

Roundtable on “Small Heat Resilience Measures: Big Impact in Small Towns and on Small Businesses in India”

Tuesday, February 3, 2026 | 4:00 PM – 5:00 PM IST

Meeting Summary

Recap

The virtual roundtable examined how **small, affordable, and locally-led heat resilience measures** can significantly reduce health risks, livelihood losses, and economic disruption in India’s small towns and among small businesses. Speakers from the United Nations Office for Disaster Risk Reduction (UNDRR), International Labour Organization (ILO), the Microinsurance Network (MiN), and All India Disaster Mitigation Institute (AIDMI), discussed the impacts of extreme heat on workers and enterprises, including declining productivity, income loss, and rapidly rising health stress. Solutions highlighted included **early warning–early action systems, workplace-level adaptations, and microinsurance for heat risk**. The session concluded with a call to place small businesses at the centre of all urban Heat Action Plans, scale proven low-cost measures, enable early and flexible finance, and systematically learn from small-town experiences.

1. Heat Resilience for Small Businesses in India

The roundtable was moderated by **Laasya Khandavalli (Tyler Center for Global Studies)** and focused on the growing impacts of extreme heat on small businesses, drawing on evidence from Ahmedabad with relevance to small towns and informal economies across India. The session design encouraged interactive discussion, with participants invited to submit questions through the chat for a dedicated Q&A segment.

2. Heat Resilience and Affected Populations

Laasya Khandavalli framed extreme heat as a **structural and social risk**, disproportionately affecting socioeconomically vulnerable groups due to informality, historical marginalisation, and limited access to protective infrastructure. She emphasised that heat must be understood through the **everyday realities of work and survival**, where informal workers and small businesses experience it not as an abstract climate phenomenon, but as a daily constraint on income, health, and dignity.

She introduced the newly released issue of [Southasiadisasters.net](https://southasiadisasters.net) on small heat resilience measures, highlighting the need to recognise heat as a pervasive and often invisible risk that requires tailored early warning systems, workplace-level action, and sustainable, people-centred adaptation.

3. Heat Resilience in Small Towns of India

Andrew Spezowka (UNDRR) highlighted that extreme heat is a global challenge affecting all regions, with small towns facing compounded risks due to limited infrastructure, constrained finance, and weaker policy attention. He stressed that technological solutions alone are insufficient and called for **risk-informed governance across multiple sectors**. He introduced UNDRR tools, including training modules on integrating extreme heat into local disaster risk reduction strategies and a heat risk management scorecard for small towns to self-assess their readiness, while noting the tremendous potential of small towns as incubators of social innovation in cooling at the family, neighbourhood, and small-town level.

4. Heat Safety for All Outdoor Workers

Dr. Yogindra Samant (ILO) illustrated extreme heat as a major **occupational safety and livelihood risk**, especially for outdoor and semi-enclosed workplaces common in small towns. He outlined the ILO's hierarchy of controls, prioritising engineering and administrative measures—such as shade, ventilation, work scheduling, and rest breaks—over reliance on personal protective equipment. He emphasised the importance of simple, life-saving measures such as **rest, water, and shade**, supported by climate-appropriate protective gear. He further noted that early warning systems are effective only when they translate into concrete workplace-level action — including adjustments in work hours, provision of rest breaks, access to drinking water and shade, and practical protective measures in informal and small enterprise settings.

5. Heat Impacts and Needed Financial Protection

Aditi Singh (Microinsurance Network) highlighted the economic impacts of heat stress, noting projections that India could lose **5.8 percent of total working hours by 2030**, equivalent to approximately **34 million full-time jobs**. She outlined over six heat-stress-specific microinsurance products currently active or in pilot phases across India and emphasised the need for hyper-local, customer-centric heat-indexed solutions. She stressed that scaling such products will require stronger collaboration among governments, insurers, and development organisations. She concluded that early financing for risk-transfer tools like microinsurance must go hand-in-hand with early warning systems, awareness efforts, and capacity building, ensuring that small businesses and vulnerable groups are both protected and prepared.

6. Emerging Challenges of Heat Risk Governance

The panel discussed governance gaps, including the limited explicit recognition of heat in labour regulations, despite broader occupational safety provisions. Challenges faced by gig workers and delivery riders were highlighted, along with the need for innovative protections such as shaded rest spaces, hydration access, flexible work timing, and platform-enabled heat alerts. Speakers emphasised a **whole-of-society approach** to heat risk governance in India.

7. Concluding Reflections: Way Forward

In closing, **Mihir R. Bhatt (AIDMI)** emphasised that extreme heat must be treated as a **daily economic and governance challenge**, not an episodic emergency. He outlined five priority directions:

1. Centre small businesses in all urban Heat Action Plans and early warning systems.
2. Translate heat warnings into workplace-level early action in small Towns.
3. Scale across small towns proven, low-cost heat resilience measures.
4. Enable early and flexible finance, including microinsurance and micro-grants for cooling at the town level.
5. Systematically learn from small towns to inform policy at larger sub-national and national scales.
6. Institutionalise heat as an occupational safety priority through engineering and administrative controls.

The roundtable reaffirmed that **small heat resilience measures, when supported institutionally and applied early, can deliver big protection for livelihoods, health, and local economies of India.**