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EDITORIAL ANALYSIS

Relief by Boundary, Risk by Basin: What the Assam Floods Expose About Climate Finance

MINT

6 August 2026 · ENVIRONMENT ECONOMY · GS3 GS1

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INTERVIEW ANGLE

"The Brahmaputra's flood risk is generated across Arunachal Pradesh, Bhutan, Tibet and Assam, but the money to deal with it is allocated to Assam. If you were asked to design a fiscal instrument that follows the river rather than the border, what would it look like, and what constitutional obstacle would you have to solve first?"

Source: Original editorial ↗ Mint

Every fact web-verified against primary sources

THE LIFT LINE

A river does not know where Assam begins. The money does, and that is the whole problem.

WHY THIS EDITORIAL MATTERS FOR YOUR EXAM

Disaster management sits in GS3, but the interesting question in this editorial is a GS2 fiscal-federalism question wearing a GS3 coat. That combination is exactly what a good answer exploits: most candidates will write the Disaster Management Act structure and stop. The mark separation comes from explaining why the instrument's *unit of allocation* is mismatched to the *unit of risk*, and then engaging honestly with the constitutional reason the obvious fix is unavailable.

It pairs directly with today's daily article on heatwaves and lightning becoming notified calamities, which is the same argument seen from the other end: the list-based design and why amending the list is necessary but not sufficient.

GS Paper 3: Disaster and disaster management; conservation, environmental pollution and degradation, environmental impact assessment; climate change and its impacts on India.

GS Paper 1: Important geophysical phenomena; distribution of key natural resources; changes in critical geographical features including water bodies, and the effects of such changes.

GS Paper 2 (secondary): Finance Commission; functions and responsibilities of the Union and the States; issues and challenges pertaining to the federal structure; inter-state relations.

CONCEPT	MEANING	WHY IT IS TESTABLE
Ex post relief versus ex ante adaptation	Money spent after an event to compensate loss, versus money spent before it to reduce exposure	The editorial's central distinction, and the reason relief spending can rise while risk also rises
River basin versus administrative boundary	The hydrological unit within which water and sediment move, versus the political unit within which money and authority move	Explains why upstream action determines downstream damage that upstream governments do not pay for
Notified calamity versus local disaster	A calamity on the national list, attracting SDRF and NDRF assistance as of right, versus one a state declares locally within a capped 10 per cent window	The single most examinable distinction in the topic
Mitigation fund versus response fund	NDMF and SDMF finance risk reduction before an event; NDRF and SDRF finance relief after one	Introduced on Fifteenth Finance Commission recommendation; candidates routinely confuse the four
Bank erosion	The progressive loss of land to a shifting river channel	Assam's largest cumulative land loss, and not a notified calamity, which is the editorial's sharpest example
Article 280	Requires the Finance Commission to recommend Union-State tax distribution and the principles of grants-in-aid to States	The constitutional constraint that makes basin-level devolution impossible without redesign

BACKGROUND AND CONTEXT

The 2026 monsoon produced a severe flood season in Assam. Through the first week of August the state reported a rising death toll and a shifting geography of impact: by 2 August the toll had reached about 85 with over a lakh people still affected, and by 6 August it had risen to about 95, with roughly fourteen districts on alert and relief camps operating across the worst-hit districts of Golaghat, Sivasagar and Jorhat. Hundreds of villages were inundated, thousands of hectares of cropland were damaged, and several major embankment breaches were recorded. The precise figures moved daily, which is itself part of the editorial's point about the difficulty of financing a hazard whose boundary will not hold still.

The Architecture Being Criticised

FUND	BASIS	FUNCTION	FINANCING
SDRF	**Section 48**, Disaster Management Act, 2005	Primary fund for immediate relief in a notified calamity	Centre **75 per cent** (general states), **90 per cent** (North-Eastern and Himalayan states)
NDRF	**Section 46**, Disaster Management Act, 2005	Supplements SDRF when a calamity of severe nature exhausts state resources	Wholly Central
SDMF / NDMF	Disaster Management Act, 2005, operationalised on Fifteenth Finance Commission recommendation	Mitigation, that is, risk reduction before an event	Same sharing pattern as the response funds
NAFCC	Scheme of the Ministry of Environment, Forest and Climate Change, established **August 2015**	Adaptation projects in vulnerable states; **NABARD** is the National Implementing Entity	Central budgetary support

The Sixteenth Finance Commission, chaired by **Arvind Panagariya**, submitted its report on **17 November 2025** for the award period **2026-31**. It recommended a total of **Rs 2,04,401 crore** for state disaster funds, of which the Centre's share is about **Rs 1,55,916 crore**, and **Rs 79,406 crore** for the national response and mitigation funds. It also recommended the addition of heatwave and lightning to the notified list, which the Ministry of Home Affairs gave effect to on **4 August 2026**, expanding the list from **twelve to fourteen**.

THE ANALYSIS

1. The instrument is post-facto by construction, and adaptation is not. The SDRF and NDRF are response funds. They are triggered by an event, calibrated to enumerated damage, and disbursed against loss. This is a coherent design for a stationary hazard distribution, where the expected annual loss is stable and relief is essentially an insurance payout. It is incoherent for a rising hazard distribution, because the money arrives only after the exposure has been realised and does nothing to change the exposure next season. A system that spends more on relief every year while risk also rises every year is not succeeding, it is compounding.

2. The list is a lagging indicator of the hazard distribution. Twelve notified calamities, drawn from historical experience, governed access to the funds until 4 August 2026. Heatwave and lightning were added only after the Sixteenth Finance Commission recommended it, citing rising frequency, intensity and mortality linked to changing weather patterns. The structural problem is not that the list was short but that it is a list. Every newly salient hazard requires a fresh amendment, and the amendment necessarily follows the mortality rather than anticipating it. **Bank erosion**, which has taken more than **4.27 lakh hectares** of Assam since 1950, roughly 7.4 per cent of the state's area, remains outside the list altogether, and it is arguably the state's largest cumulative disaster.

3. The unit of allocation does not match the unit of risk. This is the editorial's core claim. Assam receives an allocation because Assam is a State. But Brahmaputra flooding is produced by rainfall over the Yarlung Tsangpo catchment in Tibet, over Arunachal Pradesh and Bhutan, by snowmelt and glacial regimes in the eastern Himalaya, and by an extraordinary sediment load that continuously raises the bed and shifts the channel. About **40 per cent** of Assam's land area is classified as flood-prone, and sediment loads are projected to rise substantially over the century as the Himalaya warms. Every one of these determinants lies outside the jurisdiction that receives the money and inside jurisdictions that bear none of the downstream cost. This is a textbook externality, and boundary-based transfers cannot price it.

4. The mitigation window exists but is a carve-out, not a default. The Sixteenth Finance Commission's earmarked mitigation allocations are real and are well targeted: **Rs 2,500 crore** for urban flood risk in the seven most populous cities, **Rs 1,500 crore** for erosion, **Rs 1,200 crore** of catalytic assistance for the twelve most drought-prone states, and **Rs 750 crore** for seismic and landslide risk in ten hill states. Set against a total disaster corpus of over Rs 2.8 lakh crore, these are modest. The architecture's centre of gravity remains relief, and the allocation weights that determine the size of each state's corpus continue to draw heavily on past expenditure and past loss, which means a state's entitlement reflects the hazard regime it used to face.

5. NAFCC is too small to be the adaptation instrument. The National Adaptation Fund for Climate Change, set up in August 2015 with NABARD as National Implementing Entity, has sanctioned grants of about **Rs 847.47 crore** across roughly 30 projects in 25 states and 2 union territories over a decade. That is a demonstration programme, not a financing channel. Adaptation is therefore split between a small dedicated fund with the right mandate and a very large relief fund with the wrong one.

6. The constitutional obstacle is real and must be argued, not dodged. Article 280 requires the Finance Commission to recommend the distribution of net tax proceeds between the Union and the States and the principles governing grants-in-aid of the revenues of the States. A river basin is not a State. It has no legislature, no consolidated fund, no executive answerable to an electorate and no capacity to receive a grant-in-aid. The available inter-state instruments are weak: the **River Boards Act, 1956**, enacted under Entry 56 of the Union List, has been almost entirely inoperative, and an **Article 263** inter-state council body would have coordinating authority without fiscal authority. Any serious proposal must therefore work through the State as the recipient while changing what the allocation formula responds to.

DATA AND INSTITUTIONS VAULT

PRELIMS-GRADE FACTS:

SDRF: Section 48, and NDRF: Section 46, of the Disaster Management Act, 2005

SDRF financing: Centre 75 per cent for general states, 90 per cent for North-Eastern and Himalayan states; NDRF is wholly Central

A state may spend up to 10 per cent of its annual SDRF allocation on locally declared disasters outside the notified list

Notified calamity list expanded from 12 to 14 on 4 August 2026 with the addition of heatwave and lightning

Sixteenth Finance Commission: chaired by Arvind Panagariya, report submitted 17 November 2025, award period 2026-31

Sixteenth Finance Commission disaster recommendations: Rs 2,04,401 crore for SDRF and SDMF across states (Centre's share about Rs 1,55,916 crore); Rs 79,406 crore for NDRF and NDMF

Earmarked NDMF allocations: Rs 2,500 crore urban flooding in seven most populous cities; Rs 1,500 crore erosion; Rs 1,200 crore for twelve most drought-prone states; Rs 750 crore seismic and landslide risk in ten hill states

NAFCC established August 2015 under the Ministry of Environment, Forest and Climate Change; NABARD is the National Implementing Entity; about Rs 847.47 crore sanctioned across around 30 projects in 25 states and 2 UTs

Assam: about 40 per cent of the state's area is flood-prone (Rashtriya Barh Ayog assessment, about 31.05 lakh hectares of 78.52 lakh hectares); more than 4.27 lakh hectares lost to bank erosion since 1950

The Brahmaputra is the Yarlung Tsangpo in Tibet and the Jamuna in Bangladesh; its Indian basin spans Arunachal Pradesh, Assam, Nagaland, Meghalaya, Sikkim and West Bengal, and the wider basin includes China, Bhutan and Bangladesh

Constitutional and statutory hooks: Article 280 (Finance Commission), Article 262 and the River Boards Act, 1956 (Entry 56, Union List), Article 263 (inter-state council)

WATCH THE TRAP: DO NOT SWAP THE TWO SECTION NUMBERS. NDRF IS SECTION 46 AND SDRF IS SECTION 48, AND THE MNEMONIC THAT THE *NATIONAL* FUND COMES *FIRST* IN THE ACT IS WORTH MEMORISING. A SECOND TRAP: THE NDRF HERE IS THE NATIONAL DISASTER RESPONSE FUND, NOT THE NATIONAL DISASTER RESPONSE FORCE, WHICH IS A DIFFERENT BODY CONSTITUTED UNDER SECTION 44 OF THE SAME ACT. A THIRD: MITIGATION FUNDS (NDMF, SDMF) ARE DISTINCT FROM RESPONSE FUNDS (NDRF, SDRF), AND THEY WERE OPERATIONALISED ON THE FIFTEENTH FINANCE COMMISSION'S RECOMMENDATION, NOT THE SIXTEENTH.

THE DEBATE

Argument FOR basin-linked, forward-looking climate finance. Risk is physical and does not respect borders. Financing that ignores the basin will systematically underfund the actions that matter most, because the highest-return interventions, upstream catchment treatment, sediment management, floodplain zoning and early warning, sit outside the jurisdiction that suffers the loss. Allocation formulas built on past expenditure entrench a hazard map that no longer exists, penalising states whose risk is growing fastest. And relief spending that rises annually while exposure also rises is evidence that the money is buying compensation rather than safety.

Argument AGAINST. The Constitution devolves to States, not to basins, and there is no way around that without an amendment nobody is proposing. Basins are also politically impossible: the Brahmaputra basin includes China, which shares no meaningful hydrological data, and Bhutan and Bangladesh, which are sovereign parties. Even domestically, the River Boards Act, 1956 has been a dead letter for seventy years, which is empirical evidence about how much appetite exists for basin-level authority. Meanwhile the existing system does the thing it was built for well: relief reaches people quickly through district administrations, which are the only machinery that can actually disburse. Adding conditionality and modelled-risk formulas to disaster transfers introduces delay and dispute into a function whose entire value is speed. And modelled future risk is contestable in a way that recorded past loss is not, which invites litigation over shares.

Balanced verdict. The critics are right about the diagnosis and the sceptics are right about the vehicle. The mismatch between the unit of risk and the unit of allocation is real, but it is not fixable by devolving to basins, and an editorial that stops at "fund the basin" has identified a problem without a mechanism. The workable reform separates the two functions. Relief stays exactly where it is, State-allocated, event-triggered, untied and fast, because that function needs a district collector and a boundary. Adaptation moves to a mitigation window that grows relative to the response window, whose allocation weights are set by modelled forward risk with basin-level hydrology and projected hazard as inputs to the formula, and whose disbursement is conditional on statutory hazard plans. The State remains the recipient; only the arithmetic that determines its share changes. That reform is achievable within Article 280, and it is the version of the argument worth writing in an answer.

HOW TO THINK ABOUT THIS

The transferable pattern here is: **check whether the unit of the instrument matches the unit of the problem.**

Public policy operates through units of jurisdiction, but problems have their own natural units, and the two rarely coincide. When they diverge, the resulting failure looks like poor implementation and is actually poor design.

What is the natural unit of this problem? For flooding it is the basin. For air pollution it is the airshed. For groundwater it is the aquifer. For an epidemic it is the mobility network. None of these is a district, a state or a country.

What is the unit of the instrument? Almost always the administrative jurisdiction, because that is where legislative competence, budgets and accountable officers live.

Can the instrument be made to respond to the natural unit without being relocated to it? This is the productive question, and the one most answers miss. You usually cannot move the money to the basin. You can very often make the formula that allocates the money to the jurisdiction respond to basin-level facts. Delhi's air quality management commission is an instance of the same manoeuvre: it did not abolish state boundaries, it created a body whose remit is defined by the airshed while the executing agencies remain state agencies.

Apply this test whenever an editorial demands that governance be "reorganised" around a natural unit. Ask what the constitutional vehicle would be, and if there is none, ask what the second-best formula-level fix looks like.

DIAGRAM-IN-WORDS

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THE MISMATCH

  UNIT OF RISK (physical)          UNIT OF MONEY (fiscal)

  Tibet / Yarlung Tsangpo                Union
  Bhutan  ·  Arunachal                     │
        │  rainfall, snowmelt        Art. 280 devolution
        │  sediment load                   │
        ▼                                  ▼
   BRAHMAPUTRA BASIN   ← no match →      STATE (Assam)
        │                                  │
        ▼                                  ▼
   DISTRICTS flooded                SDRF allocation (75:25 / 90:10)
   (boundary shifts yearly)         released AFTER damage


THE TIME MISMATCH

  Hazard rising ────────────────────────────→ time
                       ↑
        Notified list amended here (4 Aug 2026: 12 → 14)
                       ↑
        Relief paid here (after loss)
                       ↑
        Adaptation needed HERE (before loss) ← funded least


THE FIX THAT FITS THE CONSTITUTION

  Basin hydrology + projected hazard
              ↓ (enters as INPUT to the formula)
      Finance Commission allocation weights
              ↓ (transfer still goes to the STATE)
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    Mitigation window (SDMF), conditional on
    statutory hazard plans
            ↓
    District executes

Relief window unchanged: untied, fast, State-allocated
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TAKEAWAY BOX

India funds the disaster it had, in the geography it can administer. The disaster it is getting has neither that frequency nor that shape.

SDRF Section 48, **NDRF Section 46**, *Disaster Management Act,* **2005**; *Centre's share* **75 per cent** *general and* **90 per cent** *North-Eastern and Himalayan;* **10 per cent** *local-disaster window; notified list* **12 to 14** *on* **4 August 2026** *adding* **heatwave and lightning**; **Sixteenth Finance Commission** *chaired by* **Arvind Panagariya**, *report* **17 November 2025**, *award* **2026-31**, **Rs 2,04,401 crore** *for state disaster funds and* **Rs 79,406 crore** *for national funds;* **NAFCC 2015** *with* **NABARD** *as National Implementing Entity, about* **Rs 847.47 crore** *sanctioned; Assam about* **40 per cent** *flood-prone with over* **4.27 lakh hectares** *eroded since* **1950**; **Article 280**, **Article 262**, **River Boards Act, 1956**, **Article 263**.

relief money is visible, countable and politically rewarding; adaptation money prevents an event that then never happens and for which nobody receives credit. What does this asymmetry do to the incentives of an elected government and of a district administrator, and how should a public servant weigh a preventive expenditure whose success is by definition invisible? The related question is intergenerational: who represents the interests of the people who will live in the floodplain in 2050 when the allocation is decided in 2026?

UPSC has asked about the vulnerability of India to disasters and the shift from a relief-centric to a preparedness-centric approach, about the role of the Disaster Management Act and the National Disaster Management Authority, about the causes of recurrent flooding in the Brahmaputra valley, and about the terms of reference and functions of the Finance Commission. This editorial connects all four in a single argument, which is exactly the kind of cross-paper synthesis that scores.

"India has shifted from a relief-centric to a preparedness-centric disaster policy in doctrine, but not in its finances." Critically examine with reference to the Disaster Management Act, 2005 and the recommendations of the Sixteenth Finance Commission.

Sources: Mint, Ministry of Home Affairs, Disaster Management Division, Finance Commission of India, NABARD, Assam State Disaster Management Authority

Source: Relief by Boundary, Risk by Basin: What the Assam Floods Expose About Climate Finance — Ujiyari.com | Free UPSC & State PCS Editorial Analysis

KEY ARGUMENTS AT A GLANCE

The Assam floods expose a structural mismatch rather than an administrative failure. India's disaster finance is built on two assumptions that climate change has invalidated: that hazards recur with the historical frequency embedded in a notified list, and that the exposed unit is the State.

Flood risk in the Brahmaputra is generated across an international basin and realised in districts, while money is allocated by state boundary and released after damage. The result is an architecture that funds relief efficiently and adaptation barely at all, and the fix has to run through the Finance Commission because that is where the size and the conditions of the disaster corpus are set.

✓ SUPPORTING

- The instrument itself is post-facto by design. The State Disaster Response Fund under Section 48 and the National Disaster Response Fund under Section 46 of the Disaster Management Act, 2005 are relief funds, triggered by an event and calibrated to damage.
  Nothing in their operational logic pays for an embankment that prevents the damage, and money that arrives after the event cannot alter the exposure that produced it.
- The notified list is a backward-looking instrument. Until 4 August 2026 the list contained twelve calamities drawn from historical experience.
  Heatwave and lightning were added only on the recommendation of the Sixteenth Finance Commission, taking it to fourteen. A list that has to be amended for each newly salient hazard will always lag the hazard distribution that climate change is producing.
- The unit of allocation does not match the unit of risk. Assam receives an SDRF allocation because Assam is a State.
  The Brahmaputra's discharge is determined by rainfall over Tibet, Arunachal Pradesh and Bhutan, by glacial and snowmelt regimes in the eastern Himalaya, and by sediment loads that continuously reshape the channel. About 40 per cent of Assam's land area is classified as flood-prone, and more than 4.27 lakh hectares have been lost to bank erosion since 1950, a hazard that is not even a notified calamity.
- The Sixteenth Finance Commission, chaired by Arvind Panagariya, whose report was submitted on 17 November 2025 for the award period 2026-31, has moved partly in the right direction. It recommended Rs 2,04,401 crore for state disaster funds and Rs 79,406 crore for the national funds, with earmarked mitigation allocations including Rs 2,500 crore for urban flood risk in seven cities and Rs 1,500 crore for erosion.
  But mitigation remains a small carve-out within an architecture whose default is relief.

⚠ COUNTER

The demand for basin-level financing runs straight into the Constitution. Article 280 requires the Finance Commission to recommend the distribution of taxes between the Union and the States and the principles governing grants-in-aid to the States.

There is no constitutional vehicle for devolving to a river basin, because a basin is not a unit of government, has no legislature, no consolidated fund and no accountable executive. Creating one would require either an inter-state agreement under Article 262 read with the River Boards Act, 1956, which has proved almost entirely inoperative, or an Article 263 inter-state council mechanism with no taxing power.

Further, states resist any conditionality on disaster transfers as an intrusion into a domain where they bear the political cost, and untied relief money is defended precisely because it is fungible and fast. A boundary-based system is also administratively real: only a district collector can actually disburse, and collectors are creatures of states.

→ WAY FORWARD

Separate the two functions and finance them differently. Keep relief where it is, allocated to States, event-triggered, fast and untied, because that function genuinely requires a boundary-based administrative machine.

Move adaptation onto a different instrument: an expanded and forward-looking mitigation window in which allocation weights are set by modelled future risk rather than historical loss, with basin-level risk assessment as the input to the formula even though the transfer itself continues to go to States. Make the notified list a residual rather than a gate, by allowing a state to draw for any hazard that meets a scientific severity threshold, which would end the need to amend the list hazard by hazard.

Give Heat Action Plans and basin flood plans statutory standing under the Disaster Management Act, 2005 so that adaptation planning becomes a condition for drawing mitigation money.

Consolidate the National Adaptation Fund for Climate Change and the mitigation funds so that adaptation is not split across a small dedicated fund and a large relief fund with different rules.

And publish district-level risk assessments, since the district, not the State, is the unit at which exposure is actually experienced.

MAINS ANSWER FRAMEWORK

QUESTION

India's disaster finance architecture is organised around administrative boundaries and a notified list of historical hazards. Examine the limitations of this design in the context of climate-driven, basin-scale risk, and evaluate the case for reforming inter-governmental transfers to fund adaptation rather than relief. (250 words)

INTRODUCTION

A disaster finance system encodes a theory of risk. India's encodes two propositions: that the hazards worth funding are those recorded in a notified list drawn from past experience, and that the unit exposed to them is the State.

The Assam floods of the 2026 monsoon, which killed scores of people and displaced tens of thousands across a shifting set of districts, test both propositions. The risk is generated across an international river basin and realised at district level, while the money is listed by hazard and allocated by state boundary.

BODY

The architecture rests on the Disaster Management Act, 2005. The State Disaster Response Fund under Section 48 is the primary relief instrument, financed 75 per cent by the Centre for general states and 90 per cent for North-Eastern and Himalayan states, with the National Disaster Response Fund under Section 46 supplementing it when a calamity of severe nature exhausts state resources.

Three limitations follow from this design. First, it is ex post.

Relief is triggered by damage and calibrated to it, which means the system pays most where prevention failed most and pays nothing for prevention itself. Second, it is list-bound.

Twelve calamities were notified until 4 August 2026, when heatwave and lightning were added on the recommendation of the Sixteenth Finance Commission, taking the list to fourteen. Each new hazard requires an amendment, so the instrument perpetually trails the hazard distribution.

Third, the unit is wrong. About 40 per cent of Assam is flood-prone and over 4.27 lakh hectares have been eroded since 1950, yet the determinants of Brahmaputra discharge lie substantially outside Assam, in Tibet, Arunachal Pradesh and Bhutan.

Against this, the constitutional counter is serious: Article 280 confines the Finance Commission to transfers between the Union and the States, and a basin has no government to receive money, no consolidated fund and no accountable executive. The River Boards Act, 1956 has never functioned as an operative instrument. States also resist conditionality on relief, which they defend as fast and fungible by necessity.

CONCLUSION

The reform therefore has to be functional rather than territorial. Relief should remain a State-allocated, event-triggered, untied transfer, because disbursement genuinely requires a district administration.

Adaptation should move to a separate, expanding mitigation window whose allocation weights are derived from modelled future risk, with basin-level assessment entering the formula even though the transfer continues to reach States. The notified list should become a residual, with a scientific severity threshold replacing hazard-by-hazard amendment; Heat Action Plans and basin flood plans should acquire statutory standing under the Disaster Management Act; and the National Adaptation Fund for Climate Change should be consolidated with the mitigation funds.

That is how a boundary-based fiscal system can finance a basin-scale, forward-moving risk without requiring a constitutional amendment it will not get.

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