

An aerial photograph of a flooded urban street. A silver car is driving through the center of the frame, leaving a large, white, turbulent wake behind it. In the upper right corner, a white car is partially visible, also on the flooded road. The water is dark and murky. The overall scene conveys a sense of flooding and its impact on daily life.

Flood, Funds, and Forgotten Promises: Why GARID Must Deliver Before the Next Rains

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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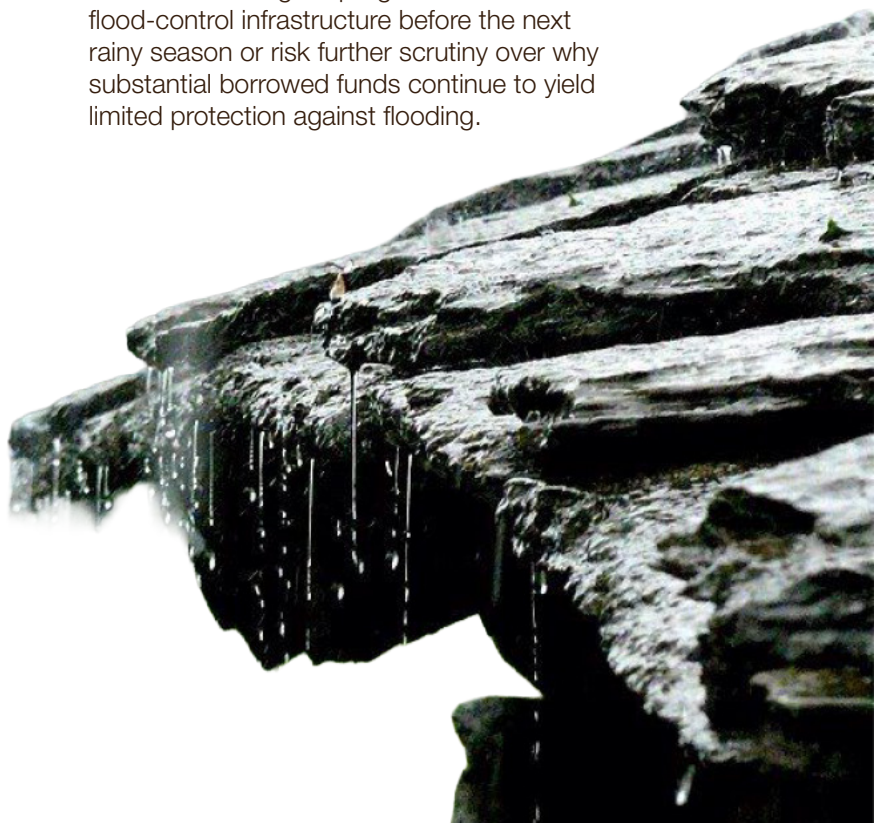
Executive Summary

The Greater Accra Resilient and Integrated Development (GARID) project is the biggest urban resilience program in Ghana so far, with a US\$350 million World Bank facility approved in 2019, with the aim of reducing the frequency of floods in the Odaw River basin, a disaster that devastates the lives of the poorest residents of Accra every single year without fail. Seven years into the implementation of the program, the following question requires an answer. Did the money achieve the purpose for which it was borrowed?

The evidence speaks to the contrary. As at June 2025, when only one year remained out of seven planned for the programme, only US\$127.1 million (approximately 36%) of the total facility had been disbursed. These funds that were dispensed also tell a story as IMANI Africa's audit of the GARID transaction ledger indicates that an amount of GH¢592.34 million was committed and GH¢551.57 million was released as at mid-202, but up until now, the GARID programme has been more of planning than construction, with consultancy services, engineering, design and feasibility studies eating up the early years of the programme even as the rains kept falling on schedule every June.

It was not until 2025-2026 that construction became the top budget item, as it then accounted for GH¢208.95 million (76%) out of the total GH¢274.11 million spent on flood control construction, including the Odaw dredging and drainage work in Kaneshie, Nima, Achimota, and Akweteyman. This was late in coming, and it came with pressure after approximately sixteen months of virtually no work (Nov. 2024 to March 2026) due to financial constraints from the Ministry of Finance and funding limits, including a sweep of the GARID account of GH¢13.8 million, with the project scrambling to convert borrowed money into concrete in its final stretch.

The implications are evident. Despite significant spending, the June 2026 rains again left many parts of Accra flooded, with vulnerable communities continuing to bear the cost of years of delayed action and persistent encroachment on drainage buffers. This underscores that rapid disbursement does not necessarily translate into effective outcomes. GARID must demonstrate tangible progress in flood-control infrastructure before the next rainy season or risk further scrutiny over why substantial borrowed funds continue to yield limited protection against flooding.



1.0

Introduction

On June 29, 2026, two days of torrential rains caused the Odaw River to overflow and made the communities of Odawna, Alajo, Nima, Circle and Kaneshie market turn into rivers¹. In less than a week, when Parliament was briefed officially about the situation, Interior Minister Mohammed-Mubarak Muntaka reported a death toll of 29 deaths from floods in Greater Accra, the Central Region and the Volta Region with six people still missing².

Almost 90,000 Ghanaians were displaced in seven regions of the country, the Greater-Accra Region alone hosting most of those numbers. The region experienced 169 millimetres of rainfall within one day, which ranks as the fourth highest daily rainfall experienced in the country since 1995.

None of that was new. It was just another chapter in a drama which had been repeated in 2015, in 2023, and in every rainy season since the first mention of Accra flooding in the news headlines in 1960³. The difference with 2026 is that by this time, the country had already borrowed \$350 million to stop all this from happening.

Here is the story of that money and why, seven years after Parliament approved the plan, Accra continues counting dead people every June.

1. <https://thebftonline.com/article/a-hundred-small-defenses>

2. <https://www.classmonline.com/news/29-killed-6-unaccounted-for-in-nationwide-floods-Interior-Minister-77600>

3. <https://www.myjoyonline.com/accra-under-water-again-inside-ghanas-66-year-flooding-crisis-that-nobody-has-fixed/>



2.0

A Disaster that Repeats on Schedule

Floods are not isolated shocks to Ghana's economy but rather a consistent fiscal factor. Annually, Ghana experiences losses of around \$200 million due to natural hazards, which is around 2% of its GDP and affects more than two million people every year, as reported by Ghana's National Disaster Management Organisation (NADMO).

In Greater Accra alone, economic damages related to flooding from 2015 to 2025 were GH¢6.3 billion (\$510 million), covering business establishments, infrastructure, and residential properties⁴. Another 10-year assessment (2013–2023) reported that floods had affected at least 110,813 households and caused economic damages of \$1.7 billion⁵.

It was on 3 June 2015 that a flash flood coupled with an explosion at Kwame Nkrumah Circle resulted in loss of life of more than 150 people and affecting more than 50,000 people with total estimated losses of \$100–105 million in damages and rehabilitation needs⁶. This event is directly responsible for the creation of GARID.

4. <https://www.myjoyonline.com/divided-mandates-shared-crises-institutional-intersections-in-ghanas-flood-management/>

5. https://www.researchgate.net/publication/379481484_Assessing_the_socioeconomic_impacts_of_flooding_in_Ghana

6. <https://www.ghanabusinessnews.com/2017/05/30/reconstruction-costs-after-accra-floods-estimated-at-105m-world-bank/>



3.0

What GARID Promised

GARID was approved by the World Bank Board in May 2019, with an initial \$200 million credit. It was clearly programmed to mitigate floods and enhance solid waste management in the Odaw River Basin, which is characterised by the presence of some of the communities in Accra which are most exposed to flooding, like Old Fadama, Nima and Agbogbloshie⁷.

In May 2023, during a period of macroeconomic crisis in the country, the World Bank approved an additional amount of \$150 million, thus bringing the envelope to \$350 million and increasing the beneficiaries to over 2.5 million people. The closing date of the project has since then been moved to December 2027.

On paper, GARID is exactly the type of investment that various CSOs, including BudgIT Ghana have long advocated for. A quantified and time-bound intervention aimed at solving a public problem. In reality, however, it raises several governance questions, answers to which are deserved by Ghanaian taxpayers and Parliament.

7. <https://www.hkv.nl/en/news/greater-accra-resilient-and-integrated-development-garid-project-approved-by-world-bank-board/>



4.0

The Questions Ghana Has Not Answered

GARID's underperformance is not a single failure but a compounding one, and breaking it down matters because each layer points to a different actor who owes the public an explanation.

As of June 2025, six years after commencement of a seven-year program, only \$127.1 million of \$350 million worth facility had been disbursed, which constitutes about 36% of the entire facility⁸. An independent audit by IMANI Africa revealed that out of the funds that had been disbursed, GH¢592.34 million had been committed and

GH¢551.57 million disbursed, and GH¢40.78 million outstanding as of mid-2026⁹.

Even more alarming is the nature of expenditure at the start of the programme. According to IMANI's analysis, construction-related expenditure such as Odaw dredging and drainage construction in Kaneshie, Nima, Achimota and Akweteyman only became the largest expenditure category between 2025-2026, when GH¢208.95 million out of a total expenditure of GH¢274.11 million (76%) was finally used for actual flood control operations¹⁰ with the principal

8. <https://thebftonline.com/article/world-bank-supports-garid-programme>

9. <https://imaniafrica.org/2026/07/garid-the-bigger-question-is-not-the-delay-it-is-whether-the-spending-reduced-flooding/>

10. <https://imaniafrica.org/2026/07/garid-the-bigger-question-is-not-the-delay-it-is-whether-the-spending-reduced-flooding/>



contractors being Dredge Masters for the performance-based dredging of the Odaw River channel (awarded FY2023, signed value about US\$14.2 million), Jasoung Limited for the Achimota drainage works (US\$13.77 million), Hydronomics Limited (Lot 1) and Vuluxx Company Limited (Lot 2) for the Kaneshie storm drains (US\$9.5 million and US\$9.9 million), Araco Construction for the Nima-Paloma-Odaw drain (US\$9.6 million), and First Sky Limited for the Akweteyman upgrading (US\$8.5 million). For much of the project's life, in other words, GARID behaved more like a planning exercise than a construction programme, even as the rains kept falling on schedule every June.

The evidence increasingly points not to a shortage of money but to a deliberate withholding of it. In its May 2026 implementation update, the World Bank downgraded GARID's performance rating to "Moderately Unsatisfactory," attributing this directly to fiscal measures the Ministry of Finance introduced during 2025 that constrained disbursement despite the project remaining fully financed¹¹. Other reports also indicate that the Ministry of Finance, under the leadership of Dr Cassiel Ato Forson, imposed disbursement ceilings and, at one point, swept GH¢13.8 million out of the GARID account altogether¹². Disbursements only resumed in April 2026, and for a stretch of roughly sixteen months between November 2024 and March 2026, project spending reportedly slowed to a near-standstill. Although GARID and its partner

agencies were implementing a flood early warning system for the Odaw Basin, publicly available sources do not show that the system was fully delivering basin-wide protection by the time the June 2026 floods struck, raising fresh questions about preparedness and last-mile warning capacity¹³.

Moreover, even in cases where the spending has been done by GARID, there has been very little indication of the impact. An evaluation carried out by the International Growth Centre based on household surveys taken at the baseline and midline stages showed that there had been no statistically significant improvement in flooding conditions in communities targeted by GARID compared to those not targeted, and that there was a reduction in living satisfaction among residents in the project areas. This is attributed to delays in implementation, rather than the intervention itself¹⁴. IMANI's review similarly found that, as of mid-2025, the carrying capacity of the Odaw Channel, the single most consequential engineering metric for the whole project, had not increased¹⁵. A separate 2026 GARID-linked analysis adds a structural explanation for this gap, pointing out that 16% of the legally designated 25-metre drainage buffer zones across Greater Accra have been lost to encroachment, with the number of structures built inside buffer zones in areas like Ga North and Ablekuma West more than doubling in recent years, leaving over 10,000 structures now sitting inside zones legally meant to remain clear for floodwater to pass.



These together show that GARID's problem cannot be resolved by any single actor acting alone. Slow disbursement is a Finance Ministry accountability issue. Weak impact despite spending is a project-design and monitoring issue. Encroachment on buffer zones is a local-government enforcement issue in which no amount of World Bank capital can dredge its way around. A project built to solve one governance failure has, in the process, exposed three more.

11. <https://documents1.worldbank.org/curated/en/099012826042065272/pdf/P164330-c2966ff0-9346-4751-8d06-ca36c419c6bb.pdf>

12. <https://documents1.worldbank.org/curated/en/099012826042065272/pdf/P164330-c2966ff0-9346-4751-8d06-ca36c419c6bb.pdf>

13. <https://www.myjoyonline.com/acra-flood-675m-needed-for-odaw-project/>

14. <https://www.theigc.org/sites/default/files/2025-03/Wang-Policy-Brief-January-2025.pdf>

15. <https://imaniafrica.org/2026/07/garid-the-bigger-question-is-not-the-delay-it-is-whether-the-spending-reduced-flooding/>

5.0

What BudgIT Ghana Recommends

Ghana does not require another commission of inquiry to point out what transpired in June 2026. What Ghana requires is that those institutions with the mandate, the funds, and the responsibility to do so work with haste, openness, and tangible results. In light of this, BudgIT Ghana makes the following recommendations.



First, the Public Accounts Committee and Finance Committee of Parliament should invite the Ministry of Finance to present a detailed account of disbursements made to GARID, the reasons for placing any financial controls or holds on the program, and agree to ensure an uninterrupted minimum flow of funds for the remaining period of the program.



Secondly, the Ministry of Works and Housing, as well as the implementing arms of GARID, should set up an accountability performance dashboard where they publish reports on a quarterly basis at a minimum, detailing how much channel capacity has been restored, kilometres of drainage constructed, detention and dredging work done, and whether the early warning system is working or not. If a project of this magnitude has been rated as “Moderately Unsatisfactory” in terms of its implementation, then it should not take another flood disaster for us to know where things stand.



Also, the Government must undertake and make public an independent Value for Money audit of the first five years of operation of GARID before embarking on any more restructuring, extension or increase of financing. Decisions must rest not only on the amount of money that has been spent, but also on whether it has yielded tangible results in terms of reducing risks, infrastructure vulnerabilities and exposure in the communities that are affected.



Furthermore, metropolitan, municipal, and district assemblies must be properly resourced and firmly held accountable to enforce the legally required 25-metre buffer zone on either side of drains. This should be accompanied by a public register of permits, enforcement actions, and structures identified for removal or sanction, so that responsibility for encroachment is neither hidden nor endlessly shifted between local authorities and central government. GARID-linked reporting has already warned that encroachment within these drainage corridors is worsening flood exposure across Greater Accra.



Finally, in every national budget, the government should reconcile projected annual disaster losses with GARID’s stated flood-risk-reduction outcomes, thereby enabling Parliament and the citizenry to assess whether the investment is indeed reducing the economic burden which it was intended to mitigate. Ghana’s disaster-risk reports have over several years highlighted the significant annual losses incurred through floods and other disasters. The challenge for GARID now is whether these losses are starting to decline in real terms.



Conclusion

Ghana does not suffer from a lack of flood diagnostics; it suffers from a lack of enforcement, transparency, and follow-through. GARID must now be judged not by its promises, but by what citizens in flood-prone communities can actually see, measure, and survive. Ghana has now spent a decade proving it can approve flood financing. What it has not yet proven is that it can spend that financing on time, protect it from being swept for other priorities, and enforce the land-use rules that determine whether engineering works hold when the rain comes. The next rainy season is, as always, not a question of if but when. Whether GARID is ready for it is now squarely a question of political will, not available funds.

