Abstract
River bank erosion at the Gandak-Gangetic Plain in Bihar, India, affects the lives and livelihood of people. The river Gandak is snow-fed and rain-fed and has its origin in the hills of Nepal. Over the past three decades, with the excess melting of the snow and erratic and excess rain falls understood primarily as caused by climate change, there is heavy silting of the bed, frequent floods and erosion of the river’s banks, displacing many people.

The presentation tries to bring out the the lifeworld of the Musahars (from the perspective of the ‘periphery’). This is based on an action research study conducted by Siji Chacko, using a phenomenological lens, done over a period of seven years and in different phases (floods and non-flood times). The study stayed with people, captured their lives through n-depth interviews with over 100 stakeholders (76 affected people and others). Also relevant images and videos were captured on the trajectory of the riverbank erosion. The affected people go through distressing experiences of survival and sustenance, including the struggle for an address and identity.

Methodology
Adopting a phenomenological framework, using a qualitative framework, the study attempted to bestow meaning to the life world of the Musahars who were subject to a prolonged misery and agony. The study explored the long- lasting negative impacts of the phenomenon of katav on their lives which makes katav a ‘disaster’. It used purposive heterogenous sampling, with the application of the principle of ‘maximum variation’ for data gathering. The study was conducted over a period of five years and carried out in different phases (floods and non-flood times) with over 100 participants. Multiple theoretical lenses have been applied to unearth and understand the phenomenon.

Introduction
River bank erosion at the Gandak-Gangetic Plain in Bihar, India, affects the lives and livelihood of people. The river Gandak is snow-fed and rain-fed and has its origin in the hills of Nepal. Over the past three decades, with the excess melting of the snow and erratic and excess rain falls understood primarily as caused by climate change, there is heavy silting of the bed, frequent floods and erosion of the river’s banks, displacing many people.

The study is on the recurrent floods, katav (erosion of the river banks in the local language) and multiple displacements with special reference to the Musahars, a community considered one of the lowest in socio-economic parameters. The study has been an attempt to bring the narratives from the ‘periphery’ to the fore-front by understanding Musahars who, with pre-existing socio-economic vulnerabilities, live with katav.

The aim of the study was primarily to explore the context of katav as experienced by the Musahars. It also tried understand their lived experiences and analyses the vicious cycle of vulnerability in the disaster context. The study also examined the Musahars’ experience of the State, in living with katav and asserting their rights and entitlements.

Results
The Musahars went through the experience of being ‘uprooted’, living in an ambiguous, broken and displaced state of liminality. They go through distressing experiences of survival and sustenance, including the struggle for an address and identity. Their continued plight and despair find expressions in their narratives such as, “lagta hai ki sari duniya kagam hai, nadi ke rup me hamere liye aya hai (it looks as though the grief of the whole world has come to us in the form of this river).” Their experience of the State seems to be expressed like, Eha Sarkar unkar kuch nahi hai (there is no government).

Being ‘unprecedented, unexpected and uncertain’ the river bank erosion often cause severe stress which aggravate with longer duration and prolonged negative impacts. In spite of having to encounter the raw realities of structural violence, political-bureaucratic nexus, with no other option left, they still turn to the ‘every-day state’. As a response to the apathy of the state and agencies, political-bureaucratic nexus and structures and systems of exclusion and oppression, they formed themselves into a collective called, Vistapit Mukti Vahini (Liberation Movement of the Displaced) demanding homestead land. Their collective struggle, identity and assertion is expressed as jamin mile, ya, na mile, ladai jari (whether we get land or not, we shall continue fighting).

Conclusion
There is a need to listen to the affected people themselves. Government parameters for the erosion affected seem to be still very broad and general, occasionally recognising them as mere ‘flood victims’ who deserve minimum relief occasionally. The lived experiences of the Musahars assert the need for a specific context-based approach, taking into consideration a social transformative agenda in the planning and implementation of Disaster Risk reduction and Disaster Risk Management programmes.

The framework that emerged from the study, namely ‘Post-Disaster-Transformative Framework’ is presented for praxis to help in the inclusion of the ‘excluded’.

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