



**20  
26**

# **CITIZEN'S BUDGET**



## CITIZENS' GUIDE TO GHANA'S 2026 NATIONAL BUDGET

BUDGET THEME:

# RESETTING FOR GROWTH, JOBS AND ECONOMIC TRANSFORMATION

We provide a simplified guide to help citizens understand the process of raising public resources, their allocation, and how they can hold the government accountable.

Published by



GHANA





## About BudgIT Ghana

BudgIT Ghana is a civic technology organisation that specialises in intersecting citizen engagement with technology to promote transparency and accountability in governance. As a pioneer in social advocacy melded with technology, BudgIT Ghana uses a range of technologies to simplify government budgets and public spending for citizens to foster accountability and responsible governance. With a four-pronged focus on Budget Access, Tracka, Extractives, and Institutional Support, our methodology is to use the most refined data-mining skills to present data to citizens and empower them to demand better service delivery and good governance.

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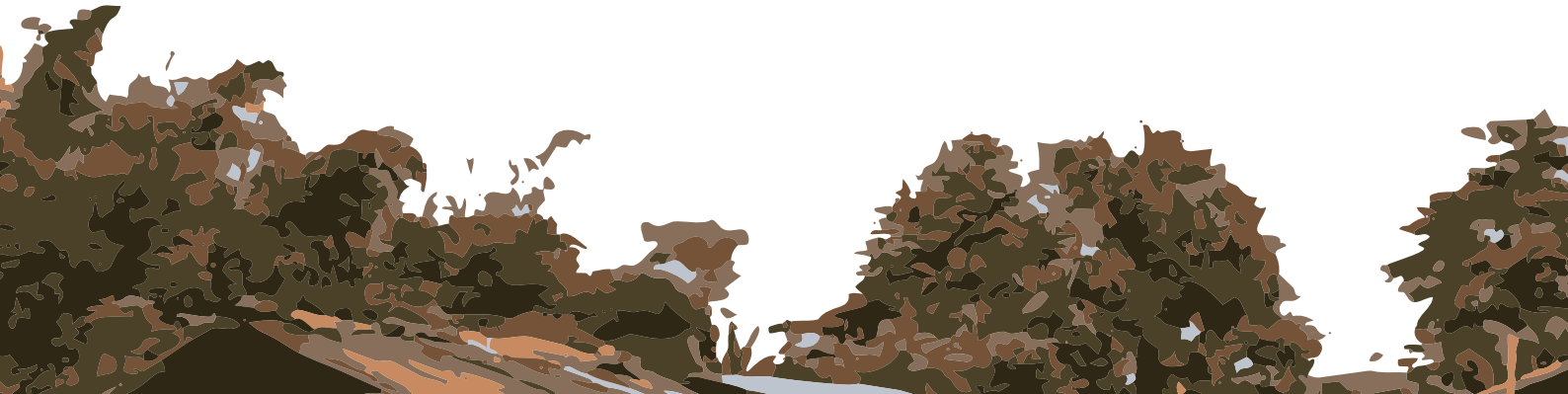
## Introduction

Public budgets shape the daily lives of citizens. They determine how much the government spends on schools, hospitals, roads, water systems, and social protection programs.

The 2026 National Budget of Ghana outlines the government's plans to stabilize the economy, promote job creation, and invest in infrastructure and social services.

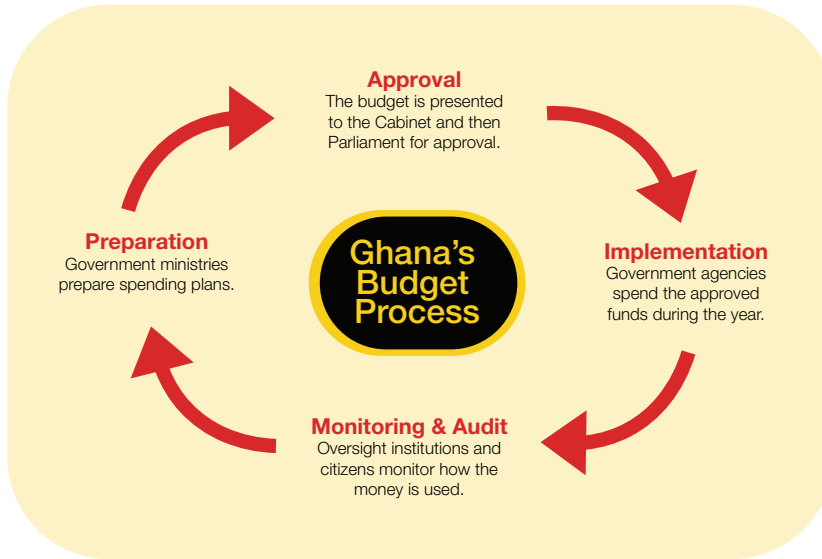
This Citizen's Guide simplifies the national budget to help citizens understand how government raises revenue, how public money will be spent, and how citizens can track government promises.

BudgIT promotes transparency, accountability, and citizen participation in public finance. This guide equips citizens with information needed to monitor public spending and demand better public service delivery.



## What Is A Government Budget?

A government budget is a plan that shows how much money the government expects to raise and how it will spend it during the year. It funds essential services such as education, healthcare, and infrastructure, and it helps citizens track how public resources are used.



Key  
Insight

**Active citizen participation helps strengthen transparency and accountability throughout the process.**

## Ghana's 2026 Budget At A Glance

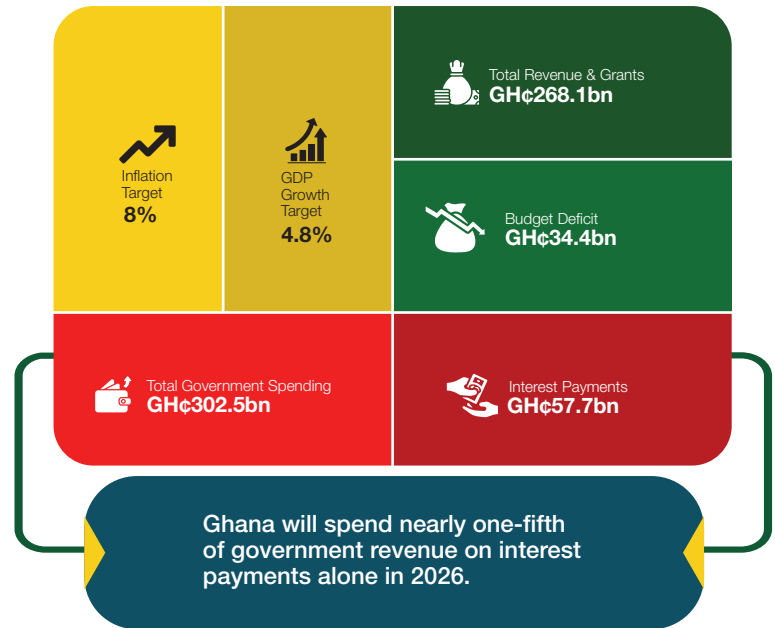
The government expects to raise GH¢268.1 billion in revenue and grants in 2026 from both domestic and external sources.

Most of this revenue will come from taxes. Non-oil tax revenue is projected at GH¢216.1 billion, representing about 80.6% of total revenue. Non-tax revenue from sources such as fees and charges is expected to generate GH¢20.9 billion, while oil and gas revenues are projected at GH¢13.6 billion.

Additional revenues, including transfers related to the National Health Insurance Levy (NHIL) and Energy Sector Levies (ESL), are expected to contribute GH¢14.4 billion. Grants from development partners are projected at GH¢3.1 billion, representing about 1.1% of total revenue and grants. These revenue sources will finance government programs and public services across sectors such as education, healthcare, infrastructure, and social protection.

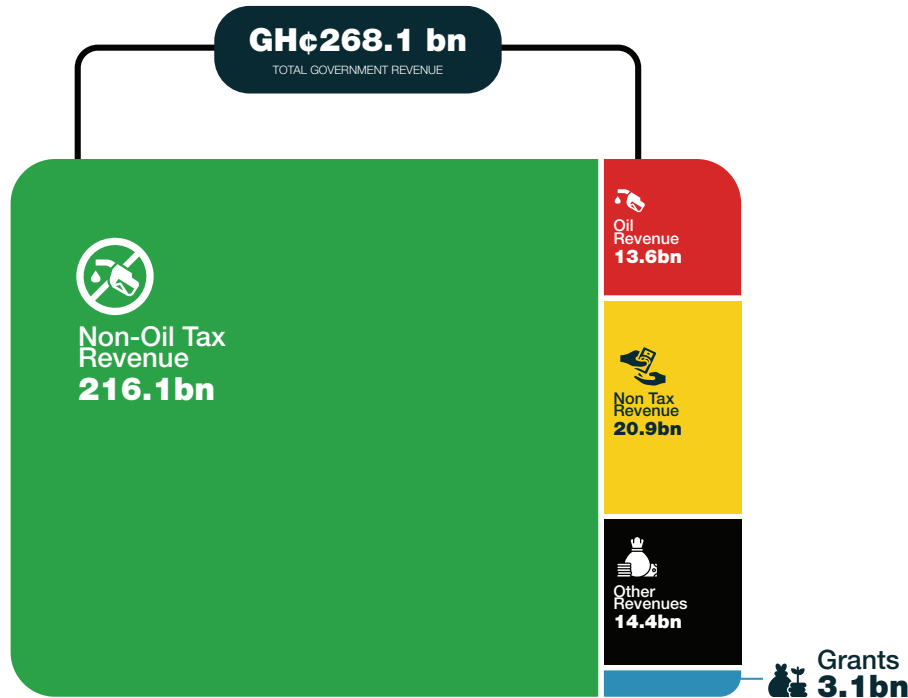
**Total government revenue and grants in 2026 are projected at GH¢268.1 billion.**

## Where Will This Money Come From?



# Where Will This Money Come From?

WHERE GOVERNMENT REVENUE COMES FROM



**More than 80% of Ghana's revenue comes from taxes, highlighting the importance of effective tax administration and compliance.**

## Where Your Tax Money Goes

**GH¢302.5 billion**

Total government expenditure for 2026 is projected at GH¢302.5 billion. To help citizens understand how public funds are used, the table below shows how every GH¢100 of government spending is allocated.



### ? Where Gh¢100 of Government Spending Goes



Spending Category	Per GH¢100
Public Sector Salaries	GH¢30
Interest Payments	GH¢19
Transfers to Government Institutions	GH¢21
Infrastructure and Capital Investment	GH¢19
Goods and Services	GH¢4
Debt Repayment	GH¢7

Key Insight

**For every GH¢100 the government spends in 2026, about GH¢19 goes to interest payments on public debt, while GH¢19 is invested in infrastructure such as roads, schools, and hospitals.**

### Accountability Box

#### Debt Servicing Pressure

Interest payments of GH¢57.7 billion represent one of the largest spending items in the 2026 budget. High debt servicing reduces the funds available for education, healthcare, infrastructure, and social programs.



#### Questions citizens should ask:

1

How is the government managing public debt?



2

What steps are being taken to reduce borrowing?



3

Are borrowed funds being used for productive investments?



## Government's Focus For 2026

The theme for the 2026 Budget is “Resetting for Growth, Jobs and Economic Transformation.” In 2026, the government targets stabilising the economy and growing jobs and businesses. It highlights the 24-Hour Economy as a significant driver of jobs and productivity. The government also places focus on better education, improved healthcare, and stronger social protection programs, coupled with investment in roads, digital systems, and other infrastructure. The government also plans to modernise agriculture, strengthen food security, and improve public sector efficiency through digital systems.

# Visualising The 2026 Budget



## How Much Will The Government Spend In 2026?

The government is projected to spend GH¢302.5 billion, which represents 18.9% of the country's GDP. The GH¢302.5 billion represents total government spending on a commitment basis and excludes some financing items such as debt amortisation.

This total amount reflects all major spending commitments for 2026, including compensation of employees, which is estimated at GH¢90.8 billion; interest payments of GH¢57.7 billion; capital expenditure of GH¢57.5 billion; use of goods and services, estimated at GH¢13.2 billion; grants to other government units amounting to GH¢63.6 billion; amortisation/debt repayment of GH¢24.8 billion; and arrears, estimated at GH¢29.8 billion.

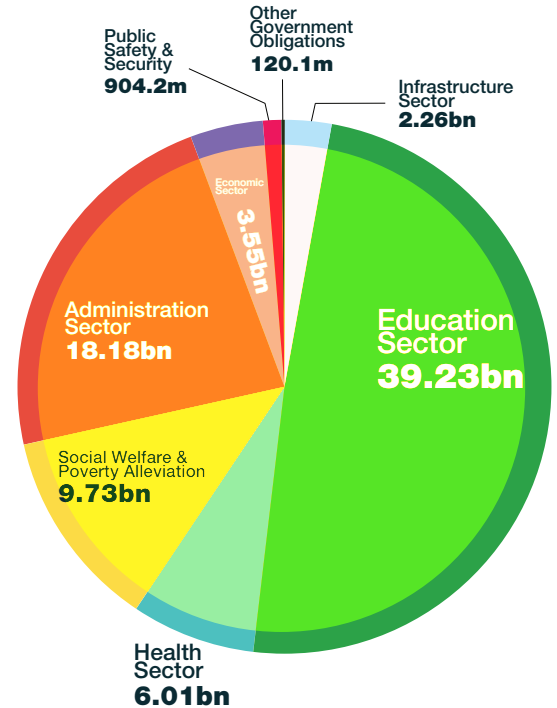
### Accountability Box

#### Education Spending



The government allocated GH¢4.2 billion for Free SHS and GH¢1.1 billion to eliminate the double-track system.

Citizens should monitor classroom construction, teacher availability, learning materials, and whether overcrowding in schools is actually reducing.



# Key Government Projects For 2026

This is a clear sector-by-sector list of some projects the government intends to implement in the 2026 Financial Year:



## Education

- GHe33.3 billion allocation to the Ministry of Education for its programmes and activities.
- GHe9.9 billion allocation for the Ghana Education Trust Fund (GETFund)
- GHe4.2 billion for Free SHS implementation.
- GHe1.1 billion under Ghana Secondary Learning Improvement Programme (GSLIP) to end the double-track system.
- GHe3 billion for National textbook expansion: 1 million KG learners, 2 million primary learners, 1 million JHS learners.



## Health

- Construction of three new regional hospitals in the newly created regions.
- Completion of 10 Agenda 111 hospitals in 2026.
- Continuation of La General Hospital, Effia Nkwanta Hospital, Komfo Anokye Maternity Block, and Ashanti Regional Hospital in Sewua.
- Expansion of E-Health and digital health systems



## Roads, Transport & Logistics

- Construction of the Accra-Kumasi 6-lane bi-directional Class A Expressway (198.7 km) with 8 major interchanges.
- Construction of Adawso-Ekye Amanfrom Bridge to open Afram Plains.
- GHe30 billion allocation for Big Push Infrastructure Programme roads and bridges.



## Water & Sanitation

- Continuation of Sekondi-Takoradi and Sunyani Water Supply Projects.
- Commissioning of Damongo, Bawku, and Yendi water systems.
- Construction of 30,000 household toilets and 500 mechanised public toilets.
- Expansion of GARID drainage works in Odaw Basin communities.



## Youth, Jobs & Industrialisation

- Full rollout of the 24-Hour Economy & Accelerated Export Development Programme with over 50 flagship projects (e.g., regional garment parks, agro-industrial parks, logistics hubs).
- National Apprenticeship Programme expansion (GHe170 million).
- Expansion of the National Coders Programme, MSME financing, and artisan support initiatives.



## Railways

- Construction of the 300 km Eastern Railway Line (Accra-Kumasi).
- Final testing and commissioning of the Tema-Mpakadan Railway Line.
- Rehabilitation of the Western Line (Takoradi-Huni Valley).
- Feasibility studies for Trans-ECOWAS Railway (Ghana-Togo-Côte d'Ivoire).



## Energy

- Nationwide distribution of household and commercial cookstoves under the National LPG Promotion Programme.
- Completion and operationalisation of Kumasi AKSA (350MW) and GENIT (300MW) gas-fired plants.
- Procurement of 10,000 smart solar streetlights in 2026.
- Turnkey expansion of the National Electrification Scheme targeting universal electrification.



## Housing & Urban Development

- Completion of 8,000 units under the Saglemi Housing Project (Phase 1).
- Continued work on 10,000 affordable housing units in Accra, Ashanti, and Northern regions.
- Expansion of Rent-to-Own Scheme to 10,000 more beneficiaries.



## Security & Defence

- Acquisition of 2 Offshore Patrol Vessels.
- Retooling of the Ghana Air Force.
  - EU-supported Secure Ghana Programme.

## Why is Government Spending Higher than Revenue



Government expenditure for 2026 is projected at GH¢302.5 billion, while total revenue and grants are expected to reach GH¢268.1 billion. This creates a budget deficit of GH¢34.4 billion, meaning the government plans to spend more than it expects to collect.

Budget deficits are common in many countries, particularly when governments invest in infrastructure and economic recovery. However, deficits must be financed through borrowing or other financing sources.

## How Will the Government Finance the Deficit?

To finance the 2026 budget deficit, the government plans to rely primarily on borrowing.

Domestic borrowing is projected at GH¢71.0 billion, mainly through the issuance of government securities such as treasury bills and bonds. Net foreign financing is projected at GH¢6.6 billion, reflecting limited external borrowing and ongoing debt repayments.

This financing approach relies more heavily on domestic borrowing, which the government expects will help maintain stability in external debt levels.

### Accountability Box

**Borrowing  
and Debt**



Ghana plans to borrow

**GH¢71 bn**

domestically in 2026.

## ? Citizens should ask:

**1** ?  
What projects are being financed with borrowed funds?

**2** ?  
Are these projects generating economic value?

**3** ?  
Is government borrowing declining over time?

## What Does Borrowing Mean For Citizens?

Borrowing allows governments to fund development projects and maintain public services, but it also has implications for citizens. First, **debt servicing costs remain high**. Interest payments in the 2026 budget are estimated at **GH¢57.7 billion**, which takes up a large share of government revenue and may reduce the funds available for essential services.

Second, governments may increase taxes or introduce new revenue measures to repay borrowed funds, which could increase the cost of living for households and businesses.

Third, heavy domestic borrowing can limit the availability of credit for businesses, as banks may prefer to lend to government through treasury bills rather than to the private sector. This can slow private investment and job creation.

Finally, continued reliance on borrowing—especially external loans—can put pressure on the national currency and increase the cost of imports. For these reasons, it is important for citizens and oversight institutions to monitor government borrowing and ensure that borrowed funds are used for productive investments that improve economic growth and public welfare.



**Infrastructure investment increased significantly under the Big Push Programme, while debt servicing also rose sharply.**

## What Changed From The 2025 Budget?

Category	2025 Budget	2026 Budget	What Changed?
Total Revenue & Grants	GH¢226.5bn (Proj.)	GH¢268.1bn	Revenue increased primarily through stronger non-oil tax growth and the implementation of new tax measures.
Tax Revenue	GH¢186.6bn (Proj.)	GH¢223.9bn	Significant increase driven by non-oil taxes and improved administration.
Oil Revenue	GH¢10.0bn (Proj.)	GH¢13.6bn	Higher projected output and stable global prices.
Total Expenditure	GH¢251.7bn (Proj.)	GH¢302.5bn	Large increase due to higher capital spending and social sector protection.
Capital Expenditure	GH¢39.5bn (Proj.)	GH¢57.5bn	Rising investment under the Big Push Programme and 24-Hour Economy projects.
Interest Payments	GH¢40.0bn+ (Proj.)	GH¢57.7bn	Higher debt servicing despite restructuring gains.
Primary Balance (Commitment)	1.8% surplus in 2025	1.5% surplus in 2026	Slight tightening as the government maintains fiscal discipline.
Overall Deficit (Commitment)	1.8% of GDP in 2025	2.2% of GDP in 2026	Slight widening as spending grows faster than revenue.

## Key Budget Risks For Citizens To Watch

**1 High Debt Levels**  
Rising interest payments continue to place pressure on the national budget and may reduce the funds available for essential services.

**3 Infrastructure Implementation Risks**  
Large infrastructure programs require strong procurement transparency and project monitoring to prevent delays, inflated costs, and poor-quality delivery.

**2 Revenue Assumptions**  
Government revenue projections depend heavily on tax collection and economic growth. If these targets are not met, implementation may suffer.

**4 Delivery Gaps in Social Sectors**  
Allocations do not always guarantee results. Citizens should monitor whether education, health, and water sector allocations translate into real improvements.

**5 Borrowing and Future Fiscal Pressure**  
Heavy borrowing today may limit policy space in future budgets and increase the burden on citizens through taxes, inflation, or reduced public services.

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## BUDGET PROMISES CITIZENS SHOULD TRACK

- Completion of Agenda 111 hospitals
- Construction of the Accra-Kumasi Expressway
- Implementation of the Big Push Infrastructure Programme
- Elimination of the double-track system
- Expansion of Free SHS
- Rollout of the 24-Hour Economy Programme
- Expansion of the National Apprenticeship Programme
- Affordable housing projects
- Expansion of water supply systems
- Expansion of electrification and renewable energy projects



Monitoring these commitments helps ensure that public spending translates into real development outcomes.



# How Citizens Can Monitor The Budget

Public resources belong to the people. Citizens play an important role in ensuring that government spending delivers real benefits.

## tracka

### 1 Track Government Projects

Use BudgetIT's Tracka platform to monitor projects in your community. Visit [www.yourtracka.org/gh](http://www.yourtracka.org/gh) or download the mobile application on Google Play or the App Store. Citizens can upload photos and updates on projects in their communities to help improve transparency and accountability. You can also track infrastructure projects and verify whether projects have started, report abandoned or delayed projects, and confirm whether completed projects are functioning.

### 4 Report Problems

If you notice abandoned, delayed, poorly executed, or non-functional projects, report them through BudgetIT Tracka, the media, CSOs, or relevant public institutions.

REPORT

### 2 Ask Questions

Engage local representatives, assemblies, ministries, and relevant agencies.

Ask questions such as:

- **What projects are budgeted for my community?**
- **How much has been allocated?**
- **When should the project be completed?**
- **Who is responsible for implementation?**

### 5 Share Budget Information

Help others understand how public funds are raised and spent. Share simplified budget information in your community, workplace, schools, religious spaces, and on social media.

### 3 Attend Public Forums

Participate in town hall meetings, budget forums, and community engagements where budget implementation is discussed.

### 6 Demand Accountability

Citizens should not only know the numbers; they should ask whether public spending is improving schools, hospitals, roads, water systems, jobs, and livelihoods.



## Accountability Box

### Debt Servicing Pressure

Citizens, journalists, and civil society organizations should ask:



1

Are the projects announced in the budget actually being implemented?



2

Which sectors are receiving the most attention during the year?



3

Are public contracts transparent and competitive?



4

Are funds reaching underserved communities?



5

Is government borrowing delivering visible public value?



6

Are citizens seeing improvements in service delivery?





## Our Commitment

BudgIT remains committed to strengthening transparency, citizen participation, and public accountability in Ghana's public finance system.

Through initiatives such as Tracka, citizen budget guides, data visualization, and civic education programs, BudgIT empowers citizens with the information and tools needed to ensure that public resources are used effectively, responsibly, and in the public interest.

An informed citizen is the strongest foundation of accountability. When citizens understand the budget, they can demand better governance and ensure public resources work for everyone.

## Glossary

**Budget Deficit:** When government spending is greater than government revenue.

**Capital Expenditure:** Spending on long-term assets such as roads, schools, hospitals, and public infrastructure.

**Debt Servicing:** Money used to pay interest and repay loans.

**Revenue:** Money government collects from taxes, oil, fees, grants, and other sources.

**Public Accountability:** The responsibility of government to explain and justify how public resources are used.

# Your work as an Active Citizen just became easier

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Net Allocations	
January 2020	GHC176,832,771.33
February 2020	GHC163,949,946.6
March 2020	GHC146,679,645.58
April 2020	GHC166,226,823.97
May 2020	GHC154,359,913.84
June 2020	GHC139,579,150.75
July 2020	GHC170,197,562.09
September 2020	GHC172,927,668.06



01

Track and Monitor  
Constituency Projects  
Domiciled in your State



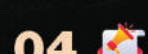
03

Track Allocations to your  
Regions, Municipalities,  
Districts and Local Assemblies



02

Prompt your elected  
representatives about  
projects your  
community needs



04

Contact your elected  
representatives through  
Tracka