

The readings shared a common argument, that in the words of Hewitt as quoted by Pelling in *The Vulnerability of Cities: Social Resilience and Natural Disaster*, “natural disasters should be seen as part of an ongoing relationship between society and nature, not as one-off extreme events taking place outside of development.” This argument stresses the importance of examining not only physical systems that can trigger disasters, but also the political, social and economic factors that influence the vulnerability of individuals and communities to disasters. The readings argue that a lack of social power among individuals and communities may “directly shape the geography of physical risk.” (Pelling, 2002, 60)

In *The Vulnerability of Cities: Social Resilience and Natural Disaster*, Pelling outlines three components of vulnerability as: exposure (physical exposure to effects of disasters), resistance (the capacity to withstand the impact of a hazard) and resilience (the ability to cope or adapt to hazard stress). What I found significant in this reading is the assertion that exposure, resistance and resilience are all shaped by access to rights, resources and assets. Specifically, several of the readings argue that risk is conditional on access to assets, defined as (a) secure land and housing; (b) physical infrastructure and social services; (c) institutional arrangements and (d) information flows. Several of the readings caution against linking vulnerability too closely with economic poverty, yet I believe there is an important relationship between the two. What capacity do poor households (struggling to meet the demands of basic survival) have to plan for the event of a disaster? What incentives exist for them to think about risk mitigation strategies?

In following the argument that vulnerability to risk is in part a function of access to rights, resources and assets, then it follows that risk reduction efforts should include efforts to develop political, social and economic inclusion, particularly within communities with high levels of economic exclusion and marginalization. In addition, the article “*Assessing Urban Vulnerability and Social Adaptation to Risk: Evidence from Santa Domingo*” discusses the role of social capital, both between individuals and within communities, as a force that can hold communities together and increase adaptive potential, or the ability to respond and adapt to risk.

“*From Everyday Hazards to Disasters: The Accumulation of Risk in Urban Areas*,” argues that in addition to the large natural disasters that capture media attention, small hazards that occur daily cumulatively cause more injuries and deaths than large disasters, and that the same vulnerabilities that can turn natural disasters into human tragedies also contribute to the casualties of small hazards. Thus, risk reduction strategies are not comprehensive unless they incorporate “sustainable interventions” that address the underlying risk factors of economic, political and social exclusion that increase vulnerability to disasters, whether large or small.

In contemplating the idea of sustainable interventions, I was drawn to the opportunity of microfinance schemes as mechanisms to create greater resilience to threats posed by disasters. Microfinance programs offer credit and savings instruments to smooth income and consumption, increase social capital through developing relationships among smaller groups and larger communities (of women, predominantly) and could serve as vehicles of insurance products and educational programs to increase public awareness to the threats posed by disasters. I was surprised to learn from the Yokohama Strategy paper that few microfinance programs can be cited that have specifically encouraged risk reduction practices among impoverished populations, but am encouraged to explore what opportunities could be explored in this area.