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**Rainfall Induced Cascading Hazard Modeling: An Integrated Study of Landslides,
Floods, and Soil Erosion in the Kankai Basin, Nepal**

by

Suman Bahadur Basnet

A THESIS

SUBMITTED TO THE DEPARTMENT OF CIVIL ENGINEERING
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LALITPUR, NEPAL

APRIL, 2026

DEDICATION

This thesis is dedicated to the memory of the unknown families who tragically lost their lives in the devastating landslides and floods of October 2025 in ilam

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.....

Assist. Prof. Dr. **Ram Krishna Regmi**

Head

Department of Civil Engineering,

Pulchowk Campus, IOE, TU

Lalitpur, Nepal

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DEPARTMENT OF CIVIL ENGINEERING

The thesis titled "*Rainfall-Induced Cascading Hazard Modeling: An Integrated Study of Landslides, Floods, and Soil Erosion in the Kankai Basin, Nepal*" prepared and submitted by *Suman Bahadur Basnet* in partial fulfilment of the requirements for the degree of Master of Science (M. Sc.) in Geotechnical Engineering has been examined by us and is accepted for the award of M. Sc. in Geotechnical Engineering by Tribhuvan University.

The undersigned certify that they have read and recommended to Institute of Engineering, TU, Nepal, for acceptance, a thesis report entitled "*Rainfall-Induced Cascading Hazard Modeling: An Integrated Study of Landslides, Floods, and Soil Erosion in the Kankai Basin, Nepal*", submitted by *Suman Bahadur Basnet* in partial fulfillment of the requirement for the degree of Master of Science in Geotechnical Engineering.

.....
Supervisor
Prof. Dr. **Indra Prasad Acharya**
Department of Civil Engineering,
Pulchowk Campus, IOE, TU, Nepal

.....
External Examiner
Er. **Tuk Lal Adhikari**
ITECO Nepal Pvt. Ltd.

.....
Program Coordinator
Assist. Prof. Dr. **Bhim Kumar Dahal**
Department of Civil Engineering,
Pulchowk Campus, IOE, TU, Nepal

April, 2026

DECLARATION

I hereby declare that this study titled "Rainfall-Induced Cascading Hazard Modeling: An Integrated Study of Landslides, Floods, and Soil Erosion in the Kankai Basin, Nepal" is based on my original research work. Related works on the topic by other researchers have been duly acknowledged. I owe all the liabilities relating to the accuracy and authenticity of the data and any other information included hereunder.

.....

Suman Bahadur Basnet

078 MSGtE 017

M.Sc. in Geotechnical Engineering

Date: April, 2026

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With heartfelt appreciation

Suman Bahadur Basnet

078 MSGtE 017

Abstract

The Kankai Basin, extending from the alluvial deposits in the South to the Siwalik at middle and the Lesser Himalayan in the North, is highly susceptible to floods, landslides and bank erosion, threatening infrastructure and local livelihoods. Despite increasing multi-hazard events, hazard–infrastructure interactions remain underexplored in eastern Nepal. This study presents an integrated multi-hazard framework combining machine learning, geospatial analysis, and Monte Carlo simulation to assess associated risks to roads and building infrastructure. A Support Vector Machine was applied to evaluate landslide susceptibility, using a multi-temporal inventory of 842 polygons and 13 conditioning factors including topography, lithology, rainfall, soil, land use, and proximity to roads, rivers, and faults. Similarly, flood susceptibility modeled using 2147 pixels (30 m resolution) of historical flood locations and 17 influencing factors in SVC framework. Soil erosion was estimated through a weighted overlay of six geomorphic and hydrological indicators, complemented by RUSLE calculations. A multi-hazard exposure map was then generated using a weighted overlay approach, with Weights were first assigned using AHP and then tested with Monte-Carlo simulations to reduce uncertainty. Validation showed strong predictive capacity, with landslide and flood simulations achieving accuracies above 0.87 and AUC values near 0.95, along with a spatially heterogeneous multi-hazard pattern across the Basin. Hazard distribution revealed landslides clustering in Siwalik and Lesser Himalayan slopes particularly along MBT zone, floods dominating the Terai plains, and erosion following river corridors and steep slopes, reflecting strong topographic and fluvial controls. Further, overlay analysis showed significant exposure: over 10 % of roads and nearly 5 % of buildings intersected very high-risk zones. Overall, the study demonstrates the effectiveness of integrating geospatial data, machine learning, and GIS for multi-hazard mapping in Himalayan terrain, highlighting its significance resilient land-use planning.

Keywords: Cascading Hazards, Landslide Susceptibility, Flood Susceptibility, Soil Erosion, Support Vector Machine, Kankai Basin, Geographic Information System

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List of Abbreviations

AUC	:	Area under the Curve
CBS	:	Central Bureau of Statistics
DEM	:	Digital Elevation Model
FN	:	False Negative
FP	:	False Positive
GIS	:	Geographic Information System
HKH	:	Hindu Kush Himalayan
MCA	:	Multi-Criteria Analysis
MHT	:	Main Himalayan Thrust
ML	:	Machine Learning
NDVI	:	Normalized Difference Vegetative Index
RBF	:	Radial Basis Function
ROC	:	Receiver Operating Curve
SVM	:	Support Vector Machine
TN	:	True Negative
TP	:	True Positive

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1. INTRODUCTION

1.1 Background

In today's interconnected world, every hazard is cascading; few hazards can be considered purely natural (Aksha, Resler, Juran, Jr, et al., 2020; Clarke & Obrien, 2016). Increasingly complex human - environment interactions driven by urbanization, technological advancement, and climate change - have amplified the coexistence and interaction of multiple hazards (Thompson et al., 2024). Multi-hazard risk analysis, though relatively young, has gained attention because single-hazard approaches often underestimate real-world risks (Kappes, 2011). Unlike traditional models, multi-hazard assessment integrates multiple interacting natural hazards - such as landslide, flooding, debris flows, and soil erosion - within a common spatial and temporal framework (A. Shrestha et al., 2023). In monsoon-dominated hilly area, rainfall-induced hazards including landslide, flooding, and soil erosion, are among the most destructive processes, threatening infrastructure, ecosystems, and local economies (De Angeli et al., 2022). Climate change and severe precipitation occurrences have increased both the frequency and severity of these hazards, endangering public safety. Between 2019 and 2023, Nepal experienced an average of approximately 393 fatalities annually, while the global average was 494. By 2024, these figures rose sharply to over 750 fatalities in Nepal and 1,570 globally (K. Lamichhane et al., 2025; Wu et al., 2025).

Nepal, a seismically active country with steep terrain and diverse geology, is among the top 20 multi-hazard-prone countries globally. Its vulnerability ranks 20th in terms of multi-hazards, 4th for hazards connected to climate change, 11th for earthquakes, and 30th for floods (Guragain & Doneys, 2022; Khatakho et al., 2021), with more than 80 % of the population at risk (Rai et al., 2025). Most annual rainfall occurs in the June–September monsoon, driving floods, erosion, and the majority of landslide events. Nepal contributed nearly one-tenth of global landslide fatalities during 2004–2016, highlighting its disproportionate hazard burden (Froude & Petley, 2018). The country is also highly flood-prone, with 7,599 deaths and 6.1 million affected between 1954 and 2018, resulting 10.6 billion USD economic damages (B. R. Shrestha et al., 2020). Soil erosion in Nepal averages 25 t/ha/year (369 Mt

annually), far above the global average of 10 - 15 t/ha/year, causing significant land degradation, particularly in the Siwalik and Lesser Himalayas (S. K. Ghimire et al., 2013).

The Kankai River Basin in eastern Nepal exemplifies these hazards, affecting 231 villages along its banks (Nath & Hudait, 2024). The lower basin is prone to floods and bank erosion, while the upper basin is susceptible to landslides and debris flows. Monsoon-driven high discharge and sediment loads accelerate channel migration, sand deposition, and agricultural land loss, with documented erosion of 628.2 ha and 433.76 ha in different phases (Nath & Hudait, 2024; Silwal et al., 2020). The interplay between geomorphological characteristics and unregulated urban expansion further exacerbates these multi-hazard risks in the basin.

The assessment of infrastructure exposure to natural disasters in Nepal has been a growing concern, particularly after the 2015 Gorkha earthquake sequence (D. Gautam & Dong, 2018). Several quantitative and qualitative techniques have been applied for hazard susceptibility mapping, including heuristic analysis, multi-criteria decision making, weight of evidence (WoE), logistic regression, and fuzzy logic (Aksha, Resler, Juran, Jr, et al., 2020; Bhatta & Adhikari, 2024; Khatakho et al., 2021; Rai et al., 2025). Challenges persist due to small datasets, inadequate multi-temporal validation, and inconsistent weighting of human-induced variables such as roads and slope modifications (R. K. Dahal et al., 2006; Dhungana & Maharjan, 2023). Despite these advances, studies on cascading hazards remain limited, largely due to scarce and outdated data and statistical uncertainties (Acharya, 2018; Le et al., 2023). Efforts to reduce uncertainties in hazard modeling and minimize their damages have been ongoing. The rapid growth of artificial intelligence (AI) and machine learning (ML), combined with satellite imagery, public Earth observation data, and GIS-remote sensing (RS) integration, has greatly enhanced hazard prediction and mapping. Machine learning algorithms such as Random Forest (RF), Support Vector Machine (SVM), and Extreme Gradient Boosting (XG-Boost) have shown high efficacy in multiple hazards prediction in Nepal (S. Lamichhane et al., 2025; Pyakurel et al., 2023; S. Shrestha et al., 2023). This study aims to develop an integrated rainfall-induced cascading hazard model for the Kankai Basin, combining landslide, flood, and soil erosion risks using GIS, remote sensing, machine

learning, and field validation. The results will support the development of multi-hazard emergency preparedness and risk reduction.

1.2 Problem Statements

The Hindu Kush Himalayan region is one of the world's most dynamic and fragile mountain systems, characterized by complex geology, steep terrain, intense monsoonal rainfall, and rapid environmental change. Rainfall-induced hazards such as landslides, floods, and soil erosion are among the most destructive processes in these mountainous environments, posing severe threats to infrastructure, ecosystems, and local economies. Countries in this region, including Nepal, are highly seismically active and exposed to multiple hazards, with over 80 % of the population living under significant disaster risk (Khatakho et al., 2021; Rai et al., 2025). Sporadic earthquakes, climate change, and rapid land use change further intensify this vulnerability by destabilizing slopes and triggering secondary hazards, particularly Siwalik & Lesser Himalayan region. Importantly, these processes do not occur in isolation but are interconnected through complex hydrological and geomorphological interactions.

These cascading effects are already evident in the Kankai Basin. Upstream landslides and soil erosion significantly increase sediment loads, which in turn accelerate downstream river aggradation, reduce channel capacity, and intensify flood hazards. In Ilam District, recurrent landslides supply substantial sediment to river systems, affecting downstream infrastructure such as hydropower projects along the Mai Khola. Excessive sedimentation reduces reservoir storage, damages turbines, and threatens long-term project sustainability. Concurrently, channel siltation increases flood risk by reducing flow capacity, leading to bridge overtopping, infrastructure damage, and transport disruption during high-flow events. These interacting processes generate cascading and compound hazard effects, highlighting the need for integrated assessment approaches (D. Gautam et al., 2021). Despite increasing frequency and interconnectedness of these hazards, research in the Kankai Basin remains fragmented and largely single-hazard focused, particularly on landslides or floods in isolation. Moreover, the incorporation of infrastructure exposure, particularly roads and

buildings, into susceptibility assessments remains limited in the basin. This limit understanding of cumulative and interacting risks and hinders identification of critical zones, constraining effective mitigation, adaptation, and land-use planning.

To address these problems, this study develops an integrated framework for rainfall-induced multi-hazard mapping and infrastructure risk assessment (roads and buildings), promoting a shift from fragmented single-hazard approaches to integrated, system-based risk management in the Himalayan region.

1.3 Aim & Objectives

The Main objective of this study is to develop a multi-hazard exposure map integrating landslides, floods, and soil erosion in the Kankai Basin and assess associated risks to roads and buildings, thereby supporting improved disaster risk management in the region.

Specific objectives:

1. Analyze the spatial distribution and controlling factors of landslides, flooding, and soil erosion in the Kankai Basin.
2. Assess multi-hazard risk by integrating buildings, road infrastructure, and population vulnerability.
3. Provide scientific information to support disaster risk reduction, sustainable land-use planning, and hazard mitigation.

The following Questions will be addressed in this research:

1. What are the major environmental and geomorphological factors controlling rainfall - induced hazards in the Kankai ?
2. How does integrated exposure of buildings, road infrastructure, and population influence multi-hazard risk in the Kankai ?
3. How can multi-hazard mapping inform disaster risk reduction, sustainable land-use planning, and hazard mitigation ?

These objectives and questions are academically relevant, feasible, and aligned with the growing impacts of multi-hazards and the need for effective disaster risk management.

1.4 Scope of the Study

This study aims to assess rainfall-induced multi-hazard risk in the Kankai river Basin, located in Ilam and Jhapa districts of eastern Nepal. The study concentrates on three primary hazards: landslides, floods, and soil erosion, which are strongly influenced by rainfall and exhibit significant spatial and process-based interlinkages within the basin. Hydrological modeling with DEM data delineated the basin, applying flow direction and accumulation algorithms. A geospatial framework integrating machine learning and Geographic Information Systems (GIS) is employed to evaluate hazard susceptibility. Multi-source datasets, including satellite imagery, DEM, rainfall data, and existing hazard inventory records, are utilized to generate spatial susceptibility maps. Key conditioning factors considered in the analysis include slope, curvature, drainage density, topographic indices, land use/land cover, and rainfall patterns. Spatial modeling techniques are applied to classify the basin into different susceptibility zones.

Although additional hazards such as debris flows and riverbank erosion are relevant in the study area, they are not modeled explicitly due to limited spatial data availability, their partial representation within landslide and flood processes, and the complexity of basin scale modeling. Nevertheless, their influence is implicitly incorporated within the adopted multi-hazard framework. The scope of this research is limited to multi-hazard risk assessment considering roads & building elements and spatial mapping within the basin and does not include detailed geotechnical investigations, real-time hazard forecasting, or structural mitigation design. Furthermore, the analysis is based on historical datasets. Given that rainfall is the principal triggering factor, future changes in rainfall intensity and variability under changing climatic conditions may alter hazard patterns, potentially expanding landslide-prone areas, increasing flood susceptibility in the Terai plains, and intensifying soil erosion processes. Despite these limitations, the study provides a systematic understanding of the spatial distribution and interaction of rainfall-induced hazards. Findings provide actionable insights for disaster risk reduction, land-use planning, watershed management, and safeguarding infrastructure by identifying high-risk zones and prioritizing mitigation strategies.

1.5 Limitations

Although the study offers contributions to both methodological and practical domains, it is subject to some limitations that introduce uncertainty in the results.

- Limited hydrometeorological, sediment, landslide, and flood data, especially in upstream areas.
- Low-resolution DEM (30 m) and reliance on Google Earth imagery introduce scale and cloud-related uncertainties.
- GIS-based model (AHP, Weighted Overlay) and empirical models (RUSLE) simplify processes and do not fully capture cascading hazards and their quantitative inter-relationships.
- Key dynamic drivers (seismicity, climate variability) are not incorporated. Assumptions of static land use, uniform soil properties, and stationary rainfall may not reflect real conditions.
- Uncertainty analysis is performed only for the integrated output, not for individual hazards.

1.6 Thesis Outline

This academic thesis provides a systematic process for an integrated multi-hazard risk modeling framework in the Kankai Basin using geospatial and machine learning techniques. The report follows a manuscript format with six chapters. Here's a brief overview of the content structure for each chapter.

Chapter 1 - introduces the general background, problem statement, aims & objectives, and scope of the research. It also presents the outline of the thesis.

Chapter 2 - Provides the detailed literature review of the state-of-art research in cascading hazard mapping and their assessment.

Chapter 3 includes the description of study area and research material/data. Also, it includes descriptions of landslide, flood and soil erosion hazard conditioning factors and mapping.

Chapter 4 - detail explanation of an overall research methodological frameworks of the study along with the integration of multiple hazards.

Chapter 5 - discusses on the major achievements and results of research, validations of model & comparison of results and necessary interpretations and general discussion of the findings.

Chapter 6 - presents conclusions and Recommendations including applicability of the study.

Appendices - **Appendix A** shows the Multi Hazard Events observed from field visit, **Appendix B** includes Photograph of Different Hazard taken during Field Visit, **Appendix C** details Landslide and Corresponding BSI - NDVI Time Series Analysis, **Appendix D** depicts the certificate of conference paper, and **Appendix E** presents the plagiarism report.

2. LITERATURE REVIEW

2.1 Concept of Rainfall-Induced Cascading Hazards

In current research, the term multi-hazard refers to the integrated assessment of cascading natural hazards - landslides, floods, earthquakes, and forest fires, aimed at comprehensive risk reduction (Pourghasemi et al., 2020). In recent years, these natural disasters remain a major threat, claiming about 45,000 lives annually (representing around 0.1% of global deaths) with vast economic losses (Yigez et al., 2023). Nepal, a seismically active country with diverse geology, steep terrain, and intense monsoons, is highly vulnerable to earthquakes, landslides, and floods (Okamura et al., 2015). The vulnerability is highest in the Lesser Himalaya and Siwalik regions, underscoring the need for urgent mitigation measures (N. Paudyal et al., 2013). Furthermore, Nepal experiences recurrent seasonal hazards, with floods and landslides commonly occurring during each monsoon period. Large earthquakes occurring sporadically further intensify landslide frequency (Khatakho et al., 2021). The complex interactions among these hazards often lead to cascading and synergistic effects. Addressing and managing such complex processes requires an integrated/holistic approach that considers multiple hazards and their interrelationships (D. Gautam et al., 2021). Therefore, multi-hazard risk assessment serves as an effective tool for disaster risk reduction, identifying and mapping areas potentially exposed to combined hazard scenarios (Skilodimou et al., 2019).

Cascading hazard processes involve interconnected natural events where one hazard can trigger or amplify another (**Figure 2-1**), such as precipitation or earthquakes initiating landslides or glacial lake outburst floods (GLOFs). Key elements include terrain (DEMs), glacial lakes and their bathymetry, permafrost and glacier presence, vegetation cover, and human factors like population and infrastructure (Kirschbaum et al., 2019; S. Zhang et al., 2023). These factors can be analyzed using remote sensing, geospatial, and census data to assess slope stability, flood potential, avalanche risk, and societal exposure, providing a comprehensive understanding of how hazards propagate and interact in a cascading manner. Cascading hazards increase human risk by linking multiple events, where one hazard triggers or amplifies others, often leading to unexpected casualties, property loss, and

broader societal and environmental impacts. The **Figure 2-2** illustrates how a cascading hazard chain, starting from rainfall causing floods, debris flows, landslides, and debris dam formation - progressively transforms and amplifies impacts, ultimately threatening people. It shows the flow from hazard evaluation, decision-making, and emergency response to potential fatalities.

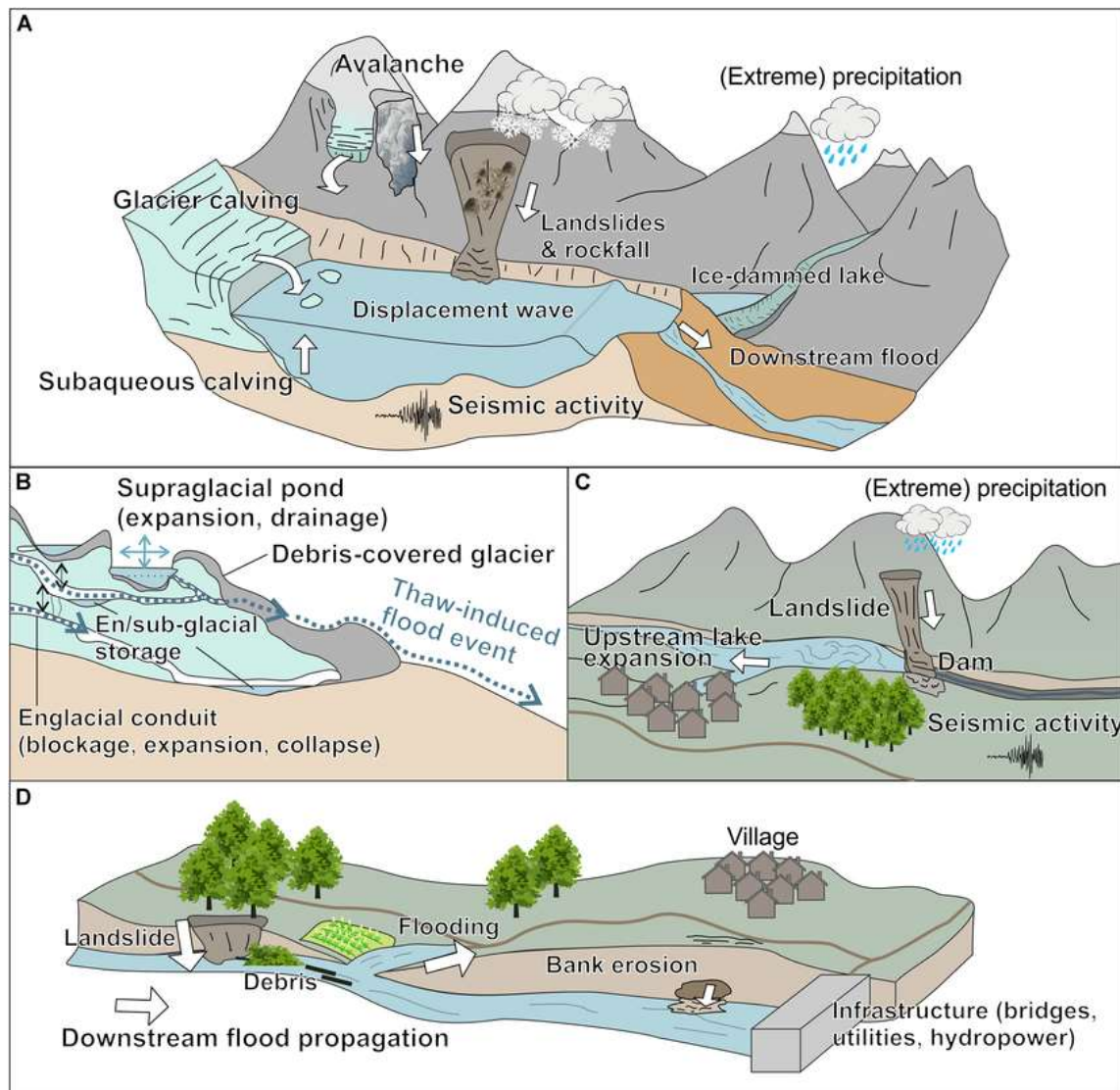


Figure 2-1: Cascading hazard processes: (A) Proglacial lake outburst floods worsened by landslides, avalanches, or rockfalls triggered by rain or earthquakes. (B) Floods from debris-covered glaciers. (C) Landslides blocking rivers, causing upstream lake growth. (D) Failure of landslide dams, leading to downstream floods and debris impacting communities and infrastructure.

[Source:(Kirschbaum et al., 2019)]

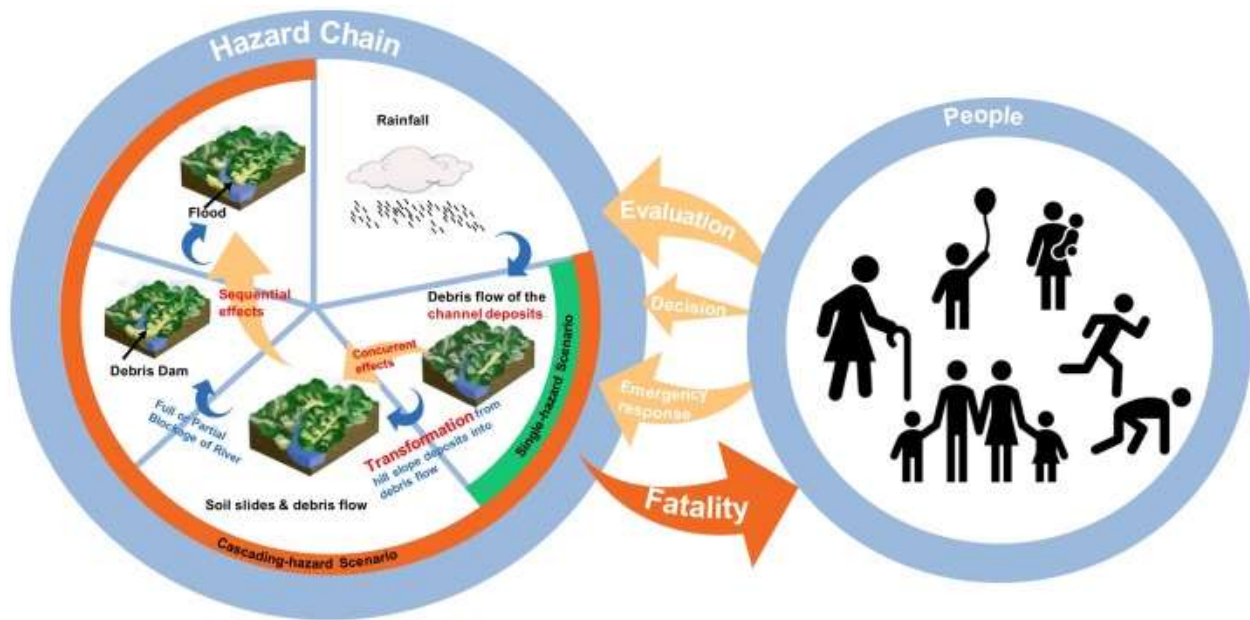


Figure 2-2: A conceptual framework illustrating how cascading hazards amplify human risk.

[Source: (S. Zhang et al., 2023)]

2.2 Landslide & its Spatial Modeling

In tectonically active mountain regions, landslides are among the most frequent and damaging hazards, involve the downward movement of soil, rock, debris, and earth under the gravity (Cruden, 1993; D. J. Varnes, 1978). Globally, landslides represent close to 10 % of natural disasters and rank among the top three in terms of mortality (Ahmed, 2015; Kanwal et al., 2016). Their occurrence, often triggered by rainfall, earthquakes, and anthropogenic activities such as mining and construction, poses substantial risks to infrastructure, ecosystems, and local economies (Carrara et al., 1995; Guzzetti et al., 2012; Reichenbach et al., 2018).

The global occurrence of landslides is increasing due to ongoing challenge of climate change, seismic activity, and human intervention in form of deforestation, agricultural activities, human settlement expansion, and poorly managed road construction (Kc et al., 2024; McAdoo et al., 2018; N. Paudyal et al., 2013; Rahman et al., 2022). Nepal, a seismically active country with diverse geology, steep terrain, and intense monsoons, is highly vulnerable to earthquakes and landslides (Okamura et al., 2015). The 2015 Gorkha earthquake starkly

highlighted this vulnerability, triggering nearly 20,000 landslides (McAdoo et al., 2018). The Nepal Disaster Report (2019) recorded approximately 3,729 landslides between 1971 – 2019 (McAdoo et al., 2018), resulting in significant loss of life, displacement, and infrastructure damage. Historically, Nepal accounts for 10% of global landslide occurrences (Froude & Petley, 2018), with an annual average of 78 fatalities recorded between 1978 – 2005 (McAdoo et al., 2018). Nearly 90% of these events occur during the monsoon season, peaking in July and August (B. R. Adhikari & Gautam, 2022). Vulnerability is highest in the Lesser Himalaya and Siwalik regions, underscoring the need for urgent mitigation measures (N. Paudyal et al., 2013).

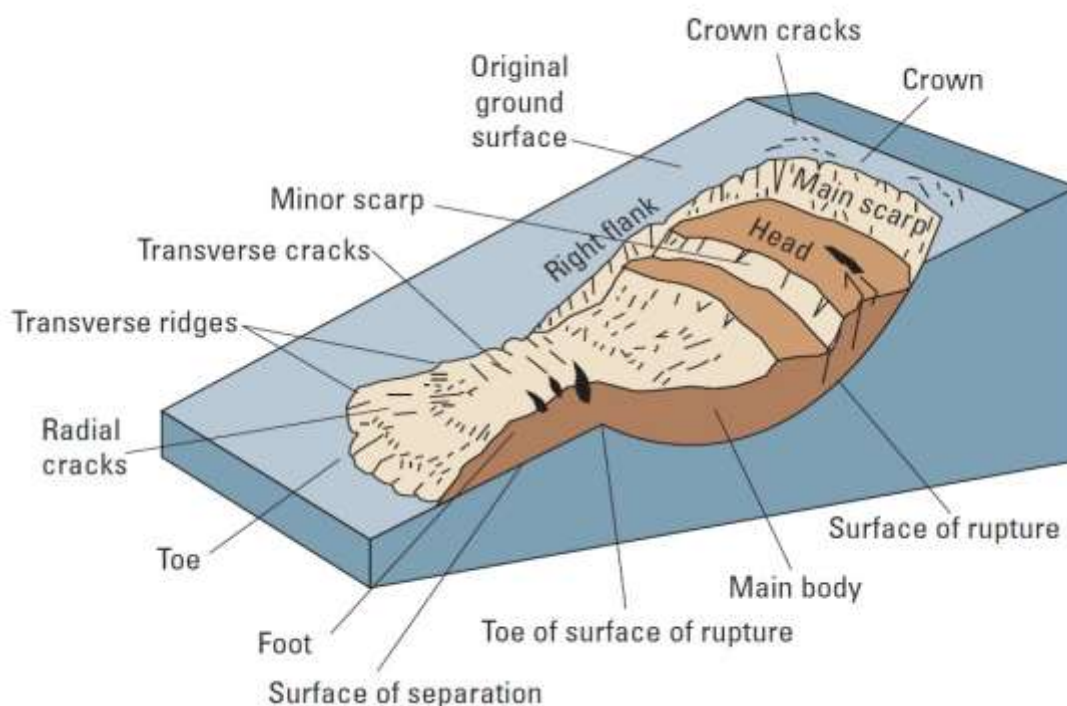


Figure 2-3: A Schematic representation of a landslide, displaying commonly used terminology for identifying the elements of a landslide (Highland & Bobrowsky, 2008).

A comprehensive analysis of landslide incorporates distinct components including the crown and head separated by a scarp; the main body characterized by its flanks; the foot, ending at a toe; and specific zones such as the depletion zone capturing the upper portion, and the deposition zone capturing the lower part of the landslide. **(Figure 2-3)** depicts a visual representation of a landslide, featuring commonly accepted terminology to describe

its various features. Landslides are categorized by the state of activity or movement - active, dormant or inactive (**Figure 2-4 A**) and by the kind of material - like rocks, dirt, debris, mud and movement like falling, tipping over, sliding, spreading, flowing (**Figure 2-4 B**). Further, Landslides are classified by depth/extent: shallow landslides affect surface soil and regolith, often triggered by rainfall or slope instability, while deep-seated landslides extend into bedrock and are larger, often caused by tectonics, earthquakes, or groundwater changes.

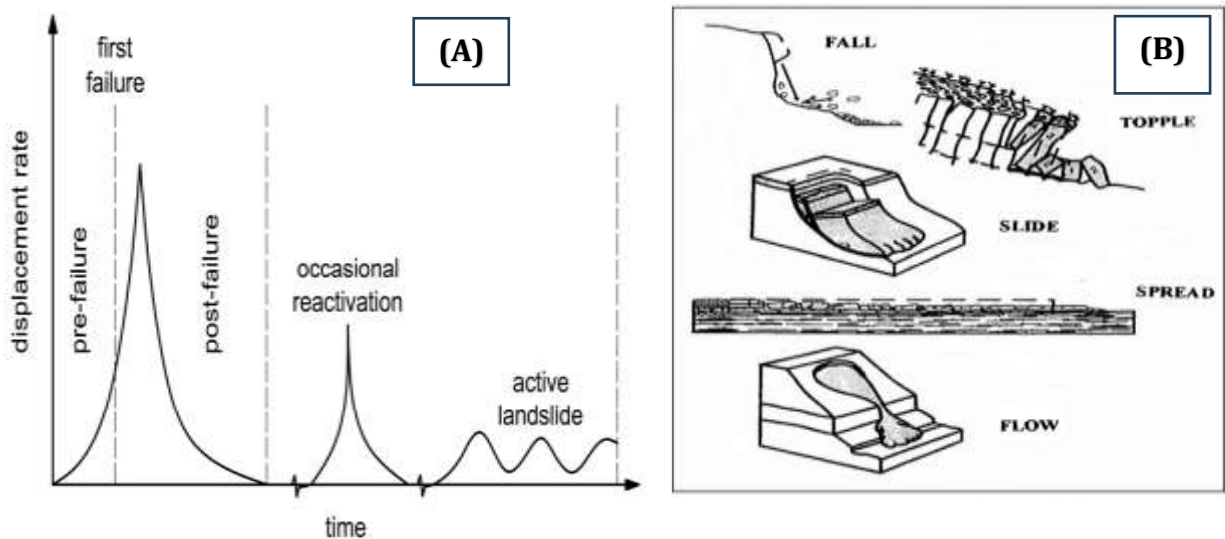


Figure 2-4: Figure illustrating (A) Landslide process / activity stage and (B) types of movement

[Source: (Leroueil et al., 1996), (Cruden and Varnes,1996)]

Landslides are complex events triggered when slope movements increase driving forces and reduce material strength, causing failure; a safety factor below 1 indicates instability (D. Varnes, 1978). The rainfall and earthquake are primary triggers responsible for frequent landslides throughout the world (Guzzetti et al., 2005). Globally, landslides are caused by Climatic and Hydrological factors (rainfall, river density, distance from river), geological (lithology, weathering, distance from faults etc.), Soil factors (soil types, texture, depth, drainage and hydraulic conductivity, permeability, porosity etc.), Geomorphological (altitude, relative relief, slope gradient, aspect, curvature, roughness index, TWI, SPI, STI, slope length etc.), physical and human causes (Land use/cover, road constructions etc.) (Highland & Bobrowsky, 2008). Cracks such as faults, cleavages, and similar features can

reduce the shear strength of the slope materials, impacting the overall stability of the slope. Some of the materials that form slopes are already weak due to presence of organic stuff and clays. Even hard materials like rocks can get weak due to processes like weathering and hydrology. When minerals in clays get wet, they can lose their cohesion. Rocks can also break into pieces because of freezing and thawing or temperature changes (Acharya, 2018). In overall, the landslide and slope failure process is related to shear resistance and stress of slope material.

Landslide assessment, key to geo-hazard management, identifies, categorizes, and maps landslides to support risk mitigation (D. J. Varnes, 1978). Landslide Susceptibility Mapping (LSM), the most widely used approach, predicts potential landslides based on topographical, hydrological, geological, and human factors (W. Chen et al., 2018; Le et al., 2023; Zhou et al., 2018). It helps identify vulnerable zones and guide disaster preparedness and land-use planning (Dai et al., 2002). Over the past few decades, several qualitative and quantitative methodologies have been employed worldwide for the prediction and assessment landslide susceptibility (Castellanos Abella & Van Westen, 2008; S. Lamichhane et al., 2025; Merghadi et al., 2020; Rahman et al., 2022; Singh et al., 2023; Sreelakshmi et al., 2022; Y. Wang et al., 2021). Similar efforts have been undertaken in the Nepal Himalaya region (Acharya, 2018; Adhikari & Gautam, 2022; B. K. Dahal & Dahal, 2017; R. K. Dahal et al., 2006, 2008; Hasegawa et al., 2009; Lamichhane et al., 2025; Manandhar et al., 2021; McAdoo et al., 2018; K. R. Paudyal et al., 2021; Phuyal et al., 2022; K. Pokhrel & Bhandari, 2019; Pyakurel et al., 2023; Raj Meena et al., 2021; Regmi et al., 2014; Sharma et al., 2025). However, validation is still a problem, particularly due to coexistence of multiple triggers (R. K. Dahal, 2014; R. K. Dahal et al., 2008; Hasegawa et al., 2009). Qualitative methods, such as Heuristic Analysis and Multi-Criteria Decision making, rely on expert judgments for spatial evaluation, while quantitative techniques, including weight of evidence (WoE), Frequency Ratio (FR), Fuzzy Neural Network (FNN), Logistic Regression (LR), and Fuzzy Logic (FL) statistically analyze relationships between causative factors and historical landslide events (Lin et al., 2021; Rahman et al., 2022; Sarkar & Kanungo, 2006; Shano et al., 2020; Y. Wang et al., 2021). Yet, no consensus exists regarding the optimal methodology across all environments, as predictive accuracy depends not only on data quality but also on appropriate model selection

(Acharya, 2018; Hammad Khaliq et al., 2023; Le et al., 2023; Sreelakshmi et al., 2022). Moreover, the dynamic nature of landslide triggers across temporal and spatial scales necessitates context-specific approaches (Jin et al., 2024; S. Lamichhane et al., 2025).

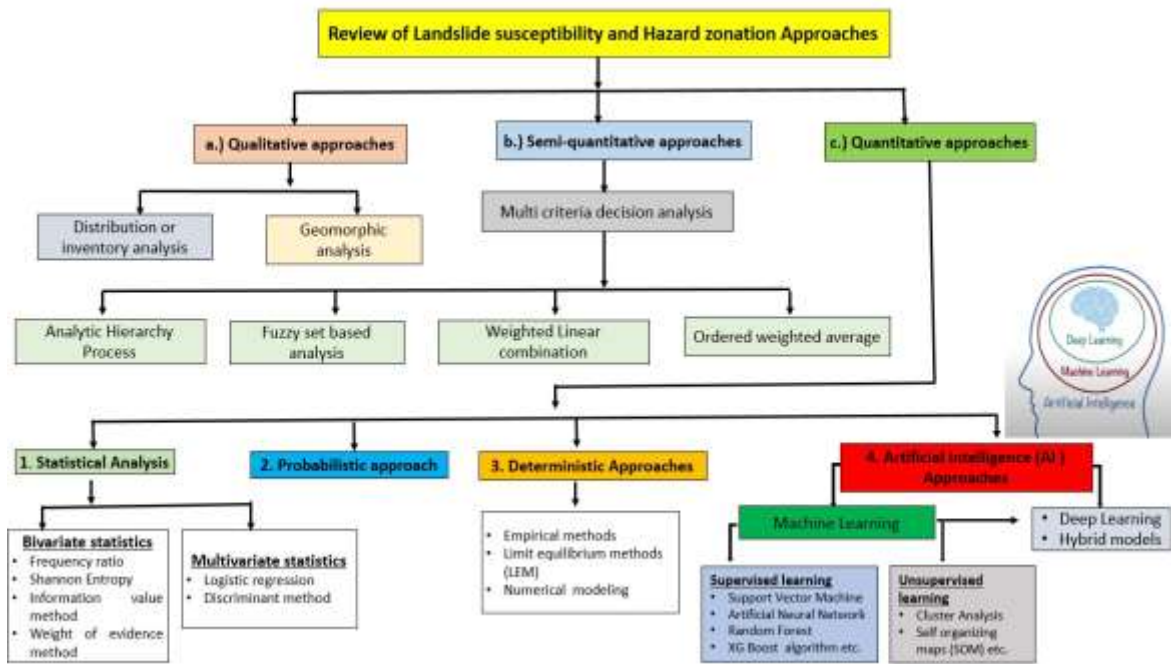


Figure 2-5: Various approaches of landslide assessment and hazard zonation

Efforts to reduce landslide uncertainties and minimize damages have been ongoing. With the applications of Machine Learning (ML) algorithms integrated with the geographic information systems (GIS) and remote sensing (RS), Landslide detection accuracy has significantly improved (Acharya, 2018; Sreelakshmi et al., 2022). Research conducted in recent times demonstrated the efficacy of Machine learning algorithms like Artificial Neural Network (ANN), Random Forest (RF), Support Vector Machine (SVM), Logistic Regression (LR) and Extreme Gradient Boosting (XG-Boost) for landslide prediction in Nepal's Himalayas region (Acharya, 2018; Chalise et al., 2022; T. H. K. Chen et al., 2024; Hammad Khaliq et al., 2023; S. Lamichhane et al., 2025; Pyakurel et al., 2023; S. Shrestha et al., 2023). (Figure 2-5) shows review of various methods of landslide hazard assessment. These approaches are based on the premise that locations with similar characteristics to past landslide sites are more likely to experience future landslides.

2.3 Flood & its Spatial Modeling

Floods are one of the most common and damaging natural hazards, resulting from excessive rainfall, river overflow, snowmelt, dam failure, or inadequate drainage systems. They result in considerable losses to human life, infrastructure, agricultural areas, and the environment (Kaya & Derin, 2023). Understanding the spatial distribution and dynamics of flooding is therefore essential for sustainable land-use planning and disaster management.

Nepal, particularly valley & Terai region susceptible to flooding due to its flat topography, heavy rainfall, and increasing human activities (Aryal et al., 2023). Its vulnerability ranks 30th in terms of floods (Guragain & Doneys, 2022; Khatakho et al., 2021). The occurrence and severity of floods are influenced by several physical and environmental factors, including rainfall intensity, topography, soil characteristics, land use cover, drainage density, and river morphology. Urban expansion, growth of impervious surfaces, and floodplain encroachment have disrupted natural hydrology, increasing surface runoff, reducing groundwater recharge, and raising flood risk. Several major flood events, including those in 1954, 1981, 1993, 2002, and 2008, have caused substantial damage to agriculture, human settlements, and infrastructure in Nepal (K. Lamichhane et al., 2025). Recent extreme rainfall events, such as the September 2024 rainfall in central Nepal, further highlight the increasing flood risk. These events caused widespread landslides, infrastructure damage, and economic losses, demonstrating the urgent need for comprehensive flood analysis, improved urban planning, and effective disaster risk management strategies.

Spatial flood modeling involves using geospatial methods and analytical tools to simulate and map flood extent, depth, and likelihood across a landscape. These models integrate hydrological, hydraulic, and GIS approaches to analyze the interaction between rainfall, surface runoff, river flow, and terrain characteristics. Hydrological models estimate flood volumes by simulating rainfall–runoff processes, whereas hydraulic models such as HEC-RAS and MIKE FLOOD simulate water flow and floodplain behavior (Nunes Correia et al., 1998). Various approaches have been used in previous studies, with the most common being multi-criteria decision-making (MCDM), physically based hydrological models, statistical

techniques, and soft computing methods (Kaya & Derin, 2023). These methods vary in data needs, reliance on expert input, computational demand, and implementation complexity.

Physically based hydrological models simulate the physical processes of water movement within a watershed, including runoff generation, flow routing, and floodplain inundation (Vieux et al., 2004). Although highly effective for detailed flood simulation, these models require extensive field data, high computational resources, and considerable cost, limiting their applicability for large-scale analyses. **Multi-criteria decision-making (MCDM) methods** are widely used in flood susceptibility assessment due to their simplicity and ability to integrate multiple factors simultaneously (Samanta et al., 2016). Techniques such as the AHP, Analytic Network Process, Decision-Making Trial and Evaluation Laboratory (DEMATEL), and Weighted Linear Combination allow researchers to assign weights to flood conditioning factors and evaluate flood-prone areas. However, these methods often rely heavily on expert judgment, which may introduce subjectivity into the results.

Statistical methods are commonly used to analyze the relationship between flood occurrences and flood-conditioning factors using mathematical models. These methods include bivariate and multivariate statistical analysis (Shafapour Tehrani et al., 2019). Techniques such as the Frequency Ratio (FR) and Logistic Regression (LR) are frequently applied to evaluate the influence of individual factors on flood occurrence. While statistical methods have demonstrated good predictive performance, they typically assume linear relationships, which may not adequately represent the nonlinear behavior of flood processes.

In recent years, soft computing methods like **data-driven and machine learning approaches** have gained popularity in flood susceptibility modeling due to their ability to handle uncertainty and nonlinear relationships. These approaches include artificial neural networks (ANN), support vector machines (SVM), decision trees (DT), random forest (RF), fuzzy logic, and genetic algorithms. In addition, metaheuristic optimization techniques such as particle swarm optimization (PSO), grey wolf optimization (GWO), and bat algorithms are commonly applied to improve model performance (Aldiansyah & Wardani, 2023; Youssef et

al., 2022). Recent studies increasingly use hybrid models that combine statistical, machine learning, and optimization methods to enhance prediction accuracy. These integrated approaches are effective in handling the complexity and uncertainty of flood susceptibility mapping.

2.4 Soil Erosion & its Spatial Modeling

Soil erosion is the removal and movement of the topsoil from one place to another, mainly driven by water, wind, or ice. In water-induced erosion (**Figure 2-6**), the initial stage is raindrop splash, where falling raindrops detach and displace soil particles during erosive rainfall (X. Zhu et al., 2023). The raindrop impact loosens soil particles, which are then carried away by surface runoff, forming rills, gullies, or sheet erosion. Wind erosion takes place in dry, unvegetated soils when strong winds detach and carry fine particles over long distances (S. K. Ghimire et al., 2013). Soil erosion rates are controlled by factors including rainfall intensity, infiltration capacity, runoff volume, soil texture, vegetation cover, and slope length (Borrelli et al., 2021; Fernández et al., 2023).

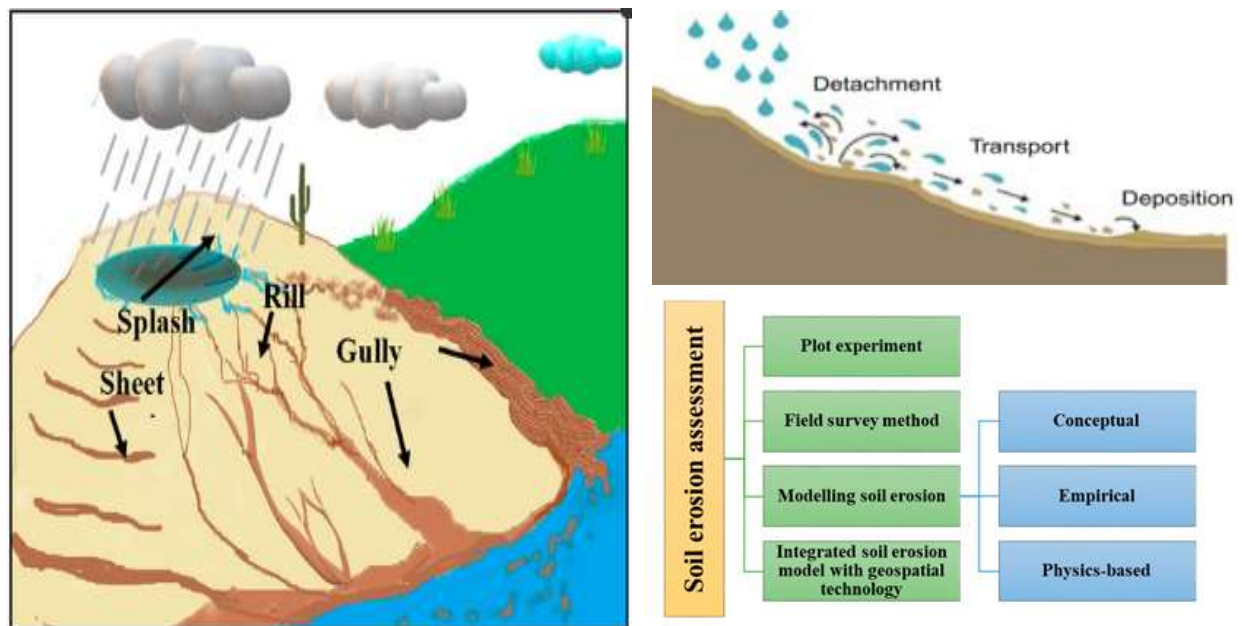


Figure 2-6: Soil erosion process/types by water and Assessment methods

[source:(Senanayake et al., 2020)]

In addition, anthropogenic activities, such as deforestation, overgrazing, and construction, can significantly increase erosion risk. Weak soil structure, high clay or silt content, and sparse vegetation further exacerbate soil susceptibility to detachment. Understanding the processes and controlling factors of soil erosion is essential for selecting effective monitoring methods and putting into practice of sustainable land management strategies.

Soil erosion is recognized as a major global environmental and agricultural concern, leading to land degradation, declining agricultural productivity, and ecosystem disruption (Senanayake et al., 2020). The erosion threatens ecosystems and agricultural sustainability globally. In South Asia, land degradation driven by erosion costs the region an estimated US\$10 billion annually, equivalent to 2% of its GDP and 7% of agricultural productivity (Mandal & Kumari, 2020). Nepal, situated in the central Himalayas, is a mountainous country characterized by tectonically active geology. The Siwalik (Churia) and Lesser Himalaya regions are particularly prone to severe erosion. Dynamic geological processes—including the ongoing subduction of the Indian Plate beneath the Eurasian Plate, uplifting at ~2 cm/year (Okamura et al., 2015), steep slopes, and loose sedimentary formations such as sandstone, shale, and conglomerates—combined with monsoon-driven rainfall intensified by climate change, make these regions among the most erosion-prone landscapes on Earth (Bastola et al., 2019; McAdoo et al., 2018). (Koirala et al., 2019; B. Raya, 2023b; Siwakoti, 2000) reports Nepal's severe soil erosion, averaging 25 tons/ha/year, totaling 369 metric tons annually with the middle mountains experience the highest erosion (38.4 tons/ha/year), driven by heavy rainfall, runoff, land degradation, and poor conservation practices. The erosion rates of Siwalik Zone far exceed global averages (10 - 15 Mg/ha/yr), driven by monsoons, weak sedimentary geology, and unsustainable land use (R. Dahal, 2020; S. K. Ghimire et al., 2013).

Soil erosion hazard assessment involves evaluating the susceptibility of land to erosion and predicting potential soil loss. Throughout the years, various approaches have been developed, broadly categorized into qualitative, empirical, physics-based, conceptual, and hybrid or GIS-integrated methods (Karydas et al., 2014; Senanayake et al., 2020). **Qualitative and semi-quantitative approaches** rely on expert judgment, observational

data, and scoring or ranking systems to assess erosion risk. Methods such as the Weight of Overlay approach, AHP, and factor-based ranking are commonly used to combine multiple controlling factors, including slope, land use, soil type, and rainfall.

Empirical models like RUSLE, USLE, and process-based tools (WEPP, EUROSEM) dominate erosion prediction, yet face limitations in cross-scale adaptability, high-resolution parameterization, and validation (Borrelli et al., 2021; Epple et al., 2022). RUSLE remains widely applied (17.1% of studies), leveraging factors such as rainfall erosivity (R), soil erodibility (K), slope (LS), cover (C), and conservation practices (P) (Fernández et al., 2023). However, global syntheses reveal critical gaps: underrepresentation of wind/tillage erosion, regional disparities (e.g., Central Asia, Africa), and inconsistent validation (Borrelli et al., 2021). Also, the Global Applications of Soil Erosion Modelling Tracker (GASEMT) found only 58% of studies doing any validation, with most not being calibrated to data of the region studied, limiting their practical usefulness.

Physics-based models simulate the soil erosion underlying physical processes, including runoff, infiltration, sediment transport, water balance, and vegetation dynamics. Models such as the Water Erosion Prediction Project (WEPP) predict soil loss at multiple spatial and temporal scales but require large amounts of data and processing power. **Conceptual models** integrate features of empirical and physics-based approaches, providing a framework to simulate erosion and sediment transport in watersheds with limited process detail. Examples include Agricultural Non-Point Source Pollution Model (AGNPS) and Soil and Water Assessment Tool (SWAT). **Hybrid and GIS-based approaches** have emerged in recent decades, combining models with geospatial techniques such as GIS, remote sensing, and GPS (Fernández et al., 2023). These approaches allow spatially explicit mapping of erosion-prone areas and scenario-based simulations, integrating advanced tools such as artificial neural networks (ANN), geographically weighted regression (GWR), and multi-criteria decision-making methods for improved prediction and hazard assessment.

2.5 Interactions Between Landslides, Floods, and Soil Erosion

Landslides, floods, and soil erosion are closely interconnected hazards, often influencing each other in cascading or simultaneous events. Understanding these interactions is essential for multi-hazard assessments, where the combined effects of these processes are considered rather than evaluating each hazard separately. Such integrated approaches provide better guidance for disaster risk management, land-use planning, and environmental conservation, particularly in vulnerable regions like the Nepal Himalayas.

Traditional hazard assessments often focus on a single hazard, ignoring the interactions and cascading effects among multiple hazards (Simone, 2011). However, recent research emphasizes the importance of integrated multi-hazard approaches, which consider the co-occurrence and sequential nature of events, enabling a more comprehensive understanding of risk (Khatakho et al., 2021; Skilodimou et al., 2019). Over the past decade, several qualitative and quantitative frameworks have been employed globally to predict and assess multi-hazard scenarios (Chauhan et al., 2025; Gentile et al., 2022; Lombardo et al., 2020; N. M. Raya et al., 2024; Rusk et al., 2022; J. Wang et al., 2021; Zou et al., 2022).

Similar efforts have been undertaken in the Nepal Himalaya region (Aksha, Resler, Juran, Jr, et al., 2020; Bhatta & Adhikari, 2024; D. Gautam et al., 2021; M. Ghimire, 2023; Jimee et al., 2019; Khatakho et al., 2021; Rai et al., 2025; Tandan et al., 2025; Thompson et al., 2024). However, validation is still a problem, particularly due to coexistence of multiple triggers (Khatakho et al., 2021; Rai et al., 2025). Moreover, the dynamic nature of triggers across temporal and spatial scales necessitates context-specific approaches (Jin et al., 2024; S. Lamichhane et al., 2025). Several methodological frameworks have been developed to assess multi-hazard risks. One common approach involves the integration of Geographic Information Systems (GIS) and remote sensing techniques to map individual hazard susceptibilities and overlay them to produce a combined hazard map. Statistical and machine learning methods such as Random Forest, Support Vector Machine, and Boosted Regression Tree, are increasingly applied to model hazard susceptibility and analyze relationships between hazards and their predictors (Javidan et al., 2024). Another approach focuses on probabilistic and scenario-based modeling, which evaluates the likelihood of hazard

occurrence and their potential cascading effects (Batikh et al., 2026). In mountainous regions such as the Himalaya, landslides can block rivers and trigger flooding, while floods can accelerate riverbank erosion and slope instability. Understanding these interactions is essential for accurate risk assessment. Multi-hazard mapping provides decision-makers with a robust tool for prioritizing interventions, allocating resources, and planning mitigation strategies.

2.6 GIS, Remote Sensing, & Machine Learning in Multi-Hazard Assessment

The combination of the worldwide web, satellite images, public earth observation (EO), and rapid growth of artificial intelligence (AI) has significantly improved studies on natural hazards by enabling more precise prediction (Sreelakshmi et al., 2022). Further, Machine Learning (ML) algorithms integrated with the geographic information systems (GIS) and remote sensing (RS) significantly improved the success rates of hazard prediction (Herrera, 2016). ML techniques offer most advanced solution by enabling the analysis of complex, and heterogeneous datasets. Research conducted in recent times demonstrated the efficacy of Machine learning algorithms like Artificial Neural Network (ANN), Random Forest (RF), Support Vector Machine (SVM), Logistic Regression (LR) and Extreme Gradient Boosting (XG-Boost) for global multi-hazard risk modeling (Chauhan et al., 2025; Ferrario et al., 2025; Nachappa et al., 2020; Pourghasemi et al., 2020; T. Zhang et al., 2023). Collectively, these studies demonstrated integration of ML with GIS and RS provides a robust framework for multi-hazard risk assessment.

2.7 Review of Existing Literatures Relevance to Nepal and Kankai Basin

Nepal's predominantly hilly and mountainous terrain, comprising approximately 80 % of the country, renders it highly susceptible to multi-hazard risks (MHR), including earthquakes, forest fires, landslides, floods, and soil erosion (B. Raya, 2023a; Vaidya et al., 2022). Hazard interactions, such as rainfall or earthquake induced landslides, and floods exacerbated by deforestation and land-use change, often amplify the exposure and vulnerability of communities. Historical records indicate that the Eastern Nepal has experienced frequent

landslides, floods, glacier lake outburst floods (GLOFs), and droughts, which have resulted in infrastructure damages and disruption of livelihoods (A. B. Shrestha et al., 2010; J. Zhang et al., 2016). Landslide analysis revealed 6,877 events over 23 years, predominantly shallow, rainfall-induced failures concentrated in the Lesser Himalaya, driven by steep slopes and fragile geology (J. Zhang et al., 2016). GLOF simulations in the Sun Koshi indicate peak flows of $\sim 7,900 \text{ m}^3/\text{s}$, threatening $\sim 950 \text{ ha}$ of land and infrastructure with potential economic losses of $\sim \$197 \text{ million}$ (A. B. Shrestha et al., 2010). Climate change has increased the intensity and frequency of hydro-meteorological hazards, necessitating adaptive agricultural practices, improved flood management, and integrated watershed planning (Hussain et al., 2018; S. Lamichhane et al., 2021). Trans-boundary governance across China, Nepal, and India adds complexity to disaster risk management in Koshi, as upstream interventions can significantly affect downstream populations (Wahid et al., 2016). Over the past decade, an increasing number of studies have focused on understanding these hazards individually and in combination, as well as developing risk assessment methodologies to inform disaster preparedness and climate adaptation planning.

Early studies in urban and regional contexts laid the groundwork for multi-hazard assessment in Nepal. (Rimal et al., 2015) assessed the impacts of rapid urbanization and LULC transitions in Pokhara Valley between 1990 and 2013. Using remote sensing and GIS, particularly Landsat imagery, the study quantified significant built-up area expansion (from 24.03 km^2 to 54.20 km^2), which contributed to increased exposure to multiple hazards, including floods, landslides, fires, sinkholes, and earthquakes. This work provided one of the first comprehensive multi-hazard risk maps for the valley, highlighting the link between urban growth and hazard vulnerability.

Infrastructure-focused assessments have also emphasized multi-hazard impacts. (R. Adhikari et al., 2019) examined highway bridges along the East-West Highway, integrating post-disaster field surveys and literature review to evaluate flood and earthquake vulnerability. The study combined an extensive literature review with post-disaster field assessments of 50 bridges affected by the 2017 flood events to evaluate structural damage and serviceability. Based on empirical observations, the authors developed a systematic

guideline for post-flood and post-earthquake damage assessment and vulnerability grading of highway bridges. The findings indicate that repeated exposure to natural hazards significantly accelerates structural deterioration, reducing long-term performance and resilience. By integrating multi-hazard risk perspectives into infrastructure evaluation, the study provides a practical and actionable framework for resilient bridge design, maintenance planning, and sustainable infrastructure management in hazard-prone regions like Nepal. Similarly, (Aksha, Resler, Juran, & Carstensen, 2020) conducted a comprehensive geospatial assessment of MHR in Dharan by integrating physical hazard analysis with social vulnerability evaluation. The study employed statistical techniques and the AHP to generate hazard maps for floods, earthquakes, and landslides, while the Social Vulnerability was used to assess population susceptibility. Their composite multi-hazard risk maps highlighted high-risk zones along river corridors and low-risk hill areas, providing a practical approach for data-scarce urban settings.

At broader scales, (D. Gautam et al., 2021) conducted local-level multi-hazard zonation in Nepal using historical hazard records of over 27,482 events across 16 natural hazard types. Weighted scoring and normalization techniques allowed the identification of high-risk regions in southeastern and south-central Nepal. As one of the first fine-scale local multi-hazard zonation efforts in Nepal, the study provides an important decision-support tool for provincial and federal planning, enabling prioritized disaster risk reduction and response strategies. Concurrently, (S. Lamichhane et al., 2021), (Khatakho et al., 2021) and (A. Shrestha et al., 2023) investigated cascading hazards and integrated multi-hazard risk in transboundary, urban and rural contexts, respectively. By combining geophysical, hydro meteorological, and socio-economic data within multidisciplinary and GIS-based frameworks, the studies revealed how interactions among hazards amplify overall risk and vulnerability. Their findings underscore the importance of integrating cascading and compounding effects into comprehensive disaster risk assessment and land-use planning frameworks.

High-resolution susceptibility mapping and machine learning approaches have recently enhanced multi-hazard research. (Rusk et al., 2022) applied Maximum Entropy (Maxent)

machine learning approach across the Hindu Kush Himalaya (HKH), integrating floods, landslides, and wildfire susceptibility with population exposure to identify multi-hazard hotspots in foothill regions. The findings revealed almost half of the HKH population lives in areas with high exposure to multiple hazards, with warm, low-altitude foothill regions emerging as significant multi-hazard hotspots. The study further underscores the rapid urban expansion and migration trends are increasingly concentrated in these vulnerable areas, potentially intensifying future risk. (M. Ghimire, 2023) evaluated multi-disaster risk in the Birgunj - Simara Urban Corridor using geospatial analysis of floods, earthquakes, windstorms, and fires combined with stakeholder consultations. The study found that flood risk is intensified by rapid land-use change, floodplain encroachment, and inadequate drainage infrastructure, while socioeconomic factors such as poverty and limited disaster preparedness further increase vulnerability. The study highlights the need to integrate risk-sensitive land-use planning, resilient infrastructure, and community-based early warning systems to promote disaster-resilient urban development.

Similarly, (Bhatta & Adhikari, 2024) and (Tandan et al., 2025) employed GIS, remote sensing, and AHP-based multi-criteria analysis to generate ward-level multi-hazard risk maps in the Rapti Valley and Gulmidarbar Rural Municipality, respectively. By integrating multiple hazards with physical, social, and economic vulnerability indicators, the studies generated detailed ward-level multi-hazard risk maps that identify spatial variations in risk and highlight the most vulnerable areas. Their findings demonstrate the effectiveness of combining hazard and vulnerability layers within a geospatial framework to support land-use planning, evidence-based disaster risk reduction, and policy formulation. These studies emphasize the growing importance of localized multi-hazard assessment approaches in improving preparedness and resilience in hazard-prone regions.

(Rai et al., 2025) conducted a GIS-based multi-hazard risk assessment for Waling Municipality by integrating flood, landslide, forest fire, earthquake, and debris flow susceptibility with ward-level vulnerability using the Analytic Hierarchy Process (AHP). (Pathak et al., 2026) developed an integrated GIS-based multi-hazard assessment framework for the Marin Watershed by combining MaxEnt modeling, RUSLE, flood analysis,

and multi-temporal land-use data. The study identified 27.3% of the watershed as highly susceptible to landslides, 24.4% to forest fires, 18.3% to flooding, and 32.9% to severe soil erosion, demonstrating the effectiveness of integrated modeling and multi-criteria analysis for prioritizing hazard mitigation and supporting climate-resilient watershed management. Community-centered and data-scarce frameworks have also been developed. (Thompson et al., 2024) produced a Kathmandu Valley database of multi-hazards interrelationships, combining literature, media, and stakeholder knowledge to capture 83 hazard interactions. (Niraula et al., 2026) further examined community resilience in the Narayani Basin by using a mixed-methods approach including in-depth interviews and focus group discussions and integrating the Community Capitals Framework (CCF) with the Disaster Resilience of Place (DROP), revealed how deficits in social, economic, infrastructural, institutional, and environmental dimensions amplify cascading vulnerabilities, emphasizing the need for people-centered, multi-hazard resilience planning.

Research specific to the Kankai River Basin has evolved from hazard-focused mapping to integrated hydrological and climate-impact assessments. (Karki, 2011) conducted one of the earliest GIS-based flood hazard studies, producing 25 and 50 - year return period flood maps and highlighted increasing vulnerability of agricultural land and settlements due to climate variability. (D. K. Gautam & Dulal, 2013) determined threshold runoff values for operational flood hazard early warning systems in major Nepalese rivers including Kankai, using HEC-RAS and DEM-based inundation modeling, while (Kayastha, 2012) applied fuzzy logic for LSM in the Garuwa sub-basin. By integrating eight causative factors and testing fuzzy operators, the study demonstrated that the fuzzy gamma operator ($\gamma = 0.70$) yielded the highest prediction accuracy, contributing to methodological advancement in probabilistic landslide mapping. Hydrological modeling studies later enhanced basin-scale understanding. (Silwal et al., 2020) and (Karna et al., 2021) focused on climate-driven hydrological changes and HEC-HMS runoff modeling, whereas (Aryal et al., 2023) analyzed spatio-temporal streamflow variability across major rivers, including Kankai. More recently, flood risk modeling has become more detailed and localized. (Pudasaini et al., 2022) developed 1D HEC-RAS floodplain models for Kankai Municipalities, highlighting localized flood risk. Climate - hydropower nexus research has also emerged. (Poudel et al., 2025)

projected climate-driven changes in streamflow and hydropower generation using CMIP6-SWAT models, revealing both potential increases in water availability and inter-annual variability challenges. Collectively, these studies highlight a clear trajectory in Nepalese multi-hazard research: from hazard identification and flood/landslide mapping, toward integrated, climate-informed, and community-centered frameworks. However, most studies still consider hazards individually or focus on two-way interactions (e.g., rainfall–landslide or earthquake–landslide). Comprehensive models that integrate rainfall-induced cascading hazards, including landslides, floods, and soil erosion, remain limited.

2.8 Research Gaps

Despite considerable advancements in hazard assessment and multi-hazard risk analysis in Nepal, several critical research gaps remain, particularly in the context of rainfall-induced cascading hazards in the Kankai Basin. Most previous studies have predominantly focused on single-hazard assessments, such as landslides (Kayastha et al., 2012; Rusk et al., 2022), floods (Karki, 2011; Pudasaini et al., 2022) or soil erosion (Silwal et al., 2020), with limited attention to their interactions and cascading effects within a watershed system. Consequently, understanding of how slope instability, sediment mobilization, and downstream flooding interact under extreme rainfall events remains incomplete.

Another significant gap lies in the integration of modeling approaches. While machine learning techniques, such as SVM, have been effectively applied for landslide and flood prediction (Rai et al., 2025), and empirical models like RUSLE has been widely applied for estimating soil loss (Silwal et al., 2020), few studies have combined these methods into a unified, multi-hazard framework. Similarly, qualitative soil erosion mapping via weighted overlay techniques has seldom been integrated with quantitative RUSLE outputs to provide a comprehensive view of hazard-prone areas. Data limitations also constrain hazard modeling in the region. Many studies operate under data-scarce conditions, particularly at the watershed scale, limiting the resolution and accuracy of hazard and vulnerability maps (Aksha, Resler, Juran, & Carstensen, 2020; Thompson et al., 2024). Moreover, the majority of research emphasizes hazard exposure and susceptibility, often overlooking community-

focused vulnerability and resilience dimensions, which are critical for translating hazard assessments into actionable disaster risk reduction and adaptation strategies (Niraula et al., 2026). Furthermore, while multi-hazard and cascading hazard frameworks have been applied in some regions of Nepal (Khatakho et al., 2021; S. Lamichhane et al., 2021), they remain limited in spatial scope, temporal resolution, and methodological integration. Specifically, in the Kankai Basin, there is a lack of comprehensive studies linking rainfall-induced landslides, soil erosion, and flood susceptibility, despite the high exposure of communities and infrastructure to these hazards.

Addressing these gaps is crucial for developing a holistic, comprehensive cascading hazard assessment framework for the Kankai Basin, enabling hotspot identification, climate-resilient watershed management, and effective disaster risk reduction planning. This study aims to fill these gaps by combining SVM-based flood and landslide susceptibility prediction, weighted overlay and RUSLE-based soil erosion modeling, and integrated multi-hazard mapping within a watershed-scale GIS framework.

3 STUDY AREA AND DATA

3.1 Study Area

3.1.1 Location, Topography & Climate

The Kankai River watershed, as shown in **(Figure 3-1)**, is situated in the Koshi province of Nepal. Geographically, the basin extends between 26°41'N – 27°07'N Latitude and 87°44'E – 88°09'E Longitude. Kankai River, the basin's principal river, originates along the Ilam - Panchthar district border. The River is primarily fed by its main tributaries, the Mai Khola and Puwa Khola. It originates from the confluence of the Mai Khola and Deb Mai Khola rivers, draining an area of about 1,284 km² with elevations ranging from 62 m to 3,598 m above mean sea level (Dhakal, 2020; Pudasaini et al., 2022). The river enters India from the south and eventually merges with the Mahananda River in Bihar.

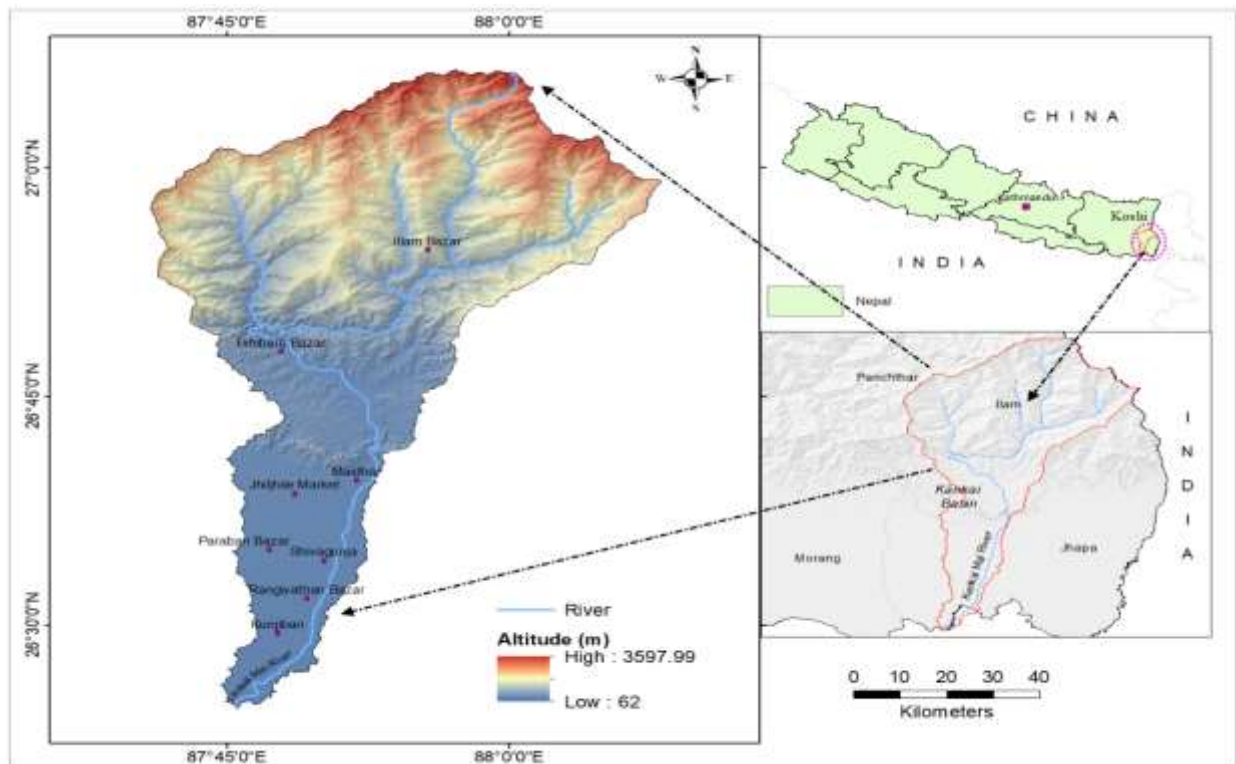


Figure 3-1: Location of Study Area showing Topographical Features

The basin exhibits highly varied topography, characterized by deeply incised V-shaped valleys, narrow ridgelines, and convex-concave slope profiles. The valley morphology is

generally wider in the headwater regions and progressively narrows downstream. The upper portion lies in a hilly region characterized by steep terrain, while the lower portion extends into flat plains with gentle slopes. Although Nepal generally experiences a monsoon - dominated climate, Kankai watershed demonstrates two distinct climatic zones due to its significant altitudinal variation (Pudasaini et al., 2022). The upper basin, located in the hills, experiences subtropical to temperate climatic conditions, whereas the lower basin, situated in the plains, has a tropical climate. Snowfall does not occur within the watershed. In the upper hilly region, the average winter temperature is around 12°C, increasing to approximately 27°C during summer. In contrast, the lower plains experience winter temperatures ranging from 7°C to 23°C, while summer temperatures range from 24°C to 35°C, occasionally exceeding 37°C (Silwal et al., 2020). The Basin has ~75% RH (75–85% class), vapour pressure around 20–23.79, and sunshine duration ~80% for most months dropping below 50% during monsoon (Karki, 2011; Silwal et al., 2023).

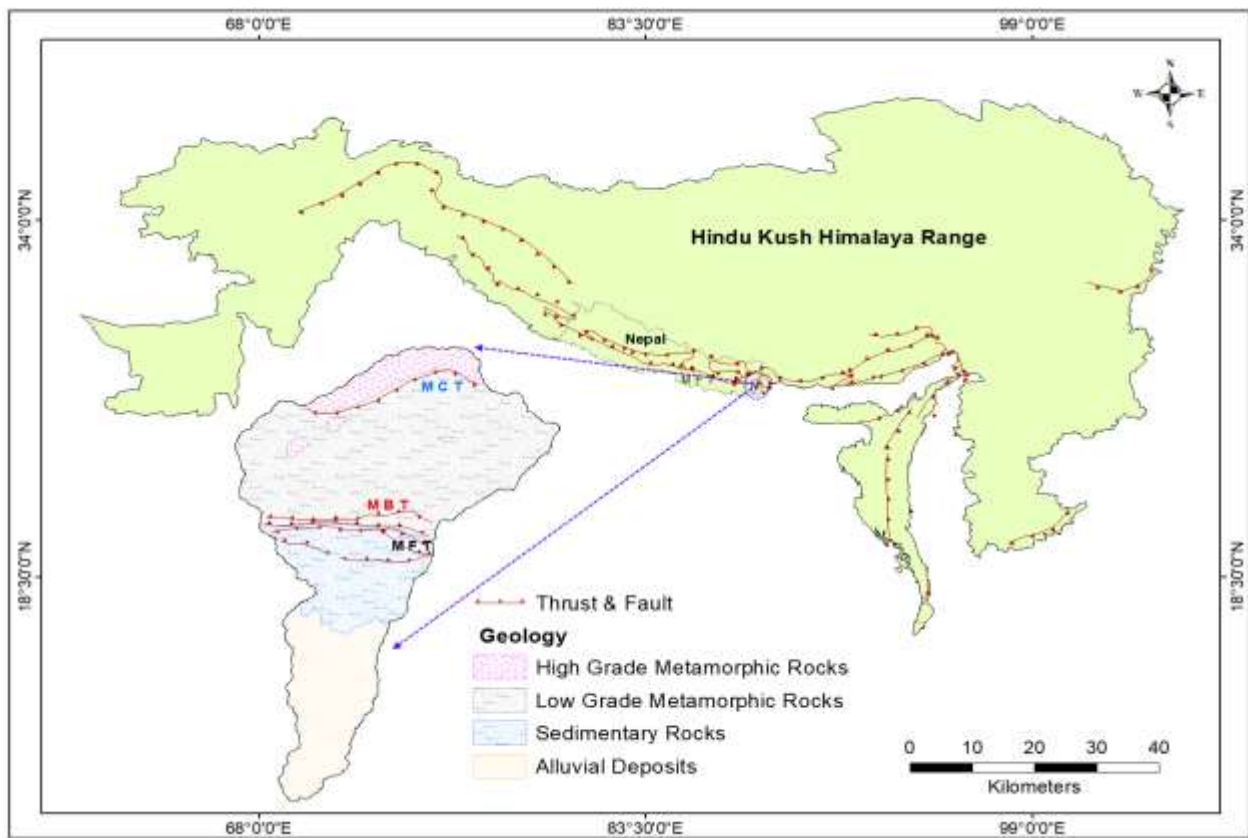


Figure 3-2: Geological setting and major Seismotectonic feature of the of Study Area

3.1.2 Geological Setting & Seismology

The Kankai Basin is located within the tectonically active Hindu Kush Himalaya of eastern Nepal (**Figure 3-2**) and characterized by a braided channel pattern, frequently inundates extensive downstream floodplain areas during high flood events (Nath & Hudait, 2024; Pudasaini et al., 2022). The basin extends across major Himalayan lithotectonic zones, comprising high-grade metamorphic rocks in the northern upstream region, low-grade metamorphic rocks in the central part, and sedimentary formations with extensive alluvial deposits in the southern downstream plains. The higher elevations are dominated by gneiss, schist, and migmatites, while the middle sections consist mainly of phyllite, slate, quartzite, and schist (Kayastha, 2012). Toward the Terai region, unconsolidated alluvial sediments such as sand, silt, clay, and gravel prevail. This lithological and topographic variation contributes to high erosion rates, sediment transport, and geomorphic instability within the basin (Aryal et al., 2023; Ulak, 1970).

The seismo tectonic framework of the Kankai Basin is controlled by the ongoing convergence (~20 mm/yr) between the Indian Plate and the Eurasian Plate, which drives the uplift and deformation of the Himalaya (Ader et al., 2012). The basin is influenced by major east - west trending thrust systems, including the MBT and MFT. These tectonic structures accommodate crustal shortening and are associated with frequent seismic activity, making the region highly earthquake-prone. The interaction between active tectonics, fragile geological formations, steep terrain, and intense monsoonal rainfall enhances slope instability, sediment production, and downstream flooding, thereby increasing the overall hazard vulnerability of the basin.

3.2 Data Collection and Sources

The data consists of combined quantitative and qualitative type with both primary and secondary sources.

1. Primary Data: Primary data consist of ground-truth information on natural hazard hotspots (landslides and floods), collected through field studies (GPS surveys, transect walks, direct observations, and photographic evidence) and Google Earth digitization.

2. Secondary Data: Secondary data were obtained from multiple reliable sources, including government agencies and international databases. These datasets include Digital Elevation Model (DEM), climatic records, rainfall, satellite imagery, geological and soil maps, infrastructure data, and hazard inventory data, which are used for spatial analysis and multi-hazard assessment. **Table 3-1** below gives the details of each data types.

Table 3-1: An overview of the secondary datasets and their sources

S.N	Data	Source	Format	Use
1	DEM	ASTER Dem	Raster, 30 m	Geo-morphological & Topographic features
2	Rainfall (25 years)	Department of Hydrology & Meteorology (DHM)	Time- series	Precipitation & rainfall erosivity Analysis
3	Geology	Department of Mines & Geology (DMG), 1994	Vector	Lithological classification
4	Soil Types	SoTer Nepal, FAO (2004)	Vector	Soil classification & Soil erodibility characterization
5	Landsat – 8 / 9 images	USGS / NASA / GEE	Raster	NDVI Analysis
6	Sentinel - 1 SAR & sentinel- 2 images	Copernicus / ESA	Raster	Flood Inventory, Soil moisture and LULC mapping
7	Infrastructure Maps (roads, settlements)	Open Street Map, Google earth and department of survey	Vector	Infrastructure overlay with erosion risk

8	Landslide & Flood Inventory data	Google earth digitization, Sentinel-1, Google Earth Engine (GEE)	Vector: point or polygon	Landslide and flood mapping
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3.2.1 Landslide and Flood Inventory

A landslide and flood inventory is a systematic record of past landslide and flood events in a study area. It includes information about their location, date, type, magnitude, cause, and impact (Feizbahr et al., 2025; Stumpf & Kerle, 2011). Such inventories serve as fundamental datasets for spatial modelling of hazards, risk assessment and early warning systems. The inventory mapping methodology is contingent upon the scale of analysis and intended application, represented as points or polygons (Moosavi et al., 2014). Medium to large-scale inventories typically integrate data from diverse sources, such as scholarly literature, technical reports, field surveys, analysis of historical documents and aerial photos.

The multi-temporal landslide inventory (**Figure 3-3A**), comprising 842 polygons, is considered reasonably robust as it was derived from high-resolution Google Earth imagery and supported by field verification and GPS-based spatial validation. Its reliability is further enhanced through temporal validation (**Algorithm 1**) using NDVI and Basic soil index (BSI) time-series analysis (Wen & Teo, 2022) and change detection techniques. However, the approach is subject to inherent uncertainties and methodological limitations. Factors such as temporal inconsistencies, cloud contamination, seasonal vegetation variability, and positional inaccuracies may affect the accuracy of landslide detection, and some small or vegetation-obscured events may remain unrecorded. Additionally, limited systematic ground-truthing constrains comprehensive validation, suggesting that the mapped landslides and model outputs should be interpreted as reflective rather than conclusive.

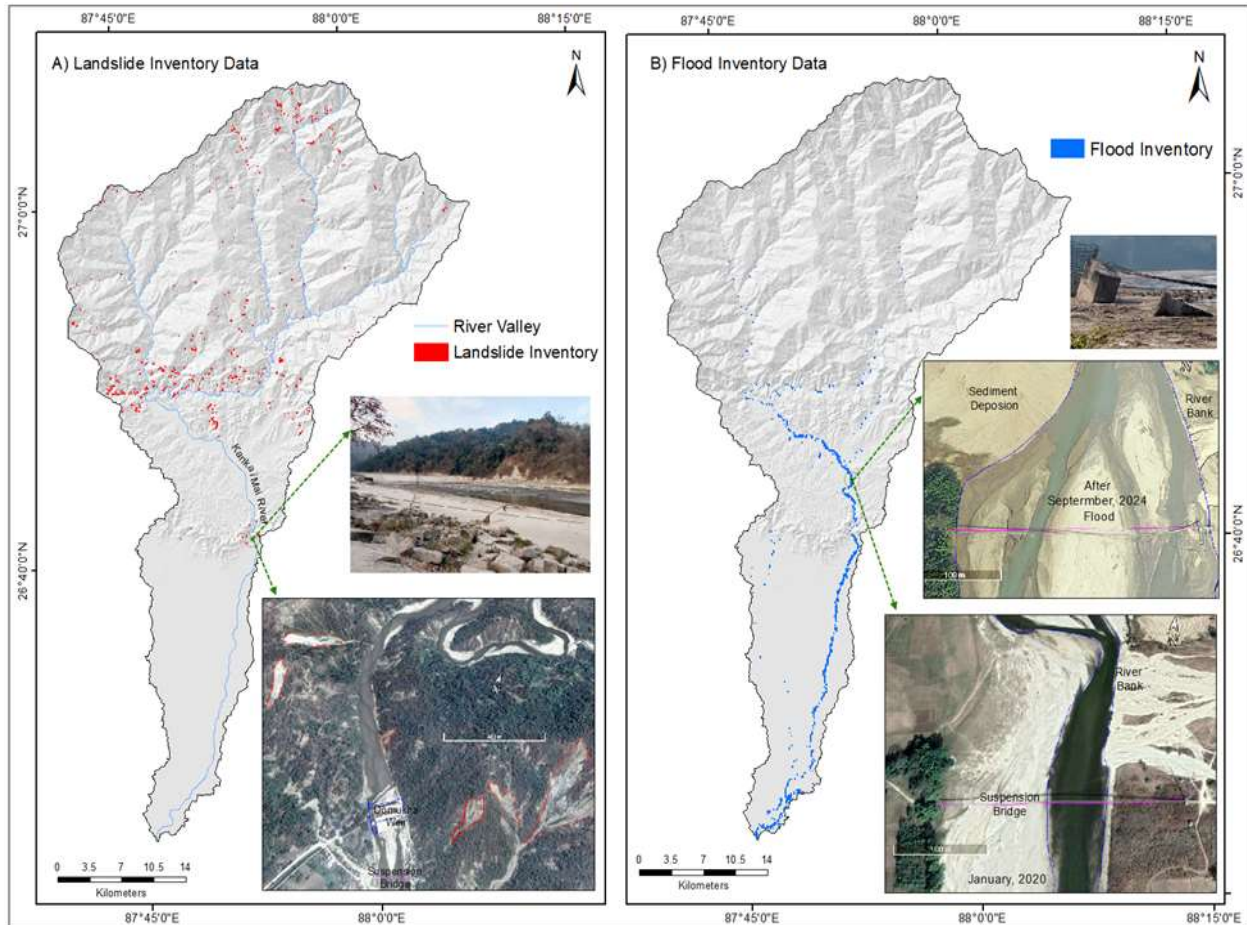


Figure 3-3: Map showing (A) Landslide Inventory and (B) Flood Inventory Datasets

Moreover, the susceptibility model primarily relies on static conditioning factors including geomorphology, topography, geology, and hydrology but does not explicitly incorporate dynamic temporal drivers such as land use and rainfall variability, flood frequency, and progressive erosion processes that significantly influence slope instability. The model is also sensitive to factor classification and weighting, where minor variations can lead to notable changes in susceptibility patterns due to the nonlinear nature of landslide processes. Therefore, the resulting susceptibility maps should be regarded as probabilistic representations of hazard conditions under defined assumptions rather than absolute predictions, emphasizing the need for cautious interpretation and application. A flood inventory consisting of 2148 pixels (30 m resolution) is compiled by detecting and recording areas affected by flooding over time (**Figure 3-3A**).

Algorithm 1: BSI and NDVI time-series analysis using Sentinel-2

1. Load Digitized Landslide inventory and Sentinel-2 image collection (2018 – 2025) with Cloud percentage < 5%
 2. Apply cloud masking and Remove cloud and cirrus pixels using QA60 band
 3. Compute spectral indices for each image
$$\text{NDVI} = (\text{NIR} - \text{RED}) / (\text{NIR} + \text{RED})$$
$$\text{BSI} = ((\text{SWIR} + \text{RED}) - (\text{NIR} + \text{BLUE})) / ((\text{SWIR} + \text{RED}) + (\text{NIR} + \text{BLUE}))$$
where,
NIR (near-infrared) corresponds to Band 8 (B8).
RED band corresponds to Band 4 (B4)
BLUE band corresponds to Band2 (B2)
SWIR (shortwave infrared) corresponds to Band 11 (B11).
 4. Generate monthly composite images for each year
 5. Compute mean NDVI and BSI for each landslide polygon
 6. Combine all results.
-

Algorithm 2: Sentinel-1 Image for Flood Inventory mapping in GEE (Feizbahr et al., 2025)

1. Choose the closest images for each rainy season (June -September).
 2. Ensuring at least 15 consecutive dry days, choose the images for dry period (January – April) corresponding to the wet period
 3. Apply a VV polarization (< -13.05 dB) water mask and perform speckle filtering
 4. Define water layers for wet and dry conditions
 5. Combine every generated image for every year from 2018 to 2025
 6. Keep only water pixels recurring for ≥ 3 years to ensure reliability and reduce noise
-

Satellite images, specifically Sentinel-1 SAR data (2018 – 2025), are collected for wet and dry seasons. Flooded areas are identified where wet-season backscatter drops below a threshold but dry-season water is excluded, and permanent water bodies are masked (**Algorithm 2**). Yearly flood maps are summed to calculate flood frequency, and areas flooded multiple times

are mapped to produce the flood inventory, providing a record of recurrent flood-prone zones.

3.2.2 Landslide and Flood Causative Factors

The spatial assessment of landslide and Flood susceptibility relies on various causative factors that represent key spatial datasets. Based on previous studies (Acharya, 2018; Bhatta & Adhikari, 2024; Chauhan et al., 2025; Feizbahr et al., 2025; Khatakho et al., 2021; Rahmati et al., 2019; Youssef et al., 2022), this study considered 13 conditioning factors for landslide and 17 conditioning factors for flood susceptibility. These conditioning factors were compiled from multiple standardized sources (**Table 3-1 & 3-2**).

Table 3-2: Data layer & causative factors for spatial assessment different hazards

Datasets	Landslide Causing Factor	Flood Causing Factor	Erosion Causing Factor
Rainfall	✓	✓	-
Slope	✓	✓	✓
Aspects	✓	✓	-
Curvature	✓	✓	✓
Elevation	✓	✓	-
NDVI	✓	✓	-
LULC	✓	✓	-
Topographic Wetness Index	✓	✓	✓
Sediment Transport Index	-	✓	✓
Stream Power Index	-	✓	✓
Lithology / Geology	✓	✓	-
Soil Types	✓	✓	-
Fault Proximity	✓	-	-

Road Proximity	✓	-	-
River & Streams Proximity	✓	✓	-
Soil Moisture	-	✓	-
Drainage Density	-	✓	✓
Land Surface Temperature	-	✓	-
Depression Area	-	✓	-

Topographic parameters (Elevation, Slope, Aspect, Curvature, Drainage Density, depression region) and Hydrological Indices (sediment transport index, Topographic Wetness Index, stream power index) were derived from a 30 m resolution ASTER DEM. Geological and structural data, including fault lines, were digitized from the 1: 1,000,000 - scale national geological map published by the Department of Mines and Geology (DMG) in 1994. Soil data were sourced from the 1:50,000-scale Soil and Terrain Database (SOTER), jointly compiled by the Food and Agriculture Organization (FAO) – 2004, and the Survey Department of Nepal in 2004. Land cover characteristics were defined using the NDVI and LULC classification, computed from Landsat - 8 and Sentinel imagery processed in Google Earth Engine (GEE). Precipitation data, representing mean annual rainfall, were generated from a 25-year record provided by the Department of Hydrology and Meteorology (DHM), Nepal. Soil moisture was estimated from Sentinel - 1 VV and VH backscatter coefficients using an empirical linear model which relates radar backscatter intensity to soil moisture conditions. Land Surface Temperature (LST) was calculated from Landsat - 8 and 9 imagery in GEE, with clouds masked and thermal band converted to °C.

To ensure consistency and comparability, all conditioning factors were standardized to a common system of spatial reference (WGS 1984 UTM Zone 45N) and resampled to a resolution of 30 m, which matches the scale of analysis adopted in this study. This harmonization process ensured that different conditioning factors originating from different sources with varying native resolutions, were aligned to a consistent grid framework. Maintaining a uniform spatial resolution is critical in susceptibility mapping, as mismatched resolutions can introduce spatial inaccuracies, distort relationships between variables, and

bias model outputs. For instance, coarser-resolution datasets may generalize terrain or hydrological features, while finer-resolution data may capture localized variability, leading to inconsistencies when overlaid in a GIS environment. By resampling all datasets to 30 m resolution, this study minimized such discrepancies and ensured that each conditioning factor contributed equally and reliably to the susceptibility analysis.

Topographical Factors:

Topographical factors including DEM derivatives (Elevation, Slope, Aspects, Curvature, TWI) and proximity to rivers & streams considered in this study are shown in **(Figure 3-4)**. Slope angle is known to be the most significant parameter of landslide and flood occurrence, as it directly governs the gravitational stresses acting upon inherent strength characteristics, such as internal friction and cohesion (Acharya, 2018; Pyakurel et al., 2023; Sharma et al., 2025). Slopes exceeding 5° are generally more vulnerable to failure, while low-gradient and flat terrains tend to experience higher flood susceptibility (Khatakho et al., 2021). The spatial distribution of slope gradients across the study area is presented in **(Figure 3-4 A)**.

Elevation, while its direct role is debated (Kavzoglu et al., 2014), serves as a proxy for precipitation patterns and vegetation distribution affecting slope stability (Ngo et al., 2021; Rahmati et al., 2019). Higher elevation zones are particularly prone to slope failures due to increased steepness and geomorphological instability (Pyakurel et al., 2023). It also influences flooding by controlling runoff flow direction, moisture distribution, temperature, wind patterns, and flood extent and depth (Khatakho et al., 2021). Topographic analysis revealed a significant elevation gradient, with values ranging from 62 m to 3,598 m above mean sea level (masl) within the study area **(Figure 3-4 B)**. Slope aspect is a significant hazard conditioning factor, influencing instability through its control on discontinuity orientation, solar radiation, wind exposure, and rainfall patterns (Pokhrel & Bhandari, 2019; Pyakurel et al., 2023). North-facing slopes receive lower solar radiation, resulting in cooler conditions and greater soil moisture retention compared to south-facing slopes (Khatakho et al., 2021). **(Figure 3-4 C)** presents a thematic map of aspects across the study area.

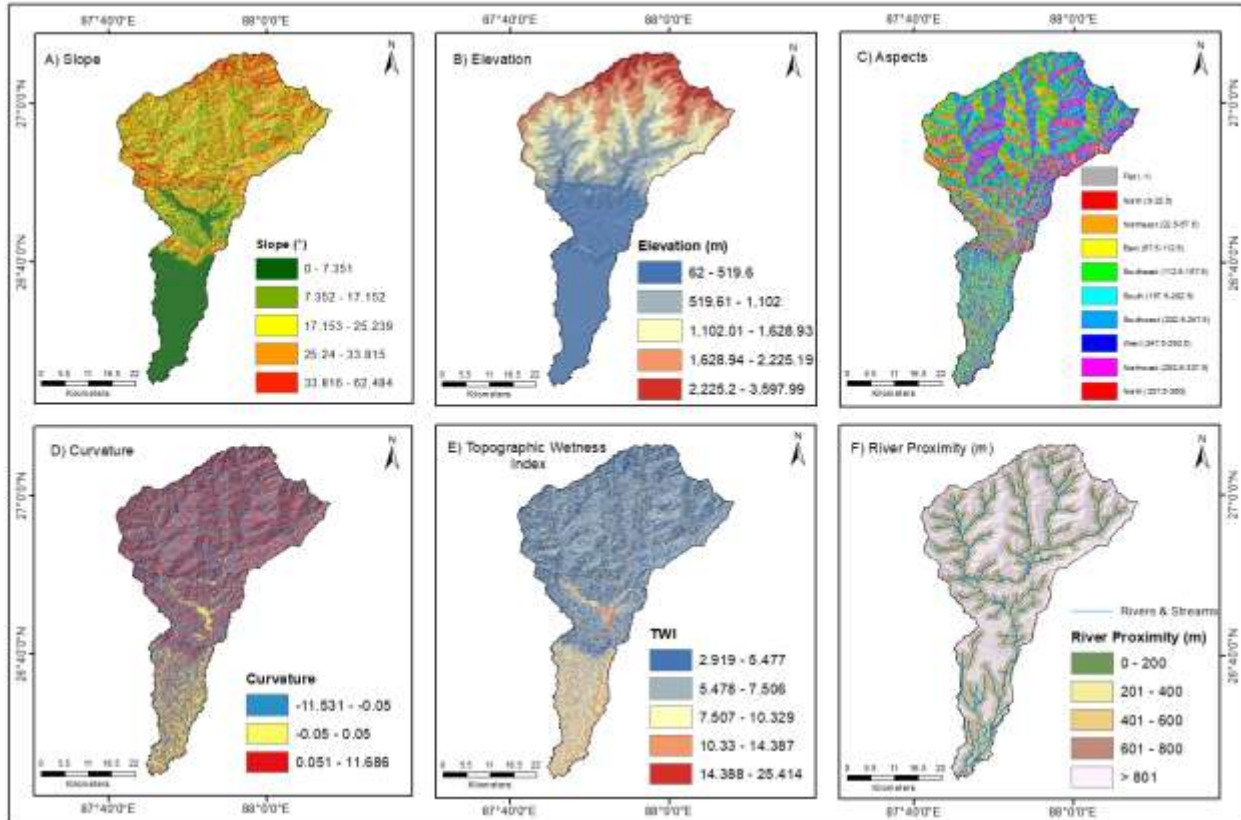


Figure 3-4: Topographical factors: (A) Elevation, (B) Slope, (C) Aspects, (D) Curvature, (E) TWI and (F) Proximity to Rivers and Streams.

Curvature (**Figure 3-4 D**), describing the direction of a slope (concavity or convexity), alters the balance of gravitational stresses, thereby influencing the likelihood of mass movement (Acharya, 2018; Khatakho et al., 2021; Pyakurel et al., 2023). Convex slopes typically disperse runoff more evenly, whereas concave slopes tend to accumulate water at the base, increasing hydrostatic pressure and potential instability (Pyakurel et al., 2023). The TWI, calculated from the DEM (**Figure 3-4 E**), quantifies potential soil moisture accumulation to assess pore-pressure-related slope instability (Acharya, 2018; Moazzam et al., 2020). High TWI values pinpoint hydrological conditions conducive to slope failure. TWI is mathematically expressed as (**Eq 3.1**):

$$TWI = \ln \frac{\alpha}{\tan \beta} \dots\dots\dots (3.1)$$

where, α represents the specific catchment area (local upslope drainage area per unit contour length) and $\tan \beta$ denotes the tangent of local slope gradient.

Proximity to stream networks significantly elevates landslide risk by saturating soils, reducing shear strength, and accelerating bank erosion (Dai et al., 2002), as mapped in (Figure 3-4 F).

Geological and Soil Factors:

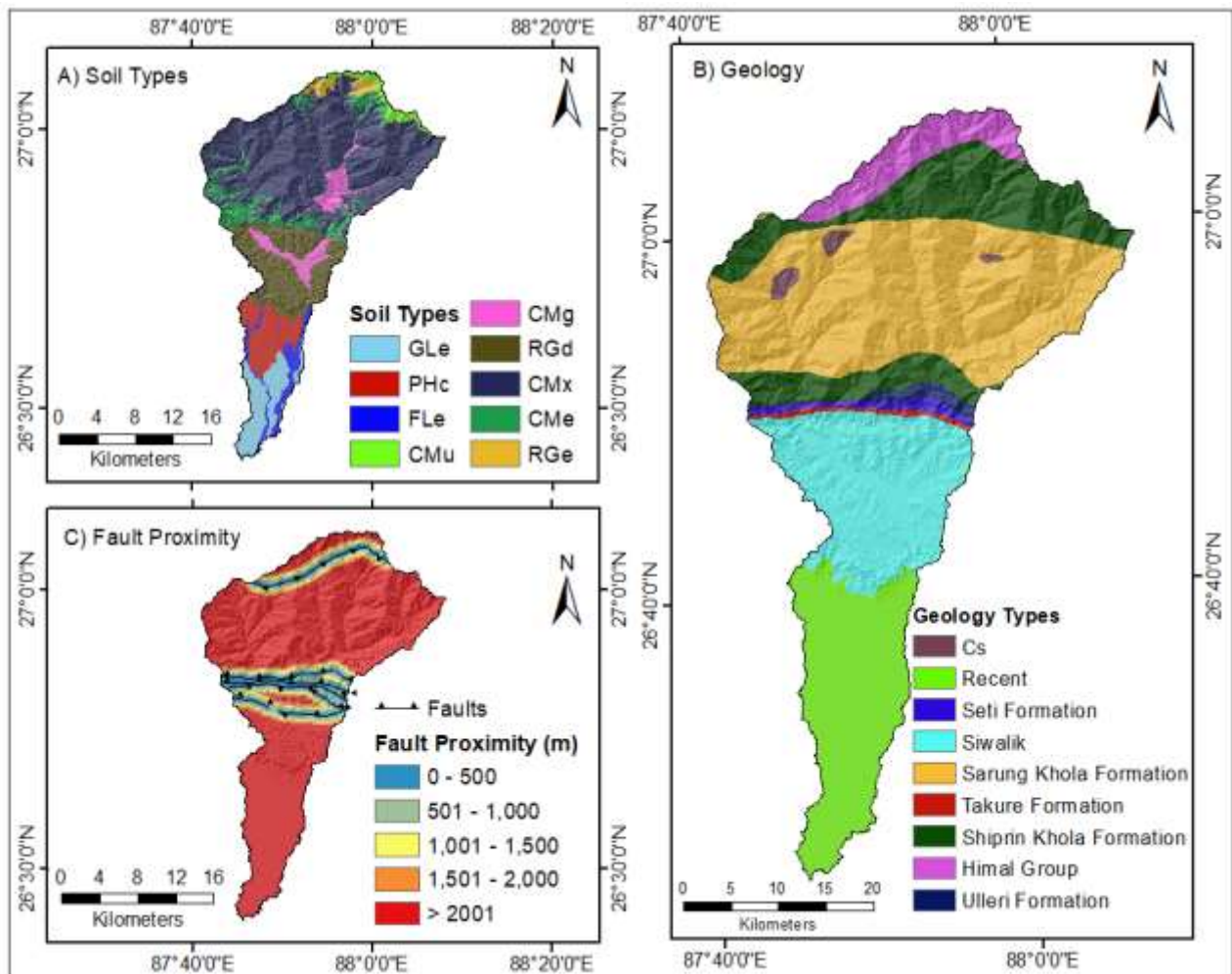


Figure 3-5: Geological and soil factors: (A) Dominant soil types (GLe: , PHc: , FLe: , CMu: Humic cambisols, CMg: Gleyic cambisols, CMx: Chromic cambisols, RGd: Dystric Regosols, CMe: Eutric Cambisols, RGe: Eutric Regosols), (B) Geology (Cs: Calc-Silicate rocks), and (C) Proximity to faults

Geological and Pedological characteristics - including lithology, soil type, and proximity to faults considered in this study are shown in **(Figure 3-5)**. Fracturing and tectonic stress concentration near faults degrade rock and soil structures within fault zones, which compromises slope integrity and facilitates groundwater infiltration, ultimately leading to slope deformation and failure (Ngo et al., 2021). Landslide potential is strongly influenced by the hydrological properties and shear strength of soil (ADPC, 2010). Using the Soil and Terrain (SOTER) Database, eight dominant soil types were identified **(Figure 3-5A)**, each exhibiting distinct geotechnical characteristics affecting landslide potential. The geological framework forms the material basis for slope stability, where lithological properties such as strength and permeability directly govern slope instability (Rahmati et al., 2019). Geological formations **(Figure 3-5B)** derived from a national geological map (DMG, 1994), represent a diverse lithological assemblage, including alluvial deposits of recent formation, sedimentary rocks (sandstone, mudstone) of the Siwalik formation, and various metamorphic rocks (phyllites and schists) of the Himal group (Acharya, 2018). Further, the study area is traversed by major active fault systems **(Figure 3-5C)**, including the Main MCT, MBT and MFT, contributing regional seismic activity (R. K. Dahal, 2014; Tiwari & Paudyal, 2023).

Hydrological and Climatic Factor:

Hydrological and climatic factors, specifically rainfall and drainage density, play a critical role in slope instability and flooding (Khatakho et al., 2021; Pyakurel et al., 2023). Rainfall intensity and duration significantly influence landslide and flood occurrence, with Prolonged heavy rainfall is a key trigger of landslides, as it raises pore-water pressure, reduces soil shear strength, and destabilizes slopes (Hong et al., 2006; Lin et al., 2021). In addition to directly saturating the soil, intense rainfall contributes to surface runoff, leading river flooding exacerbating risk through bank undercutting and soil saturation (Dai et al., 2002). Precipitation data for this study comprised a 24-year record (2000 – 2024) obtained from six stations maintained by DHM, Nepal. The spatial distribution of rainfall stations and mean annual rainfall, indicating zones of heightened hydrological susceptibility is presented in **(Figure 3-6)**.

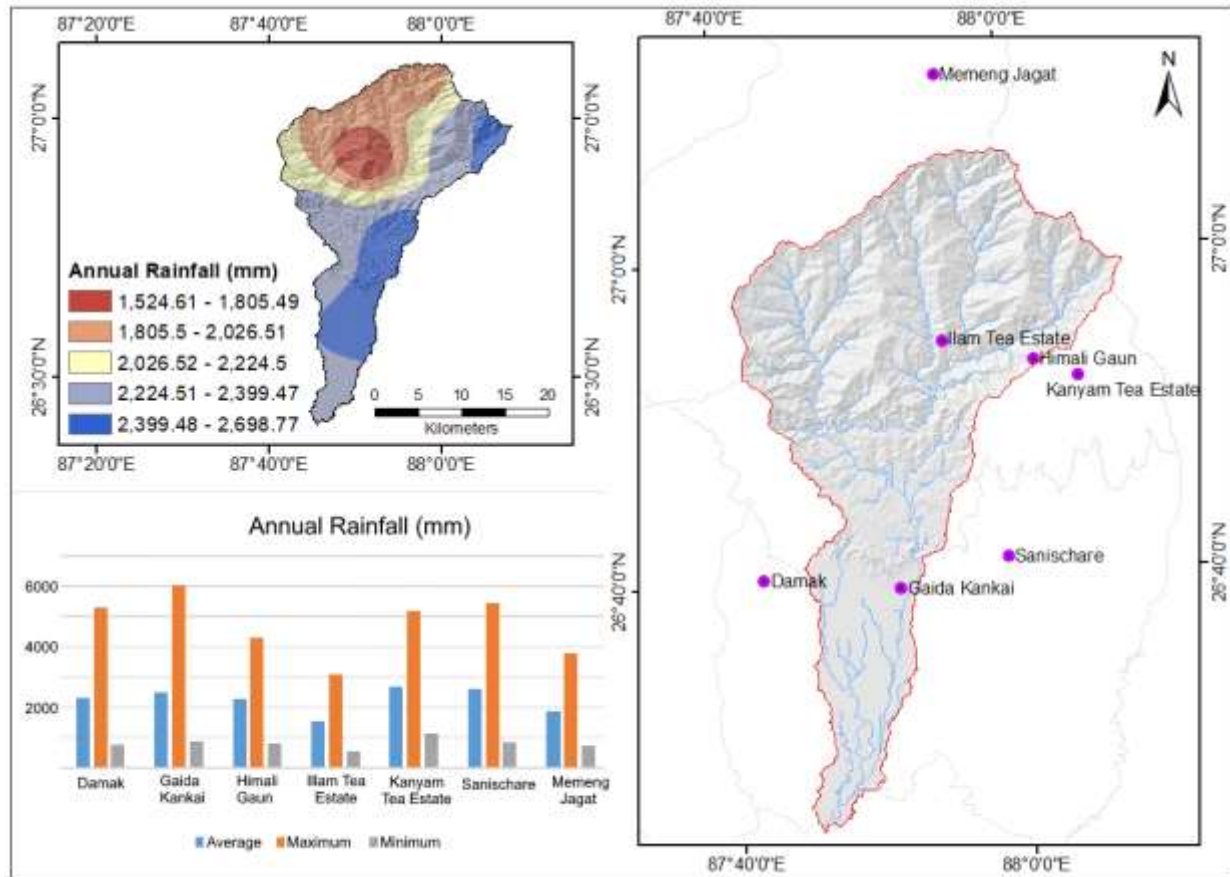


Figure 3-6: The spatial distribution of rainfall stations and mean annual rainfall

Anthropogenic and Environmental Factors:

Human activities, particularly settlement, road construction and land use changes, are significant drivers of landslide & flood occurrence (Chauhan et al., 2025; Luu et al., 2023). In this study, the influence of anthropogenic activities on landslide & flood susceptibility evaluated through three primary factors (**Figure 3-7**): proximity to roads, NDVI, and LULC.

Unregulated local road construction elevates landslide susceptibility through significant slope alterations (Kavzoglu et al., 2014). Roads, buildings, and pavements prevent infiltration of rainwater into the soil, leading more surface runoff and higher peak flows in rivers and drainage systems (Khatakho et al., 2021). The NDVI, quantifies live green vegetation density and serves as a key indicator for landslide susceptibility analysis (Niraj et al., 2023). Higher NDVI values (> 0.36) indicate dense vegetation that reinforces slopes, while lower values ($0 - 0.1$) denote bare ground with reduced stability, and negative values

typically represent water bodies (Doan et al., 2023). Conversions to agriculture and improper grading practices elevate landslide risk by reducing root reinforcement and weakening slope integrity (Niraj et al., 2020).

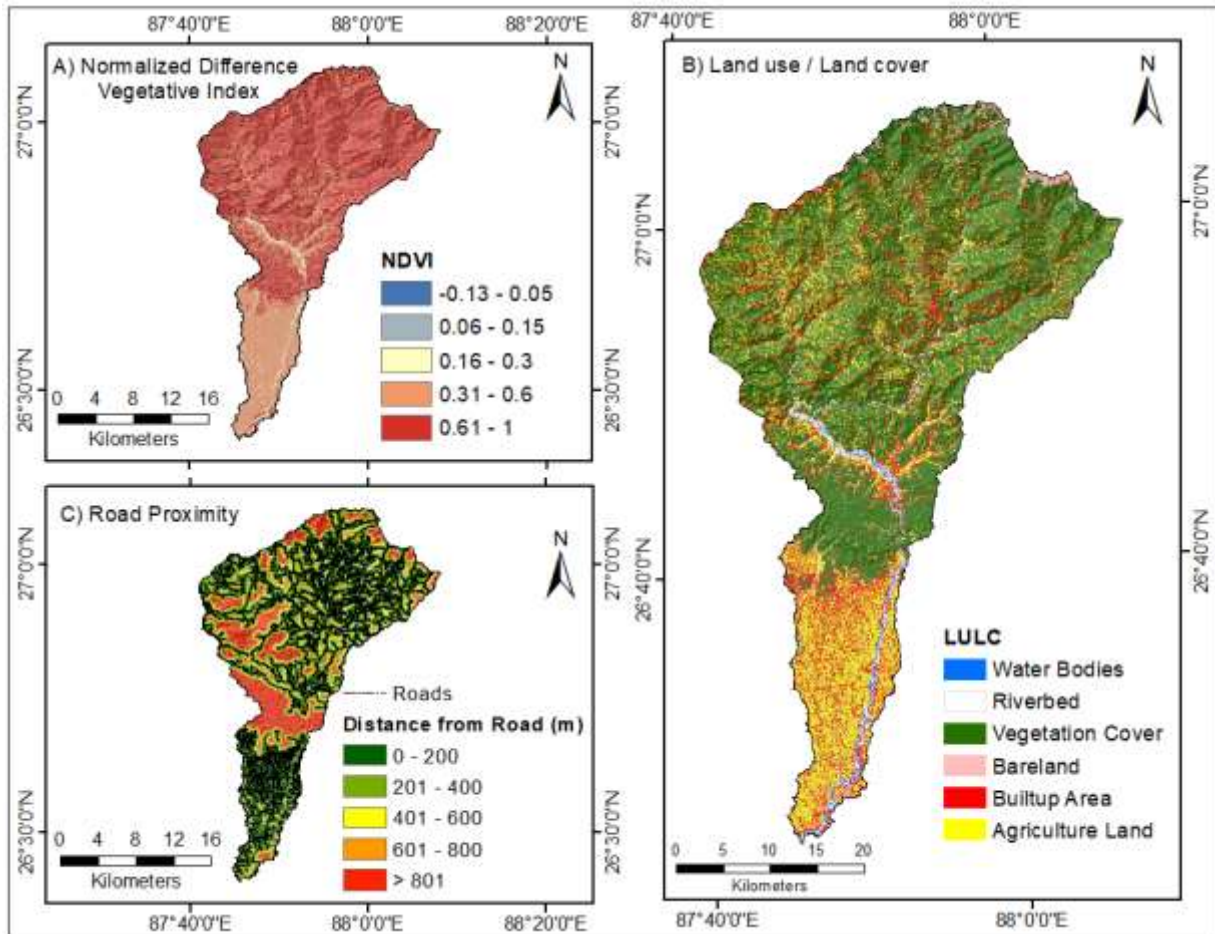


Figure 3-7: Anthropogenic factors: (A) NDVI, (B) LULC, and (C) Proximity to roads

Hydrological Indices and Terrain factors:

Integration of hydrologic indices and terrain characteristics in a GIS environment allows the characterization of sediment transport, erosion potential, and areas prone to flood-induced soil degradation (Bannari et al., 2017). Several hydrological indices (**Figure 3-8**) have been developed to quantify these processes. The Sediment Transport Index (STI), based on Moore and Wilson's unit stream power theory (**Eq 3.2**), calculates spatially distributed sediment transport capacity and improves landscape-level erosion assessment by considering flow convergence and divergence (Bannari et al., 2017; Moore & Wilson, 1992). Higher STI values

indicate regions where runoff can carry significant sediment, contributing to channel aggradation and localized flooding.

$$STI = [(m+1) (A_s / 22.13)^m (\sin \beta / 0.0896)^n] \dots\dots\dots (3.2)$$

where, A_s = flow accumulation * cell size, β = slope in radian, $m = 0.4$ and $n = 1.3$.

Land Surface Temperature (LST) influences evaporation rates and soil moisture retention; warmer areas may experience reduced infiltration, increasing surface runoff during rainfall events (Demissie et al., 2024). LST was extracted from Landsat 8 and 9 Collection 2 Level-2 data using Google Earth Engine (GEE). Thermal Band 10 digital numbers were converted to top-of-atmosphere radiance and then to brightness temperature (Kelvin) using the inverse Planck function. Annual and mean LST maps for 2015–2025 were produced by averaging the derived temperature values. Soil Moisture directly affects infiltration capacity, with wetter soils being less able to absorb additional rainfall, thereby increasing flood potential (Cenci et al., 2017). Soil moisture was estimated using Sentinel-1 SAR GRD imagery (VV and VH polarization) processed in Google Earth Engine for the year 2025. Empirical equations were applied to derive soil moisture (SM) from SAR backscatter values (**Eq 3.3**). The processed images were averaged to generate a mean soil moisture map.

$$SM = (66.68699279 + VH \times 1.335902794 + VV \times 1.522517177) \dots\dots\dots (3.3)$$

where, VH = Vertical transmit – Horizontal receive polarization backscatter coefficient (dB) and VV = Vertical transmit – Vertical receive polarization backscatter coefficient (dB).

Drainage density refers to the total stream length per unit area, where higher values indicate a more developed drainage network with faster runoff response, which can lead to flash flooding downstream (Ahmad et al., 2019). Depression Areas identify low-lying zones that naturally accumulate water, acting as potential flood-prone regions during heavy precipitation (Feizbahr et al., 2025). In GIS-based terrain analysis, depression areas are commonly identified using a DEM (**Eq 3.4**). The resulting raster highlights areas where water is likely to accumulate, thereby indicating potential flood-prone locations.

$$\text{Depression areas} = \text{Filled DEM} - \text{Original DEM} \dots\dots\dots (3.4)$$

Finally, Stream Power Index is a semi-empirical hydrological index (**Eq 3.5**) that reflects the erosive force of flowing water. It is widely applied to estimate sediment transport rates in basin hydrology and to assess areas with higher runoff energy that may contribute to flood hazard (Ahmad et al., 2019; Bannari et al., 2017).

$$\text{SPI} = [\ln((A_s + 0.001) \cdot ((\% \text{ slope} / 100) + 0.001))] \dots\dots\dots (3.5)$$

where, \ln = Napierian logarithm & A_s is the flow accumulation * cell size

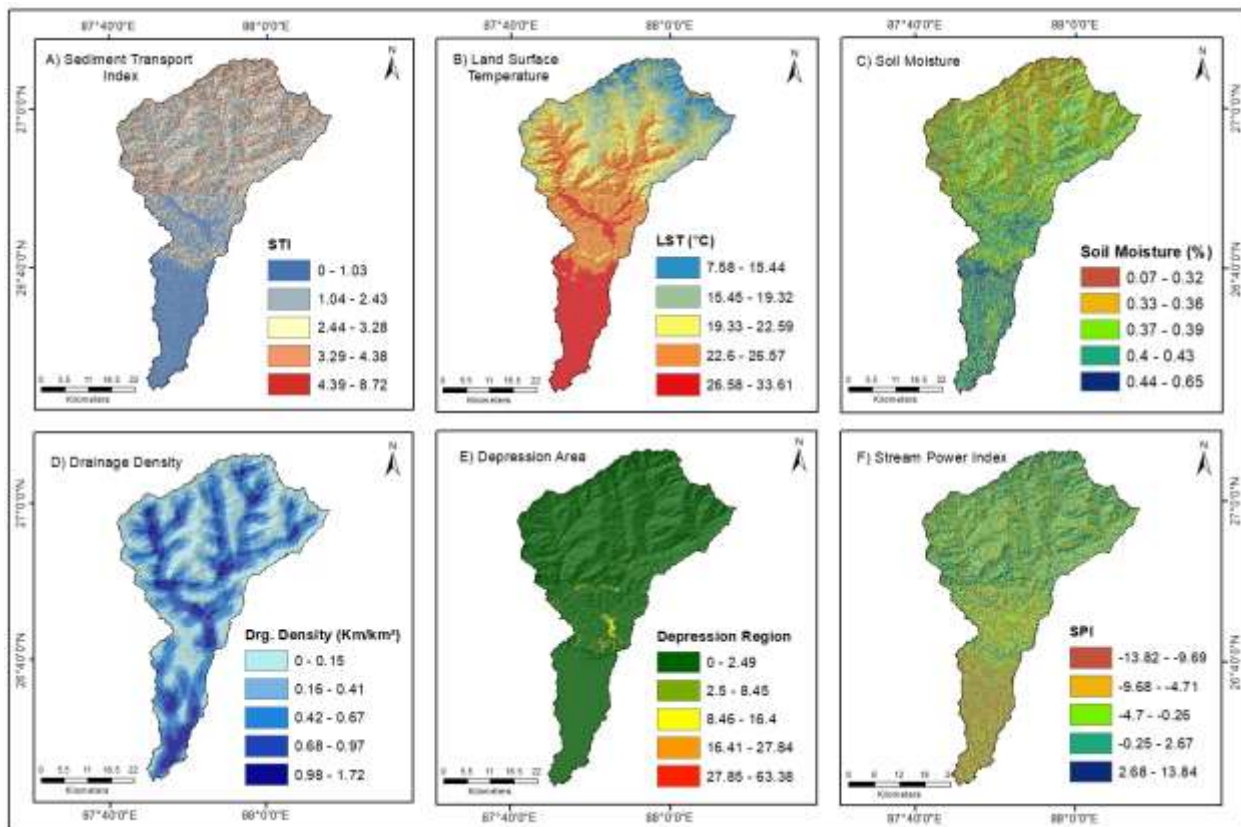


Figure 3-8: Hydrological Indices and Terrain factors: (A) Sediment Transport Index, (B) Land Surface Temperature, (C) Soil Moisture, (D) Drainage Density, (E) Depression Area, and (F) Stream Power Index

3.2.3 Soil Erosion Predictors

Soil erosion, primarily driven by water, leads to the loss of fertile topsoil, nutrient depletion, and reduced agricultural productivity (Borrelli et al., 2021; Majhi et al., 2021). Biophysical factors such as soil properties, climate, vegetation, and terrain characteristics (slope, aspect, length) interact to control the intensity and pattern of erosion. Soil erosion models apply mathematical formulations to simulate detachment, transport, and deposition of soil, incorporating terrain, soil, land use, and climate factors. They are necessary tools for predicting soil loss and identifying erosion-prone areas for effective land use planning and management (P.U. et al., 2017). Soil erosion assessment methods are either qualitative - identifying erosion-prone areas using terrain and hydrological factors in GIS, or quantitative - quantifies average annual soil loss (Jahun et al., 2015).

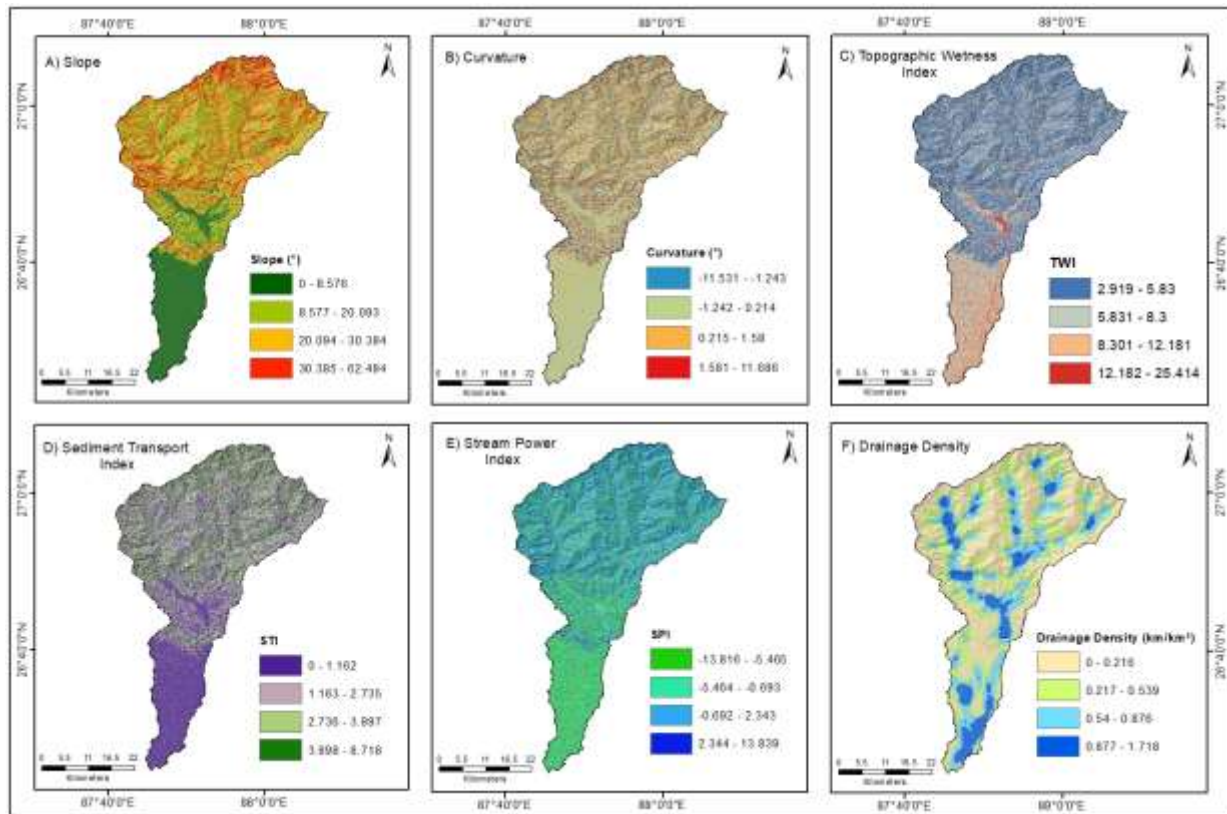


Figure 3-9: Topographic Factors and Hydrological Indices for Qualitative Soil Erosion Assessment: (A) Slope, (B) Curvature, (C) Topographic Wetness Index, (D) Sediment Transport Index, (E) Stream Power Index, and (F) Drainage Density

In this study, six key factors - Slope, Curvature, TWI, STI, SPI, and Drainage Density were used to qualitatively assess soil erosion potential, particularly riverbank erosion by employing the weight of overlay method (**Figure 3-9**). The integration of DEM derived morphometric parameters and hydrological indices in a GIS environment has been proven effective for identifying erosion-prone zones and understanding spatial distribution of land degradation (Ahmad et al., 2019). These indices represent the combined influence of terrain morphology and hydrological processes controlling erosion and sediment transport. Further, the RUSLE model employed for quantitative estimation of average annual soil loss using five key parameters - rainfall erosivity (R), soil erodibility (K), slope length and steepness (LS), land cover management (C), and conservation practice (P) factor (**Figure 3-10 to 3-14**). The integration of qualitative terrain analysis and RUSLE model within a GIS environment provides a comprehensive approach for assessing soil erosion risk.

Rainfall Erosivity Factor:

Rainfall is a fundamental prerequisite for the occurrence of water-driven soil erosion. The R-factor represents rainfall erosivity, computed as the annual sum of storm EI values and averaged over long-term records (≥ 20 years) to reflect recurring patterns (Jahun et al., 2015; P.U. et al., 2017). Here, EI represents the product of a storm's total energy (E , MJ ha^{-1}) and its maximum 30 - minute intensity (I_{30} , mm h^{-1}), called the storm erosivity index (EI_{30}) (Wischmeier & Smith, 1978).

Rainfall erosivity quantifies the impact of raindrops and reflects the amount and intensity of runoff generated by rainfall and its unit is expressed in $\text{MJ mm ha}^{-1} \text{h}^{-1} \text{yr}^{-1}$ (Koirala et al., 2019). Calculation of R-factor needs recording of precipitation at short time intervals ($I_{30 \text{ min}}$) for a period of several years which makes its complex in data sparse country like Nepal. Many literatures have proposed several linear and non-linear empirical equations based on the rainfall intensity, or monthly and annual rainfall to estimate the rainfall erosivity across different regions and scales (Ghosal & Das Bhattacharya, 2020; Majhi et al., 2021). For this research, rainfall erosivity was derived using the empirical equation (**Eq 3.6**) developed by **Babu et al. (2004)**, based on annual rainfall, which is commonly applied in India and the

Nepal Himalaya (Koirala et al., 2019). The R factor is computed with 25 years average annual rainfall data from 6 rain gauge stations within and around the basin (**Figure 3-7 & 3-11**).

$$R = 81.5 + 0.38 P \dots\dots\dots (3.6)$$

where, R = Rainfall Erosivity Factor ($\text{MJ mm ha}^{-1} \text{h}^{-1} \text{yr}^{-1}$), P = Mean Annual Rainfall (mm)

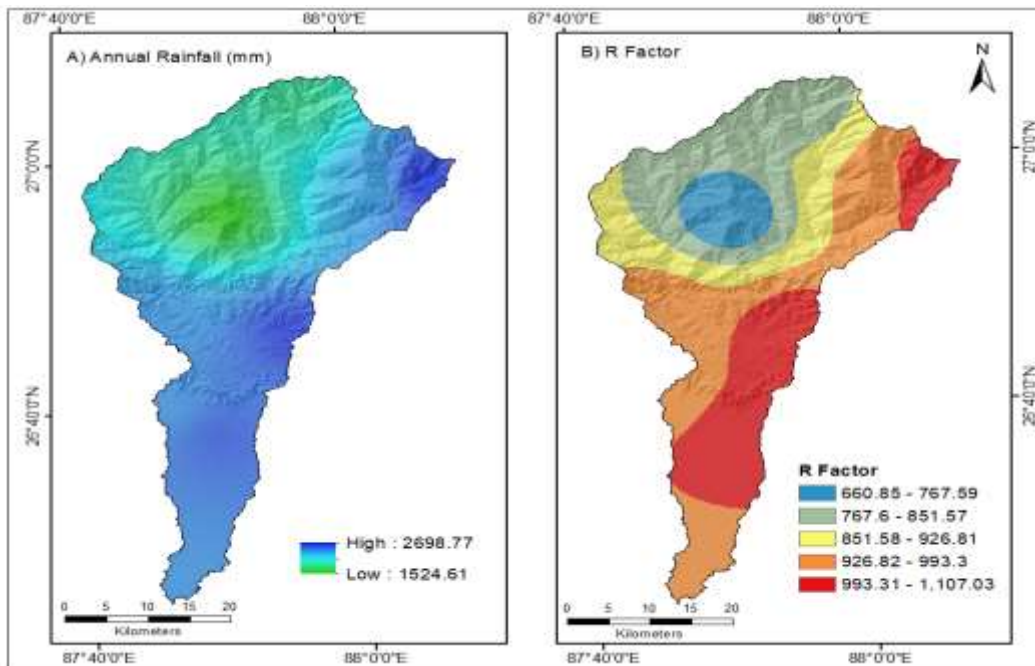


Figure 3-10: Rainfall Erosivity Factor map for RUSLE soil Loss model

Soil Erodibility Factor:

Soil erodibility reflects an intrinsic vulnerability of soil to water erosion and is a key parameter in soil loss estimation and conservation planning. The K-factor depends on soil physical and chemical properties, including grain size distribution, permeability, organic matter content, and soil structure. Soils with low silt content generally exhibit lower erodibility, regardless of sand or clay fractions (Koirala et al., 2019). Various algorithms exist to calculate K based on regional soil characteristics and study requirements (Luvai et al., 2022; Uddin et al., 2016). For a given soil, the erodibility factor is defined as the erosion rate per unit erosion index under standard plot conditions (22.13 m length and 9 % slope). It represents the rate of soil loss per unit of rainfall erosivity (Wischmeier & Smith, 1978). The

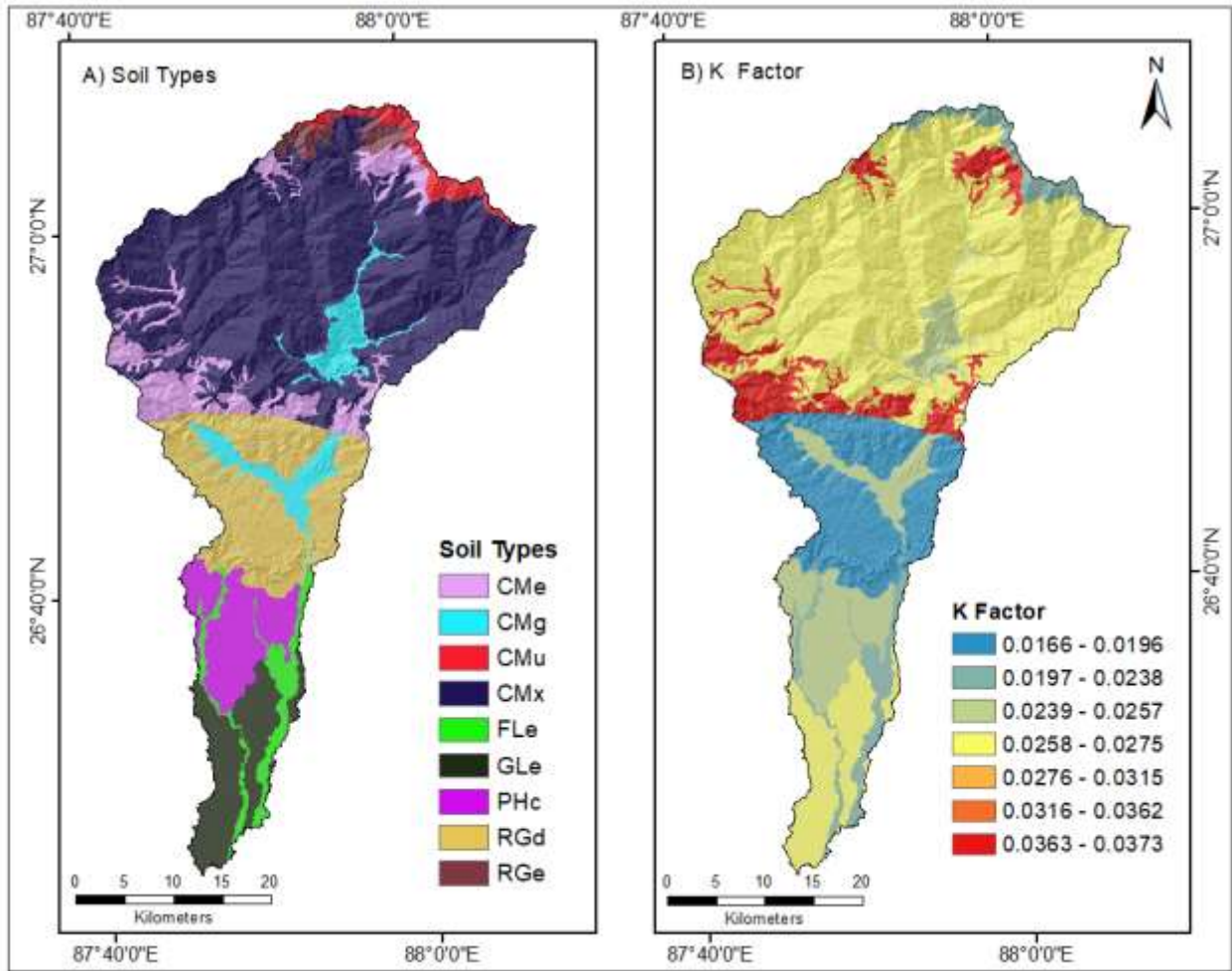


Figure 3-11: Soil Erodibility Factor map for RUSLE soil Loss model

soil erodibility was estimated using the alternative equation (Eq 3.7) provided by (Sharply & William, 1990) due to the lack of permeability and soil structure data required by the original equation provided by (Wischmeier & Smith, 1978).

$$K = \left[0.2 + 0.3 \times \exp[-0.0256 \times SN \left\{ 1 - \left(\frac{SI}{100} \right) \right\}] \right] \times \left(\frac{SI}{CL+SI} \right)^{0.3} \times \left[1 - \frac{0.25C}{C + \exp(3.72 - 2.95C)} \right] \times \left[1 - \frac{0.7 SN_1}{SN_1 + \exp(-5.51 + 22.9SN_1)} \right] \times \frac{1}{7.59} \dots \dots \dots (3.7)$$

where, K is soil erodibility in t. ha. h. MJ⁻¹.mm⁻¹.ha⁻¹, SN is % Sand content, SI is % Silt content, CL is % Clay content, C is % Organic Carbon content and $SN_1 = \left(1 - \frac{SN}{100} \right)$

The soil parameters - sand %, silt %, clay %, and organic carbon % were obtained from the Digital Soil Map of the World (2007) produced by FAO - UNESCO at a 1: 5,000,000 scale (<https://www.fao.org/soils-portal/data-hub/soil-maps-and-databases/faunesco-soil-map-of-the-world/en/>).

Slope Length & Steepness Factor:

The LS factor expresses how slope length (L) and slope gradient (S) together affect soil erosion. It reflects the role of terrain in controlling runoff speed and erosion risk, with longer and steeper slopes typically leading to higher soil loss (Majhi et al., 2021). In GIS-based RUSLE applications, LS-factor is commonly derived from DEM data using flow accumulation and slope to capture topographic effects on erosion.

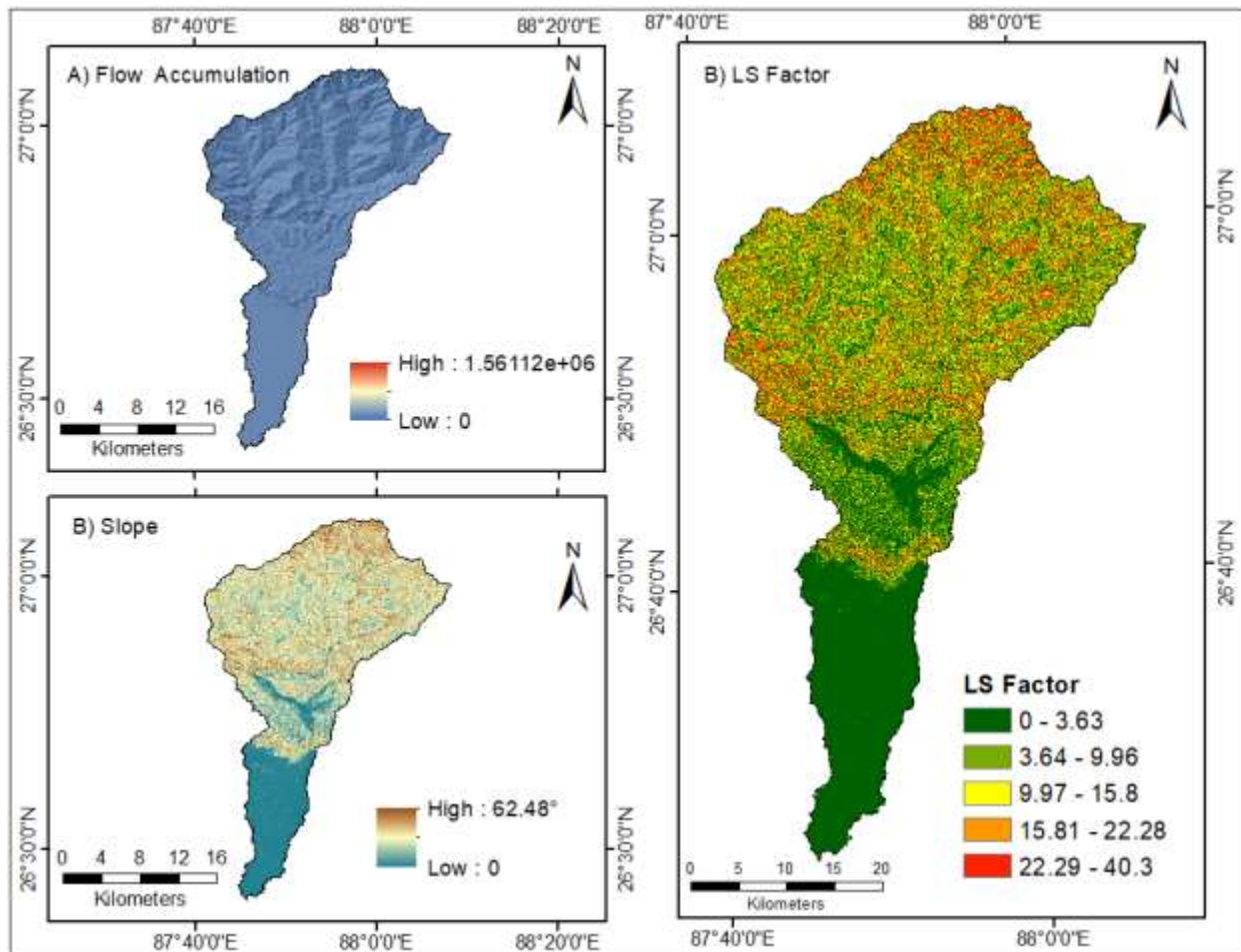


Figure 3-12: Length of Slope and Steepness Factor map for RUSLE soil Loss model

The following relation given by (Moore & Wilson, 1992) is used to estimate the LS-factor for this study.

$$LS = \left(\frac{As}{22.13}\right)^m \times \left(\frac{\sin \theta}{0.0896}\right)^{1.3} \dots\dots\dots (3.8)$$

where, A_s = unit contributing area (flow accumulation \times cell size), θ = slope angle and m = 0.4 - 0.6

Cover Management Factor:

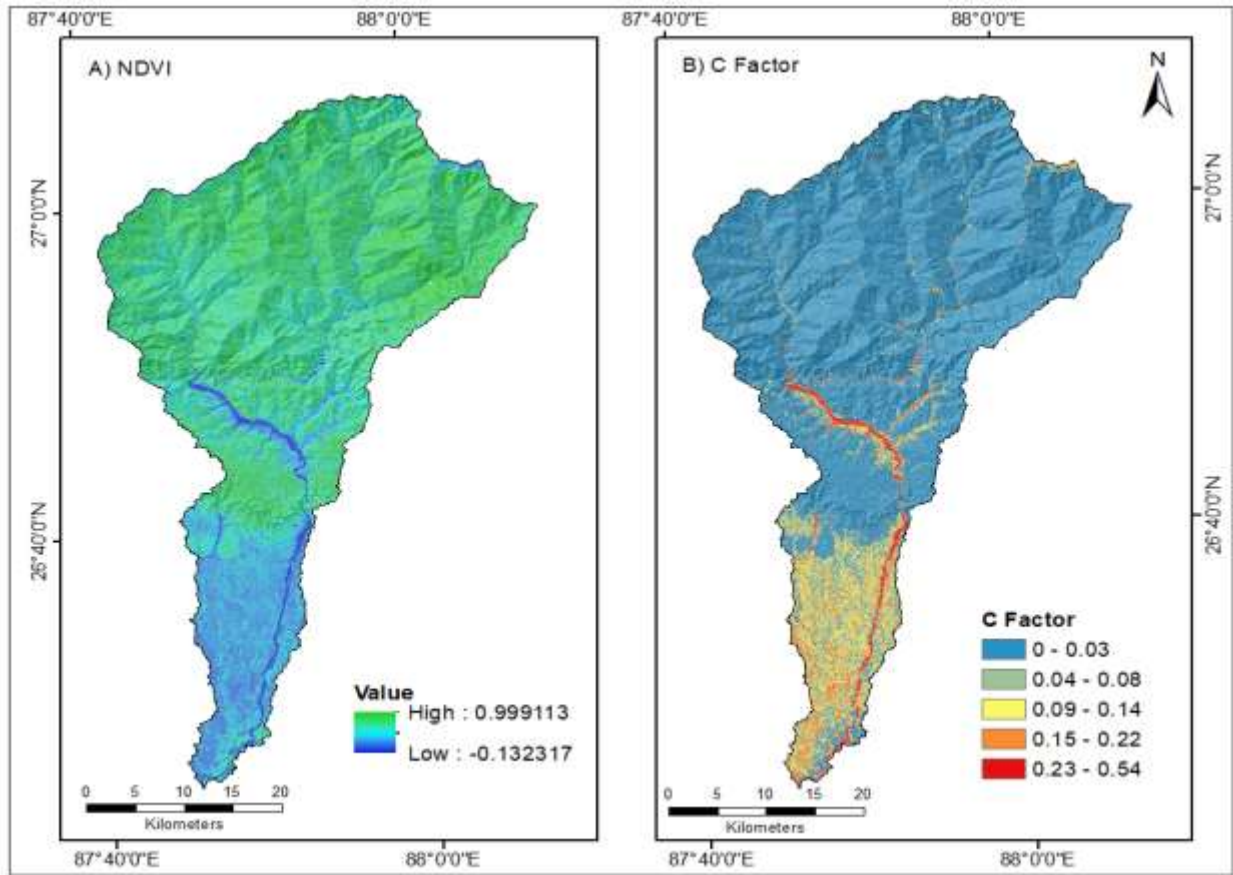


Figure 3-13: Cover Management Factor map for RUSLE soil Loss model

The C-factor describes the effect of vegetation cover and land management practice on soil erosion. It is defined as the ratio of soil loss under specific cover conditions to that from bare

soil, with values ranging from 0 to 1 depending on land cover type. Vegetation reduces erosion by intercepting rainfall, dissipating raindrop energy, and increasing infiltration, thereby protecting the soil surface. Previous studies (Ghosal & Das Bhattacharya, 2020; Koirala et al., 2019; Majhi et al., 2021) have reported typical ranges of C factor values based on LULC classes. Generally, forests and shrubland range around 0.001 - 0.03, grassland 0.1, agricultural land ranges from 0.2 to 0.4, sand beaches 1, and barren land ranges from 0.4 to 0.5, indicating higher susceptibility to soil erosion. In contrast, water bodies, snow/glacier, and built-up areas generally have values close to 0.

In many recent studies, however, the C factor is also estimated using NDVI to represent spatial variation in vegetation cover more accurately (Tian et al., 2021). Therefore, in this study we used equation **(Eq 3.9)** developed by (De Jong, 1994) based on NDVI (Luvai et al., 2022).

$$C = 0.431 - 0.805 \times NDVI \dots\dots\dots (3.9)$$

Support Practice Factor:

The P-factor represents the influence of conservation practices on the rate of erosion in cultivated lands. Common practices include contouring, cropping, and terracing, which help reduce soil loss (Wischmeier & Smith, 1978). The P-value ranges from 0 to 1, where 0 indicates effective soil conservation measures and values near 1 reflect absence of erosion control practices (Haregeweyn et al., 2017; Olorunfemi et al., 2020).

Table 3-3: Adopted value of P factor based on different land use

SN	LULC class	P-Factor
1	Water Body	1.0
2	Forests	0.5
3	Croplands	0.4
4	Built-up	0.9
5	Bare Land	0.8
6	Riverbed and sand	0.8

Since the study area spans a river valley with a gradient from flat Terai plains to steep hills, exhibiting high elevation differences, the P factor was applied based on LULC as per previous study (Haregeweyn et al., 2017; Majhi et al., 2021; Tian et al., 2021) to account for varying erosion control practices across different land cover types (**Table 3-3**).

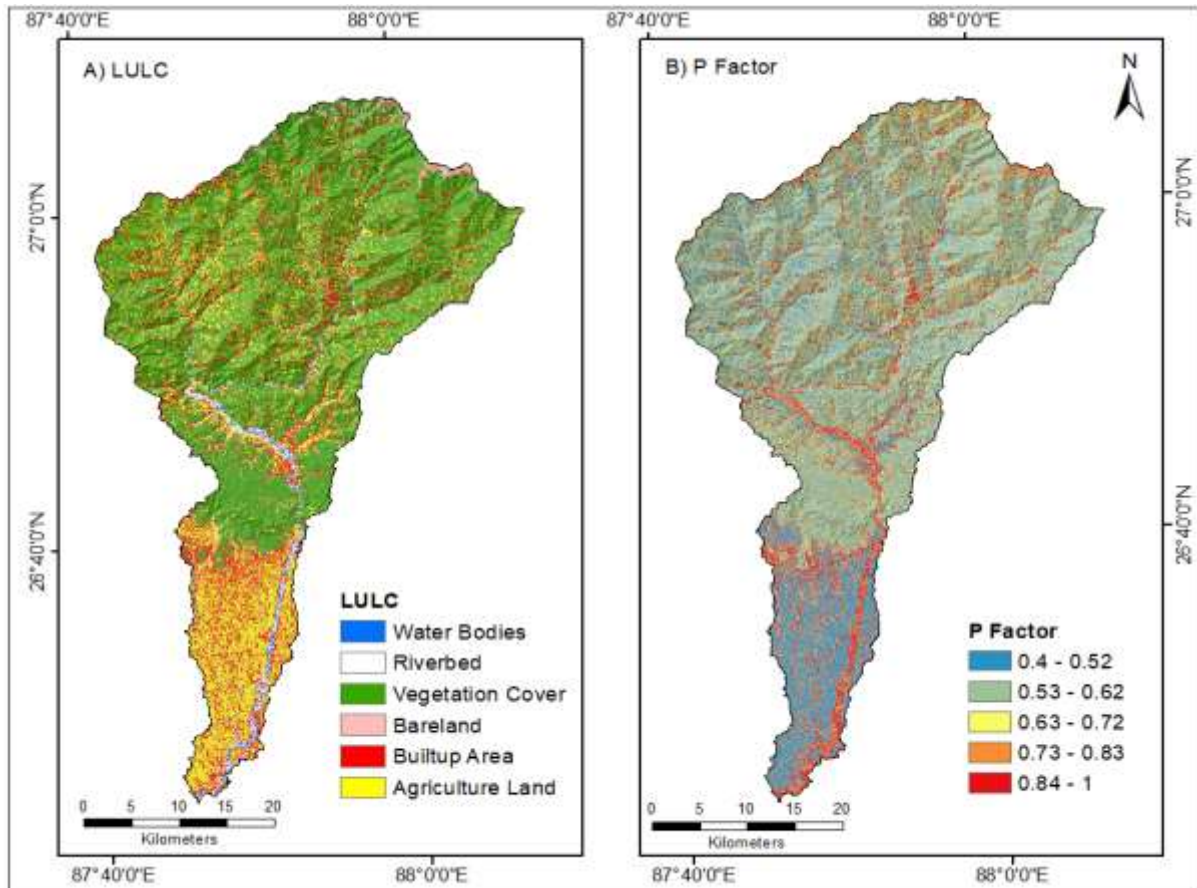


Figure 3-14: Support Practice Factor map for RUSLE soil Loss model

3.3 Data Sampling and Preparation

Balanced datasets of landslide and flood occurrences, along with non-occurrence samples, are critical for reliable machine learning–based hazard susceptibility modeling, though the selection of non-landslide locations is inherently subjective (Merghadi et al., 2020; A. X. Zhu et al., 2019). In this study, hazard present and absent samples were generated using a pixel-based sampling approach, where hazard-absent locations were randomly selected from stable terrain with a minimum 500 m buffer from known landslide sites. The dataset was

labeled for binary classification (1 = hazard presence, 0 = absence) and processed within an integrated GIS - Python environment, including extraction of values for predictors.

The final dataset was randomly partitioned into two subsets, with 70 % used for training and 30 % reserved for testing. The significance of conditioning factors was assessed using factor screening techniques, including correlation analysis (Pearson) and multicollinearity testing via Variance Inflation Factor (VIF). Multicollinearity (strong correlation) among predictors can compromise stability and interpretability of the model (Merghadi et al., 2020; Thapa et al., 2023). For a given predictor X_i , VIF is calculated as:

$$VIF_i = \frac{1}{1-R_i^2} \dots\dots\dots (3.10)$$

where, R_i^2 is the determination coefficient obtained by regressing X_i against all other predictors.

A VIF of ≤ 1 indicates no multicollinearity, values < 5 are acceptable, and values above 10 signify severe multicollinearity requiring corrective action such as removing variables or using Principal Component Analysis (Merghadi et al., 2020).

4 Methodology

4.1 Research Approach

This study adopted an integrated multi-hazard modeling framework to analyze rainfall-induced cascading hazards: landslides, floods, and soil erosion, in the Kankai Basin, Nepal, using geospatial and machine learning techniques. Landslide and flood susceptibility maps were generated using the SVM model, which was selected due to its excellent performance with limited high-dimensional geospatial data, its ability to model complex non-linear relationships among conditioning factors through kernel functions, and its robust generalization capability that enhances prediction accuracy and lessens overfitting. Compared to other machine learning models, SVM performs effectively with smaller datasets, requires less computational effort, and provides stable classification results for binary problems like hazard presence and absence.

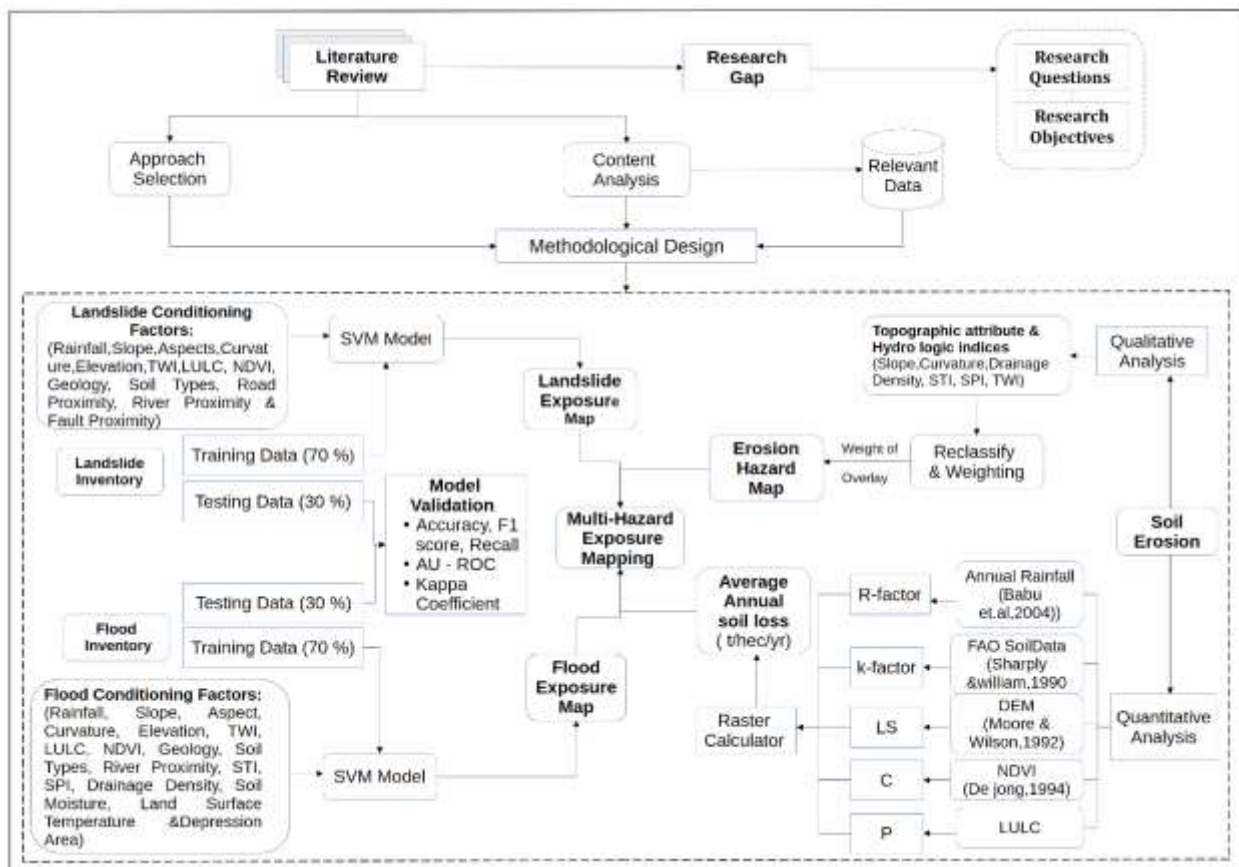


Figure 4-1: Methodological Framework of the Study

Landslide inventories and historical flood locations were compiled from field surveys, satellite imagery, and secondary sources, while relevant conditioning factors including elevation, slope, aspects, curvature, land use land cover, rainfall, distance from river, soil type, and drainage density, were derived from Digital Elevation Model (DEM) and other spatial datasets using GIS and remote sensing techniques. Presence and absence samples were then extracted and used to train and validate the SVM model. Soil erosion was assessed using both qualitative and quantitative GIS-based approaches. Erosion hotspot areas, particularly along riverbanks, were first identified using a Weighted Overlay Method by integrating slope, rainfall, soil type, land cover, and proximity to streams. Quantitative estimation of annual average soil loss was then carried out using the Revised Universal Soil Loss Equation (RUSLE) model through its R, K, LS, C, and P factors. RUSLE was selected due to its suitability for large-scale basin analysis, low data requirements, and wide application in Himalayan regions, whereas more complex models such as WEPP were not feasible due to data limitations. Although RUSLE estimates long-term average soil loss and does not explicitly simulate extreme rainfall events, the rainfall erosivity factor partially reflects rainfall intensity, while peak storm-related erosion may still be underestimated. Finally, soil erosion risk outputs were integrated with landslide and flood susceptibility results using a weighted overlay approach, with Weights were first assigned using AHP and then tested with Monte Carlo simulations to reduce uncertainty. The methodological framework is presented in **(Figure 4-1)**.

4.2 Landslide and Flood Susceptibility Modeling : Support Vector Machine

Support Vector Machine is a widely adopted supervised learning method for binary classification problem. It aims to determine an optimal separating hyperplane in an n-dimensional feature space that serves as the decision boundary between classes. The fundamental objective of SVM is to maximize the margin between the closest data points of each class (called support vectors), thereby enhancing the model's generalization capability and classification performance (Lee et al., 2017; Singh et al., 2023). It is based on two key ideas: identifying an optimal linear boundary for classification and using kernel functions to map nonlinearly separable data into a higher-dimensional space where linear separation

becomes feasible (Acharya, 2018; Lee et al., 2017). SVM addresses complex classification problems by transforming input features into a higher-dimensional feature space through kernel functions, where it determines an optimal hyperplane that maximizes the margin between classes.

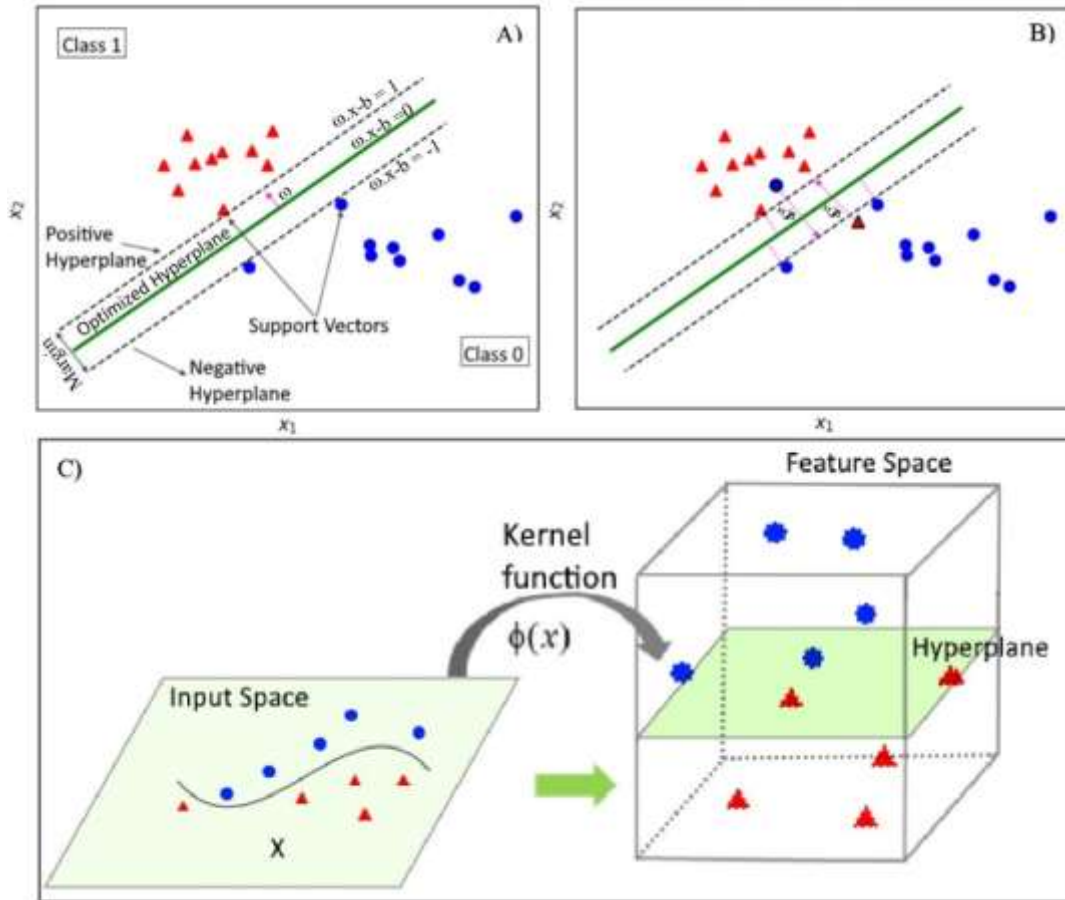


Figure 4-2: A) Different elements of support vector machine model. B)) non - separable case and slack variables ξ_i (Lee et al., 2017). C) Concept of transformation of input space to high dimensional feature space (Dou et al., 2019), where, Φ is a mapping function.

For linearly separable training data (x_i), SVM determines the hyperplane that maximizes the separation margin between the two classes (**Figure 4-2 A**), which is defined as:

$$\frac{1}{2} \|\omega\|^2 \dots\dots\dots (4.1)$$

Subjected to the constraints:

$$z_i((\omega \cdot x_i) + b) \geq 1 \dots\dots\dots (4.2)$$

where, $\|\omega\|$ is the weight vector, b is a shift of the decision boundary from the origin, x_i represent the input features and (\cdot) denotes the scalar product.

The cost function can be defined using the Lagrangian multiplier (λ_i) as:

$$L = \frac{1}{2} \|\omega\|^2 - \sum_{i=1}^n \lambda_i (z_i((\omega \cdot x_i) + b) - 1) \dots\dots\dots (4.3)$$

The solution of **(Eq 4.3)** is obtained via a dual minimization process with respect to ' ω ' and ' b '. For non-linearly separable data **(Figure 4-2 B)**, the slack variable ξ_i introduced to reformulate **(Eq 4.2)** (Lee et al., 2017).

$$z_i((\omega \cdot x_i) + b) \geq 1 - \xi_i \dots\dots\dots (4.4)$$

$$L = \frac{1}{2} \|\omega\|^2 - C \sum_{i=1}^n \xi_i \dots\dots\dots (4.5)$$

where, C is introduced to control misclassification errors. Furthermore, a kernel function used to handle non-linear decision boundaries **(Figure 4-2 C)**, which computes the dot product of transformed data $\Phi(x)$ in a higher-dimensional feature space (Cortes & Vapnik, 1995).

$$K(x_i, z_j) = \Phi(x_i) \cdot \Phi(z_j) \dots\dots\dots (4.6)$$

4.3 Soil Erosion Modeling

4.3.1 Qualitative Erosion Modeling: Weight of Overlay Method

A qualitative assessment of soil erosion was conducted to delineate areas prone to erosion based on terrain and hydrological characteristics derived from a DEM and associated thematic datasets (Ahmad et al., 2019). The analysis aimed to identify zones with relatively higher susceptibility to soil erosion, particularly riverbank erosion, using the Weighted Overlay Method within a GIS environment. This approach emphasizes relative spatial

susceptibility instead of absolute soil loss estimation, making it appropriate for regional-scale studies and data-scarce environments.

Six key geomorphological and hydrological factors; slope, curvature, TWI, STI, SPI, and drainage density were used to evaluate erosion susceptibility. A 30 m resolution DEM served as the primary dataset for deriving topographic and hydrological parameters. The DEM was preprocessed using a sink-filling procedure to ensure hydrological consistency, followed by the generation of flow direction and flow accumulation grids using the D8 algorithm. These outputs were subsequently used to derive drainage networks and compute hydrological indices associated with erosion processes. SPI, STI, and TWI were calculated through raster-based spatial analysis to represent runoff erosive power, soil moisture accumulation potential, and sediment transport capacity, respectively (Bannari et al., 2017), while slope, curvature, and drainage density were derived to characterize the geomorphological controls influencing soil erosion susceptibility.

All derived indices and thematic layers were reclassified into four ordinal erosion susceptibility classes. These layers were then integrated using a weighted linear combination approach (**Eq 4.7**) to generate a spatially distributed erosion susceptibility map. The resulting map was normalized and reclassified into different erosion hazard zones representing from low to very high. This qualitative approach offers a spatial framework for identifying erosion hotspots, guiding soil conservation priorities, and supporting sustainable watershed management.

$$QSE = \sum_{i=1}^n w_i r_i \dots\dots\dots (4.7)$$

where, QSE = Qualitative soil erosion index, w_i = weight assigned to the i^{th} factor and r_i = reclassified score of the i^{th} factor and n = no. of features considered for erosion analysis.

4.3.2 Quantitative Erosion Modeling: RUSLE Soil Loss Model

The Revised Universal Soil Loss Equation (RUSLE) estimates rill erosion based on soil properties, climate, topography, and land use factors. Raindrop impact and surface runoff cause inter-rill erosion (Renard et al., 1991). The model integrates five factors: slope length-gradient (LS), rainfall erosivity (R), soil erodibility (K), cover-management (C), and support practices (P) to estimate annual average soil loss. These spatial and temporal variables depend on external drivers. The average annual soil loss (A) at a given location is estimated in ton/hectare/year using the RUSLE model **Eq 4.8** (Avand et al., 2023):

$$A = R \times K \times LS \times C \times P \dots\dots\dots (4.8)$$

where, R = rainfall erosivity expressed in (MJ mm ha⁻¹ h⁻¹ yr⁻¹); K = soil erodibility expressed in (t. ha. h. MJ⁻¹. mm⁻¹ . ha⁻¹); LS is the slope length and gradient; C is the cover management practice; and P is the conservation support or erosion control practices.

4.4 Model Evaluation and Performance Analysis

Evaluating ML model's performance is essential to ensure their reliability and predictive accuracy. Common evaluation methods include Kappa statistics, Receiver Operating Characteristic (ROC) curves and confusion matrices. These techniques provide quantitative measures of model performance, helping to distinguish between correct predictions and misclassifications.

A confusion matrix summarizes prediction results by comparing model outputs against reference data. It consists of four key elements: True Positives (Cases correctly predicted as occurrence), True Negatives (Cases correctly predicted as non-occurrence), False Positives (Non- occurrence incorrectly classified as occurrence) and False Negatives (occurrence missed by the model). From these values, statistical measures were obtained (**Eq 4.9**) (Acharya, 2018; Singh et al., 2024). The model deemed to be excellent if these values are close to 1– 0.9, good if < 0.9 – 0.8, medium if < 0.8– 0.7, sufficient if < 0.7– 0.6, not acceptable if < 0.5 (Hammad Khaliq et al., 2023).

$$\left\{ \begin{array}{l} \text{Accuracy} = \frac{TP+TN}{TP+FP+TN+FN} \\ \text{Precision} = \frac{TP}{TP+FP} \\ \text{Recall} = \frac{TP}{TP+FN} \\ \text{F1 - Score} = 2 \times \frac{\text{precision} \times \text{Recall}}{\text{Precision}+\text{Recall}} \dots\dots\dots (4.9) \\ \text{Sensitivity} = \frac{TP}{TP+FN} \\ \text{Specificity} = \frac{TN}{TN+FP} \end{array} \right.$$

where, TP =true positive, FP = false positive, TN = true negative, FN = false negative

The Area under the Receiver operating curve (AU-ROC) curve measures model discrimination ability by plotting the 'Sensitivity' against the '1 - Specificity'. The AUC quantifies overall performance with a value > 0.7 indicating validity of the model (Acharya, 2018; Z. Chen et al., 2019).

Kappa statistics (k) measures agreement between model predictions and ground truth (Eq 4.10), adjusting for chance agreement (Acharya, 2018).

$$\kappa = \frac{P_o - P_e}{1 - P_e} \dots\dots\dots (4.10)$$

where, $P_o = \frac{TP+TN}{n}$ (observed agreement) and $P_e = \frac{(TN+FN)(TN+FP)+(FP+TP)(FN+TP)}{n^2}$ (expected random agreement).

Kappa values between 0.61 and 0.81 indicate substantial agreement, whereas values above 0.81 reflect almost perfect reliability (Landis & Koch, 1977). Further, the results validated with field survey data.

4.5 Integrating Landslide, Flood and Soil Erosion for Multi Hazard Assessment

Cascading hazards occur when multiple natural hazards interact either simultaneously or sequentially, resulting in amplified impacts compared to individual events. In this study, landslide, flood, and soil erosion susceptibility maps were integrated to evaluate cascading hazard conditions within the study area. Individual susceptibility maps were initially

generated using appropriate modeling techniques and subsequently standardized into raster format with consistent spatial resolution, projection, and extent to ensure comparability and integration. To standardize the datasets, each susceptibility map was reclassified into four categories: low, moderate, high, and very high using the Natural Breaks (Jenks) classification method in GIS environment, assigning ordinal values from 1 to 4 (with higher values indicate greater susceptibility). Several integration approaches exist; however, the weighted overlay method was adopted due to its simplicity and widespread application in multiple hazard assessments (Chauhan et al., 2025; Skilodimou et al., 2019). The relative importance of each hazard (weight) was determined using AHP algorithm given by Thomas L. Saaty, 1977, and the Multi-Hazard Index (MHI) was derived using a weighted linear combination of the three hazard layers **(Eq 4.11)**.

$$MHI = \sum_{i=1}^n w_i H_i \dots\dots\dots (4.11)$$

where, n represents the number of hazards considered, H_i denotes the susceptibility value of hazard i , and W_i represents the corresponding weight.

Further it is important to assess the robustness of the initial weights of different hazard determined using AHP through sensitivity analysis by testing alternative scenarios, such as equal weighting or hazard-dominant conditions, as variations in weighting schemes can influence the spatial distribution of multi-hazard hotspots. While some high-risk zones may remain consistent indicating model reliability others may shift depending on the relative emphasis assigned to each hazard. **Algorithm 3** describes how to combine multiple hazard layers into a single, uncertainty-aware risk measure using a Monte Carlo approach. It starts by loading spatial datasets for soil erosion (S), flood hazard (F), and landslide susceptibility (L), then assigns baseline weights (W_S, W_F, W_L) derived from AHP. Instead of keeping these weights fixed, the method introduces uncertainty by randomly perturbing them within a defined range ($\pm 20\%$) for a large number of simulations (n). In each iteration, the weights are normalized to sum to one and used to compute a Multi-Hazard Index (MHI) as a weighted sum of the three hazards. The algorithm accumulates the MHI values and their squares to later compute statistics such as the mean and standard deviation, and it also counts how often MHI exceeds a chosen threshold. After all simulations, it produces outputs including

the average hazard level, variability, and a probability map showing how likely each location is to exceed the threshold. Overall, the approach provides a more robust and realistic assessment of hazard by explicitly accounting for uncertainty in the weighting of different risk factors.

Algorithm 3 – Multi - Hazard Integration using Monte Carlo Simulation

1. Load raster datasets of individual hazards: Soil erosion (S), Flood hazard (F) and Landslide susceptibility (L)
2. Define base weights: W_S, W_F, W_L
3. Set Monte Carlo parameters: Number of simulations (n) and Uncertainty range ($\pm 20\%$)
4. Initialize accumulation variable: $\text{Sum_MHI} = 0, \text{Sum_MHI}^2 = 0, \text{Count_exceedance} = 0$
5. For $i = 1$ to n simulations, randomly perturb weights within uncertainty range and Normalize weights so that $W_S + W_F + W_L = 1$ and Compute Multi-Hazard Index: $\text{MHI} = (W_S \times S) + (W_F \times F) + (W_L \times L)$
6. Update accumulators: $\text{Sum_MHI} = \text{Sum_MHI} + \text{MHI}, \text{Sum_MHI}^2 = \text{Sum_MHI}^2 + \text{MHI}^2$ and If $\text{MHI} > \text{threshold} \rightarrow \text{Count_exceedance} = \text{Count_exceedance} + 1$
7. Compute final outputs:
 - Mean MHI = $\text{Sum_MHI} / n$
 - Standard deviation = $\sqrt{(\text{Sum_MHI}^2 / n) - (\text{Mean MHI})^2}$
 - Variance = Standard deviation / mean
 - Probability map = $\text{Count exceedance} / n$

Moreover, the current approach assumes independence among hazards and does not explicitly account for their interactions. In reality, cascading processes such as landslides blocking river channels and triggering downstream flooding, or soil erosion contributing to slope instability and increasing landslide susceptibility, are common in mountainous environments. The omission of such interactions may lead to underestimation of risk in

certain areas; therefore, incorporating hazard interdependencies in future studies would enhance the accuracy and realism of multi-hazard assessments.

4.6 Multi Hazard Vulnerability and Risk Assessment

Assessing vulnerability requires consideration of material, community, and economic aspects (Rahman et al., 2022; Ram & Gupta, 2022; Sharma et al., 2025; Wang et al., 2021). The vulnerability assessment mainly focuses on the disaster-bearing system, including exposed elements such as people, property, resources, and the environment (Wang et al., 2021). It is typically quantified on a scale ranging from 0 (no loss) to 1 (complete loss). Based on multi-dimensional vulnerability frameworks (Ram & Gupta, 2022; Wang et al., 2021), this study constructs a multi hazard vulnerability assessment from physical and community perspectives. Physical vulnerability (PV) quantified through exposure of key infrastructures - roads (transport accessibility), buildings (property concentration). Community vulnerability (CV) considers ward wise population density in the Basin, reflecting societal exposure and potential for human loss. Considering the two components equally important, each weighed 0.5; vulnerability (V) of the disaster-bearing body can be expressed as:

$$V = PV + CV \dots\dots\dots (4.12)$$

Risk (R) refers to the expected loss of life, property, and socio-economic activities due to hazard events within a given area and time period (Sharma et al., 2025). Quantitatively, it is expressed as:

$$R = H \times V \dots\dots\dots (4.13)$$

where, 'H' captures the probability and intensity of hazard events and 'V' quantifies the exposure and susceptibility of elements at risk.

4.7 Tools and Software

This study utilized two main categories of software: (1) ArcGIS software (10.8 v) for spatial data preparation, analysis, and visualization, and (2) Jupyter Notebook platform with Python (3.10 v) for data processing and machine learning implementation.

Various Python libraries employed include:

- NumPy: numerical computing, data manipulation, and linear algebra operations
- Pandas: handling and analyzing tabular datasets and matrices
- Rasterio: reading and processing geospatial raster data
- Scikit-learn: A machine learning library used for classification, regression, model training, and performance evaluation.
- Geopandas: handling vector data in form of shapefile
- These tools collectively supported spatial analysis, data preprocessing, and predictive modeling for hazard assessment.

5 Results & Discussion

5.1 Landslide Susceptibility Assessment

5.1.1 Landslide Susceptibility Zonation

The Support Vector Classification (SVC) model was trained using the prepared training dataset. Model hyperparameters were optimized using a grid search approach coupled with 5-fold cross-validation to ensure robust and reliable parameter selection. The optimized parameters included a penalty parameter $C = 10$, a kernel coefficient $\gamma = 1$, and the radial basis function (RBF) as the best-performing kernel (**Table 5-1**). This optimized setup enhanced the model's capability to effectively capture complex non-linear relationships between conditioning factors and landslide occurrence.

Table 5-1: Hyperparameter Optimization for SVM model

Hyperparameters	Optimized Hyperparameters	Significance
'C': [0.01, 0.1, 1, 10, 100]	$C = 10$	Regularization
'gamma': [0.1, 0.25, 0.5, 0.75, 1]	$\gamma = 1$	Kernel coefficient
'kernel': ['poly', 'rbf', 'sigmoid']	Kernel = rbf	

The trained model then applied to predict the probability of landslide occurrence for each pixel within study area and the probability values used as a susceptibility index to generate the landslide susceptibility map (LSM) within a GIS environment. The resulting map was further classified into four categories representing varying levels of susceptibility, from very low to very high. This classification was performed using the natural breaks method in GIS, and the spatial distribution of landslide susceptibility was visualized using a color gradient, where green tones denote areas of very low susceptibility and dark red represents zones of very high susceptibility (**Figure 5-1**).

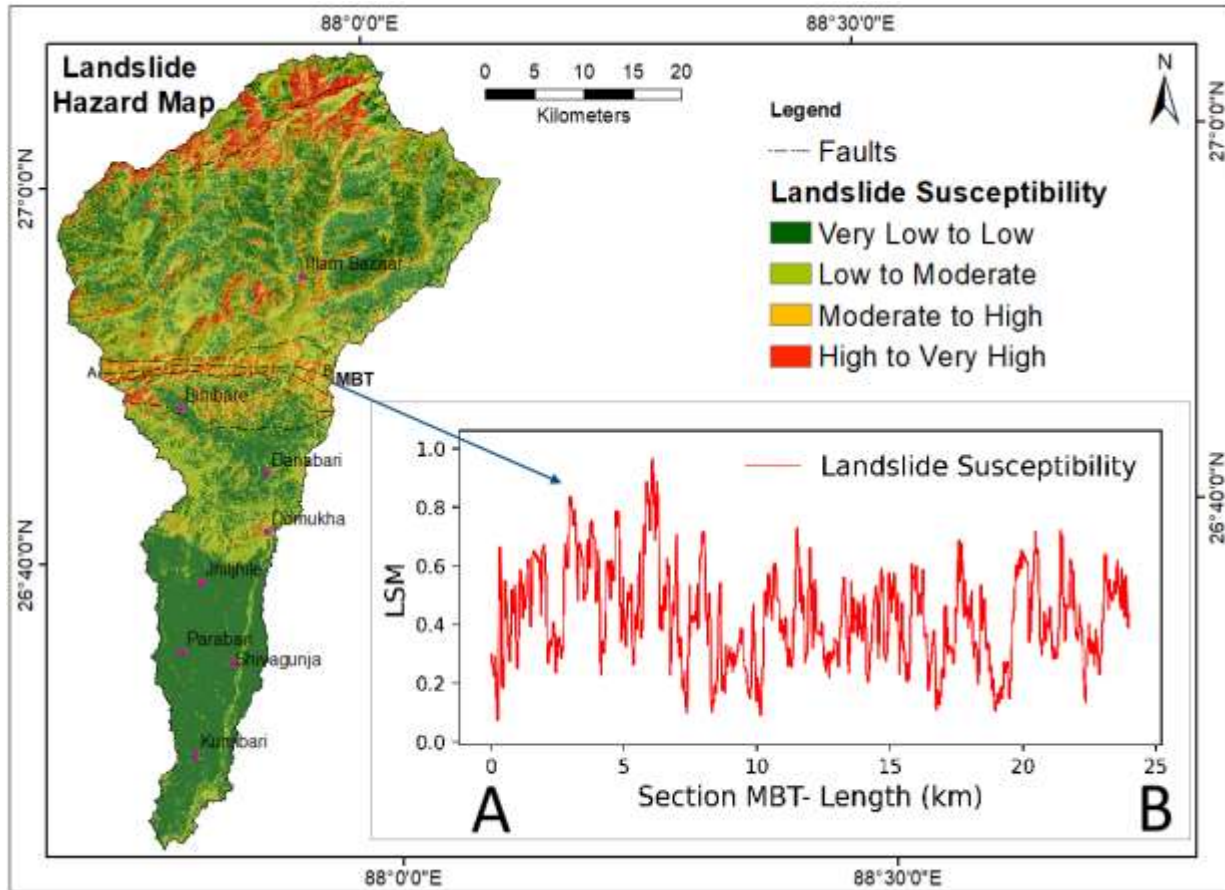


Figure 5-1: Landslide susceptibility map of kankai basin

The distribution of landslide susceptibility pattern revealed that 3.75 % of the study area falls within high to very high risk, while 7.60 % is categorized as moderate to high and 24.96 % as low to moderate susceptibility. A majority of the basin area (63.69 %), particularly in the flat, alluvial southern Terai basin, is classified within the very low landslide potential zone. Higher susceptibility zones are mainly concentrated in steep mountainous areas, especially along drainage channels and hill road corridors. In contrast, lower susceptibility areas are predominantly located in valley floors and relatively flat terrain. This distribution suggests that the northern part of the Basin, with its steep rugged landscape, complex geology, dense drainage and road networks, is more vulnerable to landslides. In addition, areas along the Main Boundary Thrust (MBT) are particularly susceptible (**Figure 5-1**) due to geological instability, steep slopes, and intense rainfall, which collectively enhance slope failure potential.

5.1.2 Contribution of Landslide Conditioning Factors

Multicollinearity among the landslide conditioning variables incorporated in the susceptibility model was assessed using Variance Inflation Factor (VIF) analysis as shown in **Figure 5-2**.

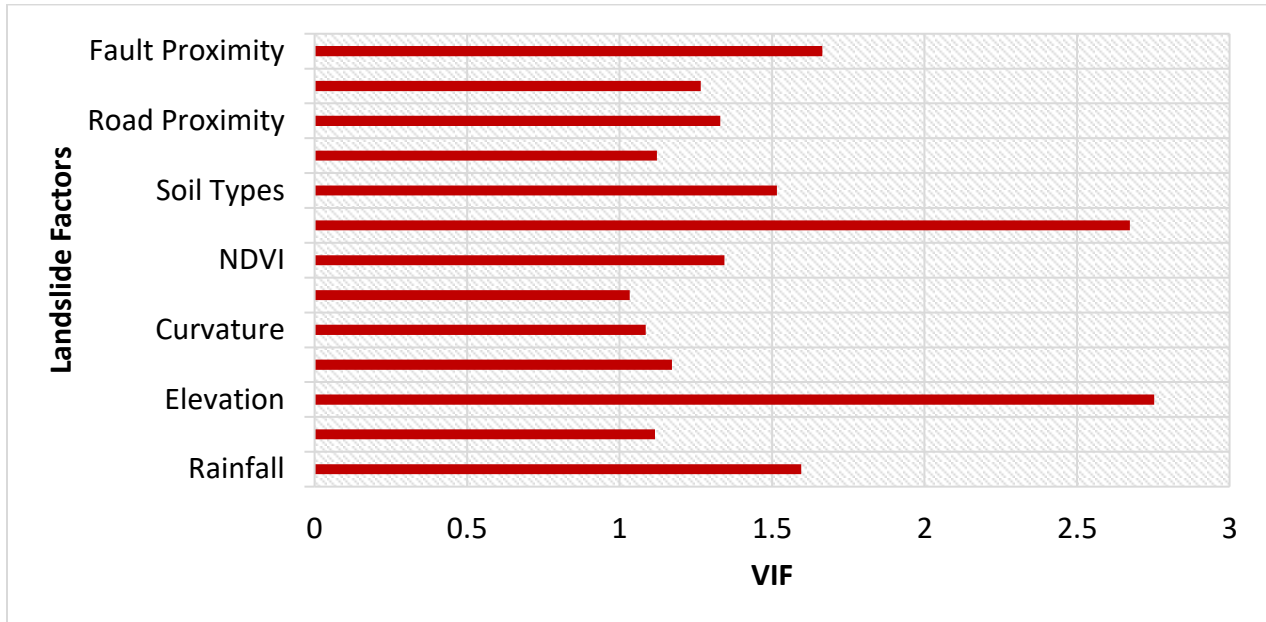


Figure 5-2: Variance Inflation Factor for landslide predictors

Multicollinearity can reduce model effectiveness by increasing the variance of regression coefficients and compromising the reliability of variable importances. The VIF analysis reveals that all predictor variables have values well below the commonly accepted threshold of 5, indicating the absence of serious multicollinearity among the selected factors. Elevation and geology exhibit comparatively higher VIF values than the other variables, suggesting a moderate level of association with related topographic and environmental parameters. However, these values remain within acceptable limits and therefore do not compromise model stability.

Other variables, including rainfall, soil type, NDVI, slope, and river proximity, demonstrate moderate VIF values, reflecting some degree of interdependence, which is typical in environmental and terrain-based analyses. In contrast, factors such as fault proximity, Land Use Land Cover (LULC), Curvature, and Topographic Wetness Index (TWI) having VIF values

around 1, indicating minimal correlation with other predictors. This suggests the selected variables provide largely independent information and strengthen the overall robustness of the model.

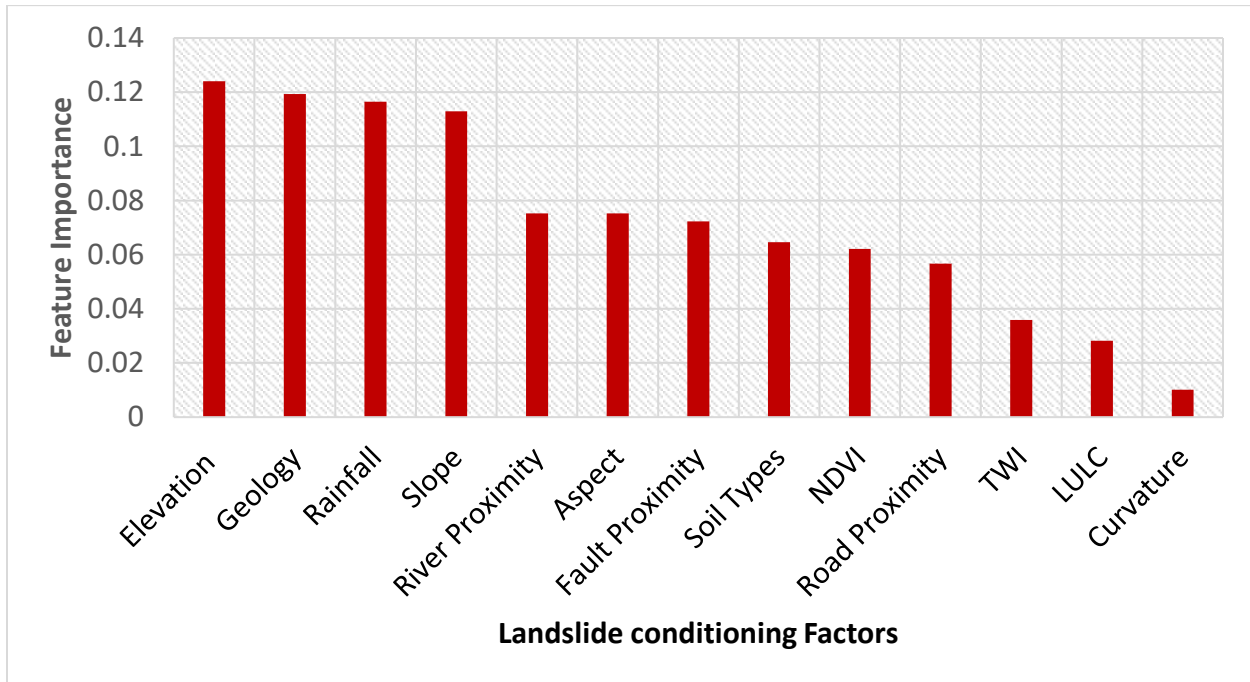


Figure 5-3: Permutation feature importance for landslide predictors

Overall, the VIF analysis verifies that the chosen landslide conditioning factors are statistically independent and appropriate for incorporation into the model. The absence of significant multi collinearity enhances the consistency and robustness of the model results and ensures that each variable contributes meaningfully to the prediction of landslide susceptibility.

The permutation feature importance analysis (**Figure 5-3**) was used to evaluate the relative contribution of landslide conditioning factors in the susceptibility model. The results indicate that elevation is the most influential variable, with the highest importance value, suggesting topography strongly controls landslide occurrence in the area. Geology, rainfall, and slope are also highly significant factors, Moderate importance is observed for river proximity, NDVI, road proximity, aspect, fault proximity, and soil types, also contribute to landslide susceptibility. In contrast, Topographic Wetness Index (TWI), Land Use Land Cover

(LULC), and Curvature show relatively low importance values, suggesting a limited influence on the model prediction. Overall, the results highlight that topographic, geological, and climate-related factors play a dominant role in controlling landslide occurrence, while land cover and terrain curvature have comparatively smaller contributions in the region.

5.1.3 Validation of Landslide Susceptibility Model

The performance of the model was assessed using the Area Under the Receiver Operating Characteristic curve (AU-ROC), Kappa statistics, and a confusion matrix within a Python environment using the Scikit-learn library. The ROC curve is a widely used evaluation tool that illustrates the relationship between the true positive and the false positive data. In this context, a true positive refers to locations where the model correctly identifies the presence of landslides in areas that are actually landslide-prone, while a false positive occurs when the model incorrectly classifies a stable area as susceptible to landslides. The AUC value, ranging from 0 to 1, provides an overall measure of model performance, where values above 0.5 indicate that the model performs better than random prediction and model validity. A higher AUC reflects greater predictive accuracy and stronger classification capability.

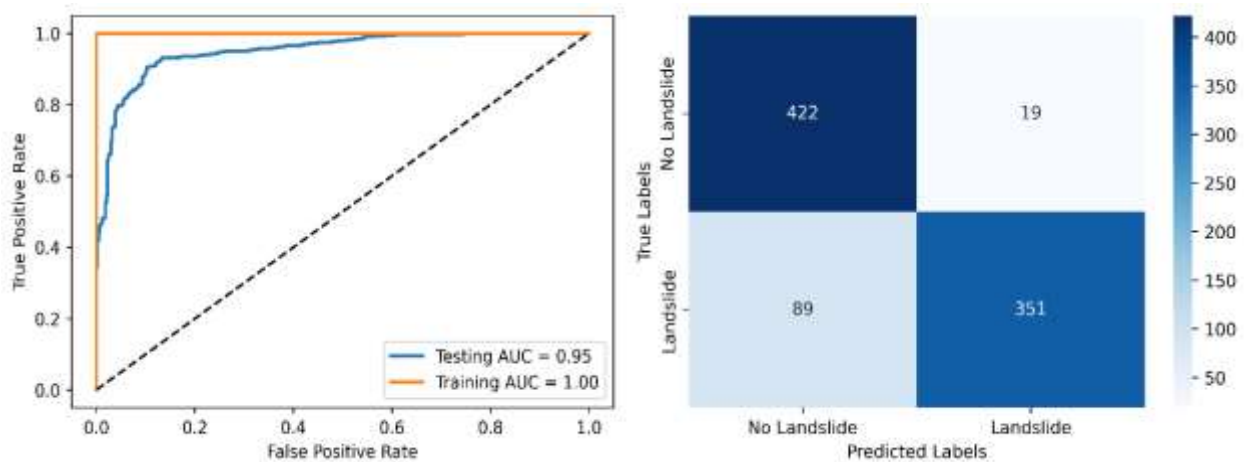


Figure 5-4: Receiver Operating Characteristics curve and confusion matrix for SVM model for landslide susceptibility

Table 5-2: Classification report of SVM model for landslide

Class	precision	recall	f1-score	SVM Accuracy	Cohen's Kappa Score
0	0.83	0.96	0.89	0.877	0.755
1	0.95	0.80	0.87		

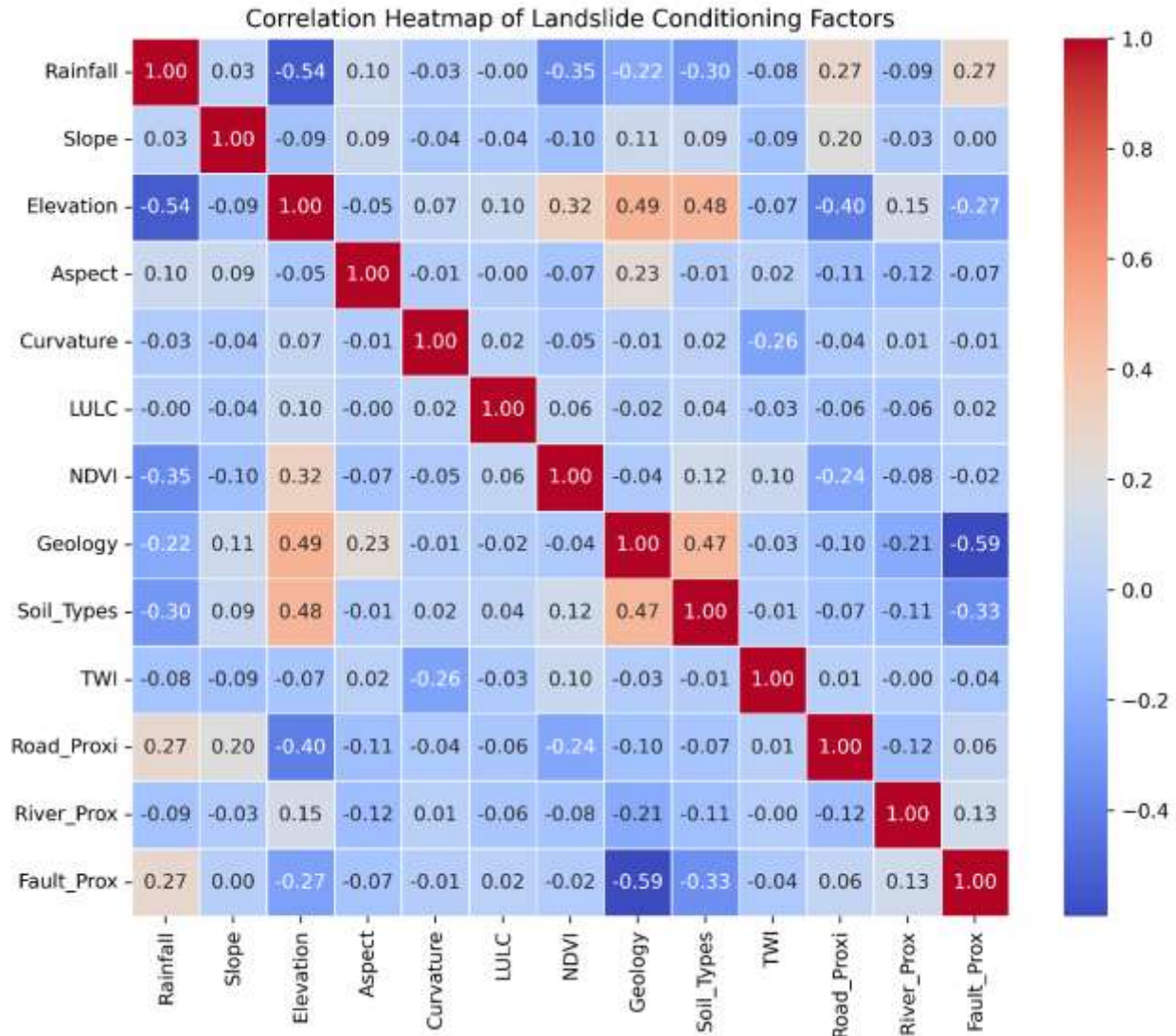


Figure 5-5: Correlation Heatmap for Landslide Conditioning Factors

In this study, the landslide susceptibility model achieved an AUC value of 95 % (Table 5-2), indicating excellent predictive performance and a high level of reliability in distinguishing

between landslide-prone and non-landslide-prone areas. **(Figure 5-4)** presents the receiver operating characteristics curve along with confusion matrix of the model. The confusion matrix revealed a high number of true negatives (422) and true positives (351), indicating that the model performs well in correctly identifying both stable and landslide-prone areas. However, the presence of false negatives (89) suggests that a portion of actual landslide-prone locations were not detected by the model, which is a commonly observed limitation in landslide susceptibility assessments. On the other hand, the low number of false positives (19) indicates that the model rarely classifies stable areas as susceptible to landslides, reflecting good classification precision.

Overall, the SVM model achieved an accuracy of 0.877, indicating a high proportion of correctly classified instances. In addition, the Cohen's Kappa score of 0.755 suggests substantial agreement between the predicted and observed classes, confirming that the model performs reliably beyond chance level classification. Further, the correlation heat map of landslide factors illustrates strength and direction of relationships among the variables used in the landslide susceptibility model **(Figure 5-5)**. The correlation values range from -1 to +1, where positive values indicate a direct relationship between variables and negative values represent an inverse relationship. Overall, the heat map suggests that the conditioning factors are largely independent of one another, with only a few showing moderate levels of correlation. This indicates that there is minimal redundancy among the selected variables, making them appropriate for inclusion in the landslide susceptibility modeling without significantly affecting model reliability.

5.2 Flood Susceptibility Assessment

5.2.1 Flood Susceptibility Zonation

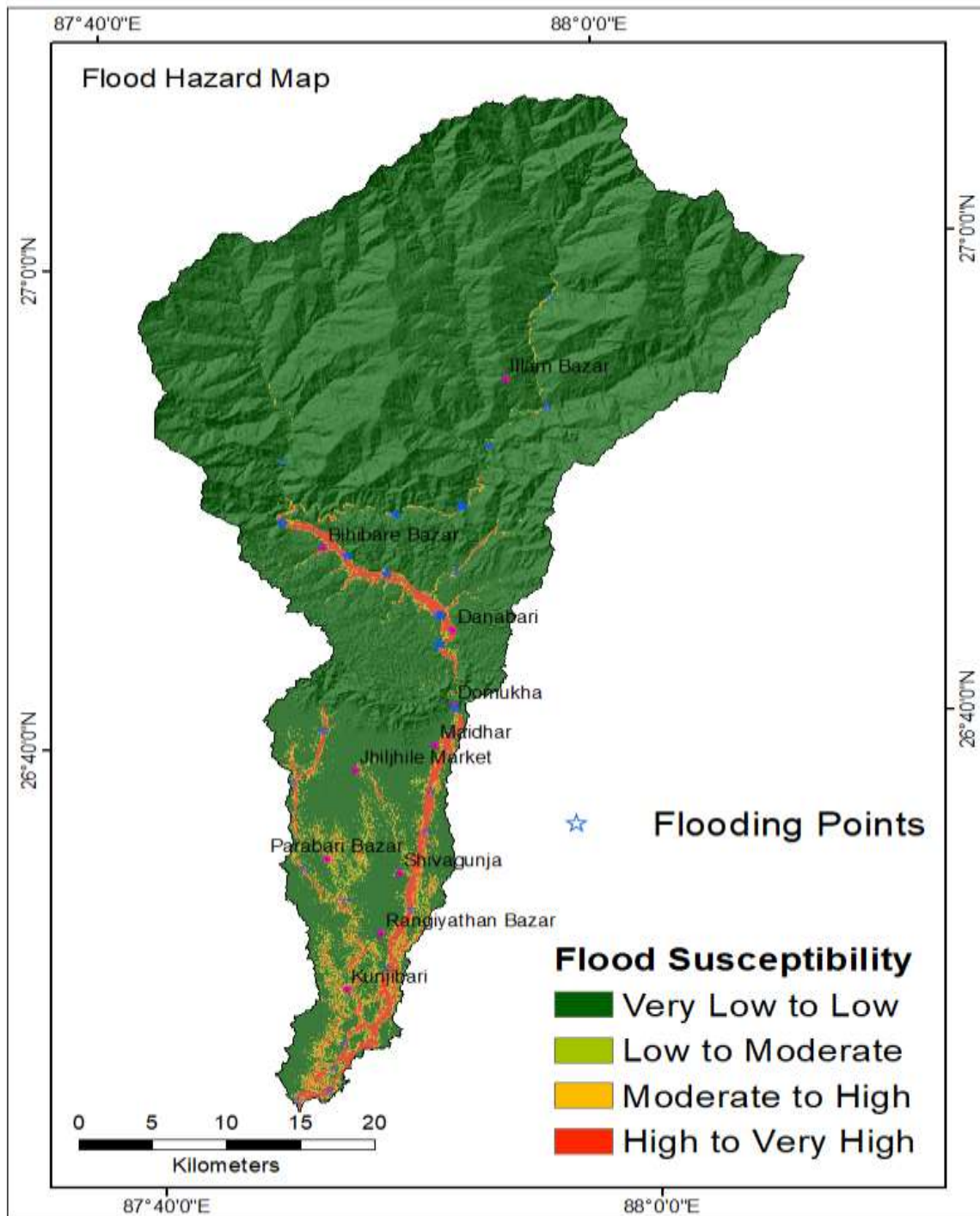


Figure 5-6: Flood susceptibility map of Kankai Basin

The Support Vector Classification (SVC) model was trained for flood hazard using the prepared training dataset, and it was then applied to estimate the probability of flood occurrence for each pixel. These probability values were used as a susceptibility index to generate the flood susceptibility map (FSM) within a GIS environment. The resulting map was further classified into four categories representing varying levels of susceptibility, from very low to very high. This classification was performed using the natural breaks method in GIS, and the spatial distribution of Flood susceptibility was visualized using a color gradient, where green tones denote areas of very low susceptibility and dark red represents zones of very high susceptibility (**Figure 5-6**).

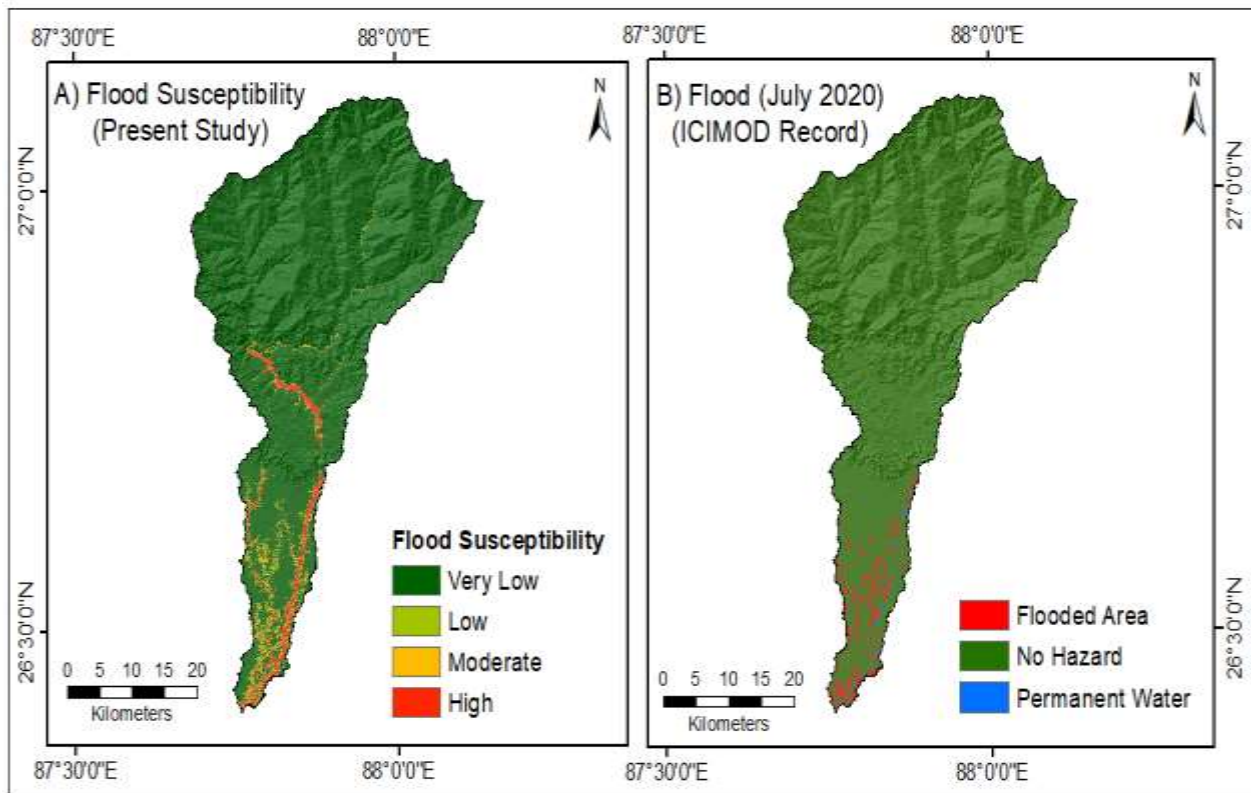


Figure 5-7: A) Flood susceptibility map of Kankai Basin, B) Flood, July 2020 ICIMOD Record in Kankai Basin

The flood susceptibility analysis reveals that 2.76 % of the study area is classified as high to very high risk, while 1.59 % falls under the moderate to high category and 2.48 % under low to moderate susceptibility. The majority of the basin (93.17 %), particularly the upper

catchment, exhibits very low to low flood susceptibility, mainly due to its steep mountainous terrain and efficient surface drainage.

Conversely, zones with higher flood susceptibility are mainly located in the southern Terai plain and along river networks, where, flat topography and extensive agricultural land increase exposure to inundation. This pattern clearly shows that the downstream lowland areas are considerably more vulnerable to flooding compared to the upstream hilly regions. The flood extent data from July 2020 (ICIMOD record) shown in **Figure 5-7 B** further supports this observation, confirming that the southern Terai region experiences more frequent flood events.

5.2.2 Influence of Flood Conditioning Factors

Multicollinearity among the flood predictors incorporated in the susceptibility model was assessed using Variance Inflation Factor (VIF) analysis as shown in **Figure 5-8**.

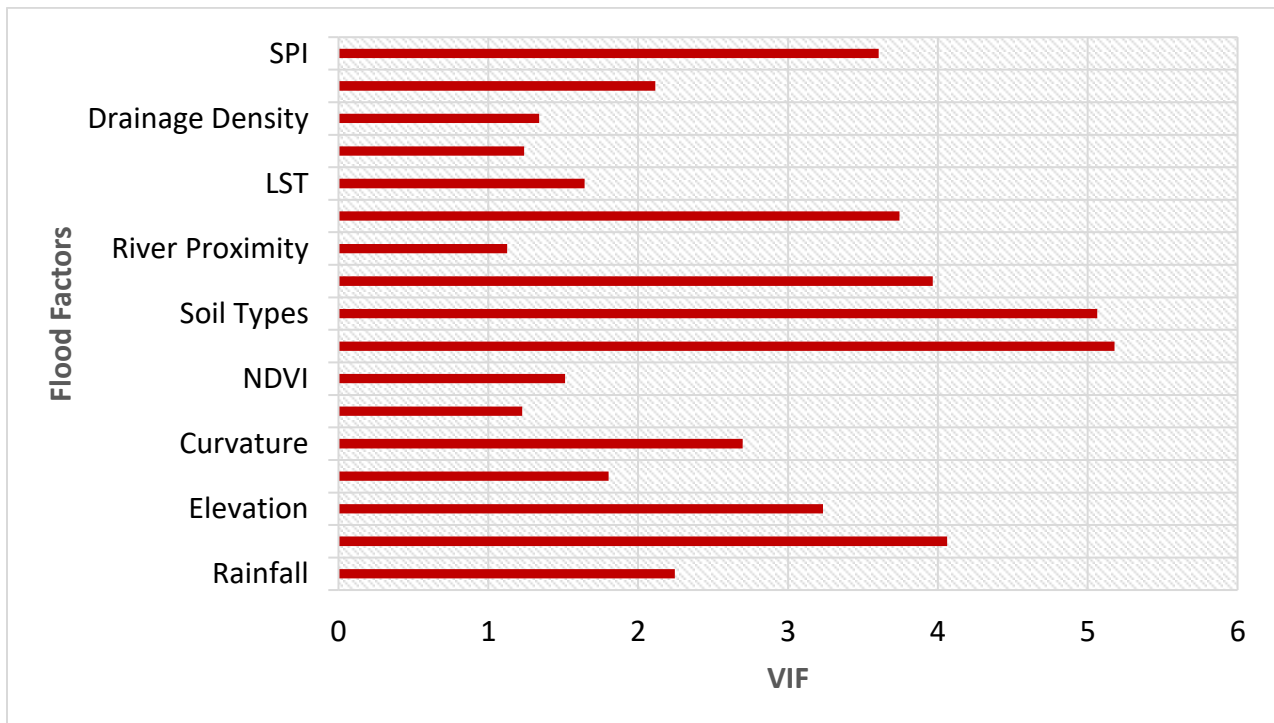


Figure 5-8: Variance Inflation Factor for Flood Predictors

Multi collinearity can negatively affect model performance by inflating the variance of regression coefficients and reducing the reliability of variable importance. The VIF analysis reveals that all predictor variables have values well below the commonly accepted threshold of 5, indicating the absence of serious multicollinearity among the selected factors. Among the variables, soil type and geology exhibit relatively higher VIF values compared to the other factors, indicating a moderate level of correlation with other variables. However, their values remain within the acceptable range, suggesting that their inclusion does not adversely affect the stability of the model. Other factors such as TWI, elevation, slope, show moderate VIF values, indicating a limited degree of correlation with other predictors. This is expected in environmental studies where certain terrain and climatic variables are naturally interrelated. In contrast, river proximity, land use land cover (LULC), and soil moisture display VIF values around 1, indicating very weak correlation with the other predictors. This suggests that these variables are largely independent and provide distinct information to the model without introducing redundancy. Overall, the VIF analysis confirms that the selected flood conditioning factors are statistically independent and suitable for inclusion in the susceptibility model. No significant multicollinearity enhances the robustness and consistency of the model and ensures that each variable contributes flood susceptibility.

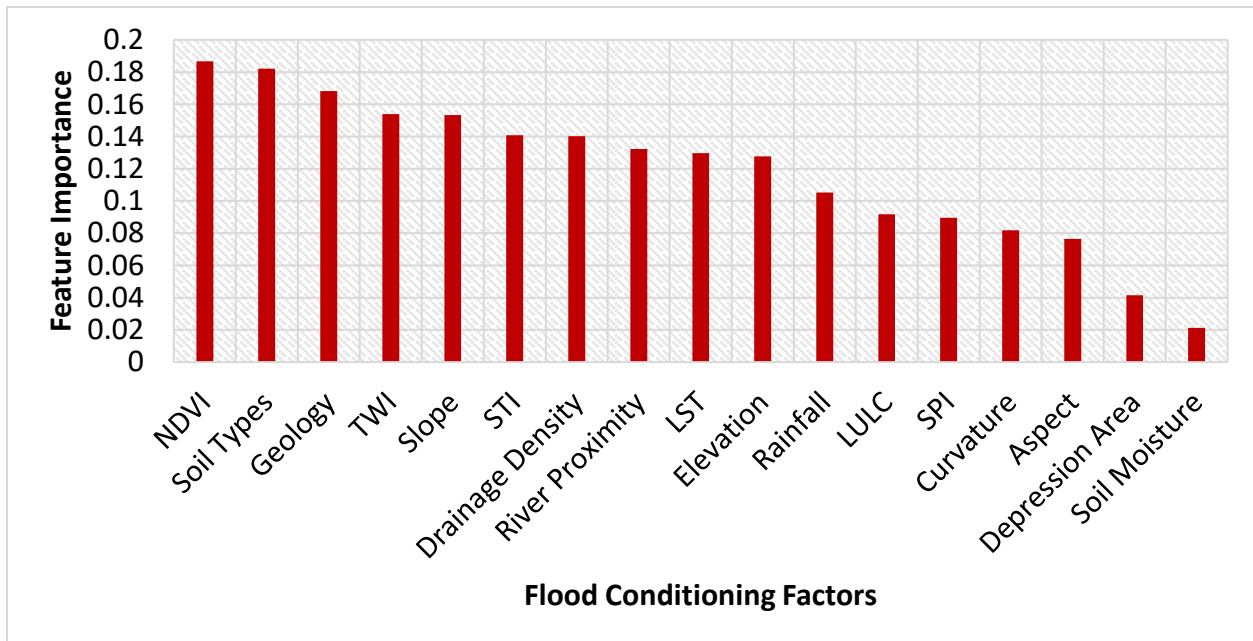


Figure 5-9: Permutation Feature Importance for flood predictors

The permutation feature importance analysis (**Figure 5-9**) was applied to assess the relative influence of flood predictors. The results show that NDVI is the most dominant predictor, exhibiting the highest importance value and indicating a strong control on flood occurrence in the study area. Soil type, geology, Topographic Wetness Index (TWI), and slope also emerge as highly significant variables contributing to flood susceptibility. In addition, moderate importance is observed for Land Use Land Cover (LULC), Stream Power Index (SPI), curvature, and aspect, which also play supporting roles in explaining flood distribution patterns. Overall, the results indicate that NDVI, soil type, geology, and rainfall-related factors are the key drivers influencing flood occurrence in the study area. In contrast, soil moisture shows a relatively lesser contribution to flood susceptibility.

5.2.3 Validation of Flood Susceptibility Model

The performance of the model was assessed using the Area Under the Receiver Operating Characteristic curve (AU-ROC), Kappa statistics, and a confusion matrix within a Python environment using the Scikit-learn library. The ROC curve is a widely used evaluation tool that illustrates the relationship between the true positive and the false positive data. In this context, a true positive refers to locations where the model correctly identifies the presence of flood in areas that are actually flood-prone, while a false positive occurs when the model incorrectly classifies a non-flood-prone area as flood susceptible. The AUC value, ranging from 0 to 1, provides an overall measure of model performance, where values above 0.5 indicate that the model performs better than random prediction and model validity. A higher AUC reflects greater predictive accuracy and stronger classification capability.

In this study, the landslide susceptibility model achieved an AUC value of 96 % (**Table 5-3**), indicating excellent predictive performance and a high level of reliability in distinguishing between landslide-prone and non-landslide-prone areas. (**Figure 5-10**) presents the receiver operating characteristics curve along with confusion matrix of the model. The confusion matrix revealed a high number of true negatives (561) and true positives (580), indicating that the model performs well in correctly identifying both stable and flood-prone areas.

Table 5-3: Classification report of SVM model for Flood

Class	SVM			Accuracy	Cohen's Kappa Score
	Precision	Recall	F1-score		
0	0.90	0.87	0.88	0.885	0.771
1	0.87	0.90	0.89		

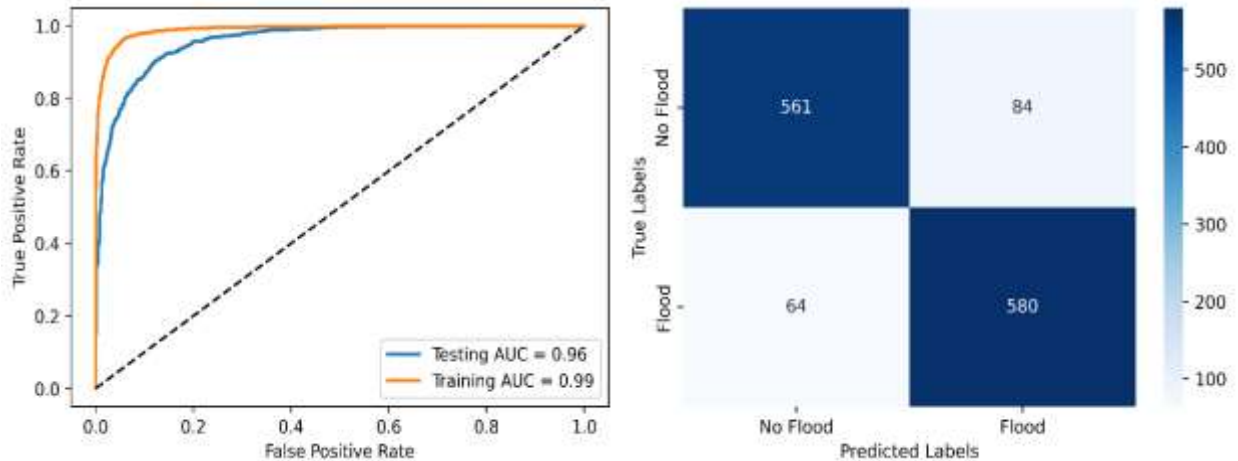


Figure 5-10: Receiver Operating Characteristics curve and confusion matrix for SVM model for Flood susceptibility

However, the presence of false negatives (64) suggests that a portion of actual flood prone locations were not detected by the model, which is a commonly observed limitation in flood susceptibility assessments. On the other hand, the low number of false positives (84) indicates that the model rarely classifies stable areas as susceptible to flooding, reflecting good classification precision. Overall, the SVM model achieved an accuracy of 0.885, indicating a high proportion of correctly classified instances. In addition, the Cohen’s Kappa score of 0.771 suggests substantial agreement between the predicted and observed classes, confirming that the model performs reliably beyond chance level classification. Further, the correlation heat map of flood predictors illustrates strength and direction of relationships among the variables used in the landslide susceptibility model (Figure 5-11).

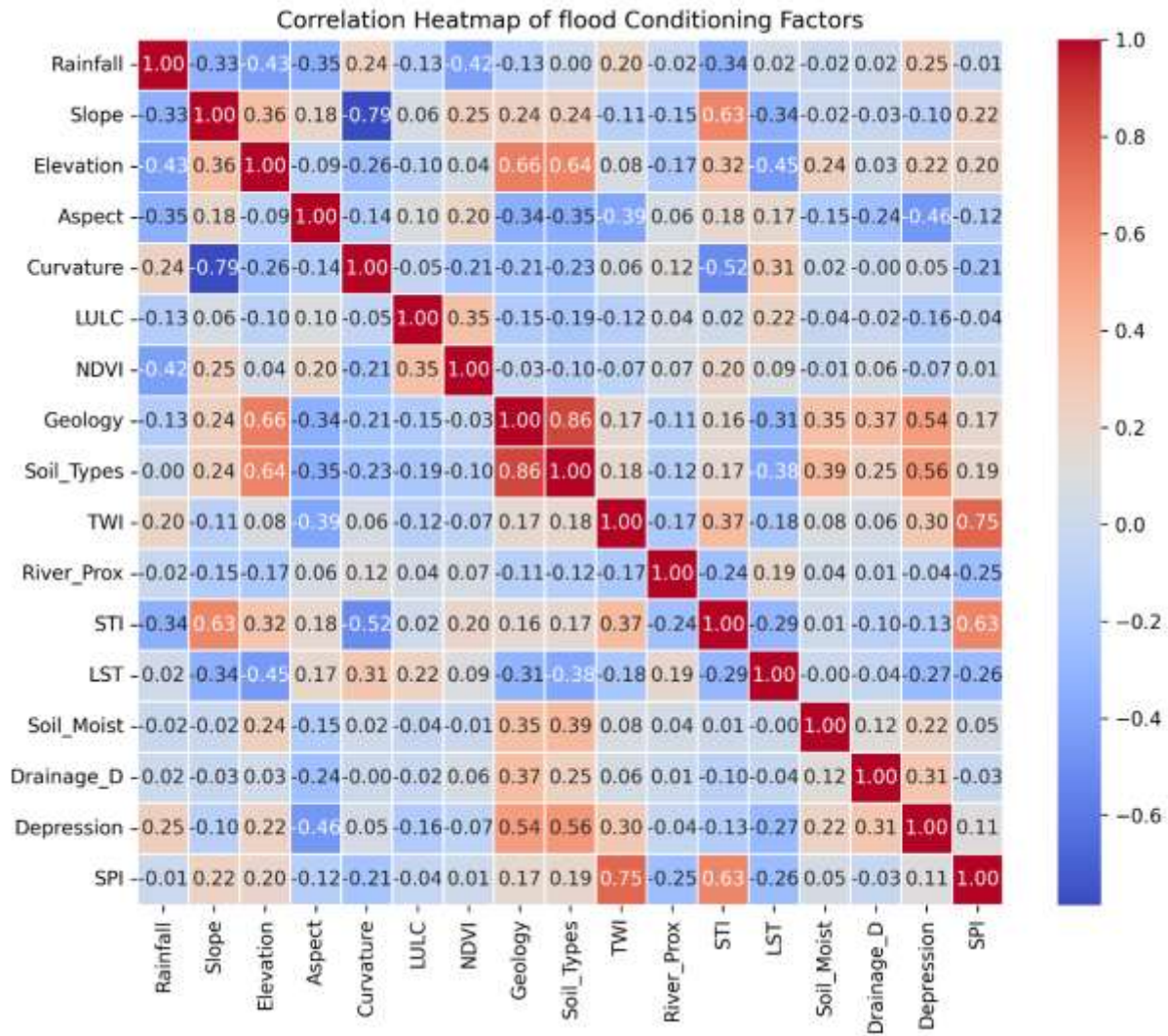


Figure 5-11: Correlation Heatmap for Flood Conditioning Factors

5.3 Soil Erosion Risk Assessment

The soil erosion risk assessment of the area was conducted using the erosion hazard classification erosion hazard map (**Figure 5-12A**). Erosion hazard is characterized by four major erosion potential classes: very low to low (3.54 %), low to moderate (51.42 %), moderate to high (43.79 %), and high to very high (1.25 %). The spatial distribution shows that the northern and north-western part of the basin are dominated by moderate to high and high to very high erosion potential zones. These areas correspond to rugged terrain and steeper slopes along the drainage and road network and its proximity where runoff

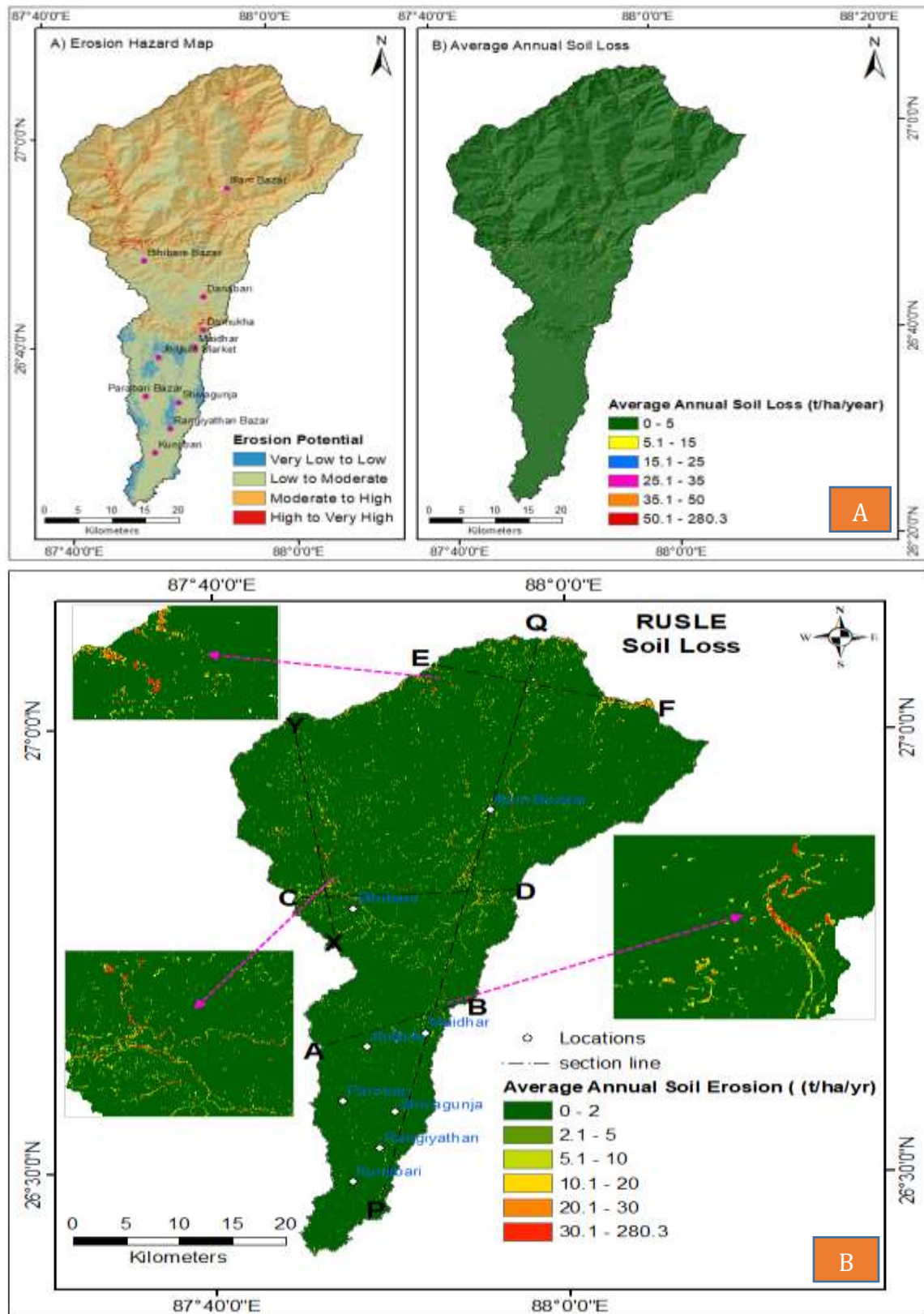


Figure 5-12: Erosion Hazrd mapping A) Erosion Susceptibility map, B) Average annual soil loss estimation map

velocity is comparatively higher, thereby increasing the susceptibility to soil detachment and transportation. In contrast, the central and southern parts of the watershed mainly fall within the very low to low and low to moderate erosion hazard classes. The relatively gentle slope conditions and better vegetation cover in these areas contribute to reduced soil erosion risk. hence, the analysis reveals a spatial variation in erosion susceptibility across the watershed, largely influenced by topographic characteristics, land cover conditions, and rainfall-induced runoff. The annual average soil loss map (**Figure 5-12B**) provides a quantitative estimate of soil erosion across the basin. The results indicate that the majority of the study area experiences very low soil loss rates ranging between 0 – 5 t/ha/year, suggesting relatively stable land conditions. However, some localized areas exhibit higher soil loss values ranging from 5.1–15 t/ha/year and 15.1 – 25 t/ha/year, while areas, particularly near to river banks show erosion rates exceeding 25 t/ha/year, with maximum value of 280.3 t/ha/yr. These higher erosion zones are mainly associated with steep slopes and areas are proximity to drainage network with limited vegetation protection, where rainfall impact and surface runoff contribute significantly to soil loss.

These hotspot areas are further clarified by the profiles along Section AB, CD, EF, PQ & XY (**Figure 5-13 - 5-17**). The elevation profile shows that soil loss remains minimal across gently undulating terrain in the initial segments, but increases sharply in zones characterized by abrupt elevation changes. This pattern is reinforced by the slope profile, where low-gradient areas ($< 5^\circ$) correspond to negligible erosion, while steep slopes ($>30^\circ$) coincide with pronounced spikes in soil loss, NDVI profile further highlights larger soil loss value at abrupt NDVI change location). Notably, the most extreme erosion peaks occur, where steep slopes and rapid elevation transitions with minimal vegetative cover likely enhance runoff velocity and sediment detachment. The combined analysis demonstrates that elevation alone does not directly control erosion intensity, the interaction of slope steepness, terrain variability and vegetative cover plays a critical role in accelerating soil loss. These findings indicate that erosion risk in the study area is highly localized and primarily controlled by topographic factors, underscoring the need for specific methods for conserving soil in steep and geomorphologically unstable zones rather than uniform interventions across the landscape.

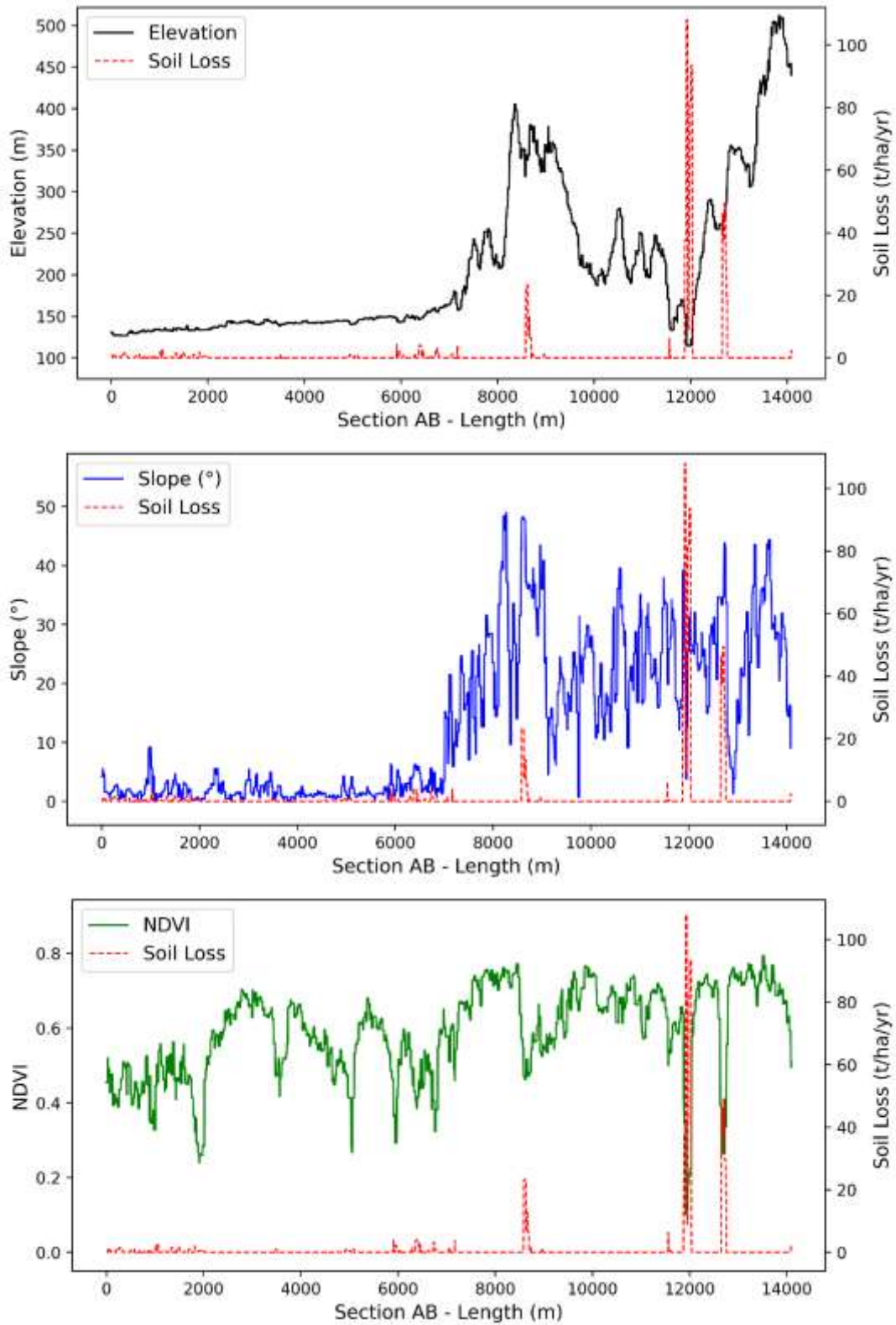


Figure 5-13: Cross Sectional profile of soil erosion at AB– Elevation, Slope and NDVI vs Soil loss plot

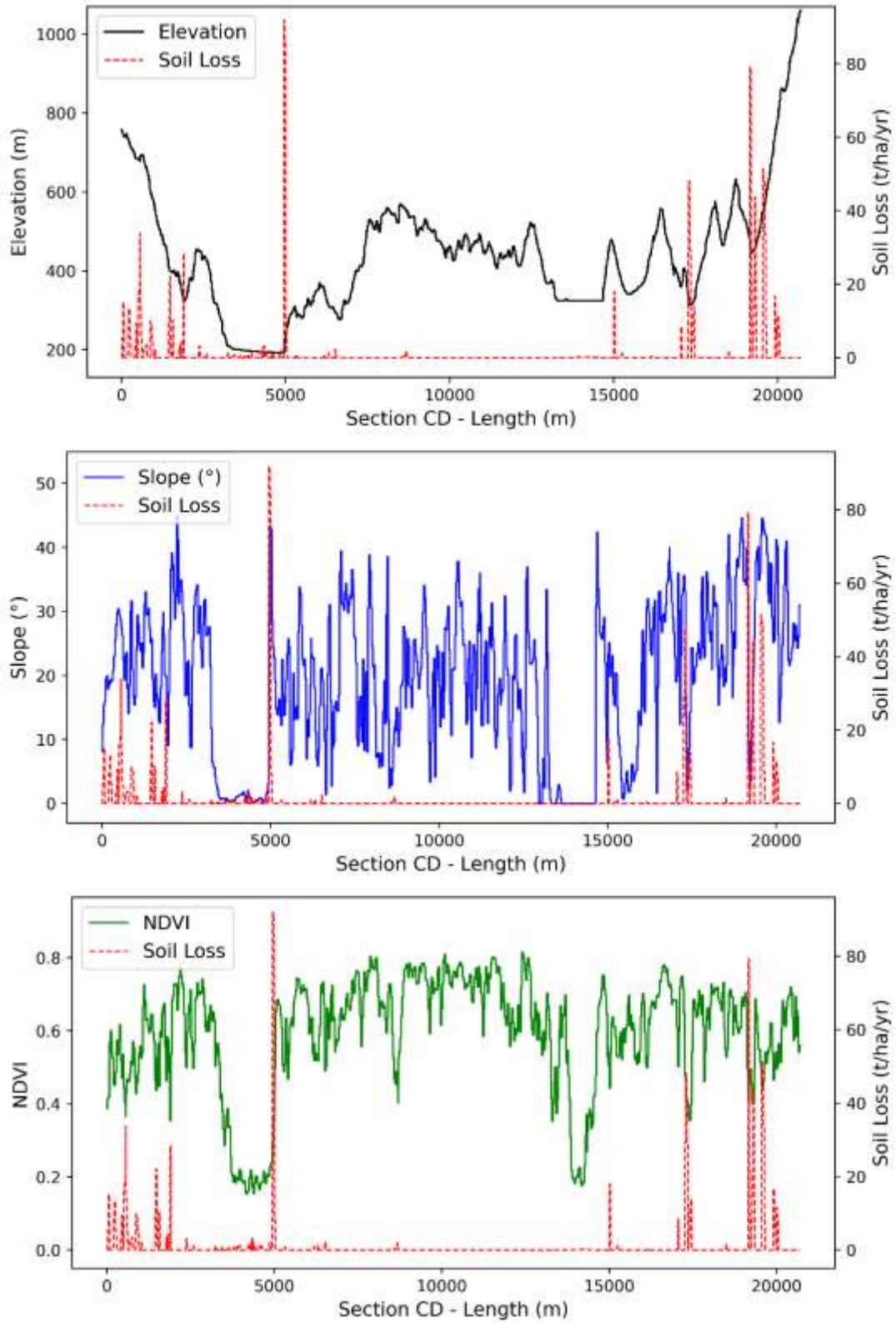


Figure 5-14: Cross Sectional profile of soil erosion at CD – Elevation, Slope and NDVI vs Soil loss plot

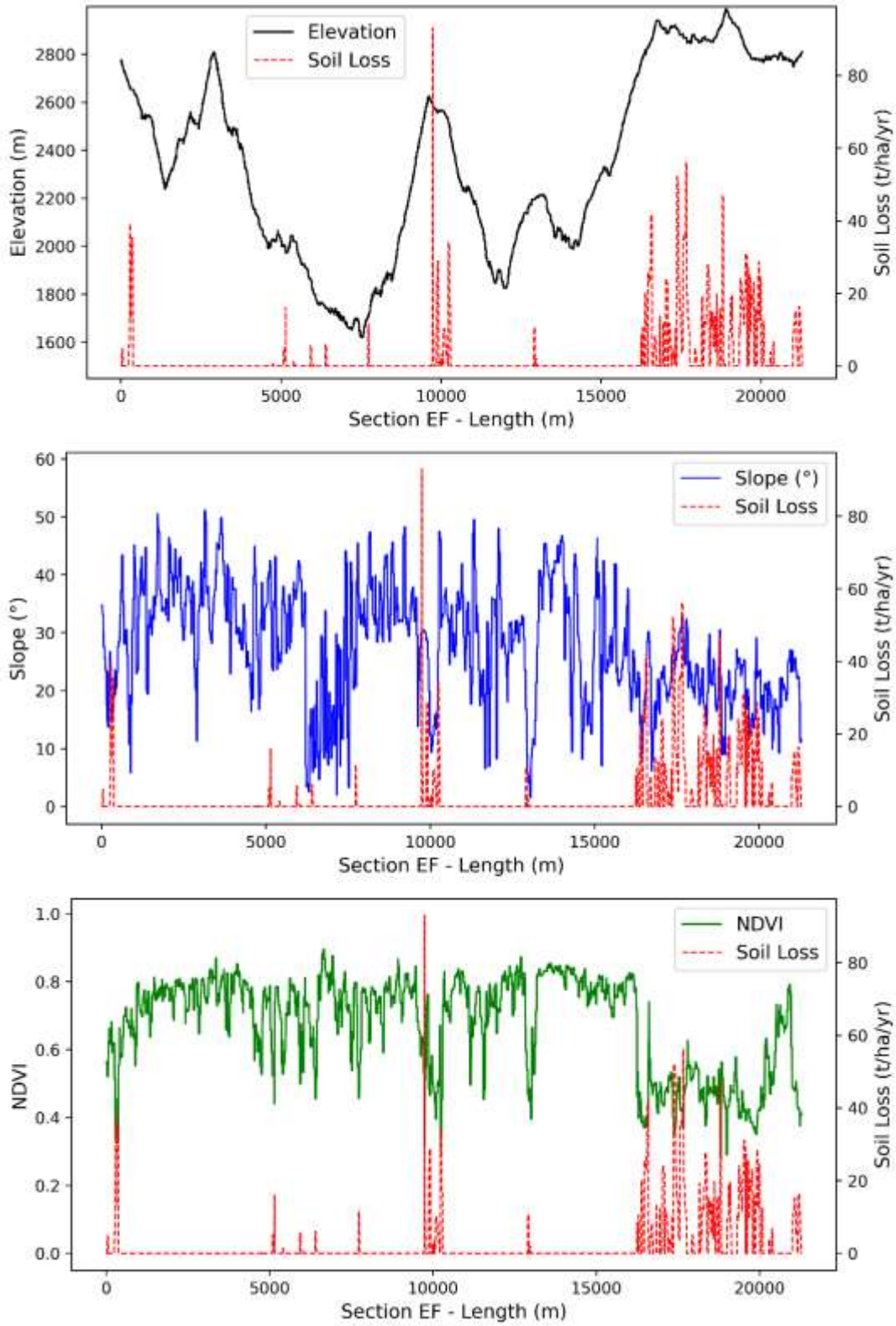


Figure 5-15: Cross Sectional profile of soil erosion at EF – Elevation, Slope and NDVI vs Soil loss plot

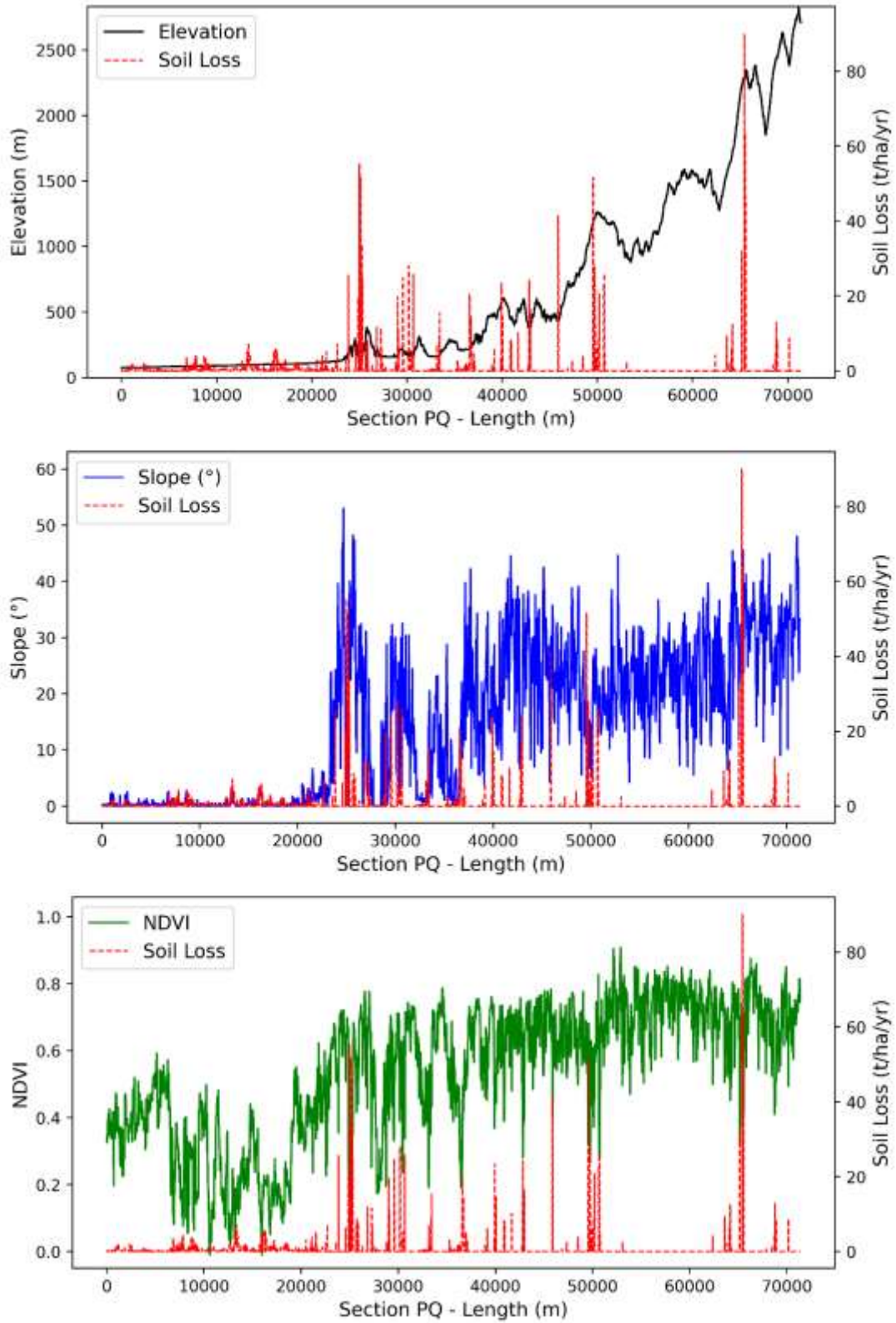


Figure 5-16: Cross Sectional profile of soil erosion at PQ – Elevation, Slope and NDVI vs Soil loss plot

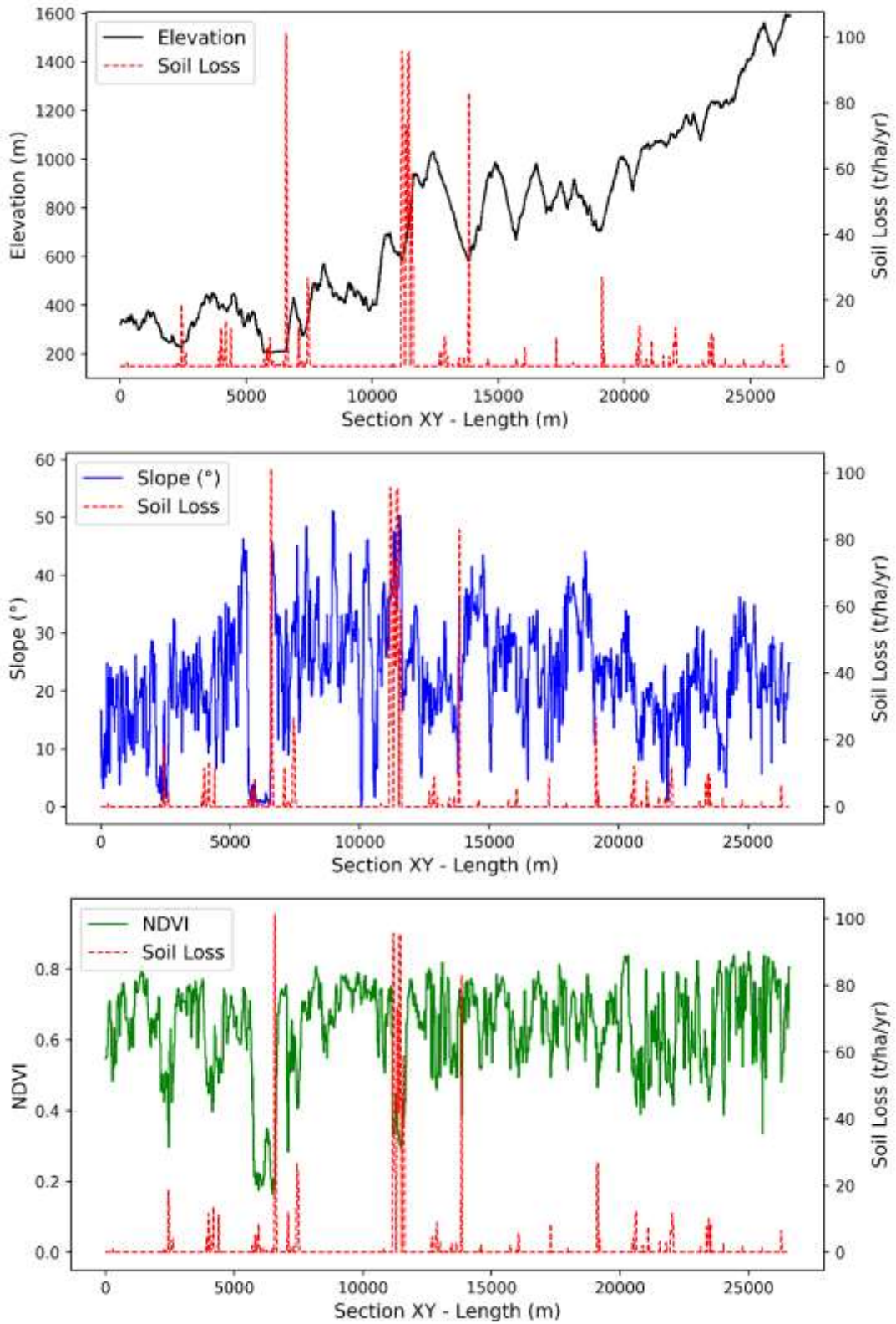


Figure 5-17: Cross Sectional profile of soil erosion at XY – Elevation, Slope and NDVI vs Soil loss plot

5.4 Integrated Cascading Hazard Assessment

This study presents an integrated multi-hazard framework combining machine learning, geospatial analysis, and Monte Carlo simulation incorporating AHP weights. A Support Vector Machine was applied to evaluate landslide susceptibility, using a multi-temporal inventory of 842 polygons and 13 conditioning factors including topography, lithology, rainfall, soil, land use, and proximity to roads, rivers, and faults. Similarly, flood susceptibility modeled using 2147 pixels (30 m resolution) of historical flood locations and 17 influencing factors in SVC framework. Soil erosion was estimated through a weighted overlay of six geomorphic and hydrological indicators, complemented by RUSLE calculations. A multi-hazard exposure map was then generated using a weighted overlay approach, with weights were first assigned using AHP and then tested with Monte-Carlo simulations to reduce uncertainty. A multi-hazard map was initially produced (**Figure 5-18A**) using a weighted overlay approach, assigning relative contributions of 44% (landslides), 39% (floods), and 17% (soil erosion) based on AHP weights (**Table 5-4**). However, this deterministic framework does not account for uncertainty in weight selection.

Table 5-4: Pair-wise comparisons, weighting coefficients for multi-hazard evaluation

Hazards	Landslide	Flood	Erosion	Weight
Landslide	1	1	3	0.44
Flood	1	1	2	0.39
Soil Erosion	1/3	1/2	1	0.17

CR = 0.021 < 0.05

To address this, a Monte Carlo-based method was implemented to derive an uncertainty-aware composite risk metric. Spatial layers for soil erosion (S), flood hazard (F), and landslide susceptibility (L) were combined using baseline AHP weights (W_S, W_F, W_L). Weight uncertainty was incorporated by perturbing each weight within $\pm 20\%$ across number of simulations. In each iteration, perturbed weights were normalized to sum to unity and used

to compute the Multi-Hazard Index (MHI) as a weighted linear combination of the hazard layers.

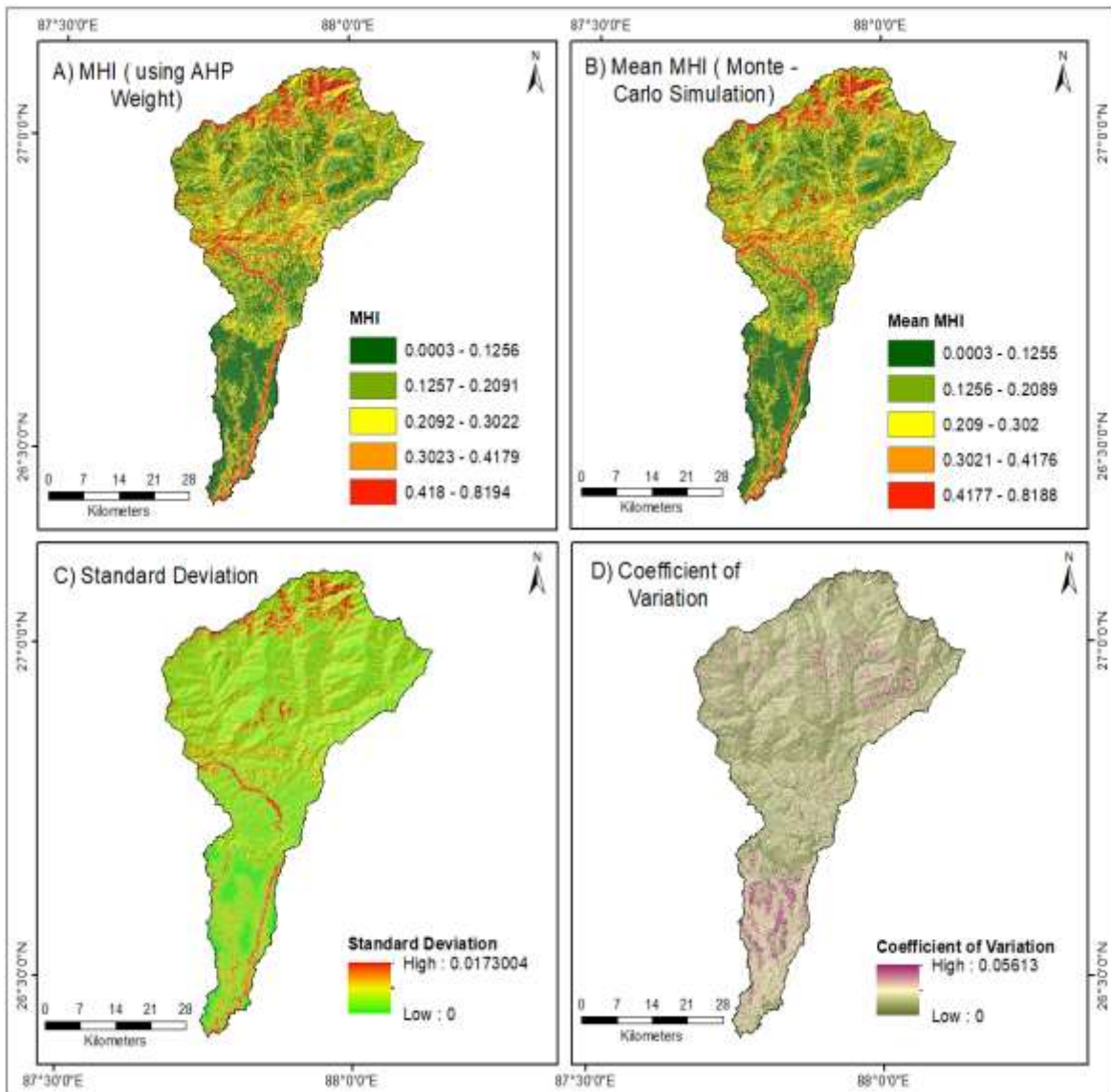


Figure 5-18: Local Level wise Multi Hazard Suseptibility Assessment of Kankai Basin (A) MHI,using AHP, (B) Mean MHI , Monte- Carlo Simulation, (C) Standard Deviation, (D) Coefficient of Variation

The simulation framework accumulates MHI values and their squares to estimate the mean and standard deviation, while also recording exceedance frequencies relative to a predefined threshold. Final outputs include maps of mean hazard intensity (**Figure 5-18B**), standard deviation (**Figure 5-18C**), coefficient of variation (**Figure 5-18D**). This probabilistic

approach enhances the robustness and consistency of multi-hazard assessment by explicitly accounting for uncertainty in hazard weighting. **(Figure 5-18D)** show low uncertainty value ($< 6\%$) at high multi hazard index area of **(Figure 5-18A)**. Hence, initial weights assign and **(Figure 5-18A)** best represent the multi hazard integration reliability. Mean hazard intensity **(Figure 5-18B)** is considered as final output map of Integrated multi hazard susceptibility.

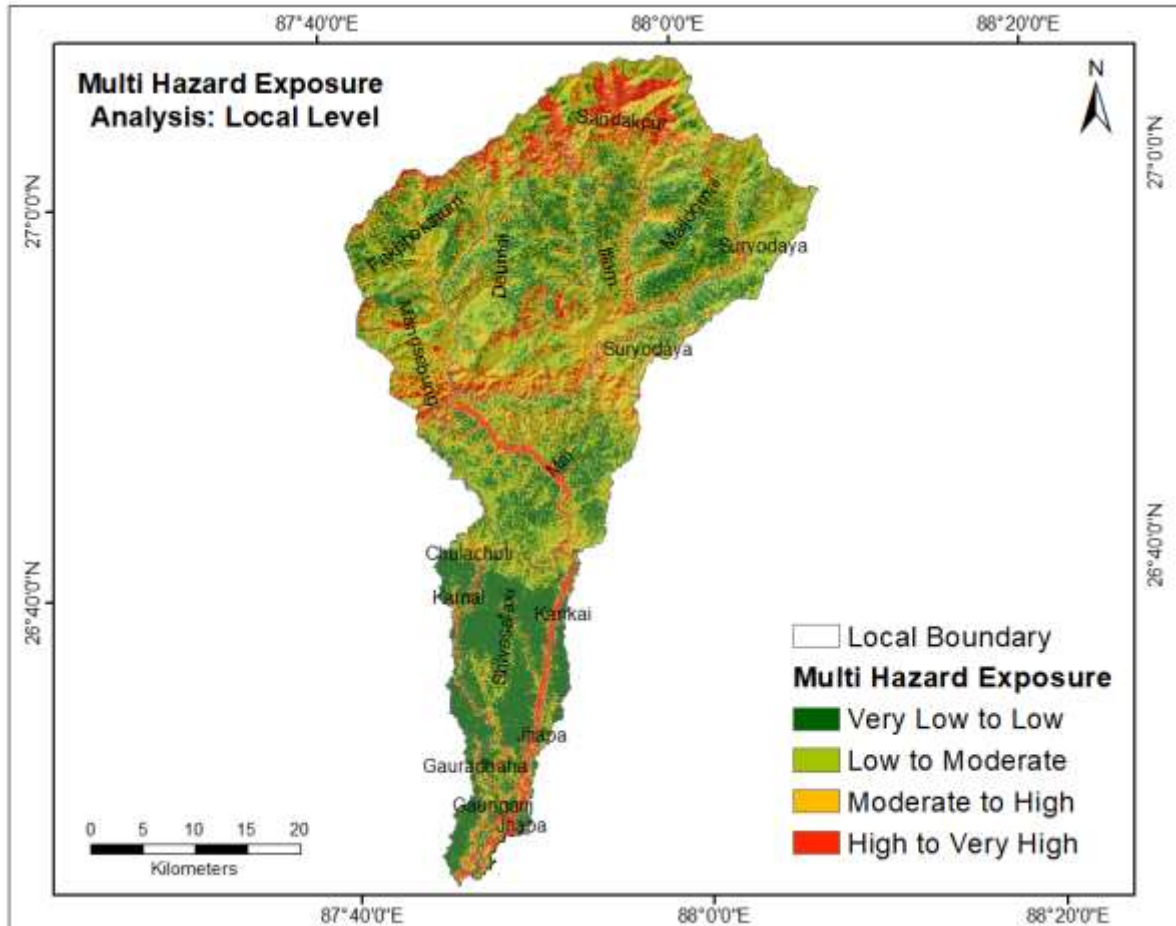


Figure 5-19: Local Level wise Multi Hazard Suseptibility Assessment of Kankai Basin

The multi-hazard susceptibility assessment of the Kankai Basin reveals a heterogeneous spatial distribution of hazard exposure influenced by landslide, flood, and soil erosion processes. The spatial distribution of multi hazard map reveals that 10.87 % of the area has high to very high 21.88 % of area has moderate to high, 37.58 % of the area has low to moderate susceptibility and 29.66 % of area has very low to low susceptibility **(Table 5-5,**

Figure 5-20). The resulting map (**Figure 5-19 & 21**) categorizes the basin into four hazard zones, where high susceptibility areas are predominantly concentrated in the upstream regions and along major river channels, reflecting the combined effects of steep topography and fluvial dynamics. Moderate hazard zones occupy the mid-basin areas, while the southern downstream regions are largely characterized by low to very low hazard levels. These findings highlight that the upper catchment is particularly vulnerable to cascading hazards, whereas the lower basin exhibits relatively stable conditions with localized flood risks. This spatial pattern provides critical insights for disaster reduction, land-use planning and targeted risk management in the basin.

Table 5-5: Percentage Hazard by Area of the Basin for different Hazards

Hazard Class	% Erosion	% Flood	% Landslides	% Multi Hazard
Very Low to Low	3.54	93.17	63.69	29.66
Low to Moderate	51.42	2.48	24.96	37.58
Moderate to High	43.79	1.59	7.6	21.88
High to Very High	1.25	2.76	3.75	10.87

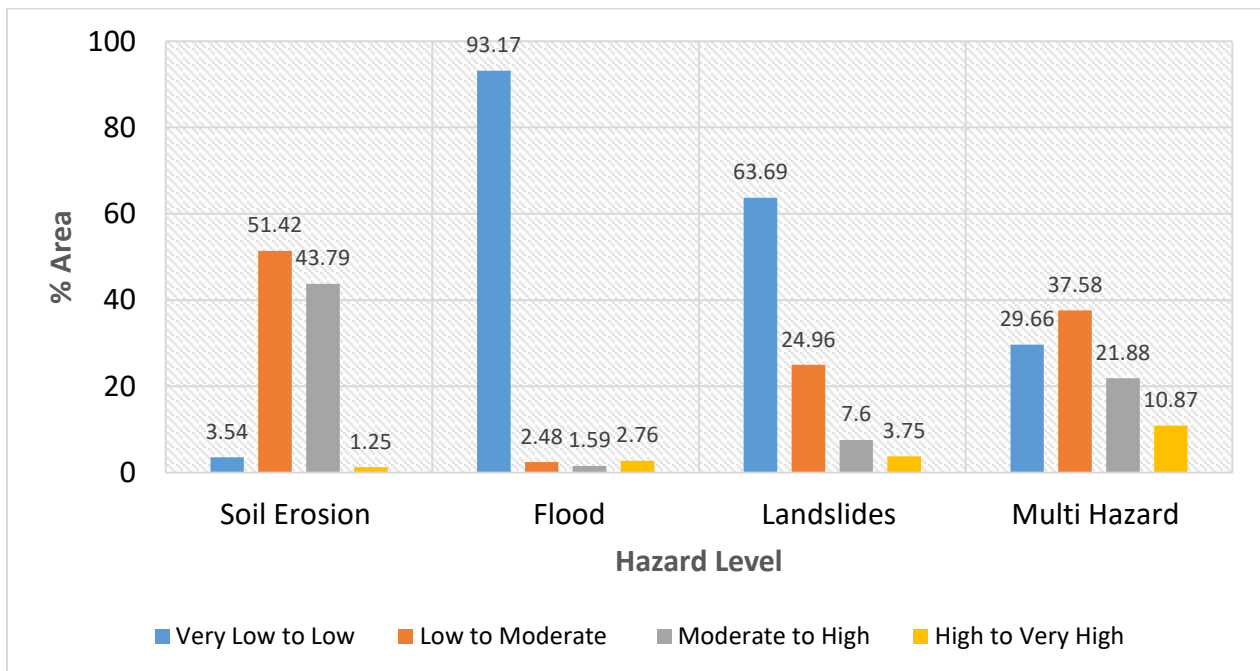


Figure 5-20: Percentage area of different Hazard category for different hazards

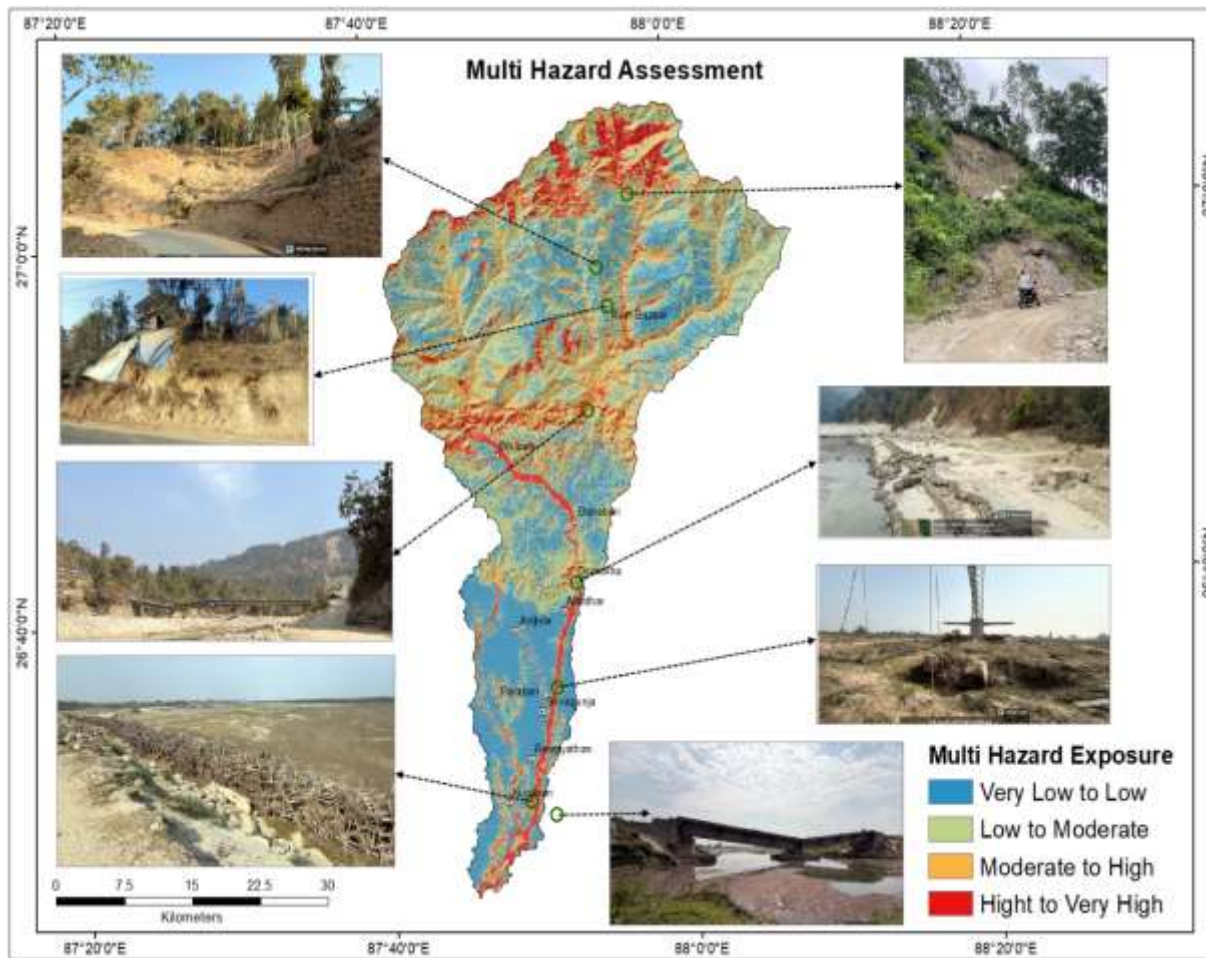


Figure 5-21: Multi Hazard Suseptibility Assessment of Kankai Basin

5.5 Multi Hazard Vulnerability and Risk Assessment

The multi-hazard risk assessment of the Kankai Basin was derived through an integrated geospatial analysis combining hazard intensity, population exposure, and spatial vulnerability indicators within a GIS environment. Individual hazard layers (e.g., flood, landslide, and erosion susceptibility) were first prepared using thematic variables such as slope, elevation, rainfall, drainage density, and land use, and each factor was standardized and weighted using Analytical Hierarchy Process approach. These hazard layers were then overlaid using a weighted linear combination to generate a composite hazard index. Population density was incorporated as an exposure layer, where higher population concentrations increase potential risk.

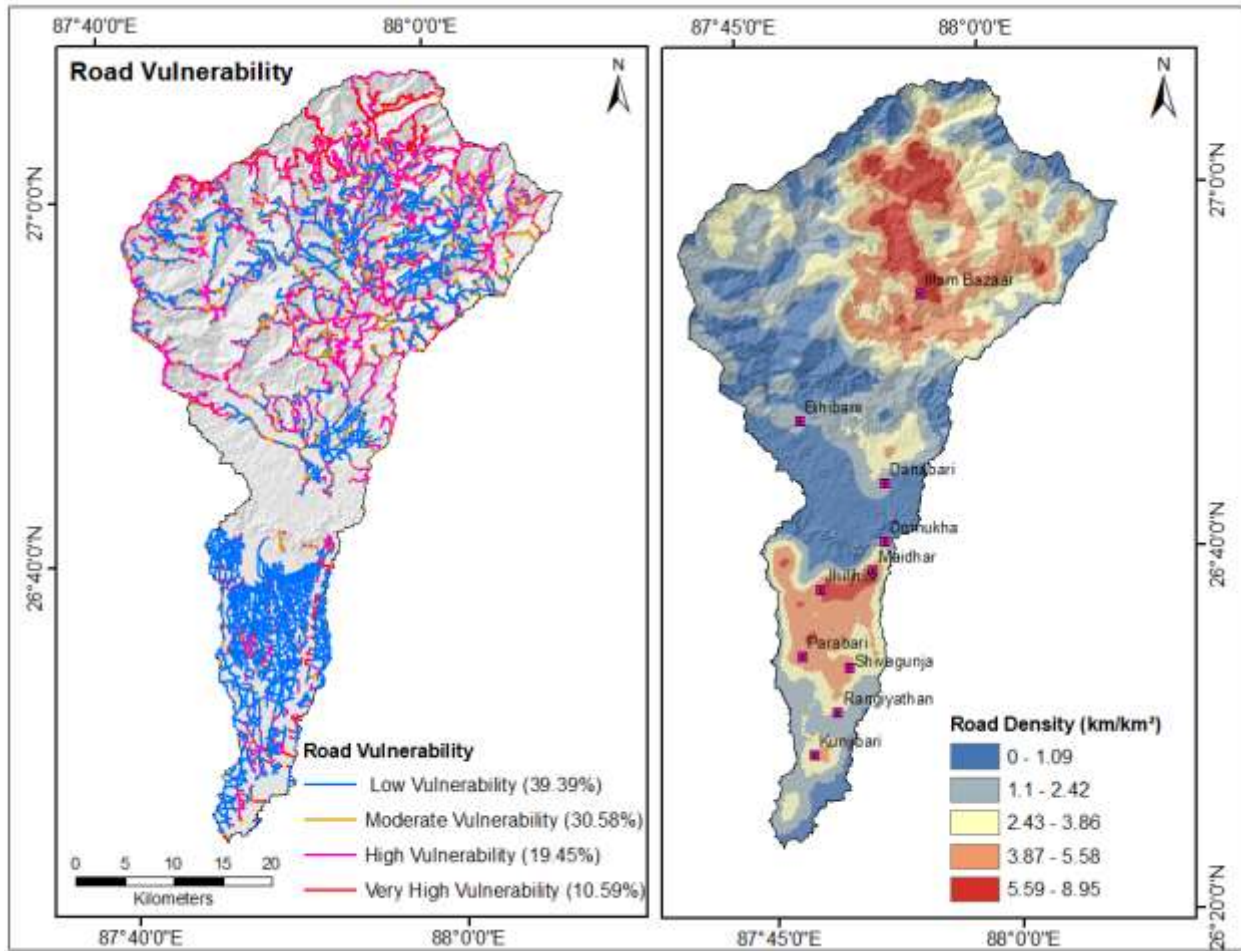


Figure 5-22: Road Vulnerability Assessment of Kankai Basin

The final risk map (**Figure 5-24**) was generated by integrating the composite hazard index with the exposure layer through raster overlay analysis and reclassification into four categories from very low to very high risk. **Table 5-6** presents the distribution of road networks, building exposure, and areal extent across different vulnerability classes (**Figure 5-22 & 5-23**), providing insight into the spatial pattern of multi-hazard risk (**Figure 5-24**). Overall, the low vulnerability class dominates the study area, covering 50.11 % of the basin area and containing the highest concentration of infrastructure, including 1208.9 km of roads and 28,880 buildings. This indicates that a significant portion of development is located in relatively safer zones. The moderate vulnerability class, accounting for 32.99 % of the area, also includes a substantial share of infrastructure (938.43 km of roads and 19976 buildings), suggesting that a large part of the

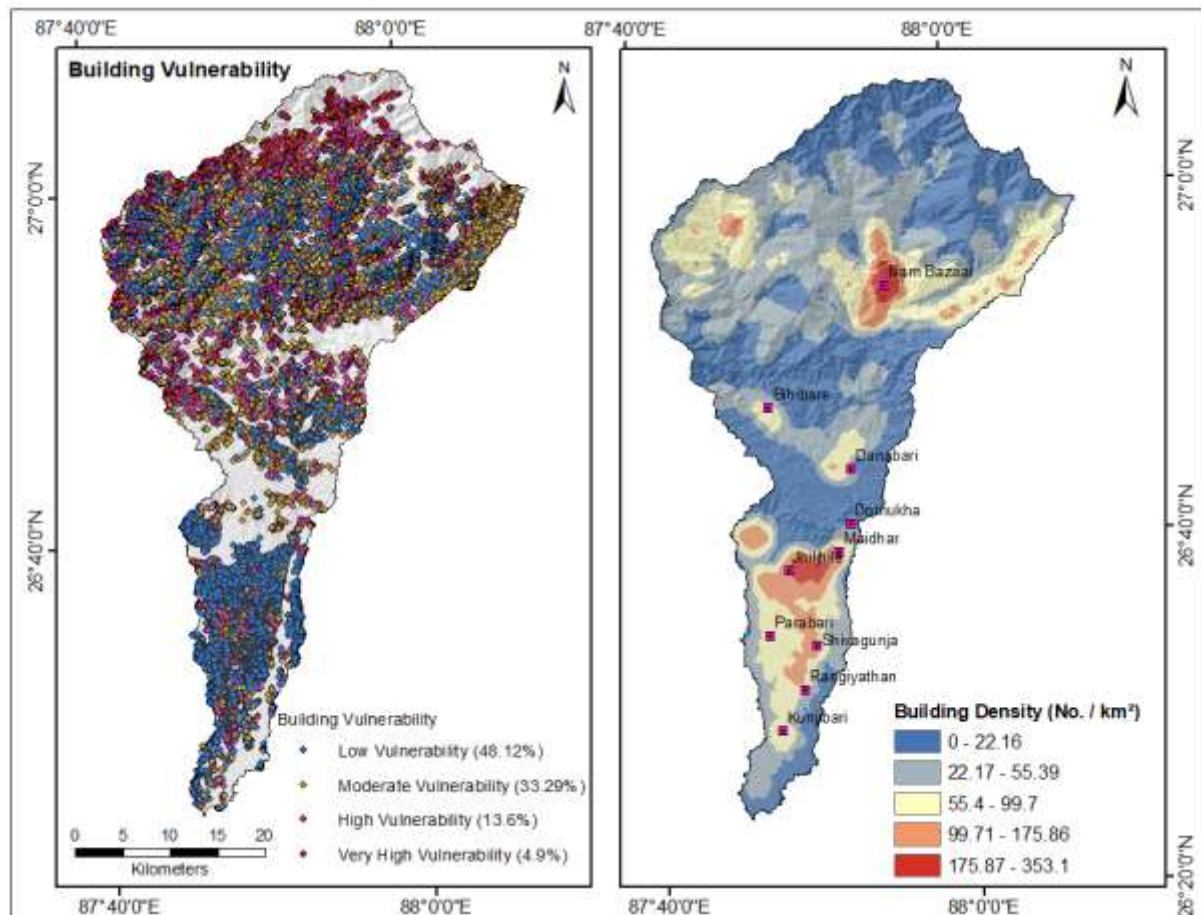


Figure 5-23: Building Vulnerability Assessment of Kankai Basin

Table 5-6: Multiple Hazard Vulnerability & Risk assessment

Vulnerability Class	Road Vulnerability (km)	Building Vulnerability (No.)	MHRA by % Area
Low	1208.9	28880	50.11
Moderate	938.43	19976	32.99
High	596.88	8163	13.10
Very High	325.06	2992	3.79

region lies in zones with intermediate risk, high and very high risk zones are concentrated mainly in the northern and central parts, particularly around Ilam Bazaar, reflecting the combined effect of higher hazard intensity and population concentration. Where hazards intensify under higher elevation, steep slope fragile geology and extreme environmental conditions such as heavy rainfall. In contrast, the high and very high vulnerability classes,

although covering a smaller proportion of the area (13.10 % and 3.79 % respectively), still contain a considerable amount of exposed infrastructure. Specifically, these zones include 596.88 km and 325.06 km of roads, and 8163 and 2992 buildings, respectively. This highlights that critical infrastructure and settlements are present within hazard-prone areas, increasing the potential risk of damage during multi-hazard events.

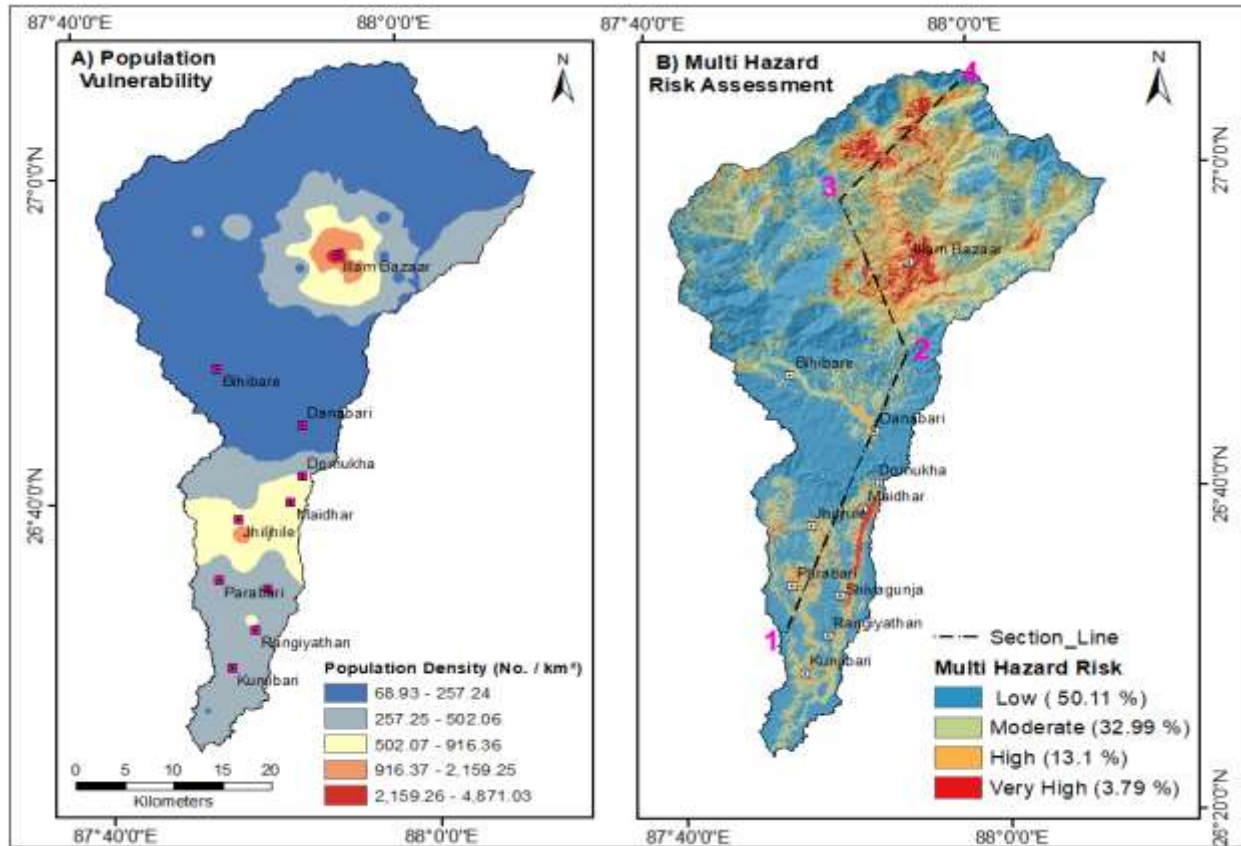


Figure 5-24: Population vulnerability and Multi Hazard Risk Assessment of Kankai Basin

Figures 5-25 and 5-26 present the relationships between multi-hazard risk and distance from roads, and building density, respectively, along the transect 1–2–3–4 shown in Figure 5-24(B). The results clearly indicate that multi-hazard risk generally decreases with increasing distance from roads, highlighting the strong influence of road proximity on hazard exposure. However, Figure 5-26 reveals an exception along the upper segment of the transect (3–4), where multi-hazard risk remains relatively high despite low building density. This anomaly is primarily attributed to extensive local road construction in the upper basin

area, which has increased terrain disturbance and consequently elevated hazard susceptibility even in sparsely built-up zones.

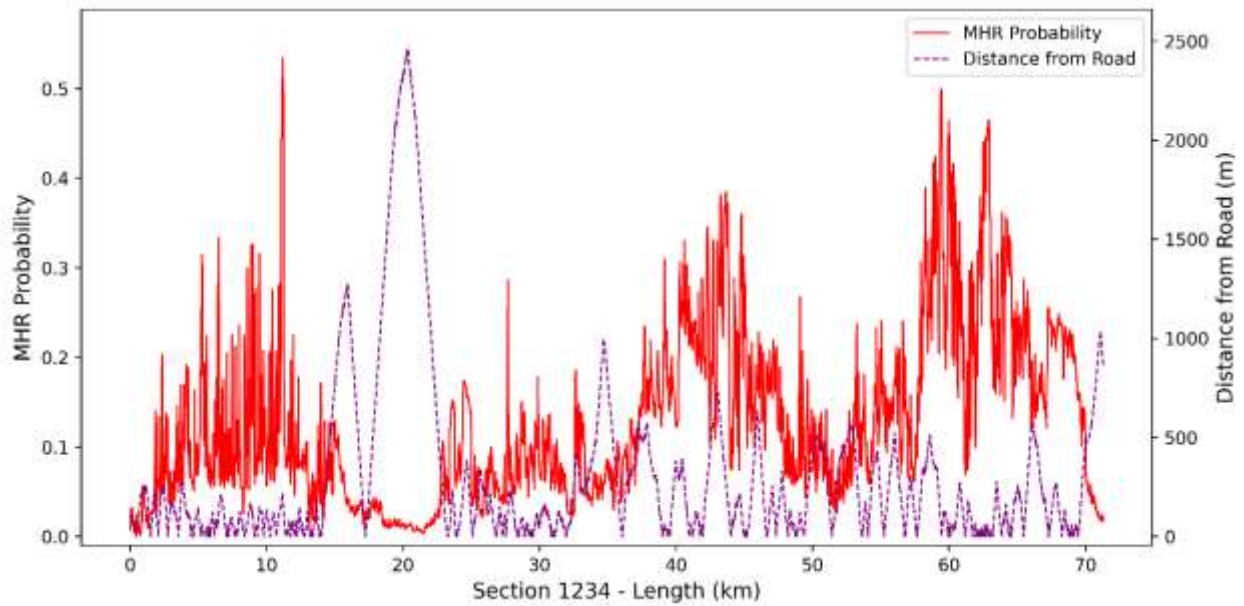


Figure 5-25: Cross Sectional profile of soil erosion at 1234: Multi Hazard Risk Probability vs Distance from Road

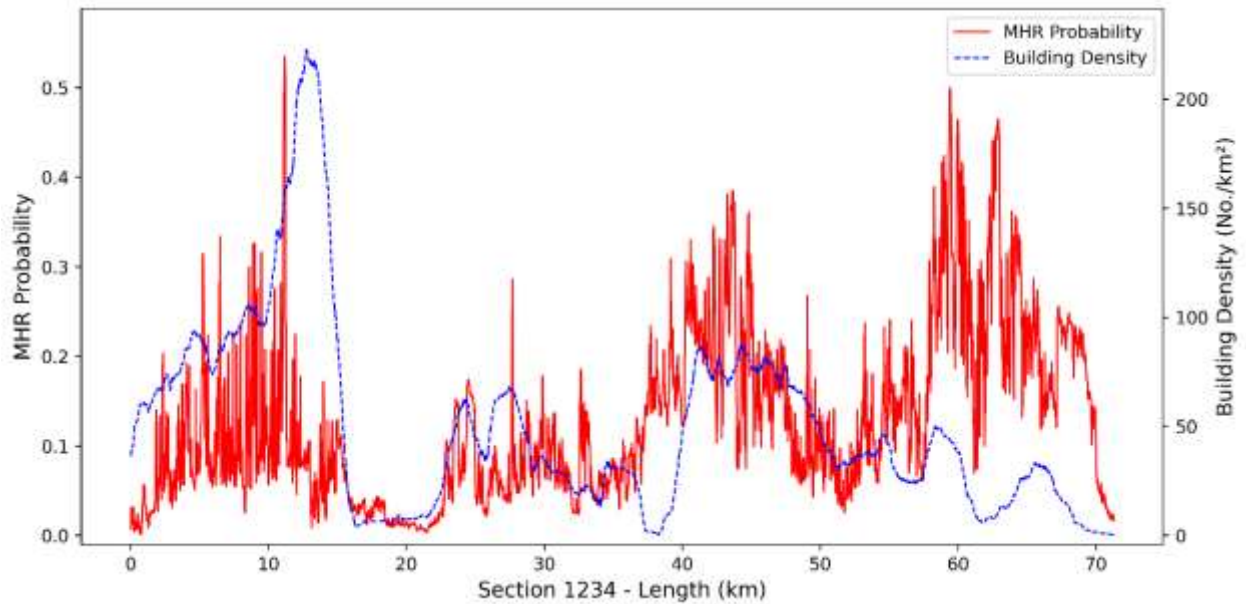


Figure 5-26: Cross Sectional profile of soil erosion at 1234: Multi Hazard Risk Probability vs Building Density

5.6 Discussion

5.6.1 Hazard, Vulnerability and Risk Zonation

Hazard assessment and mapping is the initial stage for disaster risk reduction particularly in mountainous region like Nepal, where complex geology and topography, intense rainfall patterns, and human activities interact to create hazardous conditions (R. K. Dahal, 2014; Hasegawa et al., 2009). The study integrated geospatial analysis of three rainfall induced hazards- landslide, flood and soil erosion to assess multi hazard risk assessment of Kankai Basin. The results reveal distinct spatial variability, with Highest Landslide susceptibility in the upper basin (Siwalik & Lesser Himalaya) due to steep fault-proximal slopes and fragile geology (Kayastha et al., 2013; Silwal et al., 2020), while flood and riverbank erosion dominate in the middle and lower basin with gentler terrain and active river dynamics (Hudait et al., 2024). Soil erosion analysis further reveals critical hotspots are along riverbanks, abrupt topographical change and exposed surfaces indicate significant localized geomorphic instability. Elevation, Slope, Geology, NDVI, and rainfall emerge as key drivers of cascading hazards consistent with previous studies (Khatakho et al., 2021; Nepal et al., 2019) in Nepal Himalaya, representing the validity of results. Furthermore, the result is validated using 133 multi-hazard hotspots obtained from field observations (**Figure 5-27**). The AUC value of 0.74 from field visit data (**Figure 5-28**) lower than testing (> 90 %) reflects spatial bias (roadside sampling), uncertainties, and unaccounted dynamic factors like rainfall and climate change. AUC > 70 % indicates acceptable performance (Bhandari et al., 2023; Joshi et al., 2026) of the model, thereby confirming the reliability of results.

Complex interplay between physical processes and human factors in shaping multi-hazard risk within the Kankai Basin (Nath & Hudait, 2024; Pudasaini et al., 2022). The upstream and mid-hill regions exhibit pronounced susceptibility to landslides not only trigger slope failures but also accelerate soil erosion (Aryal et al., 2023; Ulak, 1970). These processes collectively increase sediment load in river systems, thereby aggravating downstream flood risk. The exposure analysis at the local level reveals Significant exposure of roads, buildings, and population is observed along river valleys and transportation corridors are subject to moderate to very high exposure with overlapping hazards.

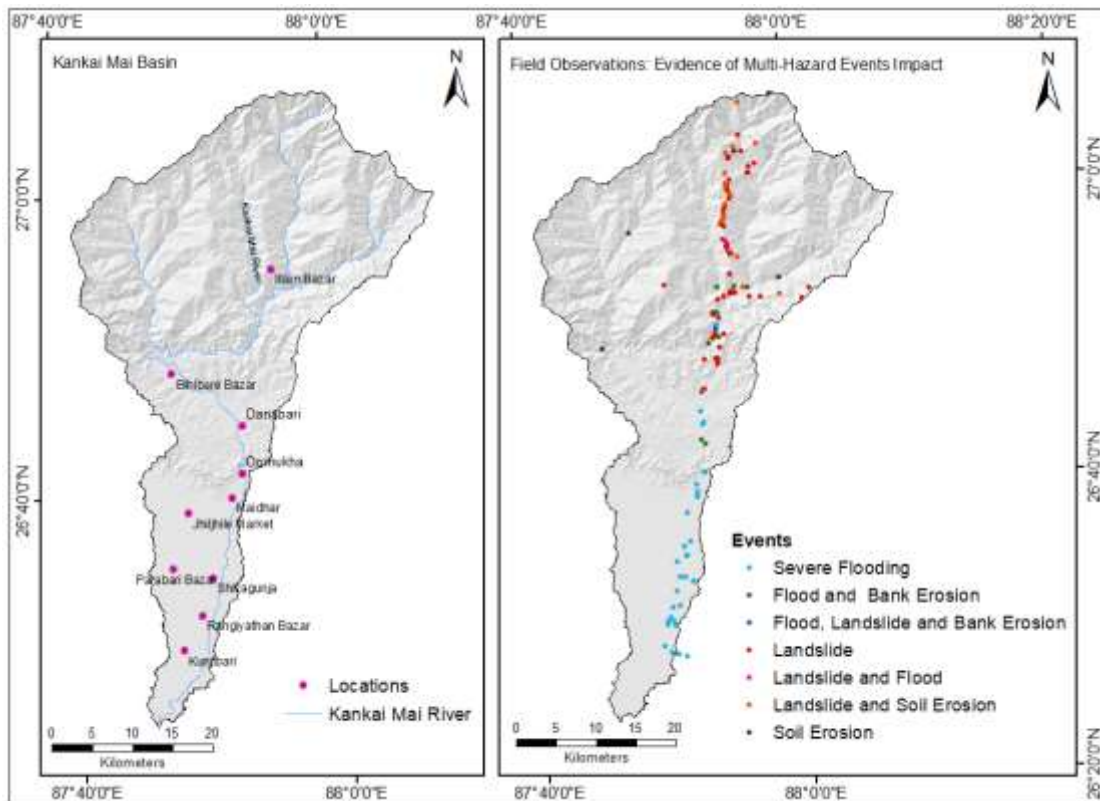


Figure 5-27: Multi-Hazard Hotspots (total 133 locations) obtained from field visit

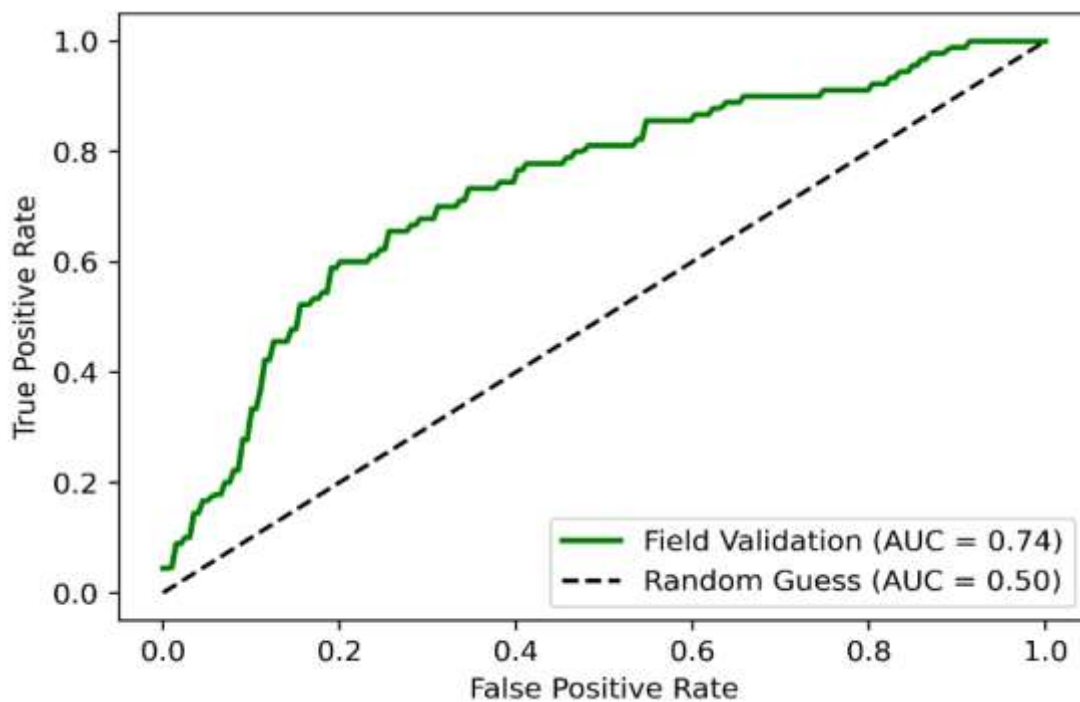


Figure 5-28: Receiver Operating Characteristics curve from field visit data

This is particularly concerning because such areas often represent economic and infrastructural hubs, where disruption can have far-reaching impacts beyond the immediate locality. Expanding settlements and unplanned land-use practices such as deforestation, road construction on unstable slopes, and encroachment into floodplains, are likely intensifying hazard susceptibility, especially in transitional zones between hill and Terai regions.

5.6.2 Contribution and Shortcomings

This study contributes both methodologically and practically. Methodologically, it demonstrates the utility of machine learning techniques for generating reliable landslide susceptibility maps. Practically, it produces spatially explicit hazard, vulnerability, and risk maps that support disaster management, infrastructure planning, slope stabilization, and early warning systems in the Kankai Basin.

Despite its contributions, the study has some limitations. First, reliance on low resolution secondary data and sampling inconsistencies may have introduced uncertainties (Kc et al., 2024; Lamichhane et al., 2025). Second, dynamic factors such as seismic activity, land-use variability, and rainfall variability were not integrated into the modeling framework, potentially underestimating future risk (Jin et al., 2024; Lamichhane et al., 2025). Despite these limitations, our study provides a reliable tool for identifying landslide, flood and soil erosion-prone areas, as demonstrating its consistency with previous studies (Kayastha et al., 2013; Silwal et al., 2020; Nath & Hudait, 2024; Pudasaini et al., 2022).

6 Conclusions and Recommendations

6.1 Conclusions

The study demonstrates the effectiveness of integrated geospatial-SVM framework to assess rainfall-induced hazards and associated risk. Advancing multi-hazard mapping, the analysis highlights infrastructure exposure as a critical dimension in the Kankai Basin. Findings provide actionable insights for disaster risk reduction, land-use planning, watershed management, and safeguarding infrastructure. Following are major conclusions drawn from this study.

- a) Landslide (Accuracy: 0.877, AUC: 0.95) and flood models (Accuracy: 0.885, AUC: 0.96) demonstrates strong predictive performance with key drivers include elevation, slope, geology, rainfall, soil type, fault proximity (Landslides) and slope, NDVI, rainfall, geology, soil types (Flooding).
- b) Infrastructure vulnerability is notable, with 325.05 km (~10.6 %) of roads and 2,992 (~4.9 %) buildings exposed to very high-risk zone.
- c) Landslide risk dominates in the Siwalik and Lesser Himalaya, particularly along the Main Boundary Thrust (MBT), where geological instability, steep slopes, and intense rainfall significantly increase slope failure, while flood risk is more pronounced in the Southern Terai, where unconsolidated alluvial deposits and active soil erosion along riverbanks heighten the likelihood of inundation.
- d) The multi-hazard model achieved a field validation AUC of 0.74, slightly lower than internal results; likely due to sampling bias, uncertainties, and unaccounted dynamic factors.
- e) Soil erosion is predominantly low (< 5 t/ha/yr), but localized hotspots reaching up to 280.3 t/ha/yr along river corridors and steep slopes, indicating strong topographic and fluvial controls.

6.2 Recommendations

The findings support integrated disaster risk reduction (DRR) and land-use planning by highlighting the spatial patterns of dominant hazards and their associated exposure. Hazard management should therefore be prioritized according to these spatial patterns, with greater focus on landslide-prone areas in the Siwalik and Lesser Himalaya, flood-prone zones in the southern Terai, and erosion hotspots along riverbanks. The notable vulnerability of infrastructure, including 10.6 % of roads and 4.9 % of buildings in very high-risk zones, underscores the need for targeted risk-informed planning and protection strategies. Structural interventions such as embankments, spurs, and gabion walls in erosion-prone river sections, along with slope stabilization measures (retaining structures, drainage control, and check dams) in upland areas, are supported by the results. In addition, flood-resilient construction practices, including elevated housing, can enhance short-term adaptation in vulnerable settlements, while nature-based approaches such as watershed restoration, bioengineering, and floodplain conservation contribute to sustainable risk reduction.

At the same time, the application of these results should account for underlying data and methodological limitations, including limited upstream data availability, uncertainties from moderate-resolution DEM and satellite imagery, and the simplified representation of complex hazard interactions. Non-structural measures, including land-use zoning, controlled settlement expansion, community preparedness, and early warning systems, remain essential for long-term resilience in light of these uncertainties. The framework demonstrates potential for application in other monsoon-dominated basins of Nepal, particularly in Himalayan and Siwalik regions, but requires careful local calibration of rainfall thresholds, slope conditions, land-use characteristics, and geological variability. Further refinement through improved field-based validation, development of systematic hazard inventories, and incorporation of multi-temporal climatic and hydrological datasets would enhance model reliability, better capture dynamic triggering mechanisms, and reduce uncertainty in future applications.

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APPENDICES

Appendix A: Field Observation and Survey Data

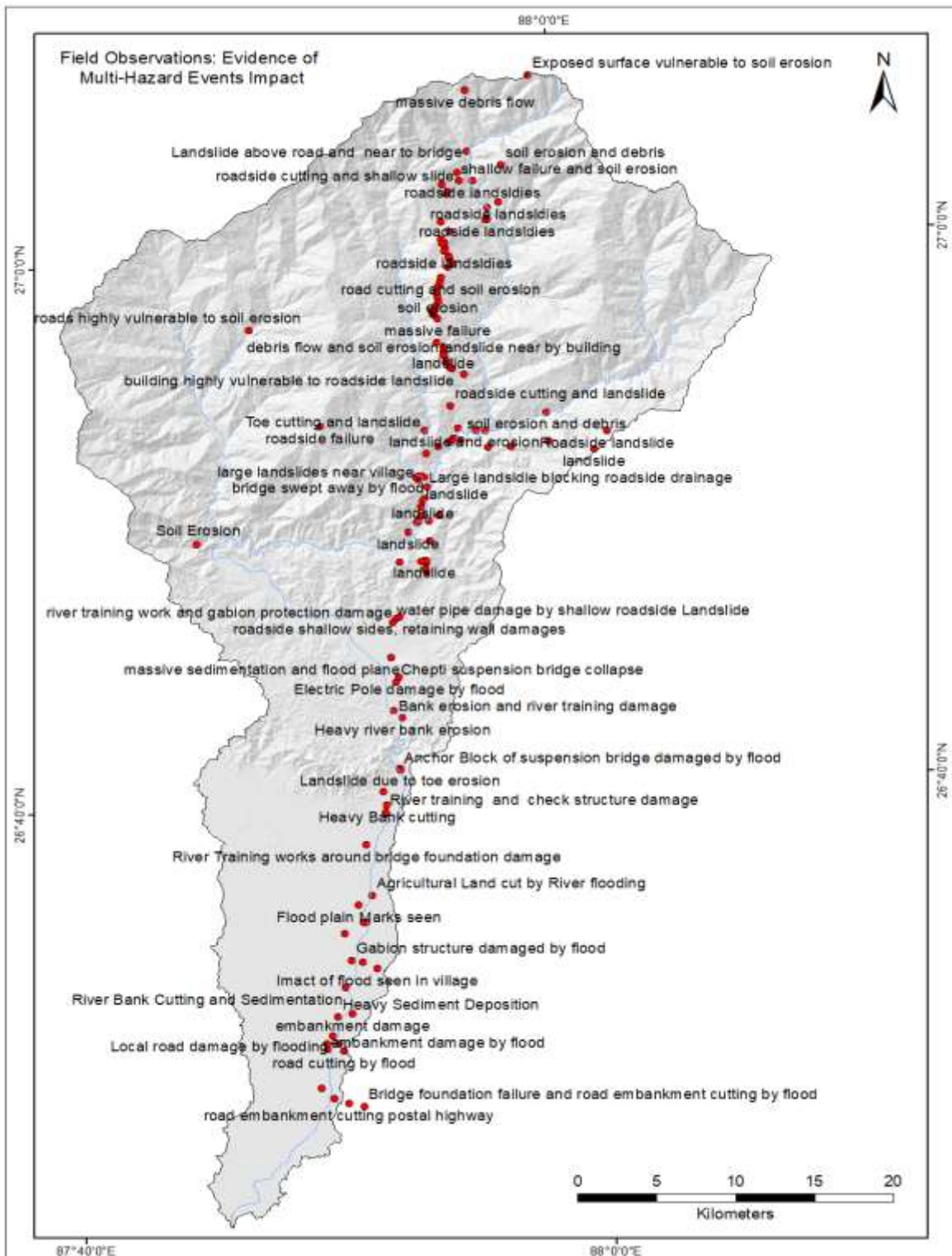


Figure A-1: Map showing Multi Hazard Events obtained from field visit and survey

Table A-1: Details and Coordinates of Multi Hazard Events

SN.	Hazard events	Longitude	Latitude	Remarks
0	Flooding	87.8358	26.509	massive damage by flood
1	Flooding	87.8525	26.591	Lalpani- chandradangi suspension bridge anchor block & abutment damage
2	Flooding	87.8437	26.568	Gabion structure damaged by flood
3	Flooding	87.8504	26.567	Madargach - sivgungh bridge foundation impacted by flood
4	Flooding	87.8594	26.563	Impact of flood seen in village
5	Flooding	87.829	26.523	Local road damage by flooding
6	Flooding	87.833	26.534	Heavy sediment deposition
7	Flooding	87.8421	26.536	Embankment damage
8	Flooding	87.8352	26.513	Road cutting by flood
9	Flooding	87.8324	26.518	Heavy flooding - September 2024: causing house displacement
10	Flooding	87.8464	26.478	Bridge foundation failure and road embankment cutting by flood
11	Flooding	87.8367	26.481	Road embankment cutting postal highway
12	Flooding	87.8277	26.484	Heavy sedimentation on postal highway bridge under construction
13	Flooding	87.8197	26.491	River bank cutting, river training structure damage and flood overtopping embankment
14	Flooding	87.8254	26.514	Heavy sedimentation to agricultural fields, embankment cutting & overtopping
15	Flooding	87.8248	26.518	Embankment damage by flood

16	Flooding	87.8387	26.552	River bank cutting and sedimentation
17	Flooding	87.8401	26.585	River training work around the bridge damaged by flood
18	Flooding	87.85	26.602	Flood plain marks seen
19	Flooding	87.8569	26.639	River training works around bridge foundation damage
20	Flooding	87.8589	26.607	Agricultural land cut by river flooding
21	Flooding	87.8705	26.657	Kankai bridge foundation scouring
22	Flooding	87.8705	26.658	River training and check structure damage
23	Flooding	87.8713	26.662	Heavy bank cutting
24	Flooding	87.8695	26.671	Gabion protection work around bridge foundation damage and heavy sedimentation by flash flood
25	Flood and bank erosion	87.8806	26.684	Landslide due to toe erosion
26	Flood	87.881	26.683	Anchor block of suspension bridge damaged by flood
27	Flood	87.8796	26.752	Massive sedimentation and flood plane
28	Flood	87.8818	26.737	Chepti suspension bridge collapse
29	Flood and bank erosion	87.884	26.715	Heavy river bank erosion
30	Landslide and soil erosion	87.9048	26.804	Massvie soil erosion
31	Flood and bank erosion	87.9052	26.809	Landslide and erosion

32	Flood and bank erosion	87.9049	26.81	Heavy bank erosion
33	Flood and bank erosion	87.904	26.811	Heavy bank erosion
34	Flood and bank erosion	87.8951	26.829	Heavy bank erosion
35	Landslide	87.9149	26.838	Massive landslide and debris flow
36	Flood and bank erosion	87.904	26.838	Heavy bank erosion
37	Flood, landslide and bank erosion	87.9041	26.844	Heavy bank erosion leading landslides
38	Flood, landslide and bank erosion	87.9051	26.847	Heavy bank erosion leading landslide
39	Flood	87.9056	26.862	Bridge swept away by flood
40	Flood, landslide and bank erosion	87.9072	26.862	Large landslide blocking roadside drainage
41	Flood, landslide and bank erosion	87.925	26.931	Heavy bank erosion leading landslides
42	Landslide	87.9239	26.938	Massive Landslide
43	Landslide	87.92	26.944	Landslide nearby building
44	Landslide	87.9213	26.958	Massive failure
45	Landslide	87.9187	26.961	Roadside failure
46	Landslide	87.9188	26.962	Buildings highly vulnerable to landslides
47	Landslide	88.0152	26.874	Massive Landslide

48	Flood and bank erosion	87.8794	26.72	Bank erosion and river training damage
49	Flood	87.8835	26.74	Electric pole damage by flood
50	Landslide	87.882	26.774	Water pipe damage by shallow roadside landslide
51	Flooding	87.8841	26.776	River training work and gabion protection damage
52	Landslide	87.8865	26.777	Roadside shallow sides, retaining wall damages
53	Landslide	87.9047	26.806	Roadside shallow sides
54	Landslide	87.8884	26.81	Severe landslide
55	Landslide	87.9054	26.811	Landslide and debris chocking roadside drainage
56	Landslide	87.9021	26.81	Shallow roadside slide
57	Landslide	87.9079	26.823	Roadside cutting and landslide
58	Landslide	87.9007	26.834	Rockfall and debris
59	Landslide	87.9017	26.835	Bridge foundation collapse, heavy landslides and flooding
60	Flood and bank erosion	87.9083	26.835	Heavy flooding, sedimentation and river bank erosion
61	Landslide	87.9035	26.839	Landslides blocking road
62	Flooding	87.9062	26.849	Heavy debris and sedimentation with minor bridge damage
63	Landslide	87.9034	26.86	Large landslides near village
64	Landslide	87.9087	26.856	Road damage due to heavy cutting and landslides
65	Landslide	87.9016	26.862	Retaining wall and gabion structure damage by landslide
66	Landslide	87.9025	26.862	Retaining wall and gabion structure damage by landslide

67	Flood and bank erosion	87.904	26.863	Toe cutting and road subsidence and failure, gabion structure damage
68	Landslide	87.9094	26.876	House protected from landslide by gabion walls
69	Landslide	87.9264	26.905	Roadside cutting and landslide
70	Landslide	87.9279	26.928	Road side landslide damaging watersupply pipe and blockign side drain
71	Landslide	87.9287	26.927	Building highly vulnerable to roadside landslide
72	Landslide	87.9276	26.928	Heavy road sidecutting leading landslide and damaging electric pole
73	Landslide and soil erosion	87.9258	26.932	Heavy cutting leading roadside failure
74	Landslide	87.924	26.935	Landslide & debris flow damaging electric pole and gabion structure
75	Landslide	87.9236	26.936	Road side slide and soil erosion
76	Landslide and flood	87.9238	26.941	Debris flow and soil erosion
77	Landslide	87.9181	26.962	Roadside shallow slide
78	Landslide	87.9181	26.963	Roadside shallow slide
79	Landslide and soil erosion	87.919	26.963	Roadside shallow slide and soil erosion
80	Landslide and soil erosion	87.9198	26.964	Roadside shallow slide and soil erosion
81	Landslide and soil erosion	87.9208	26.966	Soil erosion

82	Landslide and soil erosion	87.9223	26.969	Roadside shallow slide and soil erosion
83	Landslide and soil erosion	87.9222	26.972	Massive Soil erosion risk
84	Landslide and soil erosion	87.922	26.974	Roadside cutting and soil erosion
85	Landslide	87.9229	26.978	Roadside landslide and drainage blockage
86	Landslide	87.9242	26.981	Roadside landslide and gabion structure damage
87	Landslide and soil erosion	87.9253	26.983	Road cutting and soil erosion
88	Landslide	87.93	26.99	Road landslide and debris flow
89	Landslide and soil erosion	87.9334	26.991	Road cutting and soil erosion
90	Landslide and soil erosion	87.9309	26.995	Road landslide and debris flow near village
91	Landslide	87.9307	26.996	Heavy excavaton rock fall and erosion
92	Landslide and soil erosion	87.9308	26.996	Heavy soil erosion and exposed survace
93	Landslide and soil erosion	87.9287	27.001	Road side cutting and soil erosion
94	Soil erosion	87.9285	27.005	Exposed roadslope highly vulnareble to soil erosion
95	Landslide and soil erosion	87.9265	27.007	Soil erosion and shallow landslide
96	Landslide and soil erosion	87.9269	27.004	Shallow landslide and soil errosion
97	Landslide	87.9173	26.88	Shallow landslide along the road

98	Flood and bank erosion	87.909	26.89	Toe cutting and landslide
99	Landslide	87.9251	26.883	Shallow landslide along the road blocking drainage
100	Landslide	87.9264	26.885	Massive landslide and protection work failure
101	Landslide	87.9276	26.884	Massive landslide and rock fall
102	Flood and bank erosion	87.9302	26.89	Toe cutting land slide debris flow and erosion
103	Landslide	87.9314	26.883	Shallow landslide and protection work failure
104	Landslide	87.9484	26.878	Shallow landslide and drainage blocked
105	Landslide and soil erosion	87.9413	26.889	Landslide and erosion
106	Flood and bank erosion	87.9475	26.888	Sediment deposition and bank cutting
107	Landslide	87.9632	26.878	Shallo failure at road side
108	Landslide and soil erosion	87.9871	26.88	Land slide and soil erosion near house
109	Soil erosion	87.9866	26.898	Soil erosion and debris
110	Soil erosion	87.9401	27.042	Roadside cutting and shallow slide
111	Landslide and soil erosion	87.9292	27.04	Roadside shallow slide and soil erosion
112	Landslide	87.9315	27.034	Roadside landslides
113	Landslide	87.9327	27.036	Roadside landslides
114	Landslide	87.9319	27.011	Roadside landslides
115	Landslide and soil erosion	87.9272	27.017	Roadside failure and soil erosion
116	Landslide	87.9281	26.999	Roadside landslides

117	Landslide	87.9553	27.018	Roadside landslides
118	Landslide	87.9566	27.018	Roadside landslides
119	Landslide	87.9567	27.025	Roadside landslides
120	Landslide	87.9642	27.028	Roadside landslides
121	Landslide	87.949	27.041	Roadside landslides
122	Landslide	87.9461	27.06	Landslide above road and near to bridge
123	Landslide and soil erosion	87.9391	27.047	Shallow failure and soil erosion
124	Landslide	88.0244	26.884	Roadside landslide
125	Landslide	87.9254	26.882	Valley side of road damaged
126	Landslide and soil erosion	87.9358	26.924	Massive soil erosion and debris flow
127	Landslide and soil erosion	87.9674	27.05	Soil erosion and debris
128	Soil erosion	87.9875	27.105	Exposed surface vulnerable to soil erosion
129	Landslide and soil erosion	87.9473	27.097	Massive debris flow
130	Landslide	87.8433	26.896	Roadside failure
131	Soil erosion	87.7609	26.828	Exposed surface vulnerable soil erosion
132	Soil erosion	87.8016	26.957	Roads highly vulnerable to soil erosion

Appendix B: Photograph of Different Hazard taken during Field Visit



Figure B-1: Photographs of Landslide and Flood events obtained from Field Visits



Figure B-2: Photographs of multi-hazard events obtained from Field Visits

Appendix C: Landslide and Corresponding BSI - NDVI Time Series Analysis

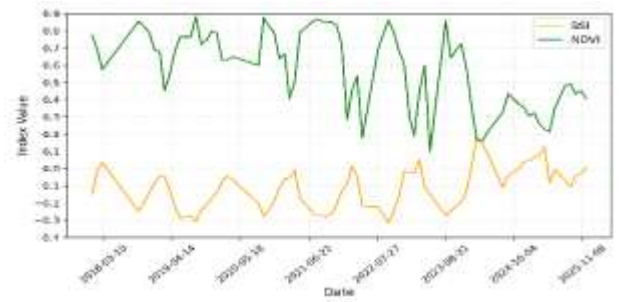


Figure C-1: Landslide and corresponding BSI & NDVI time series analysis at (Latitude: 27° 3'48.69"N, Longitude: 87°55'47.08"E)

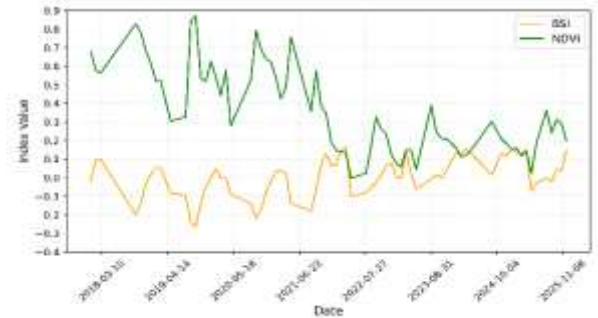


Figure C-2: Landslide and corresponding BSI & NDVI time series analysis at (Latitude: 27° 3'4.33"N, Longitude: 87°58'2.25"E)

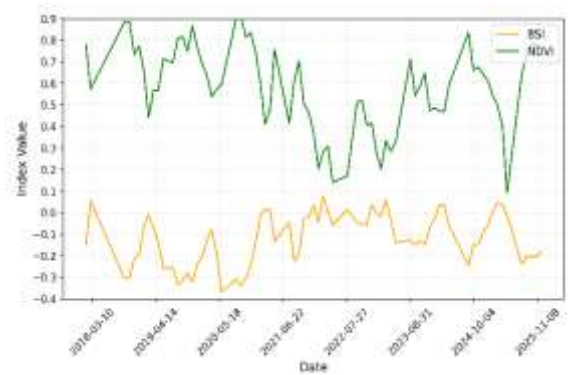


Figure C-3: Landslide and corresponding BSI & NDVI time series analysis at (Latitude: 27° 1'45.45"N, Longitude: 87°53'45.16"E)

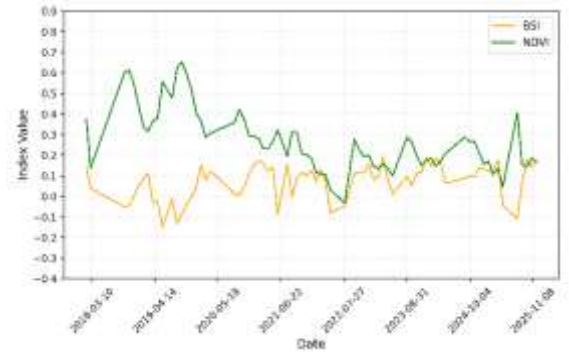


Figure C-4: Landslide and corresponding BSI & NDVI time series analysis at (Latitude: 26°58'47.61"N, Longitude: 87°54'54.98"E)

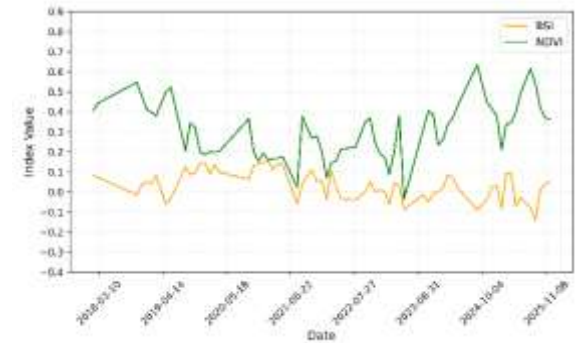


Figure C-5: Landslide and corresponding BSI & NDVI time series analysis at (Latitude: 26°58'49.40"N, Longitude: 88° 6'20.96"E)

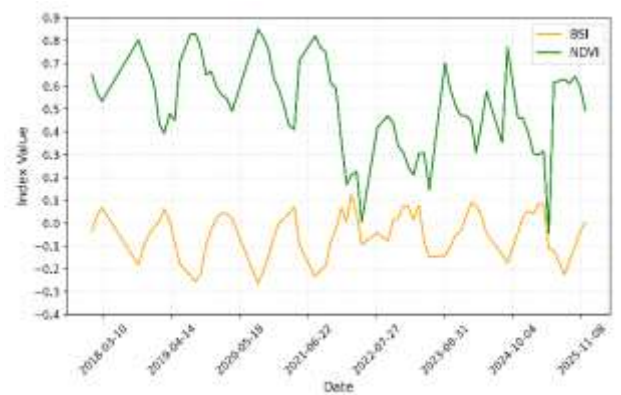


Figure C-6: Landslide and corresponding BSI & NDVI time series analysis at (Latitude: 27° 3'27.06"N, Longitude: 87°59'27.45"E)

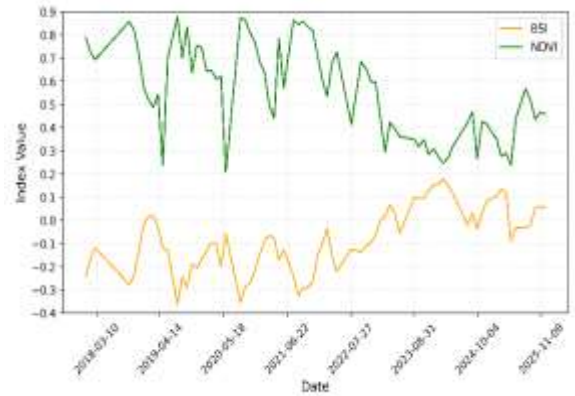


Figure C-7: Landslide and corresponding BSI & NDVI time series analysis at (Latitude: 26°56'26.58"N, Longitude: 88° 3'9.55"E)



Figure C-8: Landslide and corresponding BSI & NDVI time series analysis at (Latitude: 26°49'51.83"N, Longitude: 87°56'21.81"E)

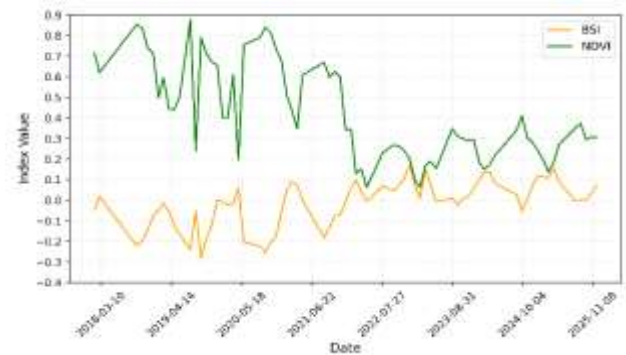


Figure C-9: Landslide and corresponding BSI & NDVI time series analysis at (Latitude: 26°55'35.94"N, Longitude: 87°41'34.73"E)

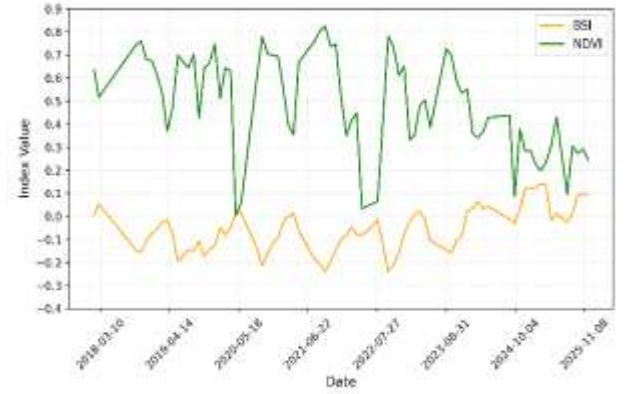


Figure C-10: Landslide and corresponding BSI & NDVI time series analysis at (Latitude: 27° 0'22.67"N, Longitude: 87°43'51.21"E)

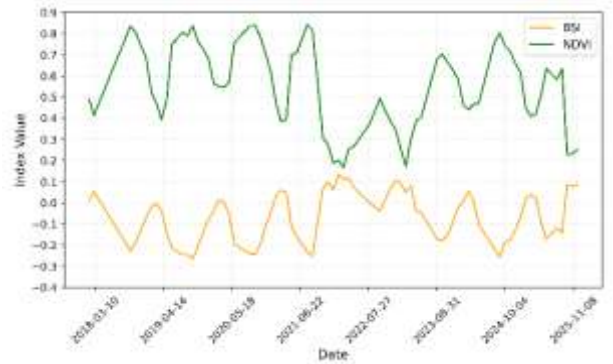


Figure C-11: Landslide and corresponding BSI & NDVI time series analysis at (Latitude: 26°56'16.64"N, Longitude: 87°44'59.16"E)

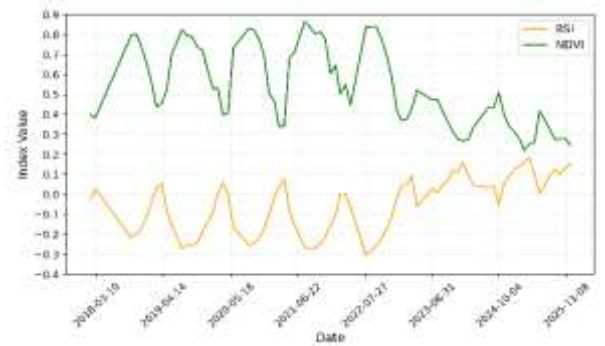


Figure C-12: Landslide and corresponding BSI & NDVI time series analysis at (Latitude: 26°48'38.24"N, Longitude: 87°54'19.48"E)

Appendix D: Certificate of Conference Paper



Appendix E: Plagiarism Report of the Thesis

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To Whom It May Concern:

This is to certify that the paper titled "*Rainfall Induced Landslide Risk Assessment of Kankai River Basin, Nepal*" (Submission ID #774), with **Suman Bahadur Basnet** as the first author, was accepted through the peer-review process and has been presented at the 18th IOE Graduate Conference, organized at Pulchowk Campus, Lalitpur, Nepal, from May 7 to 9, 2026.

Please note that inclusion of the accepted manuscript in the conference proceedings is contingent upon timely compliance with any further editorial requirements during the publication process.

Prof. Sangeeta Singh
Convener
18th IOE Graduate Conference

