

Abstract

Climate change has led to an increase in the frequency and intensity of climatic disasters, including droughts, heat waves, wildfires, heavy rainfalls, and floods. These extreme weather events destroy ecosystems, upset communities, and result in large financial and human losses. The study attempts to estimate the crops, and livestock losses as well as infrastructure damage during the floods in 2022. It also aims to identify the social factors that influence the ability of households to bounce back. Using a mixed-methods approach, the study combines qualitative insights from interviews with quantitative data from 300 respondents. Information on damages to crops, livestock, property, and access to healthcare and education was gathered through the use of structured questionnaires. Approximately 50% of those surveyed said they had to face widespread damage to property and crops, while 25% had experienced extreme effects of the flood. Collectively, worth PKR 169.8 million losses and damages occurred to the respondents during the flood. There were substantial socio-economic differences in the ability to recover; wealthier households preferred cheaper home insurance, while the poorest households were dependent on government loans and grants. The analysis revealed that crop losses worth PKR 55.67 million, livestock 148.5, infrastructure 14.26, and health costs are estimated at almost 3.37 million. This study highlights the necessity for focused recovery efforts that consider local socio-economic factors, with significant policy and disaster management implications. Policymakers, non-governmental organizations, and development agencies can use the findings to strengthen flood resilience and disaster recovery plans in rural areas that are vulnerable to natural disasters.