

RAPID NEEDS ASSESSMENT (RNA) REPORT BANGLADESH FLASH FLOOD, 2026



CONDUCTED BY

OXFAM IN BANGLADESH AND COMMUNITY DEVELOPMENT CENTRE (CODEC)

AUTHOR:

Md Murad Pervez, MEAL Manager, Oxfam in Bangladesh

NEED ASSESMENT TEAM:

Md Murad Pervez, MEAL Manager, Oxfam in Bangladesh
Sakibul Hasan Pavel, Programme Officer, Oxfam in Bangladesh
Farian Nusrat Mumu, Senior People, Culture and Organizational Development Officer, Oxfam in Bangladesh
Md. Yousuf, Senior Programme Officer & Safeguarding Focal, Oxfam in Bangladesh
Rowshon Akhter Urmee, Gender Justice & Social Inclusion Specialist, Oxfam in Bangladesh
Arnisa Anawar Zhilik, Safeguarding Specialist, Oxfam in Bangladesh
MD JULIB, Admin and Logistics Officer, Oxfam in Bangladesh
Abdullah Al Adnan -Manager, MSE, CODEC
Rifat Farzana Sumi, Senior MEAL Officer, Oxfam in Bangladesh
Saleh Begum - Deputy Manager, HRM, CODEC
Parsha Sanjana- Senior Manager, Program & Knowledge Management, CODEC
Hossainur Rahman Juel- Manager, Program & Knowledge Management, CODEC
Md. Farhadur Rahim, Senior Officer – Knowledge Management, Oxfam in Bangladesh
Farhana Ahmed - Senior MEAL Officer, Oxfam in Bangladesh

CASE STUDY AND PHOTO:

Khondaker Mohammad Shamerul Huda
Assistant - Influencing, Communications, Advocacy and Media, Oxfam in Bangladesh

DESIGN:

Shahriar Hossain
Multimedia Assistant - Influencing, Communications, Advocacy and Media, Oxfam in Bangladesh

SUPERVISION:

Atwar Rahman, Humanitarian Advisor and Interim Head of the Project Management Unit (PMU)
Fadrick Suvro Nath, Interim Head of Humanitarian Action and Disaster Resilience
Md Sariful Islam, Head of Influencing, Communications, Advocacy and Media, Oxfam in Bangladesh

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Md Murad Pervez & Need Assesment Team

PROBLEM: DEVASTATING SCALE & CRITICAL CRISIS



DISASTER SCALE & IMPACT



470,000+
PEOPLE AFFECTED

Impacting 360,000 in Satkania & 110,000 in Banskhali across 29 flooded unions.



90-95% ESSENTIAL ASSET LOSS

Almost every household lost furniture, bedding, or critical household assets.



19-22% STRUCTURAL HOUSING DAMAGE

One in five homes suffered significant structural damage.



WASH & HEALTH CRISIS

100% LATRINES SUBMERGED

Total submersion forced 23% of households into open defecation.

92% WATER SOURCES CONTAMINATED

Damage to drinking water sources led to a critical shortage of safe water.

88% SUFFER WATER-BORNE DISEASES

Children disproportionately affected by rapid spread of illness.

93% SAFETY CONCERNS FOR WOMEN

Lack of functional, private latrines created significant protection risks.



LIVELIHOODS & FOOD SECURITY

89-100% INCOME LOSS

Livelihoods halted; Banskhali reporting 100% total impact on household income.

90% FACE EXTREME FOOD SHORTAGES

Nine out of ten households lack sufficient food; 69% observing signs of malnutrition.

PRIORITY NEEDS FOR RECOVERY



**FOOD
ASSISTANCE**



**SAFE
DRINKING WATER**



SANITATION



HYGIENE KITS



**UNCONDITIONAL
CASH
ASSISTANCE**



**SHELTER
REPAIR**



**LIVELIHOOD
RECOVERY**



**EARLY WARNING
SYSTEMS (EWS)**



**STRENGTHENING
DMCS**



**ADVOCACY &
ECOSYSTEM
RESTORATION**

TABLE OF CONTENTS

01	Acronyms
02	Executive Summary
04	1. Introduction
05	2. Objective of the Needs Assessment
05	3. Methodology
06	4. Finding and Discussions
06	4.1 At a glance Major impact since disaster occurred in Satkania Banshkhali
06	4.2 Major impacts in surveyed marginalized households
06	4.2.1 Housing or Shelter
08	4.2.2 The most vulnerable HH
08	4.2.3 Access to safe drinking water
09	4.2.4 Access to sanitation
11	4.2.5 Public Health Promotion
12	4.2.6 Livelihoods / Sources of Income
15	4.2.7 Food Security
17	4.2.8 Protection, Gender-Based Violence (GBV) and Inclusion
17	4.2.9 Access to Markets
18	4.2.10. Humanitarian Assistance
18	4.2.11 . Community Coping Strategies
19	5. Response and Recovery Needs
19	5.1 Immediate Response Needs
20	5.2 Early Recovery Needs
20	5.3 Long-Term Recovery and Resilience Needs
21	6. Conclusion
22	7. Case Stories: Evidence of the Impact of Flooding on Marginalized Households
22	Case story 1
23	Case story 2
24	Case story 3
25	Case story 4
26	8. Annexure

ACRONYMS

RNA – Rapid Needs Assessment RRAP – Risk Reduction Action Plan

EWS – Early Warning System

BMD – Bangladesh Meteorological Department

DDM – Department of Disaster Management

CHT – Chattogram Hill Tracts

PWD – Persons with Disabilities

BDT – Bangladeshi Taka

SPSS – Statistical Package for the Social Sciences

NAWG – Needs Assessment Working Group

FGD – Focus Group Discussion

KII – Key Informant Interview

HH – Household

WASH – Water, Sanitation and Hygiene

GBV – Gender-Based Violence

SEAH – Sexual Exploitation, Abuse and Harassment

MHM – Menstrual Hygiene Management

NFI – Non-Food Items

CFW – Cash for Work

DMC – Disaster Management Committee

CRA – Community Risk Assessment

CGI – Corrugated Galvanized Iron

Since 5 July 2026, persistent monsoon rainfall, runoff from the Chattogram Hill Tracts, overflow of the Sangu and Dolu rivers, and tidal backflow triggered severe flash flooding across Chattogram Division. Satkania and Banshkhali emerged as two of the worst-affected upazilas, experiencing widespread inundation of settlements, agricultural land, livelihoods, and public infrastructure. More than 360,000 people in Satkania and 110,000 people in Banshkhali were affected, while extensive damage was reported to housing, crops, fisheries, livestock, roads, water sources, and sanitation facilities.

To better understand the humanitarian impacts and priority needs of affected populations, Oxfam and CODEC conducted a Rapid Needs Assessment (RNA) in four flood-affected unions of Satkania and Banshkhali Upazilas. The assessment applied a mixed-method approach combining household surveys, Focus Group Discussions (FGDs), Key Informant Interviews (KIIs), observations, market assessments, and case studies. The assessment focused particularly on marginalized and vulnerable households, including female-headed households, persons with disabilities, older persons, and households with high dependency burdens.

The assessment found that housing and shelter were among the most severely affected sectors. Floodwaters entered almost all surveyed households, damaging homes, furniture, bedding, and essential household assets. Approximately 90-95% of households reported partial or complete loss of household belongings, while one-fifth experienced structural damage to their homes. Due to damaged housing and limited access to safe shelters, 40% of households in Satkania and 50% in Banshkhali reported temporary family separation, with members relocating to schools, neighbouring buildings, and safer elevated structures. Shelter repair materials, roofing materials, plastic sheeting, tools, and household utensils were identified as major recovery needs.

Access to safe drinking water emerged as one of the most critical humanitarian concerns. The flood damaged or contaminated 92% of drinking water sources, including deep tube wells and submersible pumps. Overall, 73% of households surveyed reported lacking access to safe drinking water, rising to 94% in Banshkhali. Communities relied on rainwater collection, distant water sources, and limited relief support. The deep groundwater table, typically 1,000-1,100 feet below ground level, makes installation of household-level deep tube wells financially challenging, highlighting the need for community-based, flood-resilient water supply systems.

Sanitation conditions deteriorated sharply during the flood. All latrines in the unions assessed were submerged, with up to 100% remaining unusable in some locations. More than half of surveyed households continued to use damaged toilets, while 23% reported practicing open defecation. Privacy and safety concerns were particularly acute for women and girls, with 93% of respondents reporting challenges in accessing safe sanitation facilities. Menstrual hygiene management was severely constrained due to the lack of facilities, privacy, and hygiene materials.

The disruption of water and sanitation services contributed to significant public health risks. Skin infections, diarrhea, and dysentery were widely reported, particularly among children. Only a small proportion of respondents reported no illness during the flood period. Limited access to healthcare services, transportation barriers, damaged roads, and financial constraints further restricted access to medical treatment.

Livelihoods were severely disrupted across both upazilas. Agriculture, which constitutes the primary income source for most households, suffered near-total losses. Approximately 95% of respondents reported impacts on crop production, livestock, and agricultural activities. Fisheries, wage labor, small businesses, and self-employment were also heavily affected. Many households lost productive assets, including agricultural land, seeds, tools, livestock, poultry, and business stock.

Food security conditions were particularly alarming. 90% of households surveyed reported insufficient access to food. Before the flood, more than half of households consumed three adequate meals per day; during the flood, no households reported maintaining this level of consumption. Nearly half reduced intake to two meals per day, while 29% survived only one meal daily. Women were disproportionately affected, with a higher proportion reporting severe reductions in food intake. Crop destruction, loss of food stocks, livelihood disruptions, rising food prices, and limited assistance were identified as the primary drivers of food insecurity. Signs of malnutrition were reported by 59% of respondents.

The assessment also identified substantial protection concerns. Female-headed households, households with persons with disabilities, households with elderly dependents, and child-headed households were identified as particularly vulnerable. Women and girls faced heightened risks due to damaged sanitation facilities, reduced privacy, increased caregiving responsibilities, and difficulties accessing services. Children faced elevated drowning risks during flooding, while persons with disabilities and older persons encountered considerable mobility challenges.

Markets had largely resumed operation at the time of assessment, and most essential commodities were available. However, 87% of households reported significant price increases, while 92% reported disruptions to employment opportunities and local labor markets.

The assessment identified **food assistance, safe drinking water, hygiene support, sanitation restoration, healthcare, and unconditional cash assistance** as the most urgent humanitarian priorities. Many households have exhausted food stocks, lost income sources, and are unable to meet basic needs. Rehabilitation of damaged water sources, provision of hygiene and dignity kits, and emergency health support are essential to reduce health and protection risks.

Early recovery efforts should focus on **repairing damaged houses, reconstructing flood-resilient sanitation facilities, installing community-based deep tube wells, restoring livelihoods, and rehabilitating damaged roads and community infrastructure**. Livelihood recovery support should include agricultural inputs, livestock and poultry replacement, fisheries rehabilitation, and support for small businesses and daily wage earners.

For long-term resilience, communities emphasized the need for **climate-resilient livelihood options, strengthened disaster preparedness and early warning systems, improved drainage and river management, rehabilitation of embankments, and enhanced coastal flood protection measures**. These interventions are critical to reducing future flood risks and strengthening the resilience of vulnerable communities.



Figure 1: Flood affected houses at Ilsha Village in Baharchora Union of Banskhalī upazila.

Photo Credit : Khondaker Mohammad Shamerul Huda, Oxfam in Bangladesh

Since 5 July 2026, persistent monsoon rainfall, combined with runoff from the Chattogram Hill Tracts (CHT) and high tidal conditions along the coast, triggered severe flash floods and landslides across the Chattogram Division. The floods caused rivers to overflow, inundating low-lying communities, damaging critical infrastructure, disrupting transportation, and isolating large numbers of people across Chattogram, Cox's Bazar, Bandarban, Rangamati, and Khagrachhari¹.

As of 15 July 2026, more than 1.9 million people had been affected by the floods across the division, with approximately 367,918 households affected or stranded. The disaster temporarily displaced 54,452 people. By 13 July, the floods had claimed more than 50 lives and caused widespread damage to infrastructure, including approximately 29,741 damaged houses, 344 educational institutions, 3,840 km of roads, and 339 bridges and culverts².

Satkania and Banshkhali were among the hardest-hit upazilas in Chattogram District, where continuous rainfall, Sangu River overflow, hill runoff, and tidal backflow triggered widespread flooding. The floods damaged homes, infrastructure, agricultural land, fisheries, and livestock, while disrupting livelihoods and access to basic services. Contaminated water sources and damaged sanitation facilities further heightened health and protection risks, particularly for vulnerable groups, including women, children, older persons, persons with disabilities, and people living with chronic illnesses (NAWG, 2026; Reuters, 2026).

Therefore, this Rapid Needs Assessment (RNA) was conducted in selected flood-affected unions of Satkania and Banshkhali Upazilas to assess humanitarian impacts, identify priority needs across key sectors, understand household coping strategies, and generate evidence to inform emergency response, early recovery, and longer-term resilience interventions.



Figure 2: The team discussed the data collection plan.

Photo Credit : Khondaker Mohammad Shamerul Huda, Oxfam in Bangladesh

¹Needs Assessment Working Group (NAWG) Bangladesh. Chattogram Division Flash Flood & Landslide Flash Update #1, 9 July 2026.

²Department of Disaster Management (DDM). Flood Situation Report, 13 July 2026

2. OBJECTIVE OF THE NEEDS ASSESSMENT

The overall objective of the need assessment is to assess the shocks and vulnerabilities that people in flood affected areas experience and actual need for the response and recovery initiative at HHs and community levels.

Specific Objectives

- Assess the humanitarian impact of the flood on affected households.
- Identify immediate priority needs across key humanitarian sectors.
- Understand household coping strategies.
- Inform evidence-based emergency response and recovery planning.
- Support resource mobilization and coordination among humanitarian actors.

3. METHODOLOGY

The assessment adopted both qualitative and quantitative methods to collect and analyze information from flood-affected communities in two sub-districts of Chattogram District, namely Satkania and Banshkhali. The assessment covered four unions: Uttar Dhamsha, Nalua, and Brahmanpara in Satkania Upazila, and Baharchara in Banshkhali Upazila. Data were collected from both primary and secondary sources. The study consisted of three phases. The first phase involved the development of assessment tools and methodology, as well as the orientation of data enumerators.

The second phase involved primary data collection and analysis using both qualitative and quantitative approaches. For primary data collection, quantitative data were gathered from flood-affected most vulnerable marginalized households using a structured questionnaire (n = 60). In addition, qualitative information was collected through Focus Group Discussions (FGDs) (n = 10) and Key Informant Interviews (KIIs) (n = 12) with various stakeholders, including community members (mixed groups), community leaders, local government representatives, and youth representatives. Moreover, observation, transit work and case study methods also applied for the collecting of data and information. Target respondents were selected using a combination of cluster sampling, simple random sampling, and stratified random sampling techniques to ensure adequate representation of the target population.

In Satkania Upazila, 17 unions were affected by the flood, of which three unions, namely Charati, Uttar Dhemsha, and Nalua, were selected through random sampling. In Banshkhali Upazila, 12 unions were affected, and one union, Baharchhara, was selected using the same sampling method. Quantitative data were collected from marginalized flood-affected households, while qualitative data were gathered from participants representing different socio-economic groups through FGDs and KIIs.

Quantitative data were collected using the Kobo Collect online data collection platform. The third phase focused on data analysis, report preparation, and dissemination of findings. Data editing, cleaning, and validation were conducted using MS Excel. Quantitative data were analyzed using SPSS Version 20, which was used to generate descriptive statistics, including frequencies, averages, percentages, classifications, and cross-tabulations. Qualitative data were transcribed, compiled, and analyzed using NotebookLM (AI-powered analysis tool) to identify key themes, findings, and community perspectives.

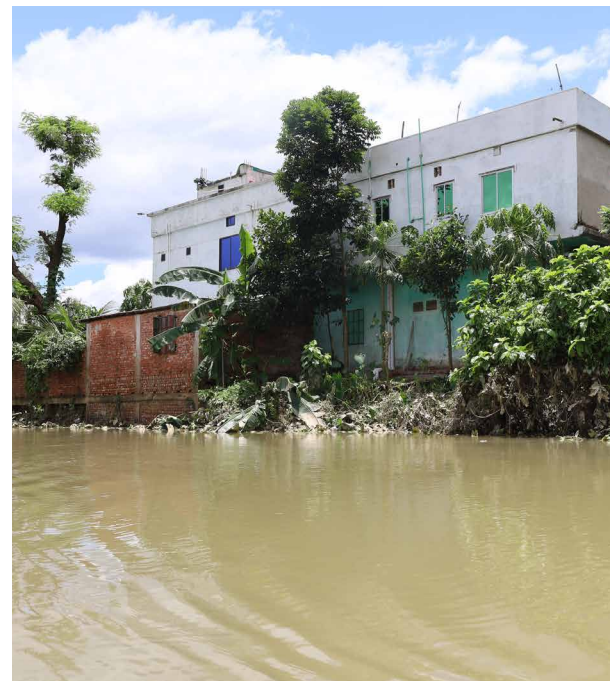


Figure 3 : Flood affected area in Uttar Dhemsha, Satkania .
Photo Credit : Khondaker Mohammad Shamerul Huda,
Oxfam in Bangladesh

Section 4.1

At a glance Major impact since disaster occurred in Satkania Banshkhali

Table 1. The flash flood caused extensive damage		
Indicator	Satkania	Banshkhali
Affected population	360,000 people	110,000 people
Injured people	3	2
Fatalities	3	4
Affected union	17	12
Houses affected (partially)	90%	95%
House damage fully	2375	5110
House damage partially	5380	6000
Crops affected	100%	100%
Livestock / Poultry damage reported HHs	15%	20%
Road damage	35%	30%

Source: UNO Office, The Daily Star, Survey conducted by Oxfam and CODEC

Note: During the data collection period, floodwater was observed to be gradually receding across the affected areas. In Satkania, floodwater had receded from approximately 60% of affected households, and it was anticipated that most remaining residential areas would be free from inundation within a week. However, agricultural fields and low-lying land remained completely submerged, with water expected to persist for an extended period, posing significant risks to crop recovery and future livelihoods. In Banshkhali, water levels had declined in around 40% of affected households, while approximately 60% of households continued to experience waterlogging, largely due to tidal backflow and surge effects. The prolonged inundation is likely to delay recovery efforts and further affect housing, agriculture, and livelihoods.

Section 4.2

Major impacts in Surveyed marginalized households

4.2.1 Housing or Shelter

4.2.1.1 House damage

FGD and KII participants reported that floodwater entered almost all households, causing extensive damage to housing structures, furniture, bedding, and other essential household assets. Poorer households living in semi-pucca and kutcha dwellings were disproportionately affected due to the vulnerability of their housing structures.

Table 2 highlights the extent of housing-related losses among marginalized households surveyed. The findings show that damage to household assets was widespread, with 90% of households in Satkania and 95% in Banshkhali reporting full or partial damage to furniture, bedding, and other essential belongings. Structural damage to housing was reported by 19% of households in Satkania and 22% in Banshkhali, indicating a significant need for shelter repair and reconstruction support.

Table 2: Housing damage		
House damage	Satkania	Banshkhali
Household furniture, bedding, and other essential assets damage (Fully or Partially)	90%	95%
Damage to housing structures	19%	22%
No damage	10%	5%
Grand Total	100%	100%

Access to formal flood shelters was limited, as many shelters were either unavailable or inaccessible due to inundated roads and disrupted transportation networks. Consequently, affected families sought temporary refuge in neighboring brick-built houses, schools, elevated buildings, and other safer locations.

[Around 30 families have taken shelter in this school after floodwaters submerged our homes. We are living in miserable conditions, with little food and no safe drinking water. Our children are not safe because floodwater still surrounds the shelter".
Shilpa Rani Das, 3 no Ward, Nalua, Satkania.]

Table 3 further demonstrates the extent of displacement among marginalized households. The survey found that 40% of households in Satkania and 50% in Banshkhali experienced family separation, with some family members temporarily relocating to schools, shelters, neighboring buildings, or other safe locations due to unsafe living conditions and damaged homes. The higher proportion reported in Banshkhali reflects the prolonged waterlogging and limited shelter options in many affected areas.

Table 3: Poor families have been split up		
Response	Satkania	Banshkhali
Yes	40%	50%
No	60%	50%
Total	100%	100%

4.2.1.2 Needs to rebuild / repair / restock their houses

The findings indicate in figure 4 that shelter repair and replacement of essential household items are major recovery priorities for flood-affected households. The most commonly requested items were tools (73%), roofing materials (64%), plastic sheeting (62%), and kitchen utensils (61%), reflecting widespread damage to homes and household assets. Smaller proportions of households reported needs for mattresses (24%), lighting (22%), CGI sheets (20%), and stoves (13%).

People need in order to rebuild / repair / restock their houses

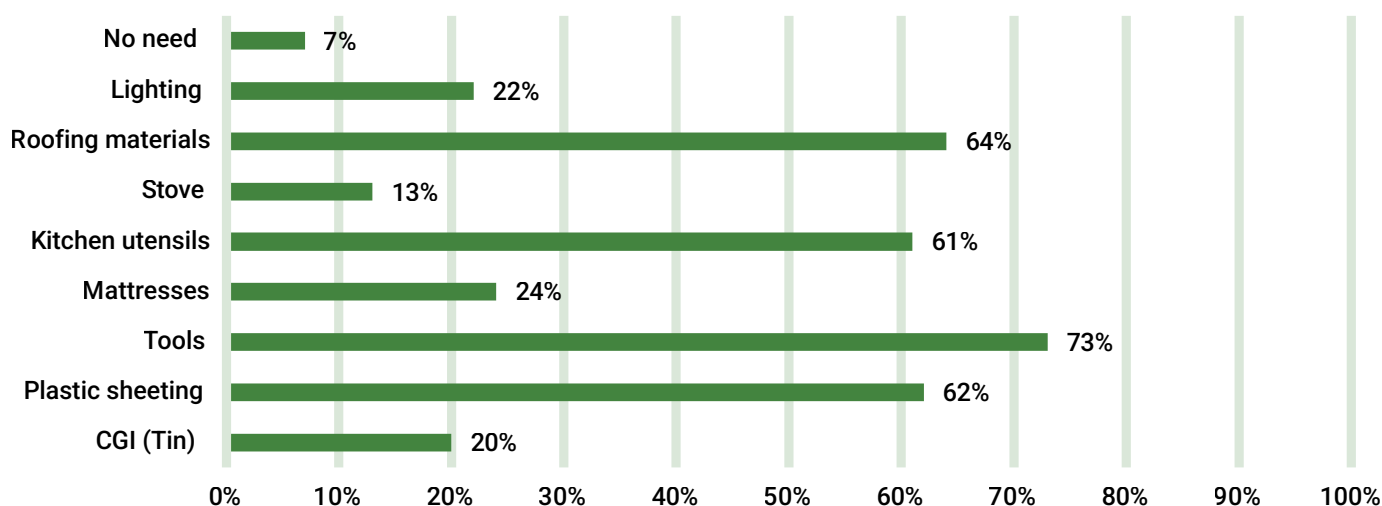


Figure 4 : Items people need in order to rebuild / repair / restock their houses

4.2.2 The most vulnerable HH

Regarding vulnerability, female-headed households were identified as the most vulnerable group by 97% of respondents, followed by households with large numbers of children or elderly dependents (85%), households including persons with disabilities (74%), and child-headed households or orphans (71%). Additionally, 25.8% of respondents identified minority ethnic and other marginalized households as particularly vulnerable. These groups face heightened protection risks, including restricted mobility, domestic violence, forced displacement, malnutrition, child labour, physical violence, and various child protection concerns.

4.2.3 Access to safe drinking water

Before the flood, affected communities primarily relied on deep tube wells, submersible pumps, and, in some areas, shallow tube wells for their drinking water supply. The groundwater table in these areas is relatively deep, with water typically accessed from an average depth of approximately 1,100 feet.

FGD and KII participants reported that floodwaters submerged and contaminated most tube wells and water points, forcing households to rely on harvested rainwater, distant water sources, or relief-provided drinking water. In satkahnia , some residents had to travel approximately 1.5 kilometers to access a functioning deep tube well, while in Banskhali all drinking water needs were being met through private relief efforts.

Community members expressed concerns about contamination and the increased risk of waterborne diseases, particularly among children, elderly persons, and individuals with existing health conditions.

Household surveyed depicts in figures below 5 that the flood severely affected drinking water sources in both upazilas. Overall, 92% of water sources were either destroyed (20%) or partially damaged/contaminated (72%), significantly reducing access to safe drinking water. Banskhali experienced slightly higher levels of damage, with 99% of water sources affected, compared to 85% in Satkania.

Affected Drinking Water sources

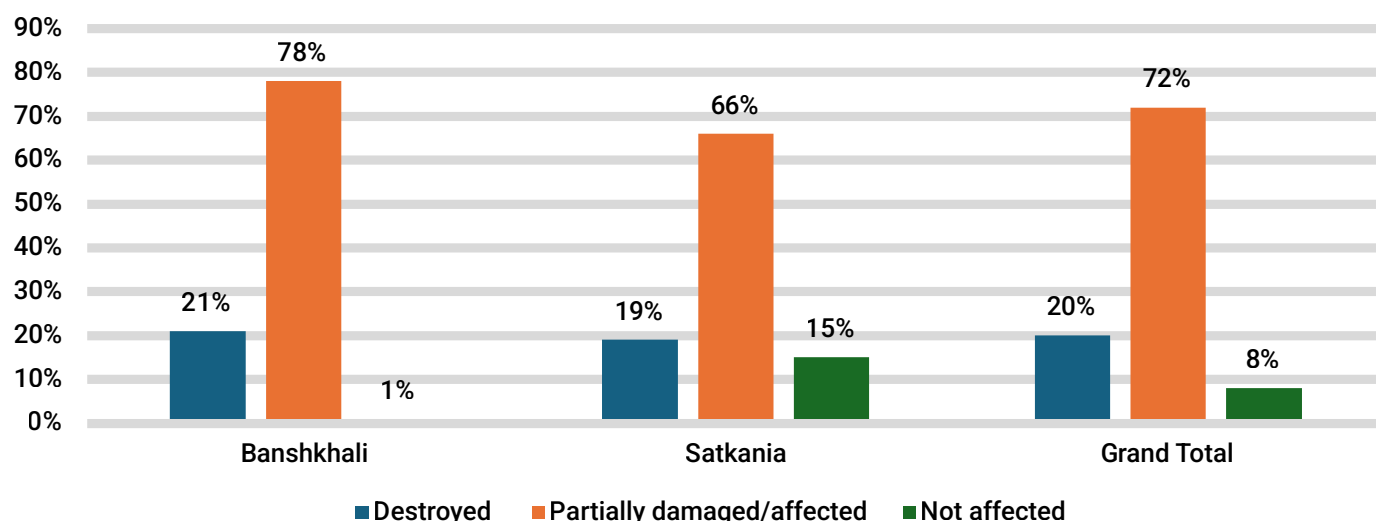


Figure 5: Damage drinking water sources

Table 4 shows that 94% of respondents in Banshkhali reported having no access to safe drinking water following the flood. A similar situation was observed in Satkania, where 59% of respondents reported a lack of access to safe drinking water. The reasons behind this situation include partially or fully damaged water sources, long distances to functioning water points, a shortage of water storage containers, and disruptions to water collection caused by persistent waterlogging and flooding. The findings highlight the urgent need for the provision of safe drinking water, rehabilitation of damaged water points, and the cleaning and disinfection of tube wells. In Banshkhali, prolonged waterlogging continues to restrict access to safe water sources, further exacerbating the situation.

Table 4. Do all people have access to water			
Response	Banshkhali	Satkania	Grand Total
No	94%	59%	73%
Yes	6%	41%	27%
Total	100%	100%	100%

4.2.4. Access to sanitation

The flood had a severe impact on sanitation facilities across all assessed unions. In both Dhemsha and Charati unions of Satkania, all latrines were submerged during the flooding, with 50% and 60% remaining unusable, respectively, even after water levels began to recede. The situation was most critical in Baharchhara Union of Banshkhali, where 100% of latrines were submerged and remained unusable at the time of assessment (Table 5).

Table 3: Poor families have been split up		
Sub-district	Surveyed Union	Sanitation situation
Satkania	Dhemsha	100% submerged, 50% latrines unusable
	Charati	100% submerged, 60% latrines unusable
Banshkhali	Baharchhara	100% submerged, 100% latrines unusable

he figure below 6 shows that regarding current defecation practices, more than half of respondents (57%) reported continuing to use their own damaged toilets, while 20% rely on neighboring toilets. Alarming, nearly one-quarter of respondents (23%) reported practicing open defecation, with the prevalence higher in Banshkhali than in Satkania.

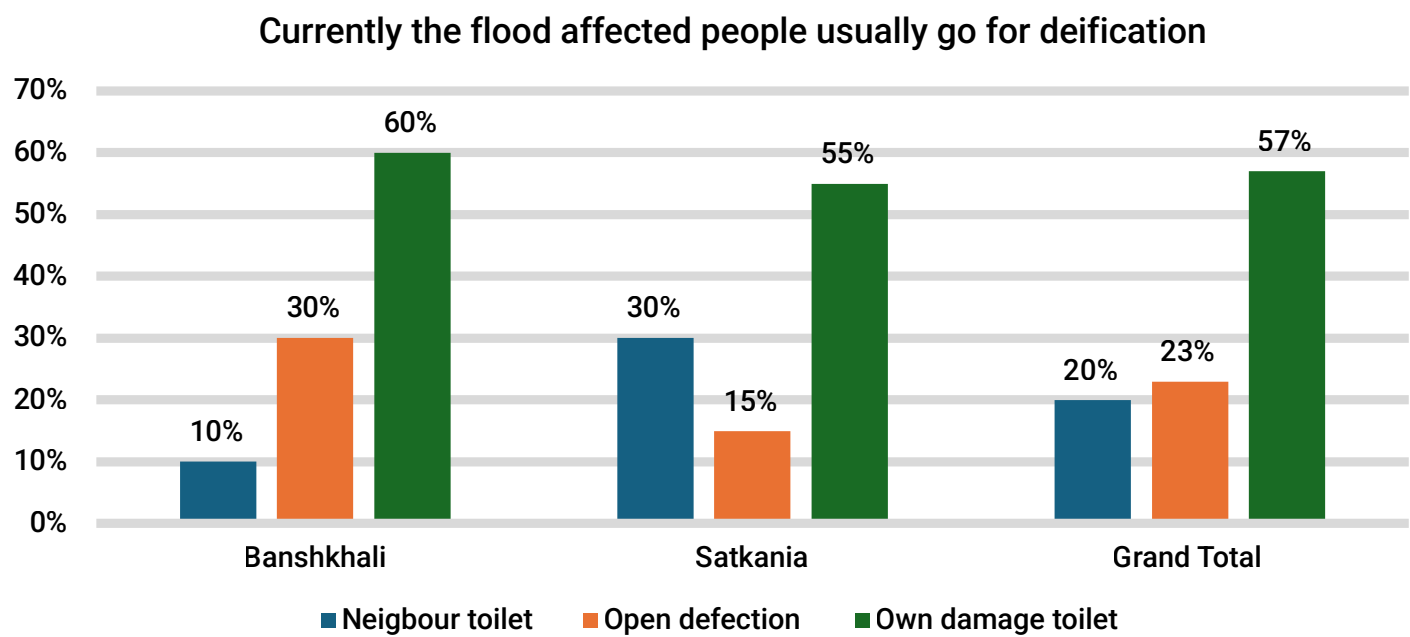


Figure 6: Current deification practices

FGD and observation also found that substantial disruption to sanitation services, forcing many households to use unsafe or temporary sanitation arrangements. The widespread damage has increased the risk of environmental contamination, waterborne diseases, and hygiene-related illnesses, while also creating significant privacy and dignity concerns, particularly for women and girls.

[Floodwater washed away all of my belongings along with little food we stored. My children’s are starving for 02 days. My house is no longer liveable, and my water sources and toilet is still under water”.
Tahera Khatun, North Dhemsha, Satkania, Chattogram.]

The findings show that privacy and safety concerns related to sanitation are widespread among women and girls in flood-affected communities, with 93% of respondents reporting challenges in accessing and using toilets safely and privately. The situation was particularly severe in Banshkhali (100%), followed by Satkania (89%). Damaged and submerged latrines have compromised the privacy, dignity, and safety of women, girls, children, older persons, and persons with disabilities (PwDs), while also creating challenges for menstrual hygiene management.

Table 6. Women and girls Reporting Privacy Concerns/safety risk in Toilet Use			
Response	Banshkhali	Satkania	Grand Total
No	0%	11%	7%
Yes	100%	89%	93%
Grand Total	100%	100%	100%

4.2.5 Public Health Promotion

FGD, KII and observation found that households faced serious challenges maintaining hygiene due to the shortage of clean water and hygiene products. Women and girls experienced additional difficulties related to privacy and menstrual hygiene management. The combination of contaminated water, damaged sanitation facilities, inadequate hygiene practices, and limited healthcare access presents substantial public health risks for the community during the recovery period.

4.2.5.1 water borne diseases

Household survey findings presented in Figure 7 show that flood-related illnesses are widespread among marginalized communities, particularly among children. Skin infections were the most commonly reported condition, affecting 72% of adults and 75% of children, followed by diarrhea (48% of adults and 59% of children) and dysentery (37% of adults and 43% of children). Other frequently reported health problems included fever, cold, and cough, while cholera was reported by 5% of adults and 10% of children.

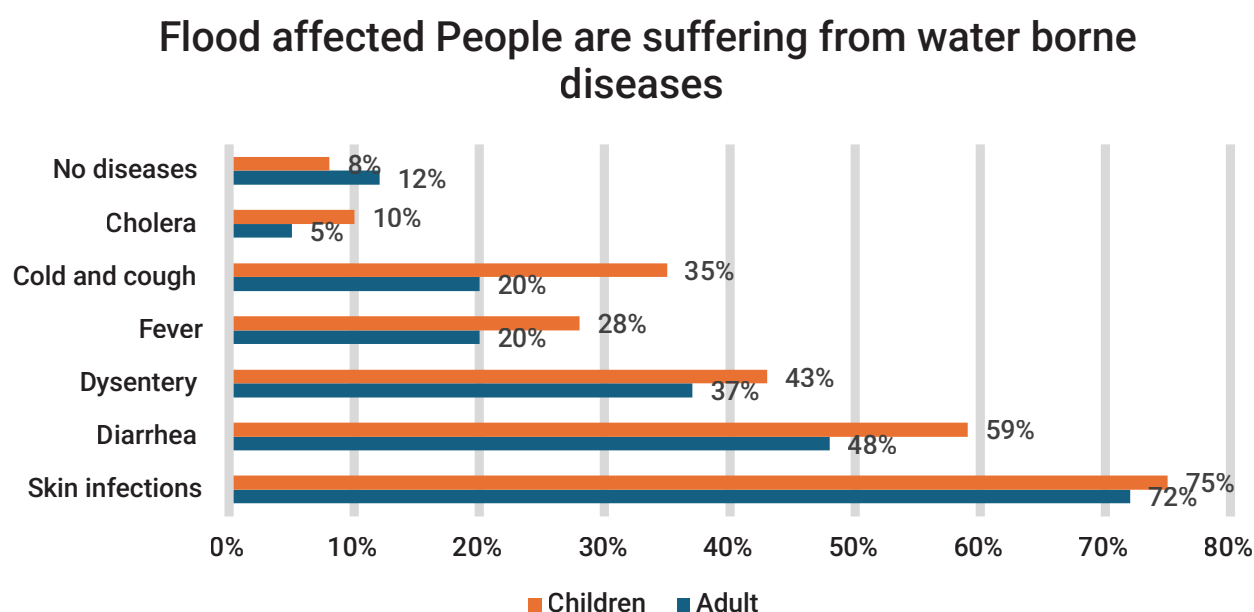


Figure 7: Flood affected People are suffering from water borne diseases

4.2.5. 2 People use for hand-washing

Table 7 shows that handwashing practices remain inadequate among many flood-affected households. In Banshkhali, 68% of respondents reported washing their hands with water only, while 32% used both water and soap. In Satkania, handwashing with soap was more common, with 49% of respondents reporting the use of water and soap, compared to 51% who used water only.

Table 7. What do people use for hand-washing after defecation and before Meal		
Response	Banshkhali	Satkania
Water	68%	51%
Water with soap	32%	49%
Total	100%	100%

Nearly half of the respondents (46.7%) reported that females used no menstrual hygiene material. Reusable materials were used by 24.4%, while 17.8% reported using old cloth. Only 11.1% used sanitary pads. The findings point to limited access to appropriate menstrual hygiene materials and highlight the need for menstrual hygiene supplies, safe washing and disposal facilities, and practical hygiene information.

Table 8 . What do females use for menstrual hygiene	
Response	Percentage
Nothing	46.7%
Re-usable material	24.4%
Other (old cloth)	17.8%
Sanitary pad	11.1%
Total	100.0

Table 9 indicates a high demand for basic hygiene supplies among flood-affected households. Soap and menstrual hygiene materials were identified as the most urgent needs, each reported by 90% of respondents. Buckets were the next most commonly cited item (65%), followed by mosquito nets (60%) and jugs (50%). Only a small proportion of respondents reported needing clothes (13%).

Table 9. What are the main hygiene items people need	
Response	Percentage
Soap	90%
Menstruation hygiene materials	90%
Buckets	65%
Mosquito nets	60%
Jugs	50%
Clothes	13%

Access to health facilities was a major concern. 84% reported that people did not have adequate access to health facilities, while 15.6% said access was adequate.

FDG, KII respondents reported that although some affected individuals sought medicine from local pharmacies, treatment was often temporary and access to healthcare was constrained by challenges of transportation. Reaching a market or pharmacy requires hiring a boat at a cost of approximately BDT 200, creating a significant barrier for poor households. Health service accessibility also remained uncertain because some health facilities had been affected by flooding.

4.2.6 Livelihoods / Sources of Income

FGD, KII, and observation found that livelihood losses were widespread and affected nearly all major income sources within the community. Agriculture, the primary livelihood activity in the area, sustained severe damage. Farmers reported complete destruction of standing rice crops and pulse cultivation due to prolonged inundation. Crop losses eliminated expected seasonal income and threatened future household food security. Participants also reported broken trees and damaged cattle sheds.

The fisheries sector was also heavily affected, as floodwaters caused fish to escape from household ponds, resulting in substantial economic losses for fish farmers. Livestock owners reported losses and difficulties in protecting cattle and goats during the flood period.

INCOME COLLAPSE

["My cattle were my only source of income. The flood washed away the cattle shed, and three of my cattle died. Overnight, I lost the livelihood my family depended on."
Rojot Ali, Baharchhara Union, Banshkhali.]

In addition, small businesses were forced to suspend operations because roads and market access were disrupted, and the local market only reopened on 13 July 2026. Daily wage laborers experienced an immediate loss of income as employment opportunities ceased during and after the flood. Participants indicated that even after water levels began to recede, livelihood opportunities remained extremely limited. Overall, the flood severely weakened household economic resilience and increased the risk of prolonged recovery challenges, particularly for poor and marginal farming families.

4.2.6.1 Affected Core Livelihood Indicators

Household survey findings show (figure 7) that the flood had a severe impact on livelihoods in both Banshkhali and Satkania. In Banshkhali, all respondents (100%) reported that their income sources and productive assets had been affected, indicating widespread livelihood disruption and loss of economic resources. However, only 22.2% believed they could restart their livelihood activities without external support, suggesting limited recovery capacity and a high level of dependency on assistance.

In Satkania, 88.9% of respondents reported income loss and 96.3% reported damage to livelihood assets, demonstrating similarly significant impacts. However, compared to Banshkhali, a larger proportion (66.7%) believed they could restart their livelihood activities, indicating relatively stronger recovery potential and better access to coping mechanisms or resources.

Core livelihood indicators by sub-district

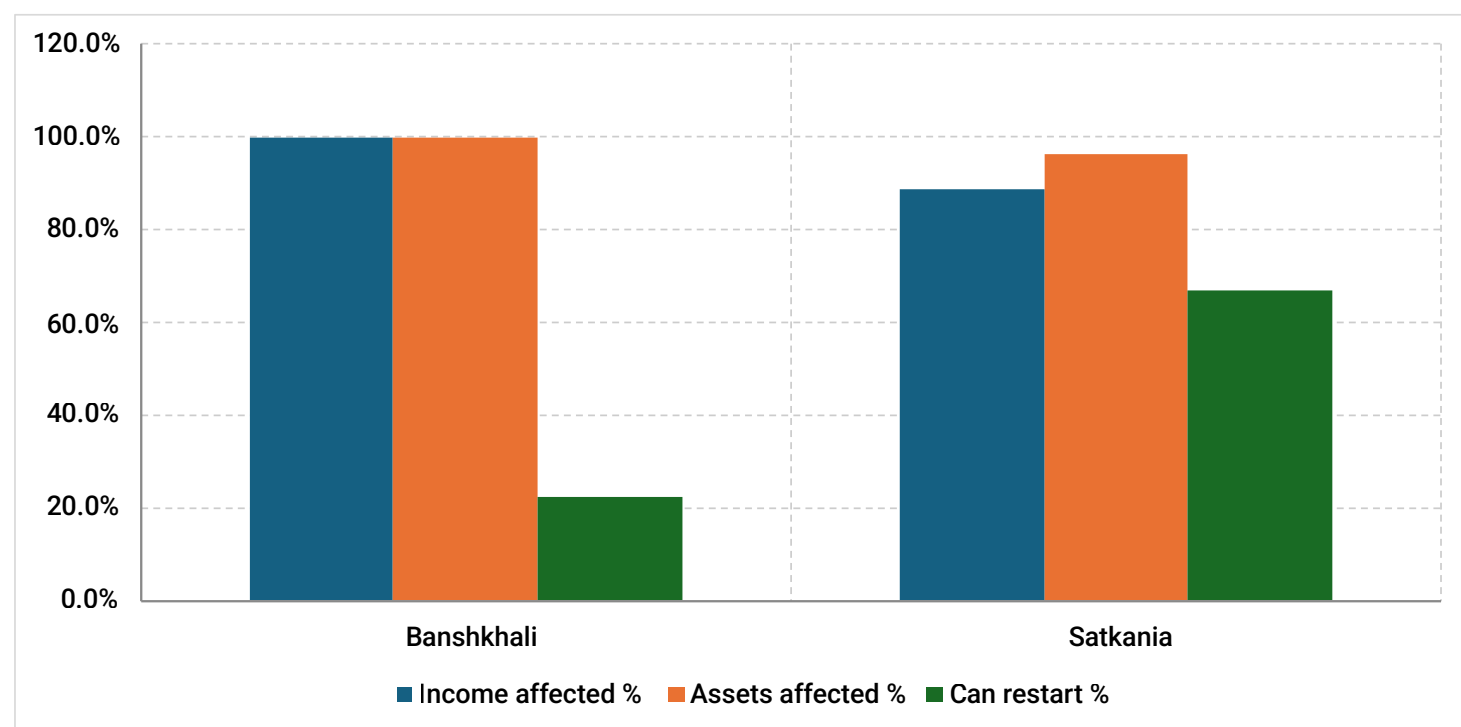


Figure 8: Affected Core Livelihood Indicators

4.2.6.2 Affected Income Sources

The figure below 8 depicts that the flood caused widespread disruption to household livelihoods. Agriculture was the hardest-hit sector, with 95% of respondents reporting impacts on crop production, livestock, and agricultural activities. Non-farm livelihoods were also severely affected, as 80% of respondents reported disruptions to self-employment, small businesses, skilled labour, and unskilled labour, while 60% experienced losses in fishing-related livelihoods. Regular salaried employment was affected for 42% of respondents, and 36% reported disruptions to community and family support systems.

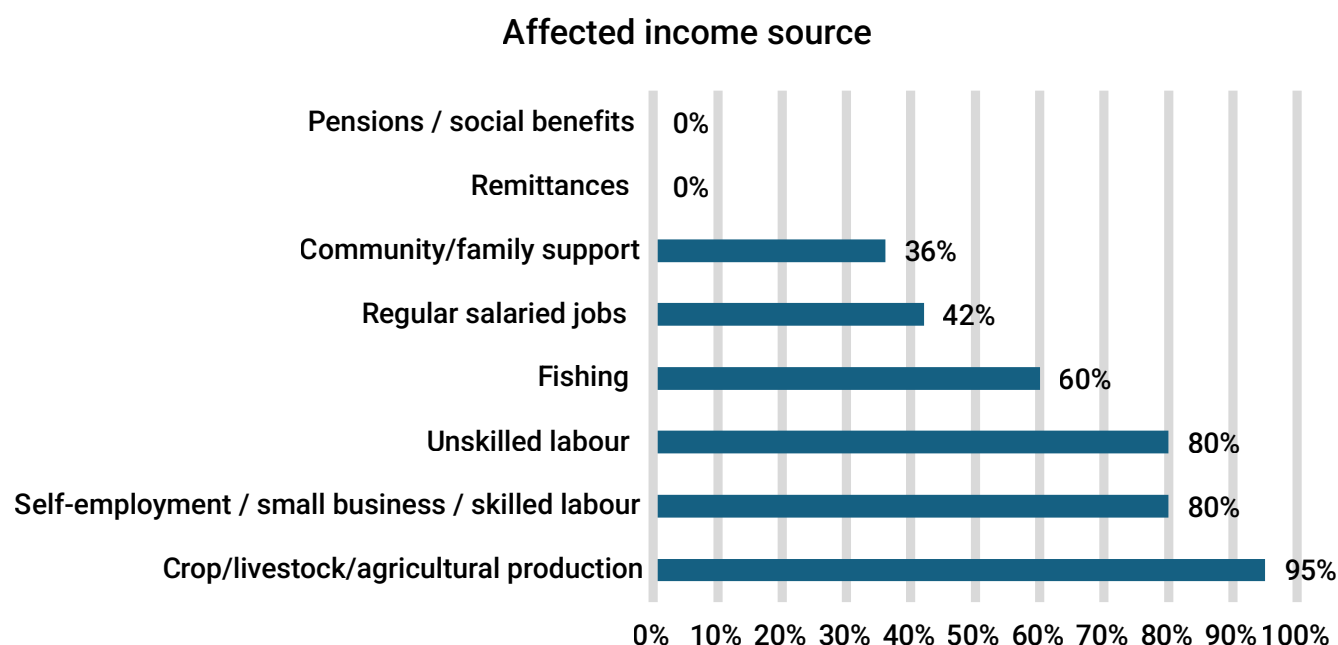


Figure 9: Affected income source

The table below 10 indicates that the flood caused extensive damage to livelihood assets, particularly those linked to agriculture. Access to agricultural land (95%), seeds (88%), and agricultural tools (71%) were the most affected assets, severely constraining households' ability to resume farming activities. Significant losses were also reported in poultry (66%), transportation assets (60%), and livestock (50%), while machinery (48%) and commercial stock (45%) were also impacted.

Table 10. Type of assets have been affected?	
Affected livelihood asset	% of denominator
Access to Land	95%
Seeds	88%
Agricultural tools	71%
Poultry (hen/duck)	66%
Transportation	60%
Livestock	50%
Machinery	48%
Commercial stock	45%

4.2.6.3. Support Needed to Restart or Continue Livelihoods

The findings indicate that cash assistance is the most urgent livelihood recovery need, identified by 95.5% of respondents, reflecting the widespread loss of income and productive assets caused by the flood. In addition, 73% of respondents requested productive inputs such as seeds, livestock, agricultural equipment, and sewing machines to restore livelihoods, while 70% emphasized the need for alternative income-generating opportunities. More than half (59%) also highlighted the importance of improved access to financial services, including credit, loans, and savings facilities, to support recovery and rebuild their economic resilience. (Table 11)

Table 11. Support needed to restart/continue livelihood	
Response	% of denominator
Cash	95.5%
Physical inputs like seeds/cow/swing machine	73%
Create alternative livelihood option	70%
Access to financial institutions	59%

4.2.7 Food Security

4.2.7.1 Access to enough food

The household survey among marginalized flood-affected communities revealed a severe food access crisis. A total of 90% of respondents reported that they currently do not have access to sufficient food (table 12). FGD and KII reported that food security conditions deteriorated significantly following the flood. Floodwater entered homes and cooking areas, rendering traditional cooking methods impossible for many households. Families survived primarily on dry food such as chira (flattened rice), biscuits, and limited food stocks. Many households reduced meal frequency, with some people eating only one meal per day, while a few families reportedly experienced periods without food. Although local markets had started reopening in some locations, widespread livelihood losses and reduced purchasing power prevented many households from accessing sufficient food.

“Dry food helped us survive during the flood, but now we need rice, lentils, and cooking oil. We are able to cook again, yet we do not have the food needed to prepare regular meals.”

— Jamila Begum, Ward 03, Nalua Union, Chattogram

Table 12. Access to Enough Food at the Moment			
Response	Banshkhali	Satkania	
Yes	6%	14%	10%
No	94%	86%	90%
Total			100%

4.2.7.2 . Reasons for Lack of Food Access

The findings indicate that the food access crisis is driven primarily by crop destruction (81%), the loss of food stocks and livestock (72%), Insufficient aid specially cooking food (71%) and the loss of jobs or business income (69%). Rising food prices were also a major concern, with 69% of respondents reporting that food had become unaffordable. In addition, 59% cited movement restrictions as a barrier to accessing food.

Table 14. Reasons for Lack of Food Access	
Reason	Percentage
Harvest destroyed	81%
Lost food stock/livestock	72%
Insufficient aid (cooking food)	71%
Lost job/business destroyed	69%
Price in market too high	69%
Movement restricted	59%
Insufficient food in the market	33%
Lost money	6%
Markets closed/inactive	5%

More than half of respondents (59%) reported observing signs of malnutrition within their communities. This is a serious concern because it suggests that the food crisis has already begun affecting nutritional status. (Table 15)

Table 15. Signs of Malnutrition	
Response	Percentage
Yes	59%
No	41%
Total	100%

4.2.7.3 . Meal Consumption Pattern Before and During the Flood

The findings demonstrate a significant deterioration in household food consumption following the flood. Before the disaster, 56% of households were able to consume three meals per day with sufficient food, while 42% consumed three meals with insufficient food, and only 2% relied on two meals per day.

During the flood, food consumption patterns worsened considerably. No households reported consuming three adequate meals per day, while only 22% managed to eat three meals with insufficient food. Nearly half of the respondents (49%) reduced their consumption to two meals per day, and 29% reported eating only once a day.

Table 16. Meal Consumption Pattern Before and during flood		
Response	Before Flood	During flood
Three meals/day with sufficient food	56%	0%
Three meals/day with insufficient food	42%	22%
Two meals/day	2%	49%
Once in a day	0%	29%
Total	100%	100%

The findings show that food shortages affected both men and women during the flood, with no respondents reporting three adequate meals per day. While around half of both men (50%) and women (51%) consumed two meals per day, a higher proportion of women (31%) reported eating only one meal per day compared to men (24%). This suggests that women were slightly more affected by reduced food consumption and may have been prioritizing other household members during the crisis.(table 17)

Table 17. Meal Consumption Pattern during flood comparison with Man and women		
Response	Man	Women
Three meals/day with sufficient food	0%	0%
Three meals/day with insufficient food	26%	18%
Two meals/day	50%	51%
Once in a day	24%	31%
Total	100%	100%

4.2.8. Protection, Gender-Based Violence (GBV) and Inclusion

The flood significantly increased protection risks and vulnerabilities among women, children, older persons, and persons with disabilities. Flooded homes, damaged infrastructure, and limited access to services exposed vulnerable groups to a range of safety and well-being concerns. Children faced heightened risks of drowning due to deep floodwaters surrounding homes and access routes, requiring constant supervision from caregivers. Older persons, persons with disabilities, and individuals with mobility challenges experienced additional difficulties in moving safely, accessing assistance, and reaching essential services, particularly where transportation depended on boats and community support.

Women and girls experienced unique challenges related to privacy, dignity, mobility, and caregiving responsibilities. The inundation and damage of sanitation facilities created significant privacy concerns and difficulties in accessing safe toilets. Women also reported challenges in managing menstrual hygiene due to inadequate sanitation facilities and limited availability of hygiene materials. Pregnant women and those requiring medical care faced additional barriers in accessing healthcare services because of damaged roads and transportation constraints. At the same time, women experienced increased caregiving burdens as they were responsible for protecting and caring for children, older family members, and sick household members during the flood.

Although no incidents of gender-based violence (GBV), sexual exploitation, abuse, or harassment (SEAH) were reported during the assessment, the disruption of normal living conditions, family displacement, overcrowded shelter arrangements, reduced privacy, and limited access to safe sanitation facilities may increase protection and GBV risks. These findings highlight the need for inclusive and gender-sensitive response interventions that prioritize safe shelter, accessible services, protection monitoring, and the specific needs of women, children, older persons, and persons with disabilities throughout the recovery process.

4.2.9 Access to Markets

FGDs, KII, household surveys, and market observations found that local markets were affected by the floods; however, most markets have since reopened and resumed normal operations. The majority of essential commodities are currently available, and market actors reported that they are continuing to import goods to replenish stocks. Only fodder is crisis in the market. As a result, major supply shortages are not anticipated unless further flooding or other disasters occur.

The survey findings indicate that 87% of households reported an increase in market prices following the flood. While staple foods and other essential commodities remain available, rising prices, particularly for daily food items, are placing additional pressure on affected households whose incomes and livelihoods have been disrupted. The increase in food prices is largely attributed to losses in agricultural production and disruptions to local supply chains.

Almost all respondents reported that WASH, non-food items (NFIs), and shelter materials are available in local markets, suggesting that market-based interventions may be feasible where households retain sufficient purchasing power. However, affordability remains a key challenge for many flood-affected families. The survey findings indicate that 92% of households reported that the crisis has significantly affected the local labor market, disrupting employment and income-earning opportunities.

20. Has the labor market been affected?			
Response	Banshkhali	Satkania	Total
Yes	94%	90%	92%
No	6%	10%	8%
Total	100%	100%	100%

The study also found that financial service providers remained largely operational in the affected areas. Mobile money transfer services, money transfer agents, banks, remittance service providers, and post offices were reported to be available and functioning.

4.2.10. Humanitarian Assistance

Humanitarian assistance reaching the affected communities was reported to be very limited. Most support came from private individuals, local leaders, relatives, and neighbors rather than formal humanitarian agencies. Participants stated that government and army relief had not adequately reached their communities, and no significant organizational response was reported in the assessed areas. Some community members in Charati also raised concerns regarding inequitable relief distribution and exclusion of vulnerable households from available assistance. Overall, participants expressed the need for more targeted, transparent, and inclusive humanitarian support to address urgent food, water, shelter, health, and livelihood needs.

4.2.11 . Community Coping Strategies

In the absence of sufficient external assistance, affected households adopted various coping strategies to survive. Families reduced food consumption, relied on dry foods, shared food with neighbors and relatives, selling livestock/poultry, catching fish and collected rainwater for drinking and household use. Many households sought temporary shelter in stronger brick-built homes belonging to neighbors or relatives. Communities also used boats as the primary means of transportation and conducted temporary repairs to damaged houses and toilets using locally available materials. While these strategies helped households manage the immediate crisis, participants emphasized that they are not sustainable and cannot adequately support long-term recovery.



Figure 10: Flood destroyed house at Ilsaha Village in Banskhal

Photo Credit : Khondaker Mohammad Shamerul Huda, Oxfam in Bangladesh

5. RESPONSE AND RECOVERY NEEDS

5.1 Immediate Response Needs

1. Community members identified food assistance as their highest priority need, particularly rice, lentils (pulses), cooking oil, and other staple food items to support household consumption during the recovery period. While many households received dry food such as chira and biscuits during the emergency phase, respondents reported that they are now able to cook and therefore require cooking ingredients and staple foods to prepare regular meals for their families.
2. Access to safe drinking water was also highlighted as a critical concern. Floodwaters contaminated and damaged many tube wells and water supply systems, forcing households to rely on unsafe water sources or travel long distances to collect water. Communities stressed the need for the provision of safe drinking water, water treatment options, and the rapid cleaning, disinfection, and rehabilitation of affected water points.
3. Respondents identified unconditional cash assistance as a priority intervention to enable households to meet their most urgent needs in a flexible and dignified manner. Cash support would help affected families purchase food, repair damaged homes, access healthcare services, and address other essential expenses according to their specific circumstances.
4. Communities also emphasized the urgent need for hygiene and dignity supplies, including soap, menstrual hygiene materials, sanitary pads, buckets, and other essential hygiene items. These supplies are needed to support safe hygiene practices, reduce disease risks, and ensure the dignity and well-being of women and girls.
5. The restoration of sanitation facilities was identified as another immediate priority. Respondents highlighted the need to repair and rehabilitate damaged latrines and improve sanitation conditions to reduce environmental contamination and the spread of disease.
6. Communities stressed the importance of **emergency health support**, particularly for the prevention and treatment of diarrhea, skin infections, and other waterborne and flood-related illnesses. Improved access to medicines, healthcare services, and health awareness activities was considered essential to address the growing health risks among affected populations.

5.2 Early Recovery Needs

1. Participants stressed the importance of repairing and reconstructing damaged homes to restore safe living conditions and strengthen resilience to future floods.
2. Vulnerable households require financial and technical assistance to rebuild and strengthen damaged homes. Such support will help restore safe living conditions, reduce future disaster risks, and improve household resilience to recurring floods.
3. Damaged sanitation facilities should be reconstructed using flood-resilient designs. The facilities should include gender-sensitive features, adequate privacy, and dedicated spaces for menstrual hygiene management (MHM), bathing, and handwashing to ensure safe and dignified access for all users.
4. Flood-affected communities are facing acute shortages of safe drinking water. Accessing groundwater is particularly challenging, as the water table in these areas lies at a depth of approximately 1,000-1,100 feet. As a result, the installation of deep tube wells is beyond the financial capacity of most households. Community members therefore strongly recommended the installation of flood-resilient, community-based deep tube wells to ensure sustainable access to safe drinking water during both normal periods and future flood emergencies.
5. Livelihood recovery support was also highlighted as a priority. Farmers require agricultural inputs, fish farmers need assistance to restore pond production, and households that lost livestock require support to re-establish productive assets.
6. A significant number of community roads were damaged by the flood, disrupting mobility, access to markets, healthcare, education, and other essential services. Participants emphasized the need for road repair and rehabilitation to restore connectivity and support recovery efforts. Cash-for-Work (CFW) initiatives could be an effective approach, enabling communities to participate in reconstruction activities while generating temporary income for flood-affected households.

5.3 Long-Term Recovery and Resilience Needs

1. Promote climate-resilient livelihood opportunities for vulnerable households, including flood-tolerant homestead gardening, livestock and poultry rearing, aquaculture, and other need-based income-generating activities identified through livelihood assessments. These interventions will support sustainable recovery and improve resilience to future floods.
2. Strengthen the institutional and technical capacity of DMCs on Community Risk Assessment (CRA), Risk Reduction Action Planning (RRAP), Emergency Preparedness and Response, and Early Warning Systems (EWS) to enable proactive disaster risk reduction and more effective community-based flood management. And, develop youth volunteers so that they can work as change agents for DP, Response and EWS.
3. Strengthen community flood resilience by establishing community-based Early Warning Systems (EWS), conducting regular preparedness drills and awareness campaigns, developing contingency plans and evacuation routes, and enhancing coordination among BMD, local government authorities, DMCs, and communities for timely flood preparedness and response.
4. Research and policy advocacy are needed to strengthen embankment and flood protection infrastructure. Key interventions include rehabilitating embankments along the Sangu and Dolu rivers, repairing breached sections, constructing climate-resilient flood protection structures, and ensuring regular maintenance and monitoring before the monsoon season.
5. Strengthen drainage management through policy advocacy and investment in the re-excavation of natural canals (khals), restoration of drainage channels, removal of siltation from rivers and waterways, and installation of effective sluice gates and drainage regulators. These measures will help reduce waterlogging, improve floodwater drainage, and enhance community resilience to future floods.

6. Advocacy is needed to strengthen river management through dredging of rivers and canals, riverbank protection measures, and improved watershed management to reduce excessive runoff into the Sangu River and connected waterways.

7. Advocacy is needed to strengthen coastal and tidal flood management in Banshkhali through the reinforcement of coastal embankments and the restoration and protection of mangroves and coastal vegetation to reduce the impacts of tidal flooding and storm surges.

6. CONCLUSION

The 2026 flash floods in Satkania and Banshkhali caused widespread humanitarian impacts and disproportionately affected marginalized and vulnerable households. The disaster resulted in extensive damage to housing, household assets, water sources, sanitation facilities, agricultural land, fisheries, livestock, and community infrastructure, severely disrupting livelihoods and access to essential services. The assessment found that most affected households continue to face significant challenges in accessing sufficient food, safe drinking water, sanitation facilities, healthcare services, and income-generating opportunities.

Food insecurity emerged as one of the most critical concerns, driven by crop losses, destruction of food stocks, loss of livelihoods, and rising market prices. Access to safe drinking water remains constrained due to damaged and contaminated water sources, while widespread sanitation damage has increased public health risks, including skin diseases, diarrhea, and other waterborne illnesses. At the same time, the destruction of productive assets and employment opportunities has significantly reduced household income and purchasing power, undermining the capacity of affected families to recover independently.

The floods also heightened vulnerabilities among women, children, older persons, persons with disabilities, and female-headed households. Privacy concerns, challenges in menstrual hygiene management, child protection risks, mobility constraints, and limited access to services were common across the assessed communities. Although local markets have resumed operation and essential commodities are generally available, affordability remains a major obstacle for flood-affected households due to widespread income losses.

Despite strong community solidarity and various coping strategies, including reducing meal consumption, relying on neighbors, borrowing resources, and making temporary repairs, these mechanisms are insufficient to support sustainable recovery. The findings underscore the urgent need for integrated humanitarian assistance and recovery interventions that address immediate needs while strengthening long-term resilience. Priority areas include food security, safe drinking water, sanitation, shelter, health, livelihoods, protection, and disaster risk reduction. Investments in climate-resilient infrastructure, community-based disaster preparedness, improved flood management systems, and diversified livelihoods will be critical to reducing future disaster risks and enhancing the resilience of vulnerable communities in Satkania and Banshkhali.

EVIDENCE OF THE IMPACT OF FLOODING ON MARGINALIZED HOUSEHOLDS

CASE STORY 1: A HOME RUINED IN AN INSTANT



In Ward 5 of Baharchara Union, located within the Banshkhali Upazila of Chittagong, the devastating aftermath of recent flooding has left families entirely displaced. For Anowara, a mother of five whose husband is too ill to work, the disaster struck with terrifying speed. Within days of relentless water pressure, the mud-and-brick walls of her large family home gave way and completely collapsed, burying their winter grain reserves and leaving them with nothing but the clothes on their backs. Anowara recalls, her voice heavy with grief. "I can't even express how it felt. I was completely devastated. Now, how will this house be rebuilt? How will we survive?"

Though the floodwaters have finally receded, the reality of recovery is stark and unforgiving for Anowara's family, who are currently sheltering in a relative's house. With all their pots, pans, and food supplies trapped beneath the waterlogged ruins of their home, daily survival has become a humiliating reliance on the charity of others. They are currently surviving on meager distributions of dry food like puffed rice, unable to cook a proper meal. "Managing food is very difficult. We only eat if our neighbors provide us with something. We have no way to cook for ourselves," she explains, looking out over the debris where her children are attempting to clear the wreckage. Without financial resources or immediate aid to clear the rubble and reconstruct their lives, the future remains entirely uncertain.

“

"The water rushed in suddenly... due to the water pressure, the walls collapsed. Everything collapsed,"

Anowara

CASE STORY 2: A LIFELINE SUBMERGED: THE CRISIS IN BILLAPARA



Following four to five days of relentless, torrential rain, the village of East Gadairdanga Billapara in Satkania, Chittagong, has been plunged into a devastating flood crisis that has completely halted daily life. The rising waters quickly swallowed local roads, cut off transportation, and destroyed vast agricultural fields and vital crops. For local residents, the situation has fast escalated into a severe public health and sanitation emergency. As Mohammad Khalek points out, the immediate impact on community health is dire: With homes structurally compromised and the surrounding environment contaminated, families find themselves marooned with nowhere to turn.

The sheer speed and volume of the disaster caught the community entirely off guard, stripping families of their livelihoods and basic comforts in a matter of hours. Highlighting the immediate toll on his own household, Khalek shares, "At our house, we are facing issues with the toilet, a severe shortage of drinking water, and trouble securing food." The loss extends far beyond damaged infrastructure to the very essentials needed to survive the aftermath. "The water rose so quickly that we could save almost nothing. Our food, bedding and cooking utensils are gone, and finding clean water has become very difficult. We need food, safe drinking water and support to repair our home so that our family can start again," said Khalek, a flood-affected resident of Satkania, Chattogram. Without urgent external aid and targeted relief intervention, families like Khalek's face an increasingly desperate struggle to rebuild their lives from waterlogged ruins.



CASE STORY 3: A DREAM UNEARTHED FROM THE MUD



Fourteen-year-old Shifa, a resilient Grade 10 student from Ward 5 of Baharchora Union in Banshkhali Upazila, Chittagong, is facing the devastating aftermath of a severe storm and subsequent flooding. The disaster completely destroyed her family home, burying all of her textbooks, notebooks, and essential school supplies under a thick layer of mud and collapsed walls. Despite the immediate chaos which forced her family to evacuate to her uncle's house overnight and the crushing loss of her educational materials, Shifa's determination to sit for her upcoming secondary exams remains entirely unshaken. Though the initial shock briefly led her father to suggest she skip the exams out of sheer frustration, the family has rallied behind her education, reinforcing her resolve to keep moving forward.



Even if they went under the ground, I
won't stop fighting

Shifa

Amidst widespread devastation where an entire community's belongings lie buried in the mud, Shifa holds fast to a lifelong ambition: joining the Bangladesh Army. Inspired by a childhood conversation at just three years old with her uncle, who served in the military, she promised to follow in his footsteps and serve her country. The loss of her books has not dampened her spirit; instead, it has highlighted her extraordinary grit. Shifa declares, proving that while the floods may have washed away her home, they cannot wash away her dream of a brighter, impactful future.

CASE STORY 4: ROOFS FOR SHELTER, RAIN FOR WATER: A FAMILY'S FIGHT TO SURVIVE THE SATKANIA FLASH FLOOD



When the devastating flash floods hit Billah Para in Nalua Union, Satkania, Rubayet Hasan's family found themselves trapped in a rapidly escalating nightmare. Already financially vulnerable due to his father's passing and his brother's unemployment abroad, the family had no safety net when waist-high water invaded their home, destroying their meager belongings. "The water rushed in so fast, rising above our waists inside the house," Rubayet recalls. "We had no choice but to flee to a nearby roof, where my family spent nearly a week exposed to the elements, watching our bed float away and our fridge get destroyed". With 30% of the neighborhood's non-concrete homes severely damaged, the floods have left Rubayet's family displaced, stripped of their household stability, and facing an uncertain future.

In the aftermath, the struggle for survival has shifted to finding clean water and food, as the area's infrastructure has completely collapsed. The family's tubewell and latrine are submerged and ruined, forcing them to collect rainwater to drink, while their entire stock of rice was soaked and rendered inedible. Despite the destruction, they have managed to keep a small gas stove functional by elevating it on a table, waiting desperately for formal aid. "Our rice is soaked and ruined, and we are drinking rainwater to survive," Rubayet explains. "If we can just get basic staples like rice, lentils, and cooking oil, we can at least cook a hot meal on our stove while we figure out how to rebuild our home and repair our broken latrine". With no active income and only minimal dry food from kind neighbors, the family urgently needs external relief to recover from this severe crisis.



Annex 1. 	Household Survey Questionnaire
Annex 2. 	FGD Checklist with Community Members
Annex 3. 	KII Checklist with Community Members
Annex 4. 	KII Checklist with Union Parishad (Local Government) Representatives
Annex 5. 	GBV Assessment Tool for the Community
Annex 6. 	Emergency market assessment template

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