

## Vulnerability and Risk in the context of flood related disaster: Analysis of flood affected districts in Bihar, India

### **Abstract**

This study explores the vulnerability of people exposed to floods and estimates the risk arising from flood hazards and related disasters. The study is based on Bihar, India one of the poorest, most populated and geographically locked regions. The current study explores not only the linkage between climate change related hazards and disaster outcomes based on socio-economic vulnerability analysis including human life lost, number of people affected, etc., but also analyses the ex-ante and ex-post strategies to deal with these circumstances. The study covers a case study of seven vulnerable districts of Bihar and 700 flood-affected households, various household dynamics are discussed and the finding suggests damage to houses is the most important loss followed by loss of crops. The most important funding needs among flood-affected households are towards food and basic subsistence. The state government provides compensation for the loss of houses and also crop losses are covered that help flood-affected households maintain their consumption, however, the loss of livelihood and diseases faced by households during the flood and after the flood are not covered under compensation received.

Key words: Climate change, Disaster, Flood, Vulnerability, Bihar

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