Effects of Inflation on the Livelihoods of Poor Households in Bangladesh

Findings from SANEM's Nationwide Household Survey 2023

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Acronym and Abbreviations

BB	*Bangladesh Bank*
BBS	*Bangladesh Bureau of Statistics*
BDT	*Bangladesh Taka*
COVID-19	*Coronavirus Disease 2019*
CPI	*Consumer Price Index*
FAO	*Food and Agriculture Organization*
FIES	*Food Insecurity Experience Scale*
FIES-SM	*Food Insecurity Experience Scale Survey Module*
HIES	*Household Income and Expenditure Survey*
HSC	*Higher Secondary School Certificate*
NSO	*National Statistical Organization*
OMS	*Open Market Sales*
SANEM	*South Asian Network on Economic Modeling*
SSC	*Secondary School Certificate*
TCB	*Trading Corporation of Bangladesh*
USD	*United States Dollar*

Executive Summary

The global supply chain has been severely disrupted as a result of the Russia-Ukraine war, hampering production and trade, leading to a catastrophic fuel and food shortage. As a result, prices have skyrocketed for everything from food to non-food items. This crisis has had a catastrophic impact on various countries, including Bangladesh, where low-income groups have been particularly affected. As estimated by BBS, the annual inflation rate in Bangladesh increased from 6.17% in February 2022 to 8.78% in February 2023. In several months during this period, it exceeded 9%. SANEM's work on inflation raises worries that the actual inflation rate might be higher for low-income individuals. However, along with the escalated prices of food, fuel, and commodities in the global market, domestic production shortages, supply-side disruptions, local market imperfections and anomalies, and currency depreciation are also contributing to the recent soaring inflation.

Against this backdrop, this study aims to investigate the effect of inflation on the livelihoods of poor households in Bangladesh. It also attempts to explore the coping strategies and future outlooks of poor households in response to high inflation. By surveying a representative sample of 1600 poor households across eight divisions of the country, the study intends to shed light on the impact of inflation on income, expenditure patterns, food habits, food security, borrowing behaviour, and future outlooks of these households.

The survey was conducted between March 9 and 18, 2023, targeting 800 urban and 800 rural households. For each of the eight divisions, 200 surveys were carried out, involving 100 urban and 100 rural households. Urban households were chosen from the slums of city corporations in each divisional headquarters. Except for the divisional Upazila in the divisional district, rural households were identified based on a randomly identified Upazila. Within the identified Upazilas, four villages were chosen, and households were randomly selected based on their dwelling types. The survey collected data on various parameters, including household characteristics, income, expenditure, food habits, coping strategies, food security, social security coverage, and perceptions of the government's measures to address inflation.

The study found that, between September 2022 and February 2023, the monthly average household income remained the same, while the monthly average household expenditure increased by 13.1%. Although there was no significant change in monthly household income for both rural and urban areas, the monthly average household expenditure witnessed a significant rise at the national level. The expenditure on food items increased more in urban areas, while expenditure on non-food items increased more in rural areas. The survey also highlighted that poor households resorted to coping strategies such as changing food habits, consuming lower-quality food, reducing non-food expenditures, and borrowing. Additionally, food insecurity among poor households increased significantly, with a decline in access to healthy and nutritious food.

Given the findings, the study recommends several policy measures to address the challenges faced by poor households in the context of inflation and food insecurity. These include controlling price increases, improving supply chain management, increasing domestic food production, finding alternative import sources, ensuring affordable prices for food items,

strengthening market monitoring, expanding social security programs, promoting financial education, increasing access to affordable credit, and enhancing government measures to mitigate inflationary pressures. Implementing these policies can provide relief to poor households, alleviate food insecurity, and improve their overall livelihoods in the face of inflationary challenges.

1. Introduction

1.1 Background

The current global economic crisis, influenced by both COVID-19 and the war in Ukraine, has led to a significant increase in inflationary pressure worldwide. However, the disruptions in the supply chain have had a more profound impact than the disruptions on the demand side (Al-Nassar et al., 2023). While the situation with COVID-19 has improved, the ongoing Russia-Ukraine war has severely hindered production and trade, resulting in critical shortages of fuel and food. As a consequence, prices have skyrocketed across various goods and services, including both necessary and luxury items. Developing countries like Bangladesh have been particularly affected, where low-income people can no longer withstand the mounting inflationary pressure (Raihan, 2023).

Inflation is a broader phenomenon characterized by a general rise in the price level, which reduces the purchasing power of households over time. This erosion of purchasing power makes it increasingly challenging for low-income households to afford essential needs like food, housing, healthcare, and education. Rising inflation also raises the overall cost of living, disproportionately impacting low-income households. Consequently, it becomes harder for them to keep up with the rising prices, leading to a strain on their limited budgets. For example, if food prices increase, low-income households may have to compromise on the quality and quantity of their meals. Thus, inflation exacerbates food insecurity and hunger, particularly for the most vulnerable households (Etang et al., 2022).

In Bangladesh, consumption patterns differ across income groups. Low-income households allocate a larger portion of their expenditures to food items and a smaller portion to non-food items, education, health, and recreation compared to high-income households. Additionally, these households often lack sufficient savings to rely on during periods of inflation. With little to no savings available, they have limited means to cushion the impact of sudden increases in the cost of living. This lack of savings makes them more vulnerable to inflationary pressures. Moreover, low-income households often struggle to keep up with inflation as their wages and incomes do not rise as fast as the expenses, resulting in stagnant income. This income-price gap further deepens their financial challenges.

The Bangladesh Bureau of Statistics (BBS) serves as the national statistical organization (NSO) responsible for measuring the consumer price index (CPI) inflation in the country. According to BBS's estimates, the annual inflation rate in Bangladesh increased from 6.17% in February 2022 to 8.78% in February 2023, with some months experiencing rates above 9%. Concerns have been raised by SANEM, an economic think tank, that the actual inflation rate may be higher for low-income individuals. However, along with escalated prices of food, fuel, and other commodities in the global market, shortage of domestic production and other supply-side disruptions, imperfections and anomalies in the local markets, and depreciation of domestic currency (i.e. Taka) are also contributing factors to the recent increase in inflation (Raihan, 2022).

1.2 Objectives of the study

The main objective of this study is to investigate the effect of inflation on the livelihoods of poor households in Bangladesh, their coping strategies in response to high inflation, and their future outlooks.

More specifically, this study aims to explore:

- the current economic situation of poor households, more specifically, the change in their income, and expenditure (both food and non-food), etc.
- poor household's coping strategies amidst the inflationary pressure (e.g. exploring whether households are changing the behaviour of food habits, pursuing additional sources of income, reducing expenditures on non-food items, switching to less expensive alternatives, or setting up additional adaptive measures, etc. among others.)
- poor households' future coping strategies, and their future outlook.

1.3 Organization of the report

This report has been organized in the following manner. This introduction is followed by a brief methodology of the SANEM household survey 2023 on the effects of inflation on the livelihoods of poor households in Bangladesh. Section 3 details the basic characteristics of surveyed households. Section 4 incorporates the current economic situation of the surveyed poor households. In sections 5 and 6, this report presents the results and analyses related to poor households' coping strategies in response to high inflation and their future outlooks, respectively. Finally, section 7 concludes with a set of recommendations.

2. Methodology

The study has been conducted using 'primary data' collected from poor households in Bangladesh. It is mainly a quantitative analysis based on the primary survey. This section details the survey methodology.

The study aimed to gather data from a range of low-income households in both urban and rural areas of Bangladesh. Hence, it was purposively determined that the study would conduct a survey of 1,600 poor households across the country, with 800 households from rural areas and 800 households from urban areas. This approach was helpful to capture the perspectives and experiences of households from different regions, providing insights into their socioeconomic circumstances and the challenges they face in coping with the inflationary situation.

2.1 Sampling distribution

The study followed a uniform sampling distribution. For each of the eight divisions, 200 surveys, involving 100 urban and 100 rural households, were carried out. Finally, the study surveyed 1,600 poor households across eight divisions, involving 800 urban and 800 rural households. The survey was conducted between 9 and 18 March 2023.

Table 1: Sampling distribution of rural-urban regions

Division	Rural	Urban	Overall
Barishal	100	100	200
Chattogram	100	100	200
Dhaka	100	100	200
Khulna	100	100	200
Mymensingh	100	100	200
Rajshahi	100	100	200
Rangpur	100	100	200
Sylhet	100	100	200
Total	800	800	1600

Source: SANEM household survey 2023

A uniform sampling distribution means that each division had an equal chance of being selected for the survey, ensuring representation from all divisions as shown in Figure 1. This approach helps to minimize biases and ensure a fair representation of the target population. Within each division, 200 surveys were conducted, with an equal allocation of 100 surveys of urban households and 100 surveys of rural households. This balanced allocation helps ensure that both urban and rural areas are adequately represented in the study. By following this sampling approach, the study aimed to gather information from a diverse set of households across different divisions, including both urban and rural areas. This allows for a more comprehensive understanding of the population and can help identify some variations or differences in poverty levels, living conditions, and access to services between urban and rural households within each division.

Figure 1: Sample distribution by division

Sylhet, (**200**) 12.5% — Barishal, (**200**) 12.5% — Chattogram, (**200**) 12.5% — Dhaka, (**200**) 12.5% — Khulna, (**200**) 12.5% — Mymensingh, (**200**) 12.5% — Rajshahi, (**200**) 12.5% — Rangpur, (**200**) 12.5%
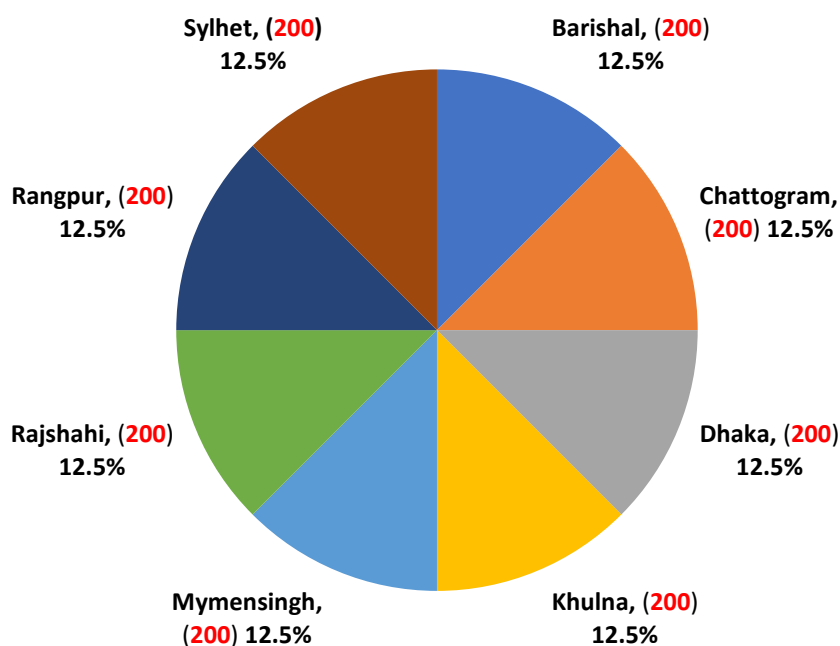
Source: SANEM household survey 2023

2.2 Sampling areas

The study took distinct approaches in choosing households from rural and urban areas. For instance, urban households were chosen from the slums of city corporations located within each divisional headquarters. This approach targeted low-income households living in urban slums, known for their informal settlements and inadequate living conditions. The selection of specific slums within each city corporation aimed to ensure a representative sample from various urban areas within the division. Rural households were selected from each upazila, excluding the divisional upazila corresponding to each division shown in Table 2. From each selected upazila, four villages were randomly chosen.

Table 2: Sampling areas

Division	Urban (City Corporation Name)	Rural (Upazila Name)
Barishal	Barishal City Corporation	Bakerganj
Chattogram	Chattogram City Corporation	Hathazari
Dhaka	Dhaka City Corporation	Savar
Khulna	Khulna City Corporation	Batiyaghata
Mymensingh	Mymensingh City Corporation	Gouripur
Rajshahi	Rajshahi City Corporation	Godagari
Rangpur	Rangpur City Corporation	Mithapukur
Sylhet	Sylhet City Corporation	Bishwanath

Source: SANEM household survey 2023

This approach allowed for the representation of households from different rural areas. Within the selected villages and slums, households were randomly chosen based on their dwelling types. The specific criteria for dwelling types were determined beforehand and included factors such as housing structures, materials used, or living conditions. By utilizing random selection, the survey ensures that all households had an equal opportunity to be included,

thereby reducing bias in the sample. Highlighted areas in Map 1 indicate the regions where the survey was conducted.

Map 1: Covered sampled areas
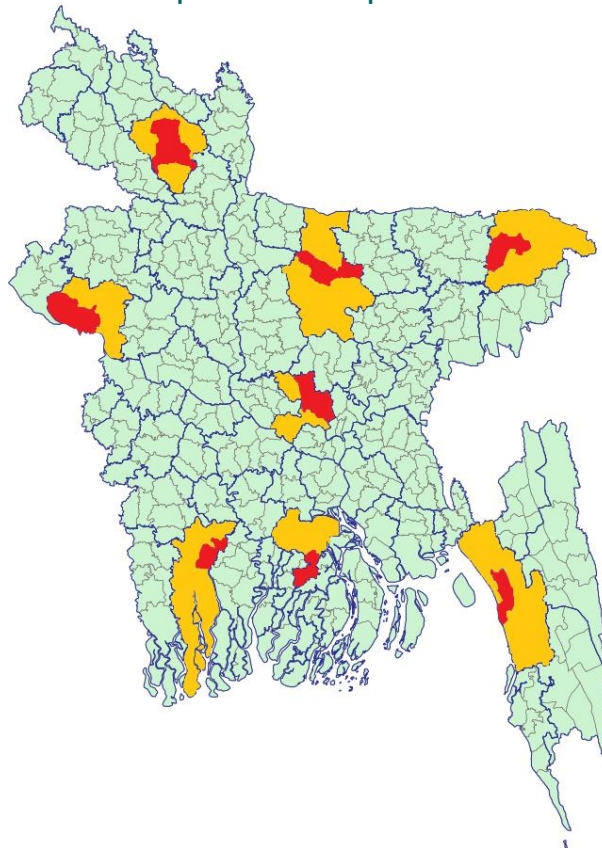
Source: SANEM household survey 2023

2.3 Definition and selection procedure of poor households

World Bank definition of poor households: The World Bank, updated the global poverty lines in September 2022. The new extreme poverty line of $2.15 per person per day, which replaces the $1.90 poverty line, is based on 2017 purchasing power parity (PPP). This means that any person living on less than $2.15 a day is considered to be living in extreme poverty. The exchange rate (March 01, 2023) is BDT 107 per USD (BB, 2023) and the average household size is 4.06 (HIES, 2016). So, to define poor households, we calculated the income threshold in Taka per month per household based on the information. The income threshold from USD to Taka using the exchange rate is BDT 229.05 per person per day. The income threshold per person per month stands at BDT 6,871.50. Therefore, adjusting the income threshold per household per month based on the average household size, households with a total monthly income of less than or equal to BDT 27,950.59 would be considered poor.

Selection procedure of poor households: The survey employed a sampling framework mentioned earlier that aimed to be representative of the target population. This involved selecting a sample of poor households from a larger population based on defined criteria, (i.e., households with income less than the defined threshold).

3. Household Characteristics

This section details, household and demographic characteristics obtained from the survey. It includes sex, marital status, religion, age, and education status of the household head. It incorporates relevant household information including household size, number of children aged less than or equal to 18, number of children aged less than 5, and older members of the households, etc. It also covers the tenancy and dwelling type of the surveyed households.

3.1 Sex of the household head

The head of household refers to a household member who makes decisions and has control over his/her household. In general, the eldest male or female earner of a household or the main decision-maker is considered to be the head of the household (HIES, 2022). Among the surveyed households, 89.6% were male-headed households and 10.4% were female-headed households (Table 3). Male-headed and female-headed households made up 92.9% and 7.1%, respectively, of all surveyed households in rural areas. In contrast, 86.4% of households had male heads and 13.4% had female heads in urban areas. Male-headed households were dominant both in rural and urban areas. However, female-headed households were dominant in urban areas compared to rural areas.

Table 3: Sex of the household head

Sex of household head	Frequency			% of households		
	Rural	Urban	National	Rural	Urban	National
Male	743	691	1,434	92.9	86.4	89.6
Female	57	109	166	7.1	13.6	10.4
Total	800	800	1,600	100.0	100.0	100.0

Source: SANEM household survey 2023

3.2 Respondent's relationship with the household head

The respondent in a survey refers to the person who provides information to the survey questionnaire. Of the surveyed households, overall, 55.9% of respondents were household heads, followed by the head's husband/wife (29.9%), children (9.3%), and relatives (4.9%) (Table 4). In rural areas, 61.0% of respondents were household heads, followed by husband/wife (23.3%), children (10.4%), and relatives (5.4%). In contrast, in urban areas, 50.8% of respondents were household heads, followed by husband/wife (36.6%), children (8.1%), and relatives (4.5%). As a respondent, household heads were prevalent both in rural and urban areas.

Table 4: Respondent's relationship with the household head

Respondent's relationship with household head	Frequency			% of households		
	Rural	Urban	National	Rural	Urban	National
Self	488	406	894	61.0	50.8	55.9
Husband/Wife	186	293	479	23.3	36.6	29.9
Children	83	65	148	10.4	8.1	9.3
Relatives	43	36	79	5.4	4.5	4.9
Total	800	800	1,600	100.0	100.0	100.0

Source: SANEM household survey 2023

3.3 Marital status of the household head

At the national level, 89.6% of the household heads were married, followed by widows (5.1%), unmarried (3.6%), separated (0.9%), and divorced (0.8%) (Table 5). In rural areas, 91.6% of household heads were married, followed by widows (4.1%), unmarried (3.6%), divorced (0.5%), and separated (0.1%). On the other hand, in urban areas, 87.6% of household heads were married, followed by widows (6.1%), unmarried (3.5%), separated (1.8%), and divorced (1.0%). The majority of household heads were married in both rural and urban areas. The widows were predominant in urban areas compared to rural areas.

Table 5: Marital status of the household head

Marital status of household head	Frequency			% of households		
	Rural	Urban	National	Rural	Urban	National
Married	733	701	1,434	91.6	87.6	89.6
Unmarried	29	28	57	3.6	3.5	3.6
Separated	1	14	15	0.1	1.8	0.9
Divorced	4	8	12	0.5	1.0	0.8
Widow	33	49	82	4.1	6.1	5.1
Total	800	800	1,600	100.0	100.0	100.0

Source: SANEM household survey 2023

3.4 Religion of the household head

Overall, 87.3% of the household heads were Muslim, followed by Hindu (12.3%), Christian (0.3%), and Buddhist (0.1%) (Table 6). In rural areas, 81.4% of household heads were Muslim, followed by Hindu (18.0%), Christian (0.6%), and Buddhist (0.0%). In contrast, 93.3% of household heads were Muslim, followed by Hindu (6.6%), Buddhist (0.1%), and Christian (0.0%). Muslim households were prevalent both in urban and rural areas.

Table 6: Religion of the household head

Religion of household head	Frequency			% of households		
	Rural	Urban	National	Rural	Urban	National
Muslim	651	746	1,397	81.4	93.3	87.3
Hindu	144	53	197	18.0	6.6	12.3
Christian	5	0	5	0.6	0.0	0.3
Buddhist	0	1	1	0.0	0.1	0.1
Total	800	800	1,600	100.0	100.0	100.0

Source: SANEM household survey 2023

3.5 Age of the household head

Of the surveyed households, 72.4% of the household heads belong to the age bracket of 25-54 (Table 7). 4.8%, 13.6%, and 9.3% of household heads belong to the age bracket of 15-24, 55-64, and 64+, respectively, at the national level. In rural areas, 71.9% of the household heads belong to the age bracket of 25-54. 3.6%, 14.6%, and 9.9% of household heads belong to the age bracket of 15-24, 55-64, and 64+, respectively. In contrast, 72.8% of the household heads belong to the age bracket of 25-54. 5.9%, 12.6%, and 8.8% of household heads belong to the age bracket of 15-24, 55-64, and 64+, respectively, in urban areas.

Table 7: Age of the household head

Age of the household head	Frequency			% of households		
	Rural	Urban	National	Rural	Urban	National
15-24	29	47	76	3.6	5.9	4.8
25-34	161	154	315	20.1	19.3	19.7
35-44	243	249	492	30.4	31.1	30.8
45-54	171	179	350	21.4	22.4	21.9
55-64	117	101	218	14.6	12.6	13.6
64+	79	70	149	9.9	8.8	9.3
Total	800	800	1,600	100.0	100.0	100.0

Source: SANEM household survey 2023

3.6 Education status of the household head

At the national level, 34.6% of the household heads had no formal education, followed by primary education (27.9%), secondary education (19.1%), SSC/HSC education (13.4%), tertiary education (4.5%), and madrasa education (0.4%) (Table 8). In rural areas, 30.4% of the household heads had no formal education, followed by primary education (28.6%), secondary education (21.0%), SSC/HSC education (15.1%), tertiary education (4.5%), and madrasa education (0.4%). In contrast, in urban areas, 38.9% of the household heads had no formal education, followed by primary education (27.3%), secondary education (17.3%), SSC/HSC education (11.6%), tertiary education (4.5%), and madrasa education (0.5%).

Table 8: Education status of household head

Education status of household head	Frequency			% of households		
	Rural	Urban	Total	Rural	Urban	Total
No class passed	243	311	554	30.4	38.9	34.6
Primary education	229	218	447	28.6	27.3	27.9
Secondary education	168	138	306	21.0	17.3	19.1
SSC/HSC education	121	93	214	15.1	11.6	13.4
Tertiary education	36	36	72	4.5	4.5	4.5
Madrasa education	3	4	7	0.4	0.5	0.4
Total	800	800	1,600	100.0	100.0	100.0

Source: SANEM household survey 2023

3.7 Information related to household members

The average household size was found to be 4.73 nationally, and was 4.85 in rural areas and 4.62 in urban areas (Table 9). The average number of children under 18 years was 1.36 and it was 1.39 and 1.32 in rural and urban areas, respectively. The average number of children under 5 years nationally was 0.48; in rural areas, it was 0.46, and in urban areas, it was 0.49. The average number of school-going children in the households was 1.06, 1.18, and 0.95 in national, rural, and urban areas, respectively. The average number of older members (aged 65+) in the households was 0.37, at the national level. It was 0.40 in rural areas and 0.34 in urban areas.

Table 9: Information related to household members (mean)

Household information	National	Rural	Urban
Household size	4.73	4.85	4.62
Children (age<=18) in the household	1.36	1.39	1.32
Children (age<=5 in the household)	0.48	0.46	0.49
School-going children in the household	1.06	1.18	0.95
Older aged members (age>65) in the household	0.37	0.40	0.34

Source: SANEM household survey 2023

3.8 Tenancy types of the households

59.8% of the surveyed households lived in their own house, followed by rented (26.1%), rent-free (13.6%), and others (0.4%) (Table 10). Of the surveyed households in rural areas, 87.8% lived in their own house, followed by rented (8.5%), rent-free (3.8%), and others (0.0%). In contrast, in urban areas, 31.9% of households lived in their own house, followed by rented (43.8%), rent-free (23.5%), and others (0.9%). The owned house was prevalent in rural areas and the rented house was prevalent in urban areas.

Table 10: Tenancy types of the household

Tenancy type	Frequency			% of households		
	Rural	Urban	National	Rural	Urban	National
Owned	702	255	957	87.8	31.9	59.8
Rented	68	350	418	8.5	43.8	26.1
Rent-free	30	188	218	3.8	23.5	13.6
Others	0	7	7	0.0	0.9	0.4
Total	800	800	1,600	100.0	100.0	100.0

Source: SANEM household survey 2023

3.9 Dwelling types of the households

At the national level, Katcha houses accounted for 53.1% of the surveyed households, followed by Semi-Pucca (34.1%), and Pucca (12.8%) (Table 11). Katcha houses made up 59.3% of rural households, followed by Semi-Pucca (28.8%) and Pucca (12.0%). In contrast, Katcha houses accounted for 47.0% of households in urban areas, followed by Semi-Pucca (39.4%), and Pucca (13.6%). As the study conducted surveys on poor households, the majority of household dwelling types were Katcha in both rural and urban areas. However, Semi-Pucca houses were prevalent in urban areas compared to rural areas.

Table 11: Dwelling type of the household

Dwelling types of the household	Frequency			% of households		
	Rural	Urban	National	Rural	Urban	National
Katcha	474	376	850	59.3	47.0	53.1
Semi-Pucca	230	315	545	28.8	39.4	34.1
Pucca	96	109	205	12.0	13.6	12.8
Total	800	800	1,600	100.0	100.0	100.0

Source: SANEM household survey 2023

4. Current Economic Situation of Poor Households

This section details the current economic conditions of poor households in Bangladesh. It incorporates the main occupation of the household heads, the main source of household income, the number of earners in the household, the number of female earners in the household, etc. It also estimates the household income and expenditure based on the findings from the SANEM household survey 2023. The estimation covers the monthly average household income, the monthly average household expenditure, the monthly average food expenditure, and the monthly average non-food expenditure. These estimates derived from the survey results were compared between the current month and six months back.

4.1 Main occupation of household head

At the national level, small business (owner) was the main occupation for 17.4% of the household heads, followed by rickshaw/van pullers (10.9%), non-agricultural day labourers (9.8%), farmers (8.7%), construction workers (5.7%), workers/employees in a business firm (5.7%), agricultural day-labourers (5.6%), servant/maidservants (3.7%), transport workers (3.6%), etc. among others (Table 12). In rural areas, small business (owner) was the main occupation of 19.9% of the household heads, followed by farmers (16.6%), agricultural day labourers (10.0%), non-agricultural day labourers (9.0%), rickshaw/van pullers (7.4%), construction workers (5.5%), workers/employees in a business firm (4.0%), transport workers (2.8%), etc. among others. In contrast, in urban areas, small business (owner) was the main occupation of 14.9% of the household heads, followed by rickshaw/van pullers (14.4%), non-agricultural day labourers (10.5%), workers/employees in a business firm (7.4%), servant/maidservants (6.3%), construction workers (5.9%), transport workers (4.5%), etc. among others. These occupations are the most vulnerable to any shocks in the context of Bangladesh. For instance, during the COVID-19 shock, these occupations were found to be the most vulnerable to poverty (Raihan et al., 2020). Ahmed and Islam (2023) found that workers in elementary occupations (see Table 12) are more likely to be vulnerable compared to other occupations.

Table 12: The main occupation of the household heads

Occupation	Frequency			% of households		
	Rural	Urban	National	Rural	Urban	National
Small business (owner)	159	119	278	19.9	14.9	17.4
Rickshaw/van puller	59	115	174	7.4	14.4	10.9
Non-agri day-labourer	72	84	156	9.0	10.5	9.8
Farmer	133	6	139	16.6	0.8	8.7
Construction worker	44	47	91	5.5	5.9	5.7
Worker/employee in a business firm	32	59	91	4.0	7.4	5.7
Agri day-labourer	80	9	89	10.0	1.1	5.6
Other services	30	58	88	3.8	7.3	5.5
Servant/maidservant	9	50	59	1.1	6.3	3.7
Transport worker	22	36	58	2.8	4.5	3.6
Not working/disabled	22	28	50	2.8	3.5	3.1
Driver (Auto, CNG, and others)	12	20	32	1.5	2.5	2.0
Garments worker	9	15	24	1.1	1.9	1.5
Hawker	3	16	19	0.4	2.0	1.2

Hotel worker	5	13	18	0.6	1.6	1.1
Barber	5	5	10	0.6	0.6	0.6
Cottage industry	2	4	6	0.3	0.5	0.4
Student	1	1	2	0.1	0.1	0.1
Others	101	115	216	12.6	14.4	13.5
Total	800	800	1,600	100.0	100.0	100.0

Source: SANEM household survey 2023

4.2 Number of earners in the household

70.9% of the surveyed households had single earners, followed by two earners (22.3%), and three earners (5.4%) (Table 13). In rural areas, 74.1% of the households had single earners, followed by two earners (20.4%), and three earners (4.1%). In contrast, in urban areas, 67.6% of households had single earners, followed by two earners (24.1%), and three earners (6.8%). However, 0.9% of the households had no earners at the national level, while 1.0% and 0.8% of households had no earners in rural and urban areas, respectively. Single earners were predominant both in rural and urban areas. However, two earners were predominant in urban areas compared to rural areas.

Table 13: Number of earners in the household

Number of earners	Frequency			% of households		
	Rural	*Urban*	*National*	*Rural*	*Urban*	*National*
0	8	6	14	1.0	0.8	0.9
1	593	541	1,134	74.1	67.6	70.9
2	163	193	356	20.4	24.1	22.3
3	33	54	87	4.1	6.8	5.4
4	3	3	6	0.4	0.4	0.4
6	0	1	1	0.0	0.1	0.1
8	0	1	1	0.0	0.1	0.1
9	0	1	1	0.0	0.1	0.1
Total	800	800	1,600	100.0	100.0	100.0

Source: SANEM household survey 2023

4.3 Number of female earners in the household

Overall, 80.0% of households had no female earners, followed by single female earners (17.9%), two female earners (1.8%), three female earners (0.2%), and four female earners (0.1%) (Table 14). In rural areas, 90.6% of households had no female earners, followed by single female earners (8.9%), two female earners (0.5%), three female earners (0.0%), and four female earners (0.0%). In contrast, in urban areas, 69.4% of households had no female earners, followed by single female earners (27.0%), two female earners (3.0%), three female earners (0.4%), and four female earners (0.3%). No female earners were predominant both in rural and urban areas. However, single female earners were more predominant in urban areas than in rural areas.

Table 14: Number of female earners in the household

Number of earners	Frequency			% of households		
	Rural	*Urban*	*National*	*Rural*	*Urban*	*National*
0	725	555	1,280	90.6	69.4	80.0
1	71	216	287	8.9	27.0	17.9

2	4	24	28	0.5	3.0	1.8
3	0	3	3	0.0	0.4	0.2
4	0	2	2	0.0	0.3	0.1
Total	800	800	1,600	100.0	100.0	100.0

Source: SANEM household survey 2023

4.4 Change in average household income

SANEM household survey 2023 estimates that the monthly average household income was BDT 14,025 in February 2023 and BDT 14,030 in September 2022, at the national level (Figure 2). In rural areas, the monthly average household income was BDT 14,022 in September 2022 and BDT 14,005 in February 2023. In contrast, in urban areas, the monthly average household income was BDT 14,039 in September 2022 and BDT 14,044 in February 2023. These estimates indicate that, at the national level, the monthly average household income didn't increase significantly over the 6 months. The monthly average household income fell in rural areas, and increase in urban areas. However, the change in monthly average household income in both rural and urban areas over the 6 months was not that significant.

Figure 2: Change in average household income (BDT)
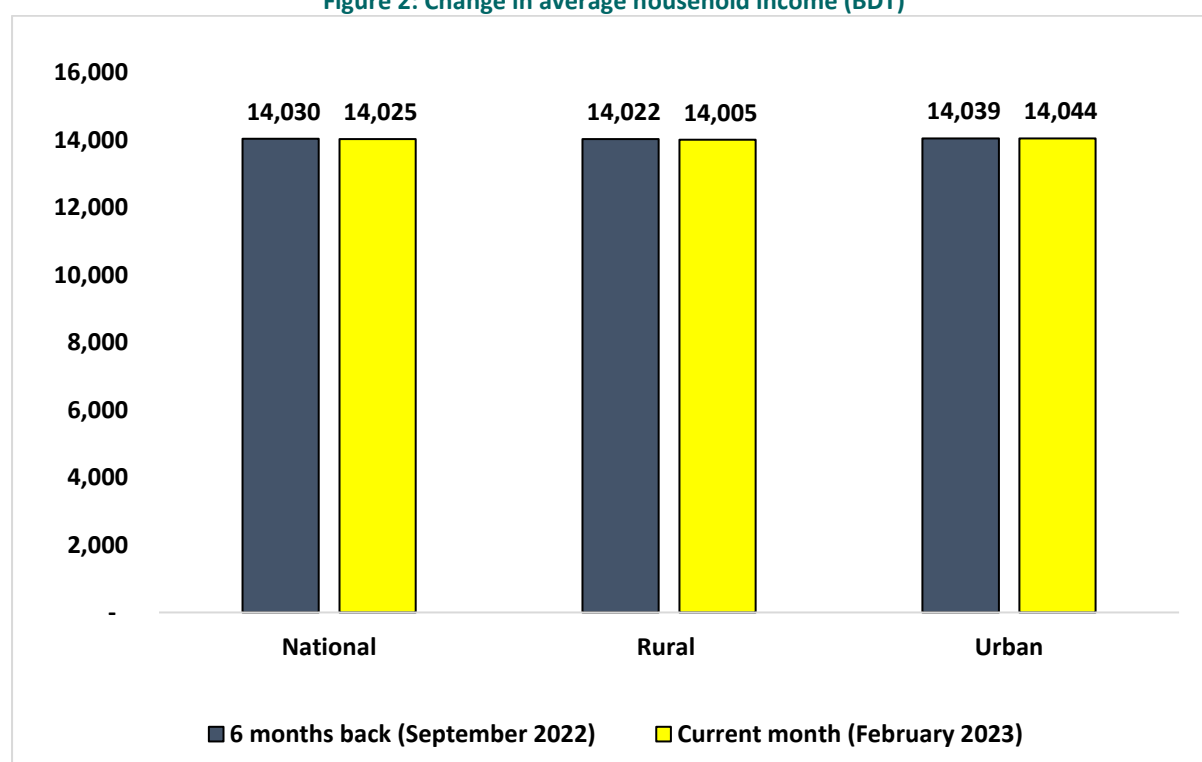
Source: SANEM household survey 2023

4.5 Change in average food expenditure

Monthly average food expenditure in September 2022 was estimated at BDT 8,141, and it was estimated at BDT 9,543 in February 2023. The increase in monthly average food expenditure was 17.2%, at the national level (Figure 3). In rural areas, monthly average food expenditure was estimated at BDT 8,384 and BDT 9,686 in September 2022 and February 2023, respectively, leading to a 15.5% increase over the six months. In contrast, the monthly

average food expenditure was estimated at BDT 7,898 and BDT 9,401 in September 2022 and February 2023, respectively, leading to a 19% increase over the same period. These estimates imply that the increase in monthly average food expenditure was higher in urban areas compared to rural areas.

Figure 3: Change in average food expenditure (%)
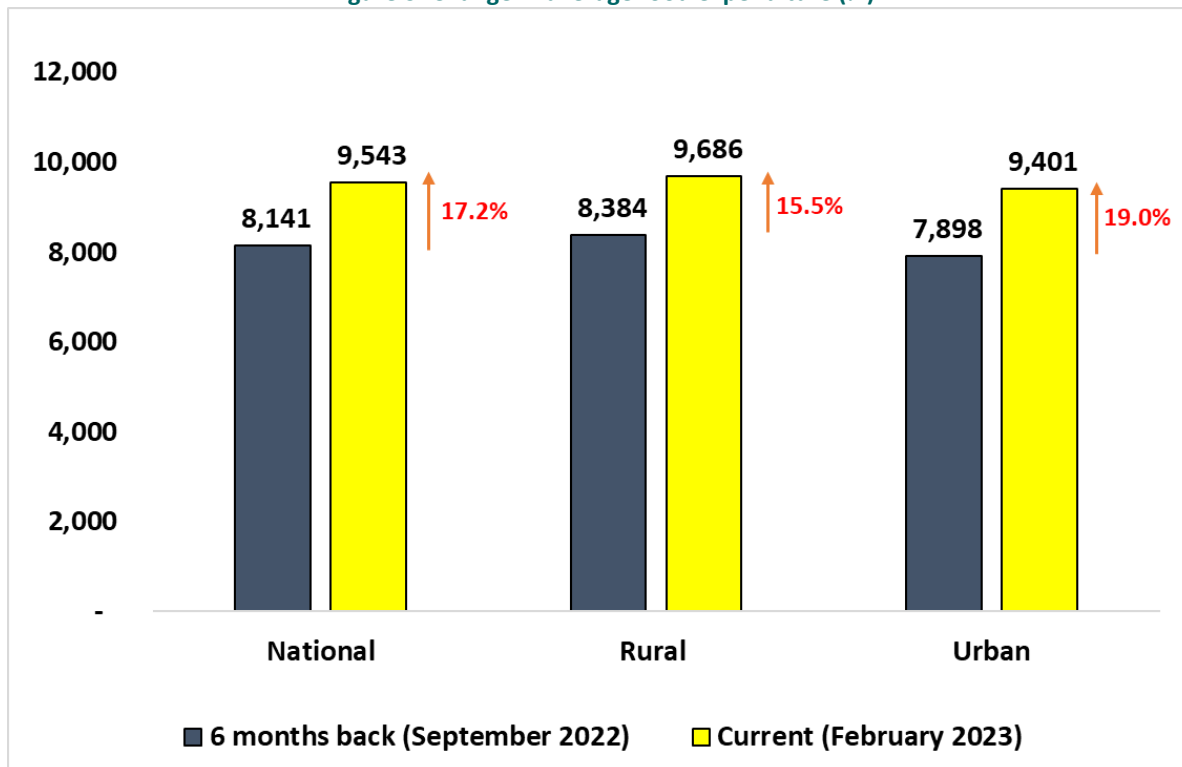
4.6 Change in average non-food expenditure

Like the monthly average food expenditure, the monthly average non-food expenditure of the households also increased over the six months. At the national level, monthly average non-food expenditure in September 2022 was estimated at BDT 4,860 and it was estimated at BDT 5,141 in February 2023. The increase in monthly average non-food expenditure was 5.8%, at the national level (Figure 4). In rural areas, the monthly average non-food expenditure was estimated at BDT 4,669 and BDT 5,071 in September 2022 and February 2023, respectively, leading to an 8.6% increase over the six months. In contrast, the monthly average non-food expenditure was estimated at BDT 5,051 and BDT 5,211 in September 2022 and February 2023, respectively, leading to a 3.1% increase over the same period. Unlike the scenario of food expenditure, these estimates imply that the increase in monthly average non-food expenditure was higher in rural areas compared to urban areas.

Figure 4: Change in average non-food expenditure (%)
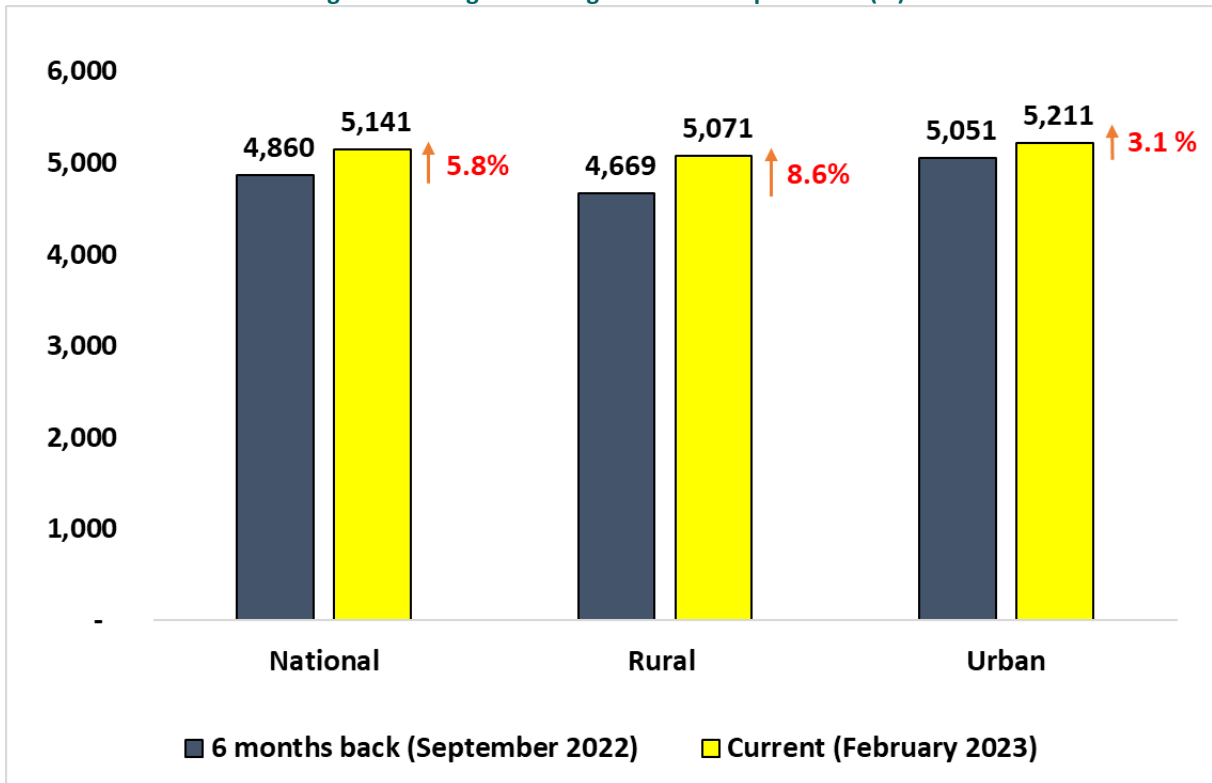
Source: SANEM household survey 2023

5. Households' Coping Strategies

5.1 Major coping strategies

At the national level, poor people were found to be utilizing different coping strategies to withstand the challenges of high living costs. Generally, food products are the most vulnerable to price shock due to their inelastic nature with respect to price. People cannot avoid food, what they can do is switching among different foods available to them, thereby changing their food habits. The survey found exactly the same result; 90.2% of the households coped up with changing food habits (Figure 5). Another 55.9% of the household coped up by reducing non-food expenditures. However, changing food habits is not an easy option, and reducing non-food expenditure is not enough when there is a rise in almost all kinds of products. 35.3% of the households had to use their savings to back up their regular spending and another 55.5% of the household completely lost the opportunity to save. Normally, the savings amount of a poor household is very low and not sufficient enough to tackle such inflationary pressure. As a result, households with no savings or only little savings have to borrow from different sources to maintain their living. The survey found 73.8% of poor households to be coping up by borrowing. Borrowing was also the main coping strategy for firms during the COVID-19 pandemic (Raihan et al., 2022). However, borrowing is also not a very easy option as a lender would hardly lend unless repayment was ensured by the borrower. This scenario is very common among poor households as, undoubtedly, they are not the best reliable borrowers due to their financial insolvency. Such households seek unconditional aid from whatever sources available around them and the survey measured 35.4% of the households coped up by relying on aid, thanks to the aid agencies. The tendency of selling properties and selling off durable goods also increased during this hardship as 12.9% and 10.9% of the households are utilizing these two strategies respectively. Poor people were working overtime to have a larger monthly gross. Only 39.3% of the households were doing it as the scope of overtime work is limited based on the professions, a day labourer has hardly any option of working overtime. 10.4% of the households also coped up by changing their jobs and moving to professions where earning scopes, like overtime or moonlighting, were diversified. Earners of 13.1% of the households reported having themselves involved in secondary occupations. The households with only single-earning members were worst off. They (10% of households) had to discontinue their children's education and they (6.3% of households) involved them in paid work. Among other coping strategies, the households that lived in rented houses moved to cheaper rented houses, marrying off children, and migration had been observed in some households. Raihan et al. (2021) found that households were using these coping strategies even during the COVID-19 crisis.

The coping strategies such as - bringing change in food habits, cutting off non-food expenditures, working overtime, moving to cheaper rented houses or migrating, marrying off a daughter, cutting off expenditure through discontinuation of child education, and involving them in child labour were more prevalent in urban areas compared to rural areas. And coping strategies such as – selling off properties, selling durable goods, involving in secondary occupations were more prevalent in rural areas compared to urban areas (Figure 6).

Figure 5: Major coping strategies (% of poor households)

Coping strategy	Yes (%)
Changing food habits	90.2
Borrowing	73.8
Reducing non-food expenditure	55.9
Erosion of the saving opportunity	55.5
Working overtime	39.3
Relying on aid	35.4
Using savings	35.3
Involving in secondary occupation	13.1
Selling properties	12.9
Selling off durable goods	10.9
Reducing exp by discontinuing child's education	10.4
Changing the job	10.4
Moving to cheaper rented house	6.9
Involving children into child labour	6.3
Migration	4.2
Early marriage of daughter	2.2
Others	0.8

■ Yes □ No

Source: SANEM household survey 2023

Figure 6: Major coping strategies by rural-urban (% of poor households)

Coping strategy	Urban	Rural
Changing food habits	94.4	86.0
Borrowing	73.8	73.8
Erosion of the saving opportunity	53.0	58.0
Reducing non food expenditure	61.4	50.4
Working overtime	43.1	35.5
Relying on aid	36.4	34.5
Using Savings	36.5	34.1
Selling properties	7.8	18.1
Involving in secondary occupation	11.4	14.8
Selling off durable goods	8.8	13.0
Changing the job	11.0	9.8
Reducing exp by discontinuing child's education	12.4	8.5
Moving to cheaper rented house	9.8	4.1
Involving children into child labour	9.0	3.5
Migration	5.5	2.9
Early marriage of daughter	2.9	1.5
Others	1.3	0.4

Source: SANEM household survey 2023

5.2 Borrowing

Only 13.9% of the households borrowed from banks (Figure 7). 45.4% of the households borrowed from different microcredit organizations while 22.6% of the households borrowed from different cooperative agencies. These two sources are known for their higher lending rate compared to the banks' lending rates. Despite having high lending rates people are choosing them over banks because they provide services door-to-door in most cases and have less paperwork or formalities compared to banks. Due to this easy access to loans, poor people are often lured to different microcredit and cooperative agencies. However, it is a good indicator that only 2.8% of the households borrowed from Mahazons as their lending rate is the highest.

Figure 7: Sources of borrowing (% of poor households)
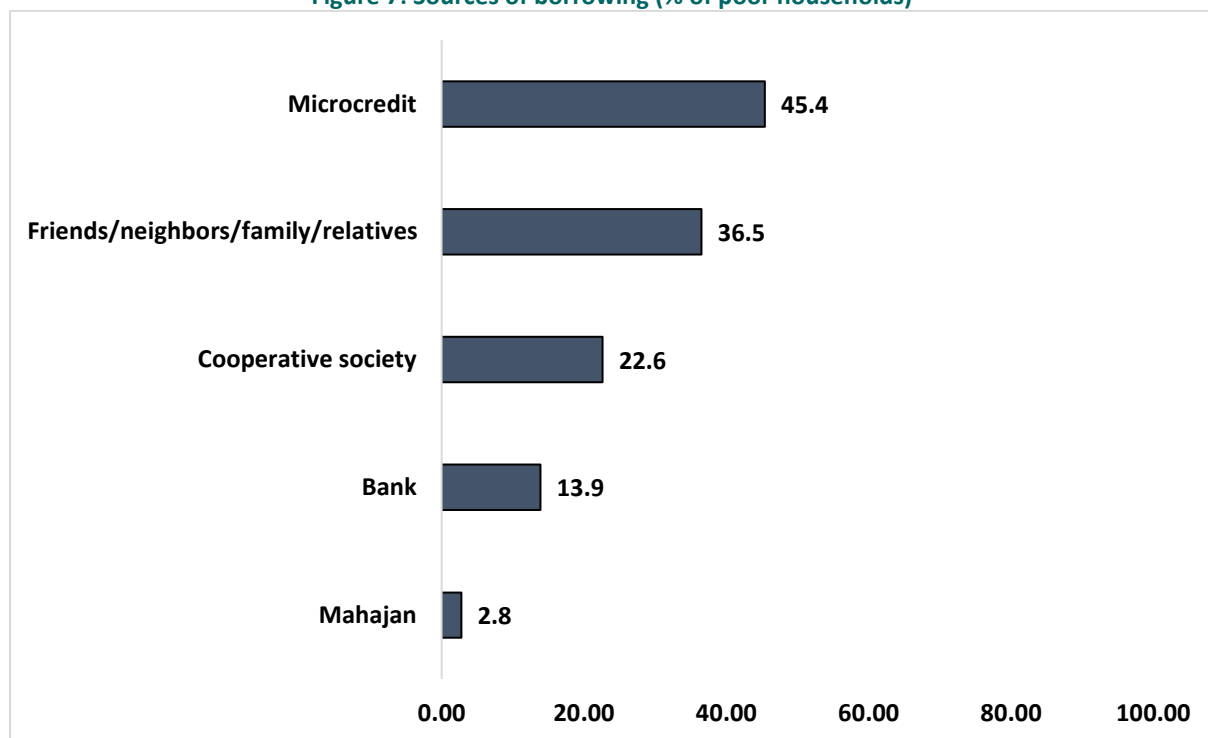
Source: SANEM household survey 2023

5.3 Change in food habits

The inflationary pressure brought a drastic change in food habits, as 90.2% of the households coped up by changing food habits (Figure 8). Among the changes in food habits, the change in meat consumption was more severe (96.4% of households decreased their meat intake), followed by fish (88.2%), oil (81.4%), egg (77.1%), and rice consumption (37.1%). It implies that poorer households were eating less.

To understand whether the decrease in the quantity of consumption of food items varies between rural and urban areas, the study made a comparison (Figure 9). The comparison reveals that urban households were cutting down food intake more than rural households.

Figure 8: Quantity of consumption of food items now compared to six months back (% of poor households)
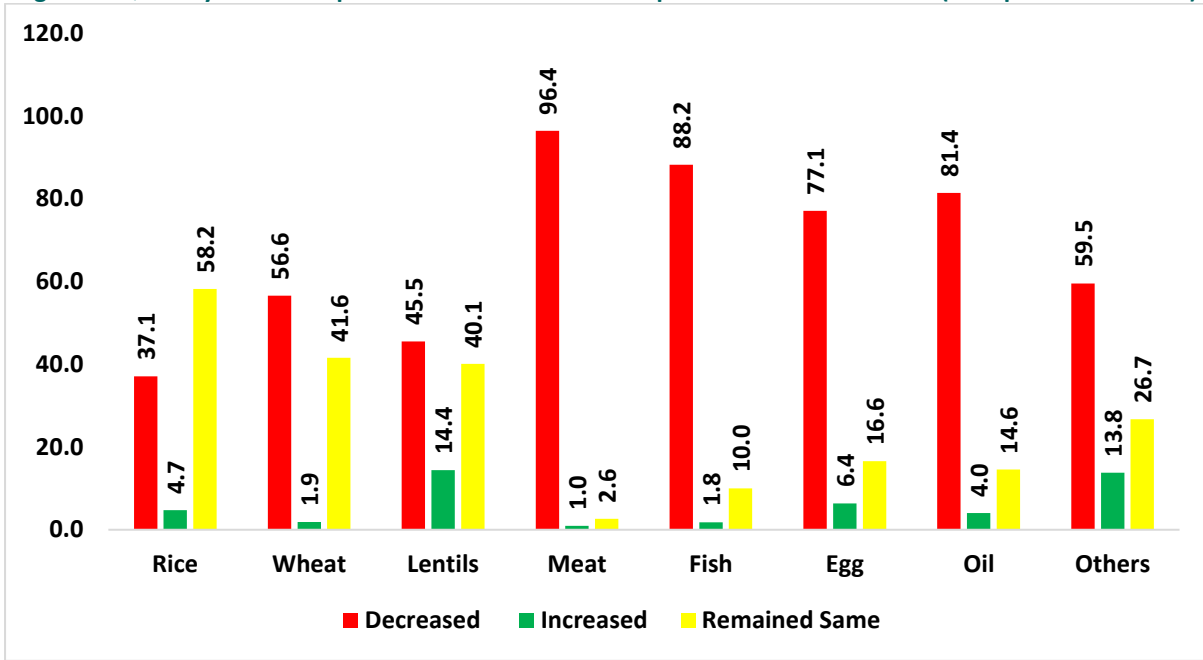
Source: SANEM household survey 2023

Figure 9: Quantity of consumption of food items now compared to six months back by rural-urban (% of poor households)
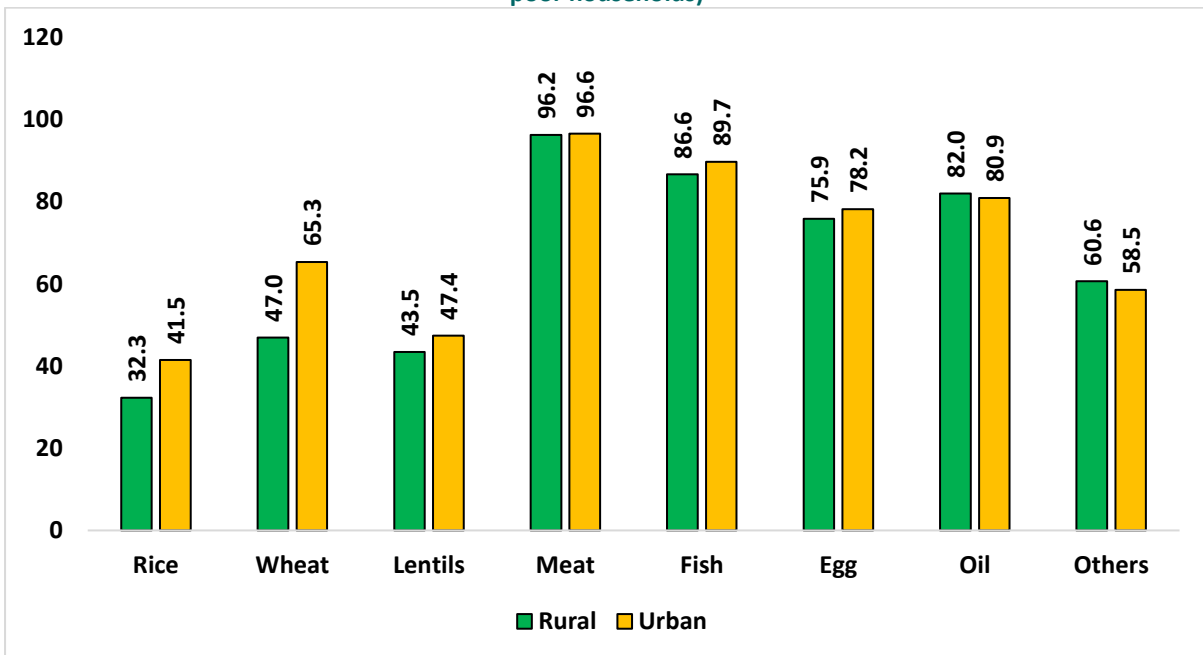
Source: SANEM household survey 2023

Similar to the decrease in the quantity of consumption of food items, the study tried to understand whether households had to compromise the quality of consumption of food items. To understand this, the study made a comparison between now (February 2023) and six months back. Here, 'Down' means households switched from high to low-quality of food items, 'Up' means the opposite of "Down", and "Remained Same" means households' quality of consumption of food items remained the same between the periods. Thus, the study found that 86.4% of households switched to the cheaper quality of meat compared to the quality

maintained six months back (Figure 10). The rates were 87.0%, 76.3%, 60.7%, and 56.5% for fish, oil, wheat, and rice consumption, respectively, implying that poorer households were switching to low-quality food.

To understand whether the decrease in the quality of consumption of food items varies between rural and urban areas, the study made a comparison (Figure 11). The comparison reveals that urban households were switching more than rural households.

Figure 10: Quality of consumption of food items now compared to six months back by rural-urban (% of poor households)
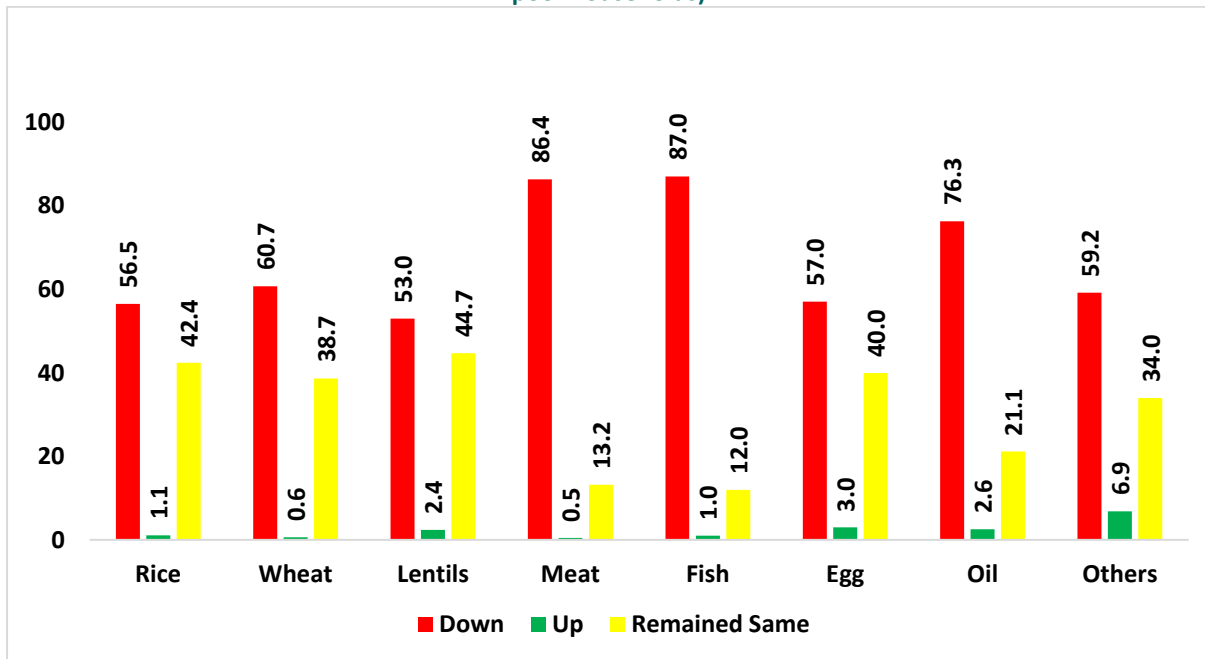
Source: SANEM household survey 2023

Figure 11: Quality of consumption of food items now compared to six months back by rural-urban (% of poor households)
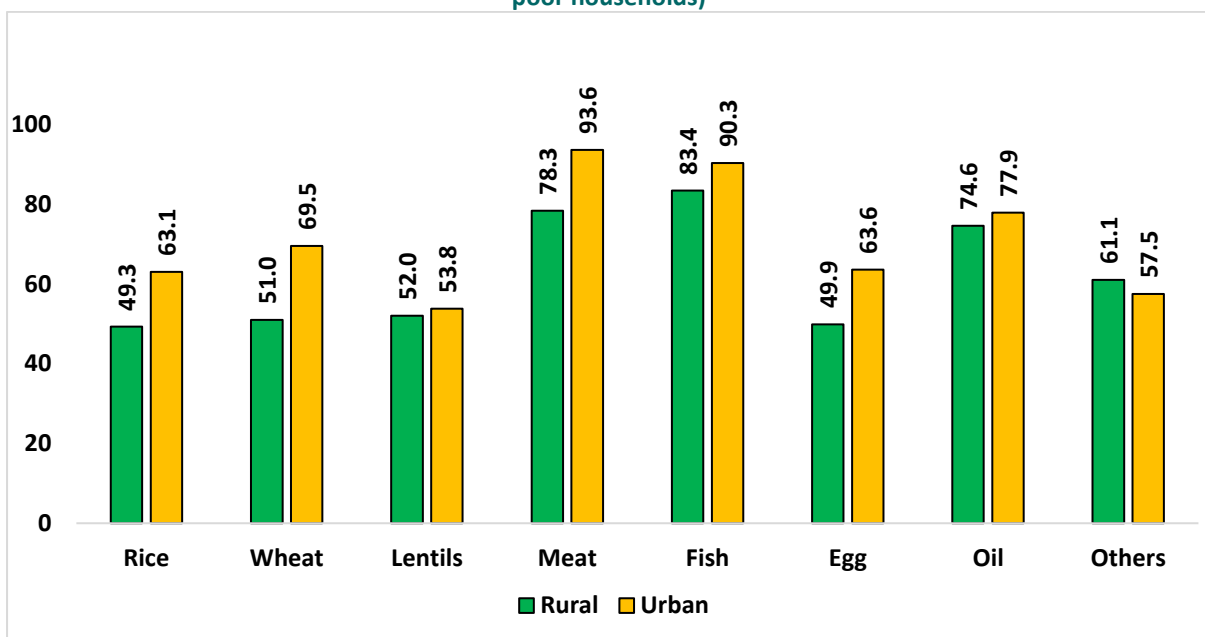
Source: SANEM household survey 2023

The average frequency of consuming "special food" items - beef, mutton, chicken, egg, hilsha, and rui/katla (big fish) - fell significantly (Figure 12). Poor households were eating "special food" items less frequently in a month. During pre-inflationary pressure, a household would consume beef once a month on average but amidst the pressure a household could manage to eat beef once in three months. A similar trend was also observed for the other ''special food'' items.

Figure 12: Average number of times poor households consume "special food" items in a month
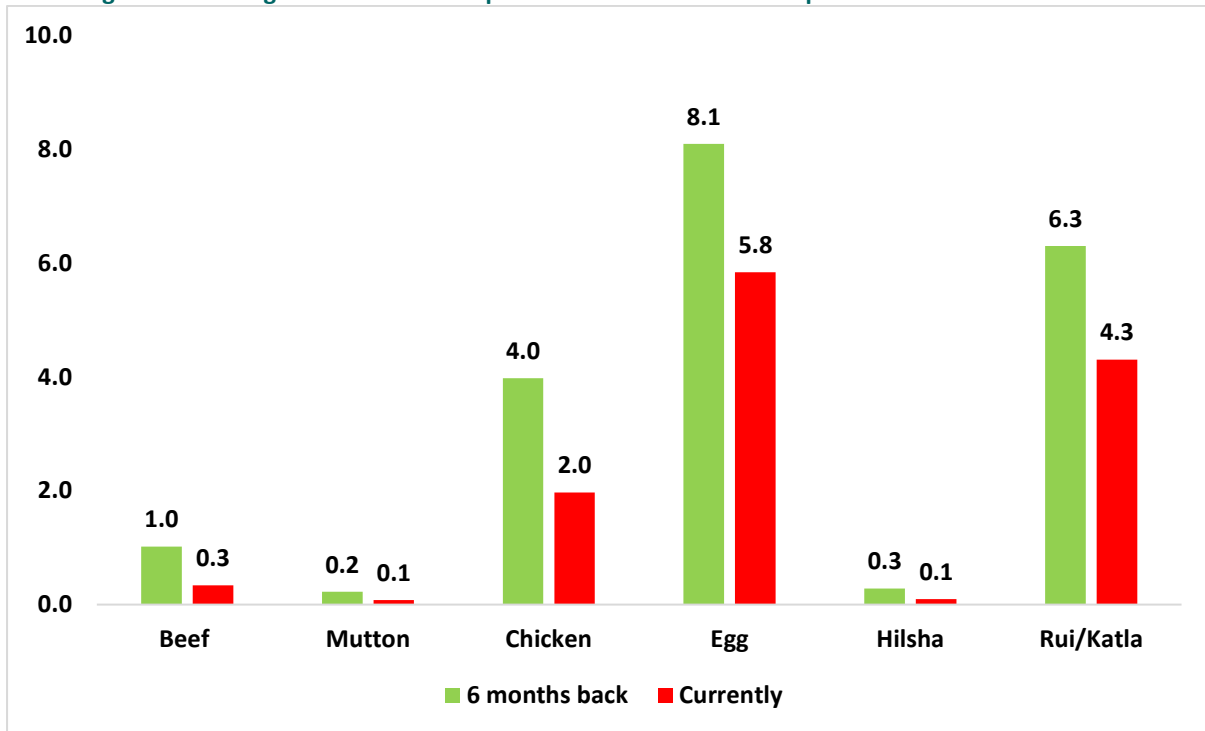
Source: SANEM household survey 2023

The average frequency of consuming "special food" items in a month was also seen from rural-urban perspectives (Figure 13). Six months back, rural households would consume rui/katla (large fish) 6.6 times a month, now it is 4.7 times a month. In contrast, urban households would consume rui/katla (large fish) 6 times a month, now it is 3.9 times a month.

Figure 13: Average number of times poor households consume "special food" items in a month by rural-urban
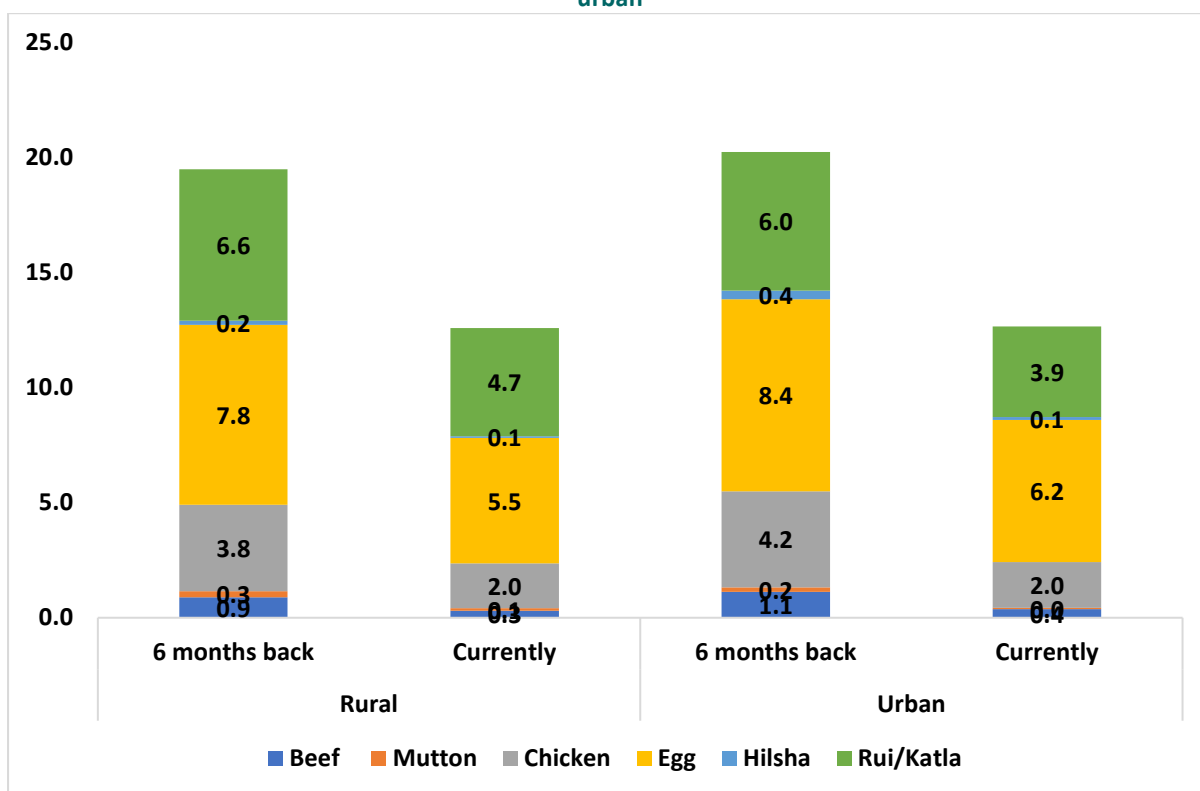
Source: SANEM household survey 2023

5.4 Reducing non-food expenditure

Figure 14: Whether households reduced following non-food expenditure now compared to six months back (% of poor households)
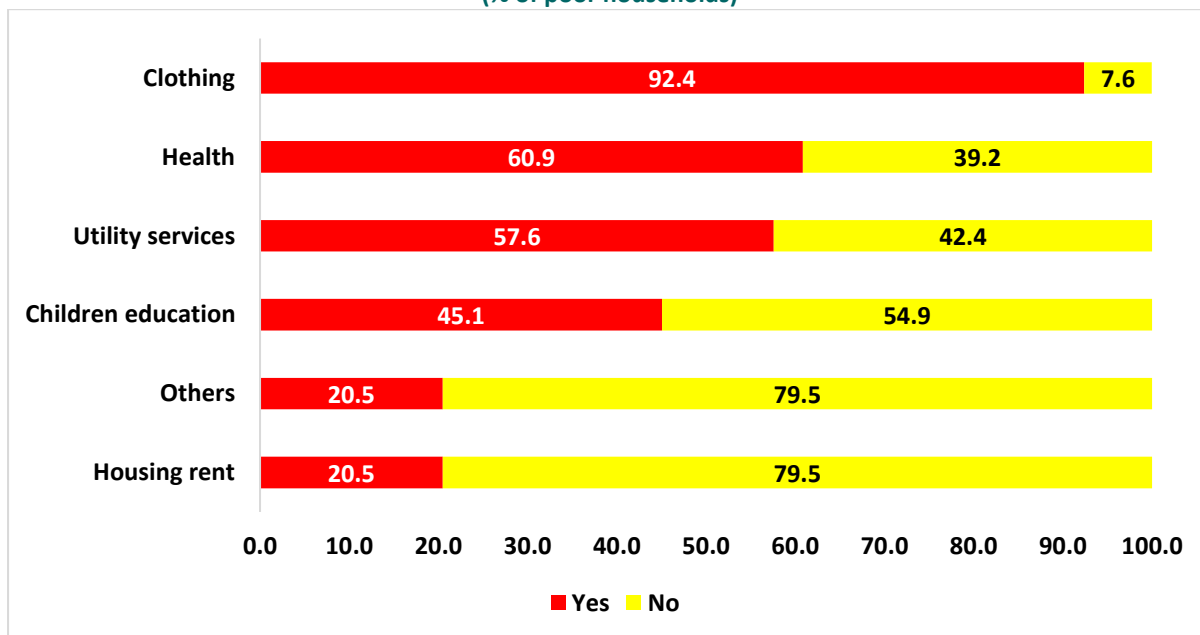
Source: SANEM household survey 2023

More than half of the households (55.9%) reduced their non-food expenditure. Among those households that reduced their non-food expenditure, almost all the households (92.4%)

reduced their clothing expenditure, followed by health (60.9%), and utility services expenditure (57.6%) (Figure 14). Spending on child education and housing rent were also reduced implying that poorer households were cutting down important non-food expenditures.

For utility services and clothing, the study did not find any significant difference between rural and urban areas. Above 90% of households from rural and urban areas reduced their expenditure on clothing. 63.5% of households in rural areas reduced their health expenditure now compared to six months back when 58.7% of urban households did so. 49.9% of households from rural and 41.1% of households from urban areas reduced expenditure on children's education. 22.6% of households from rural and 18.7% of households from urban areas reduced expenditure on housing rent. However, it can be concluded that rural households were cutting down more than urban households (Figure 15).

Figure 15: Whether households reduced following non-food expenditure now compared to six months back by rural-urban (% of poor households)
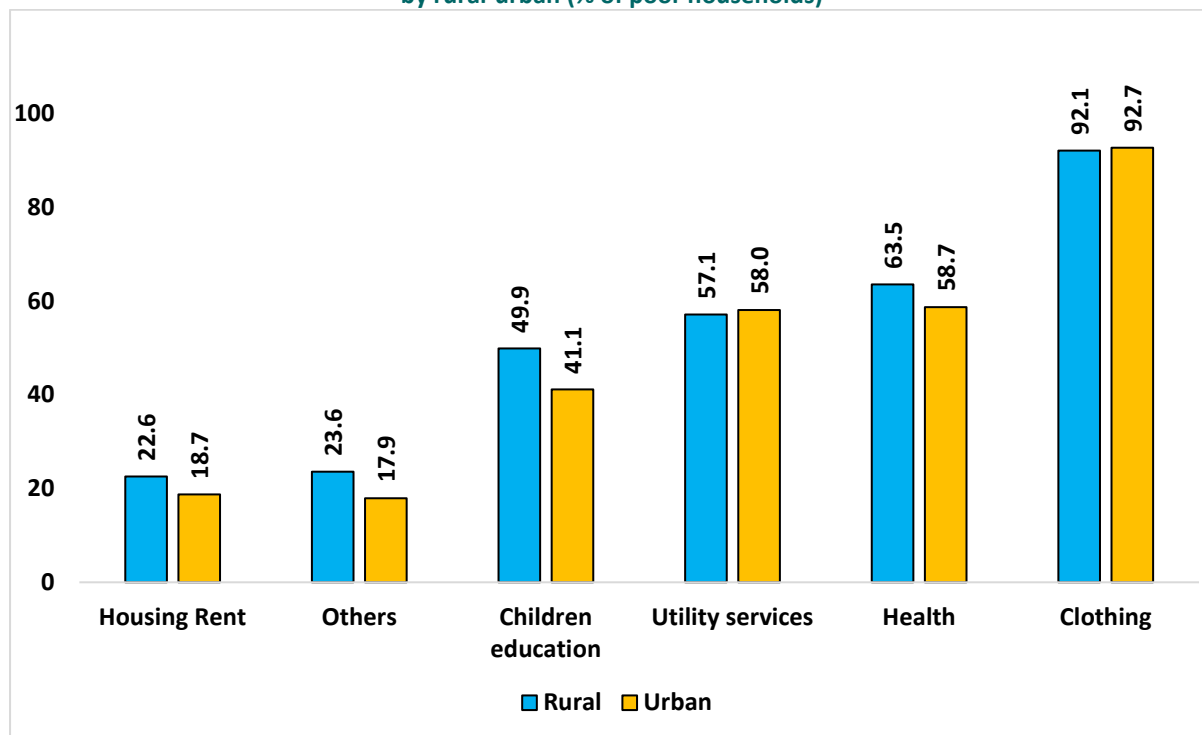
Source: SANEM household survey 2023

5.5 Severity of food insecurity for poor households

To understand the severity of food insecurity for poor households during the inflationary pressure, the study used the Food Insecurity Experience Scale (FIES) developed by United Nations' Food and Agriculture Organization (FAO). The FIES Survey Module (FIES-SM) consists of eight questions regarding people's access to adequate food and can be easily integrated into various types of population surveys (Table 15). The FIES-SM questions refer to the experiences of the individual respondent or of the respondent's household as a whole. The questions focus on self-reported food-related behaviours and experiences associated with increasing difficulties in accessing food due to resource constraints.

Table 15: Eight questions measured the severity of food insecurity

	During the last 12 months, was there a time when, because of lack of money or other resources,
1	Were you worried that you would not have enough food to eat?
2	Were you unable to eat healthy and nutritious food?
3	Did you eat only a few kinds of food?
4	Did you have to skip a meal?
5	Did you eat less than you thought you should?
6	Did your household run out of food?
7	Were you hungry but did not eat?
8	Did you go without eating for a whole day?

Source: https://www.fao.org/in-action/voices-of-the-hungry/fies/en/

For a comparison to be made to understand the severity of food insecurity over the periods, these eight questions were addressed in this study between two time periods (Annex 1). The study found that food insecurity intensified during this crisis period. 6 months back, there was a time when only - 41.3% of poor households were worried about having enough food; now the rate is 72.9%, 56.3% of poor households were unable to eat healthy and nutritious food; now the rate is 78.0%, 49.9% of poor households ate only a few kinds of food; now the rate is 77.8%, 20.3% of poor households had to skip a meal; now the rate is 37.4%, 42.1% of poor households ate less than they thought they should eat; now the rate is 71.2%, 21.4% of poor households ran out of food; now the rate is 39.6%, 17.9% of poor households were hungry but did not eat; now the rate is 32.4%, and 9.8% of poor households had to go without eating for a whole day; now the rate is 18.2% (Figure 16). Thus, poor households were more food-insecure now compared to six months back.

In rural areas, currently, 75.4% of households mentioned that they were unable to eat healthy and nutritious food whereas the rate was 53.0% six months back (Figure 17). 73.1% of households said that they ate less currently than they should and the rate was 43.5% six months back. 72.3% of households ate only a few kinds of food currently and six months back it was 44.6%. 68.5% of households were worried about having enough food and the rate was 39.5% before six months. Other than these indicators, currently 36% of households mentioned that they ran out of food, followed by 33% had to skip a meal, 27.6% were hungry but didn't eat, and 10.9% of households starved a whole day.

In urban areas, 83.4% of households mentioned that they ate only a few foods currently and the rate was 55.3% six months back (Figure 18). 80.6% of households were unable to eat healthy and nutritious food and where it was 59.5% before six months. 77.4% of households were worried about having enough food and six months back it was 43.0%. Currently, 69.3% of households reported that they ate less than they should, followed by 43.1% of households were running out of food, 41.8% had to skip a meal, 37.1% were hungry but didn't eat and 25.5% of households starved the whole day. Poorer households in urban areas were more food-insecure now compared to rural areas.

Figure 16: Severity of food insecurity (% of poor households)

Was there a time (even for a day) when any member(s) of the poor households did the followings due to the lack of money or other resources?

Category	6 months back	Currently
Worried about having enough food	41.3	72.9
Unable to eat healthy and nutritious food	56.3	78.0
Ate only few kinds of food	49.9	77.8
Had to skip a meal	20.3	37.4
Ate less than they should	42.1	71.2
Household ran out of food	21.4	39.6
Hungry but didn't eat	17.9	32.4
Starving a whole day	9.8	18.2

Source: SANEM household survey 2023

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Figure 17: Severity of food insecurity in the rural areas (% of poor households)

Was there a time (even for a day) when any member(s) of the poor households did the followings due to the lack of money or other resources?

	6 months back	Currently
Worried about having enough food	39.5	68.5
Unable to eat healthy and nutritious food	53.0	75.4
Ate only few kinds of food	44.6	72.3
Had to skip a meal	17.0	33.0
Ate less than they should	43.5	73.1
Household ran out of food	18.0	36.0
Hungry but didn't eat	14.4	27.6
Starving a whole day	5.1	10.9

Source: SANEM household survey 2023

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Figure 18: Severity of food insecurity in the urban areas (% of poor households)

Was there a time (even for a day) when any member(s) of the poor households did the followings due to the lack of money or other resources?

	6 months back	Currently
Worried about having enough food	43.0	77.4
Unable to eat healthy and nutritious food	59.5	80.6
Ate only few kinds of food	55.3	83.4
Had to skip a meal	23.6	41.8
Ate less than they should	40.6	69.3
Household ran out of food	24.9	43.1
Hungry but didn't eat	21.5	37.1
Starving a whole day	14.4	25.5

Source: SANEM household survey 2023

Based on the responses to the eight questions (Table 15), the study constructed a food security index. Based on the food security index, poor households were categorized into four groups – secure, mild insecure, moderate insecure, and severe insecure households. It shows that the percentage of food-secure households dropped from 29.1% to 8.1% within six months and at the same time, severe food-insecure households increased from 12.3% to 25.4% (Figure 19). Other than these, the percentage of households with mild food insecurity drops from 40.7% to 32.8% and the households with moderate food insecurity increased from 18.0% to 33.7%.

Figure 19: Severity of food insecurity (% of poor households)
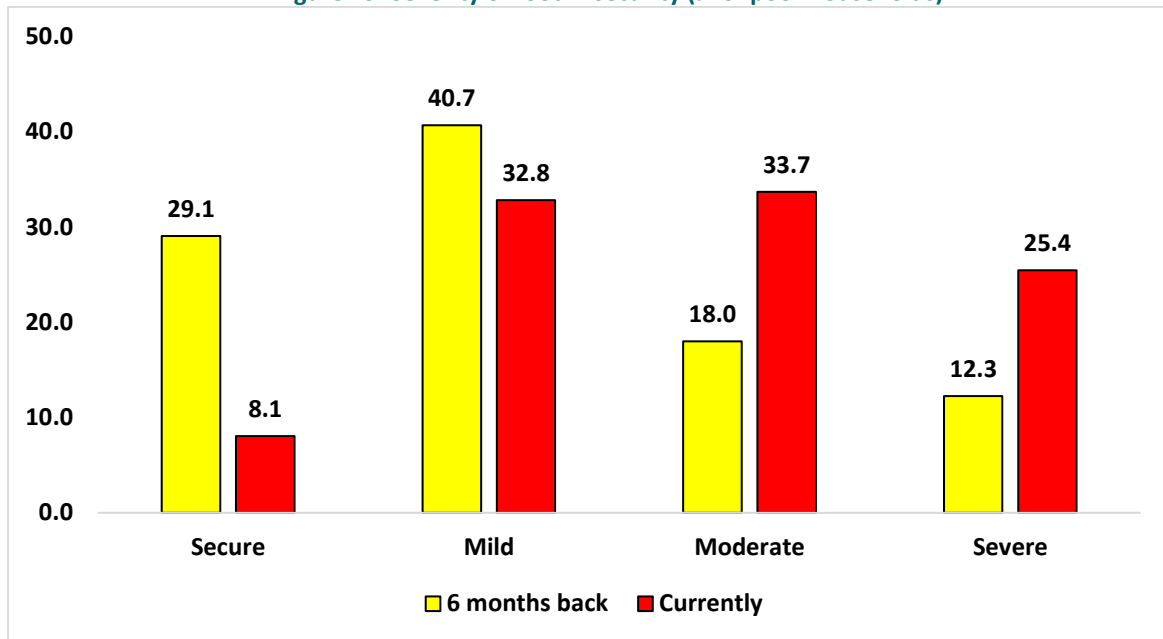
Source: SANEM household survey 2023

The percentage of households with food insecurity varies between rural and urban areas. 9.3% of rural households were food secured and 6.9% of urban households were food secured. 35.3% of households from rural areas faced mild food insecurity whereas it was 30.4% from urban areas. 35.4% of rural households and 32% of urban households were with moderate food insecurity. 30.4% of urban and 20.1% of rural households faced severe food insecurity (Figure 20).

Figure 20: Severity of food insecurity by rural-urban (% of poor households)
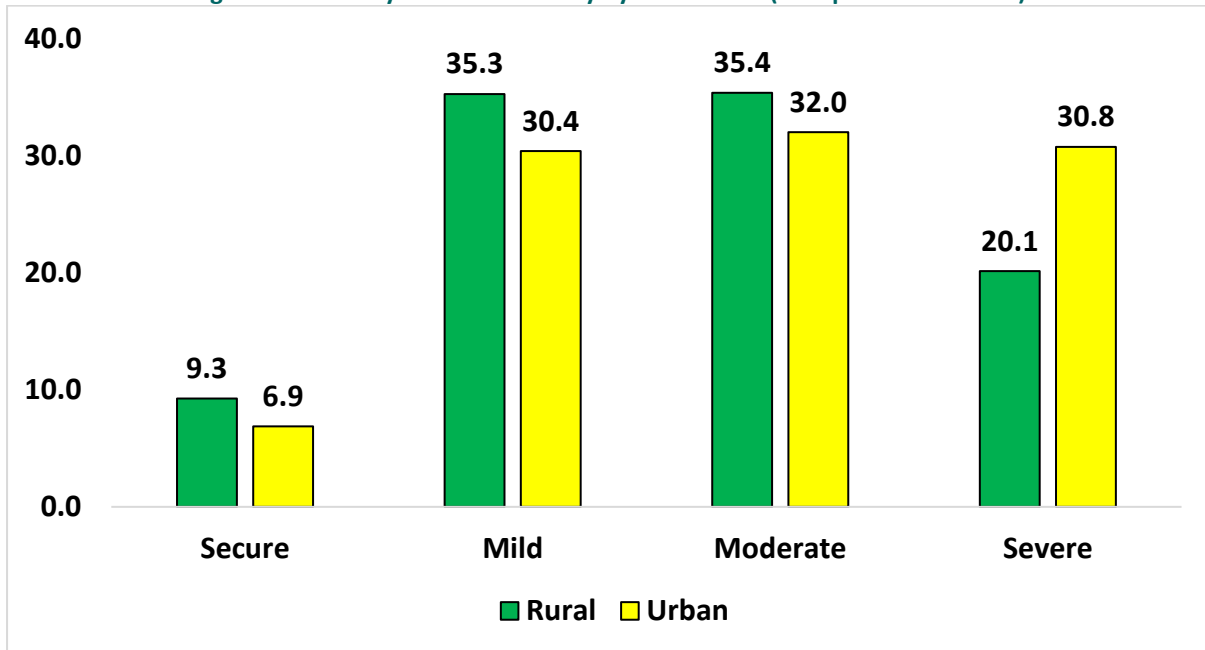
Source: SANEM household survey 2023

5.6 Coverage of social security programs

Of the surveyed households, only 40% were under social safety net coverage (Figure 21). In rural areas, only 36.9% of households were under social security programs. In contrast, 43.5% of urban households were under social security programs.

Figure 21: Percentage of households as a beneficiary of social security programs
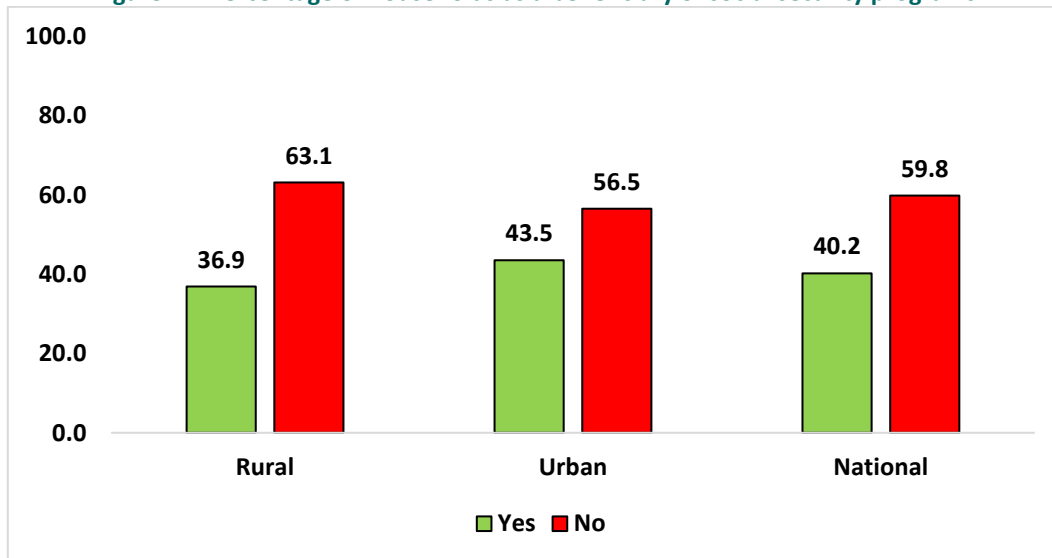
Source: SANEM household survey 2023

Among the social security programs, 28.5% of households were beneficiaries of OMS/TCB, followed by old age allowance (7.0%), stipend program (3.7%), disability allowance (2.9%), food program (2.6%), widow allowance (1.9%), and vulnerable group feeding (1.0%), among others (Figure 22).

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Figure 22: Percentage of households as a beneficiary of different social security programs
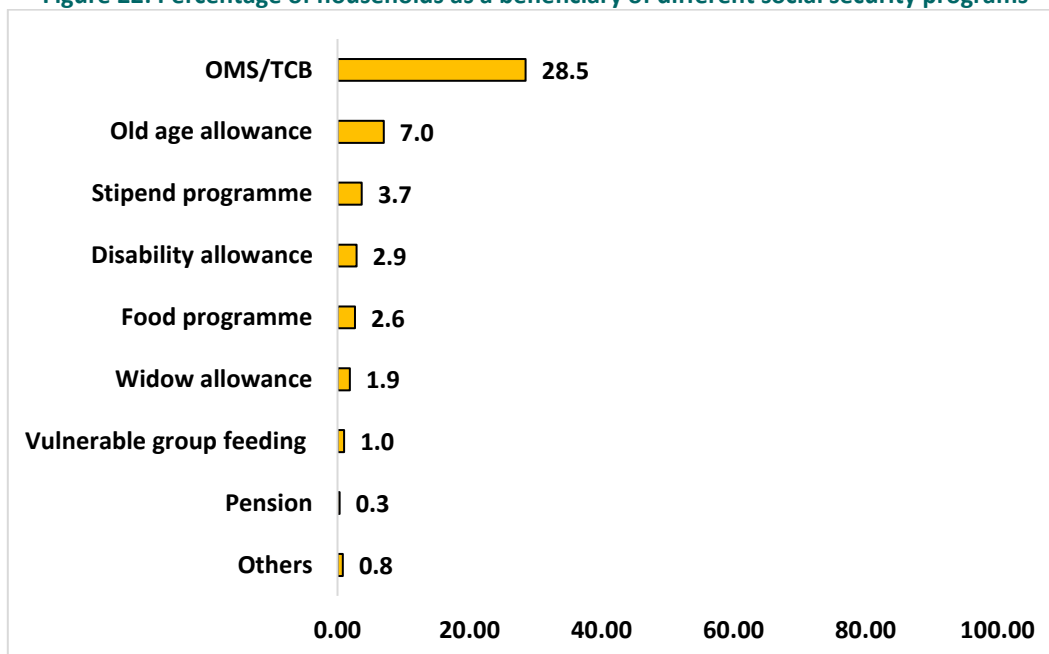
Source: SANEM household survey 2023

At the national level, 59.8% of households were not beneficiaries of any of the social security programs by the government of Bangladesh. These households were asked whether they tried to approach local representatives to enrol in the programs. 49% of them said that they tried to approach local representatives to enrol in the programs (Figure 23).

Figure 23: Percentage of households trying to approach local representatives to enrol in the programs
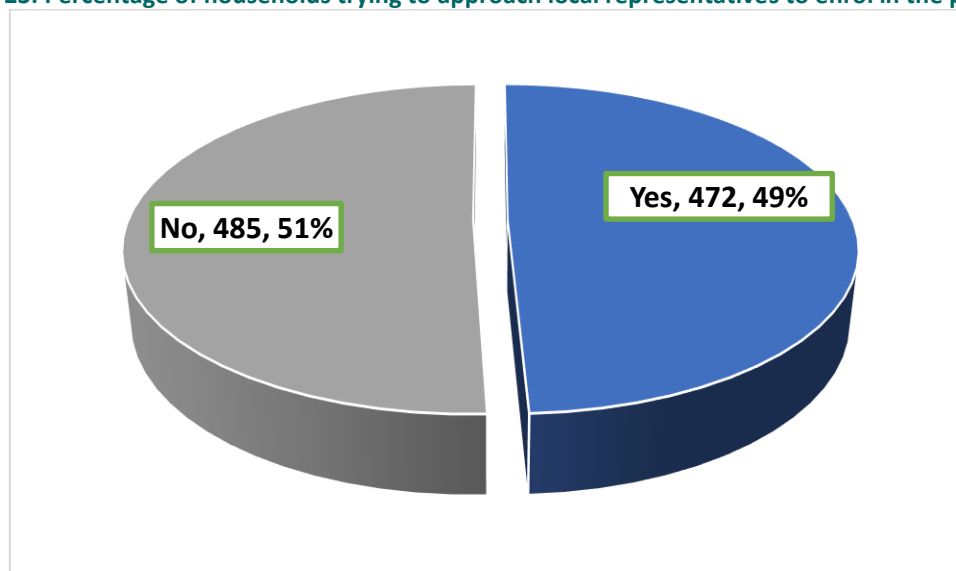
Source: SANEM household survey 2023

5.7 Coverage of TCB/OMS activities

Only 28.5% of households were beneficiaries under TCB cards/OMS (Figure 24). Only 17.6% of rural households were beneficiaries under TCB cards/OMS. In contrast, 39.4% of urban households were beneficiaries under TCB cards/OMS.

Figure 24: Percentage of households buying products from TCB/OMS programs by rural-urban
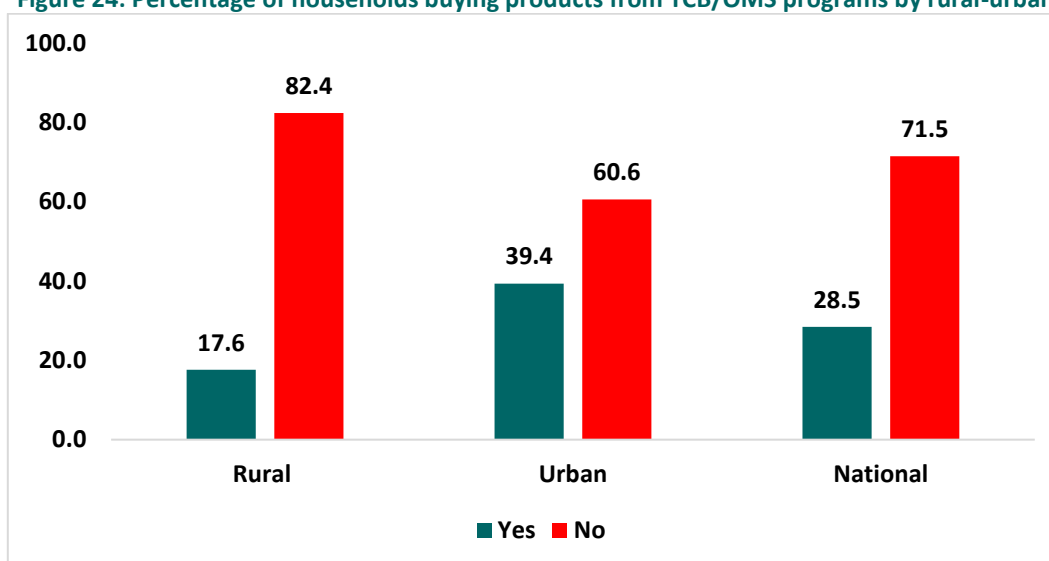
Source: SANEM household survey 2023

Under the TCB card facilities, households were able to purchase four products at subsidized prices. These TCB products were Sugar (55 taka/kg), Soybean oil (110 taka/liter), Onion (30 taka/kg), and Lentils (60 taka/kg). Among the TCB beneficiaries, 92.5% of households received those products once a month, followed by twice a month (3.7%), and thrice a month (2.2%) (Figure 25).

Figure 25: Frequency of receiving TCB products (in a month)
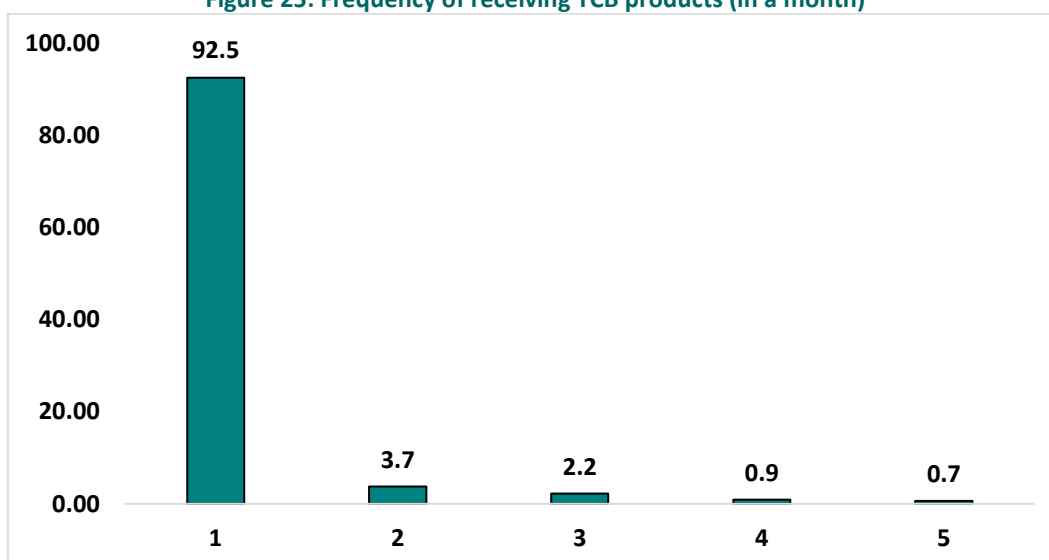
Source: SANEM household survey 2023

Although these products were not sufficient to meet up the daily food demand, the households could use these products for 15 days a month on average and the other necessary products were bought in the market at a regular price. At the national level, 31.4% of TCB cardholder households reported that they could cover 10-13 days with TCB products (Figure 26). 30.7% of TCB cardholder households reported that 14-17 days could be covered by TCB products. 6-9 days were covered by TCB products for 14.25% of TCB cardholder households.

Figure 26: Number of days covered with these TCB products (in a month)

Category	Value
1 month	4.2
26 to 29 days	2.4
22 to 25 days	4.4
18 to 21 days	7.5
14 to 17 days	30.7
10 to 13 days	31.4
6 to 9 days	14.3
3 to 5 days	4.2
Less than 3 days	1.1
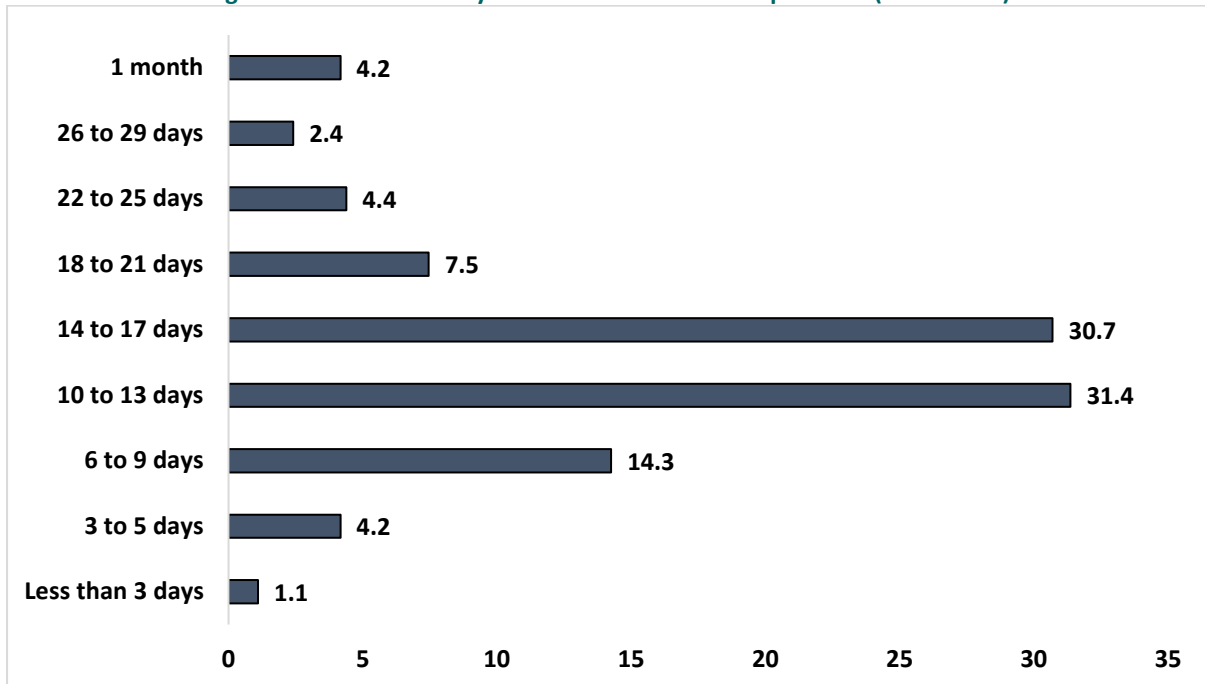
Source: SANEM household survey 2023

Among the beneficiaries of TCB, 27.63% of households reported that they spent 2 hours on average on collecting the products. 24.12% of TCB beneficiaries spent 3 hours on average, followed by 4 hours (14.5%), 1 hour (14.0%), less than one hour (13.8%), and 5 hours (5.9%) to collect the TCB products (Figure 27).

Figure 27: On average, the number of hours spent on collecting TCB products (%)

Category	Value
Less than 1 hour	13.8
1 hour	14.0
2 hours	27.6
3 hours	24.1
4 hours	14.5
5 hours	5.9
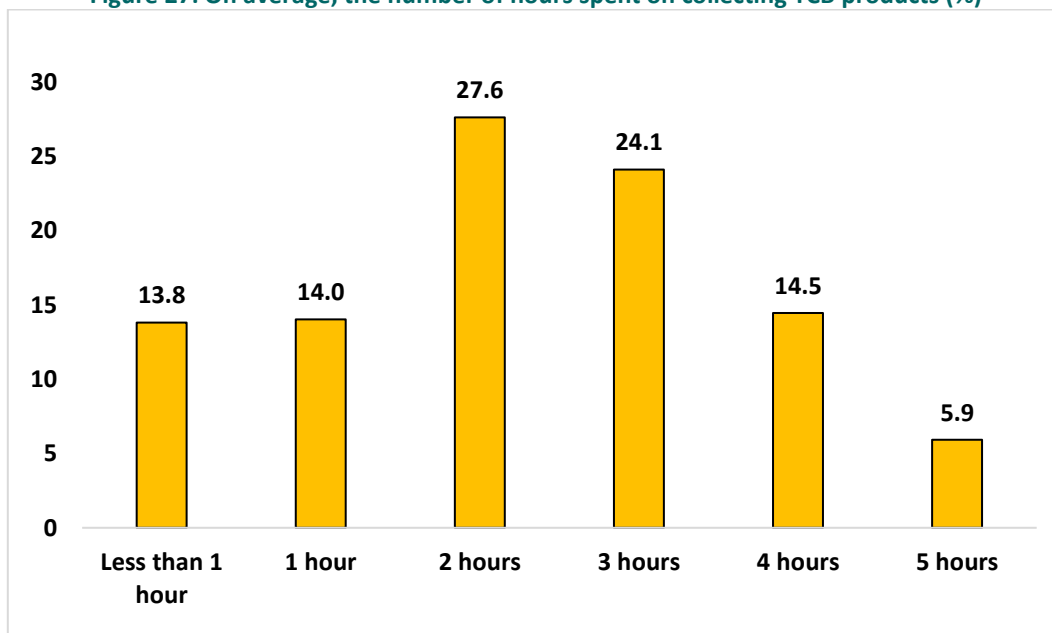
Source: SANEM household survey 2023

Of the households, 71.5% had no TCB card. These households were asked whether they tried to approach local representatives to get TCB card-related facilities. 52% of them said that they tried to approach local representatives to get TCB card-related facilities (Figure 28).

Figure 28: Percentage of households trying to get TCB card-related facilities (those who don't have TCB card – 71.5% of households)

No, 551, 48%

Yes, 589, 52%
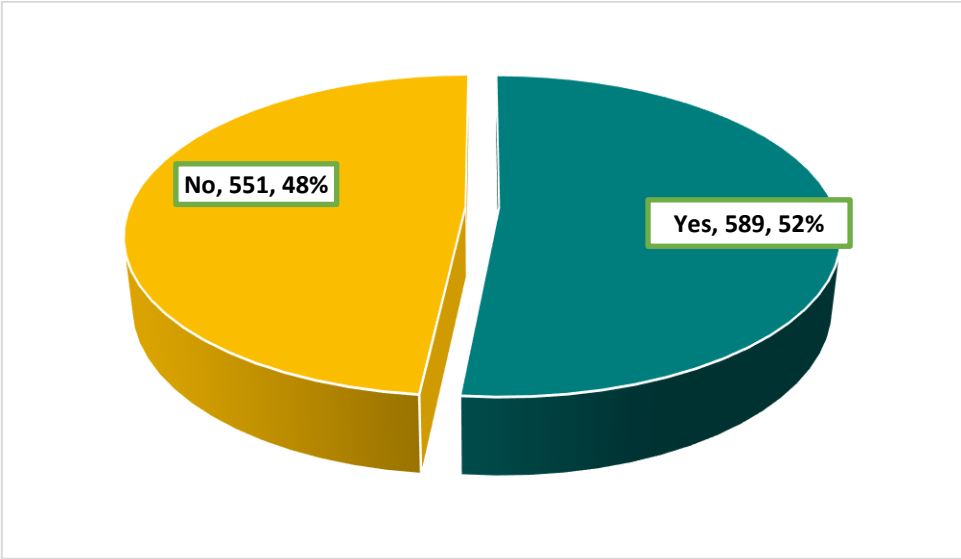
Source: SANEM household survey 2023

6. What are the Future Coping Strategies?

6.1 Future coping strategies

To understand the future outlooks of poor households in response to the current inflationary pressure, the study asked the question to the respondents, "What are the sources left that you can use if the situation gets worse?" The study found diversified future coping strategies among respondents. 84.9% of the poor households mentioned that more borrowing will be one of their future coping strategies, followed by 53.3% of the households choosing to involve non-earner members in some form of paid labour for earning an income (Figure 29). 41.1% of households mentioned begging/wanting unconditional help from others. 25.5% of households said that they had no option left. 24.3% of poor households chose to discontinue their children's education. 18.9% of households said about involving children in some form of paid labour for earning an income. 16.9% of households mentioned that they would sell their land/house. 13.3% of households said that they would take migration as an option. Lastly, 6.7% of households opined that they would arrange early marriage to daughters and 6.1% of households viewed that selling their businesses might be an option. The future coping strategies, mentioned above, may have some severe implications for the country's socio-economic indicators such as a further increase in child labour, child marriage, discontinuation of child education, and the number of beggars and bankruptcy if they are adopted in the coming days.

Figure 29: Future coping strategies (% of poor households)
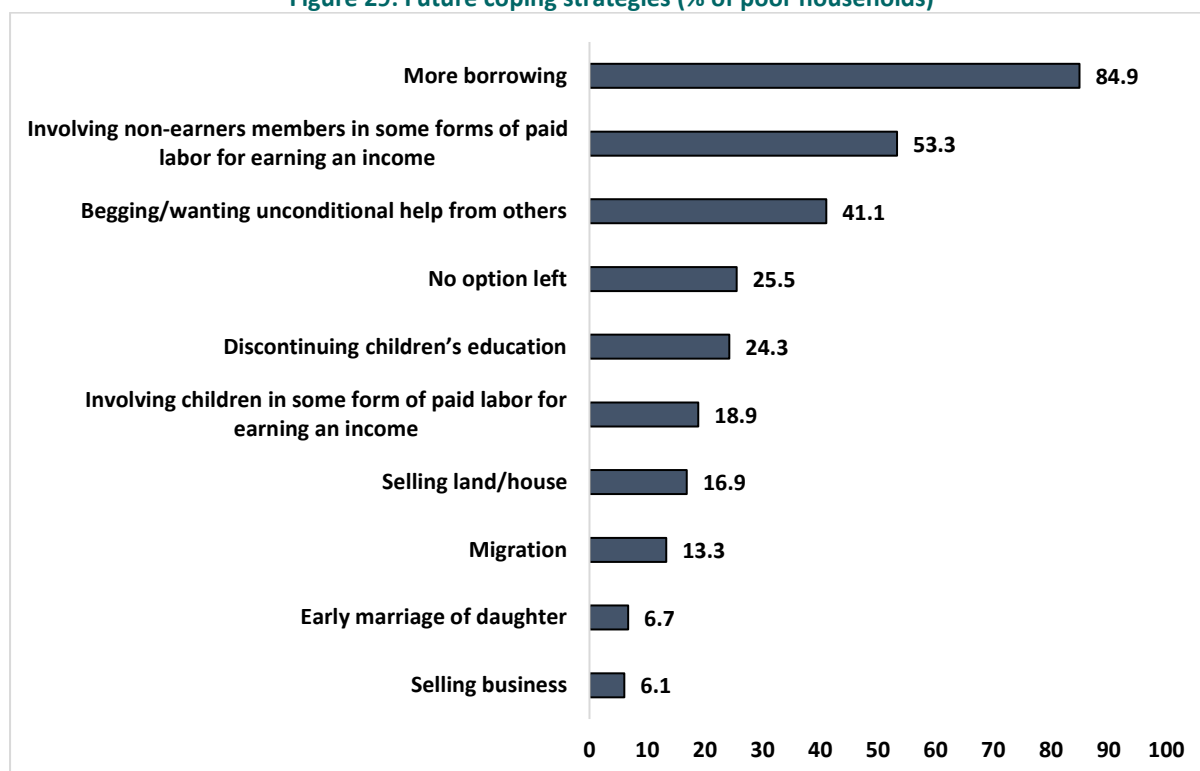
Source: SANEM household survey 2023

The future coping strategies of households differed marginally between the urban and rural areas (Figure 30). The tendencies of more borrowing, involving non-earner members in some

forms of paid labour, discontinuing children's education, marrying off daughters, and selling businesses were quite similar in both rural and urban areas. In urban areas, begging/wanting unconditional help from others was chosen by 45.1% of the households as a future coping strategy, whereas the rate was 37% in rural areas. 27.6% of households in urban areas and 23.4% of households in rural areas reported that they had no option left for coping in the future. Selling land/house for future coping was taken as a strategy by 13.8% households of in urban areas and 20% of households in rural areas. 20.8% of households in urban areas mentioned that they would involve their children in some form of paid labour for earning an income and the rate was 17% in rural areas. Migration was chosen by 15.9% of households in urban areas and 10.8% of households in rural areas.

Figure 30: Future coping strategies by rural-urban (% of poor households)
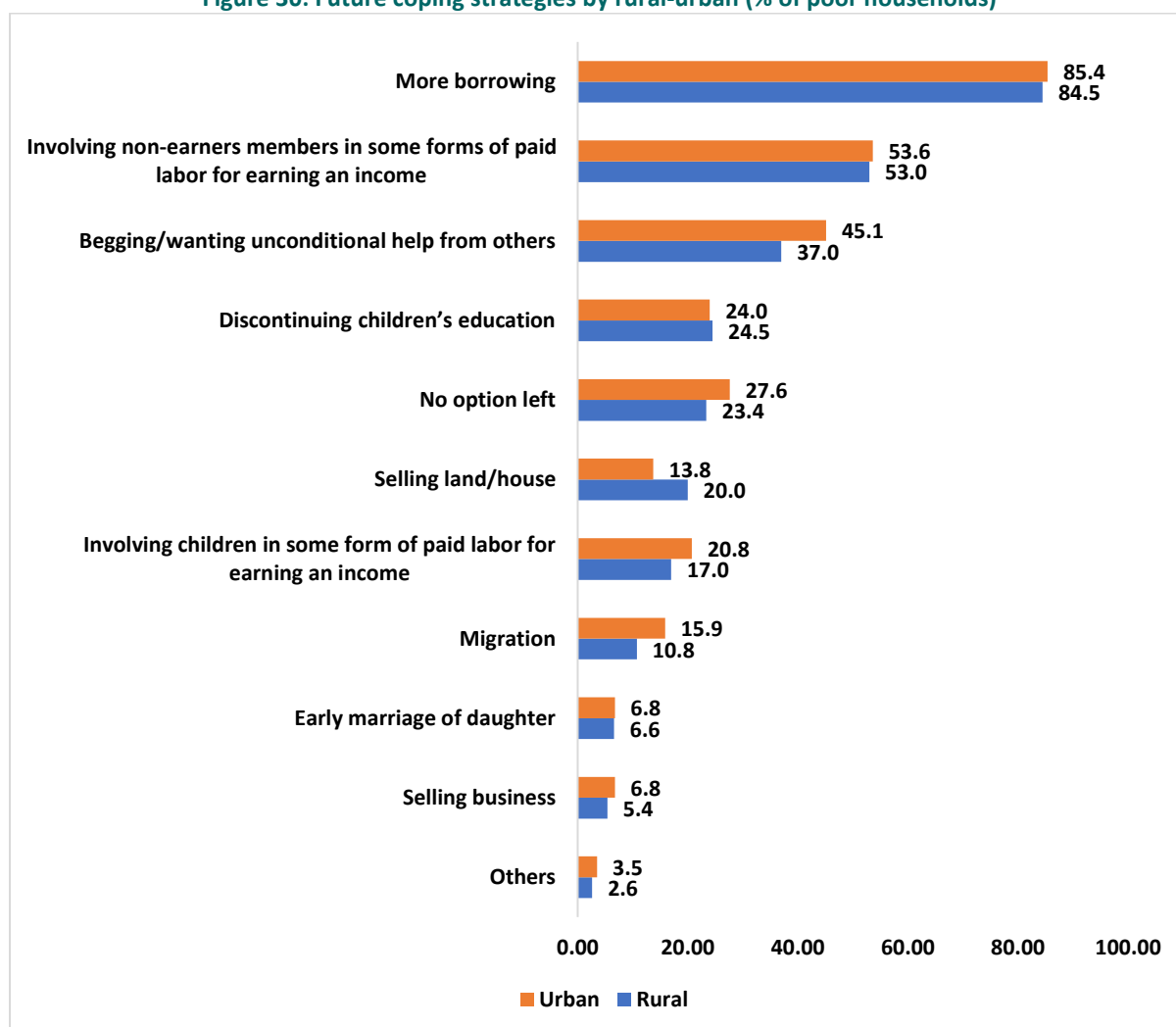
Source: SANEM household survey 2023

6.2 Migration as a future coping strategy

At the national level, 13.3% of households chose migration as their future coping strategy. Among those households, 44.1% mentioned that they would choose to migrate from urban to rural areas, followed by from rural to urban (36.4%), from rural to rural (10.0%), and from urban to urban (9.6%) (Figure 31).

Figure 31: Percentage of those households who want to migrate in future

Bar chart showing percentages:
- Rural to Rural (N=22): 10.0
- Rural to Urban (N=80): 36.4
- Urban to Rural (N=97): 44.1
- Urban to Urban (N=21): 9.6
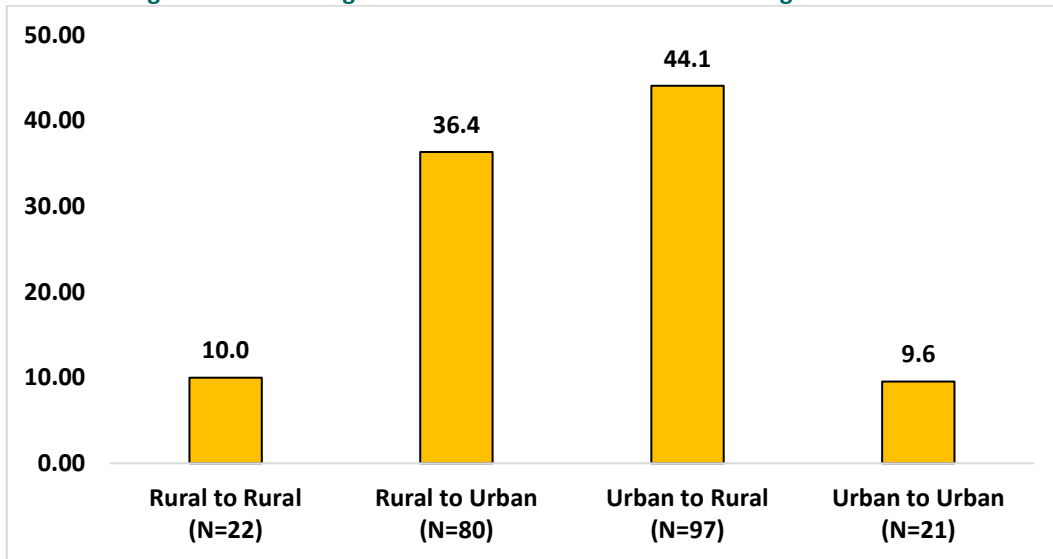
Source: SANEM household survey 2023

6.3 Households' expectations regarding improvement of their financial condition in future

The study tried to understand the expectation of households regarding the improvement of their financial condition in the future. 56.1% of the households expected that their financial condition might not improve in the next six months (Figure 32). In contrast, 26.1% of households expected that their condition would remain the same, and the rest 17.8% of households hoped for the improvement of their financial condition in the next six months. It implies that, among the households, there were uncertainties about the future that might affect their investment decisions in the upcoming days (Ahmed and Naher, 2021).

Figure 32: Percentage of households expecting an improvement in their financial condition (in the next six months)

Bar chart showing percentages:
- Yes: 17.8
- No: 56.1
- Will remain the same: 26.1
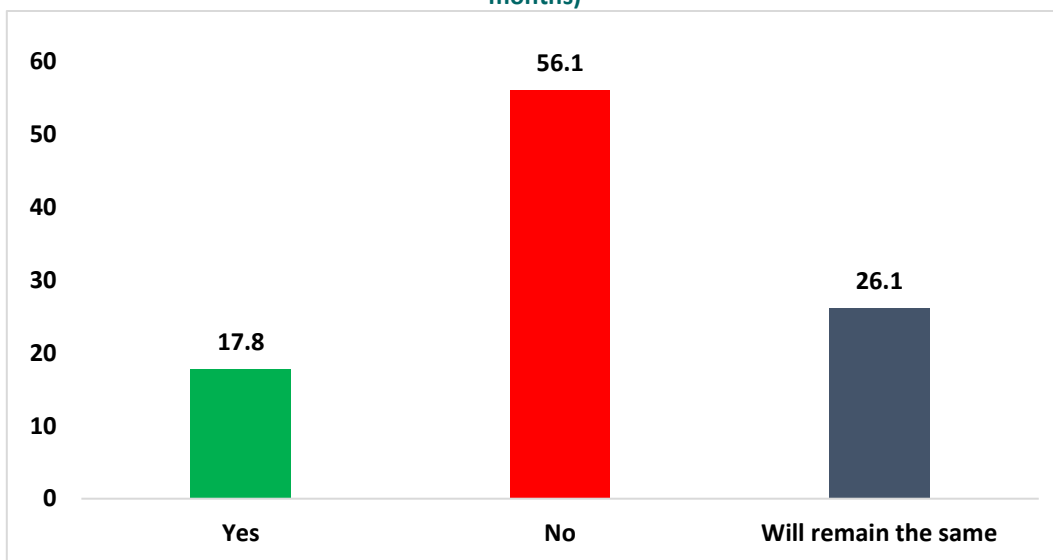
Source: SANEM household survey 2023

The study also attempted to understand whether households' expectations about the improvement of their financial condition vary between rural and urban areas. 62.1% of households in urban areas expected that their financial condition might not improve in the next six months and 50% of households in rural areas thought the same. In urban areas, 20.9% of households expected that their financial condition would remain the same whereas the rate was 31.4% in rural areas. 17% of households from urban areas and 18.6% of households from rural areas reported that their financial condition might improve in the next six months.

Figure 33: Percentage of households expecting an improvement of their financial condition (in the next six months) by rural-urban
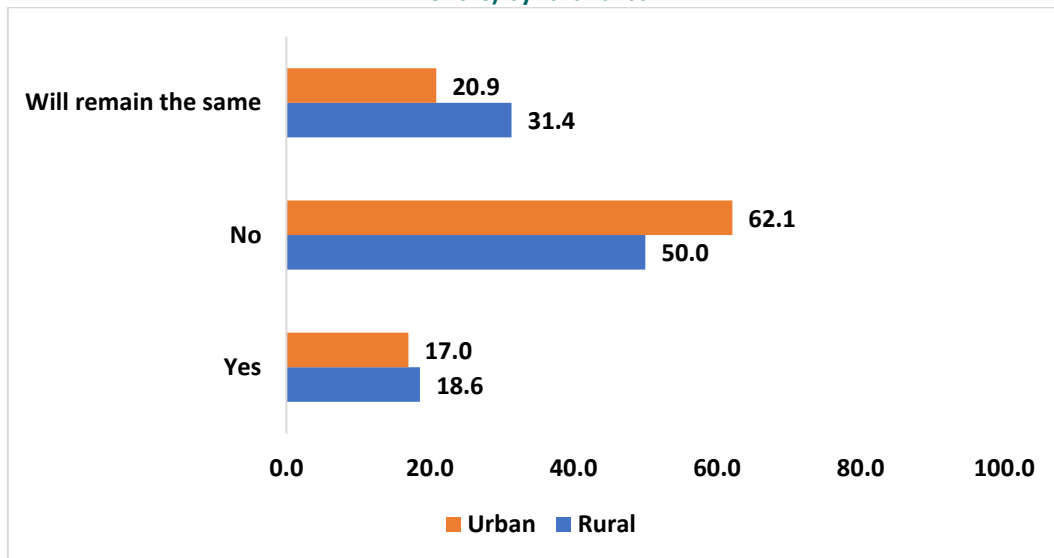
Source: SANEM household survey 2023

6.4 Sufficiency of measures taken by the Government of Bangladesh

Figure 34: Were the measures taken by the government during this inflationary situation sufficient? (% of poor households)
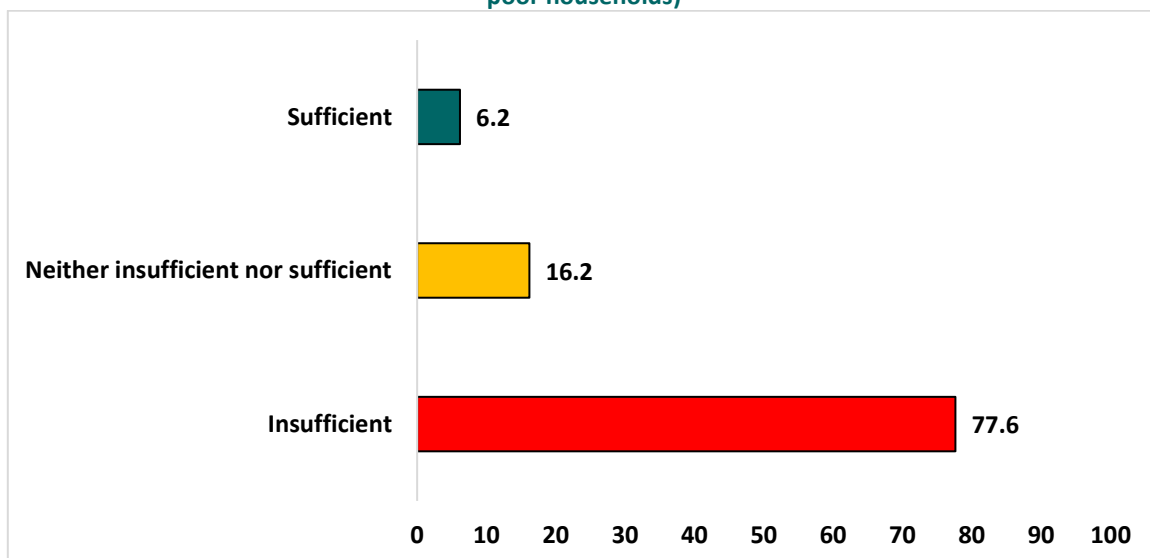
Source: SANEM household survey 2023

The study attempted to understand the opinion of poor households about the measures taken by the government during this inflationary situation. 77.6% of households reported that

the measures during this inflationary situation taken by the government were not sufficient, followed by 16.2% of households thought that the measures were neither insufficient nor sufficient and 6.2% of the households reported that the measures were sufficient to handle the inflationary situation (Figure 34).

78.8% of urban households and 76.5% of rural households reported that the measures taken by the government during this inflationary situation were insufficient (Figure 35). 16.3% of urban and 16.1% of rural households mentioned that the measures were neither insufficient nor sufficient. Lastly, 5% of urban households and 7.4% of rural households said that the measures were sufficient to deal with this inflationary pressure.

Figure 35: Were the measures taken by the government during this inflationary situation sufficient? by rural-urban (% of poor households)
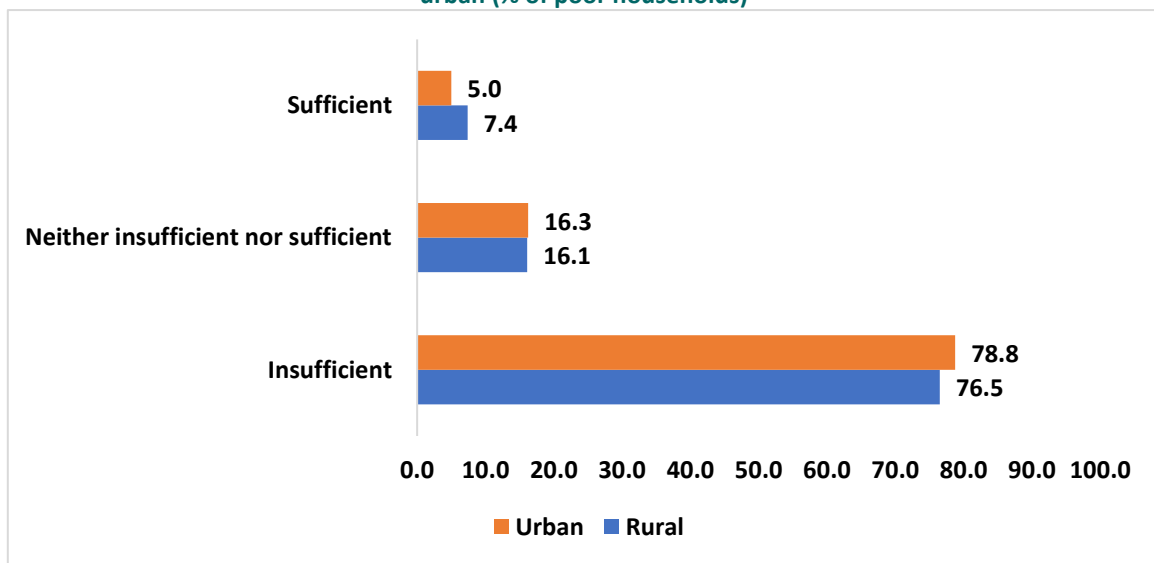
Source: SANEM household survey 2023

7. Conclusion and Policy Recommendations

The study aimed to investigate how the recent inflationary pressure affected the livelihoods of low-income households in Bangladesh, as well as their coping mechanisms and outlooks for the future. According to the survey findings, the average monthly household income in Bangladesh did not increase significantly from September 2022 to February 2023, with a decrease observed in rural areas and an increase in urban areas. However, both monthly average food expenditure and monthly average non-food expenditure increased over the 6 months, with a higher increase observed in urban areas for food expenditure and in rural areas for non-food expenditure. The monthly national average food expenditure increased by 17.2%, while the monthly national average non-food expenditure increased by 5.8%. These findings suggest that households in Bangladesh are experiencing an overall increase in living costs.

Poor households in both rural and urban areas are facing challenges due to high living costs. They are employing various coping strategies such as changing food habits, reducing non-food expenditures, using savings, borrowing, relying on aid, selling properties and durable goods, working overtime, involving in secondary occupations, discontinuing child education, involving children in paid work, and migration. Food products are the most vulnerable to price shock, and changing food habits and reducing non-food expenditures are the most common coping strategies. However, these strategies are not always sufficient and most of these coping strategies have negative consequences, such as reduced quality of life, increased indebtedness, and reduced educational opportunities for children.

The borrowing habits of households in an area suggest that accessibility and convenience are important factors in choosing a lending source. While banks offer lower lending rates, microcredit organizations, and cooperative agencies are preferred due to their door-to-door services and less paperwork. Despite the higher lending rates of these sources, households may be choosing them for quick and easy access to loans. However, it's worth noting that a greater financial burden may result from borrowing from these organizations. The low percentage of households borrowing from Mahazons, which has the highest lending rate, indicates that households may be aware of the costs associated with borrowing from such sources. This information highlights the need for greater financial education to help households make informed borrowing and financial decisions.

The study reveals that households coped with inflationary pressure by changing their food habits, with 90.2% of households decreasing their food intake. The decrease in meat consumption was the most severe change, followed by fish, oil, egg, and rice. Poorer households were found to be eating less, and urban households were cutting down on food intake more than rural households. The study also found that households were switching to lower-quality food, with poorer households switching to low-quality food more frequently. The consumption of "special food" items, such as beef, mutton, chicken, egg, hilsha, and rui/katla, also decreased significantly. Poor households were found to be consuming these items less frequently, with a similar trend observed in both rural and urban areas. This information highlights the challenges faced by households in coping with inflationary pressure and the need for measures to address food insecurity and poverty.

Along with food expenditure, the majority of the households (55.9%) have reduced their non-food expenditure, with clothing being the most commonly reduced expenditure (92.4% of households). Health and utility services expenditures were also commonly reduced. Spending on child education and housing rent was also reduced, indicating that poorer households were cutting down on important non-food expenditures. There was no significant difference between rural and urban areas in terms of the reduction in clothing expenditure, but rural households were cutting down more on health, education, and housing rent expenses compared to urban households.

The study found that food insecurity intensified during this crisis period. Poor households were more food insecure compared to six months back. The percentage of food-secure households dropped from 29.1% to 8.1% within six months, and at the same time, severe food-insecure households increased from 12.3% to 25.4%. Poorer households in urban areas are more food-insecure now compared to rural areas.

Almost 60% of households were not beneficiaries of any social security program. The TCB card program, which provides subsidized products such as sugar, soybean oil, onion, and lentils, only covers 28.5% of households, with higher coverage in urban areas (39.4%) than in rural areas (17.6%). Although these products are not sufficient to meet daily food demands, households can use them for an average of 15 days per month, and the remaining necessary products are purchased at regular prices. Additionally, 27.6% of TCB beneficiaries reported spending an average of 2 hours collecting these products. Most households (71.5%) do not have a TCB card, and 52% of these households tried to approach local representatives to get TCB card-related facilities.

Regarding the future outlook, the study found that they have diversified future coping strategies in response to the current inflationary pressure. The most common coping strategy was borrowing (84.9%), followed by involving non-earner members in paid labour and begging or seeking help from others. Some households mentioned discontinuing their children's education, involving their children in paid labour, selling their property, or migrating. In addition, a small percentage of households considered early marriage for daughters or selling their business. These coping strategies may have negative socio-economic implications, such as increased child labour, child marriage, and a rise in the number of beggars and bankruptcies. The coping strategies differed slightly between urban and rural areas, with urban households more likely to resort to begging or seeking help from others, involving their children in paid labour, and migrating. In contrast, rural households were more likely to sell their property to cope with inflation. The study suggests also that migration may be a common coping strategy for households facing inflation, with a preference for moving to rural areas.

Of the households surveyed, 56.1% expected that their financial condition would not improve, while 26.1% expected it to remain the same, and 17.8% hoped for an improvement. The study also found that households in urban areas (62.1%) were more likely than rural households (50%) to expect no improvement in their financial condition in the next six months.

Regarding the improvement of their financial condition, more than half of the households did not expect any improvement in the next six months, with urban households having a higher expectation of no improvement compared to rural households. Additionally, the study found that the measures taken by the government during this inflationary situation were deemed insufficient by the majority of households, with no significant difference between rural and urban areas.

Based on the findings of the study, several measures could be taken to improve the situation for poor households in Bangladesh facing inflation and financial difficulties. Some potential actions that could be taken include:

Addressing inflation: Inflation is the cruellest "tax" for marginalized people. Inflation disproportionately affects the poor, who spend a higher proportion of their income on basic necessities like food and housing. As prices rise, their purchasing power decreases, making it harder to afford the essentials they need to survive. To address inflation, the government should take steps to address inflation, such as controlling price increases and improving supply chain management. Policymakers need to focus on policies that target the root causes of inflation, such as supply-side constraints and excess demand. This can help prevent the cost of living from increasing and reduce the need for households to utilize negative coping strategies.

Addressing food insecurity: Addressing the inflationary pressure and resultant food insecurity of poor households needs to be the top priority now. The government needs to prioritize addressing the inflationary pressure that is leading to food insecurity among poorer households. The study found that food insecurity intensified during the crisis period, with poorer households and those in urban areas being particularly vulnerable. The government should focus on addressing food insecurity by providing more support to vulnerable households, such as expanding the coverage of social safety net programs and increasing the amount of food assistance provided.

Ensuring the adequate supply of food items in the market: One way to address inflation and food insecurity is by ensuring that there is an adequate supply of food items in the market. This can be done by increasing domestic production of food, which would help to reduce dependence on imports and stabilize prices. Additionally, efforts should be made to find alternative import sources to reduce the risk of supply disruptions.

Domestic production of food needs to be increased substantially: Increasing domestic production of food can help to ensure that there is an adequate supply of food items in the market. This can be done by providing incentives to farmers to increase production, investing in agricultural infrastructure, and promoting the use of modern farming techniques.

Efforts should be there to find alternative import sources: To reduce dependence on a single source of imports, efforts should be made to find alternative import sources. This would help to reduce the risk of supply disruptions and ensure that there is an adequate supply of food items in the market.

The prices of food items need to be brought down to affordable levels: The government needs to take measures to ensure that the prices of food items are brought down to affordable levels. This can be done by reducing taxes and tariffs on food items, implementing price controls, and providing subsidies to consumers.

Market monitoring needs to be strengthened to prevent the manipulation of commodity prices: This can be done by increasing the number of market monitors, improving their training and capacity, and using technology to monitor markets in real-time. This would help to prevent hoarding and speculation that can drive up prices, making it harder for households to afford food.

Increasing social security programs: The government's social protection programs for the underprivileged need to be expanded. The study found that almost 60% of households were not beneficiaries of any social security program. To provide immediate relief to households that are struggling to afford food, the government's social protection programs for the underprivileged need to be expanded. This can include food support programs and an increase in the number of TCB (Trading Corporation of Bangladesh) cards.

Increasing access to financial education: Many households are using borrowing to cope with inflation, and the study highlights the need for greater financial education to help households make informed borrowing and financial decisions. Financial literacy programs should be implemented to help households make these decisions. This can help prevent households from falling into debt traps and facing greater financial burdens.

Increasing access to affordable credit: While banks offer lower lending rates, microcredit organizations, and cooperative agencies are preferred by many households due to their accessibility and convenience. However, these organizations often charge higher lending rates, resulting in a greater financial burden for households. Efforts to increase access to affordable credit, such as through government initiatives or partnerships with financial institutions, could help households manage their finances more effectively.

Supporting education: Poorer households were found to be cutting down on important non-food expenditures, such as spending on child education. Efforts should be made to increase access to education for poor children to prevent them from dropping out of school and being forced into child labour or early marriage. Supporting education, particularly for girls, could have long-term benefits for households and communities.

Addressing income inequality: The study found that rural areas experienced a decrease in average monthly household income, while urban areas saw an increase. Addressing income inequality could involve initiatives such as increasing access to job opportunities in rural areas and supporting small businesses.

Increasing income expansion programs: Efforts should be made to increase the income of poor households, particularly in rural areas, through job creation and support for small businesses. This can be done through targeted policies and programs, such as microfinance and skills training.

Addressing regional disparities: Efforts should be made to address regional disparities in living conditions and access to services. This can include investing in infrastructure and improving access to basic services in rural areas, where poverty is most prevalent. Overall, a multi-faceted approach that addresses the root causes of poverty and financial difficulties, such as income inequality and lack of access to education and financial services, could help improve the situation for poor households in Bangladesh.

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Annex 1: Survey Questionnaire

<u>Survey Questionnaire [সমীক্ষা প্রশ্নাবলী]</u>

<u>on</u>
<u>Coping Strategies and Future Outlooks: Low and Middle-Income Households</u>
[নিম্ন এবং মধ্যম আয়ের পরিবারের মোকাবিলা কৌশল এবং ভবিষ্যত দৃষ্টিভঙ্গি]

<u>**Section 1: Basic information**</u> [সেকশন 1: মৌলিক তথ্য]

Q.1.1 Respondent's ID [উত্তরদাতার আইডি]		
Q.1.2 Respondent's name [উত্তরদাতার নাম]		
Q.1.3 Respondent's contact/mobile number [উত্তরদাতার যোগাযোগ/মোবাইল নম্বর]		
Q.1.4 Division [বিভাগ] o Dhaka [ঢাকা] o Chattogram [চট্টগ্রাম] o Khulna [খুলনা] o Barishal [বরিশাল] o Rajshahi [রাজশাহী] o Rangpur [রংপুর] o Sylhet [সিলেট] o Mymensingh[ময়মনসিংহ]	Q.1.5 Contact/present address [যোগাযোগ/বর্তমান ঠিকানা]	Q.1.6 Where is the household located? [পরিবারটি কোথায় অবস্থিত?] o Rural [গ্রামীণ] o Urban [শহুরে]
Q.1.7 Respondent's relationship with the household head [পরিবারের প্রধানের সাথে উত্তরদাতার সম্পর্ক] o Self [নিজে] o Husband/wife [স্বামী/স্ত্রী] o Children [সন্তান] o Relatives [আত্মীয়] o Others (please specify) [অন্যান্য (অনুগ্রহ করে উল্লেখ করুন)]	Q.1.7.1 If the answer is 'Self' in Q.1.7, does he/she live with the family? [Q.1.7.1-এ উত্তরটি 'নিজে' হলে, তিনি কি পরিবারের সাথে থাকেন?] o Yes [হ্যাঁ] o No [না]	Q.1.8 Gender of household head [পরিবারের প্রধানের লিঙ্গ] o Male [পুরুষ] o Female [মহিলা]
Q.1.9 Marital status of household head [পরিবারের প্রধানের বৈবাহিক অবস্থা] o Married [বিবাহিত] o Unmarried[অবিবাহিত] o Separated [বিচ্ছিন্ন] o Divorced [তালাকপ্রাপ্ত] o Widow [বিধবা]	Q.1.10 Religion of the household head [পরিবারের প্রধানের ধর্ম] o Muslim [মুসলিম] o Hindu [হিন্দু] o Christian [খ্রিস্টান] o Buddist [বৌদ্ধ] Others (please specify) [অন্যান্য (অনুগ্রহ করে উল্লেখ করুন)]	Q.1.11 Age of household head (in years) [পরিবারের প্রধানের বয়স (বছরে)]

Q.1.12 What was the highest class passed by the household head? [পরিবারের প্রধান সর্বোচ্চ কোন শ্রেণীতে উত্তীর্ণ ছিল?]		Q.1.13 What is the main occupation of the household head? [পরিবারের প্রধানের প্রধান পেশা কি?]	
1. No class passed [কোনো ক্লাস পাস হয়নি] 2. Class one [প্রথম শ্রেণি] 3. Class two [দ্বিতীয় শ্রেণি] 4. Class three [তৃতীয় শ্রেণি] 5. Class four [চতুর্থ শ্রেণি] 6. Class five [পঞ্চম শ্রেণি] 7. Class six [ষষ্ঠ শ্রেণি] 8. Class seven [সপ্তম শ্রেণি] 9. Class eight [অষ্টম শ্রেণি] 10. Class [নবম শ্রেণি] 11. SSC/Dakhil/equivalent [এসএসসি/ দাখিল /সমমান] 12. HSC/Alim/Equivalent [এইচএসসি/ আলিম /সমমান]	13. Graduate/equivalent [স্নাতক/সমমান] 14. Postgraduate/equivalent [স্নাতকোত্তর/সমমান] 15. Medical [চিকিৎসা] 16. Engineering [প্রকৌশল] 17. Vocational/Technical [বৃত্তিমূলক/প্রযুক্তিগত] 18. Nursing [নার্সিং] 19. Diploma [ডিপ্লোমা] 20. Qawmi/ Hafezia Madrasah [কওমী / হাফেজিয়া মাদ্রাসা] 21. Others (specify) [অন্যান্য (উল্লেখ করুন)] 22. Don't know [জানি না]	o Rickshaw/van puller [রিকশা/ভ্যান চালক] o Garments worker [গার্মেন্টস কর্মী] o Transport worker [পরিবহন শ্রমিক] o Construction worker [নির্মাণ শ্রমিক] o Hotel worker [হোটেল কর্মী] o Barber [নাপিত] o Small business (owner) [ছোট ব্যবসার মালিক] o Business firm (worker/employee) [ছোট ব্যবসায় কর্মচারী বা শ্রমিক হিসেবে কাজ করা] o Other services [অন্যান্য সেবা]	o Cottage industry [কুটির শিল্প] o Hawker [হকার] o Farmer [কৃষক] o Agri day-laborer [কৃষি শ্রমিক] o Non-agri day-labourer [অকৃষি শ্রমিক] o Servant/Maid servant [গৃহকর্মী] o Student [ছাত্র] o Not working/disabled [কাজ করছে না/অক্ষম] o Others (please specify) [অন্যান্য (অনুগ্রহ করে উল্লেখ করুন)]

Q.1.14 What is the type of tenancy occupied by your dwelling household? [আপনার পরিবারের বসবাস করা বাড়িটির মালিকানা কেমন?] 1. Owned [নিজস্ব] 2. Rented [ভাড়া] 3. Rent-free [ভাড়া-মুক্ত] 4. Others (please specify) [অন্যান্য (অনুগ্রহ করে উল্লেখ করুন)]	Q.1.15 What is the type of dwelling house? [বাসগৃহটি কোন ধরনের?] 1. Katcha [কাচা] 2. Semi-pucca [আধা-পাকা] 3. Pucca [পাকা]

Q.1.16 Please specify some numbers for relevant information to the household. [অনুগ্রহ করে পরিবারের কাছে প্রাসঙ্গিক তথ্যের জন্য কিছু নম্বর উল্লেখ করুন।]

Categories [ক্যাটাগরি]	Number [সংখ্যা]
Members of the household, including the respondent [উত্তরদাতা সহ পরিবারের সদস্য]	
Children (age<=18) in the household [পরিবারের শিশু (বয়স<=18)]	
Children (age<=5 in the household) [পরিবারের শিশু (বয়স<=5)]	
School-going children in the household [বাড়ির স্কুলগামী শিশু]	
Older aged members (age>65) in the household [পরিবারের বয়স্ক সদস্য (বয়স>65)]	
Earners in the household [সংসারে উপার্জনকারী]	
Female earners in the household [পরিবারের মহিলা উপার্জনকারী]	

Q.1.17 What is the main source of household income? [পরিবারের আয়ের প্রধান উৎস কী?]
- o Agriculture [কৃষি]
- o Industry [শিল্প]
- o Services [সেবা]
- o Social protection [সামাজিক নিরাপত্তা]
- o Remittances [রেমিটেন্স]
- o Others (please specify) [অন্যান্য (অনুগ্রহ করে উল্লেখ করুন)]

Q.1.18 Please specify the income and expenditure of the household. (In Taka) [অনুগ্রহ করে পরিবারের আয় এবং ব্যয় উল্লেখ করুন। (টাকায়)]

	Now (February 2023) [বর্তমান (ফেব্রুয়ারি ২০২৩)]	6 months back (September 2022) [৬ মাস আগে (সেপ্টেম্বর ২০২২)]
	Monthly [মাসিক]	Monthly [মাসিক]
Monthly household Income (In Taka) [মাসিক পারিবারিক আয় (টাকায়)]		
Monthly expenditure of the household (In Taka) [পরিবারের মাসিক খরচ (টাকায়)]		
Monthly expenditure on food items (In Taka) [খাদ্য সামগ্রীর মাসিক ব্যয় (টাকায়)]		
Monthly expenditure on non-food items (In Taka) [খাদ্যবহির্ভূত জিনিসের মাসিক ব্যয় (টাকায়)]		

Section 2: Coping strategies [সেকশন 2: মোকাবিলা কৌশল]

Q.2.1 What are the coping strategies of your household in response to the high inflation in recent months? [সাম্প্রতিক মাসগুলিতে উচ্চ মুদ্রাস্ফীতির প্রতিক্রিয়া হিসাবে আপনার পরিবারের মোকাবিলার কৌশলগুলি কী কী?]

Options [কৌশলগুলো][1]	Yes [হ্যাঁ]	No [না]	N/A [প্রযোজ্য নয়]
Using savings [সঞ্চয় ব্যবহার করে]			
Erosion of the opportunity to save [সঞ্চয় করার সুযোগ কমিয়ে]			
Borrowing [ঋণ নেওয়া]			
Changing food habits [খাদ্যাভ্যাস পরিবর্তন]			
Reducing non-food expenditure [খাদ্য বহির্ভূত ব্যয় হ্রাস করা]			
Selling properties (generated income by renting out a part of the house, selling off some of the property, or securing a lease on some of the other assets) [সম্পত্তি বিক্রি করা (বাড়ির একটি অংশ ভাড়া দিয়ে, কিছু সম্পত্তি বিক্রি করে বা অন্য কিছু সম্পত্তির ইজারা দিয়ে আয় করা)]			
Changing the job [চাকরি পরিবর্তন করা]			
Moving to a cheaper rented house [সস্তা ভাড়া বাড়িতে সরানো]			
Involving in secondary occupations [দ্বিতীয় পেশায় জড়িত]			
Working overtime (hours)/ increasing the overall amount of time spent working [ওভারটাইম (ঘন্টা)/ কাজে সামগ্রিক সময়ের পরিমাণ বাড়ানো]			
Relying on aid from others [অন্যদের সাহায্যের উপর নির্ভর করা]			
Reducing expenditure by discontinuing children's education [শিশুদের লেখাপড়া বন্ধ করে খরচ কমানো]			
Involving children in some form of paid labor for earning an income [আয় রোজগারের জন্য কিছু প্রকারের বেতনের শ্রমে শিশুদের জড়িত করা]			
Early marriage of daughter [কন্যা সন্তানদের বাল্যবিবাহ]			
Migration [মাইগ্রেশন]			
Selling off some of your durable goods (Furniture, trees, motorcycle) [কিছু টেকসই পণ্য বিক্রি করা (আসবাবপত্র, গাছ, মোটরসাইকেল)]			
Others (please specify) [অন্যান্য (অনুগ্রহ করে উল্লেখ করুন)]			

Q.2.2 If the respondent said 'Yes' to **'borrowing',** what were the sources? (Multiple selections) [যদি উত্তরদাতা **'ঋণ নেওয়ার'** জন্য **'হ্যাঁ'** বলেন, তাহলে উৎসগুলো কী ছিল? (একাধিক নির্বাচন)]

- o Bank [ব্যাংক]
- o Microcredit [ক্ষুদ্রঋণ]
- o Co-operative society [সমবায় সমিতি]
- o Friends/neighbors/family/relatives/colleagues [বন্ধু/প্রতিবেশী/পরিবার/আত্মীয়]
- o Mahajan [মহাজন]
- o Others (please specify) [অন্যান্য (অনুগ্রহ করে উল্লেখ করুন)]

Q.2.3 If the respondent said 'Yes' in **'Change in Food Habit'**, how did you change your habit for these foods? (Whether the quantity of consumption increased/decreased relative to the past 6 months (since September 2022) [যদি উত্তরদাতা **'খাদ্যাভ্যাস পরিবর্তন'**- এ **'হ্যাঁ'** বলেন, তাহলে আপনি কীভাবে এই খাবারগুলির জন্য আপনার অভ্যাস পরিবর্তন করলেন? (গত 6 মাসের তুলনায় (সেপ্টেম্বর 2022 থেকে) ব্যবহারের পরিমাণ বেড়েছে/কমেছে কিনা]

Options [অপশন]	Increased [বেড়েছে]	Decreased [কমেছে]	Remained same [আগের মতই রয়েছে]
Changing the consumption of rice [ভাত খাওয়ার পরিবর্তন]			

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[1] See next page for more options

Changing the consumption of wheat (Atta) [গমের ব্যবহার পরিবর্তন করা (আটা)]			
Changing the consumption of lentils [ডাল খাওয়ার পরিবর্তন]			
Changing the consumption of meat [মাংস খাওয়ার পরিবর্তন]			
Changing the consumption of fish [মাছ খাওয়ার পরিবর্তন]			
Changing the consumption of egg [ডিম খাওয়ার পরিবর্তন]			
Changing the consumption of oil [তেল খরচ পরিবর্তন]			
Changing the consumption of other food items like sugar, vegetables, tea, dairy products, etc. [চিনি, শাকসবজি, চা ইত্যাদি অন্যান্য খাদ্য আইটেমের ব্যবহার পরিবর্তন করা]			

Q.2.3.1 If the respondent said **'Yes'** in **'Change in Food Habit'**, whether the respondents have to change the quality of consumption relative to the past 6 months (since September 2022) [Q.2.3.1 যদি উত্তরদাতা 'খাদ্য অভ্যাসের পরিবর্তনে' 'হ্যাঁ' বলেন, উত্তরদাতাদের গত 6 মাসের তুলনায় (সেপ্টেম্বর 2022 থেকে) খাওয়ার মান পরিবর্তন করেছে কিনা]

Options [অপশন]	Up [মান বেড়েছে]	Down [মান কমেছে]	Remained same [আগের মতই রয়েছে]
Changing the consumption of rice [ভাত খাওয়ার পরিবর্তন]			
Changing the consumption of wheat (Atta) [গমের ব্যবহার পরিবর্তন করা (আটা)]			
Changing the consumption of lentils [ডাল খাওয়ার পরিবর্তন]			
Changing the consumption of meat [মাংস খাওয়ার পরিবর্তন]			
Changing the consumption of fish [মাছ খাওয়ার পরিবর্তন]			
Changing the consumption of egg [ডিম খাওয়ার পরিবর্তন]			
Changing the consumption of oil [তেল খরচ পরিবর্তন]			
Changing the consumption of other food items like sugar, vegetables, tea, dairy products, etc. [চিনি, শাকসবজি, চা ইত্যাদি অন্যান্য খাদ্য আইটেমের ব্যবহার পরিবর্তন করা]			

Q.2.4 If the respondent said 'Yes' in **'Change in Food Habit'**, how frequently (in a month) do you eat these food items? (How many times, e.g., 0, 1, 2,) [যদি উত্তরদাতা **'খাদ্যাভ্যাস পরিবর্তন'**- এ **'হ্যাঁ'** বলেন, তাহলে আপনি কত ঘন ঘন (এক মাসে) এই খাবারগুলো খান? (কতবার, যেমন, 0, 1, 2,)]

Food-items [খাদ্য তালিকা]	Six months ago (September 2022) (In a month) [ছয় মাস আগে (সেপ্টেম্বর, ২০২২) (এক মাসের মধ্যে)]	Now (March 2023) In a month [এখন (মার্চ, ২০২৩) এক মাসের মধ্যে]
Beef (only for Muslims) [গরুর মাংস (শুধুমাত্র মুসলমানদের জন্য)]		
Mutton [খাসির মাংস]		
Chicken/Poultry [মুরগি/মুরগি]		
Egg [ডিম]		
Hilsha [ইলিশ]		

Catla/Rui/Mrigel Fish [কাতলা/রুই/মৃগেল মাছ]		

Q.2.5 If the respondent said 'Yes' to **'Reducing non-food expenditure'**, what are those non-food items of which consumption has been decreased in the last 6 months? [যদি উত্তরদাতা **'খাদ্যবহির্ভূত ব্যয় কমানো'** - এ **'হ্যাঁ'** বলেন, তাহলে সেইসব খাদ্যবহির্ভূত আইটেমগুলো কী কী যেগুলির ব্যয় গত 6 মাসে কমিয়েছেন?]

Options [অপশন]	Yes [হ্যাঁ]	No [না]	N/A [প্রযোজ্য নয়]
Educational expenses for boy children [ছেলে শিশুদের **শিক্ষাগত খরচ**]			
Educational expenses for girl children [মেয়ে শিশুদের **শিক্ষাগত খরচ**]			
Paying rent for **"Housing"** [**"বাসস্থান"** এর জন্য ভাড়া পরিশোধ করা বা ইউটিলিটি পরিশোধ করা]			
The expenditure on **"Health"** [**"স্বাস্থ্য"** এর জন্য ব্যয়]			
The expenditure on **"Clothing"** [**"পোশাক"** এর জন্য ব্যয়]			
The expenditure on **"Utility"** services (Electricity, Internet, Gas, etc.) [**ইউটিলিটি পরিষেবার** খরচ (বিদ্যুৎ, ইন্টারনেট, গ্যাস, ইত্যাদি)]			
Other non-food expenditures (Please specify) [অন্যান্য খাদ্য বহির্ভূত ব্যয় (অনুগ্রহ করে উল্লেখ করুন)]			

Q.2.6 Was there a time when you or others in your household did the followings due to the lack of money or other resources? (এমন একটি সময় কি ছিল যখন আপনি বা আপনার পরিবারের অন্যরা (আপনারা) অর্থ বা অন্যান্য সম্পদের অভাবের কারণে............?)

	Now [February 2023] [এখন]		6 Months back [September, 2022] [6 মাস আগে]	
Questions (construction of food insecurity index)	Yes(হ্যাঁ)	No (না)	Yes (হ্যাঁ)	No (না)
Were you worried you would not have enough food to eat? [আপনারা কি চিন্তিত ছিলেন যে আপনাদের কাছে পর্যাপ্ত খাবার থাকবে না?]				
Were you unable to eat healthy and nutritious food? [আপনারা কি স্বাস্থ্যকর এবং পুষ্টিকর খাবার খেতে অক্ষম ছিলেন?]				
Did you eat only a few kinds of food? [আপনারা কি শুধুমাত্র কয়েক ধরণের খাবার খেয়েছিলেন?]				
Did you have to skip a meal? [আপনাদের কি কোন ওয়াক্তে খাবার বাদ দিতে হয়েছিল?]				
Did you eat less than you thought you should? [আপনারা যা ভেবেছিলেন তার চেয়ে কম খেয়েছেন?]				
Did your household run out of food? [আপনার পরিবারের খাবার ফুরিয়ে গিয়েছিল বা খাবার ছিল না]				
Were you hungry but did not eat? [আপনারা ক্ষুধার্ত ছিলেন কিন্তু খেতে পারেননি?]				
Did you go without eating for a whole day? [আপনারা পুরো দিন না খেয়ে ছিলেন?]				

Q.2.7 Is there any beneficiary of any kind of social security program in your household? [আপনার পরিবারে কি কোনো ধরনের সামাজিক নিরাপত্তা কর্মসূচির কোনো সুবিধাভোগী আছে?]

- o Yes [হ্যাঁ]
- o No [না]

Q.2.8 If yes in Q.2.7, please specify the types of the social security program. [যদি হ্যাঁ Q.2.7-এ, অনুগ্রহ করে সামাজিক নিরাপত্তা কর্মসূচির ধরনগুলি উল্লেখ করুন।]

o Food programme [খাদ্য কর্মসূচি]	o Widow allowance [বিধবা ভাতা]
o Stipend programme [উপবৃত্তি কর্মসূচি]	o Disability allowance [প্রতিবন্ধী ভাতা]
o Old age allowance [বার্ধক্য ভাতা]	o TCB card [টিসিবি কার্ড]
o Open Market Sale [খোলা বাজারে বিক্রয়]	o Pension [পেনশন]
o Vulnerable Group Feeding [ভিজিএফ কার্ড]	o Others (Please specify) [অন্যান্য (অনুগ্রহ করে উল্লেখ করুন)]
o Mother and child benefit programme [মা ও শিশু সুবিধা কর্মসূচি]	

Q.2.9 If no in Q.2.7, are you considering to approach to the local representatives to get an enrolment in the social security programs? [যদি Q.2.7-এ না হয়, আপনি কি সামাজিক নিরাপত্তা কর্মসূচিতে তালিকাভুক্তির জন্য স্থানীয় প্রতিনিধিদের কাছে যাওয়ার কথা ভাবছেন?]

- o Yes [হ্যাঁ]
- o No [না]

Q.2.10 Are you a TCB card holder/ buying products under the OMS program by TCB? [আপনি কি TCB কার্ডধারী/TCB দ্বারা OMS প্রোগ্রামের অধীনে পণ্য কিনছেন?] o Yes [হ্যাঁ] o No [না]	Q.2.11 If yes in Q.2.10, how many times a month do you receive the products? [যদি হ্যাঁ হয় Q.2.10-এ, আপনি মাসে কতবার পণ্য পাবেন?] o 1 o 2 o 3 o 4 o 5	Q.2.12 How many days a month are covered for your family with these TCB products? এই TCB পণ্যগুলির মাধ্যমে আপনার পরিবারের জন্য মাসে কত দিন কভার করা হয়? o Less than 3 days [৩ দিনের কম] o 3 to 5 days [৩ থেকে ৫ দিন] o 6 to 9 days [৬ থেকে ৯ দিন] o 10 to 13 days [১০ থেকে ১৩ দিন] o 14 to 17 days [১৪ থেকে ১৭ দিন] o 18 to 21 days [১৮ থেকে ২১ দিন] o 22 to 25 days [২২ থেকে ২৫ দিন] o 26 to 29 days [২৬ থেকে ২৯ দিন] o 1 month [১ মাস]
Q.2.13 How many hours do you spend collecting TCB products on average in an event? [আপনি একটি ইভেন্টে TCB পণ্য সংগ্রহ করতে গড়ে কত ঘন্টা ব্যয় করেন?] o Less than 1 hour o 1 hour o 2 hours o 3 hours o 4 hours o 5 hours		Q.2.14 If no in Q.2.14, are you trying to get a TCB card facility? [[যদি না হয় Q.2.10-এ, আপনি কি TCB কার্ড সুবিধা পাওয়ার চেষ্টা করছেন?] o Yes [হ্যাঁ] o No [না]

Section 3: Future outlooks [সেকশন 3: ভবিষ্যত দৃষ্টিভঙ্গি]

Q.3.1 What are the sources left that you can use if the situation gets worse? [যদি পরিস্থিতি আরও খারাপ হয়, তাহলে আপনি আর কোন প্রকারে এই সমস্যা মোকাবেলা করবেন?]

Options	Yes [হ্যাঁ]	No [না]	Not applicable [প্রযোজ্য নয়]
Borrowing [ঋণ নেওয়া]			
Selling land/house [জমি বা বাড়ি বিক্রি]			
Selling business [ব্যবসা বিক্রি করা]			
Discontinuing children's education [শিশুদের লেখাপড়া বন্ধ করে দেওয়া]			
Involving non-earners members in some forms of paid labor for earning an income [আয় রোজগারের জন্য পরিবারের অউপার্জনকারী সদস্যদের জড়িত করা]			
Involving children in some form of paid labor for earning an income [আয় রোজগারের জন্য শিশুদের জড়িত করা]			
Early marriage of daughter [কন্যা সন্তানদের বাল্যবিবাহ]			
Migration [মাইগ্রেশন]			
Begging/wanting unconditional help from others [ভিক্ষা করা/অন্যদের কাছ থেকে নিঃশর্ত সাহায্য চাওয়া]			
Others (please specify) [অন্যান্য (অনুগ্রহ করে উল্লেখ করুন)]			
No option left [আর কোনো উপায় নাই]			

Q.3.2 If yes in Q.3.1 in "Migration", where to? [যদি হ্যাঁ, কোথায়?]
- o Rural to Urban [গ্রামীণ থেকে শহরে]
- o Urban to Rural [শহরে থেকে গ্রামীণ]
- o Urban to Urban
- o Rural to Rural

Q.3.3 Do you expect or think the financial condition of your household will improve in next 6 months? [আপনি কি আশা করেন বা মনে করেন আগামী 6 মাসে আপনার পরিবারের আর্থিক অবস্থার উন্নতি হবে?]
- o Yes [হ্যাঁ]
- o No [না]
- o Will remain the same [একই]

Q.3.4 How sufficient do you think are the measures taken by the government during this inflationary situation? [এই মুদ্রাস্ফীতির পরিস্থিতিতে সরকারের নেওয়া পদক্ষেপগুলি আপনি কতটা যথেষ্ট বলে মনে করেন?]
- o Insufficient [অপর্যাপ্ত]
- o Neither insufficient nor sufficient [অপর্যাপ্ত বা পর্যাপ্তও নয়]
- o Sufficient [যথেষ্ট]

Section 4: Enumerators' details
4.1 Enumerator's name [এনুমেরেটরের নাম]
4.2 Enumerator's ID [এনুমেরেটরের আইডি]
4.3 Enumerator's comment [এনুমেরেটরের মন্তব্য]
4.4 Date of the survey [সমীক্ষার তারিখ]

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