



Why Should We Care About Development Finance? ...because it's our money!

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## Extreme Weather, Unequal Impact: India's Growing Divide

India's growing climate crisis is now impossible to overlook. A new Climate Risk Index by Germanwatch ranks India ninth among the countries most severely affected by extreme weather in the last 30 years. In this period, the country saw nearly 430 extreme events, including heat waves, floods, storms, and landslides, causing losses of about US \$170 billion, affecting 1.3 billion people, and taking more than 80,000 lives. These numbers show how widespread and repeated the damage has been, especially for people with the fewest resources.

This year's study by the Centre for Science and Environment paints an even more alarming picture. India faced extreme weather on 270 out of 273 days between January and September 2025. These events killed 4,064 people, damaged almost 1 lakh houses, affected close to 9.5 million hectares of crops, and killed around 59,000 animals. States like Himachal Pradesh saw extreme weather on 80% of the days, while Madhya Pradesh, Andhra Pradesh, and Jharkhand reported the most deaths. The pattern is clear: the poor and vulnerable continue to face the worst impacts, while their ability to recover keeps shrinking.

A big reason for this worsening situation is weak and inconsistent government planning. Poor drainage, unchecked construction in fragile areas, shrinking forests and wetlands, and limited investment in rural infrastructure all make disasters more severe. Farmers struggle because crop insurance payouts are delayed or inadequate. Workers suffer during heat waves because they lack shade, rest breaks, or safety rules. Families lose homes because affordable, disaster-resilient housing is still not a priority. India's response remains focused on relief after disasters, instead of preparing people and places to withstand them.

As India asks for more adaptation funding at COP30, it must also fix gaps at home. Climate change is no longer a distant threat; it is shaping daily life across the country. But it is not affecting everyone equally. The poorest communities are losing lives, homes, crops, and livelihoods again and again. Climate impacts are severe, but the scale of suffering is made worse by policy failures that need urgent correction.

- Team CFA

We refuse to give up trying to demystify finance. We will continue to hold the government and financial institutions accountable for their economic policies and investments. Support us.



### Women of Wayanad & the battle for climate write offs

The women of Wayanad, affected by the devastating 2024 landslide that scarred their lives and lands, have achieved a significant victory at the Kerala High Court in their battle for loan relief. A bench headed by justices AK Jayasankaran Nambiar and Jobin Sebastian rapped the union government for what it called the "unfortunate" denial of loan relief to the aggrieved women. It also expressed disappointment at the banks' unwillingness to write off the loans. [Read More.](#)



**Excerpt:**  
**The Shaping of a Welfare Regime**



**Article:**  
**How the Smart Cities Mission represents another nail in the coffin of local democracy in India**



**Article:**  
**जलवायु सम्मेलन को वादे से क्रियान्वयन की ओर जाना होगा**

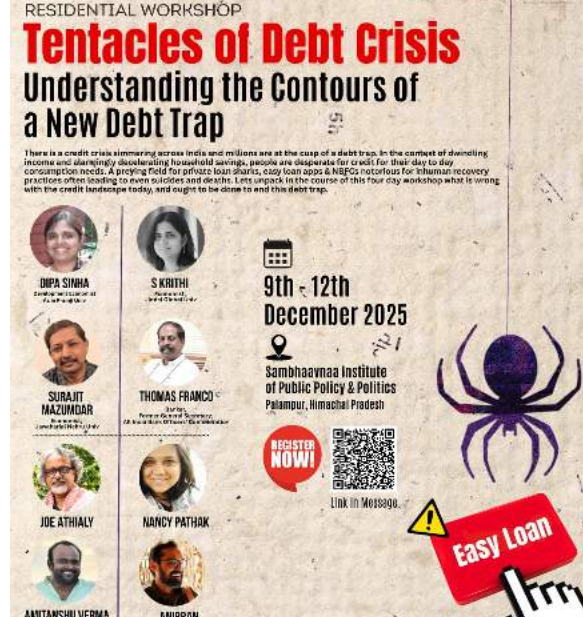


**12 YEARS OF INJUSTICE: STILL NO ACTION ON TATA MUNDRA**  
Communities in Tata Mundra are still fighting for clean water, safe air, and justice.  
**Add your voice — urge the World Bank and IFC to act now.**  
Follow the link or scan the QR code to sign the petition now: <https://wbtakeaction.cenfa.org/#petition>

## The Tata Mundra Project: A Decade of Broken Promises

A decade of environmental destruction. Thousands of lives affected [9].  
It's time for the World Bank to act.

Call to action



**Residential Workshop**  
**Tentacles of Debt Crisis: Understanding the Contours of a New Debt Trap**

**9th - 12th December**  
**Sambhaavnaa Institute, Palampur, Himachal Pradesh**

The workshop will be useful for activists, students, researchers, young bank officials and groups to understand how the most poor and vulnerable are being pushed into a new debt trap, are being subjected to usurious rates and inhuman recovery practices. [Read More.](#)



**Hiring**  
**Campaigner for Waste-To-Energy work**

We are inviting applications for a full-time campaigner to engage and work with the communities impacted by "waste-to-energy (WTE) incineration plants" and other false solutions to plastic pollution in India. The candidate is also expected to be able to do research on the impacts of WTEs.

**3-5 yrs experience | Delhi/NCR | Social science background**

To apply, please fill out this [form](#).  
[Read More.](#)

