article IV consultation—Press release; staff report* (IMF Country Report No. 23/209). International Monetary Fund.
95 World Bank. (2022). *Mali economic update: Protecting the vulnerable during the recovery.* World Bank.
96 World Bank. (2022b). *Mali public expenditure review.* World Bank.
97 International Monetary Fund. (2023). *Mali: 2023 Article IV consultation—Press release; staff report* (IMF Country Report No. 23/209). International Monetary Fund.
98 World Bank. (2011). *Mali social safety nets* (Social Protection Discussion Note).
99 World Bank. (2022c). *Mali social protection expenditure review: Findings from BOOST data and the OCHA Financial Tracking Service, 2004–2020.* World Bank.

roughly equivalent to the country's entire public health budget in the mid-2000s.[100] These findings underscore both the transformative potential of universal approaches and the hard fiscal trade-offs facing a low-income, conflict-affected state.

On the service side, Mali's initial report under the African Charter on the Rights and Welfare of the Child reiterates that public basic education is intended to be compulsory, secular and free for nine years from age six, and that parents have a legal obligation to enrol children and keep them in school until the end of basic education.[101] However, earlier World Bank analysis of education and health demand in regions such as Kayes in the west found that distance, perceived quality and informal costs remained major barriers to schooling and clinic use among low-income households, despite formal fee-reduction measures.[102] Focus-group discussions for this study suggest that these structural challenges persist: parents describe declining school quality, teacher strikes, overcrowded public classrooms and substandard infrastructure as key deterrents, often summarised in the phrase "it was better before". Participants also emphasise the emergence of class-based inequalities, with private schools perceived to offer markedly better quality but affordable only to better-off families, generating what they term inequalities between students.

These system-level problems are refracted through the household economy. Focus-group and analysis notes show that when incomes fall, parents in Mali first cut non-essential expenditures and school-related costs, including meals, uniforms and exam fees, while trying to preserve spending on urgent health needs. Parents describe negotiating fee instalments with schools; when negotiation fails and relatives cannot lend money, children's attendance becomes irregular or stops altogether, especially in rural and low-income urban households. Intra-household power dynamics matter: qualitative data indicate that fathers generally have the final say over whether a child continues or drops out of school and that disagreements between mothers (who often wish to prioritise education) and fathers (who may prioritise immediate consumption or debt repayment) create conflict that children absorb as psychological stress, undermining their concentration and motivation. This patriarchal decision-making structure means that, even where some fiscal space exists at household level, gender norms may prevent it from translating into sustained investment in children's schooling.

Child labour is both a coping strategy and a deepening risk in this environment. The U.S. Department of Labor classifies Mali as having significant levels of child labour, including in some of the worst forms, such as hereditary slavery, recruitment by armed groups, and hazardous work in agriculture and artisanal gold mining.[103] Human Rights Watch estimates that between 20,000 and 40,000 children work in artisanal gold mines, often beginning as young as six years old and facing serious risks of injury and mercury exposure.[104] Adolescent focus groups for this study identified welding and motorcycle taxi driving, alongside mining, sand carrying and charcoal burning, as particularly dangerous forms of work into which boys are drawn when schooling fails or household resources are exhausted. Caregivers described sons leaving school to work on farms or at gold-mining sites, and daughters combining heavy domestic workloads with petty trading or seasonal migration; in one conflict-affected area, a father explained that before the war "at least the school was open and there was some help with food," but now, with school closures and high prices, "my boys must go to the site [mine] if we are to eat" .

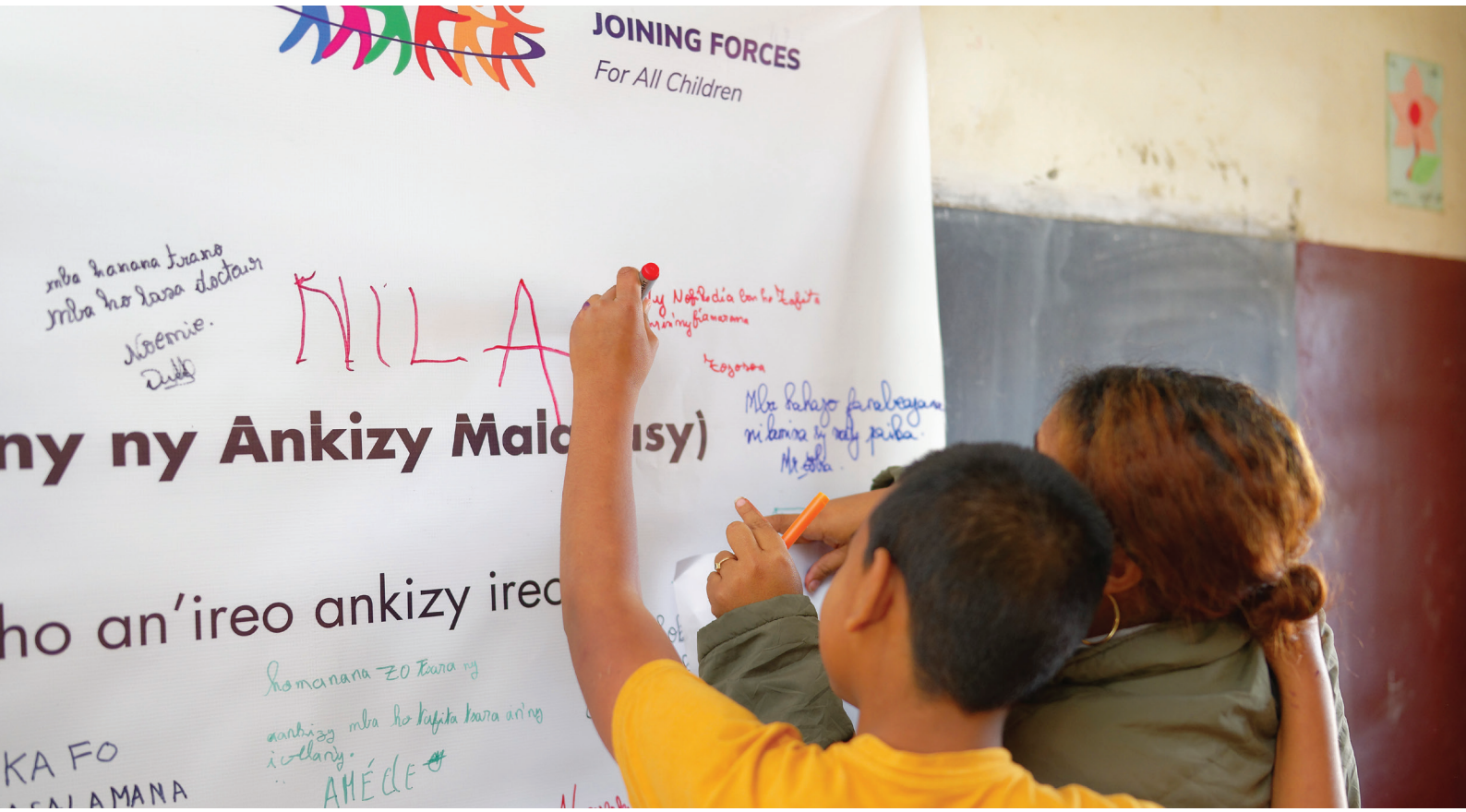
Escalating conflict and state fragility intensify these vulnerabilities. The BTI 2024 Mali country report documents how jihadist insurgency and inter-communal violence have spread from the north into central regions since 2012, triggering large population displacements and severely limiting state presence and service delivery in large swathes of the country.[105] The same report notes that Mali's social safety nets are among the weakest globally, constrained by low revenues and administrative capacity, while a decade of conflict has further undermined delivery of education and health services in the most affected regions. IMF surveillance likewise highlights that security spending has

100 UNICEF. (2009). Child poverty: A role for cash transfers? West and Central Africa regional thematic report 3. UNICEF West and Central Africa Regional Office.
101 Government of Mali. (2007). First report of the Republic of Mali on the implementation of the African Charter on the Rights and Welfare of the Child (ACRWC). African Committee of Experts on the Rights and Welfare of the Child
102 World Bank. (2011). Mali social safety nets (Social Protection Discussion Note).
103 U.S. Department of Labor. (2021). 2020 findings on the worst forms of child labor: Mali. Bureau of International Labor Affairs.
104 Human Rights Watch. (2011). A poisonous mix: Child labor, mercury, and artisanal gold mining in Mali. Human Rights Watch. https://www.hrw.org/report/2011/12/06/poisonous-mix/child-labor-mercury-and-artisanal-gold-mining-mali
105 Bertelsmann Stiftung. (2024). BTI 2024 Mali country report. Bertelsmann Transformation Index.

risen sharply in response to the crisis, while strained international relations and the withdrawal of some external budget support have tightened financing constraints, leaving even less room for social spending and investment.[106] In this context, children face not only labour exploitation but also grave violations such as attacks on schools, recruitment and use by armed groups, and gender-based violence, risks that even well-designed social-protection or education policies struggle to mitigate without parallel investments in peace, justice and accountable local governance.

Mali's experience shows that debt relief on its own cannot transform children's lives when conflict, rising security and wage-bill costs and low revenues continue to squeeze the fiscal space for education, health and social protection. As a result, social-protection systems remain too weak to offset shocks and large numbers of children are still growing up on the frontlines of crisis, out of school, in hazardous work and without adequate protection.

106 International Monetary Fund. (2023). *Mali: 2023 Article IV consultation—Press release; staff report* (IMF Country Report No. 23/209). International Monetary Fund.



3.5 Cross-cutting lessons and contrasts

> ***"1/ The budget for social services is insufficient; 2/ Debt service is prioritised over social spending; 3/ Social safety nets are limited in scope and fragile; 4/ There is not enough analysis of the impact on children."***
>
> *Julio Spierro Trazafindramaro, Délégué Régional de l'Éducation de Masse et du Civisme, Ministère de l'Éducation (Regional Director for Mass and Civic Education, Ministry of Education), Madagascar.*[107]

Looking across Burkina Fasso, Malawi, Madagascar and Mali, a common story emerges: rising debt and hard fiscal targets have collided with weak revenues, governance challenges and external shocks to produce similar pressures on children, even though the institutional and political contexts differ. At the same time, the country cases highlight important contrasts that matter for policy design.

First, all four countries face tight fiscal spaces shaped by debt-service obligations, but the pathways differ. Malawi and Burkina Faso have seen clear debt-service surges that now absorb a large share of revenues and crowd out discretionary social spending. Madagascar's social spending is extremely low in absolute terms, reflecting both chronic under-investment and constrained execution, while its debt profile has been shaped by political crises and successive IMF-supported programmes. Mali benefited from substantial debt relief, yet conflict-driven security spending and low domestic revenues have recreated fiscal tightness and limited social-sector expansion. In each case, the result is similar: there is not enough predictable, domestically controlled financing to build robust education, health and social-protection systems for children.

Second, the way consolidation is implemented also shows shared patterns. Wage-bill ceilings and

107 "1/ Budget insuffisant pour les services sociaux ; 2/ Priorisation du service de la dette sur les dépenses sociales ; 3/ Filets sociaux peu étendus et fragiles ; 4/ Insuffisante analyse de l'impact sur les enfants."

hiring freezes feature centrally in Malawi and, in practice if not always formally, in Burkina Faso and Mali. These measures have produced severe shortages of teachers and health workers, especially in rural and conflict-affected areas, and have held down wages in feminised professions such as teaching and nursing. In Madagascar, the squeeze is more visible in the composition of spending: a very high share of resources goes to salaries, with non-salary inputs and social assistance repeatedly sacrificed when budgets tighten. Across the board, capital and operating budgets for schools and clinics, textbooks, maintenance, medicines and school feeding have been easier to cut than debt service or security expenditure.

Third, in every country, households have been forced to shoulder a greater share of education and health costs. Evidence from Madagascar documents a sharp rise in household contributions to schooling after 2009, while Burkina Faso and Mali studies highlight distance, informal fees and opportunity costs as key barriers to schooling. Malawi's abolition of formal fees has been undermined by "hidden costs" that remain beyond the reach of many poor households. This cost-shifting is one of the clearest links between macro-fiscal choices and children's day-to-day realities. When the state retreats, families compensate through reduced consumption, borrowing and increased reliance on children's labour.

Fourth, multidimensional child poverty and child labour remain stubbornly high in all four countries, despite episodes of growth and reform. Burkina Faso's Mouhoun region exhibits severe overlapping deprivations and high rates of children's work; Madagascar has among the highest child-poverty rates in the world; Mali's rural and conflict-affected children face combined risks of poverty, labour and violence; and Malawi's tobacco and subsistence farming systems continue to draw in large numbers of children. In each setting, the same mechanisms recur: inadequate social protection, limited access to quality schooling, and shocks — drought, illness, price spikes, conflict — that push households to prioritise survival over education.

Finally, the cases illustrate that alternative trajectories are possible. Microsimulation for Burkina Faso shows that, even within constrained envelopes, slower deficit reduction, combined with targeted investments in education, fee abolition and cash transfers, can reduce child poverty and support growth. UNICEF–ODI modelling in Mali suggests that universal child benefits could cut child poverty far more than narrowly targeted schemes, if properly financed. Evaluations of Malawi's Social Cash Transfer Programme and school-feeding initiatives demonstrate positive impacts on school attendance and reduced child labour among beneficiary households. These findings echo the wider literature reviewed earlier: when countries are able to carve out fiscal space for child-centred policies, through debt relief, fairer taxation and different spending priorities, children's lives improve measurably.

The shared patterns across Burkina Faso, Malawi, Madagascar and Mali can therefore be summarised as follows:

- Debt has risen and debt-service obligations have tightened fiscal space in all four countries.
- Austerity packages, often designed with IMF input, have prioritised deficit reduction over child-centred investment, constraining education, health and social protection budgets.
- Households have absorbed much of the adjustment through higher out-of-pocket spending, reduced consumption and increased reliance on children's labour.
- Multidimensional child poverty and child labour remain stubbornly high, particularly in rural and conflict-affected areas.
- Where social protection and child-sensitive spending have expanded, even modestly, they have demonstrated tangible benefits, suggesting that different fiscal choices could produce very different childhoods.

The next chapter turns from this secondary evidence to the voices and experiences of children, caregivers, teachers and community organisers in the four countries. Their testimonies ground these macro-patterns in lived reality, showing how austerity is felt at the household level, but also how people are organising to resist and re-imagine an economic order that puts children's well-being at its core.

CHAPTER 4: VOICES FROM THE FRONTLINES: CHILDREN AND CAREGIVERS SPEAK

The preceding chapters have shown, through data and policy analysis, how debt and austerity constrain fiscal space, depress social spending and drive child labour in Malawi, Madagascar, Mali and Burkina Faso. This chapter centres the voices of those who live these dynamics every day: children, caregivers, teachers, community leaders and civil-society actors. Their testimonies reveal austerity not as an abstract tightening of budgets, but as hunger, exhaustion, fear and interrupted dreams, alongside acts of resilience and resistance.

4.1 Classrooms without teachers, learning without support

Across all four countries, children and teachers describe classrooms that have grown steadily more crowded and less supported as wage-bill caps and hiring freezes have taken hold.

In Mali, parents reported declining quality. As one adult man explained:

> ***"With lack of teacher motivation which affects teaching quality and overcrowding, teaching quality has decreased. With school privatisation there have been inequalities between students. Not all parents can afford to send their children to private schools."***

Another adult man in Mali put it more bluntly:

> ***"[There is a] negative impact on children, it [education] was better before."***

In Madagascar, boys aged 8-12 in Ambario identified the most basic problem:

> ***"[We] need more classrooms since [the] current ones are overcrowded. For example, T3 class has two teachers but not enough classrooms."***

In Malawi, adult men described how financial barriers prevent children from even sitting exams, despite supposedly free education:

> ***"Many children did not sit for exams this term because exam fees were not paid. Even when education has no formal fees, parents still prioritise food over school costs."***

The broader context was clear:

> ***"Schooling and healthcare have become harder to access, mainly because families struggle to find school fees due to the poor economy, climate change, and low farm harvests, which reduce income from farming."***

In rural Malawi, a standard-three girl recounted:

> ***"There are so many of us that we sit on the floor. When the teacher comes, he tries to teach, but he cannot hear everyone. Sometimes we go two weeks without a teacher because he is sick and there is no one to replace him."***

Her teacher, responsible for more than 100 pupils, explained the strain:

> ***"I mark books late into the night. I have no time for my own children. They tell us there is no budget for more teachers, but the number of learners keeps increasing"***

In Burkina Faso's Mouhoun region, a boy aged 14 described the seasonal rhythm of attendance:

> ***"When the rain starts, many of us stop coming. Our parents say we must help in the fields because there is no one else. The teacher gets angry but he also knows he needs our work to eat."***

Madagascar's experience has been similar, with households reporting rising school fees and parental contributions after public funding was cut during political crises. A mother in a peri-urban community near Antananarivo told researchers:

> ***"When my eldest started school, there was a small fee and the government gave books. Now there are fees for everything: enrolment, FRAM, exams. When I do not have money, my children stay at home. They are ashamed to go without paying."***

In Mali, insecurity has layered violence on top of austerity. A 16-year-old boy in a conflict-affected area shared:

> ***"Our school was attacked and the teacher left. They said another would come, but no one did. I stayed at home for a year, then went to the gold site with my cousins. At least there we can earn something."***

Burkina Faso adolescent participants described a growing preference among their peers for vocational training workshops over formal schooling. School is described conceptually as "a place for the conquest of knowledge" and "a place of awakening," but the conditions in which learning is supposed to happen — no mentorship, follow-up and material support — make that aspiration feel remote. The workshop, by contrast, offers visible, immediate and transferable skills.

These accounts echo and humanise the quantitative findings: wage-bill caps and underfunded non-salary budgets are experienced as absent teachers, overcrowded classes, long walks to distant schools and the shame of being unable to pay fees.

4.2 Clinics without staff, care pushed back into the home

Health workers and caregivers described similar erosion in health services as debt service and other priorities squeezed budgets.

In Madagascar, adolescent girls (13-17 years) described limited capacity at their local health centre:

> ***"There is a health centre there but they do not know how to treat wounds, only illnesses. So when injured, people go to the health centres in Ankilivalo and Ranopiso for treatment."***

Adult women in Madagascar explained how payment barriers had worsened:

> ***"In hospitals, treatment is harder now compared to before, because back then you could pay the hospital fee in instalments, whereas today, if the full amount is not paid, the doctor won't receive the patient....[accessing] treatment is harder now compared to before."***

A nurse in a rural health centre in Burkina Faso explained:

> ***"There used to be three of us. Now one retired and one was transferred, but no one replaced them. On market day we see more than a hundred patients. We often run out of medicines before the month ends."***

A Malawian mother recounted what this meant when her child fell ill:

> ***"My son had fever and we went to the clinic. They told me there was no malaria test, no medicine, and to buy in town. I had no money. I borrowed from my neighbour. Now I must repay her, so my daughter is working in the fields instead of going to school."***

In Madagascar, caregivers linked health shocks directly to debt and child labour:

> ***"When a child is sick, we must borrow. The man at the shop gives us money but then asks that our older boy comes to help in the mine. Until we pay everything back, he works there and cannot return to school."***

In Burkina Faso, parents described a healthcare system that is officially free but practically inaccessible. Despite government commitments to free care for children under five, pregnant women and primary healthcare, participants reported paying at every point of access. Medicines run out at public facilities and families are directed to private pharmacies where prices are unregulated and vary significantly, even within the same locality

These testimonies illustrate how the hollowing out of public services forces families to substitute their own labour - often their children's labour - for what should be collective, rights-based provision. When healthcare fails, the pressure lands immediately on household food budgets and on the choices families must make about children's schooling and work.

4.3 Hard choices: food, fees and children's work

In every focus group, parents described the same impossible triad: feeding their families, keeping children in school, and avoiding debt. When incomes fall or prices rise, something must give and it is rarely debt service or rent.

Adolescent girls (13-17 years) in Malawi explained how poverty makes it difficult for them and their families to access items needed for education, explaining that their parents' financial situation limits their ability to provide school requirements. Another girl in the same age group described the stark inequality: "Some children are unable to attend school because their parents are poor, while others are able to go because their parents can afford it."

Boys (8-12 years) in Madagascar's Ambario region broke down the economics:

> ***"Items are expensive; parents don't have enough money. When money is available, it is easier to buy things like sandals; without money, it's difficult. Having many children means money is insufficient, causing difficulty in purchasing supplies."***

Adult men in Madagascar summarised the financial trap:

> ***"If we have the means, we can support our children's education; if not, our children can't make it. It's not because we don't want to, but the real barrier is financial... we don't know how to take loans from the bank. We are unaware of the procedures to access such funds."***

When faced with these constraints, adult men in Malawi described how families prioritise:

> ***"When income is limited, parents first reduce spending on clothes and children's school-related fees, sometimes telling children they will not go to school that year because harvests were poor and there is not enough money."***

Children themselves spoke about work as an economic necessity. Boys (8-12 years) in Madagascar's Ambario region explained that because of respect for their parents, they must go to work, which causes them to stop attending school, but this situation is not something they are happy about.

A girl (8-12 years) in Malawi witnessed the violence behind this system: She recounted how she has seen cases where children are forced by their parents to go to the farm instead of school and are beaten if they refuse. She further stated that witnessing such situations makes her feel unhappy and that she wishes every child could attend school in order to have a bright future.

A Malawian mother summarised the dilemma:

> ***"If I buy maize, I cannot pay for the exams. If I pay for the exams, we will have no food. So I choose maize. My son says he will try again next year, but by then he may already be in the estate [tobacco farm]."***

Adult men in Malawi explained the dangers of borrowing. They expressed that borrowed money comes with interest and failure to repay can lead to losing assets like animals, which affects their future.

In Burkina Faso, a father explained how early marriage becomes a coping strategy:

> ***"When there is no harvest, you look at your daughters and you think: if she marries, at least there will be one less mouth to feed, and maybe her husband's family will help us. We know it is not good, but hunger does not listen to laws."***

Children themselves spoke about work as an economic necessity, not a cultural preference. A 13-year-old boy in Madagascar's mining region said:

> ***"I started going to the pit when I was ten. I would like to be in school, but my parents owe money. If I don't work, the debt will not finish. When the NGO comes, they take some children back to school, but if the debt is still there, we return to the pit."***

In Mali, a girl of 15 described combining domestic work, petty trading and intermittent schooling:

> ***"I wake up at four to fetch water and cook. Then I sell fritters at the roadside. If there is time, I go to school; if not, I stay to sell. My mother says we need the money to buy millet."***

These testimonies confirm the mechanisms identified in the literature: in the absence of effective social protection, households respond to shocks and rising costs by drawing more labour, especially women's and children's, into the survival effort.

4.4 Gendered burdens

Women and girls consistently described bearing disproportionate burdens under austerity. Cuts to water, health and childcare services translate into longer hours of unpaid care; wage freezes and job cuts in education and health hit feminised professions; and when resources are scarce, girls are often the first to be withdrawn from school.

A Malawian teacher, herself a single mother, captured this double load:

> ***"At school I am responsible for more than a hundred children. At home I am responsible for four of my own and my late sister's two. My salary is not enough and prices keep rising. Sometimes I sell tomatoes after school. I worry about my daughters; they help so much at home that they have little time to study."***

In Burkina Faso, a young woman activist working with a youth organisation described the link between macro-policies and reproductive rights:

> ***"When health centres have no contraceptives and schools have no toilets, it is girls who pay, with early pregnancies, with dropping out, with unsafe abortions."***

Adult men in Malawi acknowledged the multiple barriers girls face:

> ***"Girls face multiple challenges... lack of changing rooms during menstruation, which forces them to miss school, as well as discrimination and heavy household chores that affect their school performance. Some girls also face pressure to marry once they grow older, leading to school dropout."***

African feminist and youth-led groups are organising against this structural violence. Activists involved in AFRODAD's feminist debt work and national coalitions emphasised in interviews that debt justice is a precondition for gender equality:

> ***"As long as our governments send more money to creditors than to schools and clinics, talk of women's empowerment is empty. We need to change the rules, not just create new projects."***

4.5 Civil society, unions and community organising

Alongside individual coping strategies, there is collective resistance. Teachers' unions, health-worker associations, women's groups and child-rights organisations in all four countries are challenging the logic of austerity and demanding child-centred economic justice.

In Malawi, teachers' unions have campaigned against wage-bill caps and for increased recruitment, framing these demands explicitly in terms of children's rights to quality education.

In Burkina Faso, Centre d'Etudes et de Recherche Appliquée en Finances Publiques (CERA-FP) and allied organisations monitor debt, tax exemptions and budget allocations, publishing accessible analyses and convening community dialogues on how fiscal choices affect schools and clinics. In Mali, child-rights NGOs work alongside peace-building initiatives to keep education and protection on the agenda, even as security concerns dominate public debate. In Madagascar, civil-society coalitions advocate for increased domestic revenue mobilisation and pro-poor budgeting, linking their campaigns to the stark statistics on child poverty and malnutrition.

Key informants stressed that international solidarity matters. Partnerships with regional networks such as AFRODAD, Tax Justice Network Africa and a number of African feminist collectives help local actors frame their struggles within broader debates on global financial governance and human rights. As one Malawian activist put it:

> ***"When we say no to austerity here, they call us unrealistic. But when we stand with others across Africa and the world, we show that it is the system that is unrealistic — expecting children to pay for debts and crises they did not create."***

The voices in this chapter confirm and deepen the findings of earlier chapters. Debt-driven austerity is experienced in villages and urban settlements as absent teachers, empty clinics, a heavy load of unpaid care, hard choices between food and fees and the normalisation of children's work. Yet they also reveal seeds of a different future: children who see themselves as rights-holders, women who connect macro-economics to everyday care burdens, unions and NGOs that link local struggles to continental campaigns for debt justice.

Children in the four countries did not speak only as victims; many offered sharp analyses and demands. Adolescent boys (13-17 years) in Malawi proposed a multi-stakeholder approach:

> ***"Children should be spoken to directly and people should report any child not attending school,.. village headmen should be involved, and employers who provide piece work to children should be engaged and addressed."***

These perspectives underscore the importance of involving children and young people in economic-policy debates. They are not only affected by decisions on debt and austerity; they also have clear ideas about alternatives. The final chapter turns these lived experiences into structural demands: a child-centred economic agenda that leaves no child paying for a crisis they did not create.

CHAPTER 5: TOWARDS CHILD-SENSITIVE FISCAL POLICIES

The evidence gathered across Malawi, Mali, Burkina Faso, and Madagascar makes a compelling and urgent case. This chapter argues that fiscal policy must be treated as a primary tool for realising children's rights, not as a technocratic exercise that can safely ignore them. The experiences of these four countries show that current choices on debt, spending and taxation are structurally misaligned with children's needs. Children and caregivers have already identified the problems and many of the solutions; the task for policymakers is to translate those insights into concrete reforms at local, national and international levels.

a. National Governments

> *"Investing in children should be a priority and should not be affected by austerity measures." Wilson Milanzi-Social Worker, District Social Welfare Office, Malawi.*

i) Conduct mandatory child rights impact assessments on all fiscal decisions

The UN Convention on the Rights of the Child requires that, in developing fiscal policy instruments including taxation and public budgets, state parties must:

- Ensure equal opportunities for the realisation of rights for all children without discrimination.
- Make child rights impact assessments a non-negotiable part of all major fiscal decisions.
- Screen every new budget, tax reform, public-sector wage measure or loan agreement in advance through a mandatory child rights and gender impact assessment, so that potential harm is identified and addressed before policies are approved, not after damage has been done.

The impact assessments should ask a simple but powerful question: how will this measure affect children's access to education, healthcare, nutrition, water and sanitation, and protection services? The analysis must be disaggregated by age, sex, disability and location, so that the most marginalised children are visible, and trade-offs are explicit rather than hidden in averages. When child rights assessments are voluntary or carried out only after the fact, they risk becoming box-ticking exercises that justify decisions already taken. When they are mandatory, prospective and linked to real powers to amend or block harmful measures, they become a practical tool for ensuring that fiscal policy advances, rather than undermines, the equal realisation of rights for all children.

ii) Protect and expand child-focused social sector budgets

Governments need to break with the habit of treating spending on education, health, nutrition and child protection as the softest parts of the budget, to be cut first when deficits rise. These budgets should be recognised as core state obligations and established as protected floors in national budget laws, shielded from across-the-board austerity measures. A practical way to do this is to set statutory minimum spending thresholds for child-critical sectors, expressed as a percentage of GDP or domestic revenue, and to require finance ministries to publish annual reports showing what was planned, what was actually spent and why any gaps occurred. When social budgets are protected in this way, fiscal consolidation can proceed without systematically sacrificing children's services.

iii) Remove wage bill ceilings that block teacher and health worker recruitment

Austerity reaches children most immediately through empty classrooms and understaffed clinics. Rigid public-sector wage-bill caps often prevent governments from hiring the teachers, nurses and other frontline workers that children depend on. These ceilings should be renegotiated, through transparent processes that include parliaments and civil society, so that they no longer constrain essential recruitment. Teachers and health workers must be explicitly designated as priority sectors and, in practice rather than only on paper, exempted from hiring freezes.

iv) Implement child-sensitive budgeting practices

Governments should adopt child-sensitive budgeting (also known as child-friendly budgeting) as a standard methodology across all line ministries. This approach tracks how budget allocations affect children at different income levels, identifies gaps in services for the most marginalised children, and measures returns on investment in children's programmes. This approach should also take a disaggregated approach and consider the investments needed for girls education, health and protection. Done properly, it reveals which programmes reach the poorest children and which primarily benefit better-off groups. It helps ministries judge the real return on investment in children's programmes in learning, health and protection outcomes. It also strengthens accountability by making it easier to see where money intended for children actually goes. To be credible, this approach must be rooted in meaningful participation: children, adolescents, caregivers and frontline workers should be able to feed their priorities and concerns into the budget cycle through structured consultations, hearings and feedback mechanisms each year.

v) Expand universal and targeted child-sensitive social protection

Social protection systems should be designed with children at their core. Governments can do this by establishing or scaling up social protection floors that guarantee a basic package of support: child benefits, school feeding, disability grants, and cash transfers, targeted to households with children, whether conditional or unconditional. Evidence from multiple countries shows that these programmes reduce children's participation in paid and unpaid work, protect them from being pulled out of school when shocks hit, and ease domestic labour burdens that fall heavily on girls. Boys see sharp reductions in time spent in hazardous or income-generating activities; girls gain time for study and rest when household pressures ease. For these reasons, social protection must be treated as a strategic investment in human development and decent work, not as a residual welfare cost. In contexts of rising prices, climate shocks or austerity, robust child-sensitive social protection can be the difference between a temporary setback and a permanent break in a child's education and well-being.

vi) Strengthen transparency and public accountability in sovereign borrowing

Governments should ensure that all loan agreements are publicly disclosed and subject to parliamentary and citizen oversight. Much of the debt accumulated over the past two decades stems from agreements that remain outside the public domain, limiting scrutiny and democratic accountability. Governments should engage more proactively and collaboratively with civil society when negotiating with the IMF and World Bank to ensure that financing terms are transparent, inclusive, and aligned with national development priorities and public interests. Greater transparency will help ensure that borrowing decisions are responsible, aligned with national priorities and accountable to the citizens who ultimately bear the cost of repayment.

b. Domestic Resource Mobilisation

"There is need for a deliberate child-sensitive budgeting across all sectors. Exempt essential goods and services used by children, school materials, medicines, fortified foods, from tax increases."

Charles Chinkhuntha, Deputy Director of Economic Planning, Ministry of Finance, Malawi.

i) Reform tax systems

Governments, with technical support from international partners, should shift their tax systems away from heavy reliance on regressive consumption taxes, such as value-added tax, and towards more progressive, equality-enhancing forms of revenue. At present, most African countries are not fully using progressive taxes to fairly tax the super-rich and narrow extreme inequalities, leaving their tax systems almost three times less effective at redistributing wealth than the global average. This creates a perverse situation in which impoverished households, including those with children, shoulder a disproportionate share of the fiscal burden, through VAT and other consumption taxes. Meanwhile the revenues raised are used to service debt and expand security spending, instead of strengthening schools, clinics and social protection.

ii) Crack down on harmful tax incentives and illicit financial flows

Governments must sharply curtail the revenue losses caused by harmful tax incentives and illicit financial flows, and channel the money saved into services that benefit children. Africa is estimated to lose around $88–89 billion every year through illicit financial flows alone. This is more than many countries spend on education or health. Meanwhile country studies show billions more forgone through poorly designed tax exemptions. In Uganda, for example, tax exemptions over just seven years have been estimated at over $3 billion dollars, and in Zambia illicit outflows have been calculated at roughly a quarter of total trade. This underscores how serious the drain has become. Curbing these losses would create fiscal space on a scale that could transform education, healthcare and child protection systems across the continent. To get there, governments should publish annual tax-expenditure reports, drastically scale back low-value tax breaks, mandate public beneficial-ownership registries to unveil anonymous companies, and make active use of cross-border information-exchange agreements to track and tax wealth that currently escapes the net.

iii) Pursue a global wealth tax and multilateral tax reform

To address the regressive tax patterns documented in this report, governments should back the creation of a genuinely global tax body that gives all countries — including the poorest — an equal say in setting international tax rules, as long advocated by UN experts and African negotiators. In parallel, they should build political support for a coordinated global wealth tax — for example a 2% levy on billionaire wealth, combined with robust measures to curb cross-border corporate tax abuse. Recent G20 and UN discussions suggest that such a tax could raise hundreds of billions of dollars a year, providing a powerful new source of financing for education, health and social protection. This agenda is especially urgent in Africa, where just four individuals now hold more wealth than half the continent's population, yet wealth taxation remains largely unused as a policy tool.

The emerging UN Tax Convention process shows how this recommendation could work in practice. Member states have already agreed terms of reference for a UN framework convention on international tax cooperation, with a mandate to build a fair, inclusive and effective global tax system that curbs tax abuse and illicit financial flows, while giving all countries an equal voice. In parallel, the African Union and the African Tax Administration Forum (ATAF) are developing common African positions on global tax reform, and harmonising regional approaches to tax incentives and illicit financial flows, so that African governments can negotiate from a position of strength and translate global agreements into higher, fairer revenues at home.

a. International Financial Institutions (IFIs)

"Child labour is linked to household poverty. We therefore need a dedicated budget for tackling child labour, strengthening social protection and supporting education."

Ravaka Oundza, Cheffe Service Régional du Travail, Ministère du Travail/de l'Emploi (Head of the Regional Labour Office), Madagascar.[108]

While these recommendations focus on the World Bank and IMF as the largest creditors, it is important to recognize the significant role of other lenders, including commercial banks, the African Development Bank, and Chinese institutions and to ensure that debt restructuring approaches address the full range of these actors.

i) Reform conditionalities to protect social sector spending

The IMF and World Bank need to redesign their lending conditions and programme frameworks so they no longer push governments into cutting education, healthcare and social protection to meet fiscal targets. In many countries, fiscal space has actually shrunk over the life of IMF programmes. Social spending floors have been too loosely defined, too low and too inconsistently applied to offer real protection. This is not compatible with a world in which children's rights are meant to be non-negotiable.

Programme design must start from the minimum levels of child-critical social spending required to sustain education, health and social protection systems, and only then determine the appropriate pace and composition of fiscal adjustment. In other words, macro-fiscal targets should be calibrated around safeguarding children's services, not the other way round.

ii) Abandon overly restrictive public wage bill caps

The IMF and World Bank also need to move beyond the routine use of tight public wage-bill caps that leave governments unable to hire the teachers, nurses and other frontline workers their populations need. Experience from the four countries shows that ceilings set without regard to sectoral needs have kept pupil-teacher ratios far above recommended levels, and undermined efforts to expand basic health coverage. The IMF should commission an independent review of these policies and their documented impacts, with a view to phasing out generic wage-bill ceilings in low-income settings.

In their place, programmes should be built around context-sensitive staffing and payroll analyses that distinguish between priority sectors and other areas of the public service, and that explicitly prioritise investment in human capital. While national governments have a responsibility to negotiate better terms, the responsibility on international financial institutions is clear. Stop setting wage-bill caps that make it impossible to deliver on children's right to quality education and health care.

108 Voici mes commentaires : 1/ Budget insuffisant pour les services sociaux ; 2/ Priorisation du service de la dette sur les dépenses sociales ; 3/ Filets sociaux peu étendus et fragiles ; 4/ Insuffisante analyse de l'impact sur les enfants.

iii) Support debt restructuring to unlock fiscal space for children

International creditors, the IMF and the World Bank must treat debt restructuring as an urgent child rights issue, not only a financial one. When countries spend more on servicing debt than on educating and protecting their children, this signals something has gone fundamentally wrong with the global financial system. Restructuring packages should be designed with explicit requirements that the fiscal space they create is directed into education, health and social protection, not simply absorbed by other expenditure pressures. The scale of the opportunity is significant: analysis by the Malala Fund shows that bringing debt service ratios down to 10% of national revenues in lower-income countries could free up $506 billion for education over five years, an annual figure roughly six times the total aid that went to basic education in 2023. That kind of resource shift would allow governments to abolish harmful school fees, recruit more teachers and keep more adolescent boys and girls in secondary school. The 2025 Jubilee Commission report reinforces this case, calling for a redesign of debt sustainability assessments to reflect the long-term returns of investing in education, health and climate resilience, and for the creation of a sovereign debt resolution mechanism that treats human development as a core component of sustainability.[109]

iv) Cease financing regressive policies that harm children

The IMF and World Bank have an obligation to understand and prevent the harm their advice and lending conditions cause to children. Policies such as rapid currency devaluations, removal of food or fuel subsidies, and privatisation of basic services can dramatically raise the cost of living for low-income families, forcing them to make impossible choices between feeding their children and keeping them in school. Before recommending or conditioning such measures, these institutions should conduct mandatory, rigorous human rights due diligence, specifically examining whether proposed policies will disproportionately burden poor households with children.

This is not a new demand. The UN Independent Expert on foreign debt and human rights, Prof. Attiya Waris has documented how IMF austerity policies have promoted inequality, worsened living standards and contributed to political and social tensions. Accountability requires more than acknowledgement. Ex ante child rights assessments should be embedded in every programme design phase. While ex post evaluations should track actual social impacts with a genuine willingness to adjust course when harm to children is evident. Each of these child rights assessments should include a specific analysis on the social impacts on girls.

109 Jubilee Commission. (2025). The Jubilee report: A blueprint for tackling the debt and development crises and creating the financial foundations for a sustainable people-centered global economy. Pontifical Academy of Social Sciences & Initiative for Policy Dialogue. https://ipdcolumbia.org/wp-content/uploads/2025/06/Jubilee-report_veryfinal.pdf

c. Donors and Foreign Aid Architects

"When citizens are not the ones financing the government through taxes, their agency to demand accountability is weakened." Allan Murangira, Youth for Tax Justice Network.

i) Honour ODA commitments and redirect aid towards child-centred social investment

High-income countries must stop treating official development assistance as a discretionary budget line to be squeezed when domestic or security spending priorities shift. The long-standing commitment to channel at least 0.7% of gross national income to ODA is not a voluntary aspiration. It is a political obligation that most donors have consistently failed to meet, and recent trends of cutting aid budgets to fund military spending make this failure even more damaging. Aid must be directed with deliberate intent towards expanding sustainable fiscal space for child-critical sectors: basic education with a focus on girls and adolescents, primary healthcare, nutrition and child protection systems. Critically, donors must resist the temptation to attach conditions that mirror the structural adjustment logic of IFI programmes. Aid that demands rapid deficit reduction, public-sector hiring freezes or service privatisation as the price of disbursement simply replicates, through a different channel, the pressures on children's services that this report documents. Instead, ODA should actively support country-owned, child-centred development strategies, by providing the predictability and policy space governments need to plan, recruit and invest in frontline services over the medium term. Furthermore, donor governments that finance the IMF and World Bank should use their influence within these institutions to advocate for reforms to loan conditionalities, ensuring they protect and prioritize social sector spending.

ii) Support participatory and community-led fiscal processes

Fiscal policy will only work for children if communities have the power to shape, scrutinise and challenge it. Donors and international NGOs should therefore invest systematically in the capacity of civil society organisations, community groups and children themselves to engage meaningfully in budget processes as active monitors and advocates. This means funding budget literacy programmes, local-level social audits, children and youth parliaments and community feedback mechanisms that enable citizens to track whether public money is actually reaching the schools, clinics and social-protection programmes it was intended for. Governance-reform programmes supported by donors should prioritise transparency, access to information and open-budget tools that make public finance intelligible to ordinary people, including parents, teachers, health workers and the children themselves. Where communities can see how decisions are made, hold institutions to account and demand course corrections, fiscal governance becomes a tool for social progress rather than a source of frustration and exclusion.

FROM DIAGNOSIS TO TRANSFORMATION

"A child grows up in a country with no healthcare system because the government is in so much debt and yet that child is expected to help repay the same debt that denied them care"

Naomi Nyamweya, Malala Fund.

The evidence from Malawi, Madagascar, Mali and Burkina Faso shows that the crisis facing children is not an inevitable by-product of poverty. It is the outcome of deliberate fiscal choices: whose debts are serviced on time, whose wages are frozen, whose taxes are never collected and whose schools and clinics are left to decay. Those choices can be made differently.

For the children whose voices run through these pages, transformation is not an abstract concept. It means that the 13-year-old boy in Madagascar's mica-mining region, sent to the pit because his family needed money for rice and to service small debts, could instead be in a classroom, because the state has put in place social protection and fee abolition that absorb the shock his family cannot. It means that the girl in Malawi, who described sitting on a bare floor crammed with more than a hundred classmates, would have a desk, a textbook, and a teacher who is present, trained and paid on time. It means that Burkinabè adolescents who say, "we want free school, our parents to have work, and peace back in our town" would not experience those three goals as mutually exclusive. The modelling and programme evaluations reviewed in this report show that these outcomes are fiscally and institutionally achievable when budgets, tax systems and debt arrangements are redesigned around children rather than around arbitrary macro targets.

For policymakers, the central message is that the levers identified in this report only work if they move together. Debt restructuring without tax reform simply swaps one set of constraints for another. Tax reform without tackling harmful conditionalities leaves governments raising more revenue, only for it to be neutralised by spending ceilings and wage-bill caps. Wage-bill reform without child-sensitive budgeting risks hiring new teachers and health workers into systems that still lack materials, maintenance and medicines. Isolated fixes will not shift the trajectory. What will shift it is a coherent package: protecting and expanding social budgets for children, reforming conditionalities, restructuring debt in ways that include hard-wiring reinvestment in education, health and social protection, and rebuilding tax systems so that the richest pay their share and illicit flows are stemmed.

Just as important is who gets to shape these choices. Throughout the research, children, caregivers, teachers and community organisers did more than describe their suffering; they analysed causes and proposed remedies. Burkinabè girls took a petition through their child parliament; a Malawian boy described debt as "a rope on our necks"; a young activist in Burkina Faso named macroeconomic policies as the root of her community's hardship. They are not asking to be consulted at the end of the process. They are asking to be present when budgets, loan agreements, tax reforms and wage-bill decisions are first drafted. A credible path forward requires institutionalising that participation: in parliaments, budget hearings, local planning forums and national dialogues with international financial institutions.

The task before policymakers is therefore not to wait passively for higher growth to trickle down to children. It is to redesign the fiscal rules of the game, how resources are raised, allocated, spent and accounted for, so that children's rights are treated as a starting constraint rather than a residual claim. Research from African institutions has already shown that fiscal space for child-sensitive investment exists in every country, including the poorest, when political commitment, governance reforms and administrative capacity are aligned.

The dividends from acting on the recommendations in this report will extend far beyond any single electoral or budget cycle. Better-fed, better-educated, safer children become healthier adults, more stable citizens and build more resilient communities. In a generation, the same countries now grappling with austerity and debt distress could be pointing to this period as the moment they chose to rewire fiscal policy around their youngest citizens.

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