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Bangladesh: Urban Service Delivery

A Score Card

May 2002

World Bank Proshika Survey & Research System

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Foreword

This report is the result of a collaborative effort between the World Bank, Proshika, Survey and Research Systems (SRS), and the Public Affairs Center (PAC), Bangalore. The quantitative survey was implemented by SRS, while the quantitative results were supplemented by numerous focus group discussions, conducted by Proshika. The World Bank was responsible for preparing the final report. PAC provided technical expertise and guidance throughout the process.

The World Bank team was led by Kapil Kapoor and team members included Gregory Kisunko, Aminur Rahman, Tanjina Rahman, Patricia Langan, and Joyce Mormita Das. The Proshika team included Md. Shahabuddin, Asgar Ali Sabri, Shahana Rahman, and Md. Abu Sayeed. The SRS team was led by Mohd. Yusuf and Siddiquer Rahman. The PAC team consisted of Gopakumar Krishnan and Sita Sekhar. The peer reviewers for this task were Nicholas Manning and Navin Girishankar, both from the World Bank.

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Abbreviations

PROSHIKA	A non-government organization
SRS	Survey & Research Systems
PMED	Primary & Mass Education Division
NGO	Non Government Organization
DWASA	Dhaka Water Supply & Sewerage Authority
CWASA	Chittagong Water Supply & Sewerage Authority
DPHE	Department of Public Health Engineering
DESA	Dhaka Electric Supply Authority
DESCO	Dhaka Electric Supply Company
BPDB	Bangladesh Power Development Board
BRTC	Bangladesh Road Transport Corporation
BRTA	Bangladesh Road Transport Authority
PAC	Public Affairs Centre, Bangalore
TI-B	Transparency International - Bangladesh
PPRC	Power & Participation Research Centre
BDA	Bangalore Development Authority
AUEO	Assistant Upazila Education Officer
MOE	Ministry of Education
C&AG	Comptroller & Auditor General
HPSP	Health and Population Sector Program
SSC	Secondary School Certificate
ESP	Essential Service Package
SMC	School Management Committee
PTA	Parent Teachers Association
SDS	Service Delivery Survey
MOHFW	Ministry of Health & Family Welfare
MMCFD	Million Cubic Feet Per Day
GTCL	Gas Transmission Company Limited
BUP	Bangladesh Unnayan Parishad
BRCT	Bangladesh Rehabilitation Centre for Trauma Victims
SPA	Special Powers Act
CWCS	Centre for Women and Children Studies
PIL	Public Interest Litigation
MOLJPA	Ministry of Law Justice & Parliamentary Affairs
GDP	Gross Domestic Product
NCB	Nationalized Commercial Bank
BRAC	Bangladesh Rural Advancement Committee
ASA	Association for Social Advancement
IAS	International Accounting Standards
PSU	Primary Sampling Units
PPS	Probability Proportionate to Size

Executive Summary

Introduction

Delivering essential services efficiently to meet the needs of households and businesses is a major challenge throughout the developing world, including Bangladesh. Access to a minimum package of essential services such as health, education, power, water supply, and sanitation, is critical for reducing poverty and improving welfare. Cross-country evidence suggests that investments in improving the delivery of services (whether infrastructure related, social or regulatory) can have high payoffs in terms of raising productivity and accelerating the pace of economic growth. These services are particularly beneficial to the poor who, for example, are often unable to access clean drinking water and are subjected to unsanitary surroundings, with adverse consequences for their health and employment opportunities.

Although Bangladesh is predominantly rural, a defining trend for its economy and society is its rapidly growing urban population. During 1961-1991, while the country's population doubled from 55 million to 111 million, the urban population grew almost 9 times, from 2.6 million to 22 million. Currently, the urban population makes up approximately 20 percent of the country's population of 130 million. Urbanization is increasing by 5 to 6 percent annually, and it is expected that more than 50 percent of the population in Bangladesh will live in urban areas by the year 2025. The growing urban population has increased the burden on service delivery in cities, whose resource and management capacities are already over-extended. A key challenge for government, therefore, is how to cope with growing urbanization and develop service delivery systems that meet public policy goals and provide value for money to the citizens.

This report's principal objective is to provide policy makers with information on the state of service delivery in urban Bangladesh from the point of view of the recipients, on the basis of a household survey, and establish a baseline against which future progress can be measured. The report is anchored on the premise that user feedback provides a valuable tool for improving transparency and public accountability. When users of services provide a quantitative and qualitative assessment of service delivery, based on first-hand interactions with the agencies providing these services, it is possible to rank the agencies by the quality of their performance. This '*score card*' can then be used to evaluate progress for a variety of problems with the planning, management and accountability of service delivery.

The constitution makes the Government of Bangladesh responsible for creating an environment for its citizens that allows them to improve their quality of life through, among other things, access to health, education and other essential services. To fulfill this goal, the government uses a variety of institutional mechanisms. A majority of services are provided by the central government either directly or through city corporations and centrally controlled autonomous agencies. There is also growing reliance on the private sector, both for profit and non-profit, for the delivery of urban services. Thus, for example, the delivery of legal, judicial and police services is the responsibility of the central government; education services are provided by a combination of the central government and the for-profit and non-profit private sector; and electricity and gas supplies are the responsibility of autonomous corporations.

To assess user's satisfaction with the services provided, this survey collected primary data from a representative sample of 2,400 households: Dhaka (900), Chittagong (600), Khulna (500) and Rajshahi (400). Two special characteristics of the population that the survey focused on, and which appear extremely important for the quality of service delivery, are the respondent's income levels and place of residence. The survey covered 11 services (education, health, power, gas, water, sewerage and sanitation, garbage, transport, police, judiciary, and land administration). The list of services to be surveyed was developed through a consultative process between PROSHIKA, the Public Affairs Centre (Bangalore), Survey & Research Systems (SRS), the World Bank and through a workshop facilitated by PROSHIKA that included representatives from several NGOs based in the four cities. The results of the quantitative survey were supplemented by a series of qualitative focus group discussions, a process led by PROSHIKA.

Satisfaction with Service Delivery

The results of the survey confirm earlier assessments that satisfaction with the quality of services provided is low. Less than 20 percent of the households surveyed, in each of the four cities, are satisfied with eight of the eleven surveyed services (Table 1.1). The percentage of households satisfied with the other three services is only slightly higher. Police, land registration, transport, electricity, judiciary, health care, garbage disposal and sewerage and sanitation perform poorly. At one end of the spectrum, less than 2 percent of the households indicated that they were satisfied with the services provided by the police. Conversely, at the other end, 75 percent of the households in Dhaka expressed satisfaction with gas supply. Satisfaction among "poor" households[1] is not dissimilar to those of other households, but generally tends to be lower. A class of citizens that is particularly neglected are the bosti (slum) dwellers who are either deprived of key services or end up paying more for these services than do their more affluent, non-bosti counterparts.

The survey results and focus group discussions reveal that government efforts to improve service delivery have not yet produced the desired results. Interaction between service providers and recipients is not always direct and the latter are often required to go through intermediaries to facilitate access. These intermediaries are usually very influential and are able to accelerate access to services by circumventing the system, in return for a fee. They facilitate "illegal" connections to essential services like electricity and water and, in the process, are able

[1] Defined in this survey as those households making less than Tk.2,000 per month.

to enrich themselves by diverting resources away from the state. Once they have access, consumers encounter numerous problems such as regular power outages, low water pressure, and infrequent garbage collection. However, only a small proportion of households bother to lodge formal complaints. Grievance redressing mechanisms do not work well and consumers generally feel that there will be little or no follow-up to their complaint, unless an influential intermediary is used or a bribe is paid. In particular, survey results show that

- less that 28 percent of the households are satisfied with the education system; in addition to the "official fee", respondents reported paying between 62 and 110 percent of this amount as "under the table" payments for admission, tuition, books, and other expenditures;

- less than 18 percent of the households are satisfied with the quality of health care. Admission to a public health facility is not a routine affair, and patients have to use a variety of means to gain admission. These include paying a fee to the doctor at his private chamber, paying money directly to a hospital employee, or using a personal connection with hospital administration staff. Medical supplies and medicines are pilfered from the hospitals and sold on the open market – pharmacies are full of medicines that have "not for sale" labels on them;

- less than 12 percent of the households are satisfied with the electricity service. Getting an electricity connection takes time and can cost two to three times the "official fee". Once a connection is received, the supply remains unpredictable, and resolving problems usually necessitates under-the-table payments. Poor households living in bostis illegally gain access by purchasing electricity from *mastaans* (muscle-men) to whom they pay, on average, Tk.50 per month per light bulb for a few hours use per day. Official charges, at existing rates, would not exceed Tk.13-15 per month. The *mastaans* stay in business by bribing electricity officials and the police, and government is deprived of much-needed revenues;

- piped gas is provided only in Dhaka and Chittagong. Obtaining a gas connection can take, on average, one to six months and cost twice the "official" fee. Once a connection is received, however, the supply of gas is reported to be good, and satisfaction levels are higher than for other services;

- less than 11 percent of households are satisfied with the quality of drinking water, although satisfaction levels are higher in Dhaka at 27 percent. More than 50 percent of the respondents indicated that there were long delays in getting a water connection, and bribes are frequently demanded. The average amount of bribe paid to get a connection is equal to the "official" fee in Dhaka and Chittagong, but is lower in Khulna and Rajshahi. The majority of "poor" households depend upon private sources for the supply of drinking water, and slum dwellers indicated during focus group discussions that they pay as much as Tk.2 per bucket of water. Affluent houses in Dhaka have access to piped-water at the official rate of Tk4.30 per 1,000 liters;

- less than 17 percent of the households are satisfied with the quality of sanitation services, although a commendably high proportion of households report access to water-sealed toilets. Blockage of sewerage is a recurring problem, and there are delays in garbage collection, including garbage bins not being accessible and irregular pick-ups;

- less than 20 percent of the households are satisfied with transport services, and complaints about traffic congestion and pollution are pervasive. Annual fitness certificates for vehicles can be bought by paying approximately 50 percent of the "official" fee. Vehicle owners report being harassed by the police even if they do have fitness certificates, as a result of which car owners have stopped getting their vehicles inspected and rely instead on bribing the police;

- less than 2 percent of the households are satisfied with the services of the police. Respondents indicated that fear and distrust of the police were the top two reasons for not reporting a crime to the police. Households also indicated that even when a crime is reported, the police are largely ineffective in resolving their problems;

- judicial services also get low scores from the respondents, with less than 8 percent of the households expressing satisfaction with the judiciary. Many households reported that they prefer shalish (arbitration) and other private means to resolve conflicts and get restitution; and

- less than 10 percent of the households are satisfied with the present system of land registration. Among the households that that had recently been involved in a land transaction, more than 70 percent reported having to pay a bribe to get the transaction registered and for mutation. A large proportion of those paying bribes also made payments to the land administration official to reduce the transaction price recorded on the deed, since this price determines the legal registration fee. Paying the bribe resulted in the recorded price being reduced by up to 25 percent;

While these "scores" might appear to be low, and the problems associated with improving service delivery might seem daunting, countries as diverse as Uganda and India, with similarly low scores, have initiated encouraging action programs aimed at improving the quality of services provided to households. For example, in Uganda, a public expenditure tracking survey revealed that only 20 percent of non-wage education expenditures were reaching the schools in 1995. As a result, the central government launched an information campaign and began posting public spending information at the schools and in the districts. A repeat survey in 1999-2000 shows that school's now receive 90 percent of non-wage education spending. Similarly in Bangalore, India, surveys conducted between 1994 and 1999 show noticeable improvements in user satisfaction with services like water and sewerage, hospitals, power, transport, and telecommunications as a result of the various programs under implementation.

Improving Urban Service Delivery

Urging the authorities to improve service delivery, the recently published report of the Public Administration Reforms Commission (PARC) notes that, "the poor quality of some public services, namely education, health, utilities, water, and power, reflect the absence of accountability, poor value for money and lack of effective redress of grievances for the people[2]." The PARC report notes that service failures adversely affect the productivity of economic activity and typically affect the poor disproportionately, as a result of which many poor households have to resort to alternatives that imply lower quality and higher costs.

[2] *Report of the Public Administration Reform Commission*, Bangladesh, pg. 113, June, 2000.

Although developing economies are resource constrained, service failures are the result not merely of these resource constraints but also the institutional arrangements for delivering services. Service failures are also a reflection of the perverse incentives facing service providers and the political leadership. This report covers several sectors, each of which require a different policy response and differing levels of engagement by government and the other actors responsible for service delivery. The recommendations summarized here, therefore, only focus on a few cross-cutting issues that emerge from the survey and the focus group discussions. In particular, this report suggests that improving the efficiency and responsiveness of urban service delivery in Bangladesh will depend upon redefining the role of state and increasing partnerships with the private sector; changing the structure of incentives for service providers; bringing government closer to the people by decentralizing decision making and reevaluating the relationship between the center, local governments, profit and non-profit service providers and consumers; increasing the involvement of users and other stakeholders in planning, providing and monitoring service delivery by institutionalizing user surveys and instituting a system of accountability that makes service providers answerable to service consumers.

Role of the State. In many countries the prevailing view has been that government should be the dominant, if not the sole, provider of services. Government agencies have tried to do too much with too few resources and limited institutional capacity, as a result of which essential services are either not delivered or are delivered inadequately. This has started to change and the last two decades have witnessed a growing trend among governments in developing countries prioritizing their core activities and developing partnerships with the private sector and the NGOs. Rather than providing services directly, governments are contracting out the provision of services to the for-profit and non-profit private sectors and focusing more on their role as financier and regulator. Such private participation has generally resulted in improved access, and better services as has happened in the telecommunications sector in Peru and Senegal and in the water sector in the Philippines and Cote d'Ivoire. In Bangladesh, this shift is most pronounced in the social sectors where NGOs have emerged as important providers of health and education services. Grameen Phone is another good example of how private sector involvement has improved telecommunications access, even in under-served rural areas. However, the state remains a large player in areas that are better served by the private sector such as textiles, jute, cement and fertilizer, with the state enterprises involved making huge annual losses that are sustained through budgetary subsidies and loans from nationalized commercial banks[3]. Unless Bangladesh significantly downsizes its state-owned sector, and increases its partnership with the private sector (both profit and non-profit) the fiscal drain on public resources will continue, burdening policymakers and making it extremely difficult to improve the delivery of "public" services, such as law and order and justice.

Changing Incentives. Experience from other countries shows that one of the most effective mechanisms to improve service delivery is to overhaul the system of incentives for good performance – the rewards and penalties confronting individuals and organizations charged with the responsibility of delivering service related outcomes. Service delivering entities in Bangladesh generally lack clear service-related goals and targets, their management is not held accountable for results, they face significant political interference in their day-to-day

[3]For details see *Bangladesh: Parastatal Performance and Strategy: Key Issues and Policy Implications*, Policy Note, World Bank, January 2002.

operations, and budgetary allocations are seldom performance-based. In addition, the wages and salaries of public servants have eroded significantly in real terms during the last two decades and promotion are not performance-based but depend instead upon seniority[4]. These are part of a system-wide problem and are not necessarily limited to problems within an individual organization or a particular sector.

Although the political environment has generally deterred Government from overhauling the incentive system, Bangladesh is beginning to put in place some of the structures and processes for incentive-based improvements. In the education sector, for example, government provides for 80 percent of the teacher's salaries in registered non-governmental schools, at the primary and secondary level. It therefore has strong leverage over their performance, which it can use. The Primary and Mass Education Division (PMED) has set up a primary school grading system which includes a performance monitoring report for government and non-government schools. The grade a school receives makes it eligible for rewards or sanctions. If, for instance, a school receives a "D", PMED can exclude it from receiving wheat under the Food for Education program. In the energy sector, the Dhaka Electricity Supply Authority is endeavoring to link the issue of increasing collections and decreasing system losses with security of employment and is in discussions with its unions. The Power Development Board's recent initiative to cut off 168 lines belonging to large defaulters, mostly government entities, is to be applauded. The results of this survey show that consumers support such initiatives and would be willing to pay more for services, provided they can be assured of better service and service providers are held accountable for results.

Decentralizing Systems. Experience from other countries suggests that decentralization can facilitate local involvement and participation, and build ownership. Local governments are often better positioned to interact with communities and allocate resources that are more responsive to needs at the local level. Local monitoring of projects and programs can also be more effective and less expensive, given the proximity of location. Decentralization is increasingly seen in Bangladesh as an important means to improve public service delivery and the government has taken steps to put in place a democratically elected local government system. To be effective, local government must be delegated genuine decision making powers and must be given adequate resources to fulfill their mandates. As Bangladesh considers various options for decentralization, it will be important to ensure that the links between the central government, local government, autonomous agencies, private sector and public are designed in a manner that ensures that the service providers are accountable to those who pay for and benefit from the services. The rapid expansion in literacy is creating a more aware population, making it increasingly possible for local communities to enforce accountability.

Institutionalizing User Surveys. Users can play an important role in improving service delivery, but their efforts will only be effective if they are equipped with proper information. They need to know what services are being provided, what they cost, how they are financed, and who the intended beneficiaries are. Public availability of such information is key to improved accountability. The systematic collection, analysis and reporting of information of the type collected by this survey can be an important tool to monitor service delivery and improve performance. The surveys conducted by the Ministry of Health and Family Welfare and by PMED are good examples of the type of information that can be

[4]A detailed discussion of the structure of incentives that public servants face is contained in *Taming Leviathan: Reforming Governance in Bangladesh – An Institutional Review*, March 2002.

provided to community representatives, which they can then use in their dialogue with service providers.

Publicly posted prices can help customers hold officials accountable for quoting and charging the correct amount. This is beginning to happen, and tariff rates for the supply of electricity, gas, and water are generally published widely. However, while the tariff for supply is published, the price for connection is not. A potential user learns about the connection price when he/she talks with the clerical staff of the utility concerned. In the absence of published rates, the officials have considerable leeway to quote a price and demand a bribe. The discretionary authority enjoyed by officials, together with limited exit options for consumers, modest "official" fees, and the high value associated with accessing many essential services results in strong incentives to pay the higher underground price and not report the extra payment extorted by officials for connection and use. Connection prices therefore need to be published and easily understood.

The publication of prices needs to be accompanied by the publication of client charters that reflect user's priorities and clearly spell out minimum standards for service that users can expect. Such client charters are being used effectively in the United Kingdom, Belgium, Portugal and Malaysia. These should be prominently posted at every office responsible for delivering a service and enforced vigorously. Currently, none of the utilities guarantee a minimum quality or level of service. NGOs and community-based organizations can play an important role in raising awareness among users of what reasonable costs and standards of service they should expect, as well as the role they can play. Grievance redress mechanisms must be made more credible in order to encourage users to file complaints. Grievances should be registered, monitored and followed-up and users provided with prominently displayed "Complaints Boxes" to report inaction.

Strengthening Accountability and Oversight. While users need transparent and reliable commitments by service delivering agencies to perform according to publicized standards, they also need a way to hold the agencies accountable to those standards, for instance through a credible grievance redressing mechanism. They have to perceive that it is "worth" taking time to file complaints. Another way is by including users on monitoring bodies where they play an active role, for instance, in analyzing operational performance evaluations, making policy recommendations, and overseeing implementation. A few hospitals in the country are presently experimenting with improving governance at the facility level through the use of autonomous boards that include community and government representatives. These boards have full authority to hire and fire, approve budgets and set fees. Although they are public hospitals, increases in their efficiency have already allowed them to reduce their reliance on government funding. The proposed energy sector and water sector regulatory commissions could be another good way to oversee the establishment of transparent rules and regulations governing the industry, developing performance indicators and putting in place monitoring systems. Among their many tasks, such regulatory agencies would be expected to protect consumers' interests by ensuring that system expansion and operation is at least cost, quality of supply is maintained and tariffs are reasonable. Government will need to ensure that standards are worked out in consultation with all stakeholders.

In addition to regulatory agencies, other oversight institutions, such as the various Parliamentary Standing Committees, also have an important role to play and can hold public

hearings periodically in order to receive user feed-back. However, most Standing Committees presently lack the necessary information and the technical expertise needed to hold relevant government agencies accountable for efficient service delivery. Strengthening the Standing Committees is therefore another important priority. These committees should require timely external audits of the departments responsible for service delivery and hold the executive accountable for responding to audit objections. It would also be desirable to open up committee meetings to the media, and broadly enlist media support in publishing success stories as well as raising consumer awareness.

Next Steps. In recent years the demand for better governance and improved service delivery has been growing within the country. This is being driven by the rapid expansion in primary education, the growing influence of non-governmental organizations and independent research institutes, the emergence of a new breed of outward looking entrepreneurs who are demanding a more supportive business environment, and an increasingly independent press. In addition to establishing a benchmark, the results of this survey, and the subsequent advocacy and dissemination that is intended, are expected to further strengthen the voice of the users of these services. Additional user feed-back will also become available as a result of the work that is being done by organizations like the Peoples Participatory Research Center, Democracy Watch and Transparency International (Bangladesh), and as client surveys become a routine part of how government agencies conduct business. This is already beginning to happen in the social sectors. This quantitative and qualitative information will provide the new government with useful information documenting how users value the services they receive. This information, together with the various sector specific reports that have recently been prepared, offer a valuable menu of reform options which the authorities can draw upon as they embark upon a program to revitalize the Bangladeshi economy.

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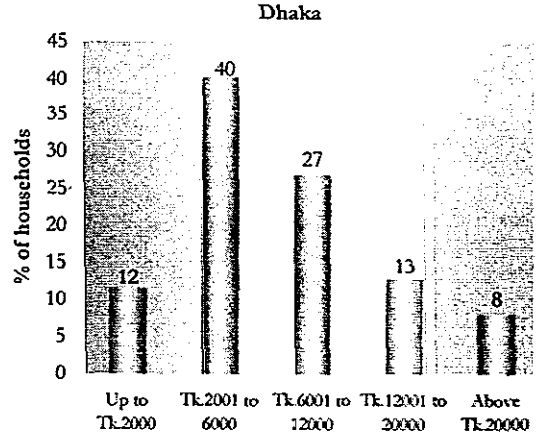
Objectives and Methodology

Introduction

Although Bangladesh is predominantly rural, a defining trend for its economy and society is its rapidly growing urban population. During 1961-1991, while the country's population doubled from 55 million to 111 million, the urban population grew almost 9 times from 2.6 million to 22 million. Currently the urban population makes up approximately 20 percent of the country's population of 130 million. Urbanization is increasing by 5 to 6 percent annually, and it is expected that more than 50 percent of the population in Bangladesh will live in urban areas by the year 2025[1]. Four cities, Dhaka, Chittagong, Khulna and Rajshahi account for around 47 percent of the total urban population[2]. The growing urban population has increased the burden on service delivery in cities, whose resource and management capacities are already overrun. A key challenge for the government, therefore, is how to cope with growing urbanization and develop service delivery systems that meet public policy goals and provide value for money to the households.

Figure 1.1: Monthly Income per Households: Dhaka



Source: Citizen Report Card Survey - 2000, SRS

The constitution makes the Government of Bangladesh responsible for creating an environment that allows its people to improve their quality of life through, among other things, access to health, education and other essential services. To fulfill this goal the government uses a variety of institutional mechanisms. A majority of public services are provided by the central government

[1] *Institutionalization of CUP for advocacy for the urban poor*, Coalition for the Urban Poor, Dhaka, 2001.

[2] *Towards an Urban Strategy for Bangladesh*, World Bank, 1999.

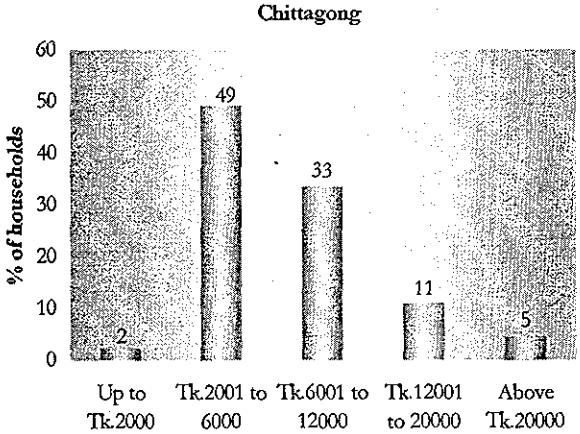
Box 1.1
Agencies Responsible for Service Delivery

- Education: Ministry of Education, PMED, NGO and community schools, private schools
- Hospitals: Ministry of Health, private sector
- Sewerage: DWASA, CWASA, city corporations
- Garbage: city corporations
- Drinking Water: DWASA, CWASA, city corporations and DPHE
- Electricity Supply: DESA, DESCO, and BPDB
- Gas Supply: Titas (in Dhaka and Chittagong only)
- Bus Transportation: BRTC and private companies
- Car licensing: BRTA
- Police: Ministry of Home Affairs
- Judiciary: Ministry of Law, Justice and Parliamentary Affairs
- Land Registration: Ministry of Law, Justice and Parliamentary Affairs

Note: services listed in this box refer to only those discussed in this report.

either directly or through city corporations and centrally controlled autonomous agencies. Although it is still a marginal player, there is growing reliance on the private sector, both for profit and non-profit, for the delivery of urban services. Thus, for example, the delivery of legal, judicial and police services is the responsibility of the central government; education services are provided by a combination of the central government and the for-profit and non-profit private sector; electricity and gas supply is the responsibility of autonomous corporations; and garbage collection is the responsibility of city corporations (Box 1.1) .

Figure 1.2: Monthly Income per Households: Chittagong



Source: Citizen Report Card Survey - 2000, SRS

Objectives and Approach

The principal objective of this report is to assess the state of service delivery in urban Bangladesh from the point of view of the recipient, on the basis of a household survey, and provide a benchmark against which future progress can be tracked. While numerous reports on power, water, gas, transport and other utilities have been published in recent years, including by multilateral and bilateral agencies, none of these reports systematically capture the views of the users of these services. This report is hence deliberatively descriptive, seeking to fill this gap by documenting how the users of these services value what they get, view the conditions governing access to these services, and experience the interactions with the entities providing such services. The report is anchored on evidence that user feedback can provide a valuable tool for improving transparency and public accountability. When users of services provide a quantitative and qualitative assessment of service delivery, based on first-hand interactions with the agencies providing these services, it is possible to rank the agencies

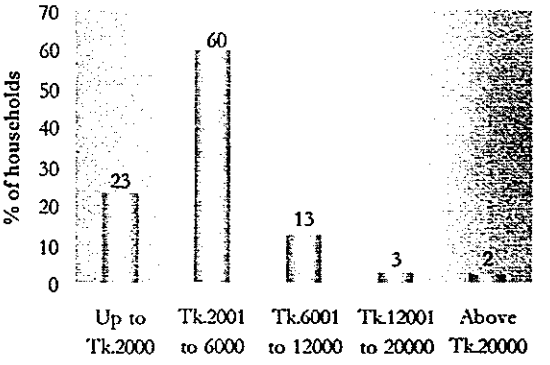
on the quality of performance. This *'score card'* can then be used to evaluate progress related to planning, management and accountability of service delivery and can be used to augment existing oversight mechanisms. The score cards can be used to analyze efficiency (relating inputs to outputs) and effectiveness (relating outputs to policy goals and outcomes). They can be used for planning improvements and expansion of service delivery, including assisting managers in making staffing and production decisions. They can set baselines to measure progress in service delivery improvements and inspire better performance among agencies. They can be used to stimulate collective action by households, and provide organisational leaders with an opportunity to design reforms and bring about strategic changes.

This concept of report cards, pioneered by the Public Affairs Centre (PAC) - a non-profit organisation based in Bangalore, India - is now widely recognised as a powerful 'voice' mechanism to inform public officials of various issues in public service delivery and act as a pressure force for demanding improvements (Box 1.2). Since the first survey in Bangalore, report cards have been prepared for seven cities in India including Ahmedabad, Chennai, Kolkata, Delhi, Mumbai and Pune. A national exercise is also presently underway, covering 23,000 rural households and also 9,600 urban households. International experience with report cards has demonstrated the potential this tool can have for demanding more public accountability and providing a credible database to facilitate proactive civil society responses. The "Swabhimana Initiative" in Bangalore, launched by the Commissioner of the Bangalore City Corporation is a unique example of a state-citizen forum to improve the quality of civic life. The People's Voice Program in Ukraine uses survey-based information to put pressure from below on local leaders to improve service delivery. Client surveys are also being used in Armenia, Latvia, Nicaragua and Uganda.

Several similar initiatives are presently underway in Bangladesh. Action Aid is developing in-house capacity to prepare report cards at the city and division levels. Democracy Watch is looking at service delivery issues in Chittagong City Corporation and, together with Transparency International-Bangladesh (TI-B), is preparing a manual in Bangla for division level score cards. Peoples Participatory Research Center (PPRC) is also working on preparing two reports on (i) best practices at the local government level, based on a nation wide survey and (ii) a report card on Dhaka city. This report is meant to contribute to these endeavors by presenting findings that are based on rigorous survey methodology and design and a process that has involved a wide array of actors including public officials, donors, and NGOs.

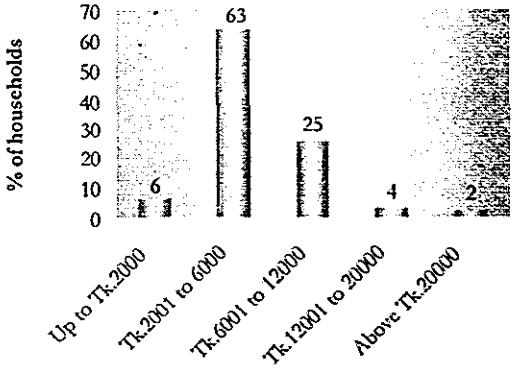
To assess households satisfaction levels with the services provided, this survey collected primary data from a representative sample of 2,400 households in four cities: Dhaka (900), Chittagong

Figure 1.3: Monthly Income per Households: Khulna



Source: Citizen Report Card Survey - 2000, SRS

Figure 1.4: Monthly Income per Households: Rajshahi



Source: Citizen Report Card Survey - 2000, SRS

Box 1.2
Experiences with Report Cards
Evaluating and Benchmarking Public Services in Bangalore

The First Report Card Study of public services in Bangalore (1993) involved a random sample survey of 1040 households. The exercise was guided by three questions: How satisfactory are the public services that matter most to the consumers? What specific features of the services are satisfactory or unsatisfactory? What does it cost the user to get the services (including hidden costs) or to solve the problems associated with getting the services?

The findings of the study elicited wide interest. A leading daily, *The Times of India*, started a weekly feature with a graphic depiction of one finding at a time, continuing the feature for two months, and keeping the concept of Report Cards alive in the public domain. Though the responses from most agency heads and senior government officials were initially lukewarm, the Bangalore Development Authority (BDA), which was rated the worst across all qualitative and quantitative dimensions of service delivery, responded with a request for follow up actions. This resulted in a unique collaboration wherein a public service agency requested an external research group to provide assistance in getting feedback on various dimensions of service delivery. The second study sought to address some pertinent questions such as are the customers of BDA satisfied with the quality of service delivery? Is the phenomenon of corruption as rampant as alleged? What are the perceptible areas of weakness in the functioning of the BDA? Would the public be willing to participate in the process of improving the BDA's services? Following the study, a series of training programs were organised for the staff of BDA and a program of action developed to improve the quality of services provided. A repeat survey conducted in 1999 showed that although satisfaction levels remain low and a lot remains to be done, the percent of households expressing satisfaction with BDA has increased from 1 percent to 16 percent.

(600), Khulna (500) and Rajshahi (400)[3]. The cities covered by the report represent various demographic, economic and social characteristics. The populations range from the largest metropolitan area in Bangladesh, Dhaka, with 630,000 households to a relatively small city, Rajshahi, with 51,000 households[4]. Infrastructure for economic and social development also varies considerably among the cities and some are unique to a city. Dhaka, as the national capital, dominates the social and cultural scene, while the other cities have their own distinct social and cultural environment. Chittagong is the country's principal seaport and has been quite advanced in education and cultural activities as well as in trade and economic activities from pre-independence days. Economic activities and opportunities in Dhaka and Chittagong are much more diverse and extensive than the other two cities. Khulna is also rich in economic activities and has a sea outlet that serves as the second sea port for the country. The city of Rajshahi, although lagging substantially behind the other three cities in economic activities, has its own cultural and social heritage.

[3] For details on survey design, sampling and implementation see Annex 1 and a background paper entitled *Citizens Report Card Survey - 2000*, Survey & Research Systems, April 2001.

[4] The number of households refer to those residing within each city and not the greater metropolitan area. Thus, according to the 1991 Census, while the greater metropolitan area of Dhaka city has 1.2 million households, Dhaka city has 630,000 households.

Given the different economic and social context in the cities, inhabitants' expectations for service delivery differ widely.

Two special characteristics of the population that the survey focused on, and which appear extremely important for the quality of service delivery, are the respondent's income levels and place of residence. Data was collected by income level and are summarized by city in Figures 1.1 through 1.4. The greatest proportion of respondents, between 40 (Dhaka) and 63 (Rajshahi) percent of the households in each city, reported a monthly income ranging between Tk.2,000-6,000 (US$35-105). Less than 8 percent of the households reported making over Tk.20,000 (US$350) per month. For the purposes of this report, "poor" households are those reporting monthly incomes of less than Tk.2,000. These range from 2 percent of the households in Chittagong to 23 percent of households in Khulna.

In addition, "bosti" or slum dwellers encounter special problems in accessing services and so the report also highlights, where appropriate, particular issues confronting bosti-dwellers. Bostis have a very high concentration of poor people and can vary tremendously in size from as few as twenty households to as many as a few thousand households. Approximately 17 percent of the households in Dhaka and Chittagong live in bostis, while the proportion is slightly lower for Khulna and Rajshahi.

The field work for the survey was conducted by Survey and Research Systems (SRS) over November and December, 2000 and data entry, processing and tabulation continued through March 2001. The survey was followed up by a series of focus group discussions in each of the four cities which were conducted between March and April 2001[5]. The survey covered 11 services in the four major metropolitan areas in Bangladesh - Dhaka, Chittagong, Khulna and Rajshahi. The list of services to be covered by the survey was developed through a consultative process between PROSHIKA, the Public Affairs Centre (Bangalore), SRS, and the World Bank and through a workshop facilitated by PROSHIKA that included representatives from several NGOs based in the four cities.

Summary Results

As summarized in Table 1.1, survey results reveal generally low levels of satisfaction with the quality of services provided to the urban households of Bangladesh. The results of the survey are consistent with other studies and confirm the anecdotal evidence that is periodically reported in the media. Less than 20 percent of the households, in each of the four cities, indicated that they were

Table 1.1
Satisfaction with Services
(% of All Households)

Services	D	C	K	R
Police	2	0	1	2
Land Registration	2	1	10	4
Transport	7	3	19	6
Electricity Services	8	2	12	2
Judiciary	8	1	2	5
Health Care	11	4	18	9
Garbage Disposal	15	10	12	10
Sewerage/ Sanitation	17	16	11	16
Education	21	5	28	12
Drinking Water	27	9	11	8
Gas *	75	29	..	..

D: Dhaka, C: Chittagong, K: Khulna, R: Rajshahi
* Nationalized Commercial Banks only.
Source: Annex Table 1.2

Table 1.2
Satisfaction with Services
(% of Poor Households)

Service	D	C	K	R
Police	0	..	3	..
Judiciary	0	..	0	..
Land Registration	0	0	8	10
Drinking Water	2	..	..	..
Electricity	3	..	8	0
Transport	3	9	21	5
Sewerage/ Sanitation	5	..	15	..
Garbage Disposal	9	9	12	5
Education	16	0	16	10
Health Care	17	9	16	14
Gas	33	..	n.a.	n.a.

D: Dhaka, C: Chittagong, K: Khulna, R: Rajshahi
* Nationalized Commercial Banks only.
Source: Annex Table 1.3

[5] Details of the focus group discussions are contained in a background document entitled *A Report on Qualitative Investigation on Governance Score Cards*, Institute for Development Policy Analysis and Advocacy, PROSHIKA, April 2001.

Chart 1: Intermediaries in Service Delivery

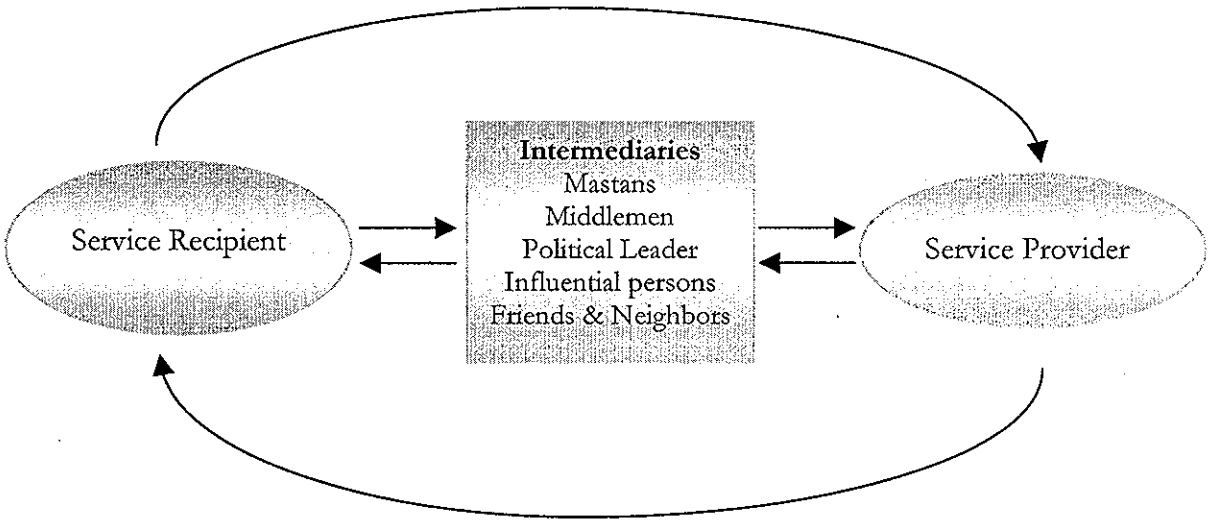
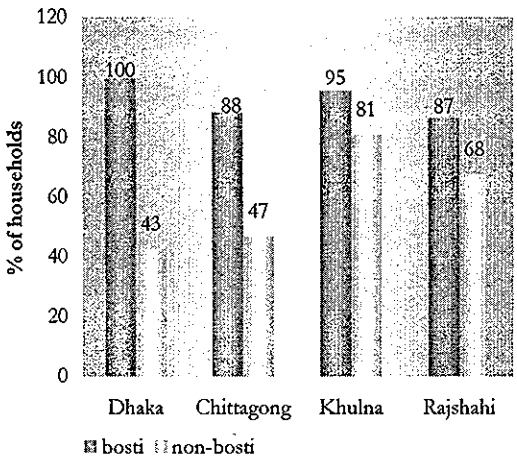


Figure 1.5: Percent of Households with Income up to Tk 6,000



Source: Citizen Report Card Survey - 2000, SRS

satisfied with eight of the eleven services that have been surveyed. Police, land registration, transport, electricity, judiciary, health care, garbage disposal and sewerage and sanitation all perform poorly on the survey. Drinking water can be added to this list with the exception of Dhaka city, where 27 percent of the households are satisfied with the quantity and quality of water supplied[6]. Only 5 percent of the households in Chittagong and 12 percent of the households in Rajshahi are satisfied with the quality of education. Only 1-2 percent of the households in each of the four cities are satisfied with the services received from the police. At other end of the spectrum, about 75 percent of the respondents in Dhaka expressed satisfaction with gas supply. Satisfaction among poor households is generally lower, as is evident from Table 1.2. Police, judiciary, land registration and electricity all get low scores from poor households. Perhaps the most notable difference, in comparison to Table 1.1, is that many more "poor" households are dissatisfied with the supply of drinking water than other households.

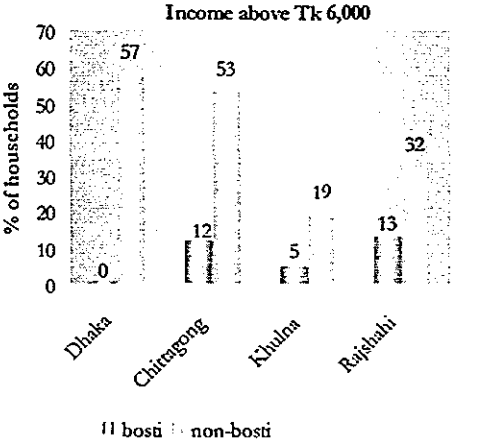
Although the results of this survey show that only a small proportion of households are satisfied with the services provided, it should be pointed out that the results are not dissimilar to the surveys conducted in several cities in India. For example, in surveys

6 Six satisfaction-related response options were provided to the households ranging from strongly satisfied to strongly dissatisfied. These were aggregated into three groups: (i) "satisfaction", which represents the share of respondents who felt strongly satisfied and moderately satisfied with any particular service; (ii) "dissatisfaction", which represents the share of respondents who felt strongly dissatisfied and moderately dissatisfied with any particular service; and (iii) "ambivalent" - respondents who selected two middle responses, i.e. marginally satisfied and marginally dissatisfied. For the most part, results falling under Group (i), i.e. "satisfaction" have been used throughout the main text of this report, although "dissatisfaction" results are presented in the annex.

conducted by the Public Affairs Centre, less than 17 percent of the households were satisfied with the services surveyed in Ahmedabad; less than 25 percent were satisfied in Bangalore and less than 26 percent in Pune. Calcutta and Madras, however, had a greater percentage of satisfied households.[7] Low "scores" have not deterred the authorities from taking action to improve service delivery and, for example, repeat surveys in Bangalore have shown a noticeable increase in user satisfaction with a variety of services including hospitals, water, sewerage, transport and telecommunications.

Two features stand out from the Bangladesh survey results and the focus group discussions and while these features are not uncommon in developing economies, the extent to which these exist makes Bangladesh different from other countries. First, the interaction between the service providers and the recipients is not always direct. While recipients of services do deal directly with the service providers, more often than not they are required to go through intermediaries to facilitate access. As illustrated by Chart 1, these intermediaries can be *mastans* (muscle-men); middle-men, who are usually employees of the service providing agency, but operating in their personal capacity; political leaders; influential persons; and friends and neighbors. The role of the *mastans* is particularly dominant in the bostis, where they arrange illegal water and electricity connections in collusion with the office staff from the various organizations, arrange for bills to be "fixed" in connivance with meter readers, collect user charges sometimes with the assistance of the local police and share the proceeds with the various parties involved, at huge cost to the public sector and the tax payer.

Figure 1.6: Percent of Households with Income above Tk 6,000



Source: Citizen Report Card Survey - 2000, SRS

Second, although consumers encounter various problems, only a small proportion of households bother lodging formal complaints with the service provider. An important reason for this is the high level of disillusionment with the service provider and, as the survey reveals, the knowledge that there will be little or no follow-up to the complaint, unless an influential intermediary is used or a bribe paid. This, in turn, has resulted in high levels of inertia among the users who, in the absence of exit options, are compelled to participate in a poorly performing system. The service providers, on their part, have little incentive to improve service delivery, especially to the poorer communities. They do not feel accountable to the users and the system is unable to enforce accountability. For service delivery to become efficient and responsive to user needs, the structure of incentives will have to

7 Samuel Paul and Sita Sekhar, *"A Report Card on Public Services: A Comparative Analysis of Five Cities in India,"* Regional Development Dialogue vol. 1:, No. 2, Autumn.

change as well as the ability of the authorities to hold service providers accountable for the quality of service they provide[8].

Organization of Report

The following sections of the report present detailed results of the survey and focus group discussions for each of the eleven services covered by the survey. To facilitate presentation, the services are clubbed into three categories, i.e. Social Services, which include education and health (Chapter 2); Infrastructure Services, which include electricity, gas, water, garbage disposal, sanitation and transport (Chapter 3); and Regulatory Services, which include the police, judiciary, and land administration (Chapter 4). The concluding chapter (Chapter 5) highlights key findings and, by recognizing that each service will necessitate a unique policy response and require different levels of engagement by government, focuses on a few cross-cutting themes emerging from the survey.

[8] For a more detailed discussion of why the existing system makes collective action by the users of services, especially the poor, difficult, see *Taming Leviathan: Reforming Governance in Bangladesh – An Institutional Review*, World Bank, March 2001.

2

Social Services

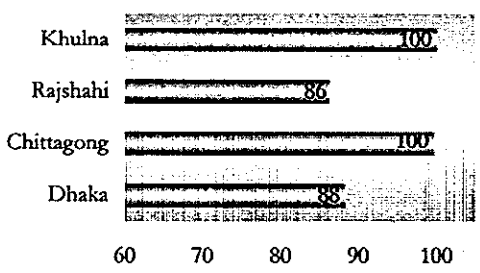
Education

Background

The government's stated education policy in Bangladesh is to ensure that all children receive basic primary and lower secondary education, of reasonable quality. The right to universal, equitable, and free access to education and the right to admission to any educational institution regardless of religion, race, caste, sex, or place of birth are enshrined in Bangladesh's constitution[1].

Bangladesh has made good progress in increasing the quantity of education, i.e. the availability of and access to the education system. Between 1990 and 2000, the number of primary level educational institutions increased from 47,000 to 77,000, mostly outside the public sector and primary school enrollment increased from 12 million to 17.5 million. The gross primary enrollment rate in 2000 was 96 percent. Between 1985 and 2000, enrollment in secondary education doubled from 18 percent to 35 percent. By 1999, enrollment of girls had reached virtual parity with boys at the primary level and above 50 percent in secondary levels.

Figure 2.1: Access to Education Services (% of households)



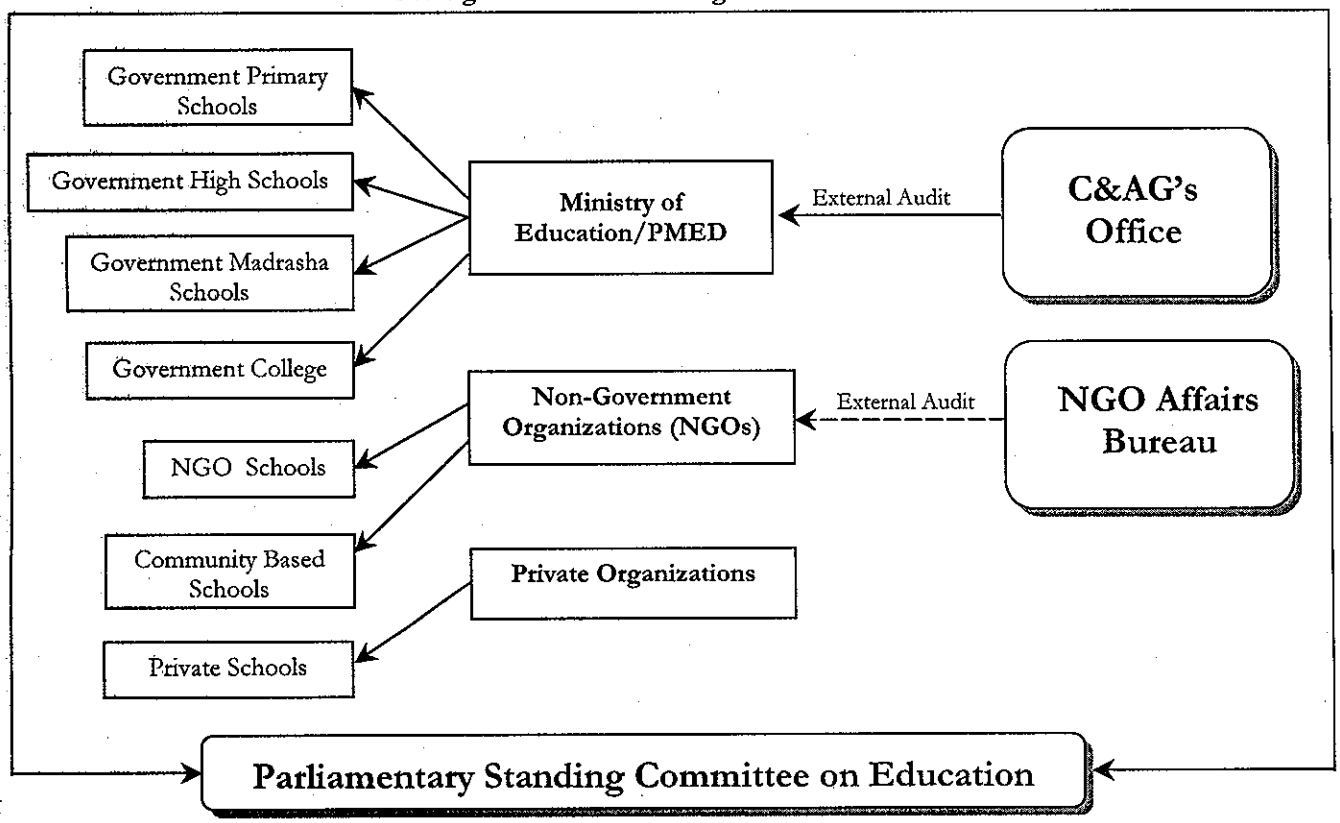
Source: Annex Table 1.1

Education is provided by governmental, non-governmental, religious, community, and private schools. At the primary level, 70 percent of students are enrolled nationally in government schools. Government-provided secondary (and

[1] Constitution of the People's Republic of Bangladesh, Part II, para. 15, 17, and 28.

Box 2.1: Who is Responsible for What in Education?

Oversight role of the Standing Committee



Note: MOE/PMED provides funds, teachers training and textbooks to the institutions that it operates. NGOs and Private organizations do likewise for the institutions they run.

--> The NGO Affairs Bureau only performs external audits if there is an allegation made against an NGO School.

Table 2.1
Percentage of Children by Type of School (%)

School Type	Dhaka		Chittagong		Khulna		Rajshahi	
	P	O	P	O	P	O	P	O
Govt.	35	26	87	43	51	48	81	45
NGO	28	4	0	2	21	1	6	5
Private	35	61	13	48	25	38	6	30

P = Poor Households ; O = Other Households
Note: Multiple answers possible
Source: Annex Table 2.1

Madrasah-Dakhil) schools account for about 5 percent of students enrolled in secondary school. Funding and oversight relationships between schools and national level bodies are summarized in Box 2.1.

Although Bangladesh has come a long way in solving the problem of access to schools, student learning achievements remain low. Within schools, students get low effective learning time, which is a function of the time spent by the students in learning activities and the effectiveness of teaching methods. Teacher absenteeism, poor motivation and lack of supervision and support contribute to poor learning outcomes. Limited effort is made to assess student learning achievements. As a result, a large proportion of students leave primary school without achieving

basic literacy and numerical skills. Thus, the main challenge for Bangladesh now is to improve the quality of education[2].

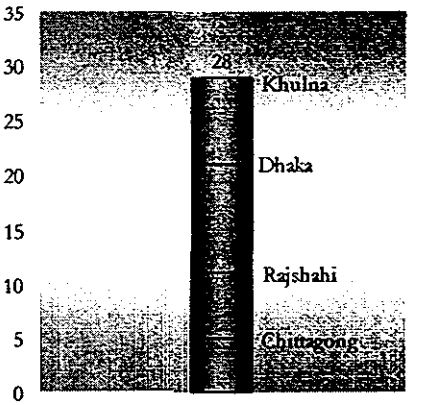
Against this background, the survey asked the respondents to provide information about their experience with the education system. The results reveal the extent of overall satisfaction with the education system, the means households use to get their children admitted into school, their satisfaction levels with various aspects of the school experience, the problems they encounter and how these are resolved. It also reveals interesting information about the costs to households of education both in terms of official fees and "extra" payments that households are compelled to make.

Access and Satisfaction

In general, respondents confirmed that access was not a serious problem and education services are generally available to them (results ranged from 86 percent of households in Rajshahi to 100 percent in Chittagong and Khulna) (Figure 2.1). The type of school that households send their children to generally depends upon income level (Table 2.1). The largest proportion of children in "poor" households who go to school in urban areas attend government schools[3]. Private schools are the next most popular, and a greater proportion of "poor" children go to private schools than to NGO schools, reflecting the fact that not many NGO schools operate in urban areas. In Rajshahi, however, an equal proportion go to private and NGO schools (6 percent). A higher proportion of "non-poor" households in Dhaka and Chittagong send their children to private schools than in Khulna and Rajshahi (61 percent of households send their children to private schools in Dhaka and 48 percent in Chittagong). Very few poor households reported sending their children to government high schools, and a low percentage of other households do. School attendance, as reported by households, is high for all four cities, ranging between 94 and 97 percent. Low-income households, headed by less educated persons and females, however, tend to have lower attendance rates and higher drop out rates. Many different reasons were cited for both boys and girls never enrolling or attending school, including inability to pay fees, sickness, distance to school and the need for the child to work to help the family financially.

Although access is high, overall satisfaction with the education system is low: for all respondents satisfaction levels do not exceed 28 percent. Satisfaction rates are as low as 5 percent in Chittagong (Figure 2.2), perhaps reflecting the fact that its residents

Figure 2.2: Overall Satisfaction with Education System (% of Households)



Source: Annex Table 2.7

Table 2.2
Satisfaction with Govt., NGO and Pvt. Schools (% of Households)

	D	C	K	R
Govt. Primary	48	3	57	46
Govt. High	20	8	41	16
NGO	77	23	27	0
Private	48	19	53	9

Source: Annex Table 2.4 – 2.6

[2] For further details see "*Bangladesh Education Sector Review*" World Bank, University Press Limited, 2000.

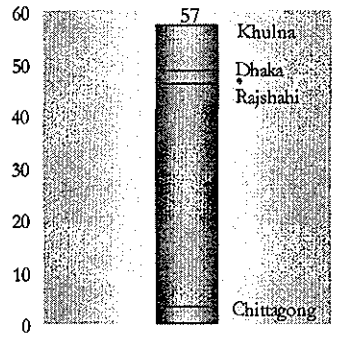
[3] As mentioned in Chapter 1, for the purposes of the survey, poor households are those with monthly incomes of less than Tk.2,000.

have higher expectations but also that the city has experienced a disproportionate decline in the quality of its educational institutions. Respondents reported the highest satisfaction with NGO schools in Dhaka and Chittagong, while a greater percentage of households in Khulna and Rajshahi preferred Government schools (Table 2.2.)

Satisfaction with Government primary schools varies widely among cities although the pattern, in each city, mirrors that for the overall education system. Thus, overall satisfaction with Government primary schools is highest in Khulna at 57 percent of households and is lowest in Chittagong at 3 percent of households (Figure 2.3)

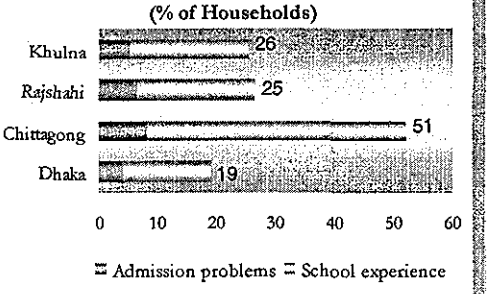
The wide differences in satisfaction rates among cities may reflect different experiences children are having, e.g. with school facilities, teachers and school management. The differences may also be accounted for by different expectations among the cities. For instance, private schools may be setting a high standard in one city and that builds expectations that are then used to judge government schools. Many inputs at the school contribute to the overall education experience, such as the quality of the building, recreational facilities, the classroom, laboratory materials and library, toilet facilities, drinking water and the behavior of the teacher and quality of teaching, and quality of management of the school. These inputs can vary by city in government primary schools and can account for the differences in satisfaction scores by city. For Dhaka and Khulna, for instance, more than 50 percent of households expressed satisfaction with the quality of inputs. In Chittagong, while most inputs received approval from more than 50 percent of the respondents, only 18 percent said they were satisfied with laboratory materials and the library and 32 percent were satisfied with recreational facilities.

Figure 2.3: Satisfaction with Govt. Primary School (% of Households)



Source: Annex Table 2.4

Figure 2.4: Problems with School (% of Households)



Note: Multiple answers possible

Table 2.3
Problems Encountered During Admission (% of Households)

Problems with admission	D	C	R	K
Limited number of seats	59	45	0	40
Failed in admission test	16	17	32	19
School authorities demanded donations	10	8	8	0
Bribe demanded by school official	0	4	0	18

D: Dhaka; C: Chittagong; R: Rajshahi; K: Khulna
Note: Multiple answers possible
Source: Annex Table 2.2

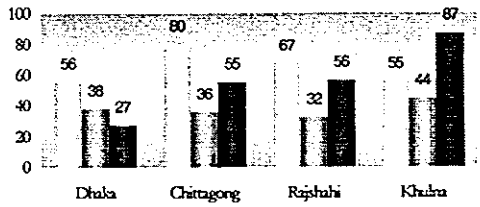
Problems and Problem Resolution

As illustrated in Figure 2.4, a significant proportion of households experience a number of problems, both getting their children admitted to school and the experience their children have while in school. The residents of Chittagong experience the most problems, with 51 percent reporting problems with their overall experience with the school and 8 percent reporting admission-related problems. In terms of admissions, the problem cited most often by respondents was the limited number of seats. Failure to pass admission tests and demands for donations by school authorities were also cited (Table 2.3). Households reported using the services of a private tutor, a teacher at the school, or other means as strategies for getting their children admitted to schools. In Rajshahi, for example, participants in focus group discussions reported that they sent their children to tutors from the target school as an effective way to obtaining admission in that school. In

Khulna, 37 percent of the respondents reported having to resort to "political influence" to get their children admissions. It is encouraging to note that respondents reported that bribes were not demanded by school officials in Dhaka and Rajshahi, although they did report receiving request for "donations."

The problems do not end once children get admitted into school. Households in all cities reported various problems in school, of which the most frequently mentioned involve availability of textbooks, teachers forcing parents to hire them as tutors and teacher quality (Figure 2.5). For instance, for government primary schools, more than half of all respondents who experienced problems in all cities, found it difficult to obtain free text books from the school (as many as 80 percent of Chittagong dwellers faced this problem). Discussants participating in focus group discussions reported that textbook charges per student ranged from Tk. 10 in Chittagong to Tk. 40-50 in Khulna every year.

Figure 2.5: Problems faced with Government Primary Schools (% of Households)



Note: Multiple answers possible
Source: Citizens Report Card Survey - 2000, SRS

Furthermore, respondents indicated that students do not get good grades unless teachers are engaged as tutors. In Khulna, bosti dwellers complained during focus group discussions that teachers' attitudes are a problem and teachers take advantage of their position for personal gain. Students are compelled to hire teachers as tutors outside of class hours, and are given low exam scores if they do not. Respondents also indicated that students perform poorly due to poor quality of teaching. In a focus group held among bosti-dwellers in Chittagong, people said that teachers do not attend school regularly and that these "irregular" teachers are not serious about their duty to teach the children.

Table 2.4
Complaints Filed versus Problems Resolved (% of Households)

City	Complaint Filed	Problem Resolved
Dhaka	8	..
Chittagong	14	49
Khulna	10	48
Rajshahi	21	27

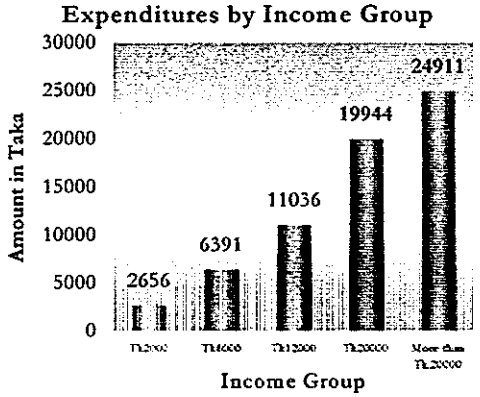
Source: Citizens Report Card – 2000, SRS

There is a low incidence of resolution to many of these problems - at the upper end, about 49 percent of households in Chittagong indicated that they were able to get their problems resolved, although this did not necessarily improve their overall satisfaction with the education system. Households use a variety of means to resolve problems: they use influence, they pay bribes and, most frequently, they file formal complaints with the authorities. However, filing a complaint does not guarantee a solution – less than half the respondents said they got resolution that way. Since filing a complaint is perceived as being a waste of time, only a minority of people with problems do so - at most 21 percent of households in Rajshahi (Table 2.4).

The "High" Cost of Education

To better understand the price of education, households were asked how much money they spent on their children over the last academic year in official payments, and extra payments, at the various types of schools. The survey included additional questions on education costs, including "costs" related to admissions and getting good grades.

Figure 2.6: Annual Educational Expenditures by Income Group



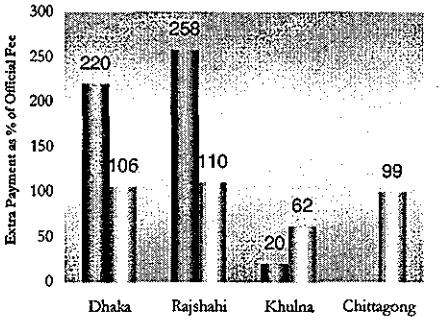
Source: Citizens Report Card Survey - 2000, SRS

Box 2.2
Paying for Education
The experience of Bosti Dwellers in Khulna

In Bangladesh, primary education is supposed to be free, but students are being forced to pay Tk.100 per head as the admission fee. In addition, primary school students should get their books free of cost. But the school authorities take Tk.40-50 per student for books. Although the Government targets the poorest 40 percent of students under its Food for Education Program under which they are eligible to receive wheat, many influential people are able to decide who gets access to this free food.

The teachers are self-centered and business-oriented. They pressure the students to engage them as private tutors, and if a student does not, the teacher reduces their examination score. The students are encouraged to buy notebooks and guide-books instead of the prescribed textbooks. Sometimes, the students are compelled to buy several guidebooks on the same subject. Students from bostis are neglected and find it difficult to get admission into secondary schools.

Figure 2.7: Extra Payment as % of Official Fee



Poor households All households
No. of cases for poor HH in Chittagong too low

Source: Annex Table 2.3

The survey reveals that education is a high priority for families in Bangladesh and they pay substantial amounts for the schooling of their offspring. Households spent, on average, between Tk.6,457 (Rajshahi) and Tk.11,405 (Chittagong) for the education of their children during the last academic year, with expenses ranging from Tk.2,656 to Tk.24,911 by income level (Figure 2.6). In comparison, government expenditure per primary student in 1999/00 was Tk.1,378 per annum. Respondents reported that this total expenditure included "official fees", and "under the table" payments for admission, tuition, books, uniforms and other expenditures. The extra expenditure incurred by households, over and above the "official fee," are high and amounted between 62 percent and 110 percent of the official fee, for all households. While poor households, on average, spend less than other households in absolute terms, their burden of extra payments, as a percentage of "official" fees, is proportionately greater. (Figure 2.7). Households reported that extra payments were generally required for every type of school, whether government or private, except for NGO schools.

According to government policy, there is no official fee charged in primary schools registered with the government and every child is entitled to receive free textbooks, except for students attending non-formal schools run by non-government organizations. However, from the survey it appears that, for all school types, official fees are demanded, it is difficult to obtain text books free of charge and students do not get good grades unless their teacher is engaged as a tutor. The focus group discussion among bosti dwellers in Khulna illustrates many of these hidden costs (Box 2.2). In similar focus groups in Chittagong, bosti dwellers said that they have to pay a monthly fee of Tk. 20 to the school to help with the school's electric and telephone bills. However, they said they never questioned these fees because they feared retribution directed at the students by the teachers or school authorities.

The survey results and focus group discussions illustrate a general lack of accountability of schools and teachers to parents and students. In Bangladesh, Parent-Teacher Associations, which have been useful in improving communication and accountabilities in other countries, exist in some places but are not active. School Management Committees, which were meant to involve the communities in the governance of schools, convene occasional meetings that are inconclusive, do not have committed membership and are generally ineffective[4]. There are few other mechanisms for parents to learn about or influence the efficiency or effectiveness of their children's schools. The Chittagong focus group pointed out that not only do parents have few mechanisms to monitor the performance of the schools to which they pay substantial fees, but they fear using them. Nor has government

[4] Jalaluddin and Mushtaque, 1997.

been able to set up effective monitoring mechanisms that can be used to evaluate efficiency and effectiveness at the school level. Each Assistant Upazila Education Officer (AUEO) is given Tk.200 per month to cover the expenses of supervising 20-30 schools and is required to visit at least ten. However, there are reports that this is not being done regularly. School-level audits are not conducted by either MOE, C&AG or other oversight bodies, although some NGOs have started doing this.

Health Care

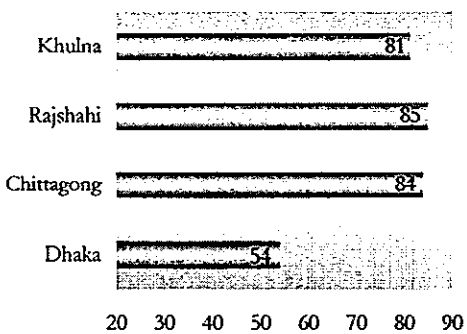
Background

The provision of basic necessities, including medical care, is an obligation of the government of Bangladesh under the constitution[5]. The most recent statement of the country's health sector policies and priorities is summarized in *Health for all by the year 2000*[6], which is being operationalized through the ongoing five year Health and Population Sector Program (HPSP). HPSP is a fully integrated sector-wide program that addresses issues of basic health care, drug administration, health information and monitoring, training, research and development, management, facilities and infrastructure, participation of community and local self-government bodies, and inter-sectoral collaboration.

In pursuit of the goal of health for all, Bangladesh has made impressive progress in health service delivery and health sector outcomes during the 1990s. According to the mid term review of the Fifth Five Year Plan, health facilities have been expanded and modernized and the number of public hospital beds has increased by more than 1600 between 1997 and 1999. Over 1,200 surgeons and 4,000 nurses have been appointed in BCS Health Service and Medical Colleges and hospitals. Health indicators have improved; life expectancy has increased from 58 to 61 years and the infant mortality rate per thousand live births has declined from 78 in 1997 to 65 in 1999.

Health services are provided by both the public and the private sector (Box 2.3). There were nearly an equal number of public and private hospitals in Bangladesh by 1999 (528 public and 568 private), although public hospitals have a much higher concentration of beds (29,824) compared to private hospitals (11,371)[7]. The private sector hospitals generally serve clients who can afford to pay, while the vast majority of the poor depend upon the public sector for health care. Despite recent gains in health

Figure 2.8: Access to Health Service (% of Households)



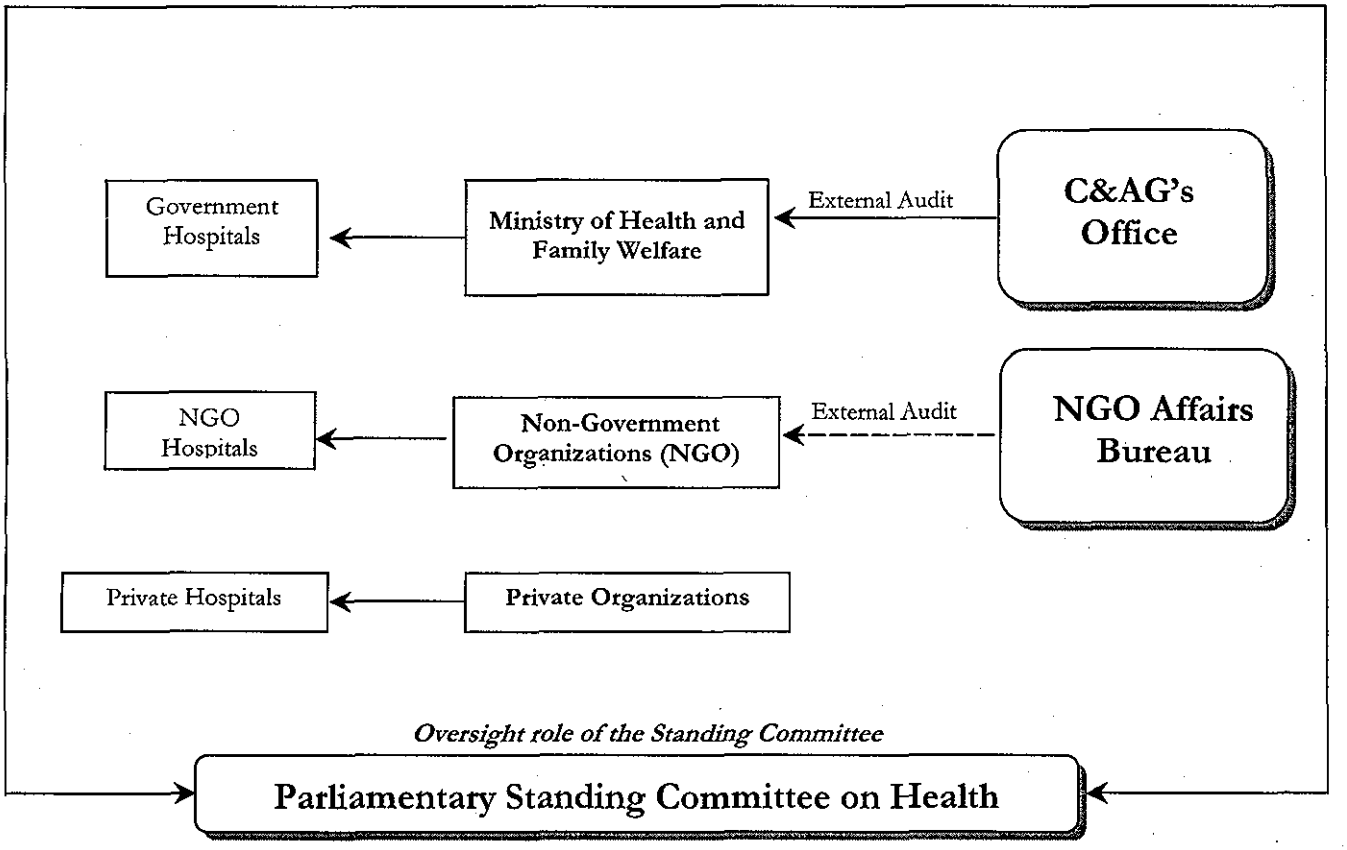
Source: Annex Table 1.1

[5] Constitution of the People's Republic of Bangladesh, as modified up to 30th of April 1996.

[6] *Mid Term Review of the Fifth Five Year Plan, 1997-2002*, Ministry of Planning, December 2000, Dhaka.

[7] Ministry of Planning, 2000

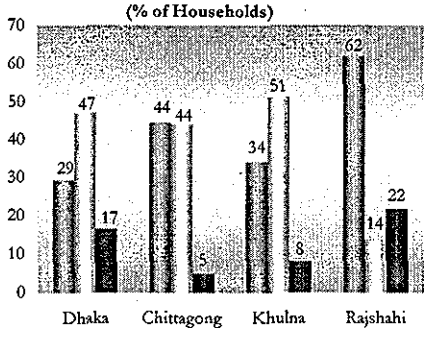
Box 2.3: Managing the Hospitals



Note: MOHFW provides funds to the institutions that it operates. NGOs and Private organizations do likewise for the institutions they run.

--→ The NGO Affairs Bureau only performs external audits if there is an allegation made against an NGO Hospital.

Figure 2.9: Use of Health Facilities (% of Households)



Note: Multiple answers possible
Source: Citizens Report Card Survey - 2000, SRS

indicators, there are indications that users' expectations about health service delivery are not being met.

In studies conducted by the Ministry of Health and Family Welfare[8] and by Transparency International - Bangladesh[9], poor quality of care, including lack of proper treatment, poor doctor and nurse behavior, lack of availability of doctors and nurses, and excessive costs including unofficial payments demanded by staff are some of the main problems cited with the public health care system. Users of medical services place primary importance on

[8] Ministry of Health and Family Welfare, 1999.
[9] Transparency International, 1997.

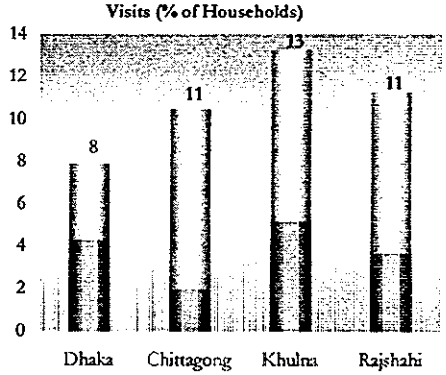
increasing the availability of medicines and qualified staff so that waiting times can be reduced.[10]

Against this background, the survey focused only on curative health care services at public hospitals, both in-patient and outpatient. Households were asked where they seek health care services, what kind of treatment and services they receive from the providers, their satisfaction with those services, what problems they encounter and how they resolve these problems.

Access and Satisfaction

More than 80 percent of the households indicated that they had adequate access to curative health facilities, with the exception of Dhaka where the proportion was lower at 54 percent (Figure 2.8). A person with a health problem is more likely to visit a private doctor or a private hospital in Dhaka and Khulna and a government facility in Rajshahi. In Chittagong, an equal proportion reported visiting private doctors or government hospitals (Figure 2.9). In all the cities surveyed, the choice of health facility is influenced by a variety of factors, but residents generally go to government hospitals because they are less expensive. Private hospitals and doctors are considered to offer better treatment and are more accessible. The exception is Dhaka, where good treatment at public hospitals is cited by almost as large a proportion of households as low expenses, and is nearly as popular a reason for seeking treatment at government hospitals as it is for private hospitals and doctors (Annex Table 2.8).

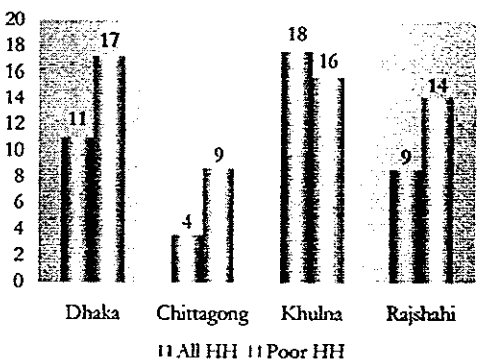
Figure 2.10: Hospital Admission: Two Most Recent Visits (% of Households)



Note: Multiple answers possible
Source: Citizens Report Card Survey - 2000, SRS

Notwithstanding the stated preference for private hospitals in Dhaka and Khulna, when asked about the two most recent episodes of hospital admission for a member of the household, a majority of respondents in all four cities indicated that they had admitted the patient to a government hospital (Figure 2.10). The type of institution used is linked with income levels. The vast majority of poor households went to government hospitals (ranging from 73 percent in Dhaka to 100 percent in Rajshahi) for their two most recent visits, whereas households with monthly incomes from Tk.12,000-20,000 went to private hospitals or used private doctors (from 45 percent in Dhaka to 60 percent in Khulna). Chittagong is a significant exception where the more affluent households indicated using public hospitals. Education levels are also associated with the type of institution used and the lower the education level, the more likely the household is to use a government hospital (ranging from 61 percent in Khulna to 100 percent in Dhaka).

Figure 2.11: Satisfaction with Overall Health Services (% of Households)



Source : Annex Table 2.15

Getting admitted to a hospital is not a routine affair and users of medical facilities have to use a variety of ways, regular and

[10] *Baseline Service Delivery Survey*, 1999 Ministry of Health and Family Welfare.

Table 2.5
Procedure for Admission in Govt. Hospital (% of Households)

	D	C	R	K
Normal without Paying Any Money	64	76	82	51
Paid Fee at the Private Chamber of the Hospital Physician	18	10	0	15
Directly Paying Money to Hospital Employees	8	14	0	9
Personal Connection with Hospital Admin.	4	0	3	18

D: Dhaka; C: Chittagong; R: Rajshahi; K: Khulna
Source: Annex Table 2.10

Table 2.6
Satisfaction with In-patient Hospital Services Provided During the Last Visit (% of Households)

	D	C	R	K
Behavior of Doctors	50	15	32	26
Care of Nurses	40	11	22	23
Waiting Period for diagnosis	18	6	21	15
Toilet Facilities	31	5	18	14
Drinking Water	26	4	20	21
Using Assets	27	4	18	12
Cleanliness of Room	24	4	18	8

D: Dhaka; C: Chittagong; R: Rajshahi; K: Khulna
Source: Annex Table 2.11

Table 2.7
Satisfaction with Out-patient Hospital Services Provided During the Last Visit (% of Households)

	D	C	R	K
Behavior of Doctor	15	8	21	39
Care of Nurses	11	4	18	21
Waiting Period for diagnosis	3	2	13	9
Quality of Treatment	10	3	15	12

D: Dhaka; C: Chittagong; R: Rajshahi; K: Khulna
Source: Annex Table 2.11

extra-regular, to gain admission. While the "normal" route requires no up-front payment, other routes include paying a fee to the doctor at his private chamber, paying money directly to a hospital employee and/or using a personal connection with hospital administration staff. Between 18 percent of the households in Rajshahi and 49 percent in Khulna reported using extra regular methods to gain admission. For example, to get admitted into a government hospital in Dhaka, up to 18 percent of households pay a fee to the doctor, 8 percent pay money to hospital employees, while 4 percent use their connections with administrative staff. Similar behavior is observed in Chittagong and Khulna, although Rajshahi appears to be an exception in that no households reported making payments to doctors or hospital employees (Table 2.5). These results are similar to those recorded for in-patient admissions in the 1997 Transparency International survey. Focus group discussants from bostis in Khulna reported that poor patients have to wait for several hours in a queue at Khulna Medical College Hospital even after buying tickets for treatment, even though there are many beds (250) available in the hospital. Influential people, on the other hand, buy the ticket and go straight to the doctor concerned for treatment without waiting in any queue. The average duration of stay in a hospital ranges from 4 days in Rajshahi to 9 days in Chittagong.

Overall satisfaction with the health service system is very low, with the highest satisfaction in Khulna (Figure 2.11). Across the cities a larger percentage of poor households are satisfied with health care than other households. Focus group discussions pointed out, however, that bosti dwellers feel that they are deprived of proper health facilities, and they do not get good care from doctors and nurses or the necessary medicines. As one discussant noted "even the ward boys harass the common people." Satisfaction levels with all types of in-patient and out-patient services (including behavior of doctor, care provided by nurses, waiting period for diagnosis and quality of treatment) is low in public hospitals (Tables 2.6 & 2.7) and in no instance exceed 50 percent of the households surveyed. Equally low levels of satisfaction were recorded with the facilities including toilets, drinking water, and the cleanliness of rooms.

Problems and Problem Resolution

The incidence of problems with public health facilities vary by city. Nine percent of households surveyed in Dhaka indicated that they had encountered a problem with the hospital, compared to 43 percent in Chittagong. Poor households did not report a disproportionate number of problems (Figure 2.12). The main types of problems households complained about included the behavior of medical staff, long waiting times, and inadequate diagnostic facilities (Table 2.8). Between 9 (Chittagong) and 69 (Rajshahi) percent of the respondents complained about the inconsiderate behavior of doctors. Long waiting times affect

between 25 (Khulna) and 65 (Chittagong) percent of households, while up to 10 percent of the respondents (Dhaka) felt that their condition had been misdiagnosed.

Focus group discussants noted the "lack of sincerity" on the part of doctors, which caused them to be negligent and often prescribe the wrong treatment. Concern was expressed with doctors prescribing medicines that were not available in the hospital but could only be obtained from the doctor's office and with pathological tests that could only be performed by the doctor's preferred pathological laboratories. Participants believed that the doctors get a share of the profit from the laboratories to which they refer patients. The discussions highlighted the general sense that the quality of service received depends largely on influence and money. For instance, bosti dwellers in Khulna explained that poor people generally do not get proper health care service in government hospitals since the number of doctors are few compared with the large number of patients. The excessive patient load often results in doctors writing prescriptions without examining the patient, relying instead only on the patient's description of the disease. Bosti dwellers in Dhaka complained about long delays saying that it could sometimes take a month for a patient to get to see a doctor at the hospital. They also complained about the unavailability of drugs in hospitals, noting that the medicines that should be available to them free of charge are often on sale outside the hospital and accused hospital staff of stealing stocks and selling them to pharmacies for re-sale. Bosti dwellers in Chittagong said that upwards of one-third of the drugs that patients need are not available in hospital, but are sold outside. Once again, these findings are consistent with the 1997 Transparency International survey, where 26 percent of households who had medical problems indicated that they had to purchase medicines from designated stores outside the hospital. Bosti dwellers indicated that the same medicine, *paracetamol* (pain killer), is generally prescribed for all ailments. They observed that *ayas* (female care-takers), door-keepers, security guards and other low level workers frequently remove saline, injections, and other medicines from the hospital and sell them to outside pharmacies and medicine-shops. As a result, pharmacies are full of medicines that have "not for sale" labels on them.

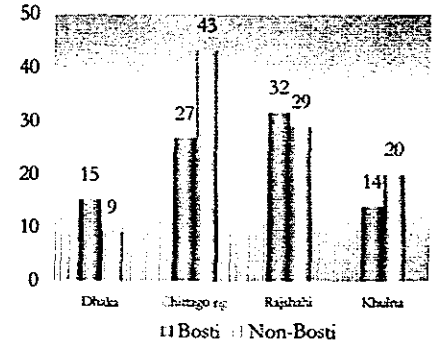
Although many households experience problems with the health care system, relatively few households – ranging from 6 percent in Dhaka to 31 percent in Rajshahi – bother filing a complaint. Rajshahi residents are more vocal about the problems they encounter, with a majority indicating that they filed a complaint three or more times. An important reason for households not filing complaints is that there is no action taken when a complaint is filed. More than 75 percent of the households filing complaints in Rajshahi indicated that no action was taken to resolve their first or second complaint.

Table 2.8
Problems Faced at Government Hospitals (% of Households)

	D	C	K	R
Bad Behavior of Doctors	17	9	42	69
Bad Behavior of Nurses	13	26	51	31
Care and Availability of Doctors	44	15	23	19
Care and Availability of Nurses	4	4	9	3
Long Waiting Time	40	65	25	59
Wrong Diagnosis	10	1	6	0
Access to diagnostic facilities	26	17	13	3
Accessibility and Cleanliness of Toilet Facilities	14	31	4	1
Availability of Drinking Water	4	1	0	0
Cleanliness of linens	5	6	2	1
Cleanliness of rooms	6	4	0	0
Demand for extra payment (bribes)	2	19	13	2

D: Dhaka; C: Chittagong; R: Rajshahi; K: Khulna
Source: Annex Table 2.13

Figure 2.12: Households that Faced Problems in Seeking Treatment in Govt. Hospitals



Source: Annex Table 2.12

The "High" Cost of Hospital Services

Actual hospital costs are much higher than the official fees, since users are required to make extra payments to access services. As focus group participants in bostis noted, although most hospital services are supposed to be free, in reality, no service is available without "speed" money.

The magnitude of the bribes can be relatively large. In Chittagong, for instance, households spend, on average, 56 times the amount of the official fee on bribes to resolve a problem (the average official fee is unrealistically low at Tk.9 and average reported bribe is Tk.500). In Khulna, the bribe is 5 times the official fee (average official fee is Tk.29 and the average bribe is Tk.145). Households are required to pay bribes at different stages of the health care process. They first pay to get admitted, then to see a doctor and then for medicines and other essential medical supplies. Households also reported instances of sick patients, unable to use the stairs, making payments to use the lift.

Box 2.4
The High Cost of Low Cost Public Hospitals

A woman from a bosti in Chittagong related the following story about the high hidden costs of essential care.

My sister got cancer two years ago. While going through her treatment, I was asked to pay extra money to hospital staff at different times. I took this as a normal process, because I had no other way to get my sister cured. My feeling was that whatever money was required, I would spend for my sister. Given the expenses involved, my last resort was 7 decimals of land which I sold for Tk. 55,000 and spent the whole amount for the treatment of my sister. However, I could not save my sister.

If I add up the official and unofficial payments I made, the amount of money I spent in the government hospital is equivalent to the amount I would have needed to get health services from a good private clinic. I feel that I could have been better served in a private clinic with the same amount and could have preserved my sisters' life longer. I lost both my land and my sister due to the disappointing health services of the hospital.

She added later that the current market value of the land that she was compelled to sell is Tk.600,000.

Improving Education and Health Services

Results from the survey support previous studies that show that despite improving education and health indicators, satisfaction levels remain low. Households have to pay substantial hidden costs to access health and education services. While offering a comprehensive strategy for improving social service delivery is beyond the scope of this exercise, this section offers suggestions in a few areas that appear to be important based on survey results and where some initiatives are already underway[11].

Improving Incentive Systems. Experience from other countries shows that one of the most effective mechanisms to improve service delivery is to provide incentives for improved outcomes. Performance measures should take into consideration the existing levels of resources in the community, and incentives should be provided to institutions that provide the best service.

In the education sector, for example, the government finances all expenses in government schools and at least 80 percent of teacher salaries in registered non-government schools, at the primary and secondary levels. It therefore has strong leverage over their performance, which it can use. Bangladesh is beginning to put in place some of the structures and processes for incentive-based improvements. PMED has set up a primary school grading system which includes a performance monitoring report for government and non-government schools. The grade a school receives makes it eligible for rewards or sanctions. If, for instance, a school receives a "D", PMED can exclude it from receiving

[11] For more comprehensive discussion of the Education sector reform agenda see *Bangladesh: Education Sector Review*, World Bank, University Press Limited, 2000.

wheat as part of the Food for Education program. However, the effectiveness of the system can be improved. While it is the responsibility of the AUEOs to collect information by grade level, this is not always done effectively. There are instances of AUEOs not visiting schools and having teachers fill out the inspection forms. Second, the school grades and performance monitoring reports are seldom used to reward, penalize or improve the school, and the school's grades are not publicized within the community. So despite its financial leverage, government does not generally link payment to performance.

Positive incentives could also be used to improve management and limit corruption. Government should collect, on a regular basis, disaggregated data on the imposition of all fees collected from households by the school authorities. Efforts should also be made to track other hidden costs, such as requests for donations or the proportion of students required to attend additional fee-based tuition delivered by teachers from the school. A good example of this in the health sector is the Baseline Service Delivery Surveys conducted by the Health and Population Sector Program (Box 2.5). Incentives could be withdrawn from "mismanaged" schools and public health facilities where the tracked numbers are at odds with previously agreed targets. Incentives should be available only to those schools and hospitals that show improvements in management as measured through a variety of indicators including the number of hours teachers spend teaching, the student/teacher ratio, and the timely and free provision of textbooks and medicines to those eligible.

Correcting Information Asymmetries and Strengthening Voice. The information collected by government should be in the public domain and published regularly. Both the education and health sectors are beginning to do this. The Ministry of Health and Family Welfare has begun the process of incorporating citizen voice into its annual planning and monitoring process through the Service Delivery Surveys (Box 2.5). This tool can be used at the local as well as national level, and baseline indicators and progress monitoring reports can be disseminated to a wide audience. The nationally representative sample is useful for setting city-wide benchmarks for comparing hospital performance within and across cities. This information can be useful for both government and non-governmental organizations as well as the ward commissioners who can use the results to monitor and improve service delivery.

Since households are paying for a substantial proportion of educational expenses, they need to understand the school's overall budget and be given greater influence over spending decisions. This could be done either through the existing School Management Committees or Parent Teacher Associations. Parents also need to be better informed about the factors that affect education quality so that they can press school administrators and national

Box 2.5
Service Delivery Surveys for the Health and Population Sector Program

Through the Health and Population Sector Program (HPSP), the Ministry of Health and Family Welfare, in collaboration with other stakeholders, is developing an annual monitoring mechanism, through Service Delivery Surveys, in order to identify program progress and the actions that will help to achieve the aims of the program. Currently it is implementing the second phase of the Service Delivery Survey to follow up on the baseline survey published in June 1999. The baseline is a unique monitoring mechanism in that it includes use, experience and user perceptions of health and family planning services by the population of Bangladesh. SDS provides key outcome and process indicators agreed on by stakeholders that can be tracked during the implementation of HPSP to monitor program effectiveness. SDS provides data for indicators corresponding to HPSP program components, including reproductive health, child health care, limited curative care, behavior change communication, and use and experience of health services. SDS also highlights the extent to which health and population services are becoming more responsive and accountable to users. The process itself is designed to encourage stakeholder participation in planning and monitoring services and foster dialogue between service users and providers. The survey instrument includes a household questionnaire, focus group guides, key informant interviews and institutional reviews of Union Health and Family Welfare Centers and Thana Health Complexes.

authorities to provide needed inputs. Increased parental involvement could also help to reduce the mismatch between the content and orientation of the education system and the demands of Bangladesh's evolving labor market. Findings from projects such as "Education Watch", targeted at parents with children of school going age can help. This project, spearheaded by the Campaign for Popular Education, a coalition of 400 NGOs, published a study of internal efficiencies of the primary education system, and is planning on publishing another volume on the variables affecting acquisition of basic competencies by students. Similarly, PMED has recently published and disseminated the results of a child education and literacy survey while the Ministry of Education has embarked upon a project to strengthen education management information systems. These are all positive developments in the right direction. Armed with pertinent information on the way schools run and how those relate to student achievement, informed community members can play an important role in monitoring social sector outcomes.

Box 2.6
Chhilam Boka, Hoilam Buddhiman
(I was a fool, now I am intelligent)

During SSC examinations, I was asked to give the school authorities a fee that was higher than the official fee. I refused to pay the extra amount and lodged a complaint with the Ward Commissioner. Although the Ward Commissioner indicated that he would help, his personal assistant was in league with the school authorities and I was denied permission to sit for the exams and had to miss one year. Eventually I paid the extra amount to the school authorities because I realized that I would be the ultimate loser if I could not sit for the exams. I was a fool before, but now I have become intelligent.

Bosti dweller in Dhaka city

The recent establishment of Hospital Advisory Committees, comprising representatives of NGOs and elected officials, is also a welcome development. Their terms of reference are expected to expand gradually, from reviewing plans to also approving the use of all fees collected at the hospital. The Ministry of Health and Family Welfare has agreed to develop and publicize a patient's charter of rights. The charter outlines the essential service package (ESP) that patients can expect at every level of the health service system. The charter should be posted at every point of health service delivery system, such as in hospital admission rooms, and in in-patient hospital rooms. The charter should include a list of official fees for popular services and also a list of medicines that are available at the clinic. Community groups should be involved in reviewing the charter before it is finalized through public hearings that can be held by the hospital advisory committees, and through their elected representatives (e.g. ward commissioners and the Parliamentary Standing Committee on Health).

Strengthening Accountability and Oversight. In the education sector, parents currently have very little influence on service delivery, despite the fact that they are paying for it. Their only recourse to improve their children's education is to go for private tutoring. Various studies, including this survey, show that a significant portion of private expenditure on education goes towards out-of-school tuition to prepare for the final exams and households cite this as a major problem. This distortion could be corrected by redirecting the expenses to improving the quality of education, by improving instruction materials, training of teachers and reforming the exam system. In the health sector, while about two-thirds of all expenditures are financed from private sources, there is no regulation of private facilities. Patients have no control or influence over professional standards and behavior.

In terms of forms of local oversight and problem resolution, there are no legal requirements for open public hearings on school planning or hospital management. Neither is there a functioning formal mechanism for grievance redressal. In the education sector, beyond the monitoring activities of AUEOs, school level audits should be conducted, and be made available to SMC's, PTAs, the media and the public. Criteria to trigger an audit and its objective should include reports of low satisfaction, problems, low problem resolution and hidden costs. There are indications that the Parliamentary Standing Committee on Education is becoming more active.

A few hospitals are experimenting with improving governance at the facility level, through the use of autonomous boards that include community and government representatives. These boards have full authority to hire and fire, approve budget and set fees. Although they are public hospitals, increases in their efficiency have allowed them to reduce their reliance on government funding: between 25 and 50 percent of their funding comes from government sources. In exercising their hiring and firing authority, the autonomous boards should use the city level SDS information to set performance benchmarks for doctors, nurses, and hospital administrators. They should also ensure that accessible and responsive grievance redressal mechanisms are in place for patients and should periodically review the performance of such mechanisms. SDS could be tailored to include questions on grievance redressal and benchmarks established for increasing use of and problem resolution through grievance mechanisms.

The Parliamentary Standing Committee on Health is already collaborating actively with government and civil society in improving governance and service delivery. Committee members are working with MOHFW to adapt the above mentioned experiment with autonomous boards to other hospitals. In addition, it is working with MOHFW and NGOs to improve integration of health and family planning services. MOHFW itself should improve oversight through a variety of means. Given the issues around the ethical behavior of doctors and nurses revealed by the survey, MOHFW should better monitor accreditation and renewal of accreditation of professionals, for example by analyzing grievances filed against frequently offending doctors.

Box 2.7
Citizen's Charters Increase Outward Accountability

In the early 1990's, the United Kingdom pioneered the explicit setting and publicizing of standards for quality service delivery to the public through Citizen's Charters. The charters are part of the UK's strategy to improve the quality of service delivery. The underlying philosophy of the charters is that the needs of users of public services must be taken into account and that services and user choice need to be promoted. The charters, each of which has been published for key services, matches citizen's rights to their expectations. The standards build consensus and raise the awareness of users, and are an additional accountability mechanism in the interface between the user and the service provider.

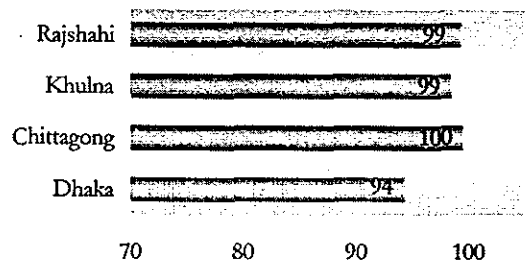
Standards in the charters alone will not improve services, and the Citizen's Charter White paper published in July 1991 recognizes this. It sets out a range of complementary mechanisms to increase both outward accountability and upward accountability. Alternative service delivery mechanisms such as privatization and wider competition and contracting out are recommended as options that increase citizen exit. More accessible complaint procedures and effective redress increase citizen voice. Upward accountability can be improved via tougher and more independent inspectorates and performance-related pay.

3

Infrastructure Services

Accessing infrastructure services such as electricity, gas, water and sanitation is crucial for households and of central importance in all kinds of economic activities. Good infrastructure can lower production costs, increase productivity, accelerate economic growth and help reduce poverty. However, creating an institutional environment that encourages the suppliers of infrastructure services to be more responsive to the needs of the users is clearly a challenge.

Figure 3.1: Access to Electricity Service (% of Households)



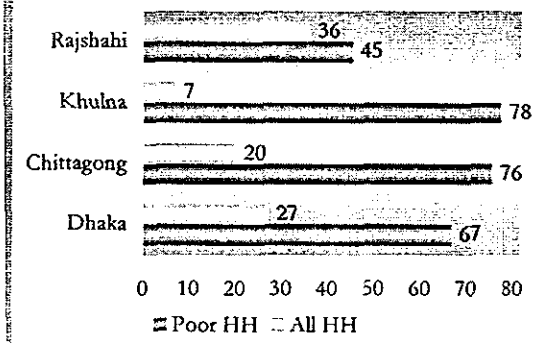
Source: Annex Table 1.1

Electricity

Background

The Ministry of Energy and Mineral Resources vision Statement (2000) indicates that it's objective is to provide "access to affordable and reliable electricity to the majority of the people of Bangladesh by 2020." Making reliable and quality electricity available to all the people of the country, at affordable prices, can improve the standard of living and enhance economic development. Given the low base the country is starting from, this is an ambitious vision, and relying on the public sector to meet this objective is unlikely to be successful. Official estimates show that access to and consumption of electricity by rural and urban Bangladeshis is one of lowest in the world: less than 20 percent of the population has access (4.3 million consuming entities), of which 80 percent live in urban areas (3.4 million). The industry faces severe challenges, both technical and managerial. Installed capacity today stands at only 3750 MW; generation capacity would have to increase

Figure 3.2: Households with Electricity Connection (% of Households)



Source: Annex Table 3.1

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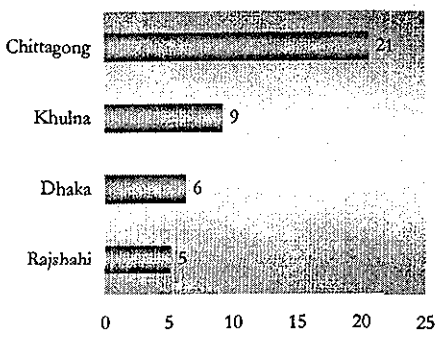
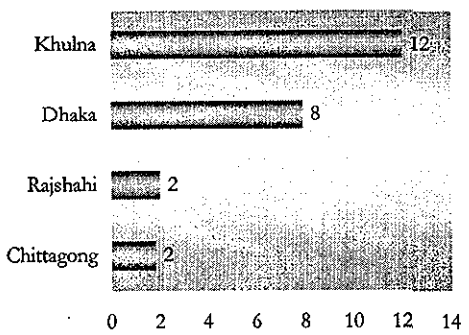
Figure 3.3: Respondents Knowledge of Illegal Connection (% of Households)



Source: Annex Table 3.3

Figure 3.4: Satisfaction with Electricity Service (All Households)



Source: Annex Table 3.7

Table 3.1
Satisfaction by Income Group
(% of Households)

Income (Tk.)	D	C	R	K
Up to 2000	3	..	0	8
2001 - 6000	12	2	2	12
6001 - 12000	9	1	0	12
12001 - 20000	1	2	8	16
More than 20000	2	0	..	..

D: Dhaka; C: Chittagong; R: Rajshahi; K: Khulna
Source: Annex Table 3.7

fivefold to 15,000 MW and system losses reduced substantially from the currently very high 35-40 percent levels if government's vision is to be realized.

Electricity services to consumers are provided by distribution agencies: Dhaka Electric Supply Authority (DESA) and Dhaka Electric Supply Company (DESCO) in Dhaka and Bangladesh Power Development Board (BPDB) in the other cities. DESA distributes electricity to the Dhaka metropolitan area, officially serving approximately 490,000 customers, DESCO covers the Mirpur area of the Dhaka metropolis and has 93,000 customers, while BPDB serves customers in Chittagong, Khulna, and Rajshahi. Improving distribution performance is high on the government's energy policy agenda as it has been acknowledged that distribution is the "weakest link in the industry"[1], due to high system loss, both technical and non-technical. Increasing revenue collection is another area of emphasis.

The survey asked respondents about their access to electricity and the quality of service provided to them. It enquired about the types and frequency of problems encountered in getting electric connections and receiving follow-up service, including the official and hidden costs encountered by them. In addition to overall satisfaction with the quality of service, it also queried them about corrupt practices, such as illegal connections, reducing the electricity bill illegally, paying bribes to get problems fixed, and other ways households get their problems solved.

Access and Satisfaction

Survey results show that electricity is accessible to the vast majority of the residents in the four cities surveyed (Figure 3.1). In excess of eight out of ten households in the four cities reported that they had electricity supplied to their homes. Between 40 and 80 percent of "poor" respondents, i.e. those with income levels of less than Tk.2,000 per month, similarly reported having an electricity connection at home (Figure 3.2). However, few respondents were willing to admit that their electricity connections were illegal. For example, only 5 percent of the respondents in Rajshahi, 6 percent in Dhaka and 9 percent in Khulna said that they knew of people in their neighborhood with illegal connections (Figure 3.3). A much higher proportion of households in Chittagong (21 percent) indicated that they were aware of illegal electricity connections. Most respondents reported that illegal connections were obtained in collusion with the lineman.

[1] Ministry of Energy and Mineral Resources, Vision Statement.

Focus group discussions undertaken to supplement survey data revealed, however, that most bosti dwellers acknowledged that their electricity connections were illegal and they had detailed knowledge of how illegal connections are made. Focus group discussions in bostis in Dhaka and Khulna revealed that bosti dwellers were generally aware that 'holding numbers' are required to get a legal electricity connection, which includes the installation of a meter. Since most bostis do not have holding numbers, bosti dwellers buy connections from people with legal access to electricity in their houses and pay charges for connection and use at "market" rates. In some cases the bosti dwellers are allowed use of electricity only for a limited period during the day. Both bosti dwellers in Khulna and a representative of DESA reported that "influential" people are able to obtain illegal connections using threats or political influence. They also confirmed that it is common for people to steal power for business and personal use by directly tapping electric poles, sometimes without the knowledge of the electricity office. Bosti dwellers in Chittagong, for example, reported that they got connections illegally by tapping into the existing legal connection of the neighborhood mosque. (Box 3.1).

Box 3.1
Getting Connected in Chittagong

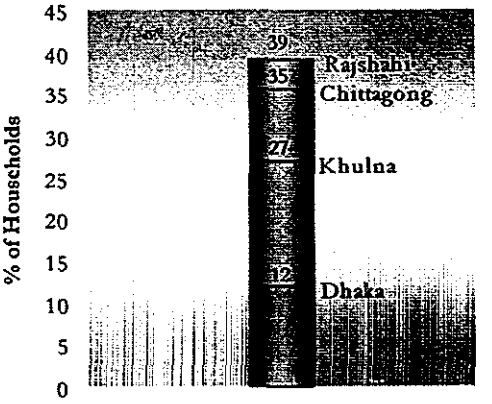
According to a focus group discussion held with the residents of Barisal Colony in Chittagong, every household has obtained an illegal electricity connection from an adjacent mosque. This illegal connection has been intermediated by local linesmen working in BPDB. The lineman collects Tk.100 per household per month for electricity consumption. The money collected from the bosti dwellers does not accrue to BPDB; instead, the amount is shared between the lineman and other low level employees of BPDB. BPDB's administration has been advised that payments made by bosti dwellers are used as contributions to the mosque, for its development. This method of getting illegal connections is not limited to this bosti, but is pervasive throughout Chittagong.

Despite good access to electricity in urban areas, satisfaction levels are low. Satisfied respondents ranged from 12 percent in Khulna to 2 percent in Chittagong and Rajshahi (Figure 3.4). Poorer households reported similar low levels of satisfaction. (Table 3.1).

Problems and Problem Resolution

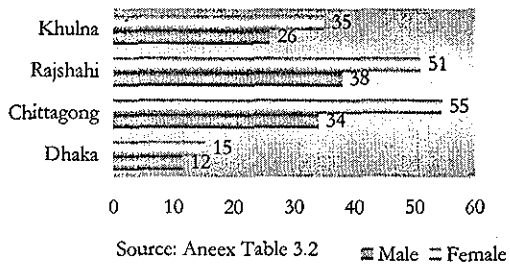
In the four urban areas covered by the survey, the vast majority of users report that they have problems with both getting an electricity connection and using electricity in their homes once they get the connection. Between 12 percent of the households in Dhaka and 39 percent in Rajshahi reported having problems getting an electricity connection (Figure 3.5). These numbers, in all probability, understate the magnitude of the problem since many respondents do not own the property they were occupying and were therefore not responsible for getting the connection in the first place. In every city, a greater proportion of female headed households reported facing problems in getting connections than did their male counterparts (Figure 3.6).

Figure 3.5: Problems Incidence in Electricity Connection



Source: Annex Table 3.2

Figure 3.6: Problems in Getting Electricity Connection by Gender (% of Households)



Source: Aneex Table 3.2

Table 3.2
Major Problems with Electricity Connection
(% of Households)

	Extra money was paid to the official	Repeted visits to the office	Delay supply meter	Additional money paid for meter/parts
Dhaka	56	84	23	20
Chittagong	91	72	40	18
Rajshahi	86	72	49	32
Khulna	70	25	12	19

Source: Annex Table 3.2

Table 3.3
Problems other than Load-shedding
(% of Households)

	D	C	K	R
Voltage Fluctuation	40	25	40	45
Low Voltage	30	18	14	8
Power Breakdown	20	14	26	16
Over-billing	6	39	10	29

D: Dhaka; C: Chittagong; K: Khulna; R: Rajshahi
Source: Annex Table 3.5

Of those who reported problems, an overwhelming majority (ranging from 56 percent in Dhaka to 91 percent in Chittagong) reported paying extra money to the officials concerned to resolve their problem (Table 3.2). Bosti dwellers in Khulna indicated, during focus group discussions, that while the cost of a legal electric connection was about Tk.1,200 (for the meter, cut-outs, etc.) the electricity office generally took an additional Tk.3,000 as a bribe for providing the connection. In addition, the linemen who make the actual connection had to be given between Tk.300-400 as extra payment. Respondents also noted that there were long delays in getting a meter installed and additional money had to be paid for meter and parts.

Load shedding was reported as a serious problem by electricity users in all cities and by at least 60 percent of the households. Most indicated that this was a daily occurrence and frequently happened several times a day. Problems do not end with load shedding. Voltage fluctuation, low voltage, power breakdown and over billing were common in all the cities (Table 3.3). Moreover, problems do not happen just once - they happen often. Nearly half of households in all cities say they experience problems at least once a month, if not several times a day.

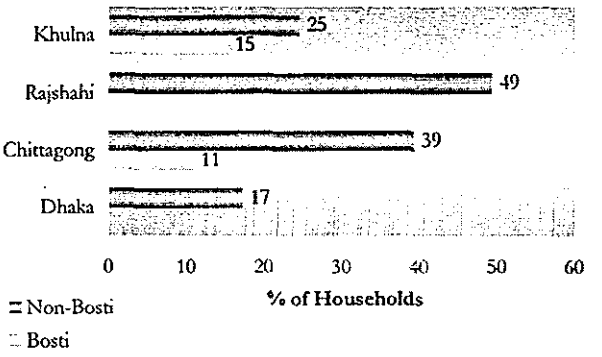
According to DESA, there is a formal grievance mechanism available at the Executive Engineer's office that consumers can use to report problems they encounter. The user can either complain verbally or submit their complaint in writing to the appropriate executive engineer, who then responds by sending a person to examine the connection or meter in the home. Despite the existence of this mechanism, and low satisfaction levels and frequency of problems, relatively few households report their grievances to the authorities, except in Rajshahi. For example, while only 14 percent of the people experiencing problems report these in Dhaka, almost 49 percent do in Rajshahi. Those who do report are often compelled to report more than once - in 3 cities (Dhaka, Chittagong, and Rajshahi) more than 30 percent households reported having to complain to the authorities more than three times for the same problem.

As expected, bosti dwellers file complaints with the authorities much less frequently than do non-bosti dwellers. For instance, although 84 percent of electricity users living in bostis in Dhaka experience problems with the service, they do not file complaints with the authorities at all (Figure 3.7). Given that most bosti dwellers are aware that they have illegal connections, and do not have holding numbers, they feel that they do not have a basis to complain. They are also concerned that they may be vulnerable to eviction or harassment if they complain to authorities. Bosti dwellers in Rajshahi indicated that when they

do complain, they complain to meter readers. However, that doesn't necessarily solve their problem.

As shown in Table 3.4, Khulna which faces fewer complaints (45 percent of households) and appears to have a more effective problem-resolution mechanism in place. Approximately, two-thirds of the respondents reported success in getting their problems solved - more than half by following normal complaint channels. The second most frequent way to solve problems is to pay a bribe (as many as 14 percent of households with problems in Khulna paid bribes). About 78 percent of Dhaka residents and 71 percent of Chittagong residents, where problem levels tend to be higher, failed to get their problems resolved.

Figure 3.7: Households Filing Complaints for Problems Other than Load-shedding



Note: Bosti dwellers in Dhaka did not report problems to authority
Source: Annex Table 3.6

What User's Pay for Electricity

The survey asked respondents a series of questions about the costs, direct and indirect, official and "hidden", about getting an electricity connection, using the service, and solving problems. Their responses indicate that households, on average, spend between Tk.2,666 (Khulna) and Tk.6,704 (Chittagong) to get an electricity connection. In every city, households paid more than just the "official fee" and, as mentioned above, more than 50 percent of the households identified this as a problem. This extra payment was in most cases quite large, amounting up to about 83 percent of the official fee in Dhaka and Chittagong respectively (Figure 3.8).

While the popular perception is that there is public resistance to increasing electricity tariffs, results of the survey and related focus group discussions show that people have a high willingness to pay for this "essential" service. Ironically, the poor bear a larger burden of costs for connection and usage and, as shown in Table 3.5, the proportion that the poor are paying for connections is high relative to their disposable income. Assuming that all poor households have monthly incomes at the top end of their income scale, i.e. Tk.2,000 per month, the cost of electricity connection is in excess of 150 percent of one month's income in all cities. Also, the ratio of the cost of getting connected to monthly household income is higher for the poor than for other income groups - for instance, households in the next highest income bracket, Tk.2,001-6,000 per month, pay on average Tk.3,984 for connection in Dhaka. If all these households make Tk.6,000/month, then their payment is 66 percent of one month's income, less than half the relative cost for poorer households. Focus group discussions in Rajshahi revealed that bosti dwellers pay Tk.500-700 more than the official connection fee that BPDB charges. Moreover, approximately 20 percent of households with electricity connections said that in addition to the connection fee, they

Table 3.4
Problem Resolution (% of Households)

City	HH with Problems other than Load Shedding	Of these problems		
		Problems not solved	Problems solved	
	% of all HH with Electricity	% of HH with problems	*Using Normal Complaint Channel*	*Paying Bribe*
Dhaka	51	78	15	2
Chittagong	73	71	13	10
Khulna	45	25	51	14
Rajshahi	57	47	32	4

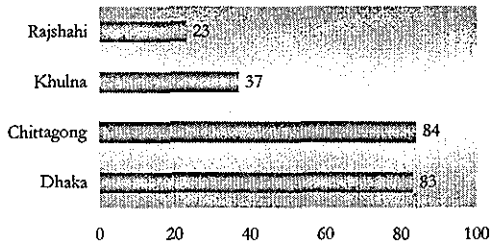
HH: Households
Source: Citizens Report Card Survey – 2000, SRS

Table 3.5
Total Amounts Paid for Electricity Connection
(As % of Income)

City	Up to Tk.2000	Tk. 6000	Tk. 12000	Tk. 20000
Dhaka	165	66	47	37
Chittagong	199	87	64	39
Rajshahi	152	56	33	19
Khulna	165	44	21	13

Note: The numbers are a percentage of the top cut off point for each income bracket.
Source: Annex Table 3.8

Figure 3.8: Extra Payment as a % of Official Fee



Source: Annex Table 3.8

Table 3.6
Regular Bill Payment and Disconnection Due to Non-payment (% of Households)

City	Bill Payment	Disconnection
Dhaka	84	13
Chittagong	86	21
Rajshahi	93	37
Khulna	89	19

Source: Annex Table 3.4

Figure 3.9: Knowledge of Reducing Bill in Collusion with Meter Reader

Note: No. of cases for poor HH in Chittagong is too low.

Source: Citizens Report Card Survey - 2000, SRS

paid extra for the meter and the parts, whose costs are supposed to be included in the official connection fee.

In addition to the connection cost, focus group discussions also revealed that poor bosti dwellers paid higher amounts for electricity consumption. For example, bosti dwellers in Dhaka revealed that they had access to illegally-procured electricity only from the evening to 5 a.m., and had to pay the going "market" price of Tk.50 per month for each electric bulb. On the other hand, if they could get a legal connection, the service would be available to them 24 hours a day and their cost would not exceed Tk.13-15 per month at existing rates. Bosti dwellers reported that they were compelled to pay similarly high monthly rates for fans (Tk.50) and for TVs (Tk.50).

Billing and Collection

Most respondents indicated that they pay their electric bill on time since non-payment results in disconnection. Rajshahi residents reported highest regularity of bill payment; interestingly, Rajshahi also had the highest incidence of disconnection on account of delinquent payments (Table 3.6). A considerable number of respondents (ranging from 20 percent in Dhaka to 41 percent in Chittagong) indicated that they knew that it was possible to reduce the electricity bill through an arrangement with the meter reader (Figure 3.9). Focus groups revealed that when a user feels that his electric bill is very high, he/she bribes the meter reader to tamper with the meter and reduce the charges on the bill. For example, if the electric bill amounts to Tk.10,000 the meter reader is given Tk.1,000 to reduce the bill to Tk.500. When the electric meters are supplied to the consumers, they are duly sealed and are considered to be tamper-proof. However, meter readers break the original seal and install a similar seal which they can tamper with whenever necessary. Commercial users, such as mill and factory owners also collude with the meter reader to have their bills reduced. Focus groups also revealed that meter readers generally do not follow official procedure and do not themselves go from house to house reading the meters. Instead, they employ younger men for each billing area to do this work on their behalf, who are then paid Tk.1,000 for completing one book of electric bills. In Rajshahi, people reported that meter readers prepare "ghost bills", i.e. bills without reading the meter. However, when asked, few respondents reported taking personal advantage of the meter readers dishonesty - at the upper end, 8 percent of the respondents in Chittagong admitted to such collusion.

The results of the survey are consistent with several studies which show that nationally only about 55 percent of the electricity generated is paid for. Government has acknowledged

in its vision statement that, in addition to large investment requirements, there are serious governance issues that afflict the power sector that need to be addressed. The large system losses, estimated at between 35 and 40 percent, are in most part due to non technical reasons - mainly theft and pilferage – and are much higher than in other countries of the world. From the survey it appears that most consumers who are receiving electricity are paying for it, although not necessarily the full amount due and usually not to the government agency involved.

Gas

Background

Natural gas is an important indigenous source of non-renewable energy in Bangladesh. Proven gas reserves were estimated at about 11.3 trillion cubic feet in 1994 implying a reserves-to-production ratio of about 35 years, which could increase as more reserves are discovered. Gas is used for power generation, fertilizer production and industry. Household consumption accounts for less than 10 percent of natural gas use. Total domestic gas consumption has risen sharply since 1985, with annual growth averaging about 9 percent and is projected to grow by 6 percent annually for the next decade. Approximately 75 percent of total domestic demand is generated by two sectors – power and fertilizer. Gas exploration and drilling activities have expanded in recent years due to foreign direct investment by international oil companies, with production increasing by about 250 million cubic feet per day (MMCFD) since 1998. According to Ministry of Planning estimates, gas transmission lines increased by 10 percent between 1996/7-1998/9, while distribution pipelines increased by 31 percent over the same period. New Gas connections have exceeded plans in 1997/8 and 1998/9[2]. Gas production and transmission capacity is sufficient to meet domestic demand till 2002/03, after which increased capacity will need to be created.

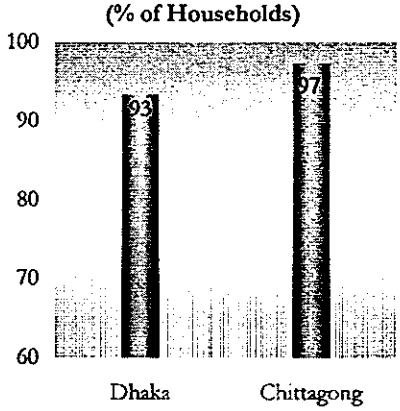
Petrobangla, a statutory body of Government operating under the Ministry of Energy and Mineral Resources, is the lead agency responsible for Bangladesh's gas sector. For the exploration and production of natural gas, it acts in partnership with and is the sole purchaser of the output of foreign oil companies, with whom it has entered into production sharing contracts. Four franchised operating companies (Titas Gas, Bakhrabad Gas, Wes Gas, and Jalalabad Gas) are responsible for transmitting and distributing gas in geographical zones defined by government. In addition, the Gas Transmission

Table 3.7
Types of Cooking Fuel (% of Households)

City	Piped Gas	LPG	Others
Dhaka	74	0.2	22
Chittagong	60	0.7	39
Rajshahi	0	10	89
Khulna	0	15	73

Source: Annex Table 3.10

Figure 3.10: Access to Gas Service (% of Households)



Source: Annex Table 1.1

[2] Mid Term Review of the Fifth Five Year Plan, 1997-2002, Ministry of Planning, 2000.

Company (GTCL), incorporated in 1993, which is expected to be eventually responsible for the national trunk system, presently operates about 20 percent of the trunk network.

There is general agreement that natural gas has been priced considerably below its economic value for many years and subsidized gas sales have resulted in a significant transfer of resources. In fiscal year 2000, Petrobangla's average gas tariff for all users (at $1.33/mcf) was 48 percent below the average economic price ($2.56/mcf), based on the price negotiated under power purchase agreements with independent power producers ($2.40/mcf). Even after the recent 15 percent gas tariff adjustment, average tariffs are 44 percent below the economic price. Most of the benefits of domestic gas have been passed on to the power sector where the gas tariff is 51 percent below its economic price and the fertilizer sector where the subsidy is 57 percent.. Other beneficiaries are domestic households where the subsidy amounts to 47 percent. The total subsidy on gas distribution in fiscal year 2000 is estimated at Tk.18.7 billion ($370 million)[3].

The objective of the survey undertaken was to examine the operations of a small sub-set of gas sector operations, i.e. the supply of gas to households, their satisfaction with service delivery, problems that users encounter, and the official and extra payments associated with the service.

Table 3.8
Satisfaction with Gas Service by Income Level
(% of Households)

City	Dhaka	Chittagong
Up to 2000	32	--
2001-6000	74	29
6001-12000	79	31
12001-20000	75	22
More than 20000	83	39

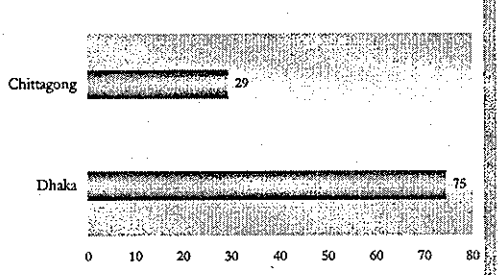
No. of observations too small for income level up to Tk.2000 in Chittagong.
Source: Annex Table 3.15

Table 3.9
Households Facing Difficulty in Getting Gas Connection (%)

Income Group	Dhaka	Chittagong
All HH	48	67
Up to 2000	67	--
2001-6000	33	61
6001-12000	47	61
12001-20000	69	84
More than 20000	56	80

Source: Annex Table 3.12

Figure 3.11: Satisfaction with Gas Service (% of Households)



Source: Annex Table 3.15

Access and Satisfaction

A surprisingly high proportion of sampled respondents in Dhaka (74 percent) and Chittagong (60 percent) indicated that they were able to access piped gas services (Table 3.7). The Titas Gas Transmission and Distribution Company is responsible for piped gas connections and service in these two cities, while independent contractors provide the line to the households. Gas supply through pipeline is not available in Khulna and Rajshahi where most households use other types of fuel (such as kerosene and fuel-wood). A small fraction of households use LPG in cylinders (15 percent in Khulna and 10 percent in Rajshahi) for cooking and these are purchased on the market through authorized dealers (Table 3.7).

Since the survey asked respondents about their satisfaction with gas connections and pipeline gas supply, no data is reported for Khulna and Rajshahi on satisfaction, problems or costs. Satisfaction with the pipeline gas service, is higher than the other physical services included in the survey, such as electricity and water, but varies significantly between Dhaka and Chittagong – while 75 percent of the households are

[3] *Bangladesh : Parastatal Performance and Strategy : Key Issues and Policy Implications*; World Bank, March 2001 (draft) and Ministry of Planning, 2000.

satisfied with the service in Dhaka, only 29 percent are satisfied in Chittagong. (Figure 3.11)

Problems and Problem Resolution

Of the households with pipeline gas connections, a high proportion reported problems in getting connected – 48 percent in Dhaka and 67 percent in Chittagong (Table 3.9). Over 40 percent of Chittagong residents, who appear to have more problems with gas connections than do Dhaka residents, identified three main problems: the excessive time taken to get connected; having to make repeated visits to the gas office; and the demands to pay extra money to gas office officials. In Dhaka, households have the same problems, but less frequently (Table 3.10).

Once the problem of getting connected is overcome, most households find that the supply of gas is good. Most households with gas connections indicated that gas is supplied consistently and only 14 percent of users in Dhaka and 13 percent of users in Chittagong reported encountering breakdown (Figure 3.12). However, the supply of gas can sometimes be unreliable, as noted by 78 and 79 percent of respondents in Dhaka and Chittagong respectively (Figure 3.12). Non availability of cylinder and disconnection despite payment occur in a small minority of cases.

Thirteen percent of Dhaka residents and 15 percent of Chittagong residents encounter gas-related problems at least once a month. However, when a household does have a problem, it is unlikely to report it to the authorities. Over 76 percent of Dhaka residents and 68 percent of Chittagong residents indicated that they do not contact the authorities when they have problems since the problems do not get resolved. Of those who lodged a complaint, an overwhelming majority of the households both in Dhaka (59 percent) and Chittagong (38 percent) indicated that no solution to their problem was found (Table 3.11). Households filing complaints indicated that they have to complain repeatedly: 9 percent of the respondents in both cities reported complaining more than three times.

Billing and Costs

As with the other services, a majority of households with gas connection indicated that they pay their gas bills regularly - 91 percent in Dhaka and 82 percent in Chittagong. Only 4 percent of households in Dhaka with gas connections reported that they had been disconnected for non-payment of the gas bill compared with 2 percent in Chittagong.

Table 3.10
Problems with Gas Supply Connection (% of Households)

Problems	Dhaka	Chittagong
Longer Time than Necessary	21	48
Visited Gas Office Repeatedly	39	49
Extra Money Paid to Gas Office	18	41
Contractor Hard to Track	14	8

Note: Multiple answers possible
Source: Annex Table 3.12

Table 3.11
Complaints with Gas Supply (% of Households)

	Dhaka	Chittagong
% Complained to Authority	24	32
Problem resolved through Normal Complaint	4	4
Problem Resolved by Hiring Outside Help	7	4
Problem Resolved through use of Political Influence	1	2
% of Problems Not Solved	59	38

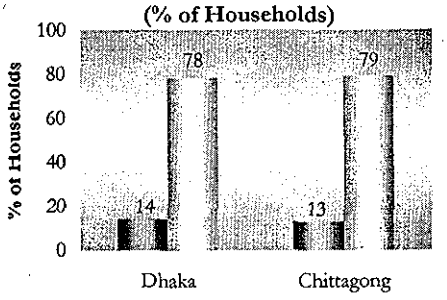
Source: Citizens Report Card Survey – 2000, SRS

Table 3.12
Time Taken to Get Gas Connection (% of Households)

	Dhaka	Chittagong
Less than One Month	12	8
1 to 3 Months	7	13
3 to 6 Months	4	7
More than 6 Months	3	12

Source: Annex Table 3.11

Figure 3.12: Types of Problems with Gas Supply (% of Households)



Source: Annex Table 3.14

Despite being a more efficient service provider, the gas sector is not without hidden costs, both in terms of time and money. The time it takes to get connected varies between Dhaka and Chittagong; although 74 percent of the households in Dhaka and 61 percent of the households in Chittagong indicated that they did not know how long it took to get a gas connection because they were either renters or did not remember, for those who did know, 12 percent in Dhaka said that it took less than one month while 14 percent said it took more than month. Eight percent of Chittagong residents indicated that it took them less than one month, while 32 percent said it took more than 1 month (Table 3.12).

A greater percentage of Chittagong residents have to make extra payments to get connected. Twenty eight percent of Chittagong residents reported making higher payments with total payments amounting to, on average, Tk.13,922 compared to the official fee of Tk.6,193[4]. In Dhaka, 10 percent of the respondents reported making extra payments, with the average payment amounting to Tk.8,024 compared to the official fee of Tk.4,935. Thus, in Chittagong, total payments amounted to 125 percent of the official fee while in Dhaka the extra payments amounted to 63 percent.

[4] The official fee includes the application fee to Titas Gas plus the fee to the contractor for installing the supply line to the house. The official application fee charged by Titas Gas is Tk.2,950, while the contractors charge market rates.

Drinking Water

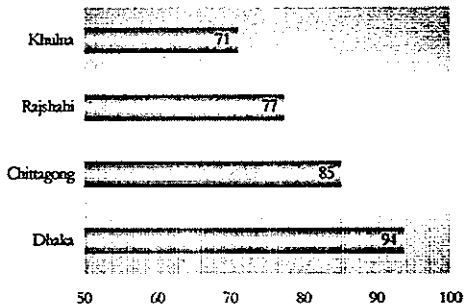
Background

The supply of drinking water is an essential service with important implications for public health, particularly due to the high prevalence of water borne diseases in Bangladesh.

According to the 1977 Pourashava Ordinance, it is obligatory for city corporations to ensure availability of safe drinking water to households, since the provision and regulation of water supply and prevention of infections and epidemics are among the compulsory functions performed by the pourashava[5]. In Dhaka and Chittagong, autonomous, city-level bodies have been set up and entrusted with the responsibility of ensuring the provision of safe drinking water on demand to every household within the jurisdiction of the city corporation. In Dhaka, drinking water is provided by the Dhaka Water Supply and Sewerage Authority (DWASA) and in Chittagong by the Chittagong Water Supply and Sewerage Authority (CWASA). In Khulna and Rajshahi, the Department of Public Health and Engineering (DPHE) is responsible for constructing and installing water supply systems, while operations and maintenance are the responsibility of the respective city corporations (Box 3.2).

These municipal level government bodies (city corporations and WASA's) are responsible for connecting the households to the water supply system; licensing tube wells and providing public taps; delivering safe drinking water through these connections, and maintenance. Water supply is provided either through pipeline directly to the households or through licensed tube-wells or public taps outside the households. Tube well arrangements are either private and inside the premises of the household or shared and outside the premises in a common area. Traditionally, construction of new physical infrastructure has been favored by municipal authorities over attention to operations and maintenance. The result, as illustrated by this survey, is leakage, wastage, illegal connections and low level of service to users. The sector's main constraints include inadequate resources to finance investments in the sector, lack of commercial orientation in the sector leading to poor cost recovery, lack of autonomy of the local authorities in decision making and limitations in the financial management and technical skills of sector staff. Billing and collection have also

Figure 3.13: Access to Drinking Water (% of Households)



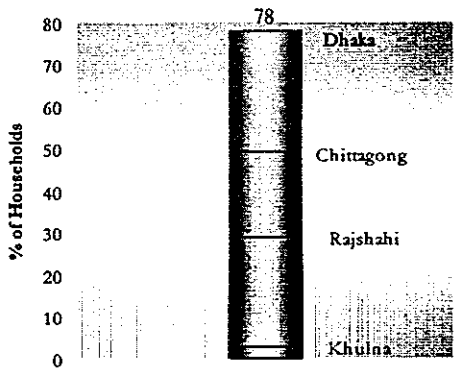
Source: Annex Table 1.1

Table 3.13
Bribe as a % of Official Fee by Income Group – Water Supply (% of Households)

	Dhaka	Chittagong
Up to 2000	25	7
2001-6000	47	116
6001-12000	71	78
12001-20000	117	110
More than 20000	197	96

Source: Annex Table 3.22

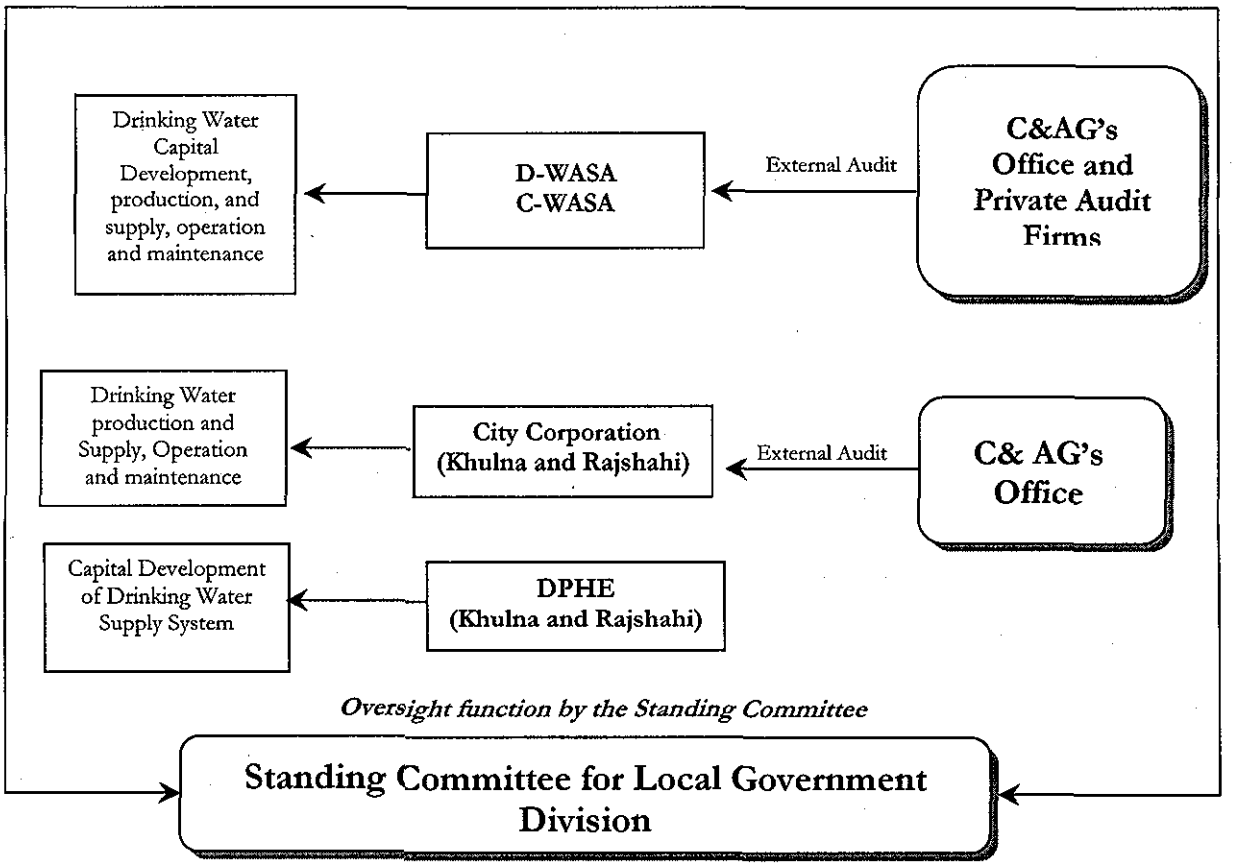
Figure 3.14: Households with Piped Water Connection



Source: Annex Table 3.18

[5] *Pourashava Ordinance*, Government of People's Republic of Bangladesh 1977.

Box 3.2: Who is Responsible for Providing Drinking Water?



been identified as a key constraint to increasing capacity and quality[6].

Table 3.14
Source of Drinking Water
(% of Households)

City	Public Source		Private/ Shared Source	
	All HH	Poor HH	All HH	Poor HH
Dhaka	84	48	16	52
Chittagong	58	52	43	48
Khulna	8	9	92	91
Rajshahi	36	35	64	65

Source: Annex Table 3.19

The fast growing populations of the four cities have stretched the capacity of the WASAs and the city corporations to the limit - most of the existing water supply services are unable to meet demand and inadequate supply of safe drinking water have been cited as a major problem (Figure 3.13). For example, in Dhaka, while water production averaged 768 million liters per day in 1999, gross requirements were estimated at 2,482 liters[7]. Due to constrained access, not all households use drinking water from government sources of supply, but use privately owned tube wells, hand pumps, wells, ponds and rivers.

[6] *Toward an Urban Strategy for Bangladesh*, World Bank, September 30 1999.
[7] Ibid, World Bank 1999.

The survey asked households about the availability of water supply, their main source of drinking water and whether they were satisfied with the water service provided, irrespective of source. The survey also queried respondents about the problems encountered, how these problems were resolved and the overall cost to the households of ensuring safe drinking water supply, including any hidden expenses.

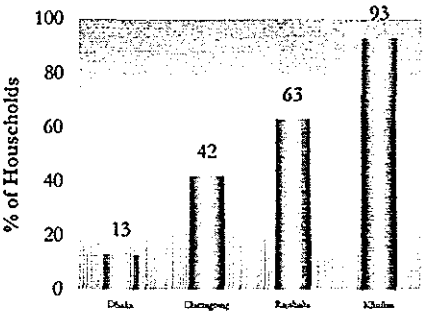
Access and Satisfaction

The degree to which households use government supplied water, including pipe connections to homes and public taps and tube-wells, varies tremendously among the four cities, ranging from 8 percent in Khulna to 84 percent in Dhaka (Table 3.14). Dhaka and Chittagong residents depend much more on public water sources than do the other cities. In Khulna and Rajshahi, hand pumps owned by the household or shared among several households are the most popular source of drinking water. While 78 percent of households in Dhaka use a pipe connection, less than half the households in Chittagong and Rajshahi do. The situation is very different in Khulna, where only 3 percent of the households use water from pipeline connection (Figure 3.14). The increase in salinity in the water in Khulna in recent years has caused households to avoid public sources and rely increasingly (92 percent) on hand pumps, either shared or personally owned (Figure 3.15).

As Table 3.14 reveals, the majority of "poor" households depend upon private sources for the supply of drinking water. The greatest reliance on private sources is in Khulna where as much as 91 percent of poor households reported using private sources, compared to 65 percent in Rajshahi, 52 percent in Dhaka and 48 percent in Chittagong. Focus group discussions among bosti dwellers revealed that in many instances there is no government water supply available to bosti residents. Consequently, various different private arrangements are made for water, including creating their own water supply systems (Box 3.3). In some cases, bosti households pay for water on a monthly or daily basis to the few households that own private tube-wells. Some NGOs are also known to get connections from DWASA and to provide water to people living on government land in bostis. Focus groups in Chittagong also said that the city corporation itself pays a fee to procure water from CWASA for distribution to bosti dwellers free of charge by extending a pipeline from the mainline on the street.

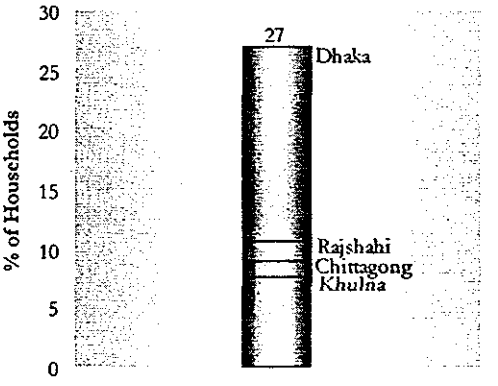
Satisfaction levels with drinking water supply also vary significantly among cities. The highest satisfaction levels were recorded in Dhaka, where 27 percent of the households indicated that they were satisfied with the drinking water

Figure 3.15: Households with Hand Pumps (% of Households)



Source: Annex Table 3.18

Figure 3.16: Satisfaction with Drinking Water



Source: Annex Table 3.25

Box 3.3
Not Coping with Water Shortage in Chittagong

Residents of the Beltoli bosti have invented an innovative private source of water to compensate for the inaccessibility of Chittagong WASA supply. Using the hilly topography of the surrounding area, they have built a water reservoir at the bottom of the hill which captures water flowing from the top. This primitive arrangement is quite seasonal in nature, because only in the rainy season is there a continuous flow of water from the hills. During summer and winter, the residents of the bosti face an acute water crisis. When asked who they could approach to help them solve their persistent water problems they indicated that they had no idea.

service. Only 8 percent of the respondents expressed satisfaction in Khulna and 11 percent in Rajshahi (Figure 3.16).

Table 3.15
Problems with Water Supply Connection
(% of Households)

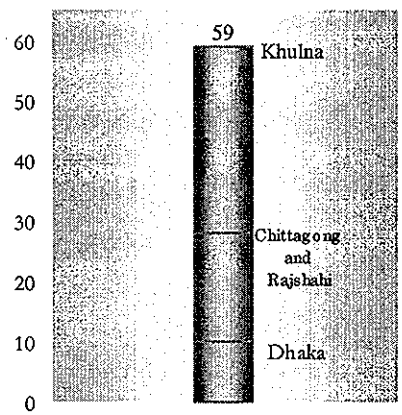
Problems	City			
	D	C	R	K
Pay much higher than rate	32	74	53	13
Took long time to get connection	51	54	48	55
Had to go to Municipal office	48	40	80	35

D: Dhaka; C: Chittagong; R: Rajshahi; K: Khulna
Note: Multiple answers possible
Source: Citizens Report Card Survey – 2000, SRS

Problems and Problem Resolution

Respondents in all cities reported experiencing problems in getting a pipe connection, from 10 percent in Dhaka to 59 percent in Khulna (Figure 3.17). These numbers understate the magnitude of the problem, since many respondents occupy houses for which they were not originally responsible for getting the water connection. In all cities households complained of lengthy delays in getting a connection: it was a problem cited by nearly half of all households (Table 3.15). Focus group participants from Dhaka said that it could take up to 6 months to get connected, even after paying the connection fee. Repeated visits to the water supply/municipal office (reported by as many as 80 percent of respondents in Rajshahi) and paying much higher than the official rate (reported by 74 percent of the households in Chittagong) were other major problems cited. Focus group participants from Chittagong and Dhaka bostis explained that the best way to get a connection was through a third person, preferably a *mastan* who could manage the whole process. A D-WASA official explained that the lengthy wait for connection in some cases motivated people to install hand pumps on the D-WASA pipeline without permission. The more well-to-do residents also install illegal suction pumps on the line in order to increase their water pressure, creating problems for other households.

Figure 3.17: Problems in Getting Water Connection (% of Households)



Source: Citizens Report Card Survey-2000, SRS

Of the households that have a pipeline connection, nearly half encounter problems, ranging from 41 percent in Dhaka to 73 percent in Khulna (Figure 3.18). The main problem that households have with the pipeline service is inadequate supply; more than half of all households have this problem in Dhaka and Chittagong (Table 3.16). Focus group participants confirmed survey results; a typical example was cited by a man in the Goran area of Dhaka who, despite his pipeline connection, complained that water was available only at midnight.

Table 3.16
Problems with Water Supply
(% of Households)

	D	C	R	K
Interruption of supply	11	15	8	55
Over-billing	3	8	42	0
Inadequate supply	59	71	23	46
Impurity of water	26	4	23	0

D: Dhaka; C: Chittagong; R: Rajshahi; K: Khulna
Source: Annex Table 3.24

Focus group participants in Dhaka, Chittagong and Rajshahi also said that whatever water they received was full of dirt and unsuitable for drinking. Arsenic-contaminated water is also a cause of concern, although this issue was not covered by the survey. The greatest concern with the quality of drinking water supply was expressed by Dhaka residents (Table 3.16). One major factor in the contamination of the public drinking water are the illegal hand-pumps that people install on the line without permission. Drinking water is also contaminated by underground reservoirs that are built by users for storing water. More affluent consumers have therefore resorted to buying

bottled water for drinking purposes. An affluent respondent in Dhaka reported that he paid Tk.50 for a container that yielded 84 glasses of drinking water. He estimated that his monthly requirement was about 400 glasses, which cost him about Tk.250 every month.

Water related problems occur frequently and a high proportion of respondents incurred problems more than 6 times during the last year in Dhaka, Chittagong and Khulna. In Rajshahi problems appear to be less frequent, with most saying they occur less than 6 times a year. Focus group discussions with bosti-dwellers in Dhaka, Chittagong, Khulna and Rajshahi also confirmed that bostis often suffer from interruptions in supply and inadequate supply. Supply was the problem bosti dwellers mentioned most often. For instance, bosti dwellers in Chittagong said that supply is available only twice a day and sometimes not available for 2 to 3 days at a time. To solve the pipeline supply problem, the majority of the households are compelled to make adjustments to their requirements and manage with whatever supply they have. Some try to compensate for the shortfall in supply by other means, such as getting water from a roadside public source, arranging water delivery from a tanker, or installing a motor on the pipeline to suck additional water (Table 3.17). Slum dwellers pointed out that they had to pay as much as Tk.2 per bucket of water, several times the price paid by those who had legal connections (for example, the official price charged to consumers in Dhaka city is Tk. 4.33 per 1,000 liters). In Khulna, since the vast majority of households do not depend on pipe connection or public tap, inadequate pipeline supply does not have much impact.[8]

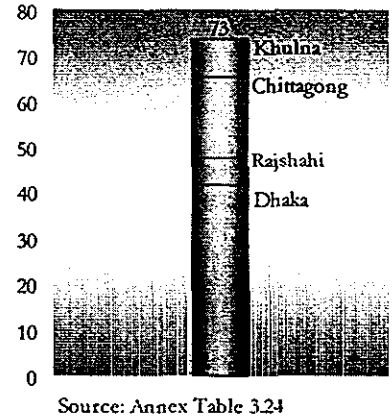
Despite numerous problems with the supply of water through the pipeline, less than a third of the households in Dhaka and Chittagong contact the agency about their problems. Households in Khulna and Rajshahi are more likely to file complaints - 64 percent and 73 percent respectively (Table 3.18). Although a small proportion of people in Dhaka complain, they have to complain more often - more than half of those who file complaints had to contact the agency more than three times. In the other cities, people were more likely to contact the authorities less than 3 times.

Table 3.17
Methods Used to Supplement Shortage of Water Supply (% of Households)

	D	C	R	K
Adjust with the available water supply	79	86	70	10
Get water from source	2	7	6	10
Other	7	5	9	14

D: Dhaka; C: Chittagong; R: Rajshahi; K: Khulna
Note: Multiple answers possible
Source: Annex Table 3.21

Figure 3.18: Households with Problems with Water Supply (% of Households)



Source: Annex Table 3.24

[8] The use of a tanker to meet short supply is common when there is a breakdown or during heavy use periods, especially in the summer. Although this supplementary water source is supposed to be provided free of cost by the municipal office/WASA during water shortages, respondents reported that the water supply linemen charge approximately Tk.100 and at times up to Tk.300 per tanker during real crisis. This payment reduces the waiting time for delivery.

Females are generally responsible for ensuring the water needs for the household. Focus group participants from a bosti in Rajshahi explained that households do not complain to authorities because male members generally do not perceive the problems since it is the female members who are engaged in fetching water (reported by 70 percent of the respondents) to supplement shortages and deal with water-related problems. Women participants observed that although the likelihood of getting a solution to their problems is small, it is more likely that complaining will work if the male members do it. Although individual trips for fetching water are not very long[9], the total time spent on fetching water per week can be high, requiring multiple visits.

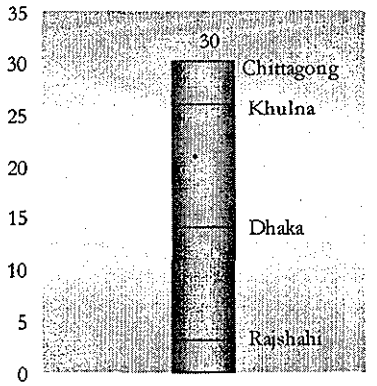
Table 3.18
Problem Resolution in Households with Problems
(% of Households)

City	% of HH faced problems	% of HH reported problems to authority	% HH with problem not solved	Problem solved via normal complaint
Dhaka	41	21	66	22
Chittagong	65	31	22	31
Rajshahi	47	73	36	41
Khulna	73	64	45	29

Source: Annex Table 3.23 and 3.24

Despite the high incidence of problems, many households are unable to get their problems resolved through normal complaints channel. Chittagong and Rajshahi residents are the most successful at this, with 41 percent of the respondents filing complaints having their problems resolved. Households therefore have to use other means to resolve their problems including paying a bribe, hiring outside help or using political influence. Focus group participants from a slum in Khulna, for instance, said that there is water supply in only one bosti, thanks to the personal and political influence of one commissioner of the City Corporation. A D-WASA official said that there are three main ways to solve problems with D-WASA: going to the office and repeatedly complaining to the clerk; making an extra payment, and calling the official and requesting a personal favor.

Figure 3.19: Knowledge of Reducing Bill with Meter Reader (% of Households)



Source: Annex Table 3.20

Hidden Costs

Respondents revealed that they had to pay bribes to get a pipeline connection; in Dhaka and Chittagong the bribe was almost equal to the official fee whereas in Rajshahi and Khulna the extra payments equaled approximately 30 percent of the official fee (Table 3.19). Focus group discussions indicate that a primary reason for paying bribes is to speed up installation - in Dhaka participants said that even though they had paid in advance for the connection it took 6 months to get it. However if they paid a bribe, installation was completed quickly. Similar patterns of bribery are also prevalent in other water supply related transactions, such as for hand-pumps and tube-wells. When maintenance is required, users have to pay directly for repair. Focus group discussions with bosti dwellers in Rajshahi revealed that the repair of tube-wells cost between Tk.300-400

Table 3.19
Cost of Drinking Water Connection - Official Fee and Extra Payment

City	Official Fee Taka	Extra Payment as a % of Official Fee
Dhaka	3,621	95
Chittagong	4,821	94
Khulna	2,175	29
Rajshahi	2,857	35

Source: Annex Table 3.22

[9] Walking and waiting times to collect water are not excessive for each trip. The average walking time is under 5 minutes, except in Dhaka and Rajshahi, where nearly one-third take between 6 and 15 minutes. Waiting times are usually under 5 minutes, except in Dhaka where it is usually more than 15 minutes.

as "carpenter's (*mistri*) charge." They also indicated that they sometimes pay money to the personal assistant of the Ward Commissioner for repairs to their tube-wells as well.

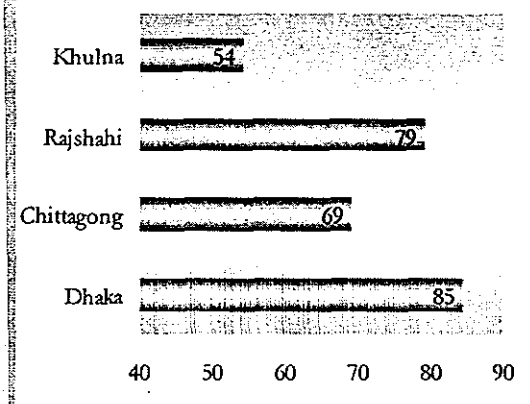
Billing

Respondents indicated that they were diligent about paying their water bills on time (ranging from 84 percent in Chittagong to 100 percent in Khulna). A D-WASA official confirmed that if D-WASA delivers the correct bill on time, then approximately 80 percent of the customers pay it on time without questions. However, respondents noted that it is possible for influential people to avoid paying bills. In Rajshahi, focus groups admitted that they knew of people who used loopholes, including collusion with meter readers in the city corporation's system to avoid paying their bill regularly. The D-WASA official noted that the 20 percent who do not pay are those who are rich or powerful.

Over billing is generally not reported as a problem by a large proportion of households, except in Rajshahi, where it is an issue. As in the case of electricity bills, focus group participants reported that officials did not read the meters and, instead, prepared the bills "according to their own imagination." However, people paid the bill anyway and said they had given up complaining about over billing because it is not corrected.

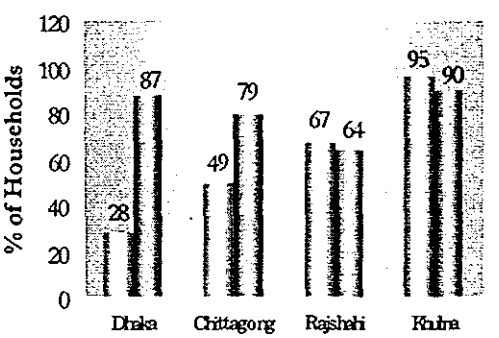
The extent to which residents reported knowing how to reduce the water bill in collusion with the meter reader varied from a high of 30 percent in Chittagong to a low of 3 percent in Rajshahi (Figure 3.19). But only a small proportion of households admitted to reducing their bills in this manner - Dhaka (3 percent), Chittagong (1 percent) and none in Khulna and Rajshahi.

Figure 3.20: Access to Sanitation Service (% of Households)



Source: Annex Table 1.1

Figure 3.21: Households with Water Sealed Toilets



Source: Annex Table 3.28 ▮ Poor ▮ Non-Poor

Sanitation services

Background

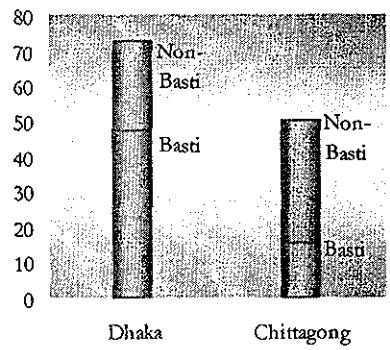
Good sanitation services are essential for the prevention of communicable diseases and for keeping the environment clean. Effective sanitation systems are vital to prevent the large-scale spread of diseases, such as diarrhoea, jaundice, typhoid and malaria, in urban areas.

Table 3.20
Households Having a Toilet Facility (% of Households)

	All HH	Poor HH
Dhaka	97	86
Chittagong	99	100
Rajshahi	89	55
Khulna	99	98

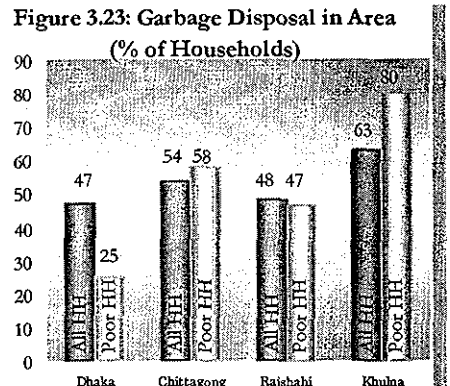
Source: Annex Table 3.27

Figure 3.22: Latrine Connected to Sewerage System (% of Households)



Source: Annex Table 3.28

Figure 3.23: Garbage Disposal in Area (% of Households)



Source: Annex Table 3.29

Table 3.21
Garbage Collection Arrangement
(% of Households)

City	Use paid pick up service	Throw in the open place	Throw in the drains
Dhaka	34	32	24
Chittagong	12	18	63
Rajshahi	1	33	38
Khulna	4	58	24

Source: Annex Table 3.30

For the purposes of this review, sanitation services include sewerage and garbage disposal. Both sewerage and garbage disposal services are the responsibility of the city corporations in Khulna and Rajshahi. In Dhaka and Chittagong, while storm-water drainage is the responsibility of the WASAs, garbage collection and disposal are the responsibility of the city corporations. The sanitation systems in the cities are made up of waterborne systems (Dhaka only), sanitary latrines, direct disposal in open fields and pit latrines and septic tanks. Garbage disposal methods include garbage bins placed and serviced by municipal authorities, pick up services by private companies and NGOs, direct disposal in open places and in drains, and other methods.

It is generally recognized that both sewerage and garbage disposal services face major deficiencies on both the supply and demand side. In terms of supply, the sewerage system faces problems with sewerage overflow, especially during the rainy season, and lack of connections. Overflows are the result of inadequate repair and maintenance, and lead to unsanitary conditions, aggravated by non functioning sullage drainage systems[10].

The survey asked households about their use of toilet facilities, whether they had problems with the sewerage system, the frequency of such problems, and whether or not the household reported the problem to the authorities. The survey also inquired about the ways households dispose garbage, the quality of that service in terms of convenience and frequency, the cost of garbage disposal, and problems and problem resolution mechanisms.

Access and Satisfaction

Toilets and Sewerage System[11]. Between 54 and 85 percent of the respondents indicated that sanitation services were accessible to them (Figure 3.20). Toilets and latrines are available to a majority of urban households, ranging from 89 percent in Rajshahi to 99 percent in Chittagong and Khulna (Table 3.20). Water sealed toilets are predominantly used in all four cities, and the percentage of households using water sealed toilets is high, ranging from 64 percent in Rajshahi to 90 percent in Khulna (Figure 3.21). Not surprisingly, the poor are less likely to use water sealed toilets, compared to non-poor households. For instance, 28 percent of bosti households have water sealed toilets compared to 87 percent of non-bosti households in Dhaka. Khulna is the only city where location of residence and income level does not seem to have significant

[10] *Toward an Urban Strategy for Bangladesh*, World Bank, 1999.
[11] Only Dhaka has a sewerage systems. For those other cities, this implies connection to a septic tank.

influence over whether or not households use water sealed toilets. Surprisingly, 95 percent of bosti households and 89 percent of "poor" households have access to water sealed toilets. Although households in Khulna and Rajshahi use water sealed toilets, these are not connected to the sewerage system. Seventy one percent of the households in Dhaka indicated that their toilets were connected to the sewerage system compared to 47 percent in Chittagong. Connection rates are lower for bosti dwellers at 47 percent in Dhaka and 15 percent in Chittagong (Figure 3.22).

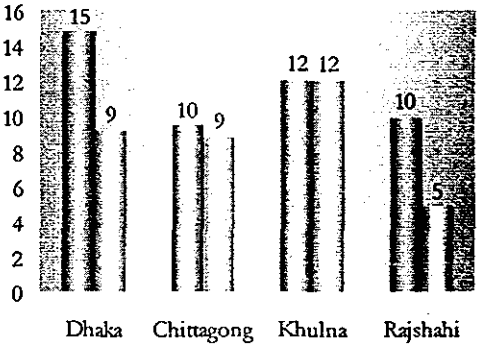
Although the use of toilets, in general, and water sealed toilets, in particular, is high in all cities, households are not satisfied with toilet facilities, with satisfaction expressed by 11 percent of the respondents in Khulna to 17 percent in Dhaka. Use of water sealed toilets does not seem to be associated with satisfaction. While a lower proportion of bostis in Dhaka have water sealed toilets, satisfaction is high relative to the other cities (45 percent). On the other hand, while Khulna shows similar satisfaction rates for bostis (40 percent), many more households have water sealed toilets.

Garbage Disposal. With respect to garbage disposal facilities, between 47 (Dhaka) and 63 (Khulna) percent of the households reported that there were garbage disposal bins available for their use (Figure 3.23). Garbage bins are relatively close, i.e. within 100 yards, for at least 34 percent of households in Dhaka, 36 percent in Khulna, 42 percent in Rajshahi, and 76 percent of households in Chittagong. Collection from the garbage bins is relatively frequent (once a day or more) in Dhaka, but is less frequent in other cities. Most households in Chittagong, Khulna and Rajshahi reported that garbage was picked up every other day or more than once a week. Other garbage disposal methods include using a paid pick up service (Dhaka and Chittagong), throwing garbage in an open place (all cities), throwing garbage in drains (all cities), or other methods (Table 3.21). The poor have fewer options than do other households, and mainly dispose of garbage by throwing it in drains or in open places, which is very unsanitary and is reflective of how under served their areas are by the municipal authorities. Satisfaction rates with garbage disposal among households range between 10 percent in Chittagong and Rajshahi to 15 percent in Dhaka. The lowest satisfaction among poor households is in Rajshahi, i.e. 5 percent of households (Figure 3.24).

Problems and Problem Resolution

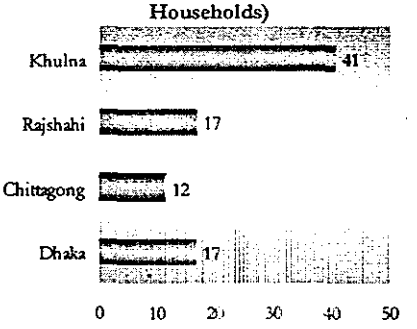
Sewerage Services. The residents of Khulna, who have the greatest proportion of water sealed toilets compared to other cities, have the greatest proportion of problems as well. Whereas 12 percent of households in Chittagong and 17

Figure 3.24: Satisfaction with Garbage Disposal (% of Households)



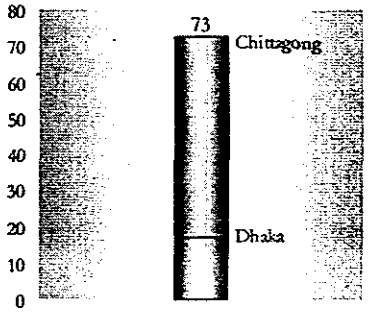
Source: Annex Table 3.35

Figure 3.25: Household Faced Sewerage Problems (% of Households)



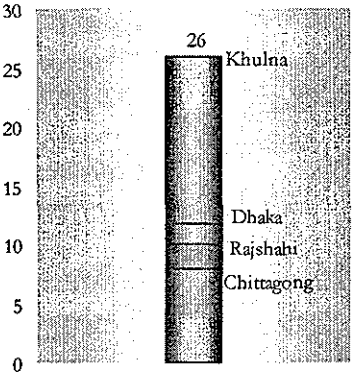
Source: Annex Table 3.31

Figure 3.26: Households Reported Sewerage Problems to Authority (% of Households)



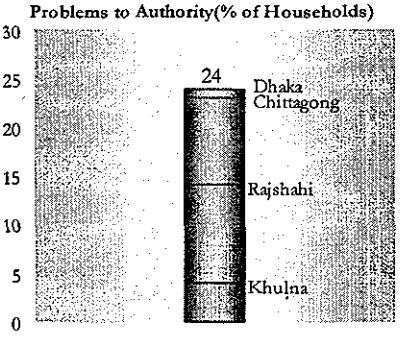
Source: Annex Table 3.33

Figure 3.27: Households Faced Problems with Garbage Diposal (% of Households)



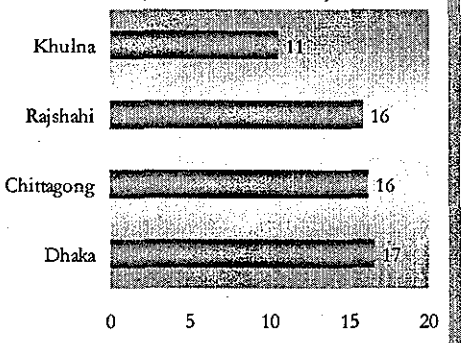
Source: Annex Table 3.32

Figure 3.28: Households Reported Garbage Problems to Authority(% of Households)



Source: Annex Table 3.33

Figure 3.29: Satisfaction with Sewerage System (% of Households)



Source: Annex Table 3.34

percent in Dhaka and Rajshahi have ever faced problems with sewerage, 41 percent of households in Khulna have faced problems (Figure 3.25). Blockage of sewerage is the problem most often experienced by households who have problems (46 percent of households in Dhaka and Chittagong, 79 percent in Khulna and 61 percent in Rajshahi). In addition to blockages, Dhaka (38 percent) and Khulna (3 percent) residents reported problems relating to leakage and overflow of the sewerage system. Six percent of Chittagong residents also had problems with the theft of manhole covers.

Sewerage problems occur several times a week in Dhaka (for 46 percent of households), Khulna (60 percent) and Rajshahi (45 percent). Problems were reported much less frequently in Chittagong, where only 6 percent of the respondents said problems occur once a month or more. The use of grievance redressal mechanisms varies significantly among cities: while 73 percent of households in Chittagong report problems with sewerage services to the authorities, only 17 percent do in Dhaka (Figure 3.26). Chittagong residents are also more frequent complainers; 44 percent report complaints more than three times whereas in Dhaka, of those who do file complaints, only 23 percent complain more than three times. Complaining does not necessarily solve the problem, especially for bosti households. At least 40 percent of households do not get their problems solved, either for sewerage or garbage.

Garbage Disposal. Households vary widely in their experience of problems. In Dhaka, 12 percent of households reported facing a problem with garbage disposal compared to 26 percent in Khulna (Figure 3.27). Garbage collection problems occur at least once every two weeks for most cities. In Khulna, however, problems are more frequent, and occur several times a week (53 percent). The types of major problems vary by city and involve garbage bins being too far away, bins not being available and irregular collection. Another problem mentioned in focus group discussions was unplanned land fills: discussants noted that the municipal agency pays land owners to dump garbage on their land without necessary precautions. In this way, "the general public is polluting the environment on a grand scale with the help of government." Participants in several focus group discussions also mentioned that despite the rule that garbage bins are to be emptied at night, when few people are on the streets, most municipal garbage collection is done during the day, which disrupts regular business on the street and congests traffic. Poor households encounter similar problems which include garbage bins being far away and irregular collection. The use of grievance redressing mechanisms varies significantly among cities: 24 percent of households in Dhaka indicated that they report problems with garbage disposal to the authorities compared to only 4 percent in Khulna (Figure 3.28). Unexpectedly, a slightly greater

proportion of poor households indicated reporting problems compared to all households. In most cities, residents contact the relevant agency at least twice: between 92 percent in Dhaka and 74 percent in Chittagong.

Transport

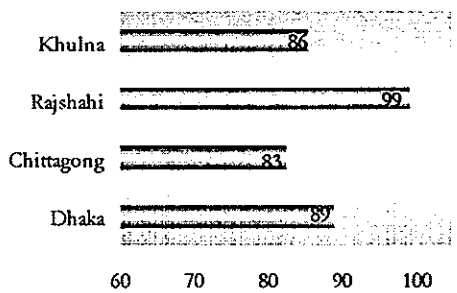
Background

Extreme traffic congestion characterizes most urban road space in Bangladesh. As a result of weak capacity in transport planning and traffic engineering, insufficient training and low quality equipment, traffic management is virtually non-existent[12]. Mass transit facilities are poorly organized and mass transit is dominated by slower forms of vehicles such as cycle-rickshaws and baby-taxis. Buses are in short supply and there is no metro or rail system to handle day-to-day commuter traffic.

The survey examined several aspects of transportation where public agencies are involved: bus service, road conditions and car licensing. These services are the responsibility of a variety of national and municipal agencies. The Bangladesh Road Transport Corporation (BRTC), an independent government agency, is charged with the responsibility of running publicly owned buses and it has, in recent years, adopted a policy of leasing out public buses to private operators. Public buses make up a minority of all buses accounting, for instance, in Dhaka for about 15 percent of all buses. Private buses are owned either by single operators or by private companies that operate large fleets. In terms of regulation, the Bangladesh Road Transport Association (BRTA) ensures that all vehicles on the roads conform to established technical standards. The safety and environmental quality of private vehicles is also regulated by BRTA through the issuance of a fitness certificate. This is meant to prevent unsafe vehicles from operating on roads and to prevent accidents. Stickers are issued to private vehicles upon registration and they are required to go through an annual inspection. The traffic police, a unit of the national police under the Ministry of Home Affairs, enforces traffic laws and manages traffic flow in the cities. The municipal government is responsible for the construction and maintenance of roads in urban areas, provision and maintenance of street lighting, and maintenance of public streets.

The survey asked respondents about the type of transport facilities available from both private and public

Figure 3.30: Access to Transport
(% of Households)



Source: Annex Table 1.1

Table 3.22
Availability of Transport in Household's Area
(% of Households)

	D	C	K	R
Rickshaw	99	100	99	99
Auto Taxi	93	99	69	71
Private Bus	71	98	40	92
Public Bus	67	44	2	81
Car/ Jeep/ Van	56	64	76	73
Maxi/ Tempo	80	93	4	78
Train	4	11	16	50

D: Dhaka; C: Chittagong; K: Khulna; R: Rajshahi
Note: Multiple answers possible
Source : Annex Table 3.36

[12] *Toward an Urban Strategy for Bangladesh*, World Bank, 1999.

sources. Since bus service is a main component of the mass transport system, the survey focuses on bus transportation, asking households about the quality of public and private bus services provided, satisfaction levels, problems encountered and grievance redress mechanisms. The survey also asked about satisfaction with road conditions, and with the overall transport system. Finally, it inquired about the process of getting a fitness certificate for a car and the costs involved.

Table 3.23
Reasons for Using Public Buses
(% of Households)

	D	C	R	K
Less expensive	32	46	62	..
Easily accessible	21	7	39	..
More frequent	7	1	37	..
No other source	1	0	7	..
Most convenient	17	2	31	..
Buses are less crowded	19	13	32	..
Comfortable	15	3	32	..

D: Dhaka; C: Chittagong; K: Khulna; R: Rajshahi
Note: Multiple answers possible
Source: Annex Table3.37.

Access and Satisfaction

Rajshahi residents report the best access to transport services (Figure 3.30). As summarized in Table 3.22, the cycle-rickshaw is by far the most dominant mode of transportation, with between 99 and 100 percent of the respondents in all cities stating that they had access to rickshaw services. "Baby-taxis" (auto-taxis), which are powered by two-stroke or three-stroke engines, are the next most widely available mode of transport with access ranging from 69 percent in Khulna to 99 percent in Chittagong. Private buses are more available than public buses in every city. The availability of both public and private buses is lowest in Khulna and only 2 percent of the households acknowledged ready access to public bus service.[13] In addition, a significant proportion of respondents across the four cities indicated access to cars, jeeps, vans and tempos; availability of rail service ranged from 4 percent in Dhaka to 50 percent in Rajshahi.

Table 3.24
Reasons for Using Private Buses
(% of Households)

	D	C	R	K
Less expensive	42	27	54	10
Easily accessible	68	77	62	57
More frequent	53	36	35	44
No other source	6	1	34	1
Most convenient	8	5	14	4
Buses are less crowded	3	2	20	0
Comfortable	2	1	19	1

D: Dhaka; C: Chittagong; K: Khulna; R: Rajshahi
Note: Multiple answers possible
Source: Annex Table 3.38

Cost and accessibility are the principal considerations among households in every city for using private and public buses. Respondents in Dhaka, Chittagong and Rajshahi noted that the main reason for choosing public buses is their low cost (cited by between 32 percent of the respondents in Dhaka and 62 percent in Rajshahi – Table 3.23). The main reason for choosing private buses, on the other hand, is that they are easily accessible and the bus service is more frequent. As many as 77 percent of travelers in Chittagong use private buses because they are easily accessible. Higher frequency is the second most often cited reason for using private buses (Table 3.24). Poor households generally rank accessibility and frequency at or near the top of the reasons they take private buses as well. Convenience, fewer crowds, and comfort are some of the other reasons cited for using private bus transport.

Overall there is a low level of satisfaction with the public transport system, with 19 percent of the respondents in Khulna indicating that they were satisfied with the bus services compared to only 3 percent in Chittagong (Figure 3.31). Poor households show similar patterns of satisfaction. The survey

[13] For this reason, the number of cases is too low to be statistically reliable and thus answers on service quality of public buses are not included here.

asked respondents to rate bus services across four dimensions, i.e. frequency, quality of fleet, fare, and behavior of driver/conductor. In general, private buses services score higher than do those in the public sector, particularly with regard to the frequency of service and the conduct of drivers and conductors. However, Dhaka appears to be an exception, where the overall satisfaction with public bus service is higher than with the private sector. One reason for this could be the fact that a large proportion of buses, although owned by BRTC, have been leased out and are being operated by private sector operators. Poor households are generally less satisfied than the general public as across all four dimensions of service quality. The exception is Rajshahi, where they appear to be more satisfied with every dimension, and in Chittagong where they are more satisfied with the fares offered by public buses compared with private buses.

Travelers were also asked their opinion about the conditions of the roads. Satisfaction levels with the quality of roads ranged from 5 percent in Chittagong to 34 percent in Khulna. Poorer households generally exhibited similar levels of satisfaction as the general public (Figure 3.32).

Table 3.25
Households Faced Problems with Public Bus Service (% of Households)

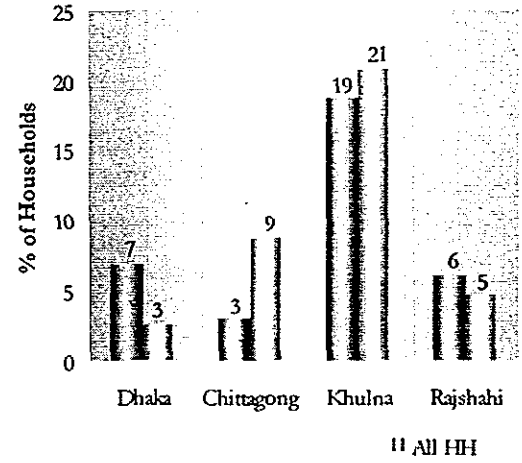
	D	C	R	K
All HH	14	24	51	..
Poor HH	9	..	37	..
Bosti	2	22	49	..
Non-Bosti	16	24	51	..

D: Dhaka; C: Chittagong; K: Khulna; R: Rajshahi
Source: Annex Table 3.39

Problems and Problem Resolution

Between 14 percent (Dhaka) and 51 percent (Rajshahi) of the respondents indicated that they had encountered problems with public transportation (Table 3.25). The major problems cited were inadequate frequency of service and the high fares charged. In addition, focus group discussants expressed serious concerns about the lack of traffic management, the frequent traffic jams and the resulting environmental pollution. Participants were concerned that traffic jams compromise the frequency and efficiency of public transportation. They said that several factors contributed to the congestion, including illegal shops built beside the road, illegal storage of bricks, sand and other construction material on the roadside, excessive number of trucks, and the frequent loading and unloading of goods on the main road. Another reason cited for the congestion was the unplanned excavation of the roads by different agencies and the delays in filling up the holes once the excavation-related task had been completed. Pollution from mechanized vehicles is also a major concern as focus group discussants in every city complained about the "black smoke" emitted by trucks, auto taxis and buses. Discussants felt that officials of BRTA were not doing their job and were giving fitness certificates to unfit vehicles in return for a bribe.

Figure 3.31: Satisfaction with Bus Service

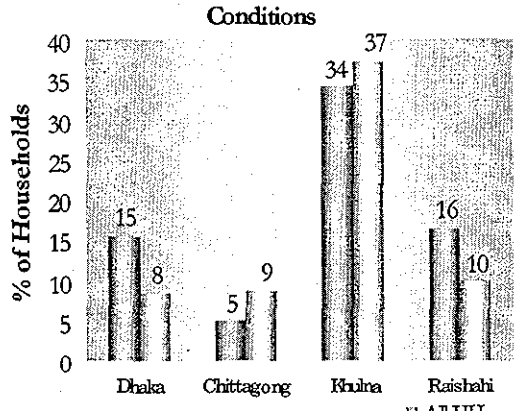


Source: Annex Table 3.42

The frequency of transport related problems appears to be highest in Chittagong, where approximately 50 percent of the respondents indicated that they encountered problems

several times a week. The vast majority of travelers who face a problem with public transport do not contact the agency responsible and report the problem (from 68 percent in Rajshahi to 92 percent in Dhaka and Chittagong). Even when they do report problems, not more than a quarter of all reported problems were solved.

Figure 3.32: Satisfaction with Road Conditions



Source: Annex Table 3.41

Table 3.26
Willingness to Pay for Better Electricity Service (% of Households)

Income (Tk.)	D	C	R	K
Up to 2000	88	49	62	51
2001 - 6000	59	69	62	81
6001 - 12000	56	83	69	89
12001 - 20000	39	79	68	84
More than 20000	59	83	64	65

D: Dhaka; C: Chittagong; R: Rajshahi; K: Khulna
Source: Annex Table 3.9

Hidden Costs in the Transport Sector

The survey asked respondents to identify any hidden costs – either in terms of bribes paid to resolve problems, to obtain fitness certificates, and to avoid police harassment on grounds of vehicle fitness. No respondent indicated that they had paid a bribe to have a transport-related problem resolved. However, paying a bribe to BRTA officials to obtain an annual fitness certificate was widely reported, particularly in Dhaka. Respondents indicated that, in certain instances, the bribe amounted to about 50 percent of the official fee. Focus group participants supplemented this information by indicating that even when the fitness certificate was valid, the police routinely stop vehicles and demand an extra payment. Since they can be harassed by the police even if they have a valid car fitness certificate issued by BRTA, and since BRTA officials take a bribe to issue such certificates, many car owners have stopped getting their vehicles inspected and drive without the certificates. According to some estimates, only 50 percent of the vehicles on the road are now inspected annually and a large proportion of the vehicles plying the roads are unfit. Bribes to the police protect the owners of these vehicles from citations for violating the law. Several old and unfit vehicles have recently been taken off the streets of Dhaka, in a drive to improve the traffic situation.

Traffic jams were mentioned in focus group discussions as a constant feature especially in Dhaka and as a sporadic but serious problem in Chittagong and Khulna. Participants cite a variety of causes, including insufficient road infrastructure (narrow roads, lack of by-passes and under-passes), poor traffic management (e.g. police block traffic on side roads to keep VIP roads clear, city corporation authorizing digging up roads during busy daytime hours rather than at night, etc.), and poor driver or pedestrian behavior. The police even cause the traffic jams by stopping vehicles to demand bribes, or have other intermediaries do this work for them. For instance, police take advantage of the lack of loading docks by allowing trucks, in contradiction of the law, to unload and load in the main arteries of cities in return for a fee, exacerbating the traffic jams. Participants also noted that the traffic police extract tolls from the drivers of all kinds of vehicles, including rickshaw drivers, without any reason. Government has recently issued instructions to prevent trucks from entering Dhaka city between 8 a.m. to 7 p.m. on weekdays.

Improving Infrastructure Service Delivery

As the survey results presented above illustrate, consumers experience with the delivery of infrastructure services is generally poor, no matter where they live in the four metropolitan areas covered by the survey: both bosti and non-bosti dwellers face similar problems with accessing and using services and find that it is difficult to resolve the problems they encounter. Their options for exit – i.e. for alternatives to the current suppliers - are extremely limited due to the nature of the service (large economies of scale, high legal barriers to entry, and low differentiability of service). However, the commonality of problems facing all users, across different income levels, means that there is a large constituency for reform whose collective voice can be harnessed to bring about sustainable improvements in service delivery.

It is not the intent of this section to provide detailed recommendations for reforming each of the infrastructure sectors discussed above. However, by improving incentives and addressing several governance related issues, including improving the flow of information, strengthening voice and strengthening oversight and accountability, good progress can be made in improving service delivery.

Improving Incentives. The state of poor service delivery is symptomatic of the general lack of adequate, long-term planning that has not taken into consideration rapid urban population growth. There currently are few incentives for municipalities and other service providers to improve the supply of services and to manage demand for services. For instance, participants at a focus group discussion from a Rajshahi bosti observed that rather than providing incentives for households to switch to sanitary type latrines, the city corporation files cases against users of *kacha* (temporary) latrines. Assisting households to build sanitary latrines would be a more efficient way to get the desired result.

Government's energy sector policy recognizes that employees play an important part in the governance of the sector. According to the policy, "illegal and criminal activities of sections of employees remain the single most important problem leading to large scale power theft in PDB and DESA areas and thus endangering the financial and commercial viability of the entire industry[14]." DESA has linked the issue of increasing collection and decreasing system losses with security of employment in its negotiations with the alliance of its five

Table 3.27
Willingness to Pay for Better Gas Service
(% of Households)

Income (Tk.)	D	C	R	K
Up to 2000	86	40	59	53
2001 - 6000	49	66	44	88
6001 - 12000	32	75	56	98
12001 - 20000	21	73	76	93
More than 20000	13	71	48	77

D: Dhaka; C: Chittagong; R: Rajshahi; K: Khulna
Note: In Khulna and Rajshahi, if piped gas is available, respondents are willing to pay more for better service.

Source: Annex Table 3.17

Table 3.28
Willingness to Pay for Better Water Service
(% of Households)

Income (Tk.)	D	C	R	K
Up to 2000	85	49	58	62
2001 - 6000	51	63	46	86
6001 - 12000	40	75	57	93
12001 - 20000	31	64	60	93
More than 20000	39	44	..	..

D: Dhaka; C: Chittagong; R: Rajshahi; K: Khulna
Source: Annex Table 3.26

[14] *Private Sector Power Generation Policy of Bangladesh*, Ministry of Energy and Mineral Resources, 1996.

unions. The agencies may also wish to create incentives for the employees to discourage demands for extra legal payments. For example, achievement of certain indicators of service quality (access, cost, satisfaction, problem incidence and redress) could be set in consultation with the unions and users, and rewards shared with the employees when targets are achieved. The National Energy Policy also suggests introducing a comprehensive program aimed at training employees, linked with career planning and adequate funding for human resource development in the sector.

Box 3.4
Empowering Users in the Power Sector

The government has taken a positive step in publicizing electricity tariffs over the last few years. Government has adopted a well specified power tariff formula and tariffs have since been revised on that basis twice a year for the last two years. By law, DESA and BPDB publish changes in tariffs in the newspapers. Government's power sector policy states that the "introduction of consumer voice and organizational accountability in the form of citizen/client charter" is one measure that is being actively considered. DESA plans to introduce such a customer charter that will spell out the users' rights to request connection on certain days and receive a connection within a certain period of time. Specific procedures for connection and the obligations of DESA, as well as the user, will be explained and the charter will be publicized through radio, television and the newspapers.

Distribution companies also need realistic operational performance evaluation systems that examine non-technical system losses and take into account the users' experience and address their real concerns. In this context, there is need to re-examine the rules regarding holding numbers. Access needs to be expanded to those without holding numbers as this can vastly increase revenues. The agencies' partners in this process could be the intermediaries, who have already effectively "privatized" the distribution market to bosti dwellers without holding numbers. They have, thereby, expanded access, even to the most disadvantaged groups. They could become effective partners in Government's vision of providing access to quality electricity service to the majority of Bangladeshis by 2020.

In the transport sector, survey results indicate that commuters would willingly make greater use of bus services if they could access these at affordable rates and if the frequency of service could be increased. In order to ease traffic congestion it will be necessary to substantially increase the size of the fleet, license a larger number of private bus operators to operate routes and deregulate bus fares. Deregulated fares could create incentives for service providers to differentiate services taking into consideration tradeoffs between cost, accessibility and frequency. Providers could charge fares based on levels of accessibility and frequency. Incentives could be offered to re-invest increased profits in expanding fleet size, e.g. tax incentives for investing in vehicles that are environmentally friendly, such as those running on compressed natural gas. Given its recent success, BRTC might consider further sub-contracting its bus fleet to the private sector and introducing greater competition in the transport sector.

Given the high prices that slum dwellers are presently paying for water and electricity, there is little wonder that willingness to pay for better service is high. The results of this survey show that the majority of respondents are willing to pay more for better service, especially for water and electricity. Willingness to pay is generally higher for poorer residents and declines with rising incomes, confirming that the affluent enjoy better access. This is also consistent with the high rates the poor are already paying (Table 3.26 – 3.28). However, it has become

customary for public enterprises throughout the developing world to increase tariffs and to pass along the cost of their inefficiency to the consumer. Any price increase must be accompanied by commensurate improvements in service standards.

Improving Information Flows and Strengthening Voice. Publicly posted prices can help customers hold officials accountable for quoting and charging the correct amount. This is increasingly beginning to happen, and tariff rates for the supply of electricity, gas and water are generally publicized widely (Box 3.4). As required by law, Dhaka WASA, Chittagong WASA and the city corporations publish water usage tariffs in newspapers 30 days in advance of any increase in tariffs. Therefore, literate Bangladeshis are informed of usage rates. However, while the tariff for supply is published, the price for connection is not. A potential user learns about the connection price when he/she talks with the clerical staff of the utility concerned. The lack of published rates on connection charges allows officials leeway to quote a price and to demand a bribe. The discretionary authority that officials enjoy, together with limited exit options on the part of consumers, modest "official" fees, and the high value households associate with accessing infrastructural services like electricity and water results in strong incentives to pay higher underground prices and not report the extra payments extorted by officials for connection and use. Connection prices therefore also need to be publicized and easily understood.

The publication of prices needs to be accompanied by the publication of citizen/client charters that reflect users priorities and clearly spell out minimum standards for service that users can expect (see Box 2.7). These can be prominently posted at every office responsible for delivering a service and enforced vigorously. Currently, none of the utilities guarantee a minimum quality or level of service. For example, performance indicators in use by WASA and city corporation management and by external monitors and auditors of the system do not currently include any measures of user satisfaction or of the users actual experience with getting a connection or water delivery. NGOs and community based organizations can play an important role in raising the awareness of users of what reasonable costs and standards of service they should expect, as well as the role they can play. Grievance redressal mechanisms must be made more credible in order to encourage users to file complaints. Grievances need to be registered, monitored and followed-up and users provided with prominently displayed "Complaints Boxes" to report inaction.

Users need to better understand, in quantitative terms, the high cost that collusion and bribery are imposing upon the system, with adverse consequences on access and quality of

Box 3.5
Strengthening Oversight over Water and Sanitation Services

At the national level, consideration is being given to the establishment of a regulatory commission on sanitation. One of the commission's responsibilities would be to ensure that municipalities are fulfilling their obligations under the city corporation ordinance in the area of sanitation and that the Ministry of Local Government (MOLG) is providing municipalities with adequate support. The commission would make sure that municipalities are adequately monitoring both the public and private provision of sanitation services in their cities using survey-based indicators as presented in this report. Monitoring indicators and targets should be designed in a participatory way. Users should be represented on the commission's board, and should be part of the process of developing the monitoring system. Monitoring reports should be made publicly available, for instance through public hearings by the Municipal council and WASA. The performance of the grievance redressal system should also be monitored, and by increasing its credibility more people may use it.

service. Periodic seminars open to the users and public service announcements can be effective tools in educating the public about their respective responsibilities. Publicly available data and development of analytical capacity can help better inform discussions that are already occurring on several of these issues. Similarly, the community needs to understand the health and environmental hazards of depositing waste on illegal sites throughout urban areas or on "official sites" which the municipality has not designed properly. It needs to understand the long term implications if 40-50 percent of the waste in the country remains uncollected, as it is today. Representatives of citizen bodies, civil society organizations and NGOs need to become better informed about the technical and governance issues constraining access to these essential services, thus becoming "consumer advocates" for their constituency. An important step would be for municipal council standing committees on health, sanitation, drainage and water to hold open hearings with consumer groups and NGOs.

Box 3.6
Improving Accountability in the Transport Sector

The mid term review of the Fifth Five Year Plan reports a greater emphasis on road safety, and mentions the newly created division level office which is exclusively involved in implementing road safety programs and other traffic engineering measures like road marking and the installation of traffic signals. Training is also being provided to personnel involved in traffic management to impress upon them the need for strict observance of traffic regulations. However, survey results show that the system is easily circumnavigated, with the collusion of the police and officials from BRTA. As long as no punitive action is taken against these officials, drivers will have no incentive to legally register their vehicles and to have these inspected annually. Drivers that are caught with a fake certificate should be required to pay a fine that is higher than the bribe they pay to get the certificate from the BRTA or the fake one from the police. Enforcement of vehicle fitness and traffic regulations as well as traffic management currently depends on the traffic police. Currently there are no citizens bodies overseeing the performance of the police and holding them accountable for poor performance. In addition, the Parliamentary Standing Committee on Transport should strengthen its oversight over BRTC and BRTA and the police with respect to traffic management.

Strengthening Accountability and Oversight. While users need transparent and reliable commitments by service delivering agencies to perform according to publicized standards, they also need a way to hold the agencies accountable to those standards, for instance through a credible grievance redressal mechanism. They have to perceive that it is "worth" taking time to file complaints. Another way is by including consumers on monitoring bodies where they play an active role, for instance, in analyzing operational performance evaluations, making policy recommendations, and overseeing implementation.

The proposed energy sector and water regulatory commissions could be a good way to oversee the establishment of transparent rules and regulations governing the industry, developing performance indicators and putting in place monitoring systems. Performance indicators can be based on the minimum standards mentioned above to set baselines and targets (e.g. regarding user satisfaction, problem incidence and resolution, etc.). The indicators can be designed and monitored as part of the regulatory commission's terms of reference. Among its many tasks, such regulatory agencies would be expected to protect consumers' interests by ensuring that system expansion and operation are at least cost, quality of supply is maintained and tariffs are reasonable. Government will need to ensure that standards are worked out in consultation with all stakeholders.

In addition to regulatory agencies, other oversight institutions, such as the various Parliamentary Standing Committees, also have an important role to play and can hold public hearings periodically in order to receive user feed-back. However, most Standing Committees lack the necessary

information and the technical expertise needed to hold relevant government agencies accountable for efficient service delivery. Strengthening the Standing Committees is therefore another important priority. Municipal council standing committees on health, sanitation, drainage and water need to improve their understanding of the constraints to ensure all citizens have access to safe drinking water, which include not only technical infrastructure issues, but also management and governance issues. Standing committees must require timely external audits of the departments responsible for service delivery and hold the executive accountable for responding to audit objections.

4

Regulatory Services

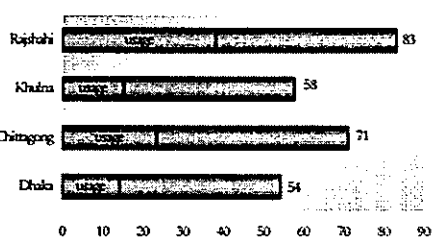
Police and Judiciary

Background

The police and judiciary are two of the most vital institutions of governance, as they are responsible for maintenance of law and order and the dispensation of justice. The services they provide are key to upholding the fundamental rights constitutionally guaranteed to all citizens of Bangladesh, such as the right to security and safety, safeguards to arrest and detention, and protection in respect of trial and punishment[1]. The Ministry of Home Affairs is responsible for the national police service, which has offices at district and thana levels. The judiciary and the court system comes under the jurisdiction of the Ministry of Law, Justice and Parliamentary Affairs.

The credibility of both the police and the judiciary has been the subject of several critical reports in Bangladesh. Several surveys, such as those conducted by TI-B and BUP, show that, rather than protecting, the police are considered ineffectual, and sometimes dangerous to people's safety and public order. Rural and urban households overwhelmingly say that the police are corrupt and partial[2]. For instance, a survey by Transparency

Figure 4.1: Access to Police Service (% of Households)



Source: Annex Table 1.1

[1] Constitution of the People's Republic of Bangladesh, Part II, articles 31, 33 and 35.

[2] Social Weather Survey, Bangladesh Unnayan Parishad, 1997.

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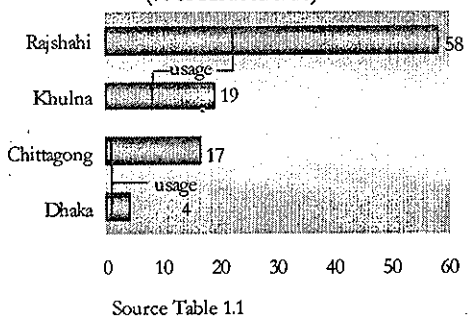
Figure 4.2: Access to Judicial Services (% of Households)



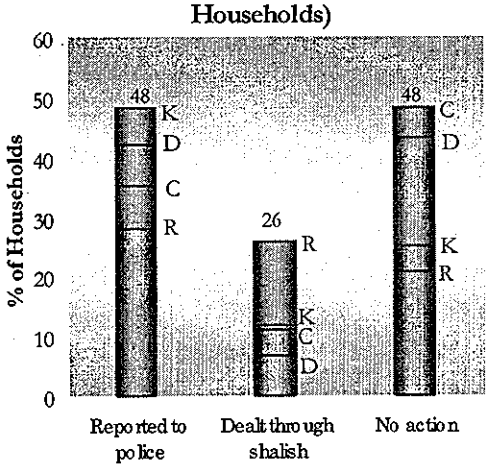
Source Table 1.1

Table 4.1
Households Affected Directly by Crime
(% of Households)

	Assaulted	Loss of valuables/ property	Involvement in court case
Dhaka	2	4	1
Chittagong	3	2	1
Khulna	3	1	3
Rajshahi	2	1	1

Note: Multiple answers possible
Source: Annex Table 4.1

Figure 4.3: Dealing with Crime (% of Households)



D: Dhaka; C: Chittagong; R: Rajshahi; K: Khulna
Source: Annex Table 4.2

International Bangladesh (TI-B) found that the overwhelming majority of respondents (96 percent) said that no help from the police could be obtained without money or influence.[3] In the survey by Bangladesh Unnayan Parishad (BUP), police are ranked the most corrupt institution (83 percent of respondents said the police are a "highly graft-ridden agency"). Urban residents feel that the prevailing law and order situation in the country is not good and existing laws are not being enforced, preventing criminals from receiving proper punishment (BUP 1997). A Survey conducted by the Bangladesh Rehabilitation Center for Trauma Victims (BRCT) revealed that 89 percent of the respondents reported being tortured by the police while in custody. The survey also revealed that law enforcement agencies were responsible for killing 71 people in 64 separate occurrences[4]. The US State Department's Human Rights report for 2000 found law enforcement agencies "routinely use torture, beating and other forms of abuse while interrogating suspects. Police frequently beat demonstrators. The government rarely convicts and punishes those responsible for torture and unlawful deaths." The report goes on to say that the police service is often used by the government for political purposes and the Special Powers Act (SPA) and Section 54 of the Code of Criminal Procedure allow arbitrary arrest and preventive detention. The Human Rights report also points out the lack of independence of and corruption within the judiciary noting that "much of the judiciary is subject to executive influence and suffers from corruption[5]."

This lack of protection from the ostensible "protectors" is disturbing, since households say that security is very important to them. In a participatory poverty assessment, households in poor communities said the risk of physical violence and lack of security were key factors in their lack of well-being. This makes them even more vulnerable than they already are due to their lack of food, homes, and jobs. In some communities, poor people noted that well being to them meant freedom from police harassment and hooliganism, as well as fair justice[6]. The police also wield substantial power over the poor in urban areas. Respondents from Dhaka and Chittagong mentioned that the police were very influential, but they exerted a negative influence on the lives of the poor.

Against this backdrop, the survey asked households about their experiences with the police and judiciary in order to measure

[3]Transparency International – Bangladesh, 1997. In this survey, more than three-fourths of households also said they were not sure of the expected time for settlement of pending legal cases, and 75 percent said that delays in reaching settlement were deliberate on the part of lawyers and defendants, revealing the "court's high handedness."

[4]*State of Custodial Torture, Death and Prison Conditions*, Akram Chowdhury, 1999.

[5] U.S. Department of State Country Report on Human Rights Practices for 2000, Bangladesh, February 27, 2001.

[6] *Consultations with the Poor: Participatory Poverty Assessment in Bangladesh*, Rashed Un Nabi et al, 1999.

levels of satisfaction, reveal problems during the process of resolving crimes and in court cases, both as plaintiffs or defendants. It sought to determine to what extent households who experience crime go to the police, and their satisfaction with the police and judiciary.

Access and Satisfaction

Respondents noted that the police had a significant presence in all cities, with upwards of 50 percent of the households in all four cities acknowledging that they were accessible (Figure 4.1). This is not necessarily the case with the judiciary, with as little of 4 percent of the respondents in Dhaka saying that they had access, compared to 58 percent in Rajshahi (Figure 4.2). Usage also varies among cities, with as few as 1 percent of households reporting using judiciary services in Dhaka, and compared with 22 percent in Rajshahi.

Physical assault and loss of valuables/property were cited as major problems in all four cities, with between 1 and 4 percent of the respondents reporting personal involvement in such incidents (Table 4.1). Given the low level of satisfaction with the police force (Figure 4.4), less than half of the respondents bother reporting these incidents to the police (Figure 4.3). Where the incidence of crime is lower, as in Rajshahi and Khulna, households prefer to use *shalish (arbitration)* and other private means to resolve the conflict or get restitution. In Rajshahi, for instance, about 26 percent of the respondents indicated using *shalish*, whereas in Dhaka the number was much lower at 7 percent. Participants in focus group discussions in Khulna observed that if anyone goes to the police for help, he/she is victimized. They explained that although the criminals are known to the policeman, they are not arrested because the police are on their payroll. Discussants gave other examples of police victimization, including seizing vehicles without cause and not releasing them without payment of bribes. Consequently, satisfaction with the police ranges from 0.4 percent in Chittagong to 2 percent in Dhaka. Satisfaction with judiciary ranges from 0.6 percent in Chittagong to about 8 percent in Dhaka. (Figure 4.5).

Problems with the Police and Judiciary

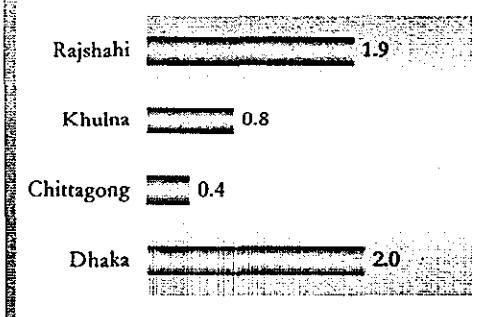
The survey revealed numerous problems with police and judicial services, through a variety of questions about the processes of reporting and resolving crimes, filing complaints and getting settlements through the courts[7]. Respondents indicated that fear and distrust of the police were the top two reasons for not reporting a crime to the police. Such fear and distrust is particularly

Table 4.2
Reasons for Not Reporting to Police
(% of Households)

	Could not trust police	Fear of police harassment for bribe	Process complicated	Fear of further harassment by opponent
Dhaka	54	18	21	15
Chittagong	87	40	9	4
Khulna	29	25	0	12
Rajshahi	19	23	22	42

Note: Multiple answers possible
Source: Annex Table 4.3

Figure 4.4: Satisfaction with Police Service (% of Households)



Source: Annex Table 4.4

[7]The survey also asked questions regarding the speed of resolving cases through the courts and the costs of doing so, but it is difficult to come to a definitive conclusion due to the small sample size (Figure 4.6).

BOX 4.1
Police and Community - Learning Together

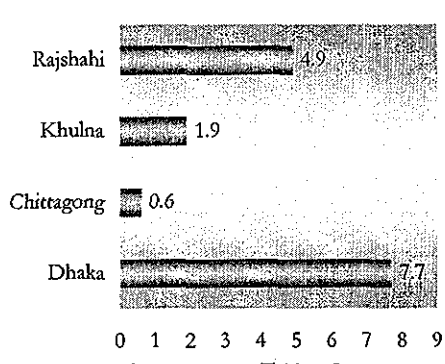
Several studies have shown that the police receive limited training and are generally ignorant about the rights of citizens. They lack the necessary skills to listen and communicate effectively with their clients, i.e. people who have been subjected to crimes. For example, according to the Center for Women and Children Studies (CWCS), in most instances the police have never read sections of the penal code applicable to violence against women, trafficking, or family law, sometimes because the police stations themselves are not equipped with the law books.

In order to help move the police from a "force" to a "service," CWCS has been training police on women and child rights at the thana level in Dhaka, Bogra, Mymensingh, Gaibandha and Jessore districts, since 1998. The training uses case analyses and strategies for dealing with such crimes as gang rape, wife battering, children sexual abuse, and trafficking. The police work with CWCS to develop cases from real life examples. CWCS has incorporated relevant laws and sections of the code, along with the text of the constitution, in their training manual. Not only the police, but also community representatives from thanas are involved in similar work, and police and community representatives meet to develop joint solutions. Together they identify their respective responsibilities in law enforcement and personal behavior and identify areas that each can improve. They commit themselves in writing to particular actions and identify preventive strategies for community policing and neighborhood watch.

This has led to new community watch committees in several thanas, including Shibgonj Thana ("Crime Prevention Committee") and Sadar Thana. In Sonatala police station, the police have taken the initiative to raise community awareness of women and child rights through information sharing and interaction. CWCS has shared their training manual with the Ministry of Home Affairs and plans to expand such training to other thanas.

high in Chittagong, where lack of trust was cited by 87 percent of households and fear of police harassment for a bribe was cited by 40 percent of households (Table 4.2). Households also indicated that when they did report a crime, the police were largely ineffective in resolving their problem. Between 65 and 80 percent of the respondents in Dhaka and Chittagong indicated that the police did not act at all in response to their complaints. Of the households reporting crime, 42 percent of the residents of Khulna said that the police acted effectively, compared with 17 percent in Dhaka.

Figure 4.5: Satisfaction with Judicial System (% of Households)



Source: Annex Table 4.5

The "Price" of Justice

Although respondents felt that corruption was a problem in the police and in certain parts of the judiciary, the interviewers reported that, not surprisingly, there was a general reluctance among the respondents to admit to bribing law-enforcement agencies. In Dhaka, 25 percent of the households who registered a complaint about the police indicated that they paid a bribe to the police at some stage of the process. The reported incidence of bribing the police is much higher in Chittagong. The payment of bribes takes place both during the process of filing the complaint and during investigation. The average amount of bribe reportedly paid varied among cities from an average bribe of Tk.582 in Dhaka to Tk.2,494 in Chittagong.

BOX 4.2

Increased Use of Public Interest Litigation

Public interest litigation (PIL) is being used increasingly in Bangladesh as one way to enforce the states' accountability. During the 1990s, PIL has not only addressed classic civil liberties issues, such as ill treatment while in custody, but has also addressed the rights of communities and individuals to life, equality and equal protection under the law, and freedom from torture or cruel, inhuman and degrading treatment or punishment.

PIL has successfully been used by both individual petitioners and civil society groups, to establish the state's responsibility regarding violations of constitutional rights due to the state's action or inaction. In an explicit judgment of the Appellate Division, it was held that rights-based civil society groups/advocacy organizations with a demonstrated track record could initiate actions for the redress of the rights of those unable to access the courts for reasons of poverty or other disadvantage. The state's responsibility has been extended to the actions of non-state actors, as in the failure to fulfill the obligation of due diligence to prevent rights violations by private actors, such as in a case challenging the validity of a nation-wide strike by the Bangladesh Medical Association. PIL has been filed regarding rights to health service and police services, including land rights. At least 9 of 45 PIL cases since 1994 have been directly related to violations of rights by police: the treatment of prisoners, "safe" custody of women by the police, arbitrary arrest, and eviction by the police of people from homes and places of business.

Improving Police and Judiciary Services

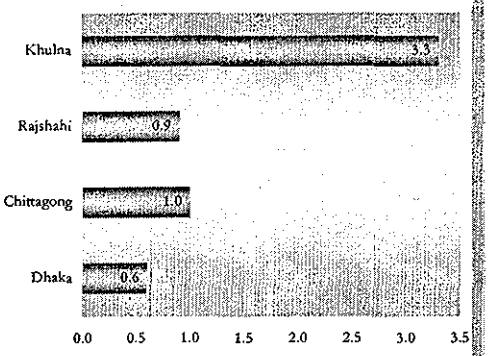
The results of the survey and focus group discussions in the four cities show that the current situation is one where a public good has been co-opted by influential elements to a great extent. Focus group discussion participants in Khulna confirmed that the police only help the rich and influential people, generally in return for some mutually agreed "contribution". An influential respondent from the "upper class" in Dhaka indicated that he had never been subjected to violence by musclemen (mastans), because they knew that the police would take action against them if he were to lodge a complaint. Exit, by those who cannot afford to pay, is pursued through non-engagement (they don't report crimes and avoid the courts). Voice is limited by fear of reprisal.

Households feel that responsibility for improving the law and order situation lies not only with the police and the judiciary but also with government and with the people. To fight crime, households say that local government and the public have collective responsibility which requires, among others, that parents take more care bringing up their children, political parties avoid confrontation, and there should be more employment opportunities and recreational activities (BUP 1997). Based on this, interesting experiments in increasing voice are being used in direct community-police awareness raising, in an effort to build a compact between individuals and institutions at local levels (Box 4.1).

Another development is the growing use of Public Interest Litigation (PIL) in fundamental rights related cases involving the police and other agencies (Box 4.2). PIL is a tool civil society can

use to press government to enforce individual rights. It complements other social change movements, but cannot replace them. PIL is generally not effective where existing political polarization inhibits a common understanding of public interest. It can also be an expensive and time-consuming way to ensure government accountability. It does not guarantee follow up by government actors and nor does the court order ensure implementation; petitioners themselves must follow up cases. PIL can only be used ex-post and does not guarantee changes in institutional incentives that cause bad behavior to begin with.

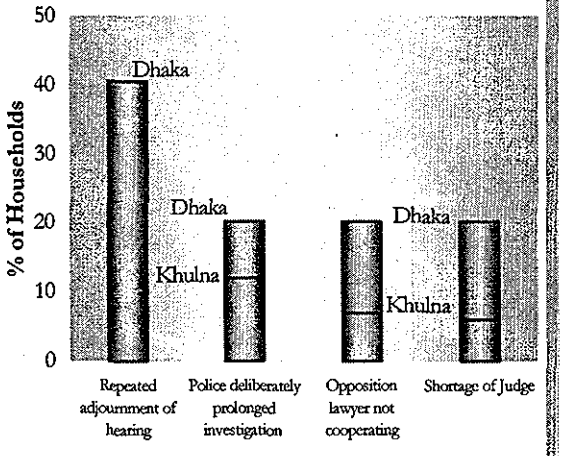
Figure 4.6: Households Involved in a Court Case (% of Households)



Source: Citizens Report Card Survey - 2000, SRS

Responding to the concerns expressed, the government of Bangladesh has embarked upon a program of legal and judicial reform, with support from the donor community. Increasing the efficiency and effectiveness of the judicial system is a key priority of the program and this is to be accomplished by streamlining court procedures, installing a court management information system, upgrading training facilities, promoting legal literacy and raising public awareness. It will also be important to review and redress the structure of incentives of the judiciary. With monthly salaries and allowances ranging between US$100-500, judicial salaries are equivalent to salaries of clerical staff in the private sector and are a disincentive to good performance. In addition, there is need to publish standards of judicial performance, enforce these standards, and introduce penalties for non-compliance. Given the extremely low public confidence in the judiciary, it is also essential to undertake an integrity campaign and modernize the judicial code of conduct.

Figure 4.7: Reasons Cited for Delays in Judgement (% of Households)



Source: Citizens Report Card Survey - 2000, SRS

Survey results confirm the concern that many people have with the deteriorating law and order situation and the widespread dissatisfaction with the police service. Insecurity of property rights, fear for personal safety and the practice of police extortion are undermining confidence and deterring investment and economic growth. Poor career prospects and below subsistence salary levels induce many police officials to become corrupt and this is aggravated by dishonesty at senior levels. As in the judiciary, there is need to carefully examine the pay, allowances, and benefits of the police force and improve incentives for good performance. This must be accompanied by a policy of taking rapid and exemplary action against officers found guilty of corruption and other crimes. Stopping the often politically motivated transfer of senior officials, increasing allocations for training and the modernization of the police force and instituting some civilian oversight of the police service can all contribute to increasing public confidence and improving the law and order situation in the country.

Land Administration

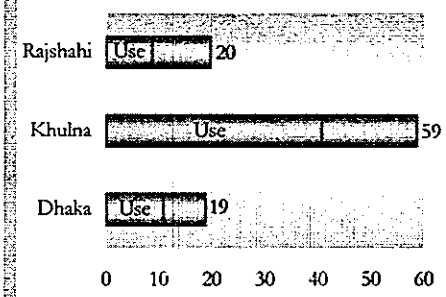
Background

Accurate and prompt recording of property rights and reducing the delays associated with the buying and selling of land are essential to reduce transaction costs to facilitate optimal land use. The present land records system in Bangladesh, inherited from the British with only limited modifications, retains the colonial-era goal of enhancing land revenue, through a system of periodic land settlements in which land ownership and associated tax liability are determined.

Ownership of land is estblished on the basis of a multiplicity of documents, including the settlement record, the record of rights and a deed registration process. This has created a chaotic situation as these documents are often mutually inconsistent, making it difficult to establish land ownership conclusively based on these records. The process of updating the settlement record, the record of rights or deed registration has stalled as land settlements are determined only at wide intervals. Since the present registration system only makes provision for the registration of deeds and does not address the authenticity of the title, as is the practice followed in several South Asian countries, government makes no effort to resolve competing claims when the deed is registered. Indeed, rule 42(1) of Registration Rules 1973 states explicitly that "registering officers should bear in mind that they are in no way concerned with the validity of documents brought to them for registration ..."[8]. This has led to the proliferation of several false deeds of transfer and results in high transaction costs for owners who constantly have to monitor if competing claims are being made on their land. The system breeds corruption as false deeds of transfer can be registered easily. It also results in unnecessary litigation and is an important reason for the large back-log of cases pending in the judicial system[9]. These disputes often take years to be resolved in court, during which time the land remains under uncertain ownership, preventing its use as a valuable economic asset. For example, banks are reluctant to take land as security when its legal ownership is in doubt.

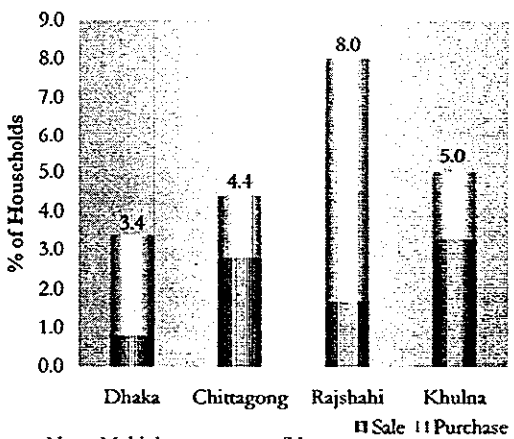
The land registration process is the responsibility of the Ministry of Law, Justice and Parliamentary Affairs (MOLJPA), which it administers through its district, thana, and union level offices. The Directorate of Land Records and Surveys (Director of Land Records) is responsible for establishing and maintaining all

Figure 4.8: Access to Land Services (% of Households)



Source: Annes Table1.1

Figure 4.9: Households Involved in Land Dealings Over the Last 3 years (% of Households)



Note: Multiple answers possible
Source: Annex Table 4.6

[8] For greater details see *Bangladesh: Study of Land Markets*, World Bank, March 2000.
[9] It is estimated that 70-80 percent of all civil and criminal litigation owe their origins to land related disputes (World Bank, ibid).

property records. The system has different centers of responsibility for the production and maintenance of records for the same piece of land: the registers are maintained by the Sub-Registrar, who is an official of the MOLJPA; the records of rights are maintained by the Assistant Commissioner for Land; and the publication of results of settlement are maintained by the Directorate of Land Records.

Land administration is an important service in fast growing metropolitan areas like Dhaka and Chittagong, where transfers of land and property take place at a quick pace and records are needed to be updated in a timely manner. In the four cities covered by the survey, there are basically two types of land, privately owned and stated owned (khas land). Khas land includes new land (chars), which is created through accretion and the soil erosion process, and land acquired through land ceilings. Parts of khas land are earmarked for redistribution, with priority to small holders and landless, according to law, although in reality, musclemen (mastans) and influential people gain control in many cases.

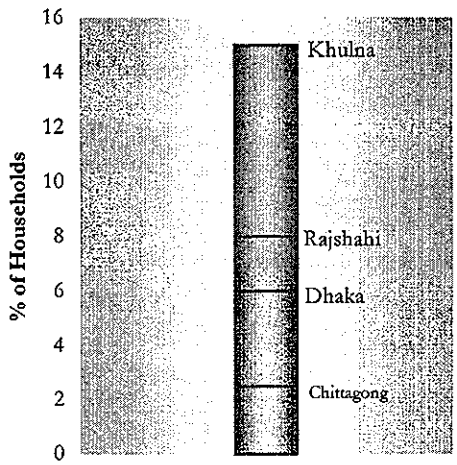
The survey asked households whether they were involved in any property related transaction; the costs, including official fees and extra payments, incurred in these transactions; and their overall satisfaction with the land registration system.

Table 4.3
Average Value of Purchase, Sale and Transfer of Land and Property

City	Value in Taka		
	Purchase	Sales	Transfer
Dhaka	4,595,162	1,178,797	0
Chittagong	3,319,701	1,839,746	0
Khulna	5,179,243	4,792,937	244,695
Rajshahi	6,321,855	444,462	460,971

Source: Citizens Reports Card Survey – 2000, SRS

Figure 4.10: Households with Land Mutation (% of Households)



Source: Annex Table 4.9

Access and Satisfaction

Between 3 (Dhaka) and 8 (Rajshahi) percent of households had either bought, sold or transferred property or land during the last 3 years in the four cities covered by the survey (Figure 4.9). In addition, the percentage of respondents reporting mutation of property bought during the past one year ranged from 2.5 percent in Chittagong to 15 percent in Khulna (Figure 4.10). However, satisfaction with the land administration services is very low. The highest percentage of households expressing satisfaction with the land registration system was recorded in Khulna (about 10 percent) while less than 1 percent of respondents in Chittagong were satisfied (Figure 4.11).

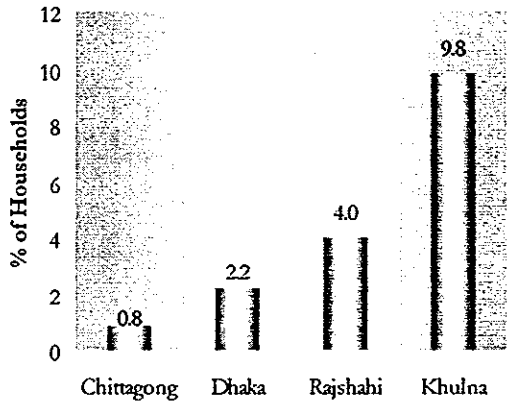
Costs of Registering Land

If households had bought, sold or transferred land during the previous three years, they were asked the value of the property and costs incurred in affecting the transaction, in addition to the official registration fees. The average value of transaction reported by the respondents, for each city, is summarized in Table 4.3. In excess of 70 percent of the households involved in property-related transactions reported that they had paid an extra amount, in addition to the official fee, to have the transaction registered. The average extra payment reported per land registration transaction was relatively high, ranging from Tk.4,545 in Chittagong to Tk.7,806 in Dhaka (Figure 4.12). A majority of households in every

city also reported making extra payments for mutation, in addition to the official mutation fee; these ranged from 62 percent of the respondents in Chittagong to 88 percent in Rajshahi (Figure 4.13). The average extra payments per mutation were highest in Dhaka at Tk.3,926 and lowest in Rajshahi at Tk.1,200. "Poor" households in Dhaka reported having to pay Tk.5,000 to have their properties mutated.

Of those who made extra payments, between 32 and 36 percent of the respondents in Dhaka, Khulna and Rajshahi indicated that they made the payment to induce land administration officials to reduce the transaction price recorded in the deed, since this price determines the legal registration fee which is generally paid by the buyer. About 23 percent of Chittagong dwellers acknowledged paying extra to reduce the recorded price. In terms of the extent of the reduction, households in most cities indicated that the recorded price was reduced by up to 25 percent. However, in Dhaka, 61 percent of households recorded an even higher reduction, ranging between 26 and 50 percent (Table 4.4). A majority of households, whether they had engaged in a land transaction over the last 3 years or not, felt that reducing the official registration fees would induce buyers to record the actual value of the land – ranging from 38 percent in Rajshahi to 73 percent in Dhaka (annex Table 4.10).

Figure 4.11: Satisfaction with Land Registration System (% of Households)

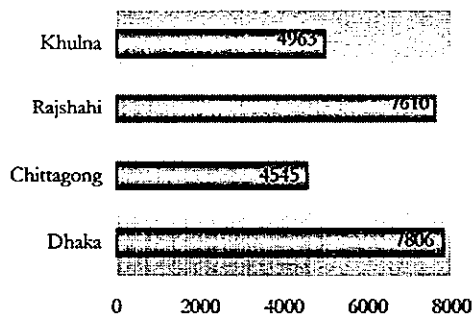


Source: Annex Table 4.11

Improving Land Administration

An essential prerequisite for the efficient operation of land markets is a system of land records which clearly identifies owners, the extent of their ownership and whether there are others with competing claims on the land. It is generally acknowledged that the current system of land records in Bangladesh does not facilitate this. The multiplicity of documents, requiring the attention of different agencies, creates the opportunity for delay[10], fraud and corruption. As the survey indicates, extra payments are made for all kinds of land-related transactions, usually to reduce the recorded price, but also to speed up transactions. Various strategies for land administration reform in Bangladesh have been proposed and are being facilitated by project supported by Asian Development Bank. The initiatives include both administrative and legislative changes, and entail making public information that can assist in better monitoring the relevant government bodies, improving the public's ability to articulate their demands for better service, setting and publicizing standards for performance, creating accountability

Figure 4.12: Average Amount of Extra Payment for Land Registration (Taka)



Source: Annex Tables 4.7 and 4.9

[10] Internal administrative delays among the various offices of the MOLJPA are pervasive. Delays in sending notices of sales from the thana level registration official to the thana level Assistant Commissioner of land can take 4-5 months. The AC rarely initiates the mutation process on the receipt of such notices - the initiative has to be taken by the buyer. Therefore, registration of the deed may not result in records of rights being corrected to reflect new ownership and boundaries. There is a huge backlog in completing mutation of land records.

mechanisms that work, and improving incentives for government bodies to meet the standards.

Reducing the number of documents, for instance into a single document representing proof of ownership, and the number of offices involved in registration and mutation is one option to decrease the number of steps involved and the number of points where extra payments can be extracted. However, this should be accompanied by complementary strategies, described below.

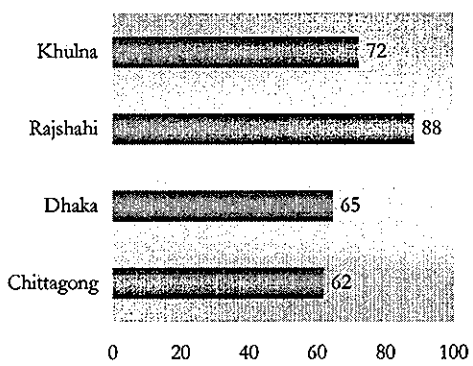
Table 4.4
Households that Reduced Land Price and Extent of Reduction

	D	C	K	R
% of HH recorded reduced price on deed	32	23	36	34
Extent of Reduction				
Up to 25%	39	65	73	66
26 – 50%	61	24	27	34
51 – 60%	0	12	0	0
61% +	0	0	0	0

Source: Annex Table 4.8

Improving Incentives. Reductions in the demand for extra payments and reduced delays can only occur by changing the behavior of officials, which will only happen if there is an incentive for them to change. A combination of rewards (both recognition and monetary) and punishment (prosecuting corrupt officials, firing inefficient officials) have been found to be effective in several parts of the world and such an approach can be piloted in one or more locations. Incentives for users to refrain from offering bribes to reduce the recorded price on the deed should also be explored to break the existing cycle. One way of doing this could be for the authorities to publish registration fees by location that will be charged per unit of land, irrespective of the registered purchase price. Another option could be to reduce the price of registration, which can presently amount to as much as 5 percent of the asset value.

Figure 4.13: Households Paying Extra for Mutation (% of Households)



Source: Annex Table 4.9

Improving Information Flows and Strengthening Voice. Land records are not part of the public record and there is no requirement to exhibit them in a public place. Moreover, there is no public notice requirement for transfer of ownership. The system also does not allow for simultaneous mutation and registration, creating opportunities to produce false deeds of multiple transfers. Exhibiting land records in a public place has helped to correct mistakes and expedite the updating of records, for instance, in Madhya Pradesh, India, where *Gram Panchayets*, who have powers to decide undisputed mutation cases, openly exhibit basic land records so that people can correct mistakes in them. The relevant authority (e.g. MOLJPA) can regularly publish information on registration fees and the registration process and make sure that this information is widely disseminated. User surveys could be instituted regularly to collect information on user satisfaction, problems encountered, and the costs (official and hidden) of the land registration process. Community groups and NGOs should be encouraged to use this information for advocacy purposes. Awareness campaigns by citizen groups and NGOs can emphasize the costs of corruption and can demonstrate how extra payments, if cycled back through the official system rather than into official's pockets, can result in improved service standards.

Improving Accountability and Oversight. The Ministry of Law should establish and publish service standards and set monitorable targets to assess its performance. These standards

can include measures of user satisfaction, such as the time taken to register a property, reduction in the number of complaints, a mechanism to track illegal payments, etc. Standards can be determined in collaboration with the relevant Parliamentary Standing Committee and citizen groups, and can be published as a Users Charters for Land Registration and publicized in all relevant offices. External audits by the C&AG should incorporate questions related to these standards; this data can also inform legislation needed to simplify the land records system and the adjudication of disputes and to institute a title based, rather than deed based, registration system.

Improving Service Delivery

This report has summarized the results of a diagnostic survey that assesses user satisfaction with a range of services provided to urban households in Bangladesh. It complements the various reports on power, water, gas, transport and other utilities that have been prepared in recent years by, for the first time, systematically capturing the views of the users of these services. By presenting a series of quantitative scores, supplemented by the results of qualitative focus group discussions, the ratings provide a useful benchmark against which future progress in improving public service delivery can be tracked. Less than 20 percent of the households surveyed expressed satisfaction with eight of the eleven services examined, and the percentage of satisfied households for the other three services are not much higher. In addition to comparing satisfaction with service providers across various sectors, the survey identifies specific areas in which users experience the greatest number of problems, the efficiency and effectiveness of the grievance redress mechanism and estimates of "hidden" costs incurred by households. Emphasizing the desirability of improving public service delivery, the recently published report of the Public Administration Reform Commission (PARC) notes that the agencies responsible for delivering services tend to be "rigid, unresponsive, inefficient and ineffective, pre-occupied with process rather than results, driven by outdated rules and regulations. They are regarded as insensitive to the changing demands of the people. Also, in general, public servants have not acted as 'servants' of the people, but rather as their 'masters'; they are sometimes politically influenced and almost immune from the requirement of accountability and transparency.[1]

Bangladesh is not alone in it's desire to improve service delivery and, as experience from other parts of the world demonstrates, this is a process that will take time and require sustained effort. It will also require action on several fronts. Redefining the role of government and making greater use of the private sector and NGOs to deliver services in which they have a comparative advantage, changing the structure of incentives and subjecting service providers to move competition, decentralizing services and bringing the government closer to the people by involving users more in the decision making and oversight process, and institutionalizing user-surveys of the type presented in this report must all be part of the strategy for improving service delivery. In addition, each of the services covered by the survey will require sector-

[1] *Report of the Public Administration Reform Commission*, Volume 1, pg. 7, June 2000.

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specific actions, with varying levels of public sector involvement and differentiated roles for different levels of government, autonomous agencies, private sector providers and consumers.

Redefining the Role of Government. The provision of essential services in Bangladesh, as in many developing economies, has largely been a task that government has traditionally reserved for itself. This has stemmed from a belief among many senior policy makers that government should be the dominant, if not the sole provider of services. This belief, together with the shortage of resources and the scarcity of managerial, technical and financial skills has stretched government's limited capacity as a result of which essential services are either not delivered or delivered inadequately. More recently, however, there has been a gradual but discernable shift in government's position with increasing weight given to government's role as a coordinator and regulator of services. This is particularly evident in the social sectors, where NGOs have started playing an increasingly important role. In the health sector, for example, NGOs have been commissioned by government to provide essential primary health care services and NGOs have made notable progress in getting communities to adopt ORT for diarrhea, use of contraceptives and encouraging behavioral change to reduce the spread of HIV. They have also been active in the areas of nutrition, TB management, and leprosy management, mainly under contract with the government. A further shift is now taking place in the country from subsidizing NGO inputs to competitive contracting based on measurable outputs. An example of this is the competitive tendering process launched by the Bangladesh Public Health Consortium (BPHC) that has selected 28 NGOs to provide essential health services to 22 districts, covering 2 million people. These are encouraging developments which need to be pursued and replicated in other sectors. Skilful use of the private sector, NGOs and community based organizations in areas where they have a comparative advantage can sharply reduce the burden on the state and allow it to focus its activities on providing those services which the private sector cannot provide, for example improving the law and order situation. Contracting out services to the private sector can be especially effective for services that are contestable, that is in activities where the market can generate competitive pressures for better service delivery, such as in the power and telecommunications sectors (see Box 5.1 for an example of a water supply concession in Argentina). Experience from around the world

Box 5.1: Water Concession in Buenos Aires, Argentina

Although Buenos Aires sits on the banks of a large river that has plenty of water, only 55 percent of its poorer residents were connected to the water system, and only 36 percent to the sewerage system in the early 1990s. The state owned utility, Obras Sanitarias de la Nacion (OSN), was unable to invest enough to keep pace with growing demand, resulting in a deteriorating system characterized by water shortages, frequent breaks and interruptions, low pressure, poor water quality, and sewer flooding during rainstorms. Ninety-nine percent of consumption was not metered and the difference between water produced and the volume billed to consumers was 45 percent. OSN was generally mismanaged and its auditors cited poor internal organization and unreliable accounting systems as major drawbacks. The company was overstaffed with 8 workers per 1,000 connections compared with 2 in other comparable cities. Salaries were low, turnover of skilled personnel high, and there was a general lack of discipline among the staff.

In the ensuing clamor for reform, the Menem government decided that the benefits to reform far outweighed the costs of not reforming. The process they embarked upon resulted in a win-win situation for all concerned. A privatization committee was established, and the head of the labor union was made a member of the committee. A decision was taken that water services would be contracted out for a period of 30 years to a competitively chosen private company. Worker opposition to reform was reduced by providing them shares in the privatized company. Five major companies qualified and the concession was offered to the company that offered the largest tariff reduction – the winner was a company called Aguas Argentinas, which offered a 26.9 percent tariff reduction. The rich and upper middle income households benefited from lower tariffs and the suburban poor from improved access.

Source: *The Buenos Aires Water Connection*, Lorena Alcazar, Manuel A. Abdala, and Mary Shirley, World Bank Staff Working Paper No. 2311, April 1, 2000.

shows that responsiveness and accountability increase by creating competitive pressures. When customers can choose a service provider and have exit options, the quality of service usually improves. Grameen Phone in Bangladesh is a good example of how private sector involvement in cellular telecommunications has improved connectivity, even in under-served rural areas. Recent experience in the education sector in Bangladesh has also demonstrated that switching from public provision to public financing of private or NGO providers can yield important benefits to all users. Private sector participation could be particularly beneficial in the distribution of power, where investment needs are substantial and system losses are high.

Changing the Structure of Incentives. As discussed in detail in the PARC report cited above, there is need to change the structure of incentives facing the individuals and organizations who are responsible for delivering services. Many of these agencies lack resources, do not have clear performance-related goals, lack operational autonomy, are frequently subjected to political interference, and are seldom held accountable for results. Poorly paid staff feel no motivation to try and improve the quality of services they are offering. In addition to low wages, there is a general absence of merit-based recruitment and promotion[2]. Changing the structure of incentives facing public servants can be politically challenging, but it can be done and the rewards can be substantial. The scale on which it is done will depend upon the level of political commitment of the new government. The program can be economy-wide as in South Korea (see Box 5.2); at a state or district level, as was the case in Ceara, Brazil or Campo Elias, Venezuela; or at the enterprise level, as in the creation of the autonomous revenue authorities in Ghana and Uganda. An important element in each of these cases was the effort made to ensure that service delivering entities are responsive to the needs of the consumers in terms of accessibility, timeliness, quality and price. This is consistent with the results of this survey, which finds that there is a willingness to pay more for essential services, provided the quality and timeliness of services can be improved and the service providers can be held accountable. This is especially true for essential services like water and electricity, which are valued highly by users, and is particularly true for poorer consumers, who presently enjoy insufficient access and appear to be paying more for certain services than more affluent consumers.

Decentralizing Government. In recent years there has been a growing international trend towards decentralization, based upon the belief that the proximity of local governments to their constituents enables them to better reflect local priorities in their expenditure allocations and improve the coverage and quality of service provision. There are a number of

Box 5.2: Overhauling incentives in Korea

To improve the delivery of services and increase accountability to users, Korea adopted a system of performance agreements in 1983 which rate individual and corporate performance on the basis of results achieved. The results are compared to an agreed set of benchmarks, which are derived on the basis of international experience and in consultation with independent outsiders to minimize potential conflict of interest. Sector specific quantitative indicators, covering productivity, profitability, physical outputs, coverage, information systems, etc. are developed and account for 70 percent of the final score. The performance-based ranking of service providers is published in the press and the best managers are given monetary compensation and also gain prestige. The annual bonus to staff members and the career prospects of managers are linked to the ranking of their company. As a result of adopting this system, there has been a significant improvement in management performance including a sizeable increase in the rate of return on assets.

Source: World Development Report, World Bank, 1994

ongoing experiments with decentralization worldwide, ranging from fiscal decentralization which involves surrendering control over budgets and financial decisions from higher to lower levels of government to administrative decontrol which involves transferring state functions, while retaining control over budgets and policies. While there is widespread support for decentralization within civil society, and particularly among the large NGOs, the decentralization initiatives that have so far been undertaken in Bangladesh have been tentative, marked with a certain degree of political unease[3]. The recommendations of the Local Government Reform Commission, established in 1996, have not been implemented and local governments continue to suffer from a variety of constraints including insufficient capacity, problems of accountability to constituents, and negligible funds over which they have discretion. Recognizing that improving local services requires effective local administration, several NGOs and donors have ongoing projects and programs to strengthen local government capacity, particularly through a variety of training programs. An important task confronting the new government will be to decide how best to proceed with decentralization that results in greater local accountability for service delivery. Among other issues, this will necessitate clarifying functional responsibilities between different levels of government; resolving issues of local revenue including local taxes, user charges, and intergovernmental transfers; exploring finance options for municipal governments; and striking a balance between oversight and regulation by the central government and accountability to local constituents.

Institutionalizing User-Surveys. In recent years, increasing use is being made of client-surveys throughout the world to motivate better public service delivery. The surveys are being used as a diagnostic tool for service providers to design performance standards and benchmarks against which to measure future progress. Survey results are informing policy makers about the degree of household satisfaction with the services provided by various public service agencies, enabling them to assess the performance of major civic agencies. Data yielded by the surveys is being used to measure and compare outcomes across cities and across services and stimulate inter-agency competition in improving outcomes. Countries with very different institutional settings, such as Botswana, Chile, South Africa and Mexico are putting in place mechanisms that allow them to get systematic feedback on a range of policies and issues. In Singapore, the Division of Public Feedback regularly gathers citizen's comments on a variety of national policies and encourages periodic public hearings between interest groups and senior policy makers. The People's Voice Program in Ukraine conducts regular surveys of households, enterprises and public officials and this information is disseminated widely through the media, public discussions and conferences. Household level data is used to provide feed-back to service providers and technical assistance is being provided to municipal agencies to improve service delivery. User survey's in Uganda revealed that only 11 percent of rural households had even been visited by an agricultural extension worker and the Government is using this information to strengthen training programs for extension workers. As discussed in Chapter 1, user surveys and follow-up action has resulted in improved satisfaction with a number of services in Bangalore, India.

As mentioned in the report, several NGOs in Bangladesh have already initiated user surveys with the objective of giving feedback to service providers and policy makers. In addition, service delivery surveys are now being regularly conducted by the Ministry of Health and Family Welfare (Box 2.4) and have now become an integral part of the Health and Population Sector Program and are being used to monitor program effectiveness. The Ministry of Education has similarly embarked upon a program to strengthen education management information systems and PMED has recently published the results of a child education and

[3] For a discussion of decentralization initiatives and issues see *Taming Leviathan: Reforming Governance in Bangladesh, An Institutional Review*, World Bank, March 2002.

literacy survey. These efforts to solicit user feed-back, strengthen monitoring and evaluation, and create an institutional environment that learns from the results and feeds this back into the planning and implementation process deserves government support at the highest levels. The Implementation Monitoring and Evaluation Department in the Ministry of Planning, whose responsibility it is to evaluate the effectiveness of government expenditures, could encourage other Government agencies and departments to follow the example of the Ministries of Health and Education and initiate regular client surveys.

The information collected needs to be published regularly and be in the public domain. Using the newspapers and the electronic media to disseminate this information, including information about the amount of public funds allocated to districts and agencies, can help increase accountability and help reduce pilferage. Reducing asymmetries in information can do much to increase participation and give households, particularly the poor, the means to articulate their needs and expectations.

It is also recommended that service delivering agencies, none of which presently guarantee a minimum quality or level of service, adopt client charters which tell the community what service standards to accept. These need to be prominently posted and enforced vigorously, as is being done in different parts of the world. Similarly, publicly posted schedules of fees can help users hold officials accountable for quoting and charging the correct amount. Grievances must be registered, monitored and followed-up and users provided with prominently displayed "Complaints Boxes" to report inaction.

Strengthening Accountability. While users need transparent and reliable commitments by service delivering agencies to perform according to publicized standards, they also need a way to hold the agencies accountable to those standards. There are many ways to enforce such accountability. With the increase in public-private partnerships and the private provisioning of services, increasing consideration is being given in Bangladesh to the establishment of regulatory bodies to guide and oversee the activities of service delivering agencies. As is the case in many parts of the world, care needs to be taken to ensure that these bodies, who are charged with the responsibility of regulating prices and ensuring reliable service delivery, do not become politicized. Regulatory agencies must operate transparently, on the basis of simple, well-defined rules and regulations and hold periodic public hearings. In addition to regulatory agencies, legislative oversight of the executive can also play an important part in monitoring and improving performance. Survey results from several developing economies have demonstrated that performance improves when officials know that their activities are being monitored by elected representatives. Although Bangladesh's parliamentary system is young and evolving, it nonetheless has an established system of numerous bipartisan, sector-specific Parliamentary Standing Committees which are charged with the responsibility of overseeing the activities of the sector concerned. Although most Standing Committees suffer from capacity constraints and lack the technical expertise and resources needed to hold relevant government agencies accountable for efficient service delivery, they have an important role to play and can hold public hearings periodically in order to receive citizen feed-back.

Annex I: Survey Methodology and Process[1]

Questionnaire Development

The initial questionnaire was broadly based on a model provided by the Public Affairs Center (PAC), a questionnaire on "Report Card Survey on Primary Education" prepared by Transparency International (Bangladesh), and a concept note on governance scorecards prepared by the World Bank. The first draft of the questionnaire was written in English and prepared by the World Bank team. PROSHIKA organized a one day workshop in Dhaka where the coverage of the draft questionnaire was discussed. The workshop was attended by experts from major service sectors (i.e., lawyers, teachers, physicians, etc.) and by members of advocacy groups and community based organizations. A revised questionnaire, incorporating comments provided by the workshop participants was prepared and circulated to all members of the project team, including PROSHIKA, Survey and Research Systems (SRS), PAC, Economic Relations Division in the Ministry of Finance and the donors financing the survey. Once comments from the various entities were incorporated, the questionnaire was frozen and translated into Bangla for field tests. The translated questionnaire was pre-tested for wording and understanding by potential respondents, i.e. heads of households or their representatives in the field. The pre-test was carried out by SRS staff. The results of the pre-tests were reviewed and the questionnaire was finalized on the basis of this review. The final survey questionnaire contained 199 questions broadly classified under 15 subgroups or service categories.

Sample Selection

It was agreed that the household level survey would be conducted in the cities of Dhaka, Chittagong, Khulna and Rajshahi, whose combined population accounts for about 47 percent of Bangladesh's national urban population. The four cities vary considerably in terms of size and population, with the largest being the city of Dhaka, with approximately 630,000 households (population 3,690,000) and the smallest being the city of Rajshahi with only 51,000 households (population 294,000), according to the 1991 census of population and housing. Chittagong and Khulna have 259,000 households (population 1,431,000) and 130,000 households (population 663,000) respectively. These numbers are for the city and do not reflect the population of the greater metropolitan area. Determination of the sample size for

[1] For greater details see background paper, *Citizen's Report Card Survey-2000*, Survey and Research Systems, Dhaka, April, 2001.

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the survey involved consideration of the prevalence and variability of the items or attributes for which estimates were needed and the reliability and precision desired. The sample size decided upon varied with the size of the city, with 900 households for Dhaka, 600 for Chittagong, 500 for Khulna and 400 for Rajshahi.

Box 1. Characteristics of the Surveyed Cities

City	Population* (thousands)	Households	Sample Size
Dhaka	3,690	630	900
Chittagong	1,431	259	600
Khulna	663	130	500
Rajshahi	294	51	400

Source: 1991 Census of Population and Housing.

*Population numbers are for the cities only and do not reflect the population of the greater metropolitan areas.

Sample selection was carried out in two stages – sample mohallas (neighborhoods) were selected first and then sample households were selected within sample mohallas. Households in the second stage were selected in clusters of 20 households. Each city was first stratified into two or more geographical areas according to certain pre-specified social, economic and urban patterns or characteristics. Thus, Dhaka was divided into four geographic strata, Chittagong into three geographic strata and Khulna and Rajshahi into two strata each. Administrative units, or *thanas*, were used in creating geographic strata. Each geographic area was further subdivided into two domains - one containing economically depressed areas, called *bostis* (slums) and the other containing the rest of the areas of the strata. Mohallas within wards and thanas were used to define domains. Unlike geographical areas domains could be overlapping. Thus each city was subdivided in two ways, by geographically similar areas and by bostis and non-bosti areas within each geographic strata. In general, bostis have relatively more households congested in a small area and lack general amenities such as water supply, electricity, gas, and other public services. Residents of these areas are relatively poor, frequently undernourished and in most cases under-serviced. A bosti can have as low as fifteen-twenty households and as many as 3,000-4,000 households.

Box 2. Geographical areas by City

Dhaka	
Geo-Area 1:	Uttara, Gulshan, Ramna, Dhanmondi
Geo-Area 2:	Cantonment, Mohamadpur, Mirpur, Pallabi
Geo-Area 3:	Tejgaon, Sabujbagh, Motijheel, Demra
Geo-Area 4:	Lalbagh, Kotwali, Sutrapur
Chittagong	
Geo-Area 1:	Panchlaish, Double Mooring
Geo-Area 2:	Chandgaon, Kotwali
Geo-Area 3:	Pahartali, Bandar (Hathajari).
Khulna	
Geo-Area 1:	Daulatpur, Kotwali
Geo-Area 2:	Khalispur, Sonadanga, Khanjahanali
Rajshahi	
Geo-Area 1:	Boalia
Geo-Area 2:	Motihar, Rajpara,, Shah Makdun

Measures of size, in terms of number of households for each city and geographic area of the city were created from the latest estimates of total number of households by thana. Measures of bosti areas were estimated from the 1998 Bosti Census conducted by the Bangladesh Bureau of Statistics. Figures for mohallas, wards and thanas from the Bosti Census were accumulated to estimate the size of the bosti area domain within each geographical stratum. Size of the non-bosti area domain within the geographical stratum was then obtained

by subtraction of the bosti area from the total geographical stratum. Geographical strata figures were arrived at from the latest estimates of household figures by mohalla, ward and thana.

Sample allocation by over-all bosti and non-bosti area was made for each city. Bosti areas comprised approximately 17 percent of the total households in Dhaka and Chittagong, but were slightly lower in Khulna and Rajshahi. It was decided to over-sample bosti areas and 20 percent of sample households were allocated to the bosti areas. Mohallas were considered the primary sampling units (PSUs) and were listed by wards and thanas. A Probability Proportionate to Size (PPS) selection procedure was used to select mohallas and the minimum size of a mohalla was fixed at 20 households. A mohalla with size less than 20 households within a stratum was combined (collapsed) with an adjacent mohalla or mohallas. Once a PSU or mohalla was selected, a listing of the households within the PSU was prepared, which was used to select sample households. A sample of 20 households was selected randomly, with a fixed interval, from the prepared list of households.

Training the Field Investigators

The survey was conducted by SRS. Bulk of the field investigators had been previously engaged by SRS and had prior experience in data collection from other surveys. Altogether, 30 interviewers and 7 supervisors were recruited for working on the survey. The field investigators, interviewers and supervisors were provided 4 days training (November 10-13, 2000) of which the first two days were spent in familiarizing the trainees with the sectors covered by the questionnaire, relevance of the questions to the sectors, and possible answers to the questions. Each query was discussed thoroughly with respect to relevance of the topic, objective and how the answers of the respondent should be recorded. The sequence of queries and 'skip' directions were explained during the training. Investigators were instructed to physically identify a selected mohalla or PSU and record its name and location by ward and thana. Use of ward and mohalla maps, preparing mohalla sketches by hand and physically identifying mohallas were explained in the training course. The training also included knowledge of listing of households covering sample mohallas and selection of sample households randomly from prepared list. After two days of office training, the investigators were taken to the field along with their supervisors for practical training, in which each investigator filled in one or more questionnaires interviewing one or more households. These filled-in questionnaires were inspected by the respective supervisors and were reviewed and discussed the next day during training sessions. Both the investigators and their supervisors were made aware of the type and nature of errors committed during the demonstration and were instructed on how to avoid recurrence of such errors during the actual enumeration of the survey. During a final review of training, the investigators and supervisors were provided with their assignment, schedules of field enumeration and their obligations and responsibilities.

Field Enumeration and Data Collection

On completion of training, the investigators and supervisors were provided with the necessary materials for data collection. Material distribution took place on November 12, 2000. Each investigator was given his assignment - the area and the number of clusters and sample households to be covered in the area, maps or sketches of maps for wards and mohallas for easy identification of sample areas, necessary forms (questionnaires) and an enumeration kit - pencils, erasers and cutters. Field supervisors supervised the distribution of materials. The enumerators and supervisors were dispatched to their respective enumeration areas on November 13, 2000. Each investigator was assigned 4 sample clusters in adjacent or surrounding areas or wards of a city and was required to complete the enumeration process over a period of approximately 25 days. Once a sample household was selected, the field

enumerator interviewed the head of the household or his representative who was able to provide the information prescribed in the questionnaire. In case the head of household or his representative could not be contacted or refused to answer, the sample household was replaced. At least two attempts were to be made to get in touch with the prospective interviewee before the sample household was replaced. Specific replacement rules were provided to the field interviewers. One field supervisor had the responsibility of overseeing the work of four field investigators in adjacent localities within a city. He was required to observe a few of the initial interviews of each investigator, help solve problems, and maintain liaison with head quarters. The completed questionnaire was jointly inspected by the investigator and his supervisor to see that the questionnaire was properly completed and there was no ambiguity in the responses. Inspection of filled-in questionnaires was carried out continuously as a routine operation. After this inspection was completed the filled in questionnaires were submitted to SRS's head office for data capture. Arrangements were also made to check the field enumeration work by headquarter staff while the enumeration work was in progress. Officers from SRS head quarters visited the four cities during the enumeration period and observed the enumeration work being carried out by the investigators and supervisors. Two of the surveyed cities were also visited by other members of the project team (from the World Bank and PAC).

Data Processing and Tabulation of the Results

SRS computer operators carried out data entry during the month of January 2001 and manual checking of data entry was done on a sample basis. The manual checking revealed that the quality of data entry was commendable and the error rate for the data entered was extremely low. Computer checking for errors was also administered before the data was sent for processing. Computer checking was carried out to detect errors in coding and inconsistency in data, such as outliers and other type of errors. Responses were not edited and no imputation for non-response was made.

Once the data were checked, requisite data files were generated and data tabulated on the basis of a tabulation plan. The objective of the tabulation plan was to present the information contained in each of the queries in a meaningful and easy to understand way. Approximately 168 tables for each city were prepared and shared with the team analyzing the survey results.

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Table 1.1: Households Reporting Access and Usage of Service (% of Households)

Service	Dhaka		Chittagong		Khulna		Rajshahi	
	Access	Usage	Access	Usage	Access	Usage	Access	Usage
Education	88	35	100	52	100	70	86	57
Health care services	54	34	84	54	81	79	85	84
Drinking water supply	94	82	85	58	71	37	77	38
Electricity supply	94	86	100	93	99	82	99	80
Gas supply	93	70	97	63	2	1	13	7
Sewerage/Sanitation	85	61	69	47	54	53	79	58
Transport	89	76	83	77	86	83	99	96
Telephone/Mobile phone	86	37	81	20	88	38	89	20
Police	54	14	71	23	58	15	83	38
Judiciary	4	1	17	1	19	8	58	22
Banking services	78	37	68	30	86	39	74	48
Loan/debt services	51	15	32	5	84	28	81	37
Land registration	19	11	1	0	20	9	59	41

Table 1.2: Satisfaction with Services by All Households (% of Households)

Service	Dhaka		Chittagong		Khulna		Rajshahi	
	S	DS	S	DS	S	DS	S	DS
Education	21	5	5	33	28	10	12	17
Health Care	11	18	4	49	18	32	9	34
Drinking Water	27	16	9	42	8	27	11	9
Electricity Service	8	34	2	61	12	44	2	41
Gas Service	75	10	29	17	na	na	na	na
Sewerage/Sanitation	17	11	16	14	11	38	16	17
Garbage Disposal	15	24	10	40	12	46	10	35
Transport	7	26	3	42	19	12	6	49
Police	2	65	0	95	1	84	2	55
Judiciary	8	46	1	82	2	47	5	37
Banking Services*	30	5	5	34	52	3	16	4
Loan/debt Services	19	14	19	40	41	13	14	26
Land registration	2	23	1	48	10	25	4	14

* NCBs Only

Table 1.3: Satisfaction with Services by Poor Households (% of Households)

Service	Dhaka		Chittagong		Khulna		Rajshahi	
	S	DS	S	DS	S	DS	S	DS
Education	16	14	0	46	16	8	10	6
Health Care	17	41	9	59	16	24	14	21
Drinking Water	2	52	..	..	..	..	..	..
Electricity Service	3	57	..	..	8	42	0	21
Gas Service	33	45	..	..	na	na	na	na
Sewerage/Sanitation	5	22	..	..	15	48	..	..
Garbage Disposal	9	49	9	59	12	48	5	17
Transport	3	48	9	35	21	7	5	33
Police	0	86	..	..	3	85	..	..
Judiciary	0	69	..	..	0	47	..	..
Banking Services*	..	..	..	..	..	..	..	..
Loan/debt Services	..	..	..	..	44	23	..	..
Land registration	0	37	0	24	8	18	10	6

* NCBs Only

S: Satisfaction

DS: Dissatisfaction

na: Not applicable; these cities do not have Cylinder Gas and Sewerage system.

Note: For all satisfaction/dissatisfaction tables in the annex, we are reporting percentage of households strongly and moderately satisfied/dissatisfied. Marginal satisfaction/dissatisfaction are considered ambiviant and are not included in the Annex Tables.

Table 2.1: Percentage of children going to school by types of schools (%)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Govt. Schools													
Dhaka	27	24	27	27	24	17	32	19	35	33	25	21	14
Chittagong	44	49	44	44	38	45	49	34	87	60	34	25	30
Khulna	49	53	48	50	33	62	59	32	51	56	29	8	42
Rajshahi	46	71	45	48	20	25	54	24	81	47	42	42	33
NGO Schools													
Dhaka	6	53	3	6	2	0	6	6	28	10	1	1	3
Chittagong	2	23	0	2	4	3	2	0	0	4	0	0	0
Khulna	4	4	4	4	0	0	4	4	21	1	0	0	0
Rajshahi	5	3	5	4	25	0	5	4	6	6	2	0	17
Private Schools													
Dhaka	58	24	61	58	63	67	58	58	35	54	62	65	73
Chittagong	47	28	48	47	50	45	46	50	13	33	57	66	50
Khulna	36	42	34	35	48	38	33	41	25	35	40	71	58
Rajshahi	29	16	30	29	30	33	29	30	6	31	32	21	0

Table 2.2: Types of problems faced by households in admitting children to school (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Limited seats													
Dhaka	59	0	61	66	..	..	37	..	..	..	..	..	..
Chittagong	45	0	46	45	..	..	45	50	..	..	44	..	..
Khulna	40	..	53	44	..	..	19	..	..	35	..	..	..
Rajshahi	0	..	0	0	..	..	0	..	..	..	..	..	..
Failed in admission test													
Dhaka	16	0	16	18	..	..	29	..	..	..	..	..	..
Chittagong	17	0	17	17	..	..	23	10	..	..	23	..	..
Khulna	19	..	20	16	..	..	18	..	..	16	..	..	..
Rajshahi	32	..	33	32	..	..	39	..	..	..	..	..	..
Demand for donation/bribes by school authorities													
Dhaka	10	0	11	6	..	..	19	..	..	..	..	..	..
Chittagong	12	0	13	12	..	..	0	20	..	..	11	..	
Khulna	18	..	13	15	..	..	36	..	..	21	..	..	..
Rajshahi	8	..	9	8	..	..	10	..	..	..	..	..	..

Table 2.3: Payment of fees and bribes for children's education in the last academic year

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Average official fee paid (Tk)													
Dhaka	4769	903	5263	5127	1219	0	5614	3984	865	2327	4162	3623	15530
Chittagong	5726	1383	5863	5563	8246	3818	4505	8555	403	1917	6699	10846	13507
Khulna	6479	3963	7709	6742	3659	5000	5011	8877	2503	6233	8604	9189	18500
Rajshahi	3076	2554	3161	3068	3188	4654	2359	4276	838	2857	3616	4732	12000
Bribe as a % of official fee (% of Households)													
Dhaka	106	225	103	87	886	..	80	140	220	105	151	110	61
Chittagong	99	219	98	103	55	176	88	104	..	182	79	102	66
Khulna	62	16	73	58	130	40	61	63	20	49	102	110	..
Rajshahi	110	55	117	116	33	..	112	104	258	95	108	145	..

Table 2.4: Level of satisfaction with present quality of children's education by school type (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Govt. Primary Schools													
Satisfaction													
Dhaka	48	18	52	47	..	..	43	62	8	47	77	41	..
Chittagong	3	8	2	3	..	..	2	6	..	5	0	..	..
Khulna	57	71	55	58	..	..	57	53	45	59	75	..	..
Rajshahi	46	57	44	45	..	..	46	36	..	39	58	..	..
Dissatisfaction													
Dhaka	2	0	2	2	..	..	2	0	8	0	0	0	..
Chittagong	17	0	20	16	..	..	19	8	..	19	11	..	..
Khulna	3	0	3	3	..	..	4	0	3	1	8	..	..
Rajshahi	13	14	13	14	..	..	13	23	0	18	5	..	..
Govt. High schools													
Satisfaction													
Dhaka	20	..	21	22	..	..	14	..	..	..	23	..	..
Chittagong	8	..	8	7	..	..	5	13	..	15	0	0	..
Khulna	41	..	42	41	..	..	44	35	..	68	..	..	..
Rajshahi	16	..	13	16	..	..	20	6	..	20	10	..	..
Dissatisfaction													
Dhaka	3	..	3	3	..	..	3	..	..	..	0	..	..
Chittagong	36	..	36	37	..	..	33	34	..	41	32	22	..
Khulna	11	..	11	11	..	..	14	8	..	6	..	..	..
Rajshahi	24	..	22	21	..	..	17	44	..	14	25	..	..

Table 2.5: Level of satisfaction/dissatisfaction with private schools (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over - 20000
Satisfaction													
Dhaka	48	..	47	49	33	..	48	47	..	47	53	29	71
Chittagong	19	..	18	19	22	..	20	16	..	18	21	13	..
Khulna	53	65	51	54	..	..	50	60	36	58	56	..	..
Rajshahi	9	..	9	10	..	..	12	3	..	6	9	..	..
Dissatisfaction													
Dhaka	2	..	2	2	0	..	2	2	..	1	3	0	4
Chittagong	15	..	15	15	14	..	18	10	..	22	13	10	..
Khulna	8	..	8	9	..	..	3	12	6	5	13	..	..
Rajshahi	27	..	27	27	..	..	26	22	..	30	24	..	..

Table 2.6: Level of satisfaction/dissatisfaction with NGO schools (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Satisfaction													
Dhaka	77	83	60	77	..	..	78	75	..	82	..	..	..
Chittagong	23	14	31	26	..	..	26	..	..	22	..	..	..
Khulna	27	..	31	27	..	..	..	..	22	..	..	..	..
Rajshahi	0	..	0	0	..	..	0	..	..	0	..	..	..
Dissatisfaction													
Dhaka	0	0	0	0	..	..	0	0	..	0	..	..	..
Chittagong	2	5	0	3	..	..	3	..	..	0	..	..	..
Khulna	13	..	15	13	..	..	..	..	22	..	..	..	..
Rajshahi	14	..	13	17	..	..	11	..	..	17	..	..	..

Table 2.7: Level of satisfaction/dissatisfaction with overall education system (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Satisfaction													
Dhaka	21	41	17	21	19	23	22	17	16	27	22	10	12
Chittagong	5	7	4	5	7	4	5	5	0	5	4	4	12
Khulna	28	24	28	29	6	17	31	24	16	31	35	24	35
Rajshahi	12	5	13	13	4	6	16	7	10	13	13	4	..
Dissatisfaction													
Dhaka	5	7	5	5	5	2	6	5	14	5	3	2	3
Chittagong	33	17	35	33	30	24	34	34	46	37	27	33	21
Khulna	10	11	10	10	16	0	11	12	8	9	16	39	0
Rajshahi	17	23	17	17	13	8	17	23	6	19	15	8	..

Table 2.8 Reasons for using institution for service (% of Households)

	Free services	Less expensive	Easily accessible	No alternative	Good treatment	Know doctor/ hospital	Have faith
Dhaka							
Govt. hospital	27	68	32	19	61	34	7
Private hospital	0	4	72	51	51	22	8
Private doctor	0	2	62	39	59	29	5
Homeopathic doctor	0	81	87	0	12	26	3
NGO run hospital	0	89	92	0	28	0	0
Traditional healer	0	0	0	0	0	0	0
Chittagong							
Govt. hospital	14	66	28	1	10	4	0
Private hospital	0	17	10	6	72	47	34
Private doctor	0	3	51	45	70	29	2
Homeopathic doctor	0	88	65	34	7	12	0
NGO run hospital	..	..	..	..	..	..	..
Traditional healer	..	..	..	..	..	..	..
Khulna							
Govt. hospital	50	80	42	2	14	14	8
Private hospital	0	0	10	61	80	43	35
Private doctor	1	2	28	7	80	17	37
Homeopathic doctor	0	57	34	58	52	6	0
NGO run hospital	86	48	56	24	34	0	14
Traditional healer	0	0	0	0	0	0	0
Rajshahi							
Govt. hospital	85	96	89	32	33	41	29
Private hospital	1	1	89	37	91	72	49
Private doctor	1	10	41	20	63	73	29
Homeopathic doctor	..	..	..	..	..	..	..
NGO run hospital	..	..	..	..	..	..	..
Traditional healer	..	..	..	..	..	..	..

Table 2.9: Admission to the health facilities by type of hospitals/clinics (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Govt. Hospitals													
Dhaka	63	100	61	64	53	100	61	64	73	84	75	45	24
Chittagong	80	87	79	80	77	87	79	81	0	80	74	100	100
Khulna	65	39	69	65	63	64	63	67	77	59	79	40	..
Rajshahi	72	57	73	73	49	100	72	70	100	83	49	52	..
Private Hospitals													
Dhaka	36	0	39	35	47	0	35	40	13	12	32	50	70
Chittagong	18	13	18	17	23	4	21	19	0	20	22	0	0
Khulna	27	56	22	27	24	18	27	27	10	29	27	60	..
Rajshahi	24	43	23	23	51	0	27	21	0	17	44	0	..
NGO Hospitals													
Dhaka	1	0	1	1	0	0	2	0	0	0	0	4	0
Chittagong	0	0	0	0	0	0	0	0	0	0	0	0	0
Khulna	0	0	0	0	0	0	0	0	0	0	0	0	..
Rajshahi	0	0	0	0	0	0	0	0	0	0	0	0	..

Table 2.10: Methods of Admission to Government Hospitals (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Normal without paying any money													
Dhaka	64	..	59	62	..	..	64	65	..	78	42	72	..
Chittagong	76	..	75	77	..	84	82	55	..	85	72	..	..
Khulna	51	..	51	50	..	..	48	58	72	51	37	..	..
Rajshahi	82	..	82	81	..	..	86	87	..	86	..	..	..
Paying fee at the private chamber of the hospital physician													
Dhaka	18	..	20	18	..	..	17	21	..	9	32	9	..
Chittagong	10	..	11	9	..	0	3	37	..	0	16	..	..
Khulna	15	..	14	17	..	..	10	17	7	12	28	..	..
Rajshahi	0	..	0	0	..	..	0	0	..	0	..	..	..
Directly by paying money to hospital employees													
Dhaka	8	..	9	8	..	..	9	7	..	9	13	0	..
Chittagong	14	..	13	15	..	16	15	8	..	15	13	..	..
Khulna	9	..	9	9	..	..	13	0	0	12	7	..	..
Rajshahi	0	..	0	0	..	..	0	0	..	0	..	..	..
Through personal connection with hospital administration													
Dhaka	4	..	5	5	..	..	6	0	..	0	4	19	..
Chittagong	0	..	0	0	..	0	0	0	..	0	0	..	..
Khulna	18	..	20	20	..	..	21	18	8	20	21	..	..
Rajshahi	3	..	3	4	..	..	1	0	..	4	..	..	..

Table 2.11: Level of satisfaction with in-patients and out-patients (% of Households)

	Dhaka		Chittagong		Khulna		Rajshahi	
	S	DS	S	DS	S	DS	S	DS
Behavior of doctor								
In-patient	50	1	15	10	26	26	32	8
Out-patient	15	1	8	6	39	6	21	17
Care of nurses								
In-patient	40	2	11	15	23	19	22	13
Out-patient	11	3	4	11	21	8	18	20
Waiting period for diagnosis								
In-patient	18	13	6	49	15	41	21	18
Out-patient	3	8	2	61	9	18	13	23
Quality of treatment								
Out-patient	10	6	3	31	12	17	15	23
Toilet facilities								
In-patient	31	8	5	66	14	36	18	21
Drinking water								
In-patient	26	10	4	39	21	27	20	26
Cleanliness of linen								
In-patient	27	10	4	45	12	33	18	24
Cleanliness of room								
In-patient	24	11	4	51	8	40	18	33

Table 2.12: Problems faced while seeking treatment from government hospitals (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Dhaka	10	15	9	11	9	11	11	9	8	12	6	9	40
Chittagong	42	27	43	45	14	43	42	43	..	35	53	50	..
Khulna	19	14	20	18	19	..	16	22	14	23	..	..	..
Rajshahi	29	32	29	30	11	23	27	36	18	33	13	..	..

Table 2.13: Two main problems faced (% of Households)

	Dhaka		Chittaging		Khulna		Rajshahi	
	First	Second	First	Second	First	Second	First	Second
Percentage of respondents faced a problem with government hospitals								
Bad behavior of doctors	14	3	8	1	36	6	63	6
Bad behavior of nurses	2	11	16	10	22	28	11	21
Care and availability of doctors	36	8	9	6	16	8	10	9
Care and availability of nurses	3	1	3	1	4	6	1	1
Long waiting time	27	13	31	34	11	14	6	53
Wrong diagnosis	1	9	1	0	0	6	0	0
Accessibility of diagnostic facilities	5	21	4	13	4	9	0	3
Availability and cleanliness of toilet facilities	3	11	14	17	2	2	1	0
Availability of drinking water	1	3	1	0	0	0	0	0
Cleanliness of linens	1	4	2	3	0	2	1	0
Cleanliness of rooms	0	6	1	2	0	0	0	0
Demand for extra payment (bribes)	0	2	9	11	0	13	0	2

Table 2.14: Households who reported main problems to the hospital authorities (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Dhaka	6	..	14	13	..	0	8	31	..	12	7	13	39
Chittagong	11	..	22	21	23	12	17	31	..	7	22	37	68
Khulna	21	22	38	38	..	..	31	30	39	30	..	..	..
Rajshahi	31	..	55	57	..	..	63	68	..	64	49	..	..

Table 2.15: Level of satisfaction/dissatisfaction with health service (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Satisfaction													
Dhaka	11	40	5	11	12	17	12	8	17	16	8	1	6
Chittagong	4	2	4	4	4	5	3	4	9	4	3	4	0
Khulna	18	18	18	18	10	12	17	20	16	16	26	31	..
Rajshahi	9	2	9	9	7	9	8	11	14	9	9	0	..
Dissatisfaction													
Dhaka	18	40	14	18	17	12	18	21	41	19	13	9	10
Chittagong	49	39	51	50	47	41	48	55	59	46	52	60	38
Khulna	32	18	34	32	27	36	32	30	24	38	23	31	..
Rajshahi	34	42	34	35	23	34	33	39	21	34	37	32	..

Table 3.1: Households with electricity connection (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Dhaka	93	60	99	93	92	94	92	95	67	92	100	99	100
Chittagong	96	91	96	96	89	90	96	97	76	92	100	100	100
Khulna	84	80	84	84	73	84	83	84	78	83	93	100	..
Rajshahi	81	51	83	81	75	70	82	83	45	75	99	100	..

Table 3.2: % of Households faced problems with electricity connection and types of problems faced (%)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
% of Households faced problems with electricity connection													
Dhaka	12	1	13	12	15	5	9	20	5	6	13	21	25
Chittagong	35	12	38	34	55	31	28	52	..	22	41	61	69
Khulna	27	14	29	26	35	25	23	33	22	27	26	61	..
Rajshahi	39	61	38	38	51	40	38	40	57	34	44	56	..
Extra money paid to official													
Dhaka	56	0	56	55	66	76	70	41	0	64	79	48	27
Chittagong	91	72	92	92	84	89	95	86	..	87	91	94	94
Khulna	70	90	68	70	61	76	73	64	74	77	55	26	..
Rajshahi	86	59	88	85	89	85	88	80	69	89	85	86	50
Repeated visits to the office													
Dhaka	84	0	85	83	92	100	85	81	66	74	81	87	100
Chittagong	72	28	73	71	78	58	71	75	..	70	64	79	94
Khulna	25	41	24	23	57	38	22	27	42	21	21	25	..
Rajshahi	72	56	74	71	81	94	72	62	31	71	87	42	50
Delay in supplying meter													
Dhaka	23	0	24	23	28	0	23	25	34	9	24	28	31
Chittagong	40	11	41	42	28	23	33	52	..	18	49	63	31
Khulna	12	41	10	12	15	26	14	9	15	13	0	25	..
Rajshahi	49	38	51	49	50	74	56	18	0	46	63	42	50
Additional money paid for meter & parts													
Dhaka	20	0	20	21	17	0	21	21	0	9	15	33	29
Chittagong	18	0	19	19	11	11	15	23	..	4	20	25	41
Khulna	19	20	19	19	28	24	17	21	10	14	39	49	..
Rajshahi	32	3	35	29	60	40	35	19	0	27	43	29	50

Table 3.3: Households have knowledge of illegal connection in neighborhood (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Dhaka	6	22	4	6	5	6	7	6	9	8	4	5	7
Chittagong	21	17	21	21	10	32	18	22	..	20	20	21	32
Khulna	9	20	30	29	19	12	30	29	11	29	53	38	13
Rajshahi	5	2	5	5	5	3	4	9	0	6	6	0	..

Table 3.4: Regularity of Bill payment and disconnection due to non-payment

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
% of Households pay bill regularly													
Dhaka	84	35	90	84	84	81	83	89	55	78	92	98	93
Chittagong	86	95	85	85	94	81	84	91	..	82	85	93	100
Khulna	89	81	90	88	93	97	89	86	83	88	96	100	..
Rajshahi	93	88	93	94	86	95	94	88	79	94	92	92	..
% of Households had line disconnection due to non-payment													
Dhaka	13	32	10	13	9	9	12	15	44	15	7	3	4
Chittagong	21	2	24	22	18	8	22	25	..	12	28	40	29
Khulna	19	20	19	19	30	12	18	23	22	20	7	47	..
Rajshahi	37	30	38	37	43	39	36	38	23	36	40	52	..

Table 3.5: % of Households faced problems other than load-shedding and types of problems faced

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
% of Households faced problems other than load-shedding													
Dhaka	51	84	47	51	50	47	49	59	67	40	46	71	75
Chittagong	73	51	76	73	74	61	73	79	..	68	76	83	92
Khulna	45	35	47	44	57	45	44	47	43	46	38	54	..
Rajshahi	57	56	57	55	78	67	53	62	60	56	56	63	..
Power breakdown													
Dhaka	20	7	22	20	17	23	21	17	24	31	15	11	12
Chittagong	14	44	12	15	0	23	15	10	..	20	13	3	0
Khulna	26	57	22	27	17	7	35	15	39	26	9	14	..
Rajshahi	16	41	14	16	13	8	15	23	36	18	7	25	..
Over-billing													
Dhaka	6	1	8	7	6	6	6	8	2	8	3	9	9
Chittagong	39	5	42	37	70	31	36	47	..	28	40	68	61
Khulna	10	12	10	10	17	7	11	9	5	8	23	30	..
Rajshahi	29	6	30	29	33	32	29	26	0	27	37	25	..
Voltage fluctuation													
Dhaka	40	47	38	39	47	42	41	37	24	32	51	49	37
Chittagong	25	36	24	26	10	32	26	22	..	29	25	15	9
Khulna	40	24	42	40	34	66	33	45	38	41	42	28	..
Rajshahi	45	27	46	44	48	54	45	38	64	43	47	25	..
Low voltage													
Dhaka	30	38	28	30	29	25	26	36	39	25	27	28	40
Chittagong	18	12	19	19	12	15	19	19	..	19	18	14	25
Khulna	14	8	15	14	23	7	13	18	3	19	17	14	..
Rajshahi	8	11	8	8	6	5	8	11	0	9	5	25	..
Disconnection													
Dhaka	4	6	3	4	2	5	5	2	11	4	2	3	2
Chittagong	1	3	1	1	0	0	1	0	..	1	1	0	0
Khulna	3	0	10	9	8	14	8	10	17	6	4	14	..
Rajshahi	9	11	2	3	0	1	3	3	0	2	5	0	..

Table 3.6: Households reported problems (other than load-shedding) to authority (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Dhaka	14	0	17	15	11	7	11	22	9	8	19	15	21
Chittagong	37	11	39	36	57	31	33	48	..	28	36	63	66
Khulna	23	15	25	24	16	20	22	26	20	18	44	..	..
Rajshahi	49	..	49	51	30	48	49	50	..	41	57	..	..

Table 3.7: Level of satisfaction/dissatisfaction with electricity supply (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Satisfaction													
Dhaka	8	0	9	8	3	15	9	4	3	12	9	1	2
Chittagong	2	0	2	2	3	4	2	1	..	2	1	2	0
Khulna	12	20	10	11	33	17	12	11	8	12	12	16	..
Rajshahi	2	4	2	2	0	0	2	3	0	2	0	8	..
Dissatisfaction													
Dhaka	34	79	29	33	40	25	34	37	57	37	25	26	37
Chittagong	61	43	63	61	63	58	58	68	..	62	56	70	73
Khulna	44	30	46	44	44	55	45	40	42	43	51	69	..
Rajshahi	41	46	41	41	39	37	40	47	21	35	55	31	..

Table 3.8: Payment of bribes for electricity connection

				Sex		Age			Income Group				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Average official fee paid (Tk)													
Dhaka	3372	0	3501	3313	3910	3688	3206	3517	1990	2692	3628	3766	3541
Chittagong	3652	2808	3692	3663	3553	3741	3683	3596	3553	2980	4348	3664	3193
Khulna	1946	2681	1845	1872	3612	2041	2067	1781	1938	1935	1991	1964	1500
Rajshahi	2903	3572	2846	2905	2874	3297	3079	2329	4277	2746	2983	2893	3500
Bribe as a % of official fee													
Dhaka	83	..	83	88	42	22	73	99	66	48	57	97	182
Chittagong	84	75	84	84	83	67	78	94	12	75	78	116	86
Khulna	37	12	42	40	..	48	31	43	70	36	24	31	..
Rajshahi	23	..	29	22	33	26	20	31	..	22	32	31	14

Table 3.9: Willingness to pay more for better electricity service (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Dhaka	59	99	51	58	67	47	59	65	88	59	56	39	59
Chittagong	75	56	77	76	59	62	76	77	49	69	83	79	83
Khulna	75	82	73	74	78	73	75	74	51	81	89	84	65
Rajshahi	64	60	64	64	63	40	66	76	62	62	69	68	64

Table 3.10: Households with types of Gas Connection (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Piped Gas													
Dhaka	74	4	88	75	70	65	73	81	37	59	94	98	99
Chittagong	60	18	65	60	60	34	63	63	9	47	72	84	86
Khulna	0	0	0	0	0	0	0	0	0	0	0	0	0
Rajshahi	0	0	0	0	0	0	0	0	0	0	0	0	0
Cylinder Gas													
Dhaka	0	0	0	0	0	0	0	0	1	0	0	0	0
Chittagong	1	0	1	1	0	2	0	1	0	0	0	2	12
Khulna	15	20	15	15	20	10	17	15	2	15	32	61	23
Rajshahi	10	4	11	10	11	2	10	18	10	6	13	48	48

Table 3.11: Time taken to get Piped Gas Connection (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Less than one month													
Dhaka	12	0	12	11	20	0	9	20	5	4	12	16	27
Chittagong	8	0	8	7	14	5	6	11	..	3	11	4	19
1 to 3 months													
Dhaka	7	0	7	7	10	3	4	14	0	1	8	15	16
Chittagong	13	0	13	11	36	5	13	13	..	12	13	15	5
3 to 6 months													
Dhaka	4	0	4	3	8	3	3	5	8	2	5	5	2
Chittagong	7	0	7	7	9	5	4	14	..	0	8	17	19
More than 6 months													
Dhaka	3	0	3	3	2	2	2	5	0	4	5	1	2
Chittagong	12	0	13	13	9	14	9	20	..	5	8	28	48

Table 3.12: Households faced difficulty with Gas connection and types of problems faced (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
% of Households faced problems with Gas connection													
Dhaka	48	0	48	45	70	26	47	55	67	33	47	69	56
Chittagong	67	..	68	67	71	88	60	77	..	61	61	84	80
Took longer time than necessary													
Dhaka	21	..	21	19	39	5	23	23	..	9	29	35	8
Chittagong	48	..	49	48	47	..	38	63	..	26	44	78	65
Repeatedly visited gas office													
Dhaka	39	..	39	36	57	26	34	46	..	26	38	45	56
Chittagong	49	..	50	49	53	..	44	58	..	40	46	67	55
Contractor hard to track													
Dhaka	14	..	14	13	22	16	12	14	..	4	16	26	14
Chittagong	8	..	8	9	0	..	6	12	..	2	12	11	5
Extra payment made to gas office													
Dhaka	18	..	18	18	18	5	16	23	..	13	18	23	16
Chittagong	41	..	42	41	41	..	37	46	..	32	38	56	50

Table 3.13: Regularity of Bill payment and disconnection due to non-payment (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
% of Households pay bill regularly													
Dhaka	91	..	91	90	95	90	89	93	64	86	94	97	96
Chittagong	82	93	81	81	95	72	81	87	..	78	81	86	100
% of Households had disconnection due to non-payment													
Dhaka	4	..	4	4	4	0	4	5	13	7	3	2	0
Chittagong	2	0	2	2	5	0	2	3	..	0	2	6	5

Table 3.14: Households faced problems with Gas supply and types of problems faced (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
% of Households faced problems with gas supply													
Dhaka	17	..	17	17	16	5	16	21	51	19	14	8	14
Chittagong	16	56	14	15	27	28	14	16	..	19	12	20	10
Breakdown (no supply/blockage of valve)													
Dhaka	14	0	14	13	23	0	17	12	11	16	16	11	11
Chittagong	13	0	15	15	0	51	6	12	..	16	6	19	0
Inadequate supply (pipe)													
Dhaka	78	0	78	80	66	100	79	77	84	76	81	78	68
Chittagong	79	100	76	83	50	31	87	82	..	75	94	71	50
Non-availability of cylinder													
Dhaka	2	0	2	2	0	0	0	5	0	0	3	12	0
Chittagong	0	0	0	0	0	0	0	0	..	0	0	0	0
Disconnection despite payment													
Dhaka	1	0	1	1	0	0	2	0	0	3	0	0	0
Chittagong	0	0	0	0	0	0	0	0	..	0	0	0	0

Note: Khulna and Rajshahi use cylinder gas and therefore are not reported here.

Table 3.15: Level of satisfaction/dissatisfaction with Gas supply (% of Households)

				Sex		Age			Income Group				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Satisfaction													
Dhaka	75	..	74	75	68	85	75	70	32	74	79	75	83
Chittagong	29	5	30	30	22	25	31	27	..	29	31	22	39
Dissatisfaction													
Dhaka	10	..	10	10	14	2	12	10	45	16	5	3	1
Chittagong	17	42	16	17	9	14	14	23	..	11	17	31	15

Table 3.16: Payment of bribes for Gas connection

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Average official fee paid (Tk)													
Dhaka	4935	..	4935	4807	5685	5165	5186	4628	2244	4701	6120	4035	4176
Chittagong	6193	0	6193	6330	4648	5623	6512	5838	..	5060	6320	6813	6336
Bribe as a % of official fee													
Dhaka	63	..	63	61	72	33	38	97	78	42	51	113	67
Chittagong	125	..	125	121	185	95	136	112	..	207	103	120	106

Table 3.17: Willingness to pay more for better Gas service (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Dhaka	42	98	31	42	47	36	44	40	86	49	32	21	13
Chittagong	69	61	70	71	48	55	68	76	40	66	75	73	71
Khulna	81	78	82	81	86	85	85	74	53	88	98	93	77
Rajshahi	49	63	48	49	46	30	48	65	59	44	56	76	48

Note: for Khulna and Rajshahi, if piped gas was made available, respondents were willing to pay more for better service

Table 3.18: Households with piped water supply connection and source of water (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
% of Households with piped water													
Dhaka	78	13	90	77	78	70	78	81	34	71	93	96	95
Chittagong	49	8	54	48	57	23	52	52	26	39	58	66	55
Khulna	3	2	3	3	3	8	2	3	0	3	8	15	..
Rajshahi	29	10	31	30	27	26	30	30	8	19	51	72	..
Public Tap													
Dhaka	6	26	2	6	5	6	6	7	14	9	1	2	5
Chittagong	9	22	7	9	6	24	8	4	26	14	3	0	0
Khulna	5	8	4	4	16	3	6	4	9	4	0	0	..
Rajshahi	7	27	5	7	8	5	7	7	27	7	0	4	..
Own hand pump													
Dhaka	3	5	3	3	1	5	2	4	1	3	5	3	0
Chittagong	21	9	23	21	21	19	16	32	0	12	28	33	43
Khulna	35	26	36	35	33	40	31	39	22	37	40	61	..
Rajshahi	37	24	39	37	45	34	37	42	22	42	35	24	..
Shared hand pump													
Dhaka	10	41	4	10	11	16	11	6	40	13	1	0	0
Chittagong	21	62	17	22	16	34	23	12	48	34	10	2	2
Khulna	58	65	56	58	47	49	60	55	68	56	52	24	..
Rajshahi	24	39	23	25	17	33	24	20	34	30	15	0	..

Table 3.19: Source of drinking water (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Government Source													
Dhaka	84	40	93	84	84	75	84	87	48	80	94	97	100
Chittagong	58	30	61	57	63	47	60	56	52	54	61	66	55
Khulna	8	10	7	7	20	11	8	6	9	7	8	15	..
Rajshahi	36	37	36	36	35	31	37	36	35	26	51	76	..
Private Source													
Dhaka	16	60	8	16	17	25	16	13	52	20	6	3	0
Chittagong	43	70	39	43	37	53	40	44	48	46	39	34	45
Khulna	92	90	93	93	81	89	92	94	91	93	92	85	..
Rajshahi	64	63	64	64	65	69	63	64	65	74	49	24	..

Table 3.20: Households pay water bill regularly and knowledge of reducing bill through meter reader (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Households pay bill regularly													
Dhaka	89	0	92	89	90	93	87	92	56	84	94	99	94
Chittagong	84	..	84	84	86	93	80	91	..	82	81	89	100
Khulna	100	100	100	100	100	100	100	100	..	..	..	..	..
Rajshahi	92	..	97	96	..	100	95	98	..	96	96	100	..
Knowledge that bill can be reduced through meter reader													
Dhaka	14	0	14	13	16	11	13	15	12	7	14	19	28
Chittagong	30	..	30	30	29	22	28	36	..	15	37	53	23
Khulna	26	..	30	28	..	..	..	..	..	..	..	..	..
Rajshahi	3	..	3	2	..	0	2	8	..	3	2	10	..

Table 3.21: Households facing shortage of water supply and methods to supplement shortfall

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
% of Households facing shortage													
Dhaka	57	3	59	57	54	61	57	55	30	53	62	60	66
Chittagong	39	..	40	41	14	15	38	46	..	30	45	47	46
Khulna	34	..	38	36	..	32	16	60	..	..	..	..	..
Rajshahi	68	..	68	69	..	70	72	55	..	72	71	78	..
Adjust with the available supply													
Dhaka	79	81	79	80	71	96	80	73	88	85	74	72	75
Chittagong	86	..	86	86	83	79	87	84	..	84	84	100	86
Khulna	10	..	12	11	..	0	17	0	..	..	..	..	..
Rajshahi	70	..	71	71	..	100	69	58	..	90	65	100	..
Get water from source													
Dhaka	2	0	3	2	3	0	2	3	0	2	5	0	5
Chittagong	7	30	7	8	6	21	5	9	..	9	7	0	0
Khulna	10	..	12	11	..	..	..	..	..	..	..	..	..
Rajshahi	6	..	4	6	..	0	11	0	..	0	0	0	..
Others (arrange from tanker, use of motor, etc)													
Dhaka	7	13	6	7	10	0	7	9	8	2	5	20	14
Chittagong	5	0	5	4	11	0	5	7	0	3	9	0	14
Khulna	9	..	0	10	..	..	..	..	..	..	..	..	..
Rajshahi	14	..	15	15	..	0	7	32	..	10	17	0	..

Table 3.22: Payment of bribes for water connection

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Average official fee paid (Tk)													
Dhaka	3621	0	3621	3683	3225	0	3860	3378	1991	3333	4167	3602	3111
Chittagong	4821	..	4821	4785	5127	5255	4470	5254	7000	3002	5572	5603	6287
Khulna	2175	3900	1908	2280	900	1900	2188	2286	0	1877	2606	2250	0
Rajshahi	2857	236	2959	2850	2900	3667	2736	2514	200	2752	2920	3500	3000
Bribe as a % of official fee													
Dhaka	95	..	95	96	92	..	73	121	25	47	71	117	197
Chittagong	94	..	94	96	79	69	98	92	7	116	78	110	96
Khulna	29	13	34	28	67	103	16	19		23	38	22	
Rajshahi	35	168	35	32	52	27	38	32	200	33	35	43	33

Table 3.23: Households reported problems with water supply to authority (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Dhaka	21	0	23	21	23	6	16	33	15	14	23	27	36
Chittagong	31	..	31	30	35	18	27	43	..	27	31	37	..
Khulna	64	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	73	..	74	70	..	..	78	59	..	66	82	..	..

Table 3.24: Households facing problems with water supply and types of problems faced (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
% of Households facing problems													
Dhaka	41	96	40	40	57	32	39	50	79	41	37	36	48
Chittagong	65	100	64	63	81	85	66	59	..	74	57	58	62
Khulna	73	100	69	71	100	68	86	57	..	..	..	..	..
Rajshahi	47	..	47	45	86	59	46	46	..	38	54	44	..
Interrupted supply													
Dhaka	11	13	10	10	13	5	13	8	10	18	7	3	4
Chittagong	15	..	15	16	6	30	16	9	..	20	10	9	13
Khulna	55	..	55	60	..	..	..	..	..	..	..	..	..
Rajshahi	8	..	9	10	..	0	10	10	..	7	4	25	..
Over-billing													
Dhaka	3	0	3	3	3	5	2	4	4	4	1	3	3
Chittagong	8	..	8	9	0	0	8	9	..	8	9	9	0
Khulna	0	..	0	0	..	..	..	..	..	..	..	..	..
Rajshahi	42	..	43	43	33	50	49	18	..	20	55	75	..
Inadequate supply													
Dhaka	59	82	58	58	65	72	58	59	24	54	69	79	59
Chittagong	71	..	71	69	88	62	69	76	..	71	66	78	87
Khulna	46	..	45	40	..	..	..	..	..	..	..	..	..
Rajshahi	23	..	22	21	..	0	21	54	..	28	20	0	..
Impurity of water													
Dhaka	26	3	28	27	19	19	25	29	59	23	21	15	34
Chittagong	4	..	4	4	6	0	5	4	..	1	10	0	0
Khulna	0	..	0	0	..	..	..	..	..	..	..	..	..
Rajshahi	23	..	24	24	..	50	17	19	..	39	21	0	..

Table 3.25: Level of satisfaction/dissatisfaction with water supply (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Satisfaction													
Dhaka	27	46	27	27	28	42	27	23	2	33	30	16	29
Chittagong	9	..	9	10	0	8	10	9	..	8	10	13	8
Khulna	8	..	9	8	..	..	..	..	..	..	..	..	..
Rajshahi	11	..	10	11	..	7	13	7	..	11	9	11	..
Dissatisfaction													
Dhaka	16	0	17	16	16	10	17	17	52	21	12	8	9
Chittagong	42	27	43	42	43	25	42	46	33	56	30	34	54
Khulna	27		31	29	..	..	..	..	..	..	..	..	..
Rajshahi	9	..	8	9	..	0	12	7	..	6	11	0	..

Table 3.26: Willingness to pay more for better water service (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Dhaka	49	98	39	48	57	40	49	51	85	51	40	31	39
Chittagong	66	55	67	67	54	53	67	69	49	63	75	64	44
Khulna	81	84	81	82	78	79	85	76	62	86	93	93	..
Rajshahi	50	62	49	50	52	30	50	64	58	46	57	60	..

Table 3.27: Households with Toilet facility (% of Households)

				Sex		Age			Income Group				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Dhaka	97	82	100	97	97	97	96	98	86	96	100	100	100
Chittagong	99	100	99	99	100	100	99	100	100	99	99	98	100
Khulna	99	100	99	99	100	97	99	99	98	99	98	100	..
Rajshahi	89	67	91	90	76	84	90	89	55	88	97	96	..

Table 3.28: Types of Latrine used and connection to sewerage (% of Households)

				Sex		Age			Income Group				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
% of Households with water-sealed toilets													
Dhaka	79	28	87	79	77	76	80	78	54	74	88	86	90
Chittagong	76	49	79	76	76	56	76	83	45	65	85	95	98
Khulna	91	95	90	90	94	85	91	90	89	90	95	91	..
Rajshahi	64	67	64	64	60	52	65	70	69	60	66	100	..
Others													
Dhaka	13	70	4	13	15	20	13	11	41	20	2	2	0
Chittagong	23	48	20	23	25	41	23	16	55	34	13	4	2
Khulna	7	3	8	8	6	15	6	8	8	8	4	9	..
Rajshahi	33	32	34	33	38	44	33	28	28	37	33	0	..
% of Households have latrine connected to sewerage system													
Dhaka	71	47	73	72	65	65	70	76	62	56	77	91	89
Chittagong	47	15	50	48	40	25	50	49	27	40	50	59	55
Khulna	na	na	na	na	na	na	na	na	na	na	na	na	na
Rajshahi	na	na	na	na	na	na	na	na	na	na	na	na	na

Table 3.29: Households have garbage disposal bins in locality

				Sex		Age			Income Group				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
% of Households with garbage disposal bins in locality													
Dhaka	47	31	50	47	45	40	49	46	25	38	55	70	61
Chittagong	54	47	54	55	34	41	58	49	58	52	60	51	32
Khulna	63	73	61	62	74	81	61	61	80	63	37	40	..
Rajshahi	48	56	47	48	48	39	50	49	47	48	41	92	..

Table 3.30: Garbage collection arrangements used by Households (% of Households)

				Sex		Age			Income Group				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Use paid pick up service													
Dhaka	34	1	43	34	39	23	34	41	4	22	62	52	85
Chittagong	12	0	14	13	4	0	13	18	..	7	15	27	24
Khulna	4	4	4	4	..		4	5	0	5	5	..	..
Rajshahi	1	0	1	1	7	0	1	2	9	1	0	..	..
Throw in the open place													
Dhaka	32	45	29	32	32	21	34	33	47	37	21	21	4
Chittagong	18	20	18	18	20	31	18	13	..	19	21	10	17
Khulna	58	45	60	59	..		57	58	37	58	64	..	..
Rajshahi	33	2	36	34	29	33	36	27	44	35	27	..	..
Throw in the drains													
Dhaka	24	47	18	24	23	46	23	18	39	32	9	3	8
Chittagong	63	80	60	62	72	61	63	63	..	68	56	60	53
Khulna	24	47	21	23	..		27	18	45	22	23	..	..
Rajshahi	38	41	37	38	35	48	34	40	26	32	54	..	..

Table 3.31: Households faced problems with sewerage system and types of problems faced (% of Households)

				Sex		Age			Income Group				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
% of Households faced sewerage problems													
Dhaka	17	15	17	18	7	6	18	19	27	23	11	15	17
Chittagong	12	..	12	11	25	0	13	10	0	14	11	9	8
Blockage of sewerage													
Dhaka	46	33	46	46	33	67	57	25	67	64	45	13	19
Chittagong	46	..	46	47	34	..	38	67	..	30	75	33	0
Leakage/overflow of sewerage system													
Dhaka	38	33	39	40	0	0	33	52	24	23	50	54	54
Chittagong	23	..	23	16	66	..	25	17	..	10	25	67	0
Theft of manhole cover													
Dhaka	6	0	6	6	0	0	4	10	0	0	5	13	18
Chittagong	0	..	0	0	0	..	0	0	..	0	0	0	0

Table 3.32: Households faced problems with garbage disposal and types of problems faced (% of Households)

				Sex		Age			Income Group				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
% of Households faced garbage disposal problems													
Dhaka	12	2	14	12	10	6	12	13	25	12	9	7	10
Chittagong	8	1	9	6	27	11	9	5	9	8	7	7	13
Khulna	26	9	29	25	33	44	25	23	22	27	32	9	..
Rajshahi	10	19	9	11	0	8	8	16	0	10	9	16	32
Municipal garbage bins not close to house													
Dhaka	10	37	9	10	0	13	9	9	4	4	19	13	28
Chittagong	12	0	12	10	20	16	15	0	100	15	8	0	0
Khulna	68	100	66	68	65	80	69	61	87	70	40	0	..
Rajshahi	36	0	44	36	0	68	38	24	0	42	0	100	..
Irregular clearance of bins													
Dhaka	19	37	19	19	25	18	20	18	8	19	24	12	57
Chittagong	44	100	44	46	40	36	44	50	0	26	77	23	67
Khulna	19	0	21	18	35	13	19	23	9	20	28	100	..
Rajshahi	43	100	32	43	0	32	45	44	0	41	73	0	..
Municipal garbage bins not available in area													
Dhaka	65	0	66	65	62	69	65	64	84	71	52	51	15
Chittagong	36	0	37	35	40	48	30	50	0	49	16	51	33
Khulna	1	0	1	1	0	0	1	0	0	1	0	0	..
Rajshahi	15	0	18	15	0	0	6	33	0	14	13	0	..

Table 3.33: Households reported sewerage and garbage disposal problems to authority (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
% of Households reported sewerage problems to authority													
Dhaka	17	..	15	16	..	..	16	20	..	23	16	7	19
Chittagong	73	..	73	68	..	..	63	..	..	50	..	..	..
Khulna	17	..	16	21	..	..	24	..	..	17	..	..	..
Rajshahi	22	..	21	19	..	..	16	38	..	34	..	..	..
% of Households reported garbage problems to authority													
Dhaka	24	..	23	21	..	..	17	34	28	19	34	..	..
Chittagong	23	..	22	24	20	..	18	..	..	22	15	..	..
Khulna	4	..	4	4	..	4	5	3	7	3	0	..	..
Rajshahi	14	..	11	14	..	..	12	21	..	21	..	..	..

Table 3.34: Level of satisfaction/dissatisfaction with sewerage system (% of Households)

				Sex		Age			Income Group (Tk)				
	Total cases	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Satisfaction													
Dhaka	17	45	16	16	18	26	17	13	5	27	19	6	8
Chittagong	16	..	17	16	25		16	18	..	14	16	25	8
Khulna	11	..	9	9	21	10	9	13	15	6		..	..
Rajshahi	16	5	17	16	20	7	22	5	..	18	17	..	..
Dissatisfaction													
Dhaka	11	0	11	11	7	6	11	11	22	16	5	10	9
Chittagong	14	..	14	14	8		17	6	..	35	1	0	0
Khulna	38	..	38	36	59	60	37	30	48	34		..	..
Rajshahi	17	22	17	18	9	29	14	19	..	11	39	..	..

Table 3.35: Level of satisfaction/dissatisfaction with garbage disposal (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Satisfaction													
Dhaka	15	15	15	15	14	23	16	9	9	19	17	5	10
Chittagong	10	0	11	10	6	5	10	11	9	8	10	18	4
Khulna	12	26	10	12	23	13	15	8	12	15	2	0	21
Rajshahi	10	4	11	10	11	9	13	3	5	8	15	12	..
Dissatisfaction													
Dhaka	24	38	21	24	19	19	23	27	49	26	15	17	18
Chittagong	40	48	39	39	49	43	40	39	59	50	30	29	29
Khulna	46	25	50	48	21	38	43	55	48	42	61	61	46
Rajshahi	35	33	36	37	19	40	34	35	17	35	45	8	..

Table 3.36: Transport services available in area (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Public buses													
Dhaka	67	66	67	67	65	80	68	59	50	74	63	66	72
Chittagong	44	44	44	44	45	40	44	45	57	41	48	38	58
Khulna	2	2	2	2	3	5	2	1	1	3	2	0	..
Rajshahi	81	99	79	81	86	88	79	82	91	82	75	92	..
Private buses													
Dhaka	71	77	70	72	68	83	72	65	62	77	66	69	77
Chittagong	98	88	99	98	98	97	97	99	87	97	98	100	100
Khulna	40	17	44	41	23	37	38	43	16	46	52	54	..
Rajshahi	92	100	91	92	96	98	92	89	95	92	90	92	..
Private car/jeep/van													
Dhaka	56	56	56	56	55	56	56	57	46	58	57	50	66
Chittagong	64	62	64	63	73	55	63	70	52	48	76	88	96
Khulna	76	71	76	75	82	74	79	70	54	80	91	100	..
Rajshahi	73	94	71	74	71	81	72	73	68	75	66	92	..
Rickshaw													
Dhaka	99	100	99	99	100	100	99	99	99	100	99	100	100
Chittagong	100	99	100	100	100	98	100	100	100	99	99	100	100
Khulna	99	99	99	99	100	98	99	98	97	99	98	100	..
Rajshahi	99	99	99	99	95	98	99	99	89	100	99	100	..
Auto/Taxi													
Dhaka	93	94	93	93	97	100	92	94	85	94	93	97	97
Chittagong	99	99	99	99	100	98	99	99	100	99	99	98	100
Khulna	69	60	71	69	68	87	65	72	68	70	70	62	..
Rajshahi	71	95	68	71	67	77	70	67	54	73	64	92	..
Maxi/tempo													
Dhaka	80	99	76	79	84	90	81	74	70	87	83	63	70
Chittagong	93	98	93	94	89	94	93	95	100	93	92	95	96
Khulna	4	5	4	4	0	3	3	5	3	4	5	8	..
Rajshahi	78	93	76	78	74	77	78	78	67	82	66	100	..
Trains													
Dhaka	4	8	3	4	1	3	4	4	6	4	3	2	4
Chittagong	11	0	12	10	13	4	10	15	0	5	18	21	4
Khulna	16	0	18	16	10	13	13	20	4	17	25	38	..
Rajshahi	50	46	51	50	50	67	50	39	19	54	47	55	..

Table 3.37: Reasons for using public bus service (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Less expensive													
Dhaka	32	2	38	32	34	24	31	40	14	30	35	49	28
Chittagong	46	43	46	47	37	42	48	42	..	31	57	78	61
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	62	74	61	62	66	73	59	63	36	59	70	91	..
Easily accessible													
Dhaka	21	48	16	20	28	23	20	21	34	28	14	10	9
Chittagong	7	17	6	8	2	7	9	5	..	8	8	0	7
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	39	59	37	39	35	38	34	53	41	39	34	48	..
More frequent													
Dhaka	7	7	7	6	11	7	6	10	9	7	6	8	4
Chittagong	1	2	1	1	0	0	1	0	..	0	1	0	0
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	37	12	40	36	41	26	36	48	34	40	32	31	..
No other source													
Dhaka	1	0	2	2	0	4	1	1	0	2	1	0	2
Chittagong	0	2	0	0	0	0	0	1	..	0	0	0	0
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	7	7	7	6	15	2	6	13	19	7	2	18	..
Most convenient													
Dhaka	17	33	14	16	20	23	16	16	22	21	15	8	11
Chittagong	2	0	2	2	0	0	2	2	..	1	4	0	0
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	31	11	33	30	38	21	31	36	46	34	23	9	..
Buses are less crowded													
Dhaka	19	36	16	19	26	28	20	11	18	23	20	12	10
Chittagong	13	22	12	13	6	18	14	8	..	23	6	0	0
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	32	8	35	31	41	24	33	36	50	35	23	18	..
Comfortable													
Dhaka	15	24	14	15	21	17	16	14	11	18	16	14	5
Chittagong	3	9	2	3	9	2	5	1	..	4	0	14	0
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	32	6	35	31	41	19	33	38	50	36	20	18	..

Table 3.38: Reasons for using private bus service (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Less expensive													
Dhaka	42	1	51	42	39	50	42	38	32	46	50	31	23
Chittagong	27	54	24	27	26	35	29	20	38	32	26	15	9
Khulna	10	0	10	10	..	27	6	11	16	8	12	..	..
Rajshahi	54	59	54	55	41	44	55	60	71	54	57	40	..
Easily accessible													
Dhaka	68	66	69	68	67	78	69	61	70	74	73	57	40
Chittagong	77	74	78	78	63	70	79	78	55	78	79	75	73
Khulna	57	0	61	58	..	69	54	60	66	60	45	..	..
Rajshahi	62	64	62	62	66	55	62	69	66	62	66	57	..
More frequent													
Dhaka	53	60	52	53	50	50	56	47	53	60	55	42	29
Chittagong	36	16	38	36	32	26	36	41	18	39	33	35	47
Khulna	44	0	47	45	..	56	40	48	61	45	33	..	..
Rajshahi	35	30	35	35	25	26	36	38	47	29	43	57	..
No other source													
Dhaka	6	2	6	5	8	2	6	5	4	5	7	9	0
Chittagong	1	0	1	1	0	3	1	1	0	2	1	2	0
Khulna	1	0	1	1	..	0	1	2	0	2	0	..	..
Rajshahi	34	30	34	34	30	17	34	46	61	33	26	57	..
Most convenient													
Dhaka	8	4	10	9	6	2	9	10	7	9	10	3	8
Chittagong	5	3	5	5	3	7	4	5	0	6	2	5	9
Khulna	4	0	4	4	..	0	6	1	0	4	6	..	..
Rajshahi	14	33	12	15	10	4	14	22	32	12	13	40	..
Buses are less crowded													
Dhaka	3	0	4	3	4	2	4	2	2	4	3	0	5
Chittagong	2	6	2	3	0	2	3	1	0	2	4	2	0
Khulna	0	0	0	0	..	0	0	0	0	0	0	..	..
Rajshahi	20	45	18	20	23	13	20	27	27	16	25	40	..
Comfortable													
Dhaka	2	2	2	2	2	2	3	1	1	3	2	0	2
Chittagong	1	0	1	1	3	2	1	1	0	1	1	2	0
Khulna	1	0	1	1	..	0	1	0	0	0	3	..	..
Rajshahi	19	42	17	19	18	11	19	26	27	15	22	40	..

Table 3.39: Households faced problems with public bus service and types of problems faced (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
% of Households faced problems with bus service													
Dhaka	14	2	16	15	11	16	16	9	9	15	21	8	4
Chittagong	24	22	24	24	24	6	28	21	..	16	34	39	13
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	51	49	51	52	45	58	50	49	37	50	49	83	79
Less frequent transport													
Dhaka	40	0	41	41	22	58	37	32	41	36	42	34	100
Chittagong	42	33	43	44	25	0	44	42	..	34	52	35	0
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	23	14	24	24	5	8	26	27	31	24	18	21	..
Non-reliable service													
Dhaka	6	0	7	7	0	0	8	8	22	3	6	19	0
Chittagong	16	42	14	16	25	0	22	3	..	23	15	12	0
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	17	8	18	18	3	26	10	29	18	20	10	10	..
High fare (cost)													
Dhaka	33	33	33	32	56	8	38	37	37	47	20	30	0
Chittagong	17	0	18	16	23	67	9	32	..	11	13	32	50
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	32	51	30	32	42	26	35	31	36	28	41	48	..
Poor condition of vehicles													
Dhaka	6	67	4	6	0	0	6	8	0	7	3	16	0
Chittagong	6	8	6	7	0	0	6	7	..	3	10	0	0
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	7	17	6	6	20	8	6	10	15	8	3	0	..
Behavior of driver/ conductor													
Dhaka	11	0	12	11	22	19	9	16	0	6	22	0	0
Chittagong	11	8	11	12	0	0	9	16	..	8	7	21	50
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	21	9	22	20	30	31	24	3	0	19	28	21	..

Table 3.40: Households reported bus service problems to authority (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
% of Households reported problems with bus service to authority													
Dhaka	6	..	6	5	..	19	4	0	..	0	15	..	..
Chittagong	7	..	7	..	23	..	5	13	..	0	6	..	..
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	30	45	28	30	25	36	30	26	..	32	28	27	..

Table 3.41: Level of satisfaction/dissatisfaction with road conditions (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Satisfaction													
Dhaka	15	28	13	16	13	26	17	7	8	25	14	1	3
Chittagong	5	0	5	5	3	7	4	7	9	7	2	3	0
Khulna	34	47	32	34	42	42	35	31	37	35	22	31	..
Rajshahi	16	4	17	16	15	13	18	15	10	18	12	32	..
Dissatisfaction													
Dhaka	34	46	32	35	29	20	35	40	50	28	34	35	42
Chittagong	33	28	34	33	33	25	32	39	31	33	31	40	30
Khulna	14	0	17	14	7	11	14	15	11	14	14	31	..
Rajshahi	33	56	30	33	28	43	31	31	23	35	29	8	..

Table 3.42: Level of satisfaction/dissatisfaction with present bus service (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Satisfaction													
Dhaka	7	4	7	7	7	10	8	4	3	10	7	1	7
Chittagong	3	2	3	3	3	6	2	4	9	4	2	2	4
Khulna	19	39	15	19	12	16	21	16	21	20	12	8	..
Rajshahi	6	0	7	6	7	7	6	5	5	7	6	0	..
Dissatisfaction													
Dhaka	26	40	23	26	23	18	26	27	48	26	22	16	19
Chittagong	42	29	44	42	46	27	43	45	35	43	40	54	21
Khulna	12	2	14	12	8	13	11	13	7	11	18	45	..
Rajshahi	49	61	48	49	53	62	47	45	33	48	56	23	..

Table 3.43: Level of satisfaction/dissatisfaction with frequency of bus service (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Satisfaction (Public Buses)													
Dhaka	25	38	23	25	23	20	26	26	26	17	22	53	29
Chittagong	2	6	2	3	0	0	2	3	0	3	1	5	0
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	17	17	17	17	17	8	17	22	24	16	16	18	16
Dissatisfaction (Public Buses)													
Dhaka	2	0	2	2	2	1	1	4	2	2	1	3	2
Chittagong	1	0	2	1	0	0	1	2	0	0	2	5	0
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	15	8	16	15	13	14	15	16	11	16	15	0	48
Satisfaction (Private Buses)													
Dhaka	26	67	17	25	32	28	27	23	34	30	19	24	18
Chittagong	26	18	27	26	25	10	30	25	19	33	21	21	4
Khulna	44	0	48	45	30	52	41	48	48	42	53	58	0
Rajshahi	17	0	19	18	11	7	20	18	25	16	18	26	16
Dissatisfaction (Private Buses)													
Dhaka	4	1	5	4	9	2	4	5	5	5	3	3	4
Chittagong	6	8	6	6	3	6	7	5	18	8	5	0	4
Khulna	1	0	1	1	0	0	1	1	0	1	3	0	0
Rajshahi	15	19	14	15	12	18	12	18	0	17	11	0	48

Table 3.44: Level of satisfaction/dissatisfaction with quality of fleet (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Satisfaction (Public Buses)													
Dhaka	18	19	18	18	20	16	17	22	14	11	17	45	21
Chittagong	3	6	3	3	0	0	3	4	0	3	2	9	0
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	17	17	16	16	22	17	13	25	29	19	8	18	0
Dissatisfaction (Public Buses)													
Dhaka	2	0	3	2	2	1	2	3	2	3	1	3	2
Chittagong	0	0	0	0	0	0	0	0	0	0	0	0	0
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	30	34	29	30	24	33	30	28	26	35	19	8	63
Satisfaction (Private Buses)													
Dhaka	8	10	7	7	13	8	7	8	7	8	10	1	9
Chittagong	11	18	10	11	10	5	13	8	5	10	14	9	0
Khulna	22	0	24	22	30	36	20	23	24	22	16	..	..
Rajshahi	17	0	19	17	15	15	16	21	30	18	12	26	0
Dissatisfaction (Private Buses)													
Dhaka	10	28	7	10	15	12	11	8	16	16	4	3	5
Chittagong	20	9	21	20	22	15	20	21	18	30	10	11	8
Khulna	4	0	4	4	0	7	1	7	5	3	3	..	..
Rajshahi	28	46	26	29	26	35	26	31	15	35	14	8	63

Table 3.45: Level of satisfaction/dissatisfaction with bus fare (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Satisfaction (Public Buses)													
Dhaka	6	0	7	6	7	6	5	7	4	4	8	8	6
Chittagong	10	31	7	10	12	6	11	9	14	8	12	14	0
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	5	17	4	5	5	2	3	11	9	6	2	9	0
Dissatisfaction (Public Buses)													
Dhaka	11	51	4	11	18	14	11	9	30	16	2	5	4
Chittagong	4	0	4	4	0	0	3	5	0	2	5	8	7
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	70	61	71	69	87	79	72	59	69	73	64	43	..
Satisfaction (Private Buses)													
Dhaka	4	1	4	4	5	2	4	5	2	2	8	3	4
Chittagong	7	6	7	7	6	2	8	6	0	6	9	7	0
Khulna	10	0	11	10	15	15	12	8	12	13	0	..	..
Rajshahi	6	0	7	7	0	0	7	9	10	5	7	18	0
Dissatisfaction (Private Buses)													
Dhaka	19	65	10	18	30	26	20	13	46	27	6	5	9
Chittagong	29	11	31	29	33	17	29	35	18	25	32	42	26
Khulna	12	0	12	12	0	14	11	12	11	11	15	..	..
Rajshahi	76	72	76	75	88	87	76	68	60	77	80	43	..

Table 3.46: Level of satisfaction/dissatisfaction with behavior of conductor/bus driver (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Satisfaction (Public Buses)													
Dhaka	14	9	15	14	11	4	14	19	5	7	16	36	21
Chittagong	3	15	2	3	6	2	3	4	7	4	1	9	0
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	5	17	4	5	5	2	4	11	9	6	2	9	..
Dissatisfaction (Public Buses)													
Dhaka	6	2	6	6	6	3	7	5	7	6	3	11	4
Chittagong	4	0	4	4	0	0	4	5	0	3	5	8	7
Khulna	..	..	..	..	..	..	..	..	..	..	..	..	..
Rajshahi	69	61	70	68	82	81	71	55	63	72	64	43	..
Satisfaction (Private Buses)													
Dhaka	10	3	11	10	9	3	9	13	4	3	13	25	18
Chittagong	10	16	9	10	10	3	12	7	5	8	15	9	0
Khulna	20	0	21	21	0	39	18	19	37	20	12	..	..
Rajshahi	6	0	7	7	0	0	7	9	10	6	7	18	..
Dissatisfaction (Private Buses)													
Dhaka	21	62	12	20	30	25	22	17	43	28	10	8	13
Chittagong	13	11	13	13	8	13	14	11	28	17	11	4	4
Khulna	24	0	26	24	30	14	25	24	16	24	27	..	..
Rajshahi	76	72	76	74	88	88	77	63	55	78	77	43	..

Table 4.1: Household involved in/ subjected to physical acts and incidences of violation (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Assaulted													
Dhaka	1.7	0.0	2.0	1.6	2.7	2.4	1.0	2.8	0.0	1.3	3.1	2.5	0.0
Chittagong	3.3	2.4	3.4	3.5	0.0	2.5	4.0	1.9	8.6	1.1	4.5	9.2	0.0
Khulna	3.4	2.8	3.5	3.6	0.0	2.5	3.5	3.4	4.0	2.3	5.8	7.5	..
Rajshahi	2.2	3.2	2.2	2.1	3.8	2.4	2.4	1.7	4.6	1.2	3.6	8.1	..
Loss of valuables													
Dhaka	3.5	0.0	4.2	3.3	5.2	2.0	3.1	4.8	1.0	2.6	2.6	7.2	8.9
Chittagong	2.1	1.5	2.1	2.2	0.0	1.5	1.9	2.7	0.0	1.9	1.1	5.3	4.2
Khulna	0.8	0.0	0.9	0.6	3.4	2.5	0.7	0.6	0.8	1.0	0.0	0.0	..
Rajshahi	0.9	1.1	0.9	1.0	0.0	0.6	0.0	3.6	0.0	0.1	2.2	7.5	..
Arrested for violating law													
Dhaka	0.1	0.0	0.1	0.1	0.0	0.0	0.0	0.4	0.0	0.0	0.4	0.0	0.0
Chittagong	0.3	0.8	0.2	0.3	0.0	0.0	0.5	0.0	0.0	0.6	0.0	0.0	0.0
Khulna	0.8	1.1	0.8	0.7	3.4	0.0	1.1	0.6	0.0	1.0	1.8	0.0	..
Rajshahi	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	..
Involved in a court case													
Dhaka	0.6	0.0	0.7	0.6	0.0	0.0	0.4	1.2	0.0	0.0	1.3	0.8	1.4
Chittagong	1.0	0.0	1.1	1.0	0.0	0.0	0.9	1.3	0.0	0.4	1.7	1.8	0.0
Khulna	3.3	3.1	3.3	3.5	0.0	2.5	2.2	5.3	2.3	2.3	7.8	15.0	..
Rajshahi	0.9	0.0	1.0	1.0	0.0	0.0	1.0	1.3	0.0	0.9	1.2	0.0	..

Table 4.2: Procedural actions taken by households involved in/ subjected to acts of violation (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Reported to police													
Dhaka	42	..	42	44	..	..	38	43	..	41	33	41	..
Chittagong	35	..	31	35	..	..	40	22	..	47	16	46	..
Khulna	48	..	48	47	..	..	50	45	..	55	..	..	..
Rajshahi	28	..	31	30	0	..	..	..	..	..	..	..	..
Dealt through shalish													
Dhaka	7	..	7	5	..	..	5	10	..	15	7	0	..
Chittagong	11	..	12	11	..	..	8	22	..	0	23	11	..
Khulna	12	..	9	10	..	..	14	11	..	20	..	..	..
Rajshahi	26	..	23	28	0	..	..	..	..	..	..	..	..
Dealt with privately													
Dhaka	2	..	2	2	..	..	0	5	..	0	0	10	..
Chittagong	3	..	3	3	..	..	4	0	..	0	7	0	..
Khulna	18	..	21	19	..	..	14	25	..	15	..	..	..
Rajshahi	26	..	23	28	0	..	..	..	..	..	..	..	..
No action taken													
Dhaka	43	..	43	44	..	..	58	28	..	44	55	50	..
Chittagong	48	..	51	48	..	..	48	45	..	43	54	43	..
Khulna	25	..	25	26	..	..	27	20	..	21	..	..	..
Rajshahi	21	..	23	15	100	..	..	..	..	..	..	..	..

Table 4.3: Reason why Households did not report incidents to the police (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Process complicated													
Dhaka	21	0	21	21	..	..	14	32	..	..	18	..	..
Chittagong	9	0	9	9	0	..	7	..	..	..	0	..	..
Khulna	0	..	0	0	..	..	0	..	..	..	..	..	..
Rajshahi	22	..	22	25	..	..	..	..	..	..	..	..	..
Fear of police harassment for bribe													
Dhaka	18	0	18	12	..	..	14	26	..	..	18	..	..
Chittagong	40	0	41	40	0	..	50	..	..	..	36	..	..
Khulna	25	..	26	27	..	..	29	..	..	..	..	..	..
Rajshahi	23	..	23	25	..	..	..	..	..	..	..	..	..
Fear of more trouble by police due to payment by opposition													
Dhaka	4	0	4	4	..	..	0	8	..	..	9	..	..
Chittagong	0	0	0	0	0	..	0	..	..	..	0	..	..
Khulna	10	..	11	10	..	..	9	..	..	..	..	..	..
Rajshahi	17	..	12	7	..	..	..	..	..	..	..	..	..
Could not trust the police													
Dhaka	54	0	54	55	..	..	65	41	..	..	55	..	..
Chittagong	87	0	86	87	0	..	86	..	..	..	91	..	..
Khulna	29	..	30	25	..	..	37	..	..	..	..	..	..
Rajshahi	19	..	22	21	..	..	..	..	..	..	..	..	..
Fear of further harassment by opponent													
Dhaka	15	0	15	13	..	..	15	18	..	..	18	..	..
Chittagong	4	0	4	4	0	..	7	..	..	..	8	..	..
Khulna	12	..	6	13	..	..	16	..	..	..	..	..	..
Rajshahi	42	..	45	47	..	..	..	..	..	..	..	..	..

Table 4.4: Level of satisfaction/dissatisfaction with police service (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Satisfaction													
Dhaka	2	0	2	2	0	0	2	2	0	6	0	0	2
Chittagong	0	5	0	0	0	2	0	1	..	0	1	0	..
Khulna	1	0	1	1	..	0	3	3	0	0	..	..	..
Rajshahi	2	..	2	2	..	0	3	0	..	4	0	..	..
Dissatisfaction													
Dhaka	65	100	63	65	68	53	60	76	86	60	77	45	75
Chittagong	95	81	97	95	100	84	97	97	..	93	98	95	..
Khulna	84	82	84	84	..	87	76	85	81	85	..	..	..
Rajshahi	55	..	53	56	..	47	55	61	..	52	61	..	..

Table 4.5: Level of satisfaction/dissatisfaction with judicial system (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Satisfaction													
Dhaka	8	..	8	8	9	22	9	3	0	15	10	0	9
Chittagong	1	8	0	1	0	4	0	1	..	1	1	0	..
Khulna	2	0	3	2	..	0	3	0	2			..	..
Rajshahi	5	..	5	4	..	6	2	14	..	4	5	..	..
Dissatisfaction													
Dhaka	46	..	46	45	52	39	40	57	69	48	44	31	57
Chittagong	82	63	84	81	94	69	84	83	..	81	84	91	..
Khulna	47	26	54	48	..	46	52	47	45	..	..	..	..
Rajshahi	37	..	34	35	..	41	37	34	..	39	35	..	..

Table 4.6: Purchase, Sale and Exchange of Land over the last 3 years (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Purchase													
Dhaka	3.4	0.0	4.0	3.7	0.0	5.1	3.7	2.1	0.0	0.9	4.6	10.8	4.5
Chittagong	4.4	1.6	4.7	4.5	2.7	7.7	4.5	2.7	4.0	4.6	3.1	7.0	4.2
Khulna	5.0	6.4	4.8	5.1	3.9	2.5	6.5	3.0	1.7	5.4	7.9	16.2	..
Rajshahi	8.0	1.8	8.6	7.7	11.5	11.2	6.9	9.0	0.0	9.0	5.8	16.1	..
Sale													
Dhaka	0.8	0.0	1.0	0.8	1.2	1.0	0.6	1.2	0.0	0.6	0.4	3.5	0.0
Chittagong	2.8	3.2	2.7	2.8	2.7	3.3	2.2	3.9	0.0	2.6	2.9	3.3	4.2
Khulna	3.3	1.1	3.7	3.5	0.0	2.5	2.8	4.1	0.0	3.8	3.1	23.7	..
Rajshahi	1.7	0.0	1.8	1.5	3.6	0.0	2.3	1.2	0.0	1.8	2.2	0.0	..
Exchange													
Dhaka	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Chittagong	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Khulna	0.4	0.0	0.5	0.4	0.0	0.0	0.0	1.2	0.0	0.7	0.0	0.0	..
Rajshahi	0.7	2.1	0.6	0.8	0.0	0.0	0.2	2.8	0.0	0.4	1.8	0.0	..

Table 4.7: % of Households paid Extra expenses for Land registration

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Dhaka	70	..	70	70	..	..	77	..	..	..	71	90	..
Chittagong	72	..	73	71	..	..	69	..	..	58	..	..	..
Khulna	71	..	67	69	..	..	76	..	..	80	..	..	..
Rajshahi	51	..	52	53	..	..	41	..	..	56	..	..	..

Table 4.8: % of Households showed lower price on land deed and extent of price reduction reported on land deed

				Sex		Age			Income Group				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
% of Households showed lower price on land deed													
Dhaka	32	..	32	30	..	..	35	..	..	..	8	61	..
Chittagong	23	..	23	21	..	..	23	10	..	..	29	..	..
Khulna	36	..	37	37	..	..	20	61	..	..	..	48	..
Rajshahi	34	..	35	35	..	..	32	9	..	38	..	..	..
Up to 25%													
Dhaka	39	..	39	43	..	..	45	..	..	..	100	37	..
Chittagong	65	..	63	73	..	..	60	100	..	..	67	..	..
Khulna	73	..	70	73	..	..	100	66	..	..	..	100	..
Rajshahi	66	..	66	72	..	..	49	100	..	77	..	..	..
26-50%													
Dhaka	61	..	61	57	..	..	55	..	..	..	0	63	..
Chittagong	24	..	25	27	..	..	40	0	..	..	33	..	..
Khulna	27	..	30	27	..	..	0	34	..	..	..	0	..
Rajshahi	34	..	34	28	..	..	51	0	..	23	..	..	..
51-60%													
Dhaka	0	..	0	0	..	..	0	..	..	..	0	0	..
Chittagong	12	..	13	0	..	..	0	0	..	..	0	..	..
Khulna	0	..	0	0	..	..	0	0	..	..	..	0	..
Rajshahi	0	..	0	0	..	..	0	0	..	0	..	..	..

Table 4.9: Mutation of Property and extra payment for mutation of land

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
% of Households had land mutations													
Dhaka	6	0	7	6	6	2	7	6	2	3	9	10	9
Chittagong	3	0	3	2	3	4	3	1	0	2	3	4	0
Khulna	15	16	15	15	28	17	14	17	7	15	27	47	..
Rajshahi	8	1	9	8	11	12	8	5	0	7	12	16	..
% of Households paid extra for land mutations													
Dhaka	65	0	65	65	60	100	64	61	65	31	72	82	64
Chittagong	62	0	62	59	100	100	56	50	0	81	50	50	0
Khulna	72	88	69	73	63	32	77	74	48	78	64	82	..
Rajshahi	88	0	89	87	100	95	84	100	0	92	82	100	..
Average Amount of extra payment (Tk)													
Dhaka	3926	0	3926	3231	10278	2485	3829	4539	5000	3636	3681	3263	6121
Chittagong	2782	0	2782	2894	2000	1150	3595	2000	0	2739	3100	2000	0
Khulna	1831	2013	1784	1836	1778	4078	1779	1674	1373	1466	2614	3143	..
Rajshahi	1200	0	1200	1227	1000	1329	1144	1214	0	1191	911	2552	..

Table 4.10: Households feel that reducing registration fee will induce actual land value reporting

				Sex		Age			Income Group				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Dhaka	73	69	74	73	72	68	73	76	68	66	77	91	78
Chittagong	62	54	63	63	44	61	63	59	53	57	71	59	55
Khulna	63	51	66	63	73	78	64	58	62	69	46	40	..
Rajshahi	38	44	37	38	38	39	36	41	33	36	36	77	..

Table 4.11: Level of satisfaction/dissatisfaction with land registration system (% of Households)

				Sex		Age			Income Group (Tk)				
	Total	Bosti	Non-Bosti	Male	Female	Below 30 yrs.	30 - 50	50 +	Up to 2000	2001 - 6000	6001 - 12000	12001 - 20000	Over 20000
Satisfaction													
Dhaka	2	0	3	2	4	3	2	2	0	4	1	2	0
Chittagong	1	0	1	1	0	0	1	1	0	1	1	0	0
Khulna	10	8	10	9	27	11	10	10	8	11	11	0	..
Rajshahi	4	5	4	4	4	0	2	12	10	3	5	12	..
Dissatisfaction													
Dhaka	23	41	20	23	23	10	24	28	37	23	17	23	26
Chittagong	48	26	51	49	39	41	48	52	24	48	51	51	37
Khulna	25	15	27	25	24	35	26	21	18	26	27	46	..
Rajshahi	14	14	14	14	19	24	13	12	6	12	18	24	..

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