

SMALL HEAT RESILIENCE MEASURES: BIG IMPACT IN SMALL TOWNS AND ON SMALL BUSINESSES IN INDIA

1. INTRODUCTION

Extreme heat has become a **slow-onset, everyday disaster** in India. Unlike floods or cyclones, it does not destroy infrastructure overnight. Instead, it quietly erodes livelihoods through reduced safe working hours, declining productivity, rising health stress, and shrinking market activity.

Small businesses and informal workers—street vendors, artisans, transport workers, construction labourers, home-based producers—are disproportionately affected. In small towns, where most work occurs outdoors or in semi-enclosed spaces, extreme heat directly reduces income and increases health risk.

By 2030, India is projected to lose **5.8% of total working hours due to heat stress**, equivalent to approximately **34 million full-time jobs**. These losses are rarely captured in disaster damage assessments, yet they represent one of the most significant emerging risks to local economies.

A virtual roundtable convened by the **All India Disaster Mitigation Institute (AIDMI)** on February 3, 2026, highlighted a clear conclusion: **small, affordable, and locally grounded heat resilience measures can deliver substantial protection—if supported by governance, early warning, and timely finance**. And this is offered as the agenda for Mumbai Climate Week 2026.

2. WHY SMALL TOWNS REQUIRE URGENT ATTENTION

Small towns face compounded vulnerability:

- Limited cooling infrastructure
- Constrained municipal finance
- Heavy dependence on informal and outdoor work
- Limited institutional capacity

Yet they also demonstrate strong social cohesion and practical innovation. Small towns should be treated as **adaptation laboratories**, not policy peripheries.

3. POLICY RECOMMENDATIONS

1. Centre Small Businesses in Heat Governance

- Explicitly include small enterprises and informal workers in **Heat Action Plans (HAPs)**.
- Map vulnerability by occupation, exposure level, gender, and access to cooling and finance.
- Integrate labour departments into heat governance structures.

2. Translate Early Warning into Workplace Action

Early warning systems must trigger concrete measures:

- Adjusted work hours during peak heat
- Mandatory rest breaks
- Activation of shaded spaces
- Public drinking water points
- Market timing changes

Warnings without predefined action protocols do not reduce loss.

3. Scale Proven, Low-Cost Workplace Measures

Prioritise:

- Shade structures in markets and transport hubs
- Reflective or cool roofing
- Ventilation improvements
- Work scheduling and task rotation

Support vernacular adaptations already practised by small businesses.

4. Enable Early and Flexible Finance

- Pilot and expand **parametric heat microinsurance** triggered by temperature thresholds.
- Create municipal or state-level **heat contingency funds** for micro-grants.
- Link finance to early warning to ensure anticipatory—not reactive—protection.

5. Strengthen Decent Work Protections

Operationalise occupational safety principles:

- **Rest, Water, Shade +** (safe hours, climate-appropriate gear)
- Clear labour advisories during heatwaves
- Protection measures for gig and platform workers

Heat must be recognised explicitly as a workplace hazard.

6. Establish a 12–24 Month Implementation Roadmap

Immediate Actions (0–12 Months):

- Integrate workplace-level measures into Heat Action Plans.
- Issue state labour advisories on heat exposure.
- Pilot early warning–linked action in selected small towns.
- Launch microinsurance pilots with SHGs and trade associations.

Medium-Term (12–24 Months):

- Institutionalise heat workplace standards.
- Scale contingency funds.
- Establish monitoring indicators for heat-related income loss.

4. CONCLUSION

Extreme heat is no longer a seasonal inconvenience—it is a **daily development and governance challenge**. It reduces safe working hours, weakens productivity, and deepens inequality. For small businesses and informal workers, it determines whether work remains viable.



The solution is not only technological. It lies in **governance that connects early warning to workplace action, supports low-cost resilience measures, and enables timely finance.**

When small businesses are placed at the centre of heat action, when warnings translate into early protection, and when simple measures are backed by finance, **small resilience measures deliver big impact.**

Extreme heat is not only a climate issue—it is a test of governance and India's future. Protecting small businesses today determines the resilience of local economies tomorrow must be on the Mumbai Climate Week agenda.

5. LIST OF REFERENCES

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