



VAJIRAM & RAVI
Institute for IAS Examination

The Analyst

CURRENT AFFAIRS Handout

13th October 2026



Himalayas: Who Pays For Development?



CONTEXT: Retreating glaciers and thawing permafrost are heightening disaster risks in the Indian Himalayan Region.

Why the Himalayas matter?

- Water Security
- Ecological Security
- Livelihoods
- Disaster Regulation
- Strategic Importance

ICIMOD - 63,700+ HKH; 12% Loss(1990-2020)

Why Vulnerability is Increasing?

- **Rising Temperatures → Accelerating Glacier Retreat**
 - High mountains of Asia - 0.3°C per decade;
 - ICIMOD (March 21, 2026) - ice-loss rates -
- **Changing Weather Patterns**
 - A. Intense rainfall - Flash Floods & Landslides.
 - B. Research - Warming - Western > Eastern & Central
 - C. Night-time Minimum & Winter Temperatures -

- **Roads, Tunnels, Dams and Hydropower Projects**

- Increased Exposure - Limited Geological Study

More Vulnerable - Narrow Valley Settlements

How Climate Change Can Trigger a Himalayan Disaster?

- **Glacier Retreat and Thinning**
 - Rate of Melting - Glacier Stability & Slope -
- **Meltwater Movement within Glaciers**
 - A. Supraglacial Lakes
 - B. Deep Vertical Shafts - **Moulins**
 - C. Increased 'Sliding' -
- **Permafrost Thaw**
 - Ice within rock fractures - Increased Exposure
 - Slope Stability - Debris Flow
- **Landslide-dammed River and Sudden Flood**
 - mud and boulders - travel rapidly downstream

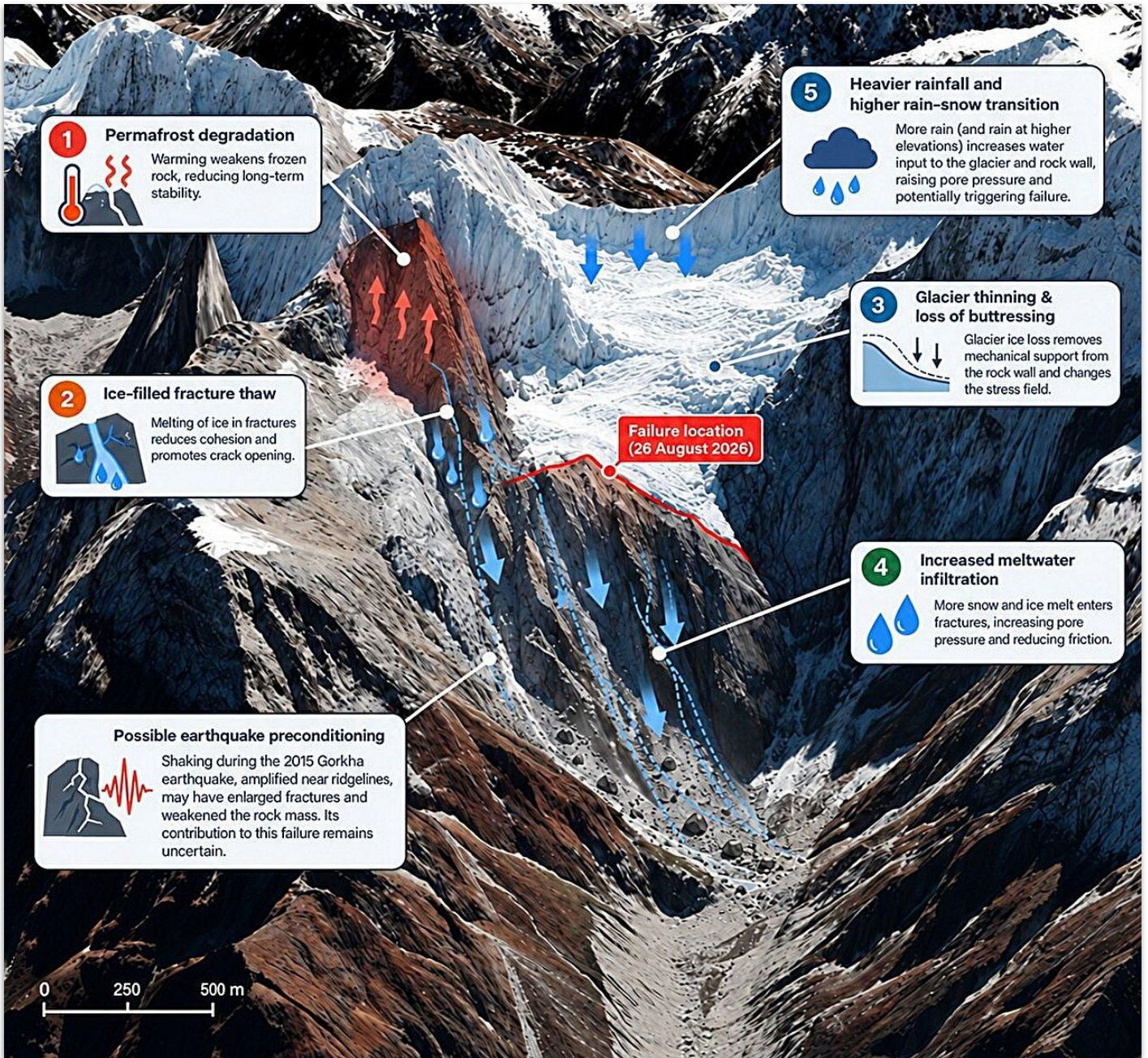
What does this mean for India?

Change	Likely consequence
Glacier retreat and thinning	Changes in the timing and volume of meltwater
Permafrost thaw	Reduced stability of mountain slopes
Intense rainfall and rapid runoff	Flash floods and debris flows
Glacial lake expansion or instability	Potential glacial lake outburst floods (GLOFs)
Changing snow and rainfall patterns	Uncertainty in water availability
Infrastructure in unstable terrain	Greater exposure to landslides and slope failures



Himalayas: Who Pays For Development?

CONTEXT: Retreating glaciers and thawing permafrost are heightening disaster risks in the Indian Himalayan Region.



Himalayas: Who Pays For Development?



CONTEXT: Retreating glaciers and thawing permafrost are heightening disaster risks in the Indian Himalayan Region.

CONCEPT: CASCADING DISASTER

Warming → glacier/permafrost instability → slope collapse → river blockage → sudden dam failure → flash flood and debris flow.

CASE STUDIES -

- **The Nepal Flood Event – August 26th, 2026**
 - Bhote Koshi River – Blocked
 - Destructive flow – water, mud and debris –
 - 170 km into central Nepal

THREE DIMENSIONS/LESSONS

- Remote Origins, Distant Consequences
- Compound Hazards
- Limits of Local Preparedness

- **Chamoli disaster, Uttarakhand (2021)**
 - Rishiganga–Dhauliganga River System
- **South Lhonak Lake, Sikkim (2023)**
 - GLOFs – Teesta Basin

Why Is the Indian Himalayan Region Particularly Vulnerable?

A. Fragile Geology

- Himalayas ~ Young & Tectonically Active
- Steep slopes, fractured rocks – Earthquake Risks
- Road cutting, tunnelling, blasting, etc. ~ AGGRAVATE Instability ; **Proposed Chenab–Beas River–Linking Project**

B. Extreme Weather and Hydrological Uncertainty

- Intense rainfall – Increased runoff ~ slope failures
- Glacial melt + rainfall – severe floods
- CC – No Reliable Predictions

C. Infrastructure Exposure

- Roads & Settlements – Narrow Valleys; **CLIMATE JUSTICE?**
- Hydropower projects, dams and tunnels – geologically sensitive terrain

D. Weaknesses in Planning and Governance

- Inadequate Environmental Assessment –
- Environmental Clearances = long-term safety??
- Disaster Planning – RELIEF > RISK MITIGATION; **2020 NDMA Guidelines**

Way Forward: From Disaster Response to Risk Reduction

A. Real-time Monitoring & Early-Warning Systems

- satellites, drones and remote sensing
 - glacier retreat, unstable cliffs
- Install ground-temperature, seismic, acoustic & hydrological sensors
- Develop ELABORATE flood forecasting models –
 - automatic alerts ~ villages, hydropower stations
- warnings ~ communities in local languages
- evacuation plans –

B. Better floodplain and valley planning

- Flood zoning must account for the shape of the valley – **STEEP, NARROW Valleys ~ WIDER, GENTLER Valleys**



Himalayas: Who Pays For Development?



CONTEXT: Retreating glaciers and thawing permafrost are heightening disaster risks in the Indian Himalayan Region.

C. Comprehensive Risk Assessment

Intervention	Purpose
Basin-wide environmental assessment	Identify cumulative effects of multiple projects
Geological and geotechnical investigations	Assess slope stability and subsurface conditions
Climate-adjusted design standards	Account for changing rainfall and flood risks
Independent safety audits	Identify risks during construction and operation
Debris management and slope restoration	Reduce secondary hazards
Emergency access and evacuation planning	Protect communities if infrastructure fails

D. Ecosystem-based Adaptation

- Conserve forests – protect slopes
- Restore degraded catchments & Protect wetlands
- Prevent unplanned land-use

E. Regional Cooperation

- Himalayan hazards **do not** respect political boundaries
- Common technical standards; Joint Monitoring; Sharing(Real Time)

Mains Practice Question

Developmental activities in the Himalayan region, if pursued without adequate regard for ecological fragility, can amplify the frequency and severity of disasters. Discuss the major challenges to sustainable development in the Himalayas and suggest measures to strengthen disaster resilience.

(15 marks, 250 words)



India's Ageing Crisis



CONTEXT: India's 60-plus population is projected to touch 347 million by 2050, underscoring the need for a robust caregiving ecosystem

Why Is Caregiving Becoming a Major Issue?

- Ageing Population, Smaller Families and Migration ~ CARE NEEDS
- Millions of family members provide care without RECOGNITION
- Caregiving - personal assistance, medicine management, health monitoring, emergency response and emotional support.

CORE CONCERN - More Focus - Treatment; Caregiving Economy - Underdeveloped

NITI Aayog -

Reimagining Care: Strategies for Empowering Caregivers in Viksit Bharat@2047

- **target of 1.5 lakh trained caregivers ?**

Gender Inequality in Caregiving

- Women ~ unpaid caregiving; DOUBLE BURDEN
- Smaller Families and Migration - joint-family support system??
- **NSO Time Use Survey, 2019** - WOMEN ~ MEN

CONSEQUENCE - reduced employment opportunities, financial dependence, stress and caregiver burnout

Status: India's Growing Care Needs

Population aged 60+ in 2022	149 million
Projected population aged 60+ by 2050	347 million
Projected share of population aged 60+ by 2050	20.8%
Persons with disabilities	26.8 million
Caregivers targeted for training in Budget 2026-27	1.5 lakh

Government Initiatives and Existing Models

- Budget 2026-27 - 1.5 lakh caregivers; NSQF Aligned
- Kudumbashree's K4 Care - Trains SHGs ~ geriatric, patient and disability care
- ASHA Workers - NHRSC - elderly-care training manual

What Should Caregiver Training Include?

- **Physical care:** Mobility, hygiene, nutrition and safe transfers.

- **Health monitoring:** Vital signs, symptom recognition and medicine safety.
- **Emergency response:** First aid, warning signs and timely referral.
- **Geriatric care:** Frailty, sensory loss and age-related needs.
- **Mental health:** Loneliness, emotional distress and caregiver stress.
- **Dementia and disability care:** Communication and dignity.
- **Ethics:** Consent, privacy and prevention of neglect or abuse.



India's Ageing Crisis



CONTEXT: India's 60-plus population is projected to touch 347 million by 2050, underscoring the need for a robust caregiving ecosystem

Major Challenges

- **Scale:** Training targets remain small relative to projected demand.
- **Standardisation:** Variable training quality and certification standards.
- **Gender burden:** Disproportionate dependence on women's unpaid work.
- **Affordability:** Professional home-care services may be beyond the reach of low-income families.
- **Worker welfare:** Low wages, irregular work and limited career progression.
- **Fragmented governance:** Caregiving spans health, skill development, disability support and social protection.

Way Forward: Building a National Caregiving Ecosystem

- **Scale up training:** Expand K4 Care and ASHA-based training; competency-based certification; refresher courses
- **Establish a National Caregiver Council:** NITI Aayog Report; Standardise curricula, certification and quality benchmarks; portal of certified caregivers
- **Support family caregivers:** Provide basic training, counselling & respite services; Encourage shared responsibilities
- **Improve employment conditions:** Ensure fair wages, safer working conditions and social protection; Create career pathways
- **Improve access and affordability:** Expand services in rural and underserved areas; Explore public funding

Mains Practice Question

India needs to transform informal, unpaid caregiving into a skilled, recognised and gender-equitable care economy. In the context of India's ageing population, discuss the challenges in the existing caregiving system and suggest measures to strengthen it.

(10 marks, 150 words)



Contextualising WWF's report on wildlife population decline

The Living Planet Index report shows that exactly 50% of populations were in decline, 43% were increasing, and the remaining 7% were stable

DATA POINT

Hannah Ritchie

There has been a 73% decline in wildlife populations since 1970, according to the 2026 Living Planet Index report. As with previous editions, it makes for a concerning read, despite this year's title being about the "Science of Hope".

While these trends are worrying, the numbers presented in the Living Planet Index (LPI) report, released by the Worldwide Wildlife Fund (WWF), are often misunderstood or misreported. The headline figure from the 2026 update of the LPI shows that studied wildlife populations declined by an average of 73% from 1970 through 2022, as shown in **Chart 1**. The data covers mammals, birds, reptiles, amphibians, and fish; it doesn't yet include invertebrates or plants.

To clarify what this doesn't mean – it doesn't tell us anything about the number of species lost; the number of populations or individuals that have been lost; the number or percentage of species or populations that are declining; or the number of extinctions.

The authors of the LPI go to great lengths to explain this. Yet, there is inevitably a long list of headlines claiming that we've "lost 73% of wildlife", "73% of species have gone extinct", or "73% of species are declining". All of these are incorrect. But then, what does this metric actually tell us?

Across the 35,803 wildlife populations studied, the average decline was 73%. This doesn't mean that 73% of populations are in decline; in fact, around half of the studied populations were in decline, while half were either increasing or stable.

To calculate the LPI, researchers collect data on the change in wildlife numbers across tens of thousands of populations. While the data is measured relative to

1970, very few populations have data stretching back this far. Many populations only have data for much shorter and sparser timelines. For every population, the change in numbers over time is calculated, giving a rate of change. It can be positive, negative, or zero. To obtain the final LPI number, researchers take the geometric mean of the rates of change across all these populations. They also provide different weights to different populations, which affects the final result.

The 2022 Living Planet Index reported an average decline of 69% since 1970. In 2024, it reported a 73% decline. And this latest report finds the same figure. From this, you might assume that wildlife populations dropped by four percentage points between the 2022 and 2024 editions, and nothing has changed since then.

But that's not the case. Almost none of this change has happened in the last few years, and the new LPIs should not be seen as simple extensions of the previous ones.

Instead, the entire trend line for the LPI has shifted as the project has gained access to data from more populations and species, and the types of populations included have changed. Since the last report, the number of populations in the LPI increased by around 1,000 (a 3% increase), and the number of species by about 300 (a 5% increase). An important change from the 2022 to the 2024 report was that both native and non-native species were included in the former, but since then, only native species have been included.

In this particular release, the number of populations and species from Africa increased substantially. The number of populations increased by 14%, and the number of species by 38%. Data coverage of this region, which had been underrepresented in previous reports, has increased.

Chart 2 compares the LPI for 2022, 2024, and 2026 across different regions. Here, one can see

that whole lines have shifted, rather than things changing dramatically in just the last four years. Almost as many populations are increasing as decreasing.

Across the entire dataset, exactly 50% of populations were in decline, 43% were increasing, and the remaining 7% were stable.

Chart 3 shows the share of populations in the LPI that have trended in a given direction for different taxonomic groups. Around half of wildlife populations have declined in numbers. The rest were either increasing or stable. So, not all populations are struggling. This is not to dismiss the steep decline many populations are seeing. Instead, it's useful to know this so we can direct resources more efficiently to the areas and populations that need them most. It's more effective to target restorative and protective efforts to populations in serious trouble than to assume that all populations are struggling.

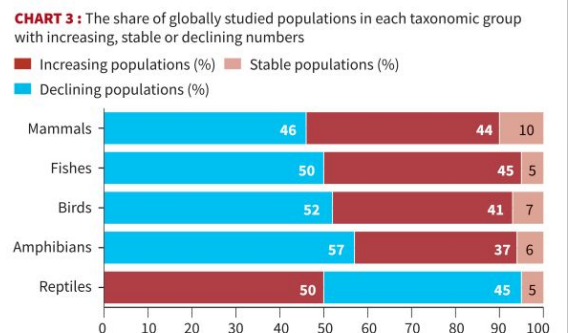
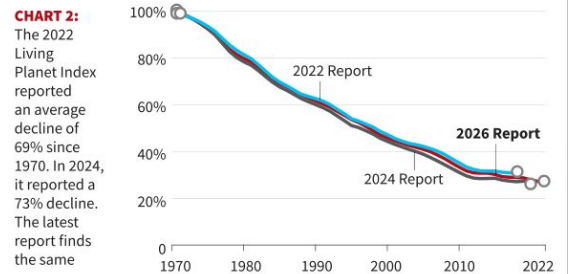
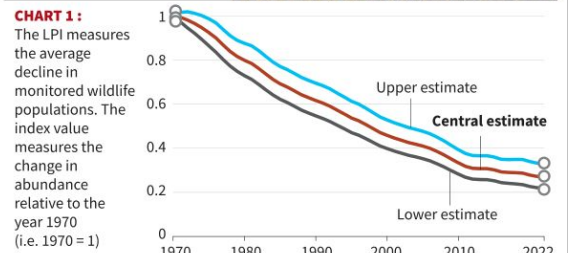
The index also varies from region to region. Latin America and the Caribbean have seen the most severe decline of any region. It experienced an average decline of 95% across its studied populations. In recent decades, it has experienced intense deforestation and expansion of agricultural land: the primary driver of habitat loss. It is also a biodiversity hotspot, being home to many endemic (unique) tropical species. These species are often highly specialised, and don't adapt well to changes in local conditions.

Africa is still rich in biodiversity. It's the only continent with a significant number of large mammals left. Unfortunately, it has dramatically declined in recent decades, with an average decline of 80% since 1970. Asia has also seen a decline of 49%. Europe has seen the smallest decline of all the continents, with an average of 23% since 1970.

Hannah Ritchie is Deputy Editor and Science Outreach Lead at Our World in Data

Is wildlife vanishing?

Data were sourced from the 2026 Living Planet Index (LPI) report by the Worldwide Wildlife Fund (WWF). This analysis was published by OurWorldInData, a non-profit website from the University of Oxford and the Global Change Data Lab



SYLLABUS : PRELIMS : Economics

Newspaper : The Hindu **Page Number : 1, 10**

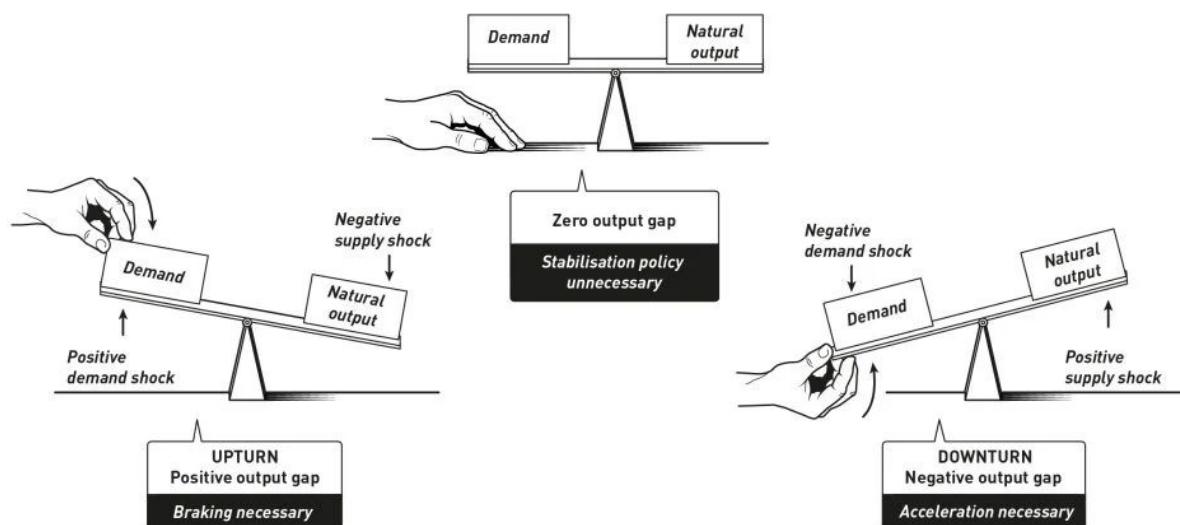
Sveriges Riksbank Prize in Economic Sciences in Memory of Alfred Nobel 2026



Ill. Niklas Elmehed © Nobel Prize
Outreach
Robert E. Hall



Ill. Niklas Elmehed © Nobel Prize
Outreach
Michael Woodford



SYLLABUS : PRELIMS : Economics

Newspaper : The Hindu **Page Number : 1, 10**

Microfoundations Deliver Macro Insights

1. Meaning of Stabilisation Policy

- Stabilisation policy refers to measures taken by governments and central banks to reduce economic fluctuations.
- During a downturn, interest rates may be reduced and government spending increased to boost demand and employment.
- During excessive inflation, interest rates may be raised or spending reduced to control demand.

2. Limitations of Traditional Keynesian Models

- Traditional models relied on historical relationships between variables such as inflation, unemployment and consumption.
- The oil crises of the 1970s exposed their limitations, as inflation and unemployment rose simultaneously.
- Economist Robert Lucas argued that economic models must account for how individuals change their behaviour in response to policies.

3. Contribution of Robert E. Hall

- Hall developed the idea that household consumption depends on expectations of future income, not merely current income.
- Households change consumption when they receive new information about their financial future.
- Some households, however, consume according to their immediate income because they lack savings or access to credit.

4. Contribution of Michael Woodford

- Woodford developed New Keynesian models based on the decisions of households and businesses.
- These models explain how interest rates, expectations, price rigidities and demand pressures influence output and inflation.
- They highlight the importance of credible central bank communication.

5. Significance

- Microfoundations explain macroeconomic outcomes by studying individual decisions.
- New Keynesian models help policymakers design more effective monetary and fiscal policies to manage recessions and inflation.
- These models remain adaptable to changing economic conditions.



SYLLABUS : PRELIMS : Institutions
Newspaper : The Hindu **Page Number : 6**

About National Disaster Response Fund (NDRF)

- It is defined in Section 46 of the Disaster Management Act, 2005.
- It is a fund managed by the Central Government to meet the expenses for emergency response, relief, and rehabilitation due to any threatening disaster situation or disaster.
- NDRF is constituted to supplement the funds of the State Disaster Response Funds (SDRF) in case of a disaster of severe nature, provided adequate funds are not available in SDRF.
- It is placed in the "Public Account" of the GOI under "reserve funds not bearing interest". Since it is placed in the public accounts, the government does not require parliamentary approval to take money out of this fund.
- Eligibility:
 - NDRF guidelines state that natural calamities of cyclones, drought, earthquake, fire, flood, tsunami, hailstorm, landslide, avalanche, cloud burst, pest attack, and cold wave and frost considered to be of severe nature by the Government of India (GoI) and requiring expenditures by a state government in excess of the balances available in its own SDRF will qualify for immediate relief assistance from NDRF.
 - The NDRF also covers man-made disasters such as terrorist attacks, chemical or biological disasters, or nuclear disasters as notified by the Central Government.
- For availing the NDRF funds, states are required to submit a memorandum indicating the sector-wise damage and need for funds. The Centre, on its part, assesses the damage and grants the additional funds to states.
- The financial assistance from NDRF is for providing immediate relief and is not compensation for loss/damage to properties /crops. In other words, the NDRF amount can be spent only towards meeting the expenses for emergency response, relief, and rehabilitation.
 - The NDRF is not used for disaster preparedness, restoration, reconstruction, and mitigation. These activities are funded by other schemes such as the National Disaster Mitigation Fund (NDMF), the National Cyclone Risk Mitigation Project (NCRMP), National Flood Management Programme (NFMP), etc.
- Sources of Financing NDRF:
 - It is financed through the levy of a cess on certain items, chargeable to excise and customs duty, and approved annually through the Finance Bill.
 - The requirement for funds beyond what is available under the NDRF is met through general budgetary resources.
- The National Executive Committee (NEC) of the National Disaster Management Authority takes decisions on the expenses from NDRF.
- The NDRF accounts are audited by the Comptroller and Auditor General (CAG) every year.



SYLLABUS : PRELIMS : Institutions
Newspaper : The Hindu **Page Number : 13**

About Coffee Board of India

- It is a statutory organization constituted under **Section (4) of the Coffee Act, 1942.**
- **Members:** The Board comprises **33 members** representing all sectors of the coffee industry who are **nominated by the central government** and hold office for a period of **three years.**
- The remaining 32 Members representing various interests are appointed as per provisions under Section 4(2) of the Coffee Act read with Rule 3 of the Coffee Rules, 1955.
- **Functions:** The Board is mainly focusing its activities in the areas of research, extension, development, market intelligence, external & internal promotion and welfare measures.
- **Nodal Ministry:** It functions under the administrative control of the **Ministry of Commerce and Industry, Government of India.**
- **Head office:** The head office of the Coffee Board is situated in **Bangalore.**

Key Facts about Coffee cultivation

- It is a **tropical plant** generally grown under **shady trees.**
- It is grown **on hill slopes** at elevations from 600 to 1,600 metres above sea level.
- The vast majority of the world's coffee comprises two species — **Coffea Arabica** (Arabica) and **Coffea Canephora** (Robusta).
- **Distribution:** In India coffee is largely cultivated in **Karnataka, Kerala, Tamil Nadu, Andhra Pradesh and Odisha**, among which, **Karnataka produces the most** with over **70% of the total output.**
- **Required climatic conditions for Coffee cultivation**
 - **Climate:** Hot and humid climate for its growth.
 - **Temperatures:** Between 15°C and 28 °C
 - **Rainfall:** 150 to 250 cm.
 - **Soil:** **Well-drained, loamy soil** containing a good deal of humus and minerals like iron and calcium are ideal for coffee cultivation.
 - Dry weather is necessary at the time of ripening of the berries.



Kurds & Tigray Region

SYLLABUS : PRELIMS : International Affairs
Newspaper : The Hindu **Page Number : 14**



Kurds & Tigray Region

SYLLABUS : PRELIMS : International Affairs
Newspaper : The Hindu **Page Number : 14**



Q1. Consider the following statements regarding glaciers and permafrost in the Himalayas:

1. Moulins are deep vertical shafts through which supraglacial meltwater reaches the glacier bed.
2. Permafrost is ground or rock that remains at or below 0°C and acts as a geological cement on steep rock walls.
3. Warming in the high mountains of Asia is occurring at about 0.3°C per decade, nearly twice the global average.
4. Permafrost thaw increases the stability of mountain slopes.

How many of the statements given above is/are correct?

- a) Only one
- b) Only two
- c) Only three
- d) All four

Answer: c

Q2. Consider the following statements:

Statement I: Thawing permafrost in high-altitude regions can trigger rockslides and debris flows.

Statement II: Ice within rock fractures binds the rock mass, and its melting reduces cohesion and promotes crack opening.

Select the correct option:

- a) Both statements are correct, and Statement II correctly explains Statement I
- b) Both statements are correct, but Statement II does not explain Statement I
- c) Statement I is correct, but Statement II is incorrect
- d) Statement I is incorrect, but Statement II is correct

Answer: a

Q3. With reference to India's caregiving ecosystem for the elderly, consider the following statements:

1. Kudumbashree's K4 Care trains members of self-help groups in geriatric, patient and disability care.
2. The NSO Time Use Survey (2019) showed that women spend significantly more time on unpaid domestic and caregiving work than men.
3. The National Caregiver Council has been established by a statute of Parliament.
4. Budget 2026-27 announced training of 15 lakh caregivers aligned to the NSQF.

- a) Only One
- b) Only Two
- c) Only Three
- d) All Four

Answer: b

Q4. With reference to the 2026 Prize in Economic Sciences, consider the following statements:

1. It is one of the five original prizes established in the will of Alfred Nobel.
2. It is awarded to Robert E. Hall and Michael Woodford.
3. Woodford is associated with New Keynesian models built on the decisions of households and firms.
4. Hall's work emphasised that household consumption depends on expectations of future income, not merely current income.

Which of the statements given above are correct?

- a) 1 and 2 only
- b) 2 and 3 only
- c) 2, 3 and 4 only
- d) 1, 2, 3 and 4

Answer: c

Q5. Consider the following statements regarding the Coffee Board of India:

1. It is a statutory body constituted under the Coffee Act, 1942.
2. It functions under the Ministry of Agriculture and Farmers' Welfare.
3. Its head office is in Bengaluru.
4. Karnataka accounts for over 70% of India's coffee production.

Which of the statements given above are correct?

- a) 1 and 2 only
- b) 1, 3 and 4 only
- c) 2, 3 and 4 only
- d) 1, 2, 3 and 4

Answer: b





VAJIRAM & RAVI

Institute for IAS Examination

A unit of Vajiram & Ravi IAS Study Centre LLP

9-B, Bada Bazar Marg, Old Rajinder Nagar,
New Delhi - 110060 • Ph.: 41007400, 41007500

New No. 62, P Block, 6th Avenue, Anna Nagar,
Chennai - 600040 • Ph.: 044-4330-2121

Visit us at : www.vajiramandravi.com