



Urban Poor and Climate Shocks

This editorial is based on [“Insulate Urban Poor from Climate Shocks”](#) which was published in Hindustan Times on 22/10/2022. It talks about the challenges faced by urban poor as a consequence of the climate crisis.

For Prelims: Climate Change, Flood, Heat Waves

For Mains: Impact of Climate Crisis on Urban Poor, Measures that can be taken to protect the urban poor from the impacts of climate change

Extreme weather events, accounting to the [climate crisis](#), have become a common phenomenon in recent years. **Flooding in cities** like Mumbai, Hyderabad and Bengaluru can be often heard in the news. More recently, **north India was severely affected by [heat waves that shrunk the wheat crop production](#)** in the rabi season.

Although these extreme climatic changes affect all, **they hit the poorest and the vulnerable the worst** and reduce their chances of improving their socioeconomic status.

More than half of the world's population currently lives in cities and urbanisation continues to expand. With this growth, the **numbers of the urban poor are increasing**, particularly in developing countries. The **urban poor are especially vulnerable to climate change** because their homes are frequently located in hazardous areas.

How does Climate Change Affect the Urban Poor?

- **Makes them More Prone to Disasters:** Poor people living in slums are at particularly high risk from the impacts of climate change and natural hazards.
 - **They live on the most vulnerable lands within cities;** typically areas that are **deemed undesirable by others** and are thus affordable and are **exposed to the impacts of [landslides](#), [sea-level rise](#)**, flooding, and other hazards.
- **Socio-Economic Impacts:** The consequences of extreme weather events such as frequent flooding or heat waves is the **loss of workdays, livelihoods, housing and critical economic assets**.
 - The strong hit to the economy is coupled with adverse health impacts; increased morbidity and mortality from vector-borne diseases and heat strokes.
- **Loss of Housing and Assets:** Housing and asset loss and damages are other significant concerns, especially during floods.
 - This is further exacerbated by **overcrowded living conditions, lack of adequate infrastructure** and services, **unsafe housing, inadequate nutrition**, and **poor health**.
- **Impacts of Delayed Responses:** The speed of response remains the most critical factor for addressing the vulnerabilities of the poor. **Delayed response aggravates losses and protracts rehabilitation, adversely affecting resilience**.

What can be Done to Shield the Urban Poor from Climate Change?

- **Insurance Scheme:** An insurance scheme can boost resilience at the household level. There are insurance products that cover both house and household assets, but not many people avail of them. Given the heterogeneity of the clientele, the industry must design products for specific segments.
 - The State may have to intervene to **address the needs of those with the lowest purchasing power.**
 - A **Prime Minister Grih Bima Yojna** for the poor must be **instituted on the lines of [Prime Minister Fasal Bima Yojna.](#)**
- **Minimising Response Time:** Reducing the time between exposure to climate risk and the accrual of benefit is necessary whether from the State or insurance firms.
 - The **direct benefit transfer** architecture can be leveraged, expanding its scope in response to the policy action.
 - The insurance industry can plug into the State delivery system along with a **simplified process of claim-making.**
- **Integrated Interventions in Key Areas:** Strengthening the resilience of urban poor will require integrated interventions across six policy areas (**social protection, public health, livelihood, housing, community infrastructure, and urban planning**) at different scales (**household, community, and city levels**).
 - Three enabling factors – capable, accountable, and **responsive governance; climate and urban data; and climate and urban finance** – need to be put in place to ensure that **pro-poor climate resilience solutions** promote transformational change to address the underlying drivers of vulnerability.
- **Data Capturing and Sharing:** Satellite imagery could be used to **identify flooded areas**, and government databases of such localities could be used to identify beneficiaries.
 - Insurance claims could be directly transferred without the beneficiary raising a claim. This can be made possible by a new **purpose-driven data-sharing agreement** between the State and the industry.
- **Role of Local Governments:** City governments are the drivers for addressing risks. **Local governments play a vital role in providing basic services** which are critical to improving the resilience of the urban poor.
 - City officials can build resilience by **mainstreaming risk reduction into urban management.**
 - Climate change adaptation and disaster risk reduction can be best addressed and sustained over time through integration with existing urban planning and management practices.
 - In this context, a major challenge would be financial dependence of the local governments on state and central governments; hence, **significant financial support is needed.**

Conclusion

Sufficient response and synergies between the State's policy imperatives and the insurance industry are necessary for easing the vulnerabilities of the poor. Leveraging technology and partnerships between State and industry can facilitate speedy and timely responses to climate calamities and build the resilience of the urban poor.

Drishti Mains Question

“As extreme weather events become more frequent, newer mechanisms are needed for shock-proofing the urban poor”. Comment.

UPSC Civil Services Examination, Previous Year Questions (PYQs):

Prelims:

Q. With reference to the role of UN-Habitat in the United Nations programme working towards a better urban future, which of the statements is/are correct? (2017)

1. UN-Habitat has been mandated by the United Nations General Assembly to promote socially and environmentally sustainable towns and cities to provide adequate shelter for all.
2. Its partners are either governments or local urban authorities only.
3. UN-Habitat contributes to the overall objective of the United Nations system to reduce poverty and to promote access to safe drinking water and basic sanitation.

Select the correct answer using the code given below:

- (a) 1, 2 and 3
- (b) 1 and 3 only
- (c) 2 and 3 only
- (d) 1 only

Ans: (b)

Mains:

Q. With a brief background of quality of urban life in India, introduce the objectives and strategy of the 'Smart City Programme.' **(2016)**

Q. The effective management of land and water resources will drastically reduce the human miseries. Explain. **(2016)**

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