Environment & Ecology · GS - III

The increasing frequency and intensity of climate extremes highlight the need to strengthen both climate adaptation and mitigation. Discuss the challenges in mobilising climate finance for developing countries.

EXAM YEAR	PAPER	SUBJECT
DAILY PRACTICE 09/11/2026	GS - III	Environment & Ecology

MARKS	WORD LIMIT
10	~150 words

Answer Hint

Climate extremes, greenhouse gas emissions, adaptation and mitigation, climate finance gap, vulnerability of developing countries, developed-country obligations, renewable energy transition, technology transfer, climate justice.

Model Answer

Introduction

Climate change is intensifying extreme weather events, including heatwaves, floods, droughts and cyclones. Developing countries face disproportionate risks due to limited financial and institutional capacities.

Need for Climate Finance

Climate finance supports two complementary objectives:

- **Mitigation:** Renewable energy, energy efficiency and low-carbon infrastructure reduce greenhouse gas emissions.
- **Adaptation:** Climate-resilient agriculture, early-warning systems, disaster preparedness and resilient infrastructure reduce vulnerability.

Key Challenges

1. **Funding gap:** Available finance remains inadequate compared with developing countries' requirements.
2. **Unequal access:** Complex procedures and high borrowing costs restrict access for vulnerable nations.
3. **Unfulfilled commitments:** Delays in delivering promised financial support undermine trust.
4. **Technology barriers:** Limited access to affordable clean technologies slows the transition.
5. **Adaptation priorities:** Adaptation projects often struggle to attract private investment despite their public benefits.

Way Forward

Developed countries should honour climate-finance commitments, expand concessional funding and support technology transfer. Transparent mechanisms and locally designed adaptation plans are also essential.

Conclusion

Equitable and predictable climate finance is crucial for climate justice and for protecting vulnerable populations while accelerating the global low-carbon transition.

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