

Sirajganj is one of the northern districts of Bangladesh that is considered to be a highly flood prone district. Most vulnerable areas of this district are mainly *chars*. There are many ideas about how people cope during disasters, but there are fewer resources available as a primary source on specific coping mechanism, especially in case of *char* regions.

This study was done with the intention to get primary information of coping mechanism of char population especially for flood. Moreover, this study also particularly focused on how persons with disabilities (PWDs) cope during flood. Along with data collection on coping, the study also found out how about the implication of flood occurring trends and indigenous knowledge in coping.

One of the objectives was to find out the resources available to strengthen the existing coping of char population. It was important to know how much information is available to the community about government's safety net program, specifically on the Risk Reduction Fund program.

Based on the objective, the study was designed with extensive methodology where several Participatory Rural Appraisal (PRA) tools were used. About 120 people responded to many questions that were asked through PRA tools. A lot of information could be found on coping mechanism and issues related to it directly or indirectly.

Primary information on how people cope was identified through this research in terms of physically, psychologically, compromising with values and dignity, behaviorally and organizationally. Extensive information was collected what day do to housing, agriculture, food consumption, water and sanitation, access to finance, livestock, social

status etc. Interesting information on difference in coping was also found between PWDs and normal community people. There were also several differences were found between male and female.

There were some significant differences between two study areas. One of the reasons behind this is the availability or the access to services. The mainland char population has more access to diversified services (like information, education, entertainment, communication etc.) than the island char. There are differences about believing in indigenous knowledge, sheltering and few other coping mechanisms between these two *chars*.

It was evident from the responses that efficient distribution of external assistance can strengthen their coping during disaster. But this distribution has to be conditional so that it can reduce the risk as well as vulnerability of the char population. As per the objective, it was not possible to Find out how much govt.'s RRF can strengthen the coping as none of the respondent knows what this fund is. This has been a major research finding that even after one year of introducing this safety net program by government, target people are still unaware of it.

While Finding out about RRF, some issues regarding corruption at Union Parishad (UP) level were revealed. There are evidence found on bribing powerful community people who has influences over UP's name listing for govt.'s other safety net programs.

During the study, many issues came that has scope for further studies. There are issues on other safety net programs, issues on how relief is becoming a business for corrupt people and so on. Few limitations were also there to finish this study. But for meeting the purpose of primary information on coping mechanism at chars, the findings can contribute for understanding.