

Fragility x Climate Change x Finance

Africa is facing a triple crisis.

- 🌐 Fragile institutions
- 🔥 Escalating climate shocks
- 💰 Inaccessible climate finance

What happens when those who need the most receive the least? A **CSI** explainer on a crisis we can't afford to overlook.





A Continent on the Frontlines

Africa accounts for just **4% of global emissions**
Yet over **38% of its population lives in extreme poverty.**

- 19 of the world's 35 most fragile states are in Africa
- 15 of the 20 most climate-vulnerable countries are fragile or conflict-affected

Climate change here isn't just environmental, it's existential.





The Feedback Loop of Crisis

Fragility worsens climate vulnerability.
And climate shocks deepen fragility.

- **Droughts destroy crops** → increase displacement
- **Floods break health infrastructure** → fuel diseases
- **Weak governance** → blocks disaster response

This is not a domino effect, it's a loop without exit
unless we intervene.





The 'Streetlight Effect' in Climate Finance

Just **6% of climate finance** reached highly fragile countries in **2021. Why?**

Donors go where it's easier to operate, not where the need is highest.

- 10 most vulnerable African countries = **receive only 11% of funds**
- 10 least vulnerable = **receive 46%**

This is risk aversion masking as a strategy, and it's costing lives.





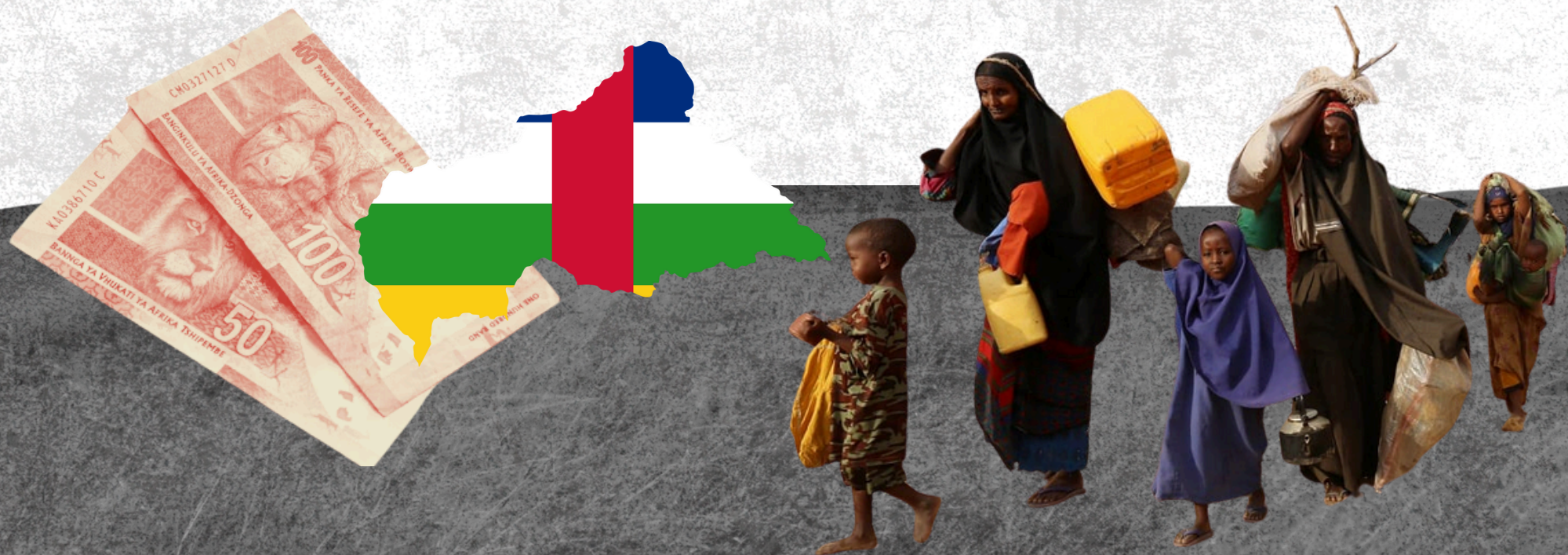
The Weight of Dependence

In fragile states, climate finance isn't optional; it's oxygen.

- **CAR**(Central African Republic) needs **\$1.7B** for climate goals, **84%** must come from donors
- **Somalia's foreign aid** needs **220%** of its gross capital formation

But most funding depends on stable institutions, which these states often lack.

We can't ask drowning states to build their life rafts.





So, What Needs to Change?

Climate finance design must evolve for fragile contexts:

- Conflict-sensitive delivery
- Low-governance operational models
- Avoid parallel systems that weaken state legitimacy
- Local co-design: women, youth, indigenous communities

Only then can finance move from transactional to transformational.



**Africa doesn't just need more money,
it needs finance that fits.**

**In fragile settings, climate resilience
begins with inclusive design.**



[Read the full blog on www.csiglobal.co](http://www.csiglobal.co)