Disaster Management · GS - III

Examine the significance of coordinated international disaster financing in strengthening the resilience of climate-vulnerable countries. What institutional and financial challenges hinder its effective implementation?

EXAM YEAR	PAPER	SUBJECT
DAILY PRACTICE 13/11/2026	GS - III	Disaster Management

MARKS	WORD LIMIT
10	~150 words

Answer Hint

Disaster risk reduction, climate finance, Sendai Framework, Loss and Damage Fund, adaptation finance, UN coordination, rapid disbursement, vulnerable countries, institutional fragmentation, accountability.

Model Answer

Introduction

Increasing climate-related disasters have exposed the financial and institutional vulnerabilities of developing countries. Coordinated international financing can strengthen preparedness, emergency response and long-term recovery.

Significance of Coordinated Financing

1. **Rapid response:** Consolidated funding mechanisms can reduce delays in mobilising resources during humanitarian emergencies.

2. **Institutional coordination:** Cooperation among UN agencies can minimise duplication and improve the delivery of relief and technical assistance.

3. **Climate resilience:** Financial support enables vulnerable countries to strengthen early-warning systems, resilient infrastructure and disaster preparedness.

4. **Climate justice:** Predictable financial assistance can support countries with limited fiscal capacity despite their disproportionate exposure to climate risks.

Major Challenges

Fragmented funding channels, complex eligibility requirements, inadequate contributions and weak local implementation capacity can restrict effectiveness. Excessive dependence on loans may also increase the debt burden of vulnerable countries.

Way Forward

Financing should prioritise grants for vulnerable nations, transparent allocation, local institutional capacity and measurable resilience outcomes. Better coordination between humanitarian assistance, adaptation finance and disaster risk reduction is essential.

Conclusion

International disaster financing must move beyond fragmented relief towards predictable, equitable and risk-informed investment in resilience.

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