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### **Protecting Small Businesses in Urban Areas: From Disaster Response to Risk Reduction**

The Round Table discussion on 'Linking Disaster Risk Reduction with Risk Transfer' was held today at the Conference hall of Assam State Disaster Management Authority (ASDMA). Different stakeholders including humanitarian agencies, government officials, insurance companies and small businesses of Guwahati participated in the discussion. Assam which has active contribution in taking priorities of Hyogo Framework for Action (HFA) for Disaster Risk Reduction (DRR) at the local level is now moving further for linking disaster risk reduction with risk transfer. "The biggest challenge in disaster response for us has been lack of coordination and contribution from all stakeholders. There is a need to work towards bridging this gap. The issues and challenges must be resolved with initiative and commitment from all stakeholders", said by Mr. A. K Chetia, Deputy Chief Executive Officer, ASDMA during opening remarks.

"The overlap between disaster risk and climate risk cannot be ignored. The frequency of climatic events and rapid and uncontrolled urban development needs to be addressed by all stakeholders together. It is high time for climate compatible development, said by Mrs. Nandita Hazarika, ASDMA. The discussion moved ahead into concrete action plan that consider the linkages of climate risk in context of Guwahati city.

"We have been a strong advocate for the protection of street vendors and urban risk reduction cannot be visualized without involving them", said by Mr. Simanta Sarmah, a Guwahati based NGO – sSTEP (society for Social Transformation and Environment Protection). Small businesses shared the experience of dealing with climate risk and coping mechanism that they have adapted.

The round table discussion also had a special session on findings from a recent survey on the effect of disasters on small businesses with focus on disaster, response and adaptation to climate change in Guwahati. The survey revealed different coping mechanism that 53% using their savings; 37% sell their assets and 9% taking loans to recover from any disaster. This fact reflecting the lack of protection measures for small (informal) businesses. This is in contrast to the contribution – 56% in GDP - by informal economy at national level. Also in post-disaster, these small informal businesses contributing for recovery of local economy. This is based on the stories shared by small businesses. "The round table discussion has given an opportunity to raise issues and arrive at an agreeable solution for reducing risk of the urban poor particularly the urban small businesses in Guwahati, said by Mr. Vishal Pathak, representative from Gujarat based All India Disaster Mitigation Institute.