Research Report

on

Examining the Coping Mechanisms of Low-Income Groups in Bangladesh in Response to Recent Inflationary Pressure: A Study on 160 Households

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Purpose of submission:

This final research report has been approved by the BPATC Research Committee (BRC) in its 65th meeting. This report is submitted to the BPATC authority for preservation in its repository and taking other necessary steps

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Submission Date: December, 2025

Bangladesh Public Administration Training Centre

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DECLARATION

Both the researchers must be recognized for the unique and valuable contributions they provided. The researchers involved in this study, Rafia Islam, Jayed Bin Satter, and Dr. Md. Mohoshin Ali, have outlined their roles and responsibilities as follows:

While Rafia Islam took the lead in composing Chapters 1 (Introduction) and 2 (Literature Review), Jayed Bin Satter was primarily responsible for Chapters 3 (Methodology) and 5 (Discussion and Recommendations). Furthermore, all researchers collaborated closely on Chapter 4 (Results and Analysis). It should be noted that Rafia Islam and Jayed Bin Satter were crucial in carrying out the study's operational aspects and field surveys, whereas Dr. Md. Mohoshin Ali provided oversight on the research's conceptual framework, strategic planning, and technical validation.

This document officially grants the researchers the right to use the material of their own contributed sections in their individual future work without having to seek permission from the other authors first. However, no researcher may use the specific work primarily attributed to another for their own benefit in any way without the other's prior written approval.

Date: December 2025

Place: BPATC, Savar, Dhaka

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ABSTRACT

(1) Problem Statement: Amid rising inflation in Bangladesh in last few years, low-income households face mounting pressure on their livelihoods, with significant implications for food security, consumption, and survival strategies.

(2) Objectives/Research Questions: This study primarily explores how low-income rural and urban households coped with inflation during the period of September 2023 to September 2024. It aims to answer: *How did inflation affect income, expenditure, food consumption patterns, and what coping strategies were adopted in response?*

(3) Methodology: Using a mixed-method approach, data were collected from 160 low-income households across Dhaka, Barishal, Rangpur, and Sylhet. Household surveys and interviews were conducted to assess rural-urban differences in inflation impacts and coping behavior.

(4) Findings: The study reveals that real income declined significantly (urban: -8.17%, rural: -4.94%) while food expenditures surged (urban: +23.2%, rural: +18.3%). In response, households adopted multiple coping strategies: 75% borrowed money (mostly from informal sources), 60% increased labor supply, and nearly 90% reduced both quantity and quality of food—particularly animal protein. These strategies reflect high economic stress and food insecurity, especially in urban areas.

(5) Contribution: By focusing on household-level coping mechanisms, the study adds to the limited empirical literature on how the low-income adapt to inflationary shocks in low-income settings. It provides a better understanding of inflation's multidimensional impacts beyond basic income-expenditure dimensions.

(6) Recommendations/Future Directions: Policy responses should prioritize inflation-sensitive social protection, strengthen food subsidies for the urban low-income group, and enhance access to affordable credit. Future research should investigate the long-term health and educational consequences of inflation-induced coping mechanisms.

ACKNOWLEDGEMENT

The Bangladesh Public Administration Training Centre (BPATC) authority provided the financial assistance that allowed us to carry out this study. We are extensively grateful to the BPATC authority. This research would not have been conceivable without the support and funding BPATC provided.

Also, we want to express our profound gratitude to the **160 household respondents** across Dhaka, Barishal, Rangpur, and Sylhet who took the time to participate in our survey and provided us with the insightful information that has been crucial to our research. Their help and involvement greatly enhanced the quality of this study's results. We would like to express our deepest gratitude to the hardworking data collectors who were a part of this research. The data acquired was accurate and reliable because of their hard work and dedication.

We would like to express our sincere gratitude to Mr. Md. Morshed Alom, PhD, Deputy Director of BPATC, for his continuous support and valuable insights throughout the report writing stage. His expert advice on how to structure the analysis and make the report more impactful greatly improved the final quality of this study and ensured its practical applicability to public administration.

We conclude by expressing our profound gratitude to the Almighty, who endowed us with the knowledge, courage, and means to carry out this study.

The Researchers

December 2025

BPATC, Savar, Dhaka

CHAPTER ONE: INTRODUCTION

1.1 BACKGROUND

The COVID-19 pandemic, along with the severe disruption of the global supply chain caused by the Russia-Ukraine war, has significantly contributed to rising inflation. Several other factors contribute to the upward trend in inflation in Bangladesh. These include the increasing prices of essential consumer goods—especially food and fuel—the sluggish growth of the agricultural sector, the global rise in food prices, and the significant depreciation of the Bangladeshi taka against the US dollar. According to the Bangladesh Bank, the inflation rate in Bangladesh was recorded at 9.35% in March 2025, reflecting a slight decline from 9.81% observed in March 2024. Since April 2023, food, non-food, and general point-to-point Consumer Price Index (CPI) inflation have remained elevated, hovering around 10% (Bangladesh Bank, 2024). In the same period, the Bangladesh Bureau of Statistics (BBS) adopted a new base year and updated the consumption basket used for calculating the CPI. Notably, food inflation peaked at 14.1% in July 2024 during the period of economic disruption (Bangladesh Bank, 2024). Although there was a slight decline in food, non-food, and general CPI inflation from November to December 2024, the overall trend of high inflation persisted (CPD, 2025). This study is inspired by a report from the South Asian Network on Economic Modeling (SANEM), based on a survey conducted between March 9 and 18, 2023, which examined the impact of inflation driven by the Russia-Ukraine war and the post-pandemic disruptions in the global supply chain (SANEM, 2023).

Inflation refers to the rate at which the general level of prices rises over a specific period. It is usually measured broadly, capturing the overall growth in prices or the rising cost of living. Consumers experience a decline in purchasing power when the prices of essential goods and services such as food, electricity and fuel rise. This means their existing income can afford fewer goods and services than before, effectively eroding their real income. As a result, households may need to adjust their spending habits, often prioritizing necessities over discretionary items. For lower- and middle-income groups, this can lead to significant financial difficulties, as a larger share of their income is spent on basic needs. Over time, sustained inflation can also affect savings, reduce investment in non-essential sectors and slow down overall economic growth[1].

In response to inflation-induced financial pressures, consumers may adapt by seeking to increase household income, such as through greater labor force participation, or by altering their spending behavior, savings patterns, and debt levels (Converse, Curtin, & Kallick, 1980). While the emergence of dual-earner households has served as a significant coping mechanism in the face of rising prices, this brief report concentrates solely on consumer responses related to expenditure and savings decisions. It does not address strategies aimed at boosting household income.

1.2 OBJECTIVE OF THE STUDY

The main objective of this study is to analyze the impact of inflation on the living standard of the low-income households of rural and urban areas in Bangladesh, their strategies to cope with rising prices and their expectation about their future economic condition and well-being. Broadly, the study aims to

- Analyze the change in income and expenditure (both food and non-food) patterns of the low-income households in both rural and urban areas
- Highlight the coping mechanisms adopted by these households during the crisis, involving changes in quantity or quality of food consumption, reducing educational expenditures, involving children in income-generating activities or migration, etc.
- Assess the persistence of inflationary impacts by investigating whether the pressures observed in previous studies are transitory or sustained over time, and how households adapt to prolonged inflation.
- Identify their expectations toward future well-being.

[1]HTTPS://WWW.IMF.ORG

1.3 RATIONALE AND SCOPE OF THE STUDY

Bangladesh has experienced persistent inflationary pressure in recent years, with food, non-food, and general inflation rates ranging or exceeding 10 percent since 2023. Such inflationary pressure disproportionately affects low-income and vulnerable households, who spend a large share of their income on essentials and often lack the financial stability to adjust to the rising cost of living. Although the macroeconomic indicators provide an overview of inflation trends, there is limited micro-level evidence on how poor and low-income groups in rural and urban areas are experiencing these economic downturns, how they adjust their livelihoods, and what strategies they employ to cope with the rising cost of living.

Analyzing the day-to-day struggles of low-income households under inflationary pressure is crucial for developing targeted policy responses and effective social safety nets. Accordingly, this study is designed to explore how increases in price levels affect the income and expenditure patterns of low-income households in Bangladesh, their immediate coping strategies, and their expectations for the future. While a growing body of literature has already examined the adverse impacts of inflation on low-income households, most existing studies focus on short-term adjustments and contemporaneous responses. This study aims to extend the existing literature by investigating whether the inflationary pressures identified in earlier work are transitory in nature or whether they exert more persistent effects over time in the context of prolonged and recurrent inflation. In this sense, the analysis serves as a follow-up study, examining how households adapt when inflation persists year after year, rather than emerging as a temporary shock.

By revisiting similar household outcomes under ongoing inflationary conditions, this study assesses whether previously observed coping strategies, income–expenditure adjustments, and welfare stresses remain stable, intensify, or evolve with prolonged exposure to high prices. In this way, the analysis serves to confirm and extend the findings of related studies by situating them within a longer-term and dynamic context. Thus, by analyzing how additional income, often reallocated from essential consumption, is directed toward income-generating activities, this study addresses an important gap in the existing literature. The findings aim to contribute to the academic understanding of household behavioral responses under sustained economic stress, while also providing policymakers with evidence to design more effective and durable support mechanisms for low-income populations during and after periods of economic crisis.

1.4 LIMITATIONS

The study has some limitations, which are

- The study may not capture how the coping strategies of the households evolve over time or in the long run
- The study does not include all the regions of Bangladesh
- Households may adopt informal or less visible coping strategies that are difficult to document.
- Household behavior is assumed to be homogeneous

1.5 ORGANIZATION OF THE REPORT

This report is organized into five chapters to systematically explore the impact of inflation on low-income households in Bangladesh. Chapter One introduces the study's background, objectives, rationale, and limitations. Chapter Two reviews the relevant literature and theoretical frameworks on household coping mechanisms during economic crises. Chapter Three details the research methodology, including the mixed-method approach, sampling strategy, data collection, and ethical considerations. Chapter Four presents the key findings, covering demographic characteristics, changes in household income and expenditure, and the various coping strategies adopted, such as adjustments to food consumption, non-food spending, and borrowing patterns, along with subjective well-being and gender dimensions. Finally, Chapter Five discusses the findings, provides specific and broad policy recommendations, and places the results within an international comparative context..

CHAPTER TWO: LITERATURE REVIEW

Various studies have analyzed the dynamics of inflation and found that inflation erodes real incomes and reduces the purchasing power of the low-income, leading to a deterioration in their standard of living. Easterly & Fischer (2001), using polling data from 31,869 households across thirty-eight countries, found that concern about inflation is not uniformly distributed across society. Their analysis, which accounts for country-level fixed effects, reveals that individuals who are disadvantaged—specifically the low-income, those with low levels of education, and unskilled workers—are significantly more likely to cite inflation as a major concern compared to their more advantaged counterparts. Similarly, Ivanic and Will (2008) examine the effects of rising global food prices on poverty and household welfare in low-income countries. Their analysis highlights that increases in staple food prices disproportionately affect the poor, leading to substantial reductions in real income and consumption.

Studies from crisis contexts further illustrate the welfare consequences of food price shocks. Zaman, Skoufias, and Tiwari (2011) find that during Indonesia's 1997–98 economic crisis, households sharply reduced intake of key micronutrients such as iron, calcium, and vitamin B1, with cash transfers proving effective in protecting nutritional consumption. Paul and Sharma (2019), examining inflationary periods in India, confirm that low-income households face the heaviest burden due to the large share of food in their expenditure baskets. Etang et al. (2022) show that high inflation in urban South Sudan significantly increased poverty and food insecurity, with notable negative effects on girls' school attendance and household welfare perceptions. D'Souza and Jolliffe (2010), in the context of Afghanistan's 2007–08 food crisis, identify a "quality-quantity tradeoff," where households maintain calorie intake by substituting nutrient-rich foods with cheaper staples—a pattern directly relevant to the findings of this study.

Among household-level coping strategies, research highlights considerable heterogeneity. Joshi and Gandotra (2005), examining urban Indian households, find that coping responses vary across income groups involving consumption reallocation and efforts to increase earnings. Martínez-Carrascal (2024), analyzing Spain and the euro area, identifies searching for cheaper alternatives and reducing savings as the most prevalent responses, with younger individuals, women, and renters more likely to increase labor supply. Binetti et al. (2024) document that public understanding of inflation tends to attribute it primarily to government actions and cost-side shocks, with important implications for policy communication and public trust in government interventions.

A recent study by SANEM (2023) analyzes the effect of increasing inflation on poor households in Bangladesh, showing how disruptions in the global supply chain, mainly the Russia-Ukraine war, have caused a sharp rise in food and fuel prices. Along with these global pressures, various domestic factors such as shortfalls in production, market imperfections, and currency depreciation have further raised the inflationary effects. The study, based on a representative survey of 1,600 poor households (equally divided between urban and rural areas across eight divisions), found that poor groups have been disproportionately affected, experiencing significant shifts in income, expenditure patterns, food security, and borrowing. It also points to a potentially underestimated inflation rate among the poor, as indicated by SANEM's independent estimates, and explores the coping strategies and future expectations of these vulnerable populations during the inflation crisis.

Islam et al. (2025) provide micro-level evidence on the impact of inflation on food security among urban slum households in Bangladesh. Using a representative survey of 704 households in Dhaka City Corporation areas, they examine food insecurity during periods of high versus low inflation through the Food Insecurity Experience Scale (FIES) and identify predictors and coping strategies using descriptive statistics and Probit regression. The study finds that rising food prices significantly exacerbate food insecurity, with many previously food-secure households transitioning into mild, moderate, or severe food insecurity during high-inflation periods. The severity of food insecurity and the adoption of coping mechanisms vary across socioeconomic groups, reflecting differences in vulnerability and resilience. Common coping strategies include reducing the quantity and nutritional quality of food, taking loans, withdrawing children from school, working overtime, selling assets, and in extreme cases, going without food. These findings underscore the disproportionate effect of inflation on the urban poor and highlight the importance of targeted policy interventions to mitigate food insecurity during inflationary crises., with important implications for inflation management and policy communication.

Though inflation has well-documented negative effects on household welfare, the existing literature reveals a clearly defined knowledge gap in the Bangladesh context. Most studies focus on macroeconomic inflation trends or broad poverty indicators, without systematically investigating how low-income households concretely adjust their livelihoods, food consumption, borrowing behavior, and non-food expenditure under sustained inflationary pressure. Furthermore, the household-level behavioral dimension—how poor households perceive their own future economic well-being during prolonged inflation—remains largely unexamined. The closest domestic evidence, SANEM (2023) and Islam et al. (2025), provides an important baseline but does not investigate whether inflationary pressures observed at one point in time are transitory or persistent, nor does it examine how coping strategies evolve across multiple inflation cycles. This study addresses this gap by examining inflation's multidimensional impacts on 160 low-income households across four divisions of Bangladesh, generating new micro-level evidence on income–expenditure dynamics, coping behavior, and future welfare expectations under sustained inflationary pressure.

Furthermore, household responses to economic shocks can be understood through several complementary theoretical lenses that provide conceptual structure to our empirical findings (Gomez & Santos, 2018). The *Portfolio Management Theory* conceptualizes households as managing a portfolio of assets—physical, financial, human, and social—and adjusting this portfolio in response to shocks. During inflationary periods, households may draw down financial assets (savings), leverage social assets (borrowing from networks), or reallocate human assets (increasing labor supply). This framework helps explain why households with more diversified asset portfolios typically show greater resilience. The *Hierarchy of Needs Theory* (adapted from Maslow, 1943) suggests that households prioritize survival needs when under economic stress, manifesting in consumption patterns where expenditures on food and shelter are protected while "higher order" spending on education, healthcare, and social participation is curtailed. Inflation essentially compresses the household's ability to move beyond basic survival, trapping them in what Sen (1981) terms "capability deprivation." *Social Network Theory* (Granovetter, 1973) explains variations in coping strategies based on household embeddedness in formal and informal networks, while the *Risk Management Framework* (World Bank, 2014) distinguishes between ex-ante risk mitigation and ex-post risk coping. Finally, *Gender Theory* highlights how economic shocks and coping responses are gendered, with women often bearing disproportionate burdens through increased domestic labor, reduced personal consumption, and engagement in informal sector work while maintaining care responsibilities. These theoretical perspectives inform our analysis by providing conceptual tools to interpret observed behaviors as systematic adaptations within constrained choice sets rather than merely as ad hoc responses.

CHAPTER THREE: METHODOLOGY

3.1 INTRODUCTION

The study is based on primary data collected through a survey of lower-income households in Bangladesh. It primarily adopts a quantitative research approach to analyze household-level socio-economic conditions and responses and coping strategies to inflation. The data were gathered using a standardized questionnaire designed to ensure consistency and reliability across respondents. This section outlines the survey design, data collection procedures, and the analytical methods employed in the study.

3.2 APPROACH

During the survey period, households were randomly selected with consideration of their financial condition, as outlined in the study design. This criterion was implemented to ensure the inclusion of a diverse range of low- and lower-middle-income households from both urban and rural areas of Bangladesh. Such a sampling strategy aimed to capture the socioeconomic conditions and living condition of households facing varying degrees of financial hardship, particularly in the context of rising inflation. To define low-income households, the study adopted the World Bank's international poverty line of $2.15 per person per day (2017 PPP), which equates to approximately 255.85 Bangladeshi Taka per person per day using the exchange rate of 119 Taka per USD (as of September 1, 2024). This translates to a monthly income threshold of 7,675.50 Taka per person. Considering the national average household size of 4.26 (HIES 2022), the corresponding monthly household income threshold for poverty is estimated at 32,697.26 Taka. Households earning less than or equal to this amount were classified as low-income for the purposes of the study.

The mixed-method approach adopted in this study—primarily quantitative, supplemented by qualitative data—was chosen because it best serves the dual objectives of measuring household-level economic changes and capturing the lived experience of coping under inflation. A purely quantitative approach would limit the study's ability to contextualise why households adopt particular strategies, while a purely qualitative approach would restrict the generalizability of findings. The mixed-method design therefore enables triangulation between statistical patterns and the experiential narratives of respondents, enhancing both the reliability and depth of the analysis. This approach is consistent with leading household welfare studies in South Asia, including SANEM (2023) and Islam et al. (2025), which similarly combine structured surveys with qualitative insights to study inflation's impact on poor households. The data for this study were collected between September 13 and 15, 2024, capturing household welfare and coping behavior at the end of a full year of high inflationary pressure spanning September 2023 to September 2024.

3.3 STUDY AREA

The study was conducted to examine the socio-economic conditions of low-income households in Bangladesh and to assess how they are coping with the recent inflationary situation. Data collection took place between September 13 and 15, 2024, across four selected divisional districts: Barishal, Dhaka, Rangpur, and Sylhet. A total of 160 low-income households were surveyed, with an equal split between urban (80) and rural (80) areas.

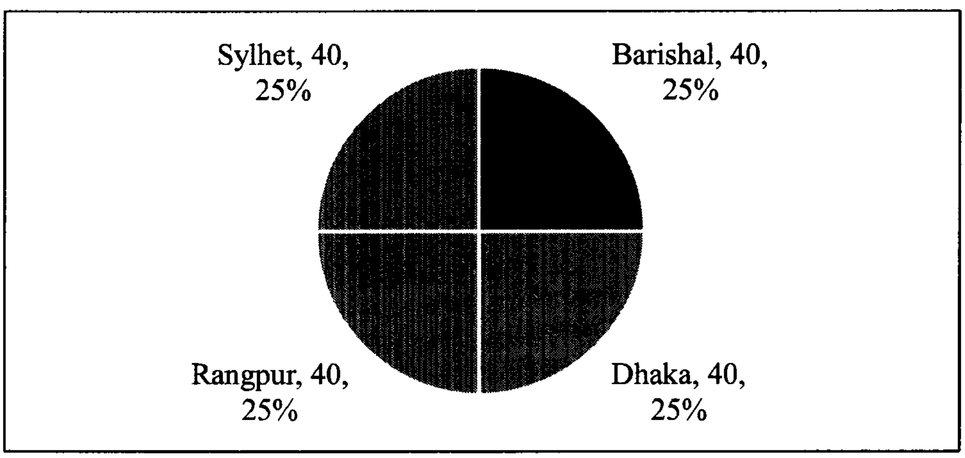

Figure 1: Sample Distribution by Divisional District

Urban households were selected from informal settlements, including slum areas, within the city corporations of the respective districts. These areas were chosen because they are typically inhabited by poor populations living in precarious conditions with limited access to basic services (SANEM, 2023). In contrast, rural households were selected from upazilas (sub-districts) within the same districts, excluding the upazilas where the city corporations are located. From each rural upazila, two villages were selected, and within each village, households were randomly chosen. This approach ensured geographic and demographic diversity across the sample.

The selection of four divisions—Dhaka, Barishal, Rangpur, and Sylhet—was deliberate and grounded in the need to capture Bangladesh's key economic and geographic diversity within the constraints of the study's scope and resources. Dhaka represents the country's dominant urban-industrial center; Barishal reflects coastal and agrarian characteristics; Rangpur captures the vulnerability of the north, historically prone to seasonal poverty; and Sylhet represents a remittance-receiving, semi-urban economy. Together, these four divisions span distinct livelihood systems, regional labor markets, and food security conditions, enabling meaningful rural-urban and inter-regional comparisons. While the four remaining divisions—Chattogram, Khulna, Mymensingh, and Rajshahi—are excluded, the selected divisions are sufficient to draw analytically valid conclusions about major patterns of coping behavior among low-income households in Bangladesh. Future research with a larger sample should aim for full national coverage. Regarding village selection, two villages per rural upazila were chosen using a systematic spacing procedure from a complete list of villages, ensuring geographic spread within the upazila boundary and reducing the clustering bias that would arise from selecting only proximate villages.

3.4 SAMPLING DISTRIBUTION (POPULATION AND SAMPLING (SAMPLE SIZE, POPULATION AND SAMPLE SELECTION):

The study followed a uniform sampling distribution to ensure equal representation across the four selected districts. From each district—Barishal, Dhaka, Rangpur, and Sylhet—40 households were surveyed, divided equally between urban and rural areas (20 each), resulting in a total sample size of 160 households (Figure 2).

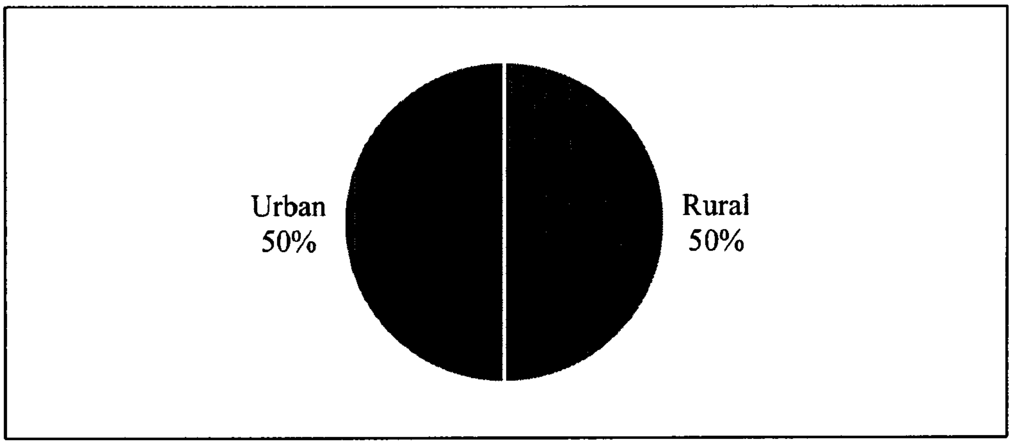

Figure 2: Sampling Distribution by Rural-Urban

This uniform sampling strategy was designed to minimize regional bias and allow for comparative analysis across both geographic and settlement-type dimensions. Within each district, household selection was carried out randomly to ensure that all eligible low-income households had an equal chance of being included in the survey This balanced distribution between urban and rural households enhances the validity of the study's findings and supports a nuanced understanding of how poverty, inflation, and access to different aids vary across different contexts.

3.5 DATA COLLECTION METHODS:

The data were initially collected using hard copy questionnaires through face-to-face interviews with a household member, preferably the household head. After data collection, the responses were entered into a Google Form for preliminary review. The data were then exported to Microsoft Excel for basic checks. Final data cleaning and preparation for analysis were conducted using Stata.

3.6 DATA ANALYSIS METHODS:

The collected data were analyzed using a range of statistical techniques to summarize and interpret key findings. Descriptive statistics such as frequency distributions, pie charts, and measures of central tendency (mean and median) were used to capture patterns across variables. Mean differences and changes in mean values over time were calculated to observe trends and variations. The analysis also examined the overall distribution of responses to highlight disparities and commonalities within the dataset.

3.7 ETHICAL CONSIDERATIONS AND DATA LIMITATIONS

3.7.1 Ethical Considerations

This study adhered to established ethical guidelines for social science research involving vulnerable populations (Bangladesh Social Research Council, 2023). Prior to data collection, informed consent was obtained from all participants through a detailed explanation of the study's purpose, voluntary nature of participation, confidentiality measures, and potential uses of the data. For participants with limited literacy—approximately 37.5% of household heads had no formal education—the consent form was read aloud, and verbal consent was documented with witness signatures from community representatives. The research protocol received approval from the BPATC Research Ethics Committee (Reference No: BPATC-REC/2024/08), ensuring compliance with national ethical standards for social research.

Particular attention was given to minimizing research-related risks (World Health Organization, 2022). Interviews were conducted in private settings to ensure confidentiality, with enumerators trained to recognize and respond to signs of participant distress. Questions about sensitive topics such as debt, child labor, or food deprivation were framed carefully using neutral, non-judgmental language. Participants were provided with contact information for local social services (including Upazila Social Services Offices and NGO helplines) if discussions raised concerns requiring follow-up support. All data were anonymized during the transcription process, with identifying information removed before analysis and replaced with unique household codes stored separately under password protection.

3.7.2 Data Limitations and Mitigation Strategies

While every effort was made to ensure data quality, several limitations should be acknowledged to properly contextualize our findings. First, the cross-sectional design captures coping strategies at a single point in time (September 2024), limiting our ability to analyze dynamic adjustments over the entire inflationary period. We partially mitigated this limitation through retrospective questions about changes over the preceding year (September 2023 to September 2024) and triangulation with qualitative descriptions of coping sequences provided by respondents (Angeles & Glick, 2022).

Second, self-reported data on sensitive topics like debt, child labor, or meal-skipping may be subject to underreporting due to social desirability bias or recall limitations. Our enumerators received specialized training in building rapport and asking non-judgmental questions to improve response accuracy (Tourangeau & Yan, 2022; Grosh & Glewwe, 2023). Additionally, we employed multiple question formulations around sensitive topics to cross-verify responses and used local terminology familiar to respondents.

Third, the sample size (160 households) while adequate for descriptive analysis and capturing major trends, limits the statistical power for more complex multivariate analyses or subgroup comparisons beyond the rural-urban dichotomy. We addressed this limitation by focusing on clear descriptive patterns, reporting percentages with appropriate caution regarding small cell sizes, and supplementing quantitative findings with qualitative insights from open-ended responses that provide contextual depth.

Fourth, the study's geographic coverage—four of Bangladesh's eight divisions—may not fully represent regional variations across the country (Bangladesh Bureau of Statistics, 2023). The selected divisions (Dhaka, Barishal, Rangpur, and Sylhet) were chosen to capture important economic and agricultural diversity, including both high-growth urban centers and more traditional rural economies. However, findings from Chittagong's industrial zones or Khulna's coastal regions might show different patterns.

Finally, our classification of "low-income" using the World Bank's international poverty line may exclude households slightly above this threshold who nevertheless face severe inflationary pressures. Future research could employ more nuanced vulnerability indices that capture multidimensional aspects of economic insecurity beyond income thresholds alone, including asset ownership, debt levels, and social protection access (Alkire & Santos, 2023).

CHAPTER FOUR: FINDINGS

4.1 DEMOGRAPHIC CHARACTERISTICS OF THE SURVEYED HOUSEHOLD

This section presents the demographic and socioeconomic characteristics of households surveyed in 2024, conducted across rural and urban areas. It provides valuable insights into the sampled population, covering aspects such as gender, marital status, religion, age, and educational attainment of household heads, as well as housing conditions and income sources. The analysis also highlights structural differences between rural and urban households, including the tenancy and dwelling type of the households.

Table 1: Gender of the Household Head

Gender of household head	Rural		Urban		Total	
	n	%	n	%	n	%
Male	78	48.75	74	46.25	152	95.00
Female	2	1.25	6	3.75	8	5.00
Total	80	50.00	80	50.00	160	100.00

Source: Household Survey 2024

According to the BBS definition in HIES, the head of the household is identified as the member responsible for decision-making and the overall management of household affairs. The role of the household head is typically assigned to the principal earner or the individual who holds the most authority within the household. From Table 1, it can be seen that, at the national level, male-headed households account for 95% of the total, while a small proportion (5%) are led by females. This rate is higher in rural areas compared to their urban counterparts.

Table 2: Respondent's Relationship with The Household Head

Respondent's relationship with the household head	Rural		Urban		Total	
	n	%	n	%	n	%
Self	53	33.13	55	34.38	108	67.50
Husband/wife	13	8.13	15	9.38	28	17.50

Brother/Sister	0	0.00	3	1.88	3	1.88
Children	11	6.88	5	3.13	16	10.00
Father/Mother	2	1.25	1	0.63	3	1.88
Others	1	0.63	1	0.63	1	1.26
Total	80	50.00	80	50.00	160	100.00

Source: Household Survey 2024

In this survey, we report the individual providing information as the respondent, along with their relationship to the household head, to reflect the household scenario in the data. We found from Table 2 that the respondents were primarily the household heads themselves (67.5%). Other respondents included spouses (17.5%), children (10%), and a few siblings, parents, or others. This pattern is similar in both rural and urban areas when disaggregated by location.

Table 3: Marital Status of Household Head

Marital status of household head	Rural		Urban		Total	
	n	%	n	%	n	%
Married	74	46.25	73	45.63	147	91.88
Unmarried	3	1.88	4	2.50	7	4.38
Divorced	1	0.63	1	0.63	2	1.25
Widow	2	1.25	2	1.25	4	2.50
Total	80	50.00	80	50.00	160	100.00

Source: Household Survey 2024

Table 3 shows the marital status of the household head. Marital status data indicate that 91.88% of household heads were married, with little variation between rural and urban areas. Only a small percentage of household heads were unmarried (4.38%), divorced (1.25%), or widowed (2.5%), highlighting that the majority of household heads were married in both rural and urban areas.

Table 4: Religion of the Household Head

Religion of the household head	Rural		Urban		Total	
	n	%	n	%	n	%
Muslim	78	48.75	78	48.75	156	97.50
Hindu	2	1.25	2	1.25	4	2.50
Total	80	50.00	80	50.00	160	100.00

Source: Household Survey 2024

Broadly, 97.5% % of the household heads were Muslim, followed by Hindu (2.5%). This trend is consistent across both rural and urban areas when analyzed by location.

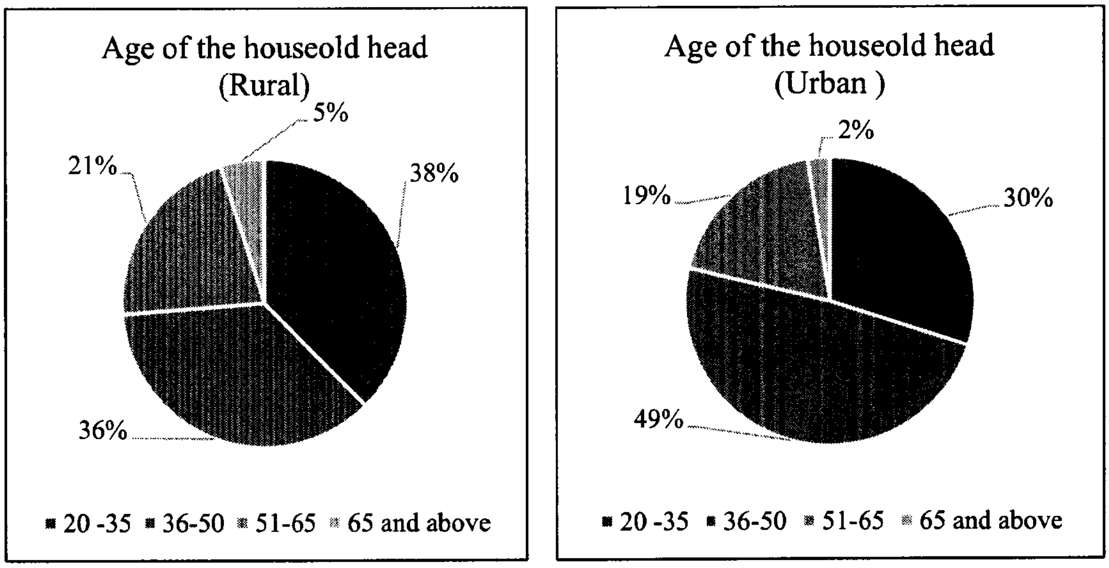

Figure 3: Age Distribution of the Household Head

The age distribution of household heads, as shown in Figure 3, reveals slight rural-urban differences. In rural areas, the 20-35 years group dominates at 38%, closely followed by the 36-50 years group at 36%, while in urban areas, the 36-50 years group is significantly higher at 49%, with only 30% in the 20-35 years group. Older age groups (51-65 years and 65+ years) have similar proportions in both areas but are slightly higher in rural areas. Urban areas skew towards middle-aged heads, whereas rural areas have a more balanced representation of younger and middle-aged groups.

Table 5: Highest Class Passed by The Household Head

Education Level	Rural (n)	Rural (%)	Urban (n)	Urban (%)	Total (n)	Total (%)
No Education	24	15.00	36	22.50	60	37.50
Primary Education (1–5)	25	15.63	20	12.50	45	28.13
Secondary Education (6–SSC)	19	11.88	20	12.50	39	24.38

Higher Secondary (HSC)	10	6.25	2	1.25	12	7.50
Tertiary Education	3	1.88	2	1.25	5	3.13

Source: Household Survey 2024

Table 5 highlights that a significant proportion of household heads (37.50%) have no formal education, highlighting a major educational gap among the surveyed population. Around 28.13% of household heads have completed primary education, while 24.38% have attained secondary education, reflecting a smaller but notable proportion progressing beyond primary education. Only 7.50% have reached the higher secondary level, and a mere 3.13% have attained tertiary education. When comparing rural and urban areas, rural household heads show slightly higher completion rates at the primary level, whereas urban areas have a marginal edge in secondary and higher education attainment. However, advanced education levels remain low across both rural and urban areas, reflecting a widespread challenge in accessing and completing higher levels of education.

Table 6: Type of Tenancy Occupied by Dwelling Household

Type of tenancy occupied by a dwelling household	Rural		Urban		Total	
	n	%	n	%	n	%
Owned	61	38.13	31	19.38	92	57.50
Rented	12	7.50	48	30.00	60	37.50
Rent-free	7	4.38	1	0.63	8	5.00
Total	80	50.00	80	50.00	160	100.00

Source: Household Survey 2024

Housing tenancy type shows a rural-urban difference, with 57.5% of households owning dwellings, ownership being more common in rural areas (38.13%) than in urban areas (19.38%). Urban households rely more on rentals (30%) compared to rural areas (7.5%). Overall, 57.5% of households owned their dwellings, followed by 37.5% living in rented accommodations and 5% residing rent-free (Table 6).

Table 7: Main Source of Household Income

Main source of household income	Rural		Urban		Total	
	n	%	n	%	n	%
Agriculture	12	7.51	3	1.88	15	9.38

Industry	2	1.25	4	2.50	6	3.75
Services	42	26.25	62	38.75	104	65.00
Business related	17	10.63	11	6.88	28	17.51
Daily Labor	4	2.50	0	0.00	4	2.50
Remittances	2	1.25	0	0.00	2	1.25
Pension	1	0.63	0	0.00	1	0.63
Total	80	50.00	80	50.00	160	100.00

Source: Household Survey 2024

We found that the main sources of household income were services (65%) and business-related activities (17.51%), with urban households (38.75%) relying more heavily on these sectors compared to rural ones (26.25%). In contrast, agriculture remained a critical income source in rural areas (7.51%), while urban households had very low dependence on it (1.88%). Business-related activities were common across households, with urban areas showing slightly higher engagement in small businesses. Among other sources, daily labor, remittances, and pensions were included.

4.2 HOUSEHOLD INCOME AND EXPENDITURE

The average monthly household income for the whole sample stood at BDT 16,475 in September 2023, which decreased to BDT 15,668.8 in September 2024, reflecting an absolute decline of BDT 806.25 and a negative growth rate of -4.89%. When disaggregated into rural and urban areas, distinct trends emerge. In rural areas, the average monthly household income decreased from BDT 16,575 in September 2023 to BDT 16,300 in September 2024, representing an absolute decline of BDT 275 and a growth rate of -1.66%. In contrast, urban areas experienced a sharper decline, with average monthly household income falling from BDT 16,375 in September 2023 to BDT 15,037.5 in September 2024, marking an absolute decrease of BDT 1,337.5 and a negative growth rate of -8.17%. These figures indicate a more significant income contraction in urban areas compared to rural areas over the past year.

Table 8: Monthly Income of Households

Area	Observation (N)	Mean monthly income		Change in income	
		Current (September 2024)	1 year back (September 2023)	Absolute increase	% increase (Growth)
Rural	80	16300	16575	-275	-1.66

Urban	80	15037.5	16375	-1337.5	-8.17
Total	160	15668.8	16475	-806.25	-4.89

Source: Household Survey 2024

Despite declining incomes, household expenditures increased significantly. Over the past year, household expenditure patterns have shown considerable growth across both rural and urban areas. The monthly average expenditure rose from BDT 14,103.1 in September 2023 to BDT 16,065.6 in September 2024, reflecting an absolute increase of BDT 1,962.5 and a growth rate of 13.92%. When analyzed by area, rural and urban trends show notable differences. Rural households saw their monthly average expenditure grow from BDT 14,418.8 to BDT 15,887.5 over the same period, an increase of BDT 1,468.75 or 10.19%. In contrast, urban households experienced a steeper rise, with expenditure increasing from BDT 13,787.5 in September 2023 to BDT 16,243.8 in September 2024, showing a gain of BDT 2,456.25 and a growth rate of 17.82%.

Table 9: Monthly Expenditure of Households

Area	Observation (N)	Mean Monthly Expenditure		Change in Expenditure	
		current (September 2024)	1 year back (September 2023)	Absolute increase	% increase (Growth)
Rural	80	15887.5	14418.8	1468.75	10.19
Urban	80	16243.8	13787.5	2456.25	17.82
Total	160	16065.6	14103.1	1962.5	13.92

Source: Household Survey 2024

At the whole sample level, the monthly average food expenditure increased from BDT 8,893.75 in September 2023 to BDT 10,509.4 in September 2024, marking an absolute increase of BDT 1,615.63 and a growth rate of 18.17%. When disaggregated by area, the rural and urban trends reveal further insights. In rural areas, the monthly average food expenditure rose from BDT 8,737.5 in September 2023 to BDT 9,868.75 in September 2024, reflecting an absolute increase of BDT 1,131.25 and a growth rate of 12.95%. Meanwhile, in urban areas, the monthly average food expenditure increased from BDT 9,050 in September 2023 to BDT 11,150 in September 2024, representing an absolute increase of BDT 2,100 and a higher growth rate of 23.20%. These results highlight that while food expenditure increased across both rural and urban areas, urban areas experienced a significantly larger food expenditure rise compared to rural areas over the past year.

Table 10: Monthly Food Expenditure of Households

Area	Observation (N)	Mean monthly food expenditure		Change in Food Expenditure	
		current (September 2024)	1 year back (September 2023)	Absolute increase	% increase (Growth)
Rural	80	9868.75	8737.5	1131.25	12.95
Urban	80	11150	9050	2100	23.20
Total	160	10509.4	8893.75	1615.625	18.17

Source: Household Survey 2024

Table 11: Monthly Non-Food Expenditure of Households

Area	Observation (N)	Mean monthly Non-food expenditure		Change in Non-Food Expenditure	
		Current (September 2024)	1 year back (September 2023)	Absolute increase	% increase (Growth)
Rural	80	5837.5	5612.5	225	4.01
Urban	80	5331.25	4512.5	818.75	18.14
Total	160	5584.38	5062.5	521.875	10.31

Source: Household Survey 2024

At the whole sample level, the monthly average non-food expenditure rose from BDT 5,062.5 in September 2023 to BDT 5,584.38 in September 2024, indicating an absolute increase of BDT 521.88 and a growth rate of 10.31%. Breaking it down by area reveals notable differences. In rural areas, the monthly average non-food expenditure increased modestly from BDT 5,612.5 in September 2023 to BDT 5,837.5 in September 2024, with an absolute rise of BDT 225 and a growth rate of 4.01%. Conversely, urban areas saw a steeper climb, with non-food expenditure rising from BDT 4,512.5 in September 2023 to BDT 5,331.25 in September 2024, showing an absolute increase of BDT 818.75 and a growth rate of 18.14%. These results demonstrate similar trends to those observed in food expenditure. The growth in non-food expenditure of households has been noticeably more significant in urban areas compared to rural areas over the past year.

4.3 COPING STRATEGIES WITH CURRENT INFLATION

Due to different shocks during our survey period, poor and low-income people had to adopt several strategies to cope with the inflationary pressure that had raised the cost of living from September 2023 to September 2024. Prices of food essentials have soared as they are more inelastic to prices. Faced with rising costs, low-income people had to rethink their strategy in food consumption as skipping meals was never an option for anyone. People, in both urban and rural areas, take different types of strategies to deal with the surging prices of commodities such as using the saved money or saving less than before, borrowing from friends, relatives and others, changing the food consumption pattern by switching to less costly food, selling assets and properties, moving to houses with lower rent and other cost, switching or doing part-time and overtime, withdrawal of children from school, sending children to work or early marriage of girls.

4.3.1 Coping Strategies Adopted by People

The findings related to coping strategy are presented in Table 12. At the national level, around 29 percent of people are using their savings, while around 64 percent of people have decreased their savings than before. This indicates that a large portion of the population is having to draw on their limited financial buffers, highlighting how deeply inflation is affecting everyday life. The impact of inflationary pressure is larger in rural areas than in urban ones. In both cases of using or cutting down the amount of savings, rural areas experience more hardships. Rural households often have fewer alternative sources of income and less access to formal financial services, which makes relying on savings particularly challenging. Sometimes, relying only on savings or using more money for consumption cannot help, forcing people to borrow. 75.63% of people had to borrow to combat the suffering. In rural areas, 70% of people resorted to borrowing while in urban areas, the rate is significantly higher (81.25%). This high dependence on borrowing underscores the financial strain households face, as loans often come with interest or informal repayment pressures, adding to their economic vulnerability.

Around 89% of people have changed their consumption patterns and switched to less costly food to reduce food expenditure and maintain their livelihood. It is also important to note that, all the people in the urban area had to change their food patterns while the rate in rural areas is also considerably high. This coping strategy is mostly used because low-income people have very little savings. Further, borrowing is an increasingly expensive alternative for them due to the burden of repayment. In a sense, changing their food pattern and moving to relatively cheaper or lesser food consumption becomes an easier and more accessible option for them. Overall, these patterns reveal the multiple layers of hardship that households face under inflation, affecting not just financial security but also nutrition, health, and overall well-being, particularly among the most vulnerable groups.

Selling assets was adopted by only 31.25% of households, indicating that most low-income households either lack valuable assets or are unwilling to liquidate what they own. While job switching was rare (5.63%), approximately 60% resorted to overtime work—a higher rate in urban areas—reflecting reliance on additional working hours rather than income diversification. Nearly 47.50% of households depended on aid or donations, with urban households more reliant (58.75%) than rural ones (36.25%). Around 20% of households withdrew children from school, slightly higher in rural areas. Child labor was reported by 9.38% and early marriage by just 1.25%, the latter equally distributed between rural and urban areas, suggesting cultural rather than locational drivers. Overall, these patterns reveal a wide spectrum of coping behaviors ranging from relatively low-cost strategies such as overtime work to more damaging measures such as educational withdrawal and child labor.

Table 12: Coping Strategies Adopted by Low-income Households

Strategies	Overall		Rural		Urban	
	N	%	N	%	N	%
Using savings	47	29.38	29	36.25	18	22.50
Decreased Savings than before	103	64.38	58	72.50	45	56.25
Borrowing	121	75.63	56	70.00	65	81.25
Changes in the pattern of food Consumption	142	88.75	62	77.50	80	100
Selling	50	31.25	32	40.00	18	22.50

Assets						
Transition to a low-cost housing option	15	9.38	6	7.50	9	11.25
Engaging in part-time jobs	20	12.50	15	18.75	5	6.25
Participating or expanding overtime	96	60.00	43	53.75	53	66.25
Job Switch	9	5.63	4	5.00	5	6.25
Taking aid or donations	76	47.50	29	36.25	47	58.75
Stopping children's education	32	20.00	17	21.25	15	18.75
Involving children in income-generating activities	15	9.38	6	7.50	9	11.25
Early marriage of the daughter	2	1.25	1	1.25	1	1.25
Migration	17	10.63	9	11.25	8	10.00
Others	3	1.88	1	1.25	2	2.50

Source: Household Survey 2024

Note: The column "N" in this table refers to the number of households (out of the total sample of 160) that reported adopting each respective coping strategy. Since households could adopt multiple strategies simultaneously, the values of N are not mutually exclusive and do not sum to the total sample size. Percentages are calculated against the total sample (N = 160) for the "Overall" column, and against the respective area sub-samples (Rural N = 80; Urban N = 80) for the "Rural" and "Urban" columns.

4.3.2 Change in Quantity of Food Consumption

Changing food consumption is the most used coping strategy among all the mechanisms. Here we are focusing on the most essential food items such as rice, wheat, lentils, meat, fish, egg and oil. We have analyzed the change in food consumption patterns from two perspectives: change in quantity and change in quality comparing September 2023 and September 2024. This approach allows us to understand not only how much food people are consuming but also the nutritional adequacy of their diets during periods of high inflation. Sometimes, people not only reduce the quantity of food to cope with the shock but also shift to consuming lower-quality or less nutritious food.

From Table 13, it can be seen that, at the national level, around 27% of people decreased their consumption of rice. Wheat consumption has been reduced by 50 percent of people. This reflects a significant adjustment in staple consumption, which forms the backbone of daily diets for many households. Notably, 97.89% of people have decreased their consumption of any type of meat. Fish consumption has also followed a similar trend, 92.25% of low-income people have reduced their consumption. Egg and oil consumption saw significant declines, with reductions of 78.17% and 88.73%, respectively. Some people have reduced their fish and meat consumption and tried to increase the protein in their food basket using lentils and oil, which showed an increase of 16.2% and 9.15%, respectively. This adjustment demonstrates how households creatively reallocate limited resources to maintain nutritional balance as much as possible, even under financial stress.

Table 13: Change in Quantity of Food Consumption at the National Level

Items	Decreased		Increased		Unchanged	
	N	%	N	%	N	%
Rice	38	26.76	3	2.11	101	71.13
Wheat	71	50.00			71	50.00
Lentils	60	42.25	23	16.2	59	41.55
Meat	139	97.89			3	2.11
Fish	131	92.25	3	2.11	8	5.63
Egg	111	78.17	13	9.15	18	12.68
Oil	126	88.73			16	11.27
Others	108	76.06	3	2.11	31	21.83

Source: Household Survey 2024

Table 14 compares food consumption quantity changes by area. Urban households showed slightly more stable rice consumption (73.75% unchanged) than rural ones (67.74%). Meat and fish consumption declined sharply in both areas—

100% of rural and 96.25% of urban households reduced meat intake, while over 90% in both areas reduced fish consumption. Oil consumption fell more steeply in rural areas (95.16%) than urban (83.75%), suggesting greater rural price sensitivity and more limited market access.

Table 14: Change in Quantity of Food Consumption by Area

Items	Rural			Urban		
	Decreased	Increased	Unchanged	Decreased	Increased	Unchanged
Rice	29.03	3.23	67.74	25	1.25	73.75
Wheat	43.55	-	56.45	55.00	-	45.00
Lentils	43.55	11.29	45.16	41.25	20	38.75
Meat	100.00	-	2.11	96.25	-	3.75
Fish	90.32	3.23	6.45	93.75	1.25	5
Egg	83.87	8.06	8.06	73.75	10	16.25
Oil	95.16		4.84	83.75		16.25
Others	74.19	1.61	24.19	77.5	2.5	20

Source: Household Survey 2024

4.3.3 Change in the quality of food consumption

Table 15 shows the reduction in food quality due to the increased price level. Except for lentils, in every other essential, people have started to consume low-quality food than before. At present, 52.82% of people have shifted to lower-quality rice than before. Among other items, fish and meat exhibit a significant decrease in quality with around 91% of people reporting downgrading the quality of meat and for fish, the rate is 93.66%. In the case of oil, 83.10 percent of people have started using lower-quality oil.

Table 15: Change in Quality of Food Consumption at the National Level

Items	Down		Unchanged	
	N	%	N	%
Rice	75	52.82	67	47.18
Wheat	71	50.00	71	50.00
Lentils	58	40.85	84	59.15
Meat	129	90.85	13	9.15
Fish	133	93.66	9	6.34
Egg	61	42.96	81	57.04
Oil	118	83.10	24	16.90
Others	104	73.24	38	26.76

Source: Household Survey 2024

Table 16 shows rural-urban differences in food quality decline. Urban households reported higher downgrading of rice (65%) and wheat (57.50%) quality compared to rural households (37.10% and 40.32% respectively). Meat quality declined slightly more in urban areas (92.50%) than rural (88.71%). A notable disparity appears in oil: 95% of rural households shifted to lower-quality oil compared to 74% in urban areas, highlighting the greater nutritional vulnerability of rural households under inflation.

Table 16: Change in Quality of Food Consumption by Area

Items	Rural		Urban	
	Down	Unchanged	Down	Unchanged
Rice	37.10	62.90	65.00	35.00
Wheat	40.32	59.68	57.50	42.50
Lentils	54.84	45.16	30.00	70.00
Meat	88.71	11.29	92.50	7.50
Fish	95.16	4.84	92.50	7.50
Egg	40.32	59.68	45.00	55.00
Oil	95.16	4.84	73.75	26.25
Others	74.19	25.81	72.50	27.50

Source: Household Survey 2024

Table 17 shows the average number of times low-income households consume special food such as beef, mutton, any type of chicken, Hilsha, Catla or Rui, and egg in September 2023 and September 2024. Average beef consumption has decreased from 1.33 times to 0.31 times in a month. In September 2023 people could eat mutton at least 0.3 times a month; however, the rate was closer to 0 in September 2024.

Chicken consumption has been halved over time. Overall consumption dropped from 5.08 times per month to 2.31 times. Fish such as Hilsha, Catla or Rui have also shown a sharp decline in average consumption. These findings indicate a substantial reduction in the intake of high-protein and nutrient-rich foods, reflecting how rising prices force low-income households to prioritize quantity over quality and compromise on more expensive dietary items. The decline in special food consumption also highlights the long-term nutritional and health risks for vulnerable populations, especially children and other nutritionally sensitive members of the household.

Table 17: Average Monthly Consumption of "Special Food" Items in Low-income Households (Overall)

Items	September 2024	September 2023
Beef (Muslims)	0.31	1.33
Mutton	0.09	0.29
Chicken	2.31	5.08
Egg	5.39	7.28
Hilsha	0.15	0.51
Catla/Rui	3.48	5.74

Source: Household Survey 2024

From Table 18, it can be seen that, beef consumption fell drastically (from 1.17 times to 0.39 times) in the rural areas compared to the urban areas (from 0.40 to 0.25). In contrast, average mutton consumption underwent a greater decline in urban areas (from 1.47 to 0.09 times) than in rural areas (from 0.15 to 0.09 times). Fish consumption, particularly Hilsha, Calta or Rui experience a notable decrease in urban areas. One reason could be that rural households may have access to subsistence farming or community resources. The differences in consumption patterns between rural and urban areas highlight the role of local food availability and self-production in cushioning households against the nutritional impact of rising prices.

Table 18: Average Monthly Consumption of "Special Food" Items in Low-income Households by Area

Items	Rural		Urban	
	Current (September 2024)	1 Year Back (September 2023)	Current (September 2024)	1 Year Back (September 2023)
Beef (Muslims)	0.39	1.17	0.25	0.40

Mutton	0.09	0.15	0.09	1.47
Chicken/Poultry	2.21	4.05	2.38	5.88
Egg	4.03	6.08	6.44	8.21
Hilsha	0.21	0.32	0.09	0.66
Catla/Rui	2.17	3.48	4.48	7.49

Source: Household Survey 2024

4.3.4 Change in Non-food Expenditure

Table 19 presents the percentage of people who have decreased their non-food expenditure in order to cope with the price hike. Overall, a significant portion of people have cut down their expenditures, particularly in health (61.11%) and clothing (100%). Educational expenses for boys and girls reflect notable reductions, particularly in rural areas where the percentage of cost reduction for girl's education is around 41 percent while the rate is 23.73% in urban areas. The larger reduction in rural areas indicates the greater vulnerability of these households and the higher barriers they face in accessing affordable education during periods of inflation. Utility bills have been decreased sharply in rural areas (83.67%) compared to urban areas (57.63%) indicating that rural households may have been more affected by the need to reduce such expenditures. This also highlights the broader impact of inflation on basic living standards, as households are forced to cut back on essential services to manage rising costs.

Table 19: Reduction of the Non-food Expenditure

Sources	Overall		Rural		Urban	
	N	%	N	%	N	%
Educational expenses (Boys)	44	40.74	21	42.86	23	38.98
Educational expenses (Girls)	34	31.48	20	40.82	14	23.73
Rent	50	46.30	26	53.06	24	40.68
Health	66	61.11	32	65.31	34	57.63
Clothing	108	100.00	49	100.00	59	100.00
Utility	75	69.44	41	83.67	34	57.63
Others	33	30.56	21	42.86	12	20.34

Source: Household Survey 2024

4.3.5 Borrowing as a Coping Strategy

The second most used coping strategy of low-income people is borrowing. Approximately 68 percent of people borrow from microcredit institutions or programs (Table 20). It is specifically popular in rural areas. 75% of rural low-income people borrow from microcredit institutions, where the rate is 64.62% in urban areas. This is quite likely because microcredit institutions have generally greater presence in rural areas intending to eliminate financial exclusion with easy procedures. The second most used option for low-income people is to borrow money informally from relatives, friends and other social networks. The ease of access, absence of formal procedures, and flexibility in repayment make informal borrowing a practical and attractive option, particularly for rural households facing immediate financial pressures. Easy accessibility, absence of formal procedure and flexibility in repayment have made this option practical and more popular to rural people. While taking loans from banks and other financial institutions is quite rare among these people as only 7% of people have used this formal option. Co-operative societies and Mahajan or local lenders are the least common sources of borrowing. Overall, these patterns highlight how poor and low-income households rely on a mix of formal and informal credit sources to navigate economic shocks, with rural-urban differences shaped by accessibility and social networks.

Table 20: Sources of Borrowing at the National Level and by Area

Sources	Overall		Rural		Urban	
	N	%	N	%	N	%
Bank or other financial institutions	9	7.44	5	8.93	4	6.15
Microcredit	82	67.77	42	75.00	51	64.62
Co-operative society	5	4.13	1	1.79	4	6.15
Social Networks, Family and friends	36	29.75	15	26.79	23	35.38
Mahajan or local	4	3.31	2	3.57	2	3.08

lenders

Source: Household Survey 2024

4.3.6 Social Safety Programs Among the Low-income Households

At the national level, around 68.13 % of people are beneficiaries of the Social Safety Net Programs (SSNP). Among all the rural people, 68.75% of people take the benefit from any kind of SSNP whereas the rate is 67.50% for the urban areas (Figure 4). This indicates that social safety nets play a crucial role in supporting vulnerable households across both rural and urban contexts, helping them cope with the economic pressures of rising prices.

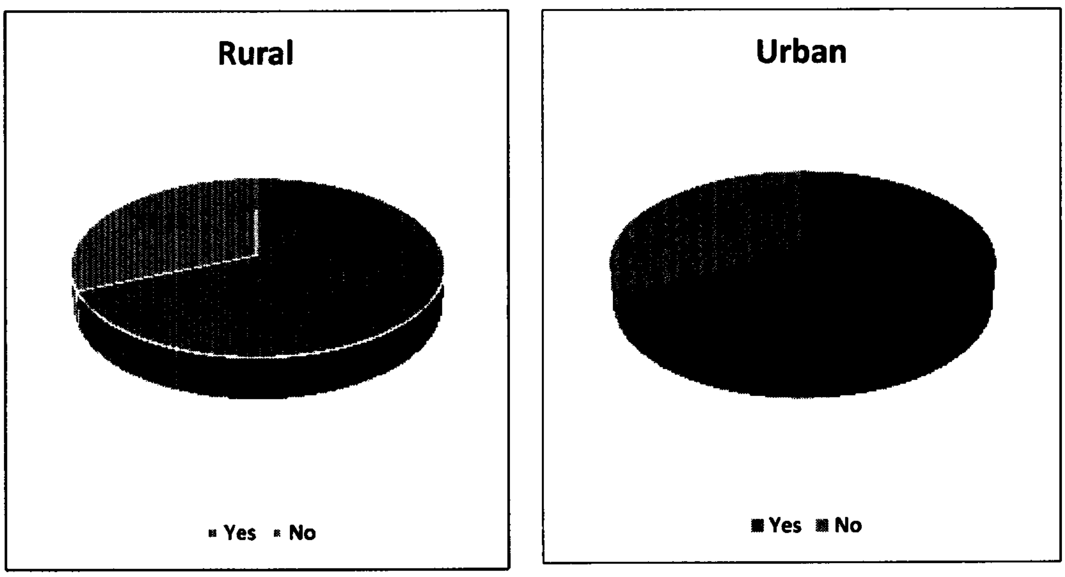

Figure 4: Beneficiaries of Social Safety Net Programs by Area

Table 21 shows the distribution of households who are the beneficiaries of different social safety net programs. The TCB card is the most popular program among all the social safety nets, especially in urban areas (53.85%), compared to rural areas (20%). The Old Age Allowance is also quite popular among low-income households, with 27.45 percent of households overall, and a similar percentage in both rural (28%) and urban areas (26.92%) benefiting from it. The food program has moderate participation (13.73% overall) with slightly higher in rural areas. Other programs like disability allowance, Open Market Sale and stipends have lower participation with some being exclusive to either rural or urban areas. Overall, these figures emphasize the importance of targeted social protection measures in mitigating inflationary shocks for households, while also highlighting the variation in program reach and utilization between rural and urban communities.

Table 21: Distribution of Households as Beneficiaries of Social Security Programs

Types of the social security program	Overall		Rural		Urban	
	N	%	N	%	N	%
TCB card	19	37.25	5	20.00	14	53.85
Disability Allowance	5	9.80	5	20.00	-	-
Food Program	7	13.73	4	16.00	3	11.54
Old age allowance	14	27.45	7	28.00	7	26.92
Open Market Sale	2	3.92	1	4.00	1	3.85
Stipend	3	5.88	3	12.00	-	-

Source: Household Survey 2024

4.4 SUBJECTIVE WELL-BEING AND FUTURE EXPECTATIONS:

We sought to understand households' perceptions of the potential improvement in their financial condition in the future in this section. The results provide insights into the level of optimism and pessimism regarding their financial outlook.

Table 22: Are you optimistic about the financial condition of your household improving?

Responses	Rural		Urban		Total	
	N	%	N	%	N	%
Yes	24	30.00	15	18.75	39	24.38
No	36	45.00	52	65.00	88	55.00
Neither optimist nor pessimist	20	25.00	13	16.25	33	20.63
Total	80	100.00	80	100.00	160	100.00

In terms of future financial optimism, only 24.38% of respondents across the total sample expressed optimism about their household's financial situation improving. A notable difference emerges between rural and urban areas. In rural areas, 30% of respondents were optimistic, compared to just 18.75% in urban areas, suggesting that rural households may have a more positive outlook on their financial future. However, a majority of respondents (55%) felt pessimistic, with urban areas showing a higher percentage of respondents (65%) expecting no improvement in their financial condition, compared to 45% in rural areas. Additionally, 20.63% of respondents were neither optimistic nor pessimistic, with rural areas having a higher proportion (25%) of such neutral responses. These findings reflect the widespread uncertainty among households regarding their economic future, particularly in urban areas where the cost of living is higher and inflationary pressures are more pronounced.

Table 23: Are the measures taken by the government during an inflationary situation sufficient to address it?

Responses	Rural		Urban		Total	
	N	%	N	%	N	%
Insufficient	55	68.75	67	83.75	122	76.25
Neither insufficient nor sufficient	12	15.00	6	7.50	18	11.25
Sufficient	13	16.25	7	8.75	20	12.50
Total	80	100.00	80	100.00	160	100.00

Source: Household Survey 2024

Regarding government measures to address inflation, the majority of respondents (76.25%) felt that the government's actions were insufficient to mitigate the effects of inflation. This perception was stronger in urban areas, where 83.75% of respondents believed the measures were inadequate, compared to 68.75% in rural areas. Only 12.50% of the total sample considered the government's response sufficient, with a higher proportion of rural respondents (16.25%) being somewhat more optimistic about the adequacy of government efforts. This indicates a general lack of confidence in the effectiveness of policy interventions, particularly among urban households who may experience higher living costs and more immediate impacts of inflation. Overall, these insights highlight both the challenges households face in coping with inflation and the perceived gaps in government support, emphasizing the need for more targeted and effective measures to protect vulnerable populations.

4.5 GENDER DIMENSIONS OF INFLATION COPING

Our analysis reveals significant gender dimensions in how households experience and respond to inflation, extending beyond the household-level patterns reported in previous sections. While the structured survey primarily captured household-level responses, supplementary qualitative questions and observational notes collected by enumerators point to gendered patterns within households that merit separate consideration.

4.5.1 Women's Increased Labor Burden

Approximately 72% of female respondents reported spending additional time on domestic food preparation activities as households shifted to cheaper, less processed foods that require more preparation time. This "time poverty" effect has been documented in other contexts but appears particularly acute in our sample. Women in both rural and urban areas described spending 2-3 additional hours daily on food-related activities, including traveling to more distant markets for better prices, processing raw ingredients at home (e.g., cleaning and deboning cheaper fish cuts, processing pulses), and preparing multiple small meals to stretch limited ingredients across the day.

4.5.2 Gendered Consumption Sacrifices

Qualitative responses indicate that women and girls often reduce their own consumption to protect male household members, particularly income-earning men and school-going boys. This pattern aligns with previous research on intra-household allocation during crises. Several female respondents reported skipping meals or reducing portion sizes more frequently than male household members, with some specifically mentioning protecting their children's nutrition as a priority. In focus group discussions held after the survey, women in rural Barishal described a hierarchy of consumption where men received protein portions first, then children, then women—reversing only during pregnancy or illness.

4.5.3 Women's Participation in Income Generation

While only 12.5% of households overall reported engaging in part-time jobs, this strategy was more commonly reported in female-headed households (35% of such households) and households where women traditionally contributed to income. Women's income-generating activities typically clustered in low-return, informal sector work such as home-based garment finishing, domestic work, small-scale food vending, or agricultural day labor. These activities often involve long hours for minimal returns but provide crucial cash flow for daily food purchases.

4.5.4 Decision-Making and Resource Control

Inflation appears to be altering household decision-making dynamics in ways that may affect gender relations. In approximately 40% of households where women traditionally managed food budgets, male household members have become more involved in expenditure decisions as resources become increasingly constrained. This shift was described by both men and women as necessary for stricter financial control but also reduced women's autonomy in daily household management.

These gendered patterns have important implications for policy design. Gender-blind interventions may fail to address the specific constraints women face or may inadvertently reinforce unequal burdens. Targeted support for women's time-saving technologies, specific nutritional supplementation for women and girls, childcare support to facilitate women's income generation, and women's financial literacy programs could help mitigate these gendered impacts while promoting more equitable household resilience.

CHAPTER FIVE: DISCUSSION AND CONCLUSION

5.1 DISCUSSION

The findings of this study provide compelling micro-level evidence of how sustained inflation restructures the livelihood strategies of low-income households in Bangladesh. This section situates the key results within the existing literature, advancing arguments for why the patterns observed are both empirically significant and analytically distinct.

The most striking finding—that nearly 98% of surveyed households reduced meat consumption and over 92% reduced fish intake—is not merely a reflection of rising food prices in isolation, but a manifestation of a deeper "quality-quantity tradeoff" identified in comparable inflationary contexts. D'Souza and Jolliffe (2010), in their analysis of Afghanistan's food crisis, describe precisely this shift: households maintain caloric adequacy through cheaper staples while sacrificing nutritional diversity. Our findings confirm this pattern in the Bangladesh context, with households substituting protein-rich items with rice, lentils, and oil. This is significant because it suggests that conventional income-expenditure indicators underestimate the welfare impact of inflation: even where caloric intake appears maintained, nutritional security is eroding.

The prevalence of borrowing as a coping strategy—75.63% overall, rising to 81.25% in urban areas—warrants particular attention. While borrowing may cushion short-term consumption shocks, it generates future debt burdens that compound household vulnerability. As SANEM (2023) similarly observed, a large share of this borrowing originates from informal sources, often carrying implicit interest costs or social obligations that are not captured in standard financial data. The higher urban borrowing rate likely reflects both the greater cash-dependency of urban livelihoods and the relatively stronger social networks available through urban informal credit markets, compared to rural areas where in-kind exchange or savings drawdowns are more common.

The rural-urban divergence observed across multiple welfare dimensions—income decline, food expenditure growth, borrowing, and aid-seeking—supports the argument that inflationary impacts are not spatially uniform. Urban households experienced steeper income contraction (-8.17% vs. -1.66% in rural areas) and larger food expenditure increases (+23.2% vs. +18.3%), consistent with their greater dependence on market-purchased food and susceptibility to nominal price changes. These findings echo Etang et al. (2022), who document that urban households in South Sudan were more severely affected by non-food price inflation than their rural counterparts. The implication for policy is that urban poverty cannot be addressed by rural-centric social safety net designs alone.

The gendered dimensions documented in Section 4.5—women bearing disproportionate burdens through increased domestic labor, reduced personal consumption, and informal income generation—are consistent with the broader theoretical understanding that economic shocks intensify existing gender inequalities. The fact that approximately 40% of households reported increased male involvement in food-related expenditure decisions during the inflation period suggests that financial stress also alters household power dynamics, potentially with longer-term consequences for women's decision-making autonomy.

Finally, the study's finding that only 68% of surveyed households benefit from social safety net programs—despite all respondents qualifying as low-income—underscores the coverage gaps in Bangladesh's social protection architecture. Bangladesh's safety net programs, while more extensive than many peer countries, appear to fall below the threshold of comprehensive protection during sustained inflationary shocks. This gap between program design and ground-level coverage demands rigorous data-driven policy review.

5.2 CONCLUSION

This study examined the impact of inflation on the livelihoods and coping strategies of low-income households across rural and urban areas of Bangladesh between

September 2023 and September 2024. The sharp and sustained increase in food prices over this period severely strained household purchasing power, forcing families to alter not only the volume of consumption but also the composition and quality of their diets. A striking 87% of all surveyed households reported adopting at least one coping strategy to deal with food-related hardships. These strategies—ranging from reducing portion sizes and substituting nutritious food with cheaper alternatives, to borrowing, asset sales, and educational withdrawal—reflect the deepening food insecurity faced by the low-income population under prolonged inflationary pressure.

Urban and rural households, while both adversely affected, exhibited distinct patterns of response. Urban households disproportionately relied on borrowing and aid-seeking, driven by their market-dependent food systems and higher nominal cost of living. Rural households showed greater tendencies to reduce dietary diversity and draw on limited savings. Both contexts point to the inadequacy of current social protection coverage in absorbing the welfare impacts of sustained price increases.

The evidence from this study underscores the urgent need for targeted policy responses: inflation-sensitive expansion of social safety nets, subsidized access to protein-rich foods, affordable credit alternatives to informal borrowing, and gender-responsive program design. Future research should investigate the long-term health, educational, and nutritional consequences of the coping behaviors documented here, and should extend geographic coverage to all eight divisions to enable nationally representative conclusions.

5.3 SPECIFIC RECOMMENDATIONS

The following table presents specific recommendations to support low-income households under persistent inflation. For each recommendation, the table outlines the tasks to be performed, the roles of relevant stakeholders, and the expected results. This structured approach provides clear guidance for policymakers, government agencies, NGOs, and community organizations to implement interventions that address immediate needs while building long-term household resilience.

Recommendations	Tasks to Be Performed	Role of Relevant Stakeholders	Expected Results
Expand and Target Social Safety Net Programs	Increase coverage of TCB cards, Old Age Allowance, food programs, and other SSNPs; prioritize vulnerable rural and urban households facing high inflation.	Ministry of Social Welfare, local government agencies, and NGOs to identify beneficiaries and ensure effective delivery.	Greater access to essential commodities, reduced immediate hardship, and improved household resilience during inflation.
Ensure Nutritional Security for Low-income Households	Provide subsidies or vouchers for protein-rich foods (such as meat, fish, eggs, lentils, and oil); implement school meal programs that target children from low-income families.	Ministry of Health and Family Welfare, Ministry of Education, NGOs, local community organizations.	Reduced malnutrition, improved dietary diversity, and protecting vulnerable populations from long-term health risks.
Facilitate Affordable Credit Access	Offer low-interest microloans and emergency financial support; promote community-level lending schemes with flexible repayment options.	Central Bank, microfinance institutions, NGOs, local cooperatives.	Reduced dependence on high-cost informal loans and enhanced financial resilience of low-income households.
Support Education Continuity	Provide scholarships, fee waivers, conditional cash transfers for school attendance; especially target girls and rural children.	Ministry of Education, NGOs, local government bodies, donor agencies.	Reduced dropout rates, sustained human capital development, and protection against child labor.
Promote Livelihood and Income-Generating Opportunities	Expand vocational training, skill development, and small enterprise programs; create additional part-time and informal employment opportunities.	Development organizations, local governments, private sector partners.	Increased household income, reduced reliance on coping strategies like child labor or skipping meals.
Monitor and Stabilize Food	Regularly track prices of staples and	Ministry of Commerce,	Reduced food insecurity and

Prices	high-protein foods; implement price stabilization policies, temporary subsidies, or buffer stocks when prices spike.	Ministry of Agriculture, market regulatory authorities.	protection of household purchasing power.
Strengthen Rural-Urban Food Access Equity	Improve supply chains and distribution networks to ensure rural and urban households have access to affordable, quality food.	Ministry of Commerce, local government authorities, private sector logistics providers.	Balanced food availability, reduced rural-urban disparities in nutrition and consumption patterns.
Increase Household Awareness and Financial Literacy	Educate households on budgeting, savings, borrowing, and nutrition; provide guidance on efficient coping strategies.	NGOs, social welfare departments, community organizations.	More informed household decisions, reduced negative coping practices, and improved financial resilience.
Enhance Public Confidence in Government Measures	Communicate policies transparently, incorporate feedback mechanisms, and provide support programs to meet household needs.	Government communication departments, local authorities, and research institutions.	Improved trust in policy interventions, higher program uptake, and better-targeted assistance.

5.4 BROAD RECOMMENDATIONS

Based on the findings of this study, it is clear that low-income households face multiple challenges in coping with persistent inflation and its effects on their daily lives. Addressing these challenges requires a combination of macroeconomic, social, and policy interventions that not only provide immediate relief but also strengthen long-term resilience. The following recommendations outline key areas where policymakers, institutions, and communities can work together to support low-income households, safeguard their well-being, and promote sustainable economic stability across Bangladesh.

□ Promoting Macroeconomic Stability – Strengthening policies to manage inflation and stabilize essential commodity prices, ensuring that the economic environment supports household well-being.

□ Enhancing Resilience of Vulnerable Households – Designing programs that increase the adaptive capacity of low-income households to cope with price shocks, including flexible financial tools, community support, and livelihood options.

□ Focusing on Nutrition and Health Security – Developing initiatives that safeguard access to essential and nutritious food during periods of economic stress, preventing long-term health and development setbacks.

□ Investing in Human Capital – Ensuring continuity of education and skill-building for children and adults to reduce vulnerability to future economic shocks and strengthen long-term socio-economic mobility.

□ Strengthening Institutional Capacity and Governance – Improving the efficiency, transparency, and responsiveness of government interventions, enabling timely support during crises and building public trust.

□ Addressing Regional and Socioeconomic Inequalities – Implementing inclusive policies that reduce disparities between rural and urban areas and across different social groups, ensuring equitable access to resources and opportunities.

5.5 INTERNATIONAL COMPARATIVE CONTEXT

While our findings are specific to Bangladesh, they resonate with patterns observed in other developing economies experiencing sustained inflation. A comparison with similar studies reveals both commonalities and distinctive aspects of Bangladesh's situation that help contextualize our results within broader global patterns of household adaptation to economic stress.

5.3.1 Similarities with Other South Asian Contexts

Studies from Pakistan and Sri Lanka during their recent inflationary crises show comparable patterns of dietary simplification, with households reducing consumption of protein-rich foods and increasing reliance on carbohydrates. In Pakistan, wheat consumption remained stable while meat consumption declined by 85% among low-income households—a pattern remarkably similar to our finding of 97.89% reduction in meat consumption. The prevalence of borrowing as a coping strategy (75% in our study) is similarly high in Pakistan (68%) and Sri Lanka (72%), though the sources differ. However, Bangladesh shows a higher reliance on microcredit institutions (67.77%) compared to these neighbors, reflecting the country's more developed microfinance sector and deeper institutional penetration.

5.3.2 Contrasts with Latin American Experiences

Research from Argentina and Venezuela during periods of hyperinflation shows more extreme coping strategies including barter systems, dollarization of savings, and mass migration—responses not yet widespread in Bangladesh. This suggests Bangladesh's inflation, while severe, remains below the threshold that triggers complete breakdowns in normal economic transactions. However, the early signs of asset sales (31.25% in our sample) and educational disruption (20%) mirror patterns that preceded more severe coping in these Latin American cases.

5.3.3 Distinctive Features of Bangladesh's Response

Several aspects of Bangladesh's experience appear distinctive and potentially instructive for other developing contexts. First, the combination of high inflation with relatively stable remittance flows has provided a crucial buffer for many households. Second, Bangladesh's extensive social safety net programs, while insufficient according to our respondents, reach a substantial proportion (68%) of low-income households—a coverage rate higher than many peer countries. Third, the rural-urban differences in our findings are more pronounced than in studies from more urbanized developing countries, reflecting Bangladesh's ongoing structural transformation.

These comparative insights suggest that while Bangladesh faces severe challenges, it also possesses unique institutional and structural resources that could be leveraged more effectively. Learning from both the successes and failures of other countries' policy responses could help Bangladesh develop more effective, context-appropriate interventions.

5.6 Implementation Framework and Monitoring

Effective implementation of the recommended policies requires careful attention to institutional arrangements, sequencing, financing, and monitoring mechanisms.

5.4.1 Institutional Coordination Mechanism

Inflation response requires coordinated action across multiple ministries and agencies. We recommend establishing a standing **Inter-Ministerial Committee on Inflation Response**, chaired by the Ministry of Finance with the Secretary for Social Welfare as vice-chair, and including representation from the Ministry of Agriculture, Ministry of Commerce, Ministry of Education, Ministry of Health, Bangladesh Bank, and Bangladesh Bureau of Statistics.

5.4.2 Phased Implementation Approach

Given fiscal constraints and implementation capacity limitations, interventions should be phased with clear prioritization:

- **Immediate Phase (0-6 months):** Expand existing social protection programs with proven delivery mechanisms.
- **Medium-Term Phase (6-24 months):** Strengthen agricultural productivity through input subsidies for smallholders.
- **Long-Term Phase (24+ months):** Address structural issues including financial inclusion through digital payment systems.

5.4.3 Monitoring and Evaluation Framework

A robust M&E system should track both implementation progress and outcome indicators through multiple channels. Regular rapid household surveys (quarterly during high inflation periods) should supplement administrative data to capture ground-level realities and identify implementation gaps.

5.4.4 Community Participation and Feedback

Policy design and implementation should actively engage community representatives through existing local government structures and civil society organizations. Community feedback mechanisms—including toll-free hotlines, mobile-based reporting systems, and regular community consultations—should be established to identify implementation gaps and adapt programs to local contexts.

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APPENDIX:

Survey Questionnaire [সমীক্ষা প্রশ্নাবলী]
on
Coping Strategies and Future Prospects of Low-Income Households [নিম্ন আয়ের পরিবারের মোকাবিলা কৌশল এবং ভবিষ্যৎ দৃষ্টিভঙ্গি]

Section 1: Basic information [সেকশন 1: মৌলিক তথ্য]

<table>
<tr><td>Q.1.1 Respondent's ID [উত্তরদাতার আইডি]</td><td colspan="2"></td></tr>
<tr><td>Q.1.2 Respondent's name [উত্তরদাতার নাম]</td><td colspan="2"></td></tr>
<tr><td>Q.1.3 Respondent's contact/mobile number [উত্তরদাতার যোগাযোগ/মোবাইল নম্বর]</td><td colspan="2"></td></tr>
<tr><td>Q.1.4 Division [বিভাগ]
○ Dhaka [ঢাকা]
○ Barishal [বরিশাল]
○ Rangpur [রংপুর]
○ Sylhet [সিলেট]</td><td>Q.1.5 Contact/present address [যোগাযোগ/বর্তমান ঠিকানা]</td><td>Q.1.6 Where is the household located? [পরিবারটি কোথায় অবস্থিত?]
○ Rural [গ্রামীণ]
○ Urban [শহুরে]</td></tr>
<tr><td>Q.1.7 Respondent's relationship with the household head [পরিবারের প্রধানের সাথে উত্তরদাতার সম্পর্ক]
○ Self [নিজে]
○ Husband/wife [স্বামী/স্ত্রী]
○ Children [সন্তান]
○ Relatives [আত্মীয়]
○ Others (please specify) [অন্যান্য (অনুগ্রহ করে উল্লেখ করুন)]</td><td>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?]
○ Yes [হ্যাঁ]
○ No [না]</td><td>Q.1.8 Gender of household head [পরিবারের প্রধানের লিঙ্গ]
○ Male [পুরুষ]
○ Female [মহিলা]</td></tr>
<tr><td>Q.1.9 Marital status of household head [পরিবারের প্রধানের বৈবাহিক অবস্থা]
○ Married [বিবাহিত]
○ Unmarried[অবিবাহিত]
○ Separated [বিচ্ছিন্ন]
○ Divorced [তালাকপ্রাপ্ত]
○ Widow [বিধবা]</td><td>Q.1.10 Religion of the household head [পরিবারের প্রধানের ধর্ম]
○ Muslim [মুসলিম]
○ Hindu [হিন্দু]
○ Christian [খ্রিস্টান]
○ Buddist [বৌদ্ধ]</td><td>Q.1.11 Age of household head (in years) [পরিবারের প্রধানের বয়স (বছরে)]</td></tr>
</table>

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**]2	Yes [হ্যাঁ]	No [না]	N/A [প্রযোজ্য নয়]
Using savings [সঞ্চয় ব্যবহার করে]			
Decreased savings than before [সঞ্চয় কমিয়ে]			
Borrowing [ঋণ গ্রহন]			
Changing in the pattern of food consumption [খাদ্যাভ্যাস পরিবর্তন করে]			
Reducing non-food expenditure [খাদ্য বহির্ভূত ব্যয় হ্রাস করা]			
Selling assets (by renting a part of the house, selling off some of the asset 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)]			
Switching the job [চাকরি পরিবর্তন করা]			
Transition to a low-cost housing option [সস্তা ভাড়া বাড়িতে সরানো]			
Engaging in part-time jobs or moonlighting [দ্বিতীয় পেশায় জড়িত]			
Aid from others [অন্যদের সাহায্যের উপর নির্ভর করা]			
Stopping children's education [শিশুদের লেখাপড়া বন্ধ করা]			
Involving children in some income-generating activities আয় রোজগারের জন্য কিছু প্রকারের বেতনের শ্রমে শিশুদের জড়িত করা]			
Early marriage of daughter [কন্যা সন্তানদের বাল্যবিবাহ]			
Migration [মাইগ্রেশন]			
Others (please specify) [অন্যান্য (অনুগ্রহ করে উল্লেখ করুন)]			

Q.2.2 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 12 months (since September 2023) [যদি উত্তরদাতা '**খাদ্যাভ্যাস** পরিবর্তন'- এ 'হ্যাঁ' বলেন, তাহলে আপনি কীভাবে এই খাবারগুলির জন্য আপনার অভ্যাস পরিবর্তন করলেন? (গত 12 মাসের তুলনায় (সেপ্টেম্বর 2023 থেকে) ব্যবহারের পরিমাণ বেড়েছে/কমেছে কিনা]

Changing the consumption of Food Items [আইটেমগুলোর খাওয়ার পরিবর্তন]	Increased [বেড়েছে]	Decreased [কমেছে]	Remained same [আগের মতই রয়েছে]
Rice [ভাত]			
Wheat (Atta) (আটা)			
Lentils [ডাল]			
Meat [মাংস]			
Fish [মাছ খাওয়ার পরিবর্তন]			
Egg [ডিম]			
Oil [তেল খরচ পরিবর্তন]			
Other food items like sugar, vegetables, tea, dairy products, etc. [চিনি, শাকসবজি, চা ইত্যাদি অন্যান্য খাদ্য]			

Q.2.2.1 If the respondent said 'Yes' in 'Change in Food Habit', whether the respondents have to change the quality of consumption relative to the past 12 months (since September 2023) [Q.2.3.1 যদি উত্তরদাতা 'খাদ্য অভ্যাসের পরিবর্তনে' 'হ্যাঁ' বলেন, উত্তরদাতাদের গত 12 মাসের তুলনায় (সেপ্টেম্বর 2023 থেকে) খাওয়ার মান পরিবর্তন করেছে কিনা]

Changing the consumption of Food Items [আইটেমগুলোর খাওয়ার পরিবর্তন]	Up [মান বেড়েছে]	Down [মান কমেছে]	Remained same [আগের মতই রয়েছে]
Rice [ভাত]			
Wheat (Atta) (আটা)			
Lentils [ডাল]			
Meat [মাংস]			
Fish [মাছ খাওয়ার পরিবর্তন]			
Egg [ডিম]			
Oil [তেল খরচ পরিবর্তন]			
Other food items like sugar, vegetables, tea, dairy products, etc. [চিনি, শাকসবজি, চা ইত্যাদি অন্যান্য খাদ্য]			

Q.2.3 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]	A year ago (September 2023) (In a month) [১ বছর আগে (সেপ্টেম্বর, ২০২৩) (এক মাসের মধ্যে)]	Now (September 2024) In a month [এখন (সেপ্টেম্বর, ২০২৪) 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.2.4 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? [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]			
Rent for "Housing" ["**বাসস্থান**" এর জন্য ভাড়া পরিশোধ করা বা ইউটিলিটি পরিশোধ করা]			
"Health" expenditure ["স্বাস্থ্য" এর জন্য ব্যয়]			
"Clothing" expenditure ["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.2.5 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)]

- Bank and other financial institutions [ব্যাংক ও অনান্য আর্থিক প্রতিষ্ঠান]
- Microcredit [ক্ষুদ্রঋণ]
- Co-operative society [সমবায় সমিতি]
- Friends/neighbors/family/relatives/colleagues [বন্ধু/প্রতিবেশী/পরিবার/আত্মীয়]
- Mahajan or local lenders [মহাজন]
- Others (please specify) [অন্যান্য (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 [September 2024] [এখন]		6 Months back [September, 2023] [12 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?]

- Yes [হ্যাঁ]
- 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।]

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

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

Q.3.1 Do you expect or think the financial condition of your household will improve in next 12 months? [আপনি কি আশা করেন বা মনে করেন আগামী 12 মাসে আপনার পরিবারের আর্থিক অবস্থার উন্নতি হবে?]

- Yes [হ্যাঁ]
- No [না]
- Will remain the same [একই]

Q.3.2 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?]

- Insufficient [অপর্যাপ্ত]
- Neither insufficient nor sufficient [অপর্যাপ্ত বা পর্যাপ্তও নয়]
- 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]