

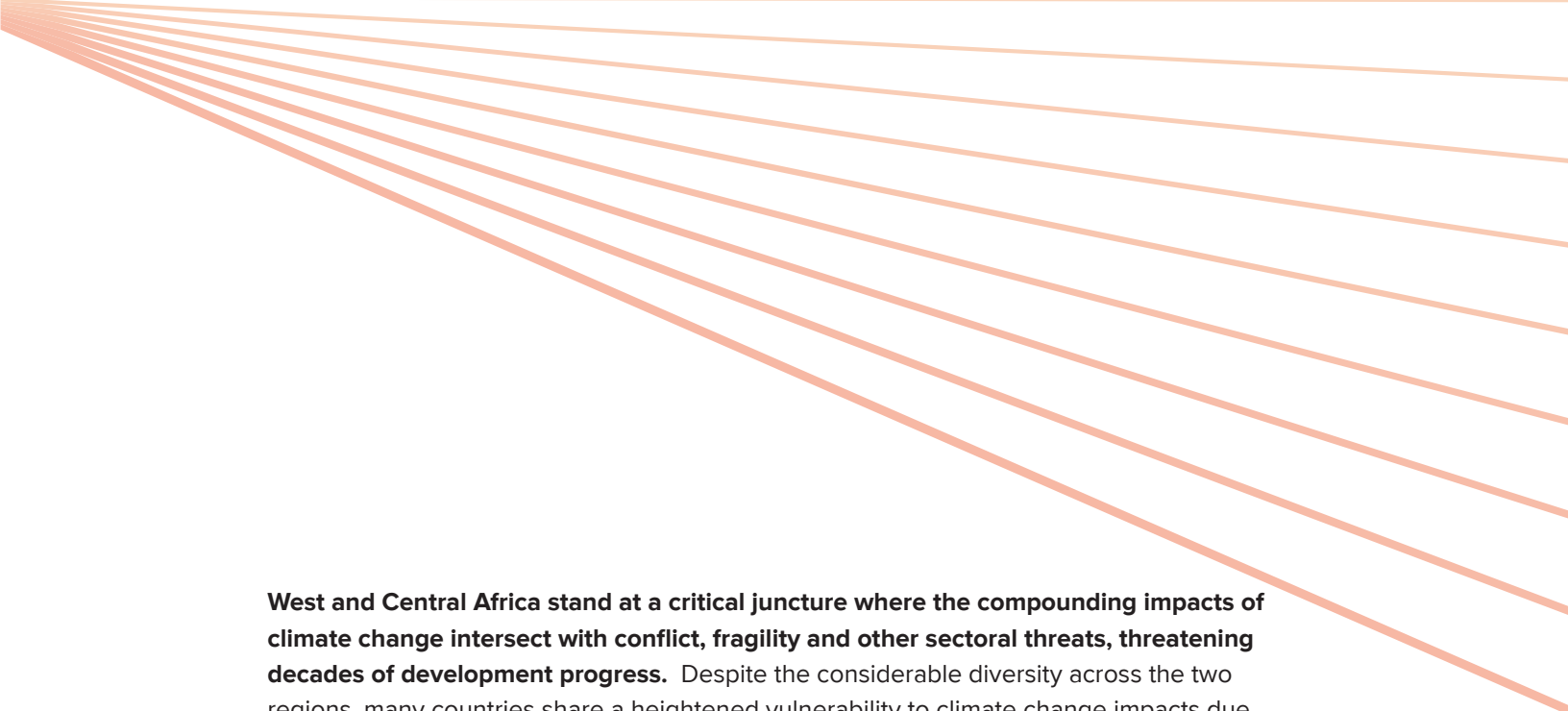
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SAFFE KNOWLEDGE BRIEF

# Accelerating access to adaptation finance in Fragile and Conflict-affected settings in West and Central Africa

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**West and Central Africa stand at a critical juncture where the compounding impacts of climate change intersect with conflict, fragility and other sectoral threats, threatening decades of development progress.** Despite the considerable diversity across the two regions, many countries share a heightened vulnerability to climate change impacts due to a combination of socio-economic and political conditions, characterized by high levels of poverty, low government capacity, and the recent expansion of political instability and security threats.

**The imperative for effective climate adaptation in West and Central Africa cannot be overstated.** Robust adaptation measures can mitigate the potential for climate impacts to exacerbate wider sectoral challenges, including the protection of vital public infrastructure, reduction of competition over scarce natural resources, and safeguarding of climate-sensitive sectors such as agriculture and health. Moreover, well-designed adaptation interventions can significantly reduce the economic costs imposed by climate-related challenges, helping to safeguard development gains and support poverty reduction efforts.

**Timely and predictable access to international climate finance at scale is crucial for ensuring that countries in West and Central Africa can deliver adaptation interventions at scale to bolster their resilience.** However, current climate finance commitments and disbursements to these regions are vastly insufficient, particularly for countries affected by Fragile and Conflict-affected Situations (FCS). In these contexts, political instability and governance-related challenges further complicate the ability of countries to effectively mobilize, manage, and deliver climate finance at scale.

**In this Brief, we summarize key barriers and entry points to scaling access to adaptation finance in fragile and conflict-affected settings across West and Central Africa.** The Brief draws on more detailed research supported by the World Bank's Scaling Access to Finance in Fragile Environments (SAFFE) activity and documented in an accompanying Working Paper ([link](#)). The research makes use of a range of inputs, including a detailed literature review and key informant interviews with regional experts. Findings from the Brief identify relevant opportunities for accelerating access to finance in FCS countries across both regions.

## I. UNDERSTANDING DRIVERS OF CLIMATE VULNERABILITY AND FRAGILITY IN WEST AND CENTRAL AFRICA

**Many countries across West and Central Africa face heightened vulnerability to climate change impacts, driven by a complex interplay of environmental, geographical, and socio-economic factors.** The regions' susceptibility is evidenced by frequent extreme weather events, including droughts, floods, and heat waves. The Sahel, encompassing countries like Burkina Faso, Chad, Mali, and Niger, grapples with severe droughts that threaten agriculture and water resources. Simultaneously, coastal nations such as Benin, Togo, Ghana, Côte d'Ivoire, and Equatorial Guinea confront rising sea levels and intensifying storm surges. In addition, many Central African countries like Cameroon, the Republic of Congo, and Gabon face the additional challenge of accelerating deforestation.

**The regions' economic structure, heavily reliant on climate-sensitive sectors, including agriculture, livestock, and fishing, amplifies their vulnerability to climatic shifts.** These sectors form the backbone of many local economies, making climate change a direct threat to food security and livelihoods. However, the ability to adapt to these challenges is severely constrained by a range of socio-economic and governance factors, many of which are intrinsically linked to the drivers of fragility, conflict, and violence (FCV).

**Economic instability stands as a fundamental barrier to climate resilience across the two regions.** Many West and Central African countries, particularly the Heavily Indebted Poor Countries (HIPC)<sup>1</sup>, struggle to invest in critical climate adaptation infrastructure and technologies due to financial constraints. This economic fragility manifests in various ways across the region. In sub-Saharan African countries such as Burkina Faso and Togo, for instance, heavy debt burdens impede the development of flood-resistant agricultural systems (Baptista et al, 2022). Benin's efforts to construct coastal defenses against rising sea levels and erosion are similarly hampered by economic and resource constraints (VOA, 2023).

**These economic challenges are exacerbated by governance challenges in FCS countries, which significantly undermine the effectiveness of climate resilience strategies.**

Corruption and bureaucratic inefficiencies often result in the misallocation of limited resources, cost overruns, and consequently delays in project implementation. The Central African Republic, for example, has seen its reforestation efforts hindered by corruption in fund distribution, while in Ghana, bureaucratic bottlenecks delayed the implementation of urban heat reduction initiatives such as the expansion of green spaces projects (Dzifa & Yaw, 2021). The recurrent droughts in the Sudano-Sahelian zone of Mali, similar to the experiences in northern Cameroon, have had massive impacts on livelihoods and system sustainability, condemning people to poverty, hunger, and compromising access to clean water (Ntali & Lyimo, 2022), (UNEP, 2023) (UNDP, 2024).

**Ongoing conflicts and political instability divert attention and resources away from climate adaptation efforts, damage existing infrastructure, and displace communities,**

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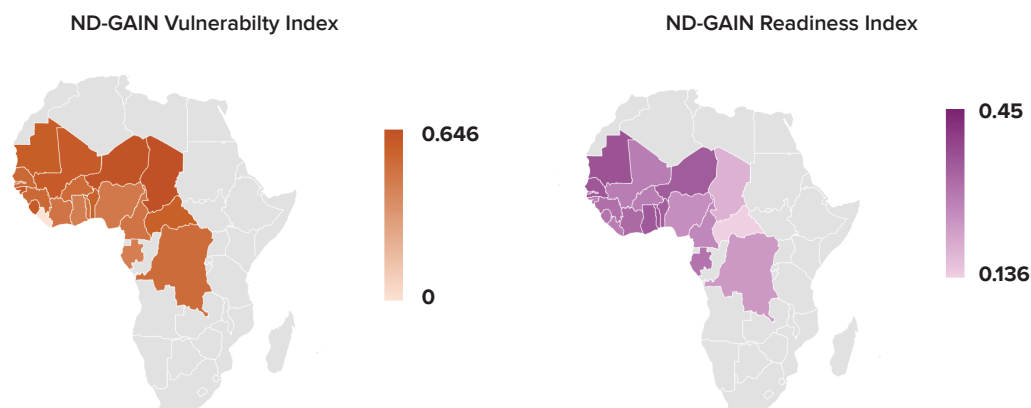
<sup>1</sup> As of March 2024, out of 37 Heavily Indebted Poor Countries (HIPCs), 18 are listed as across West and Central Africa, including: Benin, Burkina Faso, Cameroon, CAR, Chad, Republic of Congo, Côte d' Ivoire, Equatorial Guinea, Ghana, Guinea, Guinea-Bissau, Liberia, Mali, Mauritania, Niger, Senegal, Sierra Leone and Togo

**further heightening their vulnerability to climate impacts.** In Mali and Niger, for example, recent conflicts have disrupted the maintenance of crucial irrigation systems, exacerbating food insecurity in areas already grappling with erratic rainfall patterns (ICRC, 2019). Similarly, Chad's recurring political unrest has hampered efforts to enhance and maintain flood defenses, leaving communities exposed to increasingly frequent and severe flooding events (Temgoua and Savadogo, 2023).

**In addition, the nature of climate-related impacts, as well as the needs and capacities to support effective adaptation at scale, vary considerably across different countries and sub-regions in West and Central Africa.** For example, the Sahel region faces severe vulnerabilities to drought and desertification leading to water scarcity, soil degradation, and reduced agricultural productivity. In contrast, coastal regions in West Africa face heightened risks from rising sea levels, coastal erosion, and an increasing frequency of tropical storms. These areas contend with unique challenges such as population displacement, loss of livelihoods, and infrastructure damage. On the other hand, central Africa's climate vulnerabilities are distinct, largely driven by the region's dense rainforests and rich biodiversity. Key climate risks in this context include deforestation, biodiversity loss, and shifts in precipitation patterns. Effective adaptation strategies must focus on protecting and managing natural resources while simultaneously bolstering the resilience of local communities that rely on these ecosystems. Consequently, the needs of the various sub-regions across West and Central are varied (Onyeneke et al., 2024).

**The map shown in Figure 1 offers a snapshot of the extent and diversity of climate vulnerability across West and Central Africa using the ND-GAIN Index of vulnerability and adaptation finance readiness.** This geographical representation not only highlights the varied challenges faced by different countries but also illustrates regional patterns of vulnerability and readiness to support climate action. The data underscores the diversity of climate-related risks and adaptive capacities within the region, challenging any one-size-fits-all approach to climate adaptation. For instance, Mali, although highly vulnerable to frequent droughts and floods with limited capacity for adaptation, demonstrates low financial and policy readiness. This suggests a significant need for investment and innovation to enhance readiness and a pressing urgency for action. Conversely, a country like Ghana has in a more resilience profile, due to factors that include more robust infrastructure and healthcare systems that allow for different types of adaptation investments to further strengthen the country's capacity to deal with climate-related impacts.

**Figure 1.** Diversity of climate vulnerability and climate finance readiness in West and Central Africa



Source: Author (based on 2024 ND-Gain vulnerability and readiness index). ND-GAIN Index is a composite index developed by the University of Notre Dame to measure a country's vulnerability to climate impacts and its readiness to absorb and deliver climate finance. The index aggregates a number of components to provide an overall score that can be used for cross-country comparisons. For more information refer to ND-GAIN (2024).

## II. TRACKING ADAPTATION FINANCE COMMITMENTS IN WEST AND CENTRAL AFRICA

**The process of tracking adaptation finance is vital to ensure that resources are effectively allocated to those most in need.** Here we refer to resources directed to activities aimed at reducing the vulnerability of human or natural systems to the impacts of climate change and climate-related risks, by maintaining or increasing adaptive capacity and resilience (CPI, 2022). While many adaptation interventions can have co-benefits that reduce greenhouse gas emissions, adaptation finance is typically distinct from mitigation finance (which together are commonly referred to as climate finance). Given the considerable importance of adaptation to supporting the resilience and development of West and Central Africa we focus our analysis primarily on the financial contributions dedicated to adaptation.

**To paint a clear picture of adaptation finance trends in West and Central Africa we draw on publicly available information on financial commitments from key bilateral and multilateral climate funders as part of the Aid Atlas database from 2016-2020.** While there are other sources of climate finance data available, including data from the Climate Policy Initiative (CPI), we focus primarily on Aid Atlas due to the comprehensive nature of the database, its ability to disaggregate between adaptation and mitigation investments, and the long history of available data compared to other financial repositories. It is a publicly available database that compiles reported financial data from various funding sources, including Multilateral Development Banks (MDBs), bilateral donors, and dedicated climate funds. It draws on the OECD DAC External Development Finance Statistics database. It provides an opportunity to compare adaptation finance commitments across countries and funding sources using a standardized approach to financial reporting – see Aid Atlas (2024) for further information on adaptation classification, tagging and methodology. As such, the financial data covers contributions from all major international funders, and is not

limited to the World Bank's International Development Association (IDA) allocation. Using this information, we track and analyze financial contributions to countries across West and Central Africa, breaking down allocations between fragile and conflict-affected countries (as well as those less affected).

**By leveraging data from the World Bank's Fragile and Conflict-affected Situations list and drawing insights from the Bank's Approach Note on Country Climate Development Reports (CCDRs), we also provide a snapshot of financing trends to different FCS settings by categorizing countries in both regions into illustrative groupings.** This includes those affected by: High-Intensity Conflict, Subnational Pockets of Insecurity, Institutional and Social Fragility, and Transboundary Spillovers and Displacement.<sup>2</sup> It is important to note that these groupings are not official World Bank classifications but serve to showcase the diversity of climate finance commitments across different contexts in the regions. For further information on the justification and composition of groupings used as part of this study, we encourage readers to refer to the main Working Paper.

**To ensure fair comparisons across countries and groups with varying population sizes, our analysis primarily focuses on per capita figures.** For group-level assessments, we employ population-weighted averages to avoid biases that might arise from simple averages across countries with significantly different population sizes.

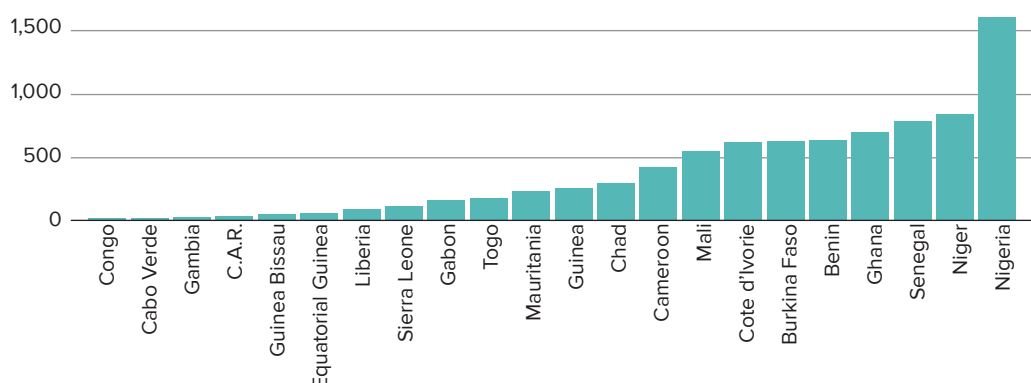
**We start our analysis by showcasing total adaptation finance commitments to countries in West and Central Africa using data using the Aid Atlas database, reported in Figure 2.** Nigeria stands out as the recipient of the largest volume of adaptation finance commitments, with USD 1.6 billion committed during the 2016-2020 period. Niger (USD 850 million), Senegal (USD 790 million), and Ghana (USD 700 million) receive the next highest amounts on a volume basis. At the other end of the spectrum, countries like the Republic of Congo (USD 17 million) and the Central African Republic (USD 37 million) receive substantially lower total commitments compared to other countries in the region. It's also worth noting that similar trends can be seen when comparing Aid Atlas data with financial information from other repositories such as CPI to other sources of climate finance data, such as CPI.<sup>3</sup>

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2 Countries classification as part of this report include: High intensity conflict (Burkina Faso, Cameroon, Central Africa Republic, Mali, Niger and Nigeria); Subnational pocket of insecurity (Cameroon, Chad, Guinea Bissau and Nigeria); Institutional and social fragility (Sierra Leone, Liberia, Gambia, Guinea, Guinea-Bissau, Mauritania and Republic of Congo); and Transboundary spillovers and displacement (Benin, Ghana, Côte d'Ivoire, Ghana, Senegal and Togo); Non FCS country: (Cabo Verde, Equatorial Guinea and Gabon) Note that classifications are partially guided by the FCS List and the World Bank's Guidance CCDR guidance note on FCV, though all decisions are taken at the discretion of the authors for illustrative purposes and do not reflect any official WBG groupings.

3 For further details, and a like-for-like comparison between Aid Atlas and CPI results for the 2019-2020 period, please refer to the accompanying SAFFE Technical Deep Dive report on West and Central Africa.

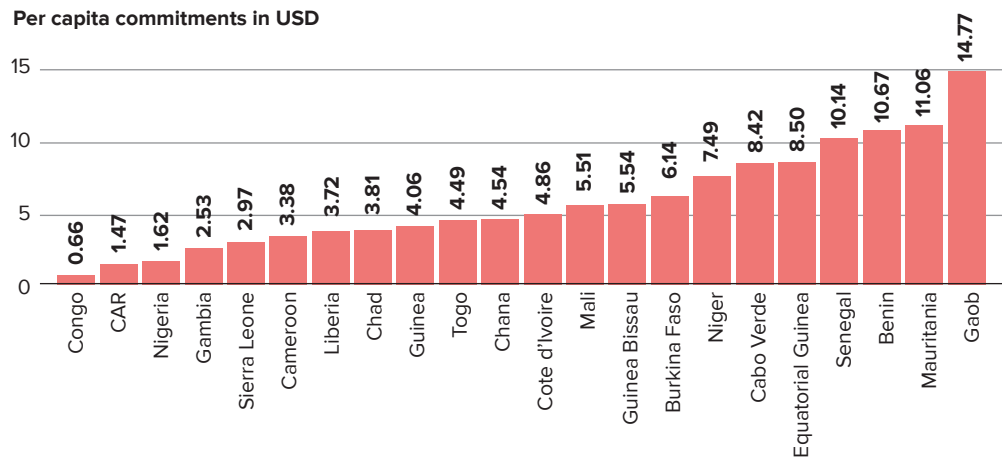
**Figure 2: Distribution of climate adaptation finance in West and Central Africa 2016 – 2020, in millions USD**



Source: Author based on data from Aid Atlas . Sums show total commitments for Adaptation Finance to all West and Central African countries (as classified by the World Bank’s regional groupings). While commitments towards Mitigation are excluded, projects that are tagged as contributing jointly towards adaptation and mitigation outcomes are included in the calculations. Country-level financial contributions are aggregated across all major sources of adaptation finance, including MDB and bilateral funders as well as vertical climate funds (excluding the Green Climate Fund).

**While assessing total amounts of adaptation finance is informative, we can add further nuance by looking at the distribution of regional commitments on a per capita basis – arguably a much fairer way of comparing country-level adaptation finance commitments by accounting for substantial differences in population size across the region.** Figure 3 reveals that on per capita terms Gabon has the highest adaptation commitments across all major funders, receiving approximately USD 15 per person per year during the 2016-2020 period. Mauritania, Benin, Senegal, and Equatorial Guinea also have relatively high per capita commitments, ranging from USD 8.5 to USD 11. On the other end of the spectrum, countries like Nigeria, Central African Republic, and Republic of Congo have per capita commitments of USD 1.62, 1.47 and 0.66 per year, respectively, reflecting much lower allocation of resources when accounting for population size. This contrasts markedly with insights from Figure 2.

**Figure 3:** Average annual adaptation finance per capita for the 2016 – 2020 period



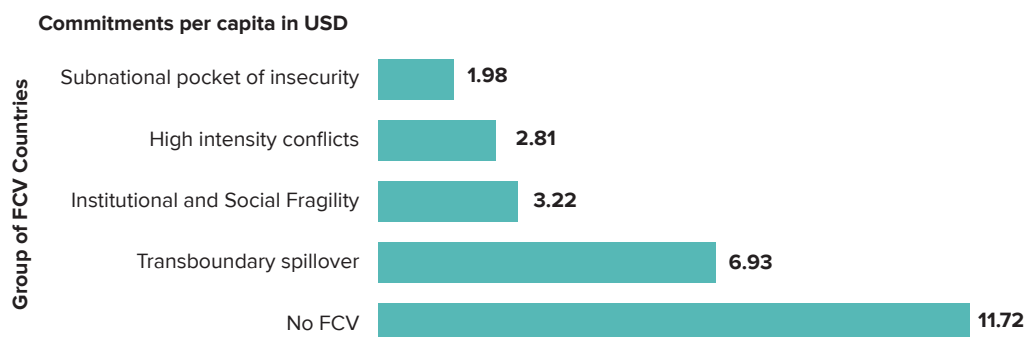
Source: Author based on data from Aid Atlas. Sums show yearly per capita commitments for Adaptation Finance to each West and Central African country (as classified by the World Bank’s regional groupings). While commitments towards Mitigation are excluded, projects that are tagged as contributing jointly towards adaptation and mitigation outcomes are included in the sums.

**In addition to country-level insights, we also provide a break-down of group-level adaptation finance commitments by using the illustrative FCV grouping proposed above.**

Figure 4 reveals significant differences in the amount of per capita finance commitments across FCV settings in West and Central Africa. Notably, regions that are not heavily affected by fragility or conflict relative to other countries in the region, labeled as No FCV in Figure 4, received the highest allocation of per capita commitments of USD 11.72, significantly outpacing all other categories. In many ways, this finding accords with expectations, and underscores the notion that flows of international adaptation finance are prioritized in more stable environments, likely due to high financial absorptive capacity and lower delivery risks (we explore common reasons for the trend further in section iii on tracking flows on international climate finance).



**Figure 4:** Average annual per capita adaptation finance across FCV groups in the region, 2010-2020



Source: Author based on data from Aid Atlas. Sums show yearly per capita commitments for Adaptation Finance to each FCV grouping (as classified in this report in the annex) in West and Central African countries (as classified by the World Bank’s regional groupings). While commitments towards Mitigation are excluded, projects that are tagged as contributing jointly towards adaptation and mitigation outcomes are included in the sums

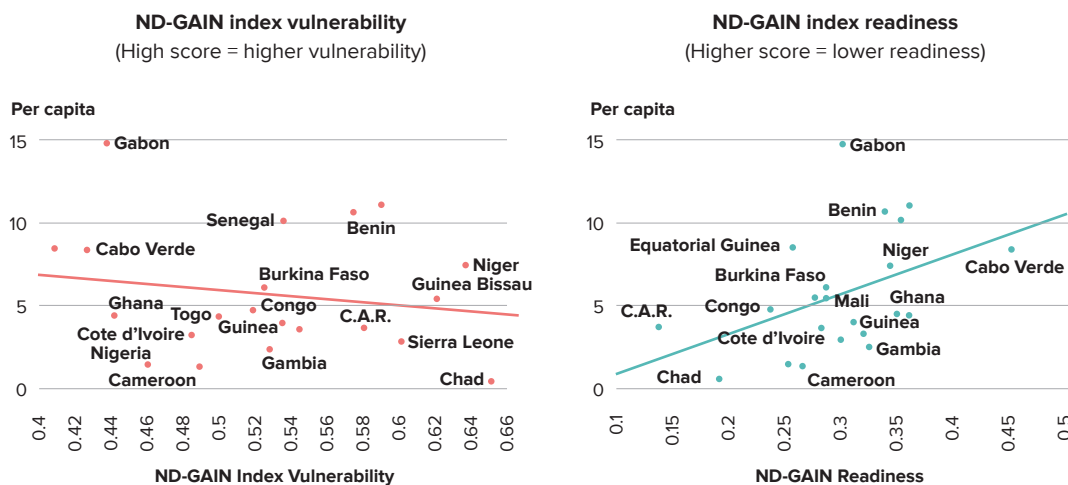
**Countries affected by transboundary FCV spillovers received the second-highest group-level commitment at USD 6.93 per capita.** While these settings face complex cross-border issues related to regional insecurity and migration, their relatively high figure may reflect better financial readiness compared to other FCV settings. In contrast, areas experiencing institutional and social fragility saw markedly lower commitments at USD 3.22 per capita during the same period – less than half the per capita amounts allocated to transboundary settings. This disparity likely reflects the severe governance and public finance management challenges facing fragile settings across West and Central Africa.

**Finally, perhaps the most concerning trend revealed by Figure 4 is the significantly lower per capita commitments to settings affected by conflict and insecurity.** High-intensity conflict zones received USD 2.81 per capita, while areas affected by subnational pockets of insecurity received just USD 1.98. These figures indicate severe challenges in delivering adaptation finance to these areas. This finding is particularly alarming given that settings affected by conflict and insecurity are often among those most vulnerable to the impacts of climate change, as evidenced by the ND-GAIN results discussed earlier.

**Another important area to consider is whether adaptation commitments are going to the countries in the region that are most vulnerable to the impacts of climate change.** To explore this in more detail we compare levels of per capita financing with measures of climate vulnerability and climate finance readiness as measured by ND-GAIN. Concerningly, Figure 5 reveals that per capita commitments are not correlated with climate vulnerability. In fact, the trend is negative, indicating that the more vulnerable a country is, the lower the amount of per capita finance it is likely to receive from international climate funders. Interestingly, countries that have higher readiness to absorb and deliver climate finance, as measured by NDGAIN’s readiness index, are more likely to receive higher adaptation

finance commitments. This points to one of the potential reasons for the mismatch between climate finance and vulnerability, as regional funders are likely to prioritize countries that have the public financial management systems and governance procedures in place to deliver adaptation at scale – capacities and traits that are often weak in countries affected by FCV.

**Figure 5:** Comparing the relationship between per capita adaptation finance and ND-GAIN’s measures of vulnerability and climate finance readiness

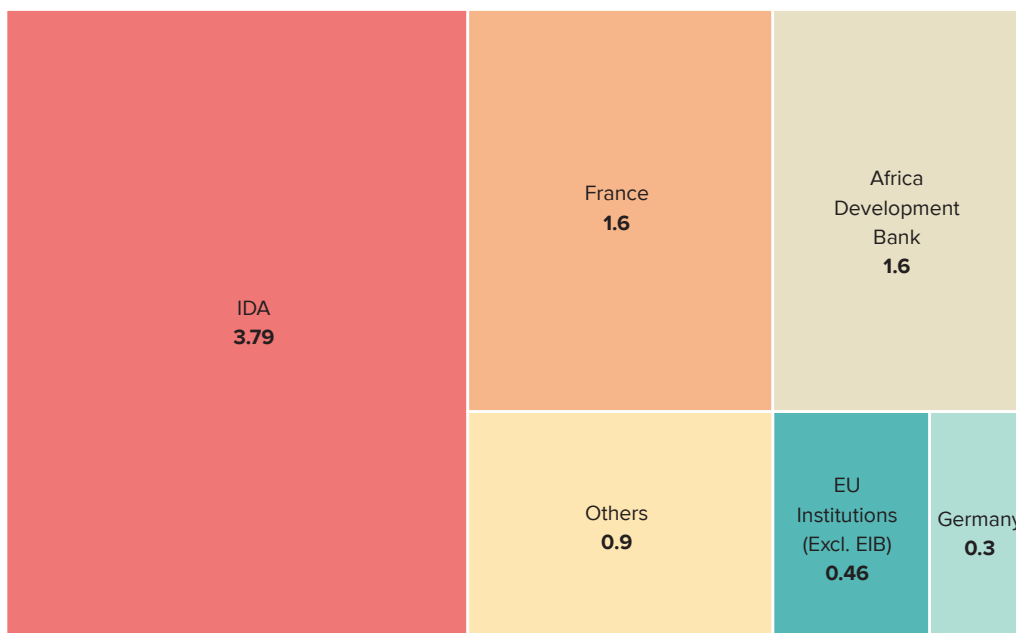


Source: Author’s calculations based on Aid Atlas database and ND-Gain index (2024). Per capita figures are calculated for the 2016-2020 period, while the vulnerability and readiness scores are measured as the average score over the 2016-2020 period.

**We also seek to assess the distribution of different sources of adaptation finance commitments across the region from the various funders.** Figure 6 below identifies flows of financing amongst the 5 largest funders in the region and their primary recipients. In total, between 2016 and 2020, West and Central Africa received roughly USD 8.4 billion in adaptation finance commitments, constituting an annual average of USD 1.6 billion for the region. As evidenced in the graph, the World Bank’s International Development Association (IDA) has played a critical role in addressing the adaptation finance needs of West and Central Africa. IDA committed a total of USD 3.79 billion across 22 countries from 2016 to 2020. Other significant funders of adaptation across the region include multilateral development institutions such as the African Development Bank (AfDB) and the European Union (EU) and bilateral donors such as France and Germany. These funds were primarily directed towards sectors critical for climate resilience, such as agriculture, forestry, and fishing, which collectively received USD 2.2 billion, accounting for 26.36% of the total amount.

**Figure 6:** Adaptation Finance commitments from major funders to West and Central African Countries

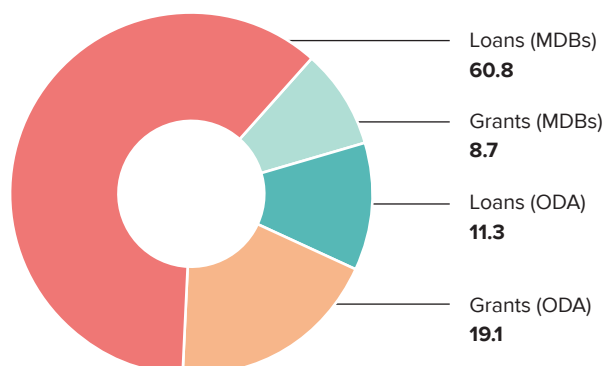
Adaptation finance commitments made by major donors 2016-2020 in bn USD



Source: Author based on the database from Aid Atlas. Sums show overall commitments made by donors from 2016 to 2020 toward climate adaptation to West and Central African countries (as classified by the World Bank’s regional groupings). While commitments towards Mitigation are excluded, projects that are tagged as contributing jointly towards adaptation and mitigation outcomes are included in the sums.

**Finally, we can also examine the nature of financial instruments used to support adaptation finance across Central and West Africa.** From 2016 to 2020 period, the primary instruments included loans from multilateral development banks (60.8%); grants from official development assistance (ODA) sources (19.07%); loans from ODA sources (11.29%); grants from MDBs (8.68%); and private development finance (0.08%) based on data provided by the Aid Atlas database.

**Figure 7:** Financial instruments used in the delivery of adaptation finance commitments across all funders to FCV-affected counties in West and Central Africa



Source: Author based on the Aid Atlas database. Sums show the diversity of instruments made by donors from 2016 to 2020 as classified by Aid Atlas using classification drawn from the OECD External Development Finance Statistics database and Joint MDB Financing Methodology.

### III. UNDERSTANDING THE BARRIERS AND ENTRY POINTS TO SCALING ACCESS TO CLIMATE FINANCE IN WEST AND CENTRAL AFRICA

**Drawing on insights from the breakdown of financial allocations above, we now explore some of the core barriers and opportunities to accelerating access to climate finance in West and Central Africa.** This high-level analysis is informed by a detailed literature review and key informant interviews across the region, with further details and methods described in the main technical report.

**One of the clearest findings from the assessment is that many countries affected by FCV-related threats in West and Central Africa face significant challenges in managing and accessing adaptation finance due to institutional, capacity, and resource constraints.**

Regional experts interviewed for this analysis pointed to countries like Burkina Faso, Mali, Guinea, Togo, and Benin as settings facing especially large obstacles in implementing effective climate adaptation initiatives. These challenges include insufficient national frameworks characterized by inadequate climate policies and strategies, weak regulatory frameworks, governance issues, and limited technical and institutional capacities. Additionally, there is a notable shortage of expertise required for the development of projects and insufficient data to justify the climate relevance of these projects. Furthermore, the complexity of procedures and stringent requirements for accessing climate multilateral climate funds exacerbate these issues, making it difficult for countries to secure necessary funding and support.

**Core capacity deficiencies in these countries often lead to poor planning and mobilization of financing for climate adaptation.** Regional experts identified Mali, Niger,

Burkina Faso, the Central African Republic, Liberia, Sierra Leone, and Togo as examples where these deficiencies are particularly pronounced. A critical challenge in directing investments toward climate initiatives is the comprehensive evaluation of needs and priorities. This requires a thorough assessment to identify the specific needs and priorities that must be addressed. Researchers such as Denton (2010), Adenle (2017), Savvidou (2021), and Chirisa (2021) consistently highlight the lack of institutional and technical capabilities as a major barrier to mobilizing climate finance for adaptation.

**Language barriers were also raised as posing additional obstacles, particularly in francophone or Lusophone countries with a high prevalence of non-English speaking officials, impeding effective communication and collaboration with international partners – especially those with limited in-country presence.** Regional experts emphasized that most funding mechanisms are dominated by Anglo-Saxon institutions whose technical guides, documents, procedures, and communications are almost exclusively in English. Additionally, most pertinent scientific data is available primarily in English. This language barrier is compounded by the fact that sophisticated climate tools and software are predominantly in English, creating a significant hurdle for non-English speaking stakeholders and limiting their ability to fully engage with, understand, and utilize these resources effectively.

#### IV. KEY RECOMMENDATIONS AND PRIORITIES FOR ACCELERATING ACCESS TO CLIMATE FINANCE IN FCV-AFFECTED COUNTRIES IN WEST AND CENTRAL AFRICA

**Based on our research and informal discussions with government representatives, we are also able to identify several key recommendations and priorities for accelerating access to climate finance in FCV-affected countries in West and Central Africa.** Below we highlight some of the main suggestions focused on roles and opportunities among different funders, implementing agencies and FCS governments, drawing on insights from expert interviewees.

##### **a. Tailoring adaptation finance to the unique needs of fragile and conflict-affected countries**

**One of the key recommendations identified as part of this analysis is the need for international funders to better take into consideration the unique needs, challenges and capacities of different FCV-affected countries in West and Central Africa.** This involves integrating conflict sensitivity into funding applications, capacity-building initiatives, and needs assessments. This is particularly relevant for bilateral donors and vertical climate funds, which often operate through dedicated funding windows and trust funds with limited in-country presence. It is essential to recognize that FCV settings are not homogeneous. For instance, adaptation finance needs and the capacity to access financial resources differ significantly between The Gambia, which is affected by institutional and social fragility, and Mali, which experiences high-intensity conflict.

**Funders in the region can tailor their support to the specific needs of different FCV settings by considering dedicated financing windows, FCV-specific capacity building, and embedding greater flexibility in the application and delivery of climate finance investments.** Adaptive funding arrangements, such as flexible disbursement schedules, emergency response funds, and rapid needs-based budget reallocations, are crucial to account for the greater uncertainty in many FCV-affected environments. Additionally, aligning adaptation finance with humanitarian aid and broader development programs, promoting integrated programming, and combining adaptation finance with peacebuilding efforts can significantly enhance impact. Valuable lessons can be learned from humanitarian and peacebuilding funders, such as the UN Peacebuilding Fund, which are experienced in disbursement and screening in fragile settings, including West and Central Africa.

#### **b. Establishing a dedicated funding window for FCV contexts**

**Vertical funds, donor agencies and other climate funders should consider creating dedicated funding windows for FCV-affected contexts.** This initiative would ensure that resources are allocated to address the unique challenges faced by FCVs, allowing for tailored interventions that account for their specific socio-economic and political contexts. By establishing such a dedicated window, vertical funds can more effectively prioritize and streamline financial support to high-need areas and local institutions operating amid instability, ensuring that essential resources reach the most vulnerable populations. Furthermore, this approach would enable the development of tailored and flexible access criteria and implementation regimes that are well-suited to FCV contexts, thereby enhancing the effectiveness and impact of climate finance in these challenging environments.

#### **c. Aligning knowledge generation and investment opportunities**

**Several key informants pointed to the need for a more comprehensive understanding of regional interactions between climate and FCV in West and Central Africa.** This includes raising awareness among international climate funders operating in the region and better sharing available knowledge and research to inform the identification and prioritization of investment opportunities. Comprehensive climate and FCV assessments are costly and time-consuming. Poor coordination and limited knowledge sharing among regional actors often result in duplicated efforts and a broad mix of technical knowledge and awareness.

**Promoting greater synergy among international climate funders in the scope and delivery of climate and FCV risk assessments are crucial for informing in-country climate finance investments and country strategies.** Streamlining and knowledge sharing among funders can prevent parallel efforts. For example, the World Bank's Country Climate Development Reports (CCDRs) and Risk and Resilience Assessments (RRAs) offer a standardized and comprehensive process for assessing core drivers of climate vulnerability and FCV, with most countries in West and Central Africa having conducted one or more diagnostics. While funders may need to tailor risk information to their unique needs, various resources are available to support baseline understanding and prioritization of key investment opportunities based on CCDRs and other regional information sources.

#### d. Coordination on capacity building and FCV-sensitive funding criteria

**Almost all experts interviewed as part of this study emphasized the need for international funders to promote joint capacity-building and training activities to enhance the financial readiness of Fragile and Conflict-Affected Situations (FCS) in West and Central Africa.**

Many FCV countries currently have limited capacity to access and manage international climate finance due to weak public financial management systems and the inability to meet reporting and M&E standards required by many international funders. Some FCV-affected countries, particularly those experiencing high-intensity conflict, struggle to navigate the complex landscape of international climate finance due to severely constrained technical and human capacity. Governments in these regions can benefit significantly from increased capacity building and awareness-raising in key focal ministries, particularly relevant to funders without a strong in-country presence.

**Additionally, promoting closer alignment of access criteria can play a significant role in reducing the capacity burden required to access climate finance among the various funders.**

Despite similar mandates, international climate funds often have different accreditation procedures, selection processes for implementing agencies, and fiduciary safeguards. Closer synergies among these funds would be particularly impactful in FCV countries, which often lack the technical and human resources needed to manage different fund applications. This is especially relevant for vertical climate funds, such as the Adaptation Fund, Green Climate Fund, and Global Environment Facility, given the close overlap in funding modalities and limited in-country presence. Experts also emphasized the need for funders to prioritize adaptation finance grants over loans in FCV countries due to their challenging socio-economic and fiscal conditions.

#### e. Promoting regional and local engagement

**One of the key challenges in addressing climate and FCV threats in West and Central Africa is the fact that their impacts are not restricted to political borders. Risks related to climate and FCV are likely to spill over across multiple countries, requiring coordinated regional and cross-border solutions.**

To this end, several key informants acknowledged the need for international climate funders to promote regional coordination in seeking to finance activities that address transboundary issues—an area where Multilateral Development Banks (MDBs) like the World Bank and the African Development Bank are particularly well-positioned to act. Doing so requires regional collaboration, alongside the engagement of key regional institutions like ECOWAS and ECCAS that have a mandate to support regional cooperation and development of cross-border strategies.

**Local community engagement is also crucial, especially in FCV-affected countries where limited capacity of local actors and top-down governance often result in engagement between governments and international funders focusing heavily on national government priorities.**

Greater efforts are needed to explore and promote community-based adaptation, empowering local communities and integrating non-traditional knowledge sources into adaptation plans and funding. Enhancing local governance structures to

manage projects, promoting inclusive participation and gender equity, and improving access to local and regional funding sources are key to this effort. Funders should invest in strengthening the capacity of sub-national actors to access international financing, including options for direct access and dedicated funding windows for local actors.

#### **f. Enhancing Private Sector Participation and Data Utilization**

**FCV-affected contexts are often constrained by heavy reliance on international public funds to support adaptation interventions, owing to limited private sector engagement.**

Fostering an environment that encourages private sector participation in climate adaptation through public-private partnerships (PPPs) and financial instruments, such as green bonds or climate risk insurance, can be a significant boost to fiscally constrained governments. Here, governments and international climate funders can play a key role by attracting private sector investment through subsidies, risk guarantees and tax breaks to encourage private actors to support delivery of core adaptation activities through PPPs, including delivery of risk transfer mechanisms such as parametric index insurance. It is, however, worth noting that expansion of private sector engagement in FCV-affected settings is likely to be restricted to a smaller subset of countries – notably those affected by low-intensity conflict or fragility, considering the severe constraints placed on countries affected by high-intensity conflict.



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