

EXECUTIVE SUMMARY

Debt Manual



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DEBT AND HUMAN RIGHTS: A CIVIL SOCIETY MANUAL FOR ADVOCACY

Debt and Human Rights

Public debt is not just an economic concern: it is a matter of justice, governance, and human rights. In many Arab countries, the burden of debt is shaping national priorities, diverting resources away from essential services like health, education, and climate action, and exacerbating inequality. Civil society organizations (CSOs) must understand that debt impacts their core missions: When a country is forced to prioritize repaying creditors over meeting the needs of its people, rights are undermined. Debt policies influence the daily realities of communities, especially the most vulnerable. When social spending is cut or essential subsidies are removed to satisfy debt service obligations, the consequences are felt in hospitals, schools, and households. CSOs cannot afford to ignore the debt debate.

Debt as a Political and Social Issue

Debt is often framed in technical and financial terms, but it reflects deep power dynamics: who decides how resources are raised and spent, and who benefits or loses in the process. In many cases, borrowing is used to uphold elite interests, finance inefficient or opaque projects, or respond to external pressures from institutions like the IMF and World Bank. Conditional loans from international financial institutions come with policy prescriptions, that exacerbate inequality and undermine social cohesion. Meanwhile, private creditors charge high interest rates and can exit markets at the first sign of crisis, creating a cycle of dependency and volatility.

CSOs have a vital role in challenging this status quo and advocating for debt policies that are democratic, equitable, and focused on fulfilling rights rather than satisfying financial markets. CSOs must reveal these dynamics, challenge the dominant narrative, and reassert debt as a public issue requiring transparency, accountability, and rights-based decision-making.

What CSOs Can Do: Building a Rights-Based Debt Movement

Civil society has a powerful role to play in resisting debt injustice and imagining alternatives. This role includes making public debt a public issue, investigating harmful borrowing practices, defending public services, and pressuring both governments and lenders to act responsibly.

CSOs need to start with a diagnosis and response using human rights principles to influence public debt policy, reshape narratives, using transformative advocacy strategies.

Analysing to Make Debt Injustice Visible

Public debt concepts and data may seem complex, but they can be demystified for powerful advocacy. Conduct an evidence-based analysis using quantitative indicators, decompositions, political economy, and debt sustainability analysis, leveraging existing human rights normative frameworks. Aim for a rights-based, accessible analysis that communities, journalists, and policymakers can understand and act upon.

Mapping Targets and Objectives

Based on the analysis and most importantly, a political economic analysis, CSOs can design short-term, medium-term, and long-term advocacy plans that start from the specific national changes like debt audits for illegitimate debts, shifts in lending practices, all the way to more demanding goals like moving to a democratic debt governance, and legal/regulatory reforms at the national and global level.

Reframing the Narrative

An overarching goal nationally and globally is to change the narrative around public debt and its sustainability. Shift to a rights-based and development-oriented framing using human rights principles and push for development-oriented debt sustainability frameworks. Civil society should challenge the “debt-first” paradigm and emphasise development financing needs (education, health, climate action) and rights fulfillment.

Building Coalitions and Joining International Campaigns

This is long-term change and requires joining efforts. Arab CSOs, need to form coalitions, connect local struggles to global movements, and work with partners to apply pressure on creditor governments and institutions.

Building a Sustainable Movement

In order to sustain efforts, CSOs should invest in capacity-building on debt and economic analysis from a human rights perspective and on advocacy tools across local advocates and communities. CSOs movements can be developed by measuring advocacy impact through increased public awareness, policy shifts, reduced debt, etc., to learn and accumulate results. This also allows for adjusting tactics based on feedback, political developments, or opportunities, as public debt remains politically charged.

Call to Action: From Awareness to Mobilization

The growing debt crisis across the Global South, and especially in Arab countries, demands urgent, organized, and bold civil society action. The current model of debt governance is unjust, unaccountable, and unsustainable. It allows a small group of creditors, whether international financial institutions or private bondholders, to dictate terms that shape entire economies, often with devastating human consequences. To change this, Arab CSOs must move beyond passive concern to coordinated activism.