

POLICY BRIEF

Gender, Equity, and
Social Inclusion
(GESI) in Ghana's
2026 National Budget

“Who truly benefits
from Ghana's reset?”

2026



PRESENTED BY
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1.0 THE STORY BEHIND THE NUMBERS

The 2026 budget of Ghana is like a clean sheet. Following years of economic pressure, the government is making promises it has not made before: a reset, Jobs, Growth, Stability. A nation back on its feet. On paper, it looks convincing. Numbers are not the only thing in budgets. They are about people. They are concerned about the woman in Makola who rises at 4 am to set up her stall, hoping it will sell enough to pay the school fees. They concern the young girl in the North who still fails to attend classes because of basic needs. They care about the disabled people who are waiting for equal opportunities rather than charity. So the real question is not how big the budget is; the real question is, who actually feels the impact of this reset?



Why GESI Matters Right Now

Gender, Equity, and Social Inclusion GESI can sound like policy language. But in reality, it is very simple. It is about ensuring fairness, allowing women to earn, save, and grow without barriers, protecting vulnerable households during difficult times, including persons with disabilities (PWDs) in everyday life rather than marginalising them, and ensuring that one's place of birth does not determine one's potential.

In a year where the government is talking about transformation, GESI is the test of whether that transformation is shared or selective.

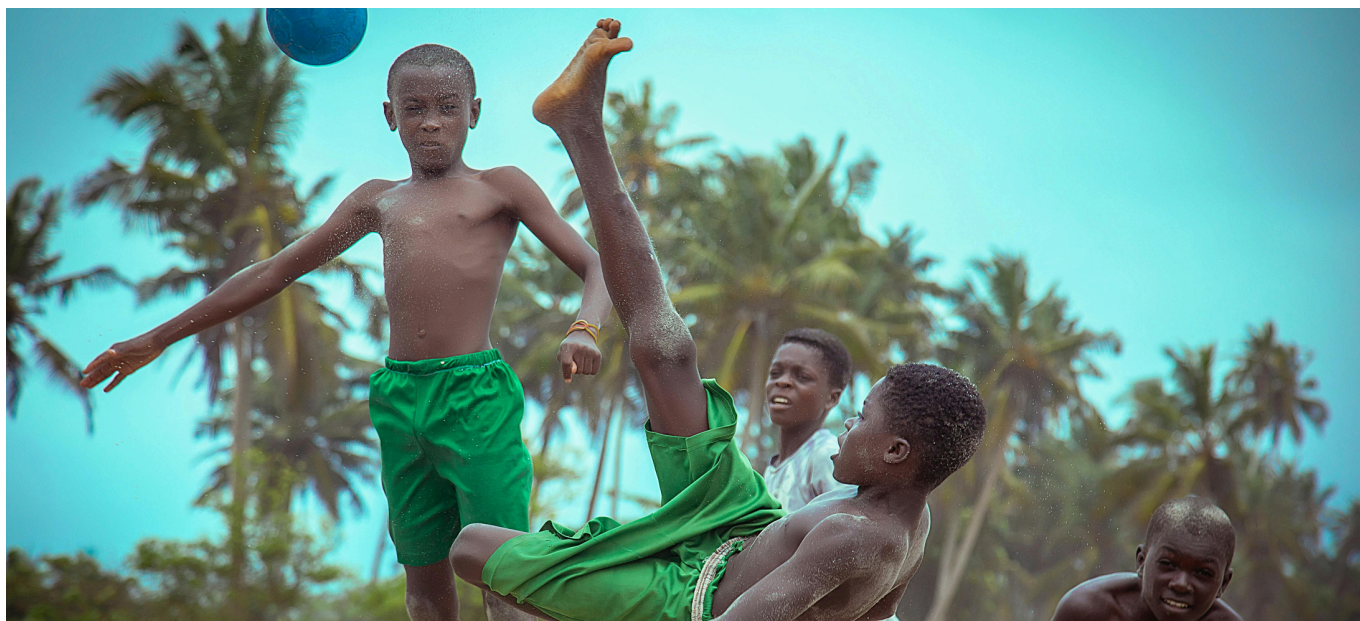
What the Budget Is Trying to Do

The 2026 budget does make some important moves to expand cash support for poor households, invest in healthcare access, support girls' education, and increase allocations for persons with disabilities.

These are actual interventions; they matter, they can change lives. However, many see these efforts as peripheral rather than central to the economy.

The Gap Between Policy and Reality

The budget communicates the concept of inclusion from a considerable distance. At the community level, the experience changes as one moves closer. While there is assistance available, it often falls short in terms of size, speed, or consistency. So, even if the economy is growing, many people may still be stagnant. This brief looks beyond the headlines and asks: what exactly did the 2026 budget do for inclusion, and where does it fall short?" What must change so that growth reaches those who need it most? At the end of the day, a budget is not successful simply because it is large. It becomes effective when people can experience it in their day-to-day lives.



2.0 WHAT THE 2026 BUDGET GETS RIGHT (GESI GAINS)

1. Social Protection Is Holding the Line but Just Barely. Along financial lines, as most families continue to grapple with the high cost and limited resources, the 2026 budget does not leave the most needy families behind. That matters. Among the key safety nets that the government is sustaining and slightly growing is:

- The Livelihood Empowerment Against Poverty (LEAP) Programme, which is projected to cover around 400,000 households by March 2026 (however, coverage sits at 350,580 households),¹ continues to be a vital mechanism for providing poor households with direct financial assistance. For many rural households and women, LEAP represents a lifeline, ensuring smoother consumption and helping absorb shocks. Yet, the effectiveness of the programme is undermined not just because of its insufficient coverage and inadequate value of transfers, but also by delays in payment.

- School feeding (GH¢1.98 billion) continues to keep children in school while easing the burden on struggling families²

These programmes do not necessarily feature in the headlines, but at the community level, they are the difference between coping and crisis. LEAP is not only income for many women; it is also a lifeline in rural settings. It is what they eat, what they can give to children, and a small cushion in case of a shock. School feeding also supports girls' education, as families are more inclined to keep their children in school. This is particularly true for girls, who are guaranteed at least one meal a day. The budget acknowledges weakness and attempts to address it. The thing is, though, that these programmes are overstretched; they concern a large number of people, but not every individual and not always to an in-depth extent, in a way that would put households out of poverty altogether.

¹ <https://www.mogcsp.gov.gh/government-begins-99th-cycle-of-leap-cash-grant-payments/>

² The Ghana School Feeding Programme (GSFP), established in 2005, provides daily, locally sourced meals to over 1.69 million children in public kindergarten and primary schools



2. Health Spending Signals a Shift Toward Fairer Access.

Healthcare is one of the most visible examples of inequality, and the 2026 budget is making a clear effort to address it. With budgeted funds to the NHIS at approximately GHS9 billion and a renewed campaign for free primary healthcare, the government is attempting to ease the financial burden that continues to prevent many people from accessing healthcare. Increasing awareness is also growing that health is not neutral. Women face higher and more frequent healthcare needs, especially around maternal and reproductive health; poor households face delayed treatment because of cost; and rural communities often travel long distances just to access basic services.

A silent, yet significant move is the introduction of a National Health Sector Gender Policy. It shows that health planning is starting to consider who is left out, not just the number of people served. Here, there is an actual chance of bridging access gaps. Budgets alone do not provide care. The difference will be the presence of facilities, the availability of medicines, and the actual service reaching underserved communities. In the absence of these, funding will appear well on paper but will not reflect on the ground.



3. Education Spending Is Opening Doors, but Not Yet Levelling the Field.

Education remains one of the biggest tools for inclusion, and the 2026 budget continues to invest heavily in it. The allocation to the Ministry of Education increased from GH¢31.77 billion in 2025 to GH¢33.3 billion in 2026, a nominal rise of about 4.8%. Part of this increase supports targeted interventions that matter for inclusion, including GH¢292 million for free sanitary pads for girls, GH¢157 million for capitation grants, and GH¢25 million for free tertiary education for persons with disabilities.^{3 4}

Ongoing commitments like Free SHS, capitation grants, and school infrastructure² help keep the system running and reduce cost barriers for families. Rather than broad-based reform, the 2026 budget retains a number of targeted inclusion measures, including GH¢25 million for free tertiary education for persons with disabilities and GH¢292 million for the sanitary pad programme for girls. These interventions remain relevant to equity, but the sanitary pad allocation is slightly lower than the GH¢292.4 million provided in 2025, suggesting that support has been maintained rather than significantly expanded.⁵

These are real-world solutions to real problems. To a girl who misses school when she is having her period, sanitary pads are not only a health problem but also an education problem. To a student with a disability, tuition aid might be the only difference between dropping out and graduating. It is these types of interventions that indicate that the government is starting to focus on certain barriers, and not general accessibility. The motive is good, and the course is correct. However, the issue of inclusion in education is still being addressed in bits, in the form of isolated programmes as opposed to being implemented as part of the whole system. Thus, as more individuals enrol in school, it is not all of them who might equally experience it.



4. A Growing (But Still Fragile) Commitment to Inclusion.

Outside of industry expenditure, it is clear that inclusion is being integrated into mainstream policy dialogue. Increased distributions to persons with disabilities and funding for women-oriented financial programs are just some of the aspects the budget indicates are insufficient. This commitment, however, remains in its early stages, not yet well-orchestrated, not yet with a regular, tracked presence, nor with strong accountability. Ghana is heading in the right direction, though at a rather slow pace. We have the building blocks, but we have yet to put them together to create a unified, system-wide approach to inclusion. Essentially, GESI is not disregarded in the 2026 budget. As a matter of fact, it undertakes significant work in areas of social protection, health, and education. But they are nevertheless only at the periphery of the system and not its core.

5. Policy Signals on Gender Equality Are Getting Stronger.

The 2026 budget reflects a growing recognition that gender equality needs more than rhetoric; it needs structure. Key policy moves recently include the ongoing implementation of the Affirmative Action Act, the approval of a revised National Gender Policy, and the GH¢401 million allocation to the Women's Development Bank to expand women's access to finance.

These are important signals, as they suggest that the government is beginning to think beyond welfare and toward women's participation in power, policy, and the economy. The intent is clear, but delivery remains uncertain. Without clear timelines, transparent funding flows, and measurable outcomes, these commitments risk staying at the level of promise rather than impact.

³ <https://www.mofep.gov.gh/sites/default/files/pbb-estimates/2025/2025-PBB-MOE.pdf>

⁴ <https://mofep.gov.gh/sites/default/files/budget-statements/2026-Budget-Speech.pdf>

⁵ The Government of Ghana has earmarked GH¢292.4 million in the 2026 budget to sustain the Free Sanitary Pad Distribution Programme

<https://citinewsroom.com/2026/03/govt-to-distribute-over-one-million-free-sanitary-pads-nationwide/>



3.0 THE GAPS WHERE GESI FALLS SHORT

1. Gender-Responsive Budgeting Is Still Missing in Practice. Ghana talks about inclusion, but the budget does not yet track it. There is no clear system to show how much of the budget actually benefits women or whether ministries are designing programmes with gender in mind. Without such a system, inclusion becomes easy to promise but hard to prove. Gender equality is treated as an idea rather than a measurable outcome. And what is not measured is rarely prioritised.

2. Social Protection Has Not Kept Up with Reality. LEAP and other safety nets are important, but they are not keeping pace with hardship. The issues of social protection go beyond that of coverage and adequacy to that of reliability. The 2026 national budget details that the programme has maintained automatic inflation indexation of benefits, preserving their real value. While this is commendable, the disbursement of LEAP has been consistently irregular. According to an analysis by UNICEF reported in connection with the 2026 budget, during the period of January 2023 to December 2024, only one out of twelve expected payments was timely, while in 2024, none out of six payments were timely according to the expected payment cycle.⁶ For the families living in poverty who depend on LEAP for their basic requirements such as food and transportation, untimely assistance means reduced effectiveness of protection services. For many other families, support exists, but it is not enough. One illness, one bad harvest, or one price increase can push them back into crisis.



3. Persons with Disabilities Remain on the Margins. Increasing the DACF allocation for PWDs to 5% is a step forward, but the real issue is not policy, but rather, it is delivery.^{7 8}

Funds often experience delays at the district level, access remains inconsistent, and accountability is weak. While support reaches some beneficiaries, many remain excluded from education, jobs, and public life, suggesting that inclusion remains partial and uneven.

4. Rural Inequality Is Still Deep and Persistent. Big investments like the GH¢30 billion “Big Push” promise transformation, but largely in the long term^{9 10}. However, the policy currently provides limited detail on project-level allocations, timeline and geographic distribution, This makes it very difficult to track the progress of the various underlying projects and also assess who specifically is benefitting in real time. In the short term, many rural communities still struggle with poor roads, limited market access, and inadequate water and sanitation.

Growth may be coming, but without clear and transparent provisions to monitor delivery, there exists the uncertainty of whether this growth will reach the underserved areas and whether everyone will experience it at the same time or in the same way.

5. The Economy Still Ignores Unpaid Care Work. Across Ghana, women carry a double burden, running households and working in the formal/informal economy. Despite this, the budget does not directly address childcare support or the time lost to unpaid care responsibilities. Women are working but not advancing as they could. The economy benefits from their labour, but does not reduce their burden.

⁶ <https://www.unicef.org/ghana/media/4561/file/Social%20Protection%20Budget%20Brief%20.pdf>

⁷ <https://www.modernghana.com/news/1443470/mahama-increases-disability-fund-to-5-orders.html>

⁸ <https://mofep.gov.gh/sites/default/files/budget-statements/2026-Budget-Statement-and-Economic-Policy.pdf>

⁹ The Big Push policy in Ghana is a \$10 billion, five-year national infrastructure development program launched in 2025 to accelerate growth and create jobs.

¹⁰ <https://mofep.gov.gh/sites/default/files/budget-statements/2025-Mid-Year-Fiscal-Policy-Review.pdf>

¹⁰ 2026 Budget Statement.



4.0 WHAT THIS MEANS FOR GRASSROOTS GHANAIS

Going out of policy into the real world, the picture becomes more evident: a market woman in Kumasi can be benefiting from NHIS, but cannot get the credit that she needs to develop her business; also, a girl in Northern Ghana can be given sanitary pads but still has to attend a poorly equipped school. On the other hand, a person with a disability in Wa can receive occasional help but still must deal with jobs and mobility issues every day, and a rural farmer can hear about the great plans in infrastructure but must deal with the cost that is getting higher today.

The 2026 budget aims to strike a balance between protection and long-term growth; however, the relationship between the two is rather weak. Support keeps people alive, and growth will bring a better future, but in the meantime, too many people are trapped in the middle. The actual danger is not that there is no progress, but that progress targets only some and not all.



5.0 ACTIONABLE POLICY RECOMMENDATIONS

Ghana should transition intentions into action and entrench Gender-Responsible Budgeting across all ministries to ensure spending is monitored and held accountable, since there should be no budget devoid of gender accountability.

To make the 2026 budget truly inclusive, social protection should be adjusted to actual hardship, LEAP coverage and benefits should be increased with inflation, and disability funds should be insured through rigorous monitoring and transparency at the district level.

Other than welfare, the government needs to invest in women's economic power, including ensuring greater access to finance, particularly for rural and informal workers, and doing so locally by committing GESI funds to district assemblies.

Simultaneously, it is essential to relieve women of unpaid care work by investing in childcare, water, and energy to expand the range of economic opportunities. Finally, the budget must be brought closer to citizens through simple, accessible reporting and stronger tracking tools, because when people can see how public money is used, they are better positioned to demand results.