

Daily Mains Practice Answer 28-08-2026

Q. Discuss the significance of bringing heatwaves within India's formal disaster financing architecture. What challenges may States face in effectively utilising the available funds? (250 words, 15 marks)

Direction: Intro-----Significance + Challenges-----Conclusion.

Introduction:

Briefly describe heatwaves.

Recently, the Ministry of Home Affairs has added heatwaves and lightning to India's list of notified natural calamities.

Heatwaves are now eligible for the full State Disaster Risk Management Fund pool, as per the 2024 Disaster Mitigation Fund guidelines.

Main Body

Significance of bringing heatwaves into disaster financing architecture

- Institutionalised recognition of heatwaves - Heatwaves can now be treated alongside floods, cyclones and droughts as a natural calamity.
- Predictable finance - Earlier, States used only up to 10% of SDRF for locally notified disasters; now it provides a predictable and legitimate source of funds.
- Develop Heat Action Plans (HAPs) for all states - Map heat risk and vulnerability and identify short-, medium-, and long-term interventions.
- 300 cities and districts across 23 heatwave-prone States have HAPs.
- Shift from relief to resilience - Enable investment in preventive measures - can reduce the recurring cost of responding to emergencies.
- Climate adaptation & livelihood protection
- Better recognition of heat-related mortality - Improve surveillance, death certification and reporting of heat-related illness and deaths.

Challenges faced by states in effectively utilising the fund

- Relief-oriented nature of disaster funds - SDRF is for immediate disaster response and relief, whereas heat resilience requires long-term investments.
- Limited institutional capacity - SDMA and local bodies lack technical staff and planning capacity.
- Weak last-mile capacity - Implementation problems with panchayats, municipalities,

etc.

- Fragmented institutional responsibility
- Difficult in measuring heat related deaths
- Rise of urban heat island effect.

Conclusion:

Give a balanced conclusion and suggest some way forward measures.

- Strengthen institutional capacity.
- Improve health surveillance.
- States should link heat solutions to other government development schemes.
- Improve technical capacity, etc.

