Water is arguably the most critical resource on earth and vital to our daily survival. Yet, unequal access to potable water is a pressing challenge faced by African cities, such as Accra. Having identified market-driven policies as the cause and democratic consensus on urban water policy as the solution, scholars have emphasized that democratic political systems and, in particular, active civic participation holds the prospect for ameliorating the water shortages caused by the neoliberal policy framework that dictates water policies in urban Africa. However, this scholarship fetishizes the liberating effects of civil society and fails to appreciate how the differential capacities and institutional structures of states shape urban water policy decisions and access across democratic regimes. How state dynamics with civil society shape market-led urban water policies, why institutional difference and capacity to deliver matters, and what it means for water policy coordination and change is the subject of my talk. Based on my ongoing study of one community in Accra, Ghana, I argue that understanding these three factors in tandem is crucial for understanding the prospect and limits of civic agency for combating unequal access to potable water across urban Africa.