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RESEARCH ARTICLE

"It is our time to Swim for Free": Floods in Ghana, 1930-2026

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Abstract

Background: This paper investigated and contributed to knowledge on flood risk perception, flood survival skills, and causes of flood emergencies; resulting in drowning deaths, the collapse of buildings and infrastructure. **Objective:** It aimed to demonstrate the need for having surviving skills against flash floods. It threw light on some of the socio-economic effect on the citizens that have experienced internal displacement due to the destruction of their settlements, and on the capabilities and functioning of the people. It attempted to answer the questions whether Ghanaians prefer destruction and death from floods since the 1930s till now in 2026? Whether that explains why there has been no national strategy to solve the flood challenges? **Methods:** Case-study approach to investigate flooding episodes in Ghana since the 1930s, with documentary review of reported studies and cases of building collapse, drowning, the reasons for such outcomes during the period. **Results:** There are avoidable fatalities due to drowning, poor national rescue strategies and tactics observed about the interventions of the first responders. In some cases, a few confined masonry buildings collapsed, alongside a significant number of traditional buildings. Ghana also suffers from swimming skills deficit, including some first responders with minimal or zero swimming skills and minimal flood risk appreciation. It was revealed that there are many groups of the youth, homeowners, district and regional assemblies that profit from the floods as revealed in the paper. **Discussion:** It has emerged that the successive governments of the nation have been lackadaisical about flood prevention and intervention, although these government leaders have also announced resilience measures which were just for the optics. There is no national flood emergency preparedness scheme, and if there is one, it is only on paper. The frequency of flooding incidents should have motivated the government authorities to pay attention to the phenomena but it appears, once the rainy season is over, the threat from floods is also considered as over. **Conclusions:** It appears, the floods provided opportunities for the people to swim for free, to dispose of their domestic solid and liquid waste for free, and some of the district and municipal authorities saved money when the garbage on the streets was swept away by the floods for free, even if some people drowned and died. It was harvest time when the government provided financial support to re-build lost opportunities in business. This is probably the greatest motivating factor for the lack of innovative approaches to flood management, emergency preparedness, risk communication and the provision of credible interventions against floods.

Keywords: floods profiteering, swimming skills deficit, drowning, destruction of assets

1 Introduction

1.1 The History of Flooding in Ghana

The first part of the title of this paper, *"It is our time to Swim for Free"*, appears whimsical on first glance, but it is not. The title is deliberately coined to bring out the overwhelmingly poor national flood risk perception and prevention, as if Ghana seasonally becomes endowed with large floating swimming pools in the urban street environment during the rainy seasons (Ghanaweb, 2015). Despite the phenomena of flooding in Ghana since the 1930s, the swimming skills of the population has remained very inadequate and so, its contribution to drowning of both adults and children should not be underestimated (WHO, 2017). For example, on 29^{th} June, 2026, flash flood in a heavy downpour of some 300 ml of rains in a few hours of the day,

flooded huge parts of Accra, with 12 individuals drowning, and 7 others missing, together with the collapse of buildings and lost inventory from market stalls and warehouses. In that day, 38,000 residents were internally displaced in Greater Accra Region alone in alleged well-to-do communities like Alajo, Aviation Area, Tema New Town and Achimota. Emergency response team rescued 150 persons (Ministry of Interior, 2026). In such narrative, the review tends to look at the poor state of the infrastructure, choked gutters with plastic and solid waste, and not consider the ability of the victims to have swum to safety if they knew how to swim for free in the flood waters. The title is meant to reveal and review the persistent poor national, institutional and subjective preparedness for emergencies and the pursuit of self-efficacies against drowning (Norman & Kpeglo, 2023). The repetitive nature of flooding in Ghana appears to have become an annual, for want of a better statement, swimming competition between human beings, floating cars, floating movable properties, drowning of people, floating solid waste from sewage tanks in residential homes, road traffic accidents and building collapses in the rainy season when flash flood is inevitable occurrence in Ghana. In order not to re-invent the wheel, permit me to adopt the historical data on the history of flooding in Ghana as provided by Asumadu-Sarkodie et al. (2015), *Impact analysis of flood in Accra, Ghana*, as well as flood data from Reliefweb (2015) and Ghanaweb (2015), with slight modifications as follows:

> "In July 4, 1968, Accra registered a record rainfall of five inches in the last nine years. In June 29, 1971, houses collapsed in the Twin-City of Sekondi-Takoradi following a downpour, [. . .]. In July 5, 1995, rains [. . .] caused flooding . . . in low areas of the Accra metropolis, (including) the Achimota VRA substation, resulting in power cuts. In June 13, 1997, hours of intermittent downpour in Accra caused floods, [. . .]. In 1999, floods swept through the Upper West the Upper East and the Northern regions, as well as the northern parts of Brong Ahafo and Volta regions. Three hundred thousand (300,000) people were affected. (Back in Accra, again,) in June 28, 2001, an early morning downpour submerged portions of the city, affecting many houses and structures within Madina, Achimota, Dzorwulu, Avenor, Santa Maria, and Adabraka Official Town".
>
> "In 2007, . . . 307,127 people were affected by floods in the Upper West, Upper East and Northern Regions. In May 5, 2010, Central Accra, Ofankor and Begoro were (partly) submerged in (flash flood) after two hours of stormy rains. In June 22, 2010, the nation's worst flood disaster (until then) occurred with a death toll of 35. In June 24, 2010, three bridges connecting the Agona Swedru municipality to neighboring communities collapsed because of the flooding. The National Disaster Management Organization (NADMO) registered at least 3,000 flood victims in Agona Swedru.
>
> In October 14, 2010, flood displaced 161,000 people across the country during a torrential rain and the opening of the Bagre Dam in Burkina Faso. In October 18, 2010, fifty-five (55) communities in the Central Gonja District in the Northern Region, including parts of the district capital, Buipe, were submerged by flood following the overflow of the Volta Lake".
>
> "In November 2, 2010, 2,800 people in 120 villages and towns along the Volta Lake in the Kwahu East, Kwahu South, and Kwahu North districts in the Eastern Region were rendered homeless by floods and destroying 850 buildings, farms, markets, and roads. In February 24, 2011, a downpour wreaked extensive havoc on properties in most parts of Accra and some of its surrounding communities. In July 20, 2011, about 10 hours of torrential rain left 105 farmers stranded on farms for 3 days while it drowned five (5) persons at Akyem Osoroase Krobomu in the Atiwa District in the Eastern Region. In November 1, 2011, a downpour occurred in Accra that affected 43,087 people with 14 deaths recorded by NADMO. In May 31, 2013, heavy rains caused flooding in some parts of Accra such as: the Kwame Nkrumah Circle, Darkuman Kokompe, the Obetsebi Lamptey Circle and portions of the Graphic Road, Santa Maria and the Dansoman Roundabout. In June 6, 2014, Accra's poor planning was exposed when a deluge hit the national capital after more than 10 hours of downpour. The heavy rains caused flooding in Adabraka, Awoshie, the Kwame Nkrumah Circle, Mallam, North Kaneshie, Abeka, Dansoman and Odorkor. The tenth flood in Accra occurred on 3rd June 2015, when a heavy downpour in Accra claimed over 152 lives as a GOIL Fuel Station exploded at the Kwame Nkrumah Circle" (pp. 54-55).

If this list does not reveal that Ghanaian's appear to enjoy flooding events in their urban settlements, then one is compelled to ask: If Ghanaians don't literally enjoy swimming in flash flood for free, perhaps, due to the scarcity of swimming pools in Ghana, how come since the 1930's, not much has been done by the successive governments with highfalutin promises, such as; "making Ghana the cleanest city in Africa"? (Akufo Addo, 2017) Or, "building a strong and resilient economy"? (Atta Mills, 2011) And, promising in a State of the Nation address on 2/27/2026 to make "Ghana, a resilient country, Accra, a resilient city"? (Mahama, 2026).

1.2 Research Objective

The author investigated the nation's relationship with flood risk perception, prevention of drowning, and the quantum of swimming pools in all of Ghana to determine if the various political parties that have ruled Ghana had any intention to enhance the swimming skills and abilities of the citizens as the first intervention measure to enhance citizens self-efficacy against flooding. In addition, other institutional measures towards the same goal were assessed. The national preparedness for flood emergencies, were also assessed.

2 Method and Methodology

Case-study approach was used to investigate flooding episodes in Ghana since the 1930s, with documentary review of reported cases of building collapse, drowning, the reasons for such outcomes during the period. The qualitative review of literature, relied on secondary data and documentary sources, resulting from surveys of selected institutions responsible for flood management in Accra, and other communities, in which flood victims' interviews were conducted together with interviews of first responder institutions, since the outcomes of drowning due to flooding, deaths resulting from building collapse and socio-economic losses from flood induced destruction or injuries are the same from one flood event to the other. The approached in those studies was the qualitative methodology with open-ended questionnaires and in-depth interviews (Amoako & Frimpong Boamah, 2014; Amoako & Inkoom, 2017). The paper also leaned on the result in another impact study of the flood risks in Ghana, using Meteonorm 7 software generated meteorological dataset from 1981-2010 to determine the average monthly precipitations for past and present years. In addition, that study adopted data from Flood risk in Greater Accra using World Resource institute's AQUEDUCT Global Flood Analyzer, which estimated flood risk of a country based on the population, Gross Domestic Product (GDP) or urban damage for current years. It took into consideration "the size of the basins in Accra, the run-off coefficient, storage coefficient and the rainfall intensity derived from Ghana Meteorological Service [. . .] as well as the water run-off with the basins in Accra to calculate individual discharge for each section in the entire catchment areas" (Asumadu-Sarkodie et al., 2015). Such data and analyses did not require prior author permission since those papers were and still are openly available to researchers on the World Wide Web, provided there is clearly stated attribution as done in this paper. Specially designed search phrases for literature were made including these: "what is the flood risk perception in Ghana"; "What are the motivations for the acquisition of swimming skills"; "what is the national and global burden of drowning"; "any attempts by central government to cure the swimming deficit?" "Economic disparities among the population"; "what are some of the causes of drowning"; and, "what is the role of peer pressure among the youth to jump into torrential water run-off to swim?" The selected literature was briefed and analyzed and the outcomes reported in this paper.

3 Results with Discussions

The results from this investigation are reported systematically for efficiency and brevity, isolating each sub-theme in this study into unique sub-sections, namely: flood risk perception, motivations for the acquisition of swimming skills; the national and global burden of drowning; attempts by central government to cure the swimming deficit, economic disparities among the citizens; the causes of drowning and peer pressure among the youth to jump into a torrential flood run-off to show bravery and machismo. The cumulative effect of the result shows the following outcomes:

From the investigation, it had been observed that, there were significant cohorts of the citizens and sectors of government institutions that profit from flood events.

(1) For example, the youth benefited from the past floods by having a good time swimming in the water under the guise of helping others from drowning and for fun. There were those who helped women and older people with difficulty crossing the inundated cross-bridges or cross-ways to dry land for money. Although it appeared those helping others were moved by volunteerism, the net result was about collecting passage fees from passers-by. They also demanded payment of money or offerings for helping drivers and even passengers of vehicles stuck in mud, drainages or flood.

(2) This author tested diversifying the toll collection by the area boys from money to other items, by offering biscuit, chocolate or bottled water. They gratefully collected them as they mended the flooded roads. The author has wondered what the response from the area boys mending the road would have been if take-away foods were also offered in appreciation of mending the road, a duty that is mandated as the responsibility of municipalities and district assemblies?

(3) Unfortunately, the media houses have not paid attention to the emerging flood profiteering conduct by not only some members of the youth, but also the insidious ways the district and regional assemblies benefit from not spending money earmarked for sanitation, un-silting of drainages and clearing or cleaning of the gutters and garbage collection at the street level.

(4) The municipalities and district assemblies also profit from the flood waters sweeping away solid and liquid waste from the streets and gutters into the ocean, against spending money to clean or clear the waste.

(5) There were traders who also exploited the disruption to the normal stream of commerce caused by the flooded roads, farmlands and access to goods such as fresh vegetables, fruits and other farm produce by hiking prices.

(6) Some home-owners, opened their ground sewage containers during rains and floods to wash out the human waste content of such reservoirs for free. These phenomena occurred in both the working class and middle-class settlements.

(7) The ad hoc government interventions to those whose properties and goods got swept away by the torrential floods, provided opportunities for chopping government money for free by practicing over-valuation of inventory by market women, and others with alleged personal losses.

3.1 Swimming Skills and Flood Risk Perception in Ghana

The attraction to swim in flash flood by children and even young adults could be attributed to the low per capita distribution of swimming pools in all of Ghana, which numbers only 78 with 3 out of the total being pools operated by government institutions as of April of 2026 (Rentech Digital, 2026). This means, a few motels, guest houses and hotels and Upper-Middle Class homes as well as the emerging gated communities and homes have private swimming pools. Research has found that in Ghana, skills acquisition is the least motivation as to why parents and guardians enroll their children or wards to learn swimming lesson. The emphasis among the Ghanaian parents was empirically established as prioritizing health and medical motivations with awareness of skills developments but limited drowning prevention skills (Luguterah, 2025). During the rainy season in Ghana, drowning incidents are part of the perennial floods in big cities. Child drowning is a major cause of mortality from unintentional injury worldwide (Criel et al., 2025; Borgonovi et al., 2023; Peden et al., 2021). Despite the positive outcome from possessing good swimming skills and water safety, and injury prevention awareness, there is a big gap between why parents have their children trained to swim and injury and drowning prevention (WHO, 2021). According to WHO, about 300,000 fatal drowning occurred in 2021. This included children from Low-Income Countries between ages 1 and 4, with another cohort, 5- and 14-years old; accounting for 24% and 19% of death by drowning, respectively and some 90% of the injuries in LMIC (WHO, 2024).

The average Ghanaian suffers from a long list of lack of self-efficacies such as swimming awareness, drowning, self-defense against robbery, fire and cybercrimes (Norman & Kpeglo, 2023). Borgonovi et al. (2023) advocated that "[. . .] the ability to swim . . . broadens the horizon of the possible and empowers individuals," as part of a person's capabilities and functioning. Sen's (1999) Quoting paper and capabilities framework, they argued that, "[. . .] the lack of capabilities entails welfare losses at both the individual and community level, helps to reconsider the role of skills in shaping inequalities both across and within communities" (p. 9). Stallman et

al. (2017) offered that, "[. . .] individuals typically learn to swim without assistance in childhood. The ability to swim without assistance is a key component of swimming skills, alongside water competencies about how to be safe in water, such as risk awareness or knowledge of hazards" (Stallman et al., 2017; Borgonovi et al., 2023).

However, it is also important to note that, the ability to swim without assistance in Low-Income Countries of those aged 15 and above has significant survival rate, with 27% of this cohort knowing how to swim (Lloyds Register Foundation, 2019, 2020). What is missing in Ghana is that, swimming like many other life affirming skills, children are not deliberately exposed to water and swimming in their young age. In Australia, for example, the Royal Life Saving's Swim and Survive Program, offers classes for children aged six (6) months and older to promote familiarity with water". It was reported by the same researchers that, swimming lessons are mandatory part of elementary school curriculum, such as in Austria, France, and Germany (Bayrische Staatskanzlei, 1996; Ministère de l'Education Nationale et de la Jeunesse, 2022; Rechtsinformationssystem des Bundes, 2022; Borgonovi et al., 2023). Ghana educational institutions, even at the tertiary levels lack progressive and innovative approaches to enhancing human flourishing and self-efficacies. If drowning is a persistent challenge in the nation, how come the various ministries often touting how well they are protecting the safety of the citizens hardly carry out programs that can enhance the safety and welfare of the citizens?

3.2 Drowning: A Global Health Burden and Disparities in Swimming Ability

Drowning is the third leading causes of unintentional injury death worldwide according to the World Health Organization, with over 235,000 estimated annual deaths with Africa registering the second highest fatalities over the Americas, despite the paucity of data (WHO, 2022; CDC Foundation KNUST, 2023). Children aged 0 and 4 are the most affected cohort, with 4.2% deaths per every 100,000 population per year, while those aged between 35 and 49 have incident rate of 4.1% deaths per every 100,000 population per year, are the most at-risk population (WHO, 2020). Drowning risk among toddlers occurs in swimming pools, bath tabs or small bodies of water in Low- and Middle-income nations (Borse et al., 2011; Tyler et al., 2017).

3.3 Causes of Flooding, Ghana

Ghana has experienced urban flooding since the 1930s (Karley, 2009; Amoako & Frimpong Boamah, 2014). There have been many flood incidents in Ghana that attracted national and international attention starting from 1955, 1960, 1963, 1979, 1986, 1991, 1995, 1999, 2001, 2002, 2010, 2011, with the most catastrophic event occurring on June 3^{rd}, 2015 at the Kwame Nkrumah Circle resulting in 156 deaths (Karley, 2009; Atakorah et al., 2023). Some researchers have attributed the flood events in urban Ghana to climate change (Rain et al., 2011; Appeaning Addo et al., 2011). Atakorah et al. (2023), Dube et al. (2021), Amoako and Inkoom (2017), and Karley (2009) put the cause to poor physical planning and inadequate drainage system, whiles some have put the blame on population growth, rapid urbanization and other variables Badou et al. (2019). The lack of national solid waste management practices and policies have also been found to be major contributory factors (Adank et al., 2011; Amoako & Inkoom, 2017). The risk perception of the people, the behavioral changes of the nation, the lack of respect for the treatment of both domestic and industrial waste management and disposal practices of the citizens as well as the lack of organized waste management services in the urban centers, appear to be ignored in analyzing the cumulative effect of waste on flooding (Atakorah et al., 2023).

The June 29^{th} 2026 flooding of many parts of the country, with the greatest observed destruction and deaths in Accra City, embodies the causal reasons stated above: climate change, El Nino effect, poor waste management, un-silted gutters, heavy downpour of rain, inadequate drainage system, population growth, urbanization, unplanned human settlements with buildings and whole estates in waterlogged lands, and structural neglect of all health intervention tools and approaches to a sane environmental and sanitation management. In the June 29^{th} 2026 flood event with 169.2 millimeters of water in Greater Accra and environments alone was the fourth largest volume of water since 1995, 12 people died in Accra, with 7 missing, and another 38,000 people internally displaced, vehicles were submerged, inventories in warehouses were flooded, and urban agricultural farms with vegetables were flooded with water runoffs, and some houses and buildings collapsed (Ecowatch, 2026). The June 29^{th} 2026 floods in Accra City and other

parts of the nation exposes the general emergency preparedness of the nation, and a reminder that the June 3^{rd} 2015 flood that killed 156 plus people was not an enduring lesson of caution. The blaming game commenced soon after the government announced creating Ghc300 million for post-flood mitigation efforts, divided into Ghc150 million earmarked for "urgent relief efforts for flood-affected persons and communities in the southern sector of the country" and another Ghc150 million to be "spent on flood mitigation measures aimed at reducing incidents of flooding" (Mahama, 2026; Ecowatch, 2026). Despite this measure, the World Bank blamed the Mahama government for "stalled" $350 million flood project: The Greater Accra Resilient and Integrated Development Project (GARID), which began under the previous government. It was designed to reduce the flood risk in the capital city, improved solid waste management and strengthen urban upgrade, institutional coordination and preparedness. The blame was cast on "the implementation of GARID for been significantly constrained by fiscal measures introduced by the Ministry of Finance during 2025. It was reported that, the Ministry placed a cap on disbursement and swept Ghc13.8 million from the project's account, and creating cash flow constrains leading to unpaid "Interim Payment Certificates" and delayed payments to contractors. Despite the return of a significant part of the Ghc13.8 million taken from the project previously, the World Bank still graded Ghana's performance under the GARID project as "moderately unsatisfactory" (GARID Secretariat, 2020; Ecowatch, 2026).

3.4 Waste Management Practices, Ghana

Waste management in Ghana is not a respected social and hygienic practice among the majority of the people. Domestic waste is often discarded in street gutters or community refuse dump (Sam, 2002; Badou et al., 2019). In 2015, some national researchers produced photographic evidence in their paper, *"Pictures Don't Lie"* due to the persistent inconsistencies in the government's data about how well waste was being managed across the urban centers, using Accra City as a Case-study (Norman & Binka, 2015). They stated that,

> "Ghana is confronted with persistent environmental challenges such as its inability to re-cycle its domestic and industrial waste. Ghana had no adequate waste treatment plant in any of its leading cities or towns and a general lack of best environmental practices, although there are currently plans to install state of the art waste management plant in the capital city (These conditions still exist currently in 2026). The Central Government does not adequately resource the municipal governments with the constitutionally allocable portions from the centrally planned budget to be able to provide services such as sanitation, refuse collection, road maintenance and related functions to improve the health of the environment and, thus, the communities. The Public-Private-Partnership meant to supplement municipal environmental waste and sanitation management has been co-opted by central government operatives so much so that they appear as if they are inseparable and integral part of the municipal governments. Due to such close association and other systemic failures, the public-private-partnership in the industry is fraught with allegations of cronyism, rent-seeking behaviors, and sweet-heart arrangements. As a result, the arrangements do not function efficiently or effectively, except in very limited city spaces in the central business districts and neighborhoods with large expatriate presences together with high-ranking government functionaries. Generally, the public health of the population is compromised. The lack of good programs and operations in Ghana's environmental practices has led to the outbreak of diseases such as malaria and cholera resulting in morbidity and mortality among the population on a yearly basis. Cholera, an internationally reported disease, is a significant killer in Ghana today. In many nations in the 21st Century, this disease does not even feature in the list of threats to the health of the public. Malaria continues to be a major public health saboteur disease. There was official denial about the lack of real improvements towards the Millennium Development Goal 7, a practice which has also bedeviled the Sustainable Development Goals. [The paper provided] photographic evidence about the situation on the ground in the capital city of Ghana, Accra; and to raise the alarm that the veracity of Ghana about its progress towards MDG 7 [was in serious doubt]" (Norman & Kpeglo, 2023).

It is interesting to note that, the last time cholera cases were reported by Ghana was between October 2024 and the middle of 2025, resulting in 6.895 suspected cases, with 602 confirmed

and 51 deaths. No active cholera case has been reported by the end of the second quarter of 2026.

On June 8, 2026 high level stakeholder dialogue on landfill and waste management took place at Kempinski Hotel Gold Coast City on the theme: Alleviating Waste Disposal crisis in Greater Accra. The participants were mostly Metropolitan and Municipal as well as District Chief Executive officers and a handful of sanitation experts, organized by the Ministry of Local Government, Chieftaincy and Religious Affairs. Their findings are part of the mundane excuses or justifications for the poor waste management culture well-known among the population of Ghana irrespective of their social or educational antecedents. The culprit is rapid urbanization and population growth, which it is claimed places "enormous pressure on existing waste infrastructure, and "[. . .] generating approximately 4,400 tons of solid waste daily, translating into about 1.6 million tons annually, (but) with an average collection rate of 80 percent" (Ecowatch, 2026). This suggests that the successive central governments were out to lunch with respect to population growth and urbanization, because it appears the stress on the "existing waste infrastructure" occurred on their blind side. At any rate, the President of the Environmental Service Providers Association (ESPA) offered that, "reliance on landfills is an outdated approach that has repeatedly failed". That, "all 17 landfills constructed across the country with support from international partners reached capacity within a decade," and that, "modern systems should prioritize collection, transfer stations, recycling and composting, with landfills as last resort" (Siaw-Agyepong, 2026).

3.5 Attempts by Government to provide public Swimming Pools

Although the government in collaboration with global organizations have scaled up preventative initiatives, such as beach lifeguards and training of swimming, this author has also found that these initiatives are announced in dry, air-condition rooms away from the shorelines. The author has lived and continue to live and operate beach front facility with swimming pool since 1999 till today without ever seeing real life-guards deployed by the government or Ghana National Fire Service during festive occasions where drowning incidents are more likely to occur. It has been noted that, many of the alleged lifeguards do not even have low-level swimming skills, and often depend on "area boys" during active drowning incidents to intervene, as they stand at the shoreline watching like the rest of the spectators. This renders the launch of PROTECT Technical Package questionable, if not mere highfalutin, despite School and Community Water Safety Education under the direction of NADMO. Survival Swimming Programs appear to exist on paper. Observing July 25th as World Drowning Prevention Day Campaigns is meaningless with limited distribution of swimming pools, organized training activities and programs. Mandatory life jackets have been distributed by NADMO to travelers living in riverine communities. In December of 2025, a new child water safety initiative aimed at equipping children with swimming survival skills and basic safety skills was launched, in collaboration with Life Partners Platform and the National Disaster Management Organization, with support from Bloomberg Philanthropies, Johns Hopkins University's International Injury Research Unit and the Bloomberg School of Public Health. The drowning events in the July 2026 downpour is evidence-based reality that, not much was done before the unfortunate events in 2026 occurred with 12 lives lost in Accra alone.

3.6 Disparities in Drowning Risk and Socio-economic Inequities

Disparities in drowning risk and socio-economic inequalities arise from age, educational attainment and gender in other nations within Organization for Economic Co-operation and Development (OECD) (Sen, 1999; Taylor et al., 2020; Aikens & Barbarin, 2008). However, in Ghana and other African nations with a good natural distribution of water bodies, such as lakes, rivers and long coastal lines as well as appreciable number of the population in the Middle-class group, the determinants are different (Taylor et al., 2020; WHO, 2020; Royal Life Saving Australia, 2019, 2021, 2022). It includes access to water bodies, cultural and fishing practices, with females still more vulnerable than males to drowning (Bauman et al., 2012; Norman & Kpeglo, 2023). The literature also offers that, disparities in "[. . .] engagement in physical activities are wider in societies where women are under-represented in the labor market and where they are less present in politics [...]" (de Looze et al., 2019; Borgonovi et al., 2023). The claim by Borgonovi et al., is a bit far-fetched regarding the correlation between female physical activities and political representation. For example, Ghana as of 2026, has 30 females

Metropolitan, Municipal, and District Chief Executives (MMDCEs) out of 261 positions, and 41 female Parliamentarians out of 276 seats. There has not been corresponding increase in female level of physical activities through Gym registration and memberships, despite the political representation in governance, no matter the low percentage representation in politics. As already reported, Ghana suffers from swimming skills deficit, including some first responders with minimal or zero swimming skills and minimal flood risk appreciation among members of the security agencies and citizens in general. Ghana has only 76 estimated private and commercial with 3 being public swimming pools in the entire nation as of 2026, for a population of some 35 million people with the Pool-to-Citizens' ratio of 1: 460,527. This is not encouraging and needs central government attention.

3.7 Leadership Abilities, Skills and Knowledge in Building DRR

In Ghana, the appointment of key leaders for critical institutions is not often driven by meritocracy, professional lived experiences, knowledge and skills. It is driven by political party politics, affiliations and loyalty. It is not only at the level of the Chief Executive Officer that these considerations take overwhelming precedence over skills and abilities but at the subordinating roles of directorships and deputy directorships, principal managers, and even senior managers. Leadership is essential in building resilience in disaster management and response (Marcus et al., 2006; Norman & Binka, 2015). In addition to the glaring problem of appointing inexperienced leaders to captain critical first responder institutions in Ghana, there is structural deficiencies that affect the optimal operations of the organizations mandated to play the first responder roles such as Ghana Fire Service, National Disaster Management Organization and even Ghana Police Service. These institutions are often not given the resources they need to work such as fire tenders, oxygen tanks for the fire men and women to wear dousing both commercial and domestic fires, professional PPEs are often inadequate, outdated and old. NADMO suffers from persistent under-budget allocations which renders their emergency intervention in more cases than not, retarded, slow and inadequate, in addition to the loading of party faithful into the organization as jobs for the boys and girls. It is not unusual to encounter a NADMO Regional Director too new to the job, and too unprepared to play that role. In flood emergencies, the first responders depend on commercial fishermen's canoe often to traverse the flood waters to search and rescue indigents, older and disabled populations and those with pregnancy or chronic diseases. Ghana has no officially designated save haven except ad hoc save havens such as basic schools classrooms, churches, and available private event centers. Ghana has no official shelter for displaced populations per region, zones or districts. Ghana is most vulnerable in the event of military attacks, drone attacks, and asymmetrical and kinetic warfare. Many nationals of Ghana are afraid that the leadership is incapable of defending the nation against foreign aggression or major disaster, which include the security agencies (Norman & Kpeglo, 2023; Afrobarometer Annual Report, 2025).

4 Conclusions

It appears, the floods caused by the rains each year, provide opportunities for the people to swim for free, to dispose of their domestic solid and liquid waste for free. For the district and municipal authorities, some save money when the garbage on the streets is swept away by the floods for free, even if some people drown and die, or a few buildings destroyed. It is harvest time when the government provides financial support to re-build lost opportunities in business and recover from personal calamities. Cynical as it may appear to some, this is probably the greatest motivating factor for the lack of innovative approaches to flood management, emergency preparedness, risk communication and the provision of credible intervention strategies against floods. Ghanaians are generally disrespectful towards environmental hygienic observations, sanitation, and are unable to resist dropping garbage and litter everywhere that two or more Ghanaians gather, irrespective of their social and economic antecedents. This kind of behavior cumulatively pile up litter in the urban centers into major garbage heaps that are left uncollected for long periods until the pieces of litter vanish into the gutters, block it, and make it difficult for water run-off to flow through. The causes of flooding in Ghana include un-silted drainage, inadequate drainage and huge amounts of garbage indiscriminately disposed into the gutters and open spaces. Teaching the population how to swim in recreational and emergency situations would help to contribute to human flourishing and self-efficacies of the population. Drowning is a highly avoidable fatality which should not be encouraged by omission of good sanitation

and governance system but should be tackled head-on for safety, resilience and health as well as mandating the teaching of swimming of children from the earliest age possible at schools and nurseries (Sam et al., 2017; Sam, 2002). The provision of swimming lessons is probably being intentionally ignored by the educational ministry, ministry of local government and others, due to the cost involved in building and running swimming pools for the public use. Flash floods appear to have become indelible annual festival event in Ghana, which enables the citizens to swim for free, the utility of which seems greater and out-weighs the moral burden of fatalities of some of the unfortunate citizens perishing from drowning or sustaining unintentional life-changing injuries.

Conflicts of Interest

The author declares no conflicts of interest.

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