HOUSEHOLD ECONOMY ANALYSIS

Haor Basin and Chittagong Hill Tracts (CHT) Region of Bangladesh 2025

WHAT IS HEA?

A powerful evidence-based framework for livelihoods, vulnerability and food security

HEA is a livelihoods framework that determines whether households have the food and cash they need to survive.

It is a unique approach for quantifying and predicting needs; and identifying and understanding the most economically deprived households.

HEA is a powerful **evidence-based methodology** that links livelihoods, vulnerability, and food security, enabling governments and humanitarian actors to **predict the impacts of shocks**, **target assistance effectively**, and **take anticipatory action** before households fall into crisis.

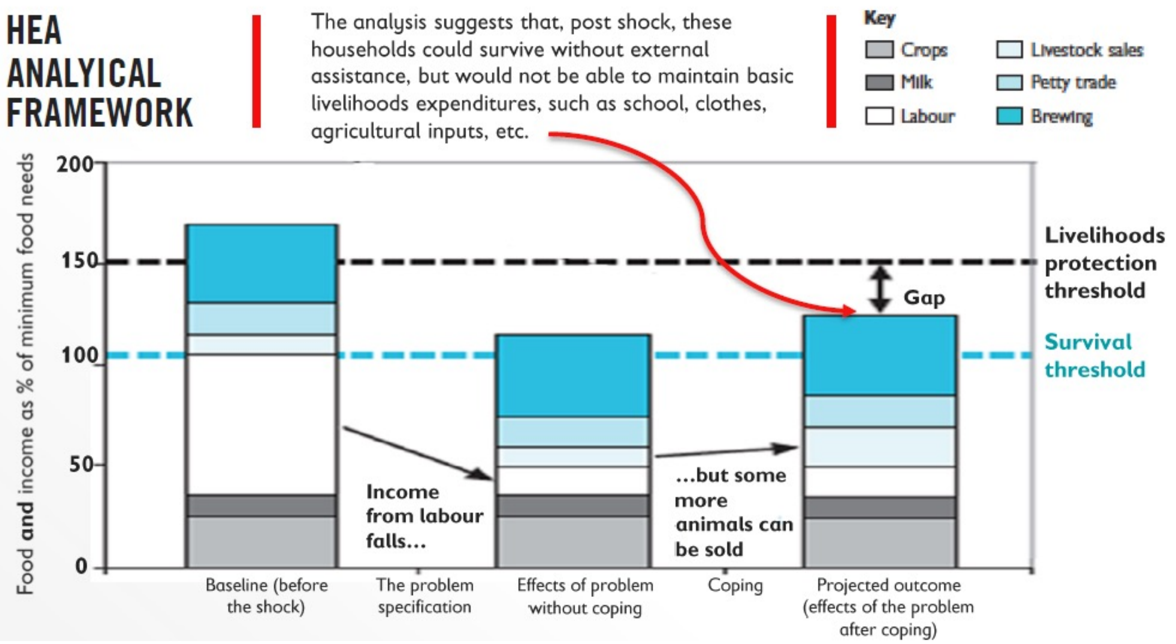
BASELINE + HAZARD + COPING = OUTCOME

BASELINE – The Starting Point
At the heart of HEA is the livelihood baseline, which quantifies how households access food and income and presents a picture of the 'typical' household economy.

OUTCOME ANALYSIS – The Impact
The outcome analysis is the investigation of how the baseline access to food and income might change as a result of a specific shock.

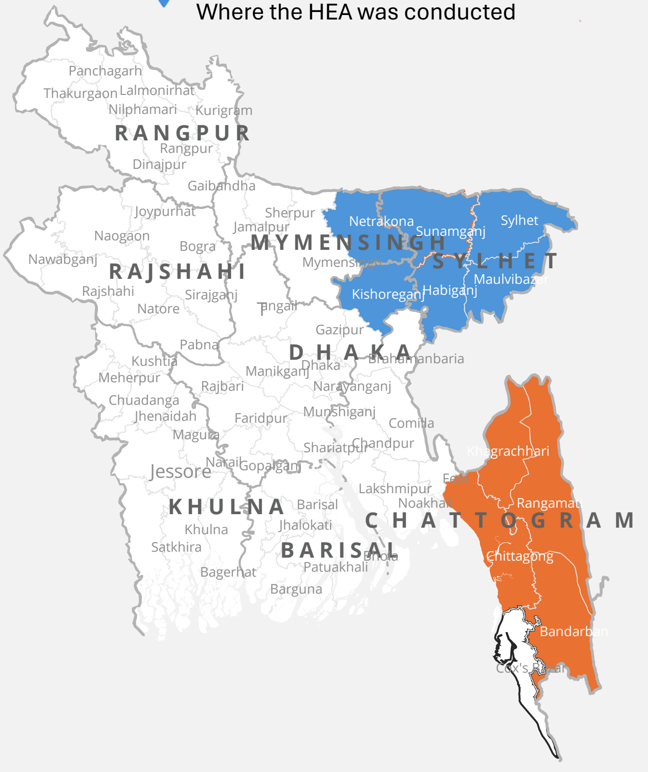
HEA turns **evidence into action** – helping decision-makers act early, protect livelihoods and save lives.

HEA ANALYTICAL FRAMEWORK



STUDY COVERAGE

Where the HEA was conducted



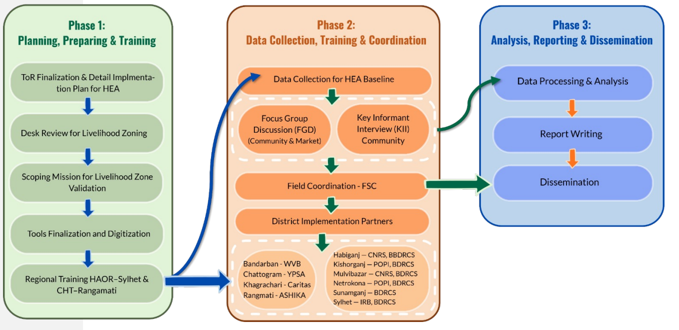
HAOR Basin Across 6 Districts

Sylhet, Sunamganj, Netrokona Maulvibazar, Habiganj, Kishoreganj

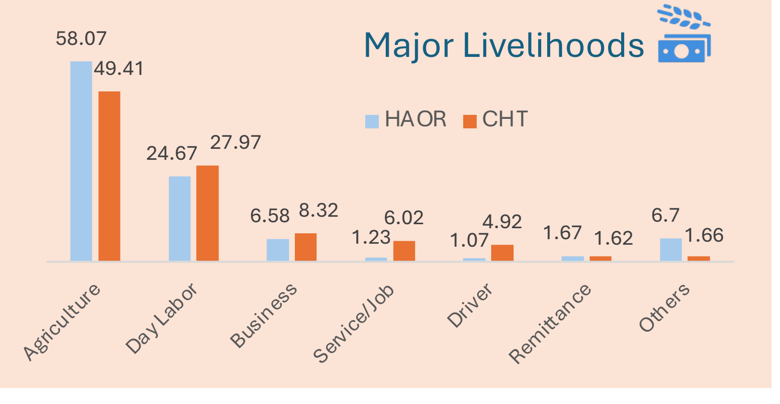
CHT Region Across 4 Districts

Khagrachhari, Rangamati, Bandarban Chattogram

Baseline Year 2025



Theoretical Framework



286 FGD, 85 KII, 60 Market Assessment were conducted in **10** districts of Haor basin and Chittagong Hill Tracts (CHT)

Study Design

Wealth Group Breakdown

HAOR BASIN

Households in the Haor region depend on a combination of **crop farming, seasonal fishing, and agricultural labour**. Better-off households own more land, livestock, boats, fishing nets, ponds, irrigation equipment, and motorbikes, enabling them to diversify their livelihoods. Extreme poor households have limited assets and rely mainly on farm labour and seasonal fishing.

CHT REGION

Households in the CHT primarily depend on **agriculture, livestock rearing, and wage labour**. Wealthier households own larger areas of land, more poultry and livestock, and productive assets such as pumps, spray machines, tractors, and power tillers. In contrast, extreme poor households have limited land and assets and rely heavily on agricultural and casual labour for income.

HEA Baseline Findings

Annual **Income** by Wealth Group (BDT)

	CHT	HAOR
Extreme Poor	Annual Income: **147,422**	Annual Income: **120,608**
Poor	Annual Income: **168,533**	Annual Income: **150,259**
Middle	Annual Income: **295,175**	Annual Income: **300,321**

Women Contribution

**EP- Extreme Poor*

	CHT	HAOR
*EP	10.86% of total income	11.57 % of total income
Poor	15.06 % of total income	17.64 % of total income

Annual **Expenditure** by Wealth Group

	CHT	HAOR
Extreme Poor	BDT **128,467**	BDT **112,317**
Poor	BDT **142,018**	BDT **146,927**
Middle	BDT **280,336**	BDT **257,665**

Calorie Consumption Status

Calorie requirement: 2100 Kcal/people/day

CHT

Extreme Poor : **94.7%**

Poor: 103.0%

Middle: 119.7%.

Food Expenditure
Gap: 5,389 BDT

Calorie Met: 1,988 Kcal

HAOR

Extreme Poor : **88.6%**
Poor: 101.1%
Middle: 122.1%.

Food Expenditure
Gap: 11,589 BDT

Calorie Met: 1,860 Kcal

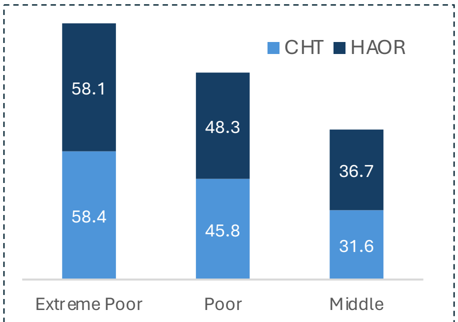
Major Income Source

- Own Agricultural Production
- Livestock
- Aquaculture/Fishing
- Asset Selling
- Wild Items selling
- Govt. Allowance & Donation
- Remittance
- Bank Interest
- Local Employment
- Others

Women are driving the fight against poverty. When Women contribution is increased, then the poverty rate has decreased.

Major Types of Expenditure

- Food Items
- Leisure & Miscellaneous
- Transport
- Utility
- Livestock
- Wash
- Education
- Health
- Clothing & Bedding
- Fuel
- Shelter & Housing
- Loan Repayment
- Agriculture & non-agriculture



Expenditure on Food Items
(% of total expenditure)

HEA Outcome Analysis

Problem Specification

2022 Haor Flood affected **7.2 million people in** northeastern districts, severely impacting livelihoods, homes, and agriculture. The disaster affected **663,534 livestock** and damaged **254,251 hectares of cropland**. 22% income reduced of extreme poor household while 27% income reduced poor households.

2023, flash flood, waterlogging, and landslides in the CHT caused significant livelihood losses among poor households. **Aman paddy** was the hardest hit, with **65% losses**, while **jhum cultivation** lost **50%** of production. Casual labour opportunities declined by **25%. E**xtreme poor household income reduced 25% while 28% income reduced poor households.

Overall Coping Strategy

- Eat less and change in food habit
- Cut budget
- Work more
- Increase migration
- Sell assets
- Borrow cash and kinds
- Seek assistance
- Withdraw savings

	CHT Extreme Poor	HAOR Extreme Poor
Survival threshold:	112,417 BDT	104,497 BDT
Protection threshold:	161,262 BDT	145,477 BDT
Baseline year Income:	147,422 BDT	121,075 BDT
Shocks Year Income:	115,593 BDT	94,608 BDT
Projected Income: *Considering Coping Strategy*	133,313 BDT	112,416 BDT
Income Gap:	27,949 BDT	33,061 BDT

FROM EVIDENCE TO ACTION — Key Recommendations

Targeted, timely and coordinated actions can reduce losses, protect livelihoods and prevent households from falling into crisis.

HEA findings point to practical actions that government, humanitarian actors and development partners can take together to strengthen resilience and reduce vulnerability in Haor Basin and CHT.

1 STRENGTHEN ANTICIPATORY ACTION

- Use seasonal forecasts and early warnings to trigger pre-emptive actions.
- Pre-position cash, fuel, food and essential supplies before floods and landslides.
- Prioritize support during the highest risk windows: Boro harvest in Haor and monsoon in CHT.

Act early to reduce losses and protect livelihoods.

2 EXPAND TARGETED CASH ASSISTANCE

- Support Extreme Poor and Poor households who face the largest food and income gaps.
- Use cash and voucher assistance that is timely, adequate and market-informed.
- Combine cash with information on services and entitlements.

Cash in time helps households meet needs and protect assets.

3 SUPPORT LIVELIHOOD PROTECTION & RECOVERY

- Provide inputs, tools and services to restore agriculture, fisheries and livestock.
- Promote climate-resilient practices and diversify livelihood options.
- Support skills and enterprise development for sustainable recovery.

Stronger livelihoods build resilience and reduce future risk.

4 STRENGTHEN MARKET ACCESS & FUNCTIONALITY

- Improve rural roads, river transport and market infrastructure.
- Ensure availability of essential commodities at stable prices during crises.
- Engage private sector and local traders in contingency planning.

Functioning markets ensure food access and stabilize prices.

5 ENHANCE SHOCK-RESPONSIVE SOCIAL PROTECTION

- Expand coverage and benefit adequacy for the most vulnerable.
- Shock-responsive safety nets help households avoid negative coping strategies.
- Link emergency support with longer-term social protection programmes.

Social protection prevents crisis and supports dignified recovery.

6 STRENGTHEN EARLY WARNING & COMMUNITY PREPAREDNESS

- Improve last-mile early warning dissemination.
- Build community response capacity and local contingency plans.
- Ensure inclusion of women, youth and marginalized groups.

Prepared communities save lives and reduce impact.

Investing in early action, resilient livelihoods, and inclusive systems today will reduce humanitarian needs and build a more food secure Bangladesh.

For complete findings and detailed analysis, read the full HEA Report.

This HEA is a joint effort of the Food Security Cluster partners in Bangladesh with the Government of Bangladesh and other key stakeholders. Together, we can act earlier and better to protect livelihoods and strengthen resilience.

Financial and Technical Support

BDRCS; Food and Agriculture Organization of the United Nations; Bangladesh Food Security Cluster — Strengthening Humanitarian Response; IFRC; Islamic Relief Bangladesh; Save the Children; START Network; United Nations Bangladesh; WFP World Food Programme; World Vision