



Climate Adaptation Policies and Local Government Capacity: Lessons From Coastal Communities In Sub-Saharan Africa

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Abstract

Coastal communities in Sub-Saharan Africa face disproportionate climate risks including sea-level rise, coastal erosion, flooding, and saltwater intrusion. Despite the proliferation of national climate adaptation policies, implementation at the local level remains weak. This conceptual paper examines the relationship between climate adaptation policies and local government capacity in delivering adaptation outcomes in coastal communities across Sub-Saharan Africa. Drawing on literature from 2022 to 2024 and anchored on Institutional Capacity Theory, the paper argues that policy effectiveness is contingent on the financial, technical, administrative, and political capacity of local governments. The study identifies systemic gaps including inadequate funding, limited technical expertise, poor intergovernmental coordination, and weak community participation that undermine policy implementation. This study adopts a qualitative research design using thematic content analysis to examine data therein. The paper found out among others that local government capacity, particularly financial and technical dimensions, is the most critical determinant of climate adaptation policy implementation in coastal Sub-Saharan Africa. The research therefore recommends among others that climate adaptation should be mainstreamed into local development plans and annual budgets to ensure political commitment and resource allocation. The paper concludes that without building local government capacity, national adaptation policies will continue to fail coastal populations who are most vulnerable to climate change.

Keywords: *Climate adaptation, local government capacity, coastal communities, Sub-Saharan Africa, policy implementation, Institutional Capacity Theory*

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Introduction

Coastal areas in Sub-Saharan Africa are on the frontline of climate change, facing compounding hazards such as sea-level rise, coastal erosion, storm surges, saltwater intrusion, and flooding.

With over 40% of the region's population living within 100km of the coast, these impacts directly threaten livelihoods dependent on fisheries, agriculture, tourism, and trade. Due to the highly non-linear nature of coastal impacts, adaptation costs and effectiveness are not symmetric, making proactive planning essential rather than reactive

disaster response (IMF, 2025). In response, national governments have moved to anchor adaptation in law and policy. Nigeria is mainstreaming the 2021 Climate Change Act by enhancing agency cohesion and stakeholder participation, while its NDC is under review with a project steering committee to broaden ownership (IMF, 2025). Liberia's 2020–2030 National Adaptation Plan similarly outlines priority actions for coastal fisheries, including strengthening capacity, improving monitoring, and integrating biodiversity to support ecosystem services (Government of Liberia, 2020). These frameworks signal a shift from broad commitments to sector-specific implementation. The effective delivery of these policies, however, rests with local government. Municipalities are the primary institutions for land-use planning, service delivery, early warning, and community engagement. Recognizing this, South Africa has embarked on developing National Climate Change Adaptation Scenarios and technical guidelines to support municipalities in undertaking adaptation needs assessments and producing response plans required by the Climate Change Act (Department of Forestry, Fisheries and the Environment, 2025). The process explicitly seeks inputs from urban, rural, and coastal environments to ensure local realities are reflected.

Despite the mandate, local governments across the region face severe capacity gaps. ICLEI Africa, working with cities like Durban and Beira, notes the need to strengthen proactive, adaptive, and transformative capacities within coastal urban systems (ICLEI Africa, 2025). The goal is a Gender-responsive Coastal Cities Resilience

Planning Framework that is led and owned by local governments and can be scaled across African coastal cities facing similar hazards. Without this capacity, municipal strategies remain aspirational. Financing is a second binding constraint. Local governments face the “near-impossible task of funding” coastal management due to limited resources, capacity, and competing demands (WACA/CoM SSA, 2024). Nigeria's adaptation planning acknowledges inadequate financing and weak infrastructure as key challenges (IMF, 2025). With limited fiscal space and rising costs from climate-related rehabilitation, external low-cost climate funding is required, accessed through well-designed project proposals. Mechanisms like the Adaptation Fund are being positioned to support vulnerable communities at national and regional levels (WACA/CoM SSA, 2024). Ecosystem-based Adaptation is increasingly framed as a cost-effective alternative to “grey” infrastructure. An EbA Toolkit has been developed to provide national and local authorities with capacities to mainstream EbA into planning cycles and policymaking (UN-Habitat, 2024). In South African coastal cities such as Cape Town and Durban, EbA offers multiple benefits, but implementation is constrained by inadequate regulatory support, short-term planning, and limited resources and tools at municipal level (ICLEI Africa, 2025). Regional programs like the West Africa Coastal Areas Management Program argue for joint action because understanding the causes and solutions to coastal erosion is too costly for individual municipalities (WACA, 2024).

Community and grassroots approaches are filling part of the gap. Local adaptation initiatives in

Nigeria focus on community-based projects promoting sustainable agriculture, water management, and disaster risk reduction, supported by training for communities and government agencies (IMF, 2025). Knowledge exchange is also central: the Covenant of Mayors in Sub-Saharan Africa facilitates sharing lessons across cities to improve adaptation planning (CoM SSA, 2024). Urbanization intensifies the challenge. African coastal cities are experiencing urban heat islands, water scarcity, and infrastructure stress. Proactive approaches to extreme climate events are more cost-efficient than reactive ones and should enable municipalities to plan for resilience more effectively (ICLEI Africa, 2025). This is why frameworks co-designed with local governments, such as those being piloted in Durban and Beira, aim to inform existing early-warning systems and long-term municipal strategies. Institutional coordination remains weak. While national policy sets direction, vertical integration to LGA and Ward levels is often missing. South Africa's recent launch established a platform for stakeholder alignment, partnership mobilisation, and resource coordination, explicitly reinforcing municipalities' role as key implementers (Department of Forestry, Fisheries and the Environment, 2025). SALGA is also positioned as a champion of climate-responsive local governance.

Given these dynamics, this study examines climate adaptation policies and local government capacity in coastal Sub-Saharan Africa. It draws lessons from cities and communities where policy, financing, and capacity are being tested, to identify what enables local governments to translate

national adaptation goals into locally owned, inclusive, and resilient action (ICLEI Africa, 2025; IMF, 2025).

Statement of the Problem

Coastal communities in Sub-Saharan Africa are experiencing climate impacts faster than local institutions can respond. While national adaptation policies and climate laws now exist in countries like Nigeria and South Africa, the translation to LGA and Ward level remains weak. In Nigeria, authorities cite inadequate financing, weak infrastructure, and the need for more inclusive planning as persistent barriers to implementing the national adaptation strategy (IMF, 2025). This creates a policy-implementation gap where commitments at the center do not reach the coast. Local government capacity is the critical bottleneck. Municipalities are expected to lead adaptation planning, yet many lack technical guidelines, data, and staff to conduct vulnerability assessments or design projects. South Africa's development of technical guidelines was a direct response to this gap, aiming to ensure consistency and improve planning quality so municipalities can meet legislative obligations (Department of Forestry, Fisheries and the Environment, 2025). Without these tools, adaptation is ad hoc. Fiscal constraints make the problem worse. The cost of knowing the causes of coastal erosion and identifying solutions is high, and local governments cannot bear it alone (WACA, 2024). Nigeria faces widening external deficits from rehabilitation after climate events and large adaptation-related infrastructure spending (IMF, 2025). Because fiscal space is limited, municipalities depend on external funding, but

accessing it requires capacity to develop bankable proposals that many LGAs do not have.

Coordination between national policy and local action is fragmented. Adaptation initiatives often bypass local government or fail to clarify roles. ICLEI's work in Durban and Beira seeks to address this by co-designing resilience frameworks that are led and owned by local governments, but scaling requires institutionalizing these processes (ICLEI Africa, 2025). Regional bodies like ECOWAS and programs like WACA promote regional approaches precisely because local action alone is insufficient (WACA, 2024). Technical capacity for nature-based solutions is also limited. While EbA toolkits exist to help authorities mainstream ecosystem approaches, municipalities still prioritize "grey" infrastructure due to lack of regulatory support, resources, and long-term planning (ICLEI Africa, 2025; UN-Habitat, 2024). This limits resilience benefits and increases costs over time. Inclusion is another gap. The most climate-exposed populations live in informal coastal settlements, yet they are rarely part of adaptation planning. The ICLEI project explicitly targets urban coastal resilience in informal settlements through a co-designed transdisciplinary framework (ICLEI Africa, 2025). Without building local government capacity for participatory planning, adaptation risks reinforcing existing inequalities.

Monitoring and evaluation systems are underdeveloped. Nigeria's strategy stresses that robust M&E is crucial for successful implementation, but few coastal LGAs can track outcomes, learn from pilots, or report for funding (IMF, 2025). This undermines accountability and

makes it harder to demonstrate impact to donors or national government. Finally, time is not on the side of coastal municipalities. Because proactive approaches are more cost-efficient than reactive response, delays in building local capacity will lock communities into higher losses (ICLEI Africa, 2025). As development planning cycles restart across SSA, the urgency is to equip LGAs and Wards with the tools, data, and authority they need to act now. This study therefore seeks to understand how climate adaptation policies can be aligned with local government capacity in coastal Sub-Saharan Africa, and what lessons can be drawn to close the implementation gap (IMF, 2025; WACA, 2024).

Research Questions

1. To what extent does local government capacity influence the implementation of climate adaptation policies in coastal communities in Sub-Saharan Africa?
2. What specific capacity dimensions, financial, technical, and administrative, are most critical for effective adaptation policy delivery?
3. How can local government capacity be strengthened to improve climate adaptation outcomes in coastal areas?

Objectives of the Study

The broad objective of the study is to examine the relationship between climate adaptation policies and local government capacity in coastal communities in Sub-Saharan Africa. While the specific objectives are as follows:

1. To assess the influence of local government capacity on the implementation of climate adaptation policies in coastal communities.
2. To identify the key capacity dimensions that

determine adaptation policy effectiveness at the local level.

3. To propose strategies for strengthening local government capacity for climate adaptation in coastal Sub-Saharan Africa.

Hypotheses

1. Higher local government capacity leads to more effective implementation of climate adaptation policies in coastal communities.

2. Financial and technical capacity are the most significant predictors of adaptation policy effectiveness at the local level.

3. Strengthening intergovernmental coordination and community participation enhances local government capacity for climate adaptation.

Literature Review

Climate Adaptation Policies In Sub-Saharan Africa

National governments in Sub-Saharan Africa have significantly scaled up climate adaptation policy development since 2020, largely driven by obligations under the Paris Agreement and the need to operationalize Nationally Determined Contributions. Countries are moving from broad climate statements to sector-specific strategies that integrate adaptation into development planning. Nigeria, for example, is mainstreaming the 2021 Climate Change Act by enhancing agency cohesion and broadening stakeholder participation through a project steering committee for its NDC review (IMF, 2025). This reflects a continental trend toward institutionalizing adaptation within ministries of finance, planning, and environment. The National Adaptation Plan process has become the central vehicle for policy design. Liberia's

2020–2030 NAP identifies coastal fisheries, water resources, and agriculture as priority sectors, with explicit actions to strengthen capacity, improve monitoring, and integrate biodiversity into adaptation (Government of Liberia, 2020). Similarly, South Africa is developing National Climate Change Adaptation Scenarios to provide a scientific basis for adaptation responses across urban, rural, and coastal environments (Department of Forestry, Fisheries and the Environment, 2025). These scenarios are being consulted widely to ensure they reflect community realities.

Regional frameworks are also shaping national policy. ECOWAS has adopted a Regional Climate Strategy that prioritizes coastal areas, water management, and disaster risk reduction, with sectoral directorates tasked to harmonize policies across Member States (ECOWAS, 2023). This regional alignment is important because climate hazards such as sea-level rise and coastal erosion cross national borders, requiring coordinated responses and shared financing mechanisms. Financing policy is a major focus. The IMF (2025) notes that Nigeria's adaptation strategy depends on private-public partnerships and external low-cost climate funding to address fiscal gaps created by climate-related infrastructure spending. The Adaptation Fund, managed in Senegal by the Centre de Suivi Ecologique, is one mechanism financing projects that help vulnerable communities adapt at national and regional levels (WACA/CoM SSA, 2024). However, accessing such funds requires bankable proposals, which many states still lack capacity to produce. Ecosystem-based Adaptation has been mainstreamed into policy

discourse as a cost-effective alternative to hard infrastructure. An EbA Toolkit was developed to provide national and local authorities with capacities to integrate ecosystem approaches into planning cycles and decision-making (UN-Habitat, 2024). South Africa and Kenya are piloting EbA in coastal cities, but policy implementation is slowed by weak regulatory support and preference for “grey” infrastructure (ICLEI Africa, 2025).

Policy coherence remains a challenge. While national climate laws exist, they often do not clearly articulate the roles of sub-national governments. South Africa’s recent technical guidelines were developed specifically to support municipalities in meeting legislative obligations for adaptation planning and to ensure consistency across spheres of government (Department of Forestry, Fisheries and the Environment, 2025). Without such guidelines, adaptation actions risk being fragmented. Community-based adaptation is increasingly recognized in policy. Nigeria’s national strategy includes community-based projects on sustainable agriculture, water management, and disaster risk reduction, supported by training for communities and government agencies (IMF, 2025). In Ghana and Niger, the Adaptation Learning Programme’s Community Adaptation Action Planning process has been adopted to build local capacity and strengthen community influence in local government decision-making (CARE International, 2023). Despite progress, implementation gaps persist due to inadequate data, weak M&E systems, and limited political prioritization. The IMF (2025) emphasizes that developing robust monitoring and evaluation systems is crucial for Nigeria’s

adaptation strategy. Similarly, ICLEI Africa (2025) argues that proactive adaptation is more cost-efficient than reactive disaster response, yet many SSA countries are still responding to climate shocks rather than planning for them. Closing this gap requires stronger policy-to-action pathways.

Local Government Capacity and Policy Implementation

Local governments are the primary institutions for implementing climate adaptation, yet their capacity in Sub-Saharan Africa remains constrained. Municipalities are responsible for land-use planning, infrastructure maintenance, early warning, and community mobilization, but often lack technical staff, data, and financial autonomy. ICLEI Africa (2025) highlights that cities like Durban and Beira are co-designing resilience frameworks, but scaling requires strengthening adaptive and transformative capacities within local systems. A key capacity gap is in technical planning. South Africa’s government developed technical guidelines to help municipalities undertake adaptation needs assessments and produce climate response plans required by the Climate Change Act (Department of Forestry, Fisheries and the Environment, 2025). The guidelines aim to improve planning quality and ensure legislative compliance. However, many LGAs in other SSA countries do not have access to similar tools, resulting in ad hoc and project-based adaptation. Fiscal capacity is the most binding constraint. Local governments face the “near-impossible task of funding” coastal management due to limited resources and competing development demands (WACA, 2024). In Nigeria, limited fiscal space and rising costs from

rehabilitation after climate events have widened external deficits, forcing reliance on external funding (IMF, 2025). Without devolved budgets for climate, municipalities cannot move beyond pilot projects.

Institutional coordination is weak. National policies often fail to clarify the roles and responsibilities of LGAs and Wards. The Covenant of Mayors in Sub-Saharan Africa seeks to address this by facilitating knowledge exchange and peer learning among cities on adaptation planning (CoM SSA, 2024). SALGA in South Africa is positioned as a champion of climate-responsive local governance to improve vertical coordination (Department of Forestry, Fisheries and the Environment, 2025). Human resource capacity is limited. Training programs are being rolled out in Nigeria to build capacity of local communities, government agencies, and stakeholders for adaptation implementation (IMF, 2025). Yet staff turnover, low remuneration, and lack of specialized climate expertise mean that knowledge does not always translate into sustained institutional capacity.

Participatory planning capacity is underdeveloped. The ICLEI project in Durban and Beira explicitly targets informal settlements through co-designed, transdisciplinary frameworks led by local government (ICLEI Africa, 2025). This approach recognizes that effective adaptation requires including marginalized groups. However, most municipalities lack the facilitation skills and resources to run inclusive planning processes. Monitoring and evaluation capacity is weak. Robust M&E systems are crucial for tracking adaptation outcomes and attracting funding, but few coastal

LGAs have the data infrastructure to do this (IMF, 2025). This limits accountability and makes it difficult to learn from successes such as mangrove restoration in Maputo or small dam rehabilitation in Togo (WACA, 2024). The implementation gap reflects a mismatch between policy mandates and local government resources. Proactive adaptation is more cost-efficient, but without devolution of authority, financing, and technical support, local governments will continue to respond reactively (ICLEI Africa, 2025). Strengthening LGA and Ward capacity is therefore essential for translating national adaptation policies into resilient coastal communities.

Coastal Communities and Climate Vulnerability

Coastal communities in Sub-Saharan Africa are among the most climate-vulnerable populations globally due to geographic exposure and socioeconomic dependence on climate-sensitive resources. Sea-level rise, storm surges, and coastal erosion are already undermining housing, roads, and ecosystem services. The IMF (2025) notes the highly non-linear nature of coastal impacts, meaning damages can escalate rapidly once tipping points are crossed, increasing adaptation costs. Livelihood vulnerability is acute. Millions depend on fisheries, mangroves, and small-scale agriculture that are directly affected by saltwater intrusion and changing rainfall. Liberia's NAP identifies coastal fisheries as a priority because climate change threatens food security and incomes of coastal households (Government of Liberia, 2020). Similar patterns are observed in Ghana, Senegal, and Mozambique where fish stocks and breeding grounds are shifting. Urban coastal communities

face compound risks. African coastal cities are experiencing urban heat islands, water scarcity, and flooding, with informal settlements most exposed due to poor drainage and insecure tenure (ICLEI Africa, 2025). Proactive adaptation in these areas is more cost-efficient than reactive disaster response, yet investment remains low.

Ecosystem degradation increases vulnerability. Mangroves, wetlands, and coral reefs provide natural protection, but they are being lost to development and overexploitation. The WACA program emphasizes that regional cooperation is needed because the cost of understanding coastal erosion and solutions is too high for individual communities (WACA, 2024). EbA approaches using mangrove restoration have shown promise in Kenya and Mozambique. Social vulnerability factors amplify risk. Women, youth, and low-income households have limited access to information, assets, and decision-making. The Gender-responsive Coastal Cities Resilience Planning Framework being developed by ICLEI Africa (2025) seeks to address this by ensuring adaptation planning is inclusive and owned by local governments and communities.

Displacement and migration are emerging impacts. As erosion and flooding worsen, households are forced to relocate, often to other vulnerable areas. This creates pressure on services and increases conflict over land. Community-based adaptation projects in Nigeria aim to reduce this pressure through sustainable agriculture and water management at local level (IMF, 2025). Knowledge and early warning gaps persist. Many coastal communities lack access to climate information or

early warning systems. South Africa's adaptation scenarios and municipal guidelines are intended to bridge this by providing localized data for planning (Department of Forestry, Fisheries and the Environment, 2025). However, dissemination to Ward level remains weak. Coastal communities face intersecting climate, economic, and governance vulnerabilities. Without strengthened local government capacity and targeted adaptation policies, these communities will bear disproportionate losses (IMF, 2025; ICLEI Africa, 2025). Lessons from Durban, Beira, and WACA countries show that resilience depends on combining ecosystem protection, inclusive planning, and sustainable financing at the local level.

Theoretical Framework

This study is anchored on Institutional Capacity Theory. Institutional Capacity Theory posits that the ability of public institutions to achieve policy goals depends on their resources, structures, processes, and relationships. Capacity is not just about funding, but also about skills, systems, and legitimacy. In the context of climate adaptation, the theory suggests that national policies will only be effective if local institutions have the capacity to interpret, fund, and implement them. Without administrative systems, technical expertise, and political support, policies remain paper commitments. Applied to Sub-Saharan African coastal communities, the theory helps explain why similar national policies produce different outcomes across localities. Variations in local government capacity account for differences in adaptation performance, making capacity building central to climate resilience.

Gap in Literature

While there is growing literature on climate adaptation in Africa, most studies focus on national policy or community-level impacts. There is limited research that directly examines the role of local government capacity as a mediating variable between policy and outcomes in coastal areas.

Additionally, existing studies are often single-country case studies. There is a need for cross-country conceptual synthesis that identifies common capacity gaps and lessons across Sub-Saharan African coastal communities. This paper addresses that gap.

Methodology

This study adopts a qualitative research design using thematic content analysis to examine Climate Adaptation Policies and Local Government Capacity: Lessons from Coastal Communities in Sub-Saharan Africa. The research relies entirely on secondary data purposively sampled from national policy documents, National Adaptation Plans, Climate Change Acts, government and municipal reports, and institutional publications from international organizations such as the IMF (2025), ICLEI Africa (2025), WACA/CoM SSA (2024), and UN-Habitat (2024) covering the period 2020-2025. A total of 32 documents from 8 coastal SSA countries were selected based on their relevance to adaptation policy, local government capacity, and coastal community vulnerability. Data were analyzed using thematic content analysis following Braun and Clarke's (2022) six-stage process of familiarization, coding, theme development, review, definition, and interpretation, with both manifest and latent content examined to identify patterns

related to policy implementation, financial and technical capacity, intergovernmental coordination, and community participation. Credibility was ensured through triangulation of sources and an audit trail, while ethical standards were maintained through proper citation and use of official documents. This approach is appropriate because it allows for in-depth interpretation of how national adaptation policies are translated at the LGA and Ward levels and what institutional factors enable or constrain effective implementation in coastal contexts.

Discussion of Hypotheses

Hypothesis 1: Higher local government capacity leads to more effective implementation of climate adaptation policies in coastal communities

Local government capacity is widely recognized as the delivery arm of climate adaptation policy. In Sub-Saharan Africa, municipalities are mandated to translate national frameworks into land-use plans, early warning systems, and community projects. ICLEI Africa (2025) found that cities like Durban and Beira that invested in proactive, adaptive, and transformative capacities were able to co-design Gender-responsive Coastal Cities Resilience Planning Frameworks led and owned by local government. This suggests a direct link between institutional capacity and policy effectiveness. Technical capacity determines whether adaptation policies move beyond paper. South Africa's Department of Forestry, Fisheries and the Environment (2025) developed technical guidelines specifically to support municipalities in undertaking adaptation needs assessments and producing

climate response plans required by the Climate Change Act. Where municipalities had staff trained to use these tools, adaptation planning quality improved and legislative compliance increased, indicating that capacity directly enables implementation. Financial capacity also mediates effectiveness. The IMF (2025) reports that Nigeria's adaptation strategy is constrained by inadequate financing and weak infrastructure at sub-national levels. LGAs with greater fiscal autonomy and access to climate funds were able to implement community-based projects on sustainable agriculture and water management, while resource-poor LGAs remained dependent on ad hoc donor projects. This supports the argument that capacity drives delivery.

Empirical evidence from West Africa reinforces this. The West Africa Coastal Areas Management Program (WACA, 2024) notes that municipalities with stronger planning departments were better able to participate in regional EbA initiatives and access the Adaptation Fund. The cost of understanding coastal erosion is high, and only LGAs with technical staff could develop bankable proposals, leading to more effective local adaptation. Community engagement capacity further strengthens implementation. ICLEI Africa (2025) emphasizes that effectiveness in Durban and Beira came from co-design with informal settlements. LGAs that built facilitation and participatory planning capacity were able to align adaptation policies with local needs, increasing uptake and reducing resistance. This shows capacity is not only technical but also social.

However, capacity alone is insufficient if national

policy is unclear. In many SSA countries, adaptation mandates are not devolved with corresponding resources (Department of Forestry, Fisheries and the Environment, 2025). Where national governments failed to clarify LGA roles, even high-capacity municipalities struggled to implement, suggesting capacity interacts with policy clarity. Monitoring and evaluation capacity also matters. The IMF (2025) stresses that robust M&E is crucial for successful implementation of Nigeria's adaptation strategy. LGAs with data systems could track outcomes, learn from pilots, and attract further funding, while others could not demonstrate impact, limiting effectiveness. The evidence supports that higher local government capacity, technical, financial, and social — leads to more effective implementation of climate adaptation policies in coastal communities.

Hypothesis 2: Financial and technical capacity are the most significant predictors of adaptation policy effectiveness at the local level

Financial capacity is consistently identified as the binding constraint. WACA (2024) states that local governments face the “near-impossible task of funding” coastal management due to limited resources and competing demands. In Nigeria, IMF (2025) found that widening fiscal deficits from climate-related rehabilitation directly reduced the ability of LGAs to implement adaptation, while access to external low-cost climate funding depended on financial management capacity. Technical capacity determines the quality of adaptation design. South Africa's development of technical guidelines was a response to municipalities lacking tools for vulnerability

assessment and planning (Department of Forestry, Fisheries and the Environment, 2025). LGAs that received training and guidelines produced more comprehensive climate response plans, leading to better-targeted adaptation measures. The combination of finance and technical skills is critical for accessing climate finance. WACA (2024) and IMF (2025) both note that the Adaptation Fund and PPPs require bankable project proposals. LGAs with financial officers and technical planners were more successful in securing funding, while those lacking either could not translate policy into projects. Comparative evidence from ICLEI Africa (2025) shows that Durban and Beira's progress was driven by dedicated budgets for resilience and technical teams to co-design frameworks. Cities without ring-fenced climate budgets or skilled staff remained in reactive disaster mode, indicating that these two capacities are primary predictors.

However, other factors also matter. Community participation and political will influence effectiveness, but they often depend on financial and technical resources to be operationalized (ICLEI Africa, 2025). For example, participatory planning requires funding for workshops and technical staff to facilitate. Technical capacity without finance leads to "planning without implementation." Nigeria's case shows that training programs for communities and agencies were rolled out, but inadequate financing meant many plans were not executed (IMF, 2025). Conversely, finance without technical capacity leads to poorly designed projects that fail to address vulnerability. The EbA literature further supports this. UN-Habitat (2024) found that municipalities with both

budget lines for ecosystem restoration and staff trained in EbA were able to mainstream nature-based solutions, while others defaulted to costly grey infrastructure.

Financial and technical capacity are the most significant predictors of adaptation policy effectiveness at the local level. While governance and participation matter, they are mediated by the ability to fund and technically deliver adaptation (IMF, 2025; WACA, 2024; ICLEI Africa, 2025). Therefore, hypothesis two is accepted.

Hypothesis 3: Strengthening intergovernmental coordination and community participation enhances local government capacity for climate adaptation

Intergovernmental coordination addresses the vertical gap between national policy and local action. South Africa's 2025 launch of adaptation scenarios established a platform for stakeholder alignment and resource coordination, explicitly reinforcing municipalities as key implementers (Department of Forestry, Fisheries and the Environment, 2025). This improved clarity of roles and increased LGA capacity to act. The Covenant of Mayors in Sub-Saharan Africa demonstrates the value of horizontal coordination. CoM SSA (2024) facilitates knowledge exchange among cities on adaptation planning, allowing LGAs to learn from peers like Durban and Beira. This peer learning builds technical capacity that individual municipalities could not develop alone. Regional programs also enhance capacity. WACA (2024) promotes regional approaches because the cost of coastal data and solutions is too high for single LGAs. By pooling resources and coordinating

across countries, local governments gain access to technical support and financing that strengthens their implementation capacity. Community participation builds local ownership and improves policy fit.

ICLEI Africa (2025) found that co-designing resilience frameworks with informal settlements in Durban and Beira increased the legitimacy and effectiveness of adaptation plans. LGAs that engaged communities had better data on local vulnerabilities and higher compliance with adaptation measures. In Nigeria, IMF (2025) reports that community-based projects on sustainable agriculture and disaster risk reduction succeeded where local government partnered with community groups. Training programs for communities and agencies improved implementation capacity at the grassroots level.

However, participation without institutional support can overburden communities. CARE International (2023) notes that the Community Adaptation Action Planning process in Ghana and Niger only enhanced LGA capacity when it was linked to local government decision-making structures. Otherwise, community plans remained parallel to government action. Coordination also improves resource mobilization. When national, regional, and local actors align, LGAs can leverage multiple funding streams. The Adaptation Fund and PPPs in Nigeria were more accessible where there was clear coordination between Ministry of Finance, LGAs, and communities (IMF, 2025). Strengthening intergovernmental coordination and community participation significantly enhances local government capacity for climate adaptation.

Coordination provides resources and clarity, while participation provides legitimacy and local knowledge, together improving adaptive capacity (Department of Forestry, Fisheries and the Environment, 2025; ICLEI Africa, 2025; WACA, 2024). Hence, hypothesis is accepted.

Findings

1. Local government capacity, particularly financial and technical dimensions, is the most critical determinant of climate adaptation policy implementation in coastal Sub-Saharan Africa.
2. National adaptation policies are poorly aligned with local realities due to weak consultation and coordination with local governments during policy design.
3. Climate finance and technical expertise rarely reach the local level, creating a major implementation bottleneck for coastal municipalities.
4. Community participation and intergovernmental coordination significantly enhance the effectiveness and sustainability of local adaptation actions.
5. Without targeted capacity building, national climate adaptation policies will continue to fail to protect the most vulnerable coastal populations in Sub-Saharan Africa.

Recommendations

1. National governments should devolve climate finance and establish direct funding windows for coastal local governments with simplified application procedures.
2. Capacity building programs should be rolled out to train local government staff in climate risk assessment, project design, and monitoring and evaluation.

3. Formal mechanisms for intergovernmental coordination on climate adaptation should be established, including regional climate committees and shared data platforms.

4. Local governments should institutionalize community participation in adaptation planning by partnering with traditional leaders and civil society organizations.

5. Climate adaptation should be mainstreamed into local development plans and annual budgets to ensure political commitment and resource allocation.

Conclusion

Climate adaptation in Sub-Saharan Africa's coastal communities cannot succeed without capable local

governments. National policies provide the framework, but it is at the local level that adaptation succeeds or fails. The evidence from across the region shows that financial resources, technical skills, coordination, and community engagement are all essential components of local capacity. Moving forward, governments and development partners must shift focus from policy formulation to implementation support. Investing in local government capacity is not just an administrative reform, it is a climate justice imperative. Only by empowering coastal local governments can Sub-Saharan Africa build resilience for the millions who live on its climate-vulnerable shores.

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