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WASH BUDGET BRIEF[1]

Financing Water, Sanitation and Hygiene in Ghana

October 2026



KEY MESSAGES AND ADVOCACY

1. **Increase domestic WASH financing to match the scale of the service gap.** Government should progressively increase WASH allocations and real expenditure, and mobilise appropriate, additional domestic and complementary financing to close the substantial gap between current investment and the resources required to achieve SDG 6.

2. **Prioritise sanitation and hygiene in WASH resource allocation which is less than 1% of the total WASH budget for 2026.** With only 25.3% of households accessing at least basic sanitation and persistent open defecation, increased financing should prioritise sanitation, hygiene, faecal-sludge management, waste management and behaviour change, alongside water supply investments. This is also key to addressing water safety.

3. **Allocate WASH resources according to need and equity.** Financing should be increasingly targeted towards rural communities, deprived regions, poorer households and underserved MMDAs, using measurable equity markers/ indices, such as service gaps, poverty and vulnerability to guide resource allocation. Wealth-related disparities are particularly pronounced, with more than half of the poorest quintile practising open defecation.

4. **Strengthen predictable financing for WASH at the local level.** Government should maximise the use of the DACF and other domestic financing mechanisms to support WASH planning, delivery and coordination at the MMDA level, while strengthening expenditure tracking to ensure that allocated resources translate into actual services and results. The 2026 DACF provides an important opportunity, with dedicated allocations for potable water and environmental sanitation.

[1] This Budget Brief was produced with the technical assistance of UNICEF Ghana.

1 INTRODUCTION

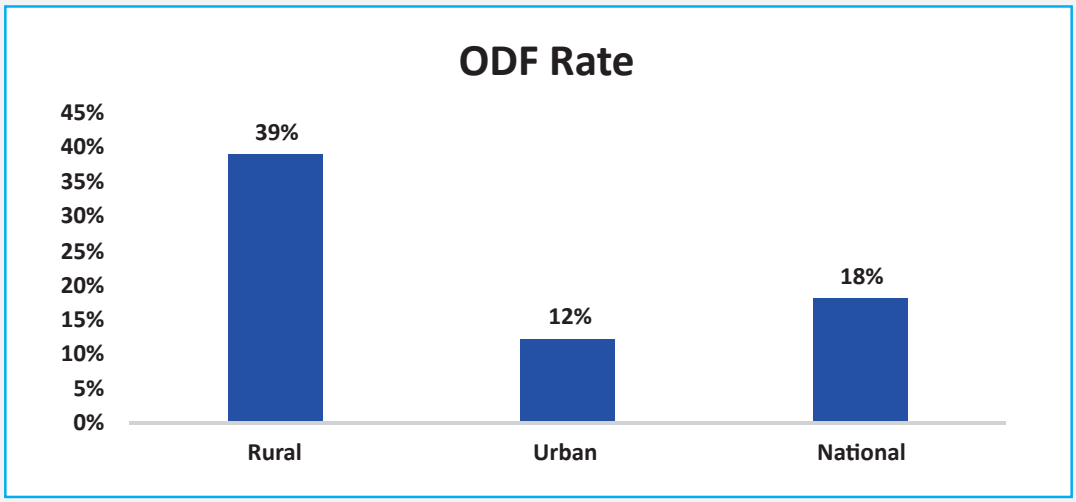
Water, sanitation and hygiene (WASH) are foundational to health, nutrition, education, productivity and human development. Ghana has made important progress in expanding access to basic drinking water, but significant gaps remain in sanitation, hygiene, service quality and equity. Financing constraints, fragmented sector responsibilities and challenges with sector coordination and tracking of WASH expenditure continue to present challenges to accelerating progress towards SDG 6 and related commitments, for example the Presidential Compact (2024). The provision of sustainable WASH services to all Ghanaians, irrespective of their physical location and socio-economic circumstances is at the heart of the government's strategy with the primary goal to stop open defaecation and ensure basic sanitation service to all by 2030; and continuously work towards safely managed sanitation service by 2040[2].

Ghana has achieved relatively high access to basic drinking water, but persistent inequalities remain across different population groups and locations. The 2024 WASH Ghana summary, based on Ghana's 2021 Population and Housing Census, reports that **93% of households had access to at least basic drinking water**, with coverage of approximately **97.8% in urban areas and 83% in rural areas**. The gap between urban and rural populations remains significant. Rural households are more likely to experience longer distances to water sources, lower service reliability and greater dependence on community-level systems. Regional disparities are also substantial. For example, at least basic drinking-water access was reported at approximately **97.6% in Greater Accra**, compared with **54.8% in North-East, 55.1% in Savannah** and **65.4% in Northern Region**. The 2026 Budget reports more recent administrative progress, with rural water coverage reaching **78% by September 2025** and urban water supply reaching **93%**[3]. These figures should be interpreted alongside household survey/census indicators because the methodologies and definitions may differ. Furthermore, the most recent survey data suggest that the safety of drinking water remains a challenge (ref. MICS 2018).

According to the 2024 Ghana WASH Summary Sheet, sanitation remains the most significant service gap, with only 25.3% of households having access to at least basic household toilets, compared with 29% in urban areas and just 19.4% in rural areas. Nationally, **18% of the population practised open defecation**, with rural open defecation substantially higher than urban levels (figure 1). The regional picture is particularly concerning with the Savannah and Upper East regions both reporting the highest level of open defecation at 68%[4].

[2] Ghana WASH Sector Development Programme (2021-2030)
[3] Budget Statement and Economic Policy (2026), Ministry of Finance
[4] Ghana WASH Summary Sheet, 2024

Figure 1: *Rate of Open Defecation in Ghana*



Source: *Ghana WASH Summary Sheet (2024)*

These disparities demonstrate that national averages can conceal very substantial sub-national deprivation. Sanitation therefore requires a stronger financing and implementation focus. Infrastructure alone will not be sufficient. Investments are needed across the sanitation chain, including household sanitation, public and institutional facilities, faecal sludge management, waste management, behavioural change, enforcement, monitoring and local government capacity.

1.1 WASH Access

Although some progress has been made towards increasing WASH services, various targets have not been achieved, partly due to inadequate investments. Access levels remain significantly off track relative to the 2030 sector targets, particularly for safely managed services. As shown in Table 1, access to water supply (safely managed) currently stands at 60% in urban areas, 16% in rural areas and 41% nationally. These levels fall short of the 2030 targets under the minimum funding scenario of 76%, 27% and 59%, respectively. Similarly, basic sanitation (safely managed) coverage remains low at 12% in urban areas, 15% in rural areas and 10% nationally. Achieving the 2030 minimum funding scenario targets of 30% for urban areas, 17% for rural areas and 25% nationally will require sustained financing commitments and more targeted investments to close persistent service delivery gaps[5].

A major challenge is funding to provide new water supply infrastructure for those not currently served and to sustain existing service through adequate provision for capital maintenance (repair, rehabilitation, and replacement), routine operations, and minor maintenance. For urban water supply, inadequate funding for capital maintenance has resulted in weak and aged distribution networks in some parts of the network,

[5] Ghana WASH Sector Development Programme (2021-2030)



contributing to frequent bursting of pipes and high non-revenue water (NRW) (50%), and posing a threat to water safety.

Government funding for rural water supply is channeled primarily through the CWSA for water infrastructure projects and through the Medium-Term Development Plans (MTDPs) of Metropolitan, Municipal and District Assemblies (MMDAs). In addition, other government institutions – including national security agencies, special initiatives under the Office of the President, and the Zongo Development Authority – also implement and fund WASH interventions. The private sector, NGOs, community-based organisations and faith-based organisations also make significant contributions to WASH financing. However, their interventions require appropriate regulation to ensure service quality and equity, safeguard water quality and safety and ensure the establishment of effective management structures at the community level.

Table 1: *Funding Scenarios and Targets for access to Water Supply*[6]

Scenario	Current levels*			2025 targets			2030 targets		
Water supply-basic access (safely managed)	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Scenario 1 - Full funding	72% (16%)	96% (60%)	86% (41%)	86% (43%)	100% (80%)	91% (68%)	100% (70%)	100% (100%)	100% (85%)
Scenario 2 - Medium funding				82% (32%)	99% (74%)	89% (54%)	92% (48%)	100% (88%)	96% (74%)
Scenario 3 - Minimum funding				(78%) (21%)	98% (68%)	87% (46%)	84% (27%)	100% (76%)	92% (59%)
Water supply coverage	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Scenario 1 - Full funding	62%	61%	62%	83%	85%	84%	100%	100%	100%
Scenario 2 - Medium funding				77%	78%	78%	88%	100%	96%
Scenario 3 - Minimum funding				70%	70%	70%	80%	80%	80%
Sanitation	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Scenario 1 - Full funding	17% (15%)	28% (12%)	24% (10%)	56%	62%	59%	100%	100%	100%
Scenario 2 - Medium funding				35%	44%	40%	58%	65%	62%
Scenario 3 - Minimum funding				14%	27%	22%	17%	30%	25%

[6] Ghana WASH Sector Development Programme (2021-2030)

There are clear wealth-related disparities in relation to access to basic water and sanitation, as shown in figures 2, 3 and 4, with households in the wealthiest quintile nearly twice as likely to have access compared with those in the poorest quintile. More than half of the population in the poorest quintile practices open defecation, with the prevalence declining markedly as household wealth increases[7].

Figure 2: *Spatial Equity (Sanitation)*

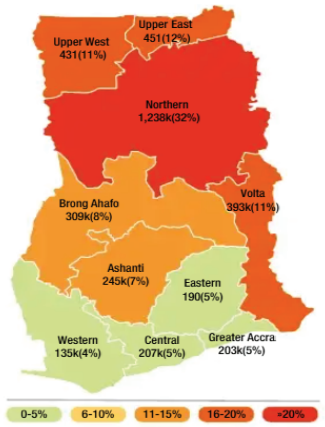
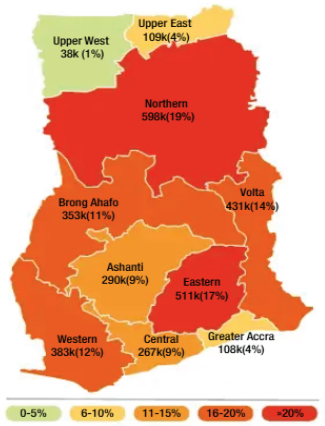
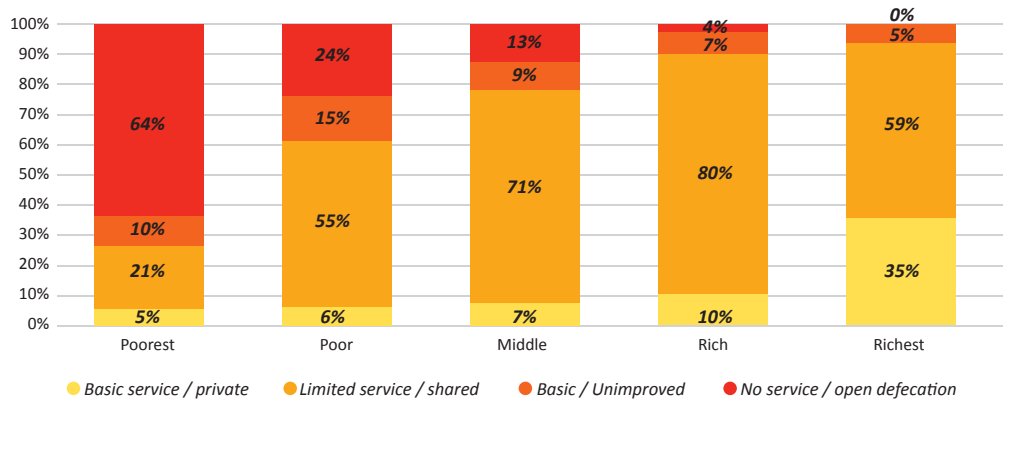


Figure 3: *Spatial Equity (Water Supply)*



Source: *Ghana WASH Sector Development Programme (2021-2030)* [8]

Figure 4: *Sanitation Access by Wealth Quintiles*



Source: *Ghana WASH Sector Development Programme (2021-2030)* [9]

[8] Ghana WASH Sector Devt Programme 2021 2030 1 | PDF | Wash | Sanitation
[9] Ghana WASH Sector Devt Programme 2021 2030 1 | PDF | Wash | Sanitation

2 WASH BUDGET AND FINANCING ANALYSIS

2.1 WASH financing is spread across multiple institutions

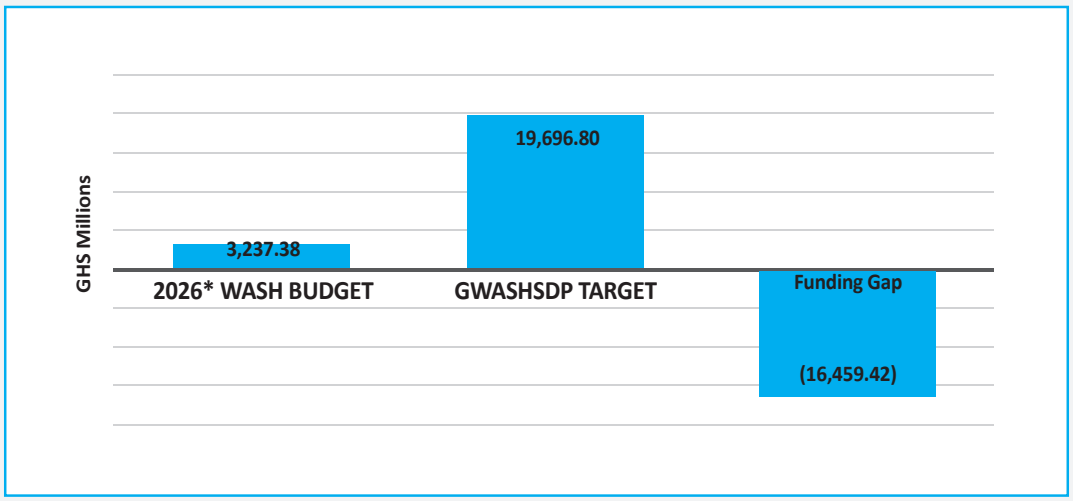
A major challenge in analysing WASH financing in Ghana is that there is **no single consolidated WASH budget line covering the entire sector**. WASH-related expenditure is distributed across Ministries, Departments, Agencies (MDAs) as well as Metropolitan, Municipal and District Assemblies (MMDAs). Following recent institutional changes, water-related functions are reflected within the Ministry of Works, Housing and Water Resources (MoWHWR), including the Community Water and Sanitation Agency (CWSA), while sanitation functions are situated within the local government institutional framework at the Ministry of Local Government, Chieftaincy and Religious Affairs (MoLGCRA). According to the **GWASHSDP (2021-2030)**, an estimated **GHS 19.7 billion** is required annually to fully fund planned activities and achieve SDG 6[10]. In 2026, the WASH sector was allocated **GHS 3.2 billion**[11], representing a substantial shortfall against the estimated financing requirement for the sector. This resulted in a **funding gap of approximately GHS 16.5 billion** in 2026. To close this gap and meet the financing requirements of the sector, WASH investments would need to increase by approximately **GHS 16.5 billion** annually beyond the 2026 allocation.



[10] Ghana WASH Sector Development Programme (2021-2030)
[11] For 2026 WASH budget includes allocations to MWHWR, MoLGCRA (Sanitation) and DACF (Sanitation)

Figure 5: *Funding Gap to Achieve SDG 6*

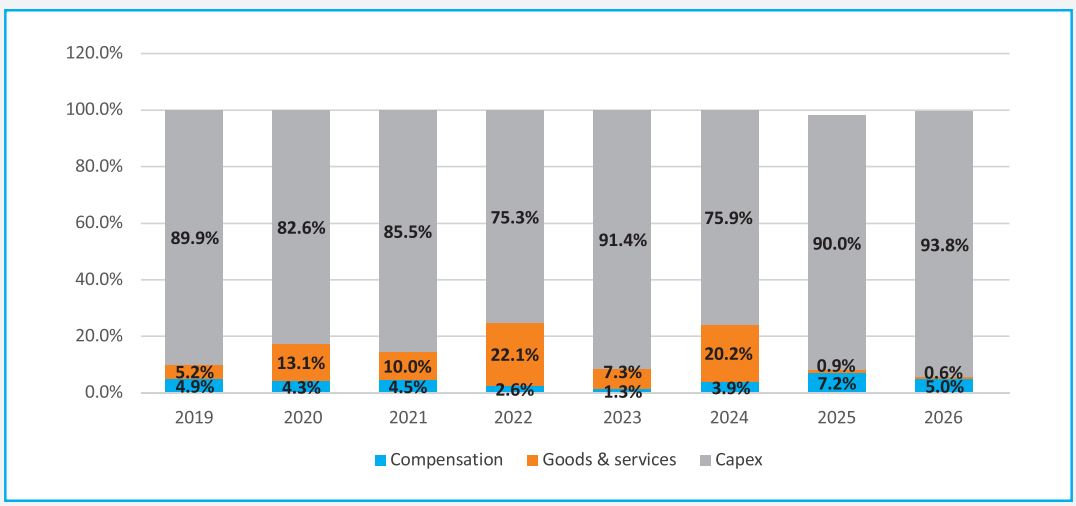
*2026 WASH Budget includes allocations to MWHWR, Sanitation (DACF + MoLGCRA)



Source: *Budget Statement and Economic Policy (2026)*

Unlike the other ministries whose budgets are dominated by compensation expenditure, the budget of the ministry responsible for WASH – MSWR up until 2024 – has been predominantly driven by capital expenditure (Capex), which averaged 83.4% of the Ministry's budget between 2019 and 2026[12], reaching a high of 93.8% in 2026. In contrast, spending on Goods and Services has remained relatively low, accounting for less than 1% of the Ministry's budget in 2026, after reaching a peak of 22% in 2022. Compensation expenditure has also remained relatively modest, representing only 5% of the Ministry's total budget in 2026 (Figure 6). It may, however, be useful to further rationalise the make-up of the Goods and Services Budget for the Water Sub-Sector.

Figure 6: *WASH Budget by Economic Classification*



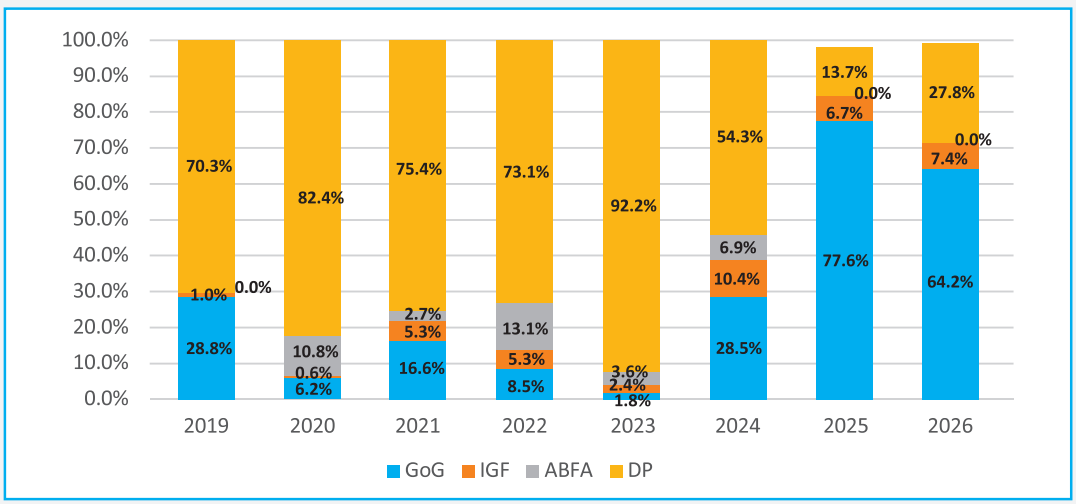
Source: *PBB (2019-2026), Budget Statements (2019-2026)*

[12] The analysis is limited to budget data for the Ministry of MWHWR. Sanitation function was reassigned to the MoLGCRA in 2025



Funding for the WASH sector has historically relied heavily on Development Partners (DPs). However, DP financing has declined significantly, falling from a high of 92.2% in 2023 to just 13.9% in 2025, before recovering modestly to 28% in 2026. Against this backdrop of declining and increasingly constrained DP financing, the Government has assumed a greater share of responsibility for financing the sector. Government funding increased substantially from 28.8% in 2019 to a high of 77.6% in 2025, before declining slightly to 64.6% in 2026. Meanwhile, the contribution from the Annual Budget Funding Amount (ABFA)[13] and Internally Generated Funds (IGF) has remained below 10% since 2022, indicating their relatively limited role in financing the sector.

Figure 7: *Sources of Funding for the WASH Sector*

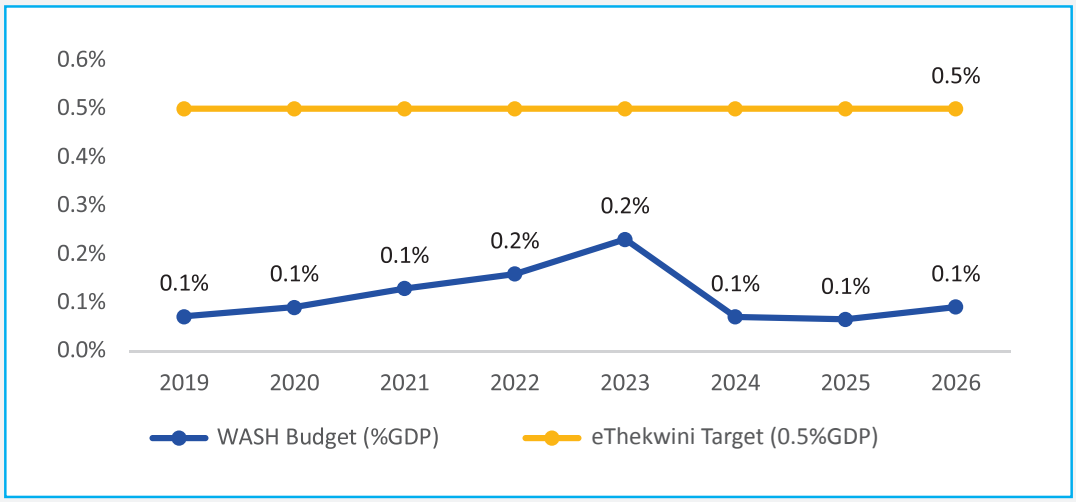


Source: *PBB (2019-2026), Budget Statements (2019-2026)*

The Sanitation budget as a proportion of GDP has remained significantly low since 2019, averaging just **0.1%**, while as a share of total government expenditure it has averaged approximately **0.5%**, which is below the eThekwini commitment – international commitments that Ghana is a signatory to (figure 8). Though the eThekwini commitment is for sanitation and hygiene, it recommends the establishment of a dedicated budget line to facilitate tracking.

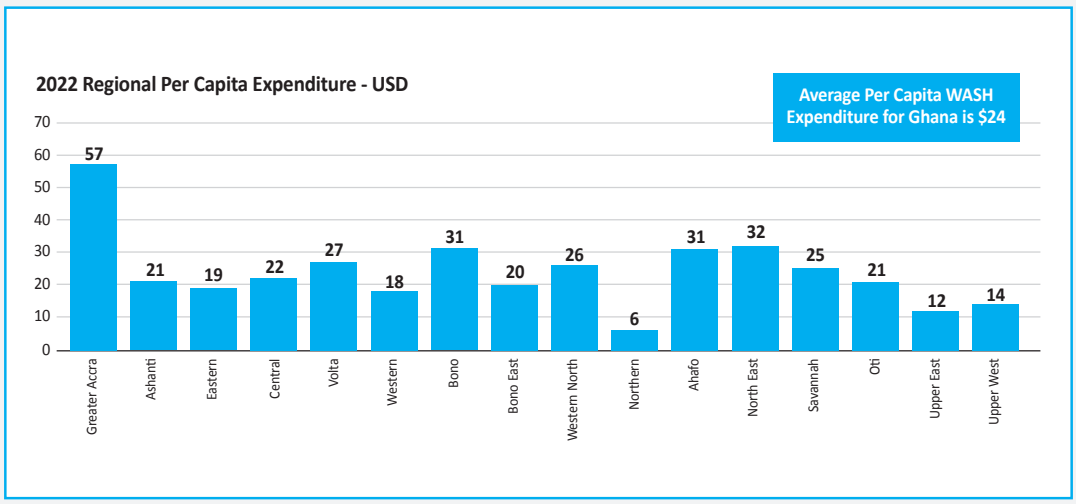
[13] ABFA is the proportion (70%) of Ghana's total petroleum revenue that is allocated to finance the budget annually

Figure 8: *WASH Budget as a percentage of GDP*



Regional disparities in per capita WASH expenditure are significant. Greater Accra records the highest per capita expenditure at US$57, more than twice the national average of US$24. In contrast, the Northern, Savannah and North-East regions, alongside Upper East and Upper West, are among the most deprived in terms of per capita WASH spending, highlighting the need for more equitable and needs-based resource allocation.

Figure 9: *Regional Per Capita Expenditure in USD*

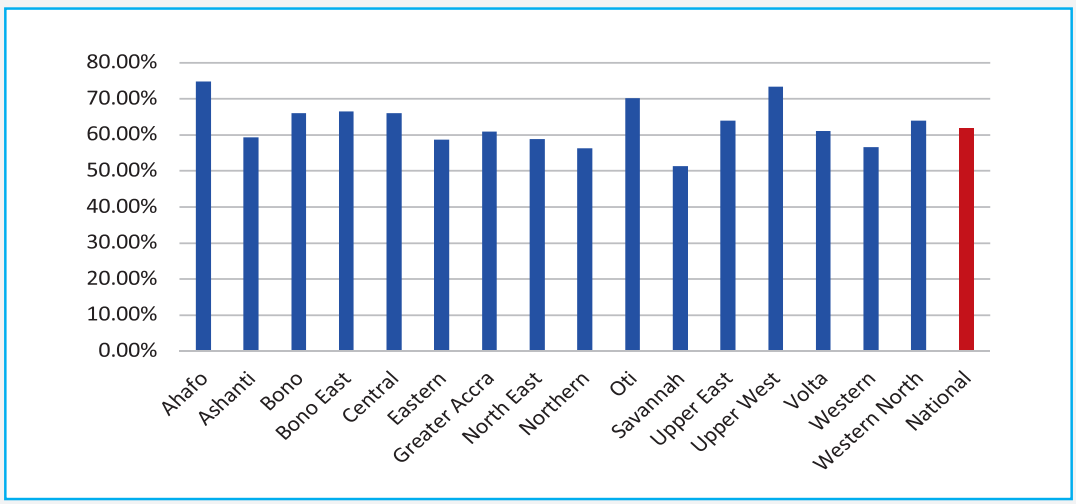


Source: *Ghana WASH Accounts, 4th Cycle (2024)*

2.2 Water-Sector Allocations

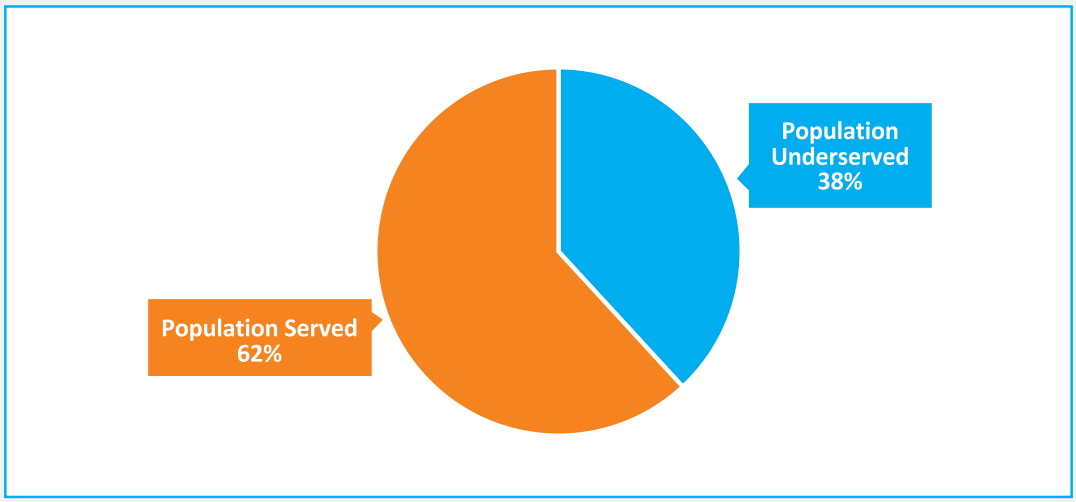
The 2026 detailed budget for the Community Water and Sanitation Agency (CWSA) identifies **GH¢50.6 million** under the objective of achieving universal and equitable access to water. Of this amount, **GHS25.6 million** was allocated to rural water management and **GHS25 million** was allocated to rehabilitation/ expansion of small-town water systems. The latter allocation is specifically identified for the rehabilitation and expansion of small-town water systems nationwide. These investments are consistent with the Government's reported 2025 achievements, including 410 new boreholes and 37 completed small-town water systems. However, the allocation should be viewed in the context of the scale of the financing requirement. Rural communities continue to experience significant access gaps, while existing infrastructure requires regular maintenance, rehabilitation and operational financing. There is also the need to identifying mechanisms for channelling measurable investments towards addressing water safety and effective monitoring and regulation, which are key priority for both the urban and rural sub-sectors.

Figure 10: *Community Safe Water Coverage by Region*[14]



[14] Community Water and Sanitation Agency

Figure 11: *National Community Safe Water Coverage (2023)*[15]

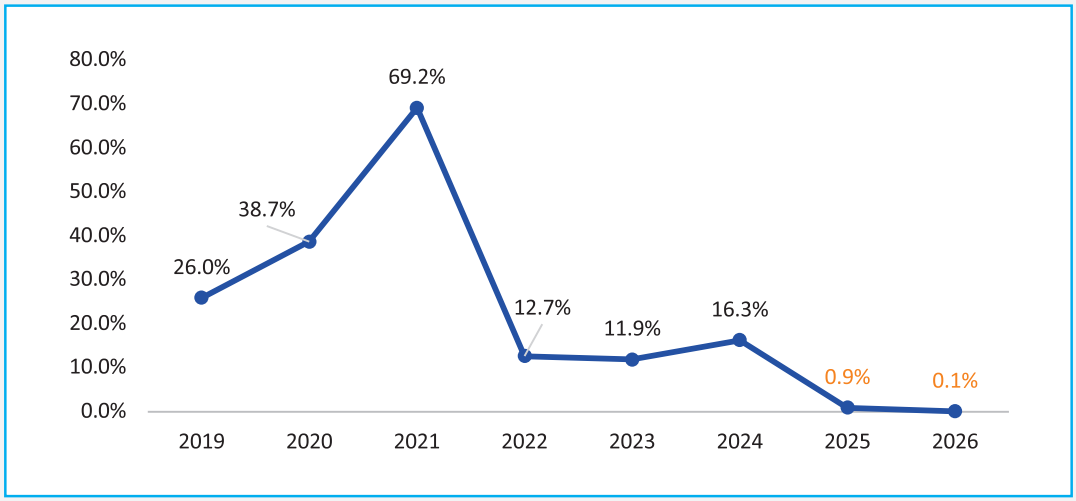


2.3 Sanitation Financing

The **2026 budget of the MoLGCRA** identifies **Sanitation Management** as a distinct programme area. However, financing remains severely inadequate, with an indicative allocation of only **GHS 9.4 million for 2026 budget** – approximately **four times lower than the GHS 37.4 million allocated in 2025**. In addition, GHS 1 million was allocated to the Solid Waste Management sub-programme in 2026, primarily for capital expenditure. The 2026 sanitation allocation is financed **entirely from government resources**, compared with the 2025 approved budget, which comprised approximately **GHS 18.4 million in government resources and GHS 19 million in donor funding**. The sharp decline in both the overall allocation and external financing raises significant concerns about the adequacy and sustainability of funding for environmental sanitation and solid waste management. The relatively modest size of this national-level allocation is notable given the scale of Ghana's sanitation challenge. The sector also depends heavily on spending by MMDAs and on development-partner resources. This reinforces the importance of tracking **both national and subnational WASH spending**, rather than assessing the sector using central-government allocations alone. Between 2019 and 2024, when sanitation was under the MSWR, allocations to the sanitation sub-sector averaged 29% of the Ministry's budget. However, following the transfer of the sanitation function to the MoLGCRA in 2025, sanitation accounted for only 0.9% of the Ministry's budget in 2025, declining further to just 0.1% in 2026.

[15] Community Water and Sanitation Agency

Figure 12: *Sanitation as percentage of MWHWR & MoLGCRA Budget*



Source: *Budget Statement and Economic Policy (2019-2026)*

2.4 The DACF and Local-Level WASH Financing

The District Assemblies Common Fund is potentially one of the most important domestic financing mechanisms for WASH because of its reach across all MMDAs. Parliament approved **GHS8.76 billion for the 2026 DACF**, equivalent to 5% of national revenue and representing an increase of approximately 16.8% over the GHS7.51 billion allocated in 2025. Current utilisation guidelines provide for dedicated allocations for WASH-related priorities at the district level, including **10% for potable water and 10% for environmental sanitation**. If effectively implemented, this creates an important domestic financing opportunity for accelerating WASH access at community level. However, allocation does not automatically translate into actual expenditure or results.





3 PRIORITY ACTIONS

3.1 Increase domestic WASH financing and target it where the gaps are the greatest

Government should increase predictable domestic financing for WASH and prioritise resources towards underserved and vulnerable communities, particularly in sanitation, hygiene and rural areas, to ensure that every child has equitable access to safe and sustainable WASH services.

KEY FACT:
[Only 25.3% of Ghanaian households have access to at least basic sanitation, while 31.3% of rural households practise open defecation]

Increase and better target WASH financing in line with the scale of the service gap. Ghana's WASH financing needs to increase substantially and be more strategically targeted to address persistent inequalities in access. While access to basic drinking water is relatively high, sanitation and hygiene remain significant challenges, with only **25.3% of households having at least basic household sanitation and 31.3% of rural households practicing open defecation. Targeting hard-to-serve areas, water safety and the sustainability of reliable, quality services remain significant challenges.** Additional domestic resources should therefore prioritise sanitation, hygiene, faecal-sludge and wastewater management, operation and maintenance, and underserved communities, particularly deprived regions and MMDAs. Budget allocations should increasingly be guided by the magnitude of service gaps, poverty and vulnerability, while strengthening predictable WASH financing at both national and sub-national levels. Through the **Presidential WASH Compact**, the government has committed to mobilising approximately **GHS19.7 billion (approximately US$1.7 billion) annually** for WASH to support the achievement of the commitments under the **GWASHSDP (2021-2030)**. Delivering on this commitment will require sustained increases in domestic financing, complemented by development partner and private-sector resources (including innovative financing options) and stronger alignment of available financing with areas of greatest need.



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