PN-AAU-535

STREET FOODS IN BANGLADESH

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and
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A Study of Roadside Food Vendors
in Manikganj Town

P R E F A C E

The research which gave rise to this report was conducted between January 1983 and March 1984 as part of the Equity Policy Center's study of street food in ten countries (Egypt, Senegal, Togoland, the Philippines, Indonesia, Thailand, Bangladesh, India, Jamaica, and Peru). Funds for the Bangladesh project were provided to EPOC by the Office of Women in Development, United States Agency for International Development, Washington, D.C.

The study in Bangladesh would not have been possible without the help of many people. Above all, we are grateful to Mrs. Mahmuda Khanum, then Deputy Secretary, and to Mr. Hedayet ul Huq, Secretary, of the Ministry of Social Welfare and Women's Affairs, for advice, encouragement and permission to carry out the study. In Manikganj itself we are also especially grateful for the help and advice of three consecutive subdivisional officers, the subdivisional police officer, the thana circle officer for development, municipality officials and many other local and subdivisional government officers.

The cross-national study as a whole was designed by Irene Tinker, Director of the Equity Policy Center in Washington, D.C. The in-country proposal and research design were also greatly influenced by the wisdom and experience of Clarence Maloney and Tom Timberg; Bob Barnes, Sherry Plunkett, Mel Chatman, Liliana Ayalde and Nishkam Agarwal of the Dhaka Mission of USAID; Suzanne Wallen, Geoffrey Taylor, and James Novak of the Asia Foundation in Dhaka; Phyllis and Kenneth Forman of Save the Children (USA); Md. Sirajuddin of the Bangladesh Small and Cottage Industries Corporation (who also chaired our Dhaka seminar on street food); and Masihur Rahman, economist-consultant to the project.

Additional much appreciated assistance in obtaining secondary sources and overcoming obstacles of various types was provided by Emajuddin Ahmed, of the Department of Political Science, Dhaka University; Said Ali and Dirk Seeleman of the Asia Foundation; Najma Rizvi and Imdadul Huq of International Centre for Diarrhoeal Disease Research, Bangladesh; staff of the Centre for Urban Studies, Department of Geography, Dhaka University; and Stefan Christopher of the External Evaluation Unit, Planning Commission.

The authors were assisted diligently in the field and in office tabulations by Mahmud Riyadh Khan, Rashida Sultana, Begum Shamsun Nahar, Md. Ohidur Rahman, Abdul Khaleque, Hasina Parvin, Mahbooba Aktary Khanum, Siddiqur Rahman, Md. Tofazzal Hossain, and A. Nurtaz Alam. Nazmul Islam and Razia Begum also assisted with hand tabulation of data. Computer processing of data was graciously accomplished by Ehtesham Murshed Khan.

Ideas and encouragement were also regularly supplied from Washington by mail and on visits to Bangladesh by Irene Tinker and Coralie Turbitt. Raymond Owens, consultant to the project, also contributed greatly to the design of the interventions described in the last chapter. For their willingness to undertake some of these interventions we are grateful to Professor Mujiber Rahman and the board of the Manikganj Association for Social Service and to the Manikganj branch of the Bangladesh Krishi Bank.

However, the final course taken by the research and this report, including any flaws or lapses therein, are the responsibility of the authors, in particular the senior author.

Finally, we are grateful to the ready-to-eat food vendors of Manikganj, who overcame their initial uneasiness in answering our questions, without whose patience and trust the research would have been impossible. We hope that this report has helped to delineate their role in the economy and that those who plan this country's development will come to realize that they and their fellows in other towns in Bangladesh contribute importantly to the society of which they are an integral part.

C O N T E N T S

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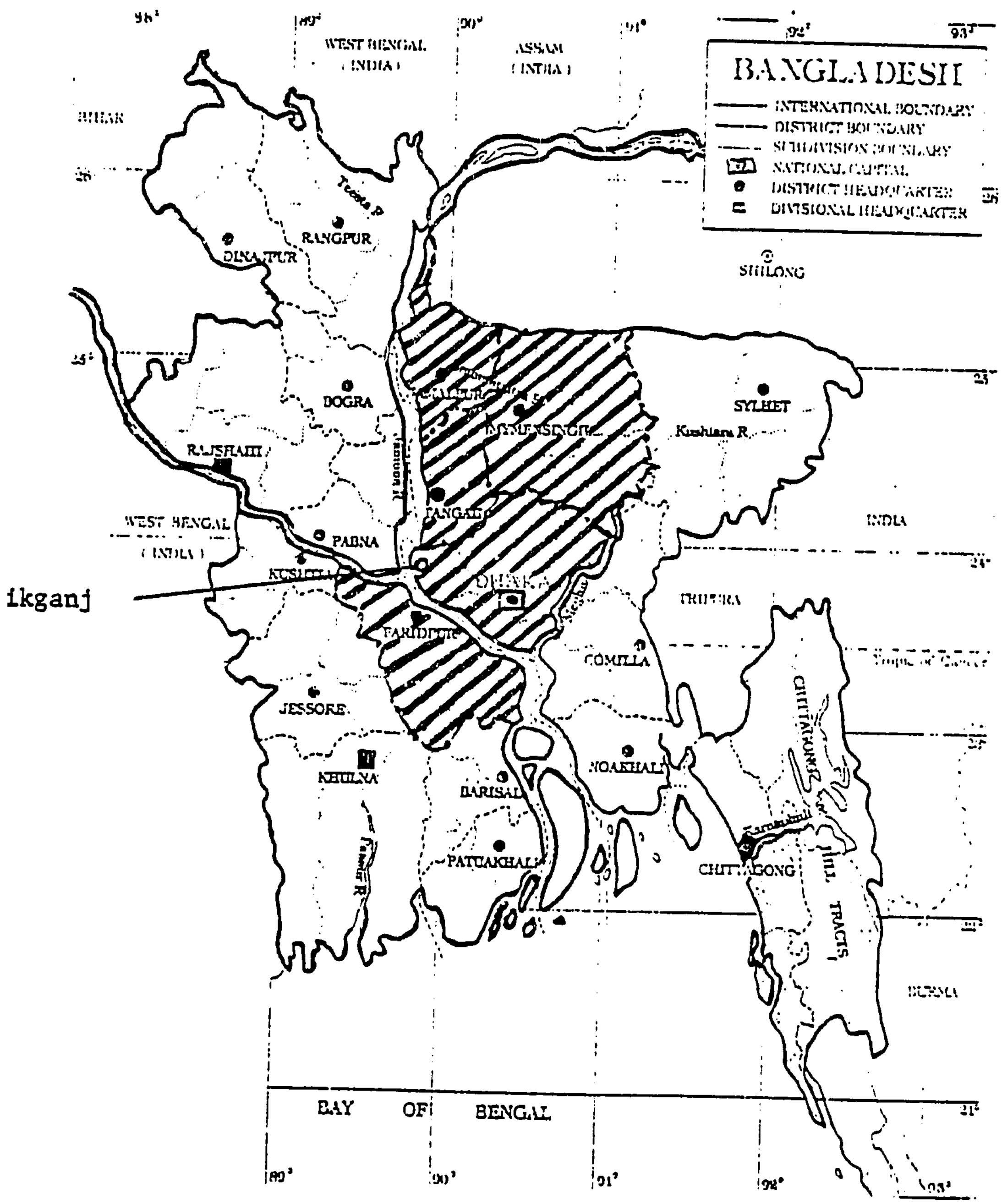
SUMMARY


BANGLADESH
INTERNATIONAL BOUNDARY
DISTRICT BOUNDARY
SUBDIVISION BOUNDARY
NATIONAL CAPITAL
DISTRICT HEADQUARTER
DIVISIONAL HEADQUARTER
WEST BENGAL (INDIA)
ASSAM (INDIA)
BIHAR
RANGPUR
DINAJPUR
SHILONG
BOGRA
SYLHET
Kushiara R.
RAJSHAHI
TANGAIL
PABNA
WEST BENGAL (INDIA)
INDIA
ikganj
DHAKA
TRIPURA
FARIDPUR
COMILLA
JESSORE
KHULNA
BARISAL
NOAKHALI
PATUAKHALI
CHITTAGONG
CHITTAGONG HILL TRACTS
BURMA
BAY OF BENGAL

COUNTRY CONTEXT

Economy

The economy of Bangladesh is primarily based on subsistence agriculture, in particular on rice cultivation. Forty-nine percent of the Gross Domestic Product (GDP) in 1981 was from agriculture; industry accounted for 13.7%, and services 37.3%, with the trade subsector contributing 10.7% of the total. Yet the country is dependent on imports for about 13% of its foodgrain supply; some edible oil and fertilizer must also be imported along with the cotton, petroleum, machinery and cement required by the industrial sector. Income from jute, tea, and leather exports fluctuates with weather conditions and international market prices and cannot begin to cover the cost of imports, leading to an increasing deficit in balance of payments. In 1982, 79% of the annual development budget and 47% of total government budget were contributed by foreign aid. In terms of per capita income (Tk. 5.5 or 22c per day) the country is among 2 or 3 lowest in the world. (Wennergren: 1)

Informal Sector

In 1981, only about 16% of the population was urban though urban population growth is at least 9.3% per year; most of the urban increase is in the larger centers of 100,000 or more. The population as a whole is increasing by 2.5% to 3% per year and should reach at least 130 million and a density of 2,500 per square mile by the year 2000. Employed persons, excluding those engaged in household work, were 27% of the population in 1981. One source estimates 51% of the labor force 10 years and above to be in agriculture full-time; another 14.6% is employed part-time, which brings the total to about 66% engaged in agriculture. With the bulk of the population in the low age brackets (47% was under 15 in 1981) the labor force is increasing far faster than the absorbtive capacity of the agricultural sector; therefore most of the new entrants to the labor force will have to become employed in some other sector if incomes are not to decline even more severely than they have in recent years. Since modern industry is also presently limited in its ability to expand, development of self-employment, especially through small, traditional and semitraditional industries, becomes important. (World Bank 1984)

Information on the informal service sector is very limited. The occupations of employed male slum dwellers in the country's four largest cities are largely such informal sector activity; peddling of various wares, including street food, is prominent, though less so than manual labor and rickshaw pulling (DU 1979); unemployment is also high (estimated to be 56% by one study) (DU 1983). In Dhaka city hawkers and vendors, not counting their helpers, may have been 6 or 7% of the workforce in 1977, generating a sales volume equivalent to a full quarter of the small-scale industry sector's GDP for 1977-78. Daily earnings appear to have been almost double the going rate for agricultural labor, higher than unskilled construction workers, but less than that of skilled construction workers.

Only 2.5% appear to be daily commuters from outside the city. (Based on data from Rahman, n.d. and BBS 1982a.)

Turning to the production of goods for sale (industry), counting both primary and secondary occupations, 25% of the workforce in the areas studied by the BIDS Rural Industries Studies Project (one of which was urban) was in industries,only some which are related to ready-to-eat food; handloom, gur, rope, rice products, dyed yarn, fish nets and other equipment, carpentry, basketry, mat-making, bricks, tailoring, biris, mustard oil, grain milling, and dairy products together account in descending order of importance for 87% of employment in these areas. Rural enterprises depend more heavily than urban ones on unpaid family, piece-rated, and casual laborers, and many are actually profit negative if wages are calculated for family workers. These profit negative enterprises tend to be ones which make heavy use of women's unpaid labor. However, profits are quite high for many rural enterprises, such as bakery goods, oil pressing, vehicle and electrical goods repair, carpentry, etc.

Markets

The bulk of the country's trade takes place in rural markets (hats) which meet only once or twice a week, though in some cases, especially in the towns, the site also contains a smaller permanent market which is open daily. A striking feature of most of these markets is the high percentage of middlemen traders, many of them part-time, since in recent years the need has increased tremendously for income to supplement functionally lower and lower wages and profits from agriculture. (Siddiqui 1982, Baqee 1975) Hats are also social events featuring entertainments, local level trials and religious functions. (Baqee 1975) Nonpermanent vendors usually pay a small daily toll according to type and volume of their goods; at present the collection rights are deligated to local governing bodies (municipalities and union councils), who are supposed to use it for market maintainance and development after forwarding a small percentage to the central government. In practice, the local governing bodies usually lease the toll collection rights to a private individual; it is traditional for him in turn to sublease these rights to others though at present subleasing is illegal. (Siddiqui 19[illegible])

Women

In contrast to many Asian countries, women vendors are a rare sight in Bangladesh. The conservative Muslim ideal of female seclusion prevents all but elderly women and little girls in traditional surroundings from doing work of any kind outside the home unless the family is absolutely desperate.* As more women have become desperate and willing to leave the home for work,

*This is with the conspicuous exception of some hereditary itinerant trading groups ('gypsies') whose women engage in trade. The ideal of purdah is generally weaker or non-existent among non-Muslim minority communities.

however, opportunities for work have declined; the spread of electric-powered rice mills has deprived women of their previously major source of outside employment though post-harvest processing of grains remains a major source of work in rural areas (Begum and Greeley 1980; Westergaard 1983); in urban areas domestic service is the main source of female employment (BBS 1982a). Female nutrition is also worse than that of men (though food intake for both is inadequate) due partly to the ideal of sacrifice (men and children eating before women), the belief that a woman should abstain from eating or eat lightly when she or a nursing child is ill (menstruation and pregnancy being socially defined as illness), frequent pregnancies, long periods of nursing, and the nursing of older children during pregnancy. Women's life expectancy is less than that of men; and if unpaid labor in the home is counted, they also work longer hours than men, more than half of their home labor being essential to agricultural production. (Institute of Nutrition and Food Science 1975; Tinker 1982)

Government and private voluntary organization programs for poor women have had some success; the most beneficial have been those which stress self-reliance and income earning through small, economically homogeneous groups.

Credit

Though 65% of the banks are in rural areas, only 12% of the advances and 16% of the deposits occur in rural areas. Recent attempts to provide small loans have mostly benefitted special experimental target groups; most potential borrowers are still turned away due to the requirements of substantial collateral, time consuming paper work (and often travel as well) and sometimes the payment of bribes to bank officers. Banks also labor under the burden of interest payments which are insufficient to cover their costs and poorly trained staff with high workloads and low salaries. (Wennergren) The bulk of rural credit is therefore provided by informal sources, i.e., friends and relatives, professional money leders, well-to-do people, shop-keepers, and other traders. Interest is most frequently paid in kind and usually varies between 120% and 240% per year. Shop-keepers may require that purchases be made from them instead of collateral or interest. (Hussain 1983) About half of the loans are unsecured, but in some cases of secured loans it is the borrower's collateral that the lender wants more than the interest per se. (Yunus 1983)

Recent PVO and donor agency experiments with small-scale credit have found that borrowers are willing to pay high (up to 36%) interest and will repay if they believe other loans will be possible when needed, that paperwork can be reduced, that administrative costs can be recovered, that usurious private rates can be lowered through competition, and that peer-group pressure and the incentive of future access to forced savings can be effectively used as security (USAID 1982). Most PVO's operating in Bangladesh now have small loan programs for the poor; through their influence banks are becoming more flexible and development oriented than previously. However, the need for credit still far exceeds its availability.

Research Setting

Dhaka Division is the central administrative zone, and also the most representative (or least atypical) area of the country. At the time of the research it was divided into five districts. The research was centered in one of the five former subdivisional headquarters of Dhaka District, just outside the region of the capital's most immediate influence. The town of Manikganj has a population of 38,000, and it is the most important market center in the surrounding area, located both on the river and on a major land route which links the capital to the western half of the country. The region is one of the poorest in Bangladesh, an erosion prone, low-yielding. rice-producing but rice deficit area, much of which is under water during the rainy season. Both in the town and its immediate hinterland, industry is primarily micro and cottage industry; at present only brickworks appear to consistently employ more than 10 workers though there are signs that larger scale industry will soon be moving into the outlying areas.

The municipality is primarily an administratives, commercial, and service center with two levels of government offices and courts, 2 hospitals and a veterinary hospital, 7 primary schools, 4 high schools, 2 colleges, 2 cinema halls, a sports stadium, a twice weekly periodic market and 3 daily markets.

It's street food trade is active and highly visible. Some vendors walk throughout the central area (known to locals as the town; outer municipal area [illegible]e not so considered), but most vendors sell from only one of 5 main [illegible]ling locations:

1. the illegitimate and periodically demolished squatters' market at the bus stand on the Dhaka-Aricha Road on the northern edge of the municipality;
2. the court area;
3. the main road in the center of town;
4. the two other markets in the center of town and at the ghat; and
5. the residential neighborhoods.

FOOD AND VENDORS

Our working definition of street food was: food sold outside of permanent, four-walled structures which could be eaten at the place where it was bought. Thus businesses with three-walled permanent or four-walled non-permanent structures were included in the study along with those without any structure at all. Food that was often not eaten on the spot, such as uncut fruit or biscuits and other dry snacks, was also included because such foods could be eaten at the purchase place (and in fact often are). The definition is to some extent artificial since ready-to-eat foods sold in permanent shops do not appear to be any different from those sold from non-permanent ones; and some businesses which operate completely in the open air are fairly highly capitalized and long-standing. However, for the most part we believe the definition has made it possible to concentrate on smaller businesses.

A census of vendors and foods fitting this definition was conducted throughout the municipality in winter-spring 1983. Observation by surveyors and information given by vendors regarding their wares throughout the year revealed a total of 128 ready-to-eat foods. Only 45% of these tend to be sold mainly by their producers. The six most widely sold foods (sold by more than 100 vendors), in order of popularity, are canacur, sweet biscuits, date gur, lozenges, muri, and bananas.

The total number of vendors fitting our census definition of street food vendors is 550, representing about 80% of all the fast-food establishments in the municipality. These vendors were classified according to the areas of the municipality in which they sell and type of food sold. The food/vendor types are:

1. wet meals/hotels* - rice and wet curries;
2. dry meal substitute/restaurant foods - ruti, fried vegetable, egg, and other restaurant snacks;
3. tea and tea shop snacks (fewer than restaurant snacks);
4. dry snacks sold in mudidokans (grocer's shops which carry many items, including uncooked food and non-food);
5. dry snacks/sweets sold by vendors specializing in these items rather than from a mudidokan;
6. wet sweets - milk solid, syrupy sweets;
7. dairy products and ice cream;
8. fruit and fruit juices;
9. other - bottled drinks when sold by a vendor who sells those only; chotpotti; bhandari sharbat (a type of health drink); kasondi (a liquid condiment).

Product surveys were repeated at three other times in the year to get an idea of seasonal changes in the availability of our 128 foods and their vendors. As expected, fluctuations in the quantities and types of fresh fruits occurred with changes in season. Certain dry snacks (bhapa pitha,** gulgulla) were also observed to be seasonal, i.e., for sale only in winter.

In each location the number of vendors changed with each season due both to the arrival of newcomers and the departing of those previously observed. Between winter and spring there was a loss of 22% at the bus stand (the only area surveyed in winter); between spring and Ramzan, a net

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*In Bangladesh the English word 'hotel' is used in the American sense of 'restaurant.' It denotes an eating establishment which sells meals, which in Bangladesh means rice and foods served with rice. If overnight facilities are available, the term 'residential hotel' will be used. 'Restaurant' denotes an establishment which sells snacks and meal substitutes only.

**A steamed rice flour cake, flavored usually with date sugar. Gulgulla is a whole wheat 'donut hole.'

drop of 42% throughout the municipality; the rainy season brought an increase of 23% of the spring total; and in autumn there was again a net decrease of 16%. Some of the departures were due to known business failure, estimated to be on the average 2% per season or 9% in the course of the year. Most, however, were due to changes in occupation, especially in Ramzan, but also in autumn, spring, summer and the rainy season, in that order of significance. Alternative work in agriculture out-pulled non-agricultural employment in spring and (especially) in Ramzan, which this year began in summer. The greatest activity in the street food trade was in winter, followed in decreasing order by spring/summer, the rainy season, autumn, and Ramzan. Ramzan is an especially bad time for bus hawkers, who almost entirely lose their clientelle during this month. It is also bad for dry snack and fruit vendors (some of whom are bus hawkers) though these products sell well in the late afternoons just prior to the breaking of the daily fast. In fact, in this month vendors of all types try to sell at least one item which is popular for this purpose, and iftari sales are quite profitable for some.

When asked about changes in profession 25% of the sample respondents said they take up different work during at least one season of the year; 39% of these are dry snack sellers. All categories of vendors except sweet sellers also said they change their wares to some extent with the changes in season. Forty-nine percent of the vendors sell three items or fewer; 29% are single item sellers, mostly sellers of dry snacks. However, one's main impression is one of great diversity and a fairly large number of products (up to 20) per vendor though vendors tend to stick within a particular line of wares.

Only five women vendors were observed who fit our definition. Their businesses are: a hotel, a tea shop, a mudidokan, fruit, and dry snacks. A sixth woman is a wholesale producer of dry snacks; and a seventh, presently primarily a beggar, is an occasional seller of bananas from her own trees. Yet 36% of the vendors have female help in their businesses; 26% have the help of unpaid female family members. If one looks only at producer vendors (29%) of the total), percentages of women participants become much higher. For example, 100% of the producers of canacur, the single most widely sold product, use female help in production; 97% of the producer/vendors of date gur (date sugar, the third most widely sold product) use female help; and 76% of the producer vendors of muri (puffed rice), the fifth most widely sold product, use women helpers. (See Table 1. Many village women producers sell to middlemen who come to their homes to buy for resale in town or at various rural hats; only those whose male family members have come to town to sell have been revealed by our census. Thus the number of women involved in production of these foods is far higher than our figures suggest. If these women were to sell their wares in public, the entire picture would change.

Table 1

Producers and Women Helpers Making 9 of the Most Widely Sold Products*

	Date Gur**	Muri	Canacur	Matha	Tea	Ruti	Bhaji	Acar	Dal
Number of Producer Vendors	55	21	6	8	68	68	68	5	28
Number of Producer Vendors with Women Helping to Make This Product	48	16	6	4	0	1	16	5	14
Number of Producer Vendors with Women Helping to Make This Product	87.2	76.1	100	50	0	1.47	23.5	100	50
Total Number of Women who help to Make This Product	58	19	9	4	0	1	18	7	16
Number of Middlemen Vendors of This Food	64	88	135	1	0	0	0	61	0

*There is also a large-scale canacur producer who has six women employees. He was excluded from the total of 550 vendors because he sells from a permanent, 4-walled structure.

**Date gur is liquid or crystallized brown sugar made from the sap of the date tree — analogous to maple syrup/sugar. Muri is puffed rice. Canacur is a spiced mixture of fried peanuts and strands and squares of fried dough made from flour and various pulses. Matha is a drink made from yoghurt or whey and sugar or salt. Ruti (chapati) is toasted, flat, whole wheat bread. Bhaji is a fried mixed vegetable preparation. Acar is a sweet/sour relish or candy-like substance made with fruit and spices. Dal is a boiled or toasted preparation made from any of a large variety of pulses.

Of an estimated municipality workforce of 11,818, street food vendors and their helpers appear to constitute about 6%; these are 55% of the total street food workforce, of which 45% live outside the municipality. Middlemen are 57% of the vendor sample, producers constitute 29%, and 12% are multiproduct sellers who themselves prepare at least one thing that they sell. The majority of the middlemen (53%) buy both from producers and other middlemen, and 23% are 'primary level' middlemen who are the only intermediary between producer and consumer; 24% buy only from other middlemen; and are often only the last link in an extensive chain of intermediaries. Most ([illegible]) buy their goods inside the municipality though 59% sell only goods which originate outside; 5% sell only goods made inside.

Estimated ages of 70% of the vendors range from 16 to 45; a quarter are perhaps 46 or more; 5% were estimated to be within 10 and 15. The child vendors sell dry snacks, fruit, dairy products; and mudidokan wares. Twenty-seven percent of the sample has had 6-10 years of schooling; only one has spent more than 10 years in school; 31% have never been to school though 6% have had at least one year of vocational training. Aside from the question of schooling we do not have information regarding literacy and numeracy for the sample as a whole though we believe that those who are functioning as sellers all know how count and how to do other simple numerical operations, at least mentally. Among the vendors whose families were also studied 68% are illiterate. Only 5 vendors in the family study group keep written records, primarily for credit sales.

In contrast to the 2.5% of the Dhaka vendors found by one study (Rahman, n.d.) to be commuters from outside the city, 45% of the Manikganj vendors live outside the municipality. Of the sample vendors living in the municipality, two-thirds were born there; half of those who were not born there have lived there for at least 10 years. None have come within the last year. Thus, the trade is not dominated by migrants, in contrast to the impression of Dhaka given by still another study (S. Ahmed 1982). Those who come from outside appear to come from closer distances and to go home at night rather than coming to stay. Ninety-four percent of the sample vendors own neither land nor shop from which they sell; those who own either or both all sell from a structure of some kind, and two-thirds are mudidokans.

Hindus are perhaps 20% of the regional population, (which is much higher than the national 12%) and among the vendors as a whole they represent 24%, slightly more than their percentage of the local population. However, within their traditional specialities (sweets and dairy products) and among mudidokans and 'other' product vendors they are heavily over-represented.

ECONOMICS OF VENDING

Credit

The almost total unavailability of commercial credit for small vendors in Manikganj is illustrated by the fact that 95% of the sample started business without it; 80% started without credit of any kind (formal or informal, commercial or interest-free). Half began exclusively with their own savings. Gifts, inheritance, interest-free loans, supplier credit (5% only) and combinations of these sources with each other and with savings account for the other half except for 4% who actually obtained an interest-bearing loan. Three of these loans were formal, i.e., from a vendor's association (the bus stand has two associations which make very small loans to members), and 4 were informal loans: three from professional money-lender and one from a neighbor. None were from a bank.

The on-going need for credit is considerable, however. Lack of access to credit was the major vendor complaint. At the time of the study 11% were repaying interest-bearing loans (not for starting capital). Though only 5% started business with supplier credit, 76% acquire all or some of their ingredients or stock on credit. Suppliers are in fact the major source of non-starting credit, and most of them apparently do not charge interest or higher than normal prices for credit sales, at least in Manikganj. This does not mean that vendors would not benefit from capital which would allow them to buy in bulk (a frequently expressed wish) or at least in cash at all times. Amounts of starting capital (uncorrected to any common index) vary extremely widely. The most highly capitalized businesses are in the court area, followed in descending order by the main road, the markets, the neighborhoods, and the bus stand.

Sales

Sales also have a tremendous range from Tk. 70 to Tk. 14,000 per week. The sample average is Tk. 2,017 per week though half the vendors make weekly sales of Tk. 1,400 or less. Buyers spend more in sweet shops and mudidokans than for other types of food. The total volume of turnover for the sample is about Tk. 318,687 per week, which is one year amounts to about $2 million. Sales, income, and rate of return have been compared in Table 2.

Business Costs

Ingredients and stock are the major business expense (60% to 89% of sales for most vendors). Actual rent averages a low 0.79% of sales for those who pay it; market toll averages 0.29% of sales for toll-payers. These surprisingly low amounts may be due to underreporting of rent; some of those renting government property alos make supplementary unofficial payments, not included in the calculation. Transportation costs are nil for 45% of the vendors and within 2% of sales for 48%. The remainder spend up to 9% of sales. Forty percent walk exclusively, 18% use only

Table 2

Sales, Income, Rate of Return, and Percentage of Family Support Provided by Nine Food/Shop Types

Food/Shop Type	Weekly Sales			Weekly Income/Profit			Average Rate of Return	Percentage Providing Over Half Family Support
	Lowest	Highest	Average	Lowest	Highest	Average		
Hotels	800	4800	1990.42	100	519	302.75	17.94	75.00
Restaurants	1050	4000	2090.42	124	1023	432.71	26.00	66.66
Tea Shops	225	2450	964.75	50	1106	356.50	58.61	87.50
Hudidokans	350	8400	2574.79	53	4158	684.45	36.21	54.55
Dry Snacks	70	9000	2066.44	29	1980	515.21	33.21	68.18
Sweet Shops	2450	3350	2975.00	256	366	324.75	12.25	75.00
Dairy Products	175	2100	1095.00	92	840	359.00	48.78	20.00
Fruit/Juice	175	6000	1728.03	12	1167	415.24	31.63	75.68
Other	563	3500	1715.75	176	1439	706.00	69.92	75.00
All Types Combined	70	14000	2092.38	12	4158	503.24	31.67	67.30
Excluding Vendor with Tk. 14000/week sales	70	9000	2017.00	12	4158	491.68	32.24	67.09
All Types, Excluding the Two Highest Incomes	70	9000	1976.35	12	1979.88	469.08	31.12	-

rickshaws, and 3% hire coolies; 4% use bus or coaster; 32% use a combination of the above.

Fuel is a more significant cost than either rent or transportation, averaging 5% of sales for those who buy it. However, a great deal of fuel is not bought but is gathered by women and children, reducing costs by at least half.

Eighty percent of the sample is unlicensed, for those who have licenses the yearly official cost is less than half of one percent of sales. However, the unofficial costs involved in obtaining a license for the first time (unfortunately not accurately known) are reputedly sometimes significant.

Loss

The majority (65%) make up to 10% of their sales on credit, 16% make more than 15% of sales on credit, and 14% never sell on credit; 76% say loss from defaulting customers, a severe problem for some vendors, is within 4% of sales; 21% report no loss. Though begging and giving to beggars are highly visible activities, 74% say they spend less than 1% of their sales in this way, donation amounts being small. Three quarters of the sample say they have no spoilage of goods or that the amount of the loss is under 1% of sales. Eighty percent have never lost anything from theft, and only 57% make a serious effort to guard against it. Only 18% spend anything (0.095% of sales) for the purpose.

Income

Estimated incomes range from Tk. 12 per week (a child vendor who brings in about one-third of the family income) to Tk. 4,150 per week (a mudidokan near the court). The average income is Tk. 492 per week or Tk. 70 per day, but half the sellers make Tk. 337 per week (Tk. 48 per day) or less. (See Table 2).

An average family size of 7.42% indicates an average per capita income of Tk. 9 per day, Tk. 6.48 per day or less for half the vendor families. In terms of rate of return 'other' products rank highest (70%), followed by tea shops (59%), dairy products (49%), mudidokans (36%), dry snacks (33%), fruit (32%), restaurants (26%), hotels (18%), and sweet shops (12%). For all types of foods together the average rate of return is 32%. Volume of trade can compensate for a low rate of return: mudidokans have only the fourth highest rate of return but rank second, after 'other' products, in terms of income. They are followed in the income ranking by dry snack sellers, restaurants, fruit/juice sellers; dairy products, tea shops, sweet shops, and hotels in that order.

Excluding the two highest incomes, earnings from street food averaged Tk. 67 per day, about the same as that of a skilled carpenter in Manikganj during the research period, more than three times the going wage for agricultural labor (skilled and unskilled combined) in Dhaka District as a whole and 2.68 times the wage (Tk.25) of an unskilled non-agricultural labor in Manikganj town. However, for those with low earnings earthcutting or other manual labor might be a more profitable choice, should such choice be available.

When wages of unpaid family workers (calculated at Tk. 15 per day) are added to business costs, profits for the sample register a drop of 37%. At a computed wage of Tk. 25 per day profits and rate of return become negative for hotels, sweet shops, and dairy product sellers. Consumption of own wares by vendors and their families amounts to about 7% of the profits they would have if they did not do so. For those vendors with paid employees wages paid to workers average 27% of profits.

Vending is the only source of individual income for 53% of the sample, the main source for 29% and only a secondary source for 18%. For the latter groups, income from own land, followed by another business, a salary and own wage labor are the main other sources of income.

Half (53%) of the vendor families have the benefit of earnings from other family members besides the vendor; for 47% the vendor's earnings are the family's sole source of support; for 67% the vendor's earnings provide at least 51% of the family's income. (Table 2)

Both sales and income of each of the women vendors are well below the average for their respective categories; two of them are <u>the</u> lowest earners in their food type category. However, as a group their average rate of return is 29%, not far below the sample average of 32%. This suggests that low volume of sales due to lack of capital is the main cause of their low incomes. Access to additional capital might improve matters. All are earning the family's only income or the major share of it. Though low, the average earnings for the women vendors at least equal or exceed those available to women through other types of work.

Vendor families spend most of their income on food: according to their answers, an average of Tk. 5.37 per day per head; 65% spend less than Tk. 4 per capita per day, enough to provide only 1⅓ meals per day for their members. All but one of the 22 families studied in detail also buy street food regularly; usually it is a dry snack or ice cream for the children; cigarettes, biris, and betel nut and leaf are bought for adults.

Of these families also 54% learned their production/selling skills from parents, husbands, other family members or neighbors; 18% learned by doing it themselves; 18% learned by watching other vendors. In adjusting to increased costs half (55%) of these families prefer to raise their selling prices only as a last resort, for fear of losing customers; smaller servings, cheaper ingredients, switching to other products, and combinations of these methods are resorted to.

<u>Hindu-Muslim Differences</u>

As per popular belief, our sample Hindu vendors started business with larger amounts of capital, have an average higher sales volume, and have a 27% higher average income than their Muslim counterparts. However, contrary to expectation, they have been in business a shorter time.

CUSTOMERS

Six customers from each of a subsample of vendors (73) were interviewed while purchasing food; 49% were taking all or some of their purchases away to be eaten elsewhere, but 89% said they usually buy at least some of their purchases for other people. Thus customers are not the only consumers, perhaps not even the major consumers of street food. From the vendor family studies we know that when vendors purchase dry snacks, ice cream, or fruit it is usually for their children. Only hotel foods and tea, usually consumed on the spot, can be said for certain to be eaten mainly by adults.

Only 2% of the customers have had any connection with the sale of street food; 23% are in business/selling, however; 22% farm their own land; 20% are wage laborers (rickshaw, construction, domestic service, shop assistants); 19% are salaried, mainly army/police and white collar workers; 9% are children; 3% are college students; and other dependents, semi-dependents, and miscellaneous occupations comprise the remainder. Of the 10 female customers 5 are dependents (4 children, 1 housewife); the other half are 3 wage laborers, a school teacher, and a beggar. Occupational spread varies with the area, children predominating in the neighborhoods, farmers in the market, service holders and businessmen on the main road, farmers and laborers at the bus stand, and service holders at the court.

Service holders are the major customers (about one third) for hotels, tea shops, and fruit; businessmen are the main patrons of restaurants, mudidokans, sweet shops, and dairy products; farmers are top customers for dry snacks; and children form a third of the buyers of chotpotti and bhandari sharbat. Laborers are at least 10% of the clientelle of all types of shop, 28% of the restaurant customers, 25% of the fruit buyers, and 22% of the mudidokan patrons.

Customers and vendors both appear to divide in approximately the same proportions into those living in town (39%), in the outer municipality (12%), and outside the municipality (49%); 7% are bus passengers. Customer incomes are much lower than those of the vendors; excluding the 14% without income, the average is Tk. 278 per week, only 55% of the average for the vendor sample; (79% make less than Tk. 350 per week). This clear discrepancy applies in all but two shop categories: sweet sellers make less than their customers, and hotel owners make only 3% more than theirs. The average customer family size (7.22) is almost the same as the average vendor family size (7.42), and the same discrepancy in income exists when customer and vendor family per capita incomes and family food expenditures are compared.

As a group the customers spend 16% of their incomes on street food. (Table 4) Those in the lowest income bracket (Tk. 175 per week or less) spend 23%; those earning Tk. 176-350 per week spend 21%; the two middle brackets spend 14% and 17%, and the highest bracket spends only 6%. The minimum cost of a single purchase ranges from Tk. 0.25 for mudidokan

Table 3

Customer Occupations

Occupation	Number of Respondents	Percentage of Total	
Business/Selling	102	23.4	85.3% Non-dependent
Farming (own land)	98	22.4	
Labor (rickshaw, construction work, domestic service, shop employees)	88	20.2	
Service (permanent, salaried government or private employment, army/police)	84	19.3	
Children (age 14 and under)	40	9.2	13.3% Dependent
College students	13	3.0	
Unemployed Adult	4	0.9	
Housewife	1	0.2	
Retired	2	0.5	Semi-dependent
Other (U.P. Chairman, beggar, priest)	4	0.9	Non-dependent
	436	100.0	

Table 4

Percentage of Income* Spent on Street Food by Income Bracket

Income Bracket	Weekly Average Expenditure for Street Food** (Taka)	Weekly Average Income (Taka)	Average Percentage of Income Spent on Street Food (%)
Tk. 0-175	26	114	23
Tk. 176-350	52	249	21
Tk. 351-525	63	446	14
Tk. 526-700	106	641	17
Tk. 701 and over	69	1159	6
All brackets	44	278	16

*Average expenditure is calculated on the basis of all 436 respondents; average income is the average for earning respondents only. If the average income for all 436 respondents (Tk. 236) is used, street food expenditure becomes 35% of income in the lowest bracket and [illegible]1.6% for the customer sample as a whole. This would give a distorted impression, however.

**No respondent indicated an expenditure of less than Tk. 0.25 on a single purchase, but Tk. 0.15 and Tk. 0.20 purchases were observed in other towns.

snacks, fruit and dairy products to Tk. 1.00 for 'other' products; average expenditure for a single purchase ranges from Tk. 0.66 at tea shops to Tk. 9.84 at sweet shops. The median sweets purchase, however is Tk. 5.00, less than the Tk. 6.00 median for hotel food purchases.

Purchasing patterns are not the same as general eating patterns since many foods are made at home for consumption and those buying foods ready-to-eat are not necessarily the ones who will eat them. According to the answers of the customers (which conflict with some of our other data on income and may represent wishful thinking to some extent), 99% eat a full meal with rice at least once a day; nobody never eats it, and all eat it at least once a week. Yet 65% never buy such a meal ready-to-eat. Ruti/bhaji and restaurant food is eaten at least once a day by 54% but bought this frequently by only 31%. Tea, on the other hand, is bought at least daily by 41% but consumed at least daily by only 40%, suggesting that 1% of the customers buy it for others (e.g., businessmen buy it for clients). Most of those who do not buy tea more than once a day do not buy it or drink it at all. At least 7% of the mudidokan and 13% of the dry snack customers also appear to buy for others. The greatest numbers buy and eat at least weekly but less than daily. Wet sweets and dairy products, on the other hand, are eaten but not bought by 13% and 22% of the respondents respectively. The highest percentages eat and buy sweets once a fortnight or less; dairy products are eaten or bought by the greatest number at least weekly but less than daily. Fruit and juice also are consumed by 5% more respondents than buy; the majority say they eat it once a week or more but less than daily. Only 21% of the respondents consume chotpotti and bhandari sharbat at all, and all of the buyers appear to be consumers and vice versa; the highest percentage buys and eats at least weekly but less frequently than daily.

Street food purchases appear to represent either temporary, "holding action" meal substitutes or snacks for 78% of the customers; the rest at least occasionally depend on commercial food for meals. Four percent appear to take home-cooked meals outside the home to be eaten elsewhere, but in contrast to customers in some other countries none appear to take ready-to-eat meal food home to be eaten there. Those who at least occasionally depend on commercial food for one or both meals come from service, business, labor, farmer, and dependent occupational categories, in that order. They are customers of all the nine vendor types.

Children (14 and under) are 8.25% of the customer sample, representing the major customers (25%) in the neighborhoods, a third of the customers for chotpotti, 21% of the dairy product buyers, 10% of the mudidokan and dry snack purchasers, 8% of the restaurant clientelle, and 1% of the fruit buyers. They spend only 3.9% of the total sample expenditure; however, the majority of dry snack, ice cream, and possibly fruit purchases made by adults appear to be made on behalf of children.

FOOD PREPARATION AND HANDLING

Food preparation methods vary with the type of food and preparation location. Hotel and restaurant foods, tea, and sliced and spiced fruit are prepared at the selling site; dry snacks, wet sweets, dairy products and chotpotti are prepared at home. Preparation methods used for peanuts and canacur, matha, ruti, bhaji, tea, muri, acar and chotpotti are described in the full report. Major complaints of observers regarding sanitation, not applicable to all vendors, were infrequent or no washing of dishes and hands, or infrequent changing of dishwater, failure to cover food, and dirty clothes. Water used for cooking and drinking was usually either boiled pond water or tubewell water, judged to be safe for consumption.

Interviewers rated the cleanliness of vendors on a 5-point scale: very clean; clean; OK for most items; on the dirty side/I would hesitate to eat this vendor's food; and very dirty/I would never eat this vendor's food. No vendors were rated as very dirty; four (2.5% were judged to be on the dirty side; 61% were considered clean; 21% were rated very clean, and 16% were considered OK for most items. Ratings do not seem to correspond with prices charged by vendors though price information is not sufficient to allow a clear judgment on this. Income and cleanliness rating also show no clear connection.

The majority of respondents deny having any need to worry about spoilage; 13% eat their leftover wares before they can spoil; 12% reduce prices at the end of the day to avoid the problem; 6% do both of the above; one reprocesses them; and one feeds them to his animals.

Microbiological analysis of 7 food samples (muri, matha, canacur, gur, ruti, bhaji, and acar) was conducted in Dhaka at the International Centre for Diarrhoeal Disease Research, Bangladesh. Analysis was requested to obtain a rough preliminary indication of possible dangers from these foods and as no more than that. All samples were judged fit for human consumption. However, in the two liquid products, matha and bhaji (the latter in this case was abnormally soupy), small quantities of bacteria were found which though not dangerous in the 2 samples could cause diarrhea in larger concentrations. To some extent this supports the frequently encountered local belief that dry foods tend to be safer than wet ones.

INTERVENTIONS

At the outset of the research it was agreed that attempts would be made to intervene in problematical areas revealed by the study and that these interventions would be implemented through local government or voluntary organizations. Although both Bengali and foreign voluntary organizations are currently working in the Manikganj area, all are not licensed to work in town; furthermore, their target groups, programs, and policies vary widely. The vendor population is also very heterogeneous; landed, landless, part-time, full-time, literate, illiterate, family, individual, all-female, involving both sexes, all-male, single product, multi-product, producer, middleman, rural, town-dwelling, structureless, housed, marginal and solvent businesses are all included. However, meetings with representatives of local organizations revealed that most were willing to consider some of the vendors at least as part of their target groups.

The first intervention was a "fair" designed to acquaint the local organizations with those vendors who needed and wanted their help and vice versa. All organizations did not ultimately participate, but those representatives who attended, together with EPOC staff, spent one day circulating among the vendors, asking and answering questions and distributing a handbill describing the local organizations and their programs.

When asked about their business problems the number one complaint of the vendors was lack of capital and lack of access to low-interest loans, and research verified that formal credit is almost totally unavailable to the study population. Our major intervention efforts have been centered upon a loan program for vendors, implemented through the Manikganj Association for Social Service and the Bangladesh Krishi Bank and monitored by Mrs. Naseem Hussain, the Bengali social scientist associated with the research. The important task of 'motivating,' organizing, screening, and supervising the repayments of vendors has been undertaken by Mr. Mahmud Riyadh Khan, formerly a researcher with the EPOC street foods project. Other interventions suggested for the future are a legitimate area from which currently illegal vendors can sell, experiments for selling matha as a bottled drink, and sanitation education.

I. INTRODUCTION

COUNTRY CONTEXT

Bangladesh became an independent nation in December 1971, after a 10-month struggle for independence from Pakistan. Prior to the formation of Pakistan in 1947, the region had been one of the Muslim majority areas of British India. At present 87% of the population is Muslim; 12% is Hindu; Buddhists, Christians and 'other' religious groups represent less than 1% each.(Table 3.22, 1982 Statistical Yearbook: 91)

The new government was faced first with the task of repairing damage done by the war (estimated at $1.2 billion, Wennergren: 1) and by a devastating cyclone which struck in 1970 (damages estimated at $180 million). It also inherited from Pakistan the problems of low per capita income; low literacy, education and skill levels; low agricultural productivity, associated with uses of traditional technology; a small industrial base; almost complete lack of mineral resources; transportation and communication difficulties due to the region's many often-inundated flood-plains and shifting rivers; and a chronic balance of payments deficit (Wennergren: 1). Though tremendous strides have been made, due to a high fertility rate (2.5% - 3% increase per year) these latter problems to a large extent remain with Bangladesh today.

The Economy

The economy is primarily agricultural (49% of the GDP in 1981) and, based largely on subsistence production. The main crop is rice, harvested in 3 seasons (November-January, July-August, and April-June). Population growth has mostly cancelled out the effects of the increases in Gross Domestic Product (GDP) which have occurred since 1971. Wennergren gives an annual per capita GDP of Tk.2016, or Tk. 5.5 per day (22c per day) for 1981, putting the country among the lowest two or three in the world. (op cit: 7). There is also an increasing gap between agricultural production and demand for food. However, this masks the fact that agricultural production as a whole has increased and that striking increases have occurred in production of specific crops, e.g., wheat, potatoes, boro rice, and mustard. (Ibid: 9).

Industry accounted for 13.7% of the Gross Domestic Product (GDP) in 1981 (Wennergren: 9). Jute, textiles, pulp, paper and tobacco, which constitute about 69% of the value added in the manufacturing subsector recovered to their pre-war (1969-70) levels in 1981-82. (1983 Yearbook, H. Siddiqui: 87). Other important, faster-growing subsectors are cement, fertilizer, and food processing industries, dominated by the sugar industry, which is profitable largely due to the fact that it is a government monopoly supplied with sugar-cane at government controlled prices. The government (through the Bangladesh Sugar and Food Industries Corporation) also owns and manages one distillery, two biscuit and bread factories, two flour mills, two ice plants, one beverage factory, four edible oil refineries, six oil crushing plants, and five fish freezing operations (Ibid: 95-96). These are being transferred gradually to private ownership under a new policy. A number of comparable private food businesses of this type also exist on various levels.

The services sector accounted for 37.3% of the total GDP in 1981. The trade subsector has grown 13.4% per year between 1973 and 1981, when it constituted 10.7% of the total (Wennergren: 8-10). Banking and insurance have had the lowest growth in this period; their contribution to the GDP declined.

Relational changes in sectoral shares of the GDP have been slow, with a shift of 1% per year away from agriculture to the combined industrial and services sector during a period of 8 years. (Wennergren: 10) Bangladesh is dependent on imports for part of its foodgrain (Wennergren: 14-16), edible oil and fertilizer supply. An average of 13% of the needed amount of grains per year are also imported (Johnson in Wennergren: 14-16) Cotton and cotton yarn, petroleum, petroleum products, machinery and cement are imports required by the industrial sector. However the country's supply of exports, primarily jute, jute products, tea, leather and leather goods (to some extent fish and shrimp) is at the mercy of undependable weather conditions, and the income from these products is subject to severe fluctuations in international market prices. Exports do not begin to cover the costs of imports (the petroleum and petro-product import bill in 1982, only 23% of the total bill, was equal to 87% of the year's total export earnings) (Wennergren: 15-16), and the trend has been towards an increasing deficit in balance of payments. (Wennergren:10) The country has also been dependent on foreign aid for much of its steadily increasing development budget (approximately 79% of the ADP and 47% of the total GOB annual budget in 1982). (Wennergren and World Bank in Wennergren:257) Despite the importance of agriculture's contibution to the GDP, only 32% of the ADP budget is devoted to that sector (Wennergren: 248).

Urbanization

The present level of urbanization in Bangladesh is low compared to that of most of her neighbors; only 8.78% of the population was living in urban areas in 1974 (Chaudhury: 2); in 1981, according to government figures, 15.8% of the population was urban (BBS Yearbook 1982: 114). In comparison, in 1974 India's urban population was 20.6%, Iran's was 43.3%, Burma's was 22%, and that of Pakistan was 26.8%. (Chaudhury: 2) However, in Bangladesh the rate of urban growth is high compared to many of these other countries; in 1961-74 the exponential rate of urban population increase was 6.7 per year (Chaudhury: 5). The average yearly increase between 1974 and 1981 was 15.83%, in contrast to the national average yearly growth of 3.12% between 1961 and 1974 and 3.13% between 1974 and 1981. (Based on figures provided in BBS 1982 Statistical Yearbook: 83; Allen quoted in Wennergren: 65, gives 9.5%)[1]

Centers of 100,000 or more have increased in number from two in 1901 to 6 in 1974 to 15 in 1981.[2] It is these larger centers that contain the bulk of the total urban population: 55.57% in 1974 and 55.66% in 1981.[3] However,

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[1] Richmond Allen, 'Rural vs Urban Population Growth Rates,' USAID unpublished memo, January 22, 1982.

[2] This may actually be 14, depending on whether or not Demra's population of 326,123 has been included within the figure for Dhaka statistical metropolitan area. In the Yearbook and in Dhaka District Statistics 1983 the figures for the Dhaka metropolitan area are identical, yet the latter source shows Demra to be included within the s.m.a.; the 1982 Yearbook lists Demra's population additionally. The 1983 Bangladesh Yearbook says 13 cities,unspecified (p.58).

[3] Chaudhury (p.11) gives 57% for 1974, no figures for 1981. The above 55% figures are from a calculation based on the tables on pages 114-115 in the 1982 Statistical Yearbook. Following the Yearbook Demra has been counted as a separate city and its population added to the 3,458,602 listed for Dhaka s.m.a.

the number of large sized centers (defined by Chaudhury as 25,000-99,999) has also increased: from 0 in 1901 to 37 in 1974 (Chaudhury: 43) to 42 in 1981.[4] Centers in the size range 25,000-49,999 are also increasing in size. Between 1961 and 1974 ten out of 15 cities in this range shifted into larger size categories; and 14 out of 23 in the 10,000-25,000 category shifted upwards. It is mainly the smaller towns for which growth has decelerated. The proportion of the country's population living in towns with under 10,000 declined from 19% in 1901 to 2% in 1974.[5] (Chaudhury: 11)

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[4]There are two tables in the Yearbook showing population of such centers: one, a table of "urban centers" lists 42 in this population range; a second, a table of "municipalities," lists only 40. (See pp. 115-118.)

[5]In 1974 there were 16 towns in this size category; that is, sixteen such towns are listed in table 3.54, p.117 of the 1982 Statistical Yearbook of Bangladesh. However, 1981 population figures are given for only three of these towns, so a calculation for 1981 is not possible.

Employment and the Informal Sector

In Bangladesh, the agricultural sector is the most important source of employment; according to 1981 census figures it occupied 61.27% of the employed population 10 years or over in that year (this excludes housework and persons unemployed but looking for work; employed persons, excluding household work, were 27% of the population as a whole). (From figures in table 4.13 p.154, 1982 Statistical Yearbook.) Seasonal shifts in demand for agricultural labor complicate the employment picture. The RISP study* estimates only 50.9% of the rural working population to be in agriculture as a primary profession; however, another 14.6% are employed in it part-time, as a secondary occupation, bringing the total to 65.5% (as of 1979) (BIDS: 32) The World Bank 1984 Report gives 74% of the labor force as agricultural, but this includes unemployed persons. (World Bank 1984: v)

Due to the fact that the population of Bangladesh is increasing at a rate of between 2.5% and 3% per year, the population (95.9 million as of January 1983) will increase by at least 35% between 1984 and the year 2000, reaching 130 million and a density of 2500 per square mile. (World Bank 1984: v,1) Since the bulk of the population is in the very low age brackets also,[6] the labor force will increase even more rapidly during this period. (Ibid.) Though their numbers are still comparatively few, women are also entering the labor force in greater numbers; both urban and rural activity rates for women have increased between the 1974 and 1981 census enumerations: from 3.7% of the total urban population to 5.17% and from 2.61% of the national population in 1974 to 2.84% in 1981. (BBS 1982: 145)

Diminishing landholdings, rural unemployment, physical calamities, and even starvation in the rural areas are pushing many people to the urban centers; though only 15.8% of the population was urban in 1981 (BBS 1982: 114), the urban growth rate between 1974 and 1981 has been estimated by a USAID study to be 9.5% per year. (Allen 1982, in Wennergren: 65) (An average derived from census figures for 1974 and 1981 gives 15%.) Though a majority of the working population is still currently engaged in agriculture either

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[6]In 1981 46.7% of the population was under 15 years of age; 63.8% was under 25; 76.9% was under 35. (BBS, 1982 Statistical Yearbook: 76, Table 3.8)

*Bangladesh Institute of Development Studies, 1981, Rural Industries Studies Project full or part time, three fourths of the expected increase in labor force will have to become employed in something other than crop production if the incomes of the poorest part of the population are not to decline more severely than they already have in the last twenty years. (World Bank op.cit.:1-2) Since modern industry is also unlikely to be able to expand sufficiently to absorb the expanded labor force, expansion of self employment, largely through small, traditional and semi-traditional enterprise with links to the agricultural sector, becomes an important focus of attention.

Information on the informal sector is practically non-existant for Bangladesh though a few sources provide glimpses of parts of it. Its dimensions are to some extent contained within the following statistics. In 1980 manufacturing and transport sectors occupied 32.6% and 3.2% of the male and female sections respectively of the urban labor force. Sales accounted for another 21.2% for males and 5.8% for females. (GOB, BBS 1980) Dividing the pie yet another way, self-employed male workers (agricultural and non-agricultural) constituted 35.6% of the rural workers and 31.8% of the urban male labor force. Self-employed females comprised 15.3% of the rural working population and 3.6% of the urban female work force.[7] When unpaid workers are added to these totals the self-employed and unpaid male workers together constitute 56.4% of the rural and 39.1% of the urban male workforce for 1980. Unpaid female workers bring the totals to 45.3% of the rural female workforce and 8.1% of the urban female workforce. These categories as well undoubtedly encompass much of the informal sector.

A study of slums in four major cities (Dhaka, Chittagong, Khulna, and Rajshahi) found 74.4% of the households to be migrants from outside the city, 92% of whom had lived in the city for more than five years, however. Male occupations were largely informal sector activity: rickshaw pulling, peddling of street food and "other necessities" were prominent, along with manual labor. For women who worked outside the house domestic service and manual labor were most prominent though some sewed and made handicrafts or incense. (DU 1979)

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[7]Sixty-one point five percent of urban female employment is in domestic services; in rural areas the bulk are evenly divided between agricultural labor (30.3%) and unpaid family help (30%). (Table 4.17, BBS 1982: 157).

Another study of 771 slum areas in Dhaka City alone (DU 1983) found rickshaw pulling and day labor to be the main male economic activities (23% and 10% respectively). Hawkers and small shopkeepers constituted 8% (4.5% and 3.5% respectively) though 11% of the households had a shop or workshop under their ownership. Women were primarily maidservants and nursemaids. However, 56% of the study workforce was unemployed at the time of the research.

On the basis of a sample census of hawkers and floating vendors in Dhaka conducted in 1977 (Rahman n.d.) a total of 39,614 such sellers were estimated to be operating in 589 areas in the city. (Ibid: 22) Not counting their paid and unpaid helpers, these vendors may have been perhaps 6-7% of the total workforce of the city at that time.[8] Food vendors constituted 25% of the study sample. With an average daily sales volume of Tk. 106.50 (Ibid: 19), a weekly total sales volume of Tk. 29,532,277 or US $1,181,289 (yearly Tk. 1535.6763 million or $61,427,048) would have been generated, which is 11.96% of the trade services sector of the GDP for Dhaka District in 1977-78, or 24.61% of the small scale industry sector of the Dhaka District GDP for the same year. (Calculated on the basis of Table 12.1 in BBS 1982:536.*) The study respondents earned an average monthly income of Tk. 560.72 (Tk. 130.40 per week) from an average profit margin of 17.55% (Ibid: 19-20) or a rate of return of 21.28%. From this one can compute an average daily profit of Tk. 18.69/day (17.55% of 106.50), almost double the 1977-78 daily agricultural wage of Tk. 10 for Dhaka District and Tk. 9.44 for Bangladesh as a whole. It is also higher than the Tk. 14.47 paid to unskilled construction workers in the capital in

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[8] On the basis of the 1974 Census population figure for Dhaka Metropolitan Area of 1,679,572 and the Bangladesh Bureau of Statistics urban crude activity rate (% of the total population 10 years old or over in the workforce) of 31.7 for 1974 (GOB 1982, Table 4.3) for the whole country, one can estimate that the workforce in the capital in 1974 should have been approximately 532,424. The above number of hawkers and floating vendors would therefore have been about 7.44% of the 1974 workforce. Since the hawkers were actually enumerated in 1977, three years later than the population as a whole, their numbers may be assumed to have been fewer in 1974; therefore a figure of 6% may be closer to the truth.

*GDP of the trade services sector for 1977-78 was Tk.12832 million; GDP of small scale industry was Tk. 6239 million.

the same year (though skilled workers, i.e., carpenters and masons, received Tk. 24.65 and Tk. 28.34 per day respectively in 1977-78). (Table 11.22, BBS 1982:509)

A second study of self-employed small entrepreneurs in Dhaka City in 1978 (Ahmed 1982), among whom ready-to-eat food sellers are included but not grouped into separately identifiable categories, found the average monthly income of respondents to be only slightly higher: Tk. 586 per month (op cit: 10), or Tk. 19.53 per day. Unlike the Rahman study, which dealt only with sellers of wares, this study included service activities (cycle repair, shoe repair, rickshaw, typing) in addition to trade in clothes, crockery and household necessities, uncooked and ready-to-eat foods, etc. Ahmed repeatedly employs the term "informal sector" in reference to his subjects but does not define it other than to say it is unorganized, poor, and dependent on the formal sector; there is also no attempt to estimate the total number of such people in the city. To a great extent "formal" and "informal" appear to be equated with "long-term urban" and "migrant" respectively. The implication is that rural-urban migration is the major impetus to the development of the informal sector in Dhaka though it is mentioned that most of the respondents in the specialized professions category come from Dhaka City itself (p.27).

Rahman's study did not investigate origins of the respondents except to the extent of determining previous occupation and year of starting business, so the two studies are not comparable in this dimension. However, many of Ahmed's respondents are obviously migrants; 15.5% were engaged in business activity outside of Dhaka before starting their present endeavors; 11% had been landed peasants; 1% had been village quacks (minimally trained allopathic practitioners);and some of the 25% who had been engaged previously in manual labor had done agricultural labor. The author also implies in his conclusion that post-liberation migration has been a significant source of increase in the vendor/hawker population. Both Rahman and Ahmed found a heavy percentage of respondents to have started business after liberation (1971): 57.5% of the former study sample (p.30) and 44.6% of the latter (p.13). Interestingly, the former study also found 2.5% of the respondents to be daily commuters who reside outside the city.

The Rahman study also interviewed customers, 75% of whom were regular rather than occasional; regularity does not correlate with low income, contrary to expectation. Forty-five percent said they liked to be able to bargain over prices (though 33.5% of the sellers indicated that they sold at a fixed price); almost all felt they could obtain goods of comparable quality at lower prices from these vendors than in the permanent shopping arcades; and 68.5% indicated that informal sellers were more conveniently located than their permanently housed counterparts.

Neither of the two studies mentions paid or unpaid helpers; both focus exclusively on selling rather than the production of goods for sale though a portion of their respondents are undoubtedly also producers of their goods.

As background to their study of rural industries, the Bangladesh Institute of Development Studies' Rural Industries Study Project examined the breakdown of the rural workforce in eleven village areas, finding 43% to be primarily engaged in non-agricultural pursuits (excluding miscellaneous activities). If secondary occupations are added (and 21% of the workers have two occupations; 1% have three), the non-agricultural sector rises to 50% of the rural workforce in Bangladesh. Cottage industries alone engage 22% as a primary occupation; trade and shopkeeping, another 11.3%, together comprising a full third of the rural workforce.

However, the RISP proper examined production units only, excluding pure trade and shopkeeping, and one of the areas of study was urban. Counting both primary and secondary occupations, 25% of the workforce in the areas studied are in industries. About 87% of rural industrial employment, roughly in decreasing order of employment generation, are in handloom clothing and miscellaneous handloom products, gur, rope, miscellaneous rice products, dyed yarn, fish nets and other fishing equipment, carpentry, basketry and mat-making, bricks, tailoring, biris (a coarse type of cigarette), mustard oil, grain milling, and dairy products. Urban enterprises had primarily hired labor (66.9% of employment);

rural units had primarily family labor (71.1% of workers, including owners). In urban locations employment tends to be permanent or apprentice-type; rural units employ mainly piece-rated and casual laborers, if they are not family members.

Use of unpaid family labor to some extent indicates only marginal productivity of labor/negative profits, and negative profit industries account for 34.8% of the industrial employment studied by the RISP. Among activities with negative profits (when one computes payment of unpaid family labor) are hand milled rice products, date gur, basketry, mat making, bamboo handicrafts, cane and bamboo furniture, fishing equipment, reeling yarn, coir and jute rope, lime, pottery, and paper bags. (RISP: 157) Almost all of these are primarily women's products.

Negative profit enterprise has value in the face of lack of alternatives, especially for women. Rural industries workers are employed for an average of 27 hours a week compared to 44 hours for urban enterprise. (p.87) This is 171 days in a year; only handloom and blacksmithy provide employment for more than 250 days a year. (p.XIII) Agricultural labor is also seasonal, and male workers tend to move back and forth between industry in slack agricultural seasons and agricultural labor during times of high demand, when agricultural wages are higher than returns from industry. Women rural industrial workers, on the other hand, spend 90% of their productive working time in industry, having fewer options elsewhere. (pp.XIV, 92) For women also the social prestige value of not working outside the home constrains them from seeking other than home employment as long as the family is not absolutely desperate. (p. 79)

However, profits per unit of capital are quite high for some products; e.g., bakery goods, cane gur, sheet metal, silk weaving (10%-50% rate of return); oil making, tobacco, carpentry, plastic, soap and tooth powder, motor vehicle repair (50%-75% rate of return); dairy products, fish drying, grain milling, drug making, watch repair (75% to 100% rate of return); and biris, footwear, jute handicrafts, blacksmithy, jewelry, rickshaw, and electrical goods repair (over 100%). (Complete list is in Table 7.10 RISP: 159)

Since 45% of the street food vendors in Manikganj live outside the municipality and would have to be considered rural, both rural and urban dimensions of the informal sector must be taken into account in relation to our data. Though the Rahman study of Dhaka vendors, by contrast, found only 2.5% of the sample to be living outside the capital, it is very likely that this percentage would be much higher elsewhere, especially in second rank cities such as Tangail, Mymensingh, or Faridpur. It is also probable that markets in certain areas of Dhaka itself will feature a much higher percentage of daily commuting vendors.*

*For example, a brief survey (by our staff) of street food vendors at Sadar Ghat found about 5% to be daily commuters from outside the municipality; of those living across the river on the fringes of the municipality are included, the percentage of commuters rises to about 23%.

Street food purchases appear to represent either temporary, "holding action" meal substitutes or snacks for 78% of the customers; the rest at least occasionally depend on commercial food for meals. Four percent appear to take home-cooked meals outside the home to be eaten elsewhere, but in contrast to customers in some other countries none appear to take ready-to-eat meal food home to be eaten there. Those who at least occasionally depend on commercial food for one or both meals come from service, business, labor, farmer, and dependent occupational categories, in that order. They are customers of all the nine vendor types.

Children (14 and under) are 8.25% of the customer sample, representing the major customers (25%) in the neighborhoods, a third of the customers for chotpotti, 21% of the dairy product buyers, 10% of the mudidokan and dry snack purchasers, 8% of the restaurant clientele, and 1% of the fruit buyers. They spend only 3.9% of the total sample expenditure; however, the majority of dry snack, ice cream, and possibly fruit purchases made by adults appear to be made on behalf of children.

Markets

In rural areas in Bangladesh markets (in the sense of gatherings by people for the purpose of trade) are primarily periodic, i.e., weekly or bi-weekly affairs known as hats. A small number of permanent shops, open daily, may be located at the hat site, but the bulk of trade is between outsiders who come to the center only on hat days. Since both buyers and sellers may visit different hats on different days of the week, "tributary" areas of the hats tend to overlap. Many professional traders travel from hat to hat on a regular weekly schedule. (One of our Manikganj vendors gave his interviewer a list of about sixty regional hats which he said he visits regularly, but three or four is a more usual figure.)[9] Buyers and sellers are almost exclusively male. Since hats often specialize, i.e., serve as special centers for exchange of particular commodities, attendance may fluctuate with the seasonal availability of these commodities. (For example, the Jhitka hat, close to Manikganj town, is famous as a center for the sale of gur.) Specialty hats tend to involve more export from the region than horizontal exchange among locals (BRAC 1979: 99).

A study of hats is Rajshahi District (Patel 1963) classified them into three types:

1. Large assembling and distributing centers which bring together agricultural produce of the surrounding region (rice, pulses, oilseeds, jute, spices, vegetables, fruit, poultry, livestock, and gur) for primarily bulk purchase for resale by urban-based merchants. These markets also provide necessities for the farmers to take back with them to their homes: cloth, salt, spices, kerosene, utensils, meat and fish. Services of tailors, barbers, blacksmiths, rice mills, oil mills, jute presses, etc. are also provided.

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[9] Baqee's study of hats in Dhaka District as a whole found 27.85% of the full-time traders in the sample to be regular attenders at 3 hats in addition to the one at which they were interviewed; 12.82% visited no other hat; 17.33% visited one additional hat; 21.71% visited two other hats; 20.27% visited four or more additional hats. In contrast, 44.32% of the part time traders attended one hat only; 28% attended only two; and 18.41% attended three, leaving only 8.68% who attended more than three in all. (1975:141)

2. Smaller assembling centers to which farmers bring their produce for ultimate dispersal via traders in urban centers. Services provided are fewer. Selling duration at both of these types of hat is usually mid-day to sunset only.

3. Small centers (10-25 sellers) in which trade is confined to only a few hours in the late afternoon, is mostly between locals, and consists mainly of locally produced food items. A study of hats in Dhaka District (Baqee 1975: 85 ff) found a similar pattern to be operating. Presumably the pattern is the same throughout the country.

Larger hats may also feature entertainments in the form of indigenous and modern types of theatre, circus, and musical/poetic competitions. Local village level trials and religious functions are also sometimes held in the premises at the same time so that the function of a hat is not purely economic. (Ibid: 167)

In Rajshahi and Dhaka Districts, though there is some relation between the distribution of population and the number of hats in an area, the type of hat shows little correlation with the size of the neighboring rural settlement. Rather, accessibility is important to its development. Hats tend to be located near transportation routes, especially junctions; the distributional pattern is "linear," following roads, railways, and lines of drainage. Spacing between them is irregular.

Usually a hat is located in an open clearing, apart from the surrounding settlements. In smaller centers trading is done in the open and in temporary "thatch" sheds; larger centers may house some permanent shops, sheds and warehouses used by the merchants who buy in bulk for resale in urban centers. Larger hats also may be associated with governmental administrative headquarters or institutions like schools or hospitals since the latter are also usually located on transportation routes.

In permanent markets also temporary vendors mostly sit on the ground without benefit of any protection from sun, rain and wind other than that which they can themselves improvize. About 3-4 years ago the Ministry of Land Administration, Land Revenue, and Land Reform gave grants to thana and municipality officials to build tin-roofed cement and earthen platforms for a few vendors in selected areas of the country. (Sirajul Huq) (In Manikganj there are two such structures, but the bulk of the temporary sellers sit in the open.) In the major urban centers such roofed platforms and permanent buildings are more numerous, but temporary vendors still squeeze into the spaces in between or sit on the pavements outside the permanent shops and on the edges of the market. (Quasem: 28-29; Mollah: 4.4.2)

For the privilege of selling in established hats and bazars non-permanent vendors usually pay a small daily toll, assessed according to their volume of sales and type of produce. Complicated and detailed guidelines for toll collection are prepared by regional revenue officials. Kamal Siddiqui: 179-80, who analyzed two Jessore markets in some detail, points out that the regional government marketing officers, whose job is to keep track of price movements, do not participate in the preparation of these toll sheets; those who prepare them have only rough and partial knowledge of the value of various commodities. In addition, in many places the vendors are not aware of the contents of the toll sheets.

All established hats and markets are currently theoretically owned by the central government and managed through the Ministry of Land Administration, Land Revenue and Land Reform. However, their management is at present delegated to local governing bodies (under the Local Government and Rural Development Ministry), who collect the revenue and use it for their own expenses, forwarding a percent to the central government.[10] This amount has recently been reduced from 35% to 5%, and the local bodies have been correspondingly given full responsibility for hat/market development and maintenance. Within municipalities it is the municipality which collects and disperses the money; in rural areas until very recently the union councils (the lowest rung of the administrative hierarchy) with permission and

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[10] Until March 13, 1984 1% went to the central government as land development tax, and the remaining portion was divided as 65% to the municipality and 35% to the central government for further development in the region. A new regulation gives 5% to the central government as land revenue; 25% is to be spent by municipalities and upozelas (thanas which have been given greater judicial and administrative powers) for market/hat development and maintenance; and 70% can be spent by the local body for its own purposes as it wishes. Approval of the District Commissioner is no longer required for selection of bids for lease of the market (see below).

assistance of thana/upozela authorities did this. Now the bulk of the revenue (70%) appears to go to and be controlled by the upozela (formerly thana) and its head officials, rather than the union council, and without supervision by higher government authorities. (Sirajul Huq, pers. comm.)

In actual practice the local governing bodies usually lease out the tax/toll collection rights each year to the highest bidder, who in turn often sublets these rights to several people. Leasing by the government authorities is currently legal; subletting is not (Huq) but is widely practiced (Siddiqui: 178-9).[11] Since knowledge of the toll sheets is minimal on the part of small vendors, "the arbitrary judgment of the toll collectors decides everything" (Ibid: 180). Siddiqui estimates that in one of the markets in his Jessore research area in 1977-78 the sublessees were able to collect an additional unauthorized Tk. 20,000 per year. (183).*

Between the producer and the consumer are several layers of middlemen with various volumes of trade and levels of capital; not all of these may be observed in most hats and bazars. Some tour the villages and purchase from producers in their homes; others buy from producers or other middlemen in

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[11] The hierarchical toll system is very old. The British regarded it as a restraint to trade and sought to abolish it in 1793. However, since they were only able to succeed in stopping the flow of funds to the government and not the actual collection and subcollection of tolls by the zamindars and their agents, the system was soon reinstituted. In the 1950's the Pakistan government took over the collection from the zamindars but continued the practice of leasing the collection rights. In practice subleasing continued as well. Under Sheikh Mujeeb (in 1972, after the birth of Bangladesh) the lessee system was abolished, and toll collection rights were given to the local hat/bazar committees and revenue officers, who were supposed to collect directly from the vendors. In the face of large-scale misappropriation of funds by these agents the lessee system was again restored in 1975. (Siddiqui: 178-9)

Under Ziaur Rahman (1979-81) the leasing system was again abolished, and the task of collecting from hats and bazars was given to a series of youth organizations (Jubo-Complex), who were to give 60% to the union councils, keep 10% for their own projects, and return the rest to the central government. (Alam & Rahman: 2) This increased union council revenue by as much as 97%. (Ibid: 10) Collection by the youth organizations has now been stopped, and the present martial law government has again allowed leasing of toll collection, under the management of municipalities and union councils, subject to the approval of central government officials (Circle Officer, Sub-Divisional Officer, and District Commissioner). As of March 13, 1984 this approval is no longer necessary, but it is the upozela head rather than the union council who controls the non-municipality markets and hats. (Sirajul Huq, personal communication).

*In Manikganj during the year of the research the unauthorized amount collected by eight sub-lessees may have been anywhere between Tk. 87,760 (at a 20% rate of return to the sub-collectors) and Tk.188,848 (at a 100% rate of return, the same percent of profit realized by the official lessee).

the hat/market for resale in the same or other markets or again from door to door in the villages. Some middlemen are local day laborers trying to supplement their meagre wages; others are full time sellers; some of the latter are financed by bigger middlemen, either local or from bigger centers. In bazars and hats which feature both rural and urban produced goods, the middlemen's wares may have been obtained on credit from other sellers in the larger urban centers. (BRAC: 84-9)

Siddiqui indicates that in Jessore at least the number of middlemen has increased greatly in the last 50 years, especially in the post-liberation (Bangladesh) period. Baqee also found 60% of his Dhaka District hat trader respondents to have been in business since liberation only; 53% were part-time (127). Siddiqui feels that the increase in marketable surplus has not kept pace with the increase in intermediaries,however. He believes that stagnant production and increased population have made speculation and hoarding more profitable than direct trade for richer people, while at the same time declining real wages and worsening conditions of sharecropping, etc. have given rise to a need for supplementary income among the poor, hence the rise in the number of middlemen. (187) Though this excess of middlemen leads to higher prices and accumulation of surplus in the hands of those who have little connection with production (most of whom also provide no services, such as packaging or further processing, as goods move through their hands), he emphasizes that many of the small brokers are very poor and are themselves at the mercy of the bigger operators, on whose patronage they depend for survival. (188)

Women

The most immediately observable aspect of women's condition in Bangladesh is the adherance to the ideal of purdah, i.e., the custom of secluding women from the view of all men other than husbands and close relatives. Ideally they are confined to the household, and within the household they withdraw from the presence of certain senior male family members as well (husband's father, husband's elder brothers and males of similar status in the husband's extended family). Withdrawal may be actual physical departure from male view or symbolic departure through covering the head and face.

Household architecture reinforces this seclusion. The separate buildings in a Muslim village household compound usually face inward and are surrounded by a wall if the family can afford one. Visitors will be received in a separate area, perhaps a completely separate building, designated for that purpose. (Sattar 1974) Outside the household compound the body is kept covered, often by means of a burka (an ankle-length, cape-like garment with separate head piece, often including a face veil as well).

Though purdah is primarily enforced by Muslim custom, Hindu families also practice it in varying degrees; some Buddhists in the Chittagong area have also absorbed some of the ideal though Christians and tribals have not. (Maloney 1980: 79-96) Strictness of application varies with age and social class, being strongest during a woman's most productive years and within the rural middle class. Purdah is also a positive ideal:

> Those who practice it sincerely believe that they get inspiration to observe family traditions and instructions in the faith. They believe they are more conscientious in all their thought and behavior, and observe prayers and fastings more. Parda is both an outward symbol of piety and propriety, and a means to achieve religiosity and inner peace. Men living in families practising parda are also thought to enjoy these qualities. (Ibid: 30)

Though not exclusively a feature of or original with Islam, purdah has become symbolic to Muslims of the Islamic way as opposed to other ways of organizing society and culture; given the need for maintaining symbolic separation from other world views in the context of the formation of Pakistan and Bangladesh and the fact that purdah enhances male prestige, adherance to it is likely to die hard in Bangladesh. (Ibid: 92, 96, 270).

Purdah has the effect of isolating women from any knowledge of the outside world not provided for them by male family members, and it keeps women isolated from each other. (McCarthy 1977; Sattar 1977) As such it is a major barrier to education and the type of group action for women's development advocated by many pvo's and government organizations. It is also highly correlated with fertility, perhaps the single greatest barrier to family planning and women's development in Bangladesh. (Maloney: 96).

However, it is interesting that men's and women's views of the extent to which purdah is practiced vary; 58.6% of the women interviewed by Maloney, Aziz and Sarkar indicated that they had freedom to leave the home for work or shopping and freedom to leave the village; only 18.7% of the male respondents indicated that they allowed their wives to do these things.

The "pro-fertility ethos" of which purdah is a part leads to an average of 7.1 live births (ignoring abortion and stillbirths) per woman. Frequent pregnancy and birth combined with long periods of nursing (average of 19.2 months) sap women's strength, and women's widespread reluctance to seek medical treatment for themselves and long working hours (70 hours per week versus 60 hours per week for men) lead to a shorter life expectancy for women than for men. (Harum 1981)

Women's long hours of work have until recently not been regarded as "productive" though more than half of their labor within the confines of the household is essential to agricultural production: cleaning, drying, and storing seed and edible grains; collecting seed; parboiling and husking rice; disposing of household wastes; feeding and caring for domestic animals; growing vegetables, fruits and spices for home use. (Brammer 1983) In addition they pump water from tubewells and carry food to men in the fields (McCarthy 1981: 2); they procure fuel, prepare the threshing floors and transplant paddy; preservation and storage of non-grain food, fruits, vegetables, and spices is also women's work. (Saraf 1981).

Urban women also work harder than men, contributing 50% of all family working hours (rural women contribute 40%) and bring in 33% of the income. (Caldwell et al 1980; Tinker 1982)

The "pro-fertility ethos" (Maloney 1980) has also led to large families and extreme fragmentation of land holdings; land is divided among sons at a man's death; daughters can inherit half of a son's share. Usually, in fact, they relinquish their inheritance in favor of retaining the right to future visits to their family of birth and their brothers' support in time of future trouble (especially divorce). (Jahan 1975: 16) In 1977 it was estimated (Jannuzi and Peach: 71) that 48% of all rural households were landless or owned less than half an acre of cultivable land; this figure is now 64.76% (1982 Agric. Yearbook) due to fragmentation through inheritance and the displacement of small farmers who must sell their tiny holdings for cash due to low wages, low sale prices for their produce in local markets, illness, and rising food prices. (Begum and Greeley: 9) These conditions have forced more and more families to forego the restrictions of purdah to allow their women to earn to supplement the family income. Female wage labor is usually the last in a series of attempts to compensate for insufficient male income in the family; it is a sign of desperation. Prior to that the leasing and selling of land is usually followed by sale of agricultural assets (livestock and seed) and personal assets (furniture, jewelry) and then the placing of sons in wage labor arrangements which provide their food and shelter, reducing the burden on the family budget. (Ibid.)

Until recently the main source of employment outside the home for women in rural areas has been post-harvest rice processing in the houses of neighbors; the bulk of this employment was in threshing (by means of a <u>dhenki</u>, or foot operated wooden thresher) alone. However, the recent spread of electricity and electric powered rice mills has made sending rice to the mill for husking cheaper than hiring outside female labor. In 1980 Begum and Greeley reported an expected drop of at least 66% in the number of employers of female wage labor in one area of Tangail. In a comparable village in Comilla studied by the same researchers the process had already occurred. In another Comilla village studied by Westergaard in 1979-80 (Westergaard 1983) only about one third of the landless and near landless (owning less than half an acre) families were able to find employment for female family members; this also was correlated with a census-reported drop from 16% to 4% in the number of women in the agricultural labor force between 1961 and 1974, reflecting an overall reduction in working opportunities for women. (Op cit: 36) This has coincided with increasing need for income earning opportunities.

In the absence of this previously available primary source of employment, what can women do to earn money? In their Comilla village Begum and Greeley report that the single most important source of earning was "gleaning from the field" though all types of non-post-harvest earnings combined accounted for 83.41% of female earnings. After husking and processing rice (50% of respondents) other unassisted sources of earnings for Cain's sample of wage earning women (Cain 1979) were general housework (20%), sewing (4%), food processing 2.6%), stripping jute (5.2%), and fieldwork (16.2%). Some sale of handicrafts (Begum and Greeley: 10) and sale of fishing nets (Westergaard: 23) is also reported. As mentioned earlier, poor wage earning women in four urban communities were found to mainly work as maidservants and water carriers; a smaller number work at handicrafts and sewing for private families or agarvati making; some performed hard manual labor crushing bricks and chopping firewood. (DU Center for Urban Studies 1979)

Government and PVO programs for aid to and generating income/employment for women have been described by Tinker (1982). They range from charity, through training in handicraft production without much attention to marketing possibilities, to sophisticated quality control and marketing (e.g., BRAC or the Jute Works). Food for Work programs which hire women have had an important impact, both legitimizing women's labor and providing desperately needed income. Unfortunately, they are mostly seasonal, and the results (canals and roads) tend to benefit the rural elite more than the poor whom they employ.

Projects which most successfully reach poor women stress formation of small, economically homogeneous groups and self reliance. One indigenous PVO which employs this approach (BRAC) also reports, however, that it is difficult to organize women without the cooperation of male counterparts; women's groups are more easily formed in areas where male groups already exist; though status is usually improved by earning, women's income still goes largely into the pockets of their husbands. (Zafar Ahmed 1983: 31; Parveen Ahmed 1980 However, this same group (BRAC) also reports that women's saving habits are stronger than men's and that women repay loans better; women are also more regular in attending meetings, participating in group action, and helping other people in times of trouble. In contrast to men, they respon to economic incentives more than prestige or leadership incentives. (Z. Ahmed, op.cit: 34)

Nutrition and Eating Habits

According to the Nutrition Survey of Rural Bangladesh 1975-76 the basic Bangladeshi diet consists of rice supplemented with curries of various types: vegetables, fish, meat, green or starchy fruit and roots, and pulses. The curries are considered only to be "trimmings" to the meal (122), supplements to rice, which on an average (for all age groups, both sexes, and all regions of the country) constitutes 61% of the total food intake. (22) When more rice is available its consumption increases without a proportional rise in the quantity of the accompanying foods. (126) The only food eaten as a substitute for rice is wheat (122), on the average constituting 4% of the food intake (22) but increasing during seasons of and in regions of rice scarcity, e.g., June-July and September-November, immediately preceding the two main harvests: aman (November-January) and aus (July-September). (120) Though during the 12 years preceding 75-76 wheat consumption on the whole increased from 3% to 6% of per capita cereal intake and continues to increase, wheat is eaten primarily to compensate for a lack of rice. Potatoes, which in some countries constitute a substitute for cereals, are in Bangladesh eaten only as a vegetable supplement to rice.

Animal protein constitutes a mere 5% of the per capita food intake, and "other plant and vegetables" constitute 30% (21).

With increasing overpopulation and poverty total per capita food/calorie intake dropped by about 9% between 1962-64 and 1975-76. (130) In terms of estimated nutritional requirements only 41% of the country's households were able to provide their needed calorie intake at the time of the second study; 71% were able to meet their protein requirements; and 97% could manage the estimated necessary intake for iron. (51) Despite the latter statistic, howev 70% of the population as a whole and 82% of the children under five were anaemic (132), due largely to the fact that most of the iron intake comes from rice, from which the iron absorption ratio is very low. (99) Diarrhoeal disease, worm infestations, and low vitamin C, vitamin A, and protein intake further reduce the ability to absorb iron.

On a yearly basis 81% of the households do not meet their calcium needs; 89% are deficient in vitamin A; and 93% are deficient in vitamin C. Twenty-one percent do not meet their needs for niacin, and 14% are deficient in thiamine. (51)

Cropping patterns lead to a generally greater availability of all foods except vegetables (which remain relatively constant in supply in all seasons) during the first half of the year. Most fish other than hilsha are available from October to February but are scarce during the rest of the year and are eaten infrequently. The months during and following the main (aman) harvest, therefore, are the months when most people have their greatest food intake. Undernutrition would seem to be greatest from late September to mid-November (123-4) and from June to mid-July. However, fruits are consumed most heavily in summer (May-July), when most of them are in season (122). Though vegetables of one kind or another are available year round, consumption of all kinds other than green, leafy ones varies inversely with that of fish; people tend to eat one or the other but not both. The seasonality of fruit consumption is also closely connected to the seasonality of vitamin A and C intake. Due to lack of vitamin A it is estimated that 1% of the total population suffers from night blindness; drying and wrinkling of the white of the eye (xerosis), a further development towards blindness from the same deficiency, was found to have increased during the previous 10 years, especially in children (91). Some of this is due to increasing poverty, but some is due to the culturally derived reluctance to eat or feed children vegetables, which are thought to cause diarrhoea. Carotene intake is negatively correlated with income and landholdings, though intake of almost all other nutrients is correlated positively with these features. (108-9)

A whole series of beliefs regarding the effects of different food types on the body affects food intake and nutrition. (Maloney: 153-7; Lindenbaum:144-7) Foods are classified as hot/cold (sometimes neutral as well); wet/dry ("meal" foods are usually wet; snacks, dry); sweet/sour; animal protein/vegetable; and pure/impure. All foods are not classified the same way by everybody. All of these classificatory frameworks have very "ancient roots" in south Asia. (Maloney: 154) Hot foods such as gur (brown sugar/molasses), eggs, meat, and kichuri are avoided in hot weather, at times of hot illnesses (e.g., fever) and emotional agitation, and by people such as widows and ascetics who need to keep their sexual impulses under control. They are preferred in cold weather, at times of cold illness (e.g., a "cold"), and when high sexual energy is desired. Cold foods such as yoghurt, ice cream, and most fruits are avoided in winter and preferred in summer, etc. Wet foods are avoided immediately after childbirth, along with cold foods. Sour foods also are considered to have a cooling effect and to inhibit sexuality. Sweet foods do not heat the body or promote sexuality, but they neutralize sourness. There is great fondness for sweets; cooked foods (wet meal foods) and curds are sweetened more frequently in Bengal than in other parts of south Asia; sweets are also symbolic as guest's food in Muslim tradition. (Maloney: 157) (This is reflected in the street foods offered for sale in Manikganj also. Thirty-eight sweet snack products, counting all the milk-solid based wet sweets as only one product, and 34 fruits eaten ripe or dried,as sweet fruit, together constitute 56% of the products offered throughout the year.)

Animal protein/vegetable distinctions and the pure/impure contrast are of more importance to Hindus than to Muslims; both relate to religious requirements. Those who eat meat also perform animal sacrifice to female deities; vegetarians are worshippers of abstract powers and/or primarily male deities. Pollutable foods (those cooked in water) can be given to ritually ranked equals and inferiors but can be accepted only from equals and superiors. Non-pollutable foods (those cooked in oil or totally raw) can be given to and accepted from anybody. (Maloney: 154-8)

Though all of these concepts are considered by Western people to be at best totally without scientific basis and to a large extent harmful (as in the case of vitamin A deprivation through avoidance of vegetables), there is evidence that some of the hot/cold distinctions do have connection with physical reality. Food strictures applied according to this concept can also be functional. For example, the widespread practice of withholding high lactose "hot" milks (buffalo and cow) in favor of lower lactose, "cooler" goat's milk, highly dilute mixtures of milk and water, and "cold" curds can actually help to control diarrhea. (Lindenbaum: 146-7)

As a result of these and other mental categorizations affecting individual social behavior (such as dependence on male children for support in one's, especially a woman's, old age) foods are also consumed differentially by individuals depending on their sex and positions in the life cycle. Lindenbaum (143) and Chen, et al. (in Rizvi: 79) argue that small girls are given less food than male children, resulting in higher mortality and other physical disability rates for females under five. The 1975-76 Nutrition Survey of Rural Bangladesh also reports more acute undernutrition in young girls (0-11 years) than in young boys. (p.131) Rizvi's research, on the other hand, did not reveal any overt discrimination in feeding small children. However, she points out that the more subtle, indirect operation of the confinements of purdah, which operates most strongly in the years immediately preceding and following marriage, and the feminine ideal of self-sacrifice are important causes of lower food intake among adolescent unmarried girls, young wives, and older women.

On the whole average intake of total food is higher for males (NNS: 130), but women eat more vegetables (131); they are also permitted to openly prefer sour foods, which are largely regarded as women's foods. (Maloney: 157) Pregnant women and lactating women also have the lowest calorie intake among adults, due partly to the ideal of sacrifice and partly to the belief that a pregnant woman should eat less than normal to prevent feeling ill and to prevent a difficult delivery; some people believe a pregnant woman when ill should omit food altogether. (Vermury: xii). A nursing woman may eat less if her child is sick so as not to cause the child to become sicker. (xiii) The child also may be fed less or not at all. (xiv) Some food are believed beneficial and some harmful for milk production; but there is much disagreement about which foods are and are not helpful.

The tendency to nurse children as long as possible leads to the existence of many women who are simultaneously pregnant and lactating. Their protein and calorie and almost all other nutrient intake is further below the needed levels than in any other segment of the population, including infants.

Despite the effects of beliefs and traditional practices on food intake, however, the main cause of malnutrition in Bangladesh is poverty and lack of food. As mentioned earlier, income and land holdings correlate positively

Credit

Formal Credit. The Bangladesh Bank controls the credit system as the country's central bank. It is the bankers' bank and banker to the government. It formulates money and credit policy, issues bank notes, and has responsibility for stabilizing the internal and external value of currency and development of the money market. It manages the public debt and is sole custodian of foreign exchange. (MOF 1981-82: 1)

Until 1975 62% of the funds of the country's banks and financial institutions went to the government to finance budget deficits and government and semi-government agencies and corporations. Since August 1975, however, 56-57% has been allowed to go to the private sector. (Hossain, in Bangladesh Yearbook 1983: 79) Credit to the private sector is implemented and administered through six nationalized commercial banks (Agrani, Janata, Pubali, Sonali, Rupali, and Uttara) and several specialized financial institutions: the Bangladesh Krishi (Agricultural) Bank, the Bangladesh Shilpo (Industrial) Bank, the Bangladesh Shilpo Rin Sangstha (Industrial Loan Corporation), Investment Corporation of Bangladesh, and the Bangladesh House Building Finance Corporation. (MOF: 1) Additionally there are the Bangladesh Cooperative Bank Ltd.[1] and affiliated cooperatives and the IRDP (Integrated Rural Development Project) cooperatives,[2] which

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[1] The Bangladesh Cooperative Bank Ltd. is the apex bank for "traditional" cooperatives. Sixty-two central cooperative banks, 12 sugarcane growers, several thousand cooperative societies, and 16 cooperative and mortgage banks operate within its fold. (Wennergren: 173)

[2] There are two parallel and separate systems of cooperatives in Bangladesh. The first, operating on three levels, consists of: 1) Apex Cooperative Societies at the national level, 2) Central Cooperative Societies at the secondary level, and 3) Primary Cooperatives at the local level. A government cooperative department, begun in 1904, has jurisdiction over this system.

The second system is an extention on a nationwide basis of the method developed by Akhtar Hameed Khan in Comilla in the 50's. These IRDP coops emphasize saving to provide short-term credit for members and training of cooperative officers and members in new agricultural methods. They operate in two tiers, with local level agricultural cooperatives (Krishi Samabay Samiti or KSS) under the jurisdiction of Thana Central Cooperative Associations, with government appointed, salaried supervisory and clerical staff in addition to their elected officers. These are male organizations. There are also women's IRDP cooperatives which operate in the same regions, side by side with the men's groups. Most of the members are wives or daughters or sisters of the men in the KSS groups. Though landless and small landowners are eligible to join and do join in some areas, their participation in and access to the benefits of these coops has been limited; one survey of coops under 25 TCCA's revealed no members with less than half an acre of land; 23% had more than 5 acres. Despite the IRDP system's success in mobilizing new agriculture technology, therefore, its present reflection of the structure of the country's rural class system has limited its effectiveness for development. (Wennergren: 185-7) operate independently and are re-financed by the Sonali Bank (Wennergren 1983: 173).[3]

Banks are well distributed throughout the country, providing access to credit in most districts (Ibid.); 65% of the branches are in the rural areas. However, in 1980-81 only 12.41% of advances and 16% of the deposits were made in rural areas. (Sarkar, in Bangladesh Yearbook 1983: 139) Thus the urban centers are clearly favored, though one should keep in mind that many of the advances made in urban areas are actually for use in rural areas (e.g., jute trade or food procurement). Some attempt has recently been made by the commercial banks to provide "small" (up to Tk. 10,000) loans for shopkeepers, retail traders, and self-employed persons; in 1977-81 up to 2% of deposit liabilities were targetted for this type of loan. Of these small loans 38% (18% of the total funds dispersed) were made in the category of less than Tk. 1,000 and 50% (48% of the funds) were in the Tk. 1,000-Tk. 1,500 category. (From figures provided in Sarkar, op. cit.) Many of these loans appear to have been made under special programs in specific areas of the country and targetted at various specific social groups, such as educated unemployed youth selected for special training in entrepreneurship through a government program. Nonetheless, it is a promising sign.

The banking system has been criticized for its use of low and subsidized interest rates, which do not reflect the real value of money in the country's inflationary atmosphere, do not therefore encourage deposits by investors, and do not begin to cover the administrative costs involved in lending. (World Bank 1983: viii, Wennergren: 178) In addition, repayment rates have been very low, averaging 37% only, adding significantly to the costs; in part this is due to poorly trained staff with high workloads and low salaries which make them vulnerable to "pressures to do 'favors' which fall outside regular loan procedures." (Wennergren: 177) Outside of some of the new experimental programs, which are not open to all, most bank loans also require

[3] There are also eight foreign banks. A number of totally private sector Bangladeshi banks have very recently been allowed to open.

some collateral (in particular, land; but sometimes other tangible assets such as stock for a demonstrably thriving business will do)[4] and extensive, complicated paperwork which is costly to the recipient in time and travel expense. Thus many are either ineligible to use or deterred from using traditional institutional sources; in some programs funds are allocated but cannot be dispersed as intended. For example, in 1980 only about 32% of the funds set aside for Special Agricultural Program loans were utilized. (Wennergren: 178)

Informal Credit. According to an analysis of 28 studies on rural credit in Bangladesh (Hussain 1983: 13) institutional lending (including NGO credit activities) has increased from about 14% of the cases of borrowing in pre-Liberation years to about 37% of the cases in the post-Liberation period. Despite this increase, the bulk of rural credit has continued to come from non-institutional, non-formal sources. If loan contracts alone are considered, 74% have originated with non-formal lenders in the post-Liberation period; two thirds of the outstanding debts in the studies consulted were also from non-formal loans. The average size of loans from non-formal lenders has also been much larger: Tk. 848 per borrowing household in post-Liberation years as opposed to Tk. 23 from formal sources. (Ibid.) A 1979 Ministry of Land Administration and Land Reform study found that the amount taken from informal sources increased as the size of land holdings decreased; those with less than 0.5 acres of land borrowed 86% of their funds from informal sources. (Wennergren: 176)

According to the studies reviewed by Hussain, informal sources of credit, in order to importance, are (1) friends and relatives, (2) professional moneylenders, and (3) well-to-do rural people, shopkeepers, and "marketing intermediaries" (undefined). About one fourth of the total non-formal credit is supplied by the latter group. (Op. cit: 15)

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[4] In Manikganj all of the banks require land or an established, licensed business as collateral plus, in most cases, the guarantee of a "reliable" third party. Only the Krishi Bank mentioned the USAID Rural Finance Experimental Project operating through one of the BKB branches in Betila, a village about 3 miles from the Town and 1½ miles from the border of the municipality, as a possible source of unguaranteed loans. These would not be available to Manikganj town residents or other people outside the experimental area.

Borrowing for purposes other than production was found to be important in all areas. Production loans were more numerous in "progressive" or agriculturally modernized regions; non-production loans were more numerous in traditional areas. About 4/5 of the non-production loans were for family expenditures like food, education, social and religious ceremonies, house repair, and litigation. Production loans were almost all (over 90%) for fixed, current farming costs. (Ibid.)

About 63% of loans and 75% of loan contracts were found to involve payment of interest, but more than half the borrower households paid non-monetary interest. Moneylenders, shopkeepers, and marketing intermediaries charge the highest rates of interest though an "insignificant" number of moneylenders give loans without interest. Interest charged on kind loans was higher than on cash loans; for paddy loans it ranged from 200-400% per year and for loans against the unharvested crop interest was about 336% (p.15), ranging from 150% to 750% per year. (Hussain: 15-16) This particular article quotes no average or usual amount of interest for informal cash loans, but Yunus (1983: 2) states that at least 10% per month (120% per year) is "so commonplace you don't even notice it." Wennergren (206, fn. 48) also indicates that "10% per month or higher" is the reported norm. Siddiqui (362) gives 120%-240% (10%-20% per month) as the practice in his research area. Our own informants indicate that 5% per month is a normal starting place; 10% is not unusual.

In many cases the actual interest collected is of secondary importance to the lender, whose main goal is rather to acquire the borrower's collateral. (Yunus: 2) Hussain (15) details a number of practices described by the studies in his review which also make the actual interest rate higher than stated:

1. Raising the prices of goods advanced as a loan and/or devaluing goods given in repayment if repayment is made in kind; a variant on this is the use of one weighing system (e.g., 1 seer = 80 tolas) while advancing the loan and another (e.g., 1 seer = 82.6 tolas) when collecting payment; commercial banks do this as well, e.g., buying foreign exchange at one rate and selling on the same day at another.

2. Demanding labor in payment for the loan, sometimes with a restriction against working for anyone else until the loan is repaid; wage rates "paid" by the creditor against the loan are usually below prevailing levels.
3. For repayment in kind, repayment may be required at a time when the market value of the commodity is much higher than when it was borrowed (the reverse is also possible, accounting in part for the apparently strikingly higher interest rates for kind than for cash loans).
4. Loans against an as yet unharvested crop may be made on the condition that the crop be sold to the lender at less than the going market rate.
5. The borrower may be obliged to make other (non-loan) purchases at the shop of the lender and may pay higher than normal prices for these as well.
6. Even interest-free loans may require hidden payment in the form of services such as political or factional support.

No conventional collateral was reported for 51% of the loans in these studies; however, informal obligations, as indicated above, were often incurred. Secured loans tended to be preferred by professional moneylenders and the rural elite; shopkeepers commonly required purchase of goods at their shops rather than collateral. Non-secured loans had higher rates of interest. Among secured loans over 3/5ths of the borrowing households gave land as collateral.

The informal credit sources are regarded by some as an all-devouring evil and by others as the providers of a much needed and otherwise unavailable service for poor borrowers, high interest rates reflecting the high risk involved. The informal sources tend to know their clients personally, can respond quickly to their needs, and can exert pressure for repayment from close range. It is interesting that in a village studied by BRAC near Manikganj, where there were no traditional large moneylenders, the majority of those providing this service were "women from the top (economic) categories" using profits from their excess

(Maloney 1980: 79-96) Strictness of application varies with age and social class, being strongest during a woman's most productive years and within the rural middle class. Purdah is also a positive ideal:

> Those who practice it sincerely believe that they get inspiration to observe family traditions and instructions in the faith. They believe they are more conscientious in all their thought and behavior, and observe prayers and fastings more. Parda is both an outward symbol of piety and propriety, and a means to achieve religiosity and inner peace. Men living in families practising parda are also thought to enjoy these qualities. (Ibid: 80)

Though not exclusively a feature of or original with Islam, purdah has become symbolic to Muslims of the Islamic way as opposed to other ways of organizing society and culture; given the need for maintaining symbolic separation from other world views in the context of the formation of Pakistan and Bangladesh and the fact that purdah enhances male prestige, adherance to it is likely to die hard in Bangladesh. (Ibid: 92, 96, 270).

vegetable and poultry sales. The BRAC analysis stresses the inter-kin, inter-neighborhood, patron-client parameters of both male and female derived informal credit in this village. (BRAC: 74)

Recent Experiments in Institutional Credit. Recently various PVO's and donor agencies have been experimenting with different types of small-scale credit, both through and outside the commercial banks. Notable among these projects is the Rural Finance Experimental Project of USAID, administered through nine rural financial institutions (7 banks and 2 cooperatives). An attempt to test eight different possible ways of delivering non-secured credit to and mobilizing savings from small rural producers not normally serviced by banks, the RFEP has found, among other things, that "unless natural calamity intervenes, borrowers will repay loans if they feel that a further loan will be forthcoming quickly when needed," that interest rates as high as 36% are acceptable to rural borrowers, that lending procedures can be streamlined, and that institutions can cover their administrative costs through interest and finance charges and can expand. Usurious local private rates can also be brought down through competition; in several project areas money lenders reduced their rates from 120% per year to 60% or 40%, and the 15 interviewed indicated that they considered the program to be a threat to their profession. (USAID 1982)

A second successful small loan program in operation in only two districts so far (now being expanded to five) is the Grameen Bank Project. Under the auspices of project staff small loans from the resources of the commercial banks and the Krishi Bank are extended to groups of five individuals of similar economic status for income generating projects. Recipients can own only up to 0.4 acre of land or have total family assets equal to no more than the value of one acre of medium quality land in the area. In lieu of collateral for individual loans social pressure through group meetings and forced savings for emergencies and future group activities have led to a repayment rate of over 99% and savings of Tk. 15.6 million among 50,000 landless people, 43% of whom are women. (Yunus 1983: 6) Grameen Bank operates only for rural people but largely for non-farming activities.

Other NGO's such as the Christian Commission for Development in Bangladesh lend to individuals through and/or to groups, charge high interest, and refund part of the interest to the group or individual at the completion of the repayment of the loan, again using group pressure and future access to forced savings as an incentive to repay. (Hastings 1983: 20) CCDB has also experimented with 24-hour loans to Dhaka street hawkers of clothes, vegetables, and fruit in an attempt to break the target vendors' dependence on wholesale supplier credit, for which they have had to pay high interest and a part of their profit. Staff negligence and possible corruption caused the experiment to fail, but CCDB was encouraged by its initial success and wants to reinstitute it. (Adhikari, personal communication) Another PVO, Manabik Shahajha Sangstha (MSS) has a small loan program for self-employed slum dwellers (including street vendors), in operation in Dhaka for a year and a half. Borrowers take from Tk. 350 to Tk. 1,000 and repay in weekly installments over a period of up to two years, paying 5% service charge only. Out of 80 loanees to date only four have defaulted, due to illness. (Rahman 1984)

Most of the PVO's currently operating in Bangladesh now have small loan programs like these (though not necessarily aimed at vendors). In contrast to the banks, which traditionally are not interested in what is being done with the money they lend, only in getting it back with interest, the Grameen Bank and NGO credit programs place emphasis on the developmental aspects of the activity for which the loan is given. Through PVO and donor agency influence banks are becoming more flexible. Institutional sources are thus becoming more accessible to small borrowers and are coming to have more of a developmental focus than previously. However, they do not yet come anywhere near filling the existing need.

RESEARCH SETTING

Bangladesh is divided into four main administrative/political regions: Dhaka, Chittagong, Khulna, and Rajshahi Divisions, named for their respective capital cities, which are also, in the same order, the four largest cities in the country. These divisions, which are often referred to respectively as the central, eastern, southern, and northern zones, are subdivided into districts; districts are divided into upozelas (previously called thanas); upozelas are divided into unions, and unions into villages. (Districts have recently multiplied in number, the previously existing level of subdivision, between district and thana, having been phased out; many former subdivisions have now become districts.)

Geographically the four regions are quite similar, most of the country being alluvial plain crossed by many rivers, but there are low hills, greater rainfall, and an abundance of forest in the eastern Chittagong division, relatively dry plains in the north, and a combination of river and tidal plains in the southern division. (Wennergren: 47) Most of the country's crops are produced in every region, rice and jute being dominant. Other agricultural products are tea (almost entirely grown in the eastern division) sugarcane, oilseeds, fruits, vegetables, spices, wheat (mostly grown in the north), potatoes, tobacco, cotton, pulses, livestock, fish and forest products. (Wennergren: 60-61)

The Central Zone

The central zone, i.e., Dhaka Division, contains the highest jute acreage (43%) of all the divisions and 27% of the acreage for all types of rice. Potatoes and oilseeds are also widely grown. Of the four divisions, Dhaka produces the smallest amounts of wheat, fruits, and vegetables. Urbanization and economic development as a whole are more or less uniform throughout the country, but Dhaka Division dominates slightly; in 1974 it had three of the country's nine largest cities, the highest percentage (27%) of economically active persons in non-agricultural pursuits, the largest number of public sector industries (44%), the largest number of large-scale industries and the most per capita kilowatt hours of electricity available. (Chaudhury: 30)

Within Dhaka Division the capital is a dominant force, skewing all divisional and district statistics in the direction of its own profile and making separate analysis of other urban centers in the region difficult. In 1981 it accounted for 13% of the total population in the central zone, 34.5% of the total (then) Dhaka District population, and 89.6% of the (then) district's urban population.[12] (Based on tables in 1982 Statistical Yearbook: 114-115)

There are five main regions in the central zone corresponding to its former five districts, whose capital cities are also the largest and most important in the zone: Mymensingh, Tangail, Faridpur, Jamalpur, and of course, Dhaka.[13]

Excluding the capital, only one of these administrative-cum-service and commercial centers (i.e., Mymensingh, population 107,863) has a population of more than 100,000. The remaining three range from 66,911 (Faridpur) to 89,847 (Jamalpur).

The central zone was considered to be the most representative or at least the least atypical region of the country as a whole, and accordingly all of its above-mentioned former district capitals as well as three other non-capitals (Savar, Narayanganj, and Manikganj) were informally surveyed prior to the selection of the research site. A few details from this pre-survey and the reasoning behind the selection of Manikganj for the study have been given in Appendix III.

Manikganj Region

Manikganj, the town which we chose for study, is a former subdivisional, presently district, administrative headquarters with a population of 38,000 in 1981. Though it is linked to its hinterland both by river and a network of roads, (62 miles of metalled, 14 miles of semi-pucca, and 515 miles of dirt road) (Dhaka District Statistics: 97), the condition of the latter is not good,

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[12] The dominance of Dhaka city does not begin to compare to the preeminance of capitals in many other Asian countries. In 1981, Dhaka city was 2.49 times as large as Chittagong, the country's second largest city. In contrast, in 1967 greater Bangkok was 32 times the size of Thailand's next largest city and contained over half the country's population. (Chaudhury: 8)

[13] This is excluding large cities like Demra and Narayanganj, which the government now includes within the capital's "statistical metropolitan area."

much of it being under water in the rainy season. Nonetheless Manikganj town is the most important market center in the surrounding area (7 thanas of the former subdivision)[14] by virtue of its position on the main metalled highway which connects Dhaka city with the ferry system at Aricha (BRAC: 1982: 1), gateway to the northern, southern, and western regions of the country. Most of Manikganj's trade with its hinterland moves via this primarily east-west highway. (Baqee: 98) This highway also carries many goods, which formerly came to the town, past it and to the capital 40 miles to the south-west, also providing good linkage between the capital and the town.

Manikganj Region

The Manikganj region comprises an area of 535 sq. miles. It is one of the poorest in Bangladesh, much of the land being unfarmable in the rainy season, especially in the south near the Padma River, where erosion is constantly changing the topographic and landownership patterns. Fifty-five point eight percent of the cropped area has only one crop a year; 6.7% of the total area is fallow. (Dhaka District Statistics: 20) The sandy soil is unsuited to rice, producing an average yield of 10 maunds (approximately 820 lbs.) or less per acre. (BRAC: 1982: 1) By contrast, the average yield per acre for Bangladesh as a whole in 1981-82 was 1038 lbs. As a consequence, though it is a rice producing area, Manikganj is a rice deficit area, producing less than its population needs. Thana Statistics, Vol. 1, 1981 estimates the average yearly foodgrain deficit between 1974-75 and 1978-79 to have been 51.7 thousand tons.

Crops grown are generally the same as those grown throughout the central zone though proportions of particular crops vary. For example, though boro rice is a specialty of Dhaka Division and outproduces aman rice in (the former) Dhaka District as a whole, in the Manikganj area in 1981 aman rice production was 3.67 times that of boro; the region's aman yield was also higher than (1.4 times) that of any other section of the district. (Dhaka District Statistics: 37). The former Manikganj subdivision also outproduces

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[14]The seven thanas of the former subdivision are: Manikganj, Saturia, Harirampur, Ghior, Shivalaya, Daulatpur, and Singair.

all other areas in the district in khesari dal, the country's most inexpensive pulse.[15] Manikganj produces more of this than any other type of pulse though six types are widely grown. The area also leads the surrounding region (former Dhaka District) in production of cabbages, radishes, mustard and sesame seeds, mangoes, papayas, lichis, jackfruit, pineapple, bananas, peanuts, beans, potatoes, tomatoes, pumpkins, and cauliflower; onions, garlic, chillis and other spices are also grown for sale. Wheat, jute, sugarcane and aus paddy are other important cash crops. Six percent of the cropland is irrigated, compared to 19% in the country as a whole. (Dhaka District Statistics: 23) Forty-nine villages are electrified (one for every 1.32 unions), and the subdivision has 6816 drinking water tubewells, one for every 155 persons. The region's rural markets (hats) are more sparsely and less uniformly distributed (one for every 15 sq. miles) than elsewhere in the former Dhaka District. (Baqee: 95)

Brickworks appear to be a rapidly expanding industry and the only works in the area that could be called large (up to 124 workers per unit). In 1982 there were 17 in the subdivision, employing about 417 workers, an average of 24 per enterprise. Fifteen of these were in Manikganj thana. (Dhaka District Statistics: 74) A year later, at the time of the research, there were 13 on the periphery of Manikganj town alone. Seven of these were seasonally employing between 55 and 124 workers each, an average of 97 per unit. (Field Observation) Industry, therefore, is primarily micro and cottage industry.[16] Machine rice mills also employ up to 12 workers, and the large mills often employ women to boil and turn the paddy on the drying floor before it is husked in the mill. Only 3 out of 30 mills observed in Manikganj town had over 10 employees, however, and half of the total had only one (male) employee.

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[15] In some regions this food causes crippling degeneration of the nervous system when eaten in large quantities as the major staple in the form of bread. It is not the custom to eat it this way in Manikganj, however.

[16] In larger Dhaka District as a whole in 1981-82 there were 1157 registered factories (Dhaka District Statistics: 72), but data on the number, if any, in Manikganj subdivision is unavailable to date. The bulk of the District's factories are likely to be in Dhaka Sadar, Narayanganj, Munshiganj and Narshingdi subdivisions rather than in Manikganj.

According to the Bangladesh Bureau of Statistics, in 1982 there were 12 sawmills in the subdivision, employing a total of 62 workers; in 1978 the subdivision had 5,550 handloom workers (only 395 of whom were paid employees and 67 of whom were casual) working in 2905 establishments, an average of 1.9 per establishment. There were also 4694 units of other types of cottage industry (unspecified) engaging a total 12,839 persons, an average of 2.7 per unit.

Within the town itself, there are numerous service industries such as oil and flour mills, rickshaw repair services, goldsmithies, musical instrument makers, blacksmithies, carpentry works, watch and electrical goods repair/supply shops, all employing under 10 people. The same is true even of the food processing operations such as the ice cream/ice factories, the cold drink manufacturer, and the bakeries, acar and candy factories which were excluded from our study as too "large." Rickshaws are numerous, and building and road construction projects (food for work projects connected with the widening and repair of the main highway) provide additional sources of daily wage labor.

Municipality

Manikganj municipality is primarily an administrative, commercial and service center. Two levels of government offices(formerly thana and subdivision, now upozela and district), civil and criminal courts (now both upozela level and district courts) 2 hospitals, a veterinary hospital, 7 primary schools, 4 high schools, 2 colleges (one coeducational and one for women only) the thana's only 2 cinema halls, a sports stadium, a twice-weekly periodic market (hat) and 3 daily markets bring visitors to the town on a regular basis. Manikganj is considered to be a "3rd grade" municipality, meaning that its tax base is between three and five lacs. If one can believe the figures in the 1982 Statistical Yearbook, the population of the municipality has increased by 11,347 or 42.6% in the last 7 years, an average of 6.09% per year, which is twice the rate of increase for the country's total population in that period (3.13% per year using the same set of figures) and half that of the country's urban population (12.8% per year). (Based on figures in 1982 Statistical Yearbook: 114)[17]

In 1972 the municipality borders were extended to incorporate a number of outlying village areas, and there is therefore a difference in character between the central commercial and residential areas (still regarded by locals as the 'town' proper) and the village-like residential areas along the border (referred to as "out of town" and as "villages" by locals), most noticeably in the higher quantity of totally bamboo and thatch housing and total lack of paved roads in the outer areas. However, there are no particular residential squatter/migrant areas in the town. Migrants appear to disperse themselves without friction throughout the municipality although there were some recent attempts to build kaca housing in one particular area near the court which were summarily dealt with by the subdivisional officer.

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[17] Many people do not accept such a high growth rate for the country as a whole. USAID uses 2.5% per year for the rural population and 9.5% per year for urban population increase. (Wennergren: 65) However, the 1982 Statistical Yearbook figures are the only ones we have to go by. (Using the ratio of the percentage obtained from 1982 Yearbook figures to the percentage accepted by USAID (12.8:9.5), the population increase in Manikganj Pourasava is reduced from 6.09% per year to 4.52% per year during the last 7 years.)

The bulk of the municipality lies between the Dhaka-Aricha highway on its northern border and the Kaliganga River to the south. In two places very small amounts of secondarily incorporated municipal territory extend beyond these natural boundaries on both northern and southern borders. However, the town proper stretches along both sides of an offshoot of the river, which passes in an arc from south to north and then south again to join the river below the town. Residents call this "the canal."

The town's main commercial and residential area lies on both sides of a road which runs east and west along the southern border of the canal. Buildings facing on this street are mostly permanent, made of brick and cement and, in a smaller number of cases, wood and combinations of wood and tin. Almost all are either commercial establishments or government offices, including one government school; but directly behind them and accessible by only a few narrow paved streets and a multiplicity of tiny unpaved lanes, the area is solidly residential.

Residential areas also border the northern side of the canal and fan out in all directions on eastern and western ends of the canal's northern stretch. A second east-west road containing government offices, shops, a nursing home, and a girls' school as well as private residences parallels the main road on the south. Another important metalled, north-south road runs from the highway to the court and, after a detour around it, to the river ghat in the south.

Manikganj was selected for the research because it appeared to have an active street food trade, its small size made it seem more manageable for detailed research, and the ready-to-eat food for sale there, with the exception of one or two items, was the same as that found in all other cities visited except the capital, which was felt to be too large for convenient study.*

Food Selling Areas:

Main Road

Along the main road a number of impermanent and also structureless food selling shops are found either on the pavement or on the verandas of permanent buildings, and moving fast-food peddlars (three or four with pushcarts) can also be seen walking with their wares. Some collect in front of the school which faces on this road at opening time, lunch time, and in the afternoon.

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*A description of the street food situation in the towns visited in the pre-survey, and a more detailed explanation for the selection of Manikganj have been given in Appendix IV.

They also gather near the cinema hall at show time. After dark the pushcart vendors who sell chatpotti position themselves in the area where ayurvedic and allopathic medicines are sold, finding many customers among the men who sit in these shops to gossip. Some of the ayurvedic medicine customers also consume one particular type of medicine as an alcoholic beverage, and parties which meet in some medicine shops in the evenings find chatpotti a particularly good accompaniment to their drinking.

The Markets

1. Kaca Bazar

The town's main permanent market (called the kaca bazar, or raw goods market, though many processed and manufactured goods, both edible and inedible, are sold there) lies on the north-eastern curve of the canal, just as the latter begins its dip to the south. This selling area houses several blocks of a combination of privately owned, 4-walled, permanent shops (with residences behind them) and pavement sellers who position themselves along and within the intervening streets and lanes. The latter simply sit on the ground with their wares in front of them; there are no stalls or demarcation lines to separate them, though the positions of the regular vendors are respected by custom. Fish, meat, and milk sellers sit under a roof on a cement platform; vendors of other products sell without benefit of any structure other than the temporary roofs which some of them improvize from bamboo poles and jute or plastic sheets on very sunny or rainy days. On Sunday and Wednesday afternoons there is also a regional periodic market (hat) in the same location. Then farmers, craftmen, and professional vendors from many miles around (some of whom move regularly from hat to hat) as well as villagers from the hinterland who come for shopping also sqeeze into the lanes in the kaca bazar, making any unnecessary movement unwise if not impossible.

Ready-to-eat food is sold here by about 212 vendors, both from permanent structures with tables and chairs and from pots or baskets on the ground. It ranges from full and partial meals to sweets, tea, and snacks. Customers buy and take away for home consumption or eat on the spot, jostling each other as they chew, sometimes standing, sometimes walking, sometimes sitting either on chairs or on bricks on the ground in front of the vendor's pot. (English-speaking Bengalis call the latter arrangement an "Italian restaurant," after the Bengali work it, which means "brick.")

Most of the permanent shop buildings are rented by their current users from owners who live elsewhere in town, having found it more profitable to rent their property than to live in it. A few vendors sell from their own land.

Those vendors who sell from makeshift temporary structures or from no structure at all pay a daily toll to a collector, one of eight sublessees of a man who has bought the year's collection rights from the municipality. Amounts collected vary according to each vendor's goods and volume of trade. Rules for assessment of toll are posted in the market, but it is not known how closely they are followed by the collectors or understood by the vendors. We would guess the amount paid by all the vendors together (not only street food vendors) to be at least 120% over and above the amount received by the municipality for its lease, perhaps as much as 200% above this, because the lessee himself appears to make 100% on his investment. (See also p. 15 above). The vendors also pay unofficial tolls in kind to 4 municipality sweepers who clean the market daily. The kaca bazar is the only area in which the municipality collects tolls or taxes from itinerant and structureless vendors. In all other areas such vendors are allowed to sell tax free. (It is the central government which objects to the vendors at the bus stand rather than the municipality. See below.) From structured shops in other areas it collects property tax from the building owners alone, and in one block of pakka shops which it owns on the main road near the court, it collects rent.

2. Beotha Ghat

A second smaller permanent market is found at the ghat, where temporary, unhoused sellers of raw fruits, grains, and vegetables also appear daily in the mornings. Prepared ready-to-eat food is also sold there both from permanent stalls and by itinerant vendors. A drop in the level of the river since 1974 (attributed by informants to the Farakka Barrage)[18] together with

[18] The Farakka Barrage is located on the Ganges (Padma) River 11 miles north of the India-Bangladesh border near Chapai Nawabganj in Rajshahi District. Since 1974, when it was completed, Indian authorities unilaterally determine the flow of water, diverting it to the Hooghly when it is needed at the Calcutta port and releasing it into East Bengal when the levels on the Indian side become dangerously high. Thus in the dry season many associated streams and rivers now become much lower than they used to be, sometimes completely dry; but in flood season there is no corresponding benefit from drier conditions in Bangladesh. Negotiations with India over control of the flow of water have been continuing for a long time, but no significant agreement has yet been reached.

the increasing importance of the main highway has caused the traffic at the ghat to be greatly overshadowed by that coming by road to the town. However, a number of outside goods for local sale (e.g., tea, sugar, salt, biscuits, cloth) as well as local goods for export to Dhaka (e.g., paddy, rice, jute, dal, mustard seed, spices, onions) still travel by river; and many villagers from the southern side of the river who walk or cycle to the town for shopping, for work, or for sale of their produce also pass through the ghat on their way to the town.

At the ghat also some of the permanent buildings are rented from owners who live in other parts of town.

Bus Stand

The third important market area is at the bus stand on the Dhaka-Aricha road. Here the highway touches the northern end of the municipality's main north-south road and the only metalled road by which one can enter the town from the north. Large inter-city busses stopping on their way to and from Aricha, wait 5-10 minutes for additional passengers on the north-western and south-eastern corners of the intersection. On the south-western corner is a ticket office and a 3-walled tin waiting room for passengers of the Manikganj based mini-busses which ply non-stop between Manikganj and Dhaka. These coasters, which leave only when full, park in front of the office to wait for their customers, who usually sit in the busses rather than in the waiting room. The latter is used mainly during strikes and political disturbances when,coasters on the road or anywhere else are few and far between.

At the head of the T-shaped intersection is a large cinema hall; behind it on both sides, at a greater distance from the road and actually outside the municipality, are numerous upozela (thana) government offices. The large, two-storied government Primary Teachers' Training Institute on the south-eastern side, a long block of permanent one-storied shop buildings on the south-eastern side, rice mills, a sawmill, cycle repair shops, a petrol station, other government offices, including a small veterinary hospital, and a mosque, all bring numerous people to the area on what is from the government's point of view legitimate business. A large number of cycle rickshaws, some fitted for passengers and some for goods transport, wait on the southern side of the road for customers going into town or to neighboring villages. Bricks for road construction are piled along the southern side.

Both the highway and the road to town are raised many feet above the surrounding countryside, and most of the above-mentioned institutions are similarly located on raised land associated with the roadbed. Bordering this roadbed and between it and the country side are many miles of water-filled ditch which came into being at the time of constructing the road. Some stretches of ditch are water-hyacinth-filled swamps. Others have been cleaned and stocked with fish. Ducks swimming on the surface and goats and cattle grazing on the slopes add their calm and beauty to that of the stretches of green cropland beyond, all contrasting markedly with the bustle on the roads and the turmoil of the intersection above.

Along the shoulders of the road on all sides of the intersection, squeezed in among the rickshaws, coasters, busses, legally recognized structures, and piles of bricks, are numerous vendors sitting on the ground, on raised wooden platforms, and in 3-sided bamboo or wooden stalls. Many of the latter are built on long poles over the ditch. Moving hawkers also ply back and forth between the sides of the road, running to surround each new bus as it arrives, shouting and waving their wares under the noses of the passengers. These people are "illegitimate" and have been cleared away several times by representative of the central government, to whom the land belongs, which has other plans for it, and which regards the vendors as an eyesore, a source of crime and an obstruction to the smooth flow of traffic. At night the vendors, hawkers, rickshaws, goats and ducks all disappear, leaving only the stalls, platforms, darkened coasters and bricks on the scene.

This moving portion of the market is an important daily source of fresh meat, fish, fruits and vegetables, grains, clothes, shoes, tailoring and barbering services for the town and its visitors. It is also an important source of ready-to-eat food, pan and cigarettes for the "legitimate" businessmen at the intersection, and for the bus passengers passing through, as many of these vendors are sellers of street food. Only four of the food sellers are housed in pakka and legally recognized buildings rented from owners who live in the area.

Court

Following the north-south road from the bus stand one crosses a bridge over the canal in the center of town which, due to the present usually low level of the river, remains dry except in the rainy season. To the south of the bridge are two complexes of buildings consisting on the west side of the residences of the central government officers, the government rest house, the post office, the stadium, and the hospital. On the east side are the civil and criminal courts, the bar library, the jail, the public library, the cooperative bank, and a mosque. The area immediately to the south of the court houses many bamboo and wood 3-walled restaurants and hotels with tables and chairs. These rent the land under their temporary buildings from the office of the senior-most central government representative (previously the Subdivisional Officer, now the District Commissioner). Gratuitous contributions of tea and snacks are also made to these offices. A smaller number of unhoused vendors are also stationed in this area, making the total about forty.

Neighborhoods

The entire town (in the local sense) is a mixture of residences, businesses, primary schools and government offices though some areas such as the entire northern border of the canal contain more residences than anything else. Outside the town, (but in the municipality) businesses and offices become very few and in some areas are non-existent. Housing varies from single room bamboo and thatch through tin and wood and various combinations thereof to two and three-storied brick. Perhaps most frequent in these areas, however, are houses made from tin or combinations of brick and tin. In those neighborhoods which were included in the study ready-to-eat food is sold mainly from mudidokans or by itinerant hawkers, very occasionally from a tea or snack shop. (See definition, Appendix II, p. 200)

Twenty-three village-like residential areas were omitted from the study because they contained very few vendors or no vendors at all.[19]

Water Availability and Safety

In all the food selling areas clean, drinkable water is available though not usually at close hand. It must be brought in most cases from a distance of about 100-150 yards, usually from a tubewell; in three places it can also be brought from taps connected to the municipal water supply. (The latter provide water only during three short periods of a half hour to and hour each in the early morning, at noon, and at sundown.)[20] Most hotels, restaurants, and tea shops, which require water at the selling location, hire women to bring it at least twice a day. None has its own private tap to our knowledge. Water is carried by the women on their hips in large, narrow mouthed clay jugs and poured into the vendors' own storage containers, usually steel drums or other large clay jugs. Often these are kept covered. Municipality tubewells have been observed to be scattered

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[19] In six of these areas only one vendor (in all six cases a grocer's shop) was seen. In Nabogram and Uchatia respectively two vendors were present (three of the four being grocer's shops), and in Pouli another three grocer's shops were observed. The latter three areas could have been included, but they did not seem to be different in character than the other residential areas (e.g., Motto or Hijuli). It was not expected that anything new would be learned by interviewing the few vendors there, and greater than normal difficulty of access to them (only on foot and/or very circuitously) suggested that they would be somewhat less closely tied to the town's commercial network than either the included areas or some of the villages completely outside the municipality (such as Betila in the southeast or Bhatbhour in the northwest).

[20] At the bus stand 3 tubewells provide water for vendors: at the teachers' training institute, at the mosque, and on the eastern side in front of the permanent shops. In the densely populated kaca bazar area there are 7 municipality tubewells, and one municipality tap, a private tubewell belonging to an ice cream factory (not in our universe) and another inside the area of the mosque; the latter two are also sometimes used by vendors. The residential population of the kaca bazar area and the eastern end of the main road are also dependent on these sources. On the main road itself there are additionally three public tubewells, one near the eastern end, one by the municipality office and one in front of a bank. On the western end vendors and populace alike may use those in the vicinity of the court: 3 public and 2 private tubewells (at the mosque and the hospital-semiprivate). On the road parallel to the main road on its south there are 2 publicly such used private tubewells and one municipality tubewell. The road to the ghat has one tubewell, and the water supply office, located on this road, has a tap which is used by the public. At the ghat the fire brigade, the mosque, and a government warehouse each have a tubewell, occasionally but rarely used by vendors. The main road's eastern extension through the neighborhood of Bandutia, where a number of mobile and impermanent vendors sell, has 2 municipality tubewells and 2 private ones which are used by the public. There is also a tap at the head of the bridge from the kaca bazar to the northern side of the canal.

throughout the residential neighborhoods included in the study. (We have no information regarding tubewells in the municipal areas excluded from the study.) Ponds and canals are just about as accessible as tubewells, if not more so, probably within 150 yards of every dwelling/selling location. It is our impression that tubewell water is usually used for drinking, ice cream, and uncooked beverages; either tubewell or pond water is used for cooking; and tubewell, pond, or canal water is used for washing utensils.

II. VENDORS

Definition of Street Food

The study's working definition of street foods was: any foods not sold from a permanent structure with four walls which could be consumed on the spot. Permanent structures were defined as those made from brick, wood, tin (corrugated iron), or combinations of these; bamboo and thatch were defined as non-permanent. If a structure contained any bamboo sections at all other than internal beams and pillars, it was defined as non-permanent.

Almost no differences were observed between the types of ready-to-eat foods sold from permanent structures with 4 walls and those sold from 3-walled impermanent or structureless shops;[21] in addition, some of the latter are highly capitalized businesses. However, as per prior agreement, the former were excluded. Foods that often are not eaten on the spot such as uncut fruit or biscuits, were also included because such foods could be (and also are) eaten at the purchase place.

The total number of vendors with wares fitting the above definition was 550 at the time of a census made in winter-spring 1983. They appeared to represent about 80% of all the ready-to-eat food sellers in the municipality. As per previous agreement in Washington, for the sake of future cross-national comparisons, these vendors were classified according to the areas of the municipality in which they sell and type of food sold. The study areas were defined as: (1) the bus stand squatter's market, (2) the court area, (3) the town's main commercial district, (4) the daily markets at the river ghat and the town's main market area (kaca bazar), and (5) the residential neighborhoods.

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21 Ice cream and ice are exceptions to this statement. In Manikganj ice cream is available only from itinerant peddlars and only in the hot season. Ice is available to consumers from the factory year round and from itinerant vendors during Ramzan. "Cotton candy" (hawai mithai) and gulgulla have also been observed for sale here only by mobile, structureless sellers though other types of dry snacks are available in structured shops as well. "Prepared canacur" (canacur treated with fresh onions or sauce) has also been seen only outside of structured shops. Chotpotti is sold in Manikganj only by a few vendors who use pushcarts.

Specific Foods

Our census revealed 128 foods, listed in Table 1. Descriptions of these and a few other foods are given in the glossary (Appendix I).

The numbers of producers and middlemen selling each food also have been given in Table 1. Forty-five (35%) of these foods tend to be sold mainly by their producers, but only tea, ruti (flat whole wheat bread) and bhaji (fried vegetable), among the top 15, are in all cases sold by producers only. Table 2 shows the 15 most widely sold foods in order of their popularity. The top six, all sold by more than 100 vendors, are canacur, sweet biscuits (cookies), date gur (brown sugar), lozenges (hard candies), muri (puffed rice), and bananas. All of these are sold primarily by middlemen, four almost exclusively or exclusively so. (Only date gur is sold by producers in a large minority of cases (46.2%),and at least a not insignificant minority (19.26%) of the muri sellers are producers.) This indicates a definite domination of the street food trade by middlemen, corroborated by later tabulations of the sample vendors, of whom 57.2% are exclusively middlemen, 13.2% are producers of at least one of their wares, and 29.6% are producers of all their wares. (See below, p. 70)

Food/Vendor Types

For analytical purposes these 128 foods were grouped into 9 categories as follows:

(1) wet meals/hotels* - rice and wet curries;

(2) dry meal substitute/restaurant* foods - ruti, fried vegetable, egg, and other restaurant snacks;

(3) tea and tea shop snacks (fewer than restaurant snacks);

(4) dry snacks sold in mudidokans (grocer's shops which carry many items, including uncooked food and non-food);

(5) dry snacks/sweets sold by vendors specializing in these items rather than from a mudidokan;

(6) wet sweets - milk solid, syrupy sweets;

(7) dairy products and ice cream;

(8) fruit and fruit juices;

(9) other - bottled drinks when sold by a vendor who sells those only; chotpotti; bhandari sharbat (a type of health drink); ganja (See Appendix IV.)

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*In Bangladesh the English word 'hotel' is used in the American sense of 'restaurant.' It denotes an eating establishment which sells meals, which in Bangladesh means rice and foods served with rice. If overnight facilities are available, the term 'residential hotel' will be used. 'Restaurant' denotes an establishment which sells snacks and meal substitutes only. (See Appendix II for locally used shop categories.)

Table 1: Number of Producers and Middlemen Selling Each Food

Food	No. of Vendors	No. of Producer Vendors	No. of Middlemen Vendors	% Middlemen
Acar	66	5	61	92.4
Alu Bukhara	1	0	1	100.0
Amra	20	7	13	65.0
Apple	8	0	8	100.0
Atafal	6	0	6	100.0
Ata Ruti	68	68	0	0.0
Bakharkhani	1	1	0	0.0
Banana	103	5	98	95.0
Batasha	65	1	64	98.46
Bedana	1	0	1	100.0
Beguni	6	6	0	0.0
Bel	16	0	16	100.0
Binni	3	0	3	100.0
Biscuit (Salted)	19	2	17	89.47
Biscuit (Sweet)	135	3	132	97.77
Biscuit (Toasted)	87	2	85	97.7
Blackberry	2	0	2	10C.0
Bonboni	5	0	5	100.0
Boroi (Dry)	2	0	2	100.0
Boroi (Fresh)	20	0	20	100.0
Butter	5	5	0	[illegible]
Butter Bun	12	1	11	91.66
Cake	4	2	2	50.0
Canacur	141	6	135	95.74
Canacur (Prepared)	8	8	0	0.0
Chatpoti	2	2	0	0.0
Chewing Gum	2	0	2	100.0
Chicken Curry	6	6	0	0.0
Chira	73	0	73	100.0
Chola (Toasted)	3	2	1	33.33
Chola Bhona	22	22	0	0.0
Chop	7	7	0	0.0
Cream	8	6	2	25.0
Cream Roll	5	1	4	80.0
Coconut	5	1	4	80.0
Cucumber	38	4	34	89.4
Curd	23	23	0	0.0
Dabri (Toasted)	1	1	0	0.0
Dal (Cooked)	28	28	0	0.0
Dalpuri	18	18	0	C.0
Date (Dry)	12	0	12	100.0
Date (Fresh)	2	0	2	100.0
Date Gur	119	55	64	53.78
Date Juice	12	12	0	0.0
Dil Bahar	8	6	2	25.0
Drink (Bhandari Sharbat)	1	1	0	0.0
Drink (Soft, Bottled)	32	0	32	100.0
Egg (Boiled and Fried)	27	27	0	0.0
Fish Curry	42	40	2	4.76
Fried Vegetable	68	68	0	0.0
Fuluri	2	2	0	0.0
Gab	1	0	1	100.0
Ghogni	1	1	0	0.0
Goja	16	16	0	0.0
Grapes	6	0	6	100.0
Green Coçonut	17	3	14	82.35
Guava	28	3	25	89.28
Gulgula	2	2	0	0.0
Halua	8	.8	0	0.0
Hawai Mithai	0	0	0	0.0
Hazmi	18	0	18	100.0
Honey	9	0	9	100.0
Hot Patties	2	1	1	50.0

Table 1 (continued)

Food	No. of Vendors	No. of Producer Vendors	No. of Middlemen Vendors	% Middlemen
Ice	1	0	1	100.0
Ice Cream	11	0	11	100.0
Jackfruit	16	2	14	87.5
Jambura	2	0	2	100.0
Jamrul	1	0	1	100.0
Kadbel	4	0	4	100.0
Kamranga	2	1	1	50.0
Kasundi	1	1	0	0.0
Kesor Alu	4	0	4	100.0
Khaja	3	3	0	0.0
Khelna Shaj	2	0	2	100.0
Khirai	30	1	29	96.66
Kotkoti	92	6	86	93.87
Labanga Latika	3	3	0	0.0
Labra	1	1	0	0.0
Lao Ghanta	1	1	0	0.0
Lemon	7	1	6	85.7
Lichi	16	0	16	100.0
Logenga	119	0	119	100.0
Manakka	1	0	1	100.0
Mango (Green)	1	0	1	100.0
Mango (Ripe)	36	2	34	94.44
Matha	9	8	1	11.11
Meat Curry	28	28	0	0.0
Melon	12	0	12	100.0
Milk (Cooked)	2	2	0	0.0
Misri	53	1	52	98.11
Moa	3	3	0	0.0
Murali	30	10	20	66.6
Nimki	20	19	1	5.0
Nonafal	1	0	1	100.0
Noodle Pudding	7	7	0	0.0
Orange	10	0	10	100.0
Palm (Green)	1	0	1	100.0
Palm Gur	11	0	11	100.0
Palm Juice	8	8	0	0.0
Papaya	39	36	3	7.69
Papor	1	0	1	100.0
Parota	38	38	0	0.0
Peanut (Salted)	8	4	4	50.00
Peanut (Toasted)	15	14	1	6.66
Piaji	38	36	2	5.26
Pineapple	16	1	15	93.75
Pomegranate	6	0	6	100.0
Potato Curry	5	5	0	0.0
Pound Bread	53	4	49	92.45
Puffed Rice	109	21	88	80.73
Raisin	11	0	11	100.0
Rice (Cooked)	43	43	0	0.0
Sabeda	2	0	2	100.0
Salad	3	3	0	0.0
Samosa	6	6	0	0.0
Sanpapri	4	0	4	100.0
Singara	30	30	0	0.0
Sugar Cane	4	2	2	50.0
Sugar Cane Gur	62	1	61	98.38
Sweets	32	31	1	3.12
Sweet Potato	2	1	1	50.0
Tamarind	4	1	3	75.0
Tana	17	12	5	29.41
Tandur Ruti	2	2	0	0.0
Tea	68	68	0	0.0
Vapa Pitha	3	3	0	0.0
Watermelon	39	35	4	10.25

Table 2. Major Street Foods by Producers and Middlemen

Food	Producer Vendors	Middlemen Vendors	Total	% Producers
Canacur	6	135	141	4.25
Sweet Biscuits	3	132	135	2.22
Date Gur	55	64	119	46.22
Lozenges	0	119	119	0
Puffed Rice (Muri)	21	88	109	19.26
Bananas	5	98	103	4.85
Kotkoti	6	86	92	6.52
Toast	2	85	87	2.3
Flattened Rice(Chira)	0	73	73	0
Tea	68	0	68	100
Ata Ruti (Flat Bread)	68	0	68	100
Friad Vegetable (Bhaji)	68	0	68	100
Acar (Pickles)	5	61	66	7.57
Batasha	1	64	65	1.54
Sugarcane Gur	1	61	62	1.61

Food/vendor types 1, 2, and 6 are almost always associated with preparation at the place of sale. Matha (a yoghurt-based drink - within type 7), "prepared canacur" (a dry snack mixed with fresh onions chillis and sauce - type 5), many cut fruits including sugarcane (type 8), and chotpotti (type 9) are usually given final mixing or finishing touches in front of the consumer, often to his/her specification. All other foods, even those sold by producers, are brought ready-made to the place of sale.

The 550 vendors fall into the food type categories as follows: 204 dry snack sellers (37% of the total); 110 fruit sellers (20%); 104 vendors classifiable as mudidokans though in some cases their food products were few (18.9%); 37 hotels and 37 restaurants (6.7% each); 22 tea shops (4%); 19 dairy product or ice cream sellers (3.5%); 13 sweet shops (2.4%); and 4 sellers of other products (0.7%).

Table 3 shows the distribution of these types throughout the research area. The areas vary somewhat in character. Fruit sellers (38.2% and dry snack sellers (31.8%) together constitute 70% of the street food sellers at the bus stand. The court area is dominated by mudidokans (31.8%), hotels (22.7%), and restaurants (15.9%). The latter two together constitute almost 40% of the total; there are at most three sellers in each of the other categories. On the main road dry snack sellers (29%), some of whom sell non-food also, and mudidokans (24.6%) together comprise 54% of the street food establishments fruit sellers (13.3%) and tea shops (6.2%) together constitute another 20%. The main road also contains many of the permanent ready-to-eat food shops which were by-passed by the study.

Street food in the markets (Beotha Ghat and the kaca bazar), as at the bus stand, is dominated by dry snack sellers and fruit sellers who together comprise 70% of the trade, but in the markets dry snack sellers (54%) outnumber the fruit sellers (15.7%); and there also mudidokans do an additionally significant portion of the ready-to-eat food business (12.8%). Hotels (6.6%) and restaurants (4.1%), though comprising a lower percent of the total, outnumber those in all other areas, even at the court,

Table 3

Vendor Universe Stratified by Area and Vendor Type

Code	Bus Stand		Court Area		Main Road		Markets		Neighborhoods		Total	
	No. of Vendors	%	No. of Vendors	%	No. of Vendors	%	No. of Vendors	%	No. of Vendors	%	No. of Vendors	%
1. Wet Meals	8	5.0	10	22.7	3	4.6	16	6.6	0	0	37	6.7
2. Meal Substitute	15	9.5	7	15.9	3	4.6	10	4.2	2	4.6	37	6.7
3. Tea Shop	6	3.8	3	6.8	4	6.1	6	2.5	3	6.9	22	4.0
4. Mudidokan	10	6.3	14	31.8	16	24.6	31	12.9	33	76.0	104	18.9
5. Dry Snacks	50	31.8	3	6.8	19	29.2	131	54.4	1	2.3	204	37.0
6. Wet Sweets	3	1.9	3	6.8	7	10.7	0	0	0	0	13	2.4
7. Dairy/Ice Cream	4	2.5	1	2.2	3	4.6	8	3.3	3	6.9	19	3.5
8. Fruit/Fruit Juice	60	38.2	3	6.8	9	13.8	38	15.8	0	0	110	20.0
9. Other	1	0.6	0	0	1	1.5	1	0.4	1	2.3	4	0.7
Total	157	100	44	100	65	100	241	100	43	100	550	100

where such establishments are highly visible. There are no wet sweet sellers in the markets, but all other types are represented. The markets also contain a number of permanent shops (also mostly mudidokans) which were excluded from the survey.

Mudidokans dominate the neighborhoods, comprising 76.7% of the sellers. There are no hotels, no wet sweet sellers, and no fruit or juice sellers in the neighborhoods. Very occasionally one comes upon a restaurant or tea shop, a dry snack or dairy product (usually ice cream) seller or a chotpotti vendor.

The total number and density of sellers in the neighborhoods is also low. Forty-three vendors are distributed through 13 neighborhoods. At the court there are only 44, though these are compactly arranged in a much smaller area. The main road has a total of 65 ready-to-eat food vendors fitting the requirements of our definition, distributed over a 3-mile stretch. The bus stand has more than twice this number, with 157, and the markets together provide the greatest number, with 241 establishments very densely packed together with many sellers of other commodities.

Foods and Vendors Excluded from the Study

As mentioned above, businesses operating from permanent 4-walled structures, approximately 20% of the total number of sellers of ready-to-eat foods were excluded from the survey. Any vendor not selling retail to the consuming public at any time was also excluded though many who sell both to the public and to other vendors were included. Pan and supari (betel leaf and nut), which are frequently taken with tobacco and for the effects of the tobacco (though they also have ceremonial importance and are frequently offered to guests) were also regarded as non-food, along with all other forms of tobacco.* However, many sellers of these items were included in the survey because they sold other items which were regarded as food. (It is interesting that the Government of Bangladesh regards the cigarette industry as a food processing industry and that the

*Pan, biri and cigarette sales are heavy in Manikganj, and in some vendor families these products appear to substitute for food (e.g., children eat snacks; adults take pan or tobacco in some form). A count done at the bus stand would suggest that if all the small vendors who sell only these products were added to our universe of eligible street food vendors, sellers of pan, biri, and cigarettes (including those who sell other things as well) would constitute 22.4% of the ensuing total.

words used for cigarette smoking in colloquial and erudite Bengali respectively are the same as those used for eating and drinking.)

Sellers of ayurvedic medicine, one type of which is used by some people as an alcoholic beverage, were excluded though the symbiotic relationship between the medicine shops and the chotpotti sellers caused us initially to consider including this particular beverage as one of our foods. Similarly, the unlicensed, illegal, and covert sellers of western-style alcoholic beverages were not included. The town's single licensed seller of opium and hashish was excluded initially, but unfortunately, due to an error, actually interviewed as part of the sample. Since removing him at this point would require complete retabulation of the data, and since his presence as a single individual cannot influence the results by more than a fraction of one percentage point, it has been decided to leave him in the sample. He is the kaca bazar's only "other" product seller.[22]

<u>Vendor Sample</u>

Approximately one third of the 550 were selected for detailed socio-economic interviews. (Sampling procedures and copies of the questionnaires have been given in appendices.) Due to the unavailability of many of the market area gur producer vendors at the time of the interviews, when gur was not in season, only approximately 45% of the selected number, or 9.8% of the universe of the type 5 (dry snack) vendors, could be included. Dry snack sellers are therefore underrepresented by 54.5% even though they are still the single most numerous category of vendor. The court area's single ice cream seller also disappeared with the end of summer and could not be found. The resulting sample of 159 vendors, in which we also deliberately included all women vendors not automatically included by the selection process, is spread throughout the research area and across our 9 types of vendor foods as shown in Table 4.

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[22] Sales of opium, ganja, and <u>banglar mad</u> ("Bengali booze," i.e., <u>mritasanjivani sur</u>, the ayurvedic medicine which is deliberately consumed in excess by some people to cause intoxication) are licensed, and these items can be bought legally in controlled amounts. Western alcoholic beverages can be sold legally only in four establishments in the capital, and there they must be consumed on the premises only. While drinking alcohol in private is also not illegal, people found on the street or in any other public place under the influence of any type of intoxicant, legally or illegally obtained, can be [illegible]

Table 4 : Sample

Vendor Type	Number of Vendors					
	Bus Stand	Court Area	Main Road	Markets	Neighborhoods	Total
Hotel	2	4	1	5	0	12
Restaurant	5	2	1	3	1	12
Tea Shop	3	1	1	2	1	8
Mudidokan	3	4	5	10	11	33
Dry Snacks	16	1	6	20	1	44
Sweets	1	1	2	0	0	4
Dairy	1	0	1	2	1	5
Fruit	20	1	3	13	0	37
Other	1	0	1	1	1	4
All	52	14	21	56	16	159

As a unit it represents 29% of all the street food sellers in Manikganj, but most categories represent a full third of the universe for that category.

Seasonality, Failure Rate, and Reasons for Failure

To get an idea of seasonal changes in the availability of foods and vendors, product surveys were repeated at three other times in the year: at Ramzan (the month of fasting), which during the year of the study started in intense summer; the rainy season; and in the autumn. As expected, fluctuations in the quantities and types of fresh fruits occurred with changes in season. Certain dry snacks (bhapa pitha, gulgulla) were also observed to be seasonal, i.e., for sale only in winter.

Table 5 shows the total number of vendors of each type counted in each location at the time of each census. However, the numerical totals alone do not reveal all of the various processes taking place, some of which are related to more than seasonality of food products *per se*. In addition, the numbers in some substrata are so small that changes in them cannot be regarded as necessarily significant.

Between Sheet and Basanta (winter and spring) the bus stand (the only area surveyed in winter) lost 34 (21.65%) of its sellers and gained no new ones. Sixteen of these (10%) departed for unknown reasons; ten (6.36%)

Table 5

Number of Vendors According to Type in Different Seasons*

Vendor Type	Sheet (Winter)	Basanta-Grishmo (Spring-Summer)				
	Bus Stand	Bus Stand	Court Area	Main Road	Markets	Neighbor-hoods
1. Wet Meals Hotel	8	1	10	3	16	0
2. Meal Substitute Restaurant	15	15	7	3	10	2
3. Tea Shop	6	6	3	4	6	3
4. Hudidokan	10	8	14	16	31	33
5. Dry Snacks	50	33	3	19	131	1
6. Wet Sweets	3	3	3	7	0	0
7. Dairy/Ice Cream	4	4	1	3	8	3
8. Fruit/Juice	60	52	3	9	38	0
9. Other	1	1	0	1	1	1
New Vendors Selling Iftari						
Totals	157	123	44	65	241	43

Vendor Type	Ramzan (Fast) (Summer-Rain)				
	Bus Stand	Court Area	Main Road	Markets	Neighbor-hoods
1. Wet Meals Hotel	7	8	2	13	0
2. Meal Substitute Restaurant	2	5	3	11	1
3. Tea Shop	3	1	3	7	2
4. Hudidokan	9	13	15	24	32
5. Dry Snacks	18	3	10	40	1
6. Wet Sweets	5	2	5	0	0
7. Dairy/Ice Cream	2	0	0	3	1
8. Fruit/Juice	31	0	4	8	0
9. Other	1	0	1	1	0
New Vendors Selling Iftari	3	1	2	3	0
Totals	81	33	45	107	37

Vendor Type	Barsa (Rains)					H[illegible]o (A[illegible])			
	Bus Stand	Court Area	Main Road	Markets	Neighbor-hoods	Bus Stand	Court Area	Markets	Neighbor-hoods
1. Wet Meals Hotel	6	6	2	13	0	8	4	12	0
2. Meal Substitute Restaurant	13	6	2	9	2	13	5	10	3
3. Tea Shop	3	2	3	5	2	4	1	4	2
4. Hudidokan	10	12	15	26	30	10	12	21	22
5. Dry Snacks	27	2	13	57	2	26	2	41	1
6. Wet Sweets	5	1	6	1	0	4	3	0	0
7. Dairy/Ice Cream	1	1	1	5	0	1	0	4	2
8. Fruit/Juice	50	1	3	21	0	23	1	14	0
9. Other	1	0	1	1	0	1	0	1	1
New Vendors Selling Iftari									
Totals	116	31	46	138	36	90	28	107	31

shifted to agricultural work; seven (4.45%) shifted to other non-agricultural occupations, and one (0.6%) went out of business completely.

Between the Basanta-Grissho (Spring-Summer) survey and Ramzan (month of fasting), the entire municipality's then vendor population of 516 lost 230 vendors (44.5%) and gained eleven (2.13%), showing a net loss of 219 (42.4%). Of those departing, sixty-five (12.59%) left for unknown reasons, 120 (23.25%) shifted temporarily to agriculture, 35 (6.78%) shifted to different, non-agricultural jobs, and 10 (1.9%) were known business failures.

Between the month of fasting and the rainy season survey sixteen vendors (5.38%) stopped selling, and 86 (28.95%) appeared or reappeared in business, giving a net increase of 70 vendors (23.57%). Of those leaving, 4 (1.3%) departed for unknown reasons, 3 (1%) shifted to agriculture, 6 (2.07%) shifted to other jobs, and 3 (1%) went completely out of business.

By the time of the autumn survey 78 vendors (21.25%) had again left selling and 19 (5.17%) had reappeared or appeared for the first time, causing a net decrease of 59 vendors (16.07%). Of those departing 19 (5.17%) went into agricultural work, 26 (7.08%) changed to other occupations, and 24 (6.5%) left for unknown reasons.

The rate of known business failure was thus 0.6% between winter and spring/summer; 1.9% between summer and Ramzan, 1% between Ramzan and the rainy season, and 2.45% between the rains and the fall, an average of 1.48% in each season (5.92% in one year). The ratios of known shifts in occupation to known business failures are 18:1, 15.5:1, 3:1, and 5:1 respectively in each suceeding season. Apportioning the unexplained departures according to the same ratios, one derives additional probable business failures of 0.536%, 0.763%, 0.3365%, and 1.089% respectively. This raises the failure rates to 1.172%, 2.7%, 1.34%, and 3.54% respectively, with an average of 2.188% per season or 8.75% in one year.

The rates of known temporary shifts from selling to other occupations were 10.81% between winter and spring/summer (bus stand only), 30% between summer and Ramzan, 3% from Ramzan to the rainy season, and 12.25% between the rains and the autumn. The ratios of agricultural jobs to non-agricultural ones among those changing occupations were 1.43:1 between winter and spring/summer surveys, 3.4:1 between summer and Ramzan, 0.5:1 in the rainy season, and 0.73:1 in the autumn. Thus the greatest shifts in occupation occurred during Ramzan, followed by autumn, spring/summer, and the rainy season. The greatest pull of agriculture as opposed to other types of work was also in Ramzan (this year in summer) and in spring/summer. Other occupations out-pulled agriculture in the rainy season and in the fall. The greatest actual increases in the number of vendors also occurred in the rainy season (29% gross increase and 23% net increase) and in the fall (5.17% gross increase) though there was an actual net decrease of 16.07% at the latter time.

The number of vendors at the bus stand in winter was greater than at any other season, so it seems likely that winter is in general the most active selling season for street food. Among the fully surveyed seasons spring/summer had the heaviest turnout, followed by the rainy season, the autumn, and Ramzan in that order.

Ramzan is an especially bad time for bus hawkers and for vendors of dry snacks and fruit, especially cut fruit. Due to the heavy social pressure against open consumption, on the spot, day time customers for these vendors almost disappear. (Normally most customers of bus hawkers buy for immediate consumption.) On the other hand, tea shops, hotels, and restaurants with structures can provide curtains behind which non-fasters can discretely and quietly eat in the day time. However, fruit and certain dry snacks sell well in the late afternoons just prior to the time of breaking the fast. In fact all of the 9 vendor types handle at least some foods which function as _iftari_, and iftari can be highly profitable for some vendors. However, 10 out of 12 new vendors who entered the market as iftari sellers went out of business within the first week, due primarily to lack of business skills.

A gradual decline in the net number of dry snack sellers between winter and Ramzan, observable in Table 5, also reflects the end of the gur season. Date gur is almost impossible to store in hot weather. It also indicates a preference for "cold" rather than "hot" foods during hot weather, for many dry snacks are considered to have a heating effect on the body. The latter preference does not explain the drop in the number of fruit sellers, however, since most fruits are considered cooling. (See glossary for effects of individual foods).

At the court there is a steady decline in the number of hotels with each survey. Restaurants, tea shops, mudidokans and dry snack sellers and fruit sellers also decline though with some slight fluctuations. This is due to the town's gradual loss of its subdivisional status; as each of the 6 thanas other than Manikganj was upgraded it received its own local court system, causing a steady decline in the number of visitors to the Manikganj courts and the food sellers who cater to them. At the time of the surveys Manikganj had not yet been made a district. The latter change should create a compensatory flow of customers to the court area.

A slightly different view of seasonality comes from the sample vendors' own answers. Fifty-six point six percent of the vendors say they sell the same products whenever/wherever they sell; 20% change their specific products with the season but continue to sell the same types of food; i.e., the latter vendors' type classifications remain the same whenever/wherever they sell. Another 23% indicate that they switch types with the season; e.g., from ice cream in summer to mainly or only canacur in winter, and perhaps fruit in the rains. (See Table 6). During Ramzan 16% also change their selling schedules.

Mudidokans have the least tendency to change any of their products (84% do not change their wares) followed by hotels, tea shops, and sellers of "other" products (75% each). In fact, in all categories of vendor except fruit sellers and restaurants, 50% or more indicate no changes at all in their products throughout the year. On the other hand 40% of the fruit sellers and dairy product sellers (i.e. those so classified at the time of the census) sell entirely different types of products in some seasons. Twenty-five percent of the restaurants, tea shops and "other" product sellers; 23% of the dry snack sellers; 17% of the hotels; and 6% of the mudidokans take on totally different types of wares to become other types of vendors in certain seasons. Only the sweet shops never change to selling any wares of other type

Table 6

Vendors Who Change Products With the Seasons

Vendor Type	Vendor sells same products whenever he sells		Vendor changes all or some products, but products remain within type		All or some wares change from one food type to another		Total number of Vendors
	No. of Vendors	%	No. of Vendors	%	No. of Vendors	%	
Hotel	9	75.0	1	8.3	2	16.6	12
Restaurant	5	41.6	4	33.3	3	25.0	12
Tea Shop	6	75.0	0	0	2	25.0	8
Mudidokan	28	84.8	3	9.1	2	6.1	33
Dry Snacks	28	63.6	6	13.6	10	22.7	44
Sweets	2	50.0	2	50.0	0	0	4
Dairy/Ice Cream	3	60.0	0	0	2	40.0	5
Fruit/Juice	6	16.2	16	43.2	15	40.5	37
Other	3	75.0	0	0	1	25.0	4
All types	90	56.6	32	20.1	37	23.3	159

Twenty-five percent of the vendors say they stop selling completely at one or more times of year in order to pursue non-vending types of work; 75% continue to sell year round. However, sweet sellers and "other" product sellers are all year-round vendors; the highest percentage of those temporarily changing profession (39%) is found among dry snack sellers. Most of these are at the bus stand and in the markets. Twenty-five percent of the restaurants (divided evenly among the court, the markets and neighborhoods); 21.6% of the fruit sellers (mainly bus stand and markets); 21.2% of the mudidokan owners (mainly neighborhood shops); 20% of the dairy product sellers (one vendor on the main road); 17% of the hotel owners; and 12.5% of the tea shop proprietors (at the court) stop their business for certain periods to take up other lines of work. (See Table 7).

Table 7

Vendors Changing Profession with the Season

Vendor Type	Vendor sells year-round		Profession changes with season/Does not sell some seasons		Total
	No. of Vendors	%	No. of Vendors	%	
Hotel	10	83.3	2	16.66	12
Restaurant	9	75.0	3	25.0	12
Tea Shop	7	87.5	1	12.5	8
Mudidokan	26	78.7	7	21.2	33
Dry Snacks	27	61.3	17	38.6	44
Sweets	4	100	0	0	4
Dairy/Ice Cream	4	80.0	1	20.0	5
Fruit/Juice	29	78.3	8	21.6	37
Other	4	100	0	0	4
All types	120	75.4	39	24.5	159

Both our product survey enumerations of vendors and the vendors' own answers to our questions regarding seasonality suggest that year-round stability of the vendor population is greatest on the main road and in the neighborhoods. Despite the steady loss of customers at the court, that area is also fairly stable. The greatest fluctuations in products and personnel occur at the bus stand and in the markets.

Number of Items Sold by Vendors[23]

As shown in Table 8, based on census data, 29% of the street food vendors are single-item sellers. Most of these (111 out of 159 or 70%), sell in the markets; 20% sell at the bus stand. Sixty-nine percent of them are dry snack sellers; 18% sell fruit or juice; 5% sell some dairy product; 2.5% sell tea; 1.3% sell flat bread (ruti) or a similar meal substitute.

Two-item sellers are the next highest in number: 68 or 12.36%. A majority (47%) of these also are dry snack sellers. They are divided approximately evenly between the markets and the bus stand with only a few on the main road and even fewer in the remaining areas.

Three-item sellers are fewer, only 8% of the total; again, they are mostly in the markets and at the bus stand; 43% are dry snack sellers, and 25% are fruit sellers. As the number of items rises, mudidokans, restaurants, and hotels heavily enter the picture. The vendors selling the largest number of items (up to 20), however, are also fruit sellers, followed by hotels, mudidokans, and restaurants and sweet shops, in that order.

Thus 49% of the vendors sell three items or fewer. However, looking at the picture another way, one can also say that 51% of the street food vendors sell four items or more, up to 20 items. In fact one's over-riding impression is one of diversity of products within a particular line.

Women and Street Food

Only five of our 550 street food sellers are women. They are vendors of the following types: 1 hotel, 1 tea shop, 1 mudidokan, one fruit seller,

[23] Number of items refers to ready-to-eat food items only. Thus it is in two cases possible for a "single-item" seller to be a mudidokan (which by definition sells more than one item) with only one ready-to-eat product.

Table 8

Number of Items Sold by Vendors, According to Area

Number of ready-to-eat foods	Number of Vendors Selling Bus Stand	Court Area	Main Road	Neighbor-hood	Markets	Total	%
1	32	2	12	2	111	159	28.9
2	25	3	8	1	31	68	12.36
3	21	2	4	0	17	44	8.0
4	13	10	7	5	16	51	9.3
5	15	3	4	2	9	33	6.0
6	9	1	4	2	6	22	4.0
7	14	2	4	0	7	27	4.9
8	8	6	2	6	8	30	5.45
9	5	1	8	7	5	26	4.7
10	4	2	4	3	10	23	4.2
11	2	6	0	8	2	18	3.27
12	2	2	4	4	7	19	3.45
13	1	2	1	2	5	11	2.0
14	2	1	0	0	2	5	0.9
15	1	0	3	1	2	7	1.27
16	0	0	0	0	2	2	0.36
17	1	1	0	0	1	3	0.54
18	0	0	0	0	0	0	0
19	1	0	0	0	0	1	0.2
20	1	0	0	0	0	1	0.2
Total	157	44	65	43	241	550	100

and one dry snack vendor. A sixth woman, exclusively a producer, is a maker of dry snacks. Another woman is an occasional seller of bananas. However, women's participation is actually higher than these numbers would suggest. In addition to the women vendors, 55 male vendors (10%) employ a total of 46 paid female assistants, all but one being assistants who work at the selling location. Another nine vendors (1.6%) make use of unpaid female assistance at the selling location (mostly little girls); and 133 vendors (24%) have the unpaid assistance of 159 female family members at home. Thus a total of 35.6% of the vendors have female help in their businesses. For 25.6% of the vendors this is unpaid participation by female family members.[24] These are shown in Table 9 below:

Table 9

Number of Vendors with Female Helpers*

	At Shop	%	At Home	%
Using Paid Female Helpers	54	9.8	1	0.18
Using Unpaid Female Helpers	9	1.6	133	24.18

*These figures are not totally mutually exclusive because one vendor benefits from the unpaid help of wife and daughter plus the paid help of one woman employee.

If one looks only at producer vendors, the percentages of women participants become much higher; 100% of the producers of canacur, the single most widely sold product, make use of female help in production; 87.2% of the date gur producer vendors use female help (this is the third most widely sold product); and 76.1% of the producer vendors of muri, the fifth most widely sold product, use women helpers. These three products have been compared with six others in Table 10.

[24]Unfortunately, due mainly to the fact that many of the date gur producers selling in the kaca bazar, most of whom use the help of their female family members, were not available at the time of the socio-economic interviews, the percentage of vendors with women helpers in the group interviewed for the socio-economic survey is only 22%, compared to 35.6% of the census population.

Table 10

Producers and Women Helpers Making 9 of the Most Widely Sold Products*

	<u>Date Gur</u>	<u>Muri</u>	<u>Canacur</u>	<u>Matha</u>	<u>Tea</u>	<u>Ruti</u>	<u>Bhaji</u>	<u>Acar</u>	<u>Dal</u>
Number of Producer Vendors	55	21	6	8	68	68	68	5	28
Number of Producer Vendors with Women Helping to Make This Product	48	16	6	4	0	1	16	5	14
Number of Producer Vendors with Women Helping to Make This Product	87.2	76.1	100	50	0	1.47	23.5	100	50
Total Number of Women who help to Make This Product	58	19	9	4	0	1	18	7	16
Number of Middlemen Vendors of This Food	64	88	135	1	0	0	0	61	0

*There is also a large-scale canacur producer who has six women employees. He was excluded from the total of 550 vendors because he sells from a permanent, 4-walled structure.

In addition to the women who are directly associated with the vendors in our census there are many more who prepare ready-to-eat food for sale to middlemen. The case mentioned above on p.56 happens to be known to us because that woman herself brings her products to the town to sell them to the vendors whom she regularly supplies. It is unusual for a woman to do this, however. A more usual pattern is for village women producers to sell to middlemen who come directly to their houses or to send their products via some male family member to a village or town market, there to be sold either to middlemen or to consumers. Only those women whose male family members have come to Manikganj town to sell (as well as the above case of the woman who comes to town herself) have been revealed by our census. Foods like acar, muri (puffed rice) and chira (flattened rice), gur, toasted peanuts, and canacur, as well as partially processed foods like dal bori[25] or husked but uncooked rice, which can be stored for quite a few days without spoiling, appear to be frequently made by women and sold to middlemen directly from the home.

The difference in the mean ages between paid and unpaid women helpers at the selling location, shown in Table 11, reflects the social pressure against work by mature women outside the home. Unpaid females who help their male relatives in public are almost all little girls, to whom the restrictions of purdah do not yet apply. Older women who work in public are not helping male relatives but rather are supporting themselves and their families, out of dire necessity. Paid women helpers almost all (and those employed by sample vendors <u>all</u>) work for restaurants (50%), hotels (33%) and tea shops (17%). Unpaid female helpers, however, are associated with production for all types of vending operation except sweet shops; wet sweets are an all-male occupation. The bulk of the unpaid female helpers of vendors in the sample work with dry snack sellers (38% of the women); followed by restaurants (20.50% of the women); fruit/juice sellers (18% of the women), hotels and mudidokans (8% each); and tea shops, dairy products and "other" product sellers (2.5% each). No sample vendor has more than one paid female helper.

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[25]A dal bori is a pre-mixed, moulded, and dried dumpling of mashed pulses. It is not considered ready-to-eat until it has been boiled in a curry.

Table 11

Mean Ages of Female Helpers

	At Shop	At Home
Paid Female Helpers	32.42	25
Unpaid Female Helpers	16.63	30.48

Male Helpers

The above-mentioned discrepancy between sample and census results regarding female helpers may apply to male helpers also. However, since there has been no tabulation of census data regarding male helpers, we are for the moment dependent on information provided by the sample alone.

According to the data from the sample, therefore, 64% of the vendors have paid and/or unpaid assistance at their selling place and/or production location; 36% are completely unassisted. Fifty-four percent have male helpers; 43% have unpaid male helpers. The unpaid male helpers work for all types of shops, most prominently for mudidokans (31% of the helpers), followed by dry snack sellers (16%), hotels (13%), restaurants (10%), fruit sellers (9%), dairy product sellers (7%), tea shops and sweet shops (5% each), and "other" sellers (4%). All but one of the unpaid male helpers are relatives of the employer.

Only 20% of the vendors have paid male employees. Those vendors with paid and unpaid male helpers overlap; some have both. In a pattern completely different than that for unpaid helpers, paid male workers are concentrated most heavily among restaurants (31%) and hotels (25%), followed at some distance by sweet shops (15%), dry snack sellers and mudidokans (6% each), dairy products (3.6%), and fruit sellers (1.9%). Tea shops and 'other' product sellers have no paid male helpers.

Six vendors (sweet shops, restaurants, a hotel and a dry snack seller) employ three male helpers each; 9 (mainly restaurants) employ two. All the others who employ workers employ only one each. (See Chapter III, wages, for further information on paid employees.)

Child and Adult Helpers

Twenty-four percent of the producer vendors (10% of the vendors as a whole) employ or have the unpaid help of children (15 years old or less) at the production location; 12% (5% of the whole sample) employ only children; 73% (31% of the total) employ or have the help of adults; and 12% (5% of the total) employ both children and adults. Fifteen percent of the producers and 64% of the sample (57% of the sample being middlemen) have no help at all in production.

At the selling location, however, 31% of the sample use paid or unpaid child labor; 18% use child labor only; 13% use help of both adults and children; and 35% employ or are helped by adults. Forty-seven percent have no help in selling.

Family and Non-Family Helpers

Forty-seven percent of the producer vendors (25% of the total) use the help of family members at the production site; 48% (21% of the total) use only family labor; 37% (16% of the total) use non-family help; and 9% (4% of the total) use both family and non-family labor in production. Fifteen percent of the producers (64% of the total) use no help in production.

At the selling location 40% of the sample have the help of family labor; 32% use only family labor; 8% use both family and non-family labor; and 21% use non-family labor. Forty-seven percent have no assistance at the selling location.

Total Work Force

Applying the 1981 population census crude urban activity rate[26] to the population figure for Manikganj municipality in 1981, we can estimate a municipality labor force of approximately 11,818. We know from our vendor census that there are 216 female helpers of vendors. Assuming that the 141 male helpers of the sample vendors represent approximately 29% of the actual total number of male helpers, we can estimate the total number of male helpers to be about 486. The 550 vendors plus their male and female

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[26] The ratio of economically active (employed) population aged 10 and above to the total population expressed in percentage.

helpers therefore constitute an estimated workforce of 1252 individuals. Assuming a full 45.3% to live outside the municipality, the number of street food personnel in the municipality itself is reduced to 685 people. These represent 5.796%, or roughly 6% of the municipality workforce.

Place of Processing Food

Hotels, restaurants, and sweet shops usually prepare their goods at the place of sale. Tea shops prepare their tea on the selling premises but sell accompanying snacks which are prepared elsewhere, usually by an unrelated producer. Fruit, including cane, is sometimes cut and/or spiced at the place of sale, and some matha sellers churn their curds on the selling premises. Fruit juice (date juice) is collected elsewhere and brought to the place of sale. Mudidokans are almost never anything but middlemen. Dry snack sellers, if they are producers, usually produce and sell in separate locations; only a few snacks (e.g., chotpotti or "prepared" canacur) may receive the final touches in front of the customer. Dry snack middlemen are also obviously selling goods prepared elsewhere.

Thus dry snacks are almost always prepared in one place and sold in another. Vendors of dry snacks and fruits (which in the majority of cases are not doctored at the selling place) together with mudidokans account for 75.9% of the vendors. Thus the majority of vendors do not prepare products at the place of sale.

Foods not produced at the place of sale are either bought or made at home. Almost all local dry snack producers make their wares at home.[27]

Producers and Middlemen

Fifty-seven percent of the entire vendor sample are exclusively middlemen; 30% are producers of all their wares, and 13% are multi-product sellers who make at least one of their wares. Among those who produce all their goods, hotels and restaurants rank highest (each with 92% 'pure' producers), followed by sweet shops (75%), "other" products (50%), dairy products (40% - ice cream sellers are all middlemen; all but one matha seller are

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[27]This is excluding Dhaka or other large urban, out of town producers who supply local middlemen, such as the Bombay Sweet Factory in Dhaka, which makes a good percentage of the locally sold canacur, or the acar makers of Faridpur whose wares also make their way to Manikganj.

producers), tea shops (38%), dry snacks (27%), and fruit (3.1% - vendors who sell products of their own trees or who cut and spice their fruit for selling).

At the time of the survey one mudidokan owner was also selling a few items made in his home. However, tea shops rank highest (62.5%) among those who produce some foods and resell others, followed by dairy product sellers (40%), sweet shops (25%), fruit vendors (19%), and hotels and restaurants (8% each).

<u>Middlemen's Suppliers</u>

The majority of middlemen (53%) buy from both producers and other middlemen. The remaining 47% divide almost evenly into those who buy only from producers (23%) and those who buy only from other middlemen (24%). Thus 23% are "primary-level" middlemen, i.e., the only intermediary between producer and consumer; and 77% are always or at least part of the time "secondary-level middlemen," sometimes only the end of a chain of intermediaries between producer and consumer.

However, most of our sample middlemen (63%) actually buy their goods within the municipality (though the goods may come from outside); only 11% always go beyond its borders to obtain goods; while 26% only sometimes travel outside to obtain goods. Outside purchases are usually made at neighboring hats, in surrounding villages or in Dhaka, but some fruit vendors travel regularly as far as Bogra to obtain goods. The vendors who do all their buying outside the municipality are all found either at the bus stand (21% of the middlemen) or in the markets (15% of market middlemen). All of the neighborhood and court middlemen do their actual buying in the municipality, and 77% of the mainroad sellers also buy within its borders. In the markets 53% buy only from inside, and at the bus stand the percentage is also a high 44%.

Looking at individual vendor types, we see that mudidokans in the sample are all middlemen or partial middlemen, and all of them buy either exclusively or usually from other middlemen. All but four of them (87.8%) do their actual buying inside the municipality; the remaining 4 also do much of their buying within its borders. (If the larger shops had been included the percentage of those making trips to Dhaka for purchases would undoubtedly have been higher.)

TABLE - 12

Place of Origin of Middlemen's Goods

Vendor Type	Vendor Produces Own Goods	Goods made or Grown in Municipality	Goods Produced Outside Municipality	Goods Produced In and Outside Municipality	Total No. of Vendors
HOTELS	11	1	0	0	12
% ->	91.67	8.33	0.00	0.00	
RESTAURANTS	10	0	2	0	12
% ->	83.33	0.00	16.67	0.00	
TEA SHOPS	3	0	3	2	8
% ->	37.50	0.00	37.50	25.00	
MUDIDCKANE	0	0	3	30	33
% ->	0.00	0.00	9.09	90.91	
DRY SNACKS	14	3	22	5	(30) 44
% ->	31.82	6.82	(73.3) 50.00	11.36	
SWEET SHOPS	3	0	1	0	(1) 4
% ->	75.00	0.00	25.00	0.00	
DAIRY PRDTS	2	2	0	1	(3) 5
% ->	40.00	40.00	0.00	20.00	
FRUIT/JUICE	2	0	33	2	(35) 37
% ->	5.41	0.00	(94.2) 89.19	5.41	
OTHERS	2	0	2	[illegible]	[illegible]
% ->	50.00	0.00	50.00	[illegible]	
ALL TYPES	47	6	56	40	(112) [illegible]
% ->	29.55	3,77	41.51	25.16	

$$\underbrace{\qquad\qquad\qquad\qquad}_{\begin{array}{c}112\\100\%\end{array}}$$

5.35 | 58.9% | 35.7%

TABLE - 13

M.Juiemen with kmown Suppliers

Vendor Type	No Supplier	Supplier Always Known	Supplier Always Unknown	Supplier Both Known & Unknown	Total No. of Vendors
HOTELS	11	1	0	0	12
% ->	91.67	8.33	0.00	0.00	
RESTAURANTS	10	0	0	2	12
% ->	83.33	0.00	0.00	16.67	
TEA SHOPS	3	0	2	3	8
% ->	37.50	0.00	25.00	37.50	
MUDIDOKANS	0	3	1	29	33
% ->	0.00	9.09	3.03	87.88	
DRY SNACKS	14	11	10	9	44
% ->	31.82	25.00	22.73	20.45	
SWEET SHOPS	3	0	0	1	4
% ->	75.00	0.00	0.00	25.00	
DAIRY PRDTS	2	2	0	1	5
% ->	40.00	40.00	0.00	20.00	
FRUIT/JUICE	2	3	13	19	37
% ->	5.41	8.11	35.14	51.35	
OTHERS	2	2	0	0	4
% ->	50.00	50.00	0.00	0.00	
ALL TYPES	47	22	26	64	159
% ->	28.93	13.83	16.35	40.25	

112
100%

19.6% 23.2% 57.14%

Fruit sellers are also heavily comprised of middlemen or partial middlemen (95%); and 71% of these middlemen buy exclusively or partially from other middlemen; 29% buy exclusively from producers.

Dry snack sellers are 70% middlemen or partial middlemen; 68% of these middlemen buy partially or exclusively from other middlemen; 32% buy only from producers. The majority of the middlemen (55%) buy always inside the municipality, a quarter (26%) always buy outside, the rest buy both in and ou

Though tea shops always make their own tea, a majority (63%) also sell other goods which they do not make. Of these only one buys always from a producer; the rest buy either exclusively or partially from middlemen. All tea shop suppliers are in the municipality, however.

Matha sellers all make their own products, but ice cream is sold to the public only by middlemen. All of these buy their goods from one of the six ice cream factories within the municipality.

Of the four 'other' product sellers, two are producers; the two middlemen buy always directly from producers inside the municipality.

Only one of the sweet shops does not make all its own products. Those ready-made products are bought both from producers and other middlemen but always within the municipality.

Hotels and restaurants as well almost all make all their own wares. One hotel occasionally re-sells goods bought from another producer, and two restaurants sell a product (gur) bought from a middlemen. All these resold products are obtained within the municipality.

About half of the middlemen (57%) buy from both known and unknown suppliers; 20% buy only from known persons; and 23% buy always from strangers (usually unknown farmers bringing their own produce to a hat).

<u>Place of Origin of Middlemen's Goods</u>

Though most middlemen (63%) buy within the municipality, 59% of them sell only goods which originate outside; 36% of them sell goods both from outside and inside. Only 5% sell only goods made within the municipality. It is primarily fruit middlemen (94%) and dry snack middlemen (73%) who sell only goods of external origin. Mudidokan goods in 91% of the cases come from both in and out of the municipality.

Age

Villagers in Bangladesh often have an extremely vague notion of their ages, and in most cases (since written records are usually non-existent) attempts to arrive at reasonably approximate assessments of same are complicated, time-consuming, and ultimately dependent on the judgement of the investigator. Thus, ages of interviewed vendors were estimated by interviewers on the basis of appearance only.

The bulk of the vendors (70.4%) appear to be from 16 to 45 years of age; 24.6% are perhaps 46 or over. The largest percentage (29.6%) seem to be in the age group 26 to 35 years. Only 5% look like children (10-15 years of age); 10% seem to be 56 to 65 years of age; and 1.9% look as though they are over 66. The very young (child) vendors are sellers of dry snacks, fruit, dairy products, and mudidokan wares. There are no vendors who look younger than ten. (The entire spread of age groups is shown in Table 14.)

Schooling, Literacy, and Numeracy

For the sample vendors as a whole 21.44% have never been to school though 27% have had 6-10 years of schooling. Only one vendor, a dry snack seller, has spent more than 10 years in school; 10 (6.2%) have had at least one year of vocational training. Those business types with the highest percentages of relatively well-schooled (more than 6 years) owners are: "other" (75%); hotels and sweet shops (50% each); and mudidokans (45.45%). Those with the highest percentages of totally unschooled owners are dairy products (60%), sweet shops (50%), restaurants (41.6%), and fruit sellers (37.8%).

We do not have separate quantified data on literacy and numeracy. From studies of the family life of 25 selected vendors (see below) we know that those vendors who are illiterate nonetheless keep mental records of sales and expenditures; were it not so, they could not stay in business. A detailed interview with a business failure, a new vendor or who entered the market as an iftari seller in Ramzan, also supports this; he could not accurately assess his sales in relation to his costs and suffered not only

TABLE - 14

Frequency Distribution by Vendors' Ages

Vendor Type	Less than 10 yrs	10 yrs to 15 yrs	16 yrs to 25 yrs	26 yrs to 35 yrs	36 yrs to 45 yrs	46 yrs to 55 yrs	56 yrs to 65 yrs	66 yrs and above	Total No. of Vendors
	Vendors Age Groups								
HOTELS	0	0	2	4	1	3	1	1	12
% ->	0.0	0.0	16.7	33.3	8.3	25.0	8.3	8.3	
RESTAURANTS	0	0	6	2	1	1	2	0	12
% ->	0.0	0.0	50.0	16.7	8.3	8.3	16.7	0.0	
TEA SHOPS	0	0	0	2	[illegible]	3	1	0	8
% ->	0.0	0.0	0.0	25.0	25.0	37.5	12,5	0.0	
MUDIDOKANS	0	0	8	12	5	5	2	1	33
% ->	0.0	0.0	24.2	36.4	15.2	15,15	6.1	3.0	
DRY SNACKS	0	5	10	9	8	6	5	1	44
% ->	0.0	11.4	22.7	20.5	18.2	13.6	11.4	2.3	
SWEET SHOPS	0	0	0	1	1	2	0	0	4
% ->	0.0	0.0	0.0	25.0	25.0	50.0	0.0	0.0	
DAIRY PRDTS	0	1	1	2	1	0	0	0	5
% ->	0.0	20.0	20.0	40.0	20.0	0.0	0.0	0.0	
FRUIT/JUICE	0	2	8	13	9	0	5	0	37
% ->	0.0	5.4	21.6	35.1	24.3	0.0	13.5	0.0	
OTHERS	0	0	1	2	1	0	0	0	4
% ->	0.0	0.0	25.0	50.0	25.0	0.0	0.0	0.0	
ALL TYPES	0	8	36	47	29	20	16	13	159
% ->	0.0	5.0	22.6	29.6	18.2	12,6	10.1	1.9	

a lack of profit but tremendous loss which led to the immediate termination of his career.[28]

Current Residence and Migration

According to our census figures 45% of the vendors live outside the municipality and 55% live inside, with 39% living in the central area known locally as the town. (However, according to the sample questionnaires, 40% live outside the municipality and 60% live inside.) This contrasts strongly with the 2.5% of the Dhaka vendor population which commutes daily to the city to sell.* (N. Rahman: 12) The sixty percent of the sample who live inside divide into 40% who were born there and 20% who have moved there. Twenty percent of the vendor population would appear to be migrant, therefore; about half of these people have lived in the municipality for more than 10 years. An additional 4% have lived in the municipality for seven years or more; 3% have come within the last 2 years. None have come within the last year. Thus the street food trade is at least not dominated by migrants to the municipality. (In contrast, Ahmed implies that his Dhaka informal sector respondents are almost all migrants.)

There are no migrants among the sellers of wet sweets, dairy products and "other" products. Since the former two trades are traditionally Hindu, caste-based occupations (in fact all the sweet shops are Hindu owned), the result is not surprising. One would not expect Hindu migration into the area; rather, the opposite is occurring. "Other" product sellers are too few to be statistically significant as a separate category. Surprisingly, there are also no migrants among the restaurant owners in the sample, although two of the hotel keeper are "new comers" of more than 10 years' standing. (See Table 15.)

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[28] A personal experiment with an illiterate woman who became a vendor under our tutelage also demonstrated that lack of ability to keep fairly extensive, accurate accounts, at least mentally, makes business impossible. This woman could project clearly her needs and profits on a daily or two-day basis but could not assess her expenses even approximately for longer periods. She therefore made investments that she could not afford.

*For particular areas in Dhaka the percentage of commuters is higher. At Sadar Ghat commuters are 5% to 23% of the street food seller population, depending on how one defines 'commuter.' (See p.11 above.)

TABLE - 15

Length of Residence in Municipality

Vendor Type	Less than 12 mos	1-2yrs	3-4yrs	5-6yrs	7 - 10 yrs	More than 10 yrs	Born in Municipality	DNA	Total No. of vendors
HOTELS	0	0	0	0	0	2	4	6	12
%->	0.0	0.0	0.0	0.0	0.0	16.7	33.3	50.0	
RESTAURANTS	0	0	0	0	0	0	7	5	12
%->	0.0	0.0	0.0	0.0	0.0	0.0	58.3	41.7	
TEA SHOPS	0	0	0	0	0	1	6	1	8
%->	0.0	0.0	0.0	0.0	0.0	12.5	75.0	12.5	
MUDIDOKANS	0	1	2	0	2	6	13	9	33
%->	0.0	3.0	6.1	0.0	6.1	18.2	39.4	27.3	
DRY SNACKS	0	2	1	1	1	4	16	19	44
%->	0.0	4.5	2.3	2.3	2.3	9.1	36.4	43.2	
SWEET SHOPS	0	0	0	0	0	0	2	2	4
%->	0.0	0.0	0.0	0.0	0.0	0.0	50.0	50.0	
DAIRY PRDTS.	0	0	0	0	0	0	4	1	5
%->	0.0	0.0	0.0	0.0	0.0	0.0	80.0	20.0	
FRUIT/JUICE	0	2	0	2	3	2	8	20	37
%->	0.0	5.4	0.0	5.4	8.1	5.4	21.6	54.1	
OTHERS	0	0	0	0	1	0	3	0	4
%->	0.0	0.0	0.0	0.0	25.0	0.0	75.0	0.0	
ALL TYPES	0	5	3	3	7	15	63	63	159
%-	0.0	3.1	1.9	1.9	4.4	9.4	39.6	39.6	

Unfortunately, there is some indication that many of the respondents misunderstood the question regarding length of residence in the municipality, because the above data do not correspond to the answers given in the first census regarding "desh" (or place of cultural/social identity) and village home. Of those indicating at the time of the socio-economic interviews that they had present residence inside the municipality but origin outside it, only 10 (6.3% of the sample) also reported in the census that they had a village home outside the thana; and only 4 (2.5% of the total) of these returned a "desh" other than the Manikganj region. Thus those vendors who are actually migrants could be as low as 6.3% of the vendor population. This will not alter the points made above, but it would support Chaudhury's finding that rural migrants tend to move short distances in search of work and to settle in the closest urban centers, lacking the resources to travel very far. (In Islam and Begum: 11, 5)

Length of Time in Business

Three quarters (76.1%) of the vendors have started their businesses since the birth of Bangladesh, i.e., in the last 12 years though almost a quarter (23.27%), representing all business types except "other" product sellers, have been in business since before Liberation. (Sixty percent of Rahman's Dhaka hawkers and vendors had also started after Liberation (Rahman: 12).) Approximately 11% have been in business less than a year, 31.45% have been selling for 1-5 years, and a full third have been selling 6-12 years. The newest businesses (less than a year old) are 25% of the tea shops, 21% of the mudidokans, and 16.6% of the hotels and restaurants. There are no new sweet shops, dairy product sellers, or other product sellers. However, the bulk of the restaurants (75%) have been operating for 6 years or more, and at least a majority of all other types (hotels (58.34%), tea shops (75%) mudidokans (69.69%) dry snack sellers (70.46%), sweet shops (50%) fruit sellers (86.48%) and other product sellers (75%)) have been operating for 3 years or more; all of the dairy product sellers have been in business at least that long.

Shop Ownership

Only seven vendors indicated that they own both land and shop; an additional seller owns only the land from which he sells; still another owns only his shop, which is on government land. (It is interesting that only 4 of these 9 vendors have a trade license.) All sell from either a 3-walled permanent structure or a 3 or 4-walled impermanent one. All but one (in business for 5 months only) have been in business for at least 5 years; two have been in business for 7 years; three, for 14, 16, and 19 years respectively; and one has been operating for 28 years. No hotels, tea shops, dry snack sellers, dairy product sellers, or fruit vendors are included in this group. Two-thirds of them are mudidokans. Only one is at the court, two are on the main road, two are neighborhood shops, and the rest are in the markets. No bus stand vendor owns his own selling premises, including those selling from non-government land. On the whole, 94% of the sample vendors own neither land nor shop from which they sell. (There are, of course, other land-owning sellers of ready-to-eat food among the 4-walled and wholesale vendors excluded from the study.)

Association Memberships

Sixty percent of the vendors belong to no association of any kind; one third belong to one organization; and 6% belong to two. A single vendor(a dry snack seller) indicates membership in four associations.

The bulk of memberships are vendor association memberships though this still includes only a quarter of the vendors (26%). Slightly more than half of these vendors are at the bus stand, where there are two associations: one for hawkers (mobile sellers who service the busses and have no selling location at all), which claims a membership of 53 vendors, and one for sedentary vendors, which claims a membership of 100. Both groups include sellers of all types of wares, not only ready-to-ead food. Together these two memberships, which by definition should not overlap, should comprise 153 vendors if the group representatives' statements are to be believed. Although our winter census revealed a total of 157 fast-food vendors at the bus stand, at that time there were in all abou 260 vendors in that location (including raw meat, fish, vegetable and rice sellers, tailors, barbers, cloth sellers, cigarette vendors, and rickshaw mechanics). A membership of 153 would represent about 59% of the total number of vendors. Those of our bus stand respondents who indicated membership in one of these associations represent 42% of the bus stand sample. Since vendor population at the bus stand is in constant flux, however, as mentioned above, this association membership probably represents a somewhat lower percentage of both the total year-round vendor population and the total year-round ready-to-eat food vendor population. These two organizations collect dues from and give loans to members. The hawkers' association is saving money to buy a bus, which it will run as a joint business for the profit of the organization. Neither is registered as a voluntary association, but both periodically attempt to persuade government officials to make vending at the bus stand legal; for this help has been sought from various influential people, including some of the wealthiest shopkeepers in the area. However, neither group has been effective in this regard to date.

The markets are next in degree of participation with 32% of the area's food vendor sample population having some kind of vendor association membership. In the kaca bazar there is a market committee elected by those vendors with both permanent structure and a trade license. (Only 20% of our sample has a trade license though a full third of these (34%) are in the markets.) The committee is said to have about 400 members and several sub-committees. It's officers' main job is to settle quarrels between sellers (even those who are not members) and to collect funds for government celebrations or charitable causes like improved diet in the jail, hospital, and orphanage; and to decide which days will be selling days and which days will be holidays.

Only one sample vendor on the main road belongs to a vendor association (probably the main road's market committee), which seems to be for vendors with structure only, and one vendor in the court area indicates a membership. That organization is unknown. In the neighborhoods no vendors belong to any association of this type.

Reasons returned by vendors for not belonging to a vendor/hawker association are the following: "No such organization in the area" (54%); "No such organization for my type of business"(21%);"No benefit will come from joining"(14%); "Membership is too costly" (4.5%); "Don't know" (3.6%); "Other" (two vendors); and "The established organization will not allow new members to join"(one vendor).

Additionally, eleven percent of the sample vendors indicated membership in a religious organization (unspecified, unfortunately); 3 belong to a sports or cultural club; and one (only) belongs to a political party.

Services Provided by Wholesalers

Credit appears to be the most important service provided by the larger middlemen or suppliers from whom the smaller vendors buy goods or ingredients. Vendors can take goods or ingredients without paying and pay after selling, bypassing the need for advancing their own capital. In the case of the ice cream factories selling equipment (storage box and sometimes cart) is also provided free of cost. Access to packaging materials (plastic bags) and a work area for doing the packing is provided by one canacur wholesaler; several also provide overnight storage space for 'their' vendors' wares. The presence of local wholesalers also enables the smaller vendors of many goods to buy locally rather than travelling to the hats, to Dhaka or to the neighboring villages to collect their wares.

Religious Affiliation of Vendors

One of the reasons for choosing Manikganj for the research was the presence there of both Hindu and Muslim communities. Relations between the two groups appeared to be very good, and it was thought that comparisons between them might possibly be of some interest.

According to 1981 census figures (BBS 1982: 91), Hindus represent 12.1% of the population in Bangladesh as a whole (Buddhist, Christian, and others together comprise only 1.2%). This is a reduction from 13.5% in 1974. For Dhaka District alone the percentages are much lower: 11.4% in 1954 and 8.9% in 1981. However, prior to 1947 Manikganj was a Hindu majority area, and one's casual impression still is that the percentage of Hindus is a bit higher than elsewhere in the district, especially within the municipality. One local government officer estimated the thana Hindu population to be slightly under 20%, and in the absence of any evidence from thana or subdivisional statistics to the contrary we are inclined to think this is probably correct.

Table 16 shows the distribution of Hindu vendors within our universe of 550. As a whole they represent 24% of the total, which is higher than their representation in the population. In addition, all of the sweet shops and 45% of the tea shops are Hindu-owned; 52% of the dairy product sellers are Hindu. This supports the local view that sweets and dairy products are Hindu specialties. Hindu mudidokans and 'other' product sellers are also disproportionately represented. Hotels, dry snack sellers, and restaurants are either more than or in line with what one would expect, depending on which figures one accepts for the Hindu population. Only fruit and juice sellers (6.36% of the vendor total) are clearly below the percentage in the general population. According to our census of street food vendors (which it must be remembered, is different than the vendor/business population as a whole), by area Hindus represent 48% of the main road vendors, 41% in the court area, 33% in the neighborhoods, 22% in the markets, and 11% at the bus stand.

Table 16

No. of Hindu Vendors According to Type of Shop and Location.

Type \ Location	Bus Stand	Court Area	Main Road	Neigh-bourhoods	Market Area	Total: Hindu Vendors	H %	Mus-lim	Total
1 Wet Meal	0	6	0	0	2	8	21.6	29	37
2 Meal Subs.	0	0	2	1	2	5	13.5	32	37
3 Tea Shop	0	3	3	1	3	10	45.4	12	22
4 Mudi Dokan	1	1	8	10	13	33	31.7	71	104
5 Dry Snacks	7	5	9	1	22	44	21.5	160	204
6 Wet Sweets	3	3	7	0	0	13	100.0	0	13
7 Dairy	4	0	1	1	4	10	52.6	9	19
8 Fruit/Juice	2	0	0	0	5	7	6.36	103	110
9 Other	0	0	1	0	1	2	50.00	2	4
Total	17	18	31	14	52	132	24.0	418	550

Based on whole census (550).

III. ECONOMICS OF STREET FOOD VENDING

STARTING CAPITAL AND CREDIT

Forty-seven percent of the sample obtained their starting capital exclusively from savings, two (1.25%) sold assets to obtain it, another 3.7% inherited it, and 28% received it as a gift, making a total of 80% who started without making use of credit of any kind. Another 3% received it as combination of savings, gifts, and interest-free loans.

An additional 7% started by means of an interest-free loan from a friend or family member, and 5% made use of goods obtained on credit from a supplier. This means that 95% of the sample started business without making use of commercial credit. Only seven (4.4%) vendors started with the help of an interest-bearing loan, and 3 of these made use of this loan to supplement personal savings or a gift.

Of the seven loans involved, 3 were from a vendor's association or cooperative, three were from professional money lenders, and one was from a neighbor; none were from a commercial bank. This reflects the fact that formal commercial credit is generally not available to small vendors or in fact to small borrowers in general. The vendor Tk.1,000 loans mentioned in the Bangladesh Yearbook 1983 (Sarkar) appear to have been targetted at sp[illegible] groups through special experimental programs; though an encouraging si[illegible]n, this type of loan has not yet become a normal feature of the banking system. Visits to the seven banks in Manikganj town also confirmed that there bank loans are not available to anyone without security in the form of a building and land and/or a well-established thriving business, all of which must be mortgaged to the bank.[1] In some banks the guarantee of a "reliable" person is additionally required. Small loans (under Tk.1,000) are not given.[2]

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[1] This is with the exception of a USAID sponsored experimental program at a branch of the Krishi Bank in the village of Betila, 3 miles away from town. The Grameen Bank, which operates through commercial banks, also gives small loans for nonagricultural purposes. Though the Grameen Bank operates in the Manikganj region, its services are directed at rural people only. Some of our vendors would be eligible for membership in Grameen Bank groups, however.

[2] Three of the sample's current, non-starting capital loans were from banks, however, in amounts of 1500, 2000 and 4000.

Although 80% of the vendors have managed to start business without credit, the recurring need for credit is considerable. Thirty-nine point six of the vendors indicated that they have borrowed money from some sources (formal or informal) in the last 3 years, and lack of access to loans was the number one complaint from respondents when asked about their business problems. At the time of the survey 18% of the sample (29 vendors) were making current payments to a credit source; only one of these was a loan for starting capital. Eleven percent (18 vendors) were paying interest on these loans.[3] Of the interst loans, seven were from informal sources, three were actually from a bank, and eight were from a vendors' association.

The major source of credit to vendors in our sample is that provided by a supplier in the form of goods advanced without payment. Although only 5% of the sample started business this way, 76% acquire all or some of the ingredients/stock on credit. Surprisingly, only a quarter of these indicate that they pay more than normal market prices for the privilage of acquiring goods in this manner; it had been expected that this would be a major problem for vendors. In addition, 27% never make purchases on credit at all, making a total of 74.7% who do not experience difficulty due to need to buy on credit. (This does not mean they would not benefit from access to further capital which would enable them to buy with cash at all times.) Those paying extra for the privilege of credit for ingredients/stock pay as follows: 13.2% pay interest of 1-5%; 6.2% pay interest of 6-10%, and 4.4% pay between 11 and 25%.

Interest is charged monthly. However, a third of those who buy goods on credit pay for them the same day, 91.4% pay within one week, and all but two, i.e., 98% of those who buy on credit, say they pay within a month; thus interest payments for credit purchases are not usually a long-term peoblem though in a few cases they could be a recurring problem.

Amounts of Starting Capital

Amounts of starting capital cannot really be compared because some vendors have been in business for 40-45 years. Since the price of rice rose more than 1,000 times between Liberation in 1971 and 1977,

[3]This fits with Nuror Rahman's finding that only 10% (47.62% of 21%) of the Dhaka hawkers and vendors in his study made use of interest loans; Rahman does not state how many of these, if any, were from formal credit sources or how many were for starting capital. (N. Rahman n.d.: 15)

we would guess that the value of money was probably at least 2,000 times more than at present in 1938, when our longest-term vendor began his business. Amounts of starting capital need to be converted according to a single index, but no available source has been found which provides an index with a baseline prior to 1972. Construction of an index with a 1938 baseline would be a major undertaking in itself, beyond the scope of this project. For the present, therefore, Taka amounts have been left unadjusted, as given by respondents. One should keep this in mind, together with the fact that approximately one quarter of the vendors began business more than 12 years ago and about one third started business between Liberation and 1978.

Amounts of starting capital vary widely from Tk. 5 (a mudidokan on the main road) to Tk. 25,000, a dry snack seller on the main road) with an average of Tk. 1,723 for the sample as a whole. By areas the bus stand has the lowest average level of initial capital (Tk. 966), followed by the neighborhoods (Tk. 977), the markets (Tk. 1,605), the main road (Tk. 2,760), and the court area (Tk. 4,303).*

By vendor type, dairy product/ice cream sellers have the lowest average amount of starting capital (Tk. 154), followed in order by fruit sellers (Tk. 429), tea shops (Tk. 531), dry snack sellers (Tk. 1,756), hotels (Tk. 1,769), 'other' product vendors (Tk. 2,128), and restaurants (Tk. 5,150). Hindu vendors, who tend to be following traditional occupations and therefore have a higher tendency to inherit their capital and assets, have a higher level of starting capital (Tk. 2,560) than Muslims (Tk. 1,478), many of whom are the first in their families to follow this profession. (Forty-three percent of the Hindu and 28% of the Muslim vendors inherited or received their starting capital as a gift; 31% of the vendors as a whole inherited or received it as a gift. In all individual categories of vendor as well, with the single exception of mudidokans, either the percentage of those who inherited their capital is higher for Hindus than for Muslims or the percentages are equal for the two groups. (See Table 17)

*The permanent businesses on the main road are more highly capitalized than those in the court area, but the main road also has many vendors who bring down the average.

TABLE - 17

Vendors Inheriting or Receiving as Gift Part or All of Capital
Breakdown by Hindus and Muslims

Vendor Type	Hindu Vendors (1) No.of Ven-dors	(2) Nos. Inhr-tg or Rcvg. Capt.	(3) 2 as % of 1	Muslim Vendors (4) No.of Ven-dors	(5) Nos. Inhr-tg or Rcvg. Capt.	(6) 5 as % of 4	Both Together (7) No.of Ven-dors	(8) Nos. Inhr-tg or Rcvg. Capt.	(9) 8 as % of 7
HOTELS	3	2	66.67	9	1	11.11	12	3	25.00
RESTAURANTS	1	1	100.00	11	2	18.18	12	3	25.00
TEA SHOPS	2	1	50.00	6	3	50.00	8	4	50.00
MUDIDOKANS	7	1	14.29	26	12	46.15	33	13	39.39
DRY SNACKS	9	4	44.44	35	9	25.71	44	13	29.55
SWEET SHOPS	4	0	0.00	0	0		4	0	0.00
DAIRY PRDTS	3	1	33.33	2	0	0.00	5	1	20.00
FRUIT/JUICE	4	4	100.00	33	7	21.21	37	11	29.73
OTHERS	2	1	50.00	2	1	50.00	4	2	50.00
ALL TYPES	35	15	42.86	124	35	28.23	159	50	31.45

SALES

Weekly sales have a tremendous range from a low of Tk. 70 per week (a dry snack seller in the kaca bazar) to Tk. 14,000 per week (a dry snack and fruit seller at the bus stand). Excluding the latter individual, whose volume of trade is 1½ times that of his closest competitor, the range becomes Tk. 70 to Tk. 9,000 (dry snack seller on the main road), which is still considerable. However, half the vendors have weekly sales of Tk. 1,400 or less; three quarters have sales of Tk. 2,800 or less. The average weekly sales figure for the entire group (excluding the high-volume trader mentioned above) is Tk. 2,017 per week, (See Table 18).

Distribution of vendors within sales brackets may be seen in Table 19.

Sweetshops (for wet sweets) and mudidokans have the highest average sales turnover (i.e., buyers are spending more in these than in other types of ready-to-eat food establishments), followed in descending order by restaurants, dry snack sellers, hotels, fruit sellers, "other" product vendors, and tea shops. (Also shown in Table 18).

For separate areas, average weekly sales range from Tk. 1,427 in the residential neighborhoods, through Tk. 1,655 at the bus stand, Tk. 2,615 on the main road, Tk. 3,342 at the court, to Tk. 5,768 in the markets.

The total volume of sales for the entire sample is Tk. 318,687 per week (U.S. $13,278); the total volume of the street food trade in the municipality should be approximately three times that amount, or Tk. 956,061 ($38,242). Per year this is roughly $2 million.

BUSINESS COSTS

Current Costs

Ingredients and stock seem to be the major business expense for most vendors (between 60% and 89% of sales for 80% of the vendors). Costs are less than 50% for only 8.8% of the vendors. Exceptions are largely those who do not have to actually buy these things, such as farmers selling their own fruits or date juice sellers, who pay for the use of others' trees with half the juice they collect.

Many vendors (76%) do buy all or some of their ingredients on credit (ice cream vendors all buy on credit and have their equipment provided by the producer as well). In fact, this can be a way of starting business for those who lack capital, though only 5% of the sample actually started business on the basis of credit from a supplier.

Wages

Only 21% of the vendors have paid employees. (See Chapter II.) For these vendors employee wages average only 6.5% of sales and 8% of their business costs. Excluding the shop categories represented by only one vendor employer each (tea shops, dairy product sellers, and fruit vendors), the highest percentage of sales is spent on wages by restaurants, sweet shops, and hotels (7% each), followed by dry snack sellers (6% of sales) and mudidokans (4% of sales). There are no 'other' product sellers with paid employees. (See Table 18)

Among the employers, hotels represent a full third; restaurants are 27%; mudidokans are 15%; and sweet shops and dry snack sellers each constitute 9% of the total. For hotels, restaurants and sweet shops those with paid employees constitute the majority (83%, 75%, and 75% of their respective categories). The percentage of mudidokans is next highest (but 15% only); and only 7% of the dry snack sellers have paid employees. The other categories are represented only by one employer each or by none.

Table 18

Sales, Income, Rate of Return, and Percentage of Family Support Provided by Nine Food/Shop Types

Food/Shop Type	Weekly Sales			Weekly Income/Profit			Average Rate of Return	Percentage Providing Over Half Family Support
	Lowest	Highest	Average	Lowest	Highest	Average		
Hotels	800	4800	1990.42	100	519	302.75	17.94	75.00
Restaurants	1050	4000	2090.42	124	1023	432.71	26.00	66.66
Tea Shops	225	2450	964.75	50	1106	356.50	58.61	87.50
Mudidokans	350	8400	2574.79	53	4158	684.45	36.21	54.55
Dry Snacks	70	9000	2066.44	29	1980	515.21	33.21	68.18
Sweet Shops	2450	3850	2975.00	256	366	324.75	12.25	75.00
Dairy Products	175	2100	1095.00	92	840	359.00	48.78	20.00
Fruit/Juice	175	6000	1728.03	12	1167	415.24	31.63	75.68
Other	563	3500	1715.75	176	1439	706.00	69.92	75.00
All Types Combined	70	14000	2092.38	12	4158	503.24	31.67	67.30
Excluding Vendor with Tk.14000/week sales	70	9000	2017.00	12	4158	491.68	32.24	67.09
All Types, Excluding the Two Highest Incomes	70	9000	1976.35	12	1979.88	469.08	31.12	-

TABLE - 19

Vendors' Weekly Sales by Blocks of 8

Vendor Type	Tk 70 to Tk1186	Tk1187 to Tk2302	Tk2303 to Tk3419	Tk3420 to Tk4535	Tk4536 to Tk5651	Tk5652 to Tk6767	Tk6768 to Tk7884	Tk7885 & Over	Total No. of Vendors
	Weekly Sales Blocks								
HOTELS	3	5	3	0	1	0	0	0	12
% ->	25.0	41.7	25.0	0.0	8.3	0.0	0.0	0.0	
RESTAURANTS	2	5	3	2	0	0	0	0	12
% ->	16.7	41.7	25.0	16.7	0.0	0.0	0.0	0.0	
TEA SHOPS	6	1	1	0	0	0	0	0	8
% ->	75.0	12.5	12.5	0.0	0.0	0.0	0.0	0.0	
MUDIDOKANS	7	9	6	9	0	0	1	1	33
% ->	21.2	27.3	18.2	27.3	0.0	0.0	3.0	3.0	
DRY SNACKS	24	5	4	4	2	1	2	2	44
% ->	54.5	11.4	9.1	9.1	4.5	2.3	4.5	4.5	
SWEET SHOPS	0	0	3	1	0	0	0	0	4
% ->	0.0	0.0	75.0	25.0	0.0	0.0	0.0	0.0	
DAIRY PRDTS	3	2	0	0	0	0	0	0	5
% ->	60.0	40.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRUIT/JUICE	19	9	4	2	1	2	0	0	37
% ->	51.4	24.3	10.8	5.4	2.7	5.4	0.0	0.0	
OTHERS	1	2	0	1	0	0	0	0	4
% ->	25.0	50.0	0.0	25.0	0.0	0.0	0.0	0.0	
ALL TYPES	65	38	24	19	4	3	3	3	159
% ->	40.9	23.9	15.1	11.9	2.5	1.9	1.9	1.9	

Rent/Toll

Approximately half of the sample (52%) vendors pay rent of some kind (including market toll) for their selling location; 21% pay a daily amount; all but 3 of these are in the kaca bazar, where a daily toll is collected from all unhoused vendors.

Market toll paid by sample vendors ranges from 25 paisa to 50 paisa per day, with an average of Tk. 0.41 per vendor (0.29% of sales). Toll for all vendors is assessed according to the type and quantity of goods sold.

Those paying what is more usually referred to as rent pay an average of Tk. 18 per week, or 0.79% of sales. The highest average rents are paid on the main road Tk. 46.51 per week followed in descending order by the bus stand (Tk. 24.41 per week), the court (Tk. 21 per week), the markets (Tk. 13 per week) and the neighborhoods (Tk. 8 per week). However, in terms of percentage of sales, the ranking is different: main road vendors pay 1.2% of their sales, followed by court vendors (1%)of sales), the bus stand (0.2%), the markets (0.7% of sales) and the neighborhoods (0.3%).

By vendor types hotels pay the most actual rent (Tk. 42 per week), followed by sweet shops (Tk. 24 per week), mudidokans (Tk. 23 per week), restaurants (Tk. 17 per week), dry snack sellers (Tk. 13), fruit sellers (Tk. 13 per week), tea shops (Tk. 8), and dairy product sellers (Tk.1.6 per week — only one pays rent; the others are mobile). In terms of percentage of sales, the highest cost is to hotels (2.6%); followed by tea shops and mudidokans (each 0.7%); restaurants, sweet shops, and fruit sellers (each 0.6%); dry snack sellers (0.4%), and the non-ambulant dairy product sellers (0.2%). There are an additional 2.5% of the vendors who pay a nominal fee to certain government offices for the use of an adjacent selling location.

One hotel in the market pays extra rent for a separate production location (1.3% of sales making a total of 6% of sales for rent for this vendor), and 25 (16%) vendors pay rent for a storage location separate from their selling premises. These are 13 dry snack sellers who pay 0.5% of their sales for this, making a total average of 0.94% spent on rent; 11 fruit sellers who pay 0.7% of sales, making a total of 1.3% of sales for rent; and one mudidokan who pays 0.9% of sales, making a total of 1% of sales for rent.

Seventy-three vendors (46%) say they pay no rent, 16% because they have no actual selling premises (i.e., they are mobile), 2.5% because they "squat" on public land, and 5% because they own their selling locations.

The surprisingly low amounts and percentages of rental payments may be due in part to a certain amount of under-reporting of rent by agreement with landlords who wish to keep their own taxes to a minimum. (This phenomenon has been observed elsewhere.) Unfortunately, we do not have any data which would either confirm or refute this possibility.*

Transportation

Transportation is a significant business expense for some vendors, primarily fruit sellers, 59.4% of whom spend between 1% and 9% of their sales intake for this (8% spend less than 1% of sales; 32% spend nothing). (See Table 20) This fits with the fact that 89% of the fruit vendors are middlemen whose entire stock originates outside the municipality (Table 12, Chapter II). Some fruit sellers personally travel as far as Bogra (in North Bengal) to obtain their wares. Thirty-nine percent of the dry snack sellers also spend between 1% and 9% of their sales on transportation (16% spend less than 1%; 46% spend nothing). Fifty percent of these vendors are also middlemen selling goods originating outside the municipality; however, a significant 32% are producers of their own wares. (See Table 12, Chapter II). Surprisingly, mudidokans, all of whom sell at least some goods which originate outside the municipality, spend at most 2% of their sales on transportation (18% spend between 1 and 2%; 49% spend less than 1%; a full third spend nothing).[4]

For the sample as a whole 45% spend nothing on transportation; 23% spend less than 1% of sales and 25% spend 1-2% of sales. Those spending over 2% (at most 9% of sales) are only 8% of the total.

This does not mean the vendors do not travel. Twenty-two percent travel more than 40 miles a week in connection with business; 5.6% (all fruit and dry snack sellers) even travel over 100 miles per week. Forty-nine

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*The nominal fees paid to government offices for the use of government land are also in some cases supplemented by more substantial unofficial payments to the personnel in these offices.

[4]If bigger shops had been considered, especially the bigger mudidokans excluded from our universe, transportation would undoubtedly have been a larger percentage of the budget. Larger mudidokan owners travel or send an agent regularly once a week to Dhaka to obtain goods.

TABLE - 20

Percentage of Sales spent on Transportation

Vendor Type	0 %	<1%	1-2 %	3-4 %	5-6 %	7-9 %	Total No. of vendors
HOTELS	6	3	3	0	0	0	12
% ->	50.0	25.0	25.0	0.0	0.0	0.0	
RESTAURANTS	9	2	1	0	0	0	12
% ->	75.0	16.7	8.3	0.0	0.0	0.0	
TEA SHOPS	8	0	0	0	0	0	8
% ->	100.0	0.0	0.0	0.0	0.0	0.0	
MUDIDOKANS	11	16	6	0	0	0	33
% ->	33.3	48.5	18.2	0.0	0.0	0.0	
DRY SNACKS	20	7	14	1	1	1	44
% ->	45.5	15.9	31.8	2.3	2.3	2.3	
				38.7%			
SWEET SHOPS	0	4	0	0	0	0	4
% ->	0.0	100.0	0.0	0.0	0.0	0.0	
AIRY PRDTS	4	0	1	0	0	0	5
% ->	80.0	0.0	20.0	0.0	0.0	0.0	
RUIT/JUICE	12	3	14	5	1	2	37
% ->	32.4	8.1	37.8	13.5	2.7	5.4	
				67.5%			
THERS	2	1	0	1	0	0	4
% ->	50.0	25.0	0.0	25.0	0.0	0.0	
LL TYPES	72	36	39	7	2	3	159
% ->	45.3	22.6	24.5	4.4	1.3	1.9	

percent travel more than 15 miles (approximately 2 miles per day); the 51% who travel less than that comprise 35% who travel 4-15 miles a week (0.57 to 2.4 miles per day), 15% who travel between one and 3½ miles per week (about 1/10 to ½ mile per day), and two vendors who said they did not travel at all.

The single most widely used means of transport is the foot (used by 40%; 18% use rickshaws as the main means of travel; an additional 3% hire the use of feet other than their own); only 4% use the bus or coaster as their means of travel for business, and only 0.62% come, go, or ship goods by truck. This is despite the fact that Manikganj lies on a major land route. None uses a boat, despite the proximity of the river and the use of river transport by other types of businessmen. However, 32% use an even combination of the above means of travel, including one vendor who also sometimes travels by horse car (not observed in Manikganj) and one who does some travelling by train.

Fuel Cost

It appears that the question on fuel expenditure was unfortunately understood differently by different vendors; in some cases the amounts quoted refer to production cost only, in some cases to that plus extra costs such as that of maintaining a light at the selling location. (Additionally, eight mudidokans and two fruit sellers, all of whom are middlemen, indicated unexpected expenditure for fuel.)

For those who indicated that buying fuel was a necessary expense it averages 5% of weekly sales. By type, this is for sweet shops 8% of sales, followed by tea shops (7.9%), dairy product sellers (7.2%), dry snack sellers (7.1%) fruit sellers (6.5%), hotels (4.3%), restaurants (4.1%), 'other' product sellers (3.4%) and mudidokans (0.52%).

Much of the fuel used in production is not bought, however. The family studies reveal that women and children collect a great deal of fuel, often most of the family's fuel, on a daily basis. Leaves and twigs, straw, bamboo sticks, dried jute sticks, and cowdung are collected from the house compound and the neighboring fields. Cowdung is molded into patties, which are skewered on long sticks and placed in the sun to dry. Sometimes, in areas where house walls are made of mud, the patties are plastered onto an outer wall to dry. Larger pieces of wood must be purchased (usually from a saw mill), as must kerosene. Occasionally coal, coconut husks and dried sugarcane stalks (from which the juice has already been removed) are also used. (Electricity is widely used as a fuel by middle class people in Manikganj town, but to our knowledge none of our producer/vendors has access to this source.) It is our guess that if all the needed fuel had to be bought, the cost of fuel would be at least double for almost all of the vendors.

Long-term Costs

License and Tax

Eighty percent of the sample sell without a license, including all of the neighborhood vendors. Of the 20% who are licensed, one third (34%) are at the bus stand, one third (34%) are in the markets, 19% are on the main road, and 13% are at the court.*

The yearly cost of the license is in all cases less than half of one percent of the vendor's sales though amounts vary from Tk. 12 to Tk. 200 per year with an average of Tk. 40 and a median of Tk. 33 per year. (The cost of acquiring the original license, an unspecified and unofficial amount, is reputedly much more significant, but, unfortunately, no accurate information is available about this.)

A group of 14 vendors who indicate that they pay land (property) tax to the government overlaps with but does not fully include the nine who own their land; one land-owner pays no tax. Two non-owners who pay land tax appear to do so on behalf of the owner, as additional rent, and the others pay 'tax' to the government (the Municipality, Jagir Union Parishad or the Sub-divisional Officer) for the use of public land, also as a form of rent. In no case does the amount of tax exceed 1% of sales, and in all cases but one the amount is less than half of one percent of sales. It would, therefore, not appear to be a very significant amount. However, where government land or facilities are involved, the actual cost to the user is often more than the stated amount in the form of one-time or occasional unofficial payments to the bureaucracy. One vendor reported that this year his official (low) payment to the government was only 8% of the actual payment, and he believes this to be the case for other similarly situated

*According to a municipality spokesman, licenses are required of businesses operating from permanent structures only; small establishments are deliberately overlooked. License fees are paid to the municipality but are assessed by the Food Department of the central government according to a shop's volume of trade. Property tax is paid by the owner of the premises, which is usually not the vendor himself.

vendors. Unfortunately, we have no quantitative data on this; moreover, since such unofficial payments are not regularly recurring ones and are not faced by all vendors, we have been unable to estimate their actual effect on business costs. It should be kept in mind that they are an additional expense for some vendors, however.

Loss and Liabilities

Credit Sales to Defaulting Customers

Fourteen percent of the vendors say they never sell on credit, and 65.4% make up to 10% of their sales on credit; only 16% normally make more than 15% of their sales on credit. Loss from late paying or defaulting customers is for some vendors a serious problem; one hotel at the court went out of business during the study due to this cause, and one vendor in another area had to change his selling location to avoid certain highly placed customers to whom he was afraid to refuse credit sales. However, 76% of the respondents indicate that their loss from this problem is contained within 4% of their sales; 21% say they have no loss.

Fourteen percent of the vendors refuse to sell on credit, however. (Signs can also be seen in some large shops requesting customers not to ask for credit.) This is almost the same as the percentage of vendors who never buy on credit (15%). Only seven vendors (4.4%) admit to charging interest (usually 6-10%) on credit sales; the rest (83%) charge only the usual price. (Approximately the same percentage indicates that they pay only the usual price themselves for credit purchases.) Payment is expected within 3 days at most by half of these vendors; 90% of them expect it within a week.

Beggars

Beggars are an extremely visible phenomenon in the commercial parts of town, especially on Fridays and holidays, when giving to beggars is particularly encouraged by the teachings of Islam. Most of the merchants keep handy small bowls of change from which to draw when importuned. However, 74% of our respondents, who are not big merchants, indicated that less than 1% of their sales are diverted for this purpose; 10% contribute up to 2% of sales; another 1% contribute up to 4% of sales. Only two vendors indicated paying 7% or more, and 13% never pay anything.

Spoilage

Fifty-six percent of the respondents indicate that they suffer no loss from spoilage; another 19% indicate this type of loss to be an amount which we calculate to be less than 1% of their sales. For another 21% the loss is within 4% of sales; only 2 vendors consider this to be as much as 15% of sales. The problem of spoilage has also been discussed in Chapter V.

Theft

Eighty percent of the vendors have never had a loss from theft; 8% have lost ingredients or goods; 3% have had only money stolen; another 3% have lost equipment only; and 4% have lost both money and goods. The value of the stolen materials has been less than one day's sales for half of the victims; for the other half the amount was within one month's sales intake. (Loss of this amount, however, could put many vendors out of business.)

To avoid the problem 13% of the sample vendors (all in the kaca bazar) make contributions to a market committee for the hiring of four night guards; another 15% employ someone to be present when they are gone from the selling premises; 11% have a family member stay on the premises; 7% request other vendors to watch their goods (for short periods of time; 6% simply lock up their goods either on their own or another vendor's premises; 4% take their goods home with them, and 2% themselves stay in their shops at night. However, 43% do nothing at all to avoid theft.

For those who indicate that they spend money for this (18%) the average weekly cost is extremely low (0.095% of sales); 82% say they spend nothing.

Miscellaneous Costs

Miscellaneous expenses, such as shop repair, entertaining customers, and contributions to cultural events (social and sporting clubs and the Sub-Divisional Officer's office regularly sponsor functions for which they seek contributions from town residents, including market sellers) amount to an average of half of one percent of sales. Hotels, restaurants, tea shops, 'other' product sellers and fruit vendors indicate the highest expenditures of this type.

Loan payments

Of those 29 vendors who were making loan payments at the time of survey, more than half (52% or 15 vendors) were paying less than 1% of their sales for this purpose. Ten were paying 1 or 2% of sales, two were paying 3 and 4% of sales, and two were paying 5% and 10% of sales (to a money lender and to a bank respectively).

INCOME

Range, Quartiles, Averages

Income also has a tremendous range from a low of Tk. 12 per week (a fruit seller in the kaca bazar) to Tk. 4,158 (a mudidokan near the court). Half the sellers have an income of Tk. 337 per week or less; three quarters make Tk. 649 or less. Only two incomes in the entire sample exceed Tk. 1,980 per week; 98.7% of the sample fall into the lower two quartiles; and 68.6% fall into the lower half of the lowest quartile (Tk. 12-530). (See Table 21). Excluding these two highest incomes (the second highest of which is the high volume trader excluded from the sales averages above), the average weekly income in the sample is Tk. 469.08.[5] (See Table 18 above.)

By sections of the research area, average incomes range from Tk.396 per week at the bus stand to a high of Tk. 720.29 at the court; the markets show an average of Tk. 469; the neighborhoods, Tk. 474; and the main road, a weekly average of Tk. 650.

Table 18 compares the average sales, incomes, and rates of return for each of the nine vendor/food types. Each of these measures provides a different ranking of food types; nonetheless, the rankings do seem to be somewhat related.

Sweet shops have the highest average sales volume (Tk. 2,975), but with the lowest average rate of return (12.2%) they show the second lowest average income (Tk. 325). Mudidokans rank only fourth in terms of rate of return (36.21%) but have the second highest average income (Tk. 685), doubtless because they have a high volume of sales (Tk. 2,574). "Other" product sellers (mostly chotpotti and the health drink <u>bhandari sharbat</u>) have the third lowest sales volume (Tk. 1,716) but rank an impressive first in both rate of return (69.9% and income (Tk. 706).

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[5]Including them, the average becomes Tk. 492 per week (or Tk. 70 per day). An average family size of 7.42 members indicates this to be a per capita average income of something like Tk. 63.22 per week (or Tk. 9.03 per day). Since many vendors are not the sole bread winners; and since others do not contribute all their earnings to the family, however, per capita family income is actually a somewhat more complicated matter than this.

TABLE - 21

Vendors' Weekly Income by Blocks of 8

Vendor Type	TK12 to TK530	TK531 to TK1048	TK1049 to TK1566	TK1567 to TK2084	TK2085 to TK2602	TK2603 to TK3120	TK3121 to TK3638	TK3639 to TK4158	Total No. of Vendors
	Weekly Income Blocks								
		-(Actually All under TK.1980)							
HOTELS	12	0	0	0	0	0	0	0	12
% ->	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
RESTAURANTS	9	3	0	0	0	0	0	0	12
% ->	75.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	
TEA SHOPS	6	1	1	0	0	0	0	0	8
% ->	75.0	12.5	12.5	0.0	0.0	0.0	0.0	0.0	
MUDIDOKANS	19	9	3	1	0	0	0	1	33
% ->	57.6	27.3	9.1	3.0	0.0	0.0	0.0	3.0	
DRY SNACKS	29	6	5	3	1	0	0	0	44
% ->	65.9	13.6	11.4	6.8	2.3	0.0	0.0	0.0	
SWEET SHOPS	4	0	0	0	0	0	0	0	4
% ->	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
DAIRY PRDTS	4	1	0	0	0	0	0	0	5
% ->	80.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	
FRUIT/JUICE	24	11	2	0	0	0	0	0	37
% ->	64.9	29.7	5.4	0.0	0.0	0.0	0.0	0.0	
OTHERS	2	1	1	0	0	0	0	0	4
% ->	50.0	25.0	25.0	0.0	0.0	0.0	0.0	0.0	
ALL TYPES	109	32	12	4	1	0	0	1	159
% ->	68.5	20.1	7.5	2.5	.6	0.0	0.0	.6	
	141		16		1		1		
	88.7%		10%		0.6%		0.6%		
	157								
	98.7%								

Dairy products have the third highest rate of return (49%) but rank only 6th in average income (Tk. 359), possibly because of their relatively low sales volume (Tk. 1,095). Restaurants, largely specializing in the ruti/bhaji combination, which are on the low side in terms of rate of return (26.1%) but do a good volume of trade (ranking third, at Tk. 2,090) and have the fourth highest average income (Tk. 432). Dry snack sellers are fifth in terms of rate of return (33.3%), have the fourth largest volume of sales (Tk. 2,066) and have the third highest average income (Tk. 516). Hotels, despite a medium level volume of sales (fifth in rank at Tk. 1,990), have the lowest average income (Tk. 302), perhaps because of their low average rate of return (18%). Tea shops show a high rate of return (58.5%) but the lowest volume of sales (965), resulting in a relatively low average income (Tk. 356). Fruit sellers play the middle of each scale with the sixth highest rate of return (32%), the sixth highest sales, and the fifth highest income (Tk. 417).

<u>Comparison with other Sources of Income</u>

Given the above figures, on the whole it would seem that as a source of livelihood, street food selling does not compare badly with other choices available to the vendors. The sample average income of Tk. 469.08 per week is Tk. 67.01 per day, which was about the same as a skilled carpenter's daily wage in Manikganj (Tk. 60-65 per day) at the time of the research and better than that of a mason (Tk. 50-60 per day), based on local informants' estimates. According to the Bangladesh Bureau of Statistics (1982: 511), skilled agricultural labor in Bangladesh as a whole was by contrast only projected at Tk. 20.62 per day in 1982-83, and both skilled and unskilled agricultural labor taken together received Tk. 21.25 per day in 1981-82 in Dhaka District, where such wages are higher than anywhere else in the country. Unskilled non-agricultural (male) labor in Manikganj during the survey was at best Tk. 25 per day without meals (Tk. 14-15 with 1-2 meals).

However, many vendors make less than the average; for those with low earnings, such as the Tk.12 per week individual, clearly earth-cutting or other unskilled manual labor, even at Tk. 12-15 per day, would be a more profitable choice. Options of female vendors have been discussed below (p.113).

Negative Profits

There is also the unfortunate fact that given the extensive use of the time and efforts of unpaid helpers (which the above employment alternatives do not require) profits for some types of enterprise may actually be regarded as negative. Tables 22, 23, and 24 compare weekly sales, income and rate of return figures given earlier for each vendor type with the amounts which they become when wages of the unpaid helpers and the vendors themselves are computed as business costs. The entire sample is used, and profits shown are therefore the maximum.

At a wage of Tk. 15, profits for the sample as a whole do not actually become negative but register a drop of 37%; rate of return drops by 78%. At Tk. 20 per day hotel earnings and rate of return become negative, and overall income drops by 50%. At a wage of Tk. 25 per day profits and rate of return become negative for hotels, sweet shops, and dairy product sellers, and overall income drops by 62%.

It is interesting that dairy products and sweets, both classified as "dairy products" by the Rural Industries Studies Project, were also found by that study to be positive profit businesses, even after wages for unpaid workers were imputed. (RISP: 157) In contrast, however, calculations based on our sample show them to be at risk of becoming profit-negative. On the other hand, date gur and muri, subsumed under dry snacks in our tabulations, were found to be negative by the RISP. We have not computed profits separately for these, however, and our tables indicate that the profitability of the dry snacks category as a whole holds up very well in comparison with that of other food types.

Consumption of Profits (Frequency of Eating Own Products)

When asked how frequently they or their family members consume their own wares, 48% indicated that they do so once a day, and another 16% said they do so more than once a day. Nineteen percent do this once a week, 11% indicated once every 2-3 days, and 3% answered once a month; only 4% never eat their own products. Those eating their products once a day were two thirds of the restaurants, tea shops, and dairy product sellers; roughly half the mudidokans, sweet shops, fruit and 'other' product sellers; a third of the dry snack sellers; and a sixth of the hotels.

TABLE - 22

Vendors True Profits & True Rate of Return

at Tk.15/day earning rate

Vendor Type	Average Weekly Sales	Average Income Profit	Ave. Rate of Return	Ave. No. of Unpaid Helpers *	Average Unpaid but earned weekly wages @ Tk.15 per day	Average True Profit	Ave. True Rate of Return	Total No. of Vendors
HOTELS	1990.42	302.75	17.94	2.17	227.50	75.25	3.93	12
RESTAURANTS	2090.42	431.42	26.00	2.42	253.75	177.67	9.29	12
TEA SHOPS	964.75	356.50	58.61	1.63	170.63	185.88	23.86	8
MUDIDOKANS	2574.79	684.45	36.21	1.91	200.45	484.00	23.15	33
DRY SNACKS	2337.66	556.45	31.24	1.66	174.20	382.25	19.55	44
SWEET SHOPS	2975.00	324.75	12.25	2.00	210.00	114.75	4.01	4
DAIRY PRDTS	1095.00	359.00	48.78	2.40	252.00	107.00	10.83	5
FRUIT/JUICE	1728.03	415.24	31.63	1.41	147.57	267.68	18.33	37
OTHERS	1715.75	706.00	69.92	2.00	210.00	496.00	40.66	4
ALL TYPES COMBINED	2092.38	503.24	31.67	1.79	187.55	315.69	17.77	159

* Including the Vendor

TABLE - 23

Vendors True Profits & True Rate of Return

at Tk.20/day earning rate

Vendor Type	Average Weekly Sales	Av[illegible] In [illegible] Profit	Ave. [illegible] of Re-turn	Ave. No. of Unpaid Help-ers *	Average Unpaid but earned weekly wages @ Tk.20 per day	Average True Profit	Ave. True Rate of Re-turn	Total No. of Ven-dors
HOTELS	1990.42	302.75	17.94	2.17	303.33	-.58	-.03	1[illegible]
RESTAURANTS	2090.42	43[illegible].42	26.00	2.42	338.33	93.08	4.66	[illegible]
[illegible]A SHOPS	964.75	356.50	58.[illegible]	1.63	227.50	129.00	15.[illegible]	[illegible]
[illegible]UDIDOKANS	2574.79	684.45	36.21	1.91	267.27	417.18	19.34	[illegible]
DRY SNACKS	[illegible]	556.45	31.24	1.66	232.27	324.16	16.10	[illegible]
[illegible]EET SHOPS	2975.00	324.75	12.25	2.00	280.[illegible]	44.75	1.53	[illegible]
[illegible]IRY PRDTS	1095.00	359.00	48.78	2.40	336.00	23.00	2.15	
[illegible]UIT/JUICE	1728.03	415.24	31.63	1.41	196.76	218.49	14.47	[illegible]
[illegible]THERS*	17[illegible]5.79	706.00	69.92	2.00	280.[illegible]	426.00	33.03	[illegible]
[illegible]L TYPES [illegible]MBINED	2092.38	503.24	31.67	1.79	250.06	253.18	13.77	1[illegible]

* Including the Vendor

TABLE - 24

Vendors' True Profits & True Rate of Return

at Tk.25/day earning rate

Vendor Type	Average Weekly Sales	Average Income/ Profit	Ave. Rate of Re- turn	Ave. No. of Unpaid Help- ers *	Average Unpaid but earned weekly wages @ Tk.25 per day	Average True Profit	Ave. True Rate of Re- turn	Total No. of ven- dors
HOTELS	1990.42	302.75	17.94	2.17	379.17	-76.42	-3.70	12
RESTAURANTS	2090.42	431.42	26.00	2.42	422.92	8.50	.41	12
TEA SHOPS	964.75	356.50	58.61	1.63	284.38	72.13	8.08	8
MUDIDOKANS	2574.79	684.45	36.21	1.91	334.09	350.36	15.75	33
DRY SNACKS	2337.66	556.45	31.24	1.66	290.34	266.11	12.85	44
SWEET SHOPS	2975.00	324.75	12.25	2.00	350.00	-25.25	-.84	4
DAIRY PRDTS	1095.00	359.00	48.78	2.40	420.00	-61.00	-5.28	5
FRUIT/JUICE	1728.03	415.24	31.63	1.41	245.95	169.30	10.86	37
OTHERS	1715.75	706.00	69.92	2.00	350.00	356.00	26.19	4
ALL TYPES COMBINED	2092.38	503.24	31.67	1.79	312.58	190.66	10.03	159

* Including the Vendor

All vendor types considered together, this consumption averages 1.37% of sales, with the highest amounts consumed by tea shops (3.97% of sales) and hotels (3.5%) followed by dairy product sellers (2.5%), restaurants (2.4%), mudidokans (1.87%), dry snack sellers (1.4%), fruit sellers (1.1%), "other" product vendors (0.9%), and sweet shops (0.6%).

Since loss through consumption of own products was considered when calculating average costs and profits, we can say that if vendors did not eat their own products, the average income would rise by 1.87% of sales. For our sample, therefore, the average increase in income would be 7.37%. Stated another way, on an average vendors are currently consumin 6.86% of the profits which they would have if they sold all their wares.

Percentage of Profits Paid to Employees

Wages, for the 21% of the vendors who have paid employees, range from 5% of profits for the single tea shop employer to a high of 50% for the single dairy product seller with a paid worker. Excluding these vendors to be considered characteristic as too few of their shop types the range becomes one of from 15% for mudidokans to 41% for sweet shops, with an average of 27% for the employer vendors as a whole. Dry snack sellers pay 22%, restaurants 26%, and hotels 31% of profits to employees. There are no 'other' product sellers with paid employees. There does not seem to be any correlation, direct or inverse, between income and percentage of profits paid to employees. The lone tea shop employer, with the lowest employer income also pays the lowest percentage of his profits as wages. Dry snack sellers and mudidokans have the highest average incomes and pay the next to the lowest percentages of income (and sales) to their workers. Fruit/juice sellers have medium range levels of both income and payments to helpers. On the other hand hotels, wit the next to the lowest profits, have a medium-level ranking (fourth) in percentage of earnings passed on to employees. The highest percentage (50% of profits) is paid by the single dairy product employer, who ranks low (sixth) in income level. These details are displayed in Table 25.

Percentage of Vendor's Income from Street Food

For a total of 53% of the sample street food vending is the only source of individual income. (Personal income is here considered separately from family income; for 25% of the vendors earnings of other family members

TABLE - 25

Percentage of Vendors' Income paid to Employees *

Vendor Type	No. of Vendors with Paid Helpers	Average Income of vendors with Paid Helpers	Average % of Income paid to helpers by these Vendors	Average % of Cost paid to helpers by these Vendors	Average % of Sales paid to helpers by these Vendors	Total No. of Vendors
HOTELS	10	465.59	30.98	8.26	6.88	12
RESTAURANTS	9	627.44	26.39	9.75	7.33	12
TEA SHOPS	1	52.33	4.55	1.27	1.00	8
MUDIVUKANS	5	1643.75	15.06	4.56	3.66	33
DRY SNACKS	3	1687.33	21.74	6.90	5.58	44
SWEET SHOPS	3	540.96	40.83	7.81	7.00	4
DAIRY PRDTS	1	502.00	50.00	13.64	12.00	5
FRUIT/JUICE	1	659.33	34.78	9.41	1.00	37
OTHERS	0	0.00	0.00	0.00	[illegible]	4
ALL TYPES COMBINED	33	317.25	27.26	7.93	6.41	159

*The wages paid to two male employees are unknown and have therefore not been calculated as an expense of the two vendor employers in question.

are also considered important sources of income. See below.) For 29% the sale of street foot is the main but not the only source of income, and for 18%, street food is a secondary income source only.

Secondary Sources of Income

For both of these groups produce from their own land is the main other source of income (for 72% of those who are primarily street food sellers and for 55% of the secondary sellers), followed by another business (for 21% of the primary sellers and 11% of the secondary sellers), a salary (for 6.8% of the secondary sellers and none of the primary sellers), own wage labor (6.5% of the primary sellers and 3.4% of the secondary ones), and 'other' occupations (six point eight percent of the secondary sellers only). None in either group has rent from property as income.

Family Income

Vendors contribute varying proportions of the incomes of their families, both because many (52.83%) families have more than one earning member and because business income does not all necessarily go to the family (though in most cases at least a large part of it appears to do so). One vendor even contributes nothing to the family.

However, for forty-seven percent of the vendors as a whole, the vendor's earnings provide the only source of support for the family. (Table 26). For 67%, the vendor's earnings provide 51% or more of the family income. (Table 18). The highest percentages of those providing the entire family's support are found among tea and sweet shops (each 75%), followed by fruit sellers (51%), hotels and restaurants (each 50%), and dry snack sellers (45.5%). Only 25% of the 'other' product sellers and 20% of the dairy product sellers are the sole support of their families. (The latter two categories, however, contain too few vendors to be significant.) Those providing at least 51% of the family support in greatest members are tea shops (88%), fruit sellers (76%) and sweet shops and hotels (each 75%). In all other categories, with the exception of dairy products, 55% or more of the vendors provide over half the family support.

TABLE - 26

Percentage Analysis and Average of Number of Earners in Vendor Famalies

Vendor Type	Families for whom vendor is sole support: Actual Number	Families for whom vendor is sole support: As % of Total No of vendors in the type	Families with one or more additional earning members: Actual Number	Families with one or more additional earning members: As % of Total No of vendors in the type	Average No of earners in Families with additional Earners	Total No. of vendor Families
HOTELS	6	50.00	6	50.00	2.3	12
RESTAURANTS	6	50.00	6	50.00	2.8	12
TEA SHOPS	6	75.00	2	25.00	2.0	8
MUDIDOKANS	13	39.39	20	60.61	3.3	33
DRY SNACKS	20	45.45	24	54.55	2.6	44
SWEET SHOPS	3	75.00	1	25.00	4.0	4
DAIRY PRDTS	1	20.00	4	80.00	3.0	5
FRUIT/JUICE	19	51.35	18	48.65	2.6	37
OTHERS	1	25.00	3	75.00	3.0	4
ALL TYPES COMBINED	75	47.17	84	52.83	2.8	159

For the 52.8% of the families with more than one earning member the average number of earning members (including the vendor) is 2.8; the overall average number of earners per family is 1.94. Family income ranges from Tk. 25 to Tk. 1,628 per week with an average of Tk. 332.66. An average family size of 7.42 makes this an average per capita income of Tk. 44.84 per week, or Tk. 6.4 per day.

Income of Women Vendors

Where do the five women vendors and our single woman producer fit in this picture as it has emerged so far? Sales of the women who sell daily range from Tk. 175 to Tk. 1,800, with an average of Tk. 677. (An additional woman fruit seller sells only once every 3 months, making about Tk. 20 each time, an average of Tk. 1.54 per week.) The woman with the highest sales (Tk. 1,800) is still below the average for dry snack sellers; (she is the producer who sells only to middlemen). The woman with the lowest sales, a daily fruit and vegetable seller, sells only 1/5 of the average for fruit vendors as a whole.

The woman's weekly incomes range from Tk. 50 (a tea stall owner, who has the lowest tea shop income in the sample) to Tk. 397, a mudidokan owner. The latter's income is about half the average (Tk. 684) for mudidokans though well above the lowest income in this category. Rates of return on the women's businesses range from 12.5% for the fruit seller (the average is 2½ times this rate) to 131% for the mudidokan keeper (more than three times the average and perhaps an error in calculation).

The Tk. 677 which the women as a group average for their sales is only barely more than a third of the sample average of Tk. 2,017; average income is Tk. 154 compared to Tk. 492 for the sample as a whole. However, the average rate of return is 29%, not actually very far below the sample average of 32%. As a group then, the main difference between the women vendors and the sample as a whole might be said to be low volume of sales and correspondingly low income. Access to additional capital so that volume could be increased might improve matters. A similar problem seems to exist for the male vendors of dairy products and tea, and for them also the same solution might be appropriate.

All seven of the women mentioned (the 5 vendors, the producer, and the occasional seller) are heads of households, and all earn and control either the family's major income or all of it. Four of them are widows, one is separated from her husband, and the husbands of the other two are physically too weak to earn more than occasional small sums doing physically light work (in one case by practicing a type of indigenous medicine and in another case by begging). Only one of the widows has at her disposal the full-time earnings of an adult male family member (her son), and his labor is not well paid.

Only three of them are on the young side (ages about 30, 37, and 45); for older women, earning outside the home is not as much of a violation of the ideal of purdah as it is for younger women. The youngest woman is a Hindu, for whom purdah restrictions are in any case milder. However, the older women, though now viewed as somewhat respectable due to their age, all started their current work when younger; all have been violators of the ideal due to necessity.

One of the women learned her trade from her mother and took over the latter's role when she died; another stepped into her husband's role after his death; a third took over her son's business when he died. The other four, however, have broken with family tradition to become earning heads of households and have had to figure out for themselves what steps to take for survival.

The woman vendors all control the income from their businesses. Women selling directly to middlemen in their homes undoubtedly also have some access to cash. In contrast, those women who participate as helpers in the preparation process do not have access to income except through the male family members who sell. In those families which were more carefully studied, however, such women at least tend to be consulted on business matters.

Alternative sources of Income for Women

Though an average based on only 6 vendors should be regarded with some skepticism, we have seen that the average woman vendor's income is Tk.154.17 per week or Tk.22 per day. Alternative sources of income for women are not many. According to some informants, earthcutting in food-for-work projects paid women Tk. 20-25 per day during the course of the research. (However, the woman vendor who had previously earned money that way had earned only Tk. 12 per day.) Earthcutting is seasonal work and cannot be done year-round. Wages of female workers at the rice mills in Manikganj town were also estimated to average about Tk.12.50 per day during the research period. The number of such jobs is limited to the number of mills.

Some women, if they have the capital to buy the paddy, can earn money by husking paddy privately and re-selling it as rice. All are not physically capable of doing this work, which is extremely vigorous and requires considerable skill. The process takes about 4 days because the paddy must be boiled, soaked, dried, re-boiled and re-dried before it can be husked. Provided the entire process must be completed before a new batch of paddy can be purchased (i.e., given limited capital), rice can be sold at most twice a week. During the research period it was possible for one woman known to us to buy paddy at about Tk. 145 per maund and to produce from it 27 seers of rice, which she sold at about Tk. 7.50 per seer, for Tk. 202.50. Subtracting the cost of firewood and rickshaw used for carrying the paddy home, her profit every 3-4 days was Tk. 30.50, at most Tk. 61 per week. Occasionally, when the paddy was taken to the mill for husking (at Tk. 6 per maund) her profit was reduced to Tk. 24.50 per maund or at most Tk. 49 per week. Assuming optimum conditions (good health and strength, good weather, and enough capital to buy 2 maunds, a woman could earn Tk. 122 per week, or Tk. 17 per day, still somewhat less than the average female vendor's income. However, this work is possible year-round.

Women are sometimes hired as cooks in hotels and restaurants. Pay seems to be about Tk. 30 per month plus food. (The sample's only woman hotel keeper worked as a hotel cook before starting her own business.) In domestic service a female cook in Manikganj at the time of the research could earn between Tk. 50 and Tk. 100 plus her own food (between Tk. 1.66 and Tk. 3.33 per day, at most the equivalent of Tk. 18 per day). A place to sleep is also provided. This is the most commonly sought employment. It is also the most in keeping with the ideals of purdah. One is on call 24 hours a day.

Water carriers earn about Tk. 0.25 per jug of water carried for vendors. (Some carry water for private houses as well.) A woman can usually earn between Tk. 0.50 and Tk. 2.00 per customer per day. To make Tk. 22 per day, the average income of our women vendors, a water carrier would have to have about 17-18 customers and be able to carry 88 jugs of water. This work is also possible year-round, however.

Family Food Budget

Most of the family income is spent on food. Family food budgets (i.e., the amounts which respondents said they spend on food) range from Tk. 20 to Tk. 1500 with an average of Tk. 279 per week, Tk. 37.6 per capita or Tk. 5.37 per day. As one might guess, all but five families (97%) are in the lower half of the range, spending Tk.760 (per capita 14.6 per day) or less, and 82% are in the lower quarter, spending Tk. 390 (per capita 7.5 per day) or less; 45% spend less than Tk. 206 per week on food (per capita Tk. 3.96 per day). Income, family food budget, number of family members, number of earning members and per capita food budget have been compared in Table 27. The association between vendor type and food budget has been shown (family and per capita) in detail in Table 28.

These figures may be somewhat more meaningful if it is mentioned that the resident research team, which considered itself to be living economically and rather below the standards for middle class Dhaka Bengali families, spent Tk. 15 per person per day for food during the period covered by the surv . Only 3.14% of the sample spends this much. The team ate 3 meals a day. Out of 22 vendor families studied in detail (not selected to be representative of the sample) only 4 (18%) provide all their members with 3 meals a day.

However, the picture is complicated by the fact that not all family members eat the same number of times, children in 5 cases eating more meals than adults and male vendors in 2 cases eating one meal more than other family members.

Vendors' Own Expenditure on Street Food

All but one of the 22 vendors whose families were studied in detail buy ready-to-eat food on a regular basis. Almost always this street food is either a dry snack of some kind (purchasable from vendor type 5) or ice cream, and usually it is bought by the vendor for children rather than for him/herself or adult family members. In 12 of the 22 families cigarettes, biris, pan (betel leaf) and/or supari (betel nut) are bought for adults instead. (In fact often it appears that the latter items are consumed by adults at meal time in place of food.) Rarely (in two cases)

TABLE - 27

Family Characteristics according to Weekly Food Budget

Weekly Food-Budget Categories	Ave No. of Members per Family	Ave No. of Earners per Family	Average Family Income	Average Food Budget	Average per Capita Food Budget	Total No. of Families	Total No. of Families as % of Sample
Tk. 20 to Tk. 112	4.64	1.50	91.82	76.73	20.89	22	13.84
Tk. 113 to Tk. 205	5.46	1.46	190.62	164.66	33.38	50	31.45
Tk. 206 to Tk. 298	6.91	1.74	275.86	238.66	38.34	35	22.01
Tk. 299 to Tk. 390	8.38	2.17	396.38	335.79	44.59	24	15.09
Tk. 391 to Tk. 483	10.75	3.13	481.38	411.88	45.49	8	5.03
Tk. 484 to Tk. 575	10.75	3.50	681.00	530.00	52.33	4	2.52
Tk. 576 to Tk. 668	12.67	3.00	789.00	593.67	49.14	3	1.89
Tk. 669 to Tk. 760	13.00	3.25	955.50	699.50	59.71	8	5.03
Tk. 761 to Tk. 853	14.00	3.00	920.00	815.00	70.75	2	1.26
Tk. 854 to Tk. 945	.	.	.	.	.	0	0.00
Tk. 946 to Tk.1038	.	.	.	.	.	0	0.00
Tk.1039 to Tk.1130	22.50	2.50	1110.00	1050.00	46.59	2	1.26
Tk.1131 to Tk.1223	.	.	.	.	.	0	0.00
Tk.1124 to Tk.1315	.	.	.	.	.	0	0.00
Tk.1316 to Tk.1408	.	.	.	.	.	0	0.00
Tk.1049 to Tk.1500	17.00	4.00	1519.00	1500.00	88.24 *	1	.63
All Groups Together	7.42	1.94	332.68	278.96	38.13	159	100.00

*Food expenditure in the highest bracket averages only Tk. 12.6 per person per day.

TABLE - 28

Average Vendor Family Food Budget

Food/Shops	Bus Stand	Court Area	Main Road	Markets	Neighborhoods	All: Lowest	All: Highest	All: Median	All: Average
HOTELS	237.50	209.50	315.00	409.80	.	105	700	273	306.42
RESTAURANTS	280.00	925.00	250.00	311.00	175.00	100	1500	250	384.00
TEA SHOPS	91.67	350.00	330.00	162.00	350.00	45	350	175	206.13
MUDIGOKANS	532.67	690.00	305.20	307.40	323.45	105	1050	290	378.06
DRY SNACKS	261.88	140.00	365.00	222.45	245.00	25	700	205	254.86
SWEET SHOPS	105.00	560.00	227.50	.	.	105	560	228	280.00
DAIRY PRDTS	700.00	.	210.00	245.00	210.00	70	700	210	322.00
FRUIT/JUICE	150.10	154.00	175.00	214.15	.	20	800	154	174.73
OTHERS	395.00	.	581.00	350.00	210.00	210	581	373	384.00
ALL TYPES COMBINED	233.46	472.29	304.96	258.09	296.75	20	1500	210	270.96

some of the ready-to-eat food bought by the vendor is a regularly bought restaurant or hotel meal bought for his own consumption. In one case it is tea and bread, which are the vendor's daily meal foods. The family which never buys street food does occasionally buy supari (betel nut) for the male adult member and refrains from selling the jackfruits of its own tree so that the children can eat them instead.

Shop Structure and Income

Shop structure and income were also compared. Table 29. shows the greatest numbers and percentages of vendors with all types of structure (no structure, pushcart, and kaca or 3-walled permanent structure) to be in the lowest income bracket (Tk. 12 to Tk. 530 per week) because the majority of vendors (109 out of 159) are in that bracket. In all structure categories numbers and percentages of vendors decline as income rises. However, within the lowest and third lowest income categories (Tk. 12 to Tk. 530 and Tk. 1,049 to Tk. 1,566) structureless vendors predominate. In all other categories the kaca and 3-walled permanent vendors outnumber the others. If all income groups are considered together, structureless vendors and kaca/3-walled permanent structure vendors are approximately equal in number (50% and 47% respectively). Thus from this data, type of structure category and income do not appear to be connected except to the extent that all the pushcarts are in the two lowest brackets, and the sample's only two high income vendors are both vendors with kaca or permanent structures.

However, when average incomes are compared some possible differences in structure categories appear. Table 30 Pushcarts have the lowest average income (Tk. 292), followed by structureless vendors (Tk. 405) and kaca or 3-walled permanent vendors (Tk. 621). Within vendor types, if the kaca or 3-walled permanent category is found (it is missing among dairy product sellers) the average income for this category is always higher than for structureless or pushcart vendors. Pushcart vendors also have lower average incomes than structureless ones whenever both categories are found within a single vendor type. (There are no pushcarts among hotels, restaurants, tea shops, mudidokans or sweet sellers and no structureless hotels, mudidokans, sweet shops and

TABLE - 29

Vendors' Shop Structure by Income Categories

Income Category	No Structure	% All Incomes	Pushcart	% All Incomes	Kaca	% All Incomes	Total No. of Vendors	% All Incomes
Tk. 12 to Tk. 530	60		4		45		109	
% ->	55.05	75.9	3.67	80.0	41.28	60.0		38.6
Tk. 531 to Tk.1048	10		1		21		32	
% ->	31.25	12.65	3.13	20.0	65.63	28.0		
Tk.1049 to Tk.1566	8		0		4		12	
% ->	66.67	10.12	0.00		33.33	5.3		7.5
Tk.1567 to Tk.2084	1		0		3		4	
% ->	25.00	1.26	0.00		75.00	4.0		2.5
Tk.2085 to Tk.2602	0		0		1		1	
% ->	0.00		0.00		100.00	1.3		
Tk.2063 to Tk.3120	0		0		0		0.	
% ->								
Tk.3121 to Tk.3638	0		0		0		0	
% ->								
Tk.3639 to Tk.4156	0		0		1		1	
% ->	0.00		0.00		100.00	1.3		0.6
All Categories	79		5		75		159	
% ->	49.69	100.0	3.14	100.0	47.17	100.0		100.0

TABLE - 30

Vendors' Shop Structure and Income

by Vendor Type

Vendur Type	Makes Shift, Completely removed at night or no structure at all: Lowest	Median	Highest	Average	Pushcart: Lowest	Median	Highest	Average	3 walled or kaca: Lowest	Median	Highest	Average
HOTELS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	270.50	519.00	302.75
RESTAURANTS	124.00	236.00	517.00	297.67	0.00	0.00	0.00	0.00	165.00	378.50	1023.00	567.50
TEA SHOPS	50.00	164.00	1106.00	328.80	0.00	0.00	0.00	0.00	98.00	403.00	707.00	402.67
MUDIDOKANS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53.00	509.00	4153.00	684.45
DRY SNACKS	43.00	289.00	1980.00	457.39	29.00	29.00	29.00	29.00	62.00	783.00	2330.00	936.10
SWEET SHOPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	256.00	338.50	366.00	324.75
DAIRY PRDTS	92.00	262.50	846.00	364.25	338.00	338.00	338.00	338.00	0.00	0.00	0.00	0.00
FRUIT/JUICE	49.00	298.00	1167.00	358.42	12.00	12.00	12.00	12.00	430.00	591.00	935.00	662.20
OTHERS	0.00	0.00	0.00	0.00	176.00	540.00	904.00	540.00	305.00	872.00	1439.00	872.00
ALL TYPES COMBINED	43.00	265.00	1980.00	405.34	12.00	176.00	904.00	291.50	53.00	471.00	4155.00	620.64

"other" product sellers, leaving only 3 types within which comparison is possible.) Lest one conclude from this that pushcart selling is totally unprofitable, however, it should be pointed out that "other" and dairy product pushcart sellers at least average more than structureless restaurants and tea shops.

Income and Length of Time in Business

With the exception of the 7% of the sample which has been in business for 6 months or less, (which does not fit the pattern) there appears to be a mild connection between length of time in business and income; with the above exception, all of the vendors in the high income brackets (3rd, 4th, and 5th income categories) have been in business at least a year; the higher the bracket, the longer the vendors have been in business. With the additional exception of the over 12 years category, the shorter the time in business, the greater the percentage of vendors of that time span in the lowest income category.

Those in business for 6 months or less appear to not fit this trend mainly because of two new vendors with fairly high incomes (3rd and 8th bracket respectively). Within all income brackets the largest group of vendors is the group in business for from 6 to 12 years. (Table 31)

Income and Length of Residence in Municipality

Two thirds (66%) of the vendors living in the municipality were born there. They are distributed through the income brackets in Table 32 in more or less the same proportions as are the vendors in the sample as a whole. The bulk of those not born in the municipality are in the lowest income category; all have been in business at least one year. In each business age bracket those in the lowest income category form the highest percentage, again as in the sample as a whole. There does not appear to be any significant connection between these two variables.

Income, Starting Capital and Location

The highest vendor incomes are found at the court (Tk. 720 per week), followed by the main road (average Tk. 651 per week), the neighborhoods (Tk. 474), the markets (Tk. 469), and the bus stand (Tk. 433). Almost

Table 31

Income and Length of Time in Business

Income Bracket	1-6 months No.	1-6 months %	7-11 months No.	7-11 months %	1-2 years No.	1-2 years %	3-5 years No.	3-5 years %	6-12 years No.	6-12 years %	Above 12 yrs. No.	Above 12 yrs. %
12-530	7	64	6	86	17	81	19	63.3	33	62	27	73
531-1048	2	18	1	14	2	9.5	7	23.3	14	26	6	15
1049-1566	0	0	0	0	2	9.5	3	10.0	4	8	3	8
1567-2084	1	9	0	0	0	0	1	3.3	1	2	1	3
2085-2602	0	0	0	0	0	0	0	0	1	2	0	0
2603-3120	0	0	0	0	0	0	0	0	0	0	0	0
3121-3638	0	0	0	0	0	0	0	0	0	0	0	0
3639-4158	1	9	0	0	0	0	0	0	0	0	0	0
All	11	100	7	100	21	100	30	100	53	100	37	100

TABLE - 32

Vendors' Length of Time in Municipality by Income Category

Income Category	DNA LIVES out-side Mnpty	Born in Mnpty	1-5 mons.	6-11 mons.	1-2 years	3-5 years	6-12 years	Above 12yrs	All Combnd.
Tk. 12 to Tk. 530	46	40	0	0	2	3	11	7	109
% ->	42.2	36.7	0.0	0.0	1.8	2.8	10.1	6.4	
Tk. 531 to Tk.1048	9	16	0	0	2	2	3	0	32
% ->	28.1	50.0	0.0	0.0	6.3	6.3	9.4	0.0	
Tk.1049 to Tk.1566	5	4	0	0	1	0	2	0	12
% ->	41.7	33.3	0.0	0.0	8.3	0.0	16.7	0.0	
Tk.1567 to Tk.2084	2	2	0	0	0	0	0	0	4
% ->	50.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	
Tk.2085 to Tk.2602	0	1	0	0	0	0	0	0	1
% ->	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	
Tk.2063 to Tk.3120	0	0	0	0	0	0	0	0	0
% ->	.	.	.	.	.	.	.	.	
Tk.3121 to Tk.3638	0	0	0	0	0	0	0	0	0
% ->	.	.	.	.	.	.	.	.	
Tk.3639 to Tk.4158	1	0	0	0	0	0	0	0	1
% ->	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
All Categories	63	63	0	0	5	5	16	7	159
% ->	39.6	39.6	0.0	0.0	3.1	3.1	10.1	4.4	
% of Those Living in Municipality	0		0	0					96
	0.0	65.6	0.0	0.0	5.2	5.2	16.66	7.2	100.0

the same hierarchy applies to the area distribution for starting capital: the court (Tk. 4,303), followed by the main road (Tk. 2,760), the markets (Tk. 1,605), the neighborhoods (Tk. 797) and the bus stand (Tk. 966). The level of capitalization at the court is more than four times the level at the bus stand and in the neighborhoods, over 2½ times that in the markets, and one and a half times the level on the main road.

Acquisition of Production and Selling Skills

For the 22 vendors whose families were studied in detail, we can say that 8 (36%) learned production/selling skills from their parents as children, 5 (18%) learned from observing other vendors, 4(18%) learned from husbands, a son, or a neighbor, and four (18%) did not learn from anybody but gained experience simply by doing it themselves; how the remaining two learned is unknown. Unfortunately, this information is lacking for the rest of the sample vendors.

Ability of Sellers to do Accounting

We assume that anyone who has completed two years of schooling or more can do simple arithmetic and can therefore keep simple written accounts. By this measure at least 64% of the sample vendors can keep accounts, having attended school for at least two years. (Fifty percent have attended for at least four years; 28% for at least six years.) However, the remaining 36% must surely also be able to keep track of their costs and sales, at least mentally; otherwise they could not stay in business for very long.[6] Fifteen out of 22 vendors (68%) whose families were studied intensively[7] are illiterate but say they can do accounts and that they actually keep their accounts mentally. One, an occasional vendor only, is literate though she has not been to school, and for one we have no information on this matter. Only 5 of the 22 vendors actually keep written accounts, and two of these require the help of a family member or neighbor to do so; three of these 5 keep records only of their credit sales. Four of the record-keeping vendors are mudidokans, and one is a hotel owner.

Aside from the information regarding schooling we cannot say how the illiterate vendors acquired their mental record-keeping ability.

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[6]An interview with a new iftari vendor who went out of business almost immediately after starting revealed an inability to calculate expenses in relation to possible sales. An experiment with a new woman vendor who could not assess long-term expenses and profits also demonstrated that she would have gone out of business under normal conditions.

[7]These families were not selected to represent the universe of vendors but rather because they sold one of 5 particular foods which were to be examined in more detail.

Adjustments to Increased Costs

The 22 vendors whose family life was studied in some detail are somewhat varied in their adaptation to increased production or acquisition costs. Twelve of them prefer to raise their selling prices only as a last resort, fearing to lose customers by doing so. However, some mudidokans, large-scale wholesale producers with reputations to maintain and those who sell by weight (6 vendors from this group), tend to raise their prices without further ado, not usually having other options available. (Information is unavailable for the remaining four of these vendors.) Of the twelve who attempt alternatives four vendors indicated that they make smaller servings; one uses cheaper ingredients; two shift the proportions of their ingredients in favor of the less expensive ones; one switches to another product; 3 vacillate between using cheaper ingredients and serving less; and one sometimes dilutes, sometimes uses cheaper ingredients, and sometimes raises his selling price.

Hindu-Muslim Differences

Something has been said in Chapter II regarding the differential distribution of Hindus and Muslims among the street food vendor population.[7] Although the absolute number of Hindu vendors in almost all strata of the sample is so small that conclusions are risky (1-4), comparison of the 2 groups is nonetheless interesting.

Starting Capital

As per popular belief, Hindu vendors do seem to have begun business with larger amounts of starting capital than their Muslim counterparts; the average amount for Hindus is 79% higher than that for Muslims. Hindu capitalization exceeds that of Muslim vendors in each area also, with the exception of the bus stand, where Muslims start with an average amount 16 times as great as the average for Hindus. (The bus stand is also the area with the lowest average amount of starting capital for all vendors.) (See Table 33)

[7]Unfortunately sample and census percentages do not agree, the census showing 24% Hindus and the sample, 22%. By area discrepancies are within 5% for the areas with the greatest number of vendors; where the sample is small (2-7 vendors) the discrepancy is greater.

TABLE - 33

Average Starting Capital of Vendors by Area & Religion

Area	Hindu Vendors: Average Starting Capital	Hindu Vendors: No. of Hindu Vendors	Muslim Vendors: Average Starting Capital	Muslim Vendors: No. of Muslim Vendors	Average Starting Capital For All Vendors	Total No. of Vendors
BUS STAND	63.75	4	1041.04	48	965.87	52
COURT AREA	10050.00	2	3344.83	12	4302.71	14
MAIN ROAD	3814.29	7	2232.71	14	2759.90	21
MARKETS	2351.33	15	1332.24	41	1605.21	56
NEIGHBRHDS	1392.86	7	653.00	9	976.69	16
ALL AREAS	2630.71	35	1466.65	124	1722.89	159

This discrepancy applies also within 5 of the 9 vendor types; among mudidokans, dry snack sellers, dairy product sellers, and fruit vendors Hindu capital is greater. (Sweet shops owners are all Hindu and therefore cannot be compared with Muslim counterparts.) However, the reverse is also strikingly apparent in the case of hotels, restaurants, and "other" product sellers, among whom Muslims start business with a decided advantage. Muslim tea shops are only slightly more highly capitalized than Hindu ones. (See Table 34.)

Sales

however, volume of sales is greater for Muslim vendors in all areas except the main road and the market, where Hindus have the edge. (At the bus stand the level of sales is actually practically the same.) All areas considered together, Hindu sales are only 23% higher than those of Muslims. (See Table 35.) By shop type, Hindu tea shops, dairy product sellers, fruit/juice sellers and "other" product vendors outsell the Muslims (though Hindu tea shops and other product sellers start with less capital) sweet shops, being all Hindu, have no Muslim counterparts for comparison. In contrast, Muslim hotels, restaurants, mudidokans, and dry snack outsell Hindu vendors, in fact by quite a lot except in the case of dry snack sellers, whose edge is only slight. (Table 36.)

Income

The average income of Hindu vendors is also 27% higher than the average for Muslim vendors. In the markets and on the main road Hindus also average higher incomes than Muslims. However, at the court the average Muslim income is more than 3½ times the average for Hindus. At the bus stand and in the neighborhoods Muslims also make higher profits though less strikingly so (5.8% and 8% higher respectively).

Within all vendor types as well, with the exception of hotels, Hindus make higher incomes than Muslims; but in the hotel category, Muslim owners make 28% more profit than Hindus. (Tables 37 and 38.)

Length of Time in Business

One would also expect Hindu vendors to have been in business longer than their Muslim counterparts, but actually the reverse is true. For the sample

TABLE - 34

Average Starting Capital of Vendors by Vendor Type & Religion

Vendor Type	--Hindu Vendors-- Average Starting Capital	No. of Hindu Vendors	-Muslim Vendors- Average Starting Capital	No. of Muslim Vendors	Average Starting Capital For All Vendors	Total No. of Vendors
HOTELS	466.67	3	2202.78	9	1768.75	12
RESTAURANTS	50.00	1	2727.27	11	2504.17	12
TEA SHOPS	400.00	2	575.00	6	531.25	8
MUDIDOKANS	5171.43	7	2276.23	26	2890.36	33
DRY SNACKS	2938.89	9	1452.09	35	1756.20	44
SWEET SHOPS	5150.00	4	.	0	5150.00	4
DAIRY PRDTS	241.67	3	22.50	2	154.00	5
FRUIT/JUICE	1087.50	4	349.39	33	429.19	37
OTHERS	750.00	2	3505.00	2	2127.50	4
ALL TYPES	2630.71	35	1466.65	124	1722.89	159

TABLE - 35

Average Weekly Sales of Vendors by Area & Religion

Area	Hindu Vendors: Average Weekly Sales	Hindu Vendors: No. of Hindu Vendors	Muslim Vendors: Average Weekly Sales	Muslim Vendors: No. of Muslim Vendors	Average Weekly Sales For All Vendors	Total No. of Vendors
BUS STAND	1628.75	4	18[illegible] 04	48	1892.71	52
COURT AREA	2325.00	2	3512.50	12	3342.86	14
MAIN ROAD	3132.14	7	2356.64	14	2615.14	21
MARKETS	2250.33	15	1852.59	41	1959.13	56
NEIGHBRHDS	992.14	7	1765.89	9	1427.38	16
ALL AREAS	2131.14	35	2081.44	124	2092.38	159

TABLE - 36

Average Weekly Sales of Vendors by Vendor Type & Religion

Vendor Type	Hindu Vendors: Average Weekly Sales	Hindu Vendors: No. of Hindu Vendors	Muslim Vendors: Average Weekly Sales	Muslim Vendors: No. of Muslim Vendors	Average Weekly Sales For All Vendors	Total No. of Vendors
HOTELS	1036.67	3	2308.33	9	1990.42	12
RESTAURANTS	1400.00	1	2153.18	11	2090.42	12
TEA SHOPS	1197.50	2	887.17	6	964.75	8
MUDIDOKANS	2010.00	7	2726.85	26	2574.79	33
DRY SNACKS	2158.33	9	2383.77	35	2337.66	44
SWEET SHOPS	2975.00	4		0	2975.00	4
DAIRY PRDTS	1580.00	3	367.50	2	1095.00	5
FRUIT/JUICE	3162.50	4	1554.15	33	1728.03	37
OTHERS	2450.00	2	981.50	2	1715.75	4
ALL TYPES	2131.14	35	2081.44	124	2092.38	159

TABLE - 37

Average Income of Vendors by Vendor Type & Religion

Vendor Type	Hindu Vendors: Average Income	Hindu Vendors: No. of Hindu Vendors	Muslim Vendors: Average Income	Muslim Vendors: No. of Muslim Vendors	Average Income For All Vendors	Total No. of Vendors
HOTELS	250.00	3	320.33	9	302.75	12
RESTAURANTS	517.00	1	424.91	11	432.58	12
TEA SHOPS	635.00	2	263.67	6	356.50	8
MUDIDOKANS	794.71	7	654.77	26	684.45	33
DRY SNACKS	693.33	9	521.26	35	556.45	44
SWEET SHOPS	324.75	4		0	324.75	4
DAIRY PRDTS	476.33	3	183.00	2	359.00	5
FRUIT/JUICE	576.00	4	395.76	33	415.24	37
OTHERS	872.00	2	540.00	2	706.00	4
ALL TYPES	603.31	35	475.10	124	503.33	159

TABLE - 28

Average Income of Vendors by Area & Religion

Area	Hindu Vendors: Average Income	Hindu Vendors: No. of Hindu Vendors	Muslim Vendors: Average Income	Muslim Vendors: No. of Muslim Vendors	Average Income For All Vendors	Total No. of Vendors
BUS STAND	410.25	4	434.31	48	432.46	52
COURT AREA	220.00	2	803.75	12	720.36	14
MAIN ROAD	935.71	7	508.29	14	656.76	21
MARKETS	620.80	15	411.98	41	467.91	56
NEIGHBRHDS	453.29	7	490.44	9	474.19	16
ALL AREAS	603.31	35	475.10	124	503.33	159

as a whole individual Muslim vendors have been selling 15% longer than Hindus. Longer time in business is also characteristic of Muslim shops in all individual areas except the bus stand, where Hindus have been in business 31% longer. By vendor type, Hindu restaurants, tea shops, and dry snack sellers have been operating longer than their Muslim competitors; but Muslim hotels, mudidokans, dairy product sellers fruit/juice vendors and "other" product sellers have been in business longer than Hindu vendors in these categories. (As mentioned above, Hindu sweet sellers have no counterparts.) (See Table 39 and 40.)

TABLE - 39

Average Length of Time in Business by Vendor Type & Religion

	Hindu Vendors		Muslim Vendors			
or Type	Average Length of Time in Business	No. of Hindu Vendors	Average Length of Time in Business	No. of Muslim Vendors	Average Length of Time in Business For All Vendors	Total No. of Vendors
.S	.64	3	11.56	9	8.83	12
URANTS	13.00	1	11.83	11	11.92	12
HOPS	22.00	2	5.21	6	9.41	8
OKANS	2.56	7	7.90	26	6.77	33
NACKS	12.33	9	8.89	35	9.60	44
SHOPS	7.25	4	.	0	7.25	4
PRDTS	7.00	3	10.00	2	8.20	5
/JUICE	9.50	4	10.14	33	10.07	37
S	3.00	2	4.50	2	3.75	4
YPES	8.05	35	9.24	124	8.98	159

TABLE - 40

Average Length of Time in Business by Area & Religion

	Hindu Vendors		Muslim Vendors			
Area	Average Length of Time in Business (Years)	No. of Hindu Vendors	Average Length of Time in Business (Years)	No. of Muslim Vendors	Average Length of Time in Business For All Vendors (Years)	Total No. of Vendors
BUS STAND	10.75	4	8.23	48	8.43	52
COURT AREA	.92	2	8.94	12	7.80	14
MAIN ROAD	14.57	7	13.43	14	13.81	21
MARKETS	7.74	15	9.87	41	9.30	56
NEIGHBRHDS	2.70	7	5.60	9	4.33	16
ALL AREAS	8.05	35	9.24	124	8.98	159
		28.22%		77.98%		

IV. CUSTOMERS

To learn something about the people who buy and eat street food in Manikganj, customers were interviewed as they were buying foods from a sub-sample of 73 vendors. (See Appendix IV for sampling procedures employed.) Six customers were selected from each subsample vendor's clientelle, one for each of 6 periods in the day. A total of 436 were interviewed.*

Who Eats the Food

Fifty-one percent were found to be eating their purchases on the spot, 44% were buying and taking food away to be eaten elsewhere, and 5% were both eating some food on the spot and taking some away. We were unable to interview any of the people for whom products were being purchased by these respondents, but customers were asked for whom they usually bought ready-to-eat food prepared outside their homes. Only 11% said they normally bought for themselves only; 74% indicated that they bought for themselves and their families; 7% said they bought for their families only; 5% indicated that they bought both for their families and for guests, equally. A remaining 3% apparently buy only for guests or for their employers. Thus, in contrast to what was observed, 89% of the customers say they 'usually' buy street food at least partially for people other than themselves. In short, customers are not the only consumers; and if they themselves are to be believed, they are not even the major consumers of street food.

We do not know to what extent the vendors whose families were studied in detail may be considered representative of the customer population since they would all have to fall into the business/selling occupational category (had they been in the sample); and this category of customer has a tendency to buy in a slightly different pattern than some other occupational groups. Furthermore, families in which women are heavily involved with preparation of food for sale (almost by definition an economically depressed group) are disproportionately represented among them, pushing the group

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* Only 4 customers were obtained for one vendor.

as a whole to the lower end of the economic continuum. However, we do not have any other source of detailed information on individual family behavior regarding street food. It is interesting, therefore, that almost all of these vendors are regular purchasers of street food, (only 3 out of 22 vendors do not buy it for their families), and almost all of the street food which they buy is bought for their children; usually the items in question are ice cream, dry snacks, or fruit. (See Chapter III, p.115). Only hotel foods and tea, which are almost always consumed on the spot, can be stated with confidence to be consumed mainly by adults and by the people who buy them. More will be said about this below.

Occupations

Ninety-eight percent of the customers have never had any connection with the commercial sale of food. (Of the 2% (9 respondents) who have, 3 have attempted the restaurant business, one had a hotel, 2 sold wet sweets, 2 sold dry snacks, and one had a tea stall.) The most highly represented occupations are business/selling (23.4%) and farming (own land – 22.4%), followed by labor (rickshaw pullers, construction workers, house servants and shop employees – 20.2%) and service (permanently salaried employment, primarily "white collar," and army/police – 19.3%). These four categories form the bulk of the total (85.3%). Children are the next most highly represented group (9%). College students are 3% of the total. Other dependents, semi-dependents (retired individuals), and miscellaneous unclassified occupations constitute the remainder.

Ten of the sample customers are female, but only one of these is a housewife; four are children. Thus, half of the female customers are in the dependent category. The other five are wage laborers (e.g., earthcutting, rice mill work) a school teacher, and a beggar.

Occupational distribution does vary with location and type of shop. For example, children are a full quarter of the customers sampled in the neighborhoods* but only 5% at the bus stand. On the main road and at the court they are 6% of the total, and in the markets they form 10% of the total.

* The percentage of child customers would probably be higher if door-to-door sales had been sampled; the percentage of child consumers is even higher.

Table 41

Customer Occupations

Occupation	Number of Respondents	Percentage of Total	
Business/Selling	102	23.4	85.3% Non-dependent
Farming (own land)	98	22.4	
Labor (rickshaw, construction work, domestic service, shop employees)	88	20.2	
Service (permanent, salaried government or private employment, army/police)	84	19.3	
Children (age 14 and under)	40	9.2	13.3% Dependent
College students	13	3.0	
Unemployed Adult	4	0.9	
Housewife	1	0.2	
Retired	2	0.5	Semi-dependent
Other (U.P. Chairman, beggar, priest)	4	0.9	Non-dependent
	436	100.0	

Farmers represent 27.5% of the customers in the markets but only 12% on the main road; businessmen vary between 21% of the customers at the bus stand and in the neighborhoods and 28% on the main road. Service holders are 36% of the main road clientelle but only 8% of the neighborhood buyers. Laborers also vary in representation in different areas, being 24% of the bus stand customers but only 9% of the buyers on the main road. No college students, unemployed or retired persons were found in the neighborhoods; most of the college students appear to patronize main road and bus stand vendors; the retired and the unemployed appear to favor the market and the bus stand.

Stated another way, the neighborhood customers sampled are dominated by children (25%), labor (23%), farmers and businessmen (each 21%); the market vendors are patronized most heavily by farmers (28%), laborers, and businessmen (24% each); among the main road customers service holders dominate (36%), followed by businessmen (28%), farmers (13%), laborers (9%), college students (8%) and children (6%). At the bus stand the major groups are farmers and laborers (24% each), businessmen (21%), and service holders (18%). At the court service holders (38%) and businessmen (25%) predominate, followed by farmers (17%) and laborers (10%).

There are also some differences in clientelle between vendor types. Service holders are the top customers (29% or more, usually a full third) of hotels, tea shops, and fruit sellers. Other vendors or businessmen are the top customers for restaurants, mudidokans, sweet shops, and dairy products. Farmers are the top customers for dry snack sellers, and children are the single most numerous consumers (33.3%) of "other" products (chotpotti and bhandari sharbat).

Businessmen are also top (30%) customers for hotels and tea shops (22%) and in fact are important customers (12.5% or more) for all types of vendors. The "labor" category, including rickshaw pullers, household servants, and construction and agricultural daily wage labor, is also a significant (10% or more) group of customers for all types of shop; most importantly, labor accounts for 27.7% of the restaurant clientelle, 25% of the dairy product customers, 25% of the fruit buyers, and 22% of the mudidokan patrons.

Residence

Seven percent of the customers are bus passengers, two thirds of whom live outside the municipality, as would be expected. Forty-six percent of the non-passengers also live outside the municipality, making a total of 49% of the whole group of customers who live outside the municipality. This is only slightly higher than the 45% figure for vendors who live outside the municipality. Thirty-nine percent of the customers live in town as well, the same as the percentage of town-dwelling vendors. Those customers living in the outer areas of the municipality come to 12%, compared to the 16% figure for vendors living in those areas. Thus, vendors and customers appear to divide in almost the same way into town, outer municipality and non-municipality residents.

Sixteen customers (3.6%) live in a mess or hostel; most of these (about 71%) are in town; the remainder are outside the municipality.

Income

On the whole, incomes of customers are much lower than the incomes of the vendors whom they patronize. Excluding those without income (14.4%) and those who said they didn't know their incomes (0.68%), the average customer income is Tk. 278 per week, only 55% of the Tk. 503 average for the vendor sample. Incomes range from Tk. 30 per week to Tk. 3,000 per week, but 79% of those with income are in the two lowest brackets (under Tk. 350 per week), as can be seen in Table 42.

Table 42

Number and Percentage of Customers per Income Bracket

Customers	Tk. 0-175		Tk.176-350		Tk.351-525		Tk.526-700		Tk.701 and above		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
With Income only	126	34	168	45	50	14	11	3	15	4	370	100
All	192	44	168	39	50	11	11	3	15	3	436	100

Table 43

Average Income per Income Bracket

Customers	Tk. 0-175	Tk.176-350	Tk.351-525	Tk.526-700	Tk.701 and above	All Brackets
For those with Income	113.88	249.06	446.20	641.27	1158.80	278.20
For All	74.73	249.06	446.20	641.27	1158.80	236.09

When vendor types are considered individually, it can be seen that only sweet sellers make less money than their customers; the average income for sweet shops is 29% less than that of their clientelle. Hotel owners make only 3% more than their customers and perhaps can therefore be considered more or less equal to them in income. All other vendors make from 21% more than their customers (dairy product sellers) to 164% more (mudidokans).

When per capita income of families is considered for both customers and vendors some differences appear in the amounts of difference between the two groups, but again, for all vendor types except sweet sellers, the vendors are on the high side of the differential. Average income and family per capita income for vendor types and their customers are shown in Table 44 below:

Table 44

Customer and Vendor Incomes*

Vendor Type	Income			Per Capita Income		
	Average Vendor Income Tk.	Average Customer Income (for those with Income) Tk.	Difference in Income %	Average Per capita Income of Vendor Families Tk.	Average Per capita Income of Customer Families Tk.	Difference in per capita Income %
1	302.75	294.78	2.70	43.77	43.67	0.20
2	432.58	258.52	67.32	61.09	41.95	45.62
3	356.50	257.21	38.60	60.68	29.54	105.40
4	684.45	259.52	163.70	65.29	36.21	80.30
5	556.45	253.71	119.30	76.77	35.72	114.90
6	324.75	458.21	−29.12	41.90	59.95	−30.10
7	359.00	296.72	20.98	47.26	43.42	8.80
8	415.24	301.09	37.91	74.19	41.20	80.00
9	706.00	303.73	133.60	72.40	37.97	90.60
All	503.33	278.48	80.74	67.91	38.50	76.40

*Per capita income of vendor and customer families (Table 44) is based on the respondents' incomes only; income of other earning family members is not considered. Income of vendor families, taking into account income of other family members, is discussed in Chapter III. We unfortunately lack data on the earnings of other members of customer families and can therefore only compare the two groups on the basis of the respondents' incomes.

In this connection it can be mentioned that the average customer family size i.e., 7.22, is very close to the average vendor family size of 7.42.

General Food Expenditure

However, both vendors and customers were asked approximately how much their families spent or had available for spending on food every week. It is assumed that these answers reflect the input of other earning members of the family. When these answers are averaged and compared, again the vendors as a whole appear to be better off than the customers. However, this time sweet shop customers (whose incomes are higher than sweet vendors' incomes) appear to be no better off than the vendors, with both total family food expenditure and per capita expenditure appearing to be the same for the two groups. Tea shop customers actually appear to have higher food expenditures than the owners though per capita expenditure is about the same. For fruit sellers also there is a difference in overall family expenditure though the per capita expenditure appears to be the same. In all other individual categories the vendors have both a greater per capita and total food expenditure than the customers. Food expenditure for both groups is shown in Table 45 below:

Table 45

Customer and Vendor Family Food Expenditures*

Vendor Type	Average Weekly Home Food Expenditure		Average Weekly Per Capita Expenditure		Average Daily Per Capita Expenditure	
	Customers	Vendors	Customers	Vendors	Customers	Vendors
1	196	306	27	44	3.86	6.30
2	204	384	33	50	4.74	7.15
3	293	206	34	35	4.87	5.00
4	216	378	30	36	4.31	5.16
5	196	255	28	38	3.98	5.41
6	282	280	38	36	5.49	5.16
7	259	322	39	42	5.54	6.05
8	226	175	30	31	4.30	4.44
9	244	384	32	39	4.53	5.63
All	221	278	31	37	4.38	5.37

*This represents all food eaten by the family, not only street food.

At the time of the research some informants indicated that at least Tk. 3.00 was necessary to provide a single simple meal for one person. Other informants stated most emphatically that more than Tk. 3.00 was required. With this absolutely minimum amount in mind, however, it can be seen from Table 45 that the average families among both vendors and customers would be hard pressed to provide even two full meals a day for all their members and that the difficulty would be greater for the customers.

Percentage of Income Spent on Street Food

Customers were asked how frequently they purchased each of the nine food types into which our universe of street foods had been grouped. They were also asked how much they normally tend to spend when buying each type of food. From this an approximate weekly expenditure for street food was calculated for each customer. The average approximate weekly expenditures for individuals in 5 income brackets has been shown below, together with the average income for those with income in each bracket. It can be seen that those in the lower two income brackets (79% of the customers with income, 83% of all the customer sample) expend the highest percentage of their income on street food: 23% in the lowest bracket and 21% in the second lowest. The two middle brackets show an average of 14% and 17%; the highest bracket has an average expenditure of only 6%. As a single group the customers spend an average of 16% of their incomes on steet food.

In terms of absolute expenditure those in the Tk. 526-700 income range spend the most, both for each food type and for all the foods taken together.

Table 46

Percentage of Income* Spent on Street Food by Income Bracket

Income Bracket	Weekly Average Expenditure for Street Food** (Taka)	Weekly Average Income (Taka)	Average Percentage of Income Spent on Street Food (%)
Tk. 0-175	26	114	23
Tk. 176-350	52	249	21
Tk. 351-525	63	446	14
Tk. 526-700	106	641	17
Tk. 701 and over	69	1159	6
All brackets	44	278	16

*Average expenditure is calculated on the basis of all 436 respondents; average income is the average for earning respondents only. If the average income for all 436 respondents (Tk.236) is used, street food expenditure becomes 35% of income in the lowest bracket and 21.6% for the customer sample as a whole. This would give a distorted impression, however.

**No respondent indicated an expenditure of less than Tk. 0.25 on a single purchase, but Tk. 0.15 and Tk. 0.20 purchases were observed in other towns.

Cost of Single Purchase

There is some variation in the relative expensiveness of our nine food types. As can be seen in Table 47 the cost of a minimum purchase varies between Tk. 0.25 (a quarter of a rupee) for mudidokan snacks, ice cream, and fruit to Tk. 2.00 at a hotel. The maximum expenditure reported by respondents for a single purchase varies from Tk. 3.00 at a tea shop to Tk.50.00 for sweets. The median amount of a sweets purchase, however, is only Tk. 5.00, exceeded only by Tk. 6.00 for hotel food. The food showing the lowest median amount is tea. The average cost (for those respondents who buy them) of a single purchase for each food also ranges from a low of 66 paisa for tea, through Tk. 1.66 for chotpotti, etc., Tk. 2.15 for dry snacks, Tk. 2.68 for restaurant food, Tk. 2.76 for mudidokan snacks, Tk. 2.83 for dairy products, Tk. 6.85 for a hotel meal, and Tk. 9.84 for sweets.

Table 47

Expenditure for a single purchase (for Those Who Buy that Food)

	Hotel Food	Restaurant Food	Tea	Mudidokan Snack	Dry Snack	Sweets	Dairy Product	Fruit/Juice	Other
Lowest	2.00	0.50	0.50	0.25	0.50	0.50	0.25	0.25	1.00
Sub-Median	5.00	2.00	0.60	1.00	1.00	3.00	1.00	2.00	1.00
Median	6.00	2.00	0.60	2.00	2.00	5.00	2.00	3.00	1.00
Supermedian	8.00	3.00	0.60	3.00	2.00	15.00	2.00	5.00	2.00
Highest	20.00	10.00	3.00	20.00	12.00	50.00	25.00	30.00	15.00
Number of Respondents who Buy this Food (Sample=436)	150	311	224	374	308	356	298	387	89
Average All Respondents	2.36	1.91	0.34	2.37	1.52	8.04	1.93	4.07	0.34
Average Cost of a Single Purchase for Those Who Buy This Food	6.85	2.68	0.66	2.76	2.15	9.84	2.83	4.59	1.66

Frequency of Buying Individual Food Types

Table 49 shows the frequency of purchasing individual food types for the sample as a whole. The majority of the respondents (49-60%) buy fruit or juice, mudidokan snacks, and other dry snacks at least once a week but less frequently than every day. Dairy products and restaurant snacks or ruti/bhaji are also bought at least once a week but not daily by relatively high percentages (32-35%) of respondents. However, a significant percentage (32%) also say they never buy ready-to-eat dairy products (unboiled milk is not considered ready-to-eat). Sweets are bought only once a fortnight or less by 49% of the respondents; 29% buy them weekly but not daily. Only tea and ruti/bhaji are bought daily by relatively high percentages (31-41%) of informants, though equally high percentages (48% and 29% respectively)

Table 48

Occupation and Frequency of Purchase of Food Types
(Percentage of Respondents per Occupational Category)

Occupation	Never	Once a Fortnight or Less	At least weekly less than daily	Daily or More	Total
	%	%	%	%	%
Purchase of Full Meal with Rice (Food Type 1)					
Farmer	74	16	9	1	100
Business	54	16	18	12	100
Labor	76	11	8	5	100
Service	49	10	19	22	100
Dependent	77	7	9	7	100
Retired/Other	86	14	0	0	100
All	65	13	13	9	100
Ruti/Bhaji, Dalpuri, Samosa/Restaurant Food (Type 2)					
Farmer	43	16	37	4	100
Business	18	10	40	33	100
Labor	22	2	18	58	100
Service	28	2	28	42	100
Dependent	31	12	41	16	100
Retired/Other	57	14	14	14	100
All	29	8	32	31	100
Tea (Type 3)					
Farmer	64	4	8	24	100
Business	34	0	8	58	100
Labor	55	1	6	38	100
Service	28	2	12	58	100
Dependent	64	2	17	17	100
Retired/Other	57	0	0	43	100
All	48	2	9	41	100
Biscuits, Acar, Dried Fruit, Cold Drinks, Muri/Chira/Mudidokan (Type 4)					
Farmer	15	6	66	12	100
Business	13	8	59	20	100
Labor	17	9	59	15	100
Service	16	13	50	21	100
Dependent	7	7	69	17	100
Retired/Other	14	57	0	29	100
All	14	9	59	17	100

Table 48 (continued)

Occupation	Never %	Once a Fortnight or Less %	At least weekly less than daily %	Daily or More %	Total %
Dry Snacks: Tana, Murali, Moa, Kotkoti, Canacur (Type 5)					
Farmer	23	7	65	5	100
Business	24	11	54	11	100
Labor	32	14	39	15	100
Service	44	16	27	13	100
Dependent	22	5	69	3	100
Retired/Other	71	14	14	0	100
All	30	11	49	10	100
Wet Sweets (Type 6)					
Farmer	13	73	12	1	100
Business	13	48	34	5	100
Labor	21	51	29	0	100
Service	20	35	41	5	100
Dependent	28	29	36	7	100
Retired/Other	43	57	0	0	100
All	18	49	29	3	100
Dairy Products (Type 7)					
Farmer	51	26	23	0	100
Business	25	28	40	8	100
Labor	29	18	39	14	100
Service	34	31	31	4	100
Dependent	9	15	50	26	100
Retired/Other	57	14	29	0	100
All	32	24	35	9	100
Fresh Fruit or Juice (Type 8)					
Farmer	12	15	64	8	100
Business	8	16	64	12	100
Labor	8	30	52	10	100
Service	13	20	53	14	100
Dependent	19	3	67	10	100
Retired/Other	0	29	71	0	100
All	11	18	60	11	100

Table 48 (continued)

Occupation	Never	Once a Fortnight or Less	At least weekly less than daily	Daily or More	Total
	%	%	%	%	%
Other Products (Type 9)					
Farmer	90	3	6	1	100
Business	72	14	12	2	100
Labor	79	6	10	5	100
Service	85	6	8	1	100
Dependent	67	16	17	0	100
Retired/Other	71	29	0	0	100
All	79	9	10	2	100

Table 49

Summary: Frequency of Purchasing Individual Food Types (Whole Sample, All Occupations)

Food Type	Never % of Sample	Once a Fortnight or less % of Sample	At least weekly % of Sample	Daily or More Often % of Sample	Total %
Rice and Meals	65	13	13	9	100
Ruti/Bhaji/Restaurant	29	8	32	31	100
Tea	48	2	9	41	100
Mudidokan Snacks	14	9	59	17	100
Dry Snacks	30	11	49	10	100
Wet Sweets	18	49	29	3	100
Dairy Products	32	24	35	9	100
Fruit/Juice	11	18	60	11	100
Other	79	9	10	2	100

also indicate that they <u>never</u> buy these ready-to-eat products. Full meals with rice and "other" products are <u>never</u> bought by a high majority of respondents (65% and 79% respectively). In fact, all foods besides fruit, mudidokan snacks and wet sweets are never bought by surprisingly high percentages of the sample. Most surprising is the fact that the sample divides almost evenly into those who never buy ready-to-drink tea and those who buy it once a day or more. (In fact, the majority of those who buy it daily (61% or 25% of the whole sample) buy it at least twice a day; 35% (15% of the whole sample) buy it 3 times a day or more.) "Other" products seem to have a specialized clientelle; only 21% of the sample buy them at all.

When occupational catagories are considered separately we see that farmers, laborers, dependents, and retired/other customers favor purchase of full meals with rice ever less than the sample as a whole; businessmen and service holders buy them more as well as more frequently. Restaurant foods (meal substitutes and snacks) are purchased daily or more often by labor (58%), service holders (42%), and businessmen (33%) while farmers, businessmen, dependents and service holders mostly buy them either once a week or more or never.

Tea is most frequently (daily and more often) bought by service holders, businessman and retired/other respondents though 38% of the labor group and 24% of the farmer customers also buy it daily or more; 17% of the dependents also buy it daily, and another 17% buy less often than daily but at least once a week. Dependents and farmers have the highest percentages (64% each) of those who never buy tea.

All occupations show a low percentage of those never buying mudidokan snacks; all show their highest percentages for weekly but less than daily purchase, but a lower percentage of farmers and a higher percentage (29%) of retired/other customers buy these products at least daily.

Laborers show the highest percentage (15%) of daily purchasers of dry snacks from specialized dry snack vendors and a high percentage (39%) of those who buy at least weekly. However, dependents, businessmen, and farmers have the highest percentages of respondents who buy at least weekly. Seventy-one percent of the retired/other category never buy such snacks.

The highest percentages of farmers (73%), retired/other (57%), laborers (51%), and businessmen (48%) buy wet sweets only once a fortnight or less; high percentages of service holders (41%) and dependents (36%) buy them at least weekly. All groups register low or zero percentages of daily purchasers.

Dairy products are bought by 50% of the dependents at least weekly; another 26% buy them daily. (This undoubtedly reflects the large number of children who buy ice cream.) Businessmen (40%), laborers (39%), service holders (31%) and retired/other respondents (29%) tend to buy them at least weekly. Farmers and retired individuals tend not to buy them at all.

The bulk (52% to 71%) of all occupational groups buy fruit at least once a week but not daily, though another 14% of the service holders buy it daily. It is interesting that only 8% of the laborers indicate that they never buy it.

"Other" products are totally avoided by between 67% (dependents) and 90% (farmers) of all occupational groups. Dependents show the highest percentage (17%) of any group buying them on a weekly (or higher) basis. Laborers show the highest percentage (5%) buying them daily or more.

Eating Frequency

It must be emphasized that the above discussion refers to purchasing frequency only. Ice cream, cotton candy, and bottled drinks are probably the only foods which are not also prepared at home, and when prepared at home many foods are eaten by people who never buy them. On the other hand, purchase of food by a customer does not mean that he/she is going to eat it.

For these reasons customers were also asked how frequently they ate each of our 9 types of food, prepared either outside or at home. To some extent, unfortunately, the answers may represent wishful thinking. For example, 50% of the respondents indicated that they ate a meal with rice

2 times a day, and 48% said that they ate such a meal 3 times a day. If our calculations regarding per capita income and per capita food expenditure are anywhere near the truth, the average vendor and customer families are hard pressed to provide even two meals a day for all their members, much less 3 meals; and customer families should be having greater difficulty than the vendors.

The contrasting picture provided by the answers to the question on eating frequency can partly be explained perhaps by the facts that (1) in some families males are given preferential treatment (Chen, et al. Our family studies show this to be the case in 2 out of 22 families), and (2) 98% of the respondents are males answering about their own daily eating habits, not those of their families as a whole. We also have no information on quantity of rice and accompaniments consumed; though they eat 2 or 3 times, they may not actually be eating very much. (Vendor family studies also tend to suggest this.) Thus, the answers may not be as distorted as one might at first think though we feel that the vendor family study information and the calculations regarding income and food expenditure are also consistent and at least close to the truth.

The answers regarding frequency of eating of the 9 types of food are presented in Table 50 below. To summarize briefly, 99% of the customers eat rice and its accompaniments at least once a day; 50% eat it twice a day; 48% eat it 3 times a day. Nobody never eats it, and all eat it at least once a week. However, 65% never <u>buy</u> a meal with rice as ready-to-eat food. This category presents the greatest discrepancy between general eating habits and street food buying habits.

Ruti/bhaji and other restaurant type food is also eaten much more than it is bought ready-to-eat; 54% say they eat these products at least once a day (50% eating once a day, slightly over 3% eating twice a day, and a fraction of one percent eating 3 times a day). In contrast only 31% indicate a habit of purchasing these foods as often as once a day. Since ruti in particular is a rice substitute, it is logical that it would be much more widely prepared at home for household consumption than it is

Table 50

Eating Frequency

Food Type	Never % of Sample	Once a Fortnight or less % of Sample	At least weekly less than Daily % of Sample	Daily or More % of Sample	Total %
Rice and Meals	0	0	1	99	100
Ruti/Bhaji Restaurant	11	7	28	54	100
Tea	46	3	11	40	100
Mudidokan Snacks	16	13	54	17	100
Dry Snacks	36	12	41	10	100
Wet Sweets	12	55	30	3	100
Dairy Products	21	28	41	10	100
Fruit/Juice	4	14	66	16	100
Other	79	9	10	2	100

bought ready-to-eat. In a similar pattern, 11% indicate that they never eat these meal substitute foods, but 29% indicate that they never buy them.

Tea, interestingly enough, would seem to be never drunk at all by most of those who never buy it: 48% never buy, and 46% say they never drink it. However, only 40% say they drink it once a day or more while 41% say they buy it once a day or more, a discrepancy which can be explained only by the possibility that 1% of the customers regularly buy tea for someone other than themselves. This is somewhat supported by the fact that 3% of the customers say they buy street food in general only for guests or employers and 12% buy for their families and guests or for their families to the exclusion of themselves. (Some (non-food) businessmen have certainly been observed to provide tea to good customers on a regular basis.)

Mudidokan snacks are both eaten daily and bought daily by the same percentage of respondents (17%). However, those who buy less than daily but at least weekly (59%) out number those who eat these snacks at this level of frequency (54%). At least 5% in this category, therefore, buy these snacks for people other than themselves. This is further supported by the fact that 16% say they never eat them while only 14% say they never buy them, adding at least 2% to the group which buys only for other people. Only in the "once a fortnight or less" category does eating frequency exceed buying frequency (by 4%).

Dry snack customer buying and eating patterns are very similar to that for mudidokan snack buying and eating patterns. Equal percentages (10% in each case) both buy and eat on a daily or more frequent basis. Forty-one percent eat these snacks at least weekly but less than daily while 49% buy them this frequently, meaning 8% of these buyers buy for other people. Thirty-six percent say they never eat these snacks, while only 30% never buy, increasing the percentage of those who buy only for others to 14%. Again, only in the once a fortnight or less category do those who eat out number those who buy by a small percentage (1%).

Wet sweets are apparently eaten more frequently than they are bought. Only in the daily or more frequent category are the percentages of those who buy the same as those who eat: a low 3%. The highest percentage of respondents (55%) say they eat these sweets at most once a fortnight; a lower 49% buy them once a fortnight, meaning at least 6% in this category eat but do not buy. In the other two frequency categories also eating somewhat exceeds buying: 30% eat at least weekly but less than daily; 29% buy at this rate; 18% say they never buy, but only 12% say they never eat. The total of those who eat but do not buy thus comes to 13%.

Dairy products also seem to be eaten more than they are bought, in all frequency categories, by a total of 22% of the respondents. This is actually surprising since ice cream is not made at home; the discrepancy would have to be due to home preparation of curds, butter-milk and butter. The greatest percentages of informants fall into the at least weekly but less than daily category: 29% buy and 41% eat. The lowest percentage (10%) is that of those eating or buying on a daily basis: 10% and 9% respectively.

Fruit and juice are eaten by 18% more customers than buy it; 16% eat it daily, 5% more than buy it. However, the bulk of the respondents (66%) say they eat it once a week or more but less than daily. These outnumber the buyers in this category by 6%. Eleven percent say they never buy it, but only 4% say they never eat it, an additional discrepancy of 7%. However, 18% do buy it fortnightly or less while only 14% eat it that frequently, indicating that 4% also buy for other people.

"Other products" (presented to the respondent simply as "chotpotti or bhandari sharbat") are bought and eaten in exactly the same pattern: 2% buy and eat one or the other of these daily or more frequently, 10% buy and 10% eat weekly or more often; 9% both buy and eat once a fortnight or less, and 79% never buy or eat them. Buyers therefore are few (21%), and it would seem that those who eat it buy it ready-to-eat and vice versa.

Table 51

Ranking of Food Type Consumption Frequencies Revealed by Three Different Measures

No. of Respondents Ever Buying (Total = 436)		% of Respondents Buying at Least Weekly		No. of Vendors in Sample (Total = 159)	
Fruit	387	Mudidokan	76	Dry Snack	44
Mudidokan	374	Fruit	71	Fruit	37
Sweets	356	Restaurant	63	Mudidokan	33
Restaurant	311	Dry Snack	59	Restaurant	12
Dry Snack	308	Tea	50	Hotel	12
Dairy	298	Dairy	44	Tea	8
Tea	224	Sweets	32	Dairy	5
Hotel	150	Hotel	22	Sweets	4
Other	89	Other	12	Other	4

In terms of the percentage of customer respondents who buy each of our food types at least weekly, the ranking of products is: mudidokan snacks, fruit, restaurant foods, and dry snacks (59-76%); tea, dairy products, and sweets (32-50%); hotel foods, and 'other' products (12-22%). When food types are

ranked according to number of respondents who ever buy them, the ranking is not very different, sweets being the only food type with a significantly different placement in the series. When the numbers of vendors selling these foods are considered, dry snacks top the list, and hotel foods move from a low to medium rank. (See Table 51). Thus one might conclude that dry snacks (from mudidokans or individual vendors or restaurants) and fruit are the most widely eaten street foods; that tea, dairy products, and sweets are of medium significance, and that hotel foods and 'other' products have the least importance in the diet of the customer population taken as a whole. (We have seen from the above discussion, however, that each of our food types is differentially significant to different sections of the customer population.)

Meals and Non-Meals

To perhaps learn something about the extent to which commercial ready-to-eat food serves as food for meals, or for meal-substitutes, and between meal snacks, respondents were asked where they ate their noon and night meals and where these meals were usually prepared.* Both questions were considered necessary because it had been observed that

*The distinction between meal and non-meal is fairly clear (rice or sometimes ruti = a meal), but the difference between a meal substitute and a snack is not.

Preliminary research indicated the existence of between 8 and 10 discrete times throughout the day when a number of people regularly eat, but only 2 of these, noon and night meals, appeared to be consistently regarded as "meal" times, in both cases because they usually involve the eating of rice. The additional times are: two breakfast periods in early and late morning (some people do eat two breakfasts); 4 snack periods in mid-morning, mid-afternoon, evening, and sometimes before bed as well; and 2 meal substitute periods for those who cannot eat the noon or night meals in their customery locale (the 'meal' itself is postponed only, not by-passed, but it is felt necessary to eat something at the regular time as a temporary stop-gap). Additionally, snacks are bought to eat at special functions such as film shows, fairs, political and cultural functions or when travelling.

During a questionnaire pre-test 32 customers from the bus stand and the main road were presented with a list of 11 discrete times and were asked during which of these times they normally took food (of any kind). Sixty-three percent indicated that three of these times were normal eating times for them; 31% gave 4 times as their norm, and 6% (2 customers) indicated 5 and 6 different times respectively. Nobody selected fewer than three. When asked what the maximum number of these eating times could be for them in a single day 28% selected 9 of them, 25% selected 8, 19% picked 7 of them, 16% indicated 10, and 13% picked 6 as the maximum. Unfortunately, these customers were not a true random or otherwise systematically selected sample, but the answers should give some indication of the range of possibilities and the variety of habits which comprise the cultural 'norm.'

food prepared at home is often eaten outside the home at mealtime (especially by day laborers) and that ready-to-eat commercially prepared food is often taken home for consumption.

In rounded figures, 78% of the customer respondents indicated that their noon and night meals are both prepared at home though only 74% also eat both of these meals at home, leaving 4% who presumably normally take home prepared food elsewhere to eat for either one or both meals. The customers who eat home-made meals outside are 7 service holders, 6 businessmen, 4 laborers and one 'other' profession. We assume, therefore, that for 78% of the customers, street food purchases usually represent either meal substitutes or snacks.*

Since the number of customers eating meals outside the home exceeds those who eat commercial food for meals in all categories for which any degree of commercial meal consumption is possible, we conclude that for this sample at least there are no instances of purchasing ready-to-eat meal food and taking it home to eat. Rather the discrepancy in all categories points to the taking of home-cooked food out of the home to be eaten elsewhere.

If our survey of consumers had been a household survey rather than only a customer survey, instances of purchasing meals or parts of meals to take home would undoubtedly have been found, but the incidence would probably have been low. Such purchases are not unheard of, but they do not appear to be a regular pattern in Manikganj or elsewhere in Bangladesh. One informant guesses that perhaps 25% of the town families buy ready-to-eat meal food to take home at most once a month; the rest, never.

Fourteen percent of the customers normally eat commercially prepared ready-to-eat food for one or both of their 'real' meals; an additional 8% sometimes do, making a total of 22% who at least occasionally depend on commercial food for meals. More specifically, 10% eat a noon meal which is prepared outside the home, 4% eat both meals from food prepared outside

*This is somewhat in line with the fact that 70% of the customers said that their street food expenditure was from money outside the amount allocated for family food.

their homes, and 8% say there is no consistent pattern to the number of meals (none, 1 or 2) eaten from food prepared outside. The 10% who eat only the noon meal from commercially prepared food are 15 laborers, 14 businessmen, 11 service holders, and 2 farmers. The 4% who eat commercial food for both meals are 9 service holders, 6 businessmen, 2 laborers (one woman rice-mill worker), and one child. The 8% with the variable patterns are 13 service holders, 9 businessmen, 5 laborers, 5 farmers, and 2 college students. Taken as a single group those customers who sometimes or usually eat commercially prepared food for one or both meals represent occupational categories in the following proportions: service (36%), business (31%), labor (22%), farmers (7%), and dependents (3% — 2 college students and 1 child). They are customers of all the 9 vendor types; only 23% were selected as hotel and restaurant customers.

The fact that only 22% even occasionally eat street food for meals is in line with the heavy preponderance of snacks or non-meal foods among the products offered for sale.

Child Customers

It has already been mentioned that children (defined as individuals 14 years old or less) are 8.25% of the total customer population, 10.3% if 15-year olds are included. However, children are the major customers (25%) in the neighborhoods and are the major customers (a full third) in all areas for 'other' product (mainly chotpotti) vendors. They also form 21% of the dairy product (presumably mostly ice cream) customers, 10% of the mudidokan snack and dry snack customers, 8% of the restaurant clientelle, and 1% of the fruit buyers.

If the vendor family studies are any indication of buying patterns, the bulk of the ready-to-eat food (snacks) bought by adult customers as well is eaten by children.

Something may be understood about school children's buying habits in particular from the habits of one school child who was interviewed. Only 8 out of 38 child customers in our sample were school children,* and school children are also less than half the general child population in Bangladesh; according to census figures, only 45% of the urban population in the 10-14 age bracket and 22.5% of the 5-9 urban age bracket were in school in 1981. (BBS 1982 Statistical Yearbook - Table 13.44.) Their habits are therefore only part of the picture.

*Only 6 of these 38 child respondents have incomes, which average Tk. 69 per week. Earning 15-year olds, only 5 in number, make an average of Tk.171.4 per week.

At the time of the survey there were 18 products offered by 12 vendors selling regularly at the schools in Manikganj: 5 dry snack sellers, 5 dairy product (ice cream) vendors, one fruit vendor, and one 'other' product (mainly chotpotti) seller. The products sold were acar and tamarind (prepared like acar); canacur, prepared canacur, kotkoti, and fried peanuts; chotpotti and 2 types of chickpea preparation; ice and ice cream; 5 kinds of fruit; and murali and sonpapri.

Our 9th grade informant, whose father is one of the many government officers in town, indicated that he himself spends between Tk. 0.50 and Tk. 1 per week for after-school snacks. At any one time he usually spends between Tk. 0.25 and Tk. 0.50, which means that he buys at most 4 snacks a week. His preference is for canacur, chotpotti, or ice cream. (Previously he bought tana as well, but after a bout of stomach trouble he has avoided that.) If he buys chotpotti or ice cream, he has to pay 0.50 for a minimum purchase, which cuts down on his week's total. He believes 'most' students spend either as he does or up to Tk. 2 per week.

In addition to the snacks which he buys, he and all other students at the government schools receive a daily 'tiffin' from a particular restaurant in town, to the cost of which their parents contribute Tk.5 per week; the school also contributes an unknown amount. Only the 2 government schools provide this tiffin. The tiffin appears to consist mainly of dry snacks (Type 5), restaurant type snacks (Type 2), fruit, or wet sweets (Type 6). It is distributed at lunch time, which is of 40 minutes duration. This student, who lives in town but not close to the school, eats the tiffin snack and immediately goes home for lunch. Those students who live farther away bring their lunch with them or spend between Tk. 2 and Tk. 5 per day for buying lunch in a hotel. Poor students don't eat anything other than the tiffin at lunch time but take their noon meal after going home at 4:15 p.m.

The total weekly street food expenditure of our child respondents is Tk. 755, an average of Tk. 20 per week in the 14-years-and-under age group; if 15-year olds are included, the average rises to Tk. 23 per week. (The average for the entire sample is Tk. 44 per week.)

All together the sample customers spend an amount in the neighborhood of Tk. 19,048 per week. The child customers' total weekly expenditure therefore represents only 3.9% of the total sample expenditure. However, as mentioned earlier, our family studies indicate that child consumers way outnumber child customers; in fact, the majority of the expenditure made for dry snacks, ice cream, (and possibly fruit) would seem to be on behalf of children.

V. FOOD PREPARATION AND HANDLING

Food preparation methods vary with the type of food and preparation location. Hotel and restaurant foods, tea, and sliced and spiced fruit are almost always prepared at the selling site; dry snacks, wet sweets and dairy products are almost always prepared at home. As mentioned earlier (Chapter II), in Manikganj all selling and production locations are within walking distance of a tubewell or municipal water tap, but only one food enterprise in town (an ice cream factory in the kaca bazar, not in our universe) has its own water supply (in the form of a tubewell) on the premises. Water must therefore be carried to the production site; this is usually done by female family members if production is at home and by hired women assistants if production and selling location are the same.

A few examples of food preparation methods may give a picture of the variety involved.

Peanuts and Canacur

One producer of fried peanuts and canacur, the most popular dry snack on the market, sells from a "legitimate" rented shop at the bus stand. Though married and father of a daughter, he sleeps alone in the shop at night, going to his joint family home in a village about 3 miles away to prepare his wares approximately every 3 or 4 days. These are cooked on a "low relief" stove made by hollowing out the ground under a low (3-4") earthen mound. Fire is built in the resulting underground chamber, and cooking pots are placed over a hole in the mound directly above the flames. These stoves are built both indoors and outdoors, in the courtyard. This vendor's house contains both types, but the cooking of foods for sale is done in an open shed, under a straw roof resting on 4 bamboo poles.

In the morning before cooking begins, while the vendor is buying ingredients in the Manikganj kaca bazar, his wife, as part of her regular daily household cleaning chores, removes the ashes from the underground chamber and applies a fresh mixture of clay and water to all the surfaces of the stove. Water is brought to the house by his brother's wife from a neighbor's tubewell. (Bathing is done in a nearby pond.) When the vendor returns from the hat with his ingredients his wife goes to work separating out bad peanuts, peeling them and winnowing out the extra broken shells. She lights the stove, puts the cooking pan on it, puts oil in the pan and begins the frying. If canacur is being made she mixes powdered khesari pulse (ground at a mill in Manikganj town) into a batter with water, salt, and food coloring, and her husband pushes it through a strainer to form noodle-like strands which are dropped into boiling oil. Flour, salt and water are also mixed into a dough by the wife, rolled flat and cut into squares which are fried separately either by her or her husband. The strips and squares are mixed together with powdered chili and sometimes with peanuts as well and when cool are put into plastic bags with this vendor's own label. The peanuts are also packaged separately. The label is in the name of his elder brother, who started this canacur business but who now works instead on the family's agricultural land.

Plastic packets are sold to the public and also to other vendors; packets are also broken and portions thereof sold. Many vendor customers themselves repackage canacur and peanuts into smaller packets in this vendor's shop, sealing the packets in the open flame of an oil lamp.

The house and preparation premises appear clean, utensils are washed before use, and hands are washed before touching food.

Prepared Canacur

A slight variation on this product, called "prepared canacur" is sold by another vendor from a multiproduct pushcart which daily makes the rounds of the town. His wife cooks food for selling, toasts chira and peanuts and boils chola, carries water from the pond for working and from a neighbors tubewell for drinking, cleans house, cooks the family's food, and takes care of the children. Food that is cooked in pond water is boiled.

However, ordinary canacur ingredients (khesari dal strands, wheat flour squares, and fried peanuts) are bought by this vendor from a producer who sells in the kaca bazar. These, the items cooked by his wife, and fresh onion, chillies and green coriander are enclosed in the pushcart, along with mustard oil, salt, wrapping paper and a small tin box with a lid. Some are placed in the upper, glass-walled storey; others are put in the hidden, closed storage area below. When a customer orders canacur, onion is freshly peeled and sliced into the small tin, along with chillies and fresh coriander. Boiled chola, toasted chira and canacur ingredients are added, together with salt and mustard oil. The box is closed and shaken, and its contents are poured onto a small piece of paper and handed to the customer. Though the food looks clean and ingredients prepared at home are clean and prepared with carefully washed utensils and hands (in Bangladesh the hand is a utensil) and are stored in a closed, dust-free environment, ingredients added at the time of sale are measured into the tin by hand and without special washing either of them or of the hand. (This is a frequent phenomenon when prepackaged items are broken into smaller, separately weighed amounts, such as is done by the hawkers who buy from the earlier mentioned canacur producer.) Though frequent washing of hands with fresh water would be difficult from a continuously shifting pushcart which must be pushed with hands, use of spoons for measuring might be an easily achieved improvement.

Matha

Matha, a drink made from yoghurt and whey, and sold mainly by mobile Hindu vendors, for whom it is a traditional family occupation, is popular in summer but drunk year-round. An example of its preparation and handling is provided by a family living on the outskirts of the municipality, 1½ miles from the kaca bazar. In the afternoon the vendor's wife washes a large iron bowl with water from a neighbor's tubewell, fills it with milk bought in the market (their milk-giving cow had to be sold to buy food for the winter, and the calf is not yet old enough to give milk), and places it on the fire in their kitchen, a small thatch-roofed bamboo-walled earthen-floored building in their compound. The milk is boiled for three hours, taken off the fire, and placed uncovered on the kitchen floor to cool slightly. An hour and a half later the vendor mixes flour and left-over yoghurt with the milk and covers the pan with a lid and a jute bag. The next morning the wife puts the new curds into a freshly washed clay bowl. A freshly washed bamboo apparatus used for churning is put into the yoghurt and turned by alternately pulling two ends of a rope wrapped around the upper portion. The churning is done by husband and wife, sometimes also by children, taking turns. After an hour of churning, butter rises to the surface, tubewell water is added, and the butter is removed by the wife (using her hand) and put aside to be sold separately. The tub containing whey and water is covered with a wooden lid and hung from one end of a long pole which is carried on the vendor's shoulder as he walks through the town calling to potential customers. A container of salt is placed over the lid. From the other end of the pole is suspended a large water-filled tin containing also a glass and a spoon. (This apparatus is prepared by the wife.) When matha is sold the vendor takes the glass and spoon from the tin of (tubewell) water, uses the spoon to put salt and matha into the glass, and returns these things to the water when the customer has finished. The water is not changed during the selling period. The glass is not actually washed, only immersed in water until being used by the next customer. However, the tin of water and tub of matha are kept covered and dust-free as long as matha is not actually in the process of being served. (Unfortunately, some other matha vendors who are non-mobile sit in the market with delectible looking but unprotected matha and butter openly displayed at all times throughout the day.) Aside from the problem of the washing of the glasses, the purity of the water (i.e., is the tubewell an unpolluted one?) and the lack of protection for the boiled milk as it cools, this vendor's matha appears to be quite safe though there is danger of contamination at these 3 junctures.

Ruti/Bhaji

Ruti (round, flat whole wheat bread) and a fried vegetable preparation called bhaji are usually eaten together for breakfast or as a meal substitute at other times of day. One ruti shop at the bus stand is run by 2 brothers, who make their ruti on the premises, as is usual with such shops.

Bhaji is made by the mother of the two brothers in the early morning on an earthen recessed stove in the family courtyard. Cow-dung is used as fuel. Potatoes are cut and washed with water brought from a neighbor's tubewell. They are added to hot soybean oil in which onions and spices have been fried. After these also fry for 15 minutes water is added to the mixture, which simmers until most of the liquid has evaporated and the potatoes are soft. It is then transferred to an aluminium bowl and taken by one of the vendors to their shop. The shop is a 2-sided tin roofed and jute cloth walled bamboo structure, and the cooking is done by the brothers in turn while seated on a wooden platform next to a clay stove at the open-air entrace. Two months ago there were no roof and walls at all.

Water is brought in a big clay jug from a tubewell at the teachers' training institute by a woman water-carrier who is paid Tk. 2 per day for this service. Plates are washed,and some food is served by a little boy who is provided 2 meals and money for a third (Tk. 3.00 per day), and the shop is swept once a day by another employee who is paid Tk. 0.30 per day. Wood from a sawmill is used as fuel. Customers sit on long wooden benches on either side of a long wooden table. A third bench forms the boundary with an adjacent ruti shop.

Flour, water, and salt are mixed together in a big wooden bowl, using both well-washed hands.

Small amounts are measured and taken from the mixture with a small iron shell-shaped implement, weighed on a scale, rolled into balls with the palms, placed on a wooden board and made into thin round sheets with a wooden rolling pin. (The mixture is not left to rest and soften before rolling as is the custom in many places.) In other shops the amount of dough used for each ruti may be carefully weighed before being rolled. A freshly washed iron frying pan is heated on the stove next to the platform, and the flattened circles of dough are placed upon it one at a time and pressed against it with a cloth to ensure thorough toasting. When one side of a ruti is toasted it is turned by hand to be toasted on the other side. When finished it is placed on a piece of paper at the edge of the chowkie, and another circle of dough is put on the pan. It takes $4\frac{1}{3}$ minutes to toast one ruti and 25 minutes to mix the dough.

Though the food preparation in the shop is clean, project observers objected to the fact that two batches of serving dishes (16 tin plates, 3 tin glasses, 1 tin jug and 1 spoon) were washed with same water, i.e., dishwashing water is changed only after every second batch. They also felt that home cooking utensils used for making bhaji were not as clean as they could be and that the bhaji, which was uncovered, was subject to contamination by dust. (Other shops cover their bhaji with woven bamboo lids, however.) Here there would be room for improvement.

Tea

Tea is a widely sold street food (though interestingly, 46% of the customers interviewed indicated that they never touch it, at home or abroad). It is served by a woman proprietor at the bus stand with 4 kettles, 6 tea cups, 2 teaspoons, 4 small plates, 2 tin plates, 1 aluminium and 1 clay jug, and a tea strainer. A small table is used for mixing tea, the kettles are kept on a wood-burning stove made of uncemented columns of bricks, and customers sit on a single wooden bench. About 7 cups of tubewell water, (brought to the stand in a clay kolshi (water jug) from the Primary School Teachers' Training Institute by a woman water carrier who earns Tk. 0.25 per jugful) are boiled in a kettle, and 3½ teaspoons of tea leaves are added. The kettle is recovered and left on the fire for another 6 minutes. A tea cup is washed with hot water poured from another kettle, the strainer is placed over it and tea and previously boiled milk are poured through the strainer into the cup. Milk is bought from a vendor who brings it directly to the shop. It is boiled immediately. (Sometimes milk is left over from the day before, but it will have been boiled again in the morning as soon as the shop opens.) Tea and milk are then stirred with one of her 2 spoons, 2 teaspoons of sugar are added and stirred into the tea, and the cup is then handed to the customer. Some customers request a cup of 'mixture' for which ⅔ cup of milk, ⅓ cup of hot water, and 1 spoonful of sugar are put into a tea cup and stirred. Sometimes the 'skin' of the milk (called 'cream' in Bangladesh) is served with the tea, for a higher price. Unlike some tea shops, this woman does not serve biscuits, sweets, or fried snacks purchased from restaurants. Besides tea and mixture, only pan, which customers themselves provide, both for themselves and the proprietress, is consumed in her shop.

Muri

For one muri-making family the production process begins with the purchase of paddy in the market by the husband; the family has no agricultural land and cannot grow its own. The paddy is boiled in water, soaked overnight, boiled again the next day and dried in the sun by the wife, who turns and spreads the paddy in the sun using her feet. This work is traditionally and still almost always done by women. (Some rice mills in Manikganj now also have little boys or young men as well as women to do this work.) The dried paddy is taken by the husband to the mill for husking. Early in the morning a bowl of sand is heated by the wife on an earthen recessed underground stove in the courtyard and stirred by another person, usually one of her children. Sometimes the husband controls the fires in the 2 stoves. Husked rice is put in another clay bowl, moistened with a small amount of salt water and also stirred over the fire on an adjoining stove. After the salted rice has been stirred and heated for about 15 minutes the bowl containing heated sand is placed on the ground and the heated rice is poured into it by the wife. With the help of two insulating pieces of cloth, the bowl of rice and sand is grasped with two hands, raised in the air, and shaken vigorously by her, causing the rice to puff almost instantly. With one quick motion, the entire contents are immediately poured into a clay sieve, separating muri and sand. The sand is replaced on the stove, the muri is poured by the husband into a jute bag which is immediately closed, and the process is repeated. The bag appears to be clean and is always kept tied, perhaps more from fear of theft than from fear of contamination. The bowls are washed before use. The tremendous heat of the preparation process should destroy bacteria and evaporate any parasites contained in the water. Contamination is possible, however, in the selling process when muri is put into paper bags and weighed, using a tin can as a measure. In the process of transferring the muri to the middleman's display containers also contamination may sometimes occur; the cleanliness of the closed glass jars and tins used to store muri in the shops appears variable. However, the need for keeping it moisture-free does ensure that the dust and flies are also kept off it (soggy muri cannot be rejuvenated by retoasting; it shrivels up when heated).

<u>Acar</u>, a spiced, sweet, sour or sweet and sour cooked fruit preparation, is highly variable in flavor and contents and form of presentation for sale. It is available in sealed glass jars, wrapped

in cellophane like hard candies, semiwrapped in cellophane but packed in large quantities in a plastic bag, or by the spoonful, sold in the open and dished onto small pieces of ordinary paper. <u>Chotpotti</u>, made from boiled chickpeas mixed with chopped fresh onions, chillies, spieces, and boiled egg, is sold by several vendors from pushcarts which move through different parts of town.

One 17-year old vendor pedals a 3-wheeled pushcart through the town selling these two products, both of which are favorites with children and sell well near the schools. His sister's 10-year old son rides in the pushcart to help sell, bring water and wash dishes and to learn the vending process.

Acar is made by the vendor's mother from one of 3 kinds of high-acid fruits, whichever is available in the market: chalta, boroi, and tamarind. For chalta acar the fruit is washed with water, cut into small pieces, boiled for half an hour and then partially crushed on a grinding stone. A mixture of gur and water is brought to a boil, and previously ground spices and salt are added, along with the mashed fruit. The mixture is stirred rapidly until it becomes thick, when it is poured into a second bowl to cool. When cool it is removed to a glass jar to be put on the pushcart and displayed for sale. (Boroi acar is made the same way except that the smashing is done in a wooden mortar other than on a grinding stone, and it is cooled on a plate. Tamarind is soaked in cold water rather than boiled and is mashed by hand.) Utensils are washed in a pond, and both pond and tubewell water are carried to the house by the vendor's mother. It is not clear which type is used for cooking. Cooking equipment is carefully washed but hands are not washed before handling food and were observed to be unclean, unfortunately. Water used for washing plates on the pushcart is not changed frequently though it could be, given the presence of an assistant and tubewells throughout the town.

Chotpotti is made at 5 a.m. by the vendor's mother on a recessed earthen stove in the courtyard. Dal, potato, and eggs (in the shell) are washed and placed together over the fire in a single big aluminium pan. (Bamboo sticks are used as fuel.) After this has boiled for

15 minutes the eggs are removed and put aside on a plate; potatoes and dal continue to cook for two hours. Potatoes are then removed; some are peeled, cut into small pieces, and put in a separate bowl; and some are mashed thoroughly, using the hands as a masher. To the mashed potatoes are added powdered turmeric, some of the boiled dal, and water; and this mixture is put in another pan. Two pounds of raw onions are peeled and cut, fresh coriander leaves are also chopped, and the eggs are peeled. Each of these things is put on a separate plate. Tamarind and water are also mixed by hand and put (uncooked) in a kettle. All of these items are placed separately on the pushcart.

Chotpotti is usually eaten with tiny crisp circles of fried bread called fuchka, and these are also made by the vendor's mother and sold on his pushcart. Flour and water are mixed, made into balls with two hands, rolled with a rolling pin into small circles on a wooden board, fried in hot oil until they puff, put on a plate to cool, and transferred by hand to a glass jar which goes on the pushcart the following day.

Along with the above-mentioned items the pushcart (which is enclosed on 4 sides with 2 foot wide openings) carries 2 kerosene stoves on which the dabri-potato mixture is kept, 8 small tin plates, 10 small spoons, 3 tin glasses, a big spoon for serving, pots of spices and salt and a knife, another aluminium kettle with drinking water, and a large bowl of water for washing dishes. This water seems to come from various sources (of which types it is unclear) depending upon the location of the pushcart at the time.

To serve a customer, the vendor takes a freshly washed plate (provided by his nephew) puts boiled potato cubes and chopped onions on it (by hand), pours tamarind juice from one of the kettles on it, adds spices and green coriander leaves, and mixes these items with a small spoon. Some boiled egg is sliced on top and mixed in with the spoon. Then the hot dal mixture is spooned on top and stirred in. Taking a fuchka with his hand from a glass jar he crumples it on top, and the customer eats the final product with a small spoon. (In other parts of Bangladesh the fuchka not crumpled but is served on the side; sometimes the chotpotti is served directly on top of it.)

Possible improvements in sanitation in this case would be the washing of hands before and during handling of food, the use of more spoons rather than hands for serving, more frequent changes of water used for washing dishes, perhaps washing the dishes with hot water as is done by most tea shops, and cleaner clothes. Covers for the unheated ingredients and preparations would also be desirable.

Sanitation Rating

Interviewers were asked to rate respondents on a 5-point scale: very clean; clean; OK for most items; on the dirty side/I would hesitate to eat this vendor's food; and very dirty/I would never eat this vendor's food. Observation was at the place of sale, which for most vendors is not the same as the production place. It is interesting that no vendors were rated as very dirty, and only 4 (2.5%) were rated on the dirty side; these were two hotels in the markets, where preparation is observable, and one dry snack seller and one cut fruit vendor at the bus stand. In the latter case preparation was also observable. Sixty-one percent were rated as clean, and 21% were rated as very clean; 15.7% were considered OK for most items.

If observations had in all cases been made at the production site, ratings might have been different. However, since all interviewers were middle class, these results would seem to indicate that despite the earlier impression given by a number of middle class informants, most of the vendors can accommodate themselves to middle class standards of cleanliness.

Percentagewise, dairy product sellers had the best subjective rating: 60% very clean, 20% clean, and 20% okay.

Cost and Sanitation

A number of people have asked whether or not there is any connection between the cleanliness of a street food establishment and the prices of its products. Unfortunately, price information was collected only at the bus stand and only in winter; and at the bus stand only 3 types of shop have a product which is sold by all shopkeepers of that type. Thus we can say only that the price of a "plate" of rice (exact quantity unspecified) was the same for the bus stand sample's only two hotels, both of which also received the same sanitation rating (clean), the cost of "one cup" of tea was the same in each of the area's 3 sampl tea shops, whose ratings varied from clean to very clean; and the price of whole-wheat flour ruti in 4 of the sample's 5 restaurants was also the same (Tk.5/seer) though the ratings varied from 'okay' through 'clean' to very clean. (The fifth restaurant was not selling ata ruti at the time of the survey.) Thus price does not appear in these cases to be connected with degree of cleanliness.

However, income and sanitation rating have been cross-tabulated. Taking all areas and all vendor types together, very clean vendors had an average income of Tk. 484/week; clean vendors had a weekly average of Tk. 502; and OK vendors had a slightly higher but close average of Tk.571/week. Only the "on the dirty side" vendors were significantly different in average income: Tk. 273 per week. Since there are only four such vendors, however, one cannot really conclude anything from these figures.

By area comparisons do not reveal any particular pattern either. For example, at the bus stand the "dirty side" vendors have the lowest average income (Tk. 117), followed by the very clean ones (Tk. 198), the clean ones (Tk. 511) and the OK vendors (Tk. 643). In contrast, in the neighborhoods the very clean vendors have an average income (Tk. 1,581) almost double that of the other types (Tk. 400 and Tk. 410) put together. In the markets average incomes of all types are very close, ranging from Tk. 425 for the "dirty side" vendors to a high of Tk. 560 for the OK ones.

Pushcart vendors were all rated as either clean or very clean. This, however, is the only finding which suggests a possible connection between structure and sanitation. Structureless vendors and those selling from kaca or 3-walled permanent structures are represented almost equally in all rating categories (16:15; 46:47; 14:11; and 2:2).

Spoilage

Ice cream, another food frequently bought for and by children, is obtained by its vendors on credit from the factories (6 in Manikganj) along with an insulated box for storing it. The use of the box is without cost. At the end of the day the vendors return the boxes and the unsold ice cream (which may be largely water by then) and pay for the amount they have sold. These ice cream boxes are the only insulated storage containers in use. There is no refrigeration in any of the shops of the 550 vendors in our universe, and aside from the ice cream factories only one shop refrigerator is known to exist in a retail food establishment — this is a 'department store' which sells a few chilled cold drinks in summer. ('Cold' drinks, in fact, are with this exception never sold cold, even on ice; they are called, 'cold' because they are non-alcoholic, and alcohol is 'hot.') Ice is used by fish vendors to preserve their wares, but the only insulation observed is jute cloths between the layers of fish and ice. Some foods (as in the case of tea, some hotel foods, and chotpotti as sold by the above-mentioned vendor) are preserved by being kept constantly hot over a kerosene stove or wood fire, but most foods are neither reheated nor chilled for preservation purposes.

Thus spoilage or danger of spoilage is something the vendors must deal with on a daily basis. Still, 54% said they never had food spoil and thus did not have to do anything to avoid the problem. Thirteen percent said that they or their family eat leftover sale food before it can spoil; 12% said they reduce the price at the end of the day to ensure its purchase by their regular customers; 6% do more than one of the above depending on circumstances; one person (a fruit seller) says he reprocesses it; and one feeds it to his animals. The probability is that considerably more reprocessing than this actually takes place although we have no evidence to support our belief.*

Fifty-six percent say they have no monetary loss from spoilage; 19% say their loss is less than 1% of sales; and 17% say it is within

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*For example, 'dalpuris' (bread stuffed with dal) are widely thought to be made from leftover dal, often the previous day's dal. 'Dilbahar' is made by some vendors from leftover, wet sweet syrup purchased from sweet shops. These beliefs expressed by non-vendor informants were not actually checked out, however.

2% of sales. Only 2 vendors, both mudidokans, indicated their spoilage loss to be 15% of sales or more. The remaining 7% indicated a loss of no more than 8% of sales.

Laboratory Tests

Parasitic infections are very common in Bangladesh. In particular, intestinal parasites such as roundworms, hookworms, F. buski, strongyloid, amoeba, giardia, and tapeworm are widespread; roundworms alone have an incidence as high as 97% in some villages. In addition to causing weakness and illness parasites hamper digestion and alter the absorptive capacity of the intestines, causing nutritional loss. Furthermore, they themselves consume some of the food. According to M.A. Muttalib, the "major portion of the nutrition provided for the children of Bangladesh and of many developing countries actually is absorbed by parasites." (1975: 4)

Unfortunately, no tests were made for evidence of parasitic contamination; future research should pay attention to this matter. However, tests were done for bacterial contamination.

By courtesy of Dr. Imdadul Huq, Head of the Microbiology Section of the International Centre for Diarrhoeal Disease Research, Bangladesh at Mohakhali, Dhaka seven samples were analyzed: one each for ruti, bhaji, date gur, muri, canacur, matha and acar. (Preparation methods for all of these, with the exception of date gur, have been described above. Unfortunately, ice cream and chotpotti, two foods heavily consumed by children, were not included.) This was intended as a way of obtaining a rough preliminary indication of possible dangers from these foods and as no more than that. To firmly establish the safety or riskiness of these foods extensive samples should be collected, and samples from the same production batch should be tested both when fresh and after being on display for 1-12 hours awaiting sale.*

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* Najma Rizvi, a nutritional anthropologist attached to the International Centre for Diarrhoeal Disease Research, Bangladesh, will soon be conducting detailed comparative tests on foods consumed by children in her rural research area. Many of these foods are also among our 128 street foods. (We have also found that most of the street food purchased by our family study vendors is given to their children.)

Samples were collected from the kaca bazar at the end of February, when the weather was quite cool, at 7:00 a.m., and put into sterilized bottles provided by the lab. (For all foods other than date gur and canacur this meant that the sample was collected within two hours of the preparation time. The canacur had been prepared a day and a half earlier, and stored in a plastic packet; the gur had been made one day earlier and had been wrapped in cloth and kept in a basket.) The bottles were put in a styrofoam 'ice chest' (but without ice) and taken to Dhaka, where they were received by the lab at noon and were analyzed immediately. All were "room temperature" at the time of purchase and remained at that temperature until testing time. It should be kept in mind that samples collected at the end of the day or on a summer day might have tested differently. The results, interpreted to us by Mr. Shafi Ahmed of the International Centre for Diarrhoeal Disease Research, Bangladesh were as follows (a copy of the lab report is included as Appendix V):

No organisms of salmonella, shigella, or vibrio groups could be found. Micrococcus, considered to be non-pathogenic in small quantities, was found in low counts (from 1.0×10^2/ml to 1.4×10^3/ml; a count of 10^5 would be considered high) in ruti, bhaji, gur, muri, and matha. A yeast-like fungus, also considered harmless, was found in the acar. Gram positive bacilli (1.2×10^2/ml), also not pathogenic and available almost anywhere, were found in the canacur.

However, Klebsilla, which is sometimes pathogenic (i.e., causes diarrhea) in high counts (10^4 or 10^5/ml), was found in a small quantity (1.2×10^3/ml) in the bhaji; and E. coli, which is also not dangerous in low counts, was found in the matha (at a count of 1.2×10^3/ml). Water containing E. coli at 10^3/ml is considered quite fit for drinking, but its presence indicates that at some stage fecal contamination has occurred. In the case of the matha it is possible that the contamination came from the tubewell water which was added to the product or from the water used to wash the drinking and serving implements. Nonetheless, both matha and bhaji samples as well as the samples of the other five foods were considered by the laboratory to be "fit for human consumption."

On the basis of this preliminary test one can perhaps tentatively conclude that foods eaten relatively soon after preparation, in winter at least, are probably quite safe. Dry foods also are probably even more likely to be safe; the only two slightly questionable samples above were both extremely liquid products. (Bhaji is normally not liquid, being cooked usually until the water evaporates; but this particular preparation was very soupy.) This would conform to the "folk wisdom" expressed to us by many middle class Bengalis to the effect that dry street foods are safer than wet ones.

It should be emphasized, however, that one cannot draw firm conclusions from only seven samples.

Place of Street Food in the Diet

As mentioned in Chapter IV, it would seem that commercial ready-to-eat food serves as meal food for only 22% of the customer respondents. For the rest it appears to be supplementary to the normal meal intake, which is rice and some accompanying curry preparation, eaten at least once, sometimes twice or three times a day. From the vendor family studies one gathers that those on the lower end of the income continuum usually eat only one such curry with their rice, and usually this is a vegetable preparation; if fish or dal are eaten, no vegetable is eaten. Those who eat rice 3 times a day are usually eating for breakfast rice and curry left over from the night before. The National Nutrition Survey of 1975, which did not apparently consider street food consumption, indicates that calorie, protein and almost all other nutrient intake is on the whole less than it should be for most of the population. From this perspective, therefore, the contribution of street foods to the diet must be beneficial; almost anything which supplements an already inadequate diet would be beneficial.

However, street food purchases may divert income which could have been more wisely spent from a nutritional point of view. Unfortunately, nutritional analysis of street foods was beyond the scope of this study, so we cannot analyze the actual nutritional supplements which they provide or assess their merits in relation to other possible ways of allocating money for food.

We can say no more than that from Chapter IV it may be realized that dry snacks, mudidokan snacks, restaurant snacks (all of which are both literally and culturally defined as dry), and fruit appear to be the most widely and frequently eaten street foods, presumably having the greatest impact on the diet in general. Four of the six most widely sold foods are also dry snacks; the sixth is a fruit (bananas). These categories are also the most diverse, containing the largest number of different items. (Most of these foods are also sweet, as are the majority of street foods in general.) Generalization regarding their forms and nutritive content will be difficult for those who attempt this task. It is hoped, however, that other researchers will soon fill in this significant gap in our findings.

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VI. INTERVENTIONS

IMPLEMENTED INTERVENTIONS

Vendor Fair

At the outset of the research it was agreed that attempts would be made to intervene in problematical areas revealed by the study and that these interventions would be implemented through local government or voluntary organizations.

Registered organizations, both indigenous and foreign based, do exist in the Manikganj area, but each is bound by the particular requirements of its registration agreement with the government and by its particular policies. Furthermore, the vendor population is very heterogeneous.

Capital, land and other mortgageable assets, income, number of earners per family (and therefore amount of secondary income) residence location, secondary and primary occupation, social status, and social identity all vary considerably within the group studied. Correspondingly, eligibility for assistance through the different PVO's varies widely. Meetings with each of the organizations in question revealed that each was willing to consider including some of the vendors within its target population but that none could possibly manage to work with all of them.

It would therefore the necessary to "apportion" the vendors among the various organizations. The easiest way of doing this was thought to be a "fair" at which each organization could present its program and a description of its target groups directly to the vendors. The vendors could then sort themselves out according to their most likely sources of assistance.

A handbill was prepared which briefly described the characteristics, programs, working area, and target population of each PVO in the area, and all of them were invited to participate in the fair. All of them did not ultimately attend, however.

It was also decided that rather than expecting the vendors to come to a central location, the organizational representatives and EPOC staff would circulate among the vendors, passing out and explaining the contents of the handbill as well as answering questions separately in each selling area. This procedure began at the bus stand in the early morning and continued through the early afternoon. Different areas were covered simultaneously

Loans for Vendors

When vendors were asked about their business problems the number one complaint was lack of capital and lack of access to low-interest loans. Accordingly, the special intervention funds ($5,000) were directed toward this problem in the form of a loan program designed for street food vendors in Manikganj. It will be run under the auspices of the Manikganj Association for Social Service (MASS), an indigenous private voluntary organization which is registered to work in Manikganj town and the surrounding area. (The organization's previous major efforts have been centered in an area in Saturia thana, about 10 miles from town.)

Guarantee Fund

The sum of two thousand five hundred dollars has been deposited in the local branch of the Bangladesh Krishi Bank. This fund will remain as a fixed deposit for two years and will collect 14% interest, which will be paid back into the fund. The fund will serve as a guarantee against which loans can be made, and at the end of the deposit period bad debts can be covered from this fund.

Loans will be made to vendors by the bank against this guarantee fund but from its own resources, and the bank will charge 16% interest. Loans will be made only to vendors who have been screened and recommended by MASS.

Motivator and Supervisor

The screening will be conducted by a motivator working under the supervision of a MASS board member, both of whom are to be paid from an additional one thousand five hundred dollars given to MASS for setting up and administering the program. Both the motivator (at present Mr. Mahmud Riyadh Khan, formerly a researcher with the EPOC street foods project) and the supervisor (Mr. Ajit Kumar Ray, Vice-Principal of the Mohila College in Manikganj) have been given 12 days of training under the Bangladesh Rural Advancement Committee's "Project Planning and Management" training program.

Screening Policy

It has been agreed that women vendors, male vendors whose female family members assist them in the enterprise, and low income vendors (the former two categories being subsumed under the latter) will receive first preference for loans.

Screening of vendors has been proceeding somewhat along the lines of the credit programs maintained by the Grameen Bank and the BRAC Rural Finance Project. Vendors have been asked to form themselves, with the help of the motivator, into groups of from 3 to 5 potential loanees. Both the members and the motivator will assess the potential loanees' ability to repay before approving membership and eventually loans as well. Members will decide which member or members will receive loans first. Applicants must not be currently in debt and must clearly be able to use the loan for business purposes.

Loans are to be sanctioned for between Tk. 500 and 1,000 and are to be repaid within 2 years, in 48 monthly installments. In a group of 5 members, if the first member/loanee's repayments are returned on schedule for a period of at least 2 months, a loan may be sanctioned for a second member; other members will have to wait longer for access to loan funds.

The motivator's work to date among the vendors has led to the formation of seven groups, involving a total of 24 vendors. If partially formed applicant groups are counted, the total rises to 20 groups. The majority of the applicants (and the majority of the vendors as a whole) are middlemen, including all the gur-selling applicants, unfortunately. (It is hoped that an effort will be made in the future to include gur producers as well.) However, producers are represented among the applicants by 6 tea sellers, 8 muri vendors, 12 ruti/bhaji makers, 4 matha producers, 6 hotels, 2 sweet shops, 2 prepared canacur sellers, 1 sanpapri maker, 2 chotpotti sellers and 3 fruit vendors (who peel and cut their fruit for selling).

All of the applicants so far have indicated that they plan to use the money to buy ingredients or stock in bulk so as both to reduce unit costs and to increase volume of trade. (A number of vendors also indicated during the home studies that they do not want to apply for loans, being fearful of what would happen if they failed to repay.)

Follow-up

An additional one thousand dollars has been deposited in the Krishi Bank to cover the salary for one year of a representative of EPOC who will monitor the above loan program and any additional activity on the part of the government or private voluntary organizations in reference to street food vendors either in Manikganj or in their own areas. The follow-up person was also to visit Manikganj once a week and write monthly reports on developments in the above areas. Unfortunately, given the delays in obtaining government approval for the funding and delays caused by transfers within the Bangladesh Krishi Bank administration (currently a new regional manager has put a hold on the program pending his ability to comprehend and reapprove it — the second such freeze of activity by a newly transferred regional manager), the representative's activities since March 1984, when she first began to draw her salary, have had to consist mostly of encouraging the organization of the program rather than monitoring its progress.

The representative, (Mrs. Naseem Hussain) will also translate the street food research project report into Bengali and arrange for its publication.

RECOMMENDATIONS FOR FURTHER ACTIVITY

It is hoped that earlier chapters have shown street food selling to be the major source, in 45% of the cases the only source, of income for those engaged in it. The vendors are hardworking people who comprise at least 6% of the workforce in the municipality plus an additionally almost equal number who live in the surrounding village areas. If dependents are included, the number of people dependent on street food increases sevenfold (average vendor family size being 7.42). The sales turnover from street food during the course of one year is approximately two million U.S. dollars, indicating that the vendors also play a significant role in the local economy. It would therefore seem wise to encourage vending rather than to discourage it.

Planning for Vendors/Hawkers

Although the municipality officials appear to take a sympathetic view towards structureless and mobile vendors, the central government is intolerant of any activity which obstructs traffic or makes unapproved use of highway frontage. However, street food, as the term would imply, is often sold from such frontage, and its vendors sometimes are an obstruction to traffic. In fact, as mentioned earlier, market formation of all kinds in Bangladesh has traditionally been associated with the development of transportation networks. It is at the junctures of rivers and roads rather than in the villages that most of the rural markets in particular develop, for that is where vendors can count on finding customers. This pattern is not likely to change soon. If those who plan the development of the nation's transportation networks would recognize this fact and plan for the inevitable influx of such vendors at the major transportation junctures, perhaps by setting aside a small area near or in one corner of the intersection for them, the present ongoing battle between government and squatters, observable throughout the country, would not be necessary.

In Manikganj the conflict is most apparent at the bus stand, where vendors have been recently cleared from the scene — once completely at the beginning of the present Martial Law Administration and once only partially. If a small area at one corner of or close to the intersection could be set aside for vendors, both vendors and public would benefit, for the bus stand is an important shopping center for town and neighboring village residents as well as for bus passengers.

To accomplish this land must be purchased, set aside from government land, or created by filling in the ditch. The first and third alternatives are expensive but not beyond the means of a PVO which would focus on this as a primary project. The vendors themselves have indicated a willingness to share some of the cost and are in fact already paying bribes extorted by lower echelon government officers who harrass them. The second alternative would require the consent of the Road and Highways Department (Ministry of Communication), the Local Government Division of the Ministry of Local Government and Cooperatives, and the Land Administration and Land Reforms Division of the Ministry of Law and Land Reforms, the latter two divisions being involved in market development and supervision and the former being responsible for the land which would probably be used and for the regulation of traffic. Obtaining coordinated consent from these government bodies would also be a major task. Nonetheless, we would recommend this intervention as a future project for government or private organizations interested in local development. The Manikganj bus stand is only one example of a widely recurring problem in Bangladesh. Ghats, railroad stations, sidewalks, road intersections and bus stops all over the country are sought out by vendors who are in turn periodically driven away by the authorities. It is hoped that planners will take into account the importance of these vending activities not only to the vendors but to the public and the economy as well and will come to make provision for them in the future.

Women's Entrepreneurship

Food vending would also seem to be a potentially good avenue for encouraging entrepreneurship by women. Gur, muri, chira, acar, and canacur are products which are at present widely made by women for sale (See Chapter II) but rarely sold in public by women. If the women who now sell to middlemen who come to their doorsteps were to themselves take these products to market, their profits and incomes would be considerably greater. Social custom is strongly against public selling by woman; but if socially respectable selling premises could be provided (such as a women's market) or if strong economic incentives could be provided (such as specially marked loans for women who make and sell, or at least sell their products outside the home), it is felt that more and more women would be willing to come into the open to do business. It is hoped that interventions in this area will be pursued by other organizations in the future.

Sanitation

In the area of sanitation some improvements would be valuable. Bamboo twig covers for food dishes are a frequently sold handicraft item bought by middle class families in Manikganj and elsewhere. They allow air to circulate but keep flies and most dust off the contents of the container beneath. Some hotels in our sample use them, and vendors of other products could also be encouraged to use them. There may be some resistance due to the fact that the covers would also obscure the items for sale. Failure to cover food and failure to wash hands before handling it were the most common complaints of the researchers in the area of sanitation. For the most part water used was felt to be clean.

To change the habits of those vendors for whom improved sanitation would be appropriate, education will be necessary, but education will not be sought for its own sake. It will need to be tied into some other economic benefit before vendors will feel it worth their time. One possibility might be to make licenses or permission to sell in some areas contingent upon successful completion of a sanitation course such as that required for "food handlers" in restaurants in most states in the U.S. Since licenses are for the most part currently not required at all, an actual change in government policy would be necessary to achieve this.

New Products

In Latin America the Coca Cola Company markets a popular bottled whey-based drink, and in Delhi and Calcutta flavored milk drinks and coconut water are sold, also in bottles. It was thought that matha, the yoghurt based drink sold in the open in Manikganj (and avoided by middle class people for the most part) might also be made into a bottled drink, thereby expanding the market for this beverage. The local office of the Bangladesh Rural Advancement Committee has tentatively agreed to pursue this matter provided funding can be found for a consultant (to be provided probably by the Mennonite Central Committee) to help design the product. It is hoped that this project will actually be implemented.

Considering the c that a major amount of the street food sold (especially dry snacks, dairy products, chotpotti and acar) is eaten by children, street food snacks might be a channel through which to improve children's nutrition. Although some of the presently popular products such as peanuts, canacur or chotpotti are actually quite nutritious, others (e.g. dilbahar) provide mainly calories. New products such as dried soybean developed by the Mennonite Central Committee resembling the currently popular ones could also be promoted through these vendors by government or voluntary associations.

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APPENDIX I

GLOSSARY OF FOODS

Food	Seasons when Available*	Vendor Type**	Description	Effect on Body***
Acar	YR	4,5	1) Dried fruit, smashed, mixed with gur, mustard oil and spices. 2) Green fruit, cut into pieces, mixed with oil and spices and aged in a bottle. 3) Fresh or dried fruit cooked with gur, oil and spices. Sold in spoonfuls by hawkers on the street.	C 11
Alu Bukhara	W,Spr.	4,8	A type of plum/prune. Sold as dry fruit.	C 6, H 1, NO 5
Amra	R	8	Round, smooth-skinned, green colored fruit with slightly sour, white flesh. Sold as fresh fruit, unpeeled and peeled. When peeled it is sliced and served with salt and powdered chili.	C 12
Apple	W,Spr.	8	Sold as fresh fruit, unpeeled.	C 12
Atafal	YR esp.R	8	Sold as ripe fresh fruit. Heartshaped with a rough green skin. The flesh is white and sweet.	C 10 N 2
Ata Ruti	YR	1,2	Round, flat, toasted whole wheat bread, unleavened.	N 8 C 1 H 3
Bakarkhani	F,W,Spr.	1,2,3	Small, round, flat, white bread harder in texture than ruti.	H 4 C 1 NO 3 N 4

*YR = Year Round; S = Summer; Spr. = Spring; W = Winter; IS = Indian Summer (late August through first half of October); F = Fall; R = Rainy Season.

**See list of types on page No. (Chapter II)

***Foods are believed to heat or cool the body or to be neutral in their effect upon it. Twelve respondents from the general population were asked to classify each of these street foods according to its effect in this dimension. Respondents were unanimous in their classifications of some foods; for other foods there was strong disagreement. In the last column above we have indicated the number of respondents who placed the food in question into each category.

C = cold; H = hot; H+C = both hot and cold in its effect; N = neutral; NO = no opinion.

Food	Seasons when Available*	Vendor Type**	Description	Effect on Body***
Banana	YR, esp. S	2,4,5,8	Sold as fresh fruit.	C 12
Batasa	YR	4,5	A tiny, yellow or white praline-like sweet, traditionally served at weddings and prayer gatherings.	C 10 N 2
Bedana	LS,F	5,8	Sold as both fresh and dry fruit. A type of pomegranate.	C 12
Beguni	Ramzan	1,2,3,5	Sliced pieces of eggplant, coated with a mixture of dal and spices and deep fat fried. A popular <u>iftari</u> snack.	H 10 H+C 1 C 1
Bel	YR	5,8	Sold as fresh fruit. External appearance like a grapefruit. When ripe the smooth inside flesh as well as the outside skin is beige to light yellow. Often also used for making a beverage in homes, but this drink is not sold in Manikganj.	C 12

Food	Seasons when Available*	Vendor Type**	Description	Effect on Body***
Bhandari Sharbat	YR	9	A unique medicinal or health drink made from various plants and trees, dried fruit, sugar, and sugarcane gur. Served in a glass. Drunk to relieve thirst, to bolster sagging physical condition, and to cure various specific ailments.	C 11 N or C 1
Binni	W,Spr.	2,4,5	A very fine and soft type of khoi or "popped" rice, made from paddy exactly as Americans make popcorn from corn and resembling popcorn in appearance. Often eaten (and sold) with batasha.	H 4 C 4 N 2 H+C 1 N+H 1
Biscuit (Salted)	YR	2,3,4,5	Unsweetened bakery product sold in all the same types as cookies in the U.S. The "salted" biscuits made in Manikganj are not actually salty in taste.	H 4 C 4 N 3 NO 1
Biscuit (Sweet)	YR	2,3,4,5	Bakery products which come in the same wide variety of colors, shapes, and flavors as American cookies. The locally made biscuits are like sugar cookies, but other types, made in Dhaka factories, are also sold in Manikganj.	C 3 N 5 NO 1 H 2 H+C 1
Biscuit (Toast)	YR	2,3,4,5	A pretoasted bakery product like the product of the same name in the U.S. Sold in many different, sometimes tiny, sizes. Eaten dry or with butter or preserves, usually as an accompaniment to a cup of tea.	H 4 N 6 C 1 NO 1
Black-berry	R	8	A fruit resembling an olive in appearance. Not at all like the American blackberry. Sold as fresh fruit and also mashed and mixed with salt and green or powdered chilli.	C 12
Bonboni	YR	4,5	A type of hard candy wrapped in cellophone, of many colors and flavors. Dhaka factory product.	C 9 N 2 H 1
Boroi (Dry)	YR,esp.Spr.,S	4,5	Dried boroi (see below) used in making acar.	H 3 N 6 C 2 NO 1
Boroi (Fresh)	W,Spr.	8	Olive-like fruit which is sweet when ripe. Sold as untreated fresh fruit (ripe or green).	C 9 H 3
Butter	YR	6,7	Usually served with toast biscuit or pound bread. Once observed being eaten plain, on the street.	H 9 C 3

Food	Seasons when Available*	Vendor Type**	Description	Effect on Body***
Butter Bon	YR	3,4,5	In other cities this is a braided bun, split and buttered in the bakery. In Manikganj the same bun is sold but without butter.	H 11 N 1
Cake	YR	3,4,5	Same as American product of same name, most usually pound cake.	H 11 H+N 1
Canacur	YR	2,3,4,5	A fried and highly spiced mixture of peanuts, chira, and strands and squares of dough made from wheat and different types of dal. A highly variable product. Middle class town people prefer a lightly fried type made famous by a particular factory in Dhaka. Villagers prefer an oilier product with a different flavor.	H 12
Canacur (Prepared)	YR	5	Canacur mixed with green chilli, onion, boiled chick peas and mustard oil.	H 12
Chalta	IS	8	A round, segmented fruit with reddish yellow skin and sour white flesh. Eaten raw with chillis or cooked in dal to add a sour taste. Used for making acar.	
Chatpotti	F,W,Spr.	9	Mixture of boiled chick peas, slices of potato and egg, green chilli, onion, salt, tamarind and powdered spices. Eaten with tiny pieces of fried bread called fuchka.	H 12
Chewing Gum	YR	4,5	Same as the well known American product.	C 6 N 4 NO 2
Chicken Curry	YR	1	Chicken cooked in gravy with many spices and onions.	H 3 N 7 NO 1 H+N 1
Chira	YR	4,5,6	Paddy heated and flattened. In 'good' chira the kernels remain intact after smashing. Sold dry or mixed with curds. Also eaten with milk and sugar or fried with spices.	C 10 N 2
Chocolate	YR	4,5	Another term for lozenge or hard candy. Usually not chocolate flavored.	
Chola (Toasted)	YR	5	Chick peas toasted with garlic and salt.	H 12
Chola Bhona	Ramzan	1,2,3,5	Fried mixture of boiled chick peas, raw onion, green chilli, and various spices.	H 11 H+C 1

Food	Seasons when Available*	Vendor Type**	Description	Effect on Body***
Cream	YR	1,2,3,7	The 'skin' of the milk separated after boiling. Eaten on bread or ruti with sugar.	H 11 N 1
Cream Roll	YR	2,3,4,5	A cone-shaped pastry filled with custard.	H 10 N 1 NO 1
Coconut	YR	8	Dry, ripened coconut.	H 5 C 4 N 2 H+C 1
Cucumber (Shosha)	R,IS	8	Sold unpeeled and peeled;also sliced and served with salt and powdered chilli.	H 1 C 11
Curd	YR	1,2,6,7	Yoghurt, plain or sweetened with sugar.	C 12
Dabri	YR	5	Pea-like pulse fried with garlic and salt.	H 11
Dal (Cooked)	YR	1,2	Cooked pulses of many types, served as a watery, soup-like preparation or as a thick curry with spices.	C 7 H 2 N 2 NO 1
Dalpuri	YR	1,2,3	Ruti stuffed with fried dal.	H 12
Date (Dry)	YR, esp. Ramzan, W.	8	Dried fruit; like the American product.	C 5 N 4 H 2 NO 1
Date (Fresh)	S	8	Same as above, sold as fresh fruit. Its color ranges from orange to brown.	H 8 C 3 NO 1
Date gur	F,W,Spr.	4,5	Sap of the date tree is thickened by boiling, beaten and poured into small round molds to harden. Color ranges from beige to dark brown.	C 6 H 3 N 2 NO 1
Date juice	F,W,Spr.	8	Fresh sap of the date tree, drunk plain in the early morning in winter. (By noon it begins to ferment. Not usually drunk when fermented).	C 10 H 2
Dil Bahar	YR	5,6	A dry, fudge-like, white candy made from flour boiled in syrup of sugar and water. (Often this is leftover syrup bought from wet-sweet makers). When firm it is cut into squares or diamond-shaped pieces.	H 6 C 4 N 2
Drinks	[illegible]	4,9	Bottled soft drinks. Imported from Dhaka and also locally made.	C 11 N or C 1

Food	Seasons when Available*	Vendor Type**	Descriptions	Effect on Body***
Egg (Boiled)	YR	1,2	Sold soft-boiled, hard-boiled and as green chilli omelette.	H 12
Fish Curry	YR	1	Small fishes or slices of big fish cooked in gravy with many spices, sometimes with vegetables also.	H 5 C 3 N 2 H+C 2
Fried Vegetable (Bhaji)	YR	1,2	Vegetables fried with spices and onion.	H 6 C 5 H or N 1
Fuchka			See chotpotti	
Fuluri	Ramzan	1,2,5	Dough made from white flour and powdered dal, spices, and onions dropped into boiling oil. Sold only in Ramzan.	H 11 NO 1
Gab	S	8	Round fruit with smooth green to yellow skin covered by an easily removed light brown film. Usually only the brown seeds are chewed for their taste, but not swallowed. The light pink flesh is not eaten. Sold as fresh fruit; cheap and low in status.	C 7 H 5
Ghugni	YR, esp. Ramzan	5	Boiled chickpeas served with various spices and green chilli.	H 11 C 1
Goja	YR	5,6	Fried strips of white flour dough coated with gur or sugar.	H 8 C 2 N 2
Grapes	F,W,Spr.	8	Sold as fresh fruit. Usually very expensive.	C 12
Green Coconut	YR, esp. S	8	Sold as fresh fruit both for its flesh and its liquid contents, which are usually drunk directly from the fruit.	C 12
Guava	YR, esp. end of R, IS	8	Sold and eaten as fresh fruit. Also used for making jam or jelly.	C 10 C+H 1 H 1
Gulgulla	F,W,Spr.	5	Chewy balls made from whole wheat flour sweetened with gur and banana.	H 11 N 1
Halua	YR, esp. W	1,2,6	Thick 'cream of wheat' (farina) flavored with sugar, butter, and spices. Usually eaten with ruti or perata.	H 4 C 5 N 3
Hawai Mithai	YR	5	Pink 'cotton candy.' Sold by only one vendor in Manikganj and surrounding village markets. Interviewed informally; at time of census was not present.	C 7 N 4 H 1

Food	Seasons when Available*	Vendor Type**	Description	Effect on Body***
Hozmi	YR	4	A salty black powder made from two types of dried myrobalan: horitokki (a small green fruit) and amloki (a small olive-like fruit) and spices. Usually sold in plastic packets. Eaten to improve digestion or as a snack.	C 11
Honey	YR, esp.Spr.	4	Same as honey known to Americans.	H 12
Hot Patties	YR, esp. W	2,5	Pastry 'turnovers' filled with meat and onions. Bakery product.	H 11 NO 1
Ice	Ramzan	7	Ice. Available from individual vendors only in Ramzan, year-round from factory.	C 12
Ice Cream	YR, esp. W	7	Same as the American product of the same name. (In Dhaka available in mudidokans and confectionary shops, but in Manikganj only from hawkers.)	C 12
Iftari	Ramzan	1,2,3, 5,6,9	A general term used for a large number of different foods commonly eaten at sun-down during the month of fasting. Listed individually.	
Jack fruit	R, IS	8	Sold green and as ripe fruit. National fruit of Bangladesh. Green jackfruit is cooked as a vegetable, as are the seeds of the ripe fruit. When ripe the seeds are surrounded by sweet yellow flesh, which is eaten fresh. The uncut fruit has a rough, khaki-colored exterior and is large, usually about 14" long. Some jack fruit grow to as much as 2½ feet in length.	H 9 C 3
Jambura	IS, F	8	Large citris fruit most closely resembling a grapefruit. Sold as fresh fruit, unpeeled or peeled and sprinkled with salt and powdered chilli.	C 10 H+C 1 N 1
Jamrul	R	8	Sold as fresh fruit. Greenish white, sweet, and juicy. Resembles a loquat.	C 11 N 1
Kad Bel	YR	8	An ash-colored, hard-skinned fruit with brown flesh and many tiny seeds. Sour. Eaten with sugar and/or spices and salt.	C 9 N 1 NO 1 H 1
Kamranga	S,R,IS	8	A crisp, non-sweet, green-colored fruit resembling an apple with wings. Sold and eaten as fresh fruit. Also used in making acar.	C 12

Food	Seasons when Available*	Vendor Type**	Description	Effect on Body***
Kasundi	S	9	A liquid condiment made from crushed mustard seed, spices, and water. It is served on cut fruit or muri or with meals. Also used for making acar.	H 9 C 3
Kesor Alu	LS,F	8	White sweet potato. Eaten raw, as a fruit.	C 12
Khaja	YR	4,5	A spongy, cake-like sweet made from gur or sugar and white flour, sometimes flavored with sesame seed.	C 12
Khelna Shaj	Spr.	5	Sugar molded into small images like horses, elephants, chariots, temples, etc. Served with binni khoi.	C 10 H 1 N 1
Khirai	Spr., S	8	A type of cucumber. Sold as fresh fruit, sometimes sold sliced and sprinkled with chilli and salt.	C 12
Khoi		4,5	'Popped rice. See binni.	
Kotkoti	YR	4,5	Small cubes of wheat dough cooked in boiling oil. Hard and slightly sweet.	H 11 N 1
Lobonga Latika	YR	2,5,6	A square sweet containing a cream and clove filling.	C 4 H 5 N 3
Labra	W	1	Mixed vegetable preparation served with rice in hotels.	C 10 N 1 H 1
Lao Ghonto	F,W	1	A fish and squash combination served with rice.	C 12
Lemon	YR	1,2,8	Sold as fresh fruit. Sometimes served in slices with rice.	C 12
Lichi	S,R	8	Sold as fresh fruit. Resembles a red golf ball. A large central seed contains a thin coating of white, translucent flesh. Juicy and sweet when ripe. Sometimes called a small jackfruit.	H 9 C 2 N 1
Lozenge	YR	4,5	A type of hard candy, usually lemon flavored, wrapped in cellophane. Factory product.	C 10 H 1 N 1
Monakka	F,W,Spr.	4,8	A type of grape, sold fresh or dried.	C 9 H 1 NO 2

Food	Seasons when Available*	Vendor Type**	Description	Effect on Body***
Mango (Green)	S, R	8	Sold as fresh fruit. Eaten fresh, cooked in curries, or made into acar.	C 12
Mango (Ripe)	S, R	8	Sold as fresh fruit.	C 8 C+N 4
Matha	YR, esp. Spr., S, R	7	A drink made from curds, water and sugar or salt.	C 12
Meat curry	YR	1	Mutton or beef curry containing gravy.	H 12
Melon	Spr., S	8	Sold as fresh fruit.	H 12
Milk	YR	1,2,3,7	Boiled milk; sold in restaurants, hotels and tea shops. Sometimes diluted with hot water and sold as "mixture."	H 7 C 1 N 4
Mishri	YR	4,5	Concentrated sugar, usually made from the boiled juice of the palm tree. Molded in small bowls.	C 12
Moa	YR	4,5	Puffed rice mixed with gur and rolled into balls.	H 10 N 2
Murali	YR	4,5	Round sticks made from white flour dough, coated with sugar.	H 11 N 1
Nimki	YR	2,3,4,5	Deep fried strips and triangles of white flour dough. Salted and spiced.	H 9 N 2 C+N 1
Nonafal	Spr.	8	Sold as fresh fruit. A type of atafal with smooth exterior.	C 11 H 1
Noodle-pudding (Semai)	W, Spr.	2	Thick pudding of noodles, milk and sugar. Served with ruti or parata.	H 5 C 3 NO 4
Orange	F,W,Spr.	8	Tangerine or mandarin orange, not the actual orange known to Americans. Sold as fresh fruit.	C 12
Palm (Green)	S	8	Sold as fresh fruit, whole or cut. The translucent coating of the large seeds, 3-4 to a single fruit, is eaten.	C 12
Palm (Gur)	S, R	4,5	Thickened palm juice molded in small bowls.	C 7 H 5
Palm (Juice)	F,S,R	8	Fresh palm juice sold and drunk in the morning.	C 7 H 4 H+N 1
Pamelo			See Jambura.	

ood	Seasons when Available*	Vendor Type**	Description	Effect on Body***	
apaya	YR, esp. IS, F	8	Sold as fresh fruit. Sometimes cut and sold by the slice.	C	12
apor	F,W,Spr.	5	Large, thin, spiced wafers of rice flour fried in deep fat.	H N C	9 2 1
arata	YR	1,2	Flat bread fried in oil or ghee.	H N	11 1
eanut Salted)	YR	4,5	Peanuts shelled and fried with dried chilli and salt. Often sold in small plastic bags.	C	12
eanut Toasted)	YR	4,5	Peanuts toasted in the shell. Sold plain or with small packets of salt and chilli.	C	12
iaji	YR, esp. Ramzan	2,5	A dough of crushed dal, many onions, green chilli, salt and spices is fried in deep oil. Available year-round but especially popular as an iftari snack during Ramzan.	H C	11 1
ineapple	S,R,IS,F	8	Sold as fresh fruit, whole or peeled, sliced and salted.	C	12
omegranate	YR, esp. IS	8	Sold as fresh fruit. Eaten as fruit in winter. Out of season it is very expensive and bought for medicinal purposes only.	C	12
itato irry	YR	1,2	Moist curry of potato and spices.	H N	10 2
und ead	YR	2,4,5	Western-style loaf bread made with white flour. Bakery product.	C H N	5 1 6
ffed ce uri)	YR	4,5,6	Prehusked rice is quickly toasted in hot sand. The result is exactly the same as the puffed rice eaten as a breakfast food in the States.	H N	11 1
isin	YR, esp. Ramzan	4,8	Dried seedless grapes.	C H N NO	7 2 1 2
ce ooked)	YR	1	Boiled rice. The preferred staple.	C N	8 4
beda	S	8	Sold as fresh fruit. The brown skin is covered with an ash-colored, easily removed film. Flesh is white and crisp.	C NO	11 1

Food	Seasons when Available*	Vendor Type**	Description	Effect on Body***
Salad	YR, esp. F,W,Spr.	1,2	Mixture of raw vegetables served with salt and chillies, without oil or dressing.	C 11 NO 1
Samosa	YR, esp.W	2,3,5	Triangle of thin dough stuffed with meat and crushed fried ruti.	H 12
Sanpapri	YR, esp. F,W	5	Dry sweet made from tiny threads of dough coated with sugar.	H 3 N 7 NO 2
Singara	YR	2,3,5	Triangle of thick dough filled with fried potato or liver and nuts.	C 12
Sugarcane	Spr.,S,R, IS, F	8	Sold as fresh fruit. In Manikganj it is not crushed on the street as is done elsewhere in Bangladesh, but vendors cut it according to customer's request.	C 12
Sugarcane Gur	YR, esp. IS	4,5	Cane juice thickened by boiling. It is hard, soft or liquid and variable in color.	C 12
Sweets	YR	2,3,6	A wide variety of syrup-soaked sweets made with milk solids.	C 5 C+H 3 H 2 N 2
Sweet Potato	Spr., S	2,5	Yellow variety. Sold boiled.	H 10 C+N 1 C 1
Tamarind	YR, esp. S	4,8	Pod of the tamarind tree. Sold green and ripe, as fresh fruit. When green it is cooked with other items to provide a sour taste. The ripe pod is sold both unpeeled and peeled, the peeled flesh being pressed into blocks. It can be eaten as is or mixed with other food as chutney or acar.	C 12
Tana	YR, esp. W	4,5	Peanut brittle made with gur, sometimes with muri instead of peanuts.	H 8 C 2 N 2
Tandur Ruti	YR	2	White-flour flat bread made with raised dough, baked in an oven rather than fried.	C 3 H 4 N 2 H+C 1 NO 2
Tea	YR	1,2,3,6	Same as the European/British/American beverage of the same name. Usually made with milk and sugar, occasionally with lemon. It is considered important that it be drunk extremely hot.	H 10 H+C 1 N+H 1

Food	Seasons when Available*	Vendor Type**	Description	Effect on Body***
Vapa Pitha	W,F	5	Steamed rice-flour cake seasoned with gur and coconut. Eaten for breakfast in winter, sometimes as evening snack also.	H 9 C+H 1 C 1 N 1
Watermelon	Spr., S	8	Sold as fresh fruit, sometimes in cut pieces.	C 12

		The following foods are referred to in the text but are not sold ready-to-eat in Manikganj. (All but Panta Bhat are sold in other cities, however.)	Classification Not Elicited from above 12 Respondents
Biryani	YR	A special (fine) type of rice cooked and then mixed with meat, ghee, onions and spices.	H
Khichuri	YR	Rice, dal, and spices cooked together, sometimes mixed with vegetables or meat. Eaten especially on rainy and cold days.	H
Panta Bhat	S,R,IS	Cooked rice soaked over night in water and eaten the next morning. Sometimes slightly fermented.	C
Pollao	YR	Fine rice cooked together with ghee, onions and spices.	H

*See first page of this appendix for definitions.

**See first page of this appendix for definitions.

***See first page of this appendix for definition

APPENDIX II

Local Definitions of Shop Types*

1. Hotel. A place where rice, "wet" foods, and other foods which are eaten with rice are sold. The presence of rice makes whatever is eaten with it into a "meal." "Have you taken rice?" is a way of asking whether someone has had the noon or evening meal though one or the other of these two meals may often be eaten without rice; additionally, some people also eat rice in the morning for breakfast. (See discussion of meal types p. 156 above.) If a hotel provides overnight accommodation in addition to food, it is called a "residential hotel." (Only two of these exist in Manikganj.) The word "hotel" therefore should be taken to mean "restaurant" in the American sense.

2. Restaurant (or Restaura). A place in which substantial snacks and meal substitute foods are sold. Hotels may also sell some of these foods, but restaurants never sell rice. Various types of bread (ruti, parata, luci), fried vegetable preparations, thick (not watery, hotel-type) dal, eggs, and fried snacks like shinghara and samosa are the main items. Sometimes tea and sweets are also sold, but not either in great variety or great quantity and not as the main offerings.

3. Tea Shop. Sells primarily tea and sometimes a few snacks which people like to take with tea. The main focus is on the tea, however.

4. Mudidokan (or Grocer's Shop). Ready-to-eat food is sometimes though not always a minor offering at these shops, which specialize in dry, unprocessed staples like rice, dal, flour, sugar, salt, cooking oil and spices. Non-food household necessities like candles, matches, kerosene, soap, hair oil, mosquito coils, tooth powder, cigarettes, and sometimes a few toys are also usually present along with ready-to-eat foods like biscuits (cookies in U.S. dialect) canacur, muri and chira (puffed rice and flattened rice), acar, lozenges (hard candies), dry sweets, and occasionally some fruit and/or bottled drinks. Some mudidokans deal quite heavily in these ready-to-eat foods. Processed but not ready-to-eat items like dry noodles, squash (beverage concentrate) and "baby food" (powdered baby formula, powdered milk, Ovaltine, Horlicks, Viva, etc.) are frequently also sold. Fresh produce, meat, and fish are almost never available at these shops though uncooked eggs are sometimes sold.

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*These definitions are given both because we feel they will help to explain the reasoning behind our classifications and because the English terms "hotel," "restaurant," "teashop," "stationery shop" and "grocer's shop" are all used locally but with different meanings than they convey in the U.S. (The last three also have Bengali equivalents; the first three have become Bengali words.) They have been used throughout this report, but usually in the local sense.

5. Stationery Shop (monohari dokan).* As per the Bengali meaning ("mind stealing"), this type of shop specializes in desired gift items: costume jewelry, cosmetics, mirrors, ladies' handbags, wallets, briefcases, fancy soap dishes, glasses and crockery, plastic tablecloths, umbrellas, and children's toys. Sometimes in addition, almost as an after-thought, stationery is also sold. As in the mudidokan, some non-food household necessities such as soap, oil, mosquito coils, disinfectant, etc. are sold, as are "baby food," noodles and squash, and ready-to-eat foods. Stationery shops covered in the census were almost all excluded from the final total of 550 vendors because they sold from 4-walled structures. The remaining few were added to the mudidokan category.

6. Sweet Shops sell a wide variety of traditional Bengali sweets, almost all primarily made from milk solids, rarely also from flour or pulses. Usually they are moist, in fact dripping with syrup. They are extremely sweet and also expensive because their preparation requires large quantities of milk and sugar. Sweet shops also sometimes sell one or two dry sweets or tea, and a few restaurant-type snacks like shingharas and samosas. However, the main product is sweets. A sweet shop can be distinguished from restaurants and tea shops by the large variety of sweets sold. The latter, if they carry sweets at all, will only have a few types of offer.

7. Feriwala. A wandering hawker who usually sells door-to-door. He may sell anything, but usually the items he carries are few. A pushcart vendor who moves from time to time as he sells is also a feriwala.

8. Shopkeeper. A vendor who sells consistently from the same location, even though he sits with only a single basket in front of him, is not a feriwala. Rather he is a shopkeeper or dokandar, the same term being used for big merchants as well. A pushcart vendor who sells consistently from one place only is also a dokandar.

9. Those who sell only or mainly one item such as fruit, may also be referred to simply as sellers of these items, e.g., fruitsellers (phalwala) or murisellers (muriwala). As in English usage this terminology has nothing to do with ambulatory or non-ambulatory method of operation.

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*A type of shop found frequently in Dhaka and other cities is a confectionery shop, which carries expensive ready-to-eat dry snacks like baked goods, toasted dal, canacur, peanuts, hot patties, (sometimes ice cream), bottled drinks, etc. and non-ready-to-eat "specialty" items like bottled squash, tinned food, and uncooked noodles. The closest thing to such a shop in Manikganj are the bakery, canacur, and batasha factory showrooms and a few dry snack sellers, but these people do not sell items like bottled squash or tinned food.

There are also a few four-walled shops in Manikganj which are called department stores. They are like stationery shops (and therefore sell snacks), but they also offer for sale a large amount of ready-made clothing, especially children's clothing. One of these shops is the only known shop in town with a refrigerator and the only commercial source of chilled bottled drinks.

Informants say that "fashionable" upper class people in town, who would be the customers for the expensive wares of a confectionery shop, are also rich enough to go to Dhaka for such items; therefore there is no need for confectionery shops in M...

APPENDIX III

Pre-Survey and Site Selection

The following seven towns were visited:*

1. Savar, famous for its enormous twice-weekly market, was initially considered also because of the presence of factories in the vicinity (suggesting the presence of an industrial work force which would consume street food) and its university, which we thought might be a source of highly trained personnel for the project.

2. Mymensingh, a major city in the central zone (a district, subdivisional, and thana headquarters) was also considered because of its nearby university and the fact that the project's Bengali social scientist was from that region. It was also attractive because of a larger than usual number (15) of women vendors in the market and a large number of iftari vendors on the street.

3. Jamalpur, a new district headquarters, was similarly expected to have a large number of street food vendors; in fact, it did not.

4. Tangail, also a district headquarters, was considered to be a good potential research site because of its large number of factories and wide variety of types of snack shops. The visit was interesting also because of some interviews with middlemen wholesalers who gave us a picture of the many reprocessing and packaging steps involved between producer and street consumer.

5. Narayanganj, initially visited for its factory worker (and therefore presumably street food consuming) population, was also interesting because of the presence of a Hindu community which makes street food as a caste profession, making both inter-community and professional-non-professional comparisons possible. It was most like Dhaka in the variety of street foods available, including leftover food and plate scrapings from feasts (not observed knowingly in any other town visited).

6. Faridpur was primarily of interest because of its reputation for having a larger than ordinary number of women vendors in the market. This turned out to be true; our visit revealed about 20 though only two were selling ready-to-eat food. Ready-to-eat food sold by male vendors was certainly plentiful, however. Respondents here indicated the importance of seasonal changes in their business, and the status associations of certain foods were also made apparent.

7. Manikganj was visited initially because of the presence there of a strong, many faceted Bangladesh Rural Advancement Committee development project which included women's groups (in nearby villages) who make canacur, pickles and ground spices for sale.

Though small in size, the town appeared to have the same ready-to-eat foods for sale that we had seen in all the other cities visited except the capital, where the variety of foods appeared to be greater. Also available in Dhaka and Narayanganj were leftover food and plate scrapings from feasts; these were not seen elsewhere. In Mymensingh a type of home-made cake (pitha) was seen which also was not seen elsewhere, including

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*Further details of the pre-survey can be learned from the site selection report. Field notes from these visits can also be provided if desired.

in Manikganj. Aside from these items, the foods on the street in Manikganj appeared to be exactly the same as those in the larger towns and to be even in greater abundance than they had been in Jamalpur (population 89, 847) and Rangpur (155, 964).*

In all other towns we had spoken to many vendors who came to town from neighboring villages to sell, returning home at night. In towns near railway lines (Mymensingh, Jamalpur, Faridpur, Narayanganj) some of these vendors had come from fairly long distances (10-20 miles). In Manikganj vendors seemed primarily to come from closer villages (3-4 miles) and to come mainly on foot. However, the process appeared to be the same. It was thought that these urban-rural linkages could be observed more easily in this more compact setting and that the researchers would have to spend far less time travelling back and forth than would be the case in a larger town. The same applied to the study of processes within the town itself; with shorter distances to cover and fewer respondents, less time would be wasted traveling, details could be more carefully examined, and a higher percentage of vendors could be interviewed. A smaller town would simply be more easily managed.

The two female vendors observed in the market in the pre-survey were typical of most of those seen elsewhere: one older woman and one little girl (both in social categories to which purdah restrictions are only loosely applied). Given the smallness of the town, their percentage, in the vendor population did not appear to be less than that of the woman vendors observed elsewhere; extremely low numbers of female vendors seemed typical of all towns visited and, by all accounts, of Bangladesh as a whole. We believed that the bulk of women's participation in the street food trade would be hidden in any case, no matter what town we chose.

In Narayanganj we were also aware of a large number of vendors who live in the town, permanent residents who have served their village ties. In other towns such people seemed to be fewer, and in Manikganj also they seemed to be very few. This was felt to be the only significant difference between this smaller town and the larger ones which might have been studied instead.

Manikganj did not have any factories, in the usual sense, but we had observed in Savar that factory workers do not necessarily eat their meals on the street. On the other hand, Manikganj certainly had a working class of rickshaw pullers, brickfield and construction workers, employees of oil and flour mills and bakeries, and small incipient factories for making batasha, ice cream, acar, and canacur. In addition to male employees, a number of women were also seen serving as water carriers and cooks in some restaurants and hotels. The eating habits of these workers could certainly be studied.

There seemed to be a fairly large number of Hindu vendors in Manikganj, and relations between Hindu and Muslim communities appeared to be very good. It was thought that some interesting inter-community comparisons might be possible here which would not have been possible in the other towns visited, with the exception of Narayanganj.

The need for selecting a discrete town, i.e., one with its own hinterland, not strongly tied to the capital, had become an issue during the pre-survey. Manikganj appeared to clearly have its own hinterland and to be as discrete

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*Since Rangpur was visited in connection with some personal business rather than as part of the pre-survey, a careful series of street interviews was not possible there. Still, it was noticed that only four vendors were not selling either from permanent buildings or market stalls. Both Rangpur and Jamalpur may have been seen under unusual conditions, however. In Jamalpur the visit was made on the first day of Ramzan, when the turnout could be expected to be lower than usual; and in Rangpur local people said that street vendors had very recently been cleared from the streets by government order.

as is possible in a country where the capital's influence is strongly felt everywhere.

Since interventions were a requirement of the study, we were pleased to see the strength of the Bangladesh Rural Advancement Committe operation in the region, the Women's Rehabilitation and Welfare Foundation weaving project in town, and the out of town but nearby activities of Save the Children Fund, the Association for Social Advancement, CARE, the Village Education Resource Center, and the Christian Commission for Development in Bangladesh. At that time we were not aware of some of the restrictions on the activities of foreign private voluntary organizations, restrictions which prevent some of these groups from working directly in Manikganj town.

It was also thought that the proximity of Jahangirnagar University in Savar and the presence of two colleges within the town itself would make it possible to find more highly trained project assistants/surveyors than would be possible elsewhere.

In December arrangements were made for setting up living quarters in Manikganj, and in January the authors, together with the authors one assistant from Dhaka, moved into town.

APPENDIX IV

Methodology

1. Selection of Sample and Stratification

A. Stratification by Area

For selection of a sample of vendors for more detailed interviews, vendors were to be classified by both area and type of food sold. (This was in accordance with the agreement made in Washington, to allow for greater comparability of results from all countries studied.) Since the research area seemed to divide itself into the geographically separated areas mentioned on p. 39, and since census data had for the most part already been collected separately in each of these areas, grouping the results according to location was not difficult. Vendors who had been classified orginally as associated with schools were regrouped into the areas in which the schools were located; the market at the ghat was combined with the kaca bazar; and the residential neighborhoods were grouped into a single unit. The result was five locations:

(1) Bus Stand;
(2) Court Area;
(3) Main Road;
(4) Markets; and
(5) Neighborhoods.

B. Stratification by Food Type

Classification of vendors according to type of food sold was much more difficult. As mentioned in the text above, and as can be seen from Table 8 (p. 64), only 28.9% of the total number of vendors sell only one ready-to-eat food,(this is not the same as selling only one product) the bulk of these being in the market areas, where they still represent less than half the (market) total.

This general diversification of products seemed also to be the case in the other cities visited in the pre-survey.) To some extent this is due to economic necessity. To some extent it is also due to the fact that single item vendors have lower status than multiple item ones, especially if some of the latter's wares are the same type as those sold in mudidokans. One vendor who sells mainly pan and cigarettes for his living told us that since he also sells biscuits and cooking oil he can refer to his business as a mudidokan or stationery shop (see definitions in Appendix II), which gives him more respectability than being a mere vendor of cigarettes and pan.

Aside from the multiplicity of products per vendor, there was also an extremely wide variety of types of food for sale. The first necessary step towards classification, therefore, was felt to be the grouping of the 128 foods into a smaller number of categories. There seemed to be many ways to do this, but it was felt to be necessary to apply consistent criteria in defining all of the food groups. Some foods seemed to group themselves logically according to the types of shop in which they were sold. That is, local definitions of shop types seemed to parallel certain food groupings.

However, to completely follow the local definitions of shop types would mean that it would not be possible to consistently apply the same criteria in establishing all definitions; types 1-6 refer to food constellations; 7 and 8 refer to mode of selling. However, since we ultimately wished to arrive at a vendor classification as well as a food classification, it seemed necessary to consider both aspects. Ultimately it was decided to partially follow the groupings which parallel five of the locally defined shop types and to group the smaller shopkeepers and feriwalas who sell relatively few items according to their "main food" specialties. This left a classification in which three categories (1, 2, and 4) refer primarily to food constellations and five categories refer to "main food." An additional "other" category contains four foods which when sold singly do not seem to fit elsewhere.

C. Sample Categories: Food/Vendor Types*

(1) Wet Meals. Rice and wet curries. Sellers of these foods are also defined locally as hotel keepers. (Type 1, App.II)

(2) Meal Substitutes. These are the same as restaurant foods as locally defined (Type 2 above).

(3) Tea and the snacks which accompany it, with the main food being tea. These vendors are regarded as tea shop owners locally (Type 3 above).

(4) Mudidokan or Grocer's Shop. (Same as Type 4, App.II)

(5) Dry Snacks if sold by vendors specializing in these items rather than in a mudidokan or sweet shop. Many of these are also sold by other types of shop. They include: canacur, kotkoti, tana, kadma, batasha, murali, moa, muri, chira, and gur.

(6) Wet Sweets. Milk solid, syrupy sweets, sold primarily by shops specializing in a wide variety, occasionally by a single-item vendor. (Type 6 above)

(7) Dairy Products and Ice Cream. Usually sold retail by single-item vendors or in the combination of yoghurt, matha, butter, and ghee (clarified butter). Raw milk sellers are not included in this group, unboiled milk not being considered locally to be ready-to-eat. Drinkable milk must be bought in tea shops, hotels, or restaurants.

(8) Fruit and Fruit Juices. These vendors, especially the juice sellers, are usually single-item sellers, but some also are rather big businessmen selling a variety of fruits. The former also often sell cut fruit, especially at the bus stand and on the main road.

(9) Other. This category contains chotpotti, a spicy snack mixed to the customer's order and eaten with plates and spoons, sold only from pushcarts; bhanduri sharbat, a type of health drink sold by only one family (from two or more variable locations) in town, bought also for medicinal purposes and to quench thirst; bottled drinks, when sold by a vendor who sells these only; and kasondi, a liquid condiment used in cooking, preparation of acar, and as a garnish on other food, functionally analogous to soy sauce though very different in flavor.**

Aside from the problem of seasonal variations in food products, there is the fact that quite a few vendors do not sell at all in some seasons or do not sell ready-to-eat food in some seasons. (See Chapter II, p.47-53). However, the major problems in classifying vendors related to vendors whose main products changed categories with the season, such as a winter canacur seller (Type 5) who switches to fruit (Type 8) in spring, or to ice cream (Type 7) in summer. In general, problematic cases were classified according to the food which the vendor had said was his main food by volume of sale in the majority of seasons during which he sells ready-to-eat food. In cases

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*Irene Tinker is to be thanked for her help in the development of these categories.

**As mentioned earlier, unfortunately, the hashish seller in the kaca bazar is also included in this category.

of a 50/50 or 33/33/33 division of seasons the vendor was classified according to his current season's main product. (However, as explained above, "main" food was ignored in cases where the combination of foods sold by a vendor put him into types 1, 2, 3, 4, or 6. Thus, even if ruti or tea was the main food of a shop, if rice and wet gravy curries were also present, it was classified as a hotel (Type 1, App.II)

When the 550 vendors were classified according to these nine types and according to location, the results were as seen in Table 3, Chapter II (p. 53). Area distribution of types is also discussed in Chapter II.

D. Mechanics of Selection: Randomization and Picking of the Sample and Subsample*

For tabulation of census data, vendors had been assigned numbers which for the most part represented both the sequence in which they had been interviewed and their geographic location; interviews had been begun with vendors on one end of the town and had progressively moved through each area to the other end. Vendors had also later been grouped onto lists according to the nine types given above. It was intended to select the sample from our serially ordered vendor lists, starting with a number on each list drawn from a table of random numbers.

However, it was first necessary to randomly combine the vendors from the neighborhood areas into one group, the two halves of the main road (which had received different sequences of numbers) into another group, and the kaca bazar and ghat vendors into a third group.

This was accomplished by cutting up the lists of different types of vendors which were to be combined, segregated by area also, into single slips with a single vendor's number and type on each; putting the slips into a can; shaking the can; drawing the slips out one by one; and entering them in this order on new lists (segregated according to type). This was done separately for the "markets" area, for the main road, and for the "neighborhoods" area. Though cumbersome, it was thought that this method would be quicker than using a table of random numbers to find 3-digit numbers corresponding to the numbers of each of the 349 vendors involved.

The assistants who accomplished this task for the three new combined areas actually sliced up all the lists from all areas though they had been asked to do so only for the above mentioned ones. Thus ultimately all areas were randomized in the same way, and no table of random numbers was ever actually used.

From the new lists of randomly ordered vendors, one for each type in each area, every third vendor was selected. Since the totals in each category were rarely evenly divisable by three, in many cases the selected vendors represent slightly fewer than one full third of the original number. For example, among the eight hotels at the bus stand (Type 1) only two were taken; only one of the four dairy/ice cream vendors was taken. In other cases, where only one or two vendors were present in a category, to select one vendor meant selecting either 2/3 or 100% of the cases in that category; e.g., the single vendor selected for Type 9 from the bus stand, main road, neighborhoods, and markets.

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*Thanks are due to Sherry Plunkett of USAID, Dhaka for his advice in this matter.

Since we wanted to be sure that all of the six women vendors were included in the sample, the three women who had not fallen into it automatically were also added, making three rather than two tea shops (Type 3) from the bus stand, four instead of three hotels (Type 1) in the court area, and 13 rather than 12 fruit sellers in the markets category. (The other three women vendors, who had already fallen into the sample, are a dry snack seller from the main road area, a mudidokan owner in one of the neighborhoods, and a fruit seller in the kaca bazar.) This made a sample total of 159, as shown in Table 4.

For selecting a subsample of vendors whose customers were to be interviewed, we selected every third vendor from each category in the sample. Again, as in the selection of the sample, this meant that in some (in fact most) cases an even third was not possible; fewer or more than a third of that category, often 100% (when only one case existed in a category) were selected. Again, the women vendors were all included. This meant two tea shops rather than one at the bus stand, two hotels rather than one at the court, and three rather than two dry snack sellers on the main road. One woman from the neighborhoods and the one from the kaca bazar fell into the subsample automatically. The sixth case was not included because she was no longer selling; therefore customers could no longer be interviewed at her selling location. The resulting subsample consisted of 73 vendors.

2. Iftari Vendors

A separate questionnaire was designed for non-professional vendors of *iftari*, snacks traditionally eaten to break the daily fast during the month of Ramzan. It was expected, based on pre-survey observations elsewhere, that there would be quite a few (at least 20) new vendors entering the market only for this month and only for selling iftari. The questionnaire was designed to find out who these people were and the extent to which they were able to make a profit.

Unfortunately, this turned out to have been mostly a waste of time. On the second day of Ramzan a preliminary count revealed only nine (3 at the bus stand, 1 at the court, 2 on the main road, and 3 in the markets). Only the first three of those were ever actually interviewed because they were interviewed during the first week of Ramzan. One of these three plus *all* the other new vendors (seven) went out of business before they could be interviewed, i.e., during the first week. Another one of these three lasted only for two weeks. Only one "non-professional" vendor stayed in business for the whole month. This man turned out to be an experienced part-time maker and seller of acar (and therefore not really a new vendor) though his main occupation is selling wood. He has sold iftari during Ramzan for at least seven years, and he has knowledge of selling techniques from his wood business. According to our calculations he was able to make an approximate profit of Tk. 111 per day.

The man who lasted for two weeks was making an approximate profit of Tk. 38 per day. He has done this for at least four years; in other months he works as a daily laborer on a truck. The third interviewed vendor was a child of 12 selling on his father's behalf. He sustained a loss of Tk. 14.50 on the day of the interview. This was the family's first attempt. Normally the father is an agricultural laborer. In all three cases the preliminary preparation of ingredients (for frying on the spot) had been done by a female family member.

The case of the vendor with the loss was instructive in that it demonstrated an inability to calculate the sales value of his wares at the going selling price. He expected to sell everything he had prepared, but according to our calculations the total sales value of the entire amount produced was less than the amount expended for ingredients and fuel. It was easy to see why he went out of business immediately. A similar lack of ability to accurately estimate sales intake in relation to production costs was found in the case of our experiments with a new woman vendor (see below). This may frequently be a reason for business failures, but of course we as yet have no data on other new vendors who quickly have gone out of business. (Some interviews have been done with a few ex-vendors from our group of 550, but the data has not yet been processed.)

Many vendors who sell ready-to-eat food year round also sell iftari during Ramzan. They were observed to continue for the entire month, usually simply adding iftari to their normal wares. In a few cases they dropped their normal main products (e.g., tea and biscuits) in favor of iftari for this month.

3. Seasonality: Product Surveys in Other Seasons

The traditional Bengali calendar divides the year into six seasons of approximately two mouths each: summer (grissho), rainy season (borsha), "Indian summer" (sarat), fall (hemonto), and winter (sheet), and spring (basanta). The survey was begun at the end of January, which is close to the end of the winter season, at the bus stand. Due to the length of the questionnaire (which when administered by the surveyors took much longer than in the pre-test, administered by more experienced persons), the shortness of the seasons, and the fact that the questionnaire survey was not begun at the beginning of the season, only the bus stand was surveyed in the winter. The remaining areas were surveyed for the first time in spring and summer, according to the sequence shown in Table 5 p. 57.

Repeated surveys to check for differences in products sold (using still another questionnaire) were also made in summer, Ramzan, the rainy season and autumn. Table 5 of Chapter II shows the number of vendors of each type in each location in each season. The significance of the fluctuations has been discussed in Chapter II.

4. Consumer Survey

(a) 24-Hour Recall

The customer survey turned out to be more problematic than anticipated. Since funding for a door-to-door survey was not provided for Bangladesh, it had been decided at our October 1982 meeting in Washington that in Bangladesh only customers would be interviewed and only at the place of purchase. It had been intended nonetheless to ask these customers both about their street-food eating/purchasing habits and about their eating habits in general. We planned to use the 24-hour recall method for the previous day (it was felt to be the most accurate and thorough and to have the advantage of showing which foods are eaten together) plus a few questions to establish the typically of the previous day and the informant's occupation and socio-economic position.

This would probably have worked well had we been dealing with householders in a door-to-door survey. Unlike household residents, however, most customers are in a hurry; the maximum amount of time that they seem willing to spend is 15-20 minutes.

Unfortunately, the 24-hour recall method turned out to be quite time consuming, i.e., 20 minutes minimum for that portion of the questionnaire alone; and attempts to establish the typicality of the preceding day did not seem to give satisfactory results. It was first tested by having the surveyors interview each other, without any noticeable problems other than length. However, when tested on actual customers the method seemed to annoy some respondents exceedingly. The reasons for this are still not clear. It may be that the surveyors, who were not specially trained for the testing,* did not properly approach the respondents in the beginning. Perhaps the length of time required for the preliminary questions on occupation, residence, and income had already exhausted the respondents' patience. It is also possible that some of the respondents in question felt embarrassed or ashamed to reveal that they had actually eaten (or not eaten) certain foods; some foods are definitely of higher status than others.** It is also possible that some respondents may not want it known at all that they eat at certain times of day since in doing so they are of necessity spending other people's money (as in the case of an employee who also does his employer's household marketing and eats with some of the marketing money) or spending time which they should be spending on other activity (as in the case of an office peon sent to do an errand who stops on the way to have a snack). Unscheduled eating is also felt by one informant at least to be a sign of sloth and therefore embarrassing to admit; 24-hour recall would reveal this, perhaps.

This negative response was totally unexpected since in this writer's experience most Bengalis, especially Bengali middle-class men (unlike American middle-class men), enjoy talking about food at great length. Such talk usually depicts an ideal or a high point in the past, however, and does not deal with the specifics of everyday consumption, which no doubt pale, perhaps to the point of embarrassment or shame, by comparison with the ideal.

It is interesting that the 24-hour recall questionnaire completed by our young, middle-class surveyors and the test respondents who agreed to answer it revealed completely different eating patterns for men and women, the male employees being without exception bachelors who eat all or most of their meals outside the home and the female workers all being "homebodies" who never or rarely eat outside. Their numbers are too few to permit any permanent conclusion to be drawn, however.

(b) General Recall

Despite the advantages of using 24-hour recall, given the negative informant reaction and the length of time required for this method, it was decided to try another approach. Instead we tried asking, "What do you usually eat for breakfast, lunch, etc. (for all of the 11 above mentioned eating times)?" This also had the advantage of showing what foods are eaten together and seemed to get a favorable response from informants. However, people seemed to forget to mention foods they considered unimportant parts of a meal (e.g., lemon, salad, acar), and possibly they also forgot to mention the embarrassing ones as well. Perhaps for this reason it was also unthreatening. It was felt to be inadequate by itself, but 32 householders (not customers), two from each of the 16 occupational groups listed in the final questionnaire, were interviewed with this method to give some loose idea of meal configurations in different segments of the population. Informants were all

*In contrast, for doing the census questionnaires all workers had been carefully trained.

**In particular, people supposedly do not like to admit that for breakfast they eat rice soaked overnight in water (panta bhat) which sometimes ferments slightly. This is a means of preserving cooked rice which would otherwise spoil; but panta bhat is regarded as third class food and a sign of poverty; it is never sold in hotels, despite the fact that some people actually like to eat it (which is of course different than liking to admit that they eat it).

town people, so information on village habits is totally lacking. They are also too few in number to provide more than a loose idea of eating habits. It was intended to use this information as background, perhaps contrasting information, to the data obtained by interviewing customers.

(c) Senegal Method

For customers, it was then decided to use the approach used in the Senegal study, i.e., presenting respondents with a list of foods and asking them when, where, and how often they eat them. This method has the advantage of reducing oversights regarding particular foods (though it doesn't prevent people from giving an incorrect impression if they should choose to do so), and it provides food-specific comparable data for all informants. It also lays the data out in a form that is easily coded and processed. It has the disadvantage of not showing the meal configuration; but that doesn't mean he eats them either singly or all together each time. However, this method was tried with a collapsed list of 46 foods (reduced from the glossary total of 128).

Since people eat both meal and snack foods both at home and outside, we could not follow the Senegal example of asking one set of questions for meal foods and another set for snack foods; thus more questions were required for each food, including questions about times/places/meals where/ for which they are eaten. This, multiplied by 46, automatically made the questionnaire quite long. When tested it actually worked quite well except for the fact that it took too long. Even after considerable practice and thorough familiarity with the questionnaire, the interviewers were still unable to reduce the length of time to less than 50 minutes. This questionnaire therefore could not be adopted because it had to be used on respondents who would not sit still for more than 20 minutes.

(d) Method Adopted

Accordingly, the list of foods was further collapsed to the nine food types/categories used for classifying vendors, and specific questions about the eleven eating times were omitted entirely. Since full meals with rice are eaten both outside the home and inside, and since we ask for the frequency with which all groups of foods are eaten both in and out of the home, we hoped to get some idea of the frequency, say, with which people eat rice, including rice for breakfast. Since no distinction is made between various restaurant foods, however, we don't know how often someone eats ruti instead of rice for a meal or which of the restaurant-type foods he eats most. The same is especially true of three of the other categories as well. Information on day-long eating habits is therefore very incomplete. The questionnaire mainly tells us something about people's street food purchasing and eating habits and the amount (including the approximate percentage of their incomes) that they spend on it. It is much regretted that better information could not be obtained on home eating habits, but we did not have the resources for a household survey.

The questionnaire which we actually used took from 15 to 20 minutes to administer. It was used for interviewing six customers for each of the vendors in the subsample.* Since different types of customers seem to buy at different times of day, it was felt necessary to spread the selection of respondents throughout the day; one for each of six bounded time periods: early morning (5 a.m. - 8:59 a.m.), late morning (9:00 - 11:59 a.m.), noon (12:00 - 2:30 p.m.), afternoon (2:31 - beginning of dusk, i.e., in the rainy season 5:00 p.m.), evening 5:01 - 7:00 p.m.), and night (7:01 - 4:59 a.m.). Thus the customer respondents are stratified automatically according to time of day as well as type of vendor/food and location. For vendors who do not sell during all six periods there is more than one customer selected from some time periods; thus the number of respondents in each category will not be the same.

*For one vendor who had very few customers it was possible only to interview four.

5. Family Studies

To supplement the questionnaire data the family life (especially the role of the female producer members), production and selling methods, eating habits, and economic condition of twenty-two vendors were studied at close range by pairs of researchers who spent two or three days with each of these vendors and their families. In most cases one member of the pair observed household activities while the other accompanied the vendor to the selling location and observed the selling process throughout the day. Researchers did not spend the night with their subjects but returned first to the office to write their notes and then to their own homes. In most cases no notes were taken in the field. Researchers tried to learn as much as possible from silent observation and to fit into the vendor's normal environment as much as possible, asking questions, when necessary, 'naturally,' as one would in the course of a social visit. Fortunately, in Bengali society many direct questions regarding business, income, rent family expenses and difficulties, etc. can be and are normally asked by visitors of their hosts. The latter of course may choose to reply evasively, but it is not a breach of etiquette to ask such questions.

Families were selected from vendors of acar, ruti/bhaji, canacur, muri, and matha because it was thought at the time that these foods would be good foods on which to focus the interventions which we intended to undertake at the conclusion of the research. It was intended to study women's involvement at close hand, and all of these foods usually involve women in the production process; muri and acar in particular are traditionally women's products. Additionally, all of the canacur and acar producer/vendors in our universe use women's help in production (though middlemen vendors of these foods predominate). All except matha are among the most widely sold foods. All can be defended as in some way helpful to the diet. Ruti/bhaji are also heavily consumed by rickshaw pullers (28% of the customers for this food) and are an important meal substitute. Matha was thought to be a nutritious product with especially good potential for further commercial development as a bottled drink. (See Chapter VI on proposed interventions.)

After first selecting particular families whose female members participated in production (at least two per food; as comparison middleman families were also chosen). A chain consisting of a non-vendor acar producer, a middleman wholesaler who buys from him, and a middleman vendor who buys from the wholesaler were also added, together with two producers and a middleman vendor of canacur. The families of the remaining women vendors were further added to the group, which meant that families associated with one hotel, one tea shop, and two fruit sellers were also studied.

In detail, the families selected for intense study were as follows (in all but three cases women are involved in the business):

Canacur: A woman producer who sells to shops only, not to the consumer.

Two producer vendors whose wives make this product.

One middleman vendor (male).

A producer vendor who also supplies the above middleman; his wife helps to make the product.

Muri: Two vendors whose wives are the primary makers of the product though the vendors also participate in the process.

One female middleman vendor of this product (mudidokan).

Matha: Two male vendors whose wives help them in production.

Ruti/Bhaji: One male vendor whose mother makes the bhaji at home; he makes the ruti at the selling location.

One male vendor whose wife makes the bhaji at home; he and his brother make ruti at the place of sale.

Acar: One female producer vendor (now only a middleman mudidokan).

One producer vendor whose daughters make this item.

One producer vendor whose mother makes his wares.

One middleman vendor (small mudidokan).

One middleman wholesaler (large mudidokan) who supplies the above vendor.

One large-scale wholesale producer whose wife helps only in minor ways, supplier to the above wholesaler.

Additional Women Vendors: One hotel keeper.

One tea shop proprietress.

Two fruit sellers.

6. Research Materials

Samples of questionnaires used in the study are on file with the Equity Policy Center in Washington, D.C. and with the Dhaka Mission of USAID. Microcomputer discs, containing economic information about the vendors only, are also on file with EPOC. Copies of the discs have also been stored in Bangladesh with Cybernetic Systems Supports, 83/A, Road 7, Dhanmondi, Dhaka 5.