

**Coping Mechanism of Informal Trading Enterprises in Adverse Situation:
A Case Study of Street Vendors in the Narayanganj City, Bangladesh**

By

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A thesis submitted to the Department of Economics and Social Sciences in partial fulfillment of the requirements for the degree of Masters of Science in Applied Economics (MSAE)

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It is hereby declared that

1. The thesis submitted is my own original work while completing a degree at Brac University.
2. The thesis does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The thesis does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
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Abstract

Street vendors operate their economic activity despite routine extortions and harassment. Eviction policy however dislodges these petty traders throwing them in uncertainty of earning an income for living. This was evident in recent actions of Narayanganj City Corporation (NCC) from clearing the pavements. Meanwhile from mid-March 2020, lockdown arising from COVID -19 has been affecting street trading. In this backdrop, this study explored coping mechanisms street traders adopt in these three major adverse situations. Other than field observations, a questionnaire survey was conducted in five selected locations of the city. Other than these worksites, for the household level information, the survey was also conducted at their dwelling units for household level information. Collected information includes worksite conditions, socioeconomic conditions including migration background, dwelling units' conditions, and how they cope with eviction, extortion, and the pandemic.

Income, employment, asset, and health are the four indicators that were used for comparing the effects. *On income*, the data showed that most of the street vendors face income loss from frequent eviction and routine extortion. *On employment*, findings show that most street traders changed their jobs for a short time. They wait for an opportunity to come back or move to another location. Only 12 percent left street vending as a consequence of eviction. Extortion does not lead to change in employment. This practice allows work continuity by enduring harassment and or bribing. Almost 80 percent changed jobs during the first phase of COVID -19. *On assets*, the findings showed that street vendors suffered asset loss in the form of using up savings. About 42 percent used their savings for coping with the consequence of eviction. The corresponding proportions are 14 percent for extortion and 24 percent for the pandemic. *On health*, about 60 percent suffer from anxiety due to eviction, extortion, and the ongoing pandemic. Injury from assaults is common. Most street vendors reported that there are sanitation facilities nearby, but they are not allowed to use it. Dengue is cited as the most common ailment. Other health related problems include hearing problems, headache and skin disease.

Evidence on coping mechanisms or response to the difficulty encountered suggests a kind of stickiness with street trading. This is evident in the survey data of 80 percent respondents reporting that they return to the same activity. About 11 percent reported that they moved to another economic activity - still in the city. Only 4 percent returned to their villages, and another 5 percent engaged in alternative occupations in their respective villages.

Policy implications of this research include specifying hawking points for street trading; eviction decisions ought to be accompanied with rehabilitation programs; and clear earmarking of certain locations for vending and non-vending. Supportive policies at city level include planning authority to have provisions of physical or spatial accommodations for street vendors.

Keywords: Street vendors, eviction, harassment, extortion, COVID -19 pandemic, coping mechanisms, informal sector, work sites, dwelling units.

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List of Acronyms

WHO	World Health Organization
STD	Sexual Transmitted Disease
ADB	Asian Development Bank
BBS	Bangladesh Bureau of Statistics
ILO	International Labor Organization
LFS	Labor Force Survey
WIEGO	Women in Informal Employment: Globalizing and Organizing

Chapter 1

Introduction

In the last few decades, Asia has witnessed the thriving role of the modern sector development with a high pace of economic growth and poverty reduction. Since the increasing reliance of market and private sector, Bangladesh economy has been growing steadily with greater pace in recent years. But unlike the East Asian economies or the newly industrialized countries (NICs), the agriculture-driven economy of Bangladesh still remains dominantly informal in nature. Even the non-agricultural sector's employment is largely informal. Paradoxically, the unemployment rate of Bangladesh has been 4.6 percent (BBS, 2018), which is lower than the unemployment rates of many developed countries. This information gives the false impression that the employment condition of Bangladesh is better than the developed countries (Amin, 2016). The low unemployment rate hides the reality that poor people cannot remain unemployed. Thus they create their own income earning activity or enterprise. This has led to the growth of informal activities to a very large size. Since 2010, official data on the informal sector is available which shows that the informally employed labour force has remained around 85 percent (BBS, 2018, p.124). Of numerous informal activities, street vending is one of the most common activities of urban poor. Also they are considered the most vulnerable group of the informal labour force as they have no permit to operate their business on the streets (Eder and Çargoklu, 2006). Overall poverty situation and dominance of low-income citizens in the cities lead to reliance on cheap merchandise and food and a variety of services which are conveniently available to the street vendors. They are easily accessible, offer goods at lower cost, and provide products for which payments can be made later. They also allow purchases in smaller quantities than grocery stores. Thus factors both on the supply and demand sides have made street vending as a reality in major cities of Bangladesh. This is also very evident in Narayanganj city, which is now almost part of Dhaka extended metropolitan region (EMR). Majority of the migrants who migrate to Narayanganj city in search of jobs or doing something for earning an income end relying on the informal sector for work.

As a resident of Narayanganj city this researcher has been observing for many years, the city authorities' unhelpful approach to deal with the street vendors. Evictions and extortions are commonplace and draw newspaper headlines. Yet, street vending remains as widespread as it has

been. Even the pandemic since March 2020, have not fully scared away the street vendors. It is in this background Narayanganj was selected for studying the consequences of these three problems - evictions, extortions and pandemic - and how the street vendors cope with these three major adverse situations. Information on the study area is provided in some details in the methodology chapter.

1.1 Statement of the Problem

Generally, it is assumed that the informal sector businesses do not need enormous amounts of capital; likewise, operations in the informal area have the adaptability to ingest labor without obtaining specific characteristics, so the exclusions such as eviction or extortions cannot influence the street vendors. However, we cannot deny that informal laborers are considered the most vulnerable group and do not have the assurance of job or government-backed retirement and different guarantees which are required in an emergency. Furthermore, the informal sector has consistently had income vulnerability previously and it is deteriorating during the ongoing pandemic. Among many informal activities the street vendors are considered the most vulnerable group of informal workers. As a large portion of them need to maintain their business in the city and have no permit to operate which implies they do not cover the important bills/charge, so they are bound to pay an enormous part of their pay to the extortionist as a medium of insurance and to direct their business.

According to Hawker Samity in Narayanganj, there are more than one hundred thousand street vendors occupying the streets of the city. Even though local regulations seek to ban street vendors, the notion of street vending has expanded. One of the main reasons is that they provide affordable services, reduce travel time, and provide varieties of items to the urban dwellers. In short, their services are impeccable and also highly appreciated by the city dwellers. Despite playing a significant role, the street vendors are tormented by city authorities through eviction or by the extortionist.

Frequent clashes among Narayanganj City Corporation and street vendors of Narayanganj have been running for nearly ten years over illicit occupancy of the pavement. On January sixteenth, 2018 and again in March 2021, enormous conflict happened between street vendors and the authorities. Police documented complaints against 250 individuals and captured three people. The conflicts resulted when the vendors organized exhibits at a few town spots to protest against the eviction, which happened prior to the day without any notice. Needless to say, even before

the pandemic broke out, the street vendors were mistreated by the extortionists and the authorities.

1.2 Rationale of the Research

The conflict between street vendors and Narayanganj City Corporation has been going on for around ten years over unlawfully occupying the city footpaths by the unapproved peddlers. These cat-and-mouse chases are typical sights of the metropolitan roads, more likely happening once a week. A piece of appreciable news is that the city authority has made 700 shops in the name of Hawkers market and gave them over around 12 years prior. Furthermore, Mayor Ivy reported that a four-story building will be built for the street vendors, and they will move in there. However, these are the long term plans and the work has been going on at a snail's pace. There stays the inquiry what will befall the street vendors till then? Those 700 shops are truly inconsequential if we think about the absolute number of street vendors. Hawker leaders from Narayanganj stated that eviction before rehabilitation is a violation against the vendors. Street vendors would prefer not to live in dread of capture continually. Every time they are arrested, their merchandise is seized, so they endure tremendous loss of income.

This study explores the challenges and Coping Mechanisms of street vendors in different adverse situations, which were not identified in previous studies. The researchers didn't explore the difficulties of various unfriendly states of everyday life, additionally the methods for dealing with difficult situations such as eviction, extortion and the global pandemic related to the street vendors. Subsequently, investigating difficulties and methods for dealing with adverse situations can have commitment in filling the current literature gaps.

1.3 Research Questions

The research is targeted towards street vendors who occupy urban spaces of Narayanganj to collect information about their work and also livelihood. Considering the research rationale, we set the following questions:

1. What are the strategies employed by the street vendors to cope with different adverse circumstances?
2. What was the condition of these vulnerable street vendors of Narayanganj before the COVID-19 pandemic?

3. What are the main challenges they have to encounter while conducting their business?

1.4 Research Objectives

The principal objective of this study is to provide more detailed information about the Coping Mechanisms of the street vendors in Narayanganj. Some other objectives are as follows:

1. Investigate the socio-economic background of the street vendors in Narayanganj.
2. Investigate the working condition of the street vendors in the selected study clusters.
3. To find out how the street vendors are coping with Eviction, Extortion, and the COVID-19 pandemic.

1.5 Scope of the Study

According to different sources, there are more than one hundred thousand street vendors currently occupying the streets of Narayanganj. The informal sector consists of a massive number of people with varieties of occupation. However, this study has only covered 100 street vendors who sell fancy goods and food items and their Coping Mechanisms in different adverse situations such as Eviction, Extortion, and COVID-19 pandemic in Narayanganj. Although other street vendors who sell various items exist, they are not within the scope of the study.

1.6 Limitation of the Research

Considering the topic of the study, which is extremely sensitive due to the ongoing feud between street vendors and the city authorities, some street vendors were fearful to provide information regarding problematic issues which could affect their business. Another concern is that, in a qualitative study, a large number of data is required and dealt with to view the whole situation clearly. Lastly, due to time constraint and ongoing Covid-19 pandemic as well as Eid respondents were reluctant to answer, which is why the survey might not reflect the whole street vending occupation in the informal sector. However, the result will at least give a preliminary overview of the predicament of the Coping Mechanism of the street vendors in Narayanganj

1.7 Structure of the Study

The contents of this study are divided into six chapters as briefly stated below.

Chapter 1 consists of the introduction, background of the study, research significance, problem of the study, research questions, objectives, scope, and also about the limitations of this research.

Chapter 2 consists of literature review for knowing about terms and concepts related to the topic and also to know the issues that have been addressed in studies related to this research.

Chapter 3 describes the research method, research design, data collection, sampling techniques, and characteristics of the respondents, and study clusters.

Chapter 4 presents survey findings and analysis by three major adverse situations, i.e., evictions, extortions, and the pandemic.

Chapter 5 focuses on presenting data analysis of coping mechanisms of street vendors.

Chapter 6 concludes the study by specifying several policy implications of this research.

Chapter 2

Literature review

Informal sector literature has become vast since coining of the term by ILO in 1972 (ILO, 1972). Initially, it was thought that the informal sector will play a “transitional role” in economic development of developing countries (Amin, 1987). But this has not been the case because job growth has not been adequate despite expected economic growth and as required by growth in the labour force. This has been particularly the case in Bangladesh. The size of the labour force employed remains above 85 percent (BBS, 2018, p.124).

2.1 Concept and Definition of Street Vending

Of the different informal sector occupations, street trading has been most common in all cities, particularly in the developing countries (Reynolds, 1969; McGee 1973). Reynolds had developed a model, which contained two urban sectors, one of which he referred to as a “trade service” sector. This sector comprises “the people whom one sees occupying the city streets, pavements and alleys in developing countries. These include: petty traders, street vendors, porters and barbers” (Reynolds, 1969 cited in Edushah, 2013 p.178). Terry McGee characterized the street vendors as “peasants in the cities.” According to Amin (1987) “Selling clothes (including imported second hand articles), food, betel leaves, cigarettes, and business in second-hand items are the dominant retail activities in informal sector trade” (Amin,1987, p.612)

According to Charmes (1998), the street vendors are the most significant groups for understanding the informal sector. Street vending is not a marginal activity; rather it is one of the most essential employment opportunities for the urban poor in Bangladesh (World Bank, 2007). Street vending is a fundamental strategy for earning by contributing minimal capital. In this way, poor people are enthusiastic about such activities. A large portion of the basic merchandise they regularly sell are neighborhood items, minimal expense jewelry, cooked food, natural products, vegetables, and so forth (Cross, 2020).

The unemployed labour force who joins street vending is either because of lack of formal employment or inadequate income from other livelihood activities, particularly in the rural area. Some also engage in street vending due to the combined effect of the two factors

(Akinboade, 2005). Akharuzzaman and Atsushi (2010) stated that Street vending is a better informal job opportunity for urban poor although they create difficulties in urban areas by polluting the environment and crowding the pavements. According to Njaya (2014) and Adhikari (2012) street vending in Bangladesh and Nepal is the primary occupation for the rural migrants in the metropolitan region, alongside serving metropolitan poor by selling cheap merchandise. According to Etzold (2013) the benefits of street vending as an employment opportunity for the urban poor and its positive effects on food security are hardly acknowledged.

Eder and Çargoklu (2006) reports that, among different informal workers in urban areas street vendors are generally the poorest and economically vulnerable group. WIEGO (2013) identified that street vending involves survival for street vendors and their families, who have a few or no other employment opportunities. They rely on strategies that mitigate income loss and protect the earnings on which their families depend. Street vendors are directly related to urban spaces, which is why eviction orders are issued subjectively, as it is assumed that street vendors cause traffic congestion and hinders the functionality of pedestrians (Mengistu, 2015). Dabir-Alai's (2004) study on "street trading in urban areas" in Delhi exhibits that extortion is the most vulnerable aspect of street vendors, and street vendors usually are self-financed. According to Bhowmik (2007) India examined the reasons behind people relying on street vending as a profession, their fight for public space, various issues relating to organizing street vendors, also credit and social security of street vendors. Bhowmik identified that poverty in the rural areas drives large numbers of people to the cities for better work opportunities. He argues that the street vendors are exercising their constitutional right to carry out business hence it should be regulated properly and not abolished. Also street vendors conduct their business amidst different adverse situations. In order to overcome these adverse situations street vendors participate into unions which enable them to continue their activities. These organizations represent street vendors and their needs and demands in the city.

ILO (2013) considers street vending as a feasible livelihood due to its small start-up cost, flexible working hours, and easy entry system. Street vending however involves small earning, high risk with unhygienic working conditions. They also identified that the street vendors are highly exposed to the economic downturn and political unrest. Bromley (2000) observes that street vending provides an opportunity for the penniless people to earn an income and this increases the competition in the informal trade sector and that it provides an escape from entering into illegal

alternative activities. Regarding informality and street vending, Gutierrez et al (2019) stated that “Casual work appears to be the least remunerative type of employment, providing the least number of benefits and most likely to expose workers to hazards, violence and poor hygiene” (Gutierrez et al, 2019, p.25).

The literature reviewed above thus makes it clear that, for better or worse, the presence of street trading in developing countries such as Bangladesh is likely to continue. But this activity is conducted under many adverse situations. The next section of this literature review chapter thus seeks to identify the difficult circumstances in which the street traders conduct their activities and how they cope with those adversities.

2.2 Challenges and Coping Mechanism of Street Vendors

“Coping mechanism is closely related to the idea of survival and threat”. It is a key concept of emergency management. It is also the capacity to respond to and recover from something stressful (WHO, 1999). Bromley (2000) observes that street vendors face a higher level of persecution, regulation intolerance. Such a situation is largely tolerated and the only option is to find a way to cope with such adversities. Marapira (2013) documented that vending at the night time is a strategy employed by street vendors in Masvingo to escape police raids and eviction therefore changing time table has become the most used coping strategy specially by street vendors. Bayat (2008) documented that street vendors in Cairo hide into the narrow alleyways when the police arrive but immediately resume their work as soon as the police are gone. Bayat also argues that municipality harassment and evictions increase the consciousness of street vendors and often they defend their wares through quiet noncompliance without engaging in demonstration.

Kwarkye and Anarfi (2007) reports “child migrants are taking part in exercises that are past their actual strength in Ghana to win their bread, they convey a weighty burden that influences their wellbeing” (Kwarkye and Anarfi, 2007, p.19). The only option for migrant young kids is going to roads in the night, which increases their chance of getting sexually transmitted ailments. The female migrant kids are more prone to getting (STDs) including HIV AIDS.

Odulana and Olomajeye (1999) documented that in Nigeria coping mechanisms adopted include changing the eating habits and dressing to adapt to monetary predicament. Tollossa (2008) identifies that the metropolitan poor in Addis Ababa changed their way of consumption to adapt to financial issues. The reduction of food intake is quite common in such a situation. In such adverse situations counting upon support from their family members or relatives is common. Munishi (2013) reports that the rural migrants in cities experience difficulty to meet the expense of their basic necessities like food, safe house and transportation passage. The monetary strain makes them incapable of adequately supporting their families. Abuse and mistreatment by the authorities is part of their life.

According to Muzaffar and Huq (2009) the problems that affect street vendors' earnings negativity are extortion. Eviction, at least temporarily, leaves no scope to earn an income from the original place of business operation. Factors that positively affect street vendors' earnings are business experience and amount of capital invested initially.

Etzold, et. al. (2009) reports that street vendors have to pay bribes to local politicians, criminals and the police for securing their vending spot and are protected from eviction temporarily. Anjaria (2006) indicates that in Mumbai street vendors have cordial relationships with police. As most other low-income city residents, they (i.e., the police) also depend on cheap and convenient products and services provided by street vendors. To Adhikary and Khan (2019), in Dhaka city the eviction processes are poorly planned which is why the street vendors return to their worksite usually hours after being removed from the streets. They quote the president of Bangladesh hawkers federation to cite that about 900 crore taka is extorted from the city's street vendors every year, by police, local personals, and city corporation officials. This is the reason they can return so easily.

Mollah and Islam (2014) identified that there are more than 5 lakh hawkers in Bangladesh, and each of them on, an average, pays Tk. 150-200 every day to linemen who work as private agents of extortionists. The rates vary depending on the mode and location. If the hawkers are unable to pay the extortion money, they will surely get tortured and their stalls and goods will be damaged by the extortionist. According to Brown (2006), the conflicts about street vending in Dhaka are not much different to those in many other cities in the developing countries. He adds that the

street vendors experience economic insecurity, exploitation and anxiety in their everyday lives while conducting their business.

Rahman (2020) laments that although the informal sector has a huge labor force; the Government as well as economists shows a very little interest in this sector. The pandemic showed how precarious the situation is for people in the informal sector. They were forced to leave the city. As fallout of the COVID, the lower middle class people who were just above the poverty line could not stay in cities. High expenses in lifestyle forced them to leave, and in the process brought forth the shortcomings of our system. Although people have started returning to cities as economic activities have resumed, there are greater challenges in the days ahead. One of the major challenges is widening the scope of work in cities and that too in a short time.

According to CPD, the stimulus packages which were announced by the Government of Bangladesh in 2020 to mitigate income shock of the informal laborers due to the COVID-19 pandemic, out of nine packages only one package was meant for workers but it was spent for the wages of the garment workers (The Daily Star, 2020). Rahman et. al. (2021) documented that the pandemic was imparting a system-wide poverty impact among the vulnerable populations, particularly among the urban poor. The urban poor, who had income above the poverty line before the pandemic, came far below the poverty line after the pandemic.

Chapter 3

Research Methodology

This chapter presents the methodology that was adopted for this research.

Study Area of the Research

MAP OF NARAYANGANJ CITY CORPORATION

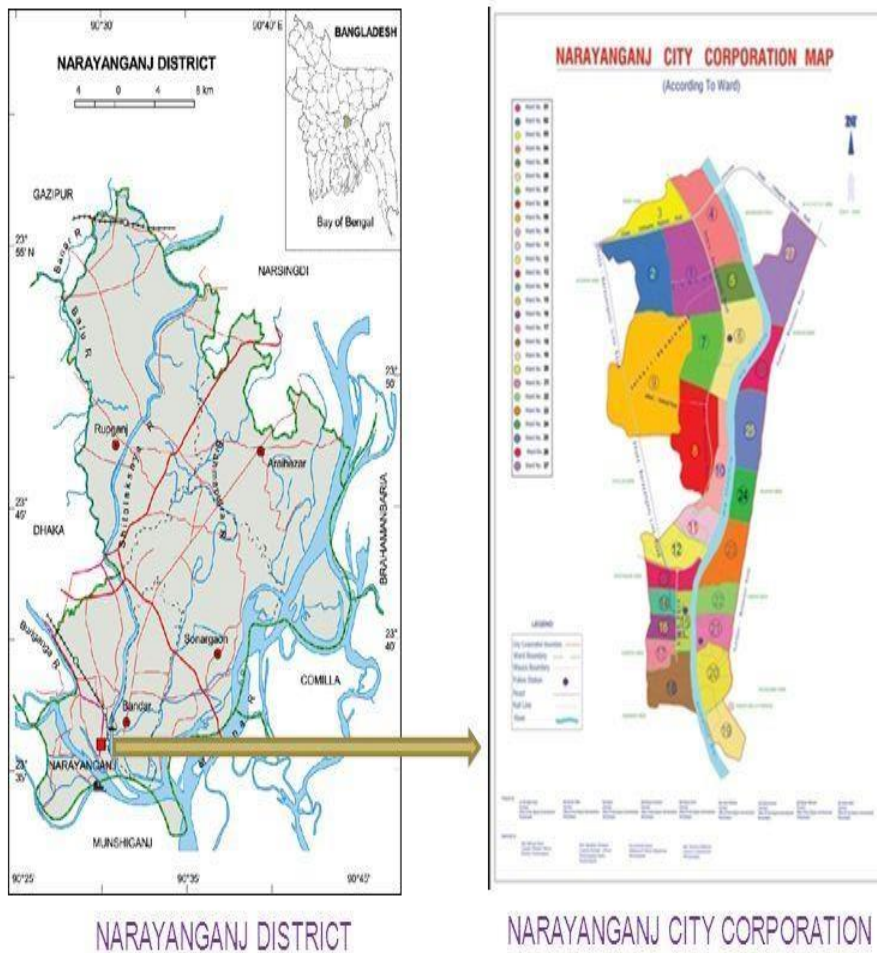


Figure: Narayanganj District and Narayanganj City Corporation Map (Source: BIGD, 2013)

3.1 Research Design

This research largely adopted a Qualitative Method of study, which is descriptive in nature. However primary data were collected through questionnaire surveys in order to understand the livelihood, socio-economic conditions, also what kind of hindrance street vendors endure every day and how they cope with it. The survey was conducted at worksites as well as at household levels of the selected respondents. The central issue of this research has been how the street traders cope with Eviction, Extortion, and the COVID-19 Pandemic. Four indicators used for measuring the effects are Income, Employment, Assets, and Health.

3.2 Study Area: Narayanganj City

Narayanganj is the sixth biggest city and a district of the Dhaka Division. It is home to the old city of Sonargaon and is one of the oldest cities in the country. The district lies on the banks of the Sheetolokkha River. It is an industrial center point and has been famous for the country's jute industry, processing and exchange. It is nicknamed the "Dundee of Bangladesh" because of the presence of numerous jute mills/factories. According to BIGD in recent years Readymade Garments Sector has been playing a significant role in the economic development of Narayanganj and there are more than 70 percent of mills and factories producing readymade garments (BIGD, 2013). This growth has attracted a large number of people to migrate to this city for better work opportunities. More than fifty percent of the total populations currently living in Narayanganj are migrants (BIGD, 2013).

Due to the ongoing COVID-19 pandemic Narayanganj was listed as a red zone for the increasing cases of COVID patients. The city authority decided to follow lockdown measurements from April 08, 2020 and all of the markets of the city were closed other than super shops and pharmacies. The city dwellers had to rely on the street vendors to fulfill their daily needs. That is why the street vendors decided to return back to the street, amid the pandemic. Otherwise the street vendors will not be able to survive in the city with their family. Despite having no insurance or social protection, street vendors provide many essential functions for the city dwellers. In addition to providing employment, particularly for women, they are essential for the

food security of the urban poor. In this aspect, street vendors are often easily accessible, offer goods at lower cost, permit purchases in smaller quantities than grocery stores.

3.3 Study Clusters: Street vendors usually prefer places where they could find a large number of city dwellers, e.g., near schools, offices, markets. The more crowded area means more customers hence higher earnings for them. With this consideration, five clusters of street vending were selected for conducting the survey. Brief description of each of these clusters follows.

i. Chashara: Chashara is a vibrant node of the Narayanganj City with a major Business Centre surrounding it. It is one of the busiest areas of Narayanganj. Thousands of people use this location every passing day. Street vendors are mostly seen in this area as most of the schools and colleges are situated in this location. Also, most of the eviction process starts from this area due to the huge number of street vendors who are occupying most of the pavements causing hindrance to the mobility of thousands of passers-by.

ii. Metro Cinema Hall Area: Metro cinema hall is situated at Khanpur, which is the oldest movie theatre in Narayanganj. Most of the permanent street vendors are seen in this area. As it is a stoppage area for buses, this place is always gathered with a huge number of people from bus drivers to commuters.

iii. DIT Market Area: It is considered one of the most popular places of Narayanganj after Chashara as it is the oldest shopping market in Narayanganj. This area is also filled with many schools and colleges, which is why a large number of street vendors are seen in this area selling different types of goods from books to clothes every day. Most of the street vendors in this area are also permanent street vendors.

iv. Kalibazar: Kalibazar is renowned for different necessities, sold at affordable prices, such as clothes, foods, bedding sheets/pillows, fancy jewelry items, shoes. After Chashara, it is one of the most densely occupied areas by street vendors in Narayanganj.

v. Dui Nombor (Number Two) Rail Gate Area: As the oldest rail station area, this place is occupied mostly by mobile street vendors selling mostly fruits, vegetables, and necessary items for household uses.

Table: Some Basic Statistics on the City of Study - Narayanganj

Indicators	Statistics	Source
Area	684.35 sq. km.	Population and Housing census 2011,BBS Zila report
Density	4308 per sq.km.	Population and Housing census 2011,BBS Zila report
Literacy rate	Male 59.48% Female 54.56	Population and Housing census 2011,BBS Zila report
Annual population/urban growth rate	3.05%	Population and Housing census 2011,BBS Zila report
Types of Housing structure	Puccab 20.69% Semi-Pucca 33.58% Kutchha 44.53% Jhupri 1.20%	Population and Housing census 2011, BBS Zila report
Ownership and tenancy	Owned 52.69% Rented 44.45% Rent free 2.86%	Population and Housing census 2011,BBS Zila report
Source of drinking water	Tap 18.06% Tube-well 78.85% Others- 3.09	Population and Housing census 2011,BBS Zila report
Toilet facilities	Sanitary 78.10% Non sanitary 20.20% None 1.70	Population and Housing census 2011,BBS Zila report
Electricity connection	With electricity 95.25% Without electricity 4.75%	Population and Housing census 2011,BBS Zila report
Education Attained	No education 26.37% Class 1-5-20.85% SSC 7.63% HSC 4.20% Honours 0.48% Masters 0.58%	Population and Housing census 2011,BBS Zila report
Employment by major economic sector	Agriculture 4.60% Industry 20.01% Service 23.03% Others: Do not work: 23.90% Looking for work: 0.65% Household work: 27.8%	Population and Housing census 2011,BBS Zila report
Status of taxpayers identification number (TIN)	No TIN 99.01% With TIN 0.99%	Economic census 2013, District report, BBS
Enterprise category	Small 15.20% Medium 0.27 Large 0.35	Economic census 2013, District report, BBS
Total person engaged in economic activity	Urban 35.85% within the city Rural 64.14% within the city Male 72.86% Female 27.14	Economic census 2013, District report, BBS
Full-time workers	Male 68.25 Female 31.75	Economic Census 2013, BBS

3.4 Types of Street Vendors

Street vending in the city can be divided in three major groups as shown below:

- 1. Permanent Street Vendors:** This group can be seen selling different types of goods and in a particular place. Most of the time they display attractive products which is why passers-by stop to inspect the wares causing other people struggling to find space on the pavement.
- 2. Semi- permanent street vendors:** This group can be seen selling different goods on a shopping cart or vehicle on the road.
- 3. Mobile Street Vendors:** Mobile street vendors tend to sell their merchandise by rotating around different alleys and roadside while keeping their merchandise on their head or attaching it to their body.

3.5 Data collection

Survey Data

The major database of the study results of two surveys, conducted during March 4 to 7 April 2021, at worksites and at the household level of the street vendors. A structured questionnaire was used to collect data from the selected clusters of Narayanganj.

To meet our research objectives 100 street vendors were purposively selected from the study clusters. From the worksite, we collected data about their trading activities including income and if they have faced any harassment or extortion or eviction previously, and what kind of worksite sanitation facilities they have. And later we went to the selected street vendor's households to collect information including their socio-economic conditions, rents of the dwelling units, sanitation facilities available, household expenditure and basic household information. Since this study emphasizes on sensitive issues such as Eviction and Extortion to protect the street vendor's identity we used code numbers to protect their privacy. A copy of the questionnaire is provided in Appendix- B.

Secondary Data

Secondary data compiled from the NCC office, LFS reports, publications on the street vendors, and newspaper articles.

3.6 Sample Size, Field Investigators and Administering the Questionnaire

During the preliminary stage of the survey the plan was to interview 100 street vendors, 20 from each of the five clusters. Since all respondents were purposively selected if the person approached first did not want to give time, we moved to another to reach our target of 100 respondents. As some of them were reluctant to answer all the questions or were hesitant to disclose their personal information or did not want to share their household address. Discussions with the street vendors helped a lot to construct an appropriate sample size. A total of seven people including me were involved in the survey to collect data from the respondents. The six interviewers, selected for assisting the researcher to complete the questionnaire survey, were in their third or fourth year of their undergraduate study program of Tolaram College in Narayanganj. Before starting the survey investigators were trained, a common understanding of the questions and how to approach the vendors and persuade them to participate in responding to the information required as per the questionnaire. Prior to asking questions, the respondents were informed of the purpose of asking them questions. We conducted the interview during their business hour.

3.7 Sampling Techniques and Data Analysis

There are more than 100 types of goods sold by street vendors. We only picked street vendors who sell fruits, vegetables, and fancy goods for women for our survey. After collecting the data from the survey, it was stored in an Excel data sheet. Most of the data were analyzed using the Microsoft Excel program. Some quantitative data has been analyzed using the SPSS program to find frequency distribution. All that data has been presented through tables and graphs using Microsoft Excel programs.

3.8 Indicators for Measuring the Impacts

Four indicators used for tracing the impacts are Income, Employment, Assets and Health as briefly explained below.

Indicator 1 (Income): Income earned and whether it is adequate to take care of living expenses.

Indicator 2 (Employment): For data on employment, respondents were asked how these adverse situations have affected their employment status also if they ever had to change their occupation at any time.

Indicator 3 (Assets): For assets, the question asked was how much capital/fixed assets they have and if they had to use those assets due to the adverse income shock. Further, if they borrowed money from any institutions or a relative to mitigate the income shock.

Indicator 4 (Health): Informal employment always exposes workers to health hazards, injuries from assaults and bad hygienic conditions. Lack of access to water and sanitation facilities affect their hygienic condition. This situation is further adversely affected from eviction, extortion and pandemic situations. Since it is difficult to evaluate health, respondents were requested to share if they have been suffering from any illness in the last one year and also if they had experienced mental and physical difficulties and what they do to mitigate their health concerns.

Chapter 4

Survey Data Analysis by Three Major Adverse Situations

This chapter presents analysis of data collected through surveys at worksite and household levels. A copy of the survey questionnaire has been provided in Appendix-B.

4.1 Respondents' Demographic, Education, and Migratory Characteristics

Data on age, gender, educational background, family size, origin, reason of migration are presented in this section.

On average, the age of the street vendors is 33.19 years, which reveals that the street vendors belong to the prime age of working. The age distribution is shown in Table 4.1.

Table 4.1: Distribution of Respondents by Age and Gender

Age of the respondents (in Year)	Male (f)	Percentage	Female (f)	Percentage
Less than 20	11	12.22	0	0.0
20-30	20	22.22	1	10.0
30-40	37	41.11	1	10.0
40-50	19	21.11	8	80.0
50 above	3	3.33	0	0.0
Total	90	100.0	10	100.0

The Educational attainment of the street vendors, are as following

Table 4.2: Education of Street Vendors by Gender

Education	Male (f)	Percentage	Female (f)	Percentage
No Education	15	17.05	2	16.67
High School	30	34.09	6	50.00
Secondary School Certificate(SSC-Equivalent)	36	40.91	2	33.33
Higher Secondary Certificate (HSC Equivalent)	9	7.95	0	58.33
Graduate (Honours)	0	0.0	0	0.0
Total	90	100.0	10	100.0

The family size of the respondents are presented below

Table 4.3: Family Size of the Respondents

Family size	Frequency	Percentage
Two members	3	3.00
Five members	42	41.6
Six members	45	44.6
More than six members	10	9.9
Total	100	100.0

In our survey we asked the respondents their reason for migration. The reasons are given below:

Table 4.4 : Reason for Migration

Reason for Migration	Percentage of the respondents
For better work opportunity	64.0
Debt	20.0
Lost everything due to river erosion	5.0
Conflict in the village	8.0
Others	3.0
Total	100.0

4.2 Worksite and Dwelling Units of Respondents

In view of undertaking the survey both at the enterprise and household levels, first brief description is provided of worksite and dwelling units. Then selected data from both surveys are presented with accompanying analysis.

Street Vendors' Worksite: Narayanganj is one the most populated districts of Dhaka. More than 4000 people are living per square km (BBS, 2011). With such a densely populated area Narayanganj's sufferings are limitless. Especially, due to the unplanned urbanization and growing informal sector. Narayanganj has mostly been in the newspapers for different reasons. But for the last couple of years it is mainly due to the harsh eviction of street vendors and the after effect that is putting street vendors to jail, street vendors threatening to strike, violent confrontation on the road with authorities etc. The pavements are usually occupied by the street vendors, which is

why most of the pedestrians have to walk on the road risking their life. Although most of the street vendors use little space, the problem arises when they are occupying both sides of the road, which is the main problem in Narayanganj. Few descriptions of our visited worksites are given below:

1. Lack of proper sanitation system. They will mostly use the roads for toilets or find a place where other street vendors are allowed to use the sanitation facility.
2. Lack of drinking water. Most of them will bring a larger bottle filled with water with them.
3. Only permanent and semi-permanent street vendors could use electricity from the market nearby.
4. Their residing places are filled with garbage and dust. Also they have to endure extreme amounts of Co2 as the streets are always filled with cars and buses.
5. Only the permanent vendors have a plastic roof over their head. The semi-permanent and mobile street vendors conduct their business under the open sky. And if it rains they will use square sheets to protect their merchandise and they themselves will go under the market roof.

Street Vendors' Dwelling Units: Around 78 percent of the street vendors are renting dwelling units without sharing and only 22 percent are renting with sharing. However, none of them own any dwelling in the city. They have a better sanitation system and drinking water, which is not available at the worksite. About 85 percent of them have a flush latrine. Also 55 percent have water piped into the yard and 40 percent have water piped into the house

4.3 Extortion, Eviction and Pandemic

Because of the centrality of extortion, eviction and pandemic - three major occurrences that have been affecting the street vendors - in this research, a brief profile of each is presented below.

Extortion: Extortion can be defined as a process of forcefully obtaining money or any kind of valuable materials from a person. In our research we have found that every single street vendor on the street of Narayanganj has to pay large amount of money daily also they have to pay a fixed amount as a deposit to occupy a certain part of the road. The amount they pay is distributed among police, local thugs etc for conducting their business swiftly on the road.

Eviction: Eviction is a process where people get forcefully removed from a place or land. Street vending is considered illegal in most of the country including Bangladesh. Street vendors tend to occupy the majority of the streets and also the pavements forcing pedestrians to walk on the road. The city authority tends to remove or evict those street vendors frequently to free the pavements and streets, also increasing the functionality of the city dwellers.

COVID-19 Pandemic: COVID -19 pandemic or the Coronavirus pandemic is an ongoing global disaster. It is an infectious disease which could be transmitted through air, sneezing, coughs or exhalation. More than three million people died around the globe due to this virus which also includes Bangladesh. An antidote was recently innovated to mitigate the effects.

4.4 A Comparison of the Impact by Economic and Health Indicators

From this section above we will be analyzing our findings regarding the impact of Eviction, Extortion and COVID-19 pandemic on the indicators.

Indicator 1: Income

In this section of the survey we included questions on how income has been affected due to Eviction, Extortion and Covid-19 pandemic. Both data were collected from the worksite and household. On average the daily income of street vendors is Tk. 1132. Distribution of daily income by cluster of study and type of street vendors are shown in Table 4.4. Nineteen belongs to the least daily income range of Tk. 100-500 and all of them are mobile hawkers. In contrast, 28 belong to the highest income range of Tk. 1500-2000 who are either semi-permanent or permanent street vendors.

Table 4.4: Daily Income of Street Vendors by Location and Type of Vending

Type	Daily Income in BDT				
	Chashara	DIT Market Area	Kalibazar Market Area	Dui (2) Nombor (number) Rail Gate	Metro Cinema Hall Area
Mobile (n: 29)	500-1,000 (2)	500-1,000 (8)	100-500 (3)	100-500 (11)	100-500 (5)

Semi- Permanent (n: 50)	1,500- 2,000(11)	1,500- 2,000(9)	1,000-1,500 (20)	1,000-1,500 (7)	1,000-1,500 (3)
Permanent (n:21)	1,500-2,000 (5)	1,500- 2,000(3)	1,000-1,500 (7)	1,000-1,500 (4)	1,000-1,500 (2)
Total 100	100-500 (19)	500-1000 (10)	1000-1500 (43)	1500-2000 (28)	

The daily income from sales of the Street vendors are provided below

Table 4.6 : Daily Income from Sales of Street Vendors by Type and Locational Clusters

Type	Daily Sales Range (In BDT)				
	Chashara	DIT Market Area	Kalibazar Market Area	Dui (2) Nombor (number) Rail Gate	Metro Cinema Hall Area
Mobile (n: 29)	2000-3000 (2)	1000-2000 (8)	1000-2000 (3)	1000-2000 (11)	1000-2000 (5)
Semi- Permanent (n: 50)	4000- 5000 (11)	3000- 4000 (9)	2000-3000 (20)	2000-3000 (7)	1000-2000 (3)
Permanent (n:21)	3000-4000 (5)	3000- 4000 (3)	2000-3000 (7)	2000-3000 (4)	2000-3000 ((2)

From our survey we have gathered the information mentioned above, where we can see that semi-permanent, permanent and mobile vendors are more likely to earn more in Chashara and DIT market area. The main reason is, these places are filled with a vast amount of pedestrians as most of the offices and schools, markets are in these areas. And these places are also prone to more eviction. Our questionnaire included questions such as how often street vendors have been evicted, how fast they could come back to their work after eviction, how much they have to pay the extortionist daily, and how the pandemic has affected their income. The acquired information is presented below.

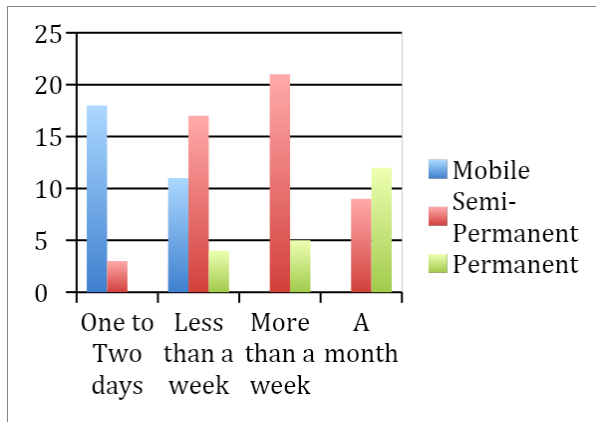
Table.4.6: Breakdown of Street Vendors by Times of Eviction and Location

Number of Times Evicted	Chashara		DIT Market area		Kalibazar		Dui Nombor Rail gate area		Metro Cinema Hall Area	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Once	0	0	0	1	0	3	0	0	0	2
Twice	0	2	0	0	6	1	0	0	10	1
More than twice	18	0	19	0	10	0	20	0	7	0

The table above depicts that most of the street vendors who tend to occupy streets near Chashara, the DIT market area, have been evicted more than twice. Especially, the male street vendors. Female street vendors seem to be risk-averse, so they tend to avoid the highly evicted areas.

Next, we asked our respondents how long it takes them to return to work to understand the magnitude of eviction on their income.

Figure 4.1: Time of Getting Back to Work after Eviction



From the above figure, we can apprehend that mobile street vendors tend to come to work within one to two days while it usually takes most of the semi-permanent street vendors more than a week. But for the permanent street vendors it will usually take a month to return to the workplace. As they are more prone to get caught during eviction also if they get caught their goods will surely get seized by the authorities. Which is why, they tend to get back at street vending late than other street vendors. We also asked our respondents why they come to the places which they were evicted from. The reasons are below:

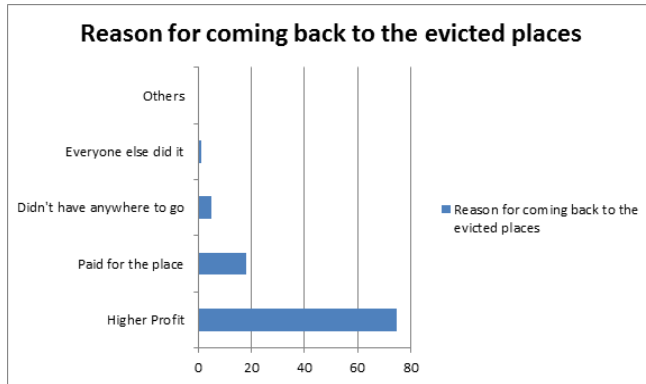


Figure 4.2 : Reason for Coming Back to the Location Evicted from

From the figure, it is clear that most of the street vendors will come back to the evicted sites due to the higher profit. As was mentioned before, most of the evicted sites tend to be congested with pedestrians. Street vendors are more likely to get more buyers in the evicted areas than the less evicted area.

This pushes us to our next problem, which is Extortion. We asked our respondents how much they have to pay to the extortionist as it is very common for the street vendors to pay a certain amount every day from their earned income for their own protection. Their responses are given below:

Table 4.7: Distribution of Extortion Amount Based on Type and Location

Extortion (in Tk.) by Type of Street Trading Location/Area										
Type of Street Trading	Chashara		DIT Market Area		Kalibazar		Dui Nombor Rail Gate Area		Metro Cinema Hall Area	
	Yearly	Daily	Yearly	Daily	Yearly	Daily	Yearly	Daily	Yearly	Daily
Permanent (21)	2 lakh-2.5 lakh	250-300	1.5 lakh-2 lakh	250-300	1.5 lakh-2 lakh	250-300	1.5 lakh-2 lakh	150-200	1.5 lakh-2 lakh	150-200
Semi-permanent (50)	80,000- 1 lakh	100-150	80,000- 1 lakh	100-150	80,000- 1 lakh	100-150	75,000-80000	100-150	75,000-80000	100-150
Mobile (29)	0	50-100	0	50-100	0	50-100	0	50-100	0	50-100

From the table above, it is evident that every single street vendor from our survey has to pay a certain amount of money to the extortionist. The price goes up depending on mode and location. Permanent street vendors have to pay a huge amount of money yearly for a certain portion of the road known as "Position buying." They can sit and conduct their business only if they are able to pay that money and after starting their business they have to pay daily too. Semi-permanent street vendors are also included in this extortion. Although most of the time they are seen with their carts, vans they also have to pay for conducting their business in the area. On the contrary, Mobile vendors don't have to pay yearly; rather they pay daily. If we do the sum, on average mobile street vendors pay 2000+ Tk monthly to the extortionist.

It is assumed that, due to Eviction, Extortion and the ongoing Pandemic most of the street vendors have lost their daily income from sales. To understand the magnitude we present the daily income from sales before these adverse situations and income after these adverse situations. The table is given below:

Table 4.8: Distribution of Daily Income from Sales (Tk) of Street Vendors by *Before and After* Eviction, Extortion and COVID-19 Pandemic

Income Range (Daily in Tk)	Eviction		Extortion		Pandemic	
	Before	After	Before	After	Before	After
4,000-5,000	14 3 (P) 11 (SM)	0	14 3 (P) 11 (SM)	0	14 3 (P) 11 (SM)	0
3,000-4,000	54 17 (P) 37 (SM)	0	54 17 (P) 37 (SM)	40 30 (SM) 10 (P)	54 17 (P) 37 (SM)	80 45 (SM) 20 (M) 15 (P)
2,000-3,000	12 1 (P) 2 (SM) 9 (M)	50 40 (SM) 10 (P)	12 1 (P) 2 (SM) 9 (M)	60 20 (SM) 11 (P) 29 (M)	12 1 (P) 2 (SM) 9 (M)	20 5 (SM) 6 (P) 9 (M)
1,000-2,000	20 (M)	50 10 (SM) 11 (P) 29 (M)	20 (M)		20 (M)	0

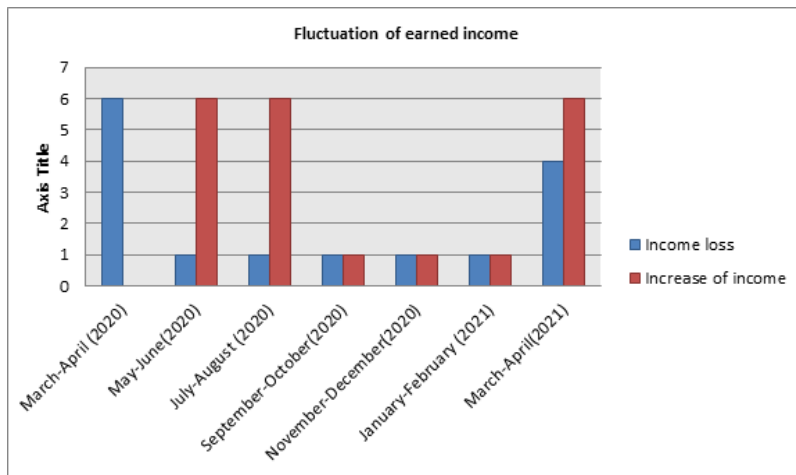
Numbers in the table denote the respondents belonging to each cell corresponding to income range & the Permanent, Semi-Permanent and Mobile vendors are denoted respectively by P, SM and M.

From the table, it is evident that both eviction and extortion lead to income loss of street vendors in Narayanganj. Permanent and Semi-permanent vendors have to pay 250-300 Tk daily to the extortionist known as a "lineman". Mobile vendors also have to pay a fixed amount weekly

which could be from 50-100 Tk .This would not be the case if the City authority could assign them in a certain spot.

We also wanted to know if the income after COVID-19 pandemic was the same or if it was fluctuating throughout the whole year. Regarding this we got the following information from the street vendors.

Figure 4.3: Income Fluctuation during the Year



It is evident from the graph that the majority of the street vendors have had income loss at the beginning of the year 2020. Bangladesh government had declared a lock down for COVID -19 from 23rd March 2020 to May 30th. Due to this, the majority of the city dwellers were leaving the city out of fear. Those few who were left in the city could not get out as the police were patrolling on every major street. A city with fewer dwellers means less income from the street vendors. Only few street vendors who were semi-permanent or mobile could enter into the residential area to sell their merchandise. Then again at the end of May and beginning of June their income increased. The main reason for that was Muslims’ biggest religious festival Eid. As the markets were closed those people who were left in the city had to buy necessary items to celebrate Eid and it was their (i.e., street vendors’), chance to turn the lockdown disadvantage as an advantage.

Later in August they again had a chance as the second festival Eid ul Adha, arrived which again created an opportunity to sell more and increased their income. Later it remained somewhat the same as what they earned previously. The reason for this was people were coming back to the city. In March 2021, their income was decreasing again, which was due to the eviction process during the pandemic. In April 2021 their income was increasing again for the festival. Overall, we can see that they had lost income at the first phase of COVID-19 due to the lockdown. After that their income was somewhat the same as before.

From the household survey data, related information including the response of the street vendors on how their income has affected their households due to the Eviction, Extortion, and COVID-19

pandemic. We asked about the rents they pay for their dwelling units, the income or earning status of other family members, and also their consumption expenditure.

Table 4.9: Distribution of Respondents by Number of the Earning Member in the Household

Earning Member	Frequency	Percentage
Only earning member	18	17.97
Have an earning spouse	47	46.50
Other than the spouse	35	35.53
Total	100	100.00

From the table it can be seen that 35 percent have an earning member in their family other than their spouse and 46 percent have a working spouse. Only 17 percent of street vendors are the only earning members of their household. Before jumping on to the conclusion that they have additional flow of income we also need to consider their expenditure on rent and consumption.

Table 4.10: Distribution of Respondents by Monthly Rent Paid for the Dwelling Units

Monthly Rent (including utility services) in Tk.	Percentage of the respondents
5000-7000	50.15
4000-5000	19.85
3000-4000	13.0
2000-3000	17.0
Total	100.0

About 50 percent of the respondents pay monthly rent of Tk. 5000-7000. Due to eviction, extortion, and the ongoing pandemic their income has fluctuated but the expenditure on rent stayed the same. It would be really hard for the only earning members and also the working spouse to pay this much rent and survive.

We asked the household respondents about their consumption expenditure before the eviction, extortion and pandemic and also if these adverse situations have changed their consumption expenditure. On average, monthly consumption expenditure of street vendor households is found as: Tk. 6,830.

Table.4.11: Monthly Regular Consumption Expenditure of Households and Consumption Expenditure after Eviction, Extortion and COVID-19 Pandemic

Monthly Regular Expenditure on Consumption (in Tk)	After Eviction Consumption Expenditure (Tk)	After Extortion Consumption Expenditure (Tk)	After Pandemic Consumption Expenditure (Tk)
7,000-8,000 (42,HH)	5,000-6,000	7,000-8,000	3,000-4,000
6,000-7,000 (39,HH)	4,000-5,000	6,000-7,000	3,000-4,000
5,000-6,000 (19,HH)	4,000-5,000	5,000-6,000	3,000-4,000

HH denotes the Household Number

It is evident that households had to lower their consumption expenditure due to eviction as we mentioned earlier they also have to pay for other expenditures which they cannot control such as rent. As for the extortion, the majority have remained at the same consumption expenditure level, as extortion is a day to day hassle for the street vendors they seem to have to cope with it. For the Pandemic majority have to lessen their expenditure on consumption due to the price hike of commodities during the Pandemic.

Indicator 2: Employment

This segment of the research included inquiries concerning the respondents Employment. Their total years of experience in street vending, whether they had to change their job due to Eviction, Extortion and COVID-19 pandemic. This segment was wrapped with a significant inquiry from households about whether they are engaging their kids to work.

Table.4.12: Years of Involvement in Street Vending

Years	Frequency	Percentage
More than 8 years	20	19.00
More than 5 years	55	55.50
More than 3 years	12	12.02
More than 2 years	8	8.48

Less than 1 year	5	5.00
Total	100	100.00

From the table above it is clear that the majority of the street vendors have more than 5 years of experience, which is the reason they learnt how to cope with different adverse situations.

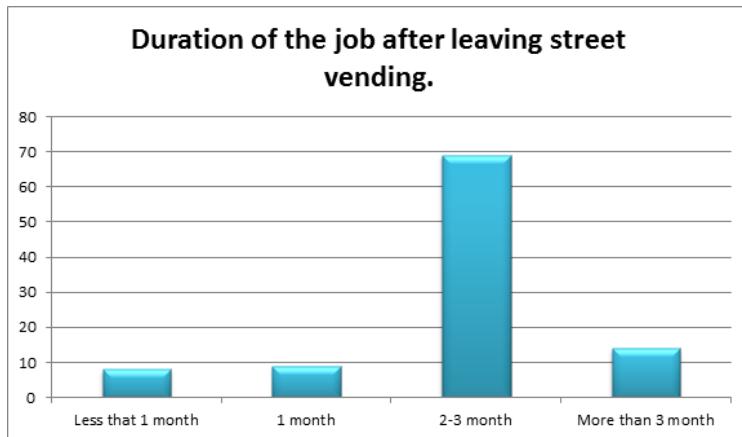
Next out of respondents 12 percent of them have left street vending due to eviction but returned back and 80 percent have left street vending for the pandemic but they also returned after a few months. However, for extortion they did not change their jobs. Those who have changed jobs during the adverse circumstances, we asked them what profession they chose during that time. Their responses are given below:

Table 4.13: Type of Jobs Street Traders Switch to During Adverse Circumstances

Jobs Switched To	Frequency (n)	Percentage (%)
Rickshaw pulling	87	87.00
Maid	6	6.00
Bus/Truck driver	5	5.03
Other	2	1.97
Total	100	100.00

We also asked our respondents, when they changed their street vending profession, how long they stayed at that profession. Their responses are as follows.

Figure 4.4 : Duration of the Job After Leaving Street Vending



It's evident that most of them only stayed 2-3 months after transitioning from the street vending. It is assumed that since most of them are less educated they will only transition to a lesser quality of job. We also asked our respondents the reason for coming back to the street vending profession. Their answers are given in table below:

Table 4.14: Reason for Returning to the Street Vending

Reason for Returning to the Street Vending	Frequency	Percentage
Better earnings	72	72.6
Did not like the other profession	10	10.0
More stressful than street vending	8	7.40
Others	10	10.0
Total	100	100.0

About 72 percent said they returned for better earning and only 10 percent agreed that they did not like the job they transitioned to.

We also asked our respondents what their average working hour before the Eviction, Extortion and the Pandemic. Their responses are presented in Table 4.15.

Table 4.15: Average Working Hour per Day

Working Hour Per Day	Frequency	Percentage
Less than 8 hour	8	8.10

8 hour	20	20.4
More than 8 hour	72	71.5
Total	100	100.0

About 71 percent of the respondents have to work more than 8 hours. As we mentioned earlier, street vendors prefer congested places due to numerous customers. These working hours extend depending on how many people they are serving. We also asked their average working hour after eviction, extortion and pandemic. We got the following results:

Table 4.16: Average Working Hour per Day *After* Eviction, Extortion and Pandemic

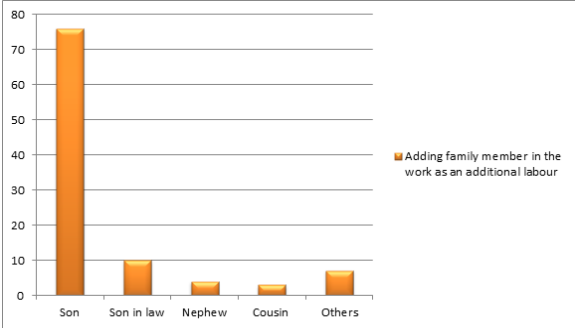
Working Hour per day	Eviction (f)	Extortion (f)	Pandemic (f)
2-3 hour	15	0	0
3-4 hour	48	0	0
4-5 hour	18	0	2
5-6 hour	12	0	67
6-7 hour	7	7	30
7-8 hour	0	11	0
8 hour +	0	82	1

From the table we can observe that the majority of the street vendors had to reduce their working hours. Before frequent eviction and the pandemic, 71 percent vendors used to work for more than 8 hours. Due to the eviction they had to stay in constant fear of the authorities. Because if they are caught their merchandise will get confiscated by the police and again they have to pay to unhand those goods. For the Pandemic, due to the lockdown imposed by the government, most of the street vendors could not work for more than 5-6 hours.

However the effect of extortion was not the same as eviction. While eviction mainly drives street vendors away from footpaths, extortion is largely endured. Its main effect is reduced earnings. But in some locations the extortion level is so high that they have to move out from that location to find a safer one or change the profession altogether.

The pandemic has also affected their household members’ employment status. Most of them had employed their school going sons or other family members in economic activity. We asked if they have additional labour helping them during business if they have a family member as an additional labour on their worksite. About 60 percent reported that they have additional helping hands working for them. When we asked the information regarding such support, the responses received are as follows (Figure 4.6).

Figure 4.5 : Family Member as an Employee



According to the figure 76 percent of the street vendors have stated that they have additional members from the family to help them conduct their business. The main reason behind that is most of them need help to conduct their business as they cater to many people. The schools are closed since last year the kids who used to go to school now work as labourers with their parents. As it will increase the chance of higher income and also these kids will learn how to conduct business.

Indicator 3: Assets

In this section we asked the street vendors about their Capital/ Fixed assets that they possibly have. We collected data from both households and worksites regarding this matter. From the worksite we collected what was their initial investment in this business, source for the capital, if they had any capital asset, did they have to use that capital asset during Eviction, Extortion or the Pandemic to mitigate the income shock. From the households, we collected information regarding fixed assets if they have any and if they have to use it to survive in the city.

When we asked the respondents about their Initial capital investment in their business we got the following

Table.4.17: Initial Investment in the Street Vending Business by Merchandise Type

Merchandise Type	Initial Investment (in Tk.)	Percentage
Seasonal fruits and vegetables	3000-5000	10.0
Cooked food	2000-3000	18.5
Jewelry, watch, shoes, bags, etc.	10000-20000	71.52
Total		100.0

This above table is Initial capital of the Street vendors in our survey. Next we asked about the source of this investment and we got the following answers:

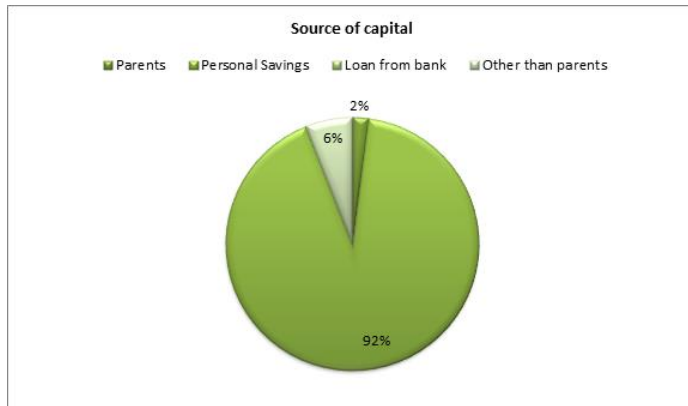


Figure 4.6: Source of Capital for Investment

From the figure we can understand that 92 percent of street vendors used their own money as a source of investment rather than going to the bank. In the next section we asked the street vendors about their owned capital assets as a form of savings. When we asked how much savings they had, we got the following answers:

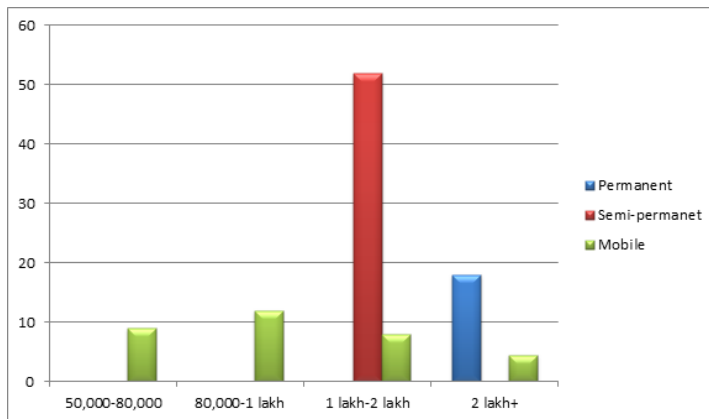


Figure 4.7: Breakdown of Savings based on Mode

Later, we asked our respondents if they ever had to use their savings to mitigate the income shock due to the adverse situation at the work site. Around 82 percent out of 100 respondents agreed that they used their savings to conduct their business properly. When we asked what was the situation that made them use their saving we got the following answers:

Table 4.18: Reasons for Spending up Savings

Reasons for Using the Savings	Frequency	Percentage
Eviction	42	42.10
Pandemic	24	24.50
Extortion	14	14.25
Others	20	19.15
Total	100	100.00

From the table above we can see that, majority of the street vendors had to use their savings due to the eviction. During our survey street vendors had mentioned that they had to pay a large amount of money if their goods were seized during the eviction process. To unhand those goods they have to bribe the Local authorities and sometimes also the Police. About 14 percent street vendors have to use their savings to pay the extortionist as a form of protection. If they are unable to pay the money they will most likely be harassed or assaulted. So, for the fear of their life they have to pay the extortion fee even if they are not making the sells. And for the COVID-19 pandemic most of the street vendors were forced to buy safety gear such as hand gloves, masks, hand sanitizer etc. Which was not provided to them. They had to use their savings to buy all materials as without proper safety measurements they wouldn't be able to attract the potential customer during the pandemic. We also asked about their current savings amount, left after the eviction, extortion and the pandemic. We got the following answers:

Table 4.19: Amount of Savings left after Eviction, Extortion and Pandemic

Type of the street vendor	Amount of savings before Eviction	Amount of savings after Eviction	Amount of savings before Extortion	Amount of savings after Extortion	Amount of savings before Pandemic	Amount of savings after Pandemic
Permanent	2 Lakh+	1-2 Lakh	2 Lakh+	2 lakh+	2 Lakh+	1-2 lakh
Semi-	1-2 lakh	80,000-1 lakh	1-2 lakh	80,000-1 lakh	1-2 lakh	50,000-80,000

permanent						
Mobile	80,000-1 lakh	Less than 50,000	80,000-1 lakh	80,000-1 lakh	80,000-1 lakh	Less than 50,000

From the above table we can see that there is vast depletion in the amount of savings from before. This represents the dearth of the situation.

In this section we acquired information related to assets from households. Which include what type of fixed asset they have and if they had to use that fixed asset in any way to mitigate the complications. When we asked what type of fixed asset they have we got the following answer:

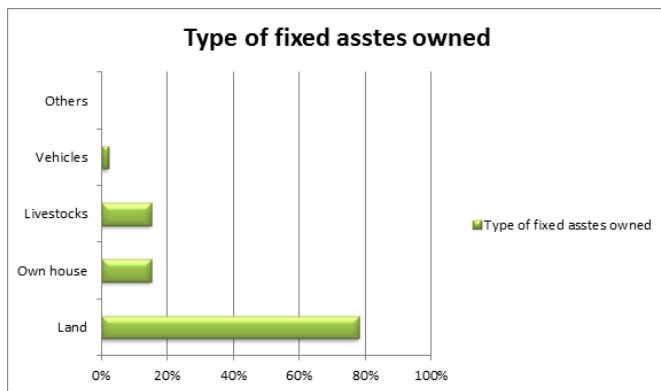


Figure 4.8: Type of Fixed Asset

From the household we got to know that most of them have different types of fixed assets in their hometown. It can be seen in the graph that 78 percent street vendors own a piece of land in their home town and 15 percent of them own livestock. When we asked them if they ever had to use that asset to mitigate the income shock or support the household head during Eviction, Extortion and COVID-19 pandemic most of them agreed. The reasons are given below:

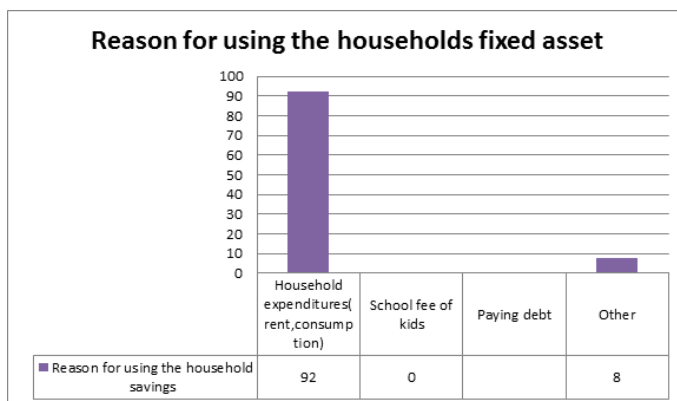


Figure 4.9 : Breakdown of Reasons for Using Fixed Assets

From the figure above it is clear that most of the street vendors have to pay for the household expenditure even if they can't earn their targeted amount. To compensate for reduced income, street vendors had to tap out their savings.

Indicator 4 : Health

It is generally believed that, informal work most likely to expose workers to hazards, violence and poor hygiene. In this section we asked our respondents their sanitation facility in the worksite, health conditions including mental health, if they were ever assaulted or harassed and injured due to the incident. The answers of the respondents are given below:

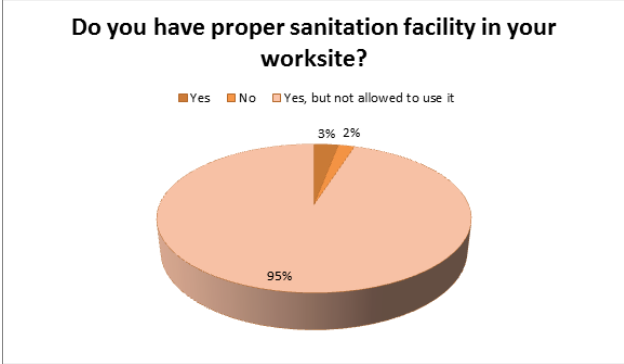


Figure 4.10 : Sanitation Facility in the Worksite

When we asked about the sanitation facility in the work site, 95 percent of them answered they are not allowed to use it. Because, it belongs to market authority and only shop owners in the market can use it. Most of them will use narrow alleys to do the deed. The Government of Bangladesh had closed markets due to lock measurements. When the markets got open the market owners provided necessary measurements for the shop owners to use such as hand washing facilities but the street vendors were left out as they are not considered a part of the market even though permanent street vendors pay them a large amount of money for electricity services.

Next we asked our respondents about their health status. If they are suffering from any type of diseases from last one year. We got the following answers:

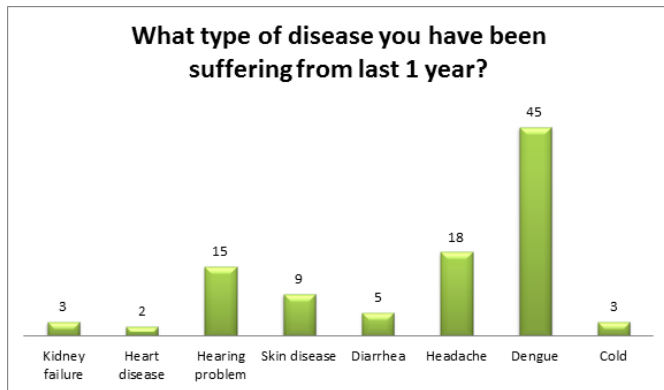


Figure 4.11: Disease Incidence Common to Street Vendors

It is apparent from the figure above that most of the street vendors suffer from some type of ailment. The main reason for that is they are working in the open spaces where they don't have the necessary facilities, which could aid them. Most of them are suffering from Dengue fever the next majority are suffering from headaches and hearing problems. This is somewhat normal for them to happen, as they work on the busiest streets with a lot of noise. We also asked our respondents about if they or any of their family have been infected with COVID. About 95 percent of them said neither they nor their family ever suffered from COVID. This could be the reason due the little information regarding COVID that they have. The COVID-19 pandemic killed millions of people around the world including Bangladesh. Government imposed a lockdown and suggested the city dwellers maintain social distance for their safety against the virus. Street vendors earn their living on the street. They hardly could maintain social distance while catering to the customers. In that sense, they were to be the first people to get infected. As we mentioned earlier due to little knowledge about the COVID-19 and the symptoms most of them said they had never been infected.

Next, we asked our respondents if they ever were harassed or assaulted while working and everyone said they were assaulted and injured multiple times. The case is even worse for the female street vendors. From our 100 respondents 10 were female and all of them had suffer sexual harassment and assault which is why they admitted to work less hours than male street vendors.

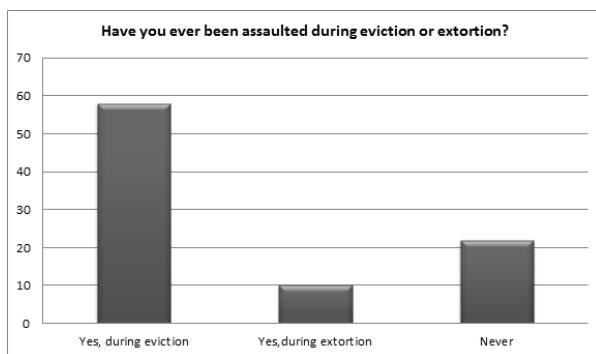


Figure 4.12: Response regarding Assaults

It is evident from the figure above that around 58 percent street vendors have been assaulted and injured during the eviction process. The eviction process has always been very hard for the street vendors as most of them have to run from the police with or without their merchandise. If they were ever to be caught they will surely get assaulted or worse thrown in jail. For the extortion, most of them are used to the extortionist but sometimes, if they can't pay the amount daily they are most likely to get assaulted. This could harm their physical and mental health. Onto our next question we asked about how they feel about the whole situation regarding frequent harsh eviction, extortion and the very long pandemic. When we asked how they feel about the whole situation they replied the following:

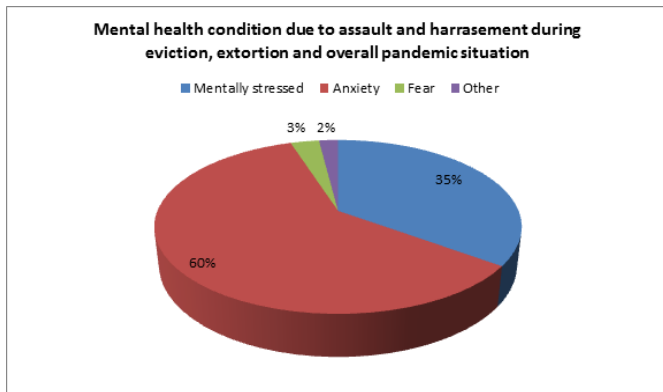


Figure 4.13: Mental Health condition due to Assault and Harassment during Eviction, Extortion and overall Pandemic situation.

From the above pie chart we can comprehend that 60 percent of the street vendors are suffering from anxiety due to the adverse condition. It is clear that it will impact their health sooner or later which will additionally cause loss of income.

From the household of the street vendors we collected their sanitation facilities, their drinking water condition, common ailments in the family during the last 60 days and most importantly the sexual hygiene of young female adults as well as female household members. Their answers are portrayed below:

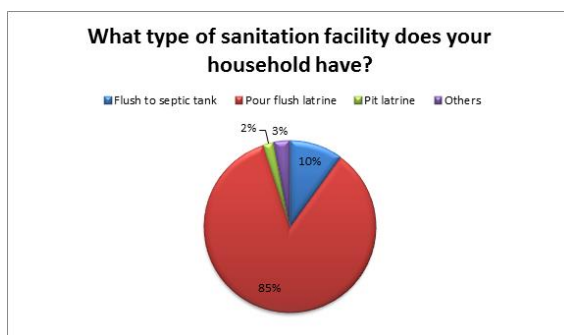


Figure 4.14: Sanitation Facility with the Dwelling Units

From the pie chart above it is evident that about 85 percent households have pour flash latrine.

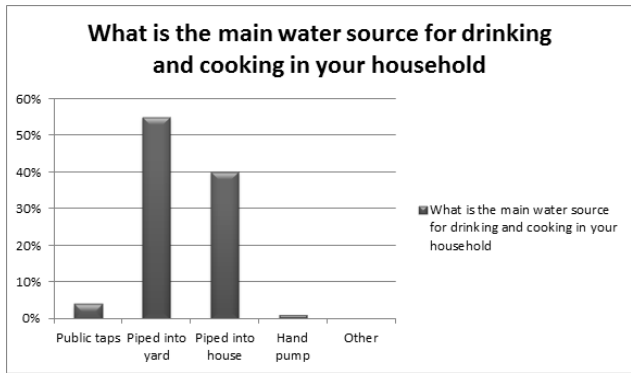


Figure 4.15: Main Drinking Water source of the Household

Figure above depicts that around 56 percent of respondents have water system which is piped into their yard and 40 percent have water piped into their house.

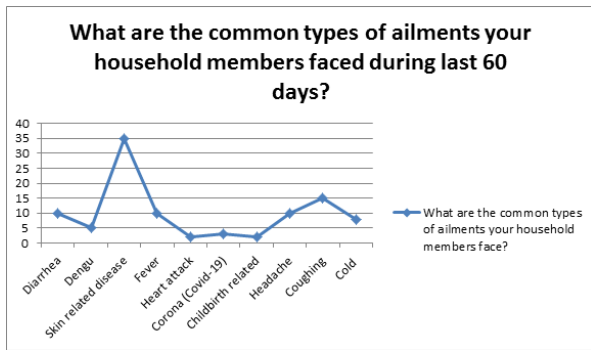


Figure 4.16: Common Ailments of the Household members during last 60 days

From the diagram we can apprehend that most of the street vendors' household suffers from skin related disease and coughing. It is due to the majority of them living in a concise dwelling unit with a large family size. So, if someone gets infected with any transmitted diseases such as skin disease or cough, there is a good chance that others will be infected too.

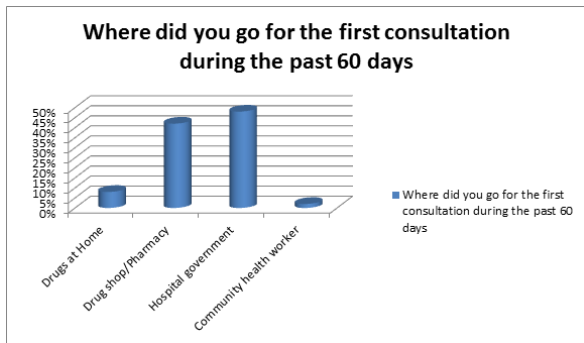


Figure 4.17: Treatment for the Ailment

Street vendors always prefer pharmacies or government hospitals for treatment. Due to their small earning they can't afford to pay for private hospitals or doctors.

Next, to understand the sexual hygiene of the female members of the household we asked about if they are suffering from any sexually transmitted disease. About 20 percent said they are not aware of their condition regarding sexual health. And 5 percent do not even know what sexual diseases are and how to save themselves from them. It is due to the fact that these topics are still considered taboo in Bangladeshi culture.

Next we asked about their preferred method to tackle menstruation. We asked what they use and what they let their young female kids use. Their responses are as follows:

Figure.4.18: Preferred Method to use during Menstruation for Older women in the Household

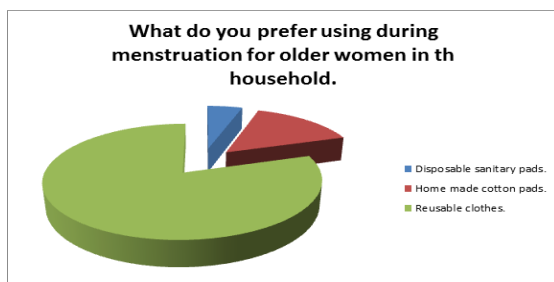


Figure 4.20: Preferred Method for Young Females in the Household

From our respondents we got surprising information regarding their method to use in menstruation. More than 60 percent of mothers will let their kids use disposable sanitary pads while the majority of them will use cloth for themselves. A major reason for that nowadays is that parents are more aware of their children's health regarding menstruation because it is a matter of concern. When we asked the mothers why they themselves use clothes? Their simple answer was to save some money.

Chapter 5

Three Major Adverse Situations and Corresponding Coping Mechanism

Street vendors are considered as the most vulnerable groups. Other than eviction and threat of eviction, street vendors face routine harassment by the extortions and the authorities. Also the COVID-19 pandemic has added a new dimension to their suffering. They also have little to no sanitation facilities.

Some adverse situations that street vendors have to endure during conducting their business are given below

Extortion

Our survey has indicated that a street vendor has to pay a considerable amount of money just to sit and set up a shop on the street. Permanent street vendors have to pay 100 thousand to 1.5 hundred thousand for sitting on a certain spot for a year, known as "position buying," where a certain part of the pavement is allocated for them. On top of that, they have to pay 250-300 Tk to the extortionist who is known as "lineman". Mobile vendors also have to pay a fixed amount, from 50-100 Tk to the persuasive local people. In this way, the government is losing a huge amount of money every year. According to Hawker leaders, more than 900 crores are extorted from them every year allegedly by police, politically influential, and city corporation officials (The Daily Star, 2019).

Eviction

The first large-scale eviction took place in Dhaka city in 1975. Later, only a few hundred street vendors were rehabilitated. Again in 1978, the hawkers were evicted from rehabilitated locations. After that eviction, street vendors started to occupy different places in this metropolitan city. However, in January 2007, The Caretaker Government evicted hawkers from the streets and pavements in Dhaka. The reason they shared is to free the pavements for pedestrians and to reclaim the government lands. Most people have expressed satisfaction over the eviction, but the hawkers are disappointed as they can no longer earn enough money to feed their families. On January sixteenth, 2018, Narayanganj city's Chashara transformed into a front line as a savage conflict broke out between the street vendors and the city authorities, where several people got injured. Again in March 2021, another enormous conflict happened. Police

documented complaints against 250 individuals and captured three people. The conflicts resulted when the vendors organized exhibits at a few spots of the town to protest against the eviction, which happened prior to the day without any notice. City authority has made 700 shops in the name of 'Hawker's market' and gave them over around 12 years prior. But these 700 hundred shops are inadequate for the huge number of street vendors in Narayanganj. So they keep on coming back to the street even after eviction.

COVID-19 Pandemic

COVID -19 pandemic or the Coronavirus pandemic is an ongoing global disaster. It is an infectious disease which could be transmitted through air, sneezing, coughs or exhalation. More than three million people died around the globe due to this virus which also includes Bangladesh. On March 25, Bangladesh pronounced lockdown for 10 days viable from March 26. With the implementation of this lockdown, travel on water, rail, and air courses was restricted and street transportation was suspended. Narayanganj was listed as a red zone due to the increasing cases of COVID patients. The city authority decided to follow lockdown measurements from April 08, 2020 and all of the markets of the city were closed other than super shops and pharmacies. The city dwellers had to rely on the street vendors to fulfill their daily needs. This is why the street vendors decided to return back to the street amid the pandemic while risking their lives. The street vendors had to tap out their savings to buy necessary items which were not provided to them. Otherwise the street vendors will not be able to survive in the city with their family.

5. 1 Survey Data Analysis by Four Economic Indicators

The worksite and household survey data analysis by three major adverse situations - eviction, extortion and the pandemic - are presented in two sections below. Section 5.1 presents the findings by four economic indicators and coping mechanisms are presented in Section 5.2. In both instances these are done by the three adverse situations.

On income, the findings show that street vendors incur a large income loss from eviction, extortion, and the pandemic regardless whether they operate from a fixed location or work as mobile hawkers. The income from sales is reduced by 40 percent from eviction, about 19 percent because of extortion, and COVID-19 has caused fluctuation of income. All vendors incurred

income loss in the beginning of lockdown but during the festivals because of market closure street vendors got an opportunity for doing more business. They thus earned more but this was only for the period of the lockdown. Other time their income from sales remained between 2000-3000 Tk daily. Such loss of earning leads to reduced consumption that affects the well-being of the street vendors' family. Households consumption expenditure reduced by 35 percent for eviction and 43 percent for the pandemic and for extortion; it remained the same. On employment, most of the street vendors changed their jobs for a short time which implies that they came back to their work after the harsh situation ended as 12 percent left their jobs due to eviction but later returned back. Almost 80 percent changed jobs due to COVID -19. Of whom, more than 60 percent engaged temporarily, two to three months, in other informal activities such as rickshaw driving or as helpers in bus services.

On assets, the findings showed that street vendors suffered asset loss; in the form of savings to conduct their business, about 42 percent of their savings used due to eviction and 24 percent of their savings used due to the pandemic, lastly 14 percent was used for extortion. From the household side we got to know that all of them have some kind of household fixed assets. Around 78 percent of the street vendors owned land in their hometown but 92 percent had to use that for household expenditure such as consumption and rent.

Regarding health status, more than 90 percent street vendors have stated that they do have sanitation facilities near their work sites but are not allowed to use it. About 5 percent admitted that they have no sanitation facility and only 2 percent have some type of sanitation facility in the work site. Out of hundred Street vendors 92 percent stated that neither they or their family have ever been infected to COVID-19 and only 8 percent stated they do not know if they were ever infected. As we already showed most of them did not have proper sanitation and hand washing facilities in the worksite which made them more prone to get infected by COVID. It could be the reason for the lack of knowledge or information about COVID symptoms. Out of 100 respondents 42 percent have been admitted to get physically assaulted by extortionists, about 58 percent vendors stated that they were assaulted and injured during the eviction process as was mentioned before during the last eviction process, a lot of street vendors were captured and thrown to jail. About 60 percent of the street vendors feel mental anxiety due to frequent eviction and everyday extortion and last but not the list due to COVID-19 pandemic, about 35 percent is

mentally stressed, and the majority is suffering from anxiety which will affect their health sooner or later. But on the household side, they have a better sanitation system and drinking water, which is not available at the worksite. About 85 percent of them have poured flush latrine. Also 56 percent have water piped into the yard and 40 percent have water piped into the house. About 85 percent of the households' dwelling roof and external wall is made of cement and 74 percent are renting without sharing the dwelling with other families. Also, their overall health is somewhat better as 35 percent of them only suffer from skin disease rather than any major ailment, 15 percent from coughing and 10 percent from fever. Household female members are also conscious of their daughter's sexual health as 68 percent of the kids use disposable sanitary pads and only 30 percent use pads made locally but the mothers usually reusable clothes to save money. In total, we can say that, even though some of them are affected by major diseases, the majority are in somewhat better health.

Having presented the findings by income, employment, asset, and health indicators, we can now turn to the issue of how these disadvantaged working individuals cope with all the odds they encounter for earning a living. This is again presented for each of three circumstances of the street vendors studied in this research.

5.2 Coping Mechanisms of Street Vendors

In our research, we asked 100 street vendors how they have been coping with frequent eviction, everyday extortion, and the ongoing pandemic. Their responses were collected from both worksites and households as those adverse situations have different effects on both household and worksite.

On the worksite, we asked the street vendors what have been the overall coping mechanisms in coping with the Eviction, Extortion, and the COVID-19 pandemic. Their responses are given below:

Table 5.1: Mechanisms in Dealing with Eviction, Extortion and the COVID-19 Pandemic

Ways Street Vendors Cope with	Frequency	Percentage
Return to village	4	4.00
Getting involvement in an alternative occupation (in rural area)	5	5.00
Involvement in any alternative occupation (in urban area)	11	11.04

Returning to the same occupation after few days of the incident (in urban area)	80	80.06
Total	100	100.0

From the table, it is evident that about 11 percent of the street vendors will resort to alternative occupations rather than going to the rural area or finding a job in the rural area and around 80 percent will return to the same occupation after a few days. Previously we have stated that 64 percent of people have come to Narayanganj for better job opportunities. When they couldn't enter the formal job sector due to little education, lack of skill, they had no choice but to resort to the informal sector and work as a street vendor. However, the strategies of coping with different adverse situations are not always the same. Street vendors have to deploy different strategies in different situations based on the dynamic and magnitude of the complication. In this research we were able to find out about their different specific strategies for coping with Eviction, Extortion and Covid-19 pandemic. Their strategies are as below:

Table 5.2: Coping Adopted by Street Vendors by the Three Adverse Situations

Coping Mechanisms	Eviction	Extortion	Covid-19 Pandemic
1. Permanent street vendors	1. Organize mutual groups against the authorities. 2. Violent street confrontation during eviction, threatening of strike, blocking the roads etc. 3. Closing shops to protect merchandise from getting confiscated. 4. Bribing the authorities to unhand confiscated goods. 5. Changing the profession for a shorter period of time till the situation calms down.	1. Relying on Hawker Samity for help. 2. Hiding the actual amount of income earned. 3. Bribing the "Line-man" to reduce the amount of extortion. 4. Using savings to pay the extortionist to conduct business.	1. Using social networking sites to sell merchandise. 2. Lowering the price of the product. 3. Loaning products to customers without guarantee of payment. 4. Selling some of the products using vans or carts. 5. Changing the profession for a shorter period of time till the situation calms down.

2.Semi-permanent street vendors	<ol style="list-style-type: none"> Using smaller carts, also using sheets to protect them from getting confiscated during eviction. Finding a safer place. such as: near narrow alleys, parking spots to hide from the authorities. Reducing work hours. Changing profession for a short period of time. Adding family members as a look out from the authorities 	<ol style="list-style-type: none"> Relying on Hawker Samity for help. Avoid places where extortion rate is high. Using savings to pay the extortionist. Providing free products to pay lesser extortion fee. 	<ol style="list-style-type: none"> Locate near Pharmacy or Hospitals. Selling merchandise essential in the pandemic. Such as: hand gloves, masks, hand sanitizer, soaps etc. Changing to mobile street vending.
3.Mobile street vendor	<ol style="list-style-type: none"> Avoid any place prone to frequent eviction. Using sheets or polythene bags to hide items from the authorities during the eviction process. Hiding in the alley and waiting for the authorities to leave. 	<ol style="list-style-type: none"> Avoid any place with a high extortion fee. Hiding from the extortionist from rotating into different areas. Providing free merchandise for the extortionist. Such as: betel leaf, cigarettes, food, chocolates etc. 	<ol style="list-style-type: none"> Visiting different areas in a day to cater to different customers. Selling merchandise essential in the pandemic. Such as: hand gloves, masks, hand sanitizer, soaps etc.

We also asked the street vendors on the worksite if they would like to be a part of a contributory fund for counting upon as a source to cope with a time of economic or health distress or for covering educational expenses of the street vendors’ children education. Their response is as follows:

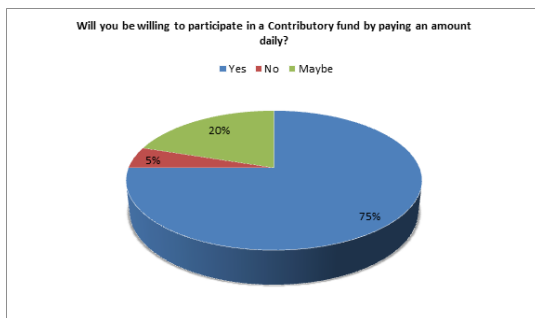


Figure 5.1: Potential Participation to a Contributory Fund.

Since 75 percent of the street vendors agreed to participate, We asked them how much money they are willing to pay every day. Their responses are as follows:

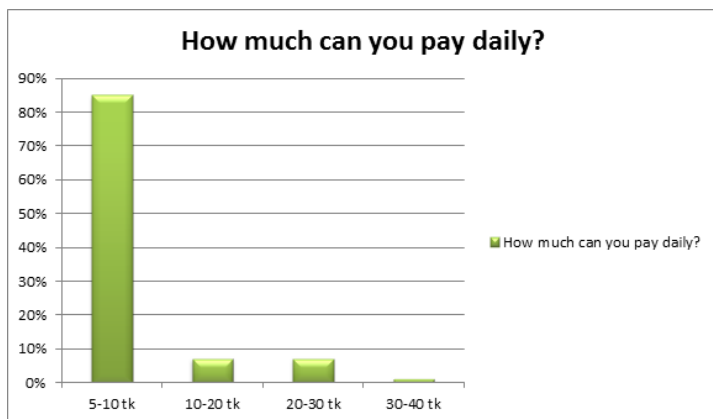


Figure 5.2: Daily Payment Amount for the Contributory Fund

When we asked how the households are coping with the Eviction, Extortion and the Covid-19 pandemic we got the following results:

Different adverse condition	Employed actions regarding the situation
1.Eviction	<ol style="list-style-type: none"> 1.Relying on the income of other family members. 2. Reducing cost on travel, clothes and unnecessary products. 3. Withdraw children from school and sent them for wage employment 4. Sending kids and old family members to the village. 5. Relying on savings. 6.Reducing consumption expenditure 7. Visiting the less costly doctors. 8.Changing profession.
2.Extortion	<ol style="list-style-type: none"> 1.Withdraw children from school and sent them for wage employment 2.Shifting to a house with less rent. 3. Relying on fixed assets as well as savings to mitigate the income shock. 4.Informal borrowing from relatives.

3. Covid-19 pandemic	<ol style="list-style-type: none"> 1. Visiting only Government Hospitals. 2. Sending kids and old family members to the village 3. Reducing consumption expenditure 4. Moving to slums or congested dwellings with shared rooms. 5. Withdraw children from school and sent them for wage employment 6. Using savings. 7. Relying on spouse or other family members earning. 8. Relying on help provided by the local government. 9. Reducing cost on travel, clothes and unnecessary products. 10. Informal borrowing from friend or relative.
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Table 5.3: Mechanisms in Coping with the Eviction, Extortion and the Covid-19 pandemic at Households Level

As we have shown in our analysis previously, the family of street vendors will most likely use their savings or fixed assets to survive in difficult situations rather than leaving the city as they have come to the city for a better life in the first place. So leaving the city is not an option for them. Next we asked if they are happy with their situation. Their responses are provided below:

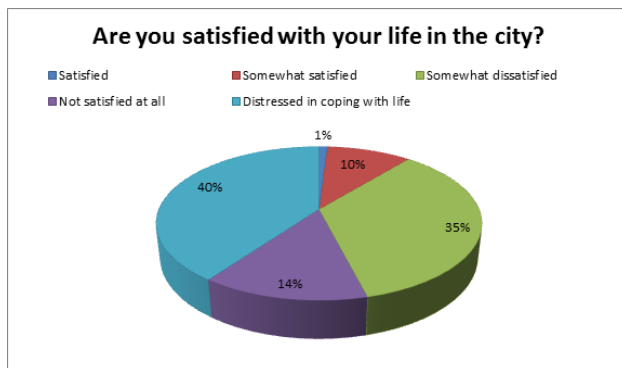


Figure 5.3: Satisfaction with Life

It is evident from the pie chart that the majority of the respondents are distressed in coping with life which is 40 percent. Yet they are still surviving in the city. We also asked them if there were changes in their conditions. Will they live in the city or return to the village? Almost all of them have replied that they would like to stay in the city, adding awareness, such as: Protection from Government, better condition of housing, utility and education for kids. In our study we have found that most of the households of street vendors resort to “Social networking”. This strategy

is based on kinship which comprised 12 percent of total urban poor in Bangladesh. According to them the Government will not look after them so they do it by themselves.

In short, the coping mechanisms of street vendors vary depending on the mode of vending. But one common coping strategy adopted by the majority of street vendors (80 percent) is to hang around and get involved in the same occupation after a few days still in the city. Coping strategies also vary depending on type of street vending, e.g., permanent street vendors tend to resist the authority, even in some instances with violence, during eviction. On the other hand, semi-permanent or mobile vendors try to find a safer place for conducting business rather than confronting. To cope with extortion, the permanent street vendors try to hide the actual amount of money they earn in a day or they rely on the Hawker Samity for help. But the semi-permanent vendors try to provide free goods to reduce the extortion money. The mobile vendors tend to avoid locations requiring high “extortion fees”. To cope with COVID-19, the permanent vendors used different social networking sites to boost their sales, lowering the price of the commodity or allowing the customers to take the products, even without a guarantee of payment. Semi-permanent vendors tend to sell products which are necessary during COVID-19 such as hand gloves, masks, etc. Mobile vendors tend to relocate near the hospitals or pharmacies to also sell merchandise essential in the pandemic time.

The coping mechanisms insights obtained from household level observation and survey include: The majority of the household will rely on the spouse or other earning members or tap out their savings. For coping with extortion demand, households will rely on savings or relatives and sometimes on informal borrowing. For the pandemic time, households tend to make use of their kids, instead of schooling, to engage them in informal activity, sending old members of the house to the village, moving to cheaper dwelling units.

Chapter 6

Policy Implications and Conclusions

This final chapter of this study presents the policy implications of the findings and ends with conclusions and recommendations for further research.

6.1 Policy Implications of Research Findings

Based on the findings of this research we have come up with the following policy implications for the Street Vendors in Narayanganj which could aid them to cope with different adverse situations. The policies are as follows:

Eviction

1. No eviction process without prior notice should take place.
2. Letting street vendors stay on the roads before rehabilitation.
3. Demarcation of specific areas for street vending.
4. Spatial accommodation of the street vendors.

Extortion

1. Protecting street vendors against extortionists.
2. Replacing extortions by levying charges by city authority by providing space for doing street trading.

COVID-19

1. Creating awareness regarding COVID-19
2. Provide them with adequate sanitation facilities (toilet, hand washing) in the work site.
3. Providing financial help for the street vendors as a token of support of income loss.
4. Supporting them by providing food for their family.

Overall, Narayanganj City Corporation authorities should reexamine their attitude towards or view about the street vending as dwellers of the city. After all, city dwellers depend on them for a variety of merchandise that are made available to them at an affordable price and also

obtainable while passing through the streets or at convenient locations. A constructive policy, city planning and management bears potential for mutual benefits

6.2 Conclusion

There are more than one hundred thousand street vendors currently occupying the streets of Narayanganj. Of them we could collect data from one hundred street vendors and their households to conduct our research and to find how these vendors cope with the distress arising from routine extortions, outright evictions and the pandemic. The study has shown that the distress is real. Yet street vending appears as the only dependable source for earning a living. Thus, harsh measures have not worked in the past and are unlikely to work. Most of these street traders do not have minimum education or skills for moving to any job. They also do not have an option for doing any work in the rural area. Under extreme situations they go back but come back as soon as authorities' stern actions appear to have eased a bit. Their service serves the poor and low income urban dwellers. In view of all this reality, we have suggested physical or spatial accommodation of the street vendors in the city.

Narayanganj City Corporation authorities should reexamine their view of the street vending as dwellers of Narayanganj depend on them for various needs. Along these lines, clearing them off from the roads cannot be an optimal arrangement. Rather, sanctioning their exercises through appropriate law could be helpful in raising income locally

6.3 Recommendation for Future Research

During and by the time this research is completed, related research ideas that crossed in mind include the following which could be topics of future research.

1. Potential of participation in a Contributory Fund, supported by stakeholders, for counting upon as a source to cope with a time of economic or health distress or for covering educational expenses of the street vendors' children.
2. Comprehensive study for creating a database of the street vendors currently occupying the streets of Narayanganj

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Appendix- A

Picture from Worksite



Picture from Households of the Street Vendors



Appendix- B

Questionnaire for the survey is presented below

BRAC University
Department of Economics and Social Sciences
Narayanganj's Street Vendor Survey Questionnaire
Worksite Survey Based Data/Information

Date:

Code:

Identification variable information	
1.1 Name	
1.2 Mobile no:	
Ward no:	
1.4 Worksite location	
1.5 Age in years:	
1.6 Gender	
1.7 Educational qualification	
Family size	
Number of earning family member	
1.11 Present address	
1.12 Do you stay in Narayanganj to conduct your business or do you commute from your village?	<ul style="list-style-type: none">• Live in Narayanganj• Commute from village
1.13 Dwelling status in Narayanganj	<ul style="list-style-type: none">• Rented dwelling with sharing• Rented dwelling without sharing• Owned dwelling
Migratory status	
2.1 Origin	

2.2 Year of migration	
Reason for migration	
Business related information	
3.1 Work status	<ul style="list-style-type: none"> • Full time • Part-time
3.2 Which goods do you sell?	<ul style="list-style-type: none"> •
3.3 Average working hour	<ul style="list-style-type: none"> •
3.4 Do you have additional labor?	<ul style="list-style-type: none"> • Yes • No
3.5 If yes, then is it a family member?	<ul style="list-style-type: none"> • Yes • No
3.6 If not family member then who is it?	<ul style="list-style-type: none"> •
3.7 Type of business mode	<ul style="list-style-type: none"> • Mobile • Permanent • Semi-permanent
3.8 How many people do you deal with every day?	<ul style="list-style-type: none"> • Upto 30 • 40 • 50 • More than 100 • Less than hundred
3.9 What is the distance between your workplace and your house?	<ul style="list-style-type: none"> • 2-3 Km • 4-5 Km • More than 6 Km.
3.10 What is the mode that you use to get to your workplace?	<ul style="list-style-type: none"> • Rickshaw • Taxi • Leguna • Bus

	<ul style="list-style-type: none"> Walking.
3.11 If any other than walking then how much do you spend as your travel cost daily?	<ul style="list-style-type: none"> _____Tk
3.12 Is this your first job?	<ul style="list-style-type: none"> Yes No
3.13 If No, then what did you do before working as a street vendor?	
3.14 How many years have you worked on the previous job?	
3.15 If Yes, how many years have you been working as a street vendor?	
Income/Investment related Information	
4.1 Source of capital for investment:	<ul style="list-style-type: none"> Parents Personal saving Loan from bank Other than parents
4.2 How much was your primary investment?	<ul style="list-style-type: none">
4.3 Daily Income in Tk	<ul style="list-style-type: none">
4.4 Daily Income from sales in Tk	<ul style="list-style-type: none">
4.5 Monthly expenditure in work site	<ul style="list-style-type: none">
4.6 Do you have any savings/capital assets?	<ul style="list-style-type: none"> Yes No
4.7 If yes then how much savings do you have?	<ul style="list-style-type: none">

4.8 Have you ever had to use your savings to mitigate income shock?	<ul style="list-style-type: none"> • Yes • No
4.9 What was the reason which forced you to use up your savings?	<ul style="list-style-type: none"> • Eviction • Pandemic • Extortion • Loan • Buying materials for business. • Others
4.10 Do you have any fixed assets?	<ul style="list-style-type: none"> • Yes • No
4.11 If yes, then is it in your hometown or where you are currently situated?	<ul style="list-style-type: none"> • Hometown • Current place
4.12 What kind of fixed asset do you have?	<ul style="list-style-type: none"> • Land • House • Vehicles • Livestock • Others
4.13 Did you have to use that fixed asset to survive in the city?	<ul style="list-style-type: none"> • Yes • No
4.14 If yes, then what was the reason?	<ul style="list-style-type: none"> • For Rent • Children's education • Health issues (infected with COVID) • Health issues (other) • Paying the extortionist • Paying local authorities for conducting business • To buy material for business • Others
4.16 Amount of savings left:	<ul style="list-style-type: none"> • After eviction_____Tk • After extortion_____Tk • After pandemic_____Tk
<ul style="list-style-type: none"> • Urban utility facilities 	

5.1 Do you have access to basic utility services in your work site?	<ul style="list-style-type: none"> • Yes • No
5.2 Do you have electricity in your worksite?	<ul style="list-style-type: none"> • Yes • No
5.3 If yes, then how much do you have to pay monthly?	<ul style="list-style-type: none"> • _____Tk
5.4 Whom do you pay the money?	<ul style="list-style-type: none"> •
5.5 Did you have access to sanitation facilities?	<ul style="list-style-type: none"> • Yes • No • Yes, but not allowed to use
5.6 If no, then where do you go for the toilet?	<ul style="list-style-type: none"> •
5.7 How did you cope with this situation?	<ul style="list-style-type: none"> •
5.8 Do you have any drinking water source in your worksite?	<ul style="list-style-type: none"> • Yes • No
5.9 If no, from where do you drink water?	
5.10 If yes, what type of drinking water source is it?	
Major problems encountered in conducting business	
6.1 What are the problems you have to face every day while conducting your business?	<ul style="list-style-type: none"> • Extortion • Eviction • Lack of customers • Lockdown for Covid-19 pandemic • Too much competition • Others
6.2 Have you ever been Evicted?	<ul style="list-style-type: none"> • Yes • No

6.3 If yes then how many times?	<ul style="list-style-type: none"> • Never • Once • More than Twice
6.4 How long does it take you to come back and conduct your business after eviction?	<ul style="list-style-type: none"> • Same day of eviction • Next day after eviction • Two days after eviction • Less than a week • More than a week • More than a week
6.5 What was the reason behind coming back to the same place after eviction?	<ul style="list-style-type: none"> • Higher Profit • Paid for the place • Didn't have anywhere to go • Everyone else did it • Others
6.6 After eviction, how did you manage to sit and conduct your business in the same area?	<ul style="list-style-type: none"> • Bribed authorities • Asked the Hawker Samity for help • Others
6.7 What was your daily income before and after eviction?	<ul style="list-style-type: none"> • Before_____Tk • After_____Tk
6.8 Have you ever had your goods seized during Eviction?	<ul style="list-style-type: none"> • Yes • No
6.9 If yes, then how did you manage to get that back?	<ul style="list-style-type: none"> • Bribed authorities • Asked the Hawker Samity for help • Others
6.10 Have you ever been assaulted and injured during an eviction?	<ul style="list-style-type: none"> • Yes • No
6.11 If yes, then who assaulted you?	<ul style="list-style-type: none"> • Police • Local authorities • Goons • Others

6.12 Were you hospitalized due to the injury?	
6.13 For females) Have you ever been sexually assaulted in the worksite? Please explain the incident	
6.14 If assaulted and injured then, how long did it take for you to come back to work?	<ul style="list-style-type: none"> • 2-3 days • Less than a week • More than a week • A month
6.15 If not then how did you feel about the whole situation?	<ul style="list-style-type: none"> • Mentally stressed • Anxiety • Fear • Other
6.16 Did you ever change your profession due to the frequent Eviction?	<ul style="list-style-type: none"> • Yes • No
6.17 If yes, then what profession did you choose to regain the income loss during eviction and how long did you stayed at that profession?	<ul style="list-style-type: none"> • Profession_____ • Duration_____
6.18 Why did you return to this profession again?	<ul style="list-style-type: none"> • Higher income • Did not like the other profession • More stressful than street vending • Others
6.19 What have been the overall strategies in coping with the Eviction?	<ul style="list-style-type: none"> • Return to village • Involvement in any alternative occupation (in rural area) • Involvement in any alternative occupation (in urban area) • Involvement in the same occupation after few days of eviction (in urban area)

6.20 If yes, then who did you bribe?	<ul style="list-style-type: none"> • Extortionist • Local authorities • Police • All of the above
6.21 Your income before and after Extortion	<ul style="list-style-type: none"> • Before _____ Tk • After _____ Tk
6.22 How much did you have to pay daily for conducting your business at the current site?	<ul style="list-style-type: none"> • _____ Tk
6.23 Do you have to pay any deposit? If yes then mention the amount.	<ul style="list-style-type: none"> • Yes • No • _____ Tk
6.24 If yes, how much is it how long can you stay at the place with paying that amount of money?	<ul style="list-style-type: none"> • _____ Months • _____ Years
6.26 Have you ever been assaulted in your worksite by an Extortionist?	<ul style="list-style-type: none"> • Yes • No
6.27 What was the reason for the assault?	<ul style="list-style-type: none"> • Not paying extortion money • Not paying bribe • Problem with market authority • Others
6.28 Were you hospitalized due to the injury?	<ul style="list-style-type: none"> • Yes • No
6.29 If yes then how long did it take for you to come back to work?	<ul style="list-style-type: none"> • 2-3 days • Less than a week • More than a week
6.30 Have your goods ever been seized by the Police or the Market authority?	<ul style="list-style-type: none"> • Yes • No

6.31 If yes, then what was the reason and how did you unhand those goods?	<ul style="list-style-type: none"> •
6.32 Did you ever change your profession due to the Extortion?	<ul style="list-style-type: none"> • Yes • No
6.33 If yes, then what profession did you choose to regain the income loss and how long did you stayed at that profession?	<ul style="list-style-type: none"> • Profession_____ • Duration_____
6.34 Why did you return to the street vending again?	<ul style="list-style-type: none"> • Higher income • Did not like the other profession • More stressful than street vending • Others
6.35 How do you feel about the whole Extortion situation?	<ul style="list-style-type: none"> • Mentally stressed • Anxiety • Fear • Other
6.36 What have been the overall coping mechanisms in coping with the extortion?	<ul style="list-style-type: none"> • Return to village • Involvement in any alternative occupation (in rural area) • Involvement in any alternative occupation (in urban area) • Involvement in the same occupation (in urban area)
6.37 How has the Pandemic affected your business?	<ul style="list-style-type: none"> • Positively • Somewhat positively • Negatively • Somewhat negatively • Others
6.38 Do you think due to the pandemic you have lost more income than any other time?	<ul style="list-style-type: none"> • Yes • No
6.39 If yes, then how?	<ul style="list-style-type: none"> • Lockdown measurements • Constant harassment by police • Less buyers

	<ul style="list-style-type: none"> • Heath issues • Others
6.40 If no, then what was the reason? Explain:	
6.41 Have you or anyone of your family got infected with corona virus?	<ul style="list-style-type: none"> • Yes • No • Don't know
6.42 From last year when did you incur major income loss?	<ul style="list-style-type: none"> • March-April 2020 • May-June 2020 • July-August 2020 • September-October 2020 • November-December 2020 • January-February 2021 • March-April 2021
6.43 From last year when did you incur income gain?	<ul style="list-style-type: none"> • March-April 2020 • May-June 2020 • July-August 2020 • September-October 2020 • November-December 2020 • January-February 2021 • March-April 2021
6.44 Did you ever change your profession due to the Pandemic?	<ul style="list-style-type: none"> • Yes • No
6.45 If yes, then what profession did you choose to regain the income loss and how long did you stayed at that profession? Explain:	<ul style="list-style-type: none"> • Profession_____ • Duration_____
6.46 Why did you return to the street vending again?	<ul style="list-style-type: none"> • Higher income • Did not like the other profession • More stressful than street vending • Others
6.47 What have been the overall strategies in coping with the pandemic?	<ul style="list-style-type: none"> • Return to village • Involvement in any alternative occupation (in rural area) • Involvement in any alternative occupation (in urban area)

	<ul style="list-style-type: none"> • Involvement in the same occupation (in urban area)
6.48 What are the other reasons/problems for your loss of income? Explain	<ul style="list-style-type: none"> •
6.49 Have you ever had your goods seized during a Pandemic?	<ul style="list-style-type: none"> • Yes • No
6.50 How did you manage to get that back?	<ul style="list-style-type: none"> • Bribed authorities • Asked the Hawker Samity for help • Others
6.51 What are the major ailments you are suffering from last 1 year?	<ul style="list-style-type: none"> • Diarrhea • Dengue • Heart attack • Brain Stroke • Corona (COVID-19) • Cold • Fever • Childbirth related • Skin related disease • Headache • Coughing • Others
6.52 How much does it cost for the treatment monthly?	<ul style="list-style-type: none"> • _____Tk
6.53 How long did it take for you to come back to work?	<ul style="list-style-type: none"> • Less than a week • More than a week
6.54 Where do you prefer to go for treatment?	<ul style="list-style-type: none"> • Government hospital • Private hospital • Pharmacy • Community health worker • Other
6.55 How do you feel about the whole pandemic situation?	<ul style="list-style-type: none"> • Mentally stressed • Anxiety • Fear

<p>6.56 What is coping mechanism technique regarding Eviction, Extortion and Pandemic? (Other than what is mentioned above) Please specify.</p>	<ul style="list-style-type: none"> • • Eviction:_____ • Extortion_____ • Pandemic_____
<p>6.57 How did your household cope with the Eviction?</p>	<ul style="list-style-type: none"> • Use savings • Withdraw children from school and sent them for wage employment • Informal borrowing • Help provided by relatives and friends • Help provided from local governments • Sending kids to the village • Reducing consumption expenditure • Shifting house with less rent • Relying on other family members income • Avoid going to the doctor • Visiting less costly doctor • Work as self employed • Leaving city • Others
<p>6.58 How did your household cope with the Extortion?</p>	<ul style="list-style-type: none"> • Use savings • Withdraw children from school and sent them for wage employment • Informal borrowing • Help provided by relatives and friends • Help provided from local governments • Sending kids to the village • Reducing consumption expenditure • Shifting house with less rent • Relying on other family members income • Avoid going to the doctor • Visiting less costly doctor • Work as self employed • Leaving city • Others

<p>6.59 How did your household cope with the Pandemic?</p>	<ul style="list-style-type: none"> • Use savings • Withdraw children from school and sent them for wage employment • Informal borrowing • Help provided by relatives and friends • Help provided from local governments • Sending kids to the village • Reducing consumption expenditure • Shifting house with less rent • Relying on other family members income • Avoid going to the doctor • Visiting less costly doctor • Work as self employed • Leaving city • Others
<p>6.60. Income before and after pandemic.</p>	<ul style="list-style-type: none"> • Before_____ Tk • After_____ Tk
<p>6.60 If we develop a proposal for your benefit will you be willing to participate in a contributory fund by daily payment?</p>	<ul style="list-style-type: none"> • Yes • No • Maybe
<p>6.61 How much will you be willing to pay daily?</p>	<ul style="list-style-type: none"> • _____Tk
<p>6.62 If you find a better job in your origin area will you leave this profession?</p>	<ul style="list-style-type: none"> • Yes • No • Maybe
<p>6.63 Are you aware of any rehabilitation program for street vendors in Narayanganj?</p>	<ul style="list-style-type: none"> • Yes • No
<p>6.64 If the answer is yes, then please explain what you think about it.</p>	
<p>6.65 What type of services do you expect from city authorities? Explain:</p>	

6.66 Any suggestions for the Narayanganj City Corporation authority:	
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BRAC University
Department of Economics and Social Sciences
Narayanganj's Street Vendor Survey Questionnaire
Household Survey Based Data/Information
Date:
Code:

Identification variable and households basic information:	
1.1 Name of the respondent (Spouse or on behalf of the household)	
1.2 Gender:	
1.3 Age	
1.4 Occupation	
1.5 Educational qualification of family members?	<ul style="list-style-type: none"> • Adult male ----- • Adult women----- • Boy child (under 18)----- • Girl child (under 18)-----.
1.6 How many people usually live in your household?	
1.7 How many of them are dependent on the household head's income?	
1.8 How many children are at school-age in your household?	

1.9 What is the reason behind children not attending school, If any. Please explain.	
1.10 What is the total monthly income of your household?	<ul style="list-style-type: none"> • _____Tk
1.11 What is the total monthly expenditure of your household?	<ul style="list-style-type: none"> • • Consumption-----Tk • Kids school expenses-----Tk • Rent-----Tk • Others-----Tk
1.12 How much do you spend monthly on your rent (excluding utilities) ?	<ul style="list-style-type: none"> • _____Tk
1.13 What are the monthly utility bills?	<ul style="list-style-type: none"> • Gas_____Tk • Electricity_____Tk • Water_____Tk
1.14 How many earning members do you have in your family?	<ul style="list-style-type: none"> • Adult men---- • Adult women---- • Boy child (under 18)----- • Girl child (under 18)-----. • Total-----
1.17 .Does your household keep any savings?	<ul style="list-style-type: none"> • Yes • No
1.16 If yes, how much is it?	<ul style="list-style-type: none"> • _____Tk
1.17 Do you have any fixed assets?	<ul style="list-style-type: none"> • Yes • No
1.18 If yes, what is it?	<ul style="list-style-type: none"> •
1.19 How much did you spend on that fixed asset?	<ul style="list-style-type: none"> • _____ Tk
1.20 Did you ever had to use your fixed asset to mitigate income shock in last one year?	<ul style="list-style-type: none"> • Yes • No

1.21 What was the reason?	<ul style="list-style-type: none"> • Household expenditure • Kids school fees • Debt • Others
1.22 What is the total expenditure of your household after Eviction?	<ul style="list-style-type: none"> • Consumption-----Tk • Kids school expenses-----Tk • Rent-----Tk • Others-----Tk
1.23 What is the total expenditure of your household after Extortion?	<ul style="list-style-type: none"> • Consumption-----Tk • Kids school expenses-----Tk • Rent-----Tk • Others-----Tk
1.24 What is the total expenditure of your household after Pandemic?	<ul style="list-style-type: none"> • Consumption-----Tk • Kids school expenses-----Tk • Rent-----Tk • Others-----Tk
1.25 Where does your household keep savings?	<ul style="list-style-type: none"> • Bank • Household • Others.
1.26 .Do you think due to the Eviction/Extortion/ Pandemic you have had income loss?	<ul style="list-style-type: none"> • Yes • No
1.27 If yes, then please describe the magnitude of the effect and how did you cope with it ? Explain	<ul style="list-style-type: none"> • Magnitude_____ • _____ • Coping mechanism_____ • _____
1.28 Have you or any other member of your household ever applied for a loan during the last 12 months?	<ul style="list-style-type: none"> • Yes • No
1.29 If yes, Then from where?	<ul style="list-style-type: none"> • Bank • Ngo • Informal source such as friends and relatives, local money lenders, shop keepers, • Others

<p>1.30 How did your household cope with Eviction?</p>	<ul style="list-style-type: none"> • Use savings • Withdraw children from school and sent them for wage employment • Informal borrowing • Help provided by relatives and friends • Help provided from local governments • Sending kids to the village • Reducing consumption expenditure • Shifting house with less rent • Relying on other family members income • Avoid going to the doctor • Visiting less costly doctor • Work as self employed • Leaving city • Others
<p>1.31 How did your household cope with Extortion?</p>	<ul style="list-style-type: none"> • Use savings • Withdraw children from school and sent them for wage employment • Informal borrowing • Help provided by relatives and friends • Help provided from local governments • Sending kids to the village • Reducing consumption expenditure • Shifting house with less rent • Relying on other family members income • Avoid going to the doctor • Visiting less costly doctor • Work as self employed • Leaving city • Others
<p>1.32 How did your household cope with the Pandemic?</p>	<ul style="list-style-type: none"> • Use savings • Withdraw children from school and sent them for wage employment • Informal borrowing • Help provided by relatives and friends • Help provided from local governments • Sending kids to the village • Reducing consumption expenditure • Shifting house with less rent • Relying on other family members income • Avoid going to the doctor • Visiting less costly doctor

	<ul style="list-style-type: none"> • Work as self employed • Leaving city • Others
Dwelling description and status of urban utility services	
2.1 Material of the roof of the dwelling unit	<ul style="list-style-type: none"> • Cement • Tin • Wood, Planks • Thatch, Straw • Others
2.2 Material of the external wall of the dwelling unit	<ul style="list-style-type: none"> • Burnt bricks with cement • Burnt bricks with mud • Tin • Thatch, Straw • Others
2.3 Dwelling status	<ul style="list-style-type: none"> • Rented with sharing • Rented without sharing • Owned
2.4 What is the main water source for drinking and cooking in your household?	<ul style="list-style-type: none"> • Public taps • Piped into yard • Piped into house • Hand pump • Pond-Stream • Other.
2.5 Whose property is the main source which your household usually uses?	<ul style="list-style-type: none"> • Own property • Rented property • Neighbor/ Community • Others.
2.6 What type of fuel do you use most often for cooking?	<ul style="list-style-type: none"> • Gas • Cylinder gas • Biogas • Kerosine • Firewood • Others
2.7 What type of cooking	<ul style="list-style-type: none"> • Traditional metal stove

technology do you use in your household?	<ul style="list-style-type: none"> • Gas stove • Firewood stove • Others
2.8 What is the main source of lighting in your dwelling?	<ul style="list-style-type: none"> • Electricity • Solar • Generator • Others
2.9 What type of toilet facility does your household have?	<ul style="list-style-type: none"> • Flush to septic tank • Pour flush latrine • Pit latrine • Others • Nothing
2.10 If it's not private then how many people use/share the same latrine that you use?	
Health related issues	
3.1 What are the common types of ailments your household members face?	<ul style="list-style-type: none"> • Diarrhea • Dengue • Heart attack • Brain Stroke • Corona (Covid-19) • Cold • Fever • Childbirth related • Skin related disease • Headache • Coughing • Others
3.2 Have you been ever infected with Corona virus?	<ul style="list-style-type: none"> • Yes • No • Don't know
3.3 Have you or any member of your household been affected by any of these diseases recently?	<ul style="list-style-type: none"> • Yes • No
3.4 If yes, for how many days did you suffer due to the illness during the past 60 days?	<ul style="list-style-type: none"> •

3.5 For how many days did you have to stop doing your usual activities due to the illness during the past 60 days?	<ul style="list-style-type: none"> •
3.6 Can you describe the symptoms that you primarily suffered from the major illness during the past 60 days?	<ul style="list-style-type: none"> •
3.7 Was anyone consulted (e.g. a doctor, nurse, pharmacist) for the major illness during the past 60 days?	<ul style="list-style-type: none"> • Yes • No
3.8 If no, then Why was no one consulted for the major illness?	<ul style="list-style-type: none"> • Illness mild • Hard to get to facility • Available facilities are costly • Too busy / long waiting time • Drugs not available • Others
3.9 Where did you go for the first consultation during the past 60 days?	<ul style="list-style-type: none"> • Drugs at Home • Drug shop/Pharmacy • Hospital government • Community health worker • Others
3.10 How much have you and your household members spent on medical services in the last 6 months?	
For 16+ Female members only)	
3.11 Which menstrual products are you aware of?	<ul style="list-style-type: none"> • Sanitary pads. • Reusable made locally (at home) • Both reusable and disposable.

3.12 What do you prefer using during menstruation?	<ul style="list-style-type: none"> • Disposable sanitary pads. • Home made cotton pads. • Reusable clothes. • No of the above.
3.13 What do you normally advise your children to use during menstruation?	<ul style="list-style-type: none"> • Reusable pads • Disposable sanitary pads. • Reusable pads made locally using(rags, clothes, sponge)
3.14 Have you ever suffered from any sexual transmitted disease?	<ul style="list-style-type: none"> • Yes • No • Don't know what that is
Satisfaction with life	
4.1 Are you satisfied with your life?	<ul style="list-style-type: none"> • Satisfied • Somewhat satisfied • Somewhat dissatisfied • Not satisfied at all • Distressed in coping with life
4.2 If dissatisfied, then what would you like to change? Explain	<ul style="list-style-type: none"> •
4.3 If you were to change your condition What you would like to do?	<ul style="list-style-type: none"> • Going back to hometown • Continuing here
4.4 What type of support will you need?	
4.5 Anything you would like to add:	