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**PROFILES OF POVERTY IN BANGLADESH**

**A Preliminary Report**

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**USAID Mission to Bangladesh**

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## Introduction

The USAID mission to Bangladesh has long been interested in gathering information about poverty, particularly in the rural areas of the country. To date, the poverty data, which the mission has collected and used, have been heavily macro-oriented and primarily quantitative in nature.

Macro-level, quantified data do offer descriptions of a nation but at the cost of being at relatively high levels of abstraction. Such levels of abstraction run the risk of generalizing beyond the ability to characterize any one region. These data have a pronounced difficulty in describing the characteristics of poverty at the village or family level. Macro-level, quantified data do offer a great deal of breadth on any one item of interest (such as how much land a person owns). But, they do not provide much depth of understanding of poverty as a life-style.

Therefore, it was decided early in the fall of 1978 to begin a series of case studies of families that fall below recognized national standards of poverty in Bangladesh. According to the plan, these case studies will offer information which can supplement and complement the macro, quantitative information already available. The case studies approach rural poverty in a holistic fashion. They strive to collect data about a variety of factors which contribute to and characterize poverty at the individual family level. By applying an informal interview

methodology to such an approach, the case studies try to achieve a more "humanistic" view of poverty. They also attempt to describe some aspects of poverty from the perspective of the poor themselves.

The informants have so far been selected more or less randomly from among families who own two acres of farm land or less.<sup>1</sup>

There has also been a preference for families which derive at least some income from agriculture. Informants are selected both from villages adjacent to main roads leading to rural towns and from villages with no regular road closeby.

It must be remembered, however, that the interviewing is not yet complete and there are more case studies to come. Certainly, there are severe difficulties in trying to generalize about the characteristics of rural poverty from the few case studies which have been completed. Not the least of the difficulties is the fact that rural Bangladesh is not a homogeneous socio-economic unit. From region to region, differences exist in language, land-holding patterns, economic orientations and socio-political circumstances. Nevertheless, some patterns are suggested by the initial findings.

These patterns are presented generally in the narrative below.

At the end of the narrative is an appendix which includes several transcripts of actual interviews. The narrative is not meant to be read in

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<sup>1</sup> According to the statistics gathered by Jannuzi and Peach (1977: xxi), people in this landholding category represent about 78% of the rural households.

isolation and it is highly recommended that the appendix be read to obtain a more complete impression of the data generated by the case studies.

#### Land and Landlessness

In a predominantly agricultural society, the issue of land and land ownership naturally acquires a certain degree of importance. Most informants view land as a means of obtaining some level of economic security. Land on which to build a house (homestead land) is considered to be one of the basic essentials for survival. Farmland allows a family to produce at least some of the food it requires.

Farmland also represents a credit potential because, with it as collateral, even a poor man can borrow money. In times of great economic duress, a family can always sell farm land to obtain enough cash to survive a bit longer. As such, the farm land acts as a "last-ditch" money reserve for a poor family.

A socio-religious status is also obtained from owning farmland. According to Thorp (1978: 21-38), having land to cultivate fulfills an early Islamic covenant between Allah and Adam. A man who owns farmland in any amount thus achieves a more pious religious status and travels a bit further down one road to heaven. Owning land also gives an individual a greater legitimacy and authority for having a voice in village affairs.

With farmland, an individual obtains control over the production process on at least the land he owns. This control involves the ability to make decisions about: crops, planting, ploughing, farm labor, etc. (see also Thorp 1978: 21-38). Those without land are dependent upon the decisions of others and thereby lose a certain amount of control over life in an agricultural society.

From the interviews to date, it is quite clear that individuals owning farmland of up to two acres consider themselves poor. Similarly, as the amount of farmland owned gets smaller and smaller below the two acres, the constraints of poverty are generally more severally felt.

Informants who owned no farmland usually believe their economic and social positions in their respective communities to be the poorest. From discussions about how landless informants became landless, it appears that there is a trend toward increasing landlessness among the poor. This trend seems to be characterized by at least four factors.

One is the Islamic system of inheritance. According to tradition, at a man's death each of his living sons will receive an equal share of his land. His wife and daughters can also receive portions of the land (although the portions inherited by daughters are frequently smaller than those inherited by sons). Thus, upon death, a man's land is subdivided into smaller units of owned land.

A second and related factor is the family size of rural households. Such households commonly include from four to eight children who reach adulthood. Coupled with the Islamic inheritance system, the large family size tends to promote land fragmentation which can quickly reach the point of functional landlessness. In families with a smaller amount of land to begin with (say less than five acres), this condition easily occurs after only one generation.

The recurring need for poorer families to borrow money is a third factor. Poor people borrow money for a variety of reasons. Two common ones are for agricultural inputs at the beginning of a growing season and for health care expenses when a member of the family becomes ill. Frequently, the poor turn to the moneylender for loans. The usual terms for such loans include extremely high interest rates which range anywhere from 50% to 200% per year. When a poor farmer is unable to pay-back these loans, the only recourse left is to sell all or part of his land to obtain the necessary cash.

The fourth and last factor, which will be mentioned here, is the high demand among people, with some means, to acquire land or additional land. Under these circumstances, a small farmer who rarely has much of an economic surplus is often under pressure to

sell his land. It is not uncommon for an individual desiring to acquire more land to take advantage of the economic difficulties of a small land-holder. Sometimes arrangements which would offer less than a market value are extended to the small land-holder. Therefore, the pressure to sell land can be cloaked in subterfuge and schemes to lower the price of the land. ( See the transcript of informant number 2 in the Appendix).

#### Agricultural Production and Employment

Agricultural production and agricultural employment are often cited as elements which influence the economic well-being of the small-scale farmer. Accordingly, informants are asked about the crops which they grow and generally about income derived from agriculture.

The landowners interviewed thus far rarely produce any food-grain surplus for sale in the market place. Most poor farmers keep their food-grains for consumption in their own household. In addition, these same individuals report that their entire food-grain crop is usually insufficient to meet their family's food needs over the course of a year. They, therefore, must also purchase food-grain from the market.

For the poorer farmers, some of the cash used to buy the additional grain can be obtained from growing cash crops such as jute or mustard. But many must sell their labor as a means to acquire cash. The landless are forced to depend entirely upon the sale of their labor to have cash to buy food.

Both the small land-holder and the landless seek employment as agricultural laborers. However, finding work in the fields of others is not always an easy accomplishment. One reason for this is that there are many people looking for agricultural labor work. In fact, there are generally more people looking for work than there are jobs. A stiff competition for agricultural work results. Informants report they are unable to work as much as they would like. Some must contact larger landowners well in advance of planting or harvesting time in an effort to secure work. Even so, informants tell bitterly about how a job which was available from a landowner one year may be withheld and given to another the next.

Other sources of employment are in non-farm work. For example, some landless and small landholders seek casual daily labor in rural towns. Another method for augmenting one's farm income is to utilize artisan skills: fish can be caught for sale, or baskets and cloth woven. Whatever the source, it is striking that most of the poorer rural informants can not afford to rely solely upon their own farm income.

#### Marriage and Reproduction

Marriages are usually arranged by representatives of both the bride's and the groom's families. Compared with more wealthy rural families, the poor tend to make arrangements for a marriage at earlier ages. This is particularly true for poor women who are often given in marriage before reaching puberty. Apart from an early marriage tradition, one reason for pre-puberty marriages for women may be labor considerations on the part of the families. For example, a young girl entering into a man's household not only lends prestige as a new bride but represents an additional source of labor for the household. Sometimes, a family may offer their young daughter in marriage with the agreement that the groom will come to live with the bride's family. He will then contribute his labor to the welfare of the bride's household.

To date, virtually all of the married informants have spouses who are from villages not far from their home community. Consequently,

ties with both affinal (n-laws) and consanguinal (blood) kin are quite strong. If either spouse has a grievance or a complaint about the marriage, they can easily contact their respective kin for support.

During their married life, women generally give birth to several children (ten or fifteen is not uncommon). The incidence of child mortality, however, is perceived as being high. Therefore, poor parents view giving birth to several children as a good precaution against the ravages of death. There seems to be a common belief that in order to have at least one child alive by the time one reaches old-age, one must have more than one child.

Informants commonly attribute the frequency and total number of births a person has to supernatural determination (to Allah, if Muslim and to the gods, if Hindu). Several state specifically that the frequency of births is not to be tampered with by the hand of mortal man. Similarly, informants do not appear to think that several children represent a significantly larger economic burden than a few children. In accordance with these views, knowledge about contraception and the use of contraceptive devices are extremely low. The motivation to change the existing patterns is also low.

#### Health and Education

In any one poor family, the incidence of illness seems to be relatively high. Most informants complain about frequent "fevers" and gastrointestinal maladies. Commonly, any one informant has experienced at

least one major illness in his or her family. - Some informants recall several major illnesses in their family.

Accompanying the occurrences of both major and minor illnesses is an active concern about health generally. This concern influences informants to take actions against ill-health. When illness strikes, the most frequent source of health care contacted by the poor appears to be the village healer. Such village healers offer a variety of skills and medicines (including Western drugs). However, these healers seem to have no standard form of training--ranging anywhere from an apprenticeship with another healer to once having worked as a servant for a physician. Healers often embark upon other money-making enterprises in the village besides health-care. Most healers are relatively poor themselves and have much in common with their poor patients--both socially and economically.

A secondary source of health care for the poor seems to be the private physician. These medical people concentrate the majority of their income-producing activities in health care. They have had at least some formal medical schooling and usually live in rural towns. This means that their poor patients (or a member of the poor patient's family) must travel to the town to receive treatment and medicines. Both the private physician and the village healer charge a fee for their services.

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2 An illness is considered major or serious in this instance if the illness debilitates an individual for a long period of time or if the illness is fatal.

Among the informants interviewed so far, none regularly utilize institutional health care services. Such institutional health care facilities include government health clinics and the "free" charitable wards of hospitals. One of the reasons informants mention for not utilizing institutional health care is that they feel the health care is ineffective. Those who have tried it say that the medicines given did not help them with their problem and were "weak".

Some informants have also experienced corruption at institutional health centers. These instances of corruption are usually characterized by health center employees demanding high cash payments from the patients before providing the "free" health care the institution advertizes. The amounts of money asked for are extremely high when compared to the cash resources of the poor or even when compared to the cost of health care from private physicians or healers.

Unfortunately, some sorts of health care (such as surgery or specialist care) are often only available at the institutional centers. Some poor are therefore denied such services because of the corruption. One informant blamed the fact that his son is now a cripple on his inability to pay the bribery fees at a local "charitable" hospital. Even among those informants who have not personally experienced corruption at a health institution, there are suspicions about whether such health centers generally attempt to exploit the poor.

Whatever type of health care is sought, the cost of health care is always high for the poor family. Instances of illness usually require the family to borrow money in order to pay for the health services obtained and for medicines. Commonly, the first source for these loans is a relative. However, if the illness spreads to other members of the family or lasts a relatively long time, then money must sometimes be borrowed from a moneylender.

Coinciding with the health status of the poor, the level of educational attainment is also generally quite low. Some informants frankly believe education to be completely beyond their means and an exorbitant luxury for their children. One reason for this belief is that education is expensive in that it demands some cash outlay for supplies and for tuition (after the child has reached a certain grade). Education is also "expensive" because it removes the child from the subsistence activities of the household. In many poor households, the contribution of children to subsistence is considered to be significant.

For example, children (especially older girls) often take care of their younger siblings so that their mother can devote her time and labor to such things as grain processing.

Children (particularly boys) also directly contribute to the household's food supply by fishing in the rice fields. The foraging for cooking fuel and the cutting of fodder (for sale or for consumption) are other jobs performed by children.

Therefore, the loss of children to schooling can represent a rather sizable economic burden. The length of time during which girls would be potentially available for schooling is also shortened by their becoming eligible for marriage after the age of ten.

#### Formal and Informal Economics

When considering economic functions of poverty in Bangladesh, there is a very prevalent tendency by agencies and analysts to concentrate solely on formal economic indicators. This is particularly evident in the prominence attributed to cash, cash flow and cash reserves. However, the case studies suggest that there is a significant amount of informal economic activities among the poor.

Interviewing and observation show that the poor can obtain resources and services without cash. For example, one informant reports that he is able to have his field ploughed by a person with a bullock team and a plough in exchange for some labor in the fields of the plough-owner. Cash is not a part of this exchange of services; but, each party acquires an economic benefit.

Another example of an informal economic exchange is the pattern of absentee animal ownership. In these instances, a poor household agrees to tend and care for a number of animals belonging usually to a

larger-scale farmer. The animals are brought to the household of the tending family where they are cared for over a pre-determined length of time (generally until the animals reach maturity or until they reproduce). After the agreed upon time period, the animals are returned to the owner and the tending household is given one or more young animals for their services.

One informant once worked in the fields of a small landowner in exchange, at least initially, for a subsistence living. The landowner gave the man lodging, food and clothing for his labor. At the end of more than a year in this relationship, the man decided to leave the service of the landowner and was given two young horses as an additional reward for his labor.

Besides, the informal economic system of payment for labor and services, there is also apparently a tradition of non-cash trading which is quite active. Essentially a system of barter, goods are exchanged for other goods without cash entering into the transaction. Such non-cash trading can occur at one of the formal market places, between subsistence farmer and full-time merchant. Non-cash trading may take place in the country-side between farmers as well; but additional investigation is needed to verify this practice more thoroughly.

Nevertheless, the presence of informal economic activities is strong enough to suggest that any economic appraisal of the rural poor is incomplete

without some attempt to measure the informal economy. That the rural poor follow, at least in part, informal economic practices seriously questions the reliability of any cash income figures as an absolute indicator of economic status in rural areas.

#### Orientation and World View

An attempt in the case studies is made to gather some information about how the poor perceive the circumstances of their life. When asked directly what do they think is their greatest difficulty in life, informants usually reply it is obtaining enough food for their family. Clearly, they feel that it is a struggle to subsist adequately and subsistence requires constant effort.

In addition to the struggle to subsist, there is a realization among the poor that they are basically powerless. Because of their powerlessness, many informants recognize that they can be, and often are, exploited by those with power and resources. Furthermore, all informants are aware that: they are victims of corruption of one form or another; they can be easily pressured into voting for an elite family in local elections; their jobs are precarious and employment is subject to the whim of the economic elite; and, that they are largely excluded from local decision-making.

This awareness produces some bitterness. But, it also helps to foster among the poor a fatalism toward their lot in life. Part of this

fatalism is an underlying belief that it is futile to try to change their circumstances. Thus, one informant said, "Even Allah does not love the poor"-- implying that requests for supernatural assistance in improving the life of the poor bring no results.

When the prospect of a government program intervening to help improve their life is suggested, the informants openly scoff bitterly at such an idea. They consider government action on their behalf as a fanciful, highly improbably possibility -- an action they believe never to have occurred in the past.

To the poor, the government represents an unknown entity. It is a very distant, high status organization with positions held by members of the elite. They know the government confers an awesome power and authority upon its representatives. Many informants believe that government action and programs are primarily for the local elite and exclude poor people. As an overall entity, the government is somewhat feared because it is not understood and because of its power.

Beneath the fatalism and the futility, all the poor informants exude a quiet pride in being able to survive and produce a family in the face of such adversity. Despite complaining about their circumstance and the difficulties they encounter, the informants persist. With this persistence comes and individual recognition of accomplishment.

Summary

The narrative above discusses some of the patterns of rural poverty which are suggested by the first series of interviews. As such, it is a generalized and preliminary analysis of the data collected to date. The transcripts of the interviews themselves (included in the appendix) represent the major body of data upon which the analysis is based. Supplementing the information from the interviews are the observations made in the field while conducting the interviews.

The current data base is incomplete; but, the case studies are continuing. During the upcoming months, the interview schedule will be expanded to include farmers with farm land of more than two acres. It will also include rural families which derive the majority of their livelihood from other than agricultural sources. When more data are in, a more complete analysis will be possible.

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**APPENDIX :**

**Transcripts of the First Series  
of Interviews**

Oct. 19, 1978

Informant #1

Thana: Tangail

District: Dacca

Informant: male, age, 53 yrs. He is a Hindu with ten years of education.

He was born in Shinhuragi, the village in which he lives. His father was also born here. He says that his family has lived in this village for the last 7 generations. He has one brother and two sisters. His brother also lives in this village. One of his sisters is married and lives in the village. His other sister is married and lives in another village.

His father owned .38 acres of land for farming. Upon his father's death, he and his brother both inherited half of the farm land (.19 acres each). He also inherited his father's house in which he now lives. He says that the house has needed repair for the last two years but he does not have enough money to repair it. When asked what was wrong, with the house, he replied that the roof frame has rotted away and has broken. He fears that the roof is slipping. He also says that the fence which shields his compound from the eyes of strangers (non-relatives) is falling down.

On the land he inherited from his father, he used to grow cane and reeds. From these, he and his wife would weave "Patti" (mats) for sale. People buy these mats for sitting or sleeping on. He no longer grows his own cane and reeds, however. This is because he no longer owns any farm land.

When asked what happened to his land, he said he was forced to sell his land during the 1974 famine. He needed money to augment his income because the price of rice went from 3 Taka a seer to 10 Taka a seer. He had to have more money than he was earning to keep feeding his family. He felt the only way he could get extra money was to sell his land. When asked to whom he sold his land, he answered that he sold his .19 acres to his brother for 2,000 Taka who still owns the land. He now must buy the cane and reed he uses to make the patti and he says the price for the raw materials for making Patti is increasing. This makes the economics of Patti-making harder for him and his family.

He has three living children, two sons and one daughter. He also had two other daughters who are now dead. One of these died at the age of two years, apparently from small pox. The other died at 18 years of cholera. At the death of the older daughter, she had already been married for 5 years (having married at the age of 13).

Before this daughter died, she gave birth to a son. This child (a grandson of the informant) also died after living for 6 months. The grandfather said the child just seem to "dry-up" to skin and bone (perhaps a victim of malnutrition).

This man has two other grandsons who are the children of his eldest son (the only one of his two sons who is married). The elder son had eight years of schooling and the younger, nine years of schooling. The informant's only living daughter has never been to school.

When asked about the education of his children, he says that education is a "good thing" but that he is a poor man and education costs money. Up to grade 5, education is free, but after that, there is a tuition. The tuition is: 7 taka per month per student for grade 6, 8 taka per month per student for grade 7, and, 9 taka per month per student for grade 8. As the grades go higher, the costs also increase.

Both of his sons are Patti-makers like him now. He told us that one of his son's (presumably the younger one) wanted to keep going to school to learn a "profession". But, he said he could not afford additional schooling and the boy already knew much about making "Patti".

He says that in making Patti his wife does the weaving while he works on preparing the reeds into soft strips which are weavable. His wife has helped him with this work since they were married. He was 18 when he married, his wife was 13. But, he feels it is harder now to make a living since he had to sell his land. Having to buy the cane instead of growing it drives up the cost of producing the finished mats.

He sells the finished mats to a wholesaler who comes from the market to buy his product. The price he receives for the mats range from 20-30 taka each. At the market, he says the price will be about 5 taka more. He estimates that he earns anywhere from 5 to 7 taka a day from the making of "Patti".

Related to his income, he considers his greatest problem in life is getting enough food for his family. He says this even though he says he usually eats three times a day. When asked if three meals a day is not enough, he says that only one of these meals is rice, the other two are wheat meals. Due to poverty, he eats wheat. If he could afford it, he would rather have all rice meals. (He apparently considers rice to be "food" whereas wheat is just a substitute filler which gets him by until his next meal of rice). He says he rarely eats fish or meat.

While on the subject of food, we asked if he has a ration card. He replied yes he holds an "A" category ration card, but for the past

year, he has received no rations. We asked to see his ration card and it showed that the last time he received a ration was January 21, 1977. At that time, he got about one or one and a half seers for each member of his family. The card also showed that he has received rations a total of twenty-one times since 1972.

Other "A" ration card holders in the village experienced the same infrequency for the distribution of rations. Those listening to our informant tell his story about the rations commented that the "C" ration card holders must be getting the rations because they have enough money to bribe the distributors to give them the rations. This prompted a good deal of sarcastic joking about the cards and the rations. Our informant concluded by noting that his "moth-eaten" card is providing food for the insects but it obtains no food for him or his family.

We closed our conversation by asking him about his general health. He said that he and his family frequently suffer from fevers, colds, and "stomach problems." When he or any member of his family is sick he usually contacts the self-appointed village "healer" (who once worked for a doctor). This "healer" makes a diagnosis and offers medicines, all for a price. Should he have to borrow money for this

fee, he says he would normally seek a loan from his relatives. Our informant said he does not go to the clinics or the hospital at the Thana headquarters. When asked about family planning, he said that the number of children a man should have is the wish of the gods, it is not a matter left to the hand of man.

On this note, we ended our interview.

Oct. 19, 1978

Informant #2

Thana: Tangail  
District: Tangail

Informant: Male. Age: Unknown (about 50-55 as a guess).

Religion: Moslem. Married.

He says he is an agricultural laborer who has lived in this village for about 22 years. But, he was not born here. He was born in "Aita", his father's village, which is about one and a half miles away. His father had a small piece of farm land and was a minor civil servant who worked in the local revenue office. He owns a small house which rests on .17 acres of land. Closeby his house, he has a small vegetable garden. He owns no farm land.

The land he now owns he bought for 700 taka, he did not inherit it. He said he did inherit .45 acres of land from his father but was forced to sell the land long ago when he was young. When asked why he was forced to sell the land, he answered that it all came about shortly after his father's death and involved a "matbur" (influential man of status and means) in his father's village.

Following his father's death, he went to work in the fields of the "matbur." Soon, he learned that another man had laid claim to the land

he had inherited from his father, saying that it really belonged to him and that the informant's father had no authority to will the land to his son. Our informant then became worried and upset so (following the traditional method for settling disputes in the village), he went to the "matbur" for help.

Upon hearing the case submitted by our informant, the "mat" suggested that he would buy the land for 200 Taka. He told our informant that since he was a "matbur" the other claimant for the land would never be able to win his case. The other claimant was not a "matbur" and therefore statusless and without significant economic resources in comparison. The powerful members of the community would surely honor the "Matbur's" purchase. The "Matbur" then told our informant that he could come back to him in two years (after the issue of the land was forgotten) and he would sell our informant back his land for the same, very low 200 Taka price.

But upon returning after two years, our informant found that the Ma was not willing to sell back the land. Our informant then went to other large landowners in the village to ask for their assistance in returning his land. When these people investigated the matter, the "Matbur" said that he had already given the land in question to one of his sons and that his son did not want to give it up. Therefore, out of regard for his son he could not sell it back.

During the investigation at this time, our informant learned information which makes him suspect that the "Matbur" wanted his land even before his father died. He also believes that the "Matbur" arranged to have another man make a false claim on his land so that he would be forced into asking the "Matbur" for help.

After he realized his land was hopelessly lost, he moved about from one place to another, selling his labor in the fields. Eventually, he came to the area of this village where he settled down and married. He married when he was about 20 years old. At that time, his wife was 14. He has three children who are living: two sons and a daughter. His two sons are also agricultural laborers. One son is about 21 years old, the other is about 15. The daughter is married and lives in the neighboring village.

His wife has given birth to five other children (8 in all), but, these have all died. One, a son, died when he was approximately 20 years old. He died from an infection (tetanus?) which originated as a boil on his chest. A daughter died at the age of ten when she became sick with high fevers and then chills (probably malaria). Two other daughters died shortly after birth with the same symptoms of fever and changing to a strange color of blue (perhaps umbilical cord tetanus). The fifth child was born prematurely in the eighth month and died at birth.

We asked if any of his children had been to school. He answered no and that he also had no schooling and could not read or write. We then asked what was his greatest difficulty in life. He replied that it is his health. He has been suffering the past few years from asthma. He says he also frequently experiences fevers. His health tells him he should stop working but he feels he must keep on working to help earn a livelihood for his family. When working in the fields, he says his asthma makes him work slowly and that sometimes he must stop because his breath is too short.

Once he went to the Thana charitable hospital to seek treatment, the staff there gave him some medicine which did little to make him feel better. So, he went back and saw a doctor. The doctor told him he was seriously ill and should have treatment at the hospital. When our informant agreed to the treatment, the doctor told him he would have to pay 200 Taka just to be admitted. When our informant said he did not have that kind of money, the doctor made it clear that without the payment, there could be no treatment at the "charitable" hospital.

Our informant said that he and the other residents believe that the hospital is only a bribery business for doctors and generally do not go. He says that when he has fevers he simply rests and consults no-one (his wife also apparently has a goiter).

A neighbor of our informant who was listening to the story about the incident at the "charitable" hospital volunteered one of his own. He said his son had an accident and broke his leg. He took his son to the Tangail hospital for treatment. The doctors there told him they had no supplies or instruments so they could do nothing, but, if he could pay them 250 Taka, the doctors would arrange for treatment.

Our informant's neighbor told them that by selling his belongings he might be able to give them 50 Taka. The doctors told him this was too small a sum and that they could do nothing for that amount. Angry and disgusted, the man took his injured son back to the village where he was treated with whatever traditional medical knowledge they possessed.

The neighbor says his son survived but that the boy is now lame and will be a cripple for the rest of his life. He added that he almost wishes his son had died in the accident because now he cannot lead a productive life. He will not be able to work in the fields but still, he will have to eat. Our informant nodded in sympathetic agreement to his neighbor's feelings.

We then asked our informant about his work. He told us he works in the fields of several different landowners ploughing, planting, weeding and harvesting. He works with rice, jute or any other crop

which is grown in the area. His pay is anywhere from 2.50 to 5.00 Taka per day. The pay is determined by the landowner. When asked if he ever asked for higher wages, he replied that he is afraid to ask for more pay -- besides, he said, what landowner would seriously listen to his request.

He does not work all the time because he cannot always find a job to do in someone's fields. He estimates that he has work about 18 days a month, although he would like to work more often. Even during harvesting and planting time, he says he cannot get full-time work and that the longest job in anyone field is 3 or 4 days.

Because there are more people who want to work in the fields than there is work to do, there is a stiff competition for the work which is available. He has often lost opportunity to work because he learned about the upcoming jobs too late. In these instances, when he goes to talk with the landowner to offer his services, he finds others have already made arrangements to do the work even though the work is to begin at some time in the future.

He says he must go to the landowners early to make appointments to work in their fields. Then if he doesn't accept the pay which is offered or agree to do what the landowner wants, the landowner will simply offer the work to someone else.

Related to the frequency of his work, is the amount of food which is available in our informant's household. Although he and his wife pool their collective earnings to support the household, he says that about one day a week there is no food to eat. (The day we interviewed him, his wife said there was no food to cook). Usually, he says he eats two meals a day: one rice meal and one wheat meal. Sometimes, there is only enough for one meal.

We asked him more about his relationship with the landowners in the village. He said that during planting and harvest season when landowners need workers, then he has good relations with them. At other times of the year however, he says they do not even want him close to their houses.

Another time when landowners are friendly is before elections when they are asking for the vote of the workers. Upon hearing this, one of our informant's neighbor complained that the landowners are not so congenial even at election time because the landowners tell them who to vote for. This neighbor feels he has no choice in voting in the local elections because he fears that if he does not vote as instructed, his home may be burned or members of his family beaten. Besides, he says the landowners are the ones who offer him work.

We then inquired if our informant had a ration card. He replied he had a class "A" category ration card but that he had not received any ration for over a year. In the previous year, he was given only one ration. Two years ago, he remembers receiving three or four rations of wheat (each about 3 to 5 seers).

When asked why he had not received any rations for over a year, he suggested that the rations are for the wealthy (people with influence) not for the poor (people without the means to influence). About a year ago, his card and the cards of his neighbors were taken by the distributors. The distributors told the villagers they were taking the cards because new ones were going to be issued as a replacement for the old cards. They said the new cards would be given to the villagers in a short time. But, our informant and his neighbors have heard nothing of any new cards since then. (It is possible that the distributors are now keeping the rations meant for these villagers while recording on their cards that they have received the rations due to them).

While sitting in our informant's small hut, we noted that there was a card on the wall and asked to see it. It was a family planning worker visitation card which records the number and frequency of visits. We then asked our informant what the card was. He answered that he

was not sure but that he was required by the "government" to keep it and show it upon demand to people who sometimes come to the village. He says that people stamp the card when they come.

When asked if these visitors who ask to see the card ever give them contraceptives, he replied no and said that they rarely stay long and say very little when they are at his house. (He apparently associates the family planning card with some sort of mystical official function but is unaware of any connection with family planning). We asked if he has ever used any contraceptives, he said no.

While I was writing down this information about the family planning card, I was asked by our informant, "Gentleman, whatever are you writing so much about the poor people? God, himself, does not love the poor people; so what help will your writing do?"

Not having a real reply, I said that I was just trying to learn about the way he lives. One of his neighbors then suggested that poor people have a "longer" life than the wealthy, even with the suffering. He implied that the longer the life, the more the suffering; and, the more the suffering, the longer life seems to be.

As evening was approaching, it was getting darker inside the man's hut. We inquired about what our informant did for light when night came. He said he had a kerosene lamp if there is a reason to

have a light. Normally, however, he tries to finish all of his activities before dark so that he can save the kerosene. He says kerosene is expensive.

On that note, we thanked him for his time and ended the interview.

Date: October 20, 1978

Informant # 3

Thana: Shibpur

District: Dacca

Informant: Male. Age: Unknown (he says he was 6 months old during the "great famine." He appears to be approximately 50 or 55).

When we arrived at his home, our informant was sitting in front of his home with bundles of grass scattered about him. He was in the process of repairing his thatched roof. As part of this procedure, he gathered tall grasses from the countryside around the village. The grass he gathered he then cuts into equal lengths for attaching to his roof. He was in the process of cutting the grass when we inquired if we could ask him a few questions about himself.

He has lived in this village since he was born. His father was born in another village about five miles away. His father was a farmer and at one time owned 3 6 acres of land. But, during his father's life-time, the land was slowly sold piece by piece to get money to pay back loans and in order to have money for living expenses after crop failures. Some of this land, he thinks, was bought by moneylanders (he says it happened long ago and it is hard to remember who bought his father's land).

By the time of his father's death, there was no longer any land. He, therefore, inherited no land from his father. Nevertheless, he presently owns a total of .4 acres. His house and a small garden is on .1 acres and he farms the remaining .3 acres. The .4 acres he inherited from his maternal uncle.

On his .3 acres, he grows rice and jute, however, he says his land is not very fertile. He averages only four maunds of paddy and one maund of jute over the course of a year (which includes two growing seasons). All the paddy he grows he keeps for his own consumption, so he sells none of it. His jute he does sell and he takes the jute to the market himself to make the sale.

Even by keeping all the rice he grows, he still must buy food. The money he receives from the sale of the jute is not enough to meet his needs for cash so he works as a laborer in the fields of others. He says he works on his own field for only about five months of the year. For the remaining seven months, he looks for work in others fields.

However, he reports that it is hard to find agricultural work. Most of the work is concentrated during the planting and harvesting times. Even then, there are more people looking for work in the fields of the landholders than there is work and there is competition for the work which is available. Because he is "old" and "weak" (he is bent and cannot stand straight any longer), it is harder to get jobs

and to do the work if he gets it. He says he feels old before his time. (The reason for this he attributes partly to heavy labor and partially to a lack of enough food).

When he is able to get agricultural work, he says he is usually paid 6 Taka a day. This wage remains about the same even though he has worked for several different landowners around the village.

We then asked him about his family. He said he was approximately 27-30 years old when he married his wife. She was 15 at the time. She was born in another village about two miles away and moved to this village when she married. Her father was a casual labor laborer in the fields of that village. Her only brother has moved away from this area to Pabna District where he works as a weaver of cloth.

He has six children who are living and has had no children who have died. Five of these children are males and one female. His two oldest sons also work as agricultural laborers. The remaining four children are fairly young. The oldest son is about 25 years old and is rather small. (A relative of our informant, upon hearing this, concluded that his eldest son was small because he has had to work so hard -- the amount of work affected his growth).

We asked our informant if he or his children had ever gone to school. He answered that he has had no schooling and neither has any of his children. At this point, his wife (who was standing behind a woven-reed screen in accordance with the practice of "Purdah") said that her children must help out with work in their house and the houses of others so they cannot be spared to go to school.

Switching the subject somewhat, we inquired if he owned any animals. He replied he had only one baby goat. He obtained the goat through an arrangement he made with a farmer who owns several goats. This farmer lives about two miles away and is a distant relative. As a part of this arrangement, he took a female goat from the owner and raises it. He grazes it and cares for it. When the goat gave birth, his payment for his work was one of the baby goats. The mother and the other kids have been returned to the owner now.

He owns no other animals. He says if he owned two bullocks then he could begin sharecropping. Without bullocks, he says no one is interested in him as a sharecropper. He must hire the use of two bullocks to plough his own field. He pays for the use of the two bullocks by working on the land of the owner an appropriate number of days to cover the value of the bullock rental.

We asked if he has to borrow money for the costs of raising crops in his field? He answered yes, every season he must borrow money. Presently he owes a total of about 100 Taka. He borrows money from a variety of different landowners and similarly, his present total debt is divided among a few landowners. For repayment, he will work in the fields of his creditors for the number of days (multiplied times 6 Taka) equivalent to the amount he has borrowed. He said he usually repays most of his loans in labor because he can get very little cash.

We then inquired about the number of meals a day our informant eats. Usually, he said, he eats one meal a day, but he would like to eat three meals. This prompted us to ask about whether he was a ration card-holder. He is a category "A" card-holder, however, the last time he received a ration was over a year ago. At that time, he remembers getting between 1 1/2 to 2 1/2 seers of wheat.

He thinks that the ration distribution system no longer exists. He also believes that the "food for work" program has replaced the rationing system so he does not complain. He said one of his sons worked on a "food for work" project last year. But, none of his family have been able to get employment on a "food for work" project this year. They tried and found that there were too many people who wanted to work on the project -- so they were turned away.

Concerning his health, our informant said that he and his family often have illness in the form of fevers, intestinal problems and colds. When these illnesses come, he contacts the village "healers." These "healers" charge him for his services, but he can pay for their services by working off his debt in their fields.

He reported that he once went to the "charitable" dispensary at the thana headquarters when he was suffering from a fever. The staff there gave him some medicine. However, he said the medicine did not cure him so he had to "cure" himself. After this episode, he has not gone back to the dispensary. He feels that, in general, he can not afford the prices which doctors and hospitals charge, (and besides he would not be able to pay for their services with his labor).

It was becoming obvious that our informant wanted to get back to the task of repairing his work, so we ended the interview at this point. In parting, we asked how many lungis (the common cloth garment worn by men). He replied that he only owned the one he was wearing. His wife added that she owned but one sari and that she has worn this sari for over two years now.

Date: October 20, 1978

Informant #4

Thana: Shibpur

District: Dacca

Informant: Male; Age: 35; Married; Muslim.

We began the interview by asking our informant about himself and his family. He was born in this village. His father is now dead but used to be the village "mullah" (holymen) when he was alive. Our informant said he married when he was 27. His wife is from a village about one mile away. She was 15 at the time of their marriage.

From their marriage, he now has two daughters -- one 8 years old, the other five. His wife gave birth to a third daughter after only eight months of pregnancy; but, the baby died shortly after birth.

While he was growing up, our informant had seven years of schooling. Part of the time he spent going to school, he lived with his mother's brother. His uncle was a weaver and he became interested in the weaving of cloth. When he came home from school, he would sit and practice weaving at his uncle's loom. And, in this way, he learned how to weave. He returned to his father's home when he finished his schooling. He says his wife went to school for two years.

In talking about his father, our informant said that besides being the village "mullah", he owned approximately five acres of land. His father also took a second and younger wife later on in his life (our informant's mother was the first wife). As part of the arrangements for this second marriage, his father gave 2.6 acres of his land to his second wife. Therefore, at the death of his father, our informant and his three brothers inherited equal shares of the remaining 2.4 acres.

Of the .6 acres which he owns, our informant has his house, a working hut and a small garden on .3 acres. The remaining .3 acres, he devotes to farming. On his farm land, he grows rice and occasionally jute. He does all of his own farm work and owns no bullocks. When he must plough his field, he "rents" bullocks on the "badla" system in which he agrees to work for two days in the fields of the bullock owner in exchange for the use of the bullocks.

At the start of each growing season, he says he must borrow money to cover the cost of the materials he needs. He always borrowed from moneylenders, in the past. Recently, he learned of an agricultural cooperative which would provide "low-interest" loans if the cooperative members used High Yielding Varieties (HYV) in their fields. He joined the cooperative and decided to try it out.

However, he has not been pleased with the cooperative. He says that he does not always want to use HYV's every season, so he could not always get loans from the central cooperative bank. This he found annoying and turned to the traditional moneylenders on these occasions. When he did use HYV's, he normally borrowed from 300 to 400 Taka for the season at a 12% interest over a 6 month period (24% for a year).

He liked the interest rate but he discovered the 6 month limit on the loan was too short a time period. At the end of the 6 month period, he said his crop was often still in the field and unharvested. At that point, the supervisor of cooperative loans would come to him and demand repayment. The cooperative supervisor even threatened that if the loan was not repaid on schedule, he would call in the police.

The prospect of the police frightens our informant. So if his harvest was not yet in and his cooperative loan was due, he would sell his crop unharvested to landowners. The sale was accomplished by asking the interested landowner to look at the field and make an estimate of the amount which will be harvested. This amount times the expected market price is what our informant receives for the sale. After the sale, all work and harvesting is done by the purchaser or the purchaser's agents. Our informant does not work in the field again until after the harvest is complete. Any of the harvest which exceeds the estimate made by the purchaser is kept by the purchaser or sold as a profit.

Our informant says he does not like to have to sell his crop before it is harvested in order to pay back his loan from the cooperative. He prefers the moneylenders with their higher rates of interest (they charge him 50% interest for a 6 month period). The moneylenders give him plenty of time to payback his loan after the harvest (the longer the time spent in paying the loan back, the more profit the moneylender makes).

Because of the early collection of the cooperative loans (and the threat of police intervention), our informant no longer borrows from the cooperative and now deals primarily with moneylenders. He says he still sometimes grows HYV's in his field because he can get irrigation from a deep tube well.

Aside from working in his own field, he also has worked as a laborer in the fields of others. He worked as an agricultural laborer each year for the past several years. But when he was working in the fields of others, he thought he could earn more money if he could use his knowledge of weaving. So, he and his wife decided to buy a loom and augment their farming income by weaving. He realized, however, that a loom is expensive.

Over time, he was able to borrow a total of 1,000 Taka (the cost of a loom) from his wife's relatives. He purchased a loom eight months ago and has it set up in a separate hut. He has not yet repaid

the loan he got to buy the loom originally. His wife's relatives have already paid him a visit to ask for repayment. He told them he did not have enough money and so they left. Still, he feels pressure now to pay back the loan soon.

With the loom, he weaves sari's from yarns which he buys already dyed in the market (there is a weaving industry not far from the village). He says he does not weave lungis or any other items; he specializes in sari's.

In order to buy the yarns and other raw materials for weaving, he must borrow money from the moneylenders (again at 50% interest over a 6 month period). When he finishes the sari's, he takes them to the market and sells them himself. The average market price for his sari's is about 35 Taka. He repays the loan with the proceeds of his sales. Then the cycle begins anew. He says he must sit and weave for 10-15 hours a day in order to make a profit of 10 Taka while the moneylender sits doing nothing all day and also earns money from his weaving.

We asked him what he thought his greatest difficulty in life was. He answered it is getting enough food for his family. He normally eats two meals a day. His family prefers to eat rice rather than wheat. Even though wheat is less expensive than rice in the market he would rather

buy a smaller amount for a given amount of money and eat rice. With rice meals, he commonly eats "gur" (a type of molassis) and chapati. Fish are sometimes eaten with meals; but only rarely because fish is expensive.

Concerning ration cards, he is a class "A" ration card holder. The last time he received a ration was two years ago. He says the rations are still coming from the central government because every once in a while one or two families in the area are given a ration. However, he is convinced this is nothing more than a show. Since he and his neighbors have received no regular issues of rations, he believes that the "Panchayats" (Union Council) and the council chairman keep all the rations for themselves.

When we inquired about his health and the health of his family, our informant replied that just eight days ago he has recovered from a severe fever which he think was typhoid. He said he was bedridden for a month and lost his voice entirely. His wife and both his daughters came down with fever and similar symptoms. During this bout of illness, he sought treatment from the village "healer." The "healer" diagnosed his family's illness as typhoid and gave them medicine.

For the service of the village "healer," our informant had to pay the man 300 Taka. This amount covered the cost of the "healers" efforts and the medicines (which all came from the "healer"). Our informant did not have sufficient cash to pay his health bill so he borrowed the 300 Taka (at 50% interest over just part of the year) from the same moneylender who finances his weaving supplies.

Generally, whenever a member of the family becomes ill, he contacts the village "healer" or a homeopath who can give some form of medicine. Our informant says he has gone to the hospital at the thana headquarters; but, he claims that the doctors there usually tell him they have no medicine to give (perhaps, insinuating they might have some to sell). On the other hand, the "healer" or homeopath, always has "medicines" to give. End of interview.

October 23, 1978

Informant #5

Thana: Nagarpur

District: Tangail

Informant: Male; Age: 25; Single.

Both he and his father were born in this village. His mother was born in another village approximately two miles away. Not long ago, his father died of a throat ailment (perhaps throat cancer) at about the age of 60-65 years (he is uncertain about his father's age). His mother is still living in the compound, but she has poor eyesight.

Other family members include one brother and one sister. The brother is also unmarried and lives in the same compound. His sister is married and lives in a village closeby. She has four sons and one daughter. Although already married for twelve years, she did not originally marry until she was about 25. Our informant said that the reason his sister did not marry until "relatively late" in life was because of concerns about a dowry. Apparently, his mother and father were traditional-minded enough to delay their daughter's marriage until they had acquired a sufficient amount of goods for a "proper" dowry.

Our informant once had a second brother. This brother joined the army as an enlisted man and moved away as a very young man. Following the "counter-coup" not long ago, the army sent word to the family that he had died of malaria. The army never returned the body so there is some question in the minds of the family about the true cause of death. The army did, however, return some of the brother's personal belongings. These included a blanket and some bedding which the army issued and our informant now uses these.

Our informant has never been to school. He says his brothers and sister also did not attend any school. Both his mother and his father had never had any education.

At one time, his father owned 5 "paki" (1.75) acres of land. Except for the land on which the living compound sits, most of that land was devoted to agriculture. His father worked the land himself and did not hire agricultural laborers. During his father's lifetime, debts could not always be repaid and some of that land had to be sold to acquire cash. By the time of his father's death, there was only .94 acres left. Our informant therefore inherited .47 acres which is the amount of land he now owns.

On his farm land, he grows rice, jute and sometimes mustard. He and his surviving brother (who also owns .47 acres) assist each other in

doing all the farm work themselves. They do not hire any farm workers. He and his brother owns a cow and a small bull (also inherited from the deceased father). They use these two animals for ploughing. Since cows are not normally used for ploughing and because the bull is small, they do not rent out the animals for ploughing the fields of others.

Last year, he and his brother grew rice. They sold some of the crop, preferring to keep it for their own consumption. But the harvest only lasted them for four months. The remaining eight months, they had to buy rice. This year, together, the two brothers harvested about five maunds of jute. He and his brother will take this jute to the market and sell it themselves (the current price is about 40 Taka per maund).

Our informant says he and his brother are not planting rice this season. They will allow their land to remain fallow. Part of the reason for this is that the drainage system has changed due to some road construction and their land is now less suitable for the growing of rice.

At the start of the last growing season, he and his brother borrowed 900 Taka from a moneylender in the next village. The moneylender is charging them 15 Taka a month in interest for every 100 Taka which was borrowed (180% per year). They have not borrowed from this man before but he is well known as a source of credit in the area. The moneylender is supposed to own about 15 acres and is an active cattle-trader.

Our informant said he has tried to get loans from banks at the thana headquarters. But he says he cannot get loans from banks because the bank personnel always demand too much money in bribes and "bokshesh." He cannot afford to pay the amounts they ask before the cropping season.

We asked if our informant if he used fertilizer in the last growing season. He replied, "no". He says he only uses fertilizer when the land "goes bad" and plants do not grow well on it.

Aside from farming, our informant turns to other pursuits in an effort to make a living. He works as an agricultural laborer in the fields of others for at least two months out of a year. Agricultural work is hard to find in the immediate area (probably due to the number of people wanting to do farm labor). Frequently, he must travel to distant villages to find farm work. For this farm work, he can earn 4-5 Taka a day. Sometimes he works in the fields of the "richest" man in the village. This "rich" man owns about 35 acres and is the major employer of agricultural labor in the community. Our informant said that even his father worked in the fields of this "rich" man toward the end of his life. Our informant added, however, that his father did not work as a laborer in the fields of the "rich" man until after he sold sections of his land.

He has also worked on two "food for work" projects. He says he would like to work on such projects more often but the competition for the limited number of openings is strong.

During any given week, our informant says he often fishes in the paddy-fields, streams and other bodies of water closeby. Much of the small "paddy-fish" he catches he keeps for food. Presently, he can fish in the paddy-fields belonging to others. But he is concerned because with more and more people living in the same area, he fears landowners may soon no longer be permissive towards fishing. He thinks the time may come when the fishing will be restricted to the family or agents of the family who own the land.

We then asked our informant about the food he eats. He says he generally eats two meals a day. He prefers rice and with the rice he eats the "paddy-fish" he catches three or four times a week. Only during festivals such as "Eid-ul-Azha" does he eat meat. When he is ill, he sometimes buys sugar to eat. He has no ration card.

We then inquired about our informant's health. He reports that he and his brother frequently experience stomach and intestinal disorders. When illness strikes, he usually contacts the village "healer." The "healer" charges 10 Taka for his services on each visit and, in addition, the cost of the medicines. To pay the "healer", he must occasionally borrow money from either relatives or from a moneylender.

At the thana headquarters, there is a "charitable dispensary." He says he has gone there before when he was ill, but he found they did

little for him and gave no medicines. He does not go there anymore.

Since our informant is single, we asked if he plans to marry soon. He answered that he does not. He would like to get married but he says he cannot afford to support another person. He feels that if he had a higher income, he could more easily attract a wife.

In parting, we asked what is our informant's greatest difficulty in life. He replied that it is being required to work in the hot sun all the time just to make a living.

End of interview.

Date: October 23, 1978

Informant #6

Thana: Nagarpur

District: Tangail

Informant: Male; Age: about 30; Married.

He was born in the village of his father which is about three miles away. His father was a farmer who owned 19 "paki" (8 1/2 acres). At the death of his father more than 15 years ago, this land was divided equally among the surviving sons. Our informant and his eight brothers each inherited about .94 acres.

The years following his father's death were not always good ones. Both he and his brothers had to sell portions of their land in order to get cash to pay back loans and to have money "to live on." He finally had to sell all his land in this fashion so that he became landless. Of the nine brothers who inherited land, five are now landless and four still retain some portions of the original .94 acre plots. Each of the four who own land now own less than .94 acres.

This village is the place where his wife was born. He came to this village shortly after his marriage and has lived here for the past four years or so. He lives in the compound of his wife's father.

His only land is the .04 acres on which he has his hut. The land actually belongs to his wife. After her marriage, she was given the land by her father for a house. She is now fifteen years old. Having been married for five years, she married at the age of ten. Our informant and his wife have one small baby daughter. It is their first child. Neither he nor his wife have ever been to school.

He works as an agricultural laborer. His wife's father and her brothers also live in the compound and are also agricultural laborers. The houses in the compound are small and crowded together on what was once our informant's residential land. There is not even room for a garden.

Our informant reports that for one day's work in the fields he usually gets about 5 Taka. However, he says he sometimes will work in a field for only a meal of rice. On the average, he has some form of work for about nine months out of a year. He cannot get work during the remainder of the year. He works for a variety of different people -- whoever has work to be done. Sometimes he works for the man he considers the "richest" man in the community. This man owns about 18 "paki" (about 21 1/2 acres) of land. Frequently, this "rich" man employs men to work in his fields. But since there is great competition to work in these fields, our informant cannot always find work there.

Presently, our informant is building a new hut. He tore-down his old hut and is putting up the new dwelling on the same spot. To acquire the raw materials for this construction, he borrowed 50 Taka from a local woman. He has agreed to pay her 5 Taka for every month he does not repay her (120% interest per year). He is also indebted to two other moneylenders. To each, he owes 100 Taka (200 Taka total). The interest on both loans is 5 Taka per month for each 50 Taka's borrowed (10% a month).

Although he says he and his family have no health problems, he has recently recovered from an illness which was diagnosed as typhoid. For treatment, he went to a "private physician" who charged 5 Taka for each of three visits and then a separate amount for the prescribed medicine. He owes money for the cost of treatment as well.

In our informant's opinion, his greatest difficulty in life is money: the lack of it and finding the means to get it. He usually eats one meal a day and owns only the "lungi" he is wearing. He has no shoes and no shirt.

At this point in the interview, it became apparent that our informant was anxious to continue work on his hut. He explained that he had to obtain a few more items and that he wanted to finish the structure by nightfall. If he did not finish by nightfall, he and his family would have to find some other place to sleep.

End of interview.

November 28, 1978

Informant # 7

Thana : Shibalaya  
District : Dacca

Informant : Female. Age: ( "Only my father could answer this question " 40-45 yrs. as a guess. Muslim.

When we arrived at her housing compound, she was cleaning up the area before the main hut in preparation for sun-drying paddy ( rice ). We asked if her husband was around so we could request his permission to enter the compound to ask the family some questions. She replied that her husband had gone to the thana headquarters but ( somewhat surprisingly given our experience at other compounds where no adult males were present ) she said she would answer our questions.

Upon entering the family compound, she told us she was born in this village, as were her brothers and sister. Her mother and father are now dead, but they too were born in Mohedepur. Her father was an agricultural laborer and owned no farm land of his own. He died when she was still very young. After her father's death, her mother worked as a servant in four or five different homes in the immediate area in order to support the children, two boys and two girls.

Our informant's only sister is dead but her two brothers remain living.

One brother is an agricultural laborer like his father. The other brother is a day laborer who works at various jobs in the nearest town.

Seeing that I was writing down the information she gave us, our informant wanted to know why I was writing down everything she said. We explained that we are trying to learn about her way of life and that writing down what she says helps us to remember more clearly. She then commented that writing her answers to questions down is acceptable to her. But she added that with writing or without writing her life doesn't change and will always remain the same.

We next asked if her father left any land at his death. She answered that he left .33 acres of homestead land which the family kept for 6 to 7 years after his death. After that time, her brother sold the land in an effort to obtain cash. She said the family needed cash to buy food and other essentials because there was not enough money coming in to support the family. When the cash from the land sale was depleted, she said they often had to borrow money ( from relatives ? ) in order to buy food.

Our informant married when she was about 10 or 11 years old ( pre-menstrual ); her husband was 20. Her husband is from a village approximately 4 miles away. When she married, she moved to the village of her husband. Her

husband's father was a farmer who owned 1.26 acres of land. When her father-in-law died, her husband and her husband's brother both inherited equal portions of the 1.26 acres. However, they jointly sold the land so that they could pay the debts their father owed to the moneylenders. The balance of the money from the sale was divided between the two brothers.

With this money and money he was able to save, our informant's husband was able to buy .74 acres of land in this village. They moved to this land in our informant's village about 25 years ago. During those 25 years, the labors of her husband and her eldest son have been sufficient to allow them to purchase .07 additional acres (a total of .81 acres of land owned).

During her married life, our informant has given birth to ten children; eight boys and two girls. Only five of these children are living today. Two of the boys died shortly after birth -- perhaps from an "infection" she suggests. Another boy died at the age of 9 from "small pox" (her disease label). One of her daughters also died at the age of 9 from Cholera. The other daughter died at the age of 5 after suffering from a fever for 17 days.

Of her five sons who are still living, two have married and the rest are youngsters. Both married sons live in the same compound as their parents. The wife of one son is from a village 3 miles away and has given birth to three children who are all living. The wife of the other son has borne no children and is from a village only one mile away.

With some air of irritation , our informant reported that the wife of the childless son wants to move away from our informant's compound.

She wants to establish her own homestead. Our informant doesn't want this to happen because it would break-up the family. She is putting pressure on her son and her son's wife to remain occupants of this compound.

Her eldest son works as a wood construction laborer and earns about Tk. 300/- a month. Her husband now has a job in a dispensary in a nearby town. His salary is also Taka 300/- a month. This is the entire cash income of the compound at the present time ( Tk. 600/- for twelve people per month ).

Recently, her husband learned about the financial benefits possible from fish cultivation from a radio program he heard and from a representative of a local bank office ( The Bangladesh Krishi Bank ). He said that fish cultivation is a way he can improve his life and the lives of his family. He decided to build a small fish tank on his land in order to realize some increased income ( the tank is now finished ).

To build the tank, her husband borrowed Tk. 400/- from the bank ( at 12% interest ) and offered part of their land and the tank as collateral. However, they were only given Tk. 300/- by the bank since the balance was kept as a partial pre-payment of the loans "interest". (There may be some bribery or boksheesh charges involved too ). This amount proved to be

insufficient to meet the costs of the earthen tank's construction. So, her husband borrowed additional Tk. 2000/- from a man living close-by.

The loan arrangement with this local man involves the use of .41 acres of their land. The man gives our informant Tk. 2,000/- and takes temporary possession of the .41 acres of agricultural land. As part of the temporary possession, the man farms the land, providing all the inputs ( labor, seed, fertilizer, etc. ), and keeps all the harvest. The man will keep the use of the land until the loan is repaid.

Our informant and her husband have about 10 years to repay the loan. If they can not repay the loan, then the creditor can take ownership of the land by offering a price of the land minus the Tk. 2000/- loan and the interest charges. ( The interest charges appeared not to be determined -- at least in the mind of our informant; if a lucrative interest rate is applied, the creditor may have to pay no additional money to acquire legal ownership of the land ).

To assist in the cost of building the fish tank, they have borrowed Tk. 3,000/- from a moneylender ( at 120% interest ). They have also sold their team of bullocks which they used to use to plough the agricultural land (.41 acres) mentioned above. For the bullocks, they received Taka 850/-.

Their homestead which houses 12 people and the completed fish tank occupies .33 acres. The family has a small garden on .07 acres which remains to them.

We asked if our informant has a ration card. She reported that her family and has a class "B" ration card that her husband regularly receives a food ration twice a week. She says the reason her husband receives the ration regularly is that he is actually a government employee because he works at a "government" dispensary. She says her family normally eats two meals a day.

When she or a member of her family becomes ill, a private physician is usually contacted. She says that her husband does not use the medicines at the "government" dispensary. They believe the medicines there are "no good". The physician usually charges them Tk. 5/- for each visit plus the cost of any medicines the physician might give them.

While we were interviewing, her husband returned from the neighboring town with a representative of the bank which loaned them money to build the fish tank. The representative from the bank told us he had come to see that the loan was actually used to build a fish tank and to further assess the financial potential of the tank.

The husband was obviously busy with the visitor from the bank and seemed a bit curious as to why unescorted strange adult males were in his housing compound talking to his wife. We departed shortly thereafter.

November 21, 1978

Informant #8

Thana : Shibola  
District : Dacca

Informant Male: Age : 65-70 ( he thinks ) Muslim

As we came up to the homestead compound, our informant was just returning home. He agreed to talk with us a while and invited us to sit in the shade of a tree which bordered the compound.

He told us he was born in this village. Rather, he was born in the village of his father which is about 1/2 mile away. His father was a farmer and once owned 6.48 acres of farm land. But, since the land was next to a river, the area was reduced to about 3.6 acres due to the erosion action of the river.

His father had two wives and our informant said he had difficulty getting along with his half-brothers and his father's second wife. Because of this friction, he moved away from the household of his birth. He obtained employment as a permanent agricultural laborer in the fields of one landowner. For one and half years, he worked for the landowner during which time he was given shelter, food and clothing. He received no regular salary. When he left the service of the landowner, he was given two colts as an additional payment for his labors.

He raised both these colts and when they were mature he sold one of them. With the money from the sale of the one horse, he bought a horse-cart in order to establish a horse-cart business with the horse which he still owned.

The horse-cart business allowed him to save enough money to buy home stead land ( but no farm land ) in this village. He said this was at a time when the horse-cart earned him Tk. 2/- a day and horse feed was 4 Paisas a seer ( he estimates this was at least 40 years ago).

This all occurred before the death of his father. When his father died, our informant and his eight brothers each inherited .4 acres of land. His father was not seriously in debt at the time of the inheritance so that neither he nor his brothers had to sell land to obtain cash.

Our informant married when he was about 24 years old. His wife was 11 years old and she is still alive. He has two sons and five daughters who are living. Even though he has seven children who are living, he says his wife has given birth to 13 children during their married life. These other six children died while they were quite young. Two of these now deceased children were girls. One daughter died of "fever" at the age of three years; the other also died of "fever" at the age of two years. Four sons died within the first three months of life. Our informant was unsure of the cause of their death, saying only that

"they would not suck the breast".

All his surviving children except one are married now. His eldest son married a girl from a village about a mile away. The eldest son was 25 years old when he married. His bride was 12. The younger was 20 years old when he wed a 12 year old girl from the same village of the elder son's wife. The elder son has one son of his own; the younger son has one boy and one girl child.

Four of our informant's five daughters are married. One married at the age of 11 years and lives with her husband in a village 5 miles away. Another lives with her husband in a village 2 miles away and married at the age of 12 years. The third also married when she was 12 years old and lives 8 miles away. The fourth married when she was 10 years old and lives only one mile away.

The fifth and youngest daughter ( about 9 or 10 years old ) still lives with our informant in this compound. But he says that she too is now at a marriageable age. In fact, he has already received some proposals of marriage for his youngest daughter. However, he says he does not intend to give her away in marriage until after two more years. He thinks she will be old enough to have children by the time she is 14 years old.

Both our informant's sons continue to live in the compound of their parents. The two sons now operate the horse-cart business begun by their father. They have two small horses and one cart. Presently, the horse-cart earns his sons about Tk. 20/- a day. But, he says that this money must also be used to buy feed for the horses which costs Tk. 4/- per seer. He claims that the two horses together eat 4 seers of feed a day.

Our informant, however, now considers himself a farmer. He still owns the .4 acres of land he inherited from his father. Last year on his land, he grew paddy (rice) and wheat. The harvest yielded 5 maunds of paddy and 3 maunds of wheat. He says sometimes he uses HYV's on his land and when he does he buys and uses fertilizer. When he uses traditional varieties, he does not use fertilizer.

Currently, he also sharecrops 3 paki (.81 acres) of land under the Borga system. The 3 paki of sharecropped land belongs to three different people. He reports that each person owns about 1 paki (.27 acres) and that the landowners are "poor". He says that the three small-landholders can not cultivate the land themselves because they do not have bullocks, seeds or the financial means to do so.

Under the borga agreement, our informant provides all the seed, labor and other inputs for the growing season. The owners provide only the land. At harvest time, our informant keeps 50% of the yield and gives the rest to the land owners. Last year, our informant received 4 maunds of paddy from the borga land and the three small-landowners each received a fraction of the remaining four maunds.

On the borga land, our informant reported that he normally does not use HYV's and he does not use fertilizer. He ploughs both his own land and the borga land with a cow and a bullock which he owns. He does not rent-out his cow and bullock team for ploughing the fields of others. But sometimes, he will allow a close friend to use the team with no cash charge (there may be some kind of informal labor exchange offered by the friends in return).

Normally, he says he gets only one crop a year on this borga land because it is low-lying ground. But, this year, he plans to try for two borga crops: one mustard and one paddy.

Our informant told us that he has been sharecropping for many years. Before, he used to sharecrop for other, larger land holders. Sometimes the larger shareholders would take back land given to a sharecropper for some years and then give the land to another farmer to sharecrop. He said this happened to him before and the last time it happened, the larger landholder told him he was getting too old to farm and that the yield was not high

enough (apparently this occurred just before our informant entered into the borga arrangement with the three small-landholders).

When asked if he sold any of the wheat or rice he grows on his own land or on the borga land, our informant replied that he kept all food grains he grows for his own consumption. Even so, he must still buy food grain over the course of a year. What he grows is not enough to support his family.

At the start of a growing season, he says he usually borrows money from the Mohajans (moneylenders) in the town. He usually borrows Tk. 50/- which he uses to buy seed (HYV) and fertilizer for use on his own land. For each month he does not pay back the Tk. 50/-, he must pay the money-lender Tk. 12/- ( 288% per year ). For the borga land, he does not generally borrow money. He saves some seed from the previous harvest to use for planting at the beginning of each season.

When asked about his health, he replied that his most serious problem is pains in his joints ( rheumatism ? ) . For these pains, he wears an amulet or talisman ( a rubber ring about his upper left arm ). He says the amulet does not help much. But, he told us he had also gotten injections for the pain.

We asked him about these injections and he said that one day his youngest daughter found two full syringes on the roadside. He took the syringes to a "doctor" who told him that the syringes contained medicine good for his pains. The doctor gave him injections from the two syringes his daughter found and then charged him Tk. 1/- for each injection. The pains are still bothering him.

One of his grandsons living in this compound has "blood dysentery" (?). He took his grandson to a private physician who charged Tk. 5/- for the visit and sold him some medicine ( capsules and tablets ) for the child. After taking some of the medicine, he says the condition of his grandson is improving.

We then asked our informant what he thought his greatest difficulty in life was. He answered that it is getting enough food for his family. With such a reply, we asked him how many meals a day does he eat. He replied, usually three. Nizam then commented to our informant that he must be doing well to eat three times a day. Our informant objected that this certainly was not the case; besides, he said that each of the three meals in a day are usually only half-meals because of their meager quantity.

When asked if he has a ration card, he said no. He used to have a class B ration card when Bangladesh was still part of Pakistan; but not now.

He says that meat and milk are too expensive to buy, so that he rarely eats them.

Both he and his two sons fish in the paddy fields and in the marshy land.

He says they can fish on farm land they do not own. All the fish they catch they usually consume themselves. Rarely, if ever, do they sell fish.

At this point in the interview, our informant said that he was tired. So, we ended our conversation. One of our informant's sons escorted us back to the road.