INDEPENDENT IMPLEMENTATION REVIEW

Mid-Year Youth Responsiveness Review of Ghana's 2026 Budget

Six months into implementation, is the Budget delivering more strongly for young people?

2.1 / 3	**MODERATELY YOUTH RESPONSIVE** Positive direction of travel; no score change justified

An independent review by

Youth Opportunity and Transformation in Africa (YOTA)

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Evidence note: Government figures are reported as official claims unless independently corroborated. Payments indicate financial execution, not necessarily beneficiary reach or impact.

Website: https://yotaweb.org/

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Annexes provide the detailed intervention matrix, score comparison, emerging measures and source notes.

FOREWORD

In December 2025, Youth Opportunity and Transformation in Africa (YOTA) published an independent assessment of the youth responsiveness of Ghana's 2026 Budget. That analysis recognised important commitments in digitalisation, secondary education and youth empowerment while identifying structural weaknesses in domestic job creation, school-to-work transitions, social protection, disability inclusion, youth participation and the monitoring of youth outcomes. It assigned a provisional rating of 2.1 out of 3: Moderately Youth Responsive.

This Mid-Year Review returns to that assessment with a different question. It does not ask whether the original Budget contained promising measures. It asks whether those commitments are being implemented and whether implementation is beginning to produce measurable benefits for young people.

Public accountability requires this distinction. An approved allocation is not the same as a financial release. A payment is not the same as a service delivered. A programme activity is not the same as a young person completing training, entering decent work, increasing earnings or gaining access to an inclusive public service. These stages are connected, but they are not interchangeable.

The evidence reported at mid-year deserves balanced recognition. Government reports significant payments for Free Secondary Education, GETFund, the Youth Employment Agency, the National Apprenticeship Programme and the No Fees Stress Policy. It also reports progress towards a major secondary education transformation initiative and implementation activity across infrastructure, agriculture, energy and primary healthcare. These developments can strengthen the environment in which young people learn, work and build livelihoods.

At the same time, the evidence base remains incomplete. Most of the 14 interventions assessed by YOTA in December receive no specific implementation update in the Mid-Year Fiscal Policy Review. Many job figures are projections rather than jobs already created; few are explicitly youth-targeted; and programme reporting rarely provides age-, sex-, disability- and region-disaggregated results. The challenge for the second half of 2026 is therefore to connect expenditure and activity to transparent evidence of reach, quality, inclusion and outcomes.

YOTA offers this review in the spirit of constructive accountability. Its purpose is not to discount progress, but to help ensure that public investment is translated into fair, measurable and sustainable opportunities for young people across Ghana.

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Executive Director

Youth Opportunity and Transformation in Africa (YOTA)

EXECUTIVE SUMMARY

The question and the answer

This review asks: **Six months into implementation, is Ghana's 2026 Budget delivering more strongly for young people than YOTA's original assessment anticipated?**

The evidence supports a qualified answer: partly. First-half implementation is stronger than the December 2025 assessment could observe in a limited number of important areas, especially education financing, apprenticeship funding, tertiary access and the mobilisation of resources for infrastructure and enterprise measures. However, the evidence is neither broad enough across the original programme portfolio nor sufficiently outcome-based to conclude that the Budget as a whole has become more youth responsive.

YOTA therefore retains the original overall rating of **2.1 out of 3 — Moderately Youth Responsive**. The direction of travel is cautiously positive, but no numerical increase is justified at mid-year.

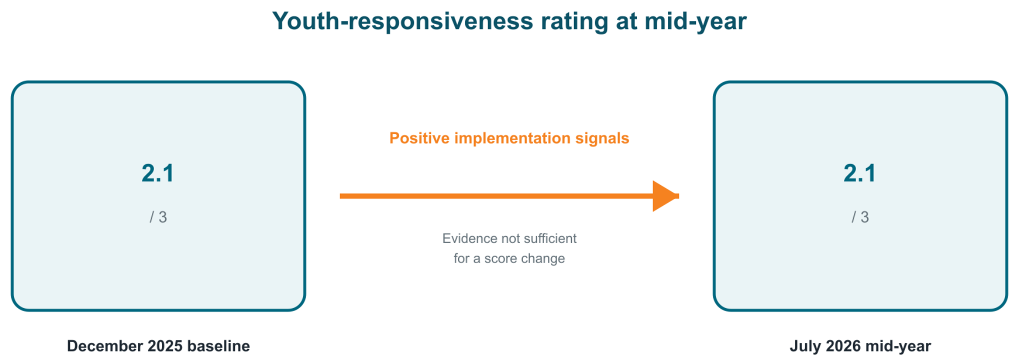

Figure 1. Youth-responsiveness rating at mid-year.

Source: YOTA analysis of the 2026 Budget and the 2026 Mid-Year Fiscal Policy Review.

Why the score remains unchanged

The December 2025 rating was based on 14 interventions assessed across five dimensions: visibility and clarity; scale and adequacy; jobs and livelihood intensity; equity and inclusion; and implementation realism. The Mid-Year Review provides strong confirmation for Free SHS/GETFund through reported payments of GH¢4.2 billion to GETFund and GH¢1.8 billion to Free Secondary Education. It also introduces or materially develops several measures with clear or plausible youth relevance, including the National Apprenticeship Programme, the No Fees Stress Policy, the Youth Employment Agency payment and the secondary education transformation initiative.

Nevertheless, the Mid-Year Review contains no identifiable programme-specific implementation update for the National Employment Trust, One Million Coders Programme, Regional Digital Centres, FinTech Growth Fund, Work Abroad Programme, Complementary Basic Education, District Skills and Entrepreneurship Roadshow, National Service reforms or the Ministry of Youth Development and Empowerment. It also does not establish delivery under the National Green Jobs Strategy, ASRH-specific results or broad-based implementation of the Ghana Sports Fund. Silence does not prove non-implementation, but it prevents a defensible score increase.

The original 2.1 score also reflected structural issues that are not resolved by higher expenditure alone. School-to-work services remain weakly evidenced. Youth-specific social protection remains limited. Disability inclusion is largely absent from the Review. Youth participation in budgeting and implementation monitoring is not reported. There is no youth budget tagging, consolidated youth expenditure statement or consistent reporting of age-disaggregated outcomes.

Strongest areas of progress

1. **Education financing is visibly moving.** Government reports GH¢4.2 billion paid to GETFund and GH¢1.8 billion to Free Secondary Education. These are meaningful signs of financial execution, although the relationship between the two amounts and the outputs financed should be clarified. (Ministry of Finance, 2026, PDF pp. 86–87.)
2. **A major secondary education initiative strengthens the access and quality pipeline.** The Review reports US$300 million in World Bank financing for 210 interventions: 10 new schools, rehabilitation of 150 schools, upgrading of 50 schools and furniture procurement. Upon completion, Government expects about 2.3 million students to benefit. The initiative explicitly refers to female participation in STEM and TVET and to digital, technical and green skills. These are stronger implementation signals than were available in December, but most benefits remain prospective. (Ministry of Finance, 2026, PDF pp. 81–83.)
3. **Apprenticeship financing is now visible.** GH¢45 million is reported as paid for the National Apprenticeship Programme. This responds in part to YOTA's call for more work-based learning. However, no data are provided on enrolment, completion, certification, employer participation, placement, earnings or inclusion. (Ministry of Finance, 2026, PDF p. 89.)
4. **Tertiary access has received a substantial payment.** GH¢537 million is reported as paid for the No Fees Stress Policy. The policy is highly relevant to many young people, but beneficiary reach, institutional distribution, targeting, retention and completion outcomes are not reported. (Ministry of Finance, 2026, PDF p. 88.)
5. **The Youth Employment Agency has received a significant reported payment.** GH¢459 million is described as supporting job creation for young people. This is directly youth-relevant financial execution, but the Mid-Year Review does not show how many young people are supported, for how long, at what wage, in which modules, or with what transition into sustained employment. (Ministry of Finance, 2026, PDF p. 87.)
6. **Selected infrastructure and agricultural programmes show implementation activity.** Work is reported on 87 Big Push projects, while preparatory or implementation steps are described for agricultural roads, oil palm, farmer service centres, energy projects and bridges. These measures may expand domestic opportunities, but the employment figures are generally projected, combine direct and indirect jobs and do not specify youth targets.
7. **The macroeconomic environment is more enabling.** The Review reports Q1 real GDP growth of 6.4%, non-oil growth of 6.3%, end-June inflation of 5.3%, lower short-term interest rates and a debt-to-GDP ratio of 45.0%. These conditions can support household purchasing power, investment and fiscal space. They are not, however, evidence that youth employment, earnings or enterprise access have improved. (Ministry of Finance, 2026, PDF pp. 25–27 and 33–35.)

Original concerns that persist

1. **Domestic jobs remain the decisive test.** The Mid-Year Review contains large job projections, including about 25,000 direct and indirect jobs from agricultural enclave roads and more than 250,000 from oil-palm development. These are opportunities, not realised youth outcomes. The document does not state what share will go to young people, how many will be permanent, whether pay and conditions will meet decent-work standards, or how young women and persons with disabilities will participate.
2. **School-to-work transition systems remain incomplete.** Apprenticeship financing is a positive development, but the Review does not report career guidance, employer-linked placements, internships, transition services, labour-market information for students or post-training employment.
3. **Digital flagship reporting is absent.** The One Million Coders Programme, Regional Digital Centres and FinTech Growth Fund were among the most important original digital measures, yet the Review provides no results on training, centres, enterprise financing, job placements or earnings.

4. **Youth-focused social protection remains weak.** LEAP and School Feeding payments are relevant to household welfare, but the Review does not identify youth-specific reach or new support for NEET youth, unemployed young people, young mothers or low-income jobseekers.
5. **Disability inclusion remains largely invisible.** The Review provides no systematic account of accessibility, assistive technology, inclusive training, disability employment or enterprise support for young people with disabilities.
6. **Youth participation and public financial management remain underdeveloped.** No evidence is reported of youth-specific pre-budget consultations, youth participation in implementation monitoring, youth budget tagging, age-disaggregated expenditure reporting or a youth-friendly budget communication product.
7. **Monitoring focuses more on inputs and national aggregates than youth outcomes.** National unemployment and poverty data are useful context, but they do not demonstrate changes in youth unemployment, transition quality, earnings, enterprise survival or service access.

Mid-year implementation dashboard

What improved	What remains
Substantial education payments reported	Most original flagship interventions are unreported
US$300m secondary transformation initiative	Projected jobs are not youth-targeted or realised
GH¢45m apprenticeship payment	School-to-work services remain weakly evidenced
GH¢459m payment to the Youth Employment Agency	Youth social protection and disability inclusion remain thin
Lower inflation and borrowing benchmarks	No youth budget tagging or consolidated expenditure statement
Visible progress on selected infrastructure programmes	Beneficiary, placement and outcome data remain insufficient

Figure 2. What improved and what remains at mid-year.

Source: YOTA analysis of the 2026 Budget and the 2026 Mid-Year Fiscal Policy Review.

Emerging measures and their treatment

The review assesses emerging measures separately. This protects the integrity of the December baseline and avoids silently adding new programmes to the original 14-intervention score. Direct or high youth relevance is found in the Youth Employment Agency payment, the National Apprenticeship Programme, the No Fees Stress Policy and the secondary education transformation initiative. Conditional or indirect relevance is found in the Women's Development Bank, agricultural roads, oil palm, Farmer Service Centres, Big Push infrastructure, primary healthcare and VAT reforms.

The distinction matters. A women-focused programme is not automatically a young-women programme. A farmer is not necessarily aged 15–35. A general construction job is not automatically a youth job. A projected job is not a realised job.

Priority implications

For the remainder of 2026, Government should publish programme-level execution and beneficiary data for the original youth flagships; disclose apprenticeship, YEA and No Fees Stress beneficiary and outcome information; introduce a consolidated youth implementation dashboard; and attach explicit youth targets, decent-work standards and inclusion requirements to major employment-generating investments.

For the 2027 Budget, Government should institutionalise youth budget tagging, finance a coherent school-to-work transition system, establish a youth employment and enterprise results framework, create targeted youth social-protection measures, mainstream disability inclusion and establish a structured National Youth Pre-Budget Consultation led jointly by the Ministry of Finance and MoYDE.

1. PURPOSE AND SCOPE OF THE MID-YEAR REVIEW

YOTA's December 2025 report assessed the design and stated financing of Ghana's 2026 Budget before implementation evidence was available. It identified 14 major youth-relevant interventions and assigned an overall score of 2.1 out of 3. That was explicitly a provisional judgement: strong enough to recognise visible and promising measures, but moderated by weaknesses in scale, inclusion, domestic jobs, institutional readiness and monitoring. (YOTA, 2025, PDF pp. 57–60.)

The present review is a follow-up, not a replacement. It preserves the December baseline and tests it against first-half evidence contained principally in the 2026 Mid-Year Fiscal Policy Review presented to Parliament on 23 July 2026. It also uses YOTA's published Executive Director article to maintain continuity in public framing and consults official public sources where targeted verification is necessary.

The scope covers young people aged 15–35, consistent with the original analysis. Measures aimed at adolescents or students are included where they substantially affect the transition into youth or early adulthood. Broader measures are considered only where a plausible pathway to youth outcomes exists, and their indirect status is stated.

The review does not attempt to audit Government accounts, verify procurement, evaluate programme quality through fieldwork or measure causal impact. Government statements in the Mid-Year Review are treated as official claims and are labelled accordingly. Where a claim is corroborated by another official source, that is noted. Where the evidence is absent or conflicting, the review records the limitation.

The central research question is both narrow and demanding: **is implementation stronger for young people than YOTA reasonably anticipated in December 2025?** A defensible answer requires evidence not only that money has been paid, but that relevant institutions are delivering services and that young people are benefiting equitably.

1.1 What this review is not

This is not a new assessment of the original Budget; it is an implementation review of the original assessment. It does not reward programmes merely for being mentioned again. It does not count general economic growth as a youth outcome. It does not attribute all education, health, agriculture, women's empowerment or infrastructure expenditure to youth. It does not count projected jobs as jobs already created.

1.2 Intended users

The report is designed for the Ministry of Finance, MoYDE, sector ministries and implementing agencies, Parliament, development partners, the private sector, civil society, youth organisations, researchers and the media. Its purpose is to support constructive scrutiny and better implementation during the second half of 2026 and the preparation of the 2027 Budget.

2. METHODOLOGY

2.1 Baseline-to-implementation logic

The analysis applies a four-stage sequence:

1. **Original YOTA assessment.** The December score, narrative judgement and identified concern are reproduced without retrospective reinterpretation.
2. **First-half implementation evidence.** The Mid-Year Review is searched for expenditure, institutional milestones, implementation activity, outputs, beneficiary reach and outcomes.
3. **Mid-year judgement.** Evidence is classified as strongly confirming, improved/stronger than anticipated, partially improved, unchanged, weaker than anticipated or inconclusive.
4. **Implication for the score.** A dimension changes only where new evidence materially alters the original judgement. Otherwise, the original score is retained.

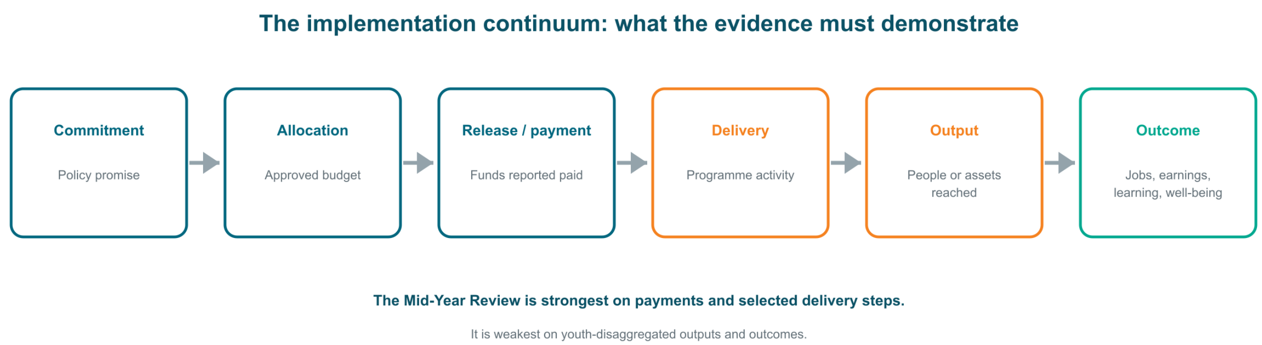

Figure 3. The implementation continuum used in this review.

Source: YOTA analysis of the 2026 Budget and the 2026 Mid-Year Fiscal Policy Review.

2.2 Retained scoring framework

The original five dimensions and 0–3 scale are retained:

- **Visibility and clarity:** whether young people are explicit beneficiaries and the measure is clearly described.
- **Scale and adequacy:** whether financing and reach are commensurate with need.
- **Jobs and livelihood intensity:** whether the measure credibly supports decent work, enterprise, earnings or economic empowerment.
- **Equity and inclusion:** whether young women, rural youth, youth with disabilities and economically marginalised young people can benefit.
- **Implementation realism:** whether institutions, financing, timelines and delivery arrangements are sufficiently credible.

Scores mean 0 = not responsive, 1 = weakly responsive, 2 = moderately responsive and 3 = strongly responsive. The review does not introduce additional decimal precision at intervention level. The overall score is the rounded mean of the 14 original intervention averages, consistent with the December table.

2.3 Evidence hierarchy

Evidence is interpreted according to its position on the implementation continuum. Policy intentions and allocations show priority. Reported payments show financial execution. Implementation outputs show activity. Beneficiary reach shows who was served. Outcomes show whether lives changed. Each stage is necessary, but later stages provide stronger evidence of youth responsiveness.

Government-reported figures are not described as independently verified unless corroboration was located. For example, the Mid-Year Review contains two different statements for June inflation: 5.7% on PDF page 24 and 5.3% on PDF page 33. The Ghana Statistical Service's official website reported July inflation of 4.6%, down 0.7 percentage points from June, which supports the 5.3% figure. The review therefore uses 5.3% and records the internal inconsistency.

2.4 Youth-relevance test for emerging measures

An emerging measure qualifies for separate assessment where at least one of the following applies:

- young people aged 15–35 are explicitly targeted;
- the principal beneficiary group is highly concentrated among youth, with the limitation stated;
- the measure directly addresses a youth outcome identified in the baseline, such as apprenticeship or tertiary access;
- an indirect pathway is credible and important, but the measure is explicitly labelled contextual rather than youth-targeted.

Emerging measures do not change the 14-intervention baseline unless they provide evidence that genuinely changes an original scoring dimension.

2.5 Limitations

The Mid-Year Review is a fiscal policy speech, not a comprehensive implementation report. It provides selected payments and examples rather than a complete programme execution dataset. It rarely presents approved allocation, release, actual expenditure, physical output and outcome together for the same measure. It does not consistently disaggregate by age, sex, disability or region. The review date also limits the availability of independently published implementation evidence.

These constraints make the analysis conservative. "Insufficient evidence at mid-year" is used where a conclusion would otherwise rely on inference. The evidence matrix and source log accompanying this report record page references, evidence type, verification status and remaining gaps.

3. MACRO-FISCAL CONTEXT AT MID-YEAR

3.1 A more enabling national environment

The Mid-Year Review presents a markedly improved macroeconomic picture. It reports real GDP growth of 6.4% and non-oil growth of 6.3% in the first quarter of 2026. It reports an end-June primary surplus of 0.9% of GDP on a commitment basis, gross international reserves equal to five months of imports and a debt-to-GDP ratio of 45.0%. The 91-day Treasury bill rate is reported to have fallen from 11.09% in December 2025 to 5.73% in June 2026. (Ministry of Finance, 2026, PDF pp. 25–27 and 33–35.)

Lower inflation can protect real household incomes and reduce the erosion of working capital. Lower benchmark rates can, over time, reduce financing costs. Stronger non-oil growth can broaden demand and improve the environment for domestic job creation. Lower debt and interest costs may create fiscal space for human capital and youth investment.

These are enabling conditions, not youth outcomes. Transmission can be slow and unequal. Young workers are disproportionately exposed to informal employment, unstable earnings and weak social protection. Young entrepreneurs may still face collateral, credit-history and market-access barriers even when benchmark rates decline. Public expenditure below programme may reflect discipline, but it may also delay service delivery where releases or procurement are constrained.

3.2 Labour-market and poverty evidence

The Review states that the national unemployment rate averaged 12.8% over the first three quarters of 2025, compared with 13.7% in the same period of 2024. It also reports multidimensional poverty of 21.9% in Q3 2025. These are relevant national trends, but they pre-date most 2026 Budget implementation and are not age-disaggregated. They therefore cannot establish that youth unemployment or youth poverty improved because of the 2026 Budget.

The Ghana Statistical Service website separately displayed a Q3 2025 unemployment rate of 13.0%, illustrating the importance of distinguishing a quarterly value from an average across three quarters. The report uses the Mid-Year Review's 12.8% only with the stated period and does not compare it directly with a single-quarter rate.

3.3 Revenue, expenditure and fiscal space

At June, total revenue and grants were reported at 7.8% of GDP, close to the 7.9% target. Total expenditure on a commitment basis was 8.0% of GDP against a half-year target of 9.9%; primary expenditure was 6.6% against 8.1%. Interest costs were also below target. (Ministry of Finance, 2026, PDF p. 35.)

For youth policy, the composition of underspending matters more than the aggregate. If lower spending reflects savings on interest or inefficient items, it may protect future youth investment. If it reflects delayed releases, procurement or delivery in education, employment and social services, it may weaken outcomes. The Mid-Year Review's selected payment list does not provide enough information to reconcile every youth programme against its approved allocation.

3.4 Enterprise conditions

The VAT registration threshold is reported to have increased from GH¢200,000 to GH¢750,000, with the effective VAT rate reduced to 20%. These reforms may reduce compliance burdens for micro and small firms, including youth-led enterprises. Yet no evidence is presented on how many youth-led firms are affected, whether investment has increased, whether credit access has improved or whether firms have hired more young workers.

3.5 Mid-year judgement

The macro-fiscal environment is **stronger than anticipated as an enabling condition**, but its youth incidence remains unproven. It warrants a more optimistic implementation context, not an upward youth-responsiveness score by itself.

4. IMPLEMENTATION OF YOUTH-RELEVANT BUDGET COMMITMENTS

4.1 Overall pattern

The most visible mid-year development is the reporting of payments across education, employment, social protection and infrastructure. This is an improvement over a baseline necessarily focused on intentions and allocations. Nevertheless, the evidence is uneven: payments are listed without approved programme allocations or execution rates; outputs are often prospective; beneficiary numbers are sparse; and outcomes are rarely reported.

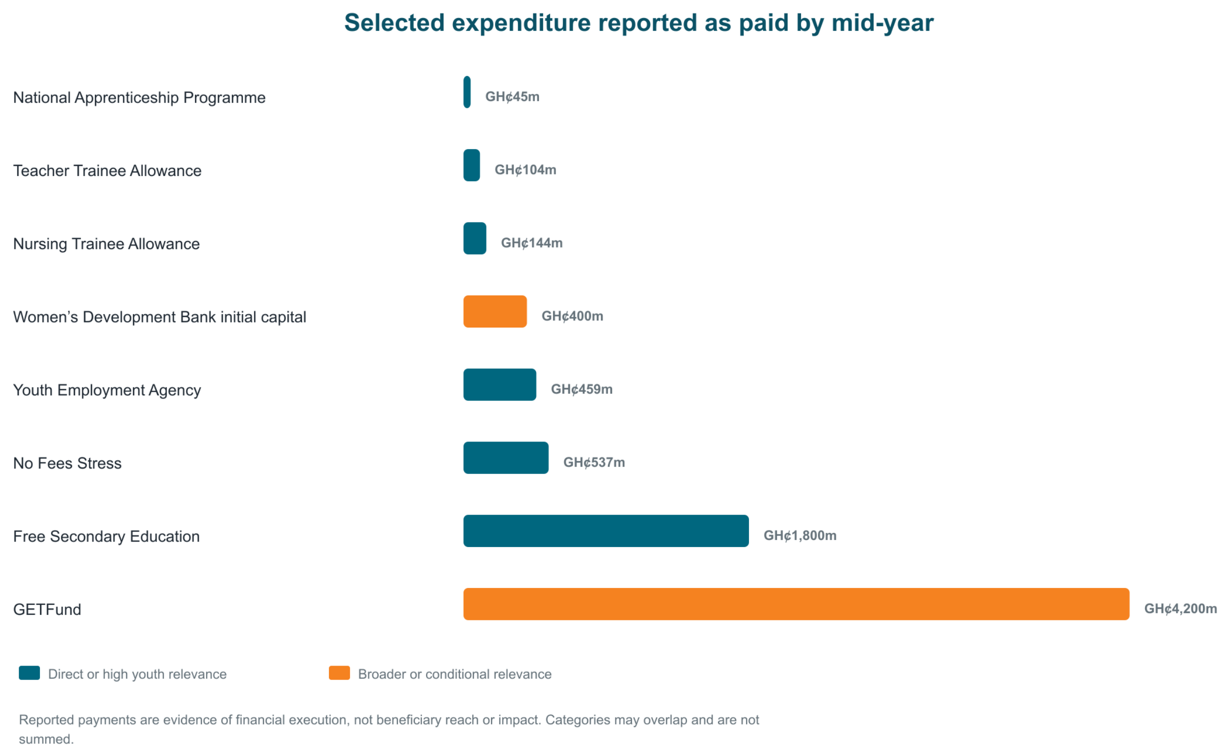

Figure 4. Selected expenditure reported as paid by mid-year.

Source: YOTA analysis of the 2026 Budget and the 2026 Mid-Year Fiscal Policy Review.

The selected amounts in Figure 4 should not be totalled as a youth expenditure envelope. GETFund and Free Secondary Education may overlap in the financing chain; broader education payments are not wholly youth-exclusive; and the Women's Development Bank is women-targeted rather than youth-targeted. The figure is a snapshot of reported execution, not an estimate of total youth spending.

4.2 Original intervention-level results

Only two original findings can be judged with more than programme-adjacent evidence:

- **Free SHS/GETFund is strongly confirmed.** Reported payments and the secondary transformation initiative materially support the original positive assessment. The score remains 2.4 because learning, inclusion and school-to-work outcomes are still prospective or unreported.
- **The weakness of youth-specific data systems is strongly confirmed.** The Review demonstrates national macro-fiscal reporting capacity but does not provide youth budget tagging, age-disaggregated programme results or consolidated youth outcomes. The score remains 1.6.

The National Green Jobs Strategy is classified as unchanged. Green-skills language and broader environmental investments are encouraging, but they do not establish implementation of a youth-targeted green jobs strategy. The remaining original interventions are classified as inconclusive because the Review provides no attributable implementation evidence.

4.3 What silence means

The absence of a programme from a selective Mid-Year Review cannot be treated as proof that nothing occurred. It is, however, an accountability limitation. Flagship interventions that anchored the Budget's public youth narrative should be reportable at mid-year. At minimum, Government should disclose approved allocation, release, expenditure, outputs and beneficiary profile for each.

The silence is particularly significant for the One Million Coders Programme and Regional Digital Centres, which drove the original judgement that digitalisation was the strongest youth-facing pillar. Without completion, certification, placement and earnings data, the original design strength cannot be translated into an implementation-strength claim.

4.4 Emerging measures

Four emerging measures have direct or high youth relevance:

1. **Youth Employment Agency payment:** direct and explicit youth relevance, but no module, beneficiary, wage or sustained-employment data.
2. **National Apprenticeship Programme:** probable direct youth relevance, with financial execution reported but no delivery or placement results.
3. **No Fees Stress Policy:** high relevance to tertiary-age youth, with significant payment but no reach, targeting or completion evidence.
4. **Secondary education transformation:** direct youth relevance and stronger-than-anticipated implementation preparation, but most outputs and outcomes remain prospective.

The Women's Development Bank, agricultural enclave roads, oil palm, Farmer Service Centres, Big Push infrastructure, primary healthcare and VAT reforms are important contextual measures. They are not counted as youth interventions without explicit age targeting or youth-disaggregated outcomes.

5. EDUCATION, SKILLS AND SCHOOL-TO-WORK TRANSITIONS

5.1 Access and financing

Education is the clearest area in which first-half evidence strengthens the December narrative. The reported GH¢1.8 billion payment to Free Secondary Education and GH¢4.2 billion to GETFund indicate substantial financial execution. The secondary transformation initiative adds an ambitious infrastructure and quality agenda, including underserved regions and the upgrading of lower-category schools.

This evidence strongly confirms the original judgement that education access is a major youth-responsive pillar. It also improves confidence in implementation realism. However, the original Free SHS score already gave implementation realism the maximum of 3 and scale the maximum of 3. No dimension can increase on the present evidence without overstating outcomes.

5.2 Equity and quality

The proposed distribution of 10 new schools across underserved regions and the stated objective of expanding female participation in STEM and TVET are positive design features. Rehabilitation and upgrading may reduce geographic and institutional disparities. Yet the Review does not report whether facilities are accessible to learners with disabilities, how interventions are selected, or whether disadvantaged students are retained and completing.

The expected 2.3 million student beneficiaries are an upon-completion projection. It should not be reported as current reach. The same applies to expected learning improvements. A mid-year implementation dashboard should distinguish contracts awarded, works commenced, works completed, schools operational and learners benefiting.

5.3 Apprenticeship and work-based learning

The GH¢45 million apprenticeship payment is one of the most important developments relative to YOTA's December concerns. It shows that a work-based learning measure has received resources. To demonstrate youth responsiveness, the programme should publish:

- participant numbers and age bands;
- trade and qualification pathways;
- sex, disability and regional distribution;
- master craftsperson and employer participation;
- duration, completion and certification;
- stipends, safeguarding and workplace conditions;
- placement, self-employment, earnings and retention outcomes.

Without these data, the payment is a promising input rather than proof that school-to-work transitions have improved.

5.4 Tertiary access

The No Fees Stress payment can reduce immediate financial barriers for students. Its equity effect depends on eligibility rules and distribution. A universal or broadly available benefit may reach many young people, but it may not address the additional barriers faced by low-income students, young women with caring responsibilities, rural students and students with disabilities. Retention and completion should be monitored alongside payment reach.

5.5 Transition services remain the missing system

The Review does not report institutionalised career guidance, employer-linked internships, graduate transition services, digital job matching, labour-market information for students or structured partnerships linking education providers to demand. Infrastructure and fee support are necessary, but they do not by themselves solve the transition from learning to decent work.

Mid-year judgement: education implementation is stronger than anticipated in financing and infrastructure preparation. The structural school-to-work concern is only partially improved.

6. LABOUR, JOBS AND ENTERPRISE

6.1 Jobs are the central outcome test

YOTA's December report identified insufficient domestic job creation as the most consequential gap. At mid-year, the Government reports or projects employment associated with agriculture, infrastructure and energy. This is directionally aligned with YOTA's call for domestic opportunities, but the evidence must be interpreted carefully.

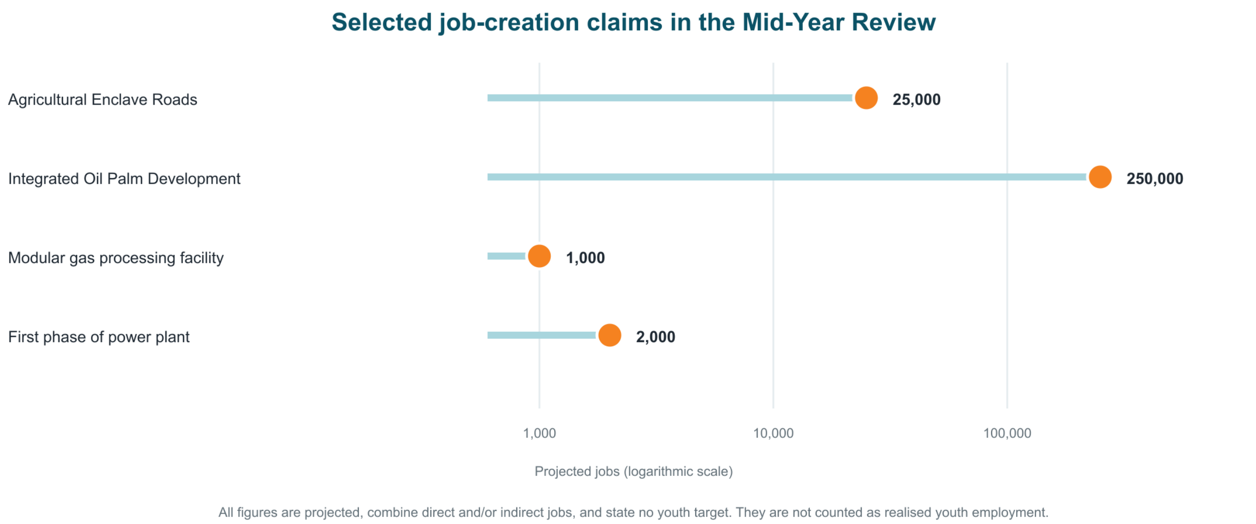

Figure 5. Selected projected job-creation claims.

Source: YOTA analysis of the 2026 Budget and the 2026 Mid-Year Fiscal Policy Review.

All figures in Figure 5 are projections. Agricultural enclave roads are expected to create approximately 25,000 direct and indirect jobs, including at least 7,500 for women. Oil-palm development is projected to create more than 250,000 direct and indirect jobs across the value chain. A modular gas facility is expected to create nearly 1,000 jobs, and the first phase of a proposed power plant more than 2,000 direct and indirect jobs. None of the four claims states a youth target.

6.2 What must be reported

For each major employment-generating investment, Government should publish a jobs framework that separates:

- jobs already created from jobs projected;
- direct from indirect and induced jobs;
- temporary construction work from permanent employment;
- full-time from part-time or seasonal work;
- youth aged 15–35 from other workers;
- women, persons with disabilities and regions;
- wages, contracts, occupational safety and social protection;
- training, certification and progression opportunities.

Without this information, large numbers can create a misleading impression of youth impact.

6.3 Youth Employment Agency

The GH¢459 million payment to the Youth Employment Agency is the clearest explicitly youth employment expenditure in the Review. It merits credit as financial execution. The next accountability step is to disclose which modules received funds, how many participants are active, whether allowances are current, how placements relate to labour demand and how many participants transition into unsubsidised work.

6.4 Enterprise finance

The Mid-Year Review is silent on the National Employment Trust and FinTech Growth Fund. The Women's Development Bank has reached incorporation, licensing application and initial-capital deposit stages, but is not yet operational and has no reported youth window. VAT reforms may improve conditions for small firms, but their youth incidence is unknown.

The original concern over unclear youth enterprise finance therefore remains valid. Government should publish the status, capitalisation, governance and expected launch of the National Employment Trust, as well as youth-targeting and product information for relevant enterprise funds.

6.5 Labour mobility and decent work

No update is provided on the Work Abroad Programme. The original concerns around worker protection, fees, access, complaints, contracts and reintegration cannot be tested. Labour mobility can provide valuable opportunities, but it should complement rather than substitute domestic job creation.

Mid-year judgement: domestic employment opportunities are more visible in the wider investment agenda, but youth targeting and realised decent-work outcomes remain insufficient. The labour, jobs and enterprise score remains 2.0.

7. HEALTH, SOCIAL PROTECTION AND WELL-BEING

7.1 Broad social expenditure

Government reports GH¢485 million paid to LEAP and GH¢877 million to School Feeding. These programmes can protect household welfare and human development, but their principal beneficiary groups are not equivalent to youth aged 15–35. The Review provides no youth share, no support targeted to unemployed youth or NEET youth and no new cash-plus model linking income support to skills and employment.

7.2 Primary healthcare

The Free Primary Healthcare Policy is reported to be in a first phase covering 150 underserved districts. More than 24,000 pieces of medical equipment are reported as distributed, alongside outreach equipment and expanded screening. This is meaningful delivery activity with potential benefits for young people and families.

The youth-responsiveness question remains unresolved because utilisation and outcomes are not disaggregated by age. The Review does not report youth-friendly health services, mental-health provision, ASRH service quality, support for young mothers, GBV response or accessibility for persons with disabilities.

7.3 ASRH

The original ASRH outreach intervention scored 2.2 and was one of the stronger health-related youth measures. The Mid-Year Review contains no ASRH-specific implementation update. General maternal, neonatal and primary healthcare investment cannot be assumed to substitute for confidential, youth-friendly sexual and reproductive health services.

7.4 Mid-year judgement

The health and social-protection environment shows broad implementation activity, but YOTA's original finding of weak-to-moderate youth responsiveness has not materially changed. The priority is to identify youth beneficiaries and outcomes within broad systems and to finance targeted support for vulnerable young people.

8. CROSS-CUTTING INCLUSION

8.1 Gender

The secondary education initiative’s focus on female participation in STEM and TVET is positive. The agricultural roads programme states that at least 7,500 of its projected jobs would be for women. The Women’s Development Bank has reached incorporation and initial-capital milestones.

These measures should not be treated automatically as youth measures. “Women” includes age groups outside 15–35, and the Review does not specify young-women targets. For strong youth responsiveness, programmes should publish age-disaggregated reach and address barriers facing young women, including care responsibilities, occupational segregation, safety, collateral and digital access.

8.2 Disability

The original finding of weak disability inclusion is strongly supported by the continued absence of systematic reporting. The Review does not identify disability-inclusive employment targets, accessible training centres, reasonable accommodation, assistive technology, accessible digital services or disability-responsive enterprise finance.

This omission creates substantive and reputational risk. Every major youth-facing programme should collect disability data on a voluntary and rights-respecting basis, budget for accessibility and publish inclusion actions and outcomes.

8.3 Climate and green transition

Green skills are referenced in the proposed secondary education initiative, and the Review describes investments in agriculture, environmental sustainability, flood response and energy. These can create future green pathways. However, the National Green Jobs Strategy is not specifically reported, and the employment claims are not youth-targeted.

The original “moderate potential but weak explicit targeting” judgement therefore remains. Green apprenticeships, certification, enterprise finance and placement targets for young people should be attached to climate and infrastructure investments.

8.4 Digital transformation

Digitalisation was the original report’s strongest youth-facing pillar. At mid-year, the absence of reporting on One Million Coders, Regional Digital Centres and the FinTech Growth Fund is a major evidence gap. Technology-enabled tax administration and future-skills language are not substitutes for participant, centre, financing and job results.

Cross-cutting judgement: gender-related design signals have improved in selected measures, but youth age targeting is weak; disability remains largely invisible; green youth pathways remain underdeveloped; and digital implementation reporting is insufficient.

9. YOUTH PARTICIPATION, ACCOUNTABILITY AND PUBLIC FINANCIAL MANAGEMENT

9.1 Participation

The Mid-Year Review does not report a youth-specific pre-budget consultation, youth participation in monitoring major programmes or a structured mechanism through which young people can review implementation. This leaves the December finding unchanged.

Meaningful participation should extend beyond consultation events. Young people should help define performance indicators, identify access barriers, monitor local delivery and provide feedback on service quality. Participation mechanisms should include young women, rural youth and youth with disabilities, not only organised urban groups.

9.2 Budget transparency

The expenditure list improves transparency by identifying selected amounts reported as paid. It does not provide a consolidated youth expenditure statement or compare approved allocations, releases and actual expenditure programme by programme. Nor does it explain potential overlaps between broad education financing lines.

Youth budget tagging would allow the Ministry of Finance to identify programmes with principal, significant or indirect youth relevance and report execution consistently. The tagging system should be linked to outputs and outcomes rather than used as an accounting label alone.

9.3 Institutional coordination

No consolidated update is provided on MoYDE’s coordination of the youth portfolio. The Ministry’s role should include a cross-government youth results framework, common data standards and a twice-yearly implementation report. This would reduce fragmentation and allow Parliament and citizens to see how education, labour, enterprise, health, digital and social-protection measures fit together.

9.4 Mid-year judgement

Public financial reporting is stronger at the level of selected payments, but youth participation, tagging and consolidated accountability remain weak-to-moderate. The original structural concern persists.

10. IMPLEMENTATION CAPACITY AND DELIVERY

10.1 Positive signals

The Mid-Year Review reports identifiable delivery milestones: incorporation and capital deposit for the Women's Development Bank; commencement of Farmer Service Centres; road projects at specified stages of completion; land surveys and environmental processes for oil palm; and distribution of primary healthcare equipment. These are stronger than policy intentions alone.

The Review also reports that revenue is close to target and that interest costs are below the half-year ceiling, potentially improving delivery conditions. Lower borrowing costs can reduce fiscal pressure and support private investment.

10.2 Delivery risks

Several original risks remain visible:

- new or emerging institutions are not yet fully operational;
- financing agreements and licensing processes are still being concluded;
- aggregate expenditure is below the half-year target;
- programme-specific execution rates are not disclosed;
- cross-ministerial coordination arrangements are not reported;
- output and outcome data are not systematically linked to expenditure;
- projected beneficiaries may be presented before delivery is complete.

10.3 Capacity priorities

Government should establish delivery scorecards for major youth measures, with quarterly milestones, accountable agencies, budget execution, procurement status, outputs, inclusion indicators and risks. Programmes should use unique beneficiary identifiers with appropriate data protection safeguards to reduce duplication and track progression across training, employment and enterprise support.

MoYDE should be resourced to coordinate rather than duplicate sector delivery. Its comparative advantage is setting youth standards, convening agencies, aligning results and ensuring that youth voice and inclusion are embedded across portfolios.

Mid-year judgement: implementation capacity appears stronger in selected large programmes, but evidence is too selective to revise the original portfolio-wide assessment.

11. MONITORING, DATA AND YOUTH OUTCOMES

11.1 What is available

The Mid-Year Review provides substantial national macroeconomic and fiscal data and selected programme output information. This demonstrates that Government can report regularly on aggregate performance and major initiatives.

11.2 What remains missing

The core gaps identified in December remain:

- age-disaggregated unemployment, underemployment and earnings in the implementation narrative;
- beneficiary data by age, sex, disability and region;
- completion, certification and placement data for skills programmes;
- enterprise survival, revenue, employment and finance-access results;
- youth-specific health, social-protection and well-being outcomes;
- consolidated youth expenditure and budget execution;
- outcome indicators that connect programmes to national youth-policy objectives.

11.3 A minimum youth results dataset

Every youth-facing programme should report at least:

1. approved allocation, release and actual expenditure;
2. target and actual beneficiaries, by age band;
3. sex, disability and regional distribution;
4. completion and service-quality indicators;
5. placement, enterprise, earnings or well-being outcomes as relevant;
6. unit cost and timeliness;
7. complaints, safeguarding and corrective action;
8. follow-up outcomes at six and twelve months where feasible.

Data collection should be proportionate, secure and compliant with data-protection and safeguarding standards. Young people should be informed about how data are used, and public reporting should avoid disclosing identifiable personal information.

11.4 Mid-year judgement

National data capacity is visible, but youth monitoring remains weak. The original GSS/data systems score remains 1.6, and the negative dimension of the December assessment is strongly confirmed.

12. WHAT HAS CHANGED SINCE DECEMBER 2025?

12.1 Original concerns substantially addressed

No original structural concern can yet be judged fully addressed. Education financing execution is strongly confirmed, but the original concern was not simply whether resources would move; it also concerned quality, inclusion and transition into work.

12.2 Original concerns partially addressed

- **Education implementation:** substantial reported payments and a major infrastructure initiative improve confidence in delivery.
- **Work-based learning:** apprenticeship financing responds to a key gap, although results are not yet available.
- **Domestic investment opportunities:** infrastructure, agriculture and energy programmes create a larger prospective jobs pipeline than the original Budget narrative alone indicated.
- **Tertiary affordability:** the No Fees Stress payment strengthens access, pending beneficiary and completion evidence.
- **Macroeconomic constraints:** lower inflation, interest and debt indicators create a more favourable environment for youth investment.

12.3 Original concerns that remain

- insufficient evidence of realised, decent and youth-targeted domestic jobs;
- weak school-to-work transition services beyond training inputs;
- unclear youth enterprise financing and silence on the National Employment Trust;
- limited youth-specific social protection and health outcomes;
- weak disability inclusion;
- no structured youth participation in budgeting and monitoring;
- fragmented coordination and no consolidated MoYDE implementation report;
- absent youth budget tagging and limited youth outcome data;
- insufficient reporting on digital flagship implementation;
- green jobs opportunities without explicit youth pathways.

12.4 New opportunities and risks

The secondary transformation initiative, National Apprenticeship Programme, No Fees Stress Policy and YEA payment present important opportunities. The Women's Development Bank can become relevant to young women if it includes an explicit youth window. Agricultural roads, oil palm, Big Push and energy projects can become youth-responsive if procurement and implementation attach youth employment, apprenticeship and inclusion requirements.

The principal risk is premature attribution: treating projected jobs as realised; treating general women, farmer or student benefits as youth-specific; and treating payments as impact. A second risk is that highly visible new measures divert attention from original flagships whose implementation remains unreported.

13. REVISED YOUTH-RESPONSIVENESS RATING

13.1 Intervention scores

No original intervention score changes at mid-year. This is not a finding of no progress. It is a finding that progress is concentrated in emerging measures or in dimensions that were already highly scored, while evidence remains insufficient to revise the broader portfolio.

Free SHS/GETFund remains at 2.4. Its financial execution is strongly confirmed, but the jobs and transition dimension remains 1 and inclusion remains 2. GSS/youth data systems remain at 1.6 because the Review continues to report national aggregates without the youth tagging and outcomes required to improve visibility or livelihood relevance.

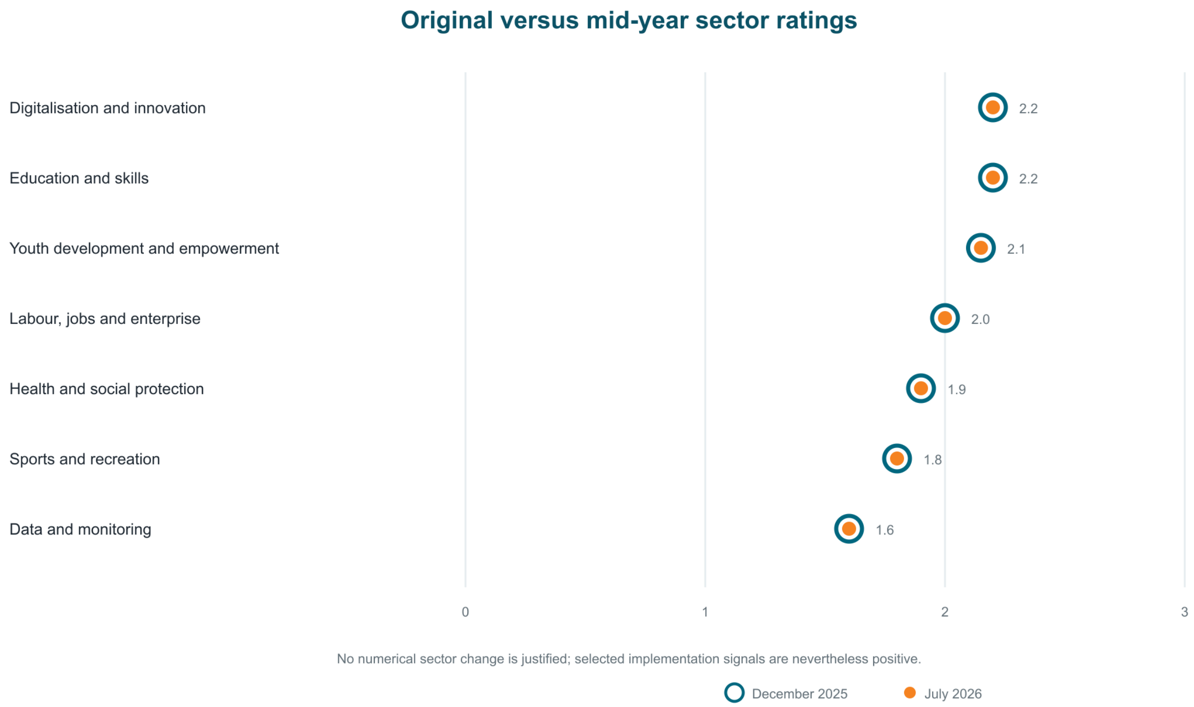

Figure 6. Original and mid-year sector ratings.

Source: YOTA analysis of the 2026 Budget and the 2026 Mid-Year Fiscal Policy Review.

13.2 Overall score

The 14 published intervention averages sum to 29.0. Divided by 14, the unrounded mean is 2.071, which is reported as 2.1 in the baseline. With no justified intervention score changes, the mid-year rating remains 2.1.

Overall score: 2.1 out of 3

Category: Moderately Youth Responsive

Direction: cautiously positive implementation signals; no numerical change

13.3 Interpretation

Implementation performance is stronger than anticipated in selected areas, but the evidence is not sufficient to move the Budget into the “Strongly Youth Responsive” category. A stronger rating would require breadth across the original portfolio, explicit youth targeting in major job-creating investments, improved inclusion and credible youth outcome data.

14. KEY MESSAGES

1. **Ghana's 2026 Budget remains Moderately Youth Responsive at 2.1/3.** The direction of travel is positive, but the score is unchanged.
2. **Education is the clearest implementation strength.** Payments and the secondary transformation initiative strongly confirm the original positive assessment.
3. **Apprenticeship financing is a significant step, not yet an outcome.** Delivery, quality and placement data are now essential.
4. **Jobs remain the decisive test.** Large projections cannot be treated as realised youth employment without age targeting, job-quality information and verification.
5. **The digital pillar cannot be judged at mid-year.** Original flagship programmes are not reported in sufficient detail.
6. **Macro improvement creates opportunity but does not guarantee youth benefit.** Transmission to youth employment, earnings and enterprise finance must be demonstrated.
7. **Broad programmes need youth-disaggregated reporting.** Education, health, agriculture, women's enterprise and infrastructure measures cannot be assumed to benefit youth equally.
8. **Disability inclusion remains a major weakness.** Accessibility and disability outcomes should be mandatory in programme reporting.
9. **Youth participation and PFM reforms have not materially advanced.** Youth budget tagging, pre-budget consultation and implementation monitoring remain priorities.
10. **The second half of 2026 should move reporting from payments to outcomes.** Government should publish beneficiary, completion, placement, earnings and inclusion data.

15. ADVOCACY RECOMMENDATIONS FOR THE SECOND HALF OF 2026 AND THE 2027 BUDGET

15.1 Actions achievable before the end of 2026

Ministry of Finance

1. Publish a **Youth Budget Implementation Statement** covering the original 14 interventions and major emerging measures. For each, show allocation, release, expenditure, outputs, beneficiaries and evidence gaps.
2. Clarify the relationship between broad education financing lines, including GETFund and Free Secondary Education, to prevent double counting and improve traceability.
3. Require employment-generating projects to report realised jobs separately from projected jobs, with youth, sex, disability, region, duration and job-quality disaggregation.
4. Publish the status of the National Employment Trust and FinTech Growth Fund, including capitalisation, governance, launch timetable and youth eligibility.

MoYDE

5. Establish a quarterly cross-government **Youth Delivery Dashboard** and a common youth results framework.
6. Convene youth organisations, including groups representing young women, rural youth and youth with disabilities, to review first-half implementation and propose corrective action.
7. Agree data standards with implementing agencies and the Ghana Statistical Service, including age bands, disability, region, completion and employment outcomes.

Ministry of Labour, Jobs and Employment and implementing agencies

8. Publish YEA module-level expenditure, participants, wages, duration and sustained-employment transitions.
9. Publish National Apprenticeship Programme enrolment, employer participation, completion, certification, safeguarding and placement data.
10. Attach youth employment and apprenticeship plans to Big Push, agricultural roads, oil palm and energy projects, with transparent recruitment and decent-work requirements.
11. Report implementation and worker-protection results for the Work Abroad Programme.

Ministry of Education and sector agencies

12. Publish a milestone schedule for the 210 secondary education interventions, distinguishing financing, procurement, works commenced, works completed and learners benefiting.
13. Integrate career guidance, employer-linked work experience and transition support into secondary, TVET and tertiary reforms.
14. Disclose No Fees Stress beneficiaries and expenditure by institution, sex, disability, region and relevant age group, together with retention and completion indicators.

Health and social-protection agencies

15. Add age-disaggregated utilisation and outcome reporting to the Free Primary Healthcare Policy, including ASRH, mental health and disability access.
16. Design a targeted cash-plus pilot for NEET youth, linking temporary income support to counselling, skills, placement and enterprise services.

Parliament, civil society and development partners

17. Parliament should request programme-level evidence during scrutiny of the Mid-Year Review and the 2027 Budget.
18. Development partners should require youth inclusion and results reporting in financed programmes, without creating parallel data systems.
19. Civil society and youth organisations should undertake constructive expenditure tracking and local service-delivery monitoring with safeguarding and data-protection protocols.

15.2 Reforms for the 2027 Budget

1. **Institutionalise youth budget tagging.** Classify principal, significant and indirect youth expenditure and publish execution against each category.
2. **Create a national school-to-work transition system.** Finance career guidance, work-based learning, internships, job matching, transition support and employer partnerships as an integrated system rather than isolated projects.
3. **Establish a Youth Employment and Enterprise Results Framework.** Track decent jobs, earnings, retention, enterprise survival and finance access, not only training and disbursements.
4. **Create an explicit youth window in major enterprise finance institutions.** This should include the National Employment Trust, relevant DBG products and, where appropriate, the Women's Development Bank.
5. **Finance disability inclusion.** Provide accessibility budgets, assistive technology, reasonable accommodation, inclusive recruitment and disability-responsive enterprise support.
6. **Introduce youth-responsive social protection.** Target NEET youth, low-income jobseekers, young mothers and young people with disabilities through cash-plus and service-linked models.
7. **Mainstream youth green jobs.** Link climate, agriculture, energy and infrastructure spending to funded green apprenticeships, certification, enterprise support and placement.
8. **Institutionalise participation.** Establish an annual National Youth Pre-Budget Consultation led jointly by the Ministry of Finance and MoYDE, with a published response matrix.
9. **Publish a consolidated youth expenditure and outcomes annex.** The annex should accompany the annual Budget and Mid-Year Review.
10. **Strengthen independent evaluation.** Commission outcome evaluations of major youth programmes and publish findings, methodologies and management responses.

15.3 Sequencing principle

The immediate priority is visibility: Government should make implementation data available for existing commitments. The next priority is quality: programmes should demonstrate inclusion, decent-work standards and service effectiveness. The longer-term priority is institutionalisation: youth tagging, participation, coordination and results reporting should become part of Ghana's regular public financial management architecture.

16. CONCLUSION

Six months into implementation, Ghana's 2026 Budget is delivering more strongly for young people in selected areas than YOTA's original assessment could observe. Education financing is moving; apprenticeship and tertiary-access payments are visible; the Youth Employment Agency has received a substantial reported payment; and major investments could expand domestic opportunity.

The evidence does not yet support a stronger overall rating. Most original flagship interventions are not specifically reported, projected jobs are not realised youth jobs, and youth-disaggregated outputs and outcomes remain limited. Structural weaknesses in school-to-work transitions, youth social protection, disability inclusion, participation, coordination and monitoring persist.

The defensible mid-year judgement is therefore **cautiously positive but unchanged: 2.1 out of 3, Moderately Youth Responsive**. The central task for the second half of 2026 is to convert payments and programme activity into transparent evidence of who benefits, what quality is delivered and whether young people secure better work, earnings, learning, inclusion and well-being.

YOTA will continue to support evidence, youth voice and constructive accountability so that Ghana's public investment matches the scale and diversity of its young population.

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ANNEX 1. DETAILED BASELINE-TO-MID-YEAR EVIDENCE MATRIX

#	Original intervention	Dec. score	Original assessment	Mid-year evidence	Judgement	July score	Evidence gaps
1	National Employment Trust	2.2	High potential to de-risk investment and support youth-led and women-owned enterprises, but capitalisation, governance, targeting and delivery arrangements were unclear.	The Mid-Year Review contains no identifiable update on the National Employment Trust or its implementation through Development Bank Ghana.	Inconclusive	2.2	Capitalisation, governance, eligibility, disbursements, beneficiary profile, enterprise survival and jobs created.
2	One Million Coders Programme	2.4	Highly visible, large-scale digital skills commitment with strong alignment to youth aspirations, but job placement and inclusion mechanisms required strengthening.	The Mid-Year Review does not report enrolment, completion, certification, placement, enterprise or expenditure data for the programme.	Inconclusive	2.4	Participants by age, sex, disability and region; completion; certification; internships; job placement; earnings; enterprise outcomes; expenditure.
3	Regional Digital Centres	2.2	Promising regional inclusion mechanism for digital literacy, innovation and entrepreneurship, with moderate scale and high inclusion potential.	No implementation or expenditure update is provided for Regional Digital Centres.	Inconclusive	2.2	Centres completed and operational; geographic coverage; access for rural youth and youth with disabilities; services delivered; employment outcomes.
4	FinTech Growth Fund	1.8	Potentially catalytic for digital enterprise and jobs, but weak youth targeting, inclusion detail and implementation readiness.	The Mid-Year Review contains no specific update on the Fund. It reports broader VAT and digital tax-administration reforms, but these are not substitutes for evidence on youth enterprise finance.	Inconclusive	1.8	Fund establishment, capital, products, youth eligibility, applications, approvals, disbursements, inclusion and jobs.
5	Work Abroad Programme	2.2	An operational route to income and employment, but with risks around inclusion, worker protection, reintegration and over-reliance on external labour markets.	No update is provided on placements, destinations, worker protections, costs, complaints or reintegration.	Inconclusive	2.2	Placements, decent-work conditions, recruitment costs, gender and regional access, complaints, return and reintegration outcomes.
6	National Green Jobs Strategy	2.0	High future potential, but low detail on youth-targeted programmes, financing and implementation.	The Review mentions green skills in the proposed secondary education initiative and reports broader environmental, agricultural and energy investments. It does not report delivery under the National Green Jobs Strategy or explicit youth green-job results.	Unchanged	2.0	Funded youth pathways, training, placements, enterprise support, inclusion and decent green-job outcomes.
7	Free SHS / GETFund	2.4	Very large-scale and explicit investment in secondary access, but school-to-work transition, quality and employability linkages remained incomplete.	Government reports GH¢4.2 billion paid to GETFund and GH¢1.8 billion to Free Secondary Education. It also announces US$300 million World Bank financing for 210 infrastructure interventions, including 10 new schools and rehabilitation or upgrading of 200 existing schools. The project is expected, upon completion, to benefit about 2.3 million students and support female participation in STEM and TVET as well as digital, technical and green skills.	Strongly confirmed	2.4	Disbursement and completion status for the US$300 million initiative; student reach by age and inclusion group; learning outcomes; career guidance; work-based learning; TVET-industry links; graduate transitions.

#	Original intervention	Dec. score	Original assessment	Mid-year evidence	Judgement	July score	Evidence gaps
8	Complementary Basic Education	2.0	A valuable second-chance and preventive intervention for at-risk adolescents, but with moderate scale and limited connection to later skills and livelihoods.	The Review reports GH¢76 million paid as Capitation Grant for basic education, but gives no identifiable update on Complementary Basic Education itself.	Inconclusive	2.0	Enrolment, completion, reintegration, adolescent reach, disability inclusion, regional coverage and transition to skills or formal education.
9	District Skills and Entrepreneurship Roadshow	2.4	Visible and inclusive outreach with good scale, particularly for young women, but needing stronger follow-through into finance, mentoring and sustainable livelihoods.	The Mid-Year Review does not report Roadshow delivery, participants, enterprise support or outcomes.	Inconclusive	2.4	Districts reached, participants, sex/disability/region, business support, finance referrals, enterprise survival and jobs.
10	Adolescent Sexual and Reproductive Health Outreach	2.2	Large and explicit outreach with strong relevance to adolescents, especially girls, but limited complementary investment in service quality, contraception, facilities and GBV prevention.	The Review reports primary healthcare equipment and outreach expansion, but no ASRH-specific expenditure, reach, service quality or outcome data.	Inconclusive	2.2	ASRH reach, commodities, youth-friendly service availability, adolescent pregnancy, GBV referrals, disability access and quality.
11	National Service Reforms	2.0	Moderate transition support for graduate youth, with potential to improve deployment and agricultural pathways, but limited evidence on placement quality and post-service outcomes.	No National Service Authority reform or outcome update is identifiable in the Review.	Inconclusive	2.0	Deployment timeliness, placement quality, arrears, employer linkage, transition into work, regional and disability inclusion.
12	Ministry of Youth Development and Empowerment	1.8	An important institutional foundation, but with evolving staffing, systems, financing, strategy and inter-ministerial coordination.	The Review does not provide a consolidated implementation, expenditure or coordination update for MoYDE.	Inconclusive	1.8	Budget execution, staffing, coordination framework, youth results framework, consolidated reporting and participation mechanisms.
13	Ghana Sports Fund	1.8	Moderate talent-development potential, but weak youth orientation and inclusion beyond elite sport.	The Review reports GH¢58 million paid for Ghana's participation in the 2026 FIFA World Cup, but does not identify this as Ghana Sports Fund implementation or report broad-based youth participation and inclusion outcomes.	Inconclusive	1.8	Fund governance and disbursement, grassroots reach, girls and disability inclusion, regional access, facilities and talent pathways.
14	GSS / youth data systems	1.6	Broader statistical reforms were useful, but youth disaggregation, budget tagging, administrative data and outcome monitoring were weak.	The Review reports national unemployment and multidimensional poverty indicators and extensive fiscal and macroeconomic data. It does not provide age-disaggregated unemployment, youth programme outcome indicators, youth budget tagging or a consolidated youth expenditure statement.	Strongly confirmed	1.6	Age-, sex-, disability- and region-disaggregated outcomes; programme results; youth expenditure tagging; beneficiary and placement data.

ANNEX 2. ORIGINAL AND REVISED DIMENSION SCORES

#	Intervention	V	S	J	I	R	Orig.	V	S	J	I	R	Rev.	Δ
1	National Employment Trust	3	2	3	2	1	2.2	3	2	3	2	1	2.2	+0.0
2	One Million Coders Programme	3	3	2	2	2	2.4	3	3	2	2	2	2.4	+0.0
3	Regional Digital Centres	2	2	2	3	2	2.2	2	2	2	3	2	2.2	+0.0
4	FinTech Growth Fund	2	2	3	1	1	1.8	2	2	3	1	1	1.8	+0.0
5	Work Abroad Programme	3	2	2	1	3	2.2	3	2	2	1	3	2.2	+0.0
6	National Green Jobs Strategy	2	2	3	2	1	2.0	2	2	3	2	1	2.0	+0.0
7	Free SHS / GETFund	3	3	1	2	3	2.4	3	3	1	2	3	2.4	+0.0
8	Complementary Basic Education	2	2	1	3	2	2.0	2	2	1	3	2	2.0	+0.0
9	District Skills and Entrepreneurship Roadshow	3	2	2	3	2	2.4	3	2	2	3	2	2.4	+0.0
10	Adolescent Sexual and Reproductive Health Outreach	3	3	0	3	2	2.2	3	3	0	3	2	2.2	+0.0
11	National Service Reforms	2	2	2	2	2	2.0	2	2	2	2	2	2.0	+0.0
12	Ministry of Youth Development and Empowerment	3	2	1	2	1	1.8	3	2	1	2	1	1.8	+0.0
13	Ghana Sports Fund	2	2	2	1	2	1.8	2	2	2	1	2	1.8	+0.0
14	GSS / youth data systems	1	2	0	2	3	1.6	1	2	0	2	3	1.6	+0.0

Dimensions: V = visibility and clarity; S = scale and adequacy; J = jobs and livelihood intensity; I = equity and inclusion; R = implementation realism. Scale: 0–3.

ANNEX 3. EMERGING MID-YEAR MEASURES

Measure	Youth relevance	Evidence	Treatment	Judgement	Caveat	PDF p.
Youth Employment Agency payment	Direct and explicit	GH¢459 million reported as paid to support job creation for young people.	Qualifies for separate mid-year assessment	Partially improved	No beneficiary count, module breakdown, duration, wages, placement quality or sustained employment outcomes are reported.	87
National Apprenticeship Programme	Probable direct relevance; age targeting not stated in the Review	GH¢45 million reported as paid for skills development and entrepreneurship.	Qualifies with evidence caveat	Partially improved	No apprentices enrolled, completion, trade, employer, certification, placement, sex, disability or regional data are reported.	89
No Fees Stress Policy	High, but tertiary beneficiaries are not fully coextensive with ages 15–35	GH¢537 million reported as paid to remove financial barriers to tertiary education.	Qualifies for separate mid-year assessment	Partially improved	No beneficiary reach, targeting, institution-level distribution, retention or completion outcomes are reported.	88
Secondary education transformation	Direct and explicit	US$300 million World Bank financing announced for 210 infrastructure interventions; expected reach of about 2.3 million students upon completion; female STEM/TVET and digital, technical and green skills are stated objectives.	Qualifies for separate mid-year assessment	Improved / stronger than anticipated	Most benefits are prospective; the Review does not report disbursement, completion, learning gains or school-to-work outcomes.	81–83
Women’s Development Bank	Conditional; women-targeted, not youth-targeted	Incorporated in January 2026; licence application reported; GH¢400 million deposited as initial capital; operations expected before year-end.	Monitor separately; do not count as a youth intervention without age targeting	Inconclusive for youth	No young-women eligibility, products, disbursement or enterprise outcomes are available.	84
Agricultural Enclave Roads Programme	Indirect; no youth target stated	US$523 million investment; approximately 25,000 direct and indirect jobs projected upon completion, including at least 7,500 jobs for women.	Contextual opportunity; exclude from youth score	Inconclusive for youth	Jobs are projected, mixed direct/indirect, not youth-targeted and may include temporary construction work.	74–75
Integrated Oil Palm Development	Indirect; no youth target stated	Land assessment and preparatory work reported; more than 250,000 direct and indirect jobs projected; US$500 million financing agreement still being finalised.	Contextual opportunity; exclude from youth score	Inconclusive for youth	Jobs are projected, not youth-targeted, and the financing agreement was not yet concluded.	76–78
Farmer Service Centres	Indirect; farmers are not necessarily youth	Establishment of 50 centres reported as commenced; GH¢551 million deposited in escrow for a letter of credit for 1,840 machinery units.	Contextual opportunity; exclude from youth score	Inconclusive for youth	No operational centres, youth beneficiaries, access terms, jobs or productivity outcomes are reported.	79, 90
Big Push infrastructure	Indirect; no youth employment target stated	Work reported on 87 projects; 13 had reached at least 50% completion by end-June; GH¢6.5 billion reported as paid to the programme.	Contextual opportunity; exclude from youth score	Inconclusive for youth	No youth jobs, job quality, duration, training or inclusion data are reported.	69–70, 90
Free Primary Healthcare Policy	Broad population measure with possible youth benefits	First phase reported in 150 underserved districts; more than 24,000 pieces of medical equipment distributed and outreach equipment deployed.	Contextual social investment; exclude from youth score without age evidence	Inconclusive for youth	No age-disaggregated utilisation or youth mental health, ASRH, disability access or well-being outcomes are reported.	83–84
VAT reforms for micro and small businesses	Indirect enabling environment	Effective VAT rate reduced to 20%; registration threshold raised from GH¢200,000 to GH¢750,000.	Contextual enterprise measure; exclude from youth score	Potentially positive but unverified for youth	No evidence shows effects on youth-led firms, investment, employment, survival or formalisation.	46–47

ANNEX 4. SOURCE NOTES

Source	Date	Location	Evidence used	Verification status	Use in review
YOTA Youth Responsiveness Analysis of Ghana's 2026 Budget	December 2025	PDF pp. 5–7	YOTA's foreword and executive summary frame the Budget as moderately youth responsive, with strengths in digitalisation and education and gaps in jobs, inclusion, social protection and accountability.	Authoritative baseline supplied by YOTA	Foreword, executive summary and comparison framing
YOTA Youth Responsiveness Analysis of Ghana's 2026 Budget	December 2025	PDF pp. 10–12	Five-dimension, 0–3 scoring framework and limitations, including absent youth budget tagging and execution data.	Authoritative baseline supplied by YOTA	Methodology and limitations
YOTA Youth Responsiveness Analysis of Ghana's 2026 Budget	December 2025	PDF pp. 23–26	Education access and digital skills were strengths, but TVET scale and school-to-work transition mechanisms were weak.	Authoritative baseline supplied by YOTA	Education and skills benchmark
YOTA Youth Responsiveness Analysis of Ghana's 2026 Budget	December 2025	PDF pp. 27–30	Domestic job creation was insufficient; NET, labour mobility and green jobs had potential but material design, inclusion and financing gaps.	Authoritative baseline supplied by YOTA	Labour, jobs and enterprise benchmark
YOTA Youth Responsiveness Analysis of Ghana's 2026 Budget	December 2025	PDF pp. 32–35	Health and social protection were weak-to-moderate for youth; ASRH outreach was a strength but dedicated youth protection and service-quality evidence were limited.	Authoritative baseline supplied by YOTA	Health and social protection benchmark
YOTA Youth Responsiveness Analysis of Ghana's 2026 Budget	December 2025	PDF pp. 36–39	Gender measures were uneven, disability inclusion weak, green youth targeting limited and digital employment links incomplete.	Authoritative baseline supplied by YOTA	Cross-cutting inclusion benchmark
YOTA Youth Responsiveness Analysis of Ghana's 2026 Budget	December 2025	PDF pp. 40–43	Youth participation, budget transparency and youth-specific accountability mechanisms were weak-to-moderate.	Authoritative baseline supplied by YOTA	Participation, accountability and PFM benchmark
YOTA Youth Responsiveness Analysis of Ghana's 2026 Budget	December 2025	PDF pp. 44–47	MoYDE and cross-sector delivery capacity were evolving and coordination risks remained significant.	Authoritative baseline supplied by YOTA	Implementation capacity benchmark
YOTA Youth Responsiveness Analysis of Ghana's 2026 Budget	December 2025	PDF pp. 48–52	Ghana lacked youth budget tagging, youth-disaggregated administrative data and youth outcome indicators.	Authoritative baseline supplied by YOTA	Monitoring and data benchmark
YOTA Youth Responsiveness Analysis of Ghana's 2026 Budget	December 2025	PDF pp. 53–56	Ten structural gaps included domestic jobs, transitions, social protection, disability inclusion, youth participation, coordination, green jobs and monitoring.	Authoritative baseline supplied by YOTA	What remains and recommendations
YOTA Youth Responsiveness Analysis of Ghana's 2026 Budget	December 2025	PDF pp. 57–60	Overall score 2.1/3; sector ratings and interpretation of strengths and weaknesses.	Authoritative baseline supplied by YOTA	Overall and sector comparison
YOTA Youth Responsiveness Analysis of Ghana's 2026 Budget	December 2025	PDF pp. 64–65	Original 14-intervention matrix and five dimension scores.	Authoritative baseline supplied by YOTA; scores reproduced without retrospective alteration	Evidence matrix and revised scoring table
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF p. 23, paras. 110–111	Unemployment averaged 12.8% in the first three quarters of 2025; multidimensional poverty fell to 21.9% in Q3 2025.	Government-reported; national and lagged; not youth-disaggregated	Macro-fiscal and youth-outcome caution
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF p. 24, paras. 115–117	Inflation stated as 5.7% in June 2026 and primary surplus as 0.9% of GDP.	Government-reported; inflation statement conflicts with p. 33 and GSS official website	Macro section and source-quality note
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF pp. 25–27, paras. 118–131	Debt-to-GDP at 45.0%; debt service share of revenue lower; Treasury bill and policy rates declined.	Government-reported; enabling conditions, not youth outcomes	Fiscal space and enterprise context
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF p. 33, paras. 156–159	Q1 real GDP growth 6.4%, non-oil growth 6.3%, end-June inflation 5.3% and primary surplus 0.9% of GDP.	Government-reported; inflation corroborated by GSS website	Macro-fiscal context

Source	Date	Location	Evidence used	Verification status	Use in review
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF pp. 34–35, paras. 160–168	Revenue was close to target; total and primary expenditure were below half-year targets; interest costs below target.	Government-reported provisional fiscal outturn	Fiscal space and delivery risk
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF pp. 46–47, paras. 219–225	VAT reforms included an effective rate reduction to 20% and registration threshold increase to GH¢750,000.	Government-reported implemented policy reform; youth-firm effects not demonstrated	Enterprise enabling environment
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF p. 67, paras. 308–311	Modular gas facility is under preparation and expected to create nearly 1,000 jobs.	Projected jobs; no youth target; facility not yet financed/closed	Jobs-claims analysis
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF p. 68, paras. 312–315	First phase of proposed power plant is expected to create more than 2,000 direct and indirect jobs.	Projected mixed jobs; no youth target; commissioning expected in 2028	Jobs-claims analysis
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF pp. 69–70, paras. 316–321	Work commenced on 87 Big Push projects; 13 reached at least 50% completion by end-June.	Government-reported implementation outputs; no youth employment data	Infrastructure delivery assessment
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF pp. 74–75, paras. 338–342	US$523 million Agricultural Enclave Roads Programme expected to create about 25,000 direct and indirect jobs, including at least 7,500 for women.	Projected jobs upon completion; not youth-targeted	Jobs-claims analysis and emerging measures
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF pp. 76–78, paras. 343–355	Oil-palm land preparation is under way; over 250,000 direct and indirect jobs projected; US$500 million financing agreement not yet concluded.	Preparatory activity and projected jobs; no youth target	Jobs-claims analysis and emerging measures
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF p. 79, paras. 356–358	50 Farmer Service Centres commenced; GH¢551 million deposited in escrow for machinery letter of credit.	Government-reported financing mechanism; no operational or youth outcome data	Agriculture and enterprise context
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF pp. 81–83, paras. 367–372	US$300 million secondary education financing for 210 interventions; expected 2.3 million students upon completion; female STEM/TVET and future-skills objectives.	Government-reported financing and prospective outputs/outcomes; no independent project result verification located	Education, score test and emerging interventions
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF pp. 83–84, paras. 373–377	Free Primary Healthcare first phase targets 150 underserved districts; more than 24,000 pieces of equipment distributed.	Government-reported outputs; no age-disaggregated reach or youth outcomes	Health and social protection assessment
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF p. 84, paras. 378–381	Women's Development Bank incorporated; licence application submitted; GH¢400 million initial capital deposited.	Government-reported institutional milestone; not youth-targeted and not yet operational	Gender and enterprise analysis
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF p. 86	GH¢4.2 billion reported as paid to GETFund.	Government-reported expenditure; no execution reconciliation or beneficiary outcomes	Education expenditure snapshot
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF p. 87	GH¢1.8 billion reported as paid to Free Secondary Education and GH¢459 million to the Youth Employment Agency.	Government-reported expenditure; beneficiary and outcome data absent	Education and jobs implementation assessment
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF p. 88	GH¢485 million to LEAP, GH¢877 million to School Feeding and GH¢537 million to No Fees Stress reported as paid.	Government-reported expenditure; youth reach varies or is unknown	Social protection and tertiary access
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF p. 89	GH¢104 million teacher trainee, GH¢144 million nursing trainee and GH¢45 million apprenticeship payments reported; GH¢58 million for FIFA World Cup participation.	Government-reported expenditure; no beneficiary/outcome data; World Cup payment not attributable to Sports Fund	Skills, allowances and sports assessment
2026 Mid-Year Fiscal Policy Review	23 July 2026	PDF pp. 90–91	GH¢551 million Farmer Service Centre escrow, GH¢6.5 billion Big Push and GH¢915 million Ministry of Education goods/services reported as paid.	Government-reported expenditure; broad categories and possible overlap mean amounts should not be totalled as a youth envelope	Expenditure snapshot and caution

Source	Date	Location	Evidence used	Verification status	Use in review
YOTA website article	15 December 2025	Public post 2327	Public-facing 2.1/3 framing, strongest and weaker areas, priority actions and Executive Director tone.	Verified directly through YOTA's public WordPress API on 9 August 2026	Website follow-up article framing
Published Executive Director article (DOCX)	December 2025	Full document	YOTA's original public narrative and advocacy language.	User-supplied published article	Tone and continuity for new article
Ghana Statistical Service official website	Accessed 9 August 2026	Homepage key indicator card	July 2026 inflation 4.6%, down 0.7 percentage points from June, implying June inflation of 5.3%.	Independent official statistical corroboration	Resolve Mid-Year Review's internal 5.3%/5.7% inconsistency
Ghana Statistical Service official website	Accessed 9 August 2026	Homepage key indicator card	Unemployment rate 13.0% for Q3 2025 and multidimensional poverty 21.9% for Q3 2025.	Independent official statistical context; not youth-disaggregated	Macro and monitoring analysis
YOTA website	Accessed 9 August 2026	Homepage and organisational pages	YOTA presents itself as a youth-focused organisation working on youth transformation and sector development.	Organisation's official website	Institutional framing