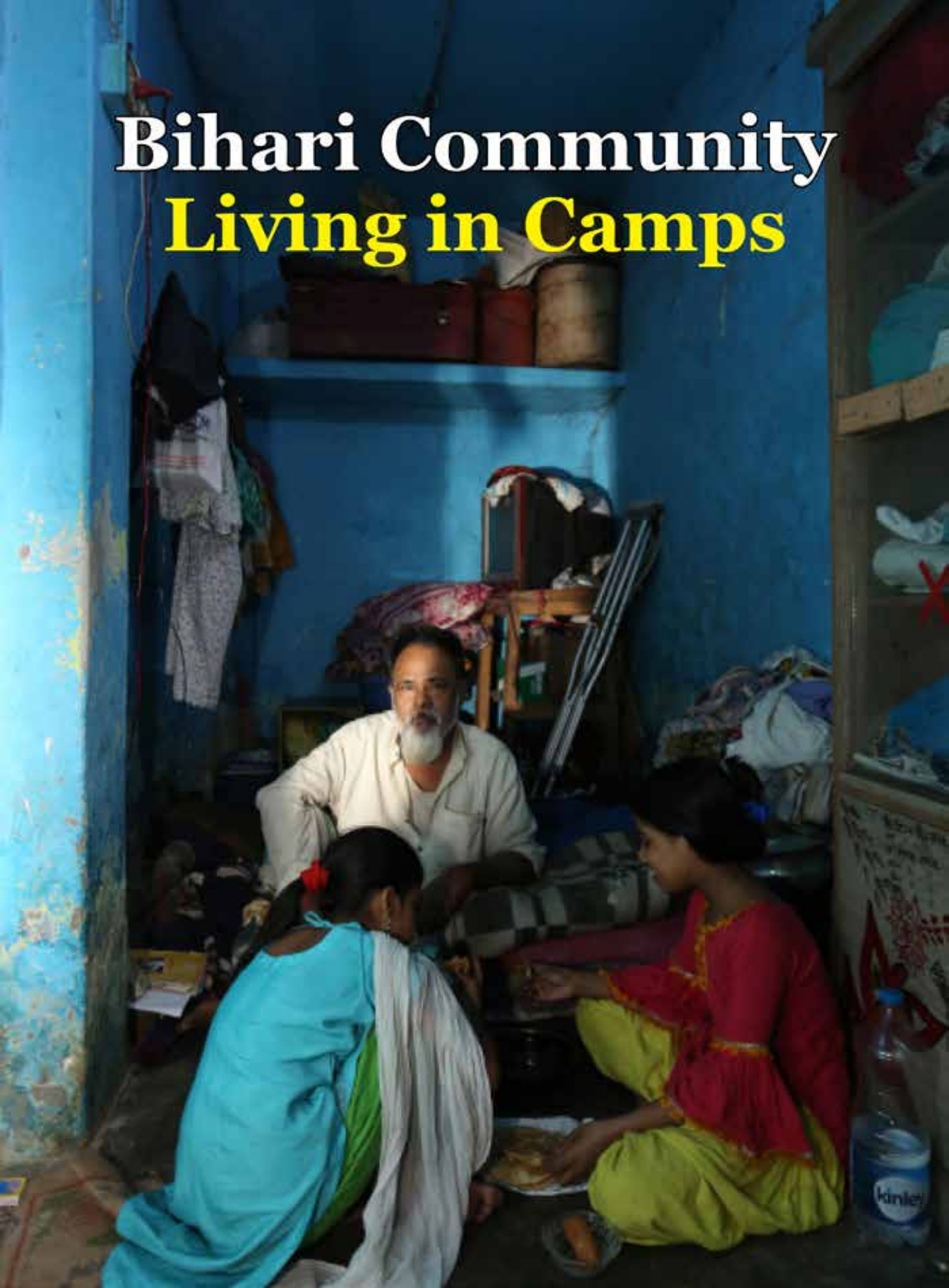


Bihari Community Living in Camps



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Power and Participation Research Centre (PPRC) and
Society for Environment and Human Development (SEHD)

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Bihari Community Living in Camps

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Preface

The Biharis are a distinct Muslim minority living in 70 camps in 13 districts of Bangladesh. More than 300,000 in number, this Urdu-speaking community is often referred to as “stranded Pakistanis”. They emigrated to East Pakistan (present-day Bangladesh) after the Partition of India in 1947. The Biharis were against the war of liberation in 1971 and after the creation of Bangladesh, a significant percentage of them were repatriated to Pakistan. Those who remained stranded in Bangladesh have been facing extreme hostility as a natural consequence after independence.

Neither Pakistan nor Bangladesh agreed to grant citizenship to the Biharis for many years. They remained stateless until May 19, 2008 when the High Court of Bangladesh approved citizenship and voting rights for about 150,000 Bihari refugees who were minors during 1971 and born afterwards. However, they still an inferior life in the camps without a permanent address and basic facilities. They are continuously deprived of most of their political, economic, social and cultural rights.

There is no recent survey on the Bihari community in Bangladesh. Power and Participation Research Centre (PPRC) took lead in conducting a study on the Biharis in 2017 with assistance from Society for Environment and Human Development (SEHD) under a European Union and ICCO Cooperation-funded project. The PPRC study was conducted in 30 of the most populous and well-known camps and settlements of the Biharis in 13 districts.

The key objective of the study is to develop a comprehensive map, analysis and clarity on the Biharis, which will become strategic tools for the human rights defenders and organizations who work with this community. Detailed information about the Biharis in their most populous and well-known locations as well as the state of their education, health, income, expenditure, access to different government facilities among others are valuable to make the community statistically visible.

The study findings are organized in two sections—quantitative findings on the demographic and socioeconomic condition of the Biharis in Bangladesh and qualitative findings on the social capital, changes and aspirations of the community.

Still prejudiced and excluded by the mainstream society, the majority of the Biharis live in congested and overpopulated camps where the rooms expanded vertically for lack of space. Three or more generations of a Bihari family live in one tiny room where they sleep, cook and store their belongings. The ones who hid their true identity and had access to resources managed to blend into the society. Others are stuck in the camps without proper sanitation or garbage management. Despite being established settlements, the urban Bihari camps do not have pipeline gas supply.

The majority of the Biharis are illiterate or have limited access to education. It is very difficult for them to get involved in formal occupations. The majority of them are day laborers or involved in informal sector earning low income, for which they cannot afford education for their children. The Bihari women face additional burdens such as restricted movement outside of the camp because of the strict rules of purdah maintained by the community. Most of them are housewives or depend on home-based work to earn a living as their access to the outside world is limited.

Even though they are now officially recognized as citizens of Bangladesh, they are deprived of the basic rights of a citizen. They are not issued passports though they have National Identity (NID) cards. One excuse that is used to justify this institutionalized discrimination is that the Biharis live in camps, which does not fulfil the permanent address criteria for issuing passport.

The citizenship and NID cards do not help them to get a formal job as they are discriminated for their identity. Moreover, there are frequent power cuts in the camps, especially in Dhaka, since they are no longer ‘refugees’. The majority of the Biharis believe that they were granted NID cards just to be used as vote banks in different local and national level elections. Without any political power or support, they remain at the mercy of the Bengali community.

The Biharis are political victims and once wished to repatriate to Pakistan. However, now they are citizens of Bangladesh and wish to be treated as such. Some NGOs provide some services in the camps such as drinking water, sanitation and maternal healthcare but all the services are project-based and once the project is over, their living condition goes back to what it was before. They believe that positive interventions by the government, NGOs and other influential entities can solve most of their problems.

This study was conducted by a team of PPRC staff supervised by Hossain Zillur Rahman, executive chairman of PPRC. The strategy and tools of the participatory research were developed by the research team of PPRC, SEHD and members from the Bihari community.

A team of eight field researchers—Amir Kamal, Md. Shakir Hossain, Md. Zahid, Md. Shahabaz, M.A. Rasheed, Md. Abul, Kalam Apon, Md. Ekram and Md. Auyal from the community—carried out FGDs in 30 Bihari camps under the supervision of Uchan Aoung, research officer.

The data collected was analysed using statistical tools including SPSS and Microsoft Excel by late Iftexhar Ahmed, data analyst. The documentation and data analysis process were supervised by Subodh Chandra Sarker, data manager and Sabrina Miti Gain,

research associate. Umama Zillur designed the graphs and Sabrina Miti Gain wrote the report under the guidance of Hossain Zillur Rahman.

Special thanks goes to Abdul Jabbar Khan, president of Stranded Pakistanis General Repatriation Committee (SPGRC), M. Shawkat Ali, general secretary of SPGRC and other members of the organization and the community who assisted the research team in every step of the study and participated in the consultation meetings.

Prosad Sarker of SEHD has set up pages and Md. Mozharul Haque supervised the printing of the report. Babul Kumar Boiragi and Borsha Chiran from SEHD have assisted the production team in the SEHD office. Dr. S. G. Hussain, a cartographer prepared the map of the monograph. Many thanks to them.

Philip Gain, program director of the project under which this study has been possible guided the entire study team and did the final editing of the texts. He has also contributed photographs used in this report and designed the cover. We are particularly thankful to him.

We hope that the Bihari community and those interested in them will find the study findings presented in this monograph useful.

Hossain Zillur Rahman

Sabrina Miti Gain



Bihari woman in Syedpur.

Executive Summary

The Biharis are a distinct Urdu-speaking Muslim minority living in 70 camps in 13 districts of Bangladesh. Power and Participation Research Centre (PPRC) conducted a study in 30 of the most populous and well-known camps and settlements of the Biharis in 2017. The study found 33,622 Bihari families with a population of 265,531. The highest number of Bihari camps are situated in Dhaka. The study found 156,250 Biharis in 10 camps in Dhaka including Geneva Camp—the biggest Bihari camp in Bangladesh. The smallest camp studied was found in Rajbari district with a population of 1,035.

There are more men (35.6%) in the Bihari community than women (32.9%), which is also reflected in the sex ratio of 108.08. It is higher than the national sex ratio at 100.3 (BBS Census 2011). The rest 31.5% of the total population consists of children. The average family size of the Biharis was found to be 7.87, which is significantly higher than the family size of 4.06 at the national level (HIES 2016).

A huge portion of the Biharis are completely illiterate who do not even have letter knowledge. The illiteracy rate among Biharis is significantly high at 41.70%. The literacy rate of the Bihari community is 34.5%, which is considerably lower than the national literacy rate of 70.38% (HIES 2016). Almost a fourth (23.80%) of the Bihari population has letter knowledge only. On average, 15.80% of Biharis have completed primary education and 8.70% has completed secondary education. Overall only 1.73% of Biharis have graduated and an insignificant 0.47% has a Master's degree. On average, more than half of the Bihari children are currently studying (55.67%) and the rest 44.33% do not go to school.

The main source of drinking water is either tube well or deep tube well for the Bihari families except in Dhaka where they mainly use tap water. In the case of latrine usage, 68.50% of the Bihari families use *pucka* toilet and 30.50% use ring-slabs, which can be either sanitary or unsanitary. No one from the Bihari community use *kutchra* or hanging toilets and only 1% family defecate in open space or drains. However, a shocking 45.67% Bihari families share toilets with five or more families and 21.83% families share toilets with two to three families, which indicates poor quality of latrine usage.

Ninety eight percent of the Bihari families have access to electricity. The study found that the residents of the Bihari camps in Dhaka, Narayanganj, Mymensingh,

Chattogram and Rangpur districts did not have to bear any cost for electricity (as of 2017). In Khulna, Jashore, Rajshahi, Nilphamari and Dinajpur, the Bihari families have to pay Taka 500 or above per month to bear electricity costs. The electricity supply system in the Bihari camps became a major political issue after they became citizens of Bangladesh in 2008.

The major occupation of the Biharis is day labour (40.51%), followed by working as barbers (14.98%) and making handicrafts (13.53%). On the other hand, the majority of the women in the Bihari community are housewives or involved in home-based cattle raising (32.37%). On the other hand, 20.25% of the Bihari women earn a living by making handicrafts.

At the national level, average monthly income is Taka 15,945 (HIES 2016). In contrast, income from the main occupation of the Biharis, which is day labour, is Taka 8,362 on average per month. Though handicraft is one of the main occupations of the Bihari families, the average income from it is very low at Taka 5,644.

The Bihari families spend Taka 14,234 on average per month for their daily necessities. A family spends the highest amount of money on food, which is on average Taka 7,163. After food, the second highest spending is for education of their children, which on average is Taka 1,690. The average yearly expenditure of Biharis was Taka 36,523 in 2016-17.

The majority of the Bihari families (75.90%) occupy land in the camps but they are not the owners of the land. In the camps, land occupied by each family is small—0.36 decimal on average. Moreover, 17.76% of the Bihari families do not occupy any land. The majority of the Bihari families own mobile phone (92.23%) and almost half of them own television (47.01%).

A staggering 80.18% of Bihari families are in debt. More than 70% of the Bihari families are in debt in most of the districts; in some districts it is 90% or higher. The average amount of debt for the Bihari families is Taka 32,583. On the contrary, the average savings is very little for the Bihari families (Taka 3,350). Only 2.54% of Bihari families have bank accounts. The average amount in their bank accounts is Taka 1,933 only.

Very few Bihari families in Bangladesh have access to different social safety net programs (SSNPs). On average, less than 1% Bihari families receive old age, widow, freedom fighter and disability allowances as well as primary and secondary school stipends. No Bihari family is included in other SSNPs.

For this study, several dimensions were considered in order to identify the recent changes that occurred in the Bihari community including occupation, education, migration, social status, and communication. The majority of the community (75.8%) believe that the changes have been positive.

The main problems identified by the Biharis are habitation and land issues, low education rate, lack of medical treatment, poor quality of toilets, infrastructure-related problems, lack of employment opportunities, lack of access to drinking water, crisis of citizenship, lack of access to government facilities and passports. They also suggested possible solutions to the problems.

Some of the needs and aspirations of the Biharis are rehabilitation, creating new employment opportunities, increasing educational facilities, availability of medical services and maintenance and development of roads and drainage system among others.



General living condition in Geneva Bihari camp, Dhaka. Rooms are very tiny and there is hardly any empty space. The bed, beddings and utensils are all huddled together in such tiny rooms.

Introduction to the Community

The Biharis are a distinct Muslim minority of more than 300,000 Urdu-speaking “stranded Pakistanis” living in 70 camps in 13 districts of Bangladesh. After the Partition of India in 1947, there was a mass movement of people between India and Pakistan. Around 1.3 million Muslims moved to East Pakistan; of them one million came from Bihar alone and the rest from its neighbourhood (MRG 2017). All these Muslim communities were collectively known as Biharis in the East Pakistan (present-day Bangladesh). In East Pakistan, the Biharis found work opportunities in small trades and different government services as clerks, civil service officials, doctors, etc. Many of them also worked as skilled workers in the railway and mills. People from the Bihari communities were appointed by the Pakistan government to replace educated Hindus in administrative jobs and mills, which was not supported by the majority population in East Pakistan (MRG 2017).

Prior to March 25, 1971, the Bangalees carried out multiple attacks on the Biharis as the Urdu-speaking community was symbolic of Pakistani dominance. During the Liberation War, young Biharis formed Al-Shams—a wing of Pakistani collaborators, commonly known as the Razakars—to take revenge on the Bengalis by participating in the nationwide massacre, rape and looting alongside Pakistanis. However, after independence, the West Pakistani army and civilians in Bangladesh were sent to India while the Biharis were stranded in a dangerous situation. The Indian army grouped them in camps for their own protection, leaving behind their former homes, shops and other properties. Since then the common practice was to identify them collectively as Pakistani collaborators without distinguishing the culprits from the greater number of Bihari families including women and children (Whitaker et al., 1982).

The Biharis were against the war of liberation in 1971. After the creation of Bangladesh, a significant percentage of them was repatriated to Pakistan. Those who remained stranded in Bangladesh have been facing extreme hostility as a natural consequence after independence. Neither Pakistan nor Bangladesh agreed to grant citizenship to the Biharis for many years. They remained stateless until May 19, 2008 when the High Court of Bangladesh approved citizenship and voting rights for about 150,000 Bihari refugees who were minors during 1971 as well as those born afterwards. However, they still live an inferior life in the camps without a permanent address and basic facilities. They are continuously deprived of most of their political, economic, social and cultural rights.

Background to the Study

The study is a mapping exercise on the demographic and socioeconomic conditions

of the Biharis in Bangladesh under a European Union-funded project “Defining the excluded groups, mapping their current status and strengthening their capacity and partnership.” Power and Participation Research Centre (PPRC) conducted the study to prepare a comprehensive map on the current situation of the Biharis and the difficulties they face, which will be an important tool for dialogue and advocacy for the community. The research outcomes added to the existing literature will add value to the discussion on social exclusion of Biharis in Bangladesh.

Objectives of the Study

The key objective of the study is to develop a comprehensive map, analysis, and intellectual clarity on the Biharis, which will become strategic tools for the human rights defenders and organizations who work on this community. Detailed information about the Biharis in their most populous and well-known locations as well as the state of their education, health, income, expenditure, access to different government facilities among others are valuable knowledge to make the community statistically visible. The study also aimed to identify the most recent changes in their lives, their problems and possible solutions as well as their needs and aspirations. Another aim of the study was to engage the community members in the participatory research process for the broader goal of capacity building.

Methodology

Research team: The lead researcher of the project, program director and in-house research team developed the strategies and methodologies for the participatory research. They had discussions with the community representatives about research instruments and study locations. Training of field researchers and community key informants were also conducted by the team.

Sample design: The Biharis live in community clusters like other excluded communities of Bangladesh. The research approach was to identify these community clusters and select a reasonable sample of such clusters on which both cluster-level information as well as household-level information of all households living in that cluster were collected. Key informants from each selected cluster assisted the research teams. First, a list of all the 70 Bihari camps in Bangladesh was prepared. Then the community leaders and researchers of the project selected the number and location of the camps that are to be mapped. Selective or purposive sampling method was applied to select the Bihari camps that would represent the community most accurately. After consultations with

the community leaders, a sample of 30 most populous Bihari camps were selected for the study that would represent the community most accurately. The sample covered 13 districts.

Data collection and analysis: Focus Group Discussions (FGDs) with participation of 15-20 community members at the cluster sites were conducted to collect data for the study. The FGD questionnaire was structured, which was utilized to generate quantitative information on household characteristics as well as qualitative information on cluster characteristics. The study was conducted from 17 August to 12 September 2017. A team of field researchers from the Bihari community carried out the FGDs in 30 cluster sites, which was supervised by the research officer. The collected data was analysed using a statistical tool – SPSS and Microsoft Excel.

Limits of the Study

The study could not update the list of 70 Bihari camps of Bangladesh due to lack of accessibility and time constraint. For the study, a sample was selected that would be most representative of the entire community. Accessibility and availability of information during both primary and secondary data collection were other constraints of the study. Moreover, the study was based on FGDs. A household survey could have generated a more concrete database, which was not possible due to resource constraints.



Main entrance of Geneva camp, Mohammadpur, Dhaka.

Study Locations

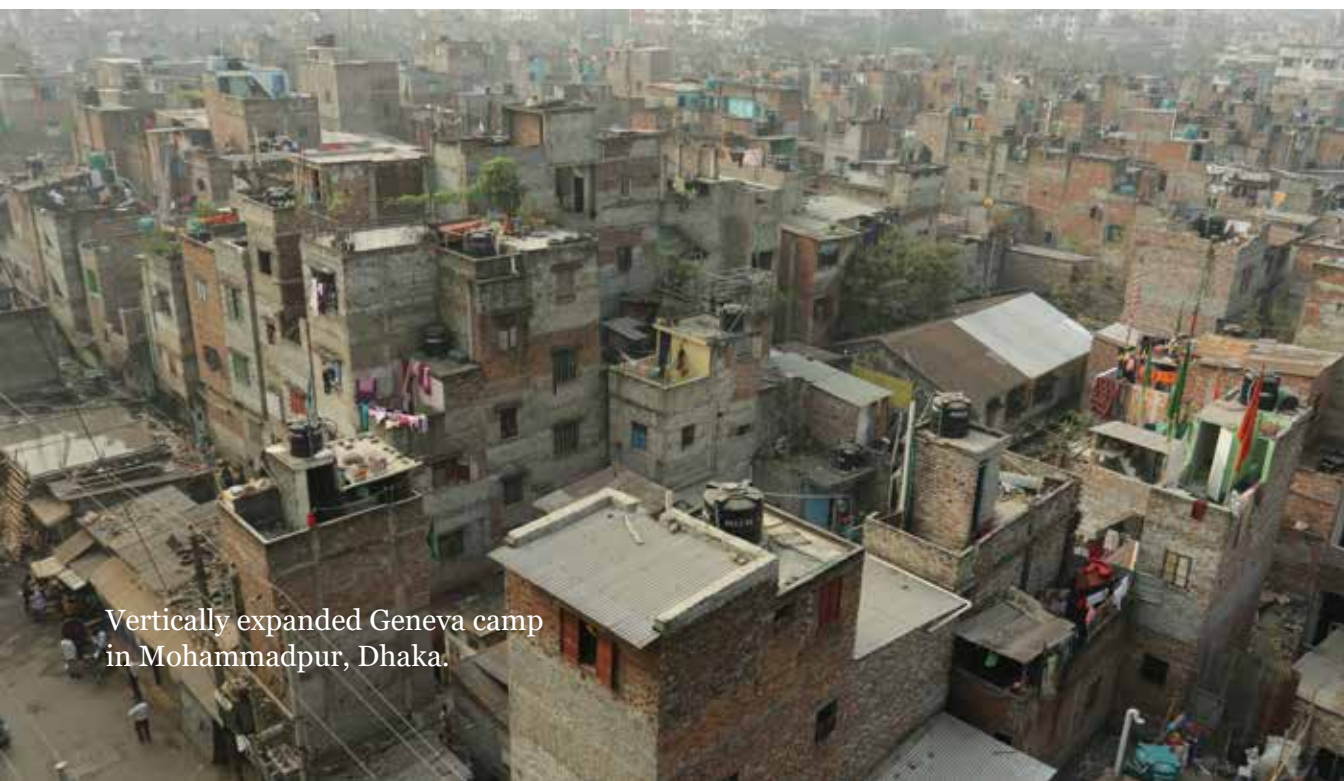
Locations of 30 clusters from the Bihari Community studied under the project:

SL. No.	District	Upazila/Police Station	Post Office	Ward	Camp
1	Dhaka	Pallabi	Pallabi	3	Tejgaon Camp
2	Dhaka	Pallabi	Pallabi	3	Madrasah Camp
3	Dhaka	Pallabi	Mirpur	2	Kurmitola Camp
4	Dhaka	Pallabi	Mirpur	2	Block C, D, E
5	Dhaka	Pallabi	Mirpur	3	Block B, C, D
6	Dhaka	Pallabi	Mirpur	5	Muslim Camp
7	Dhaka	Pallabi	Mirpur	5	Millat Camp
8	Dhaka	Mohammadpur	Mohammadpur	31	Market Camp
9	Dhaka	Mohammadpur	Mohammadpur	32	Geneva Camp
10	Dhaka	Mohammadpur	Mohammadpur	29	Town Hall Camp
11	Narayanganj	Siddhirganj	Adamjee Nagar	6	Adamjee Camp
12	Narayanganj	Narayanganj Sadar	Narayanganj Sadar	15	Reli Garden
13	Narayanganj	Narayanganj Sadar	Kalibazar	13	Kumudini Bagan
14	Mymensingh	Kotwali	Mymensingh Sadar	18	Patgudam
15	Chattogram	Halishahar	Halishahar	26	Trade School Camp
16	Chattogram	Akbar Shah	Bahar Firoz Shah	9	Firoz Shah School Camp
17	Chattogram	Khulshi	Khulshi	13	Sarder Bahadur School Camp
18	Khulna	Shonadanga	Khulna Sadar	20	Ferighat
19	Khulna	Kalishpur	GPO	10	Housing Estate
20	Jashore	Jashore Kotwali	Jashore Sadar	1,8	Barandipara, Noldanga
21	Jashore	Jashore Kotwali	Jashore Sadar	8	Azimabad Colony Bejpara
22	Rajbari	Rajbari Sadar	Rajbari Sadar	8	Binodpur New Colony
23	Rajshahi	Boalia	Ghoramara	21	Sagar Para
24	Rajshahi	Boalia	Ghoramara	19	Shiroil Colony
25	Bogura	Bogura Sadar	Bogura Sadar	11	Latifpur/ Chokfarid/ Choklokman/ MalotiNagar
26	Pabna	Ishwardi	Ishwardi	5	Fateh Mohammadpur Railway Colony Zone: A, B, C, D

27	Nilphamari	Syedpur	Syedpur Sadar	2	Golihat
28	Nilphamari	Syedpur	Syedpur Sadar	6	Chamra Godam/ Niyamatpur
29	Rangpur	Kotwali	Alam Nagar	27	Ispahani Camp-2
30	Dinajpur	Kotwali	Bahadur Bazar	10	Bahadur Bazar Camp

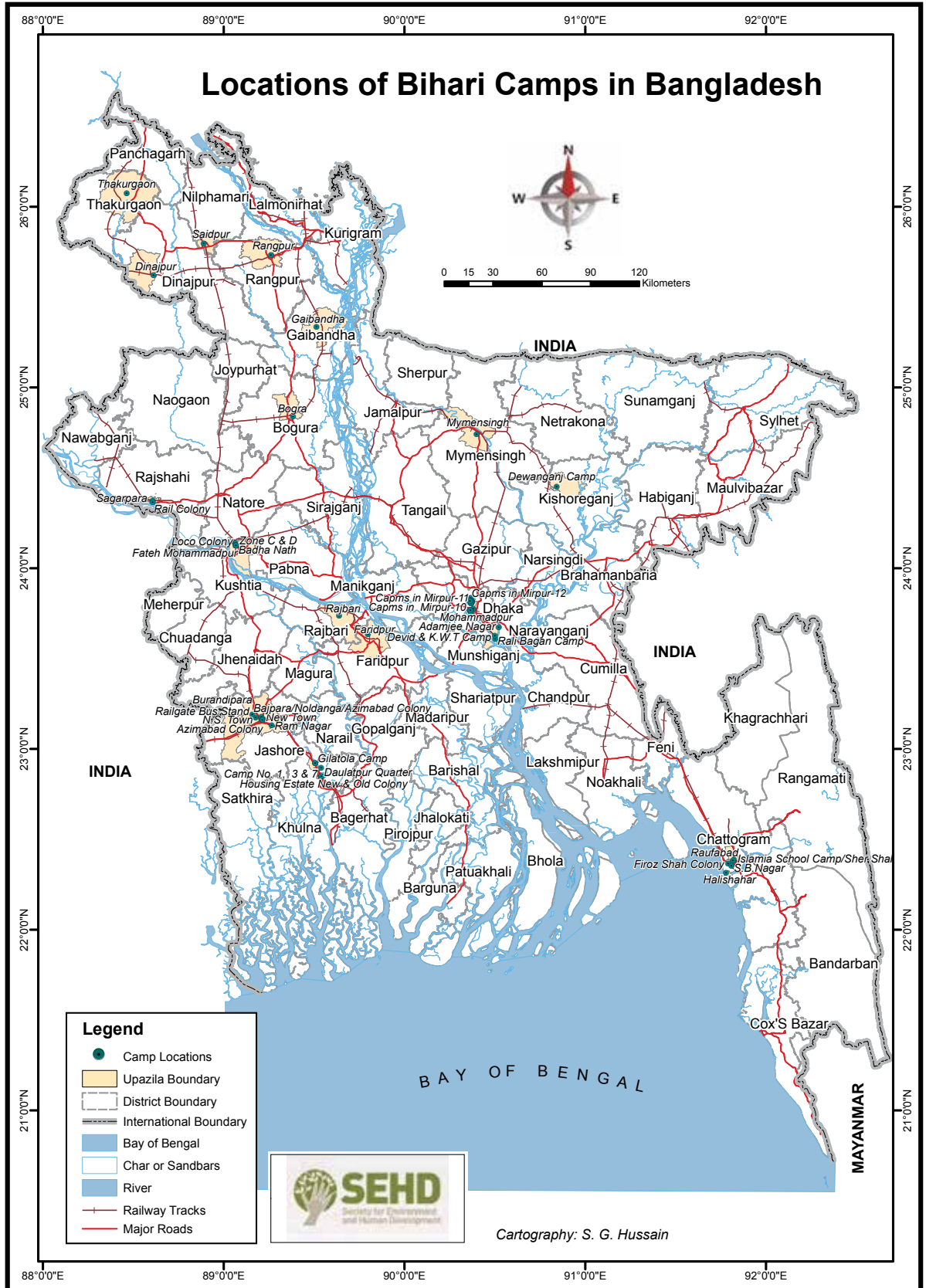


A Bihari camp in Syedpur, flimsy and congested.



Vertically expanded Geneva camp in Mohammadpur, Dhaka.

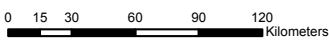
Locations of Bihari Camps in Bangladesh



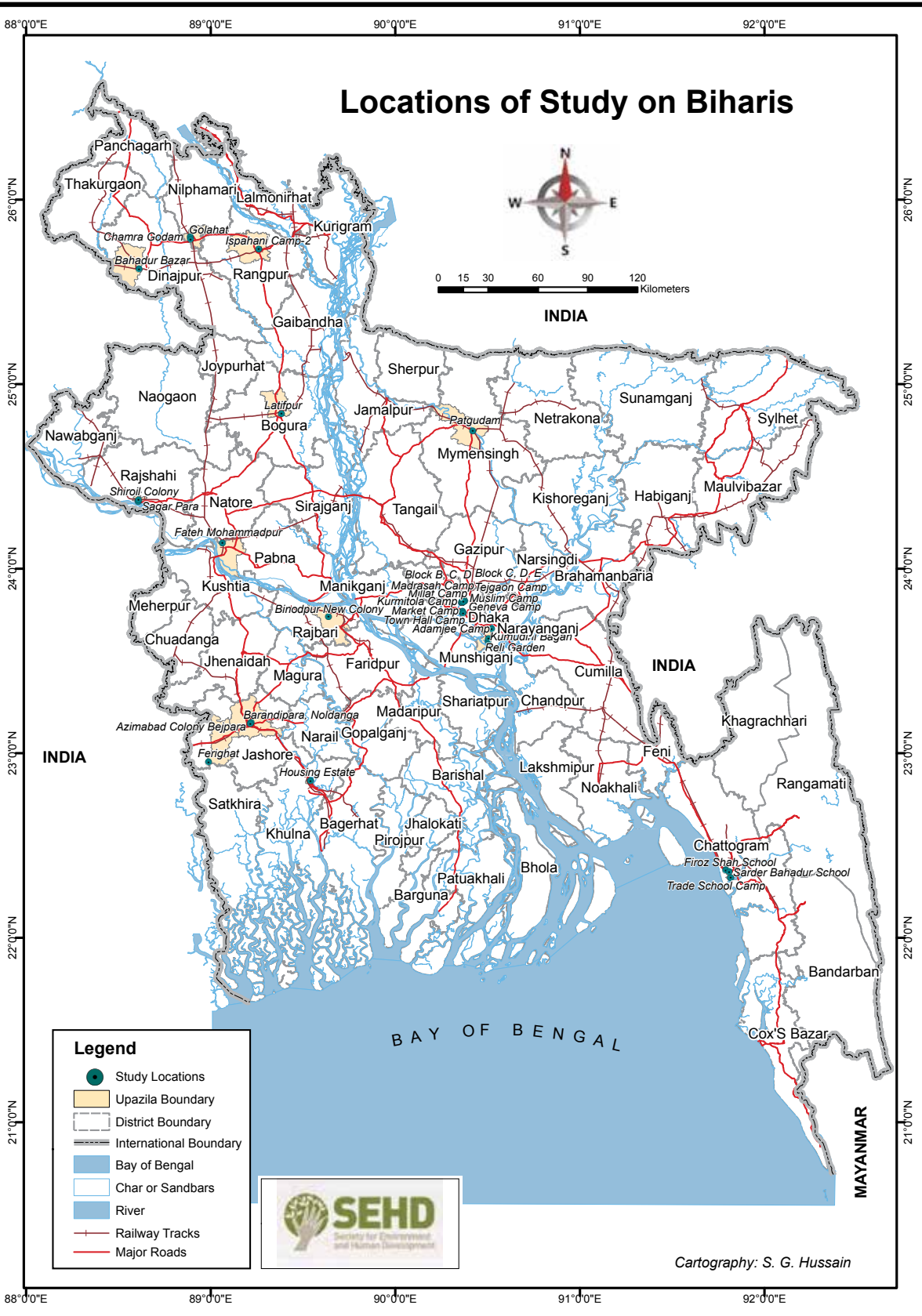
Districts and Camp Locations:

- Panchagarh:** Thakurgaon, Thakurgaon
- Nilphamari:** Nilphamari
- Lalmonirhat:** Lalmonirhat
- Kurigram:** Kurigram
- Dinajpur:** Dinajpur
- Rangpur:** Rangpur
- Gaibandha:** Gaibandha
- Joypurhat:** Joypurhat
- Sherpur:** Sherpur
- Naogaon:** Naogaon
- Bogra:** Bogra
- Jamalpur:** Jamalpur
- Mymensingh:** Mymensingh
- Netrakona:** Netrakona
- Sunamganj:** Sunamganj
- Sylhet:** Sylhet
- Nawabganj:** Nawabganj
- Rajshahi:** Rajshahi
- Natore:** Natore
- Sirajganj:** Sirajganj
- Tangail:** Tangail
- Mymensingh:** Mymensingh
- Dewanganji Camp:** Dewanganji Camp
- Kishoreganj:** Kishoreganj
- Habiganj:** Habiganj
- Maulvibazar:** Maulvibazar
- Sagarpara:** Sagarpara
- Rail Colony:** Rail Colony
- Fateh Mohammadpur:** Fateh Mohammadpur
- Badha Nath:** Badha Nath
- Zone C & D:** Zone C & D
- Pabna:** Pabna
- Manikganj:** Manikganj
- Gazipur:** Gazipur
- Narsingdi:** Narsingdi
- Brahmanbaria:** Brahmanbaria
- Meherpur:** Meherpur
- Kushtia:** Kushtia
- Dhaka:** Dhaka
- Rajbari:** Rajbari
- Fandpur:** Fandpur
- Munshiganj:** Munshiganj
- Narayanganj:** Narayanganj
- Adamjee Nagar:** Adamjee Nagar
- Devi & K.W.T Camp:** Devi & K.W.T Camp
- Rail Bagan Camp:** Rail Bagan Camp
- Jhenaidah:** Jhenaidah
- Magura:** Magura
- Shariatpur:** Shariatpur
- Chandpur:** Chandpur
- Cumilla:** Cumilla
- INDIA:** INDIA
- INDIA:** INDIA
- INDIA:** INDIA
- Buraidipara:** Buraidipara
- Railgate Bus Stand:** Railgate Bus Stand
- Niss: Town:** Niss: Town
- Azimabad Colony:** Azimabad Colony
- Ram Nagar:** Ram Nagar
- Gopalganj:** Gopalganj
- Madanpur:** Madanpur
- Narail:** Narail
- Gilatala Camp:** Gilatala Camp
- Camp No. 1, 3 & 7:** Camp No. 1, 3 & 7
- Daulatpur Quarter:** Daulatpur Quarter
- Housing Estate New & Old Colony:** Housing Estate New & Old Colony
- Satkhira:** Satkhira
- Khulna:** Khulna
- Bagerhat:** Bagerhat
- Jhalokati:** Jhalokati
- Pirojpur:** Pirojpur
- Barishal:** Barishal
- Lakshmipur:** Lakshmipur
- Noakhali:** Noakhali
- Feni:** Feni
- Khagrachhari:** Khagrachhari
- Rangamati:** Rangamati
- Chattoagram:** Chattoagram
- Raufabad:** Raufabad
- Firoz Shah Colony:** Firoz Shah Colony
- Islamia School Camp/Sher Shah:** Islamia School Camp/Sher Shah
- S.S. Nagar:** S.S. Nagar
- Halishahar:** Halishahar
- Bandarban:** Bandarban
- Cox's Bazar:** Cox's Bazar
- MAYANMAR:** MAYANMAR

Locations of Study on Biharis



INDIA



Legend

- Study Locations
- Upazila Boundary
- District Boundary
- International Boundary
- Bay of Bengal
- Char or Sandbars
- River
- Railway Tracks
- Major Roads



Cartography: S. G. Hussain

Findings

Population

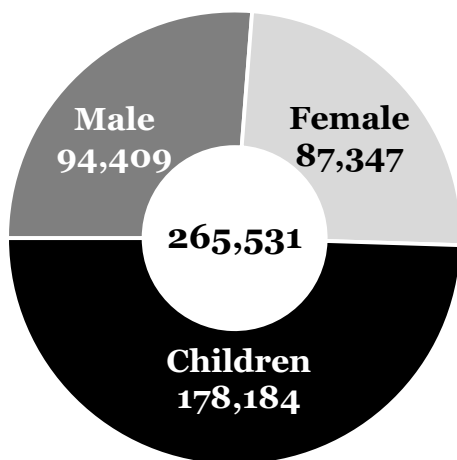
In 1972, there were 735,180 Biharis living in the new camps established right after the war of independence (Whitaker et al., 1982). Back then, around 278,000 Biharis lived in camps on the outskirts of Dhaka and 250,000 lived in Saidpur district (MRG 2017). However, their number decreased over the years as approximately 178,069 Biharis were repatriated to Pakistan between the period of 1973 to 1993. On the other hand, a portion of them assimilated into the Bengali population by hiding their identity. The Biharis are now concentrated in approximately 70 camps of 13 districts of Bangladesh with their largest concentration in Dhaka (SPGRC survey 1992).

The exact number of the Biharis currently living in Bangladesh is hard to find. It is estimated that there are approximately 300,000 Biharis living in the country (Gain 2015: 10 and MRG 2017). The PPRC study was conducted in 30 of the most populous and well-known camps and settlements of the Biharis. In total 265,531 Biharis (33,622 families) were found living in these 30 camps. The highest number of Bihari camps are situated in Dhaka. The study found 156,250 Biharis in 10 camps including Geneva Camp, the biggest Bihari camp in Bangladesh. The smallest Bihari camp was found in Rajbari district with a population of 1,035.

Table 1: Number of sample Bihari camps, HHs and population

Districts	No. of sample clusters/ camps	No. of sample HHs	Sample population	Male	Female	Children
Dhaka	10	16,740	156,250	52,030	48,900	55,320
Narayanganj	3	2,560	15,800	7,300	4,300	4,200
Mymensingh	1	260	1,700	600	500	600
Chattogram	3	1,470	15,050	4,800	5,750	4,500
Khulna	2	3,992	16,856	7,119	6,077	3,660
Jashore	2	970	7,920	2,590	2,570	2,760
Rajbari	1	170	1,035	300	350	385
Rajshahi	2	1,300	6,500	2,700	2,300	1,500
Bogura	1	2,190	14,800	6,500	5,800	2,500
Pabna	1	2,200	15,800	7,300	6,100	2,400
Nilphamari	2	930	7,330	1,530	2,350	3,450
Rangpur	1	440	3,670	720	1,250	1,700
Dinajpur	1	400	2,820	920	1,100	800
Total	30	33,622	265,531	94,409	87,347	83,775

Population



There are more men (35.6%) in the Bihari community than women (32.9%), which is also reflected in the sex ratio. The sex ratio is determined by calculating the number of male against every 100 female, which is 108.08 in the Bihari community. It is higher than the national sex ratio at 100.3 (BBS Census 2011). There are more Bihari men than women in most of the 13 districts under the study. The rest 31.5% of the total population consists of children.

The average family size of the Biharis was found to be 7.87, which is significantly higher than the family size of 4.06 at the national

level (HIES 2016). The biggest Bihari family size on average is 9.39 in Dhaka and the smallest family size is 5 in Rajshahi district, which is still higher than average national family size.

Table 2: Average HH size and sex composition

Districts	Average HH size	Sex ratio
Dhaka	9.39	106.40
Narayanganj	6.51	169.77
Mymensingh	6.54	120.00
Chattogram	9.16	83.48
Khulna	5.22	117.15
Jashore	8.44	100.78
Rajbari	6.09	85.71
Rajshahi	5.00	117.39
Bogura	6.76	112.07
Pabna	7.18	119.67
Nilphamari	7.90	65.11
Rangpur	8.34	57.60
Dinajpur	7.05	83.64
Total	7.87	108.08

Bihari mother and child, Syedpur.

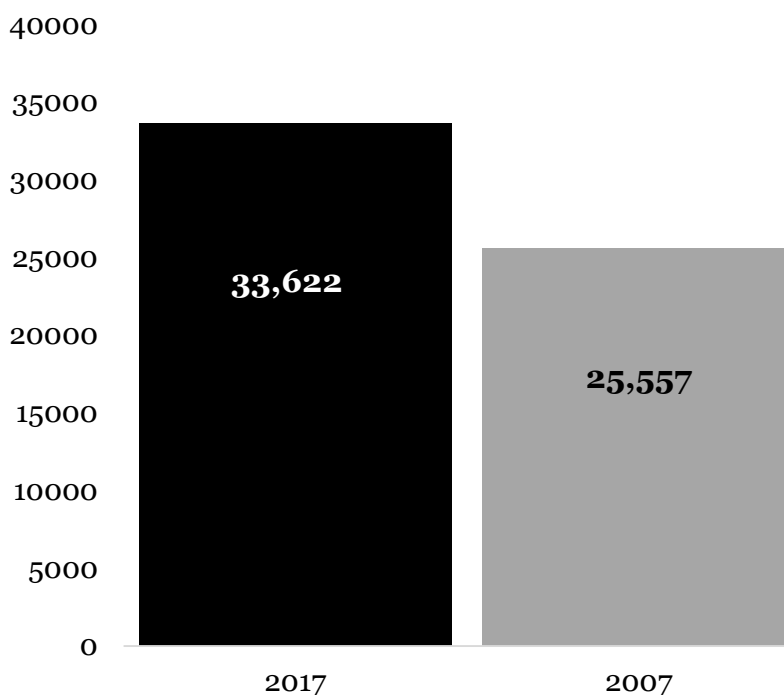


The average number of Bihari families has significantly increased from 25,557 to 33,622 between 2007 and 2017. The number of Bihari families has increased in all districts over the last 10 years except Pabna district. In some districts, the number of Bihari families has even doubled in 10 years.

Table 3: Number of HHs 10 years ago and now (2017)

Districts	No. of HHs (2007)	No. of HHs (2017)
Dhaka	11,675	16,740
Narayanganj	1,750	2,560
Mymensingh	170	260
Chattogram	1,280	1,470
Khulna	3,760	3,992
Jashore	775	970
Rajbari	97	170
Rajshahi	700	1,300
Bogura	2,000	2,190
Pabna	2,400	2,200
Nilphamari	520	930
Rangpur	280	440
Dinajpur	150	400
Total	25,557	33,622

Number of households (HHs)



Education

A large percentage of the Bihari population are completely illiterate (41.70%). The literacy rate of the Bihari community is 34.5%, which is considerably lower than the national literacy rate at 70.38% (HIES 2016). Almost one fourth (23.80%) of the Bihari population has letter knowledge only. On average only 15.80% of Biharis have completed primary education and 8.70% have completed secondary education. Overall only 1.73% of Bihari community have graduated. An insignificant 0.47% have a Master's degree in the Bihari community.

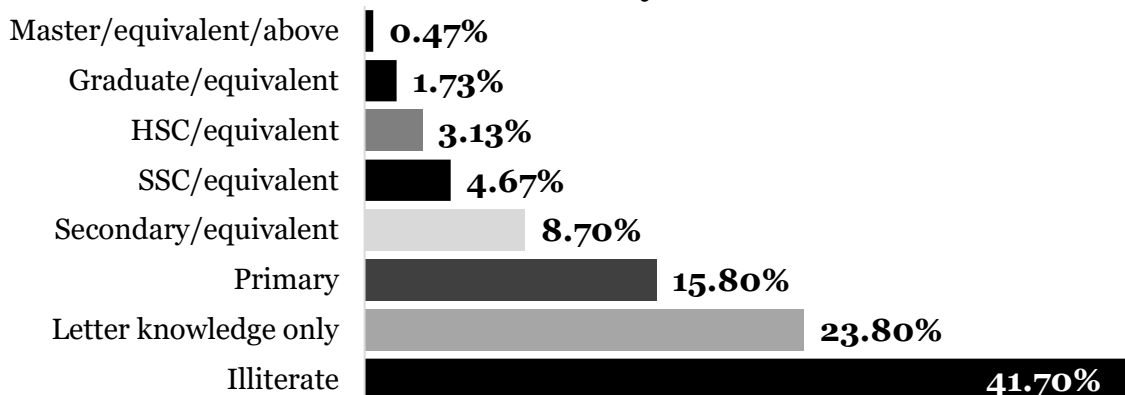
Illiteracy rate among the Bihari community is extremely high in Rangpur, Nilphamari, Dinajpur, and Jashore districts ranging from 77.50% to 82%. No Bihari in these four districts have completed high school education (except 1% in Jashore) or above and less than 5% of them ever completed primary education.

On the contrary, illiteracy rate is the lowest in Rajbari district (2%) and half of the Bihari population has letter knowledge in the district. The percentage of graduates is also comparatively high (13%) in this district. The highest percentage of Bihari adults who have completed primary education (40%) is in Mymensingh. Nearly one-fourth of total population at district level had received primary education in Narayanganj, Rajshahi, Bogura and Pabna districts.

Table 4: Education (% of 18 years and above)

Districts	Status							
	Illit- erate	Letter knowl- edge only	Pri- mary	Secondary /equiv- alent	SSC/ equiv- alent	HSC/ equiv- alent	Graduate/ equiv- alent	Master/ equivalent /above
Dhaka	31.00	27.10	18.50	9.90	7.00	4.40	1.60	0.50
Narayanganj	23.33	35.00	23.33	10.00	5.00	3.00	0.33	-
Mymensingh	5.00	20.00	40.00	20.00	10.00	5.00	-	-
Chattogram	51.33	11.33	15.00	10.00	4.67	4.00	3.00	0.67
Khulna	50.00	27.50	10.00	5.00	3.50	2.00	1.00	1.00
Jashore	77.50	18.50	3.00	1.00	-	-	-	-
Rajbari	2.00	50.00	5.00	12.00	8.00	5.00	13.00	5.00
Rajshahi	30.00	20.00	25.00	15.00	4.00	4.00	2.00	-
Bogura	30.00	25.00	20.00	15.00	3.00	2.00	5.00	-
Pabna	40.00	15.00	20.00	13.00	5.00	5.00	2.00	-
Nilphamari	81.50	14.50	4.00	-	-	-	-	-
Rangpur	82.00	15.00	3.00	-	-	-	-	-
Dinajpur	80.00	18.00	2.00	-	-	-	-	-
Total	41.70	23.80	15.80	8.70	4.67	3.13	1.73	0.47

Education (% of 18 years and above)

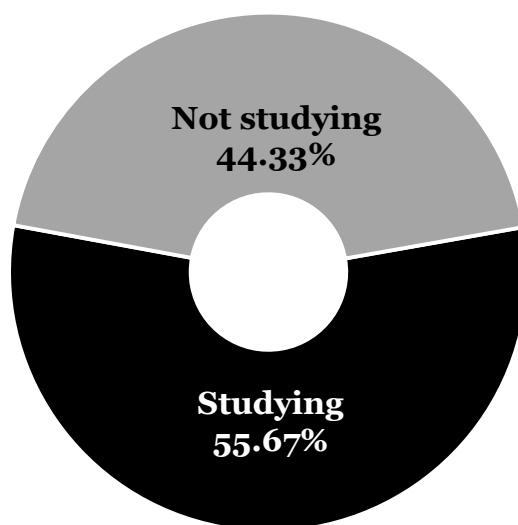


On average, more than half of the Bihari children are currently studying (55.67%) and the rest 44.33% do not go to school. The highest percentage of the children (95%) go to school in Rajbari district where literacy rate for adults is also the highest. Education rate among children is also quite high in Chattogram, Narayanganj and Pabna districts. On the contrary, more than two third of the Bihari children in Rangpur, Nilphamari, Dinajpur, and Jashore districts are not currently studying similar to the education level of adults in those districts. However, the highest percentage of children (90%) do not go to school in Rajshahi district.

Table 5: Education (% of 5-18 years)

Districts	Status	
	Studying	Not studying
Dhaka	54.50	45.50
Narayanganj	83.33	16.67
Mymensingh	70.00	30.00
Chattogram	93.33	6.67
Khulna	50.00	50.00
Jashore	25.00	75.00
Rajbari	95.00	5.00
Rajshahi	10.00	90.00
Bogura	70.00	30.00
Pabna	80.00	20.00
Nilphamari	27.50	72.50
Rangpur	30.00	70.00
Dinajpur	25.00	75.00
Total	55.67	44.33

Education (5 - 18 years)



Housing

According to Bangladesh Bureau of Statistics (BBS), there are four categories of housing structures—*jhupri* (temporary structures made of plastic, polythene, board, scraps, etc.); *kutcha* (semi-durable structures with wall and roof made of bamboo, wood, leaves, etc. that require some annual upgrading); *semi-pucka* (semi-permanent structures with brick wall and corrugated sheet roof) and *pucka* (permanent structures with brick wall and concrete roof). An additional category of housing structure—tin-shed—has been added in the study, which has corrugated sheet roof and wall.

Majority of the Bihari houses are tin-shed (39.79%) and semi-pucka (25.15%). A significant percentage of Bihari families still live in *jhupri* houses (14.56%). Even back in 2011 only 2.9% of families used to live in *jhupri* houses at the national level (BBS census 2011). In Dinajpur district, a staggering 80% of the Bihari families still live in *jhupri* houses. Around half of the Bihari families of Mymensingh and Bogura live in *jhupri* houses (40-50%).

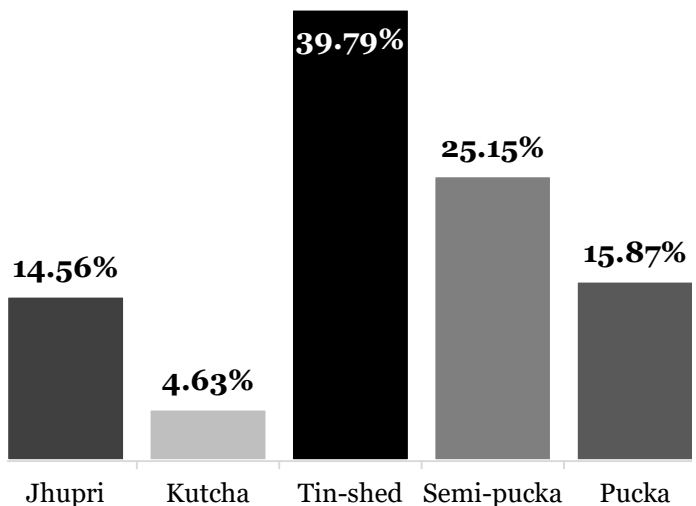
On the contrary, a small percentage of Bihari families (4.63%) live in *kutcha* houses. Majority of the Bihari families in Rangpur (95%) live in semi-*pucka* houses. On average 15.87% families live in *pucka* houses. No one from the Bihari community live in *pucka* houses in Narayanganj, Mymensingh, Chattogram, Nilphamari and Dinajpur districts.

Table 6: Housing condition

Housing type	% of HHs
Jhupri	14.56
Kutcha	4.63
Tin-shed	39.79
Semi-pucka	25.15
Pucka	15.87



Housing type



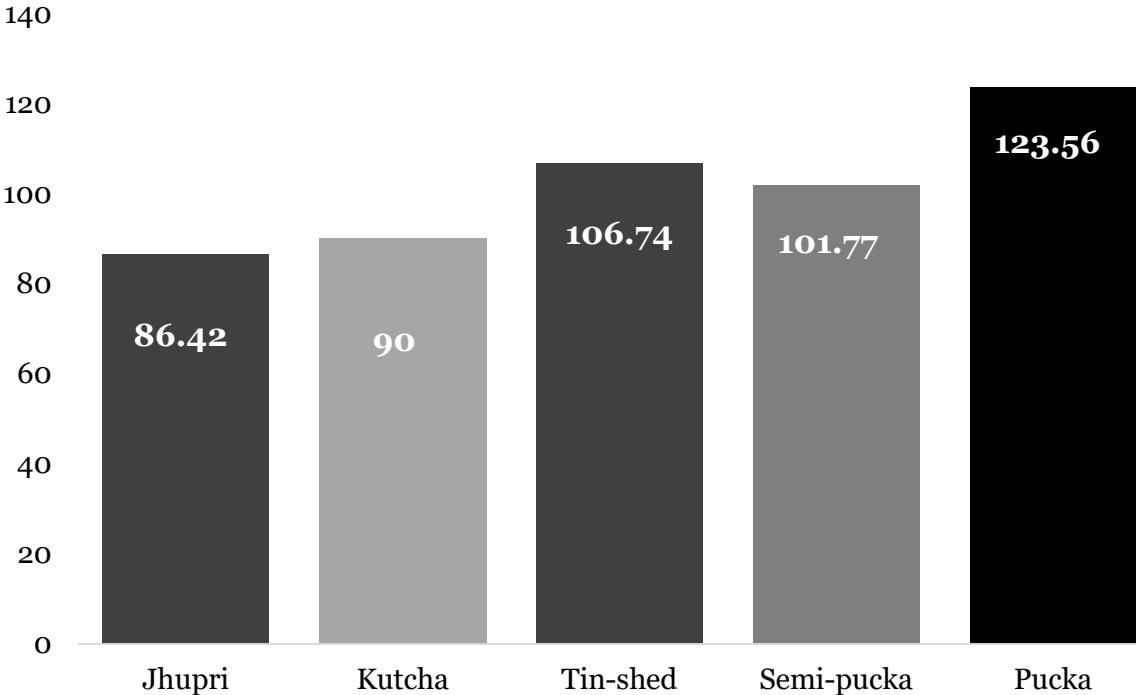
Usually, the more durable the house, the bigger it is in size. *Jhupri* houses are the smallest in size (86.42 square feet) while *pucka* houses are the biggest (123.56 square feet). In Rajbari district, the average size of *jhupri*, *kutchra* and *pucka* houses of the Biharis is 180 square feet, which is more spacious than houses in most other districts. On the other hand, *pucka* houses of the Biharis in Khulna and Jashore districts are 210 square feet on average.

Table 7: Average size of houses

Housing Type	Size (square feet)
Jhupri	86.42
Kutchra	90.00
Tin-shed	106.74
Semi-pucka	101.77
Pucka	123.56



Average size of houses (sq ft)



Health and Sanitation Facilities

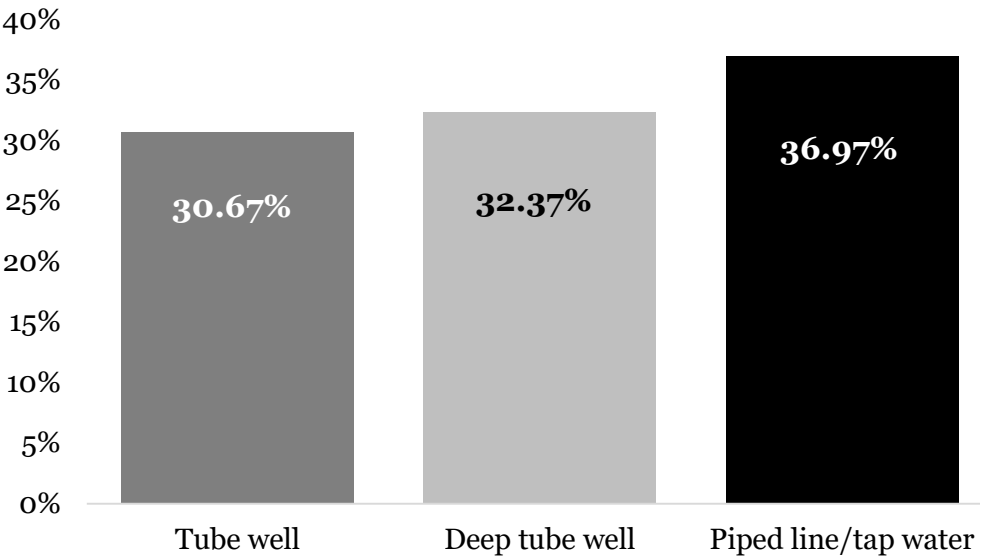
Sources of drinking water: At the national level, the main source of drinking water for majority of the families in Bangladesh is tube well (HIES 2016). However, the supply of piped line water is usually available in the urban areas. Therefore, 84% of the Bihari families in Dhaka use tap water as their source of drinking water. However, in the other districts, the main source of drinking water is either tube well or deep tube well. All the Bihari families in Jashore, Rajbari, Rangpur and Dinajpur drink tube well water. On the other hand, 100% of the Bihari families in Mymensingh and Chattogram drink water from deep tube wells.

Respondents who use water from deep tube wells stated that the water is good for drinking because it is pure. Majority of the tube well and piped water users also said that these are good sources of drinking water. However, a significant percentage of piped line water users (37.5%) said that the water quality is not too good and 12.5% said that it is bad because either the water contains germs (18.8%) or looks unclean (37.5%).

Table 8: Sources of drinking water

Sources	% of HHs
Tube well	30.67
Deep tube well	32.37
Piped line/tap water	36.97

Sources of drinking water



Latrine facilities: At the national level, 61.37% families use sanitary or pukka toilet, which are either water sealed and/or has flush (HIES 2016). On average, 68.50% of the Bihari families use pukka toilet and 30.50% use ring or slab toilets, which can be either sanitary or not sanitary. No one from the Bihari community use kutchha or hanging toilets and only 1% family defecate in open space or drains. Nearly 100% Bihari families in Dhaka, Narayanganj, Mymensingh, Niphamari and Rangpur use pukka toilets. Everyone in the Bihari camps of Rajbari and Dinajpur use ring or slab toilets.

Table 9: Latrine facilities

Latrine type	% of HHs
Open space/drain	1
Ring-slab	30.50
Pukka	68.50

However, a high percentage of Biharis using sanitary latrine does not necessarily indicate the quality of latrine usage since toilets are often shared among multiple families. A shocking 45.67% Bihari families share toilets with five or more families and 21.83% families share toilets with two to three families. All the families in Mymensingh and 96% families in Dhaka share toilets with five or more families. On the other hand, 80% families in Rajbari and 50% families in Rajshahi have their own toilets, which they do not need to share with other families. On average, only 13.43% Bihari families have separate toilets and others have to share the common latrines, which is indicative of a serious hygiene problem in the Bihari camps.

Latrine facilities

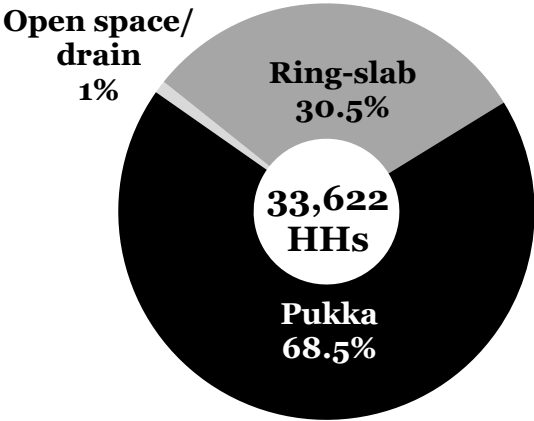
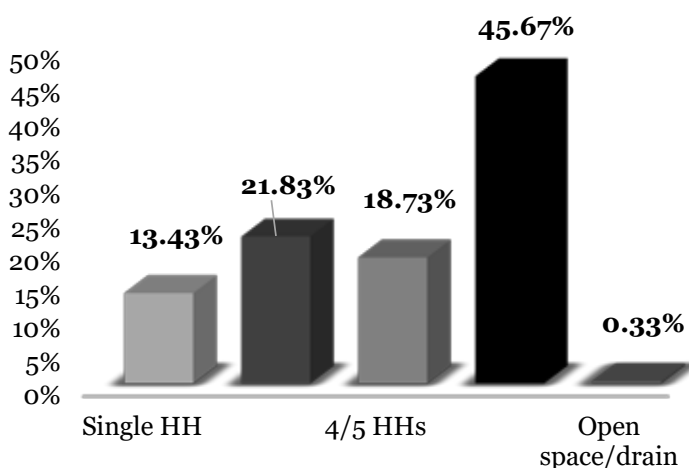


Table 10: Types of latrine use

Facility	% of HHs
Single family	13.43
2/3 families	21.83
4/5 families	18.73
5 or more families	45.67
Open space/drain	0.33

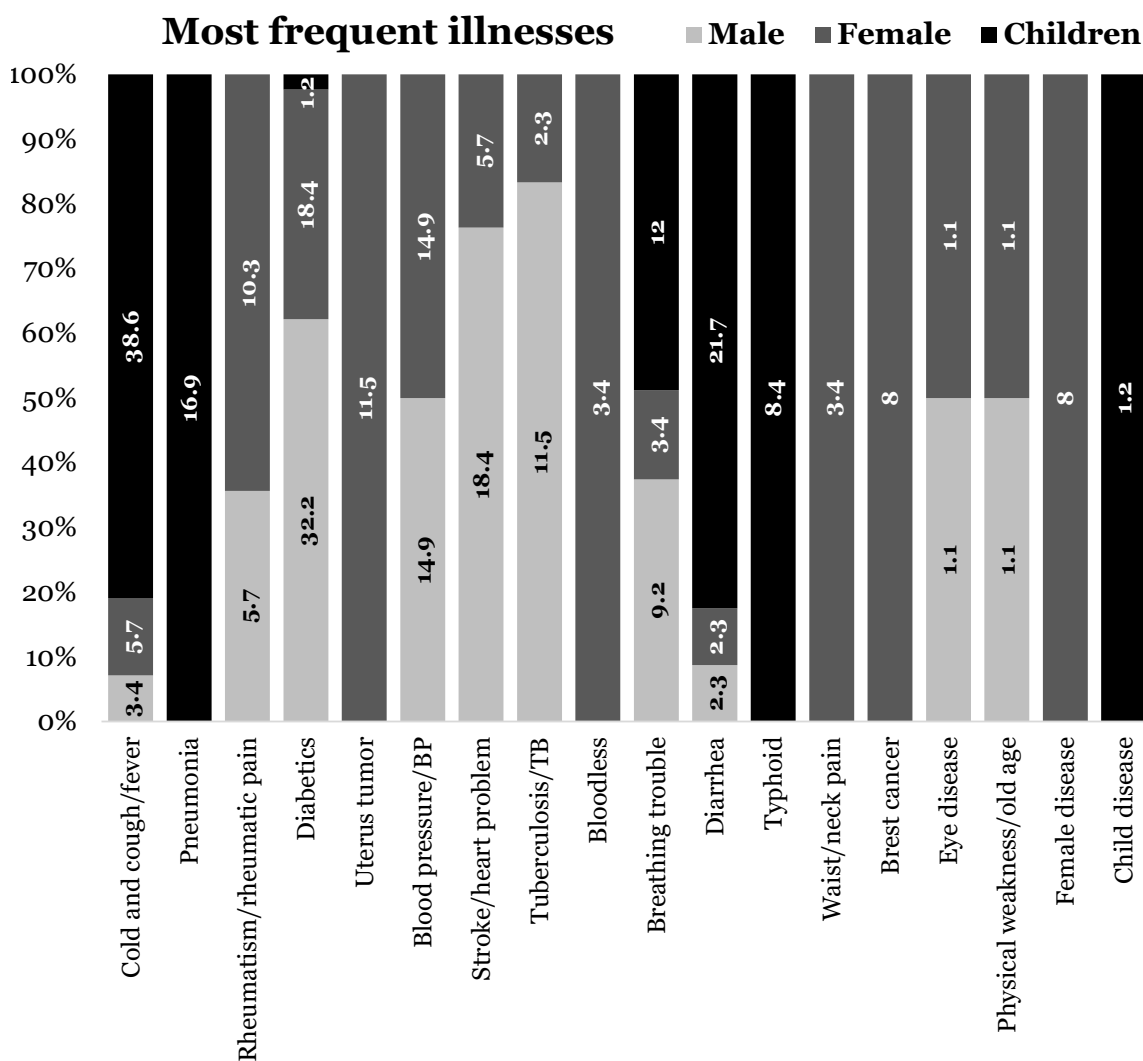
Types of latrine use

Most frequent illness: The study found that diabetes is the most common disease among the Biharis, which affects men the most. In 32.2% of the community clusters, Bihari men suffer from diabetes. In 15.6% of the clusters, Biharis suffer from cold, cough and fever. More men have strokes or heart problems than women. On the other hand, more women suffer from different types of body pain including arthritis and gastric ulcer (10.3%). Bihari women suffer from different gynecological problems such as tumours and other problems in the uterus and breast cancer. It appears that women suffer from more types of diseases in comparison to men and children. Bihari children suffer from cold and fever the most (38.6%) as well as pneumonia (16.9%). A significant percentage of children (21.7%) suffer from diarrhoea and children suffer from asthma or breathing problems in 12% of the clusters. Some children also has typhoid and diabetes.

Table 11: Most frequent illness of men, women and children (in %)

Types of diseases	Male	Female	Children	% of total population
Cold/cough/fever	3.4	5.7	38.6	15.6
Pneumonia	-	-	16.9	5.4
Body Pain including arthritis and gastric ulcer	5.7	10.3	-	5.4
Diabetes	32.2	18.4	1.2	17.5
Tumour or other problem in uterus	-	11.5	-	3.9
Blood pressure (BP)	14.9	14.9	-	10.1
Stroke/heart problem	18.4	5.7	-	8.2
Tuberculosis (TB)	11.5	2.3	-	4.7

Anaemia	-	3.4	-	1.2
Asthma/breathing problems	9.2	3.4	12.0	8.2
Diarrhoea	2.3	2.3	21.7	8.6
Typhoid	-	-	8.4	2.7
Waist or knee pain	-	3.4	-	1.2
Breast cancer/cancer	-	8.0	-	2.7
Eye disease	1.1	1.1	-	.8
Physical weakness/old age	1.1	1.1	-	.8
Gynecological problems	-	8.0	-	2.7
Paediatric diseases	-	-	1.2	0.4
Total	100	100	100	100



When asked if they are satisfied with different health service providers, the respondents stated that they are very satisfied with the services provided in private doctor chambers in all of the clusters. All of them were satisfied with healthcare services provided by community clinics and union health and family planning centres. However, Biharis were dissatisfied with services provided by NGO health centres in 28.6% of the community clusters. In 18.9% clusters, they were dissatisfied with district government general hospitals and they were very dissatisfied with private hospitals and clinics in 7% of the clusters.

Table 12: Satisfaction level of healthcare services

Treatment from	Satisfaction level				
	Very satisfied	Satisfied	Dissatisfied	Very dissatisfied	Neutral
Upazila health complex	6.3	93.7	-	-	-
District Govt. general hospital	6.8	67.4	18.9	-	6.8
Nearby pharmacy and local physician	42.4	57.6	-	-	-
Private hospital/clinic	7.1	78.6	7.1	7.1	-
Private doctor chamber	100	-	-	-	-
Community clinic	-	100	-	-	-
Union health & family planning centre	-	100	-	-	-
NGO health centre	28.6	42.9	28.6	-	-
Others	33.3	66.7	-	-	-
Total	12.5	72.8	10.9	0.4	3.5

Electricity and Other Energy Sources

Electricity: Overall 75.92% families have access to electricity at the national level and 94.01% families have access to electricity in the urban areas of Bangladesh (HIES 2016). On average, 98% Bihari families have access to electricity as they live in the urban areas. The study found that the residents of Bihari camps in Dhaka, Narayanganj, Mymensingh, Chattogram, and Rangpur districts did not have to bear any cost for electricity (as of 2017). In the rest of the camps under the study, they have to bear electricity costs.

The electricity supply system in the Bihari camps became a major political issue after they became citizens of Bangladesh in 2008 and international agencies stopped giving

funds to the Ministry of Disaster Management and Relief for the electricity bills (The Daily Star 2019). The government decided to stop free supply of electricity in the camps in March 2017 and recently has been demanding crores of Taka for pending electricity bill, which sparked on-going protests in the camps in Dhaka (as of 2019).

It should be noted that 30% families in Rajbari, 20% families in Pabna and 10% families in Bogura do not have access to electricity. Majority of the Bihari families have access to electricity for now but the main concern is interrupted electricity supply. The average time of electricity supply is only 18.73 hours. In Khulna, Jashore, Rajshahi, Nilphamari and Dinajpur, the Bihari families have to pay Taka 500 or above per month to bear electricity costs.

Table 13: Electricity supply

Status	Electricity supply
% of HHs with access to electricity	98
% of HHs without access to electricity	2
Average duration (hours) of daily supply	18.73
Average cost of a family (per month)	216.67

Other energy sources: There is no pipeline gas supply in any of the Bihari camps of Bangladesh; not even the ones situated in the centre of Dhaka city. Therefore, Bihari families use wood, kerosene and cylinder gas as fuel required for cooking. On average, majority of Bihari families (65.31%) use wood as an alternative energy source to pipeline gas to cook. All the Bihari families in Mymensingh, Chattogram, Nilphamari, Rangpur and Dinajpur use wood for cooking purposes. On the contrary, 26.34% families use kerosene as an alternative to electricity to light their houses. Only 8.34% families use cylinder gas, which is mainly used for cooking purposes.

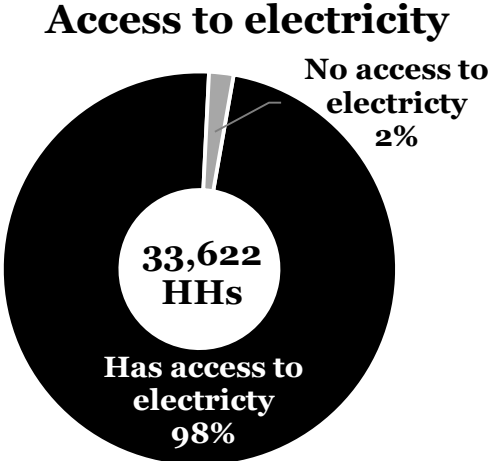
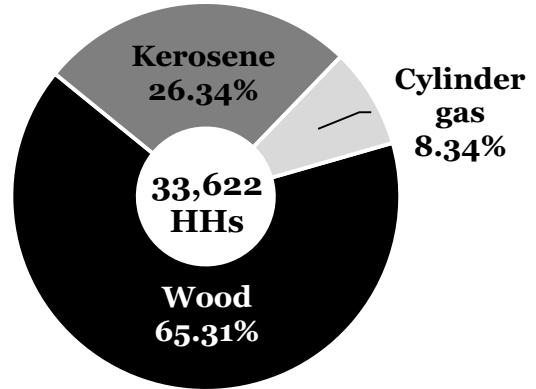


Table 14: Other energy sources

Status	% of HHs
Wood	65.31
Kerosene	26.34
Cylinder gas	8.34

Energy sources



Income and Expenditure

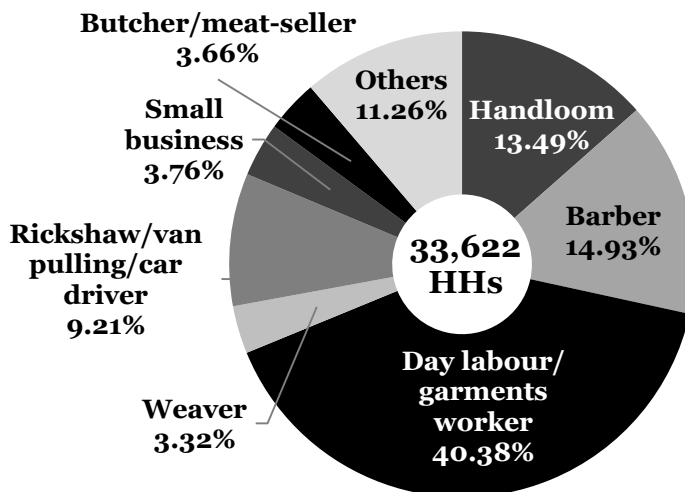
Major occupations: The most common occupation of the Biharis is day labour. The study found that 40.51% Bihari families earn a living as a labourer or garment worker. In Rajshahi district, 90% of the Bihari families and 80% in Dinajpur district earn a living by working as day laborers or garment workers. On the other hand, 14.98% Bihari families work as barbers and 13.53% families earn a living by making handicrafts. In Nilphamari district, almost half of the Bihari families (47.5%) earn a living by pulling rickshaw or van are car drivers. In Rangpur district, 50% of the Bihari families are hawkers. Others types of occupations available for the Biharis are working as butcher or selling meat, weaving clothes—especially *banarasi saree* (small cottage industry), making sweets, making scented candles and buckets among others.

Table 15: Major occupations

Occupations	% of HHs
Making handicrafts	13.53
Barber	14.98
Banarasi/small cottage industry	2.88
Day labour/garments worker	40.51
Weaver	3.33
Making paper bags	0.17
Rickshaw/van pulling/car driver	9.24
Small business	3.76
Butcher/meat-seller	3.67
Security guard	1.57
Chef/cook	0.35
Making sweets	2
Hawker	2
Making scented sticks/buckets	2.33



Major Occupations

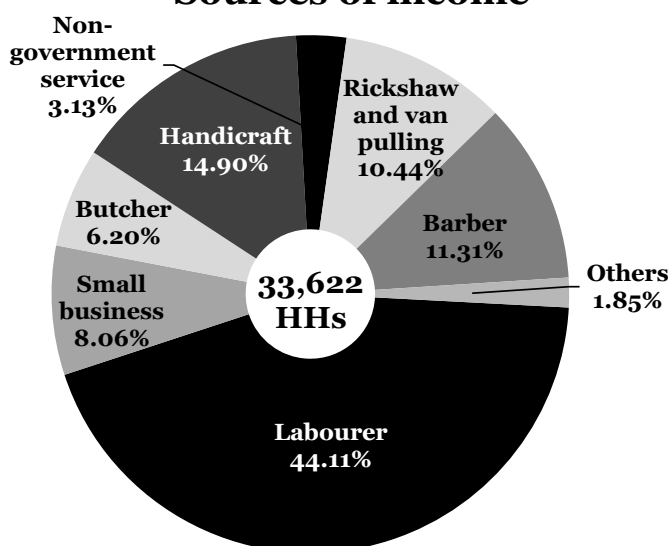


Sources of income: The main sources of income for the Biharis are day labour, making handicrafts, working as barbers and rickshaw or van pulling. The main source income for majority of the Bihari families is day labour (44.09%). The other major source of income is making handicrafts (14.89%), working as barbers (11.3%) and rickshaw or van pulling (10.43%). Around 8.06% families depend on small business and 6.2% work as butchers to earn an income. In Dhaka, a significant percentage of Bihari families earn an income from making handicrafts (30.97%). A very small percentage of Bihari families are involved in formal non-government and government services.

Table 16: Sources of income

Status	% of HHs
Labourer	44.09
Small business	8.06
Butcher	6.2
Handicraft	14.89
Government Service	0.05
Non-government Service	3.13
Rickshaw and van pulling	10.43
Barber	11.3
Others	1.8

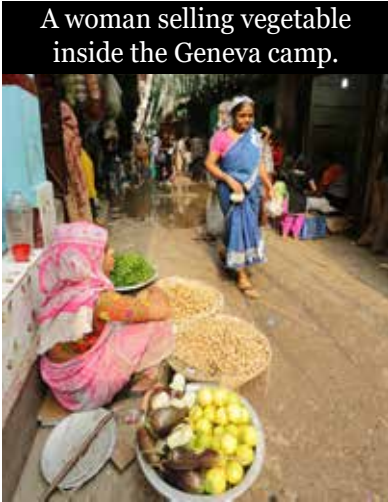
Sources of income



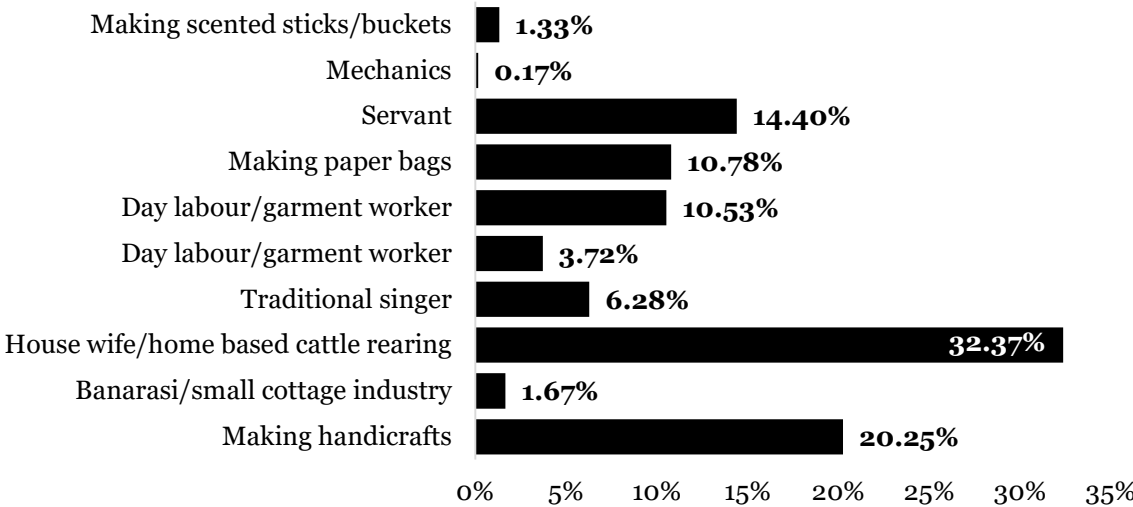
Occupations of women: Majority of the women in the Bihari community are housewives or involved in home-based cattle raising (32.37% families). In Rajshahi, Rajbari and Bogura districts, Bihari women of even 90% of the families are housewives or raise cattle at home. On the other hand, Bihari women of 20.25% of the families earn a living by making handicrafts. A significant percentage of women (40% or more) earn a living by making handicrafts in Nilphamari and Jashore districts. An average 14.40% of Bihari women are servants in others' houses; especially in Rangpur, Dinajpur, Khulna, Jashore and Dhaka. On the other hand, 10.53% of the Bihari women are day laborers or garment workers and similar percentage of women earn a living by making paper bags.

Table 17: Occupations of women

Occupations	% of HHs
Making handicrafts	20.25
Banarasi/small cottage industry	1.67
House wife/home based cattle rearing	32.37
Traditional singer	6.28
Day labour/garment worker	3.72
Day labour/garment worker	10.53
Making paper bags	10.78
Servant	14.40
Mechanics	0.17
Making scented sticks/buckets	1.33



Women's occupation



Average, highest and lowest monthly income: At the national level, average monthly income is Taka 15,945 (HIES 2016). Monthly income from all the occupations that Biharis are involved in is lower than average national income. Income from the most common occupation of the Biharis, which is day labour, is Taka 8,362 on average per month. Though handicraft is one of the main occupations of the Bihari families, the average income from it is very low at Taka 5,644. Average income from rickshaw pulling or van driving is Taka 7,391 per month and for barbers, it is Taka 7,615. Biharis who are butchers earn comparatively higher income of Taka 11,600 per month on average. However, the highest average income is from government service (Taka 13,000). It should be noted that only a few Biharis provide government service in only one district. Even then the income is lower than the average income at the national level.

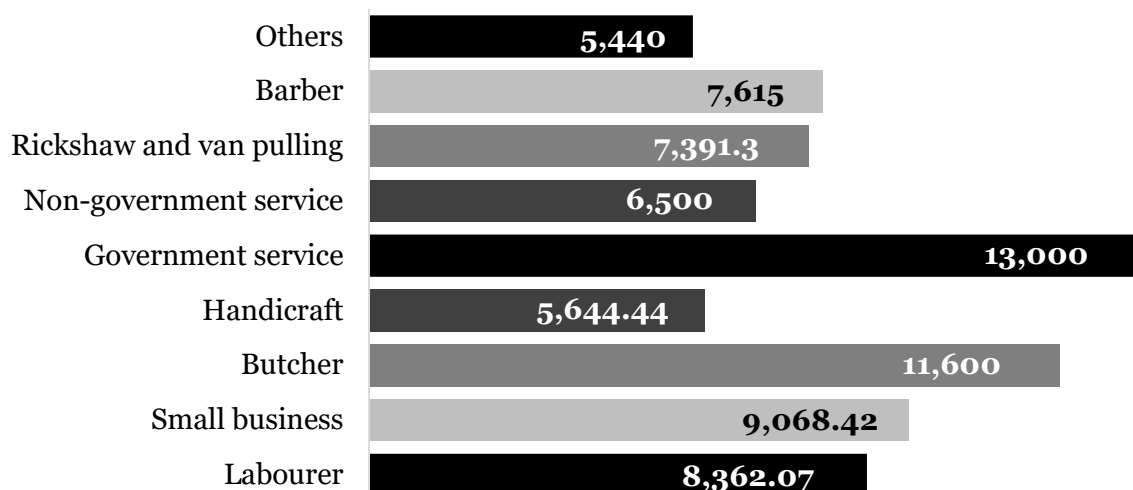
Table 18: Average monthly income

Occupations	Taka
Labourer	8,362.07
Small business	9,068.42
Butcher	11,600
Handicraft	5,644.44
Government service	13,000
Non-government service	6,500
Rickshaw and van pulling	7,391.3
Barber	7,615
Others	5,440



Biriani restaurant in Geneva camp.

Average monthly income (in Taka)



In the Bihari community, the highest average monthly income is Taka 11,923 and lowest is a meagre Taka 4,383. The monthly income of Biharis in Dhaka is the higher than Biharis living in other districts (Taka 15,520). However, it is still lower than the average national income. In Rajbari, Nilphamari, Rangpur and Dinajpur, monthly income is as low as Taka 2,000 only.

Table 19: Average highest and lowest monthly income (in Taka)

Districts	Status	
	Highest monthly income	Lowest monthly income
Dhaka	15,520	5,500
Narayanganj	11,500	6,333
Mymensingh	15,000	7,000
Chattogram	8,500	3,500
Khulna	13,000	3,000
Jashore	8,000	2,250
Rajbari	6,500	2,000
Rajshahi	12,000	5,500
Bogura	10,000	4,500
Pabna	12,000	4,000
Nilphamari	7,750	2,000
Rangpur	9,000	2,000
Dinajpur	8,500	2,000
Total	11,923	4,383

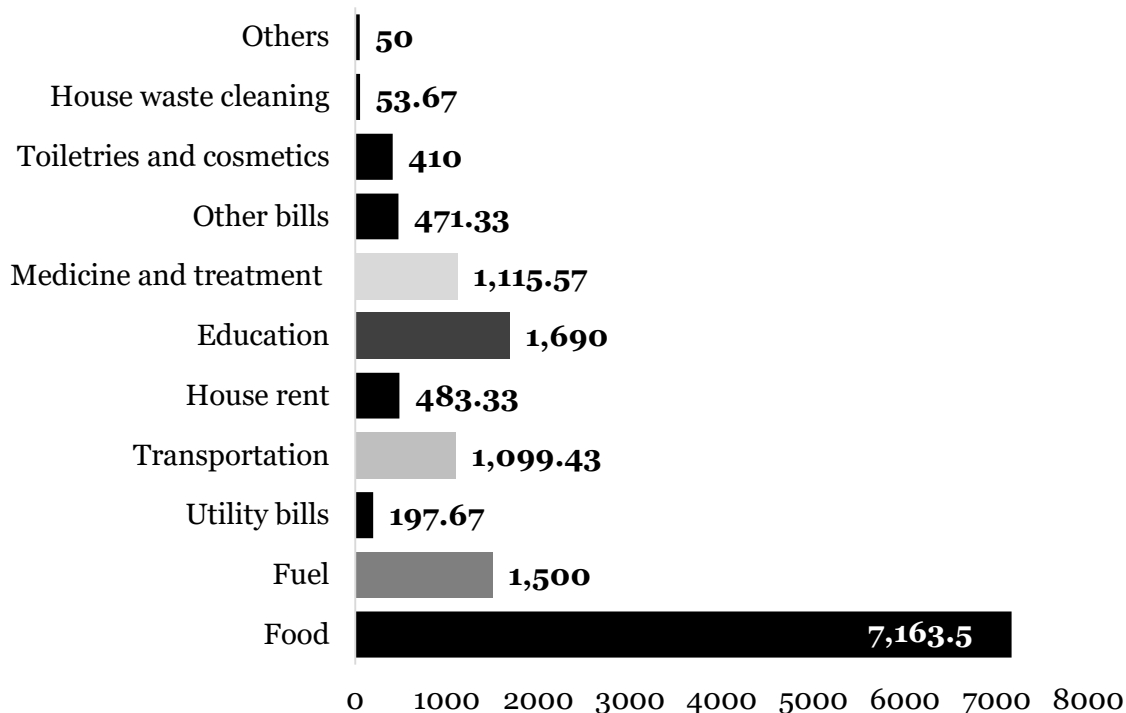
Monthly expenditure: The average monthly expenditure is Taka 15,715 at the national level (HIES 2016). Bihari families spend Taka 14,234 on average per month for their daily necessities despite having significantly lower income than the national level. In Chattogram and Dhaka, the highest monthly expenditure is Taka 19,216 and Taka 16,389 respectively. Biharis spend the most amount of money on food, which is on average Taka 7,163. Largest portion of expenditure by families at the national level (47.69%) is also spent on food and beverages (HIES 2016). Families at the national level spend a significant percentage of their money on house rent. Since many of the Biharis live in camps, they do not have to pay any house rent in most of the districts. Following expenditure on food, Biharis spend the most money on their children's education, which is on average Taka 1,690. They also have to pay a significant amount of money on fuel, medical emergencies and transportation.

Table 20: Monthly HH expenditure (in Taka)—item-wise

Expenditure head	HH average
Food	7,163.50
Fuel	1,500.00
Utility Bills	197.67
Transportation	1,099.43
House Rent	483.33
Education	1,690.00
Medicine and Treatment	1,115.57
Other Bills	471.33
Toiletries and Cosmetics	410.00
House Waste Cleaning	53.67
Others	50.00
Total	14,234.50

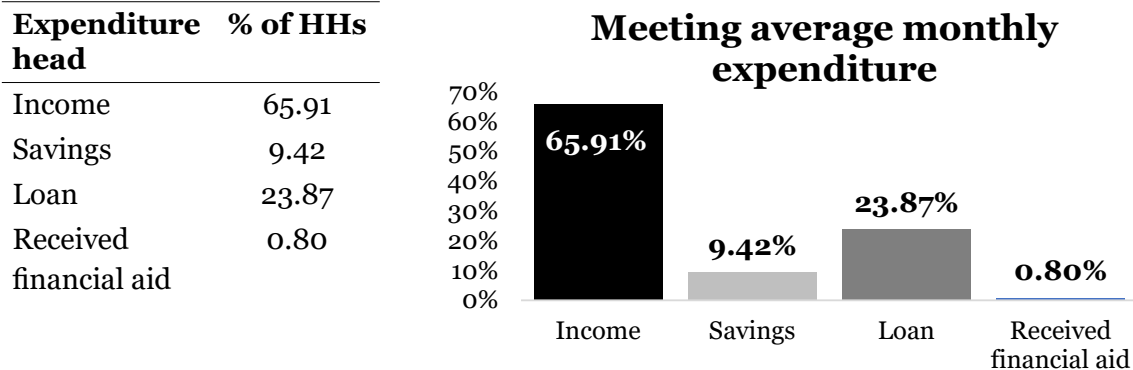
**Food=Rice, pulse, oil, salt, fish, meat, milk, vegetables, etc; Fuel=Wood/coal/kerosene/oil/cylinder gas etc; Utility bill=Electricity/water/gas; Education=Tuition fee, study equipment; Other bills=Telephone, mobile, cable line, internet bill, newspaper bill, etc.*

Monthly expenditure (in Taka)



As mentioned before, monthly expenditure of Bihari families is significantly high compared to their income level. So when asked how they meet the high costs of their daily necessities, they revealed that 23.87% of the money comes from loans and 9.42% from savings though in most districts they do not have any savings. In some districts, 30 to 37% of their expenditure is met by taking loans, which indicates that many of the Bihari families are in debt. None of the Bihari families receive money from Social Safety Net Programs (SSNPs) or remittances.

Table 21: Meeting average monthly expenditure



Yearly expenditure: The average yearly expenditure of Biharis was Taka 36,523 in 2016-17, which include expenditure on clothing and shoes, furniture, electronics, major medical treatments, educational facilities, religious and social events including marriage ceremonies. Usually families have to pay for these goods and services on a yearly basis, which are not included in the monthly expenditures. Biharis spend the most on clothes and shoes on a yearly basis, which is on average Taka 11,750. They also spend a significant amount of money on major medical treatments (Taka 7,443) and different school-related services such as admission fee, school dress, private coaching etc. (Taka 4,113).

Biharis in Rajshahi, Bogura and Pabna spend significantly higher than other districts on educational services ranging from Taka 10,000-11,000. In Rajbari, Biharis spend as high as Taka 20,000 on average for social events such as marriage ceremonies. However, expenditure on social event is Taka 2,546 on average. The average yearly expenditure is exceptionally high for Biharis in Rajbari, which is Taka 68,000. Biharis spend little or no money for legal services or pay any tax and VAT.

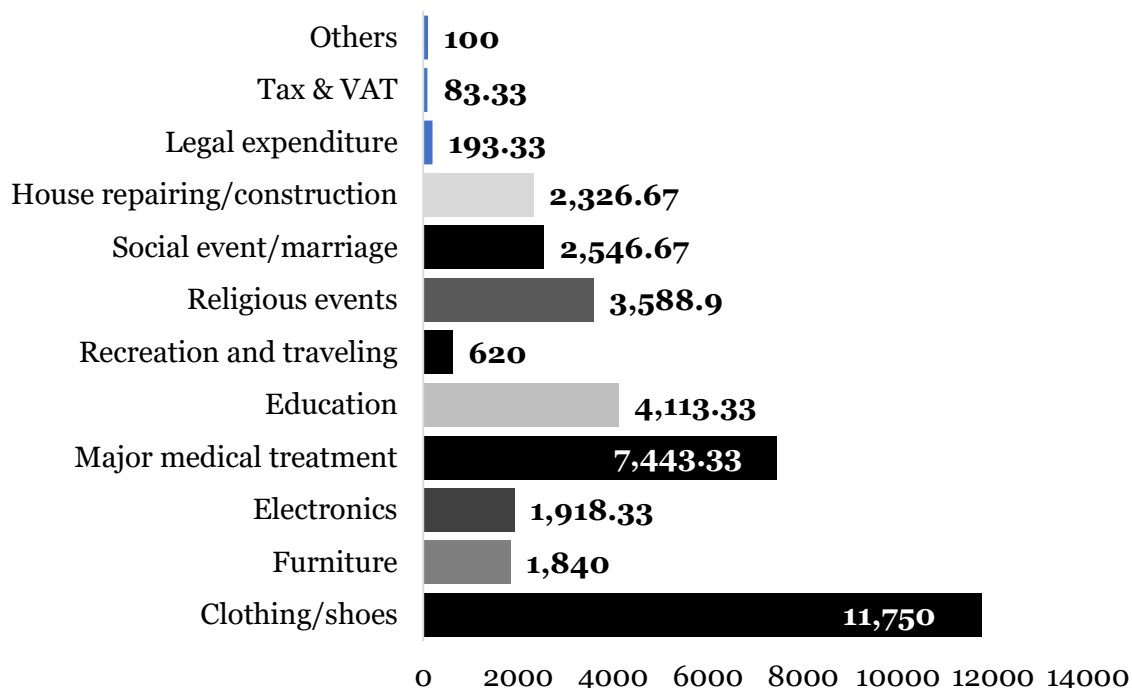
Even though many of them live in camps without paying house rent, they have to bear the expenses repairing or construction of the houses. In Rajbari, Chattogram and Narayanganj, they have to spend Taka 6000-8000 to repair their houses or construction of new rooms on yearly basis. It should be noted that they also have to bear the expenses of expanding their allotted rooms vertically.

Table 22: HH expenditure of last one year (2016-2017) (in Taka)

Expenditure Head	HH Average
Clothing/shoes	11,750.00
Furniture	1,840.00
Electronics	1,918.33
Major medical treatment	7,443.33
Education	4,113.33
Recreation and traveling	6,200.00
Religious events	3,588.90
Social event/marriage	2,546.67
House repairing/construction	2,326.67
Legal expenditure	193.33
Tax & VAT	83.33
Others	100.00
Total	36,523.90

*Electronics=TV, refrigerator, mobile set, etc; Education=Admission/session fee, donation, dress, private coaching etc; Legal expenditure=court, police, etc.

Expenditure of last one year (in Taka)



Land and Non-land Assets

Land Ownership: Majority of the Bihari families (75.90%) occupy land in the camps but they are not the owners of the land. The land occupied by a Bihari family is only 0.36 decimal on average. Moreover, 17.67% of Bihari families are completely landless. Therefore, 93.57% of the Bihari families do not own any land. In Dhaka, all the families in the Bihari camps under the study occupied land but had no ownership of it. On average, a family occupies 0.18 decimal of land only.

In Khulna, Jashore, Bogura and Dinajpur districts, 60-90% Bihari families are completely landless. In Rajshahi, 60% families owns their homestead but has no arable land. The average land size is 0.27 decimal for 5.67% Bihari families who own homestead but no arable land. A negligible 0.77% Bihari families own both homestead and arable land, which measures 0.20 decimal on average.

Table 23: Land assets (% of HHs)

Districts	Land Status			
	Totally landless	Owens homestead but no arable land	Owens homestead and arable land	Occupied but not owned
Dhaka	-	-	-	100
Narayanganj	-	-	-	100
Mymensingh	-	-	-	100
Chattogram	-	-	-	100
Khulna	70	7.5	2.5	20
Jashore	80	-	9	11
Rajbari	-	-	-	100
Rajshahi	40	60	-	-
Bogura	60	30	-	10
Pabna	-	5	-	95
Nilphamari	-	-	-	100
Rangpur	-	-	-	100
Dinajpur	90	-	-	10
Total	17.67	5.67	0.77	75.90

Land ownership (% of HHs)

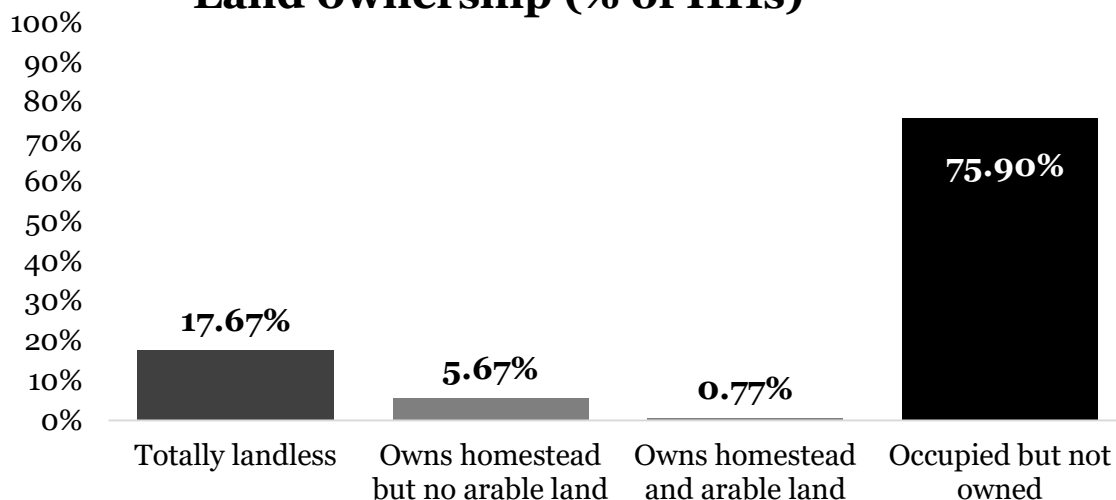


Table 24: Average land size (in decimal)

Districts	Owns homestead but no arable land	Owns homestead and arable land	Occupied but not owned
Dhaka	-	-	0.18
Narayanganj	-	-	0.32
Mymensingh	-	-	0.18
Chittagong	-	-	0.27
Khulna	0.23	0.23	1.09
Jashore	-	0.18	1.11
Rajbari	-	-	0.51
Rajshahi	0.28	-	-
Bogura	0.28	-	0.23
Pabna	0.28	-	0.28
Nilphamari	-	-	0.17
Rangpur	-	-	0.28
Dinajpur	-	-	0.18
Total	0.27	0.20	0.36

Average land size (in decimal)

Owns homestead but no arable land 0.27	Owns homestead and arable land 0.2	Occupied but not owned 0.36
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Ownership of non-land assets: Majority of the Bihari families own mobile phone (92.23%) and almost half of the Bihari families own television (47.01%). Around 3% or less percent of the Bihari families own livestock like goat and poultry, have small business and shops or own bicycle, motorcycle and rickshaw van.

Every Bihari family in Mymensingh, Chattogram and Rajbari districts own mobile phone and more than 90% families in Dhaka, Narayanganj, Jashore, Rajshahi, Nilphamari, Rangpur and Dinajpur use mobile phone. Ownership of mobile phones is the lowest among Biharis in Khulna district (55%). Ninety percent or more Bihari families in Rajbari, Rajshahi and Bogura own televisions. Television ownership is less than 20% among Biharis in Mymensingh, Pabna, Nilphamari, Rangpur and Dinajpur.

Table 25: Ownership of television and mobile phone (% of HHS)

Districts	Television	Mobile phone
Dhaka	52	98
Narayanganj	81.67	93.33
Mymensingh	15	100
Chattogram	23.33	100
Khulna	47.5	55
Jashore	25	95
Rajbari	97	100
Rajshahi	90	90
Bogura	90	70
Pabna	5	85
Nilphamari	7.5	91
Rangpur	10	95
Dinajpur	20	95
Total	47.01	92.23

Access to Services

Distance to nearest facilities: The distance to different educational, health, communication and other facilities from a locality is a crucial factor that indicates the accessibility of those services. Union parishads and municipalities are quite far away from Bihari settlements, which is usually 2.20 km on average. Maternity services and primary healthcare are also quite far away from Bihari settlements at 2.09 km and 1.69 kilometre respectively on average. In Rangpur district, the maternity and primary healthcare facilities are as far as 4 km away from the Bihari settlements on average. In several other districts, these two facilities are available 2-3 kilometres away from the Bihari settlements. Bus or train stations

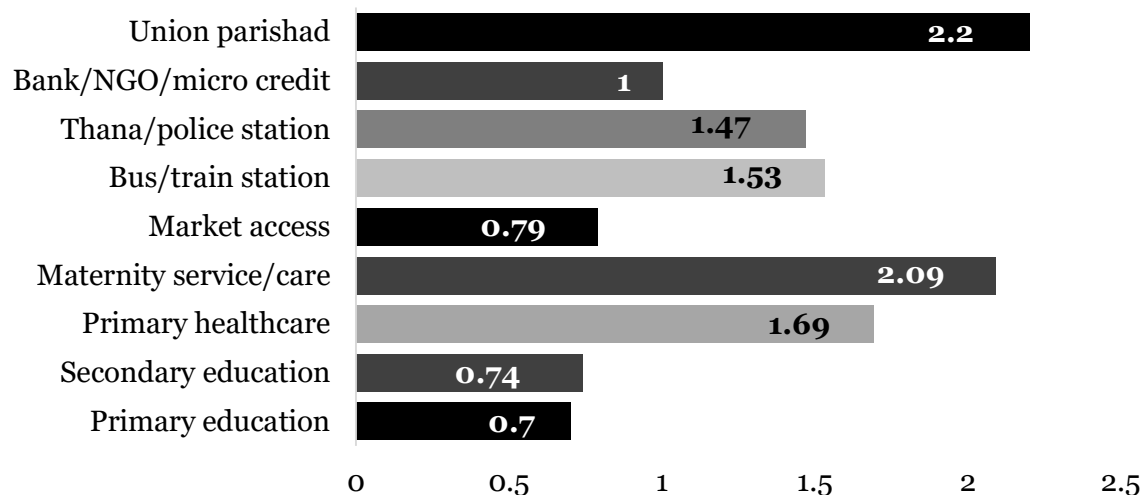
and police stations are on average 1.5 kilometre away. Primary and secondary schools as well as markets are 0.7-0.8 km away from Bihari settlements.

Table 26: Distance to nearest facilities (km)

Facility	Average distance
Primary education	0.70
Secondary education	0.74
Primary healthcare	1.69
Maternity service/care	2.09
Market access	0.79
Bus/train station	1.53
Thana/police station	1.47
Bank/NGO/micro credit	1.00
Union parishad and pourashava	2.20



Distance to nearest facilities (km)

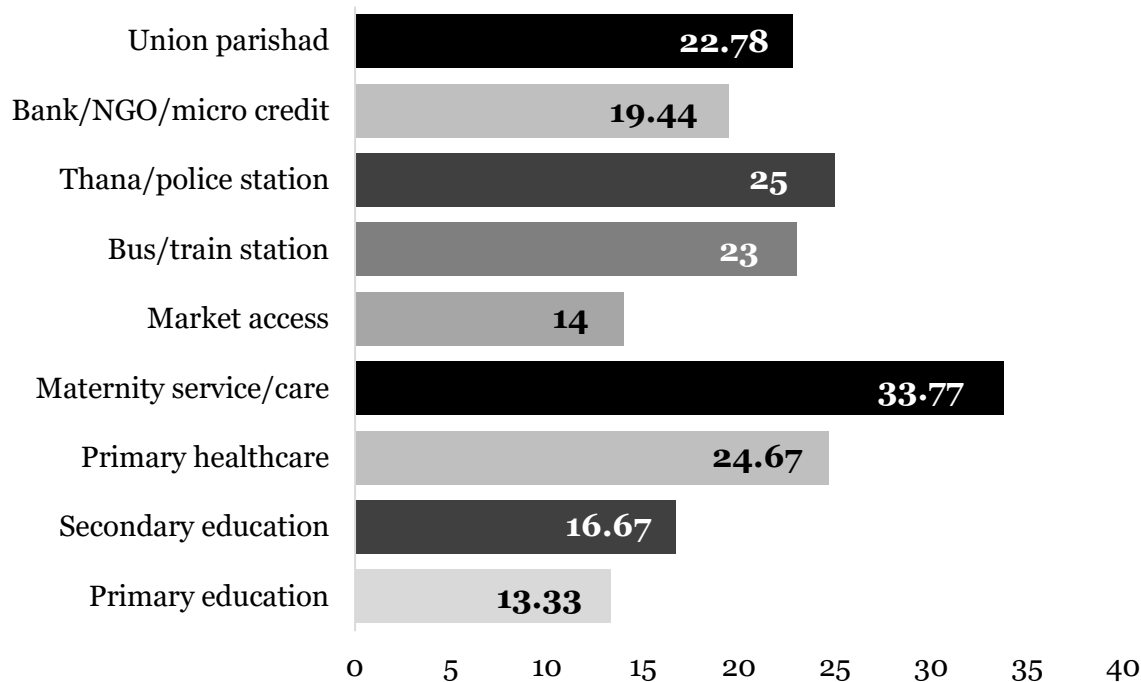


As mentioned above, maternity and primary healthcare services are situated quite far away from Bihari settlements, which are usually quite accessible for the majority population in most districts. On average, it takes 33 and 24 minutes to reach primary healthcare and maternity services respectively. It takes an hour for the Biharis to reach maternity healthcare in Rajshahi and Bogura districts. The average time to reach the nearest police station is 25 minutes and it takes 23 minutes to reach nearest bus and train station. Primary and secondary schools and markets are situated closer than the other facilities in terms of average time to reach the facilities.

Table 27: Average time to reach (minutes)

Facility	Average time
Primary education	13.33
Secondary education	16.67
Primary healthcare	24.67
Maternity service/care	33.77
Market access	14.00
Bus/train station	23.00
Thana/police station	25.00
Bank/NGO/micro credit	19.44
Union parishad	22.78

Average time to reach (minutes)

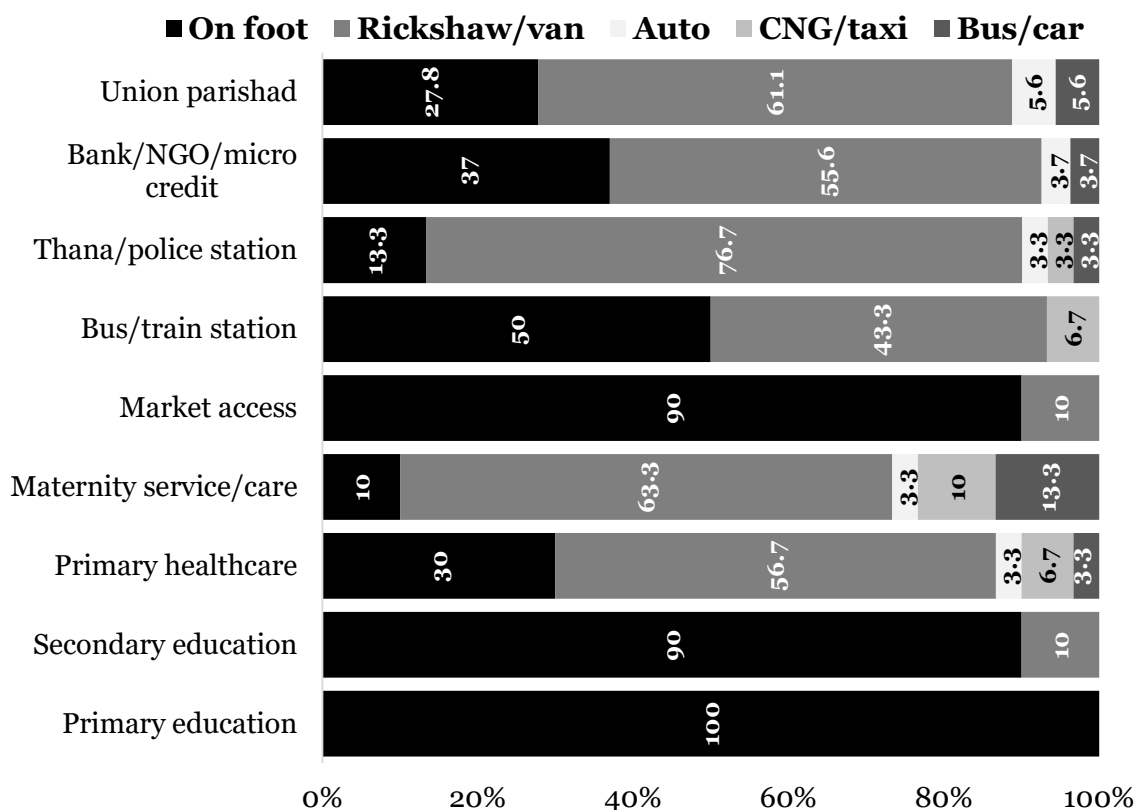


Biharis mainly walk to reach the different education and health-related facilities (51%). Nearly all of the Bihari students go to primary (100%) and secondary schools by foot with an exception of 10% who go to secondary school by rickshaw or van. Rickshaw or van is the second common mode of communication for Biharis (40.8%). Three percent or less percentage of Bihari families travel by auto rickshaw, CNG-run rickshaw, taxi, bus or car.

Table 28: Mode of communication to access services (% of community)

Name of service	Mode of communication				
	On foot	Rickshaw/van	Auto	CNG/taxi	Bus/car
Primary education	100	-	-	-	-
Secondary education	90.0	10.0	-	-	-
Primary healthcare	30.0	56.7	3.3	6.7	3.3
Maternity service/care	10.0	63.3	3.3	10.0	13.3
Market access	90.0	10.0	-	-	-
Bus/train station	50.0	43.3	-	6.7	-
Thana/police station	13.3	76.7	3.3	3.3	3.3
Bank/NGO/micro credit	37.0	55.6	3.7	-	3.7
Union parishad	27.8	61.1	5.6	-	5.6
Total	51.0	40.8	2.0	3.1	3.1

Mode of communication to access services

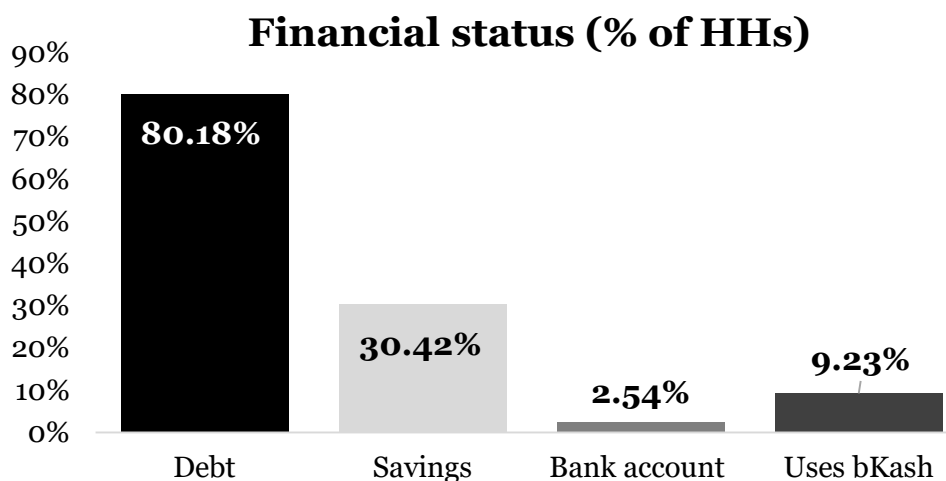


Economic Condition

A staggering percentage of Bihari families (80.18%) are in debt. More than 70% of the Bihari families are in debt in most of the districts; in some districts 90% or even higher. Bogura and Pabna are only two districts where percentage of indebted families are 25% or less. No one from the Bihari community has any savings in seven out of 13 districts under the study. In comparison, 80% and 75% Bihari families in Pabna and Bogura respectively have savings and these are the two districts where they are least indebted as well. Only 2.54% of Bihari families have bank accounts. Usage of mobile banking is high in Chattogram and Rajbari but on average only 9.23% Bihari families use mobile banking i.e. bKash.

Table 29: Financial status

Types	% of HHs
Debt	80.18
Savings	30.42
Bank account	2.54
Uses bKash (mobile banking)	9.23

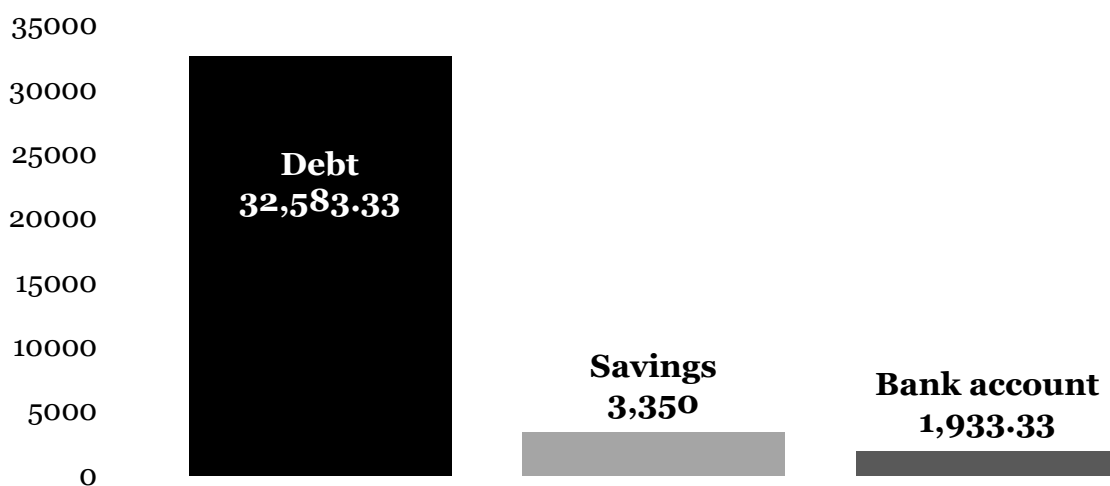


The average amount of debt for Bihari families is Taka 32,583. In three districts, the average amount of debt of Bihari family is Taka 50,000 or above. On the contrary, the average savings is very little for Bihari families (Taka 3,350). The highest average savings of a Bihari family was Taka 7,000 in Bogura. The average amount in their bank accounts is Taka 1,933 only.

Table 30: Average amount of debt, savings and bank account

Types	Taka
Debt	32,583
Savings	3,350
Bank account	1,933

Average debt, savings and credit



Access to Social Safety Net Programmes (SSNP)

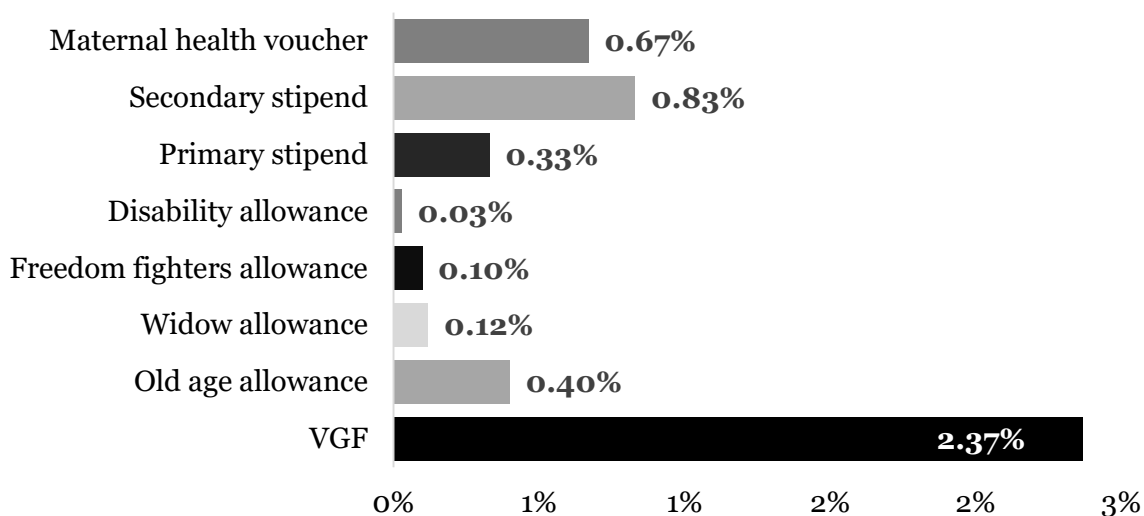
A negligible percentage of Biharis have access to different social safety net programmes (SSNPs) of the Bangladesh. Rajbari district is an exceptional case where 70% of the Bihari families are included in the vulnerable group feeding (VGF) program, 25% students receive secondary school stipends and 10% receive primary school stipends. On average, less than 2.5% Bihari families receive old age, widow, freedom fighter and disability allowances, primary and secondary school stipends and maternal health voucher together. No Bihari family is included in the other SSNPs such as Vulnerable Group Development (VGD), Open Market Sales (OMS), Gratuitous Relief (GR), Food For Work (FFW), Cash for Work (CFW), and Employment Generation Program for the Poorest (EGPP). No one from the Bihari camps in Dhaka receive any of the allowances or stipends under the SSNPs.

Table 31: Access to **social safety net programmes**

SSNPs	% of HHs
VGF*	2.37
Old age allowance	0.40
Widow allowance	0.12
Freedom fighters allowance	0.10
Disability allowance	0.03
Primary stipend	0.33
Secondary stipend	0.83
Maternal health voucher	0.67

*VGF= *Vulnerable Group Feeding*

Access to social safety net programmes



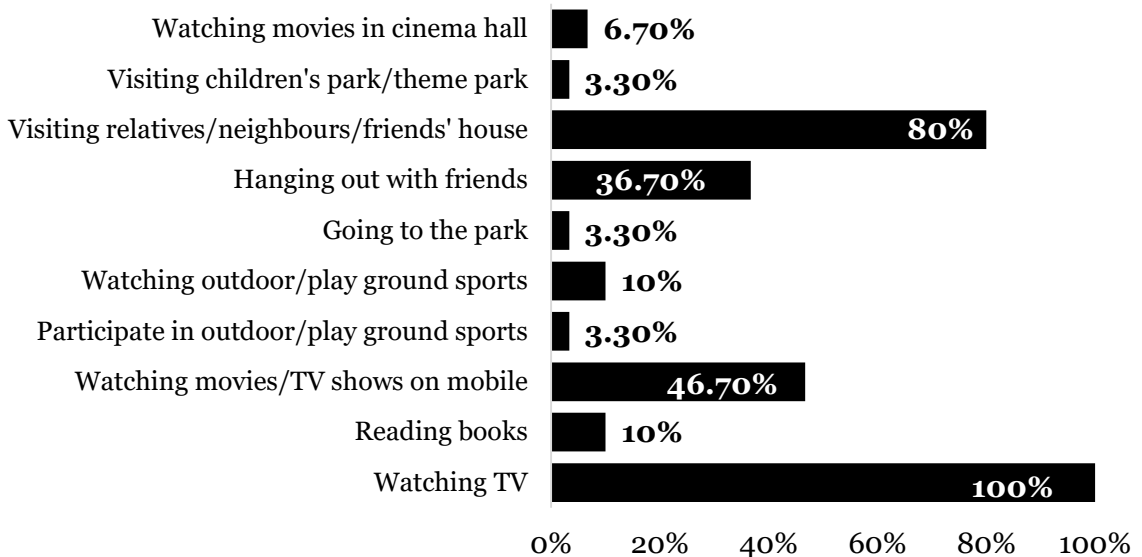
Recreation

All of the Bihari families watch television for entertainment. On average, 80% of the Bihari families go to visit the houses of their relatives, neighbors or friends and 36.7% hang out with their friends for recreation. Only half of the Bihari families own a television, which indicates that the others watch TV at the house of a neighbour, relative or friend or at the tea stalls. Almost half of the Bihari families watch movies and TV shows on mobile phone. Majority of the Bihari families own mobile phones.

Table 32: Recreation

Type of recreation	% of HHs
Watching TV	100
Reading books	10.0
Watching movies/TV shows on mobile	46.7
Playing outdoor sports	3.3
Watching outdoor sports	10.0
Going to the park	3.3
Hanging out with friends	36.7
Visiting relative/neighbors/friends' house	80.0
Visiting children's park/theme park	3.3
Watching movies in cinema hall	6.7

Types of recreation (% of HHs)



Social Capital, Changes and Aspirations

Bihari Culture

Majority of the Bangalees refer to the community as Bihari. Some of them also refer to them as Urdubhashi (Urdu-speakers). They are also referred as stranded Pakistanis, non-Bangalee and Mawra (a derogatory term). All the Biharis celebrate Eid-ul Fitr and Eid-ul Adha—two of the most important religious occasions in Islam—as they are Muslims. Majority of them also celebrate other Islamic occasions such as Eid-e-Miladunnabi, Muharram, Shab-e-barat and social events such as wedding ceremonies. They are an Urdu-speaking community but many of them can also speak Bangla.

Community-based Organizations and Political Participation

A Bihari organization, SPGRC (Stranded Pakistanis General Repatriation Committee), is the most well-known organization among the Biharis. SPGRC advocates the rights and demands of the Biharis in Bangladesh and supports the movement of their rehabilitation. Another community-based organization of the Biharis found under the study is Rajbari New Colony Urdubhashi. The Biharis have several other small organizations but none of them have organizational strength, political power or financial capacity to achieve their goals. The state of living in fear for generations and other psychological barriers have made their organizations significantly weaker.

Biharis officially became citizens of Bangladesh in 2008 yet a small percentage of them have cast votes in local and national-level elections so far. A few Bihari men and women competed in local elections for member positions.

Recent Changes in the Community

For this study, several dimensions were considered in order to identify the recent changes that occurred in the Bihari community including occupation, education, migration, social status, and communication. Majority of the community (75.8%) believe that the changes have been positive.

Respondents from all the community clusters under the study stated that development in the communication and education sectors are the major positive changes that occurred in the recent past. Roads have been developed or repaired and mobile phone usage has increased, which led to more scopes for communication for the Biharis. Though illiteracy rate is still high in the Bihari community, access to primary education and overall

education rate has increased in the recent times.

In 86.7% of the community clusters, the respondents stated that the perspective of other people have changed regarding the Biharis. They stated that they are now more accepted in the mainstream society and their social status is now better in comparison to their situation in the past. In 80% of the community clusters, they stated that some Biharis have migrated to their camp, which increased the population.

In 31.8% of the community clusters, some of them had to change their occupation from railway or government job to day labour. It should be noted that the Biharis belonged to the skilled working class primarily employed on the railways in the then-East Pakistan (present day Bangladesh) until 1971 (MRG 2017). In 63.6% of the clusters, they stated that the new occupations are more convenient than outdated traditional occupation or there is change in their small business ventures. However, in all of the community clusters, the respondents stated that the roads are too narrow in the Bihari camps and the infrastructure has not improved than before.

Table 33: Nature of changes (% of community)

Dimensions	Nature of change	Type of change >20% Major change <20% Minor change
Occupation	No change/Not applicable From government or railway job to day labourer More convenient than traditional occupation/ Change in small business	Minor (4.5%) Major (31.8%) Major (63.6%)
Education	Increased education rate/Development in primary education	Major (100%)
Migration	Migrated from other camps and population increased Migrated out of the camp	Major (80%) Minor (20%)
Social status	Change in perspective/More acceptability/Better than before Not better than before	Major (86.7%) Minor (13.3%)
Communica- tion	Maintenance and development of roads, increase in mobile phone usage	Major (100%)
Others	Roads are narrow and too small	Major (100%)

Problem Analysis

No land ownership and housing problems: Insufficient space is a major housing problem identified in 36% of the community clusters. In fact, they expand the small allotted house or room vertically for lack of space in the camps in Dhaka. Up to three generations of a Bihari family live in the same space together. The study found that 75.90% Bihari families occupy land in the camps but do not own it and 17.76% of Bihari families are completely landless. Therefore, majority of the Biharis do not own any land. On top of that, the land occupied by a Bihari family is only 0.36 decimal on average and it is even less in the camps in Dhaka (0.18 decimal).

Overpopulation and lack of proper planning are some of the other main reasons of their housing problem. Some of the respondents mentioned that being political victims is the main reason behind all their habitation related problems. The respondents in 40% of the community clusters identified insufficient number of tube wells or lack of pure drinking in the camps as one of the main habitation-related problems of the Bihari community.

Low education rate: Poverty is the main reason behind the extremely low education rate among the Biharis. It is very difficult for them to get involved in formal occupations. Majority of them are day laborers or involved in the informal sector with low income level, for which they cannot afford even primary education in many cases. In more than half of the community clusters under the study (61.6%), the respondents identified poverty or lack of employment opportunities as the main causes behind the acute literacy problem. The other major reason is access to educational institutions. They have limited access to schools in some areas because of their Bihari identity. Ignorance by government officials and lack of management in the government institutions make the problem worse. In addition, they still have many psychological barriers to overcome, which originated from social discrimination and fear.

Lack of access to medical treatment: The main reason behind the limited access to medical treatment is poverty and lack of employment opportunities. In a few community clusters, the Biharis have access to few hospitals. As mentioned before, maternity and primary healthcare services are not easily available to many of them as the hospitals and clinics are situated far away from their settlements.

Poor quality of toilets: Most of the Bihari families use ring-slab or *pucka* latrines, which are usually sanitary. However, it does not necessarily indicate the quality of latrine usage. In half of the clusters, the respondents stated that the toilets they use are unclean and the number of toilets is not sufficient. The study found that a shocking 45.67% Bihari

families share toilets with five or more families and 21.83% families share toilets with two to three families. Excessive pressure on a few number of common toilets in the camps has created acute hygiene problem for the Biharis, which leads to other health problems. They stated that ignorance by the government officials to set up sufficient number of toilets in the Bihari settlements is another main reason behind this problem. Lack of management regarding toilet usage has only amplified the problem.

Infrastructure-related problems: The Biharis are political victims and once wished to repatriate to Pakistan – the respondents of the study identified this as the main cause behind the poor infrastructures such as housing, roads, alleys and drainage system in the Bihari camps. Insufficient space is again a major concern. On the other hand, there is no fixed space for throwing garbage. Excessive usage of the drains and waste bins, ignorance and lack of management by government officials, discrimination against them as a community and insufficient number of tube wells are creating more infrastructure-related problems in the Bihari community.

Lack of employment opportunities: Lack of better employment opportunities holds back the Bihari community. According to the respondents in half of the community clusters, social prejudice is the main reason behind this problem. Many Biharis are deprived of better employment opportunities despite having the qualification because of their identity. In 20% of the community clusters, they stated that Biharis remain unemployed because of ignorance of the government officials. Poverty, political vulnerability and overpopulation are some of the other causes behind their employment problem.

Lack of access to drinking water: The crisis of pure drinking water is a major problem in the Bihari camps. As mentioned before, there are insufficient number of tube wells in the Bihari camps, which is the main cause behind the water crisis. The increasing number of Biharis and unplanned habitation in the camps make the problem worse. In 11% of the clusters, the respondents said that government officials ignore this problem altogether.

Crisis of citizenship: The Bangladesh government granted citizenship and consequently NID cards to Biharis in 2008 who were below 18 years old in 1971 and born after the war. However, some crucial rights associated with citizenship are not afforded to the Biharis. They are not issued passports though they have NID cards because they have no permanent address. The citizenship and NID cards do not help them to even get a job as they are discriminated for their identity. On top of that, they started to lose the so-called privileges that came with the refugee status after they received NID cards. For

instance, the government is now demanding pending electricity bills from the residents of Geneva Camp, which led to frequent power blackouts in the camp for months in late 2019. In the past, different international agencies used to provide funds to the Ministry of Disaster Management and Relief for the electricity bills but they stopped doing so after the Biharis were given NID cards (The Daily Star 2019). As of 2019, there is still no official consensus on how to manage the system of electricity supply in the Bihari camps. In 75% of the study locations, the Biharis said that they were granted NID cards just to be used as vote bank in different local and national level elections.

Deprived of passports: The Biharis have been officially granted NID by the government of Bangladesh. However, majority of them are not issued passports, which deprives them of their freedom of movement. All of the respondents said that they are not issued passports because they are Biharis. One excuse that is used to justify this institutionalized discrimination is that the Biharis live in camps or colonies, which does not fulfil the permanent address criteria in the passport.

Deprived of government facilities: According to all of the respondents of the study, they are deprived of different government facilities such as Social Safety Net Programs, reliefs, etc. because of ignorance of the government officials and lack of proper management.

Possible Solutions to the Problems

The respondents of the study suggested several possible solutions to the main problems of the community. Allotting separate plots for better housing or making other arrangements for rehabilitation of the Biharis were identified as the main solutions to their habitation and land problems. According to 40% of the community, the government needs to interfere in their support to solve the land and habitation-related problems of the Biharis. On the other hand, according to more than half of the community, their access to educational and medical facilities can be increased if the government, NGOs and other influential figures take more initiatives in their support.

Supportive actions and proper management by the government, positive initiatives by them and other influential figures and sufficient number of toilets are equally important factors to improve the quality of their latrine usage. On the other hand, government intervention and initiative as well as initiatives by NGOs and other influential figures to improve the condition of roads, drains, and waste bins can solve their infrastructure-related problem. They can have better access to pure drinking water if the government, NGOs and public figures take better initiatives and build new tube wells and pipelines in

their locality.

Supportive initiatives by the government, better management, initiatives by other influential figures and reducing social prejudice are identified as the main solutions to the unemployment issue of the Biharis. According to the community, initiatives by the government, NGOs and other public figures in their support is the only solution to their lack of access to government facilities. In addition, they can only receive passports if the government allows it.

Needs and Aspirations

Rehabilitation: Rehabilitation is the main need of the Bihari community. Majority of the community assessed it as their primary need. In Khulna, Jashore, Rangpur and Dinajpur districts, the Biharis identified rehabilitation of their current residence as their only need. In Nilphamari, the Biharis assessed rehabilitation as one of their two needs; the other being maintenance of roads and drains.

Creating new employment opportunities and financial solvency: The Bihari community identified new employment opportunities and financial solvency as their second most important need. The Biharis in Rajshahi, Bogura and Pabna districts identified new employment opportunities and financial solvency as their only need. In Dhaka, Narayanganj, Mymensingh and Chattogram, the respondents identified it as one of their main needs.

Increasing educational facilities: Increasing educational facilities available for the Biharis is another significant need in 14.4% of the community clusters. In Rajbari, 33.3% of the community want better educational facilities. The respondents in Dhaka, Narayanganj, Mymensingh and Chattogram also identified it as one of their primary needs.

Availability of medical services: Availability of medical services and increasing medical facilities for the Biharis is another main need of the community. The respondents identified it as one of their main needs in Dhaka, Narayanganj, Mymensingh and Chattogram.

Maintenance and development of roads and drains: In 13.5% of the community, the respondents identified maintenance and development of roads and drains as one of their primary needs. In Nilphamari district, this is one of their two primary needs. Biharis assessed it as one of their primary needs in Dhaka, Narayanganj, Mymensingh and Chattogram as well.

Other needs: Increasing toilet facilities and improving the quality of the toilets, proper arrangement of pure and sufficient drinking water, ability to take full advantage of NID card, recreational facilities and access to pipeline gas and other energy sources are others needs that were assessed by the Biharis. According to the respondents, only the government and relevant organizations can enable them to meet their needs and aspirations. It is also essential for the Biharis to form strong organizations and unite to work towards their aspirations.

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Bihari Community: Living in Camps

The Biharis are a Urdu-speaking Muslim minority community living in 70 camps in 13 districts of Bangladesh. They migrated from several states of India including Bihar at the time of partition of India. Still prejudiced by many and excluded by the larger society for their role in the independence war of Bangladesh, the majority of the Biharis live in congested and overpopulated camps where the rooms have expanded vertically for lack of space. Three or more generations of a Bihari family live in one tiny room where they sleep, cook and keep their belongings. Now officially recognized as citizens of Bangladesh, they are still deprived of many of their basic rights.

This monograph presents findings of a study of Power and Participation Research Centre (PPRC) on demographic and socio-economic conditions of the community, which is a valuable addition to the academic and public discourse on social exclusion of the Biharis in Bangladesh. (Seen in the back cover: the Geneva Camp in Dhaka, the largest of the Bihari camps in Bangladesh).



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