DECLARATION

I, Naveen I. Thomas hereby declare that this thesis entitled *Vulnerability to Floods: A Study of Disaster Recovery in Rural Karnataka* is the outcome of my own study undertaken under the guidance of Prof. Surinder Jaswal, Dean, School of Social Work, Tata Institute of Social Sciences, Mumbai. It has not previously formed the basis for the award of any degree, diploma or certificate of this or any other university. I have duly acknowledged all the sources used by me in the preparation of this dissertation.

Date: [Naveen I. Thomas]