

The article underscores the critical challenge posed by climate change to global societies, particularly the vulnerability of developing nations lacking preparedness for climate-induced natural disasters. Tackling these challenges necessitates transformative rather than incremental action, demanding both adequate resources and technical expertise to enhance resilience. The adaptation gap, defined as the difference between the needed resources and the efforts taken to bolster societal resilience, is notably wide, amounting to an annual shortfall of \$194 billion to \$366 billion. The recent United Nations Environment Programme (UNEP) report reveals a widening gap, emphasizing the urgency to address climate adaptation effectively. In developing countries like Pakistan, the adaptation gap is more severe due to limited capacity, inadequate climate finance mobilization, and insufficient allocation of resources for adaptation planning and implementation at the local level. The article proposes a three-fold approach for Pakistan: enhancing technical and institutional capacity, mobilizing resources from diverse channels, and reforming domestic financial institutions. Investing in climate adaptation not only makes business sense but also mitigates climate risks, improves equity, and safeguards social justice.

Easy/Short SUMMARY:

The article highlights the formidable challenge of climate change globally, especially for developing countries like Pakistan, lacking readiness for climateinduced disasters. The adaptation gap, signifying the deficit between needed resources and actual efforts to enhance resilience, is notably wide, estimated at \$194 billion to \$366 billion annually. The UNEP report underscores the urgency to address this widening gap. Developing nations, including Pakistan, face a more



severe adaptation gap due to limited capacity and insufficient mobilization of climate finance. The article suggests a three-step strategy for Pakistan: boost technical and institutional capacity, mobilize resources from various channels, and reform domestic financial institutions. Investing in climate adaptation not only makes business sense but also reduces climate risks, enhances equity, and ensures social justice.

SOLUTIONS of The Problem:

Enhance Technical and Institutional Capacity

Prioritize the development of technical and institutional capacity in Pakistan to effectively seek adaptation finance and execute climate adaptation strategies.

Mobilize Resources from Diverse Channels

Actively mobilize resources for climate adaptation from international, domestic, and private sources of finance, ensuring a comprehensive and sustainable approach.

Reform Domestic Financial Institutions

Reform domestic financial institutions to eliminate hostility, adopt modern practices, encourage financial flows, and promote financial inclusion, specifically in the context of adaptation finance investment flows.

Establish Climate Budgets

Recognize the inevitability of setting aside a budget for climate adaptation, as governments worldwide are doing, to invest in resilience, safeguard populations, and protect economic growth from climate risks.

Innovative Approaches to Climate Finance

Explore novel approaches to seek climate finance, fostering the resilience of vulnerable communities, not only from a business perspective but also in the interest of reducing climate risks and enhancing equity and social justice.

IMPORTANT Facts and Figures Given in the article:

- The UNEP report indicates an adaptation finance gap of \$194 billion to \$366 billion per year, which is at least 10 times less than adaptation finance needs.
- The adaptation gap has widened over time, with conservative estimates suggesting it is approximately 50% higher than previous assessments.
- The developing nations, including Pakistan, face a more severe adaptation gap due to limited capacity, inadequate climate finance mobilization, and insufficient allocation of resources for adaptation planning at the local level.
- The current trajectory of temperature increase could lead to an expected two-degree Celsius rise by the end of the century, necessitating urgent global efforts for climate adaptation.

MCQs from the Article:

1. What is the adaptation gap?

A. The difference between climate change predictions and actual temperature increases.

B. The difference between needed resources for climate adaptation and actual efforts made.

- C. The gap in public awareness about climate change.
- D. The difference between climate mitigation and climate adaptation.

2. What is the estimated annual adaptation finance gap according to the **UNEP** report?

A. \$50 billion

B. Between \$194 billion and \$366 billion

- C. \$100 billion
- D. \$500 billion

3. Why is the adaptation gap more severe in developing countries like Pakistan?



- A. Excessive climate finance allocation
- B. Lack of climate change challenges
- C. Limited capacity, inadequate climate finance mobilization, and insufficient local-level adaptation planning
- D. Strict environmental regulations
- 4. What does the article suggest for Pakistan to address the adaptation gap?
 - A. Rely solely on international climate finance.
 - B. Enhance technical and institutional capacity, mobilize resources from diverse channels, and reform domestic financial institutions.
 - C. Ignore local-level adaptation planning.
 - D. Avoid seeking climate finance from private sources.
- 5. What is the current trajectory of temperature increase putting the world on?
 - A. A decrease in temperature
 - B. An expected two-degree Celsius increase by the end of the century
 - C. Stable temperatures with no change
 - D. A decrease in climate adaptation needs

VOCABULARY:

- 1. **Resilient** (adjective) ([[[[[]]]]): Capable of withstanding or recovering quickly from difficult conditions.
- 2. **Incremental** (adjective) (changes.
- 3. **Catastrophes** (noun) (



5.	Under	develor	oed (a	adjective
			\	

([][] [][][]: Not developed to a full and advanced state.
1. Hostility (noun) ($\square\square\square\square$): Unfriendly or antagonistic behavior.
2. Inclusion (noun) ([[[[[]]]]): The action or state of including or being included within a group or structure.
3. Mitigation (noun) ([[[[[[[[[]]]]]]]): The action of reducing the severity, seriousness, or painfulness of something.
4. Resilience (noun) ([[[[[[[[]]]]]]): The capacity to recover quickly from difficulties
5. Equity (noun) ($\square\square\square\square\square$): The quality of being fair and impartial.
6. Precarious (adjective) ([[[[[[[]]]]]): Not securely held or in position; dangerously likely to fall or collapse.
7. Eschewing (verb) ([[[[]]]]): Deliberately avoid using; abstain from.
8. Comprehensive (adjective) ([[[]]]): Including or dealing with all or nearly al elements or aspects of something.
9. Inevitable (adjective) ([[[[[[[[]]]]]]): Certain to happen; unavoidable.

10. **Fiscal** (adjective) ([[[]]]): Relating to government revenue, especially taxes.



SUMMARY of the article Climate adaptation, by Ajaz Ahmed,

published on November 27, 2023 11. Post-Disaster Payouts (noun) ([[[]]] [[[]]]): Financial compensation provided after a disaster to assist affected populations.
12. Cushion (verb) ([[[[]]]] [[]]): Lessen the impact of a shock or problem.
13. Novel (adjective) ([[[[]]]): New or unusual in an interesting way.
14. Adopting Modern Practices (phrase) ([[[[]]] [[[]]] [[[]]]): Embracing contemporary and efficient methods.
15. Taper (verb) ([[[[]]] [[]]]): Gradually decrease or reduce.
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embedded in your long-term memory.
☐ Stimulating Critical Thinking:
When you engage with summarized editorials, you're encouraged to think
critically about the main points and arguments. This practice nurtures your
ability to question assumptions and delve deeper into subjects.
☐ Adaptable Learning:
Summaries allow you to adapt your learning approach based on your time and
goals. Whether you're seeking a quick update or an in-depth analysis, summaries
can cater to your needs.
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Best regards,
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dawn.com **Climate adaptation** By Ajaz Ahmed

SOCIETIES across the globe face the hardest and most long-lasting challenge to human progress in terms of climate change. Many regions are already feeling the severe impact of climate change. The developing countries, with their limited preparedness to respond to natural disasters triggered by climate change, are especially vulnerable. Thus, reducing the risk of climate catastrophes and



developing the resilience of vulnerable communities has become an increasingly urgent task.

However, tackling the impact of climate change in fragile settings requires transformative, and not incremental, action. This is practically impossible without having adequate resources and the technical expertise required to make infrastructure and livelihood resilient to climate change.

Yet, there is a substantial shortfall of resources, resulting in an adaptation gap, which is the difference between the climate adaptation needs of a society in terms of resources and what has been done to make social and economic systems resilient to climate change.

Recently, the United Nations Environment Programme (UNEP) released its flagship report on the adaptation gap. The report claims that the adaptation finance gap is between \$194 billion and \$366bn per year, which is at least 10 times less than adaptation finance needs. As per the report, over time this gap has widened further, and conservative estimates show that it is about 50 per cent higher than the previous estimates. Adding insult to injury (owing to the reluctance of the developed country parties), the limited progress on establishing the Loss and Damage Fund is also disheartening.

The adaptation gap is more severe in developing countries.

The UNEP report elucidated that the current trajectory of temperature increase is putting us on a dangerous path of an expected two-degree Celsius increase in temperature by the end of the century. This means that even achieving the ambitious mitigation targets would not prevent unfavourable outcomes, hence adapting to a changing climate is a matter of survival. However, as climate change is becoming more frequent, intense, and abrupt, and the risks of irreversible damage are rising, climate finance flows have contracted. Thus, the need to taper the adaptation finance gap and speed up global efforts for climate adaptation has never been more crucial.

The adaptation gap is more severe and pronounced in developing countries, such as Pakistan, due to their lack of capacity and preparation to mobilise climate finance. This is also because climate finance is an underdeveloped subject, while the share of resources allocated for climate adaptation is often very small.



Furthermore, adaptation planning and implementation are missing at the local level where the vulnerable communities are located, resulting in their greater exposure to natural disasters driven by climate change.

In the current state of affairs, Pakistan must focus on three things: developing technical and institutional capacity to seek adaptation finance; mobilising resources to invest in climate adaptation from international, domestic and private sources of finance; and reforming domestic financial institutions to eliminate hostility, and adopt modern practices which encourage financial flows and pave the way to financial inclusion, including adaptation finance investment flows. Adopting novel approaches to seek climate finance and investing in the resilience of developing communities are not only beneficial from the business point of view but they also have the potential to reduce climate risks and improve equity and social justice.

Planners in Pakistan must understand that climate-induced shocks and stresses will threaten fiscal stability, resulting in undermining the developing progress and worsening the prevailing economic downturn. Governments across the world have already recognised this and are in the process of setting aside the budget for investment in climate adaptation. Research indicates that just a small fraction of the total wealth can develop climate resilience, saving millions of lives and trillions worth of damage to assets.

Setting aside a climate budget is thus inevitable, except that post-disaster payouts and the rehabilitation of affected populations would be in addition to the cost of the damage and losses to infrastructure and livelihood. Hence, investment in making social and economic systems more resilient would not only help guard the population against the impact of climate catastrophes but would also cushion the dividends of economic growth which are otherwise exposed to climate risk.

The writer has a PhD degree in economics from Durham University UK and works as the director of research programmes for the Social Protection Resource Centre Islamabad.

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