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Hurricane Irma has left a trail of devastation across the Caribbean Islands. Coming hard on the heels of Hurricane Harvey which hit Texas, talk of climate change is inevitable. Climate scientists and meteorologists have said that a link, if any exists, can be proved only in the months to come, when research models called attribution studies are used.

But the political fallout will not wait for studies. Politicians from the island nations that are most vulnerable say they are going to press for top fossil fuel consumers to help them repair damage attributable to climate change, marking a sharp divide between rich and poor nations.

Meanwhile, natural disaster insurance is gaining in prominence; it has the backing of the UN and World Bank. After last year's Hurricane Matthew, for instance, prompt insurance payouts helped the Caribbean islands. Given the difficulty of striking international political consensus, perhaps it's time to pay more attention to such unconventional solutions for building resilience in the developing world.

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