



Strengthening Investments
in Gender-Responsive
Climate Adaptation



Costed Adaptation Plan

AUGUST 2026

ANLOGA



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LIST OF ACRONYMS

AF	Adaptation Fund
AfDB	African Development Bank
AnMa	Anloga Municipal Assembly
BoQ	Bill of Quantities
CAP	Costed Adaptation Plan
CAPEX	Capital Expenditure
CBO	Community-Based Organisation
CHPS	Community-based Health Planning and Services
CRVA	Climate Risk and Vulnerability Assessment
CSA	Climate-Smart Agriculture
CSO	Civil Society Organisation
CWSA	Community Water and Sanitation Agency
DA	District Assembly
DACF	District Assembly Common Fund
DASC	District Adaptation Steering Committee
DDF	District Development Facility
DPU	District Planning Unit
EPA	Environmental Protection Agency
EWS	Early Warning System
FAO	Food and Agriculture Organization of the United Nations
GCF	Green Climate Fund
GEF	Global Environment Facility
GHS	Ghana Cedis / Ghana Health Service (context-dependent)
GMet	Ghana Meteorological Agency
GoG	Government of Ghana
IEC	Information, Education and Communication (tools)
IFAD	International Fund for Agricultural Development
IFRC	International Federation of Red Cross and Red Crescent Societies
IGF	Internally Generated Fund
IOC	Intergovernmental Oceanographic Commission
LDCF	Least Developed Countries Fund
MCA	Multi-Criteria Analysis
MCDM	Multi-Criteria Decision-Making
MEL	Monitoring, Evaluation, and Learning
MESTI	Ministry of Environment, Science, Technology and Innovation
MFI	Microfinance Institution
MoF	Ministry of Finance
MoFA	Ministry of Food and Agriculture (Ghana)
MSWR	Ministry of Sanitation and Water Resources
MTDP	Medium-Term Development Plan
NADMO	National Disaster Management Organisation
NAP	National Adaptation Plan
NGO	Non-Governmental Organisation
O&M	Operations and Maintenance
PWD	Person with Disabilities

RCC	Regional Coordinating Council
RDT	Rapid Diagnostic Test
UNDP	United Nations Development Programme
UNEP	United Nations Environment Programme
UNFCCC	United Nations Framework Convention on Climate Change
UNICEF	United Nations Children's Fund
WASH	Water, Sanitation, Hygiene
WATSAN	Water and Sanitation
WHH	Women Headed-Households
WHO	World Health Organization
World Bank	World Bank Group

EXECUTIVE SUMMARY

This Executive Summary presents a concise overview of the key elements of each chapter of the Anloga Municipal Assembly (AnMA) Costed Climate Adaptation Plan (CAP) 2026. The CAP was developed to address specific climate risk vulnerability across six priority sectors: Agriculture, Fishing, Health & Sanitation, Critical Infrastructure, Water Resources, and Biodiversity.

CH.01	Purpose, Scope and Use of the Costed Adaptation Plan
	Chapter 1 establishes the purpose, rationale, and scope of the Costed Adaptation Plan. The Anloga Municipality faces increasing climate risks including coastal and lagoon flooding, drought, tidal waves, and coastal erosion. These climate risks disproportionately affect vulnerable groups, including women, persons with disabilities (PWDs), and smallholder farmers. The CAP was developed to translate the findings of the Anloga Climate Risk and Vulnerability Assessment (CRVA) into prioritized, costed, and implementable adaptation actions. It is aligned with the SIGRA Project framework and embedded within district planning and budgeting cycles, including National Adaptation Plan (NAP), Medium-Term Development Plans (MTDPs), Annual Action Plans, and Composite Budgets.
CH.02	Climate Risks, Key Vulnerable Groups, and Priorities
	Chapter 2 translates the detailed findings of the CRVA into a clear set of decision-relevant climate risks. The six priority vulnerable sectors —Agriculture, Fishing, Health & Sanitation, Critical Infrastructure, Water Resources, and Biodiversity — face compounding climate hazards including flooding, drought, heat stress, tidal waves, and coastal erosion. Five key communities were identified as climate risk hotspots: Bleamezado, Devegodo, Woe-Afedome, Dzita, and Atito-Alakple. Women, persons with disabilities, migrants, and the elderly have been prioritized in the climate adaptation plan as key vulnerable groups because they face the highest levels of exposure, sensitivity, and the lowest adaptive capacity to climate change in Anloga District. These communities experience flooding, erratic rainfall, tidal waves, and coastal erosion, with severe impacts on agricultural productivity, fisheries, health services, and livelihoods. The chapter outlines four key investment implications: shifting from reactive to preventive spending, integrating climate adaptation into core service delivery, developing prioritized and costed actions, and strengthening district-level planning capacity.
CH.03	Adaptation Prioritization Process and Learning Outcomes
	Chapter 3 describes the rigorous methodology used to identify, evaluate, and prioritize adaptation options. The process was grounded in three interconnected pillars: (i) recommendations from the CRVA vulnerability assessment; (ii) an extensive literature review of government documents, scientific publications, and grey literature; and (iii) participatory stakeholder consultations organized into six sector-specific groups. A total of 38 adaptation measures were identified across the six priority sectors, with agriculture receiving the highest number of actions (9), followed by Health & Sanitation (7), Fishing (6), Critical Infrastructure (6), Water Resources (5), and Biodiversity (5). The prioritization employed a Multicriteria Decision-Making (MCDM) Analysis using ten evaluation criteria including effectiveness, technical feasibility, affordability, gender

responsiveness, equity, and environmental considerations. Actions were scored on a four-point scale with an uncertainty notation system and weighted by sector stakeholders. The chapter concludes by describing the transition from Workshop 1 (MCA prioritization) to Workshop 2 (costing of adaptation actions).

CH.04

Costed Prioritized Adaptation Actions

Chapter 4 is the operational core of the CAP and presents the fully costed, prioritized adaptation actions across all six sectors. Each action is described with clear objectives, indicators of success, timeframes, resource requirements, institutional roles, estimated costs in GHS (local currency), potential funding sources, and scaling opportunities.

Agriculture (9 actions): Interventions target flood-resilient crop support, resilient sugarcane production, gender-responsive extension services, access to climate-smart inputs, shallot production strengthening, post-harvest storage improvement, microfinance for vulnerable farmers, and early warning systems. The total estimated cost is **GHS 1,681,654**.

Fishing (6 actions): Priority interventions include financial assistance for sustainable fishing, promotion of sustainable aquaculture, livelihood diversification, mangrove and wetland rehabilitation, regulatory enforcement, and phasing out unsustainable fishing methods. The total estimated cost is **GHS 18,249,205**.

Health & Sanitation (7 actions): Actions focus on climate-proofing CHPS facilities, heat-stress preparedness, disease surveillance, flood early warning communication, nutrition support for climate-stressed households, disability-inclusive health preparedness, and community-based health surveillance. The total estimated cost is **GHS 781,200**.

Critical Infrastructure (6 actions): Interventions include stormwater drainage systems, upgrading the Devegodo wooden bridge (**GHS 0.77M**), improving market access infrastructure for women traders (**GHS 0.72M**), constructing safe evacuation shelters, reinforcing housing for vulnerable groups, and ensuring climate-resilient transport for PWDs. The total estimated cost is **GHS 2,164,730**.

Water Resources (5 actions): Actions target deep groundwater and borehole rehabilitation, rainwater harvesting for schools and households, dry-season emergency water support, drought early warning, and gender-inclusive water governance. The total estimated cost is **GHS 3,805,190**.

Biodiversity (5 actions): Interventions cover mangrove restoration (**GHS 0.78M**), wetland conservation as natural flood buffers (**GHS 2.60M**), clean energy for processing to reduce ecosystem pressure, fish nursery habitat protection, and climate-aware biodiversity education. The total estimated cost is **GHS 5,220,370**.

The Fishing sector remains the largest single allocation at **57.2% of the total estimated cost (GHS 31,902,349)** across all sectors.

CH.05

Financing and Resource Mobilization

Chapter 5 presents the financing framework that links costed adaptation actions to

realistic funding sources. The chapter recognizes that the total investment requirement exceeds routine district resources and therefore establishes a strategic Two-Tier NDC-Aligned Framework.

Tier 1 (Unconditional/Domestically Financed) covers actions implementable using the District Assembly Common Fund (DACF), Internally Generated Funds (IGF), and local partnerships — without dependence on external funding.

Tier 2 (Conditional/Externally Co-Financed) covers capital-intensive investments requiring multilateral climate funds (GCF, Adaptation Fund, LDCF), development partners, and bilateral donors, with local co-financing always present.

Five core financing principles guide the strategy: alignment with district planning cycles; prioritization before fundraising; gender-responsive allocation; phased and scalable investment; and blended financing. Institutional arrangements clearly define roles for the District Planning Unit, Budget and Finance Units, Works Department, EPA, and SIGRA in managing, tracking, and reporting on climate finance.

The chapter also identifies key financing risks including over-reliance on donor funds, weak costing credibility, limited staff capacity, and financing-implementation mismatches — alongside mitigation measures to ensure the CAP remains credible, implementable, and financially sustainable.

CH.06

Framework for Adaptation Monitoring, Evaluation & Learning

Chapter 6 establishes the Monitoring, Evaluation, and Learning (MEL) framework proposed to underpin accountability, adaptive management, and continuous improvement throughout CAP implementation. MEL is essential for tracking progress, evaluating effectiveness, informing decision-making, promoting resource efficiency, ensuring stakeholder involvement, and maintaining accountability and transparency.

The MEL system leverages existing structures within Anloga, including current data collection frameworks, district reporting systems, and community engagement mechanisms. The four-step MEL cycle — Monitoring (tracking adaptation actions), Evaluation (reviewing the adaptation process), Learning (iteratively updating strategies), and Communication (reporting progress and disseminating knowledge) — is adapted from the Government of Liberia's NAP MEL approach.

MEL is anchored in the AnMA Planning Unit and integrated into the district's Medium-Term Development Plan (MTDP). The framework is designed to ensure that adaptation actions are evidence-based, inclusive of gender and social dimensions, and regularly reviewed and improved based on implementation feedback.

CH.07

Institutional Coordination & Capacity Building

Chapter 7 proposes a governance architecture and capacity development strategy required to translate the CAP from a planning document into a portfolio of implemented, accountable, and sustainable climate investments. The District Planning Unit (DPU) serves as the central coordination body, overseeing cross-sector integration, budget alignment, and performance tracking.

Key institutional roles are assigned across the Budget and Finance Unit, Works

Department, Environmental Health Unit, Agriculture Department, Gender Desk, NADMO, and Assembly Members/CSOs. A Quarterly CAP Coordination Platform, chaired by the DPU, provides the mechanism for reviewing implementation progress, resolving bottlenecks, and aligning financing.

Capacity gaps identified include weaknesses in costing and financial planning, infrastructure management and supervision, MEL data use, resource mobilization for climate finance instruments, and gender integration. The Capacity Development Strategy targets five priority areas — costing and appraisal, implementation supervision, MEL, gender and inclusion, and resource mobilization — delivered through on-the-job coaching, practical workshops, standardized tools, peer learning, and embedded technical support.

The chapter concludes by emphasizing institutional learning and knowledge management as essential mechanisms for sustained adaptation performance, alongside a risk management framework addressing weak coordination, limited infrastructure capacity, financing constraints, staff turnover, and operations and maintenance sustainability.

CH.08

Conclusions, Way Forward and Recommendations

Chapter 8 brings the Anloga Costed Climate Adaptation Plan to a close by synthesizing the key findings and charting a clear path to implementation. It concludes that climate risk in Anloga is real, immediate, and multi-sectoral; that vulnerability is differentiated and gendered, with women, PWDs, youth, and smallholder farmers and fisherfolks bearing disproportionate burdens; that the CAP has established a credible, investable portfolio of 38 costed adaptation actions across six priority sectors; that institutional and capacity foundations require sustained investment to deliver results; and that the CAP must function as a living document, regularly reviewed and updated in alignment with district planning cycles.

The chapter outlines a phased way forward across short (1–2 years), medium (3–5 years), and long-term (5+ years) horizons, prioritizing the formalization of the CAP Coordination Platform, mainstreaming of adaptation actions into the MTDP and Annual Action Plans, launch of domestically financeable Tier 1 actions, and development of bankable proposals for Tier 2 external climate finance.

Recommendations are directed at the Anloga Municipal Assembly, with emphasis on accountability, gender-responsive implementation, sustained capacity development, and alignment of all external support with district-led priorities. The chapter closes with a call to action, affirming that with strong coordination, strategic financing, and adaptive learning, Anloga can serve as a model for locally led climate resilience in Ghana and across West Africa.

1. PURPOSE, SCOPE, AND USE OF THE COSTED ADAPTATION PLAN

1.1 Background and Rationale

The Anloga Municipality is increasingly experiencing the impacts of climate variability and change, manifested through recurrent coastal flooding, drought, and agricultural and fishing sector-sensitive risks. These risks disproportionately affect livelihoods, infrastructure, service delivery, and the well-being of vulnerable groups, including women, children, persons with disabilities (PWDs), smallholder farmers, and the poor.

In response to these challenges, the Anloga Climate Risk and Vulnerability Assessment (CRVA) was undertaken to systematically identify priority climate hazards, exposed sectors, vulnerable populations, and geographic hotspots.

While the CRVA provided a strong evidence base for understanding climate risks, it did not on its own provide guidance on which adaptation actions should be implemented first, how much they would cost, or how they could be integrated into district planning and budgeting systems.

This Costed Adaptation Plan was therefore developed to bridge the gap between risk assessment and practical implementation. It translates the CRVA findings and stakeholder priorities into clearly defined, prioritized, and costed adaptation actions that can be realistically implemented by the District Assembly and its partners.

Specifically, the CAP seeks to:

CAP Objectives

- ▶ Move adaptation planning from conceptual recommendations to investment-ready actions;
- ▶ Support evidence-based allocation of limited district resources;
- ▶ Strengthen institutional capacity for costing, planning, and implementation of climate adaptation measures; and
- ▶ Enhance accountability, transparency, and coordination in climate-related decision-making.

This CAP represents a deliberate step towards mainstreaming climate adaptation into routine district development planning, rather than treating it as a stand-alone or externally driven agenda.

1.2 Linkages to the CRVA and District Planning Cycles

This Costed Adaptation Plan is embedded within, and aligned to, three interrelated processes: the Anloga CRVA, the Strengthening Investments in Gender-Responsive Climate Adaptation (SIGRA) project framework being implemented by Cowater International, and Ghana's district planning and budgeting cycles.

1.2.1 Linkage to the Anloga Climate Risk and Vulnerability Assessment

The CRVA provided the foundational evidence that informed this CAP. Key linkages include:

Key Linkages to the CRVA

- ▶ Identification of dominant climate hazards (e.g., flooding, drought, heat stress);
- ▶ Mapping of vulnerable sectors and communities;

- Analysis of differential vulnerability across gender, age, disability, and livelihoods.

All adaptation actions prioritized and costed in this CAP are explicitly linked to risks and vulnerabilities identified in the Anloga CRVA, ensuring coherence between assessment and action.

1.2.2 Alignment with the SIGRA Project

The CAP was developed under the SIGRA project which aims to support districts to move beyond climate diagnostics toward gender-responsive, costed, and implementable adaptation planning.

The CAP reflects SIGRA's core principles by:

SIGRA Core Principles Reflected

- Applying participatory and inclusive prioritization processes;
- Embedding gender and social inclusion as explicit criteria in decision-making;
- Building district-level capacity in costing, appraisal, and implementation planning; and
- Producing outputs that are directly usable for budgeting, proposal development, and investment mobilization.

1.2 Integration with District Planning and Budgeting Cycles

The CAP is intentionally designed to support and complement existing district planning instruments, including:

District Planning Instruments

- Medium-Term Development Plans (MTDPs),
- Annual Action Plans,
- Composite Budgets, and
- Sectoral investment plans.

Rather than creating parallel planning processes, the CAP provides climate-informed inputs that can be mainstreamed into these instruments.

Table 1: Alignment of the Costed Adaptation Plan (CAP) with Key Planning Instruments

Planning Instrument	How the Cap Support It
Medium-Term Development Plan (MTDP)	Provides prioritized, evidence-based adaptation actions aligned with district development objectives
Annual Action Plan	Supports annual selection and sequencing of adaptation investments
Composite Budget	Supplies indicative cost estimates to inform budget ceilings and allocations
Climate Finance Proposals	Provides structured action descriptions, cost breakdowns, and justification
Sector Plans	Helps sector departments integrate climate risks and adaptation actions

1.3 Intended Users of the Costed Adaptation Plan

This document is designed as a practical working tool, not merely a policy reference. It is intended for a broad range of users involved in planning, financing, and implementing development actions in the Anloga Municipality.

Table 2: Primary Users and How They Are Expected to Use the CAP

User Group	Intended Use
District Planning Officers	Integrate costed adaptation actions into MTDPs and Annual Action Plans
Budget and Finance Officers	Inform budget preparation, costing assumptions, and funding prioritization
Engineers and Works Departments	Support design, costing, and supervision of climate-resilient infrastructure
Sector Heads (Health, Agriculture, WASH, Gender, NADMO)	Guide sector-specific adaptation programming and coordination
Assembly Members and Management	Support informed decision-making and resource allocation
Development Partners and NGOs	Identify priority investment areas and partnership opportunities
SIGRA and National Stakeholders	Monitor implementation progress and support scaling

1.4 Scope and Coverage of the CAP

The CAP focuses on priority adaptation actions identified through participatory processes across key climate-sensitive sectors with gender responsive dynamics, including:

Agriculture Sector	Fishing Sector	Health & Sanitation
Critical Infrastructure	Water Resources	Biodiversity

For each priority action, the Plan provides:

Information Provided for Each Priority Action

- ▶ A clear description of the intervention;
- ▶ The climate risk addressed;
- ▶ Target locations and beneficiary groups;
- ▶ Institutional roles and partnerships;
- ▶ An indicative cost breakdown; and
- ▶ A proposed implementation timeline.

The CAP does not replace detailed engineering designs or Bills of Quantities (BoQs), but rather provides credible, decision-ready estimates that can be refined during detailed project preparation.

1.5 How the Costed Adaptation Plan Should Be Used

This CAP is intended to serve multiple interconnected functions across the adaptation planning and implementation cycle:

■ Strategic Prioritization

Helping the District Assembly decide what to do first, what can wait, and why.

■ Budgeting & Resource Allocation

Providing indicative cost figures that support realistic budgeting and investment planning.

■ Capacity Building

Strengthening district staff understanding of costing, appraisal, and climate-responsive planning.

■ Coordination & Accountability

Clarifying institutional responsibilities, partnerships, and safeguards.

■ Learning & Iteration

Serving as a living document that can be updated as implementation lessons, costs, and climate risks evolve.

2. CLIMATE RISKS AND PRIORITY

2.1 Introduction

This chapter translates the detailed findings of the Anloga Climate Risk and Vulnerability Assessment into a clear set of climate risks and priority adaptation needs that directly inform adaptation prioritization and costing. Rather than reproducing the full CRVA analysis, this chapter summarizes the most decision-relevant risks, highlights priority sectors and locations, and frames why specific adaptation investments are required to build resilience — particularly for women, youth, persons with disabilities (PWDs), and climate-sensitive livelihoods. This approach ensures that district staff and partners can clearly see what risks matter most, where they occur, and what kinds of adaptation responses are needed, before moving into prioritization (Chapter Three) and costing (Chapter Four).

2.2 Priority Vulnerable Sectors

The CRVA and Workshop 1 discussions confirmed that climate risks are unevenly distributed across sectors, with some sectors facing compounding vulnerabilities. The six priority sectors below align with the core sectors identified in this Costed Adaptation Plan.

Table 3: Priority Vulnerable Sectors and Climate Sensitivities

Sector	Key Climate Hazards	Why the Sector is Highly Vulnerable
Agriculture	Drought, erratic rainfall, extreme heat, bushfire	56.9% of households depend on agriculture (62.5% MHH vs 50.5% WHH), and 56.9% rely on rain-fed farming specifically. 69.4% live in flood-prone areas. WHH lag badly on adaptive capacity: irrigation (62.6% vs 71.4%), extension services (21.6% vs 37.7%), improved crop varieties (23.7% vs 38.4%) — with 0% WHH access to motorized/drip irrigation.
Fishing	Tidal waves, coastal erosion, flooding	15.3% of households depend on fishing, sharply skewed by gender (24.1% MHH vs 5.2% WHH). Highest in Atito-Alakple (38.7%). Mangrove depletion hits women processors hardest, raising fuel costs and travel time for fish smoking.
Health & Sanitation	Lagoon flooding, extreme heat, flash floods	Only 24.9% of households have training on climate-related disease (30.4% MHH vs 18.6% WHH). 53.2% face water access challenges, driving sanitation and disease risk, especially post-flood.
Critical Infrastructure	Flooding, coastal erosion, windstorms	Only ~34% report adequate road/market access. Devegodo's footbridge, Woe-Afedome's schools, and Bleamezado's housing have all suffered documented flood/storm damage.
Water Resources	Flooding, drought, saltwater intrusion	53.2% report water access challenges (near-equal MHH/WHH), but collection labor falls on women (44% vs 13.4% of men). Worst-affected: Devegodo (93.8% WHH), Woe-Afedome (88%), Dzita (73.3%). Only 17.7% have climate information access.
Biodiversity	Bushfire, drought, mangrove over-exploitation	Mangrove depletion — driven by both climate change and over-harvesting — has degraded the district's principal natural buffer against erosion and storm surge.

2.3 Climate Risk Hotspots and Affected Communities

The SIGRA CRVA identifies **five key communities** as climate risk hotspots, each facing multiple climate hazards. The main hazards are flooding (including lagoon flooding and flash floods), drought, tidal waves, and coastal erosion.

Table 4: Climate Risk Hotspots and Affected Communities

#	Community	Climate Hazards	Impacts on Key Sectors
01	Bleamezado	Lagoon flooding, erratic/reduced rainfall, drought	WHH live in flood-prone areas (highest of any community); flood-induced destruction of sugarcane plantations. 70% of WHH (63.2% MHH) face water access challenges.
02	Devegodo	Lagoon flooding, erratic rainfall, drought	Sugarcane repeatedly damaged by flooding; 93.8% of WHH rely on less reliable water sources.
03	Woe-Afedome	Lagoon flooding, flash floods, rainstorms, tidal waves	Rainstorms have damaged school buildings, disrupting children's access to education; 88% of WHH are in flood-prone areas and 88% rely on unreliable water sources; declining fish stocks; post-harvest losses among tomato farmers and fishmongers point to an unmet need for climate-resilient storage facilities.
04	Dzita	Lagoon flooding, tidal waves, coastal erosion	Shallot farming — the community's main livelihood, linked to the Dzita Shallot Farmers Association — is threatened by erratic rainfall and flooding; 83.3% of WHH live in flood-prone areas.
05	Atito-Alakple	Flooding (documented at Atito-Alakple, Photo 4), tidal waves, heat stress	18.8% of WHH rely on unreliable water sources and 6.3% have farms in flood-prone areas.

Source: Anloga Climate Risk and Vulnerability Assessment (CRVA)

2.4 Priority Affected Groups

Across sectors and communities, the CRVA and workshop findings consistently emphasized social differentiation in vulnerability. These groups directly informed gender-responsive and socially inclusive adaptation prioritization in subsequent chapters.

Key Vulnerable Groups

Women Caregiving roles, water collection burdens, and livelihood exposure to climate impacts (e.g., agriculture, fish processing)	Children Heightened exposure to waterborne and heat-related illnesses
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Persons with Disabilities Mobility and access challenges during floods		Smallholder Farmers & Fishers Climate-sensitive livelihoods and income insecurity
Youth Limited adaptive livelihood opportunities, increased school dropouts and migration		

2.5 Implications for District Investment and Planning

The climate risks outlined above have direct implications for how Anloga Municipality allocates resources, designs projects, and mobilizes funding. Key investment implications include:

01	Shift from Reactive to Preventive Spending Flood responses are costly. Investment in resilient infrastructure and early-warning systems reduce long-term costs.
02	Integration into Core Service Delivery Health, agriculture, water, and works departments must embed climate adaptation into routine planning and budgeting — not treat it as a standalone activity.
03	Need for Prioritized and Costed Actions Without clear cost estimates and phased investments, adaptation priorities cannot be integrated into MTDPs, annual action plans, or funding proposals.
04	Capacity Strengthening as Investment Priority The district requires strengthened capacity in costing, procurement, supervision, and monitoring to ensure adaptation investments are effective and sustainable.

2.6 Link to Subsequent Chapters

This chapter establishes why adaptation action is urgent and necessary in the Anloga Municipality. The following chapters build directly on this risk profile:

Chapter 3 › Prioritization

Explains how adaptation options were prioritized using participatory methods and multi-criteria Analysis.

Chapter 4 › Costed Actions

Translates priorities into fully costed adaptation actions for implementation, budgeting, and resource mobilization.

3. ADAPTATION PRIORITISATION PROCESS AND LEARNING OUTCOMES

3.1 Introduction

The detailed climate change adaptation plan for the Anloga Municipal Assembly (AnMA) identified and curated specific strategies tailored to the municipality's distinct requirements. This process allowed for a thorough evaluation of various adaptation options and the determination of the most effective measures. The planning team employed the methods detailed in the table below to select these adaptation actions.

3.2 Methodology to Identify Adaptation Options

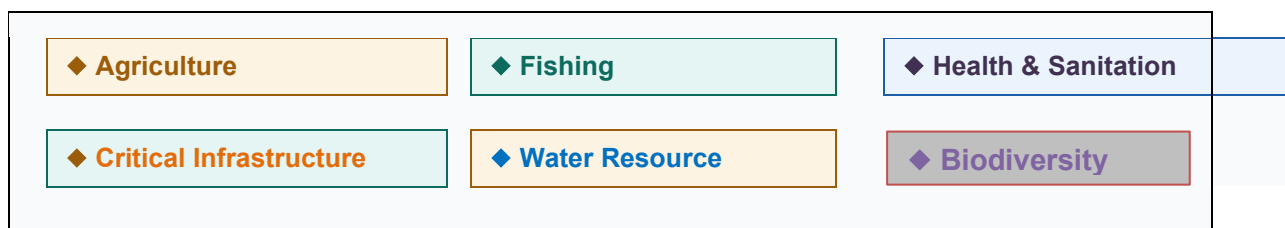
01	STEP 01 Vulnerability Assessment Report Recommendations
The climate change vulnerability assessment for the AnMA made recommendations regarding adaptation measures that could be explored to build resilience, increase adaptive capacity, and reduce vulnerability. These recommendations were well considered and integrated into the planning process.	

▼ *Findings from the vulnerability assessment guided the scope of the literature review*

02	STEP 02 Literature Review
An extensive review of optimal solutions and practices was conducted through a desk review of government documents, scientific publications, grey literature, and district reports. This process identified adaptation actions that effectively address similar impacts and vulnerabilities.	

▼ *Evidence from the literature informed stakeholder consultation priorities*

03	STEP 03 Stakeholder Consultation
Identified stakeholders in Anloga were engaged through participatory workshops, enabling open and equitable discussions on adaptation options and costing based on the gendered climate vulnerabilities in the municipality. Sector-specific stakeholders were organized into 6 groups, each addressing a specific sector of concern: Six Sector-Specific Consultation Groups:	



01 Vulnerability Assessment	02 Literature Review	03 Stakeholder Consultation
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These three methodological pillars work in concert to produce an inclusive and evidence-based adaptation Plan

A total of 38 adaptation measures were identified across six (6) critical sectors in the Anloga Municipal Assembly. These measures were meticulously developed to address the unique vulnerabilities of the municipality while strengthening its resilience to the impacts of climate change. The agriculture sector accounted for the highest number of actions (9), highlighting its essential role in the local economy, livelihoods, and food security. Closely following this is the health and sanitation with 7 targeted actions. The fishing and critical infrastructure sectors were addressed with 6 prioritized measures each. Water and biodiversity sectors account for 5 prioritized targeted actions each. Considering limited resources and various constraints, it is essential to prioritize adaptation actions to ensure their effective implementation. The sectors are ranked based on their socioeconomic significance, the expected level of impact, and their alignment with the municipality's most pressing climate vulnerabilities.

Table 5: Distribution of Adaptation Actions by Sector

RANK	SECTOR	SCALE OF ADAPTATION ACTIONS	TOTAL ACTIONS	
1	Agriculture Highest priority —9 actions		9	actions
2	Fishing Industry Coastal & inland fisheries		6	actions
3	Health & Sanitation Community health & wellbeing		7	actions
4	Critical Infrastructure Roads, bridges & facilities		6	actions
5	Water Resources Water supply & management		5	actions

RANK	SECTOR	SCALE OF ADAPTATION ACTIONS	TOTAL ACTIONS	
6	Biodiversity Ecological systems & habitats		5	actions
TOTAL ADAPTATION ACTIONS <i>Across all 6 sectors</i>		38 Total Actions		

Scale note: Each filled block (■) is scaled relative to the highest sector (Agriculture = 9 actions). Empty blocks (●) show remaining capacity.

Note: Fishing dominates at 67% of the entire plan's budget because it includes large-ticket items like mangrove/wetland rehabilitation and sustainable aquaculture infrastructure at scale

3.4 Evaluation and Prioritization of Adaptation Options

Based on the significant vulnerabilities and climate risks identified within the Anloga Municipal Assembly, an extensive list of potential adaptation actions/measures was compiled through a detailed desk review and consultations with key stakeholders. These actions were subsequently validated and refined during stakeholder workshops, where participants were grouped according to their expertise and interests to evaluate, prioritize, and rank the proposed adaptation measures. This exercise utilized clear criteria and comprehensive information to ensure robust decision-making. The prioritization process involved assessing the suitability of each adaptation option in the context of Anloga, its capacity to enhance resilience, its gender responsiveness and effectiveness in addressing the vulnerabilities identified in the climate change vulnerability and risk assessment (outlined in the CRVA report). In addition, the overall contribution of these adaptation measures to sustainable development was thoroughly evaluated.

This process was designed to enable informed decision-making and prevent maladaptation. To achieve this, diverse stakeholders were actively involved in the assessment, ensuring the selected measures were context-appropriate and free from potential negative consequences. Each of the five stakeholder groups—agriculture, health and sanitation, critical infrastructure, water resource and biodiversity — assessed the proposed actions using a Multicriteria Decision-Making (MCDM) Analysis. This method allowed for a nuanced evaluation of each measure, acknowledging that different actions may perform variably across multiple criteria and involve trade-offs.

Multicriteria Decision-Making (MCDM) Analysis is a systematic approach for assessing and prioritizing options based on diverse criteria. It entails identifying relevant factors, assigning importance weights to each, and scoring the options against these criteria. This approach facilitates well-informed and balanced decisions, particularly when addressing complex issues involving multiple stakeholders and competing priorities (Dixit & McGray, 2013). The criteria used to evaluate the climate change adaptation strategies are further detailed in Table 6, in this case each criteria was given an equal weight.

Figure 1: Consultation with the sector stakeholders for the ranking and prioritization exercise



Table 6: Criteria for the Assessment of the Climate Change Adaptation Options

S/N	INDICATOR	DESCRIPTION
1	Effectiveness	Effectiveness describes how well an adaptation option can mitigate climate damage. An effective option yields considerable benefits in terms of avoided consequences, albeit potentially at a high cost.
2	Technical Feasibility	Technical feasibility focuses on evaluating the technological expertise and the availability of necessary human, financial, and administrative resources for a specific option.
3	Replicability or Scalability	This defines the ability or possibility of the intervention to be replicated elsewhere in the country or scaled up.
4	Affordability (Cost Efficiency)	This refers to the cost of implementing the adaptation option.
5	Institutional Feasibility & Alignment with Municipal and/or National Priorities	Institutional feasibility refers to institutional and legal capacity. The preferred adaptation option aligns with laws, regulations, and institutional structures. The extent to which this measure supports other development priorities of the municipality or the country.
6	Traditional Acceptance of Adaptation	Traditional acceptance refers to the degree of acceptability of an adaptation strategy aligning with the context of traditional values.
7	Gender Responsiveness	This evaluates the extent to which the climate adaptation options address gender-related issues.
8	Equity	The extent to which the adaptation option will benefit vulnerable groups and communities.
9	Flexibility	Flexibility refers to the ability to change behaviour in response to changing climate conditions.
10	Environmental considerations	This evaluates the potential of the intervention to decrease GHG emissions, improve ecosystem biodiversity, human health, soil quality, water quality, air quality, climate, and landscape.

Source: Adapted from Dixit & McGray (2013)

3.5 Ranking of Adaptation Options

The adaptation actions presented in this chapter are the outcome of the Multicriteria Decision-Making (MCA) process described in Chapter 3. During Workshop 1, each sector's full list of adaptation options, for example, 20 options identified for Agriculture, was scored by sector stakeholders against 10 criteria (Section 3.4), including standalone Gender Responsiveness and Equity scores, using the five-point rating scale set out in table 7 below. Final Scores across the agriculture sector's long list, for example, ranged from 21 to 55, and the highest-scoring options — 9 in the case of Agriculture were carried forward into Workshop 2 for detailed costing (Section 3.6), becoming the prioritized actions presented in Chapter 4. The Priority numbering in each sector's table (#1–#9 for Agriculture, and equivalent ranges for other sectors) reflects this MCA-derived ranking, with the underlying scores, including the Gender Responsiveness and Equity sub-scores.

Table 7: Five-Point Scale with Uncertainty Notation

SCORE	RATING	MEANING
1	▼ Low	The adaptation option offers minimal benefit in addressing the criteria or poses notable drawbacks. (e.g., limited effectiveness, very high cost, poor feasibility)
2	◆ Neutral	The option neither significantly advances nor hinders the criteria. Effects are marginal or balanced. (e.g., moderate cost, some institutional alignment, mixed social acceptance)
3	▲ Medium	The option performs reasonably well against the criteria, with clear but not exceptional benefits. (e.g., good technical feasibility, moderate effectiveness, broadly acceptable)
4	★ High	The option performs strongly, offering substantial benefits and meeting the criteria to a high degree. (e.g., highly effective, affordable, scalable, strong community support)
5	★★ Very High	The option performs exceptionally, delivering the greatest achievable benefit and fully meeting or exceeding the criteria, with no significant drawbacks. (e.g., maximum effectiveness, low-cost relative to impact, excellent institutional and technical feasibility, strong gender-responsiveness and equity outcomes, broad community and traditional acceptance)

UNCERTAINTY NOTATION

(...) HIGH UNCERTAINTY NOTATION

Convention: Enclose a score in brackets to indicate high uncertainty in the rating.

Example: 3 = Medium (confident rating) (3) = Medium (high uncertainty — the rating may shift with more information)

When to use: Apply bracket notation when data is limited, stakeholder views are divided, or the evidence base is insufficiently robust to assign a confident score.

3.6 Transition from Prioritization to Costing

Workshop 1

**Multi-Criteria Analysis (MCA)
Prioritization**

Established a ranked list of sectoral priorities based on relevance, urgency, and impact.

Workshop 2

Costing of Adaptation Actions

Translated priorities into actionable investment packages with defined costs and institutional anchors.

4. COSTED PRIORITISED ADAPTATION ACTIONS

4.1 Introduction

This section outlines the prioritized strategies for adapting to climate change, emphasizing the objective of each strategy, the rationale behind it, and key factors to consider. The prioritized adaptation actions for Anloga Municipal Assembly focus on enhancing resilience to climate risks identified. These measures were validated by stakeholders and prioritized for implementation in the presented order. Cost estimates for each prioritized adaptation action were developed using an itemized, activity-based costing approach, disaggregating each intervention into capital investment (CAPEX), goods and services, and compensation, consistent with the categorization set out in MMDA Budgeting Guide. Unit costs were derived from prevailing market rates, comparable district-level projects, and consultation with sector leads during the costing workshop, then validated against AnMA's Composite Budget conventions to ensure consistency with existing district financial planning practice. Cost estimates presented in this chapter are indicative and should be refined at the procurement stage; detailed itemized budgets for each action are provided in Annex A to F, in line with the format and cost categories prescribed by the Budgeting Guide.

4.2 Overall Costed Priorities

Table 8: Overall Costed Priorities

Sector	# of Projects	Estimated Total Cost (GHS)	% of Total Budget	Avg. Cost per Project (GHS)
Fishing	6	18,249,205	57.2%	3,041,534
Biodiversity	5	5,220,370	16.36%	1,044,074
Water Resources	5	3,805,190	11.93%	761,038
Critical Infrastructure	6	2,164,730	6.79%	360,788
Agriculture	9	1,681,654	5.27%	186,850
Health & Sanitation	7	781,200	2.45%	111,600
TOTAL	38	GHS 31,902,349	100%	839,536

Key Observations

- **Agriculture** has the most projects (9) but by far the lowest average cost per project (~GHS 187,000) — consistent with it being a portfolio of extension services, inputs, and advisory support rather than capital infrastructure.
- **Fishing** has the fewest projects among the larger sectors (6) but the highest average cost per project by a wide margin (~GHS 3.04M) — roughly 16 times Agriculture's per-project average, and accounting for 58.4% of the entire plan's budget.

4.3 Agriculture

Agriculture in AnMA faces significant challenges from a combination of lagoon and coastal flooding, which are exacerbated by climate change and human activities. The municipality's location between the Gulf of Guinea and the expansive Keta Lagoon exposes it to dual flooding hazards. Coastal flooding, driven by rising sea levels and intensified tidal waves, frequently inundates farmland, causing soil erosion and salinization. Lagoon flooding occurs when heavy rainfall or upstream dam spillage causes the lagoon to overflow its banks, submerging surrounding agricultural lands and settlements. These hazards disrupt agricultural productivity and threaten food security, particularly for farming communities

situated in low-lying areas. Events such as the 2023 Akosombo Dam spillage underscore the compounded risks posed by human-induced upstream changes and extreme weather events.

The impacts of flooding on agriculture in Anloga are profound. Coastal flooding introduces saline water into soils, rendering them unsuitable for crop cultivation and reducing yields of staples like maize, cassava, and vegetables. Lagoon flooding results in waterlogging, sedimentation, and crop damage, further destabilizing farming livelihoods. Farmers in Anloga are further constrained by their reliance on traditional rain-fed agricultural practices, limited financial resources, and inadequate access to climate-related information, leaving them ill-equipped to cope with these growing risks. The 20 adaptation measures in the agriculture sector were focused on addressing these risks and vulnerabilities thereby increasing resilience and promoting sustainable agriculture.

All 9 prioritized actions scored highly on the overall MCA criteria relative to the sector's non-prioritized long-list options. Among them, **Strengthening Dzita Shallot Production** is the sector's most gender-responsive and equitable action, scoring the maximum on both dimensions as a named, documented women's farmer association (the Dzita Shallot Farmers Association) is the direct beneficiary. **Gender-Responsive Extension Access**, **Climate-Resilient Storage for Tomatoes & Fish**, and **Tomato Production Adaptation** follow closely behind, each also scoring maximum gender/equity marks and grounded in CRVA's documented WHH extension-access and post-harvest-loss burdens.

Table 9: Summary of the Adaptation Actions for the Agricultural Sector

Priority / Final Score	Adaptation Action	Project Description	Communities/Primary Beneficiaries	Objectives	Indicators of Success	Time Frame	Resources	Lead	Collaborating	Estimated Costs (GHS)	Potential Funding Sources	Scaling & Replication Opportunities
#1 (Score: 55)	Strengthening Dzita Shallot Production (WHH Priority)	Trains farmers in rainfall-adaptive bed formation, moisture control, and timed curing; procures drying mats, curing racks, and materials for communal curing platforms.	Dzita (Women)	Build resilience of shallot farmers facing rainfall variability and post-harvest losses.	Reduction in post-harvest losses (%) Yield stability of shallots across variable rainfall seasons	Medium-term	Technology, Finance, Human	AnMA	MoFA, Local Farmers, NGOs	30,180	DACF, DDF	Coastal wetlands
#2 (Score: 54)	Gender-Responsive Extension services (WHH Priority)	Delivers structured outreach to women-headed households (WHHs); establishes women's farmer learning groups; uses pictorial/visual field demonstrations for low-literacy engagement.	District-wide (Women)	Increase WHH access to farm advisory services to close climate-adaptive capacity gaps.	% of WHH receiving climate-smart advisory services Frequency of advisory service use per season	Short-term	Finance, Human	AnMA	MoFA; NGOs (gender & livelihoods); Community-Based Organizations (CBOs)	39,900	DACF, DDF	National scale
#3 (Score: 54)	Climate-Resilient Storage for Tomatoes (WHH Priority)	Conducts community needs assessment and site survey; constructs a climate-adapted post-harvest storage unit with solar-powered ventilation using locally available materials.	Woe-Afedome (Women)	Reduce spoilage caused by flooding and inadequate storage.	% reduction in post-harvest spoilage Number of households using improved flood-resilient storage	Short-term	Technology, Finance, Human	AnMA	MoFA; NGOs; Private Sector	101,770	DACF, DDF	Grazing regions
#4 (Score: 54)	Tomato Production Adaptation	Trains farmers in climate-adapted tomato farming (drip irrigation, pest-resistant varieties); distributes improved seedlings, drip irrigation kits, and fertiliser.	Woe-Afedome (General farming households)	Strengthen tomato farming adopted as a climate coping strategy.	Increase in tomato yields per hectare % of households maintaining tomato production across dry/wet seasons	Short- to Medium-term	Technology, Finance, Human	AnMA	MoFA; Agricultural Extension Services; Local Farmer Cooperatives	97,024	DACF, DDF	High-risk communities
#5 (Score: 53)	Microfinance for Agriculture (WHH Priority)	Establishes a climate-linked revolving microfinance scheme with gender-responsive eligibility criteria; capitalises the loan fund; deploys scheme managers, field officers, and community liaisons.	District-wide (Women)	Improve WHH and vulnerable farmers' access to financial recovery tools.	% of WHH accessing savings, credit, or insurance products Value of recovery finance accessed post-shock	Short- to Medium-term	Finance, Human	AnMA	Rural & Community Banks; NGOs; Microfinance Institutions	192,384	Adaptation Fund, DACF, DDF	Salinity zones
#6 (Score: 52)	Access to Inputs & Climate-Smart Technologies	Facilitates formal WHH enrolment into farmer cooperatives; provides irrigation scheduling	District-wide (Women)	Improve WHH adoption of climate-resilient inputs and	% of WHH adopting drought/flood-tolerant inputs	Short- to Medium-term	Technology, Finance, Human	AnMA	MMoFA; Development Partners; Private Sector	867,300	DACF, DDF	Vegetable belts

Priority / Final Score	Adaptation Action	Project Description	Communities/Primary Beneficiaries	Objectives	Indicators of Success	Time Frame	Resources	Lead	Collaborating	Estimated Costs (GHS)	Potential Funding Sources	Scaling & Replication Opportunities
	(WHH Priority)	guidance; distributes treadle pumps, improved seed packages, and watering cans.		irrigation tools.	Number of WHH using irrigation or water-saving technologies				(input suppliers)			
#7 (Score: 52)	Early Warning & Seasonal Advisory Services	Establishes a community-based early warning network; disseminates seasonal climate advisories via radio, SMS, and community briefings; procures solar radios, rain gauges, and volunteer mobile phones.	District-wide (Women)	Strengthen preparedness for storms, rainfall variability and planting delays.	% of farmers using climate forecasts in planning Reduction in delayed planting incidents due to climate shocks	Short-term	Technology, Finance, Human	AnMA	MoFA; Ghana Meteorological Agency (GMet); Media Organizations	53,636	Adaptation Fund, DACF, DDF	
#8 (Score: 49)	Resilient Sugarcane Production	Establishes community sugarcane nurseries using certified flood-tolerant setts; trains farmers in ridge construction and waterlogging management; deploys MoFA extension officers to certify sett quality.	Devegodo and Bleamezado (General farming households)	Stabilize sugarcane-based incomes (repeatedly destroyed by flooding).	% of sugarcane farmers reporting income recovery within one season after floods	Short-term	Technology, Finance, Human	AnMA	MoFA, Local Farmers, NGOs	129,260	DACF, DDF	National extension system
#9 (Score: 48)	Flood-Resilient Crop Support Systems	Distributes flood-resilient, short-maturity crop varieties and establishes a community emergency seed reserve; provides replacement farm tool kits after flood events; trains farmers in flood-resilient crop management and post-storm replanting protocols.	Shime area council (Women)	Reduce recurrent crop losses from floodwater and storms in highly exposed communities.	% reduction in crop losses after flood/storm events Number of farms adopting flood-resilient practices (raised beds, drainage, tolerant varieties)	Medium-term	Finance, Technology, Human	AnMA	MoFA, NGOs, Private Sector	170,200	DACF	Flooded sugarcane zones
Agriculture — Total Estimated Cost (9 actions)										Agriculture — Total Estimated Cost(9 actions): 1,681,654		

4.4 Fishing Sector

Fishing in Anloga Municipal Assembly (AnMA) is heavily impacted by climate change, with key hazards including lagoon and coastal flooding, rising sea levels, and mangrove degradation. These hazards disrupt fish breeding habitats, reduce fish stocks, and increase the vulnerability of fishing communities. Coastal erosion and siltation of the lagoon further exacerbate these challenges, threatening the livelihoods of fishers who rely on the availability of stable aquatic ecosystems.

Inadequate enforcement of fishing regulations and destructive fishing practices, such as overharvesting of mangroves, also contribute to habitat destruction, making the industry more susceptible to the impacts of climate variability in the fishing sector are compounded by socioeconomic challenges, such as limited access to alternative livelihoods, insufficient financial resources, and a lack of technical expertise for sustainable aquaculture. These challenges leave fishing communities ill-equipped to adapt to climate risks.

In addition, the encroachment of wetlands and inadequate wetland management practices reduce natural buffers against flooding and storm surges. Addressing these issues requires an integrated approach that includes mangrove restoration, regulation enforcement, and community-based management systems.

All 6 prioritized actions ranked among the sector's strongest performers on the overall weighted criteria. **Mangrove and Wetland Rehabilitation** remains the clearest gender-responsive and equitable standout, scoring the maximum on both by directly relieving the fuel-access burden CRVA documents for women fish processors and traders. **Financial Assistance Programs** and **Diversification of Livelihoods** follow closely behind — the latter formalizing income strategies WHH are already adopting per CRVA's household data, the former capitalising a revolving fund and insurance scheme supporting fishers' recovery from climate shocks.

Table 10: Summary of the Adaptation Actions for the Fishing Sector

Priority / Final Score	Adaptation Action	Project Description	Communities/Primary Beneficiaries	Objectives	Indicators of Success	Time Frame	Resources	Lead	Collaborating	Estimated Costs (GHS)	Potential Funding Sources	Scaling & Replication Opportunities
#1 (Score: 55)	Mangrove and Wetland Rehabilitation	Conducts a pre-rehabilitation hydrological assessment (tidal flow, waterway connectivity, salinity) to prevent stagnant-water conditions; delivers restoration training to the 100 community members undertaking site preparation and planting; establishes local, community-based mangrove nurseries prioritizing locally harvested seed stock with dedicated livelihood stipends for seed harvesters; installs zoning, protection, and monitoring infrastructure.	Communities bordering the Keta Lagoon complex (Women)	Restore degraded mangroves and wetlands to improve fish breeding habitats and biodiversity.	Area (hectares) of mangroves/wetlands restored Increase in fish species diversity or juvenile fish abundance in restored areas	Long-term	Finance, Technology, Human	AnMA	Forestry Commission; Fisheries Commission; NGOs	393,000	GCF, Adaptation Fund	Wetlands nationwide
#2 (Score: 53)	Diversification of Livelihoods	Equips agro-processing centers (onion/shallot drying, fish smoking) and upgrades salt processing; distributes 'business-in-a-box' livelihood starter kits to women; develops an 'Anlo-Origin' regional market branding and logistics program.	District-wide (Women)	Reduce over-reliance on fishing by introducing alternative income-generating activities for communities.	Percentage of fishing households adopting diversified livelihoods; Increase in income from alternative sources.	Medium-term	Finance, Technology, Human	AnMA	Fisheries Commission, NGOs, Private Sector	4,200,000	FAO, AfDB, GCF	Coastal communities nationwide
#3 (Score: 53)	Financial Assistance Programs to fishers for sustainable fishing practices	Capitalises a revolving Sustainable Operations Loan Fund and Emergency Recovery reserve for boat repair, maintenance, and disaster response; bulk-purchases micro-insurance	Atito, Alakple, and Anlo-Afiadeniyigba landing sites (Men (boat owners); Women (processors/traders, indirect))	Support fishers with funds for boat repair, replacement, and sustainable operations (Atito-Alakple).	Number of fishers receiving financial support for sustainable operations Percentage of supported boats meeting sustainability or safety standards	Short-term	Finance, Human	AnMA	Fisheries Commission; Rural Banks/Financial Institutions; NGOs	4,125,000	Adaptation Fund, World Bank, UNEP,	Coastal landing sites

Priority / Final Score	Adaptation Action	Project Description	Communities/Primary Beneficiaries	Objectives	Indicators of Success	Time Frame	Resources	Lead	Collaborating	Estimated Costs (GHS)	Potential Funding Sources	Scaling & Replication Opportunities
		premiums covering gear loss and climate-related accidents.										
#4 (Score: 49)	Effective Regulations and Local Enforcement of Byelaws	Procures motorized patrol vessels and develops a digital mobile-reporting/monitoring dashboard; trains 15 Beach/Landing Site Co-Management Committees (BMCs) on the Fisheries and Aquaculture Act 1146; drafts and gazettes Anloga-specific Fisheries Byelaws.	District-wide coastal communities (General fishing communities)	Protect wetlands and mangroves from unsustainable practices and illegal activities.	Number of byelaws enforced; reduction in illegal mangrove harvesting and wetland encroachment incidents.	Medium-term	Human, Finance, Technology	AnMA	Fisheries Commission, Local Communities	2,100,005	FAO, AfDB, GCF, World Bank	Coastal communities nationwide
#5 (Score: 49)	Promotion of Sustainable Aquaculture Development	Constructs one semi-intensive district hatchery and installs 8 HDPE floating cages at cooperative/pilot scale — rescaled from an original national-scale proposal (two commercial RAS hatcheries, 50 cages) that exceeded Ghana's entire national annual hatchery capital budget; procures fingerlings and climate-smart feed sized to this district-level operation; engages district extension officers and trains local youth.	District-wide landing sites (Youth)	Develop and promote sustainable aquaculture systems to supplement fish stocks.	Number of operational sustainable aquaculture systems established Quantity of fish produced through sustainable aquaculture annually	Long-term	Finance, Technology, Human	AnMA	Fisheries Commission; CSIR/ NGOs	1,181,200	FAO, AfDB, GCF, World Bank	Aquaculture zones

Priority / Final Score	Adaptation Action	Project Description	Communities/Primary Beneficiaries	Objectives	Indicators of Success	Time Frame	Resources	Lead	Collaborating	Estimated Costs (GHS)	Potential Funding Sources	Scaling & Replication Opportunities
#6 (Score: 46)	Phasing Out or Improving Unsustainable Fishing Methods	Subsidises (90%) the swap of destructive monofilament nets for approved multifilament nets; establishes illegal-net disposal/recycling logistics; runs a vessel/canoe certification and premium market-entry scheme.	District-wide (Men (fishers))	Minimize environmental damage by encouraging sustainable fishing techniques and practices.	Percentage of fishers adopting approved sustainable fishing gear or methods Reduction in bycatch or destructive fishing incidents	Medium-term	Finance, Technology	AnMA	Fisheries Commission; NGOs	6,250,000	FAO, GEF, AfDB, GCF, World Bank	Coastal communities nationwide
Fishing — Total Estimated Cost (6 actions):										Fishing — Total Estimated Cost (6 actions): 18,249,205		

4.5 Health and Sanitation

Health and sanitation in Anloga Municipal Assembly (AnMA) face significant challenges from climate change, with key hazards including flooding, water scarcity, and rising temperatures. Flooding, exacerbated by sea-level rise and intense rainfall, overwhelms sanitation systems, leading to the contamination of water sources and an increased prevalence of waterborne diseases such as cholera and typhoid fever. Stagnant floodwater creates breeding grounds for mosquitoes, heightening the risk of malaria.

Rising temperatures also pose risks, including heat-related illnesses and the proliferation of temperature-sensitive diseases. Vulnerabilities in the health sector are further compounded by insufficient healthcare infrastructure, inadequate sanitation facilities, and limited access to clean water, leaving communities ill-equipped to cope with these hazards and sanitation are magnified by the municipality's reliance on aging drainage systems, unregulated waste disposal, and inadequate public awareness of hygiene practices.

Flood events often cause sewage overflows, polluting water sources and exacerbating health risks for vulnerable groups, including children and pregnant women. Climate variability also stresses the capacity of healthcare facilities, which are often ill-equipped to manage outbreaks of climate-sensitive diseases. To address these vulnerabilities, adaptation measures such as improving drainage systems, restoring wetlands, strengthening healthcare infrastructure, and enhancing public health education have been prioritized. These measures aim to build community resilience and safeguard public health in the face of increasing climate-related challenges.

All 7 prioritized actions scored strongly overall relative to non-shortlisted alternatives. Three actions now share the sector's top gender-responsive and equity ranking: **Climate-Proof CHPS Compounds & Clinics**, **Nutrition Support for Climate-Stressed Households**, and **Disability-Inclusive Health Preparedness**. Nutrition Support remains the only action naming all three CRVA-flagged vulnerable groups (children, women, and PWD) as explicit priorities; Disability-Inclusive Health Preparedness directly addresses CRVA's finding that PWDs face significant barriers during climate emergencies; and Climate-Proof CHPS Compounds responds to CRVA's documented finding that pregnant women "suffer significantly" accessing care during flooding.

Table 11: Summary of the Adaptation Actions for the Health and Sanitation

Priority / Final Score	Adaptation Action	Project Description	Communities/ Primary Beneficiaries	Objectives	Indicators of Success	Time Frame	Resources	Lead	Collaborating	Estimated Costs (GHS)	Potential Funding Sources	Scaling & Replication Opportunities
#1 (Score: 55)	Climate-Proof CHPS Compounds & Clinics	Procures a mobile clinic vehicle and cold-chain vaccine storage units; trains CHPS nurses and Community Health Officers on climate-related health risks; runs flood-season health sensitization coordinated with the Water sector's WASH messaging; provides allowance-based deployment support for mobile outreach.	District-wide (Pregnant Women, Children)	Maintain functional health services during floods, storms, heatwaves.	% of health facilities operational during climate events Average service disruption time (hours/days)	Short-term (preparedness), ongoing	Human, Technology, Finance	AnMA	Ghana Health Service (GHS); NGOs	294,485	GCF, Adaptation Fund, WHO, World Bank	Scale to all flood-prone districts
#2 (Score: 55)	Nutrition Support for Climate-Stressed Households	Conducts community nutrition screening and growth-monitoring outreach; disseminates climate-resilient nutrition IEC materials linked to the Agriculture sector's salt-tolerant crop actions; coordinates with Agriculture and Fishing officers on food-security-linked malnutrition risk; establishes demonstration gardens and procures anthropometric equipment.	District-wide (Children, Pregnant/ Lactating Women, PWD)	Prevent climate-driven malnutrition in children and pregnant/ lactating women.	% reduction in the prevalence of acute malnutrition in target groups % of households receiving nutrition support during climate shocks	Medium to Long-term	Human, Finance	AnMA	GHS; Ghana School Feeding Program; NGOs	56,900	DACF, DDF	Vulnerable communities
#3 (Score: 55)	Disability-Inclusive Health Preparedness	Trains CHPS staff on accessibility awareness and disability-inclusive patient handling; produces accessible-format (braille/audio) health advisories coordinated with the Water sector's accessible water-point design; installs ramps, grab bars, and accessible sanitation at CHPS compounds.	District-wide (PWD)	Ensure PWDs are not excluded during climate health emergencies.	% of emergency plans inclusive of PWD needs PWD satisfaction/ access rate during emergency	Medium-term	Human, Technology, Finance	AnMA	GHS; NGOs	57,475	DACF, DDF, UNDP, WHO, GCF	National inclusive emergency planning
#4 (Score: 52)	Climate-Sensitive Disease Surveillance	Procures durable digital reporting tablets and district-level cold-chain storage; conducts joint field mapping of stagnant-water breeding sites with	District-wide (General community)	Detect outbreaks triggered by climate hazards (floods, heat, stagnant water).	Time from outbreak onset to detection Number of climate-linked outbreaks	Medium-term	Human, Technology, Finance	AnMA	GHS; NGOs	83,100	DACF, DDF	National disease surveillance system

Priority / Final Score	Adaptation Action	Project Description	Communities/ Primary Beneficiaries	Objectives	Indicators of Success	Time Frame	Resources	Lead	Collaborating	Estimated Costs (GHS)	Potential Funding Sources	Scaling & Replication Opportunities
		Water and Biodiversity sector officers; procures vector-control consumables; formalises inter-sectoral coordination on ecosystem-linked disease drivers.			detected early							
#5 (Score: 52)	Flood & Storm Early Warning Communication	Orients community health messengers on interpreting flood/storm health alerts; disseminates IEC materials on health precautions during flood/storm events; installs durable megaphones and fixed alert boards; provides allowances to district health communication focal persons.	District-wide (PWD)	Ensure timely, accessible alerts for all vulnerable groups.	% of alerts disseminated in accessible formats (local language, disability-inclusive) Alert dissemination time before hazard onset	Medium-term	Finance, Technology	AnMA	GHS; NGOs	41,790	DACF, DDF, IGF	District-wide integration
#6 (Score: 51)	Heat-Stress Preparedness & Cooling Measures	Disseminates heat alerts via Ewe-language FM radio; constructs shaded rest shelters at markets and landing sites; installs ventilated waiting areas at CHPS facilities.	District-wide markets and landing sites (Pregnant Women, Elderly, Outdoor Workers)	Reduce heat-related illness for outdoor workers, pregnant women, elderly.	Reduction in reported heat-related illness cases % of at-risk groups receiving heat-risk guidance	Short-term (seasonal), ongoing	Finance, Human	AnMA	GHS; NGOs	155,100	DACF, DDF	Nationwide seasonal programming
#7 (Score: 51)	Community-Based Health Surveillance Volunteers	Recruits and trains community health surveillance volunteers; supplies RDT kits and structured reporting materials; provides performance-based (not salary-based) transport reimbursement.	District-wide (Elderly, Chronically Ill)	Strengthen last-mile climate health monitoring.	Number of households monitored Number of health events detected and reported	Medium-term	Human, Technology	AnMA	GHS; NGOs	92,350	GCF, WHO, DACF, DDF	Community-level expansion
Health & Sanitation — Total Estimated Cost (7 actions)										781,200		

4.6 Critical Infrastructure

Anloga Municipal Assembly's critical infrastructure is increasingly vulnerable to the impacts of climate change, with hazards such as flooding, coastal erosion, and storm surges posing significant threats. Flooding caused by intense rainfall and rising sea levels disrupts roads, markets, and public facilities, hampering essential services and economic activities in the municipality. Coastal erosion, driven by strong wave action, endangers infrastructure along the shoreline, including buildings in low-lying areas. These hazards expose the municipality to heightened risks, including damage to critical facilities, displacement of communities, and interruptions in livelihoods. The inadequacy of drainage systems to manage heavy rainfall exacerbates these risks, leading to widespread water damage and rendering infrastructure increasingly unreliable.

The vulnerabilities in Anloga's critical infrastructure are further amplified by systemic challenges such as insufficient funding, limited technical capacity, and poor maintenance of existing assets. The lack of regular inspection and upkeep of key infrastructure, including high-tension electric cables and water supply systems, increases their susceptibility to damage during extreme weather events. In addition, issues such as land acquisition disputes and weak enforcement of building codes hinder the development of resilient infrastructure. Communities in flood-prone and low-lying areas are disproportionately affected, particularly those relying on markets and transportation networks for their livelihoods. Addressing these challenges requires comprehensive adaptation measures to ensure the resilience and functionality of critical infrastructure against climate risks.

All 6 prioritized actions performed strongly on the overall weighted criteria. **Upgrade the Devegodo Wooden Bridge** is now the sector's clearest gender-responsive and equitable standout, directly tied to CRVA's documentation of this exact bridge as a market lifeline for women traders. **Improve Market Access Infrastructure for Women Traders** and **Climate-Resilient Transport Support for Elderly & PWDs** follow closely behind — the former explicitly naming women traders as its beneficiary group, the latter grounded in CRVA's finding that the elderly "often lack the physical strength to evacuate" and that PWDs face significant barriers reaching shelter.

Table 12: Summary of the Adaptation Actions for the Critical Infrastructure

Priority / Final Score	Adaptation Action	Project Description	Communities/Primary Beneficiaries	Objectives	Indicators of Success	Time Frame	Resources	Lead	Collaborating	Estimated Costs (GHS)	Potential Funding Sources	Scaling & Replication Opportunities
#1 (Score: 54)	Upgrade the Devegodo Wooden Bridge to a Climate-Resilient Structure	Conducts certified hydrological and structural design assessments; constructs a raised, reinforced concrete/steel bridge with hydrologically designed foundations and non-slip pedestrian decking.	Devegodo (Women, Elderly, PWD)	Maintain uninterrupted market access and safe mobility for women traders, elderly people, and PWDs.	% of market days uninterrupted during rainy season Travel time to markets during floods (minutes)	Short- to Medium-term	Finance, Human, Technology	AnMA	NGOs	767,550	GCF; AfDB, World Bank	Replication across vulnerable bridge crossings
#2 (Score: 53)	Improve Market Infrastructure for Women Traders	Conducts site engineering assessments; rehabilitates feeder paths and constructs raised pedestrian walkways in flood-prone market-access sections.	Devegodo to Woe-Afedome market corridor (Women)	Secure reliable access for women fishmongers and vegetable traders whose livelihoods depend on uninterrupted mobility.	% reduction in lost trading days due to flooding Income stability of women traders during rainy season	Short- to Medium-term	Human, Finance	AnMA	NGOs; Fisheries Commission	722,940	GCF; IFAD; World Bank; AfDB	Coastal and inland market centers
#3 (Score: 53)	Climate-Resilient Transport Support for Elderly & PWDs	Develops documented evacuation transport allocation protocols; procures tricycles and carts registered under the District Assembly asset inventory.	District-wide (Elderly, PWD)	Ensure safe movement for those with limited mobility during climate shocks.	% of evacuation routes accessible to PWDs PWD evacuation success rate during flood events	Medium-term	Human, Finance, Technology	AnMA	NGOs; NADMO	181,400	GCF; Adaptation Fund; UNDP; World Bank	Replication in all vulnerable districts
#4 (Score: 51)	Construct Safe, Accessible Evacuation Points	Prepares formal evacuation layout plans and shelter management protocols; re-roofs selected public buildings with reinforced roofing, raised flooring, lighting, and disability-access ramps/handrails.	Atito-Alakple and Bleamezado (Women, Children, Elderly, PWD, Migrants)	Provide inclusive sheltering during storms and floods for women, children, elderly, PWDs, and migrants.	Number of shelters meeting accessibility standards % of displaced vulnerable persons safely sheltered within 24 hours	Short- to Medium-term	Human, Finance, Technology	AnMA	NADMO; Ghana Red Cross; NGOs	184,400	Adaptation Fund; World Bank; GCF	All climate-vulnerable districts
#5 (Score: 51)	Reinforce Housing Structures for Vulnerable Groups	Trains local artisans in safe reinforcement techniques; distributes certified reinforcement materials (roof bracing, storm straps)	District-wide, high-risk housing communities (Women (WHH))	Reduce structural collapse risks in flood- and storm-prone communities, especially for	% of high-risk homes structurally reinforced Reduction in building collapse incidents during storms	Medium-term	Finance, Human	AnMA	Ministry of Works & Housing; NGOs	164,900	GCF; World Bank; UNDP	Replication in high-risk housing communities

Priority / Final Score	Adaptation Action	Project Description	Communities/Primary Beneficiaries	Objectives	Indicators of Success	Time Frame	Resources	Lead	Collaborating	Estimated Costs (GHS)	Potential Funding Sources	Scaling & Replication Opportunities
		directly to identified WHH households.		WHHs in fragile homes.								
#6 (Score: 50)	Construct Stormwater Diversion/ Resilient Drainage Systems to Protect Schools & Roads	Conducts hydrological assessment; constructs lined stormwater diversion channels, culverts, and erosion-control structures around schools and roads.	Woe-Afedome (Children)	Reduce recurrent flooding damage to homes, roads, sanitation structures and ensure mobility for vulnerable populations.	Number of homes/roads/sanitation facilities flood-proofed Reduction in annual flood-related asset losses	Medium-term	Finance, Human, Technology	AnMA	Ministry of Works & Housing; NGOs	143,540	GCF; Adaptation Fund;	Urban and peri-urban drainage systems nationwide
Critical Infrastructure — Total Estimated Cost (6 actions)										Critical Infrastructure — Total Estimated Cost (6 actions): 2,164,730		

4.7 Water Resource

Water resources in Anloga Municipal Assembly are under significant threat from climate change, with hazards such as saltwater intrusion, flooding, and erratic rainfall patterns posing substantial challenges. Rising sea levels and coastal flooding exacerbate the salinization of water bodies and underground aquifers, rendering them unsuitable for drinking and agricultural purposes. Erratic rainfall patterns reduce the reliability of freshwater availability, intensifying water scarcity. These hazards compromise the quality and quantity of water resources, affecting the livelihoods of local communities dependent on agriculture, fishing, and domestic water supply.

The vulnerabilities in water resource management are further amplified by inadequate infrastructure for water storage and distribution, limited community awareness of sustainable water usage, and the degradation of natural water bodies such as wetlands and lagoons. Flooding events often introduce pollutants into freshwater sources, heightening public health risks and reducing water usability. In addition, the lack of coordination among agencies responsible for water management hinders the effective implementation of resilience measures. Addressing these challenges requires targeted interventions to restore natural water systems, enhance infrastructure, and build community capacity for sustainable water resource management.

All 5 prioritized actions scored well above the sector's non-prioritized alternatives. **Deep Groundwater, Borehole, Well & Standpipe Rehabilitation** and **Dry-Season Emergency Water Support for Vulnerable Groups** are the sector's clearest gender-responsive and equitable standouts. The former responds directly to CRVA's largest single gendered labor finding: 44% of women, versus 13.4% of men, are responsible for water collection. The latter is grounded in CRVA's specific, documented household percentages facing unreliable dry-season access (Devegodo 93.8%, Woe-Afedome 88%, Dzita 73.3%).

Table 13: Summary of the Adaptation Actions for the Water Resource

Priority / Final Score	Adaptation Action	Project Description	Communities/Primary Beneficiaries	Objectives	Indicators of Success	Time Frame	Resources	Lead	Collaborating	Estimated Costs (GHS)	Potential Funding Sources	Scaling & Replication Opportunities
#1 (Score: 55)	Deep Groundwater, borehole, well & standpipe rehabilitation	Drills deep, low-salinity boreholes fitted with solar-powered submersible pumps; constructs reinforced, accessibility-compliant platforms with ramps and handrails; trains WATSAN committees.	District-wide, prioritizing Devegodo, Woe-Afedome, and Dzita — CRVA's highest unreliable-water-source communities (Women, Elderly, PWD)	Expand dry-season potable water access where shallow sources dry or become saline and reduce mobility risks, especially for women, elderly & PWDs (1 per vulnerable community)	Number of functional dry-season water points established % of households with ≥20L/person/day during dry season % of water points accessible to PWDs and elderly	Medium-term	Finance, Technology, Human	AnMA	Community Water and Sanitation Agency (CWSA); NGOs; Development Partners	1,497,400	GCF; Adaptation Fund; AfDB; World Bank	Scale to water-stressed districts nationwide
#2 (Score: 55)	Dry-Season Emergency Water Support for Vulnerable Groups	Documents drought water-allocation protocols; conducts household vulnerability mapping; procures emergency storage tanks and mobile distribution units.	District-wide (Women (WHH), Elderly, PWD)	Prevent dehydration and hardship during extreme shortages.	Number of emergency water supply activations Incidence of dehydration-related health cases	Short- to Medium-term	Finance, Human, Technology	AnMA	Ghana Health Service; NGOs; Development Partners	468,500	Adaptation Fund; UNICEF; IFRC; World Bank	All drought-prone areas
#3 (Score: 54)	Gender-Inclusive Water Governance Committees	Facilitates the structured formation of inclusive water governance committees; develops documented pro-poor tariff frameworks; conducts conflict-mediation workshops involving migrant herders.	District-wide (Women, PWD, Migrants)	Improve representation and equity in water allocation.	% of water committees with women & PWD representation Documented equitable water allocation plans	Medium-term	Human, Finance	AnMA	Ministry of Sanitation and Water Resources (MSWR)	73,200	DACF, DDF	Nationwide water governance reforms
#4 (Score: 53)	Early Warning for Drought & Water Stress	Develops colour-coded drought communication materials; trains designated alert messengers; installs community alert boards and district-level SMS/radio dissemination equipment.	District-wide (General community)	Strengthen preparedness for seasonal shortages and flood impacts.	Existence and use of seasonal water contingency plans Lead time of preparedness actions before shortages	Medium-term	Technology, Human, Finance	AnMA	NADMO; CWSA; NGOs; Ghana Meteorological Agency	553,350	GCF; World Bank	Nationwide drought preparedness systems

Priority / Final Score	Adaptation Action	Project Description	Communities/Primary Beneficiaries	Objectives	Indicators of Success	Time Frame	Resources	Lead	Collaborating	Estimated Costs (GHS)	Potential Funding Sources	Scaling & Replication Opportunities
#5 (Score: 52)	Rainwater Harvesting for Schools, Markets & Households	Trains locally certified artisans (women, youth, PWD-inclusive) in rooftop rainwater-harvesting tank construction; installs systems with first-flush devices at schools and markets; distributes household tank kits to WHHs and elderly-only households.	District-wide schools and markets (Women, Youth, PWD, Elderly)	Reduce pressure on distant water sources during irregular rainfall.	Average distance/time to fetch water reduced Reduction in use of distant/emergency water sources	Medium-term	Human, Finance, Technology	AnMA	CWSA; NGOs	1,212,740	GCF; UNICEF; World Bank; AfDB	Replication in schools & markets nationwide
Water Resources — Total Estimated Cost (5 actions)										Water Resources — Total Estimated Cost (5 actions): 3,805,190		

4.8 Biodiversity Sector

Biodiversity in the Anloga Municipal Assembly is under increasing threat due to climate change and human activities. Key hazards include sea-level rise, coastal erosion, and flooding, which disrupt ecosystems and degrade habitats. Coastal wetlands, mangroves, and the Keta Lagoon Complex, which provide critical ecological services and support numerous species, are particularly vulnerable to saltwater intrusion and habitat loss. Extreme weather events such as storms further exacerbate the degradation of these habitats, threatening species that rely on them, including endangered marine turtles, migratory birds, and unique aquatic life forms.

The risks to biodiversity are compounded by vulnerabilities such as limited conservation funding, inadequate enforcement of environmental regulations, and the encroachment of urban development into critical habitats. Overexploitation of natural resources, including overfishing and unsustainable agricultural practices, further weakens the resilience of ecosystems. Local communities that depend on these resources for their livelihoods face diminished access to fisheries and other ecological goods, highlighting the need for urgent action to preserve biodiversity and maintain the ecosystem services critical for climate adaptation and community resilience.

All 5 prioritized actions ranked strongly on the overall weighted criteria relative to the sector's broader candidate list. **Clean Energy for Processing to Reduce Ecosystem Pressure** now stands out as the most gender-responsive action, grounded in CRVA's finding that fish processing is undertaken "almost exclusively" by women. **Mangrove Restoration & Climate-Smart Protection** follows closely and is the sector's most equitable action, its objective explicitly targeting fuelwood restoration — the exact resource CRVA ties to women's fish-processing burden.

Table 14: Summary of the Adaptation Actions for the Biodiversity Sector

Priority / Final Score	Adaptation Action	Project Description	Communities/Primary Beneficiaries	Objectives	Indicators of Success	Time Frame	Resources	Lead	Collaborating	Estimated Costs (GHS)	Potential Funding Sources	Scaling & Replication Opportunities
#1 (Score: 54)	Clean Energy for Processing to Reduce Ecosystem Pressure	Trains fish processors in clean processing techniques and sustainable fuel sourcing; distributes certified, fuel-efficient smoking ovens to registered processors.	District-wide fish-processing communities (Women)	Reduce mangrove depletion driven by climate-related fuelwood scarcity and processing disruptions.	% adoption of alternative fuels or efficient stoves % reduction in mangrove harvesting for fuelwood	Medium-term	Finance, Technology, Human	AnMA	Energy Commission; NGOs; Development Partners	417,000	GCF; World Bank	Processing communities
#2 (Score: 53)	Mangrove Restoration & Climate-Smart Protection	Conducts a multi-site hydrological assessment (tidal flow, waterway connectivity, salinity) to prevent stagnant-water conditions; delivers restoration training to community planting teams; establishes mangrove/coastal grass nurseries prioritizing locally harvested seed stock with dedicated livelihood stipends for seed harvesters; installs protective fencing and erosion-control barriers.	District-wide mangrove and wetland sites (Women)	Restore mangrove stands vital for fish nurseries, fuelwood, coastal protection and climate resilience.	% increase in mangrove cover (remote sensing verified) Fish juvenile density increases $\geq 25\%$ in restored sites	Medium-term	Finance, Technology, Human	AnMA	Forestry Commission; NGOs; EPA	777,500	GCF; Blue Carbon Fund; UNEP	All coastal mangrove zones
#3 (Score: 51)	Wetland Conservation as Natural Flood Buffers	Runs structured waste-management campaigns and segregated waste-handling training; installs waste segregation bins and lagoon-edge waste containment barriers; trains and empowers local waste collection service providers.	23 flood-prone communities district-wide (General community)	Protect wetlands providing biodiversity and climate-regulated flood absorption.	Zero net wetland loss annually Flood retention capacity maintained or increased	Medium-term	Finance, Technology, Human	AnMA	Forestry Commission; NGOs	2,599,070	GCF; GEF; World Bank	Wetland systems nationwide
#4 (Score: 49)	Fish Nursery Habitat Protection	Develops and enforces nursery-protection bylaws; trains fishers in juvenile fish monitoring protocols; installs nursery demarcation buoys and boundary markers; implements seasonal restricted harvesting.	Lagoon communities district-wide (Men (fishers), Youth)	Preserve climate-sensitive lagoon breeding habitats.	Breeding habitat area maintained or expanded % increase in spawning success rates	Medium-term	Finance, Technology, Human	AnMA	Fisheries Commission; NGOs	191,800	DDF; FAO; World Bank	All lagoon habitats

Priority / Final Score	Adaptation Action	Project Description	Communities/Primary Beneficiaries	Objectives	Indicators of Success	Time Frame	Resources	Lead	Collaborating	Estimated Costs (GHS)	Potential Funding Sources	Scaling & Replication Opportunities
#5 (Score: 47)	Climate-Aware Biodiversity Education & Outreach	Conducts structured awareness sessions on mangrove/lagoon ecosystem functions and climate-adaptation-focused biodiversity training in accessible formats; procures education materials and display equipment.	District-wide (General community)	Improve local understanding of ecosystem roles in climate adaptation.	% increase in community knowledge scores on ecosystem-based climate adaptation % of residents adopting ecosystem-friendly adaptation practices	Short-term	Finance, Technology, Human	AnMA	NGOs; Local Media	1,235,000	DACF, DDF, IGF	All districts
Biodiversity — Total Estimated Cost (5 actions)										5,220,370		

5. FINANCING AND RESOURCE MOBILISATION

5.1 Introduction

Financing is the decisive bridge between climate planning and climate action. For the Anloga Municipality, the effectiveness of the Costed Adaptation Plan depends on the district's ability to mobilize, sequence, and manage financial resources at a scale commensurate with the investment requirements. This chapter provides a structured financing framework aligned to priority adaptation investments. The chapter also recognizes that this level of financing exceeds routine district resources and therefore requires a strategic combination of public finance, external climate funding, and phased implementation.

Links

Costed adaptation actions to realistic and complementary financing sources

Defines

A tiered financing approach aligned to cost scale and institutional feasibility

Aligns & Emphasizes

District priorities with national climate finance architecture; blended financing and sequencing

5.2 Financing Principles Guiding the CAP

The financing strategy for Anloga District is guided by five core principles, each designed to ensure that resources are mobilized efficiently, equitably, and sustainably.

P1	Alignment with District Planning and Budget Cycles All proposed financing pathways are designed to fit within MTDPs, Annual Action Plans, and Composite Budgets.
P2	Prioritization Before Fundraising Only MCA-prioritized adaptation actions are presented for financing, ensuring efficient use of limited resources.
P3	Gender-Responsive Allocation Financing strategies explicitly support interventions benefiting women, youth, persons with disabilities, migrants, and other vulnerable groups.
P4	Phased and Scalable Investment Actions are designed to allow partial implementation and co-financing where full funding is not immediately available.
P5	Blended Financing Public funds are leveraged to attract climate finance, donor support, and private sector participation — reducing over-reliance on any single source.

5.3 Financing Institutional Arrangements for Financial Management

Effective financing is contingent on clear institutional roles, coordination mechanisms, and accountability systems. Implementation of the CAP requires alignment between planning, budgeting, and technical departments within the District Assembly, supported by national institutions and development partners.

5.3.1 Lead Coordination

Department / Body	Primary Role	Key Responsibilities
District Planning Unit	Central coordination body	Integrating CAP priorities into district planning instruments (MTDPs, AAPs)
Budget and Finance Units	Budget oversight	Fund allocation, financial reporting, and budget tagging of climate expenditures
Works Department	Infrastructure lead	Lead implementation of climate-resilient infrastructure actions
Agriculture Department	Sector lead	Oversee agricultural adaptation activities and farmer engagement
Environmental Health	WASH & Health lead	Lead implementation of WASH and health-related adaptation actions

5.3.2 Role of EPA and SIGRA

Environmental Protection Agency (EPA)

- › Technical validation of adaptation investments
- › Alignment with national climate finance frameworks

SIGRA Programme

- › Capacity support for proposal development and resource mobilization
- › Oversight to ensure consistency with national adaptation priorities

5.3.3 Accountability and Financial Governance

- › Climate adaptation expenditures will be clearly tagged within district budgets
- › Regular financial and progress reporting will be institutionalized
- › CAP implementation will be integrated into MTDP monitoring and evaluation systems

5.4 Risks to Financing and Mitigation Measures

The financing strategy faces a range of structural and operational risks that could undermine implementation if not proactively managed. These risks relate to resource availability, institutional capacity, coordination, and alignment between planning and financing realities.

Financing Risk	Implication	Mitigation Measure
Overreliance on donor and external funds	Delays or non-implementation of large-scale actions	Strengthen integration of CAP into district budgets; prioritize scalable actions and boost the collection of IGFs to support low-ticket items

Financing Risk	Implication	Mitigation Measure
Weak costing credibility	Reduced funder confidence	Maintain standardized costing methods and documentation
Limited staff capacity	Ineffective resource mobilization and financial management	Continuous coaching, use of templates, and technical backstopping
Fragmented funding flows	Inefficiencies and duplication	Adopt bundled and phased financing approaches
Financing–implementation mismatch	Over-design of projects that cannot be funded	Align project scope with realistic funding sources and timelines

This risk-aware approach ensures that financing strategies remain grounded in institutional and fiscal realities, protecting the credibility and longevity of the CAP implementation process.

5.5 Financing Gap, Prioritization and the Two-Tier Framework

This CAP adopts a **two-tier NDC-aligned framework** that distinguishes between what the district can implement with domestic resources and what requires external financial support — while ensuring local co-finance is always present in the latter.

TIER 1 (Unconditional)

Domestically Financed Actions

Implemented using district resources and local partnerships — no dependence on external funding.

- ✓ District Assembly Common Fund (DACF)
- ✓ Internally Generated Funds (IGF)
- ✓ Local NGO and private sector partnerships
- ✓ Sector department budgets (Agriculture, Health, Works)

TIER 2 (Conditional)

Externally Co-Financed Actions

Capital-intensive investments requiring external funding — but each must demonstrate a local financial commitment.

- SIGRA Programme and GoG climate allocations
- Multilateral climate funds (GCF, AF, LDCF)
- Development partners and bilateral donors
- Climate finance facilities and green bonds
- Private sector investment (with public guarantees)

6. FRAMEWORK FOR ADAPTATION MONITORING, EVALUATION AND LEARNING

6.1 Introduction

- Monitoring, evaluation, and learning (MEL) play a key role in successful adaptation efforts in the Anloga Municipal for several reasons:
- **Tracking Progress:** MEL systems enable ongoing monitoring of adaptation initiatives to ensure they are progressing towards their goals (European Environment Agency, 2024).
- **Evaluating Effectiveness:** By assessing the results of adaptation measures, MEL identifies what works, what doesn't, and why, allowing for adjustments to improve effectiveness.
- **Informed Decision-Making:** The insights from MEL activities inform future planning and decisions, ensuring that adaptation actions are evidence-based and more likely to succeed (NAP Global Network, 2024).
- **Continuous Improvement:** MEL encourages learning from past experiences, helping the Anloga Municipal Assembly refine strategies and interventions over time.
- **Resource Efficiency:** Effective MEL identifies the most efficient use of resources, ensuring that investments in adaptation actions achieve optimal outcomes.
- **Stakeholder Involvement:** MEL processes engage various stakeholders, including local communities, building trust and ensuring that adaptation actions are inclusive and meet the needs of all affected groups, especially women.
- **Accountability and Transparency:** Regular monitoring and evaluation ensure accountability and transparency in the implementation of adaptation measures, which is crucial for maintaining public trust and securing continued support.

6.2 Leveraging Existing Structures for Mainstreaming in Anloga

MEL can enhance mainstreaming efforts in Anloga by integrating into existing systems and processes. For instance, MEL can be incorporated into Anloga's current data collection and management frameworks to ensure that adaptation actions are based on accurate and up-to-date information, improving decision-making and resource allocation. It can also strengthen the capacity of local government staff through training, helping develop a skilled workforce for effectively implementing and monitoring adaptation measures. MEL can improve coordination across various departments and stakeholders by utilizing existing communication and collaboration platforms. In addition, integrating MEL into Anloga's reporting systems, such as annual reports and development plans, ensures that adaptation actions are regularly reviewed and adjusted based on performance and feedback. Local community engagement structures can be leveraged to involve residents in the adaptation planning process, ensuring actions reflect the needs and priorities of Anloga's residents. Finally, MEL can utilize knowledge-sharing platforms to promote the exchange of best practices and lessons learned from past adaptation efforts, fostering a culture of continuous learning and improvement. By building on these existing structures, Anloga can effectively mainstream adaptation actions, contributing to more resilient and sustainable urban development.

6.3 MEL Framework

The MEL system in Anloga is designed to achieve several key climate change adaptation goals:

- **Building Resilience:** MEL ensures that adaptation actions effectively strengthen the resilience of infrastructure, communities, and ecosystems against climate impacts.
- **Informed Decision-Making:** By providing ongoing feedback on the effectiveness of adaptation measures, MEL supports data-driven decision-making and allows for the adjustment of strategies based on real-time results.

- **Efficient Resource Use:** MEL promotes the efficient use of resources by identifying the most effective adaptation actions and reallocating resources to areas where they are most needed.
- **Stakeholder Involvement:** MEL ensures the active participation of various stakeholders, including local communities, in the adaptation process, ensuring actions are inclusive and reflect the needs of all affected groups.
- **Accountability and Transparency:** Regular monitoring and evaluation promote accountability and transparency in the implementation of adaptation measures, helping to maintain public trust and secure ongoing support.
- **Ongoing Improvement:** MEL fosters a culture of continuous learning, enabling Anloga to refine and improve its adaptation strategies over time based on the lessons learned.

By achieving these goals, MEL supports Anloga in effectively integrating climate change adaptation into its development plans, ensuring sustainable and resilient urban growth. Implementing the MEL system requires incorporating climate adaptation into municipal development plans and policies, such as the MTDP, and aligning these with the current monitoring and evaluation framework.

Table 15: Outline of Approach to MEL of AnMA's Adaptation Actions

M Step 1 Monitoring		E Step 2 Evaluation	L Step 3 Learning	C Step 4 Communication
S/A	STEPS	INDICATIVE ACTIVITIES		
1	Monitoring the Adaptation Actions	◆ Identify adaptation actions to be tracked using both qualitative and quantitative measures to assess progress toward adaptation goals. ◆ Establish metrics and indicators to monitor the progress of the selected adaptation actions. ◆ Gather data on the defined metrics and indicators throughout the adaptation process.		
2	Reviewing the Adaptation Process Assess progress, effectiveness, and gaps — Evaluation	◆ Establish methods for measuring and communicating the effectiveness of adaptation actions, while identifying any gaps. ◆ Collect insights from recent research and scientific advancements, alongside feedback and outcomes from ongoing adaptation initiatives, to assess and update the strategy or approach. ◆ Update the adaptation activities based on evaluation findings and performance metrics.		
3	Iteratively Updating the NAP Learning	◆ Revise adaptation activities using the collected information. ◆ Record key lessons learned, including what was successful and what was not. ◆ Establish criteria for success and failure. ◆ Apply corrective actions where necessary. ◆ Ensure that learning and corrective actions align with broader goals within the AnMA MTDP.		
4	Communication Report progress, process effectiveness, outreach, and knowledge and information dissemination	◆ Share adaptation documents and learning materials. ◆ Include information in the AnMA annual progress report on the progress and effectiveness of the adaptation initiatives.		

These four steps form a continuous MEL cycle — monitoring informs evaluation, evaluation drives learning, and learning guides communication and future action.

Source: Adapted (and modified) from the Government of Liberia's four-step approach to the MEL of its NAP.
See Environmental Protection Agency, Republic of Liberia, 2022

7. INSTITUTIONAL COORDINATION AND CAPACITY BUILDING

7.1 Introduction

Effective climate adaptation requires not only sound technical design, but also strong institutional coordination, clear accountability, and sustained capacity to manage complex investments. For the Anloga Municipality, implementation of the CAP represents a transition from planning to delivery of a multi-sector, costed adaptation portfolio.

Coordinate implementation across sectors

Align financing and budgeting with CAP priorities

Ensure accountability for results

Strengthen long-term institutional capability for climate adaptation

7.2 Institutional Coordination Framework

7.2.1 Overall Coordination Mechanism

The District Planning Unit serves as the central coordination body. Its role extends beyond planning to include cross-sector coordination, alignment of CAP priorities with MTDPs, AAPs, and budgets, and tracking of physical and financial performance.

Integration

Embedding CAP actions into routine district systems and processes.

Collaboration

Joint planning and execution across all departments.

Accountability

Clear ownership of actions and reporting responsibilities.

7.2.2 Roles and Responsibilities

Institution / Unit	Core Responsibilities	CAP-Specific Role
District Planning Unit (DPU)	Planning and coordination	CAP performance tracking; cross-sector coordination
Budget and Finance Unit	Budgeting and financial management	Tracking financing flows; aligning budgets with CAP
Works Department	Infrastructure implementation	Quality control; O&M planning for infrastructure
Environmental Health Unit	WASH and public health	Service delivery monitoring; sanitation systems
Agriculture Department	Livelihoods and CSA	Extension services; adoption tracking
Gender Desk	Gender mainstreaming	Inclusion compliance and monitoring

Institution / Unit	Core Responsibilities	CAP-Specific Role
NADMO	Disaster preparedness	Early warning and risk coordination
Assembly Members & CSOs	Community engagement	Feedback and accountability

7.3 Coordination Across Levels and Partners

7.3.1 National and Regional Linkages

CAP implementation will be supported through coordination with the Environmental Protection Agency (EPA), Regional Coordinating Council (RCC), and relevant sector Ministries, Departments, and Agencies (MDAs) to ensure policy alignment, technical support, and access to climate finance opportunities.

7.3.2 Partner Engagement

Development partners, NGOs, and private actors will be engaged based on technical relevance, financing capacity, and alignment with district priorities. Engagement will be structured to maintain district ownership and avoid fragmentation.

7.3.3 District CAP Coordination Platform

Quarterly CAP Coordination Platform Chaired by DPU	Platform Functions - Review implementation progress - Identify bottlenecks and resolve cross-sector issues - Align budgets and financing with CAP priorities - Coordinate cross-sector actions
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7.4 Capacity Gaps Identified

Capacity Area	Key Gaps
Project Planning & Design	Weak upstream planning and design of adaptation projects
Costing & Financial Planning	Linking costing to budgeting and financing mechanisms
Project Management & Coordination	Lack of clear accountability within the district for who is responsible for planning, implementing, and monitoring a given adaptation project — roles and hand-offs across the project lifecycle are not well defined
Financial Systems Management	Limited use of national financial and procurement systems for specifically tracking climate adaptation expenses.
Infrastructure Management	Supervision and O&M planning for climate investments
MEL Systems	Use of data for adaptive decision-making
Resource Mobilization	Limited experience with climate finance instruments
Gender Integration	Translating inclusion commitments into measurable outcomes

7.5 Capacity Development Strategy

7.5.1 Objectives

01	Costing and Financial Planning Strengthen skills in unit costing, O&M estimation, and linking costing to district budgeting and financing cycles.
02	Implementation and Supervision Improve staff capacity to procure, supervise, and deliver climate-resilient infrastructure and livelihood interventions.
03	MEL and Data Use Enhance monitoring, evaluation, and learning systems to track progress and use data for adaptive management.
04	Resource Mobilization Build capacity for identifying, applying for, and managing climate finance from national and international sources.
05	Gender-Responsive Adaptation Institutionalize gender and social inclusion as practical, measurable elements of all adaptation actions.

7.5.2 Priority Areas

Priority Area	Focus
Costing & Appraisal	Unit costing, O&M estimation, contingency planning
Implementation	Procurement procedures and site supervision
MEL	Indicator design, data collection, and analysis
Gender & Inclusion	Practical integration into planning and reporting
Resource Mobilization	Climate finance identification and proposal writing
Infrastructure Oversight	Technical supervision and preventive maintenance

7.5.3 Delivery Modalities

- › On-the-job coaching linked to real CAP implementation activities
- › Practical workshops tied to specific adaptation actions
- › Standardized tools, templates, and costing frameworks
- › Peer learning and exchange across districts
- › Embedded technical support during implementation phases

7.6 Institutional Learning and Knowledge Management

Learning processes will be directly linked to the MEL system, ensuring that lessons are captured,

shared, and used to inform future planning cycles and improve implementation quality.

- › Annual reflection sessions to review implementation progress and extract lessons
- › Learning briefs disseminated to district staff and partners
- › Peer exchanges with other SIGRA districts
- › Documentation of lessons for adaptive management and future planning

7.7 Risk Management and Institutional Sustainability

Institutional Risk	Implication	Mitigation
Weak coordination	Delays and duplication across departments	Establish and maintain quarterly CAP coordination platform
Limited infrastructure capacity	Poor quality delivery and cost overruns	Deploy embedded technical supervision during implementation
Financing constraints	Incomplete implementation of priority actions	Activate resource mobilization strategy and Tier 2 proposals
Staff turnover	Loss of institutional knowledge	Documentation protocols and cross-training across units
Weak O&M systems	Infrastructure failure and loss of investment	Integrate early maintenance planning into all action designs

7.8 Resource Mobilization Responsibilities

DPU Coordination and proposal development for resource mobilization	Finance Department Financial structuring, co-finance tracking, and donor reporting	EPA / SIGRA Technical support and alignment with national climate finance architecture
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7.9 Conclusion

Strong institutional coordination and targeted capacity development are essential for translating costed adaptation plans into tangible outcomes. By aligning governance structures with financing, implementation, and MEL systems, the district establishes a foundation for sustained and scalable climate adaptation.

8. CONCLUSIONS, WAY FORWARD AND RECOMMENDATIONS

8.1 Introduction

This chapter draws together the key findings, priorities, and cross-cutting lessons from the seven preceding chapters of the Anloga Municipal Assembly Costed Climate Adaptation Plan (CAP). It reflects on the climate adaptation journey undertaken — from the foundational evidence in the Climate Risk and Vulnerability Assessment (CRVA), through the participatory prioritization and costing process, to the financing, monitoring, and institutional frameworks required to deliver results on the ground.

8.2 Conclusions

The development of the Anloga CAP has yielded a number of important conclusions that reflect both the progress made and the persistent challenges that require urgent attention. These conclusions are organized around five thematic dimensions of the CAP:

8.2.1 Climate Risk is Real, Immediate, and Multi-Sectoral

The CRVA and the CAP process have confirmed that climate variability and change are already affecting Anloga Municipality in tangible and measurable ways. Coastal flooding, drought, tidal waves, saltwater intrusion, and erratic rainfall are current realities disrupting livelihoods, degrading infrastructure, threatening food security, and straining health systems. The five climate risk hotspot communities namely Bleamezado, Devegodo, Woe-Afedome, Dzita, and Atito-Alakple exemplify the intersection of exposure, vulnerability, and limited adaptive capacity that defines the adaptation challenge in the district. A critical conclusion is that climate risk does not respect sectoral boundaries. Hence the multi-sectoral nature of climate risk and vulnerability demands equally integrated adaptation responses — a lesson that should inform all future planning and investment decisions within the municipality.

8.2.2 Vulnerability is Differentiated and Gendered

The CAP process consistently highlighted that climate impacts are not experienced equally. Women, particularly women-headed households (WHHs), bear disproportionate burdens of climate impacts. This differentiated vulnerability reflects structural inequalities that climate change exacerbates. The CAP has responded by embedding gender responsiveness as explicit criteria in prioritization, and by targeting specific adaptation actions to WHHs, PWDs, elderly persons, and youth. This approach must be deepened and institutionalized in implementation, monitoring, and learning processes going forward.

8.2.3 A Credible, Investable Portfolio of Actions Has Been Established

Across the six priority sectors, 38 adaptation actions have been identified, prioritized using a rigorous Multi-Criteria Decision-Making (MCDM) Analysis, and costed with indicative estimates ranging from targeted, low-cost interventions to large-scale capital investments. Across the six sectors, the Costed Adaptation Plan totals **GHS 31,902,349**. Fishing accounts for 6 actions at a cost of **GHS 18,249,205** (57.2% of the total budget), followed by Biodiversity with 5 actions at **GHS 5,220,370** (16.36%), Water Resources with 5 actions at **GHS 3,805,190** (11.93%), Critical Infrastructure with 6 actions at **GHS 2,164,730** (6.79%), Agriculture with 9 actions at **GHS 1,681,654** (5.27%), and Health & Sanitation with 7 actions at **GHS 781,200** (2.45%). This portfolio is the central output of the CAP and constitutes a structured basis for investment decision-making, budget proposals, and climate finance applications. The two-tier financing framework established in Chapter 5 ensures that actions are appropriately matched to financing sources — with Tier 1 (domestically financeable) actions anchored in DACF, IGF, and sector budgets, and Tier 2 actions positioned for external climate finance mobilization with a local co-finance commitment. In other words, actions whose total cost falls within what DACF, IGF, and annual sector department budgets can realistically absorb in a single planning cycle are classified

Tier 1; actions whose scale exceeds this — typically capital-intensive infrastructure or multi-year programmatic investments are classified Tier 2. This architecture reflects both fiscal realism and ambition and provides a credible framework for engaging development partners and multilateral climate funds.

8.2.4 Institutional and Capacity Foundations Require Sustained Investment

The CAP has clearly identified the institutional architecture required for implementation: the District Planning Unit as the central coordinator; the Budget and Finance Unit as financial steward; the Works, Agriculture, Environmental Health, and Gender Desk departments as sectoral leads; NADMO for emergency preparedness; and Assembly Members and CSOs as accountability and community engagement anchors. However, the capacity assessment in Chapter 7 reveals significant gaps in costing, project management, MEL data use, climate finance mobilization, and gender integration. These gaps are not a barrier to action — they are a target for investment. Sustained, practical capacity development — delivered through on-the-job coaching, embedded technical support, and peer learning across SIGRA districts — is as essential as the capital investments themselves. Without it, even well-designed adaptation projects risk poor delivery, delayed implementation, or failure to generate intended resilience outcomes.

8.2.5 The CAP is a Living Document

The Anloga CAP was developed using the best available evidence, stakeholder knowledge, and institutional capacity at a particular point in time. Climate systems, community vulnerabilities, fiscal environments, and technological possibilities will continue to evolve. The MEL framework established in Chapter 6, with its four-step cycle of monitoring, evaluation, learning, and communication, provides the operational mechanism for the CAP to remain dynamic, responsive, and evidence-driven over its implementation period. The CAP should be reviewed and updated at least every five years in alignment with district MTDP cycles, incorporating new climate data, implementation lessons, community feedback, and changes in the financing landscape. This iterative approach ensures that the district's adaptation investments remain relevant, effective, and aligned with evolving needs.

8.3 Way Forward

Translating the Anloga CAP into resilience outcomes requires clear, sequenced action across four interconnected dimensions: governance, financing, implementation, and learning. The way forward is framed around priority actions in the short (1–2 years), medium (3–5 years), and long (5+ years) term.

SHORT-TERM PRIORITIES (Year 1–2): Establish the Foundation

Priority Action	Key Steps
Formalize the CAP Coordination Platform	Establish the Quarterly CAP Coordination Platform chaired by the DPU; define terms of reference; schedule first meeting within 90 days of CAP adoption.
Mainstream CAP into the MTDP and Annual Action Plan	Integrate the 38 costed adaptation actions into the MTDP progressively; tag climate expenditures in the Composite Budget.
Launch Tier 1 Domestically Financeable Actions	Initiate implementation of DACF/IGF-fundable actions including gender-responsive extension services, early warning systems, and community health surveillance.
Develop Tier 2 Climate Finance Proposals	Prepare bankable project proposals for large-scale actions (aquaculture, bridge, market infrastructure, boreholes) for submission to GCF, Adaptation Fund, and development partners.

Priority Action	Key Steps
Begin Capacity Development Programme	Launch on-the-job coaching for DPU, finance, and works staff on costing, MEL, and gender integration; establish standardized tools and templates.
Establish the MEL Baseline	Define baseline indicators for all 38 adaptation actions; establish data collection systems; produce the first MEL progress report within 12 months.

MEDIUM-TERM PRIORITIES (Year 3–5): Scale and Consolidate

Priority Action	Key Steps
Deliver Capital-Intensive Infrastructure Investments	Implement the Devegodo Bridge upgrade, stormwater drainage systems, market infrastructure improvements, and evacuation shelters through external climate finance.
Scale Aquaculture and Ecosystem Restoration	Develop sustainable aquaculture systems; implement mangrove and wetland restoration programs with community co-management structures.
Strengthen Climate-Resilient Agriculture and Fisheries	Expand flood-resilient crop support, access to inputs, and microfinance for WHHs; phase out unsustainable fishing methods; establish regulatory enforcement systems.
Institutionalize Gender-Responsive Programming	Embed gender and social inclusion monitoring into all adaptation actions; conduct mid-term gender audit of CAP implementation.
Conduct Mid-Term CAP Review	Undertake participatory mid-term review using MEL data; update action priorities, costs, and financing strategies based on implementation lessons.
Build Inter-District Learning Partnerships	Establish peer learning exchanges with other SIGRA districts; disseminate key lessons through learning briefs and annual reflection sessions.

LONG-TERM PRIORITIES (Year 5+): Sustain and Institutionalize

Priority Action	Key Steps
Sustain Operations and Maintenance of Climate Investments	Operationalize O&M plans for all capital investments; integrate maintenance budgets into annual Composite Budgets; establish community-based maintenance systems.
Embed Adaptation in Routine District Planning	Ensure climate adaptation is a standing agenda item in district planning processes; integrate climate risk screening into all new infrastructure investments.
Update and Revise the CAP	Conduct full CAP review aligned with the next MTDP cycle (2031–2035); update climate risk data, adaptation priorities, and cost estimates.

Priority Action	Key Steps
Scale Successful Models	Replicate successful adaptation models (e.g., gender-responsive extension, community-based surveillance, rainwater harvesting) to additional communities and vulnerable groups.
Leverage Private Sector and Innovative Finance	Develop public-private partnership models for aquaculture, clean energy, and climate-resilient infrastructure; explore green bonds and other innovative finance instruments.

8.4 Recommendations

The following recommendations are drawn from the analysis and reflect the cross-cutting lessons of the CAP development process.

8.4.1 Recommendations for the Anloga Municipal Assembly (AnMA)

- ▶ Formally adopt the CAP and establish the Quarterly CAP Coordination Platform within 90 days, with the District Planning Unit as Secretariat and cross-sectoral representation from all relevant departments.
- ▶ Integrate the 38 costed adaptation actions into the 2026–2030 MTDP, Annual Action Plans, and Composite Budgets, with explicit budget tagging of climate-related expenditures.
- ▶ Designate a Climate Change Focal Person within the DPU responsible for coordinating CAP implementation, maintaining the MEL system, and managing relationships with SIGRA, EPA, and development partners.
- ▶ Prioritize gender-responsive implementation by ensuring that women, PWDs, youth, and WHHs are direct beneficiaries in at least 70% of adaptation actions, with participation tracked through the MEL system.
- ▶ Develop a CAP Resource Mobilization Strategy within six months, targeting Tier 2 climate finance sources including GCF, Adaptation Fund, AfDB, World Bank, and bilateral donors for large-scale capital investments.
- ▶ Institutionalize annual learning reviews that bring together district staff, community representatives, and partners to assess implementation progress, extract lessons, and adapt strategies accordingly.

8.4.2 Recommendations for SIGRA and the Environmental Protection Agency (EPA)

- ▶ Provide sustained technical backstopping to the AnMA DPU for a year, including advisors for proposal development, costing refinement, and MEL system operationalization.
- ▶ Facilitate peer learning exchanges across all SIGRA districts to accelerate knowledge sharing, reduce duplication of effort, and build a community of practice in gender-responsive adaptation planning.
- ▶ Support the development of standardized costing tools, MEL templates, and gender mainstreaming guides that can be institutionalized within the district and shared across the SIGRA programme portfolio.
- ▶ Coordinate with EPA and MESTI to ensure the Anloga CAP is registered within national climate planning frameworks, contributing to Ghana's NAP implementation reporting.
- ▶ Facilitate access to Tier 2 climate finance by supporting AnMA to develop bankable project proposals, meet fiduciary standards required by multilateral climate funds, and engage development partner co-financing.

8.5 Closing Statement

The Anloga Municipal Assembly stands at a pivotal moment. The Costed Climate Adaptation Plan represents the culmination of a thorough, participatory, and evidence-driven process that has produced a credible, gender-responsive, and investable adaptation portfolio for the district. Climate change will not wait. The communities of Bleamezado, Devegodo, Woe-Afedome, Dzita, and Atito-Alakple are already living with its consequences. The women farmers, artisanal fishers, elderly residents, and children with disabilities who bear the heaviest burden of climate impacts deserve adaptation investments that are timely, targeted, and transformative. The CAP is a commitment — to the people of Anloga, to Ghana's climate ambitions, and to the principle that local governments, when properly resourced and supported, can be the most effective agents of climate resilience. The path forward is challenging but clear. With strong institutional coordination, targeted capacity development, strategic financing, and a culture of adaptive learning, Anloga can become a model for locally-led, people-centered, and fiscally grounded climate adaptation in Ghana and across West Africa.

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ANNEXES

**Annex: SIGRA CAP Budget
Summary Budget**

Sector	Total	Share (%)
Agriculture	1,681,654.00	5.27%
Fishing	18,249,205.00	57.20%
Health	781,200.00	2.45%
Infrastructure	2,164,730.00	6.79%
Water	3,805,190.00	11.93%
Biodiversity	5,220,370.00	16.36%
Grand Total	31,902,349.00	100%

ANLOGA MUNICIPAL ASSEMBLY
AGRICULTURE SECTOR COSTING SHEET | Objective: Boost climate resilience

PROJECT DESCRIPTION

- Intervention & Objectives: Distributes flood-resilient, short-maturity crop varieties and establishes a community emergency seed reserve; provides replacement farm tool kits after flood events; trains farmers in flood-resilient crop management and post-storm replanting protocols.
- Beneficiaries: 900kg of flood-tolerant maize seed distributed; 40 replacement farm tool kits; up to 105 farmers trained in post-harvest management.
- Communities Targeted: Shime area council.

SN	Adaptation Action	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
1	Flood-Resilient Crop Support Systems (Shime)		GOODS AND SERVICES				
		Distribute short-maturity crop varieties for rapid replanting following storm events; conduct structured training on flood-resilient crop management and post-storm replanting protocols.	Maize Seeds (Opebro/omankoa) 500kg	900	1	50	45,000.00
			Fuel & Lubricants	1	1	1000	1,000.00
			Handling	20	2	3	120.00
			Snacks & Water (Maize production Traini	100	1	45	4,500.00
			Fuel & Lubricants (training)	1	1	2000	2,000.00
			Stationery for training	1	1	500	500.00
			Allowance for Facilitators	3	1	500	1,500.00
			Training material (Post-Harvest, Pics bag)	105	1	40	4,200.00
			Snacks & Water (Post-Harvest)	100	1	45	4,500.00
			Allowance for Facilitators (Post-Harvest)	3	1	500	1,500.00
			Fuel & Lubricants (M&E)	40	3	14	1,680.00
			Allowance for Facilitators (M&E)	3	3	500	4,500.00
			SUBTOTAL				71,000.00
			CAPEX				
		Establish community emergency seed reserves (certified flood-tolerant varieties) stored in managed seed banks; procure replacement farm tool kits for post-flood asset restoration.					
			Construction/setup of community seed ba	2	1	8000	16,000.00
			Seed storage equipment (airtight containe	20	1	700	14,000.00
			Replacement farm tool kits for flood-affect	40	1	1000	40,000.00
			Seed bank management equipment	5	1	700	3,500.00
			SUBTOTAL				73,500.00
			COMPENSATION				
		Seasonal allowance for District Agriculture officers to verify beneficiary targeting, distribution records, and post-flood crop recovery rates.					
			Field verification allowance for District Agr	4	10	500	20,000.00
			Transportation allowance for field monitori	1	1	2000	2,000.00
			Monitoring and supervision by District Agr	1	5	500	2,500.00
			Documentation and record validation	1	1	1200	1,200.00
			SUBTOTAL				25,700.00
TOTAL (1)							170,200.00
SN	Adaptation Action	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)

2	Resilient Sugarcane Production (Devegodo & Bleamezado)		GOODS AND SERVICES				
		Deliver training on ridge construction, waterlogging management, and nursery propagation protocols.					
			Snacks & Water	100	2	50	10,000.00
			Fuel & Lubricants	1	2	2000	4,000.00
			Stationery for training	1	2	300	600.00
			Allowance for Facilitators	3	2	500	3,000.00
			Site Clearing	5	2	350	3,500.00
			Stumping	5	2	600	6,000.00
			Ploughing	5	2	500	5,000.00
			Harrowing	5	2	350	3,500.00
			Ridging	5	2	500	5,000.00
			Snacks & Water (Nursery Propagation Tr	100	2	45	9,000.00
			Fuel & Lubricants (Nursery)	40	2	14	1,120.00
			Stationery for training (Nursery)	1	2	500	1,000.00
			Allowance for Facilitators (Nursery)	3	2	500	3,000.00
			Procure certified flood tolerant sugarcane	10	2	750	15,000.00
			SUBTOTAL				69,720.00
			CAPEX				
		Establish community sugarcane nurseries; procure certified flood-tolerant sugarcane setts; provide ridge-forming tools for raised planting systems.					
			Acquisition of Land (Lease)	5	2	500	5,000.00
			Nursery Infrastructure Setup (shade hous	1	2	2000	4,000.00
			Propagation Equipment & Tools	1	2	1000	2,000.00
			Small-scale Irrigation System for Nursery	1	2	4500	9,000.00
			Training & Demonstration Infrastructure	1	2	2000	4,000.00
			Transportation of acquired certified setts	1	2	3500	7,000.00
			SUBTOTAL				31,000.00
			COMPENSATION				
		Seasonal allowance for assigned MoFA Extension Officers to supervise nursery operations and certify sett quality.					
			Field Verification Allowance (District Agric	4	21	250	21,000.00
			Fuel and Lubricant for Field Verification V	4	21	60	5,040.00
			Fuel for Monitoring and supervision by Dis	1	5	500	2,500.00
			SUBTOTAL				28,540.00
TOTAL (2)						129,260.00	
SN	Adaptation Action	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
3	Gender-Responsive Extension Access (WHH Priority)		GOODS AND SERVICES				
		Conduct scheduled, structured outreach sessions to WHHs; establish women's farmer learning groups; implement pictorial field demonstrations.					
			Snacks & Water	100	3	45	13,500.00
			Fuel & Lubricants	1	3	2000	6,000.00
			Stationery for training	1	3	300	900.00
			Allowance for AEAs	4	3	500	6,000.00

			Visual Extension Materials (printing of Ba	10	1	400	4,000.00
			Demonstration Kits	1	1	2000	2,000.00
			Allowance for Facilitator (design of visual	2	1	500	1,000.00
			SUBTOTAL				33,400.00
			CAPEX				
		Procure demonstration kits and visual extension materials for low-literacy farmer engagement.	(no separate CAPEX items after recatego	0	0	0	0.00
			SUBTOTAL				0.00
			COMPENSATION				
		Designated MoFA Gender Focal Extension Officers provided outreach allowances for structured WHH advisory services.					
			Fuel & Lubricants	5	2	150	1,500.00
			Allowance for Facilitators	5	2	500	5,000.00
			SUBTOTAL				
TOTAL (3)							39,900.00
SN	Adaptation Action	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
4	WHH Access to Inputs & Climate-Smart Technologies		GOODS AND SERVICES				
		Facilitate formal enrolment of WHHs into farmer cooperatives through structured registration clinics; provide irrigation scheduling guidance.					
			Snacks & Water	1000	1	45	45,000.00
			Fuel & Lubricants	1	1	2000	2,000.00
			Printing of registration & cooperative mem	200	1	5	1,000.00
			Stationery and office supplies	20	1	50	1,000.00
			Venue setup and logistics for registration	2	1	1500	3,000.00
			Community sensitization & mobilization	4	2	600	4,800.00
			Facilitation & technical support	4	2	500	4,000.00
			Cooperative registration & documentation	7	1	1500	10,500.00
			Training materials on irrigation scheduling	100	1	40	4,000.00
			Training workshops & demonstration sess	200	1	80	16,000.00
			Allowance for Facilitators	8	1	500	4,000.00
			Improved certified seed Packages	100	1	4000	400,000.00
			SUBTOTAL				495,300.00
			CAPEX				
		Provide manual irrigation tools (treadle pumps, watering cans) and improved certified seed packages to WHHs.					
			Pump (treadle)	100	1	3500	350,000.00
			Watering Cans	100	1	150	15,000.00
			SUBTOTAL				365,000.00
			COMPENSATION				
		Seasonal extension allowances for MoFA officers coordinating distribution and cooperative integration.					
			Fuel & Lubricants to coordinate distributio	5	2	200	2,000.00
			Allowance for Facilitators	5	2	500	5,000.00
			SUBTOTAL				7,000.00
TOTAL (4)							867,300.00

SN	Adaptation Action	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
5	Strengthening Dzita Shallot Production (WHH Priority)	Deliver training on rainfall-adaptive bed formation, moisture control, and timed curing during high-humidity periods.	GOODS AND SERVICES				
			Snacks & Water	100	1	45	4,500.00
			Fuel & Lubricants	1	1	2000	2,000.00
			Stationery for training	1	1	1000	1,000.00
			Allowance for Facilitators	4	1	500	2,000.00
			SUBTOTAL				9,500.00
			CAPEX				
		Procure drying mats, curing racks, and materials for raised shallot beds; establish small communal curing platforms.					
			Curing Mat (Bawu)	4	1	250	1,000.00
			Agorti (2x4)	6	1	80	480.00
			Boards 2x4	9	1	200	1,800.00
			Atratsui	5	1	200	1,000.00
			Rope	5	1	150	750.00
			Galvanised Pipe 2"	27	1	100	2,700.00
			Roofing Sheet	30	1	200	6,000.00
			Roofing Nails	1	1	150	150.00
			Workmanship for establishment of racks a	2	1	1000	2,000.00
			SUBTOTAL				15,880.00
			COMPENSATION				
		[NOT PRESENT IN SOURCE ANNEX — see reconciliation note]	Field verification allowance — District Agr	3	2	500	3,000.00
			Fuel and transport allowance for monitorin	1	2	300	600.00
			Community liaison / farmer group oversig	2	2	300	1,200.00
			SUBTOTAL				4,800.00
TOTAL (5)							30,180.00

SN	Adaptation Action	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
6	Climate-Resilient Storage for Tomatoes (Woe-Afedome, WHH Priority)	Conduct community needs assessment and site survey for storage facility.	GOODS AND SERVICES				
			Stationery & Printing	20	1	15	300.00
			Fuel & Lubricants	5	1	14	70.00
			Allowance for Surveyors	2	1	600	1,200.00
			SUBTOTAL				1,570.00
			CAPEX				
		Construct climate-adapted post-harvest storage units using locally available materials.					
			Construction of storage unit (materials & l	1	1	80000	80,000.00
			Corrugated iron roofing sheets	50	1	120	6,000.00
			Solar-powered ventilation fan	2	1	1800	3,600.00
			Wooden shelving & pallets	10	1	350	3,500.00

			Transport of materials to site	1	1	2000	2,000.00
			SUBTOTAL				95,100.00
			COMPENSATION				
		Allowances for community mobilisation and local oversight committee.	Allowance for Community Liaisons (3 mon	3	3	400	3,600.00
			Oversight Committee sitting allowances	5	2	150	1,500.00
			SUBTOTAL				5,100.00
			TOTAL (6)				101,770.00

SN	Adaptation Action	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
7	Tomato Production Adaptation (Woe-Afedome)		GOODS AND SERVICES				
		Train farmers on climate-adapted tomato farming techniques, including drip irrigation and pest-resistant varieties.					
			Snacks & Water (training days)	80	2	45	7,200.00
			Stationery & Training Materials	1	1	800	800.00
			Fuel & Lubricants (extension travel)	8	2	14	224.00
			Allowance for Extension Officers	4	2	400	3,200.00
			Improved tomato seedlings (trays)	500	1	12	6,000.00
			Organic fertiliser (bags)	100	1	85	8,500.00
			SUBTOTAL				25,924.00
			CAPEX				
		Procure and distribute climate-resilient tomato seedlings and drip irrigation kits.					
			Drip irrigation kits (per farmer)	50	1	1200	60,000.00
			Shade nets (meters)	200	1	18	3,600.00
			Transportation of inputs to community	1	1	1500	1,500.00
			SUBTOTAL				65,100.00
			COMPENSATION				
		Seasonal allowances for AEAs monitoring field activities and farmer adoption.	Allowance for AEAs (field monitoring)	4	3	500	6,000.00
			SUBTOTAL				
			TOTAL (7)				97,024.00

SN	Adaptation Action	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
8	Microfinance for Agriculture (WHH Priority)		GOODS AND SERVICES				
		Establish and operationalise climate-linked microfinance scheme for smallholder farmers and fisher folk, with gender-responsive eligibility criteria.					
			Stakeholder engagement workshop (snac	60	1	45	2,700.00
			Printing of scheme guidelines & applicatio	1	1	600	600.00
			Financial literacy training materials	1	1	800	800.00

			Fuel & Lubricants (coordination visits)	6	1	14	84.00
			SUBTOTAL				4,184.00
			CAPEX				
		Capitalise revolving loan fund and procure management tools for the microfinance scheme.	Seed capital — revolving loan fund	1	1	150000	150,000.00
			Record-keeping software/tablets	5	1	1200	6,000.00
			Safe box / document storage cabinet	2	1	800	1,600.00
			SUBTOTAL				157,600.00
			COMPENSATION				
		Allowances for scheme managers, field officers, and community liaison members overseeing loan disbursement and recovery.	Scheme Manager allowance (12 months)	1	12	800	9,600.00
			Field Officer allowances	3	12	400	14,400.00
			Community Liaison sitting allowances	5	4	150	3,000.00
			Monitoring & evaluation officer (part-time)	1	6	600	3,600.00
			SUBTOTAL				30,600.00
			TOTAL (8)				192,384.00

SN	Adaptation Action	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
9	Early Warning & Seasonal Advisory Services		GOODS AND SERVICES				
		Establish community-based early warning network; disseminate seasonal climate advisories through radio, SMS, and structured community briefings.	Community training workshops (snacks & IEC materials (posters, flyers, advisory ca	100	2	45	9,000.00
			Radio broadcast airtime (sessions)	1	1	3500	3,500.00
			Stationery & documentation	12	1	1200	14,400.00
			Fuel & Lubricants (field coordination)	1	1	600	600.00
			SUBTOTAL	8	3	14	336.00
			CAPEX				
		Procure equipment for community early warning stations and advisory dissemination.	Solar-powered radio sets (community dist				
			Rain gauges & simple weather instrument	10	1	350	3,500.00
			Mobile phones for EW volunteers	5	1	280	1,400.00
			Notice boards / bulletin boards	10	1	850	8,500.00
			SUBTOTAL	5	1	400	2,000.00
			COMPENSATION				
		Seasonal outreach allowances for Extension Officers and Early Warning volunteers delivering climate advisories.	Allowance for EW Volunteers				
			Allowance for District Meteorological Liais	10	4	200	8,000.00
			SUBTOTAL	1	4	600	2,400.00
			TOTAL (9)				53,636.00

TOTAL (Agri)	1,681,654.00
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PROJECT DESCRIPTION							
- Intervention & Objectives: Capitalises a revolving Sustainable Operations Loan Fund and Emergency Recovery reserve for boat repair, maintenance, and disaster - Beneficiaries: 150 boat owners (loan fund); 2,500 fishers (insurance coverage). - Communities Targeted: Atto, Alakple, and Anlo-Afadenyigba landing sites.							
SN	Adaptation Action	Action Description/Activity	Item	Qty	Frequenc	Rate (¢)	Amount (GHC)
1	Financial Assistance Programs to Fishers		GOODS AND SERVICES				
		Bulk premium payments to insurance providers to cover gear loss	Micro-Insurance Scheme — bulk group pr	2500	1	150	375,000.00
			SUBTOTAL				375,000.00
			CAPEX				
		Capitalise a revolving Sustainable Operations Loan Fund	Sustainable Operations Loan Fund — rev	150	1	15000	2,250,000.00
			Emergency Recovery Fund — contingenc	1	1	1000000	1,000,000.00
			SUBTOTAL				3,250,000.00
			COMPENSATION				
		Set up digital disbursement systems.	Fund Management & Admin — digital deb	1	1	500000	500,000.00
			SUBTOTAL				500,000.00
TOTAL (1)							4,125,000.00
SN	Adaptation Action	Action Description/Activity	Item	Qty	Frequenc	Rate (¢)	Amount (GHC)
2	Promotion of Sustainable Aquaculture Development		GOODS AND SERVICES				
		Procure fingerlings and climate-smart	Fingerling procurement	50000	1	4	200,000.00
			Climate-smart fish feed	20	1	4500	90,000.00
			SUBTOTAL				290,000.00
			CAPEX				
		Construct one semi-intensive district hatchery (not a full commercial	District hatchery — civil works (semi-inten	1	1	180000	180,000.00
			District hatchery — basic equipment (tank	1	1	120000	120,000.00
			District hatchery — biosecurity fencing	1	1	60000	60,000.00
			HDPE floating cages (community/coopera	8	1	45000	360,000.00
			Mooring & anchoring systems (shallow-wa	1	1	80000	80,000.00
			SUBTOTAL				800,000.00
			COMPENSATION				
		Engage 2 district aquaculture extension	Aquaculture Extension Officer allowance (	2	12	2500	60,000.00
			Youth training workshops (60 beneficiarie	60	1	400	24,000.00
			Field monitoring & supervision allowance	4	6	300	7,200.00
			SUBTOTAL				91,200.00
TOTAL (2)							1,181,200.00
SN	Adaptation Action	Action Description/Activity	Item	Qty	Frequenc	Rate (¢)	Amount (GHC)
3	Diversification of		GOODS AND SERVICES				
		Provision of GH¢4,000 "business-in-a-	Livelihood Starter Packs — 200 "business	200	1	4000	800,000.00
			Market Access Program — branding, pac	1	1	400000	400,000.00
			SUBTOTAL				1,200,000.00
			CAPEX				
		Equip 3 Agro-Processing Centers	Agro-Processing Centers (3) — drying/sm	3	1	600000	1,800,000.00
			Salt Processing Upgrade — modern pans	1	1	1200000	1,200,000.00
			SUBTOTAL				3,000,000.00
			COMPENSATION				
		(Not applicable to this action per source	(none recorded in source annex)	0	0	0	0.00
			SUBTOTAL				0.00
TOTAL (3)							4,200,000.00
SN	Adaptation Action	Action Description/Activity	Item	Qty	Frequenc	Rate (¢)	Amount (GHC)
4	Mangrove and Wetland		GOODS AND SERVICES				
		Conduct a pre-rehabilitation hydrological assessment of tidal flow.	Hydrological Assessment — pre-rehabilita	1	1	25000	25,000.00
			Mangrove & Wetland Restoration Training	100	1	180	18,000.00
			Ecological Monitoring — water quality kits	5	1	8000	40,000.00
			SUBTOTAL				83,000.00
			CAPEX				
		Set up 5 local, community-based	Local Community Nurseries (5) — locally	5	1	24000	120,000.00
			Local Seed Harvester Livelihood Stipends	1	1	30000	30,000.00
			Zoning & Protection — boundary markers	1	1	60000	60,000.00
			SUBTOTAL				210,000.00
			COMPENSATION				
		Direct cash-for-work payments to 100	Restoration Labor — cash-for-work, 100 c	100	1	1000	100,000.00
			SUBTOTAL				100,000.00
TOTAL (4)							293,000.00
SN	Adaptation Action	Action Description/Activity	Item	Qty	Frequenc	Rate (¢)	Amount (GHC)
5	Effective Regulations and		GOODS AND SERVICES				
		Intensive training on the Fisheries and Aquaculture Act 1146 and	Beach Management Training — Act 1146	15	1	26667	400,005.00
			Legislative Drafting — legal fees, gazettin	1	1	300000	300,000.00
			SUBTOTAL				700,005.00
			CAPEX				
		Procure 2 high-speed motorized patrol boats with GPS/radars.	District Patrol Vessels (2) — GPS-equip	2	1	450000	900,000.00
			Digital Monitoring (M&E) — mobile reporti	1	1	500000	500,000.00
			SUBTOTAL				1,400,000.00
			COMPENSATION				
		(Not applicable to this action per source	(none recorded in source annex)	0	0	0	0.00
			SUBTOTAL				0.00
TOTAL (5)							2,100,005.00
SN	Adaptation Action	Action Description/Activity	Item	Qty	Frequenc	Rate (¢)	Amount (GHC)

6	Phasing Out or Improving		GOODS AND SERVICES			
		Procurement of 500 sets of sustainable,	Green-Swap Subsidy — 500 sets of sustain	500	1	9000
			Disposal & Recycling — illegal net collect	1	1	1000000
			Certification Scheme — Inspections, "Sus	1	1	750000
			SUBTOTAL			6,250,000.00
			CAPEX			
		(Not applicable to this action per source	(none recorded in source annex)	0	0	0.00
			SUBTOTAL			0.00
			COMPENSATION			
		(Not applicable to this action per source	(none recorded in source annex)	0	0	0.00
			SUBTOTAL			0.00
TOTAL (6)						6,250,000.00

TOTAL (Fishing)	18,249,205.00
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PROJECT DESCRIPTION

• Intervention & Objectives: Procures a mobile clinic vehicle and cold-chain vaccine storage units; trains CHPS nurses and Community Health Officers on climate-related health risks; runs flood-season health sensitization coordinated with the Water sector's WASH messaging; provides allowance-based deployment support for mobile outreach.

• Beneficiaries: 28 CHPS nurses and 5 Community Health Officers supported in mobile outreach delivery.

• Communities Targeted: District-wide.

SN	Adaptati on	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
1	Climate-Proof CHPS Compounds &		GOODS AND SERVICES				
		Train CHPS nurses and Community Health Officers on climate-related health risks (heat, flood-borne disease); restock basic medical and hygiene consumables for mobile outreach; run community sensitization on flood-season health risks, coordinated with Water sector WASH messaging.					
			Refreshments — CHPS/CHO climate-hea	33	1	45	1,485.00
			Training materials & stationery	1	1	800	800.00
			Facilitator allowance	2	1	500	1,000.00
			Basic medical/hygiene consumables for m	4	1	1500	6,000.00
			Community sensitization on flood-season	1	1	3000	3,000.00
			SUBTOTAL				12,285.00
			CAPEX				
		Procure and equip mobile clinic vehicles with durable diagnostic equipment, cold-chain storage units, and lockable medicine cabinets.					
			Mobile clinic vehicle (4WD ambulance)	1	1	180000	180,000.00
			Cold-chain storage unit (vaccine refrigerat	2	1	8500	17,000.00
			SUBTOTAL				197,000.00
			COMPENSATION				
		Allowance-based deployment support for existing CHPS nurses and Community Health Officers assigned to mobile outreach.					
			Allowance — CHPS nurses (mobile outre	28	12	200	67,200.00
			Allowance — Community Health Officers	5	12	300	18,000.00
			SUBTOTAL				85,200.00
TOTAL (1)							294,485.00

SN	Adaptati on	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
2	Heat-Stress Preparedness & Cooling Measures		GOODS AND SERVICES				
		Adjust clinic hours during heatwaves; disseminate heat alerts in Ewe via FM radio; conduct structured heat-risk awareness sessions.					
			Health sensitisation on radio	2	7	150	2,100.00
			SUBTOTAL				2,100.00
			CAPEX				
		Construct permanent shaded rest shelters at markets and landing sites; install ventilated waiting areas at CHPS facilities.					
			Building materials — shaded shelters (per	16	1	4500	72,000.00
			Ventilated waiting area construction at CH	5	1	12000	60,000.00
			SUBTOTAL				132,000.00
			COMPENSATION				
		Allowances for facility heads overseeing schedule adjustments and outreach tracking.					
			Allowance — CHPS facility heads (oversi	10	6	250	15,000.00
			Allowance — outreach tracking officers	5	6	200	6,000.00
			SUBTOTAL				21,000.00
TOTAL (2)							155,100.00

SN	Adaptati on	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
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3	Climate-Sensitive Disease		GOODS AND SERVICES				
		Conduct joint field mapping of stagnant-water breeding sites with Water and Biodiversity sector officers; procure vector-control consumables; disseminate IEC materials linking malaria/diarrhea risk to wetland and water-body conditions.					
			Joint ecosystem-health field mapping — s	4	4	300	4,800.00
			Vector control consumables (larvicide treat	20	1	250	5,000.00
			IEC materials — ecosystem-linked diseases	1	1	1500	1,500.00
			Refreshments — quarterly inter-sectoral r	20	4	45	3,600.00
			SUBTOTAL				14,900.00
			CAPEX				
		Procure durable digital reporting tablets and cold-chain storage units.					
			Digital reporting tablets (ruggedised)	10	1	2800	28,000.00
			Cold-chain storage units (district level)	2	1	8500	17,000.00
			SUBTOTAL				45,000.00
			COMPENSATION				
		District Disease Surveillance Officers provided oversight allowances to verify reporting accuracy and outbreak response timeliness; inter-sectoral coordination with Environmental Health, Fisheries, and Water/WASH officers.					
			Oversight allowance — Disease Surveilla	3	12	400	14,400.00
			Allowance — CHV supervisors (verificatio	5	4	200	4,000.00
			Inter-Sectoral Ecosystem-Health Coordina	4	4	300	4,800.00
			SUBTOTAL				23,200.00

TOTAL (3)	83,100.00
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SN	Adaptati on	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (#)	Amount (GH¢)
4	Flood & Storm Early Warning		GOODS AND SERVICES				
		Orient community health messengers on interpreting and relaying flood/storm health alerts; disseminate IEC materials on health precautions during flood/storm events.					
			Orientation session — community health	20	1	45	900.00
			IEC materials — health precautions durin	1	1	2500	2,500.00
			Fuel for pre-positioning alert materials ah	5	2	14	140.00
			SUBTOTAL				3,540.00
			CAPEX				
		Procure durable megaphones and install fixed alert boards at markets, schools, and landing sites.					
			Durable megaphones	15	1	350	5,250.00
			Fixed alert / notice boards (fabricated, ins	10	1	1200	12,000.00
			SUBTOTAL				17,250.00
			COMPENSATION				
		Allowances for designated district health communication focal persons.					
			Allowance — health communication focal	5	12	250	15,000.00
			Allowance — CHPS coordinators (dissem	10	4	150	6,000.00
			SUBTOTAL				21,000.00
TOTAL (4)							41,790.00

SN	Adaptati on	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (#)	Amount (GH¢)
5	Nutrition Support for Climate-Stressed Households		GOODS AND SERVICES				

		Conduct community nutrition screening and growth-monitoring outreach sessions; disseminate IEC materials on climate-resilient, salt-tolerant nutrition; coordinate with Agriculture and Fishing sector officers on food-security-linked malnutrition risk.					
			Community nutrition screening & growth-	100	1	45	4,500.00
			IEC materials — climate-resilient nutrition	1	1	2000	2,000.00
			Inter-sectoral coordination — food-secure	4	2	300	2,400.00
			SUBTOTAL				8,900.00
			CAPEX				
		Establish demonstration gardens with salt-tolerant crops; procure durable anthropometric equipment (calibrated weighing scales, height boards).					
			Demonstration garden setup (salt-tolerant	5	1	3500	17,500.00
			Calibrated weighing scales (infant & adult	10	1	650	6,500.00
			SUBTOTAL				24,000.00
			COMPENSATION				
		Community Health Nutrition Officers provided outreach allowances for supervision and growth-monitoring verification.					
			Outreach allowance — CHNOs (field supe	5	12	300	18,000.00
			Transport reimbursement — monitoring vi	5	12	100	6,000.00
			SUBTOTAL				24,000.00
TOTAL (5)							56,900.00

SN	Adaptati on	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
6	Disability-Inclusive Health		GOODS AND SERVICES				
		Train CHPS staff on accessibility awareness and disability-inclusive patient handling; produce accessible-format (braille/audio) health advisories, coordinated with the Water sector's disability-accessible water-point design.					
			Refreshments — CHPS staff accessibility	15	1	45	675.00
			Training materials	1	1	600	600.00
			Facilitator allowance	2	1	500	1,000.00
			Accessible-format IEC materials (braille/a	1	1	3000	3,000.00
			SUBTOTAL				5,275.00
			CAPEX				
		Install ramps, grab bars, widened entryways, and accessible sanitation facilities at CHPS compounds.					
			Ramp construction (per CHPS compound	5	1	8000	40,000.00
			Grab bars installation (per facility)	5	1	1200	6,000.00
			SUBTOTAL				46,000.00
			COMPENSATION				
		District Health Directorate to conduct accessibility compliance audits.					
			Allowance — DHD accessibility audit team	4	2	400	3,200.00
			Per diem — community accessibility moni	5	4	150	3,000.00
			SUBTOTAL				6,200.00
TOTAL (6)							57,475.00

SN	Adaptati on	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
7	Community-Based Health		GOODS AND SERVICES				
		Recruit and train volunteers; supply RDT kits and reporting materials as consumables; implement structured reporting protocols.					
			Volunteer recruitment & training (per sess	5	2	700	7,000.00
			RDT kits for volunteers (box of 25)	20	4	120	9,600.00
			Reporting forms & stationery (bundle)	50	4	15	3,000.00
			Refreshments for training sessions	50	2	45	4,500.00
			SUBTOTAL				24,100.00
			CAPEX				

		Provide durable reporting toolkits and thermometers.	Reporting toolkit (bag, forms, pens, clipbo	50	1	120	6,000.00
			Clinical thermometers (digital)	50	1	45	2,250.00
			SUBTOTAL				8,250.00
			COMPENSATION				
		Performance-based transport reimbursements for registered volunteers	Transport reimbursement — active volunt	50	12	80	48,000.00
			Supervisory allowance — CHV coordinato	5	12	200	12,000.00
			SUBTOTAL				60,000.00
TOTAL (7)							92,350.00

TOTAL (Health)	781,200.00
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PROJECT DESCRIPTION							
- Intervention & Objectives: Conducts hydrological assessment; constructs lined stormwater diversion channels, culverts, and erosion-control structures around schools and roads. - Beneficiaries: Schoolchildren and road users in Woe-Afedome. - Communities Targeted: Woe-Afedome.							
SN	Adaptati on Action	Action Descripti	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
1	Construct Stormwater Diversion to Protect		GOODS AND SERVICES				
		Conduct hydrological assessments; organise supervised pre-rainy-season clearing campaigns (communities)					
			Fuel & Lubricant	40	3	12	1,440.00
			Refreshment	7	3	100	2,100.00
			A4 sheets	1	1	500	500.00
			SUBTOTAL				4,040.00
			CAPEX				
		Construct lined stormwater diversion channels, culverts, and erosion-control structures around Woe-Afedome					
			Cement	200	1	120	24,000.00
			Reinforcement bars	3	1	6000	18,000.00
			Coarse Aggregate	7	1	5500	38,500.00
			Fine Aggregate	5	1	2600	13,000.00
			Gravels	15	1	2600	39,000.00
			SUBTOTAL				132,500.00
			COMPENSATION				
		District Works engineers to conduct seasonal performance					
			Field Allowance	7	5	200	7,000.00
			SUBTOTAL				7,000.00
TOTAL (1)							143,540.00
SN	Adaptati on Action	Action Descripti	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
2	Upgrade the Devegodo Wooden Bridge to a Climate Resilient Structure		GOODS AND SERVICES				
		Conduct certified hydrological and structural design assessments; supervise construction (worker-developer)					
			Fuel and Lubricant	40	30	12	14,400.00
			A4 Sheet	1	1	500	500.00
			Tonner	3	1	300	900.00
			Refreshment	5	26	100	13,000.00
			SUBTOTAL				28,800.00
			CAPEX				
		Construct a raised reinforced concrete or steel bridge with hydrologically designed foundations, side railings, and non-slip pedestrian decking. Asset					
			16mm high tensile steel	17	1	8600	146,200.00
			12mm mild steel	7	1	8600	60,200.00
			Fine Aggregate	5	1	2600	13,000.00
			Cement	1800	1	120	216,000.00
			Coarse Aggregate	9	1	5500	49,500.00
			Steel (misc.)	1	1	3850	3,850.00
			Construction labor & formwork (skilled ma	1	1	220000	220,000.00
			SUBTOTAL				708,750.00
			COMPENSATION				

		District Works Department engineers provided seasonal inspection allowances to certify structural elements as required.	Field Allowance	5	30	200	30,000.00
			SUBTOTAL				30,000.00

TOTAL (2) 767,550.00

SN	Adaptati on Action	Action Descripti	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
3	Improve Market Access Infrastructure for		GOODS AND SERVICES				
		Conduct site engineering assessments; supervise construction of feeder paths from Devegado to market centres and construct raised pedestrian walkways in flood-prone sections	Fuel & Lubricant	40	3	12	1,440.00
			Refreshment	7	3	100	2,100.00
			A4 Sheet	1		500	500.00
			Toner	2	2	300	1,200.00
			SUBTOTAL				5,240.00
			CAPEX				
		Rehabilitate feeder paths from Devegado to market centres and construct raised pedestrian walkways in flood-prone sections	Grading and Graveling (feeder path reha	500	1	1200	600,000.00
			Reinforcement Bars	2	1	6000	12,000.00
			Coarse Aggregate	7	1	5500	38,500.00
			Fine Aggregate	5	1	2600	13,000.00
			Cement	200	1	120	24,000.00
			Gravels	10	1	2600	26,000.00
			SUBTOTAL				713,500.00
			COMPENSATION				
		District Works officers to certify path elevation, drainage	Field Allowance	7	3	200	4,200.00
			SUBTOTAL				4,200.00

TOTAL (3) 722,940.00

SN	Adaptati on Action	Action Descripti	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
4	Construct Safe, Accessible Evacuation Points		GOODS AND SERVICES				
		Prepare formal evacuation layout plans; develop shelter management systems; conduct	Fuel and Lubricant	40	30	12	14,400.00
			Refreshment	5	30	100	15,000.00
			A4 Sheet	1		500	500.00
			Toner	2	1	300	600.00
			SUBTOTAL				30,500.00
			CAPEX				
		Re-roof selected public buildings in Aito-Alakple and Bleamezado with reinforced roofing, raised flooring, lighting systems, partitioned	Roofing Sheets	20	1	3000	60,000.00
			Wooden/Roofing Members	600	1	70	42,000.00
			Reinforcement Bars	50	1	110	5,500.00
			Coarse Aggregates	2	1	5500	11,000.00
			Fine Aggregates	2	1	2600	5,200.00
			Electrical Cables	10	1	1200	12,000.00
			Cement	100	1	120	12,000.00
			Aluminium Handrail	20	1	100	2,000.00
			SUBTOTAL				149,700.00
			COMPENSATION				

		District Works and Social Welfare officers to certify accessibility compliance and safety					
			Field Allowance	7	3	200	4,200.00
			SUBTOTAL				4,200.00

TOTAL (4) 184,400.00

SN	Adaptati on Action	Action Descripti	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
5	Reinforce Housing Structures for Vulnerable Groups		GOODS AND SERVICES				
		Provide structured technical training to local artisans on safe reinforcement techniques and supervised assisted					
			Refreshment	60	4	100	24,000.00
			A4 Sheet	1	1	500	500.00
			Note Pad & Pen	50	4	50	10,000.00
			Toner	2	2	300	1,200.00
			SUBTOTAL				35,700.00
			CAPEX				
		Procure and distribute certified reinforcement materials (roof bracing, storm straps, wall stabilisation materials) directly to					
			Storm straps	500	1	100	50,000.00
			Roof bracing	500	1	150	75,000.00
			SUBTOTAL				125,000.00
			COMPENSATION				
		Allowance-based supervision by District Works technical officers verifying					
			Field Allowance	7	3	200	4,200.00
			SUBTOTAL				4,200.00

TOTAL (5) 164,900.00

SN	Adaptati on Action	Action Descripti	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
6	Climate-Resilient Transport Support for Elderly & PWDs		GOODS AND SERVICES				
		Develop documented evacuation transport allocation protocols; conduct structured					
			Refreshment	7	2	100	1,400.00
			A4 sheet	1	1	500	500.00
			Note Pad & Pen	7	2	50	700.00
			Toner	1	1	300	300.00
			SUBTOTAL				2,900.00
			CAPEX				
		Procure durable community transport assets (tricycles and carts) registered under District					
		Assembly asset	Tricycles	5	1	35000	175,000.00
			SUBTOTAL				175,000.00
			COMPENSATION				
		Allowance-based engagement of designated transport					
			Allowance	7	1	500	3,500.00
			SUBTOTAL				3,500.00

TOTAL (6) 181,400.00

TOTAL (Infrastructure) 2,164,730.00

ANLOG
WATER
RESOUR

PROJEC

Interventio

SN	Adaptation Action	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
1	Deep Groundwater, Borehole, Well & Standpipe Rehabilitation		GOODS AND SERVICES				
		Procurement of monitoring equipment; water testing; solar panel installation; WATSAN committee training.					
			Procurement of equipment like GPS & res	1	1	25000	25,000.00
			Water testing kits	1	1	3000	3,000.00
			Installation of solar panels, inverters (labo	1	1	15000	15,000.00
			Training of WATSAN committee	30	3	6000	540,000.00
			Refreshment items to WATSAN committe	30	4	50	6,000.00
			SUBTOTAL				589,000.00
			CAPEX				
		Drill deep, low-salinity boreholes; install solar-powered submersible pumps; construct reinforced platforms with ramps and handrails compliant with accessibility standards.					
			Borehole drilling	7	1	4200	29,400.00
			Borehole casing & screen	7	1	15000	105,000.00
			Procurement of solar-powered submersibl	7	1	26500	185,500.00
			Installing solar PV system	7	1	12000	84,000.00
			Construction of platform with ramp	7	1	50500	353,500.00
			Installing handrails	7	1	11000	77,000.00
			Engineering & design services by speciall	1	1	20000	20,000.00
			SUBTOTAL				854,400.00
			COMPENSATION				
		Allowance-based inspections by District Works and Water Engineers to certify borehole depth, salinity compliance, and structural standards.					
			Allowance to engineers	5	4	500	10,000.00
			Inspection allowance	20	4	500	40,000.00
			Administrative allowance	5	4	200	4,000.00
			SUBTOTAL				54,000.00
TOTAL (1)							1,497,400.00

SN	Adaptation Action	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
2	Rainwater Harvesting for Schools, Markets & Households		GOODS AND SERVICES				
		Train locally certified artisans (women, youth, PWD-inclusive) in tank construction and maintenance; conduct structured beneficiary verification.					
			Number of artisans to be trained	16	1	80	1,280.00
			Building equipment	1	1	40460	40,460.00

			Stationaries	20	1	50	1,000.00
			Refreshments	20	1	1000	20,000.00
			TNT or fuel	4	5	1200	24,000.00
			SUBTOTAL				86,740.00
			CAPEX				
		Install rooftop RWH systems with first-flush devices and durable storage tanks at schools and markets; provide certified household tank kits for WHHs and elderly-only households.					
			Polytank with pipes and stand erection	3	1	30000	90,000.00
			Community mobilization engagement	3	2	10000	60,000.00
			Transportation and Logistics	3	1	20000	60,000.00
			Monitoring and evaluation	10	3	200	6,000.00
			Labor and Contractor Costs	3	3	100000	900,000.00
			SUBTOTAL				1,116,000.00
			COMPENSATION				
		Seasonal technical supervision allowances for District Water Officers overseeing installation quality.					
			Allowances for officers	5	4	500	10,000.00
			SUBTOTAL				10,000.00
			TOTAL (2)				1,212,740.00

SN	Adaptation Action	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
3	Dry-Season Emergency Water Support for Vulnerable Groups		GOODS AND SERVICES				
		Develop and document drought allocation protocols; conduct household vulnerability mapping for WHHs, elderly-only, and PWD households.					
			Stationaries for training workshop	100	1	50	5,000.00
			Data Collection and Mapping	20	24	300	144,000.00
			Materials and Equipment	20	20	200	80,000.00
			SUBTOTAL				229,000.00
			CAPEX				
		Procure durable emergency storage tanks and mobile distribution units for district-controlled deployment.					
			Procurement of 10,000L durable poly tank	3	1	12000	36,000.00
			Fabrication of steel tank stands/supports	3	1	3500	10,500.00
			Water pump	3	1	6000	18,000.00
			Labor and Contractor Costs	10	3	5000	150,000.00
			Monitoring and evaluation	10	3	500	15,000.00
			SUBTOTAL				229,500.00
			COMPENSATION				
		District Disaster Management officers provided seasonal allowances to verify distribution equity and minimum-volume compliance.					
			Allowances for officers	5	4	500	10,000.00
			SUBTOTAL				10,000.00
			TOTAL (3)				468,500.00

SN	Adaptation Action	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
4	Early Warning for Drought & Water Stress		GOODS AND SERVICES				
		Develop colour-coded drought communication materials; conduct structured training for designated alert messengers; align advisories with Ghana Meteorological Agency forecasts.					
			Printed materials & stationeries (posters, f	41	4	600	98,400.00
			Consultants (Meteorologist expert) trainin	1	4	15000	60,000.00
			Refreshment items for the training worksh	41	4	50	8,200.00
			T&T for stakeholders	25	4	100	10,000.00
			Allowance for participants	40	4	200	32,000.00
			SUBTOTAL				208,600.00
			CAPEX				
		Install community alert boards and procure district-level SMS and radio dissemination equipment.					
			Install community alert boards	7	1	13000	91,000.00
			Procure Radio Dissemination equipment (	7	1	32250	225,750.00
			SUBTOTAL				316,750.00
			COMPENSATION				
		Seasonal operational allowances for designated district communication focal persons responsible for alert activation.					
			Seasonal allowances to communication fo	4	12	350	16,800.00
			Operational allowances to maintenance e	4	4	700	11,200.00
			SUBTOTAL				28,000.00
TOTAL (4)							553,350.00

SN	Adaptation Action	Action Description/Activity	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
5	Gender-Inclusive Water Governance Committees		GOODS AND SERVICES				
		Facilitate structured formation of inclusive committees; develop documented pro-poor tariff frameworks; conduct conflict mediation workshops involving migrant herders.					
			Stationaries	50	1	50	2,500.00
			Consultants and facilitators for training	2	3	2000	12,000.00
			Refreshment items for the training worksh	50	3	100	15,000.00
			T&T for stakeholders	10	3	200	6,000.00
			Allowance for participants	40	3	100	12,000.00
			SUBTOTAL				47,500.00
			CAPEX				
		Provide durable operational toolkits (logbooks, lockable storage boxes, signage boards) for formally registered WASH committees.					
			Lockable storage box/cabinet (weatherpro	5	1	1200	6,000.00
			Logbooks & record-keeping stationery (mi	15	1	80	1,200.00
			Signage boards (committee ID + tariff/noti	10	1	650	6,500.00
			SUBTOTAL				13,700.00
			COMPENSATION				

		Allowance-based facilitation support provided to designated District Water Officers overseeing committee compliance and reporting.	Allowance for officers and maintenance	3	4	1000	12,000.00
			SUBTOTAL				12,000.00
TOTAL (5)							73,200.00

TOTAL (WATER)	3,805,190.00
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PROJECT DESCRIPTION							
Intervention & Objectives: Conducts a multi-site hydrological assessment (tidal flow, waterway connectivity, salinity) to prevent stagnant-water conditions; delivers restoration training to community planting teams; establishes mangrove/coastal grass nurseries prioritizing locally harvested seed stock with dedicated livelihood stipends for seed harvesters; installs protective fencing and erosion-control barriers.							
Beneficiaries: Community-based nursery managers and seed harvesters across multiple restoration sites.							
Communities Targeted: District-wide mangrove and wetland sites.							

SN	Adaptati on	Action Descripti	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
1	Mangrove Restoration &		GOODS AND SERVICES				
		Conduct a pre-rehabilitation hydrological assessment across restoration sites (tidal flow, waterway connectivity, salinity) to prevent stagnant-water conditions; deliver mangrove and					
			Hydrological Assessment — multi-site tida	1	1	45000	45,000.00
			Mangrove & Wetland Restoration Training	1	1	35000	35,000.00
			SUBTOTAL				80,000.00
			CAPEX				
		Establish mangrove and coastal grass nurseries, prioritizing locally harvested seed stock to diversify livelihoods through community-based nursery management and seed collection; procure supplemental					
			Procurement of loamy sand	15	1	2500	37,500.00
			Seedlings of mangroves/beach forest spe	10000	1	5	50,000.00
			Local Seed Harvester Livelihood Stipends	1	1	60000	60,000.00
			Biodegradable planting bags or pots	10000	2	1	20,000.00
			Fencing materials	20	1	20000	400,000.00
			Water pumping and sprinklers	3	1	10000	30,000.00
			PVC pipes for Nursery irrigation System	30	1	2000	60,000.00
			SUBTOTAL				657,500.00
			COMPENSATION				
		District Forestry Officers to verify seedling survival rates					
			Field allowance	4	20	500	40,000.00
			SUBTOTAL				40,000.00
TOTAL (1)							777,500.00
SN	Adaptati on	Action Descripti	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
2	Wetland Conservation as		GOODS AND SERVICES				
		Conduct structured waste management campaigns; train community members in segregated waste handling and flood					
			Data collection on WASH facilities/househ	23	1	3500	80,500.00
			Training workshops for 9-member commu	207	1	300	62,100.00
			Technical trainers and resource persons (	4	6	1200	28,800.00
			Training materials, manuals and printing	12	1	100	1,200.00
			Educational materials on waste managem	23	1	250	5,750.00
			Waste management education on radio a	23	12	200	55,200.00
			Train and empower local waste collection	115	1	300	34,500.00
			SUBTOTAL				268,050.00
			CAPEX				
		Install durable waste segregation bins and lagoon-edge waste					
			Conduct E&SIA and site surveys for wast	23	1	5000	115,000.00
			Procure/install 3 well-labelled/colour-code	23	1	540	12,420.00
			Construct waste containment barriers	23	1	10000	230,000.00
			Procure 23 No. tricycle waste collection fo	23	1	40000	920,000.00
			Procure 5 No. public skip containers	5	1	50000	250,000.00
			SUBTOTAL				1,527,420.00

			COMPENSATION				
		Allowance-based inspections by Environmental Health Officers verifying	District Environmental Health Officer allow	1	12	2500	30,000.00
			Zonal EHOs monthly monitoring allowanc	11	12	1500	198,000.00
			7-member WATSAN committee monitorin	23	12	600	165,600.00
			Field monitoring transport allowance	12	12	2500	360,000.00
			Data collection for WASH monitoring eval	5	1	10000	50,000.00
			SUBTOTAL				803,600.00

TOTAL (2) **2,599,070.00**

SN	Adaptati on	Action Descripti	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
3	Clean Energy for Processing to Reduce Ecosystem		GOODS AND SERVICES				
		Deliver training on clean processing techniques and sustainable fuel sourcing; implement	Fuel and lubricant	10	5	1000	50,000.00
			Local travel cost	10	5	500	25,000.00
			Printed material	1	1	1000	1,000.00
			SUBTOTAL				76,000.00

			CAPEX				
		Procure and distribute certified clean smoking ovens (fuel-	Cost of certified smoking ovens	20	2	8400	336,000.00
			SUBTOTAL				336,000.00

			COMPENSATION				
		Allowance-based supervision by District Environmental Officers to oversee	Allowance	5	2	500	5,000.00
			SUBTOTAL				5,000.00

TOTAL (3) **417,000.00**

SN	Adaptati on	Action Descripti	Item Description	Qty	Frequenc y	Rate (¢)	Amount (GH¢)
4	Fish Nursery Habitat Protection		GOODS AND SERVICES				
		Develop and enforce nursery protection bylaws; conduct training on juvenile fish monitoring	Stakeholder consultation meetings with la	6	1	5000	30,000.00
			District-level validation workshop for nurse	1	2	6000	12,000.00
			Training workshop on juvenile fish monito	60	1	400	24,000.00
			Training materials and monitoring manual	60	1	50	3,000.00
			Community sensitization campaigns on se	6	1	5000	30,000.00
			Public education (radio discussions and a	6	1	800	4,800.00
			SUBTOTAL				103,800.00

			CAPEX				
		Install durable nursery demarcation	Durable nursery demarcation buoys	20	1	1000	20,000.00
			Boundary marker poles	40	1	300	12,000.00
			Signage boards for protected nursery are	10	1	400	4,000.00
			Boat hire and labour for installation	1	1	10000	10,000.00
			SUBTOTAL				46,000.00

			COMPENSATION				
		Allowance-based compliance inspections by District Fisheries Officers to	District Fisheries Officer compliance inspe	3	12	500	18,000.00
			Community lagoon monitors allowance	8	12	150	14,400.00
			Canoe fuel support for monitoring patrols	12	2	400	9,600.00
			SUBTOTAL				42,000.00

TOTAL (4)						191,800.00
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SN	Adaptati on	Action Descripti	Item Description	Qty	Frequenc y	Rate (€)	Amount (GH¢)
6	Climate-Aware Biodiversity Education &		GOODS AND SERVICES				
		Conduct structured awareness sessions on mangrove and lagoon ecosystem functions; deliver climate adaptation	Conservation Education and Public Aware	20	2	30000	1,200,000.00
			SUBTOTAL				1,200,000.00
			CAPEX				
		Procure durable education materials (display boards, laminated ecosystem	PA Systems	1	1	5000	5,000.00
			Projector and screen	1	1	1500	1,500.00
			Laptop	1	1	15000	15,000.00
			SUBTOTAL				21,500.00
			COMPENSATION				
		Allowance-based facilitation by designated District	Fuel	50	2	15	1,500.00
			Allowance	4	2	1500	12,000.00
			SUBTOTAL				13,500.00
TOTAL (5)						1,235,000.00	

TOTAL (Biodiversity)	5,220,370.00
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