

**Supplementary File 4.** Key subthemes from qualitative analysis with illustrative quotes

Theme	Key sub-themes		Illustrative quotes
<b>Perceptions of risk and consequences of disaster</b>	1. Perceived causes of disaster	1a. Beliefs	<i>“And why these happen, I cannot say. Allah wishes - that’s why it happens brother. Everything happens when Allah wishes.” (P2, M, fisherman and shop owner)</i>
		1b. Climate change	<i>“Car, launch, steamer; all these release smoke which is harmful for nature and for that reason disaster takes place.”(FGD2, M, small business owners))</i>
	2. Outcomes of disaster	2a. Loss of human life	<i>“We saw many dead bodies of people beside the road.” (FGD1, M, business men and fishermen)</i>
		2b. Loss of livestock, agricultural land and produce	<i>“What is more problem is, the fishes of the pond go away. Because of this, the people suffer from financial problems. They lose everything.” (P6, F, social worker)</i>  <i>“The storm destroyed all the crops. I don’t know whether we will get any rice or not from the grain.” (FGD3, F, housewives)</i>
		2c. Damaged households	<i>“Now look at that broken house which is left there. That house was made newly, it was built only two to three months ago. Suddenly it was hit by the storm.” (P7, F, housewife and NGO employee)</i>
		2d. Theft	<i>“We stay at home because if we leave the house the things will be stolen. We have nothing else than these things of the house. That’s why we try to stay at the houses long as we can.” (P3, M, agricultural worker)</i>
		2e. Damaged public infrastructure	<i>“Children cannot go to school and people have to swim to cross the roads. [The market] and cooking became a great problem.” (FGD4, F, housewives)</i>
		2f. Illness	<i>“When water comes during calamity, if people drink that water, people suffer from many diseases.” (P6, F, social worker)</i>
<b>Insufficient support for the most vulnerable</b>	3. Increased vulnerability to disaster	3a. Gender issues	<i>“During this time [women] are considered as a burden by other members of the family. They cannot move quickly, cannot come quickly.” (P6, F, social worker)</i>  <i>“Women are in risk because they wear many clothes and they have long hair. That hair might be untied and get stuck or twisted with anything else. They</i>

			<i>don't have that much strength. So they cannot free themselves." (FGD2, M, businessmen and fishermen)</i>
		3b. Dependence on others	<i>"Children can't move alone and don't know how to swim. Someone is needed to guard them. Sometimes kids get lost when they are moving with their parents as we can hold something to stay safe, but the kids can't." (P3, M, agricultural worker)</i>
		3c. Close proximity to water	<i>"All of us who were staying near the river bank, lost everything. Everything was broken down." (P4, M, fisherman and labourer)</i>
<b>Community preparedness and practices</b>	4. Preparing for disaster	4a. Preparation of food and resources	<i>"And we arrange everything properly and tie up with the beam, so that later on we can get everything in proper order." (FGD2, M, businessmen and fishermen)</i>
		4b. Modifications made to households	<i>"We put poles to support the house so that it doesn't fall. We take a thick rope and tie up one end of that rope with the house and tie up the other end of rope with a big tree tightly, so that the house doesn't fall during cyclone." (FGD3, F, housewives)</i>
		4c. Self-made safety equipment	<i>"We make some floating materials with plastic bottle of soft drink, or plastic water bottle etc. I made those floating materials for all the members of my family." (P6, F, social worker)</i>
		4d. Education provided by government and NGOs	<i>"Now everyone has got training. Everyone knows what is to be done, if there is cyclone. The people of coastal area have now become more conscious." (P6, F, social worker)</i>
	5. Protection at time of disaster	5a. Heterogeneity in mode of communication	<i>"We receive information through radio and television. We even get to know what type of disaster is coming. We received signals during Aila. Mic was used in our area to aware people." (P1, M, assistant teachers)</i>
		5b. Lack of compliance to warning systems	<i>"And another thing is people don't want to go. As long as possible they try to stay in their own place. If they have left their things in that place then they might have lost their things. People don't want to leave their resort in their entire life. That's why problem increases more and people get hurt more by drowning in water." (FGD1, M, small business owners)</i>
		5c. Reliance on cyclone shelters for protection	<i>"If we get information about flood, then we will have to move to [the cyclone shelter]. Apart from this we don't have any alternative." (FGD3, F, housewives)</i>

		5d. Cyclone shelters not meeting community needs	<p><i>“Cyclone centres are located far from this place. If these are located near to us then it would be possible to go to cyclone centre.” (FGD2, M, business men and fishermen)</i></p> <p><i>“Suppose there are two cyclone centres in our area. Already cracks have been developed in one building. Moreover they become filled up with people at the time when signal is shown.” (FGD2, M, business men and fishermen)</i></p>
		5e. Use of other resilient infrastructure for shelter	<p><i>“We took shelter in those people’s houses which were better means [than our house]. We took shelter in those houses which had strong foundation.” (FGD1, M, small business owners)</i></p>
		5f. Use of Indigenous floatation methods	<p><i>“We use banana tree to keep ourselves floating. When there is a flood, we cut down banana trees. This is the local method. By using these accessories, we can reduce drowning.” (P1, M, assistant teacher)</i></p>
<b>Barriers to disaster response and improving resilience</b>	6. Survival skills, rescue and resuscitation	6a. Lack of survival skills	<p><i>“A man in the north was totally puzzled and could decide which way to go with his old father. Then he was thinking whether he will save himself or will take his father. Then he tied up his father with a tree so that even if he dies at least his dead body will be found. Later on his father died tied up with that tree. Later, he was buried in the morning.” (FGD1, M, small business owners)</i></p> <p><i>“My grandson was seven months old. We put quilt, pillow in a big metallic utensil and then put him there and then said, ‘We are old. We cannot go to the marshy land, we cannot take him. Let him float on water. If Allah grants him life line then somehow he will survive and if he has no life line, then he will not be in this world anymore.” (FGD3, F, housewives)</i></p>
		6b. Rescue is a high-risk practice	<p><i>“While saving anyone from drowning he may also die. They have also several risks, like trees or boughs may break and fall on them.” (FGD4, F, housewives)</i></p>
		6c. Resuscitation using traditional methods	<p><i>‘[A] clay pot is grinded like powder and that powder is rubbed on the body. Then body has to cover with cotton so that water can release from his body. And if his body is moved taking his body on head, then he will remain alive.” (FGD3, F, housewives)</i></p>

	6d. Minimal access to health facilities post-event	<i>"If someone gets injured by accident then we have hospital here but don't have doctor. If someone gets seriously injured by accident in that case we have nothing to do." (FGD2, M, business men and fishermen)</i>
7. Disaster relief	7a. Multiple parties are involved in relief	<i>"Then there were help from many places. Not only the government, but also many states of the world helped then. We helped people [too]; providing various relief: medicines, foods. We volunteered in these tasks." (P2, M, fisherman and shop owner)</i>
	7b. Bribery and nepotism control relief distribution	<i>"At that time [those] who could give money as bribe he got that house and money. But [those] who actually needed he did not get the house and money." (FGD1, M, small business owners)</i>
8. Improving disaster resilience	8a. Improve community awareness	<i>"Here I would like to emphasize that if the people are given more training on calamity, then I think the risk might be reduced to some extent. Training has to be imparted to all." (P6, F, social worker)</i>
	8b. Provision of floatation devices and signals	<i>"People like us can try to survive if given a ring buoy or life jacket. By the grace of Allah we might be able to live." (FGD2, M, business men and fishermen)</i>
	8c. Generate political will	<i>"We don't have any idea who will do it for us. There is no benefit in asking to the members or the chairman. During the election they promise us a lot of things which ultimately they don't fulfil." (FGD4, F, housewives)</i>
	8d. Construct more cyclone centres	<i>"Cyclone centre are not constructed where they are supposed to be constructed. These are constructed in the area where people have power and influence. It would have been very helpful to the people if these centres could be built after every one and one and half kilometres." (FGD1, M, small business owners)</i>
	8e. Improve housing standards	<i>"If good strong houses can be made, then they can stay much safer. See everyone don't have the ability to build strong a house. For them, suppose, if a strong firm house can be made after every 4<sup>th</sup> or 5<sup>th</sup> house, then they can take shelter there. Storm will not bother much then." (P2, M, fisherman and shop owner)</i>
	8f. Construct more embankment s, barriers and dams	<i>"If block made of cement or concrete can be thrown beside the river bank then the people who live beside the river will remain well. And flood water will not be able to come easily. The river is breaking down in</i>

			<i>such a way this place will not last long.” (FGD1, M, small business owners)</i>
		8g. Provide post-disaster medical service in community	<i>“When there is a disaster or flood, then if a service centre is established, it will be very good for us. The sick need not to be taken to remote areas. Their treatment can be managed from here.” (P2, M, fisherman and shop owner)</i>
		8h. Use mosques for warning signals and shelter	<i>“If anything is announced from mosque, people give more importance to it and obey it. Again if Imam discusses these things, then people will be able to know more.” (FGD1, M, small business owners)</i>
		8i. Increase tree plantations	<i>“You can plant many trees on the coastal area. That will save us from the stormy wind. But people don’t plant trees because many of them have no place, no land or no money.” (FGD2, M, business men and fishermen)</i>